



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

September 30, 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	7.40	1.35	13.45	3.77	58.93	0.01	33.52	0.69
Top Ten Percent: Average	12.98	1.49	13.40	3.95	59.12	0.35	33.00	1.27
All Banks: Median	0.73	0.52	4.68	3.05	78.67	0.13	23.59	0.27
All Banks: Average	1.58	0.56	4.97	3.10	80.93	0.55	23.54	0.44
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	8.09	1.36	13.85	3.86	58.88	0.06	30.76	0.61
Top Ten Percent: Average	8.85	1.43	14.59	4.02	58.02	0.17	32.74	0.79
All Banks: Median	2.57	0.79	8.18	3.22	69.88	0.19	25.08	0.39
All Banks: Average	3.59	0.80	8.20	3.25	70.54	0.37	25.70	0.45
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	8.97	1.42	14.98	3.84	54.24	0.09	33.79	0.65
Top Ten Percent: Average	10.00	1.52	15.48	3.89	54.51	0.18	34.76	0.85
All Banks: Median	2.36	0.89	9.67	3.28	66.26	0.19	25.08	0.43
All Banks: Average	3.71	0.90	9.53	3.31	67.22	0.30	25.98	0.50
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	11.42	1.51	16.81	3.99	52.52	0.06	31.45	0.73
Top Ten Percent: Average	14.54	1.64	17.41	4.02	51.20	0.16	31.12	0.91
All Banks: Median	3.46	0.97	11.01	3.26	63.40	0.17	25.59	0.52
All Banks: Average	4.56	0.99	10.92	3.32	64.24	0.27	26.10	0.60
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	11.73	1.66	16.88	3.84	47.74	0.14	37.00	0.76
Top Ten Percent: Average	14.54	1.77	17.50	4.05	48.30	0.22	37.03	1.06
All Banks: Median	3.98	1.08	11.76	3.32	60.48	0.21	27.42	0.58
All Banks: Average	5.90	1.08	11.72	3.35	60.89	0.29	27.96	0.67

Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	5.65	1.94	18.58	4.26	58.31	0.06	34.03	0.71
Top Ten Percent: Average	6.29	2.02	20.25	4.38	57.08	0.25	32.62	0.95
All Banks: Median	(0.02)	0.92	10.37	3.17	68.43	0.15	27.01	0.34
All Banks: Average	0.30	0.96	10.59	3.26	70.36	0.54	28.12	0.41
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	6.32	1.84	19.42	3.87	54.71	0.04	33.41	0.58
Top Ten Percent: Average	7.24	1.88	21.36	3.94	54.26	0.19	34.65	0.64
All Banks: Median	0.62	1.17	13.74	3.29	64.77	0.12	26.75	0.43
All Banks: Average	0.87	1.20	14.12	3.33	64.27	0.33	27.47	0.49
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	9.58	2.07	22.25	4.02	50.57	0.12	32.53	0.66
Top Ten Percent: Average	10.71	2.13	23.99	4.05	50.89	0.21	33.95	0.75
All Banks: Median	1.37	1.28	15.65	3.32	60.97	0.18	26.22	0.49
All Banks: Average	2.21	1.33	16.17	3.37	61.42	0.32	26.90	0.55
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	6.74	1.97	25.01	3.85	48.64	0.15	35.03	0.74
Top Ten Percent: Average	8.29	2.10	25.27	3.81	48.83	0.18	35.41	0.75
All Banks: Median	1.35	1.38	16.68	3.38	60.51	0.20	28.02	0.55
All Banks: Average	2.35	1.42	17.06	3.40	59.77	0.28	28.44	0.62
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	21.91	2.43	30.83	4.02	50.32	0.12	45.53	1.30
Top Ten Percent: Average	33.28	2.58	29.30	4.05	48.34	0.13	40.05	1.45
All Banks: Median	2.76	1.50	19.21	3.16	59.03	0.17	27.98	0.70
All Banks: Average	3.53	1.56	19.23	3.25	58.29	0.26	28.63	0.92

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

PEER GROUP 1:
 Less Than \$100 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **469**
 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	93,272	15	1
Amistad Bank	26658	Del Rio, TX	52,973	13	1
Bank of Billings	16959	Billings, MO	84,112	22	2
Bank of Cattaraugus	9406	Cattaraugus, NY	35,007	8	1
Bank of Lake Village	15547	Lake Village, AR	91,998	15	2
Bank of Locust Grove	16795	Locust Grove, OK	49,112	16	1
Benton County State Bank	13774	Blairstown, IA	47,548	7	1
Breda Savings Bank	5792	Breda, IA	85,650	7	1
California Pacific Bank	23242	San Francisco, CA	85,987	9	2
Carver State Bank	16584	Savannah, GA	79,544	19	2
CBW Bank	13959	Weir, KS	68,702	23	1
Chambers State Bank	13251	Chambers, NE	75,087	10	2
Comerica Bank & Trust, N.A.	1596	Ann Arbor, MI	97,630	126	1
Corebank	18063	Waynoka, OK	92,724	14	1
Farmers and Merchants Savings Bank	10492	Iowa City, IA	88,515	13	3
First Bank of Pike	9070	Molena, GA	75,849	24	3
First Capital Bank	3399	Quanah, TX	88,774	26	2
First National Bank	4111	Heavener, OK	99,193	33	2
First Naturalstate Bank	21379	Mcgehee, AR	84,928	17	3
First State Bank	57910	Nashua, IA	59,273	8	1
Genesis Bank	15817	Benoit, MS	38,985	12	1
Global Innovations Bank	5175	Kiester, MN	46,875	10	1
Headwaters State Bank	9035	Land O Lakes, WI	91,925	14	2
Holladay Bank & Trust	21448	Salt Lake City, UT	69,128	10	1
ITS Bank	34619	Johnston, IA	9,399	0	1
Kinmundy Bank	3805	Kinmundy, IL	64,149	9	1
Lakeside Bank of Salina	21255	Salina, OK	52,089	13	1
Lamont Bank of St. John	8681	Saint John, WA	67,279	5	1
McClave State Bank	11261	McClave, CO	48,635	9	1
Peoples State Bank of Colfax	10075	Colfax, IL	43,892	8	1
Portage Bank	8197	Ceylon, MN	60,369	18	1
Prudential Bank & Trust, FSB	32957	Hartford, CT	31,432	5	1
Pulaski Savings Bank	28611	Chicago, IL	53,199	6	1
Scribner Bank	14026	Scribner, NE	89,730	13	1
State Bank of Chandler	8858	Chandler, MN	64,248	9	1
The Bank of Houston	13960	Houston, MO	51,452	20	1
The Bank of Orrick	10597	Orrick, MO	47,799	13	1
The Commercial Bank	19595	Mason, TX	98,063	11	1
The Exchange State Bank	16094	Springville, IA	52,539	8	2
The First National Bank of Lindsay	4134	Lindsay, OK	88,489	10	1
The First National Bank of Orwell	6280	Orwell, VT	87,700	14	2
The First State Bank	11175	Abernathy, TX	75,562	17	3
The Pataskala Banking Company	9440	Pataskala, OH	41,835	13	3
The Santa Anna National Bank	5520	Santa Anna, TX	56,012	12	1
United Minnesota Bank	10567	New London, MN	50,658	6	1
Woodsfield Savings Bank	32292	Woodsfield, OH	96,198	22	2
Zavala County Bank	15105	Crystal City, TX	83,384	18	2

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	7.40	1.35	13.45	3.77	58.93	0.01	33.52	0.69
Top Ten Percent: Average	12.98	1.49	13.40	3.95	59.12	0.35	33.00	1.27
All Banks: Median	0.73	0.52	4.68	3.05	78.67	0.13	23.59	0.27
All Banks: Average	1.58	0.56	4.97	3.10	80.93	0.55	23.54	0.44

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Amistad Bank	19.87	1.56	14.54	3.52	62.42	0.00	37.80	2.01
2	American Exchange Bank, Lindsay, Oklahoma	19.64	1.57	17.32	3.15	50.90	0.00	40.18	0.90
3	Breda Savings Bank	10.68	1.70	26.55	3.55	37.98	0.00	37.72	0.45
4	Comerica Bank & Trust, N.A.	34.99	34.03	35.99	1.39	59.89	0.00	100.00	110.84
5	Portage Bank	64.95	1.72	17.78	5.84	60.43	0.00	6.39	1.35
6	Holladay Bank & Trust	(9.44)	1.90	12.50	4.13	58.93	0.00	35.43	1.57
7	CBW Bank	6.91	3.64	13.45	1.92	61.20	0.00	83.97	10.55
8	The Santa Anna National Bank	(8.28)	1.59	18.28	4.15	55.61	0.00	34.80	0.57
9	Pulaski Savings Bank	10.20	2.43	24.22	3.56	56.88	0.00	2.08	2.59
10	The First State Bank	46.66	0.82	6.09	6.89	67.04	0.08	59.86	1.09
11	Bank of Lake Village	28.89	1.50	14.50	3.58	55.23	0.45	38.53	0.50
12	Lakeside Bank of Salina	8.98	1.73	16.82	5.25	50.41	0.65	28.72	0.98
13	Genesis Bank	50.24	1.23	6.47	6.65	76.03	0.25	53.63	1.32
14	The Commercial Bank	29.58	1.48	20.91	3.79	48.08	0.00	19.88	0.18
15	Bank of Locust Grove	(0.48)	1.75	16.03	4.66	55.96	0.21	31.62	1.04
16	First National Bank	3.42	0.94	11.16	5.03	74.07	0.05	39.52	0.99
17	First Naturalstate Bank	0.73	1.30	14.51	3.63	57.67	0.15	40.29	0.60
18	Headwaters State Bank	12.50	1.57	10.63	5.71	56.63	0.09	26.97	0.26
19	Corebank	19.47	0.88	8.64	3.81	65.11	0.00	26.50	0.25
20	Prudential Bank & Trust, FSB	101.53	19.16	20.33	2.31	53.25	0.00	0.00	54.45
21	United Minnesota Bank	10.01	1.00	16.98	3.08	67.41	0.00	33.52	0.24
22	Benton County State Bank	0.57	1.26	9.68	3.19	55.52	0.00	26.27	0.69
23	Bank of Billings	7.67	1.03	8.78	4.77	70.40	0.26	41.34	0.47
24	First Capital Bank	21.46	0.76	9.38	4.75	71.49	0.72	61.14	0.69
25	Carver State Bank	37.19	1.10	8.36	3.81	72.73	0.65	49.70	0.76
26	Lamont Bank of St. John	(3.53)	1.80	15.98	3.65	36.91	0.00	39.69	0.08
26	McClave State Bank	3.66	2.03	14.07	5.03	46.75	0.00	11.56	0.19
28	Kinmundy Bank	7.40	1.66	14.58	3.61	42.23	0.57	26.86	0.59
29	First State Bank	0.01	1.30	12.45	3.29	51.50	0.00	21.57	0.45
30	The First National Bank of Lindsay	3.60	2.16	18.04	4.45	41.99	1.91	33.01	0.44
31	Bank of Cattaraugus	47.18	0.80	10.61	4.12	78.17	0.42	47.30	0.50
32	Chambers State Bank	6.98	1.52	6.70	3.77	48.13	0.05	35.42	0.24
33	ITS Bank	2.26	3.29	3.49	6.01	33.56	0.00	0.00	4.66
33	The Bank of Houston	0.46	0.93	6.76	4.77	71.11	0.00	21.01	3.84
35	California Pacific Bank	4.11	1.99	4.95	4.52	38.07	3.18	58.11	0.89
36	State Bank of Chandler	6.46	1.06	11.14	3.36	56.72	0.01	31.96	0.27
37	First Bank of Pike	6.09	0.77	10.83	4.62	78.80	0.37	38.40	1.17
38	The First National Bank of Orwell	3.67	1.35	14.26	4.09	57.18	0.76	30.42	0.42
39	Farmers and Merchants Savings Bank	(4.27)	1.27	9.09	3.40	57.45	0.00	24.29	0.52
40	Scribner Bank	5.38	1.30	10.74	2.56	67.24	0.11	40.72	2.44
41	Woodsfield Savings Bank	14.76	1.12	13.77	3.31	62.87	0.61	23.88	1.24
42	Peoples State Bank of Colfax	12.83	0.90	9.25	3.04	59.80	0.00	20.72	0.30
42	The Exchange State Bank	(1.15)	0.90	13.31	3.63	65.23	0.00	18.68	0.45
42	Zavala County Bank	3.98	0.84	9.02	2.13	71.49	0.00	44.68	1.17
45	Global Innovations Bank	47.03	1.10	14.78	2.63	66.10	0.10	23.07	2.53
46	The Bank of Orrick	12.77	1.21	16.85	5.21	72.31	0.35	20.96	0.36
47	The Pataskala Banking Company	(0.52)	1.69	34.78	3.27	64.72	0.87	34.92	2.24

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

Number of Institutions in Peer Group: **675**
 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 Heritage Bank	57025	Clovis, NM	125,719	19	2
Apollo Trust Company	6051	Apollo, PA	189,983	42	5
Bank of Crockett	1468	Bells, TN	244,735	34	4
Bank of Franklin	10594	Meadville, MS	200,876	48	3
Bank of Lincoln County	57396	Fayetteville, TN	187,079	43	3
Bank of Newington	5704	Newington, GA	197,369	36	3
Bank of South Texas	26727	Mcallen, TX	153,365	56	6
Bank of Sunset and Trust Company	11788	Sunset, LA	183,551	34	3
Baybank	1092	Gladstone, MI	137,819	31	3
BCBank, Inc.	20215	Philippi, WV	196,003	40	5
Bonduel State Bank	11235	Bonduel, WI	100,898	11	1
California Business Bank	58037	Irvine, CA	121,642	12	1
Century Bank of the Ozarks	8296	Gainesville, MO	242,120	63	5
Citizens State Bank	8183	Royal Oak, MI	157,367	31	1
Community Bank	8975	Bristow, OK	112,390	30	1
Community Bank	34020	Topeka, KS	158,588	24	2
Community Bank	31272	Lexington, TN	248,464	63	4
Community Neighbor Bank	2787	Camden, AL	144,277	37	3
Concordia Bank of Concordia, Missouri	13788	Concordia, MO	103,630	23	4
Eagle Bank	58282	Polson, MT	106,836	16	1
FDS Bank	33831	Mason, OH	108,503	706	1
First Electronic Bank	35533	Salt Lake City, UT	164,771	66	1
First New Mexico Bank of Silver City	24865	Silver City, NM	143,866	23	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	167,663	36	2
First State Bank of Odem	16334	Odem, TX	202,018	34	4
First Texas Bank	3293	Lampasas, TX	203,044	25	1
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	134,499	19	3
Greater State Bank	31762	Mcallen, TX	139,771	33	4
Liberty Bank	20429	Geraldine, AL	191,734	50	6
Little Horn State Bank	11821	Hardin, MT	155,817	27	2
McKenzie Banking Company	13955	Mc Kenzie, TN	185,468	89	6
Mountain View Bank of Commerce	58772	Westminster, CO	167,926	29	1
North Alabama Bank	27560	Hazel Green, AL	153,713	40	4
One World Bank	57901	Dallas, TX	159,390	31	2
Oxford University Bank	57034	Oxford, MS	219,051	30	3
PeopleFirst Bank	58597	Joliet, IL	224,214	30	2
Peoples Bank	57058	Byrdstown, TN	204,720	27	2
People's Bank and Trust Company of Pickett County	22756	Sheridan, AR	218,082	47	2
PeoplesTrust Bank	57569	Hamilton, AL	148,312	28	3
Petit Jean State Bank	35084	Morrilton, AR	236,060	28	2
Quoin Financial Bank	15629	Miller, SD	214,047	33	3
Sanger Bank	27043	Sanger, TX	203,656	27	2
Security Bank of Crawford	15731	Crawford, TX	106,598	17	2
Security First National Bank of Hugo	432	Hugo, OK	134,176	29	1
Security National Bank of South Dakota	34394	Dakota Dunes, SD	240,749	34	3
Sherburne State Bank	10169	Becker, MN	247,768	40	3
Simmesport State Bank	17587	Simmesport, LA	181,154	28	1
SouthernTrust Bank	57897	Marion, IL	234,328	41	3
Sumner Bank & Trust	57954	Gallatin, TN	218,065	33	3
Sundown State Bank	18780	Sundown, TX	245,378	34	5
Texas Advantage Community Bank, N.A.	58450	Alvin, TX	197,642	25	2
The Apple Creek Banking Company	737	Apple Creek, OH	214,598	46	6
The Bank of Monroe	6180	Union, WV	210,247	42	3
The Citizens Bank of Cochran	16275	Cochran, GA	139,190	28	2
The Citizens-Farmers Bank of Cole Camp	11463	Cole Camp, MO	171,581	29	2
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	188,821	39	2
The Commercial Bank	9356	De Kalb, MS	230,747	53	5
The Community Bank	58517	Bridgeport, TX	179,597	33	2
The First National Bank of Waynesboro	2160	Waynesboro, GA	197,916	36	1

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **675**
 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 Gunnison Bank and Trust Company	11259	Gunnison, CO	238,637	43	2
The Jefferson Bank	11445	Greenville, MS	163,852	17	3
The Merchants & Citizens Bank	183	Mcrae, GA	129,677	19	1
The Peoples Bank of Georgia	170	Talbotton, GA	147,977	35	4
TriCentury Bank	18109	De Soto, KS	141,613	14	3
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	224,046	56	6
United Trust Bank	35393	Palos Heights, IL	104,884	102	1
Valley Bank of Kalispell	1980	Kalispell, MT	190,557	30	1
West Iowa Bank	9105	West Bend, IA	165,817	16	5

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	8.09	1.36	13.85	3.86	58.88	0.06	30.76	0.61
Top Ten Percent: Average	8.85	1.43	14.59	4.02	58.02	0.17	32.74	0.79
All Banks: Median	2.57	0.79	8.18	3.22	69.88	0.19	25.08	0.39
All Banks: Average	3.59	0.80	8.20	3.25	70.54	0.37	25.70	0.45

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	First Electronic Bank	145.66	20.57	67.27	27.08	38.43	0.00	29.17	18.96
2	The Gunnison Bank and Trust Company	15.97	1.47	17.94	3.67	54.88	0.00	51.30	1.00
3	Sherburne State Bank	11.90	1.43	20.62	3.74	53.05	0.00	43.35	1.03
4	Eagle Bank	12.74	1.33	14.52	4.06	51.99	0.07	43.16	0.64
5	Sundown State Bank	12.87	1.27	14.41	3.85	57.52	0.00	44.68	0.42
6	Bank of South Texas	13.57	1.74	11.86	7.31	67.08	0.02	43.73	0.60
7	The Colorado Bank and Trust Company of La Junta	2.34	1.55	14.04	4.20	63.42	0.03	50.60	1.74
8	Community Bank	8.14	1.37	13.81	3.61	54.70	0.02	34.83	0.76
9	First State Bank of Odem	15.89	1.12	10.10	3.81	62.69	0.00	54.04	0.55
10	Bank of Franklin	7.62	1.43	15.97	4.33	62.31	0.03	28.52	0.99
11	Bank of Newington	18.83	1.87	20.76	5.45	53.13	0.00	23.59	0.23
12	Texas Advantage Community Bank, N.A.	29.70	0.99	11.30	3.80	64.95	0.00	32.91	0.75
12	United Citizens Bank of Southern Kentucky	25.47	1.43	12.68	4.29	57.54	0.19	30.72	0.61
14	Bonduel State Bank	9.35	2.15	16.66	2.79	37.75	0.07	34.51	1.66
15	The Community Bank	19.19	1.09	18.15	3.82	65.60	0.08	36.53	0.61
16	The Bank of Monroe	9.29	1.44	13.89	3.51	60.15	0.03	27.59	1.15
17	The Citizens Bank of Cochran	11.49	1.54	13.53	4.48	57.46	0.03	19.12	0.65
18	PeopleFirst Bank	(0.31)	1.44	13.21	4.14	63.00	0.00	26.64	2.03
19	One World Bank	19.78	1.41	9.45	4.39	66.92	0.36	59.43	1.28
20	First New Mexico Bank, Las Cruces	0.18	1.20	10.87	4.11	64.53	0.00	41.59	0.63
21	McKenzie Banking Company	(1.02)	2.60	25.28	5.97	53.06	0.62	34.58	2.09
22	Community Bank	8.18	1.33	15.87	3.97	63.26	0.22	27.06	1.01
23	First Texas Bank	7.05	1.27	14.13	3.10	53.54	0.03	43.75	0.47
23	Quoin Financial Bank	4.26	1.54	14.47	3.76	53.46	0.06	23.44	0.64
25	Peoples Bank	0.08	1.60	12.59	3.50	39.99	0.01	29.33	0.61
26	The Jefferson Bank	24.67	2.17	14.95	4.55	39.93	0.19	25.09	0.23
27	Bank of Sunset and Trust Company	3.72	1.23	14.64	3.67	61.27	0.01	30.48	0.55
28	PeoplesTrust Bank	9.35	1.19	12.09	3.90	57.36	0.18	30.93	0.54
29	Little Horn State Bank	23.21	1.36	13.24	4.79	57.23	0.39	26.34	0.48
30	FDS Bank	(35.13)	697.24	1,713.31	1.19	12.13	0.00	100.00	1,003.72
31	Valley Bank of Kalispell	3.58	1.36	18.66	3.96	56.65	0.27	40.75	0.40
32	The Peoples Bank of Georgia	13.37	1.39	17.56	5.14	64.17	0.60	31.99	0.52
33	Century Bank of the Ozarks	(1.75)	1.31	14.18	4.00	64.64	0.02	31.59	0.86
34	Concordia Bank of Concordia, Missouri	4.20	1.10	12.12	3.64	62.59	0.00	26.23	0.59
35	Bank of Crockett	12.55	1.51	18.46	3.54	43.55	0.07	24.38	0.30
35	The Merchants & Citizens Bank	(4.04)	2.73	27.11	2.68	39.72	0.02	38.69	2.42
37	The First National Bank of Waynesboro	(0.75)	1.44	10.54	3.82	53.96	0.14	34.56	0.86
38	Greater State Bank	10.28	0.96	14.17	4.00	72.43	0.21	46.84	0.63
39	Apollo Trust Company	6.53	1.04	10.55	3.87	67.91	0.20	46.07	0.73
40	American Heritage Bank	4.34	1.24	15.36	3.61	56.74	0.15	36.74	0.36
41	Granite Mountain Bank Inc dba Granite Mountain Bank	3.10	1.31	19.27	2.61	50.94	0.26	57.34	1.27
42	The Commercial Bank	3.07	1.18	18.43	3.61	59.64	0.16	32.96	0.51
43	BCBank, Inc.	9.53	1.25	12.91	3.83	60.92	0.19	21.28	0.73
44	Baybank	6.23	1.25	15.18	4.37	60.74	0.52	28.97	0.56
44	People's Bank and Trust Company of Pickett County	7.65	1.79	17.22	4.86	53.52	0.55	20.31	0.53
46	Community Bank	19.22	1.12	13.29	4.44	68.97	0.05	17.60	0.60
47	Sanger Bank	11.15	1.10	7.90	3.52	60.63	0.00	30.56	0.43
48	TriCentury Bank	8.40	1.45	12.86	3.69	47.24	0.00	19.59	0.17
49	Security First National Bank of Hugo	(2.16)	1.92	21.56	5.39	54.15	0.50	28.10	0.61
50	Oxford University Bank	8.23	1.14	10.96	3.62	61.39	0.06	27.28	0.50
51	Liberty Bank	5.22	1.11	11.11	4.05	64.05	0.20	32.75	0.55
52	Mountain View Bank of Commerce	2.20	1.33	12.54	4.05	63.93	0.22	37.32	0.46
53	Simmesport State Bank	17.70	1.87	18.93	4.96	46.40	1.46	18.22	0.45
54	Security National Bank of South Dakota	(3.93)	1.70	17.00	2.29	44.70	0.00	27.64	1.89
54	United Trust Bank	49.32	2.64	23.97	3.22	92.27	0.14	28.44	35.86
56	The Citizens-Farmers Bank of Cole Camp	10.36	1.74	12.64	3.63	45.10	0.71	25.27	0.51
57	North Alabama Bank	2.58	1.03	10.98	4.64	69.61	0.05	33.19	0.58
58	Sumner Bank & Trust	0.18	1.10	12.17	3.85	60.50	0.00	28.30	0.35
59	First New Mexico Bank of Silver City	6.15	1.22	11.71	3.46	62.12	0.03	17.92	1.06

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	8.09	1.36	13.85	3.86	58.88	0.06	30.76	0.61
Top Ten Percent: Average	8.85	1.43	14.59	4.02	58.02	0.17	32.74	0.79
All Banks: Median	2.57	0.79	8.18	3.22	69.88	0.19	25.08	0.39
All Banks: Average	3.59	0.80	8.20	3.25	70.54	0.37	25.70	0.45

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Bank of Lincoln County	(2.88)	1.23	10.84	4.31	61.54	0.01	30.18	0.49
61	West Iowa Bank	9.30	1.33	11.53	3.28	47.72	0.00	23.08	0.22
62	Community Neighbor Bank	7.50	1.07	9.70	4.07	69.44	0.40	38.19	0.79
63	SouthernTrust Bank	15.83	1.41	13.08	4.20	54.55	0.82	17.33	0.55
64	The Apple Creek Banking Company	7.13	0.87	12.78	3.83	68.66	0.00	33.84	0.23
65	Petit Jean State Bank	8.03	1.46	10.34	3.42	41.70	0.12	25.29	0.34
66	Security Bank of Crawford	(2.45)	1.52	15.95	5.15	58.12	0.05	27.37	0.27
67	Citizens State Bank	64.51	0.94	7.58	5.80	75.74	0.06	30.80	0.63
68	California Business Bank	0.03	1.06	9.62	3.33	74.89	0.00	41.23	1.41

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

Number of Institutions in Peer Group: **602**
 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 Continental Bank	57444	City Of Industry, CA	325,856	44	5
Bank of Cleveland	26955	Cleveland, TN	367,036	62	3
Bank of Dudley	9068	Dudley, GA	340,251	72	5
Bank of the Bluegrass and Trust Company	21161	Lexington, KY	318,541	62	3
BankVista	35406	Sartell, MN	465,826	74	3
BlueHarbor Bank	58691	Mooreville, NC	418,578	35	4
Central Bank	1756	Little Rock, AR	422,109	30	2
Century Bank	11448	Lucedale, MS	451,638	126	9
Chino Commercial Bank, N.A.	35366	Chino, CA	416,107	54	4
CIBC National Trust Company	91325	Atlanta, GA	333,902	304	2
Citizens Community Bank	33739	Winchester, TN	314,028	43	3
Community First Bank	12426	Kansas City, KS	294,504	32	2
Community First National Bank	35585	Manhattan, KS	311,632	70	2
Community Resource Bank	5219	Northfield, MN	367,451	53	3
Cornerstone Community Bank	33137	Grafton, WI	250,426	28	3
Cross County Bank	13821	Wynne, AR	376,346	83	10
Denali State Bank	26530	Fairbanks, AK	495,731	82	5
Dream First Bank, N.A.	4779	Syracuse, KS	450,651	70	5
Eaglemark Savings Bank	34313	Reno, NV	458,728	95	1
Farmers & Merchants Bank	9462	Miamisburg, OH	279,364	38	4
FinWise Bank	35323	Murray, UT	380,523	140	2
First National Bank	25894	Oldham, SD	423,579	77	11
First Priority Bank	4185	Pryor, OK	358,146	51	2
First State Bank	12149	Irvington, KY	261,493	77	3
First Texas Bank	22551	Killeen, TX	456,557	49	4
Glennville Bank	9244	Glennville, GA	385,445	60	6
Grandview Bank	3230	Grandview, TX	473,769	56	4
Guadalupe Bank	58768	Kerrville, TX	277,586	30	3
Henderson State Bank	17229	Henderson, NE	277,988	33	4
Heritage Bank of the Ozarks	57576	Lebanon, MO	266,296	54	3
Honor Bank	8165	Honor, MI	378,493	75	8
INSOUTH Bank	22020	Brownsville, TN	468,753	100	5
Integrity Bank & Trust	57587	Monument, CO	329,244	63	4
LincolnWay Community Bank	57971	New Lenox, IL	305,837	33	2
McClain Bank	4187	Purcell, OK	277,064	49	3
Meade County Bank	25173	Brandenburg, KY	327,493	45	2
Merchants Commercial Bank	58184	St Thomas, VI	445,501	37	1
Mid-America Bank	17374	Baldwin City, KS	337,053	52	4
Northwestern Bank	13411	Orange City, IA	262,427	24	2
Oak Bank	35333	Fitchburg, WI	442,334	39	1
Pathway Bank	1992	Cairo, NE	250,412	37	4
Peoples Bank of East Tennessee	34517	Madisonville, TN	376,112	97	10
People's Bank of Seneca	34146	Seneca, MO	364,520	44	4
Pioneer Bank	6913	Stanley, VA	305,611	63	5
River City Bank	58289	Rome, GA	279,997	45	1
RiverHills Bank	6662	Milford, OH	324,877	74	5
Security State Bank of Oklahoma	8980	Wewoka, OK	388,028	56	5
Square Financial Services, Inc.	59177	Salt Lake City, UT	384,242	121	1
Stockmens Bank	8321	Colorado Springs, CO	473,319	104	11
Surrey Bank & Trust	34209	Mount Airy, NC	499,785	62	6
Texas Brand Bank	57922	Dallas, TX	345,570	40	5
Texas Republic Bank, N.A.	3400	Frisco, TX	430,032	70	4
The Bank	34409	Jennings, LA	413,427	81	7
The Citizens Bank of Swainsboro	11295	Swainsboro, GA	313,317	62	4
The First Liberty National Bank	3301	Liberty, TX	451,885	85	7
The First National Bank of Stanton	5536	Stanton, TX	373,881	24	2
Trinity Bank, N.A.	57543	Fort Worth, TX	469,628	25	1
Union National Bank and Trust Company of Elgin	3661	Elgin, IL	382,552	26	2
United Community Bank of West Kentucky, Inc.	57301	Morganfield, KY	446,930	60	6

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **602**
 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
ValueBank Texas	19700	Corpus Christi, TX	330,826	94	9
Western Heritage Bank	35492	Las Cruces, NM	335,732	52	6

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	8.97	1.42	14.98	3.84	54.24	0.09	33.79	0.65
Top Ten Percent: Average	10.00	1.52	15.48	3.89	54.51	0.18	34.76	0.85
All Banks: Median	2.36	0.89	9.67	3.28	66.26	0.19	25.08	0.43
All Banks: Average	3.71	0.90	9.53	3.31	67.22	0.30	25.98	0.50

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	ValueBank Texas	9.63	2.52	27.03	3.45	49.55	0.00	51.93	3.06
2	FinWise Bank	2.39	7.67	34.93	14.01	36.65	0.06	50.54	9.65
3	Guadalupe Bank	8.96	1.57	19.63	4.02	54.92	0.00	33.07	0.93
4	Eaglemark Savings Bank	25.93	3.59	24.61	5.61	44.95	0.00	0.11	3.50
5	Square Financial Services, Inc.	99.16	33.27	66.14	14.72	42.53	0.09	0.00	70.29
6	Mid-America Bank	13.51	2.07	19.62	3.59	46.49	0.00	16.39	1.69
7	CIBC National Trust Company	12.81	12.79	16.52	1.31	54.31	0.00	60.12	40.22
8	The Bank	21.64	1.71	17.56	4.99	54.44	0.38	31.70	0.73
9	Merchants Commercial Bank	15.55	2.46	71.19	3.53	36.65	0.17	45.65	0.34
10	Farmers & Merchants Bank	7.46	1.30	16.17	3.92	59.15	0.02	64.16	0.39
11	Chino Commercial Bank, N.A.	13.37	1.26	13.92	3.31	50.94	0.10	62.43	0.54
12	Central Bank	5.17	1.53	18.79	3.48	35.32	0.01	30.43	0.45
13	Grandview Bank	26.10	1.39	18.51	3.94	51.00	0.25	46.08	0.30
14	Community First Bank	21.06	1.44	10.43	4.86	52.35	0.00	35.47	0.17
15	Meade County Bank	17.76	1.36	15.74	3.49	52.83	0.01	32.06	0.36
16	Citizens Community Bank	1.30	2.02	19.22	4.22	40.04	0.08	23.82	0.56
17	BlueHarbor Bank	2.52	1.51	16.26	3.34	45.07	0.02	35.55	0.50
18	Texas Republic Bank, N.A.	1.81	1.45	12.59	4.57	59.48	0.02	47.07	0.44
19	Dream First Bank, N.A.	8.97	1.46	14.42	4.49	58.83	0.14	27.86	0.59
20	Northwestern Bank	7.93	1.85	14.98	3.39	41.97	0.12	22.66	0.96
21	Trinity Bank, N.A.	11.67	1.55	16.89	3.38	46.51	0.04	42.20	0.16
22	Bank of the Bluegrass and Trust Company	(1.17)	1.37	15.19	3.48	60.15	0.00	31.95	1.33
22	Security State Bank of Oklahoma	10.38	1.68	15.84	3.80	44.23	1.21	40.10	0.53
24	Stockmens Bank	8.47	1.26	12.67	3.93	55.58	0.13	54.63	0.38
25	Oak Bank	2.98	1.26	14.33	3.18	53.05	0.00	32.82	0.65
26	River City Bank	28.13	0.92	10.51	3.87	67.46	0.00	31.53	0.98
27	LincolnWay Community Bank	13.96	1.75	15.45	4.85	52.67	0.72	37.34	0.38
28	Honor Bank	7.12	1.09	13.75	3.46	63.44	0.04	41.72	0.81
29	United Community Bank of West Kentucky, Inc.	20.71	1.46	16.74	3.35	48.88	0.13	22.53	0.59
30	McClain Bank	3.54	1.35	13.43	3.76	61.00	0.18	36.60	0.99
31	First State Bank	5.53	1.52	15.46	3.63	58.13	0.25	35.83	0.64
32	The Citizens Bank of Swainsboro	4.93	1.26	13.19	4.05	61.63	0.11	31.68	0.70
33	Bank of Cleveland	10.00	1.65	11.01	3.88	55.32	0.26	31.29	0.69
34	The First Liberty National Bank	11.55	1.11	12.50	4.10	68.06	0.10	32.64	0.93
35	Heritage Bank of the Ozarks	10.74	1.19	14.55	3.55	65.64	0.05	25.54	1.16
36	The First National Bank of Stanton	16.28	1.17	16.04	2.60	46.21	0.01	61.70	0.34
37	Texas Brand Bank	0.18	1.66	15.28	4.52	52.71	0.00	33.34	0.11
38	Cornerstone Community Bank	0.05	1.29	12.87	4.12	55.95	0.00	41.27	0.28
39	Pioneer Bank	9.20	1.41	14.55	3.48	66.80	0.32	39.64	1.29
40	Community First National Bank	9.58	1.41	12.92	3.47	66.83	0.21	34.95	2.15
41	First National Bank	6.09	1.66	13.05	8.77	47.29	0.65	20.88	3.51
42	Integrity Bank & Trust	2.50	1.25	16.75	3.97	62.23	0.37	42.56	0.76
43	Community Resource Bank	6.24	1.31	12.43	3.96	59.05	0.09	24.78	0.72
43	Cross County Bank	19.72	1.41	12.85	4.27	54.99	0.41	24.04	0.61
45	Pathway Bank	23.69	1.28	13.75	3.53	57.16	0.05	17.83	0.64
46	Bank of Dudley	10.56	1.10	11.45	3.61	64.98	0.04	33.79	0.68
47	Western Heritage Bank	15.56	1.01	10.43	3.99	66.78	0.00	51.33	0.32
48	Surrey Bank & Trust	5.34	1.43	12.79	3.13	54.22	0.06	40.61	0.45
49	INSOUTH Bank	7.24	1.38	17.66	4.15	68.86	0.33	29.31	0.93
50	Peoples Bank of East Tennessee	6.09	1.19	14.23	3.84	64.39	0.31	35.21	0.82
51	BankVista	(1.63)	1.63	16.02	3.95	52.07	1.48	37.86	1.38
52	Denali State Bank	7.04	1.22	13.89	4.56	63.32	0.38	46.41	0.48
52	Union National Bank and Trust Company of Elgin	7.27	1.46	13.84	3.59	43.88	0.12	45.22	0.03
54	Henderson State Bank	4.16	1.81	15.26	3.96	44.79	0.00	14.29	0.28
55	Glennville Bank	8.84	1.42	17.75	3.52	52.62	0.25	22.77	0.56
56	First Priority Bank	19.21	1.36	14.59	4.22	51.83	0.62	18.02	0.65
57	People's Bank of Seneca	9.31	1.51	20.21	3.63	46.30	0.33	20.67	0.47
58	RiverHills Bank	31.76	1.14	13.91	4.24	74.73	0.27	27.85	0.81
59	First Texas Bank	11.03	1.11	12.55	2.79	54.24	0.01	47.54	0.38

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	8.97	1.42	14.98	3.84	54.24	0.09	33.79	0.65
Top Ten Percent: Average	10.00	1.52	15.48	3.89	54.51	0.18	34.76	0.85
All Banks: Median	2.36	0.89	9.67	3.28	66.26	0.19	25.08	0.43
All Banks: Average	3.71	0.90	9.53	3.31	67.22	0.30	25.98	0.50

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
60	Century Bank	(0.83)	1.37	17.61	3.81	71.24	0.22	43.04	0.95
61	American Continental Bank	(4.06)	1.69	12.68	3.73	49.08	0.00	9.09	1.01

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

Number of Institutions in Peer Group: **543**
 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
Bank of Houston	3178	Houston, TX	696,738	53	2
Bank of Wisconsin Dells	15136	Wisconsin Dells, WI	938,885	85	3
BOM Bank	1373	Natchitoches, LA	849,133	142	18
Capital Bank	19401	Jacinto City, TX	595,514	93	8
Capital Community Bank	33823	Provo, UT	644,682	120	5
CommerceOne Bank	59114	Birmingham, AL	521,819	34	1
County Bank	33009	Rehoboth Beach, DE	614,538	88	7
First American Bank and Trust Company	16858	Athens, GA	961,176	100	7
First Century Bank	1700	Tazewell, TN	563,716	86	8
First Century Bank, N.A.	57123	Commerce, GA	522,586	64	3
First Commerce Bank	57465	Lewisburg, TN	563,444	66	4
First Community Bank	22964	San Benito, TX	712,347	121	9
First Federal Community Bank, N.A.	29787	Dover, OH	668,057	86	8
First Freedom Bank	58208	Lebanon, TN	619,596	69	6
First IC Bank	34998	Doraville, GA	965,756	115	10
First Security Bank	17120	Batesville, MS	863,869	187	16
First Southern Bank	29332	Florence, AL	510,441	78	4
First Utah Bank	22738	Salt Lake City, UT	684,295	115	7
First Western Bank	13083	Booneville, AR	602,225	94	11
Firstar Bank	19288	Sallisaw, OK	840,575	190	10
FNB Bank, Inc.	2759	Mayfield, KY	663,829	115	10
FNB South	17011	Alma, GA	563,861	81	4
Frontier Bank of Texas	58509	Elgin, TX	673,364	75	6
GBank	58626	Las Vegas, NV	665,024	138	2
Generations Bank	88	Rogers, AR	807,704	135	11
Grand Bank	22065	Tulsa, OK	530,562	50	3
Grand Savings Bank	32084	Grove, OK	833,579	174	13
Jonah Bank of Wyoming	58396	Casper, WY	526,456	87	4
Liberty National Bank	57505	Sioux City, IA	543,877	64	9
M1 Bank	9797	Clayton, MO	763,950	31	2
MRV Banks	58619	Sainte Genevieve, MO	657,828	63	5
NewBank	58203	Flushing, NY	555,483	52	2
OptimumBank	35430	Fort Lauderdale, FL	542,778	43	2
Oregon Pacific Banking Company dba Oregon Pacific Bank	23007	Florence, OR	780,708	122	5
Parkside Financial Bank & Trust	58796	Clayton, MO	906,096	88	1
Providence Bank	58239	Rocky Mount, NC	780,832	55	6
PS Bank	444	Wyalusing, PA	522,853	73	8
Quaint Oak Bank	35497	Southampton, PA	706,756	122	3
Schertz Bank & Trust	10344	Schertz, TX	686,948	61	6
Solera National Bank	58534	Lakewood, CO	946,897	49	1
Stone Bank	17431	Mountain View, AR	642,568	111	6
Summit Bank	57706	Eugene, OR	971,892	114	3
Texas National Bank	3337	Mercedes, TX	650,081	131	8
The Dart Bank	5033	Mason, MI	816,804	219	4
The Farmers & Merchants Bank	15779	Berlin, WI	653,109	55	1
The Farmers Bank	1696	Frankfort, IN	822,825	147	9
The Farmers Bank, Frankfort, Indiana	12828	Portland, TN	811,948	137	9
The First National Bank of Hutchinson	4697	Hutchinson, KS	918,377	176	6
The Hometown Bank of Alabama	57540	Oneonta, AL	540,358	57	4
The North Salem State Bank	8063	North Salem, IN	576,357	85	9
The Pitney Bowes Bank, Inc.	34599	Salt Lake City, UT	797,871	32	1
Traditions Bank	57554	Cullman, AL	642,268	80	6
Tri-County Bank	977	Brown City, MI	510,000	84	10
UniBank	58407	Lynnwood, WA	551,457	53	4
West Michigan Community Bank	22308	Hudsonville, MI	884,356	88	8

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	11.42	1.51	16.81	3.99	52.52	0.06	31.45	0.73
Top Ten Percent: Average	14.54	1.64	17.41	4.02	51.20	0.16	31.12	0.91
All Banks: Median	3.46	0.97	11.01	3.26	63.40	0.17	25.59	0.52
All Banks: Average	4.56	0.99	10.92	3.32	64.24	0.27	26.10	0.60

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Capital Community Bank	31.23	3.62	24.51	12.32	39.01	0.06	33.32	1.95
2	Liberty National Bank	7.08	2.51	20.75	4.24	29.26	0.00	31.90	0.71
3	Frontier Bank of Texas	16.30	1.78	19.53	4.42	52.37	0.01	35.46	0.56
4	UniBank	28.03	2.19	15.65	4.81	47.85	0.05	26.36	0.66
5	FNB South	7.44	2.82	19.31	4.10	38.18	0.23	38.90	0.91
6	First Century Bank	10.67	1.68	19.29	4.36	48.93	0.01	31.45	0.52
7	MRV Banks	5.55	1.98	21.42	4.30	37.75	0.00	34.57	0.37
8	The North Salem State Bank	10.85	1.52	19.41	4.19	50.86	0.00	29.38	0.51
9	First IC Bank	3.34	2.19	20.64	4.02	46.65	0.12	33.29	1.63
10	Solera National Bank	60.13	2.24	33.15	3.95	33.11	0.66	63.51	0.47
11	BOM Bank	27.53	2.13	21.68	4.30	54.55	0.56	27.94	2.06
12	First Community Bank	6.06	1.34	20.96	3.71	57.10	0.06	49.62	0.66
13	NewBank	1.82	1.82	16.49	3.39	48.50	0.08	41.92	1.35
14	Tri-County Bank	11.87	1.60	16.62	3.99	47.76	0.05	28.46	0.46
15	Bank of Houston	63.94	1.44	14.82	4.14	49.41	0.00	30.90	0.09
16	Grand Bank	13.35	1.47	16.59	4.06	51.86	0.04	39.73	0.21
17	The Pitney Bowes Bank, Inc.	5.34	6.09	91.42	5.80	13.96	0.20	10.46	3.77
18	First Century Bank, N.A.	10.06	1.61	11.60	4.19	46.39	0.75	54.75	1.80
19	First Utah Bank	4.39	1.54	16.36	4.94	58.87	0.10	40.75	0.54
20	Schertz Bank & Trust	6.19	2.07	19.93	4.13	34.23	0.03	23.88	0.38
21	OptimumBank	73.40	0.96	9.26	3.67	48.55	0.00	37.77	0.66
22	First Security Bank	9.09	1.35	18.18	3.58	56.66	0.23	34.55	1.04
23	FNB Bank, Inc.	12.02	1.33	17.35	3.38	56.59	0.16	37.98	0.82
24	Firststar Bank	5.64	1.42	14.86	4.46	61.28	0.20	33.81	1.24
25	Traditions Bank	23.79	1.44	16.81	5.41	57.69	0.59	27.39	0.86
26	First Freedom Bank	2.74	1.74	16.83	3.90	45.73	0.03	16.11	0.85
27	Jonah Bank of Wyoming	4.10	1.31	15.46	3.32	58.61	0.05	37.33	1.07
28	GBank	9.66	1.82	12.32	3.83	59.53	0.67	47.16	2.89
28	Providence Bank	14.96	1.94	17.33	3.92	35.24	0.01	18.27	0.19
30	Grand Savings Bank	10.92	1.51	16.56	4.58	52.83	0.50	26.04	0.78
31	West Michigan Community Bank	2.96	1.31	15.64	3.83	54.38	0.02	34.25	0.49
32	County Bank	4.92	1.30	16.18	3.68	55.65	0.05	31.46	0.62
33	Quaint Oak Bank	36.83	1.37	21.02	3.86	58.99	0.24	14.50	3.06
34	The Farmers Bank	(6.62)	1.57	16.14	4.23	55.12	0.03	30.58	0.73
35	The Dart Bank	22.58	1.13	11.02	4.43	73.79	0.11	48.13	2.32
35	The Farmers Bank, Frankfort, Indiana	7.61	1.35	15.01	3.59	60.54	0.16	37.45	0.84
37	First Commerce Bank	11.42	1.46	16.85	3.86	51.08	0.02	22.77	0.35
38	First Western Bank	15.58	1.59	18.53	4.24	57.65	0.31	15.34	1.24
39	The First National Bank of Hutchinson	(7.26)	1.37	13.90	3.52	60.39	0.00	40.58	1.21
40	Summit Bank	10.97	1.42	14.67	4.47	48.21	0.05	24.48	0.29
41	Generations Bank	19.15	1.31	12.46	4.15	56.82	0.09	25.11	0.61
42	The Farmers & Merchants Bank	34.88	1.83	24.52	3.43	38.68	0.23	10.47	0.82
43	Texas National Bank	12.77	1.23	13.59	3.95	62.68	0.26	41.89	0.78
44	First Federal Community Bank, N.A.	12.19	1.40	17.05	3.54	52.52	0.07	25.41	0.47
45	Bank of Wisconsin Dells	8.00	1.58	17.56	3.26	39.60	0.00	20.53	0.45
46	Parkside Financial Bank & Trust	20.43	1.03	11.31	3.31	69.33	0.00	44.62	1.14
47	First Southern Bank	29.68	1.44	16.95	4.14	49.35	0.11	13.41	0.43
48	First American Bank and Trust Company	14.45	1.32	16.00	2.68	55.79	0.01	28.70	0.83
49	M1 Bank	31.06	2.41	27.45	4.45	17.59	0.07	6.58	0.03
49	Oregon Pacific Banking Company dba Oregon Pacific Bank	17.17	1.19	13.36	3.35	61.27	0.05	28.00	1.03
51	PS Bank	12.75	1.35	16.01	3.24	54.32	0.14	32.40	0.62
52	Stone Bank	21.39	2.01	21.46	3.87	53.05	1.04	11.26	2.37
53	CommerceOne Bank	16.68	1.41	12.96	3.71	42.13	0.00	24.12	0.08
54	The Hometown Bank of Alabama	3.00	1.91	18.34	3.88	53.58	0.29	20.88	1.53
55	Capital Bank	2.32	1.19	13.66	4.02	62.25	0.00	46.08	0.38

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

Number of Institutions in Peer Group: **610**
 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
Adams Bank & Trust	18489	Ogallala, NE	1,272,149	228	22
American Commercial Bank & Trust, N.A.	3719	Ottawa, IL	1,264,067	144	8
American First National Bank	34656	Houston, TX	2,353,296	236	20
Anderson Brothers Bank	9923	Mullins, SC	1,549,214	384	25
Bank 7	4147	Oklahoma City, OK	1,579,979	116	12
Bank First, N.A.	5304	Manitowoc, WI	3,639,077	335	27
Bank of Clarke County	6123	Berryville, VA	1,472,767	235	14
Bank of Utah	17159	Ogden, UT	2,309,710	373	18
Bridgewater Bank	58210	Saint Louis Park, MN	4,123,102	246	7
Builtwell Bank	10307	Chattanooga, TN	1,948,240	321	28
CalPrivate Bank	58291	La Jolla, CA	1,726,841	189	6
Capital Bank, N.A.	35278	Rockville, MD	1,959,555	284	5
Cass Commercial Bank	1068	Des Peres, MO	1,598,519	67	3
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	2,094,693	175	8
Choice Financial Group	9423	Fargo, ND	3,355,872	411	19
City Bank	25103	Lubbock, TX	3,990,227	634	25
Coastal Community Bank	34403	Everett, WA	3,130,850	442	14
Colorado Federal Savings Bank	33111	Greenwood Village, CO	2,108,698	74	1
Commerce West Bank	57176	Irvine, CA	1,139,068	68	1
Commonwealth Business Bank	57873	Los Angeles, CA	1,800,088	190	9
Community National Bank & Trust of Texas	18185	Corsicana, TX	1,162,220	187	13
Esquire Bank, N.A.	58140	Jericho, NY	1,328,550	110	2
Evolve Bank & Trust	1299	West Memphis, AR	1,296,644	511	5
Farmers State Bank	14578	Lagrange, IN	1,150,061	158	12
First Business Bank	15229	Madison, WI	2,848,549	335	4
First National Bank	4256	Damariscotta, ME	2,699,877	270	18
First Savings Bank	32629	Beresford, SD	1,349,755	204	24
FirstCapital Bank of Texas, N.A.	35028	Midland, TX	2,200,845	259	16
Five Star Bank	35361	Roseville, CA	3,073,288	177	7
Fresno First Bank	58090	Fresno, CA	1,187,273	99	1
Golden Bank, N.A.	26223	Houston, TX	1,423,063	148	9
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	3,859,160	81	1
Guaranty Bank & Trust, N.A.	1208	Mount Pleasant, TX	3,389,284	498	31
Guaranty Bank and Trust Company	15953	Belzoni, MS	1,793,738	309	22
Gulf Coast Bank and Trust Company	32974	New Orleans, LA	3,071,522	795	22
Horizon Bank, SSB	3256	Austin, TX	2,391,435	197	5
Independent Bank	27811	Grand Rapids, MI	4,927,446	875	57
John Deere Financial, f.s.b.	35237	Madison, WI	4,136,153	124	1
MainStreet Bank	57742	Fairfax, VA	1,859,813	157	6
Metro City Bank	58181	Doraville, GA	3,362,015	213	19
Mission Bank	34805	Bakersfield, CA	1,563,447	121	8
Northeast Bank	19690	Portland, ME	1,742,943	170	10
Open Bank	57944	Los Angeles, CA	2,029,433	218	10
PCB Bank	57463	Los Angeles, CA	2,326,979	274	15
Planters Bank, Inc.	34254	Hopkinsville, KY	1,479,425	160	12
Plumas Bank	23275	Quincy, CA	1,650,760	172	15
River Bank & Trust	58255	Prattville, AL	2,639,704	304	20
River City Bank	18983	Sacramento, CA	3,959,962	128	11
Santa Cruz County Bank	57591	Santa Cruz, CA	1,862,166	144	7
Summit State Bank	32203	Santa Rosa, CA	1,043,813	109	5
The Bank of Commerce	18059	Ammon, ID	1,937,309	214	15
The Bank of New York Mellon Trust Company, N.A.	23472	Los Angeles, CA	1,487,315	804	1
The First Bank and Trust Company	22918	Lebanon, VA	2,983,880	429	25
The First National Bank of Fort Smith	3864	Fort Smith, AR	1,917,373	316	14
Thomasville National Bank	34068	Thomasville, GA	1,558,519	135	3
United Bank	58	Atmore, AL	1,197,030	194	20
United Fidelity Bank, fsb	29566	Evansville, IN	4,928,520	250	24
Unity Bank	33503	Clinton, NJ	2,327,250	222	18
US Metro Bank	58310	Garden Grove, CA	1,094,573	115	7

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **610**
 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
Vista Bank	1210	Dallas, TX	1,512,229	156	14
WebBank	34404	Salt Lake City, UT	1,840,740	212	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	11.73	1.66	16.88	3.84	47.74	0.14	37.00	0.76
Top Ten Percent: Average	14.54	1.77	17.50	4.05	48.30	0.22	37.03	1.06
All Banks: Median	3.98	1.08	11.76	3.32	60.48	0.21	27.42	0.58
All Banks: Average	5.90	1.08	11.72	3.35	60.89	0.29	27.96	0.67

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Open Bank	23.38	1.83	20.79	4.26	45.82	0.11	43.98	1.05
2	Green Dot Bank DBA Bonneville Bank	(0.95)	2.93	68.89	3.90	9.64	0.07	99.40	1.78
3	Esquire Bank, N.A.	19.69	2.35	23.01	4.92	47.74	0.44	37.92	2.02
4	Fresno First Bank	13.33	2.34	21.86	4.33	39.44	1.39	69.39	1.23
5	The Bank of New York Mellon Trust Company, N.A.	6.70	14.34	17.57	1.30	40.65	0.00	100.00	31.41
6	Five Star Bank	26.91	1.66	17.16	3.84	34.22	0.01	39.92	0.23
7	Mission Bank	7.32	1.42	16.60	3.65	43.93	0.00	54.46	0.54
8	John Deere Financial, f.s.b.	64.52	4.10	21.30	5.51	36.30	0.18	0.57	2.29
9	US Metro Bank	17.39	1.67	17.04	3.75	47.82	0.23	32.69	1.17
10	Horizon Bank, SSB	2.57	1.85	26.56	3.60	42.64	0.05	47.92	0.56
11	Guaranty Bank and Trust Company	33.07	1.56	16.82	3.91	64.40	0.08	36.86	0.90
12	Community National Bank & Trust of Texas	16.78	1.34	12.57	3.97	58.49	0.01	47.98	0.78
13	Choice Financial Group	7.91	1.86	16.15	3.95	48.79	0.23	31.34	1.23
14	Plumas Bank	3.12	1.53	19.86	3.61	46.28	0.11	52.70	0.68
15	Bank of Utah	9.95	1.43	13.07	3.63	56.95	0.06	46.03	1.15
16	First Savings Bank	5.25	2.23	15.87	7.88	44.45	0.51	34.45	2.79
17	Colorado Federal Savings Bank	1.50	2.46	20.56	2.29	19.44	0.04	51.53	1.84
18	Anderson Brothers Bank	13.07	1.79	21.61	6.29	58.19	0.44	36.01	1.13
19	The Bank of Commerce	6.51	1.84	15.62	3.72	36.86	0.05	50.63	0.32
20	CalPrivate Bank	18.53	1.51	16.49	4.80	55.89	0.23	49.97	0.50
21	Vista Bank	15.63	1.54	14.77	4.07	50.82	0.14	46.01	0.39
22	Thomasville National Bank	8.83	1.72	21.07	3.42	49.94	0.05	21.07	1.27
23	Santa Cruz County Bank	12.61	1.59	15.05	3.93	42.07	0.14	46.70	0.27
24	Cedar Rapids Bank and Trust Company	4.71	2.59	19.93	3.46	44.95	0.09	20.36	2.57
25	Evolve Bank & Trust	86.01	2.16	25.72	3.76	77.36	0.53	51.39	10.19
26	Summit State Bank	11.93	1.68	19.64	4.31	46.60	0.38	29.25	0.70
27	Independent Bank	6.38	1.39	17.84	3.29	57.93	0.11	45.28	1.37
28	Commonwealth Business Bank	(0.67)	1.57	14.59	3.90	50.56	0.09	36.72	0.85
29	MainStreet Bank	17.22	1.60	11.82	4.18	51.07	0.01	37.00	0.28
30	American First National Bank	3.84	2.32	20.13	5.05	35.18	0.04	22.95	0.39
31	The First Bank and Trust Company	6.52	1.66	17.41	3.82	47.23	0.20	28.74	0.72
32	The First National Bank of Fort Smith	1.29	1.48	14.80	3.46	50.56	0.13	42.77	1.10
33	PCB Bank	10.99	1.60	12.31	4.03	48.16	0.32	41.13	0.72
34	First Business Bank	9.96	1.60	15.96	3.79	60.10	0.13	27.16	1.12
34	Metro City Bank	10.72	2.25	22.67	4.05	34.13	0.66	24.54	0.75
36	United Fidelity Bank, fsb	94.85	4.30	49.30	2.20	22.73	0.12	11.77	5.63
37	Coastal Community Bank	25.22	1.34	16.88	5.68	59.24	0.73	28.72	3.78
38	Bridgewater Bank	24.95	1.49	13.65	3.70	39.34	0.02	29.90	0.16
39	Cass Commercial Bank	8.75	1.47	14.47	2.63	39.61	0.00	54.79	0.55
40	City Bank	3.10	1.67	16.96	3.81	64.55	0.20	38.22	2.13
41	Unity Bank	20.09	1.81	17.35	4.47	44.42	0.35	27.72	0.41
42	Builtwell Bank	54.18	1.38	12.94	3.82	52.80	0.51	37.88	0.74
43	FirstCapital Bank of Texas, N.A.	10.40	1.80	14.38	4.46	50.08	0.57	44.63	0.50
44	WebBank	34.71	2.93	17.26	9.63	58.99	0.43	2.42	3.07
45	Bank 7	22.83	1.97	21.78	4.67	39.95	1.15	34.65	0.22
46	Northeast Bank	25.84	2.48	15.76	5.99	46.07	0.79	12.66	1.01
47	Golden Bank, N.A.	13.34	1.73	13.01	4.13	45.01	0.03	22.20	0.33
48	Guaranty Bank & Trust, N.A.	13.13	1.42	14.17	3.57	57.41	0.28	41.14	0.76
49	River Bank & Trust	13.58	1.25	16.74	3.41	51.19	0.08	28.31	0.61
50	American Commercial Bank & Trust, N.A.	40.73	1.23	14.58	3.90	56.58	0.51	37.18	0.72
51	Adams Bank & Trust	10.21	1.62	17.44	4.70	58.39	0.12	20.51	0.61
52	Capital Bank, N.A.	(3.61)	2.08	24.63	7.06	64.40	0.43	46.40	1.57
53	First National Bank	10.88	1.57	20.01	3.38	43.76	0.07	15.05	0.63
54	United Bank	30.04	1.22	16.56	3.32	56.52	0.53	54.03	0.84
55	Planters Bank, Inc.	5.88	1.68	14.64	3.74	44.44	0.17	29.58	0.49
56	Farmers State Bank	7.11	1.38	18.19	3.31	53.48	0.04	27.74	0.63
57	Commerce West Bank	(22.10)	1.53	16.48	3.29	38.50	0.01	61.99	0.49
58	Bank of Clarke County	17.38	1.15	13.89	3.70	65.37	0.16	39.63	1.05
59	Bank First, N.A.	31.83	1.40	12.63	3.32	47.36	0.18	31.23	0.66

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	11.73	1.66	16.88	3.84	47.74	0.14	37.00	0.76
Top Ten Percent: Average	14.54	1.77	17.50	4.05	48.30	0.22	37.03	1.06
All Banks: Median	3.98	1.08	11.76	3.32	60.48	0.21	27.42	0.58
All Banks: Average	5.90	1.08	11.72	3.35	60.89	0.29	27.96	0.67

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
59	Gulf Coast Bank and Trust Company	11.73	1.71	22.03	6.89	70.75	0.58	28.76	1.45
61	River City Bank	11.05	1.30	15.03	2.60	26.23	0.00	28.33	0.67

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **309**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Bank of Ontario	21085	Ontario, WI	73,302	16	3
Bank of Prague	12745	Prague, NE	40,303	8	1
Boston Trust Walden Company	18342	Boston, MA	63,657	79	1
Bryant State Bank	6064	Bryant, SD	47,983	8	1
Cleo State Bank	406	Cleo Springs, OK	97,341	17	4
Community State Bank	5619	Bradley, AR	28,592	7	1
Farmers and Merchants Bank	4144	Maysville, OK	23,930	6	1
Farmers and Merchants State Bank of Appleton	8845	Appleton, MN	63,346	8	1
Farmers State Bank	12293	Allen, OK	23,386	6	1
Farmers State Bank, Allen, Oklahoma	12758	Hosmer, SD	52,043	12	1
First Security Bank	9728	Deer Lodge, MT	99,540	11	1
First Security Bank of Deer Lodge	20657	Byron, MN	83,027	11	1
First State Bank	12757	Valliant, OK	97,842	30	3
Lowry State Bank	10202	Lowry, MN	70,092	10	1
Lusk State Bank	8724	Lusk, WY	70,768	6	1
Nebraska State Bank	9819	Oshkosh, NE	67,180	8	1
New Century Bank	8108	Belleville, KS	57,242	20	2
Richland State Bank	1675	Bruce, SD	56,264	13	1
Riverside Bank	93	Sparkman, AR	64,078	14	2
Security State Bank of Wanamingo	18378	Wanamingo, MN	82,277	10	1
Sicily Island State Bank	12722	Sicily Island, LA	76,583	15	2
Sound Banking Company	33183	Lakewood, WA	75,350	5	1
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	80,454	13	1
The First National Bank of Anson	3078	Anson, TX	83,718	15	1
The First National Bank of Eldorado	3184	Eldorado, TX	87,959	16	1
The First National Bank of Trinity	5559	Trinity, TX	79,859	22	2
The Gary State Bank	16472	Gary, MN	18,307	4	1
The Peoples State Bank	16744	Cherryvale, KS	17,707	5	1
The Security State Bank	19680	Mcrae, GA	58,083	11	1
The Trust Bank	13832	Lenox, GA	50,893	19	3
Welcome State Bank	11417	Welcome, MN	41,351	6	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	5.65	1.94	18.58	4.26	58.31	0.06	34.03	0.71
Top Ten Percent: Average	6.29	2.02	20.25	4.38	57.08	0.25	32.62	0.95
All Banks: Median	(0.02)	0.92	10.37	3.17	68.43	0.15	27.01	0.34
All Banks: Average	0.30	0.96	10.59	3.26	70.36	0.54	28.12	0.41

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Lusk State Bank	6.08	2.10	16.84	4.10	46.37	0.00	36.45	0.64
2	The First National Bank of Anson	18.95	2.20	33.83	4.28	58.16	0.27	55.93	0.73
3	Boston Trust Walden Company	19.50	50.41	62.19	12.35	58.65	0.00	0.00	126.28
4	The First National Bank of Eldorado	36.50	2.52	15.29	5.69	53.95	0.39	39.63	0.54
5	First Security Bank of Deer Lodge	13.91	2.29	26.17	4.16	41.22	0.01	32.26	0.34
6	Richland State Bank	8.05	3.54	47.41	3.21	47.38	0.00	21.69	3.95
7	The Citizens State Bank of Cheney, Kansas	1.73	1.67	24.41	3.87	52.94	0.00	28.19	0.48
8	Bank of Prague	21.62	2.07	18.98	3.70	59.30	0.02	22.57	1.66
9	Cleo State Bank	4.36	2.71	16.89	4.98	46.28	0.06	34.03	0.32
10	Farmers and Merchants State Bank of Appleton	7.83	2.09	19.39	3.46	40.75	0.79	40.94	0.73
11	Bryant State Bank	8.93	1.20	12.24	5.75	61.67	0.22	35.72	2.90
12	Farmers and Merchants Bank	(8.17)	1.68	26.89	3.82	61.22	0.00	34.71	0.71
13	Riverside Bank	4.17	2.81	30.99	4.21	50.40	0.05	13.51	1.77
14	The Trust Bank	10.27	1.94	19.53	4.29	68.24	0.72	34.06	2.17
15	Lowry State Bank	13.13	2.16	26.83	4.29	49.11	0.22	21.11	0.51
16	Welcome State Bank	5.64	1.59	16.57	3.28	53.44	0.38	39.82	0.71
17	The Peoples State Bank	4.71	2.60	10.27	5.49	53.86	1.75	43.87	0.85
18	Nebraska State Bank	(2.15)	3.46	24.46	4.16	36.14	0.43	25.10	1.51
19	Community State Bank	(15.15)	1.77	14.08	4.45	61.23	0.00	31.36	0.68
20	First State Bank	4.81	1.22	14.80	4.48	71.58	0.09	51.04	0.53
21	The Gary State Bank	5.10	1.33	10.69	4.44	69.92	0.04	40.34	0.72
22	Security State Bank of Wanamingo	2.23	1.97	17.57	3.99	51.21	0.12	29.04	0.35
23	The First National Bank of Trinity	(2.16)	1.11	20.75	3.83	71.34	0.03	47.59	0.98
24	First Security Bank	10.29	1.29	18.58	3.87	62.04	0.03	29.02	0.30
25	Sound Banking Company	(34.71)	1.61	25.78	3.40	51.67	0.00	45.15	0.25
26	Bank of Ontario	9.14	1.90	18.36	4.89	58.31	0.31	24.09	0.34
27	Farmers State Bank, Allen, Oklahoma	14.86	1.29	11.00	4.49	67.86	0.14	35.38	0.44
28	Sicily Island State Bank	5.65	1.93	15.77	4.80	62.45	0.32	17.86	0.86
29	Farmers State Bank	1.39	1.68	11.69	4.24	63.05	0.00	28.05	0.29
30	New Century Bank	1.80	2.79	21.08	6.28	61.62	0.59	17.82	1.34
31	The Security State Bank	5.87	1.10	8.82	4.26	72.70	0.00	45.61	0.34

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

Number of Institutions in Peer Group: **532**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Arcadian Bank	10561	Albert Lea, MN	188,627	30	2
Auburn Banking Company	284	Auburn, KY	113,339	22	2
Bank 21	8560	Carrollton, MO	168,351	36	5
Bank of Montana	58482	Missoula, MT	245,526	12	1
Bank of Perry County	1713	Lobelville, TN	208,670	35	3
Bank of Prairie Village	17671	Prairie Village, KS	134,467	10	1
Bank of Salem	11243	Salem, AR	179,839	39	3
Bank of St. Elizabeth	12236	Saint Elizabeth, MO	225,742	34	4
Bank of St. Francisville	22739	Saint Francisville, LA	235,913	46	2
Bank of Wolcott	16201	Wolcott, IN	224,447	27	3
BOC Bank	25328	Mclean, TX	163,081	30	4
Burling Bank	27556	Chicago, IL	191,411	18	1
Citizens Bank, N.A.	12309	Abilene, TX	130,801	24	2
Citizens State Bank	11905	Corrigan, TX	164,471	28	2
Citizens State Bank	15519	Miles, TX	232,556	20	2
Coleman County State Bank	15480	Coleman, TX	195,914	42	3
Commerce Bank	34938	Corinth, MS	156,494	28	1
Community First Bank of the Heartland	3846	Mount Vernon, IL	247,228	42	4
Douglas National Bank	57230	Douglas, GA	249,617	33	1
Farmers State Bank & Trust Co.	16114	Church Point, LA	156,512	43	5
First Bank	4092	Erick, OK	106,784	20	4
First Iowa State Bank	14930	Albia, IA	183,758	24	2
First National Bank of Dublin	26228	Dublin, TX	137,755	33	3
First National Bank of Hereford	34918	Hereford, TX	235,023	45	3
FirstOak Bank	4660	Independence, KS	232,025	42	3
Flatwater Bank	10639	Gothenburg, NE	218,315	35	3
Heartland Bank	14809	Somers, IA	224,014	31	5
Heartland State Bank	9007	Redfield, SD	136,222	21	4
Home Bank of California	26271	San Diego, CA	241,496	26	1
HomePride Bank	11466	Mansfield, MO	124,641	36	4
Lewisburg Banking Company	297	Lewisburg, KY	179,586	37	4
Mississippi River Bank	23222	Belle Chasse, LA	134,089	21	2
Muenster State Bank	15523	Muenster, TX	207,975	18	2
North Valley Bank	18710	Thornton, CO	230,968	34	2
Prime Security Bank	10971	Karlstad, MN	122,083	19	3
Security Bank of the Ozarks	18033	Eminence, MO	141,627	49	5
Security State Bank of Marine	10163	Marine On St. Croix, MN	205,414	23	4
South Coast Bank & Trust	16283	Brunswick, GA	202,843	26	2
South Georgia Bank	32532	Glennville, GA	214,278	39	4
State Bank of Downs	9659	Downs, KS	126,584	15	2
Surety Bank	33026	Deland, FL	210,544	35	4
Table Rock Community Bank	58300	Kimberling City, MO	160,777	24	2
The Brady National Bank	3109	Brady, TX	143,741	22	1
The Buckholts State Bank	11916	Buckholts, TX	117,197	14	3
The Commercial National Bank of Brady	3110	Brady, TX	235,803	44	4
The Cowboy Bank of Texas	12298	Maypearl, TX	117,556	17	1
The Farmers State Bank	404	Quinton, OK	168,536	40	4
The First National Bank at Paris	14534	Paris, AR	238,240	49	6
The First National Bank of Cokato	5115	Cokato, MN	116,841	10	1
The First State Bank	2301	Boise City, OK	104,414	11	1
The Valley State Bank	14345	Syracuse, KS	206,145	44	2
Town & Country Bank Midwest	10460	Quincy, IL	216,864	43	4
Twin River Bank	22993	Lewiston, ID	157,044	34	4
VisionBank	58063	Saint Louis Park, MN	198,406	11	1
West Texas State Bank	16866	Snyder, TX	218,295	33	2

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	6.32	1.84	19.42	3.87	54.71	0.04	33.41	0.58
Top Ten Percent: Average	7.24	1.88	21.36	3.94	54.26	0.19	34.65	0.64
All Banks: Median	0.62	1.17	13.74	3.29	64.77	0.12	26.75	0.43
All Banks: Average	0.87	1.20	14.12	3.33	64.27	0.33	27.47	0.49

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Bank of Montana	22.63	3.41	44.51	2.66	27.75	0.00	65.92	2.19
2	The Commercial National Bank of Brady	16.19	1.73	24.29	4.23	58.44	0.00	31.64	0.67
3	First Bank	20.43	3.33	32.96	5.50	41.84	1.70	47.23	0.75
4	Surety Bank	7.25	3.04	39.73	3.79	47.59	0.35	42.66	3.27
5	Citizens State Bank	17.82	2.14	24.47	3.63	43.23	0.00	33.39	0.28
6	North Valley Bank	3.37	2.68	23.44	4.98	43.17	0.00	32.52	0.25
7	Mississippi River Bank	13.69	2.07	16.82	4.04	50.17	0.00	55.30	0.15
8	Douglas National Bank	(4.00)	2.60	30.24	3.89	46.19	0.09	36.23	1.11
9	Auburn Banking Company	7.30	2.04	30.10	4.01	53.60	0.26	40.48	0.52
10	Bank of St. Elizabeth	6.41	1.99	13.05	3.85	51.55	0.01	33.83	0.77
11	The First National Bank at Paris	1.97	2.09	18.41	4.24	56.60	0.12	34.91	1.04
12	First National Bank of Hereford	3.88	1.62	17.35	3.81	59.82	0.02	40.05	0.74
13	Burling Bank	(10.82)	1.97	20.87	4.32	52.22	0.00	58.42	0.37
14	Security Bank of the Ozarks	9.42	1.82	29.49	4.06	59.42	0.56	30.84	1.35
15	Prime Security Bank	18.17	1.79	20.40	4.40	55.83	0.00	25.89	0.23
16	South Coast Bank & Trust	4.62	1.66	23.86	3.80	57.40	0.00	25.79	0.52
17	Table Rock Community Bank	8.73	1.73	20.74	4.37	55.77	0.00	18.07	0.50
18	Bank of St. Francisville	7.35	1.84	18.69	4.38	62.42	0.35	39.56	0.68
18	Heartland State Bank	16.78	1.37	17.39	3.58	62.54	0.00	32.21	0.55
20	The First State Bank	(1.57)	2.19	29.11	4.09	45.63	0.03	37.67	0.26
21	Twin River Bank	15.77	1.65	21.06	3.68	55.57	0.00	28.70	0.25
22	The Buckholts State Bank	16.94	2.29	15.76	3.72	40.49	0.11	40.86	0.23
23	Town & Country Bank Midwest	(2.05)	1.98	18.73	3.43	51.83	0.04	34.50	0.92
24	First National Bank of Dublin	14.71	1.37	15.51	4.04	65.59	0.06	50.05	0.67
24	South Georgia Bank	3.39	1.88	21.44	3.99	54.79	0.05	28.66	0.49
26	The Brady National Bank	(0.66)	1.50	19.77	3.40	58.49	0.00	33.41	0.74
27	BOC Bank	11.31	1.70	18.36	3.32	53.85	0.00	16.04	1.16
28	Coleman County State Bank	12.72	1.38	17.40	3.90	70.38	0.11	42.92	1.02
29	Bank of Wolcott	5.53	2.14	26.40	3.31	44.84	0.22	25.97	0.80
30	Heartland Bank	18.74	1.91	18.36	4.51	55.56	0.07	24.39	0.38
31	Bank 21	4.38	1.44	16.69	3.86	64.68	0.00	36.25	0.47
32	The Cowboy Bank of Texas	(3.73)	2.59	23.99	3.70	46.86	0.45	30.95	1.25
33	Home Bank of California	30.59	2.39	19.45	5.10	45.38	0.00	5.88	0.03
33	State Bank of Downs	3.17	1.97	17.50	3.64	47.66	0.00	28.38	0.25
35	The Farmers State Bank	10.01	1.39	35.68	4.46	70.43	0.27	31.52	1.09
36	Arcadian Bank	5.28	2.04	16.48	4.01	57.05	0.14	23.73	1.00
36	Security State Bank of Marine	6.23	1.62	18.45	3.47	54.71	0.19	37.19	0.58
38	HomePride Bank	13.81	1.72	21.14	3.81	62.33	0.97	30.06	0.99
39	Flatwater Bank	2.26	1.52	14.61	3.76	63.28	0.11	53.44	0.96
40	Bank of Salem	1.83	1.97	19.42	4.16	54.10	0.26	29.55	0.53
41	Farmers State Bank & Trust Co.	9.74	1.42	18.49	3.87	64.68	0.29	42.31	0.61
41	FirstOak Bank	7.69	1.70	18.21	4.44	59.59	0.26	36.60	0.39
43	VisionBank	3.66	2.54	28.98	4.21	32.83	0.00	16.04	0.05
44	Citizens Bank, N.A.	(1.67)	1.56	14.41	3.73	54.48	0.00	50.65	0.34
45	Lewisburg Banking Company	6.32	1.39	18.19	3.57	64.31	0.03	32.93	0.64
46	West Texas State Bank	20.63	1.21	11.85	4.13	48.33	0.01	30.70	0.39
47	Muenster State Bank	0.87	1.88	19.00	2.84	37.67	0.00	34.99	0.33
48	The First National Bank of Cokato	11.95	1.27	29.79	3.18	57.82	0.01	37.34	0.35
49	Commerce Bank	0.80	1.56	19.01	3.67	62.31	0.34	40.21	0.92
50	The Valley State Bank	7.63	1.30	14.37	4.14	57.65	0.07	27.32	0.78
51	First Iowa State Bank	(8.46)	1.92	25.14	3.70	48.96	0.00	20.07	0.55
52	Bank of Prairie Village	(4.17)	1.66	16.45	3.98	54.16	0.00	39.78	0.22
53	Bank of Perry County	(0.55)	2.11	23.92	4.70	51.05	0.76	28.84	0.50
54	Citizens State Bank	1.79	1.93	22.24	3.78	52.34	0.42	27.87	0.58
54	Community First Bank of the Heartland	(4.65)	1.72	19.28	3.66	56.72	0.16	34.02	0.86

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

Number of Institutions in Peer Group: **410**
 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
Arrowhead Bank	1198	Llano, TX	308,069	51	5
Bank of DeSoto, N.A.	26542	De Soto, TX	252,301	40	1
Bank of Kilmichael	9775	Kilmichael, MS	264,767	45	5
Brighton Bank	22578	Salt Lake City, UT	309,559	45	4
CBank	58434	Cincinnati, OH	270,435	26	1
Centinel Bank of Taos	19904	Taos, NM	387,934	49	1
Central Bank of Kansas City	17009	Kansas City, MO	364,085	43	1
Charter Bank	18660	Corpus Christi, TX	305,473	55	4
CLB The Community Bank	10532	Jonesville, LA	272,386	59	6
Coffee County Bank	22090	Manchester, TN	324,573	61	4
Commercial National Bank of Texarkana	19024	Texarkana, TX	300,032	53	6
Community Bank	25752	Longview, TX	295,419	35	6
CS Bank	5635	Eureka Springs, AR	496,299	103	7
Cumberland Security Bank, Inc.	11358	Somerset, KY	314,175	59	4
Durden Banking Company, Incorporated	15336	Twin City, GA	264,592	46	4
F & C Bank	9378	Holden, MO	311,606	57	3
First State Bank	17950	Clute, TX	305,449	45	3
FirstBank of Nebraska	5486	Wahoo, NE	382,048	40	4
Frontier Bank	14730	Lamar, CO	420,268	60	7
Great American Bank	35292	Lawrence, KS	351,949	52	5
Guaranty Bank & Trust Company of Delhi, Louisiana	19638	Delhi, LA	361,396	72	9
Home State Bank	14867	Jefferson, IA	357,537	62	1
HomeBank Texas	17094	Seagoville, TX	303,475	41	3
Louisiana National Bank	15059	Ruston, LA	401,602	84	8
Main Bank	22086	Albuquerque, NM	261,311	19	1
Millennium Bank	58348	Des Plaines, IL	327,423	41	1
Paradise Bank	58030	Boca Raton, FL	364,561	47	3
Park Ridge Community Bank	34038	Park Ridge, IL	466,497	29	1
Peoples Bank	9366	Mendenhall, MS	428,346	144	5
Security State Bank	235	Sutherland, IA	302,222	33	5
The Bank of Advance	9369	Advance, MO	437,195	83	6
The Bippus State Bank	1847	Huntington, IN	316,403	52	5
The Commercial Bank	175	Crawford, GA	402,534	48	5
The First National Bank of Ballinger	3087	Ballinger, TX	270,025	42	2
The National Bank of Andrews	17603	Andrews, TX	274,822	57	2
The St. Henry Bank	9871	St. Henry, OH	390,833	27	3
The Union Bank of Mena	14597	Mena, AR	342,537	58	3
The Waggoner National Bank of Vernon	5569	Vernon, TX	365,946	60	2
TrustBank	14662	Olney, IL	433,545	82	7
Verimore Bank	28930	Brookfield, MO	441,781	64	5
Wells Bank	14025	Platte City, MO	354,404	56	5

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	9.58	2.07	22.25	4.02	50.57	0.12	32.53	0.66
Top Ten Percent: Average	10.71	2.13	23.99	4.05	50.89	0.21	33.95	0.75
All Banks: Median	1.37	1.28	15.65	3.32	60.97	0.18	26.22	0.49
All Banks: Average	2.21	1.33	16.17	3.37	61.42	0.32	26.90	0.55

CB Scorecard Key Performance Indicators									
RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Central Bank of Kansas City	22.86	8.64	66.04	3.59	44.26	0.00	65.07	12.23
2	Cumberland Security Bank, Inc.	15.94	2.55	20.68	4.11	46.16	0.01	46.16	1.00
3	First State Bank	14.93	2.17	25.56	4.21	50.57	0.21	42.25	0.80
4	Coffee County Bank	39.64	2.65	28.18	4.94	47.54	0.11	27.22	0.63
5	Brighton Bank	(5.36)	2.69	32.67	4.48	45.20	0.17	48.07	0.96
6	FirstBank of Nebraska	9.58	2.16	26.01	3.31	37.86	0.04	38.89	0.51
7	The Bippus State Bank	22.14	2.74	26.01	4.12	47.21	0.24	15.50	1.64
8	Paradise Bank	(4.64)	2.14	28.31	4.19	56.75	0.12	51.73	1.10
9	Community Bank	18.88	2.01	20.19	3.23	41.88	0.00	36.96	0.29
10	Main Bank	4.60	2.36	29.85	4.02	37.94	0.00	29.22	0.10
11	Home State Bank	7.99	1.92	23.05	4.11	56.84	0.44	32.53	1.07
12	Charter Bank	(13.89)	3.29	50.38	6.12	45.91	0.24	52.97	0.62
13	Security State Bank	16.47	2.25	21.81	3.81	40.36	0.00	18.89	0.31
13	The Union Bank of Mena	(2.18)	2.25	26.99	4.38	49.22	0.24	33.55	0.73
15	The Waggoner National Bank of Vernon	10.88	2.29	22.88	3.61	43.08	0.17	17.92	1.00
16	Bank of Kilmichael	10.83	1.77	33.10	3.80	56.09	0.13	25.51	0.67
17	The First National Bank of Ballinger	7.26	1.60	21.81	3.79	57.91	0.04	40.90	0.50
18	Great American Bank	36.07	1.93	13.54	4.59	54.84	0.00	30.50	0.31
19	The St. Henry Bank	2.44	1.96	18.93	3.24	38.71	0.00	34.84	0.43
20	HomeBank Texas	5.07	1.90	19.67	3.99	51.62	0.07	53.24	0.26
21	The Commercial Bank	(5.76)	2.33	39.15	3.94	46.07	0.49	38.36	0.88
22	Verimore Bank	26.06	1.73	17.91	3.86	55.21	0.01	34.48	0.24
23	The Bank of Advance	8.65	2.40	20.54	4.43	46.30	0.27	20.06	0.70
24	Louisiana National Bank	32.69	1.70	17.84	5.39	67.46	0.21	31.24	0.89
25	CS Bank	4.52	2.10	21.90	4.08	54.12	0.09	16.77	1.08
26	Centinel Bank of Taos	2.71	1.88	32.02	3.06	43.78	0.04	44.38	0.39
27	Commercial National Bank of Texarkana	1.05	1.70	30.84	3.93	57.47	0.06	30.56	0.63
28	Bank of DeSoto, N.A.	1.26	2.29	26.63	5.39	54.40	0.21	39.50	0.30
29	Guaranty Bank & Trust Company of Delhi, Louisiana	8.15	1.88	21.62	4.32	59.38	0.29	38.38	0.49
30	TrustBank	64.59	1.76	17.99	4.10	64.87	0.22	26.74	1.54
31	The National Bank of Andrews	4.81	1.93	22.25	4.11	64.32	1.99	49.56	1.70
32	Peoples Bank	(1.01)	3.80	34.47	5.87	58.47	2.83	31.02	4.39
33	F & C Bank	8.60	2.07	20.75	4.70	55.45	0.13	18.78	0.66
34	Wells Bank	6.87	1.91	23.02	3.67	48.25	0.03	25.68	0.33
35	Park Ridge Community Bank	13.59	2.31	16.84	4.11	38.55	0.12	31.19	0.12
36	Frontier Bank	15.04	1.71	22.18	3.04	47.20	0.02	26.17	0.47
37	CBank	9.81	1.69	15.47	3.77	57.25	0.02	38.62	0.43
38	CLB The Community Bank	11.69	1.84	22.60	3.87	57.70	0.49	27.92	0.70
39	Durden Banking Company, Incorporated	10.37	1.90	16.02	3.72	56.53	0.10	28.23	0.69
39	Millennium Bank	20.80	2.75	16.88	3.71	50.47	1.79	25.75	2.45
41	Arrowhead Bank	16.75	1.34	20.48	3.01	57.96	0.00	41.45	0.48

PEER GROUP 4:
\$500 - 999 Million

Sub-S Top Ten Percent: How They Rank

Number of Institutions in Peer Group: **219**
 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
Bank of Texas	18576	Midland, TX	626,200	24	3
Central Bank	17612	Houston, TX	958,808	158	4
Central State Bank	72	Calera, AL	528,384	77	5
Citizens Bank of Las Cruces	20161	Las Cruces, NM	932,046	125	7
Citizens State Bank of La Crosse	1513	La Crosse, WI	535,352	75	4
CNB Bank	2241	Carlsbad, NM	613,706	75	3
Dundee Bank	10643	Omaha, NE	578,827	65	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	546,005	81	8
NewFirst National Bank	3183	El Campo, TX	901,405	83	7
PromiseOne Bank	58657	Duluth, GA	662,026	90	7
Quantum National Bank	34110	Suwanee, GA	659,432	67	3
Southwest Bank	16652	Odessa, TX	654,759	127	7
The Bank of Hemet	21606	Riverside, CA	999,200	83	6
The Bank of Old Monroe	1655	Old Monroe, MO	588,625	76	5
The Bennington State Bank	16402	Salina, KS	972,403	121	8
The Citizens National Bank of Bluffton	6531	Bluffton, OH	965,109	157	9
The First National Bank and Trust Co., Chickasha, Oklahoma	4062	Chickasha, OK	987,152	160	10
The First National Bank of Bastrop	3091	Bastrop, TX	952,975	146	6
The Pueblo Bank and Trust Company	12594	Pueblo, CO	649,361	145	10
Western Commerce Bank	18389	Carlsbad, NM	673,693	81	10
WoodTrust Bank	5335	Wisconsin Rapids, WI	593,478	89	5
Yampa Valley Bank	35407	Steamboat Springs, CO	549,267	70	2

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	6.74	1.97	25.01	3.85	48.64	0.15	35.03	0.74
Top Ten Percent: Average	8.29	2.10	25.27	3.81	48.83	0.18	35.41	0.75
All Banks: Median	1.35	1.38	16.68	3.38	60.51	0.20	28.02	0.55
All Banks: Average	2.35	1.42	17.06	3.40	59.77	0.28	28.44	0.62

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	Citizens State Bank of La Crosse	24.65	2.87	32.62	4.17	41.46	0.28	28.62	0.97
2	Citizens Bank of Las Cruces	3.97	1.96	26.46	3.55	53.45	0.00	41.19	0.88
3	Quantum National Bank	3.61	2.75	27.58	4.67	43.58	0.00	33.94	0.35
4	Central State Bank	13.09	1.91	21.58	4.14	53.00	0.06	28.11	0.72
5	The Bank of Hemet	4.74	2.15	24.77	3.46	38.75	0.00	39.89	0.38
6	The First National Bank and Trust Co., Chickasha, Oklahoma	11.56	1.94	19.46	3.79	44.38	0.25	32.68	0.75
6	Yampa Valley Bank	8.65	1.69	25.25	3.72	51.10	0.13	41.78	0.51
8	Western Commerce Bank	8.91	1.97	26.16	3.92	49.43	0.21	39.02	0.42
9	Dundee Bank	27.45	1.97	22.52	3.90	53.19	0.15	21.31	0.97
10	The Citizens National Bank of Bluffton	(0.68)	2.58	26.16	4.04	47.85	0.24	31.94	0.94
11	The First National Bank of Bastrop	9.19	1.61	22.63	3.36	56.96	0.04	41.74	0.61
12	PromiseOne Bank	15.39	2.41	24.26	3.97	45.63	0.40	17.35	1.01
13	NewFirst National Bank	(1.18)	2.57	25.36	4.40	42.44	0.38	36.11	0.48
14	Bank of Texas	20.81	2.16	19.50	3.28	31.08	0.15	46.83	0.02
15	CNB Bank	29.91	2.05	24.12	3.91	50.14	0.20	5.02	0.64
16	The Bennington State Bank	4.82	2.27	26.18	3.26	37.19	0.14	19.82	0.90
17	The Bank of Old Monroe	(1.86)	1.93	35.43	3.24	43.95	0.02	32.34	0.49
18	WoodTrust Bank	4.57	2.89	35.87	2.83	42.01	0.37	27.78	2.63
19	Central Bank	10.38	1.67	19.56	5.26	67.09	0.24	58.73	0.52
20	First Community Bank of Central Alabama	(4.34)	1.78	36.28	3.47	54.59	0.18	51.30	0.81
21	The Pueblo Bank and Trust Company	2.13	1.52	17.11	3.71	63.26	0.04	37.80	1.38
22	Southwest Bank	(16.72)	1.69	19.96	4.21	64.22	0.15	68.69	1.27

PEER GROUP 5:
\$1 - 5 Billion

Sub-S Top Ten Percent: How They Rank

Number of Institutions in Peer Group: **107**
 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
Benchmark Bank	19215	Plano, TX	1,253,158	168	8
CFG Community Bank	34294	Lutherville, MD	4,086,185	221	2
Citizens Bank	14851	Elizabethton, TN	1,142,320	240	12
First American Bank	2240	Artesia, NM	1,805,623	258	19
North American Banking Company	34836	Roseville, MN	1,115,647	83	5
Security State Bank & Trust	15809	Fredericksburg, TX	1,785,492	307	18
State Bank of Texas	27074	Dallas, TX	1,799,392	91	7
Sutton Bank	5962	Attica, OH	1,776,262	163	7
TexasBank	19559	Brownwood, TX	1,582,774	269	13
Wallis Bank	20845	Wallis, TX	1,050,605	196	14
WestStar Bank	32941	El Paso, TX	2,701,646	326	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	21.91	2.43	30.83	4.02	50.32	0.12	45.53	1.30
Top Ten Percent: Average	33.28	2.58	29.30	4.05	48.34	0.13	40.05	1.45
All Banks: Median	2.76	1.50	19.21	3.16	59.03	0.17	27.98	0.70
All Banks: Average	3.53	1.56	19.23	3.25	58.29	0.26	28.63	0.92

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
1	CFG Community Bank	73.48	3.26	35.89	5.15	41.37	0.12	18.97	1.30
2	Wallis Bank	(7.26)	3.18	31.03	5.13	47.14	0.03	46.75	1.40
3	Sutton Bank	26.18	2.46	33.53	2.51	49.11	0.13	77.78	2.85
4	WestStar Bank	4.79	2.01	23.17	3.55	49.80	0.01	45.53	0.75
5	TexasBank	158.82	2.43	20.91	4.71	54.95	0.17	26.84	1.40
6	First American Bank	21.91	1.87	27.57	3.47	50.32	0.23	42.79	0.64
7	Citizens Bank	9.22	2.89	22.65	4.63	53.03	0.29	22.67	2.38
7	North American Banking Company	23.20	1.52	44.75	2.22	50.49	0.07	49.02	1.13
7	State Bank of Texas	48.12	4.53	30.83	6.11	19.82	0.21	10.51	0.48
10	Security State Bank & Trust	8.95	1.86	20.97	4.02	54.64	0.10	46.78	0.54
11	Benchmark Bank	(1.36)	2.32	31.04	3.08	61.04	0.08	52.92	3.10