



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

December 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 | 6.81 | 1.25 | 11.51 | 3.74 | 61.03 | 0.00 | 33.73 | 0.60 |
| Top Ten Percent: Average | 13.06 | 1.53 | 11.77 | 3.86 | 60.23 | 0.35 | 34.81 | 2.22 |
| All Banks: Median | 0.27 | 0.55 | 5.03 | 3.16 | 78.27 | 0.11 | 23.94 | 0.27 |
| All Banks: Average | 1.41 | 0.54 | 4.97 | 3.24 | 81.15 | 0.55 | 23.89 | 0.42 |
| Peer Group 2: \$100-249 Million | | | | | | | | |
| Top Ten Percent: Median | 6.51 | 1.40 | 14.13 | 3.96 | 58.93 | 0.03 | 33.08 | 0.61 |
| Top Ten Percent: Average | 7.03 | 1.42 | 14.90 | 4.10 | 58.61 | 0.13 | 35.10 | 0.79 |
| All Banks: Median | 2.14 | 0.82 | 8.72 | 3.32 | 69.33 | 0.17 | 25.34 | 0.39 |
| All Banks: Average | 3.44 | 0.84 | 8.59 | 3.34 | 69.76 | 0.34 | 25.67 | 0.44 |
| Peer Group 3: \$250-499 Million | | | | | | | | |
| Top Ten Percent: Median | 7.30 | 1.42 | 14.90 | 3.97 | 54.27 | 0.05 | 31.05 | 0.62 |
| Top Ten Percent: Average | 8.53 | 1.51 | 15.74 | 3.90 | 54.00 | 0.15 | 32.63 | 0.75 |
| All Banks: Median | 2.72 | 0.92 | 9.99 | 3.36 | 65.48 | 0.18 | 24.33 | 0.43 |
| All Banks: Average | 4.23 | 0.92 | 9.85 | 3.39 | 66.80 | 0.29 | 25.09 | 0.50 |
| Peer Group 4: \$500-999 Million | | | | | | | | |
| Top Ten Percent: Median | 9.81 | 1.50 | 16.98 | 4.00 | 52.15 | 0.07 | 31.08 | 0.64 |
| Top Ten Percent: Average | 13.39 | 1.62 | 17.69 | 4.05 | 50.78 | 0.20 | 31.39 | 0.77 |
| All Banks: Median | 3.36 | 0.99 | 11.41 | 3.37 | 63.67 | 0.19 | 25.18 | 0.51 |
| All Banks: Average | 4.78 | 1.01 | 11.31 | 3.40 | 64.07 | 0.27 | 25.44 | 0.58 |
| Peer Group 5: \$1-5 Billion | | | | | | | | |
| Top Ten Percent: Median | 12.20 | 1.69 | 17.34 | 4.04 | 47.46 | 0.12 | 35.84 | 0.78 |
| Top Ten Percent: Average | 13.91 | 1.80 | 17.60 | 4.20 | 48.03 | 0.21 | 35.17 | 1.02 |
| All Banks: Median | 4.75 | 1.11 | 12.08 | 3.40 | 60.63 | 0.20 | 25.87 | 0.58 |
| All Banks: Average | 6.28 | 1.11 | 12.09 | 3.42 | 60.63 | 0.27 | 26.60 | 0.65 |

Sub-S Peer Group Summary

| Peer Group 1: Less Than \$100 Million | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
|--|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 6.49 | 1.99 | 19.80 | 4.32 | 56.36 | 0.01 | 35.25 | 0.72 |
| Top Ten Percent: Average | 5.33 | 2.13 | 22.53 | 4.33 | 56.42 | 0.24 | 33.56 | 1.10 |
| All Banks: Median | 0.13 | 0.97 | 10.54 | 3.28 | 68.55 | 0.13 | 28.05 | 0.35 |
| All Banks: Average | 0.85 | 1.01 | 11.29 | 3.39 | 69.71 | 0.51 | 28.95 | 0.42 |
| Peer Group 2: \$100-249 Million | | | | | | | | |
| Top Ten Percent: Median | 5.77 | 1.91 | 19.47 | 4.01 | 54.03 | 0.02 | 33.68 | 0.53 |
| Top Ten Percent: Average | 6.15 | 1.93 | 21.31 | 4.03 | 53.24 | 0.13 | 34.29 | 0.66 |
| All Banks: Median | 0.84 | 1.17 | 14.00 | 3.37 | 65.06 | 0.11 | 27.03 | 0.42 |
| All Banks: Average | 1.56 | 1.20 | 14.53 | 3.41 | 64.54 | 0.32 | 27.55 | 0.47 |
| Peer Group 3: \$250-499 Million | | | | | | | | |
| Top Ten Percent: Median | 7.86 | 2.09 | 23.48 | 4.05 | 47.87 | 0.10 | 38.35 | 0.65 |
| Top Ten Percent: Average | 10.18 | 2.18 | 25.46 | 4.05 | 49.36 | 0.17 | 37.40 | 0.77 |
| All Banks: Median | 1.79 | 1.31 | 16.10 | 3.39 | 60.50 | 0.15 | 26.01 | 0.49 |
| All Banks: Average | 3.09 | 1.35 | 16.74 | 3.45 | 61.15 | 0.32 | 26.71 | 0.55 |
| Peer Group 4: \$500-999 Million | | | | | | | | |
| Top Ten Percent: Median | 7.51 | 2.02 | 25.84 | 3.84 | 49.47 | 0.08 | 37.78 | 0.68 |
| Top Ten Percent: Average | 9.15 | 2.11 | 26.81 | 3.89 | 49.12 | 0.13 | 36.21 | 0.74 |
| All Banks: Median | 1.86 | 1.42 | 17.23 | 3.45 | 59.80 | 0.17 | 26.95 | 0.53 |
| All Banks: Average | 3.62 | 1.46 | 17.79 | 3.48 | 59.33 | 0.28 | 27.71 | 0.60 |
| Peer Group 5: \$1-5 Billion | | | | | | | | |
| Top Ten Percent: Median | 12.50 | 2.51 | 26.07 | 4.15 | 45.20 | 0.13 | 42.37 | 0.78 |
| Top Ten Percent: Average | 30.39 | 2.77 | 28.70 | 4.35 | 45.05 | 0.16 | 37.15 | 1.10 |
| All Banks: Median | 3.30 | 1.52 | 19.26 | 3.23 | 59.27 | 0.13 | 27.19 | 0.72 |
| All Banks: Average | 4.30 | 1.57 | 19.68 | 3.34 | 58.33 | 0.25 | 27.64 | 0.97 |

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: **465**
 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 | 86,473 | 15 | 1 |
| Amistad Bank | 26658 | Del Rio, TX | 52,313 | 12 | 1 |
| Bank of Billings | 16959 | Billings, MO | 86,436 | 24 | 2 |
| Bank of Cattaraugus | 9406 | Cattaraugus, NY | 30,429 | 8 | 1 |
| Bank of Lake Village | 15547 | Lake Village, AR | 90,719 | 15 | 2 |
| Bank of Locust Grove | 16795 | Locust Grove, OK | 45,588 | 16 | 1 |
| Benton County State Bank | 13774 | Blairstown, IA | 49,078 | 7 | 1 |
| Breda Savings Bank | 5792 | Breda, IA | 89,703 | 7 | 1 |
| Carver State Bank | 16584 | Savannah, GA | 84,015 | 17 | 2 |
| CBW Bank | 13959 | Weir, KS | 78,714 | 23 | 1 |
| Chambers State Bank | 13251 | Chambers, NE | 73,846 | 9 | 2 |
| Citizens State Bank | 16581 | Anton, TX | 64,244 | 12 | 1 |
| Comerica Bank & Trust, N.A. | 1596 | Ann Arbor, MI | 76,187 | 124 | 1 |
| Community Bank of Easton | 18568 | Easton, IL | 42,230 | 3 | 1 |
| Community Bank of Missouri | 57141 | Richmond, MO | 83,217 | 17 | 2 |
| Corebank | 18063 | Waynoka, OK | 91,319 | 13 | 1 |
| Farmers State Bank of Trimont | 1929 | Trimont, MN | 82,178 | 10 | 2 |
| Fidelity Personal Trust Company, FSB | 35206 | Merrimack, NH | 65,008 | 46 | 2 |
| First Capital Bank | 3399 | Quanah, TX | 99,739 | 24 | 2 |
| First National Bank | 4111 | Heavener, OK | 99,396 | 33 | 2 |
| First Naturalstate Bank | 21379 | Mcgehee, AR | 83,942 | 17 | 3 |
| First State Bank | 57910 | Nashua, IA | 57,843 | 8 | 1 |
| Genesis Bank | 15817 | Benoit, MS | 40,731 | 12 | 1 |
| Global Innovations Bank | 5175 | Kiester, MN | 53,015 | 11 | 1 |
| Global One Bank | 11570 | Chappell Hill, TX | 60,065 | 10 | 1 |
| Headwaters State Bank | 9035 | Land O' Lakes, WI | 92,312 | 14 | 2 |
| Holladay Bank & Trust | 21448 | Salt Lake City, UT | 68,063 | 10 | 1 |
| HSBC Trust Company (Delaware), N.A. | 58188 | Wilmington, DE | 56,215 | 1 | 1 |
| ITS Bank | 34619 | Johnston, IA | 9,572 | 0 | 1 |
| Kinmundy Bank | 3805 | Kinmundy, IL | 64,806 | 9 | 1 |
| Lakeside Bank of Salina | 21255 | Salina, OK | 58,584 | 14 | 1 |
| Peoples State Bank of Colfax | 10075 | Colfax, IL | 42,651 | 8 | 1 |
| Portage Bank | 8197 | Ceylon, MN | 65,941 | 16 | 1 |
| Prudential Bank & Trust, FSB | 32957 | Hartford, CT | 33,594 | 5 | 1 |
| Pulaski Savings Bank | 28611 | Chicago, IL | 52,631 | 6 | 1 |
| Scribner Bank | 14026 | Scribner, NE | 88,549 | 13 | 1 |
| State Bank of Chandler | 8858 | Chandler, MN | 68,587 | 10 | 1 |
| The Exchange State Bank | 16094 | Springville, IA | 54,548 | 8 | 2 |
| The First National Bank of Hooker | 4123 | Hooker, OK | 98,100 | 20 | 1 |
| The First National Bank of Lindsay | 4134 | Lindsay, OK | 92,977 | 10 | 1 |
| The First State Bank | 11175 | Abernathy, TX | 82,463 | 17 | 3 |
| The Kansas State Bank Overbrook Kansas | 1865 | Overbrook, KS | 87,954 | 13 | 2 |
| The Santa Anna National Bank | 5520 | Santa Anna, TX | 56,997 | 12 | 1 |
| The Security State Bank | 15749 | Emery, SD | 68,401 | 8 | 2 |
| White State Bank | 8519 | South English, IA | 92,899 | 10 | 3 |
| Woodsfield Savings Bank | 32292 | Woodsfield, OH | 98,153 | 22 | 2 |
| Zavala County Bank | 15105 | Crystal City, TX | 83,560 | 18 | 2 |

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 6.81 | 1.25 | 11.51 | 3.74 | 61.03 | 0.00 | 33.73 | 0.60 |
| Top Ten Percent: Average | 13.06 | 1.53 | 11.77 | 3.86 | 60.23 | 0.35 | 34.81 | 2.22 |
| All Banks: Median | 0.27 | 0.55 | 5.03 | 3.16 | 78.27 | 0.11 | 23.94 | 0.27 |
| All Banks: Average | 1.41 | 0.54 | 4.97 | 3.24 | 81.15 | 0.55 | 23.89 | 0.42 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---|--------|-------|-------|------|-------|------|--------|--------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Amistad Bank | 13.47 | 1.58 | 14.37 | 3.74 | 61.78 | 0.00 | 37.80 | 1.85 |
| 2 | Breda Savings Bank | 13.12 | 1.41 | 22.68 | 3.28 | 43.52 | 0.00 | 36.70 | 0.48 |
| 3 | Lakeside Bank of Salina | 20.04 | 1.80 | 17.14 | 5.33 | 50.34 | 0.74 | 39.15 | 0.94 |
| 4 | Citizens State Bank | 40.82 | 1.09 | 7.78 | 4.30 | 66.24 | 0.00 | 35.26 | 0.49 |
| 5 | American Exchange Bank, Lindsay, Oklahoma | 6.37 | 1.12 | 12.70 | 3.22 | 64.11 | 0.00 | 41.78 | 1.20 |
| 6 | First National Bank | 2.77 | 1.01 | 12.02 | 5.12 | 73.82 | 0.00 | 38.17 | 0.98 |
| 7 | Portage Bank | 62.45 | 1.40 | 15.04 | 5.59 | 65.26 | 0.00 | 5.82 | 1.06 |
| 8 | The Santa Anna National Bank | (4.57) | 1.55 | 18.39 | 4.23 | 57.52 | 0.00 | 33.63 | 0.56 |
| 9 | Holladay Bank & Trust | (8.51) | 1.85 | 11.93 | 4.29 | 60.03 | 0.00 | 32.81 | 1.26 |
| 10 | The First State Bank | 47.34 | 0.95 | 6.90 | 7.17 | 68.13 | 0.22 | 54.16 | 1.05 |
| 11 | First Capital Bank | 30.44 | 0.93 | 11.51 | 4.95 | 68.00 | 0.93 | 66.39 | 0.69 |
| 12 | Bank of Lake Village | 19.98 | 1.56 | 15.21 | 3.69 | 60.36 | 0.77 | 45.00 | 0.44 |
| 13 | Comerica Bank & Trust, N.A. | (1.48) | 29.17 | 32.13 | 1.35 | 63.85 | 0.00 | 100.00 | 105.67 |
| 14 | Corebank | 12.87 | 1.00 | 9.94 | 4.03 | 62.44 | 0.00 | 25.92 | 0.24 |
| 15 | Community Bank of Missouri | 8.25 | 0.97 | 8.64 | 3.88 | 71.64 | 0.00 | 28.67 | 0.57 |
| 16 | State Bank of Chandler | 11.93 | 1.11 | 11.66 | 3.46 | 56.72 | 0.01 | 38.57 | 0.28 |
| 17 | CBW Bank | 20.52 | 2.82 | 10.55 | 2.24 | 66.50 | 0.03 | 87.36 | 10.85 |
| 18 | Pulaski Savings Bank | 6.50 | 1.69 | 16.79 | 3.45 | 65.92 | 0.00 | 1.40 | 1.97 |
| 19 | Prudential Bank & Trust, FSB | 88.29 | 15.53 | 16.74 | 2.82 | 58.46 | 0.00 | NA | 48.79 |
| 20 | Community Bank of Easton | (0.31) | 2.21 | 9.97 | 3.96 | 24.58 | 0.00 | 25.40 | 0.24 |
| 21 | ITS Bank | 3.57 | 3.90 | 4.13 | 6.49 | 29.22 | 0.00 | 0.00 | 4.57 |
| 22 | Bank of Locust Grove | (7.51) | 2.70 | 24.31 | 4.75 | 54.47 | 0.24 | 33.82 | 0.96 |
| 23 | Kinmundy Bank | 6.63 | 1.64 | 14.47 | 3.89 | 43.39 | 0.53 | 26.49 | 0.57 |
| 24 | Benton County State Bank | 3.66 | 1.18 | 9.10 | 3.25 | 58.42 | 0.00 | 22.87 | 0.60 |
| 25 | Farmers State Bank of Trimont | 6.81 | 1.28 | 9.73 | 3.39 | 57.35 | 0.04 | 27.15 | 0.75 |
| 26 | Peoples State Bank of Colfax | 6.52 | 0.98 | 10.16 | 3.18 | 59.84 | 0.00 | 24.13 | 0.40 |
| 27 | Global One Bank | 5.46 | 0.80 | 11.06 | 3.14 | 73.61 | 0.00 | 36.11 | 0.45 |
| 28 | The Exchange State Bank | 2.93 | 0.96 | 14.52 | 3.73 | 63.89 | 0.00 | 18.98 | 0.40 |
| 29 | Bank of Billings | 8.68 | 1.01 | 8.56 | 4.88 | 71.54 | 0.38 | 39.41 | 0.46 |
| 30 | Scribner Bank | 2.66 | 1.37 | 11.07 | 2.96 | 65.65 | 0.11 | 42.06 | 2.50 |
| 31 | White State Bank | 94.93 | 0.91 | 12.39 | 2.86 | 55.73 | 0.00 | 22.27 | 0.34 |
| 32 | The First National Bank of Lindsay | 7.91 | 1.28 | 10.81 | 4.37 | 50.05 | 1.81 | 30.18 | 0.43 |
| 33 | HSBC Trust Company (Delaware), N.A. | 2.01 | 2.50 | 2.54 | 1.91 | 28.02 | 0.00 | 100.00 | 2.73 |
| 34 | The Kansas State Bank Overbrook Kansas | 4.98 | 1.16 | 13.02 | 3.65 | 56.43 | 0.03 | 24.54 | 0.32 |
| 34 | Zavala County Bank | 3.21 | 1.10 | 12.20 | 2.39 | 63.58 | 0.01 | 45.39 | 1.47 |
| 36 | First Naturalstate Bank | (0.62) | 1.05 | 11.66 | 3.70 | 64.68 | 0.15 | 41.55 | 0.50 |
| 37 | Genesis Bank | 43.85 | 1.06 | 5.40 | 6.99 | 77.79 | 1.24 | 58.96 | 1.22 |
| 38 | The First National Bank of Hooker | 4.74 | 1.34 | 11.23 | 3.92 | 57.87 | 1.72 | 33.62 | 0.53 |
| 39 | The Security State Bank | 11.88 | 1.16 | 10.01 | 2.80 | 47.99 | 0.00 | 31.73 | 0.15 |
| 39 | Woodsfield Savings Bank | 13.33 | 1.09 | 13.46 | 3.37 | 62.43 | 0.57 | 25.08 | 1.24 |
| 41 | First State Bank | (2.41) | 1.39 | 13.23 | 3.41 | 49.87 | 0.00 | 18.49 | 0.46 |
| 42 | Global Innovations Bank | 53.00 | 1.25 | 16.98 | 2.70 | 69.61 | 0.04 | 23.05 | 3.34 |
| 43 | Headwaters State Bank | 9.84 | 1.22 | 7.90 | 5.29 | 61.03 | 0.10 | 26.32 | 0.22 |
| 44 | Chambers State Bank | 3.50 | 1.33 | 5.81 | 3.95 | 58.90 | 0.10 | 38.31 | 0.28 |
| 45 | Fidelity Personal Trust Company, FSB | (3.83) | 6.09 | 6.69 | 4.05 | 53.00 | 0.00 | 0.00 | 44.78 |
| 46 | Carver State Bank | 35.09 | 0.94 | 7.14 | 3.86 | 76.61 | 0.55 | 50.64 | 0.62 |
| 47 | Bank of Cattaraugus | 17.69 | 0.73 | 9.66 | 4.43 | 78.45 | 0.60 | 47.06 | 0.49 |

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

Number of Institutions in Peer Group: **660**
 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 |
|---|------------|--------------------|----------------|-----------|----------|
| Alliance Bank | 34930 | Topeka, KS | 170,912 | 21 | 2 |
| American Heritage Bank | 57025 | Clovis, NM | 122,432 | 19 | 2 |
| Bank of Crockett | 1468 | Bells, TN | 247,960 | 33 | 4 |
| Bank of Franklin | 10594 | Meadville, MS | 207,917 | 48 | 3 |
| Bank of Lincoln County | 57396 | Fayetteville, TN | 183,267 | 43 | 3 |
| Bank of Newington | 5704 | Newington, GA | 206,924 | 36 | 3 |
| Bank of South Texas | 26727 | Mcallen, TX | 155,610 | 57 | 6 |
| Bank of Sunset and Trust Company | 11788 | Sunset, LA | 187,830 | 35 | 3 |
| Baybank | 1092 | Gladstone, MI | 141,934 | 32 | 3 |
| Bonduel State Bank | 11235 | Bonduel, WI | 100,455 | 11 | 1 |
| Citizens State Bank | 8183 | Royal Oak, MI | 168,005 | 29 | 1 |
| Community Bank | 8975 | Bristow, OK | 112,176 | 30 | 1 |
| Community Bank | 34020 | Topeka, KS | 164,890 | 22 | 1 |
| Community State Bank | 8067 | Brook, IN | 108,170 | 9 | 1 |
| Concordia Bank of Concordia, Missouri | 13788 | Concordia, MO | 101,743 | 24 | 4 |
| CornerStone Bank | 58859 | Lexington, VA | 209,937 | 39 | 3 |
| Eagle Bank | 58282 | Polson, MT | 119,574 | 16 | 1 |
| Elkton Bank & Trust Company | 12162 | Elkton, KY | 188,112 | 29 | 3 |
| FDS Bank | 33831 | Mason, OH | 136,536 | 669 | 1 |
| First Electronic Bank | 35533 | Salt Lake City, UT | 191,215 | 65 | 1 |
| First New Mexico Bank of Silver City | 24865 | Silver City, NM | 143,406 | 26 | 2 |
| First New Mexico Bank, Las Cruces | 58745 | Las Cruces, NM | 167,979 | 35 | 2 |
| First State Bank of Odem | 16334 | Odem, TX | 193,625 | 35 | 4 |
| First Texas Bank | 3293 | Lampasas, TX | 209,848 | 26 | 1 |
| Fort Davis State Bank | 17446 | Fort Davis, TX | 129,706 | 32 | 3 |
| Granite Mountain Bank Inc dba Granite Mountain Bank | 15744 | Philipsburg, MT | 129,163 | 19 | 3 |
| Greater State Bank | 31762 | Mcallen, TX | 138,484 | 33 | 4 |
| Incommons Bank, N.A. | 3342 | Mexia, TX | 230,089 | 54 | 6 |
| McKenzie Banking Company | 13955 | Mc Kenzie, TN | 187,721 | 88 | 6 |
| Mountain View Bank of Commerce | 58772 | Westminster, CO | 177,682 | 29 | 1 |
| Nevada Bank and Trust Company | 22669 | Caliente, NV | 245,413 | 39 | 4 |
| North Alabama Bank | 27560 | Hazel Green, AL | 151,645 | 41 | 4 |
| Northwestern Bank | 13411 | Orange City, IA | 249,907 | 24 | 2 |
| One World Bank | 57901 | Dallas, TX | 147,775 | 34 | 3 |
| PeopleFirst Bank | 58597 | Joliet, IL | 229,964 | 29 | 2 |
| Peoples Bank | 15216 | Byrdstown, TN | 157,671 | 25 | 2 |
| Peoples Bank | 57058 | Lyons, GA | 203,697 | 27 | 2 |
| People's Bank and Trust Company of Pickett County | 22756 | Sheridan, AR | 228,529 | 47 | 2 |
| PeoplesTrust Bank | 57569 | Hamilton, AL | 156,387 | 30 | 3 |
| Quoin Financial Bank | 15629 | Miller, SD | 216,041 | 34 | 3 |
| Sanger Bank | 27043 | Sanger, TX | 202,453 | 28 | 2 |
| Security Bank of Crawford | 15731 | Crawford, TX | 121,514 | 17 | 2 |
| Security First National Bank of Hugo | 432 | Hugo, OK | 135,498 | 29 | 1 |
| Security National Bank of South Dakota | 34394 | Dakota Dunes, SD | 233,294 | 33 | 3 |
| Sherburne State Bank | 10169 | Becker, MN | 230,557 | 40 | 3 |
| Sumner Bank & Trust | 57954 | Gallatin, TN | 223,956 | 34 | 3 |
| Sundown State Bank | 18780 | Sundown, TX | 228,338 | 31 | 5 |
| Texas Advantage Community Bank, N.A. | 58450 | Alvin, TX | 192,744 | 25 | 2 |
| The Bank of Monroe | 6180 | Union, WV | 208,221 | 38 | 3 |
| The Bankers Bank | 26677 | Oklahoma City, OK | 232,872 | 58 | 1 |
| The Citizens Bank of Cochran | 16275 | Cochran, GA | 155,438 | 29 | 2 |
| The Colorado Bank and Trust Company of La Junta | 1141 | La Junta, CO | 177,427 | 38 | 2 |
| The Commercial Bank | 19595 | Mason, TX | 100,495 | 11 | 1 |
| The Commercial Bank | 9356 | De Kalb, MS | 231,725 | 55 | 5 |
| The Community Bank | 58517 | Bridgeport, TX | 162,914 | 31 | 2 |
| The First National Bank of Waynesboro | 2160 | Waynesboro, GA | 201,635 | 36 | 1 |
| The First National Bank of Winnsboro | 5590 | Winnsboro, TX | 159,402 | 28 | 2 |
| The Gunnison Bank and Trust Company | 11259 | Gunnison, CO | 224,764 | 44 | 2 |
| The Jefferson Bank | 11445 | Greenville, MS | 151,239 | 17 | 3 |

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **660**
 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 Merchants & Citizens Bank | 183 | Mcrae, GA | 128,446 | 20 | 1 |
| The Peoples Bank of Georgia | 170 | Talbotton, GA | 157,782 | 35 | 4 |
| The State Bank | 1778 | La Junta, CO | 132,641 | 26 | 3 |
| TriCentury Bank | 18109 | De Soto, KS | 142,448 | 14 | 3 |
| Union Bank and Trust Company | 22242 | Minneapolis, MN | 216,216 | 32 | 1 |
| United Citizens Bank of Southern Kentucky | 57867 | Columbia, KY | 224,606 | 54 | 6 |
| Valley Bank of Kalispell | 1980 | Kalispell, MT | 181,345 | 30 | 1 |

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 6.51 | 1.40 | 14.13 | 3.96 | 58.93 | 0.03 | 33.08 | 0.61 |
| Top Ten Percent: Average | 7.03 | 1.42 | 14.90 | 4.10 | 58.61 | 0.13 | 35.10 | 0.79 |
| All Banks: Median | 2.14 | 0.82 | 8.72 | 3.32 | 69.33 | 0.17 | 25.34 | 0.39 |
| All Banks: Average | 3.44 | 0.84 | 8.59 | 3.34 | 69.76 | 0.34 | 25.67 | 0.44 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---|--------|--------|----------|-------|-------|------|--------|----------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | First Electronic Bank | 142.86 | 19.37 | 63.87 | 26.01 | 38.40 | 0.00 | 73.01 | 17.19 |
| 2 | Eagle Bank | 22.62 | 1.42 | 15.98 | 4.00 | 50.98 | 0.00 | 34.84 | 0.71 |
| 3 | The Gunnison Bank and Trust Company | 5.47 | 1.46 | 17.81 | 3.93 | 57.31 | 0.00 | 50.05 | 0.98 |
| 4 | First State Bank of Odem | 7.27 | 1.41 | 12.73 | 4.20 | 58.48 | 0.00 | 50.32 | 0.54 |
| 5 | Sherburne State Bank | 1.36 | 1.55 | 22.16 | 3.81 | 52.24 | 0.00 | 37.54 | 0.99 |
| 6 | Bank of South Texas | 11.79 | 1.77 | 12.00 | 7.47 | 66.40 | 0.00 | 39.17 | 0.59 |
| 7 | Texas Advantage Community Bank, N.A. | 19.25 | 1.13 | 13.03 | 3.91 | 61.61 | 0.00 | 34.31 | 0.75 |
| 8 | Sundown State Bank | 2.04 | 1.41 | 15.76 | 4.16 | 54.99 | 0.00 | 42.48 | 0.42 |
| 9 | Community Bank | 10.32 | 1.37 | 13.76 | 3.60 | 54.92 | 0.01 | 31.67 | 0.79 |
| 10 | Bank of Franklin | 9.42 | 1.39 | 15.69 | 4.31 | 62.54 | 0.02 | 27.68 | 0.98 |
| 11 | Fort Davis State Bank | 10.01 | 1.20 | 16.22 | 6.00 | 71.88 | 0.13 | 48.61 | 0.74 |
| 12 | Citizens State Bank | 58.43 | 1.35 | 11.47 | 5.76 | 71.98 | 0.03 | 33.22 | 0.62 |
| 13 | First New Mexico Bank, Las Cruces | 0.33 | 1.22 | 11.04 | 4.44 | 62.90 | 0.00 | 44.00 | 0.61 |
| 14 | The Colorado Bank and Trust Company of La Junta | (4.39) | 1.62 | 14.38 | 4.29 | 62.10 | 0.06 | 52.82 | 1.65 |
| 15 | Bank of Newington | 19.65 | 1.69 | 18.80 | 5.46 | 56.82 | 0.00 | 20.38 | 0.22 |
| 16 | The Bankers Bank | 9.61 | 1.46 | 9.77 | 3.62 | 77.72 | 0.00 | 44.62 | 5.54 |
| 17 | The First National Bank of Waynesboro | 1.31 | 1.52 | 11.06 | 4.08 | 53.86 | 0.12 | 37.52 | 0.87 |
| 18 | Community Bank | 5.93 | 1.48 | 17.56 | 4.18 | 60.72 | 0.21 | 26.98 | 0.98 |
| 19 | PeopleFirst Bank | 2.33 | 1.40 | 12.89 | 4.25 | 65.89 | 0.00 | 23.71 | 1.96 |
| 20 | First Texas Bank | 8.82 | 1.29 | 14.42 | 3.17 | 53.35 | 0.03 | 45.04 | 0.47 |
| 21 | McKenzie Banking Company | 0.44 | 2.30 | 22.25 | 6.12 | 57.10 | 0.60 | 34.60 | 1.99 |
| 21 | The Citizens Bank of Cochran | 21.30 | 1.53 | 13.48 | 4.56 | 57.65 | 0.08 | 17.36 | 0.58 |
| 23 | FDS Bank | (7.33) | 756.15 | 1,846.54 | 2.10 | 11.77 | 0.00 | 100.00 | 1,083.41 |
| 24 | The Commercial Bank | 25.22 | 1.43 | 20.54 | 3.83 | 49.37 | 0.00 | 21.74 | 0.17 |
| 25 | Security First National Bank of Hugo | (0.65) | 2.02 | 22.76 | 5.39 | 53.40 | 0.18 | 26.87 | 0.79 |
| 26 | One World Bank | 6.47 | 1.57 | 9.54 | 5.15 | 65.66 | 0.34 | 63.71 | 1.22 |
| 27 | PeoplesTrust Bank | 12.84 | 1.21 | 12.47 | 3.99 | 57.84 | 0.21 | 30.65 | 0.54 |
| 28 | The Community Bank | 3.77 | 1.14 | 19.37 | 3.93 | 65.39 | 0.09 | 37.71 | 0.62 |
| 29 | Quoin Financial Bank | 4.16 | 1.35 | 12.75 | 3.94 | 60.68 | 0.00 | 22.50 | 0.56 |
| 30 | The Bank of Monroe | 5.94 | 1.33 | 13.01 | 3.60 | 60.81 | 0.04 | 26.22 | 1.07 |
| 31 | Sumner Bank & Trust | 2.84 | 1.24 | 13.56 | 4.09 | 58.21 | 0.00 | 27.79 | 0.37 |
| 32 | Northwestern Bank | 0.90 | 1.86 | 15.09 | 3.47 | 42.06 | 0.06 | 25.51 | 0.91 |
| 33 | The Peoples Bank of Georgia | 17.32 | 1.34 | 16.96 | 5.15 | 64.87 | 0.55 | 33.32 | 0.51 |
| 34 | Bank of Lincoln County | (4.16) | 1.35 | 11.82 | 4.48 | 59.88 | 0.01 | 68.91 | 0.48 |
| 35 | Greater State Bank | 6.72 | 0.96 | 13.57 | 4.20 | 70.87 | 0.10 | 40.41 | 0.79 |
| 36 | Bank of Crockett | 10.86 | 1.38 | 17.56 | 3.49 | 40.59 | 0.05 | 27.92 | 0.28 |
| 37 | Peoples Bank | (0.44) | 1.59 | 12.68 | 3.57 | 40.77 | 0.01 | 26.76 | 0.61 |
| 38 | Bank of Sunset and Trust Company | 5.18 | 1.20 | 14.42 | 3.79 | 62.97 | 0.01 | 29.30 | 0.49 |
| 39 | United Citizens Bank of Southern Kentucky | 19.41 | 1.17 | 10.49 | 4.21 | 64.48 | 0.22 | 31.18 | 0.61 |
| 40 | Bonduel State Bank | 6.54 | 1.79 | 13.87 | 2.78 | 41.96 | 0.14 | 29.08 | 1.31 |
| 41 | Union Bank and Trust Company | 9.77 | 0.85 | 12.80 | 3.08 | 72.45 | 0.00 | 84.76 | 1.70 |
| 42 | Sanger Bank | 7.73 | 1.19 | 8.58 | 3.70 | 58.66 | 0.00 | 29.99 | 0.43 |
| 43 | Valley Bank of Kalispell | (2.28) | 1.44 | 19.69 | 3.79 | 55.76 | 0.26 | 39.89 | 0.69 |
| 44 | First New Mexico Bank of Silver City | 4.28 | 1.34 | 12.80 | 3.60 | 59.12 | 0.03 | 21.97 | 1.07 |
| 45 | American Heritage Bank | 0.56 | 1.42 | 18.00 | 3.81 | 53.07 | 0.14 | 35.62 | 0.37 |
| 46 | Granite Mountain Bank Inc dba Granite Mountain Bank | (1.73) | 1.40 | 20.24 | 3.05 | 50.18 | 0.17 | 55.35 | 1.04 |
| 47 | North Alabama Bank | 0.57 | 1.15 | 12.26 | 4.88 | 67.04 | 0.03 | 33.84 | 0.57 |
| 48 | Concordia Bank of Concordia, Missouri | 1.28 | 1.13 | 12.31 | 3.82 | 62.86 | 0.00 | 25.57 | 0.59 |
| 48 | Security Bank of Crawford | 11.89 | 1.55 | 16.10 | 5.13 | 57.61 | 0.17 | 23.42 | 0.28 |
| 50 | The Merchants & Citizens Bank | (3.95) | 2.14 | 21.93 | 2.71 | 50.31 | 0.03 | 38.05 | 1.91 |
| 51 | The Jefferson Bank | 9.39 | 1.49 | 10.39 | 4.68 | 56.76 | 0.10 | 32.94 | 0.22 |
| 52 | TriCentury Bank | 6.93 | 1.54 | 13.32 | 3.83 | 46.53 | 0.00 | 18.84 | 0.18 |
| 53 | People's Bank and Trust Company of Pickett County | 10.80 | 1.71 | 16.64 | 4.91 | 55.39 | 0.53 | 18.13 | 0.51 |
| 54 | Peoples Bank | 2.12 | 1.19 | 14.70 | 3.66 | 60.27 | 0.03 | 35.22 | 0.37 |
| 55 | Baybank | 7.80 | 1.23 | 15.28 | 4.38 | 61.99 | 0.44 | 26.79 | 0.55 |
| 56 | Community State Bank | 9.43 | 1.62 | 16.35 | 3.66 | 44.07 | 1.13 | 25.62 | 0.50 |
| 57 | CornerStone Bank | 9.95 | 1.24 | 12.96 | 3.98 | 69.92 | 0.04 | 27.63 | 0.42 |
| 58 | Security National Bank of South Dakota | (5.95) | 1.74 | 17.14 | 2.40 | 44.89 | 0.00 | 29.08 | 1.88 |
| 59 | Nevada Bank and Trust Company | 7.07 | 0.98 | 16.73 | 2.90 | 64.02 | 0.02 | 47.84 | 0.55 |

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 6.51 | 1.40 | 14.13 | 3.96 | 58.93 | 0.03 | 33.08 | 0.61 |
| Top Ten Percent: Average | 7.03 | 1.42 | 14.90 | 4.10 | 58.61 | 0.13 | 35.10 | 0.79 |
| All Banks: Median | 2.14 | 0.82 | 8.72 | 3.32 | 69.33 | 0.17 | 25.34 | 0.39 |
| All Banks: Average | 3.44 | 0.84 | 8.59 | 3.34 | 69.76 | 0.34 | 25.67 | 0.44 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--------------------------------------|-------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 60 | Alliance Bank | 16.87 | 1.10 | 11.57 | 3.61 | 59.02 | 0.11 | 40.73 | 0.22 |
| 61 | Elkton Bank & Trust Company | 11.32 | 1.06 | 10.29 | 3.42 | 59.85 | 0.01 | 30.38 | 0.45 |
| 62 | The State Bank | 3.30 | 1.10 | 8.24 | 3.58 | 63.50 | 0.00 | 33.32 | 0.56 |
| 63 | Incommons Bank, N.A. | 4.74 | 1.06 | 14.49 | 4.17 | 71.65 | 0.15 | 28.44 | 0.89 |
| 64 | The First National Bank of Winnsboro | 5.64 | 1.50 | 8.17 | 4.44 | 62.01 | 0.93 | 39.54 | 0.99 |
| 65 | Mountain View Bank of Commerce | 7.56 | 1.32 | 12.22 | 4.21 | 64.53 | 0.26 | 31.94 | 0.40 |
| 66 | The Commercial Bank | 2.74 | 1.22 | 20.30 | 3.69 | 58.84 | 0.23 | 29.03 | 0.46 |

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 Bank and Trust Company | 20537 | Tulsa, OK | 291,720 | 42 | 1 |
| American Continental Bank | 57444 | City Of Industry, CA | 339,087 | 44 | 5 |
| Bank of Cleveland | 26955 | Cleveland, TN | 369,148 | 61 | 3 |
| Bank of Dudley | 9068 | Dudley, GA | 346,344 | 78 | 5 |
| Bank of the Bluegrass and Trust Company | 21161 | Lexington, KY | 330,099 | 57 | 3 |
| BankVista | 35406 | Sartell, MN | 465,755 | 73 | 3 |
| BlueHarbor Bank | 58691 | Mooreville, NC | 406,357 | 35 | 4 |
| Central Bank | 1756 | Little Rock, AR | 447,160 | 30 | 2 |
| Century Bank of Georgia | 35236 | Cartersville, GA | 348,315 | 31 | 2 |
| Century Bank of the Ozarks | 8296 | Gainesville, MO | 253,545 | 68 | 5 |
| Chino Commercial Bank, N.A. | 35366 | Chino, CA | 399,524 | 54 | 4 |
| CIBC National Trust Company | 91325 | Atlanta, GA | 342,946 | 304 | 2 |
| Citizens Community Bank | 33739 | Winchester, TN | 344,606 | 43 | 3 |
| Citizens State Bank | 17214 | Sealy, TX | 387,121 | 36 | 1 |
| Community First Bank | 12426 | Kansas City, KS | 305,731 | 33 | 2 |
| Community First National Bank | 35585 | Manhattan, KS | 303,261 | 62 | 2 |
| Community Resource Bank | 5219 | Northfield, MN | 375,385 | 52 | 3 |
| Cross Bank | 13821 | Wynne, AR | 380,631 | 83 | 10 |
| Dream First Bank, N.A. | 4779 | Syracuse, KS | 464,814 | 70 | 6 |
| Eaglemark Savings Bank | 34313 | Reno, NV | 422,101 | 97 | 1 |
| Endeavor Bank | 59099 | San Diego, CA | 480,145 | 48 | 1 |
| Farmers & Merchants Bank | 9462 | Miamisburg, OH | 271,327 | 39 | 4 |
| FinWise Bank | 35323 | Murray, UT | 396,974 | 140 | 2 |
| First Choice Bank | 5006 | Pontotoc, MS | 434,542 | 88 | 5 |
| First Liberty Bank | 3301 | Liberty, TX | 457,381 | 85 | 7 |
| First National Bank of Brookfield | 18564 | Brookfield, IL | 331,446 | 35 | 1 |
| First State Bank | 12149 | Irvington, KY | 270,499 | 81 | 3 |
| First Vision Bank of Tennessee | 58201 | Tullahoma, TN | 382,987 | 83 | 4 |
| Grandview Bank | 3230 | Grandview, TX | 473,512 | 56 | 4 |
| Guadalupe Bank | 58768 | Kerrville, TX | 263,299 | 29 | 3 |
| Henderson State Bank | 17229 | Henderson, NE | 283,649 | 31 | 4 |
| Heritage Bank of the Ozarks | 57576 | Lebanon, MO | 280,849 | 53 | 3 |
| Honor Bank | 8165 | Honor, MI | 370,352 | 75 | 8 |
| INSOUTH Bank | 22020 | Brownsville, TN | 472,434 | 102 | 5 |
| Integrity Bank & Trust | 57587 | Monument, CO | 323,221 | 63 | 4 |
| Lakeside Bank | 21693 | Rockwall, TX | 273,359 | 16 | 1 |
| Llano National Bank | 24305 | Llano, TX | 299,543 | 45 | 3 |
| McClain Bank | 4187 | Purcell, OK | 276,068 | 48 | 3 |
| Meade County Bank | 25173 | Brandenburg, KY | 343,097 | 47 | 2 |
| Mid-America Bank | 17374 | Baldwin City, KS | 349,535 | 50 | 4 |
| NobleBank & Trust | 58111 | Anniston, AL | 399,771 | 64 | 6 |
| Oak Bank | 35333 | Fitchburg, WI | 462,519 | 36 | 1 |
| Pathway Bank | 1992 | Cairo, NE | 264,709 | 36 | 4 |
| Pinnacle Bank | 252 | Marshalltown, IA | 285,368 | 28 | 2 |
| River City Bank | 58289 | Rome, GA | 260,687 | 46 | 1 |
| RiverHills Bank | 6662 | Milford, OH | 324,718 | 68 | 5 |
| Security State Bank of Oklahoma | 8980 | Wewoka, OK | 332,437 | 51 | 4 |
| Spring Bank | 58668 | Bronx, NY | 351,888 | 40 | 2 |
| Square Financial Services, Inc. | 59177 | Salt Lake City, UT | 463,875 | 122 | 1 |
| Stockmens Bank | 8321 | Colorado Springs, CO | 471,646 | 106 | 11 |
| The Bank | 34409 | Jennings, LA | 408,086 | 77 | 7 |
| The Casey County Bank, Inc. | 15708 | Liberty, KY | 343,305 | 53 | 3 |
| The Citizens Bank of Swainsboro | 11295 | Swainsboro, GA | 329,476 | 62 | 4 |
| The First National Bank of Russell Springs | 2767 | Russell Springs, KY | 313,858 | 36 | 3 |
| The First National Bank of Stanton | 5536 | Stanton, TX | 387,024 | 24 | 2 |
| The Home Loan Savings Bank | 29695 | Coshocton, OH | 273,279 | 47 | 8 |
| Trinity Bank, N.A. | 57543 | Fort Worth, TX | 445,281 | 25 | 1 |
| Union National Bank and Trust Company of Elgin | 3661 | Elgin, IL | 389,021 | 26 | 2 |
| United Community Bank of West Kentucky, Inc. | 57301 | Morganfield, KY | 463,397 | 62 | 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 | 307,066 | 92 | 9 |
| Western Heritage Bank | 35492 | Las Cruces, NM | 327,862 | 53 | 6 |

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 7.30 | 1.42 | 14.90 | 3.97 | 54.27 | 0.05 | 31.05 | 0.62 |
| Top Ten Percent: Average | 8.53 | 1.51 | 15.74 | 3.90 | 54.00 | 0.15 | 32.63 | 0.75 |
| All Banks: Median | 2.72 | 0.92 | 9.99 | 3.36 | 65.48 | 0.18 | 24.33 | 0.43 |
| All Banks: Average | 4.23 | 0.92 | 9.85 | 3.39 | 66.80 | 0.29 | 25.09 | 0.50 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|--------|-------|-------|-------|-------|------|-------|-------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | FinWise Bank | 6.19 | 7.67 | 33.45 | 14.09 | 37.05 | 0.05 | 41.62 | 9.52 |
| 2 | ValueBank Texas | (0.48) | 2.30 | 24.63 | 3.70 | 51.96 | 0.00 | 50.86 | 2.56 |
| 3 | Eaglemark Savings Bank | 9.92 | 3.73 | 24.52 | 5.83 | 43.51 | 0.00 | 0.06 | 3.41 |
| 4 | Guadalupe Bank | 1.23 | 1.62 | 19.73 | 4.19 | 55.30 | 0.00 | 32.57 | 0.88 |
| 5 | Citizens Community Bank | 10.81 | 1.98 | 19.14 | 4.19 | 41.05 | 0.04 | 29.48 | 0.48 |
| 6 | Central Bank | 10.05 | 1.67 | 20.33 | 3.53 | 34.26 | 0.00 | 26.89 | 0.49 |
| 7 | Square Financial Services, Inc. | 110.53 | 31.62 | 63.21 | 14.66 | 42.46 | 0.18 | 0.00 | 67.00 |
| 8 | The First National Bank of Stanton | 16.16 | 1.42 | 18.72 | 2.83 | 41.27 | 0.01 | 62.41 | 0.47 |
| 9 | The Bank | 14.73 | 1.66 | 17.10 | 4.94 | 55.46 | 0.47 | 31.05 | 0.71 |
| 10 | Grandview Bank | 19.52 | 1.40 | 18.93 | 4.07 | 52.33 | 0.19 | 46.61 | 0.30 |
| 11 | Mid-America Bank | 14.22 | 1.87 | 17.77 | 3.54 | 49.73 | 0.04 | 14.28 | 1.46 |
| 12 | First National Bank of Brookfield | 5.17 | 1.46 | 14.71 | 3.97 | 45.54 | 0.00 | 25.71 | 0.40 |
| 13 | Bank of the Bluegrass and Trust Company | 2.72 | 1.35 | 15.25 | 3.54 | 60.63 | 0.00 | 29.72 | 1.31 |
| 14 | The Citizens Bank of Swainsboro | 9.04 | 1.36 | 14.15 | 4.22 | 60.56 | 0.10 | 29.85 | 0.67 |
| 15 | First Vision Bank of Tennessee | 3.20 | 1.39 | 14.86 | 3.93 | 60.27 | 0.02 | 27.71 | 1.08 |
| 16 | Community First Bank | 20.21 | 1.43 | 10.43 | 4.79 | 52.35 | 0.00 | 32.01 | 0.16 |
| 17 | Century Bank of the Ozarks | 3.35 | 1.38 | 14.90 | 4.15 | 62.80 | 0.03 | 28.69 | 0.82 |
| 18 | BlueHarbor Bank | (1.08) | 1.62 | 17.11 | 3.56 | 43.68 | 0.02 | 36.57 | 0.49 |
| 18 | Chino Commercial Bank, N.A. | 5.64 | 1.30 | 14.23 | 3.41 | 51.06 | 0.10 | 61.22 | 0.54 |
| 20 | Community Resource Bank | 6.94 | 1.51 | 14.50 | 3.98 | 52.84 | 0.09 | 22.22 | 0.66 |
| 21 | River City Bank | 12.75 | 1.03 | 11.98 | 4.01 | 66.56 | 0.01 | 32.28 | 0.93 |
| 22 | Bank of Dudley | 9.85 | 1.16 | 12.15 | 3.82 | 63.81 | 0.02 | 35.14 | 0.66 |
| 23 | First State Bank | 7.74 | 1.53 | 15.83 | 3.64 | 56.58 | 0.27 | 33.75 | 0.62 |
| 24 | Cross Bank | 16.10 | 1.40 | 12.62 | 4.37 | 56.49 | 0.26 | 26.35 | 0.59 |
| 25 | NobleBank & Trust | 4.90 | 1.26 | 20.79 | 3.94 | 63.40 | 0.09 | 29.91 | 0.67 |
| 26 | Farmers & Merchants Bank | 2.56 | 1.28 | 16.16 | 4.01 | 57.56 | 0.02 | 34.74 | 0.39 |
| 27 | Honor Bank | 3.08 | 1.16 | 14.43 | 3.62 | 61.97 | 0.06 | 41.16 | 0.78 |
| 27 | Western Heritage Bank | 9.05 | 1.21 | 12.23 | 4.19 | 62.92 | 0.01 | 52.21 | 0.31 |
| 29 | CIBC National Trust Company | 12.58 | 16.33 | 20.93 | 1.89 | 54.92 | 0.00 | 16.59 | 50.43 |
| 30 | United Community Bank of West Kentucky, Inc. | 19.79 | 1.43 | 16.63 | 3.34 | 47.85 | 0.09 | 20.94 | 0.58 |
| 31 | Pathway Bank | 24.50 | 1.18 | 12.61 | 3.60 | 57.13 | 0.07 | 24.60 | 0.62 |
| 32 | Dream First Bank, N.A. | 10.08 | 1.44 | 14.34 | 4.57 | 59.88 | 0.25 | 25.52 | 0.55 |
| 33 | Endeavor Bank | 11.85 | 1.50 | 14.46 | 4.20 | 60.83 | 0.12 | 47.89 | 0.14 |
| 34 | First Liberty Bank | 9.98 | 1.15 | 13.25 | 4.11 | 68.47 | 0.14 | 33.71 | 0.90 |
| 35 | Bank of Cleveland | 8.12 | 1.78 | 11.95 | 4.01 | 54.27 | 0.30 | 29.00 | 0.63 |
| 36 | Stockmens Bank | 5.98 | 1.22 | 12.24 | 4.07 | 55.23 | 0.13 | 56.25 | 0.38 |
| 37 | Spring Bank | 18.20 | 1.57 | 14.54 | 4.32 | 50.84 | 1.91 | 43.36 | 0.31 |
| 38 | Security State Bank of Oklahoma | (7.65) | 2.21 | 20.17 | 4.05 | 36.83 | 1.10 | 42.48 | 1.27 |
| 39 | McClain Bank | 2.29 | 1.32 | 13.20 | 3.85 | 60.06 | 0.19 | 35.00 | 1.02 |
| 40 | Century Bank of Georgia | 3.62 | 1.14 | 20.36 | 2.85 | 53.37 | 0.00 | 44.73 | 0.46 |
| 41 | RiverHills Bank | 23.77 | 1.19 | 15.02 | 4.33 | 72.94 | 0.23 | 29.66 | 0.72 |
| 42 | Henderson State Bank | 5.22 | 1.84 | 15.62 | 3.98 | 44.47 | 0.00 | 15.67 | 0.28 |
| 43 | Trinity Bank, N.A. | 3.12 | 1.63 | 17.66 | 3.48 | 44.06 | 0.04 | 39.85 | 0.16 |
| 44 | Union National Bank and Trust Company of Elgin | 7.23 | 1.42 | 13.80 | 3.65 | 46.28 | 0.07 | 49.04 | 0.03 |
| 45 | First Choice Bank | 9.90 | 1.33 | 14.51 | 3.78 | 60.98 | 0.04 | 13.73 | 1.07 |
| 46 | Meade County Bank | 18.72 | 1.22 | 14.66 | 3.37 | 55.57 | 0.04 | 30.65 | 0.35 |
| 47 | Oak Bank | 6.90 | 1.11 | 12.70 | 3.30 | 59.50 | 0.00 | 30.80 | 0.60 |
| 48 | Lakeside Bank | 42.93 | 1.22 | 8.41 | 3.50 | 49.77 | 0.00 | 53.87 | 0.12 |
| 49 | BankVista | (1.24) | 1.63 | 15.85 | 4.10 | 52.12 | 1.22 | 38.73 | 1.18 |
| 50 | American Continental Bank | 0.89 | 1.65 | 12.29 | 3.81 | 48.93 | 0.00 | 7.39 | 0.87 |
| 51 | The Home Loan Savings Bank | 7.30 | 1.79 | 15.94 | 4.44 | 49.47 | 0.30 | 17.73 | 0.48 |
| 52 | Integrity Bank & Trust | 0.01 | 1.32 | 17.70 | 4.19 | 61.14 | 0.41 | 42.83 | 0.70 |
| 53 | The First National Bank of Russell Springs | 5.51 | 1.33 | 13.80 | 3.58 | 54.27 | 0.00 | 24.87 | 0.31 |
| 54 | Llano National Bank | 6.64 | 1.28 | 17.04 | 3.54 | 59.40 | 0.15 | 39.41 | 0.39 |
| 55 | Heritage Bank of the Ozarks | 13.96 | 1.08 | 13.46 | 3.58 | 66.63 | 0.04 | 24.24 | 1.07 |
| 56 | The Casey County Bank, Inc. | 10.50 | 1.22 | 17.64 | 3.20 | 52.97 | 0.18 | 32.70 | 0.50 |
| 57 | INSOUTH Bank | 6.26 | 1.34 | 17.31 | 4.31 | 70.35 | 0.32 | 29.40 | 0.90 |
| 58 | American Bank and Trust Company | (5.90) | 1.34 | 12.10 | 4.06 | 52.27 | 0.00 | 37.75 | 0.35 |
| 59 | Citizens State Bank | 3.66 | 1.42 | 17.75 | 3.22 | 43.46 | 0.00 | 29.10 | 0.24 |

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 7.30 | 1.42 | 14.90 | 3.97 | 54.27 | 0.05 | 31.05 | 0.62 |
| Top Ten Percent: Average | 8.53 | 1.51 | 15.74 | 3.90 | 54.00 | 0.15 | 32.63 | 0.75 |
| All Banks: Median | 2.72 | 0.92 | 9.99 | 3.36 | 65.48 | 0.18 | 24.33 | 0.43 |
| All Banks: Average | 4.23 | 0.92 | 9.85 | 3.39 | 66.80 | 0.29 | 25.09 | 0.50 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|-------------------------------|------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 60 | Community First National Bank | 4.31 | 1.46 | 13.23 | 3.58 | 65.10 | 0.27 | 34.70 | 1.97 |
| 60 | Pinnacle Bank | 9.32 | 1.79 | 12.52 | 4.15 | 36.25 | 0.68 | 24.79 | 0.49 |

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

Number of Institutions in Peer Group: **544**
 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 | 676,516 | 53 | 2 |
| BOM Bank | 1373 | Natchitoches, LA | 884,021 | 140 | 18 |
| Capital Bank | 19401 | Jacinto City, TX | 585,086 | 92 | 8 |
| Capital Community Bank | 33823 | Provo, UT | 646,426 | 124 | 5 |
| Citizens Trust Bank | 8033 | Atlanta, GA | 806,801 | 82 | 8 |
| CommerceOne Bank | 59114 | Birmingham, AL | 556,402 | 34 | 1 |
| County Bank | 33009 | Rehoboth Beach, DE | 601,767 | 87 | 7 |
| Denali State Bank | 26530 | Fairbanks, AK | 505,325 | 82 | 5 |
| First Century Bank | 1700 | Tazewell, TN | 563,299 | 86 | 8 |
| First Century Bank, N.A. | 57123 | Commerce, GA | 714,519 | 68 | 3 |
| First Commerce Bank | 57465 | Lewisburg, TN | 572,425 | 68 | 4 |
| First Community Bank | 22964 | San Benito, TX | 701,415 | 119 | 9 |
| First Federal Community Bank, N.A. | 29787 | Dover, OH | 681,500 | 81 | 8 |
| First Freedom Bank | 58208 | Lebanon, TN | 625,916 | 69 | 6 |
| First National Bank and Trust Company of Weatherford | 5575 | Weatherford, TX | 997,176 | 187 | 14 |
| First Security Bank | 17120 | Batesville, MS | 852,086 | 188 | 16 |
| First Southern Bank | 29332 | Florence, AL | 558,320 | 81 | 5 |
| First Utah Bank | 22738 | Salt Lake City, UT | 716,148 | 113 | 7 |
| Firststar Bank | 19288 | Sallisaw, OK | 920,002 | 193 | 10 |
| FNB Bank, Inc. | 2759 | Mayfield, KY | 657,695 | 117 | 10 |
| FNB South | 17011 | Alma, GA | 539,144 | 77 | 4 |
| Frontier Bank of Texas | 58509 | Elgin, TX | 678,428 | 78 | 6 |
| GBank | 58626 | Las Vegas, NV | 678,002 | 146 | 2 |
| Generations Bank | 88 | Rogers, AR | 812,412 | 132 | 11 |
| Grand Bank | 22065 | Tulsa, OK | 554,293 | 52 | 3 |
| Grand Savings Bank | 32084 | Grove, OK | 848,960 | 165 | 13 |
| InsBank | 35521 | Nashville, TN | 749,305 | 56 | 2 |
| Jonah Bank of Wyoming | 58396 | Casper, WY | 549,789 | 85 | 4 |
| Jonesboro State Bank | 9325 | Jonesboro, LA | 663,283 | 19 | 1 |
| Liberty National Bank | 57505 | Sioux City, IA | 554,328 | 61 | 9 |
| M1 Bank | 9797 | Clayton, MO | 828,250 | 30 | 2 |
| MRV Banks | 58619 | Sainte Genevieve, MO | 671,936 | 66 | 5 |
| NewBank | 58203 | Flushing, NY | 591,676 | 54 | 2 |
| OptimumBank | 35430 | Fort Lauderdale, FL | 583,694 | 48 | 2 |
| Oregon Pacific Banking Company dba Oregon Pacific Bank | 23007 | Florence, OR | 754,054 | 120 | 5 |
| Parkside Financial Bank & Trust | 58796 | Clayton, MO | 909,639 | 93 | 1 |
| Peach State Bank & Trust | 57923 | Gainesville, GA | 602,983 | 69 | 2 |
| Pioneer Trust Bank, N.A. | 19827 | Salem, OR | 727,001 | 71 | 2 |
| Providence Bank | 58239 | Rocky Mount, NC | 849,755 | 54 | 6 |
| PS Bank | 444 | Wyalusing, PA | 546,074 | 72 | 8 |
| Sanibel Captiva Community Bank | 57425 | Sanibel, FL | 732,028 | 104 | 8 |
| Schertz Bank & Trust | 10344 | Schertz, TX | 716,830 | 61 | 6 |
| Solera National Bank | 58534 | Lakewood, CO | 994,881 | 55 | 1 |
| Stone Bank | 17431 | Mountain View, AR | 677,634 | 114 | 6 |
| Surrey Bank & Trust | 34209 | Mount Airy, NC | 506,960 | 64 | 6 |
| The Farmers Bank | 1696 | Frankfort, IN | 842,410 | 148 | 9 |
| The Farmers Bank, Frankfort, Indiana | 12828 | Portland, TN | 845,171 | 137 | 9 |
| The First National Bank of Hutchinson | 4697 | Hutchinson, KS | 944,900 | 177 | 6 |
| The North Salem State Bank | 8063 | North Salem, IN | 585,259 | 87 | 9 |
| The Peoples Bank Co. | 13220 | Coldwater, OH | 785,773 | 72 | 6 |
| The Pitney Bowes Bank, Inc. | 34599 | Salt Lake City, UT | 789,920 | 30 | 1 |
| Traditions Bank | 57554 | Cullman, AL | 653,640 | 80 | 6 |
| Tri-County Bank | 977 | Brown City, MI | 523,761 | 84 | 10 |
| UniBank | 58407 | Lynnwood, WA | 586,651 | 55 | 4 |
| West Michigan Community Bank | 22308 | Hudsonville, MI | 903,424 | 97 | 8 |

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 9.81 | 1.50 | 16.98 | 4.00 | 52.15 | 0.07 | 31.08 | 0.64 |
| Top Ten Percent: Average | 13.39 | 1.62 | 17.69 | 4.05 | 50.78 | 0.20 | 31.39 | 0.77 |
| All Banks: Median | 3.36 | 0.99 | 11.41 | 3.37 | 63.67 | 0.19 | 25.18 | 0.51 |
| All Banks: Average | 4.78 | 1.01 | 11.31 | 3.40 | 64.07 | 0.27 | 25.44 | 0.58 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|--|--------|------|-------|-------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | MRV Banks | 6.40 | 2.07 | 22.33 | 4.38 | 37.29 | 0.00 | 48.09 | 0.40 |
| 2 | UniBank | 28.75 | 2.24 | 16.60 | 4.83 | 46.94 | 0.05 | 24.08 | 0.74 |
| 3 | Frontier Bank of Texas | 13.07 | 1.82 | 19.89 | 4.43 | 52.37 | 0.01 | 31.08 | 0.49 |
| 4 | Capital Community Bank | 23.77 | 3.73 | 25.07 | 12.21 | 38.63 | 1.35 | 30.84 | 2.09 |
| 5 | GBank | 9.34 | 1.91 | 12.92 | 4.26 | 59.30 | 0.09 | 55.66 | 2.55 |
| 6 | Liberty National Bank | 7.33 | 2.39 | 18.23 | 4.88 | 38.67 | 0.08 | 28.71 | 0.64 |
| 7 | NewBank | 7.97 | 1.75 | 15.68 | 3.72 | 50.20 | 0.07 | 36.04 | 1.24 |
| 8 | BOM Bank | 25.61 | 1.83 | 18.78 | 4.42 | 57.56 | 0.49 | 34.29 | 1.69 |
| 9 | The North Salem State Bank | 9.81 | 1.51 | 19.49 | 4.26 | 51.95 | 0.02 | 30.31 | 0.50 |
| 10 | FNB South | 0.95 | 2.79 | 19.00 | 4.26 | 37.35 | 0.22 | 41.06 | 0.85 |
| 11 | Solera National Bank | 52.46 | 2.19 | 33.74 | 3.89 | 34.17 | 0.53 | 62.73 | 0.46 |
| 12 | First Century Bank | 7.92 | 1.50 | 17.24 | 4.39 | 53.66 | 0.01 | 28.80 | 0.52 |
| 13 | Schertz Bank & Trust | 9.19 | 2.12 | 20.26 | 4.12 | 33.22 | 0.03 | 21.59 | 0.50 |
| 14 | Tri-County Bank | 11.84 | 1.61 | 17.07 | 3.97 | 47.70 | 0.05 | 29.82 | 0.43 |
| 15 | Grand Savings Bank | 10.19 | 1.52 | 16.66 | 4.58 | 52.15 | 0.12 | 24.40 | 0.76 |
| 16 | Jonah Bank of Wyoming | 7.64 | 1.37 | 16.51 | 3.47 | 57.57 | 0.05 | 34.62 | 0.93 |
| 17 | FNB Bank, Inc. | 8.01 | 1.50 | 19.77 | 3.48 | 53.75 | 0.21 | 33.95 | 1.11 |
| 18 | The Pitney Bowes Bank, Inc. | 2.97 | 6.04 | 95.33 | 5.91 | 13.76 | 0.17 | 12.30 | 3.71 |
| 19 | First Community Bank | 2.94 | 1.37 | 22.02 | 3.81 | 57.06 | 0.09 | 48.20 | 0.67 |
| 20 | Citizens Trust Bank | 20.63 | 1.30 | 17.19 | 3.23 | 56.72 | 0.16 | 48.54 | 0.88 |
| 21 | Jonesboro State Bank | 24.18 | 1.70 | 42.39 | 3.96 | 24.85 | 0.30 | 6.08 | 0.90 |
| 22 | First Freedom Bank | 3.10 | 1.72 | 16.44 | 4.07 | 46.66 | 0.02 | 17.34 | 0.72 |
| 23 | M1 Bank | 33.68 | 2.16 | 24.94 | 4.22 | 24.32 | 0.00 | 6.82 | 0.03 |
| 24 | West Michigan Community Bank | 4.42 | 1.36 | 16.47 | 3.92 | 53.40 | 0.03 | 32.54 | 0.46 |
| 25 | County Bank | 1.54 | 1.41 | 17.66 | 3.85 | 54.25 | 0.05 | 29.61 | 0.65 |
| 26 | Providence Bank | 21.04 | 2.03 | 18.15 | 4.00 | 33.98 | 0.01 | 16.32 | 0.17 |
| 27 | Traditions Bank | 19.93 | 1.50 | 17.34 | 5.50 | 57.53 | 0.63 | 24.73 | 0.84 |
| 28 | The Farmers Bank | (2.70) | 1.63 | 16.76 | 4.34 | 53.23 | 0.07 | 29.16 | 0.73 |
| 29 | OptimumBank | 66.75 | 1.02 | 10.06 | 3.53 | 47.40 | 0.00 | 31.44 | 0.63 |
| 30 | PS Bank | 14.43 | 1.37 | 16.57 | 3.32 | 54.05 | 0.11 | 32.30 | 0.60 |
| 31 | Pioneer Trust Bank, N.A. | (2.48) | 2.22 | 20.64 | 3.72 | 30.15 | 0.00 | 7.75 | 1.07 |
| 32 | The Farmers Bank, Frankfort, Indiana | 10.04 | 1.32 | 15.14 | 3.57 | 60.43 | 0.16 | 37.43 | 0.80 |
| 33 | First Utah Bank | 8.10 | 1.50 | 15.82 | 5.02 | 60.08 | 0.29 | 41.29 | 0.51 |
| 34 | Bank of Houston | 43.67 | 1.33 | 13.69 | 4.00 | 51.53 | 0.00 | 26.36 | 0.09 |
| 35 | Surrey Bank & Trust | 5.50 | 1.64 | 14.57 | 3.48 | 50.05 | 0.07 | 37.67 | 0.45 |
| 36 | First Southern Bank | 33.74 | 1.38 | 16.44 | 4.09 | 49.46 | 0.01 | 10.12 | 0.39 |
| 37 | Peach State Bank & Trust | 9.22 | 1.15 | 15.25 | 3.42 | 57.16 | 0.00 | 39.53 | 0.44 |
| 38 | First Century Bank, N.A. | 47.05 | 1.41 | 10.45 | 3.83 | 51.23 | 0.55 | 32.07 | 1.66 |
| 39 | Generations Bank | 15.03 | 1.34 | 12.95 | 4.21 | 55.56 | 0.04 | 22.90 | 0.57 |
| 40 | First National Bank and Trust Company of Weatherford | 6.26 | 1.48 | 18.60 | 4.54 | 62.63 | 0.87 | 41.21 | 0.83 |
| 41 | First Commerce Bank | 10.30 | 1.45 | 16.81 | 3.96 | 51.96 | 0.02 | 21.98 | 0.35 |
| 42 | Parkside Financial Bank & Trust | 15.78 | 1.06 | 11.84 | 3.47 | 68.90 | 0.00 | 44.36 | 1.11 |
| 43 | First Security Bank | 5.36 | 1.24 | 16.98 | 3.62 | 58.63 | 0.22 | 35.94 | 0.99 |
| 44 | Denali State Bank | 7.32 | 1.35 | 15.46 | 4.68 | 61.02 | 0.36 | 44.51 | 0.60 |
| 45 | InsBank | 7.34 | 1.60 | 14.47 | 3.53 | 45.60 | 0.00 | 15.26 | 0.59 |
| 46 | First Federal Community Bank, N.A. | 11.34 | 1.45 | 17.90 | 3.60 | 51.59 | 0.08 | 24.49 | 0.46 |
| 46 | Grand Bank | 14.93 | 1.58 | 17.99 | 4.04 | 51.26 | 0.82 | 37.08 | 0.36 |
| 48 | The First National Bank of Hutchinson | (2.72) | 1.33 | 13.57 | 3.47 | 61.18 | 0.00 | 46.24 | 1.32 |
| 49 | Firststar Bank | 14.08 | 1.36 | 14.28 | 4.52 | 61.46 | 0.65 | 30.22 | 1.14 |
| 49 | Sanibel Captiva Community Bank | 0.44 | 1.43 | 22.32 | 4.18 | 53.10 | 0.28 | 43.57 | 0.48 |
| 51 | The Peoples Bank Co. | 16.07 | 1.25 | 17.98 | 2.68 | 44.29 | 0.00 | 32.83 | 0.32 |
| 52 | CommerceOne Bank | 19.97 | 1.50 | 13.94 | 3.76 | 40.70 | 0.00 | 20.87 | 0.08 |
| 53 | Capital Bank | (0.04) | 1.28 | 14.54 | 4.10 | 61.12 | 0.00 | 46.72 | 0.39 |
| 54 | Oregon Pacific Banking Company dba Oregon Pacific Bank | 9.03 | 1.10 | 12.63 | 3.53 | 58.95 | 0.01 | 26.59 | 1.01 |
| 55 | Stone Bank | 22.38 | 1.83 | 19.98 | 3.86 | 55.84 | 0.77 | 10.18 | 1.96 |

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

Number of Institutions in Peer Group: **600**
 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 | 1,285,979 | 226 | 22 |
| American First National Bank | 34656 | Houston, TX | 2,489,041 | 243 | 20 |
| Anderson Brothers Bank | 9923 | Mullins, SC | 1,554,014 | 391 | 25 |
| Bank of Utah | 17159 | Ogden, UT | 2,406,732 | 365 | 18 |
| Bridgewater Bank | 58210 | Saint Louis Park, MN | 4,340,923 | 246 | 7 |
| Builtwell Bank | 10307 | Chattanooga, TN | 1,856,952 | 316 | 28 |
| CalPrivate Bank | 58291 | La Jolla, CA | 1,853,391 | 192 | 6 |
| Capital Bank, N.A. | 35278 | Rockville, MD | 2,069,955 | 296 | 5 |
| Cedar Rapids Bank and Trust Company | 57244 | Cedar Rapids, IA | 2,170,814 | 176 | 8 |
| Celtic Bank | 57056 | Salt Lake City, UT | 2,136,835 | 307 | 1 |
| Choice Financial Group | 9423 | Fargo, ND | 4,229,093 | 428 | 18 |
| Coastal Community Bank | 34403 | Everett, WA | 3,141,703 | 448 | 14 |
| Cogent Bank | 34908 | Orlando, FL | 1,476,523 | 176 | 8 |
| Colorado Federal Savings Bank | 33111 | Greenwood Village, CO | 2,028,684 | 71 | 1 |
| Commerce West Bank | 57176 | Irvine, CA | 1,436,616 | 65 | 1 |
| Community National Bank | 24897 | Corsicana, TX | 2,057,791 | 227 | 11 |
| Community National Bank & Trust of Texas | 18185 | Midland, TX | 1,190,321 | 186 | 13 |
| Esquire Bank, N.A. | 58140 | Jericho, NY | 1,377,862 | 115 | 2 |
| Evolve Bank & Trust | 1299 | West Memphis, AR | 1,747,013 | 518 | 5 |
| First Business Bank | 15229 | Madison, WI | 2,978,956 | 327 | 4 |
| First IC Bank | 34998 | Doraville, GA | 1,028,049 | 117 | 10 |
| First Savings Bank | 32629 | Beresford, SD | 1,371,445 | 201 | 24 |
| Five Star Bank | 35361 | Roseville, CA | 3,224,069 | 181 | 7 |
| Fresno First Bank | 58090 | Fresno, CA | 1,293,158 | 103 | 1 |
| Golden Bank, N.A. | 26223 | Houston, TX | 1,530,912 | 143 | 9 |
| Green Dot Bank DBA Bonneville Bank | 22653 | Provo, UT | 3,959,561 | 81 | 1 |
| Guaranty Bank and Trust Company | 15953 | Belzoni, MS | 1,881,339 | 291 | 22 |
| Heartland Bank and Trust Company | 20369 | Bloomington, IL | 4,272,278 | 711 | 58 |
| Horizon Bank, SSB | 3256 | Austin, TX | 2,362,329 | 199 | 5 |
| Independent Bank | 27811 | Grand Rapids, MI | 4,995,759 | 865 | 57 |
| John Deere Financial, f.s.b. | 35237 | Madison, WI | 3,060,083 | 123 | 1 |
| MainStreet Bank | 57742 | Fairfax, VA | 1,924,469 | 168 | 6 |
| Metro City Bank | 58181 | Doraville, GA | 3,443,765 | 216 | 19 |
| Mission Bank | 34805 | Bakersfield, CA | 1,492,501 | 126 | 9 |
| Northeast Bank | 19690 | Portland, ME | 2,809,418 | 170 | 10 |
| NorthEast Community Bank | 29147 | White Plains, NY | 1,402,231 | 136 | 13 |
| Open Bank | 57944 | Los Angeles, CA | 2,094,001 | 221 | 10 |
| PCB Bank | 57463 | Los Angeles, CA | 2,419,997 | 272 | 16 |
| Pegasus Bank | 58483 | Dallas, TX | 1,335,178 | 69 | 3 |
| Planters Bank, Inc. | 34254 | Hopkinsville, KY | 1,587,159 | 159 | 12 |
| Plumas Bank | 23275 | Quincy, CA | 1,618,881 | 180 | 15 |
| Republic Bank of Chicago | 19333 | Oak Brook, IL | 2,703,177 | 281 | 19 |
| Santa Cruz County Bank | 57591 | Santa Cruz, CA | 1,744,487 | 154 | 7 |
| Southern States Bank | 58558 | Anniston, AL | 2,048,061 | 187 | 13 |
| Summit State Bank | 32203 | Santa Rosa, CA | 1,113,157 | 110 | 5 |
| Sunrise Banks, N.A. | 18561 | Saint Paul, MN | 2,099,142 | 319 | 4 |
| Texas Bank and Trust Company | 17842 | Longview, TX | 4,142,065 | 516 | 21 |
| Texas Community Bank | 24563 | Laredo, TX | 2,184,597 | 222 | 10 |
| The Bank of Commerce | 18059 | Ammon, ID | 1,921,523 | 213 | 15 |
| The Bank of New York Mellon Trust Company, N.A. | 23472 | Los Angeles, CA | 1,502,758 | 791 | 1 |
| The Fidelity Bank | 11507 | Fuquay Varina, NC | 3,729,898 | 518 | 52 |
| The First Bank and Trust Company | 22918 | Lebanon, VA | 3,140,875 | 445 | 26 |
| The First National Bank of Fort Smith | 3864 | Fort Smith, AR | 2,203,969 | 386 | 20 |
| The Piedmont Bank | 58374 | Peachtree Corners, GA | 1,872,528 | 191 | 12 |
| Thomasville National Bank | 34068 | Thomasville, GA | 1,537,658 | 135 | 3 |
| United Bank | 58 | Atmore, AL | 1,189,317 | 203 | 20 |
| Unity Bank | 33503 | Clinton, NJ | 2,431,532 | 228 | 19 |
| US Metro Bank | 58310 | Garden Grove, CA | 1,121,394 | 124 | 7 |
| Vista Bank | 1210 | Dallas, TX | 1,564,284 | 159 | 14 |

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **600**
 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 |
|------------------|------------|--------------------|----------------|-----------|----------|
| WebBank | 34404 | Salt Lake City, UT | 1,961,456 | 223 | 1 |

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 12.20 | 1.69 | 17.34 | 4.04 | 47.46 | 0.12 | 35.84 | 0.78 |
| Top Ten Percent: Average | 13.91 | 1.80 | 17.60 | 4.20 | 48.03 | 0.21 | 35.17 | 1.02 |
| All Banks: Median | 4.75 | 1.11 | 12.08 | 3.40 | 60.63 | 0.20 | 25.87 | 0.58 |
| All Banks: Average | 6.28 | 1.11 | 12.09 | 3.42 | 60.63 | 0.27 | 26.60 | 0.65 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---|--------|-------|-------|-------|-------|------|--------|-------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Esquire Bank, N.A. | 19.03 | 2.55 | 25.20 | 5.29 | 45.86 | 0.00 | 36.85 | 2.04 |
| 2 | Green Dot Bank DBA Bonneville Bank | 1.87 | 3.20 | 84.77 | 4.31 | 9.06 | 0.07 | 99.45 | 1.83 |
| 3 | Open Bank | 21.28 | 1.76 | 20.31 | 4.20 | 46.28 | 0.15 | 37.47 | 0.94 |
| 4 | First IC Bank | 9.12 | 2.15 | 20.05 | 4.28 | 48.15 | 0.07 | 29.05 | 1.41 |
| 5 | Fresno First Bank | 19.81 | 2.38 | 22.74 | 4.48 | 38.91 | 1.42 | 68.28 | 1.17 |
| 6 | Choice Financial Group | 33.50 | 1.86 | 16.79 | 3.90 | 48.04 | 0.15 | 26.23 | 1.24 |
| 6 | The Bank of New York Mellon Trust Company, N.A. | 6.12 | 15.10 | 18.52 | 1.99 | 39.24 | 0.00 | 100.00 | 32.11 |
| 8 | Five Star Bank | 26.08 | 1.73 | 17.78 | 3.91 | 33.14 | 0.01 | 35.11 | 0.20 |
| 9 | Horizon Bank, SSB | 0.69 | 1.92 | 27.65 | 3.74 | 41.30 | 0.00 | 45.46 | 0.56 |
| 10 | Bank of Utah | 11.98 | 1.54 | 13.17 | 3.84 | 54.76 | 0.06 | 46.50 | 1.07 |
| 11 | The First National Bank of Fort Smith | 16.06 | 1.47 | 14.66 | 4.00 | 53.60 | 0.16 | 40.57 | 1.14 |
| 12 | Cedar Rapids Bank and Trust Company | 7.30 | 2.62 | 20.33 | 3.57 | 44.69 | 0.01 | 19.65 | 2.56 |
| 13 | US Metro Bank | 15.81 | 1.69 | 17.19 | 3.82 | 48.77 | 0.21 | 30.72 | 1.14 |
| 14 | Mission Bank | 0.70 | 1.55 | 18.09 | 3.91 | 43.27 | 0.00 | 53.80 | 0.50 |
| 15 | Pegasus Bank | 27.68 | 1.43 | 21.76 | 3.48 | 41.75 | 0.00 | 45.01 | 0.12 |
| 16 | Community National Bank & Trust of Texas | 15.31 | 1.35 | 12.78 | 4.09 | 58.09 | 0.01 | 45.97 | 0.74 |
| 17 | Plumas Bank | 0.37 | 1.62 | 21.20 | 3.82 | 45.32 | 0.07 | 52.61 | 0.63 |
| 18 | Anderson Brothers Bank | 10.15 | 1.81 | 21.80 | 6.44 | 58.22 | 0.37 | 35.83 | 1.10 |
| 19 | Builtwell Bank | 34.05 | 1.57 | 14.24 | 4.17 | 50.52 | 0.29 | 37.17 | 0.75 |
| 20 | Thomasville National Bank | 5.20 | 1.70 | 20.64 | 3.64 | 42.97 | 0.05 | 21.09 | 1.39 |
| 21 | The First Bank and Trust Company | 10.41 | 1.67 | 17.55 | 3.85 | 46.21 | 0.12 | 26.50 | 0.77 |
| 22 | Vista Bank | 15.57 | 1.65 | 15.68 | 4.24 | 49.81 | 0.15 | 44.35 | 0.37 |
| 23 | The Bank of Commerce | 4.03 | 1.82 | 15.54 | 4.04 | 38.85 | 0.06 | 49.77 | 0.32 |
| 24 | John Deere Financial, f.s.b. | 9.79 | 3.90 | 21.02 | 5.52 | 34.90 | 0.25 | 0.92 | 2.20 |
| 25 | Summit State Bank | 16.19 | 1.69 | 19.93 | 4.29 | 46.87 | 0.34 | 26.18 | 0.73 |
| 26 | CalPrivate Bank | 22.25 | 1.57 | 17.29 | 4.91 | 55.52 | 0.21 | 41.38 | 0.43 |
| 27 | Commerce West Bank | 5.22 | 1.58 | 16.63 | 3.42 | 38.70 | 0.04 | 44.96 | 0.50 |
| 28 | MainStreet Bank | 16.85 | 1.65 | 12.01 | 4.38 | 50.00 | 0.00 | 36.46 | 0.27 |
| 29 | First Savings Bank | 5.61 | 1.98 | 14.00 | 8.06 | 44.07 | 0.62 | 33.77 | 2.81 |
| 30 | Sunrise Banks, N.A. | 20.43 | 1.49 | 17.43 | 4.08 | 76.52 | 0.32 | 63.92 | 2.60 |
| 31 | Coastal Community Bank | 19.33 | 1.45 | 18.08 | 6.06 | 55.73 | 1.06 | 28.09 | 4.23 |
| 32 | American First National Bank | 8.82 | 2.11 | 18.30 | 5.04 | 41.95 | 0.04 | 21.50 | 0.31 |
| 33 | NorthEast Community Bank | 15.45 | 1.99 | 12.06 | 5.37 | 44.69 | 0.10 | 34.34 | 0.29 |
| 34 | Guaranty Bank and Trust Company | 30.90 | 1.41 | 15.09 | 3.83 | 63.82 | 0.16 | 35.84 | 0.82 |
| 34 | Republic Bank of Chicago | 7.01 | 1.69 | 16.28 | 3.95 | 51.36 | 0.70 | 38.57 | 1.00 |
| 36 | First Business Bank | 12.39 | 1.57 | 15.72 | 3.88 | 59.50 | 0.12 | 24.89 | 1.09 |
| 37 | Independent Bank | 6.24 | 1.36 | 17.73 | 3.36 | 58.29 | 0.12 | 41.62 | 1.24 |
| 38 | Texas Community Bank | 10.59 | 1.43 | 15.55 | 3.07 | 48.51 | 0.03 | 47.97 | 0.54 |
| 39 | Colorado Federal Savings Bank | (2.71) | 2.09 | 17.42 | 2.23 | 22.08 | 0.03 | 43.58 | 1.41 |
| 40 | Adams Bank & Trust | 8.83 | 1.63 | 17.38 | 4.80 | 58.58 | 0.03 | 21.70 | 0.58 |
| 41 | Celtic Bank | 10.74 | 4.28 | 20.51 | 5.43 | 42.91 | 0.89 | 6.18 | 4.79 |
| 42 | Golden Bank, N.A. | 18.35 | 1.77 | 13.38 | 4.25 | 44.86 | 0.00 | 19.41 | 0.31 |
| 43 | Planters Bank, Inc. | 12.01 | 1.60 | 14.17 | 3.64 | 45.66 | 0.07 | 27.96 | 0.47 |
| 44 | Metro City Bank | 10.67 | 2.06 | 20.72 | 3.93 | 35.34 | 0.42 | 23.67 | 0.60 |
| 45 | Capital Bank, N.A. | 2.77 | 1.96 | 23.14 | 6.98 | 64.89 | 0.47 | 38.37 | 1.43 |
| 46 | Northeast Bank | 92.43 | 2.38 | 16.18 | 5.95 | 46.01 | 0.46 | 8.22 | 0.78 |
| 46 | The Piedmont Bank | 4.73 | 1.50 | 14.97 | 4.13 | 49.29 | 0.00 | 31.70 | 0.24 |
| 48 | Unity Bank | 20.23 | 1.76 | 17.06 | 4.50 | 44.48 | 0.37 | 27.70 | 0.35 |
| 49 | Santa Cruz County Bank | 2.54 | 1.75 | 16.47 | 4.16 | 38.98 | 0.18 | 43.74 | 0.24 |
| 50 | Evolve Bank & Trust | 121.67 | 2.32 | 28.51 | 3.42 | 74.30 | 0.33 | 30.01 | 9.85 |
| 51 | Cogent Bank | 37.20 | 1.24 | 14.73 | 4.21 | 56.52 | 0.29 | 37.91 | 0.53 |
| 51 | PCB Bank | 12.57 | 1.56 | 11.96 | 4.03 | 48.20 | 0.30 | 36.13 | 0.64 |
| 53 | Texas Bank and Trust Company | 7.38 | 1.40 | 14.70 | 3.35 | 52.66 | 0.10 | 35.83 | 0.76 |
| 54 | United Bank | 21.74 | 1.25 | 16.74 | 3.53 | 56.87 | 0.55 | 52.93 | 0.78 |
| 55 | The Fidelity Bank | 4.64 | 1.29 | 23.15 | 3.09 | 51.71 | 0.13 | 46.40 | 0.79 |
| 55 | WebBank | 34.30 | 3.00 | 18.40 | 10.32 | 57.47 | 0.85 | 2.18 | 2.92 |
| 57 | Bridgewater Bank | 24.99 | 1.45 | 13.53 | 3.59 | 40.09 | 0.01 | 26.68 | 0.16 |
| 57 | Southern States Bank | 14.95 | 1.60 | 14.01 | 4.14 | 45.45 | 0.25 | 27.61 | 0.49 |
| 59 | Heartland Bank and Trust Company | (0.90) | 1.55 | 15.55 | 3.63 | 50.50 | 0.07 | 28.22 | 0.81 |

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 12.20 | 1.69 | 17.34 | 4.04 | 47.46 | 0.12 | 35.84 | 0.78 |
| Top Ten Percent: Average | 13.91 | 1.80 | 17.60 | 4.20 | 48.03 | 0.21 | 35.17 | 1.02 |
| All Banks: Median | 4.75 | 1.11 | 12.08 | 3.40 | 60.63 | 0.20 | 25.87 | 0.58 |
| All Banks: Average | 6.28 | 1.11 | 12.09 | 3.42 | 60.63 | 0.27 | 26.60 | 0.65 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|-------------------------|-------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 60 | Community National Bank | 21.08 | 1.68 | 18.95 | 3.95 | 49.42 | 0.10 | 12.15 | 0.42 |

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **296**
 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 Elgin | 16154 | Elgin, NE | 76,365 | 8 | 1 |
| Bank of Ontario | 21085 | Ontario, WI | 78,283 | 16 | 3 |
| Bank of Prague | 12745 | Prague, NE | 37,377 | 8 | 1 |
| Bank of Wrightsville | 5699 | Wrightsville, GA | 76,421 | 13 | 1 |
| Boston Trust Walden Company | 18342 | Boston, MA | 56,938 | 81 | 1 |
| Bryant State Bank | 6064 | Bryant, SD | 48,608 | 8 | 1 |
| Citizens Savings Bank | 14785 | Marshalltown, IA | 84,364 | 13 | 3 |
| Cleo State Bank | 406 | Cleo Springs, OK | 93,526 | 18 | 4 |
| Community State Bank | 5619 | Bradley, AR | 29,551 | 7 | 1 |
| Farmers and Merchants Bank | 4144 | Kendall, WI | 24,223 | 7 | 1 |
| Farmers and Merchants Bank of Kendall | 12355 | Maysville, OK | 81,333 | 13 | 4 |
| Farmers State Bank, Allen, Oklahoma | 12758 | Allen, OK | 49,676 | 12 | 1 |
| First Security Bank of Deer Lodge | 20657 | Deer Lodge, MT | 85,593 | 11 | 1 |
| Lowry State Bank | 10202 | Lowry, MN | 72,812 | 14 | 1 |
| Lusk State Bank | 8724 | Lusk, WY | 72,876 | 6 | 1 |
| Menard Bank | 3336 | Menard, TX | 72,808 | 10 | 1 |
| Nebraska State Bank | 9819 | Oshkosh, NE | 66,835 | 8 | 1 |
| New Century Bank | 8108 | Belleville, KS | 54,829 | 19 | 2 |
| Richland State Bank | 1675 | Bruce, SD | 56,708 | 14 | 1 |
| Riverside Bank | 93 | Sparkman, AR | 62,991 | 14 | 2 |
| Security State Bank of Wanamingo | 18378 | Wanamingo, MN | 83,526 | 10 | 1 |
| State Bank of Bottineau | 9121 | Bottineau, ND | 95,450 | 14 | 1 |
| The Citizens State Bank of Cheney, Kansas | 9658 | Cheney, KS | 75,271 | 13 | 1 |
| The First National Bank of Anson | 3078 | Anson, TX | 80,879 | 15 | 1 |
| The First National Bank of Eldorado | 3184 | Eldorado, TX | 78,741 | 16 | 1 |
| The First National Bank of Sedan | 4770 | Sedan, KS | 63,957 | 16 | 2 |
| The Gary State Bank | 16472 | Gary, MN | 18,353 | 4 | 1 |
| The Security State Bank | 19680 | Mcrae, GA | 59,786 | 12 | 1 |
| Welcome State Bank | 11417 | Welcome, MN | 43,704 | 6 | 1 |
| Western Dakota Bank | 492 | Timber Lake, SD | 69,720 | 6 | 2 |

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 6.49 | 1.99 | 19.80 | 4.32 | 56.36 | 0.01 | 35.25 | 0.72 |
| Top Ten Percent: Average | 5.33 | 2.13 | 22.53 | 4.33 | 56.42 | 0.24 | 33.56 | 1.10 |
| All Banks: Median | 0.13 | 0.97 | 10.54 | 3.28 | 68.55 | 0.13 | 28.05 | 0.35 |
| All Banks: Average | 0.85 | 1.01 | 11.29 | 3.39 | 69.71 | 0.51 | 28.95 | 0.42 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---|--------|-------|-------|-------|-------|------|-------|--------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Lusk State Bank | 7.68 | 2.49 | 19.57 | 4.55 | 46.64 | 0.00 | 39.46 | 0.86 |
| 2 | Western Dakota Bank | 18.16 | 1.66 | 23.74 | 2.89 | 51.90 | 0.00 | 41.17 | 1.31 |
| 3 | The First National Bank of Anson | 10.34 | 2.03 | 32.59 | 4.43 | 57.51 | 0.42 | 53.92 | 0.72 |
| 4 | The First National Bank of Sedan | (2.81) | 6.29 | 66.48 | 5.12 | 39.42 | 0.18 | 38.93 | 5.83 |
| 5 | Welcome State Bank | 10.16 | 1.39 | 14.68 | 3.42 | 61.83 | 0.00 | 43.70 | 0.75 |
| 6 | Richland State Bank | 6.88 | 3.36 | 46.56 | 3.42 | 49.49 | 0.00 | 20.55 | 3.69 |
| 7 | Boston Trust Walden Company | 2.53 | 46.93 | 58.61 | 26.34 | 60.41 | 0.00 | 0.00 | 123.03 |
| 8 | The First National Bank of Eldorado | 14.03 | 2.49 | 15.43 | 5.75 | 54.92 | 0.94 | 41.87 | 0.51 |
| 9 | Menard Bank | 17.63 | 1.21 | 42.02 | 2.37 | 56.41 | 0.00 | 36.54 | 0.76 |
| 10 | Farmers and Merchants Bank | (4.98) | 2.04 | 31.51 | 4.32 | 58.50 | 0.01 | 35.52 | 0.92 |
| 11 | Security State Bank of Wanamingo | 3.22 | 1.97 | 17.32 | 4.02 | 51.31 | 0.00 | 29.56 | 0.32 |
| 12 | First Security Bank of Deer Lodge | 13.84 | 2.25 | 25.77 | 4.15 | 44.19 | 1.35 | 35.27 | 0.38 |
| 13 | Nebraska State Bank | (2.12) | 3.72 | 25.44 | 4.44 | 34.40 | 0.42 | 30.71 | 1.52 |
| 14 | New Century Bank | (2.92) | 2.75 | 20.49 | 6.44 | 61.41 | 0.00 | 19.70 | 1.16 |
| 15 | Bryant State Bank | 8.09 | 1.09 | 11.34 | 5.97 | 61.02 | 0.28 | 40.27 | 2.92 |
| 16 | The Gary State Bank | 4.09 | 1.45 | 11.84 | 4.60 | 68.53 | 0.03 | 41.33 | 0.75 |
| 17 | Riverside Bank | 1.38 | 2.55 | 28.23 | 4.31 | 52.95 | 0.05 | 14.58 | 1.43 |
| 18 | Cleo State Bank | (0.78) | 2.31 | 14.62 | 4.72 | 51.94 | 0.02 | 33.87 | 0.33 |
| 19 | Community State Bank | (8.39) | 1.80 | 14.23 | 4.49 | 61.68 | 0.00 | 34.70 | 0.69 |
| 20 | Lowry State Bank | 14.11 | 1.88 | 23.36 | 4.30 | 52.71 | 0.19 | 21.59 | 0.42 |
| 21 | The Security State Bank | 7.46 | 1.19 | 9.72 | 4.46 | 72.12 | 0.00 | 48.01 | 0.38 |
| 22 | Bank of Prague | 7.78 | 2.17 | 19.95 | 3.89 | 59.65 | 0.17 | 19.63 | 1.77 |
| 23 | State Bank of Bottineau | 0.18 | 1.36 | 16.31 | 4.16 | 64.93 | 0.00 | 35.23 | 0.30 |
| 24 | Bank of Ontario | 14.12 | 2.01 | 19.65 | 4.90 | 56.30 | 0.48 | 23.66 | 0.36 |
| 25 | Bank of Elgin | 6.93 | 1.58 | 12.52 | 2.51 | 53.07 | 0.00 | 34.35 | 0.48 |
| 26 | Farmers State Bank, Allen, Oklahoma | 6.10 | 1.41 | 12.04 | 4.67 | 65.83 | 0.11 | 36.46 | 0.45 |
| 27 | Farmers and Merchants Bank of Kendall | 1.08 | 2.16 | 13.32 | 4.21 | 51.72 | 0.52 | 33.39 | 0.71 |
| 28 | Citizens Savings Bank | 8.27 | 0.98 | 12.20 | 3.44 | 69.65 | 0.00 | 44.61 | 0.48 |
| 29 | Bank of Wrightsville | 2.17 | 1.27 | 21.61 | 3.56 | 62.47 | 0.01 | 37.56 | 0.32 |
| 30 | The Citizens State Bank of Cheney, Kansas | (5.23) | 1.73 | 25.81 | 3.98 | 53.33 | 0.01 | 27.54 | 0.49 |

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

Number of Institutions in Peer Group: **530**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$100 - 249 Million**

| Institution Name | FDIC Cert. | City, State | Assets (\$000) | Employees | Branches |
|---------------------------------------|------------|-------------------------|----------------|-----------|----------|
| American Interstate Bank | 1439 | Elkhorn, NE | 124,929 | 13 | 2 |
| Arcadian Bank | 10561 | Albert Lea, MN | 207,784 | 32 | 2 |
| Auburn Banking Company | 284 | Auburn, KY | 114,728 | 22 | 2 |
| Bandera Bank | 26653 | Bandera, TX | 101,175 | 16 | 1 |
| Bank Northwest | 16601 | Hamilton, MO | 198,593 | 38 | 5 |
| Bank of Dade | 17543 | Trenton, GA | 147,192 | 32 | 1 |
| Bank of Hydro | 10674 | Hydro, OK | 159,205 | 25 | 3 |
| Bank of Wolcott | 16201 | Wolcott, IN | 229,631 | 28 | 3 |
| BOC Bank | 25328 | McLean, TX | 190,177 | 32 | 4 |
| Burling Bank | 27556 | Chicago, IL | 196,692 | 18 | 1 |
| Campbell County Bank, Inc. | 16161 | Herreid, SD | 157,890 | 20 | 3 |
| Citizens Bank, N.A. | 12309 | Abilene, TX | 131,143 | 23 | 2 |
| Citizens State Bank | 15519 | Miles, TX | 221,078 | 20 | 2 |
| Citizens State Bank | 11905 | Corrigan, TX | 164,191 | 29 | 2 |
| Coleman County State Bank | 15480 | Coleman, TX | 184,624 | 40 | 3 |
| Douglas National Bank | 57230 | Douglas, GA | 248,781 | 33 | 1 |
| Farmers State Bank | 879 | Church Point, LA | 182,652 | 38 | 3 |
| Farmers State Bank & Trust Co. | 16114 | Lincolnton, GA | 151,970 | 43 | 5 |
| First Bank | 4092 | Erick, OK | 101,135 | 20 | 4 |
| First National Bank of Dublin | 26228 | Dublin, TX | 135,095 | 32 | 3 |
| First National Bank of Hereford | 34918 | Hereford, TX | 232,156 | 48 | 3 |
| First Texas National Bank | 3197 | Floydada, TX | 154,387 | 14 | 1 |
| FirstOak Bank | 4660 | Independence, KS | 230,829 | 41 | 3 |
| Heartland Bank | 14809 | Somers, IA | 230,921 | 31 | 5 |
| Heartland State Bank | 9007 | Redfield, SD | 141,159 | 22 | 4 |
| Home Bank of California | 26271 | San Diego, CA | 239,807 | 27 | 1 |
| HomePride Bank | 11466 | Mansfield, MO | 127,475 | 34 | 4 |
| Iowa State Bank | 10497 | Sac City, IA | 186,550 | 22 | 3 |
| Main Bank | 22086 | Albuquerque, NM | 244,530 | 18 | 1 |
| McGehee Bank | 11242 | McGehee, AR | 156,176 | 29 | 1 |
| Mississippi River Bank | 23222 | Belle Chasse, LA | 128,608 | 21 | 2 |
| North Valley Bank | 18710 | Thornton, CO | 236,572 | 32 | 2 |
| Northwest Bank & Trust Company | 15830 | Davenport, IA | 234,036 | 76 | 2 |
| PrinsBank | 10191 | Prinsburg, MN | 187,686 | 29 | 2 |
| Security State Bank of Marine | 10163 | Marine On St. Croix, MN | 195,261 | 22 | 4 |
| South Coast Bank & Trust | 16283 | Brunswick, GA | 214,753 | 26 | 2 |
| South Georgia Bank | 32532 | Glennville, GA | 221,965 | 43 | 4 |
| Surety Bank | 33026 | Deland, FL | 216,989 | 38 | 4 |
| The Brady National Bank | 3109 | Brady, TX | 144,914 | 21 | 1 |
| The Buckholts State Bank | 11916 | Buckholts, TX | 116,963 | 15 | 3 |
| The Commercial National Bank of Brady | 3110 | Brady, TX | 243,549 | 43 | 4 |
| The Cowboy Bank of Texas | 12298 | Maypearl, TX | 119,592 | 16 | 1 |
| The Farmers State Bank | 404 | Quinton, OK | 173,255 | 40 | 4 |
| The First Bank of Okarche | 1165 | Okarche, OK | 143,562 | 8 | 1 |
| The First National Bank at Paris | 14534 | Paris, AR | 239,997 | 53 | 6 |
| The First State Bank | 2301 | Boise City, OK | 105,597 | 11 | 1 |
| The Sacramento Deposit Bank | 8762 | Sacramento, KY | 131,355 | 18 | 2 |
| The Valley State Bank | 14345 | Syracuse, KS | 219,555 | 44 | 2 |
| Town & Country Bank Midwest | 10460 | Quincy, IL | 223,188 | 39 | 4 |
| Twin River Bank | 22993 | Lewiston, ID | 147,269 | 31 | 4 |
| Valor Bank | 9467 | Edmond, OK | 198,913 | 44 | 2 |
| VisionBank | 58063 | Saint Louis Park, MN | 202,081 | 11 | 1 |
| West Texas State Bank | 16866 | Snyder, TX | 224,067 | 33 | 2 |

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 5.77 | 1.91 | 19.47 | 4.01 | 54.03 | 0.02 | 33.68 | 0.53 |
| Top Ten Percent: Average | 6.15 | 1.93 | 21.31 | 4.03 | 53.24 | 0.13 | 34.29 | 0.66 |
| All Banks: Median | 0.84 | 1.17 | 14.00 | 3.37 | 65.06 | 0.11 | 27.03 | 0.42 |
| All Banks: Average | 1.56 | 1.20 | 14.53 | 3.41 | 64.54 | 0.32 | 27.55 | 0.47 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---------------------------------------|--------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | First Bank | 9.22 | 3.37 | 32.92 | 5.59 | 41.67 | 0.00 | 45.18 | 0.70 |
| 2 | The Commercial National Bank of Brady | 15.83 | 1.80 | 26.41 | 4.30 | 56.58 | 0.00 | 31.65 | 0.67 |
| 3 | Surety Bank | 8.67 | 3.13 | 40.83 | 3.97 | 47.65 | 0.51 | 40.11 | 3.35 |
| 4 | Citizens State Bank | 7.77 | 2.33 | 26.59 | 3.78 | 40.49 | 0.00 | 33.23 | 0.28 |
| 5 | North Valley Bank | 5.02 | 2.76 | 23.93 | 5.07 | 43.40 | 0.00 | 28.38 | 0.25 |
| 6 | Douglas National Bank | (3.33) | 2.75 | 31.90 | 4.12 | 45.40 | 0.08 | 36.43 | 1.09 |
| 7 | PrinsBank | (3.81) | 2.71 | 18.27 | 4.97 | 36.67 | 0.05 | 33.69 | 3.44 |
| 8 | Auburn Banking Company | 6.77 | 1.98 | 29.77 | 4.01 | 54.03 | 0.15 | 41.79 | 0.50 |
| 9 | First National Bank of Hereford | 1.66 | 1.85 | 19.88 | 4.14 | 57.45 | 0.02 | 41.93 | 0.73 |
| 10 | Mississippi River Bank | 5.77 | 2.08 | 17.08 | 4.31 | 53.04 | 0.00 | 56.58 | 0.15 |
| 11 | Burling Bank | (5.58) | 2.13 | 22.13 | 4.43 | 50.70 | 0.00 | 51.90 | 0.36 |
| 12 | Town & Country Bank Midwest | 1.33 | 2.02 | 19.13 | 3.60 | 52.32 | 0.03 | 34.50 | 0.90 |
| 13 | The First State Bank | (0.06) | 2.20 | 30.76 | 4.16 | 48.40 | 0.07 | 36.00 | 0.44 |
| 14 | The First National Bank at Paris | 2.22 | 2.02 | 17.82 | 4.30 | 57.43 | 0.12 | 34.02 | 1.05 |
| 15 | FirstOak Bank | 5.23 | 1.61 | 17.02 | 4.55 | 62.97 | 0.00 | 35.51 | 0.41 |
| 15 | South Georgia Bank | 6.22 | 1.91 | 22.43 | 4.14 | 55.54 | 0.02 | 27.43 | 0.49 |
| 17 | First National Bank of Dublin | 8.89 | 1.60 | 18.13 | 4.36 | 61.98 | 0.22 | 48.34 | 0.66 |
| 18 | Twin River Bank | 4.87 | 1.86 | 23.27 | 4.00 | 53.13 | 0.00 | 30.89 | 0.22 |
| 19 | McGehee Bank | 7.99 | 1.76 | 12.96 | 3.62 | 55.25 | 0.01 | 35.46 | 0.86 |
| 20 | Heartland Bank | 17.57 | 1.83 | 17.91 | 4.56 | 56.15 | 0.01 | 24.53 | 0.39 |
| 21 | The Cowboy Bank of Texas | (1.11) | 2.60 | 23.71 | 3.87 | 46.88 | 0.77 | 38.26 | 1.12 |
| 22 | The First Bank of Okarche | 7.20 | 1.98 | 18.63 | 2.91 | 38.96 | 0.01 | 41.84 | 0.42 |
| 23 | South Coast Bank & Trust | 9.54 | 1.60 | 23.83 | 3.80 | 57.96 | 0.00 | 22.82 | 0.47 |
| 24 | The Buckholts State Bank | 12.48 | 2.19 | 15.07 | 3.97 | 41.88 | 0.06 | 40.43 | 0.21 |
| 25 | Campbell County Bank, Inc. | 2.07 | 1.82 | 12.81 | 4.77 | 55.80 | 0.00 | 28.58 | 0.62 |
| 25 | West Texas State Bank | 18.53 | 1.48 | 14.87 | 4.24 | 46.69 | 0.01 | 29.59 | 0.37 |
| 27 | First Texas National Bank | 7.52 | 1.63 | 16.74 | 3.14 | 47.69 | 0.00 | 39.00 | 0.36 |
| 28 | Heartland State Bank | 16.67 | 1.33 | 17.43 | 3.57 | 63.43 | 0.00 | 33.42 | 0.53 |
| 29 | Farmers State Bank | 4.95 | 1.58 | 14.88 | 4.24 | 65.35 | 0.10 | 58.19 | 0.79 |
| 30 | Main Bank | (3.19) | 2.09 | 26.56 | 4.06 | 41.71 | 0.00 | 34.19 | 0.09 |
| 31 | Arcadian Bank | 14.52 | 1.97 | 16.10 | 4.01 | 57.37 | 0.20 | 26.03 | 0.86 |
| 32 | The Brady National Bank | 0.31 | 1.53 | 21.07 | 3.40 | 57.49 | 0.00 | 31.36 | 0.70 |
| 33 | The Valley State Bank | 12.60 | 1.47 | 16.21 | 4.21 | 58.20 | 0.06 | 26.05 | 0.74 |
| 34 | Home Bank of California | 22.09 | 2.31 | 19.14 | 4.91 | 45.45 | 0.00 | 5.63 | 0.04 |
| 35 | Bank of Wolcott | 6.55 | 2.00 | 25.27 | 3.33 | 46.61 | 0.37 | 28.42 | 0.69 |
| 36 | American Interstate Bank | 7.95 | 2.15 | 13.92 | 3.41 | 40.94 | 0.00 | 36.74 | 0.14 |
| 37 | VisionBank | 4.65 | 2.48 | 28.09 | 4.29 | 33.16 | 0.00 | 16.30 | 0.05 |
| 38 | BOC Bank | 26.51 | 1.61 | 16.97 | 3.23 | 54.16 | 0.00 | 14.82 | 0.92 |
| 39 | The Farmers State Bank | 10.52 | 1.33 | 37.80 | 4.45 | 71.06 | 0.25 | 30.73 | 1.06 |
| 40 | Bandera Bank | 5.15 | 1.29 | 17.22 | 3.38 | 61.35 | 0.00 | 50.71 | 0.45 |
| 41 | Security State Bank of Marine | (0.50) | 1.60 | 18.08 | 3.59 | 55.23 | 0.01 | 36.43 | 0.52 |
| 42 | Citizens State Bank | 1.17 | 2.07 | 24.51 | 3.85 | 49.76 | 0.44 | 29.40 | 0.57 |
| 43 | Citizens Bank, N.A. | (0.99) | 1.59 | 14.84 | 3.78 | 54.05 | 0.00 | 51.02 | 0.33 |
| 44 | HomePride Bank | 12.87 | 1.65 | 20.13 | 3.81 | 62.29 | 0.84 | 31.05 | 0.86 |
| 45 | Farmers State Bank & Trust Co. | 4.19 | 1.54 | 19.47 | 3.99 | 63.07 | 0.25 | 38.64 | 0.61 |
| 46 | Bank of Hydro | 13.35 | 1.71 | 15.65 | 4.04 | 57.64 | 0.27 | 32.46 | 0.44 |
| 47 | Coleman County State Bank | 3.23 | 1.42 | 18.05 | 4.12 | 70.67 | 0.11 | 40.80 | 0.95 |
| 48 | Bank of Dade | (0.48) | 1.99 | 40.09 | 3.86 | 50.02 | 0.16 | 28.28 | 0.44 |
| 49 | The Sacramento Deposit Bank | (1.82) | 1.79 | 25.59 | 3.91 | 51.43 | 0.15 | 33.68 | 0.40 |
| 50 | Bank Northwest | (3.59) | 2.07 | 23.22 | 4.24 | 49.39 | 0.08 | 31.84 | 0.33 |
| 51 | Iowa State Bank | 7.50 | 1.91 | 18.48 | 3.16 | 43.24 | 0.04 | 22.80 | 0.60 |
| 52 | Northwest Bank & Trust Company | 6.11 | 1.93 | 20.43 | 3.59 | 70.17 | 0.04 | 23.86 | 3.57 |
| 52 | Valor Bank | 1.81 | 1.61 | 19.53 | 4.05 | 66.78 | 0.00 | 13.37 | 1.76 |

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **401**
 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 |
|---|------------|--------------------|----------------|-----------|----------|
| Altamaha Bank & Trust Company | 19590 | Vidalia, GA | 265,886 | 50 | 4 |
| Bank of Montana | 58482 | Missoula, MT | 275,682 | 11 | 1 |
| Brighton Bank | 22578 | Salt Lake City, UT | 297,838 | 46 | 5 |
| Centinel Bank of Taos | 19904 | Taos, NM | 388,302 | 49 | 1 |
| Central Bank of Kansas City | 17009 | Kansas City, MO | 376,709 | 44 | 1 |
| Charter Bank | 18660 | Corpus Christi, TX | 347,761 | 54 | 4 |
| Coffee County Bank | 22090 | Manchester, TN | 340,039 | 64 | 4 |
| Commercial National Bank of Texarkana | 19024 | Texarkana, TX | 305,800 | 54 | 6 |
| Community Bank | 25752 | Longview, TX | 299,488 | 37 | 6 |
| Cumberland Security Bank, Inc. | 11358 | Somerset, KY | 299,994 | 58 | 4 |
| Durden Banking Company, Incorporated | 15336 | Twin City, GA | 270,734 | 46 | 4 |
| F & C Bank | 9378 | Holden, MO | 332,117 | 59 | 3 |
| First State Bank | 24498 | Graham, TX | 253,832 | 46 | 7 |
| First State Bank | 17950 | Clute, TX | 304,804 | 45 | 3 |
| FirstBank of Nebraska | 5486 | Wahoo, NE | 384,159 | 40 | 4 |
| Frontier Bank | 14730 | Lamar, CO | 421,640 | 59 | 7 |
| Frontier State Bank | 21978 | Oklahoma City, OK | 487,966 | 40 | 1 |
| Guaranty Bank & Trust Company of Delhi, Louisiana | 19638 | Delhi, LA | 361,928 | 66 | 9 |
| Home State Bank | 14867 | Jefferson, IA | 370,101 | 62 | 1 |
| HomeBank Texas | 17094 | Seagoville, TX | 315,211 | 41 | 3 |
| Louisiana National Bank | 15059 | Ruston, LA | 447,424 | 81 | 8 |
| Paradise Bank | 58030 | Boca Raton, FL | 339,504 | 48 | 3 |
| Peoples Bank | 9366 | Mendenhall, MS | 467,010 | 136 | 5 |
| Platinum Bank | 58511 | Oakdale, MN | 476,583 | 63 | 2 |
| Pony Express Bank | 4526 | Braymer, MO | 347,101 | 29 | 2 |
| Security State Bank | 235 | Sutherland, IA | 313,938 | 33 | 5 |
| Sunmark Community Bank | 16825 | Hawkinsville, GA | 427,662 | 78 | 6 |
| Texas State Bank | 18698 | San Angelo, TX | 406,530 | 68 | 1 |
| The Bippus State Bank | 1847 | Huntington, IN | 320,397 | 52 | 5 |
| The Commercial Bank | 175 | Crawford, GA | 422,053 | 50 | 5 |
| The First National Bank of Ballinger | 3087 | Ballinger, TX | 260,487 | 41 | 2 |
| The National Bank of Andrews | 17603 | Andrews, TX | 300,795 | 57 | 2 |
| The St. Henry Bank | 9871 | St. Henry, OH | 407,406 | 27 | 3 |
| The Union Bank of Mena | 14597 | Mena, AR | 350,650 | 60 | 3 |
| The Waggoner National Bank of Vernon | 5569 | Vernon, TX | 365,026 | 64 | 2 |
| Time Bank | 34038 | Park Ridge, IL | 482,468 | 28 | 1 |
| TrustBank | 14662 | Olney, IL | 469,976 | 88 | 7 |
| Valley Bank of Commerce | 22600 | Roswell, NM | 326,318 | 21 | 2 |
| Wells Bank | 14025 | Platte City, MO | 368,809 | 56 | 5 |
| Western Bank | 16720 | Artesia, NM | 329,667 | 27 | 1 |

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

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 7.86 | 2.09 | 23.48 | 4.05 | 47.87 | 0.10 | 38.35 | 0.65 |
| Top Ten Percent: Average | 10.18 | 2.18 | 25.46 | 4.05 | 49.36 | 0.17 | 37.40 | 0.77 |
| All Banks: Median | 1.79 | 1.31 | 16.10 | 3.39 | 60.50 | 0.15 | 26.01 | 0.49 |
| All Banks: Average | 3.09 | 1.35 | 16.74 | 3.45 | 61.15 | 0.32 | 26.71 | 0.55 |

| CB Scorecard Key Performance Indicators | | | | | | | | | |
|---|---|---------|------|-------|------|-------|------|-------|------|
| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
| 1 | Central Bank of Kansas City | 21.21 | 7.74 | 59.54 | 3.72 | 41.38 | 0.00 | 65.30 | 9.79 |
| 2 | Bank of Montana | 31.35 | 3.30 | 43.66 | 3.13 | 35.46 | 0.00 | 74.17 | 2.15 |
| 3 | Cumberland Security Bank, Inc. | 6.91 | 2.53 | 20.63 | 4.33 | 44.51 | 0.00 | 46.14 | 0.97 |
| 4 | Charter Bank | 1.98 | 3.37 | 53.51 | 5.97 | 41.50 | 0.10 | 51.88 | 0.61 |
| 5 | First State Bank | 10.97 | 2.16 | 25.63 | 4.27 | 50.90 | 0.15 | 40.20 | 0.79 |
| 6 | Brighton Bank | (7.66) | 2.75 | 33.46 | 4.77 | 45.19 | 0.01 | 47.10 | 0.81 |
| 7 | Paradise Bank | (10.12) | 2.37 | 31.75 | 4.56 | 56.67 | 0.02 | 50.23 | 1.25 |
| 8 | Coffee County Bank | 35.92 | 2.66 | 29.01 | 4.81 | 48.43 | 0.19 | 24.42 | 0.62 |
| 9 | The National Bank of Andrews | 13.40 | 2.19 | 26.22 | 4.36 | 61.13 | 1.84 | 52.66 | 1.68 |
| 10 | The Union Bank of Mena | 0.69 | 2.17 | 26.65 | 4.45 | 48.03 | 0.17 | 32.32 | 0.73 |
| 11 | The Commercial Bank | 0.32 | 2.36 | 39.93 | 4.06 | 46.60 | 0.45 | 39.58 | 0.87 |
| 12 | The Bippus State Bank | 18.08 | 2.74 | 26.37 | 4.16 | 46.56 | 0.36 | 17.18 | 1.55 |
| 13 | The St. Henry Bank | 6.14 | 1.98 | 19.92 | 3.34 | 39.85 | 0.00 | 40.62 | 0.37 |
| 14 | FirstBank of Nebraska | 7.78 | 2.01 | 25.55 | 3.26 | 38.73 | 0.04 | 35.35 | 0.44 |
| 15 | Peoples Bank | 8.20 | 3.49 | 31.81 | 6.39 | 58.96 | 2.73 | 29.20 | 4.01 |
| 16 | Home State Bank | 9.72 | 1.77 | 21.07 | 4.10 | 57.83 | 0.23 | 31.08 | 1.08 |
| 17 | Wells Bank | 9.43 | 1.97 | 23.34 | 3.75 | 47.70 | 0.00 | 26.31 | 0.32 |
| 18 | Community Bank | 15.74 | 2.12 | 21.47 | 3.40 | 41.57 | 0.05 | 38.55 | 0.29 |
| 19 | Guaranty Bank & Trust Company of Delhi, Louisiana | 6.27 | 1.99 | 23.00 | 4.39 | 57.79 | 0.13 | 35.92 | 0.50 |
| 20 | Security State Bank | 16.71 | 2.20 | 21.15 | 3.73 | 40.55 | 0.00 | 20.62 | 0.34 |
| 21 | Pony Express Bank | 7.12 | 1.87 | 23.11 | 4.07 | 47.40 | 0.00 | 25.76 | 0.28 |
| 22 | Frontier State Bank | 4.98 | 3.34 | 24.02 | 3.89 | 35.10 | 0.14 | 13.59 | 1.57 |
| 23 | HomeBank Texas | 7.82 | 1.92 | 19.84 | 4.17 | 52.39 | 0.07 | 49.99 | 0.26 |
| 24 | Western Bank | 22.16 | 2.06 | 33.01 | 3.32 | 38.68 | 0.30 | 67.48 | 0.25 |
| 25 | Commercial National Bank of Texarkana | 2.72 | 1.68 | 31.39 | 3.97 | 58.84 | 0.05 | 29.25 | 0.64 |
| 25 | Texas State Bank | 1.72 | 1.55 | 18.67 | 3.19 | 57.42 | 0.00 | 47.32 | 0.88 |
| 27 | F & C Bank | 13.46 | 2.15 | 21.42 | 4.80 | 54.54 | 0.09 | 11.57 | 0.65 |
| 28 | The Waggoner National Bank of Vernon | 7.89 | 2.20 | 22.60 | 3.72 | 42.82 | 0.16 | 16.15 | 0.97 |
| 29 | TrustBank | 60.93 | 1.71 | 17.63 | 4.24 | 66.09 | 0.13 | 26.84 | 1.53 |
| 30 | Platinum Bank | (10.65) | 1.78 | 21.59 | 4.00 | 52.73 | 0.01 | 42.84 | 0.59 |
| 31 | The First National Bank of Ballinger | 1.72 | 1.66 | 22.90 | 3.83 | 56.42 | 0.04 | 38.14 | 0.48 |
| 32 | Time Bank | 13.97 | 2.45 | 17.98 | 4.25 | 37.29 | 0.11 | 29.20 | 0.13 |
| 33 | First State Bank | 3.98 | 1.48 | 23.89 | 3.64 | 61.19 | 0.02 | 43.44 | 0.62 |
| 34 | Valley Bank of Commerce | 37.96 | 2.40 | 29.00 | 3.50 | 39.22 | 1.42 | 61.94 | 0.21 |
| 35 | Altamaha Bank & Trust Company | 1.86 | 1.56 | 21.69 | 4.25 | 61.88 | 0.11 | 40.60 | 0.72 |
| 35 | Frontier Bank | 11.65 | 1.78 | 23.62 | 3.15 | 46.31 | 0.02 | 26.91 | 0.46 |
| 37 | Durden Banking Company, Incorporated | 10.28 | 2.02 | 17.14 | 3.92 | 54.67 | 0.26 | 29.84 | 0.70 |
| 38 | Sunmark Community Bank | 1.79 | 1.61 | 18.25 | 4.03 | 57.41 | 0.02 | 41.55 | 0.51 |
| 39 | Centinel Bank of Taos | 2.13 | 1.94 | 34.87 | 3.15 | 43.80 | 0.10 | 44.50 | 0.40 |
| 40 | Louisiana National Bank | 38.73 | 1.68 | 17.97 | 5.37 | 66.26 | 0.17 | 27.49 | 0.78 |

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

Number of Institutions in Peer Group:

227

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 | 582,298 | 25 | 3 |
| Central Bank | 17612 | Houston, TX | 975,852 | 156 | 4 |
| Central State Bank | 72 | Calera, AL | 539,729 | 77 | 5 |
| Charlotte State Bank & Trust | 27086 | Port Charlotte, FL | 670,405 | 61 | 6 |
| Citizens Bank of Las Cruces | 20161 | Las Cruces, NM | 971,089 | 125 | 7 |
| Citizens State Bank of La Crosse | 1513 | La Crosse, WI | 551,193 | 75 | 4 |
| CNB Bank | 2241 | Carlsbad, NM | 683,707 | 78 | 3 |
| Dundee Bank | 10643 | Omaha, NE | 599,933 | 58 | 3 |
| First Community Bank of Central Alabama | 57124 | Wetumpka, AL | 563,965 | 81 | 8 |
| HCN Bank | 21606 | Riverside, CA | 970,584 | 83 | 6 |
| Merchants Commercial Bank | 58184 | St Thomas, VI | 585,786 | 37 | 1 |
| NewFirst National Bank | 3183 | El Campo, TX | 882,038 | 81 | 7 |
| Pioneer Bank | 27872 | Roswell, NM | 999,867 | 148 | 10 |
| PromiseOne Bank | 58657 | Duluth, GA | 700,124 | 86 | 7 |
| Quantum National Bank | 34110 | Suwanee, GA | 663,593 | 63 | 2 |
| Southwest Bank | 16652 | Odessa, TX | 671,228 | 124 | 6 |
| The Bank of Old Monroe | 1655 | Old Monroe, MO | 601,888 | 76 | 5 |
| The Citizens National Bank of Bluffton | 6531 | Bluffton, OH | 969,379 | 159 | 9 |
| The First National Bank of Bastrop | 3091 | Bastrop, TX | 969,875 | 152 | 6 |
| The Pueblo Bank and Trust Company | 12594 | Pueblo, CO | 632,965 | 136 | 10 |
| Western Commerce Bank | 18389 | Carlsbad, NM | 673,367 | 86 | 10 |
| WoodTrust Bank | 5335 | Wisconsin Rapids, WI | 644,096 | 88 | 5 |
| Yampa Valley Bank | 35407 | Steamboat Springs, CO | 582,302 | 73 | 2 |

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 7.51 | 2.02 | 25.84 | 3.84 | 49.47 | 0.08 | 37.78 | 0.68 |
| Top Ten Percent: Average | 9.15 | 2.11 | 26.81 | 3.89 | 49.12 | 0.13 | 36.21 | 0.74 |
| All Banks: Median | 1.86 | 1.42 | 17.23 | 3.45 | 59.80 | 0.17 | 26.95 | 0.53 |
| All Banks: Average | 3.62 | 1.46 | 17.79 | 3.48 | 59.33 | 0.28 | 27.71 | 0.60 |

CB Scorecard Key Performance Indicators

| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
|----|---|---------|------|-------|------|-------|------|-------|------|
| 1 | Citizens Bank of Las Cruces | 7.29 | 2.02 | 27.98 | 3.66 | 52.80 | 0.00 | 38.24 | 0.82 |
| 2 | Citizens State Bank of La Crosse | 22.00 | 2.86 | 32.84 | 4.19 | 41.18 | 0.35 | 28.46 | 0.90 |
| 3 | Quantum National Bank | 3.36 | 3.03 | 29.99 | 4.87 | 40.90 | 0.00 | 32.20 | 0.39 |
| 4 | Merchants Commercial Bank | 46.83 | 2.44 | 88.60 | 3.61 | 37.21 | 0.08 | 45.58 | 0.33 |
| 5 | Central State Bank | 12.18 | 1.91 | 22.01 | 4.19 | 52.71 | 0.00 | 25.48 | 0.68 |
| 6 | Western Commerce Bank | 6.63 | 2.29 | 30.18 | 4.27 | 46.02 | 0.08 | 37.78 | 0.43 |
| 7 | Yampa Valley Bank | 12.90 | 1.72 | 26.43 | 3.72 | 51.07 | 0.06 | 38.61 | 0.49 |
| 8 | HCN Bank | 0.59 | 2.23 | 25.84 | 3.62 | 39.35 | 0.00 | 40.13 | 0.38 |
| 9 | Dundee Bank | 24.99 | 1.91 | 22.04 | 3.84 | 52.75 | 0.03 | 18.86 | 0.88 |
| 10 | NewFirst National Bank | (3.02) | 2.92 | 28.63 | 4.63 | 39.83 | 0.28 | 37.38 | 0.66 |
| 10 | WoodTrust Bank | 12.25 | 2.29 | 28.38 | 2.90 | 41.41 | 0.14 | 25.71 | 2.64 |
| 12 | Pioneer Bank | 0.86 | 1.81 | 27.67 | 3.78 | 56.03 | 0.09 | 35.29 | 0.99 |
| 13 | The Citizens National Bank of Bluffton | (0.07) | 2.43 | 25.31 | 4.02 | 48.73 | 0.21 | 29.36 | 0.87 |
| 14 | First Community Bank of Central Alabama | (0.08) | 1.89 | 40.15 | 3.64 | 52.75 | 0.20 | 51.96 | 0.77 |
| 15 | The Pueblo Bank and Trust Company | (0.96) | 1.80 | 20.04 | 3.89 | 60.58 | 0.04 | 37.86 | 1.45 |
| 16 | Bank of Texas | 7.51 | 2.38 | 21.20 | 3.72 | 28.39 | 0.16 | 44.40 | 0.02 |
| 17 | Central Bank | 9.70 | 1.79 | 21.06 | 5.46 | 64.85 | 0.21 | 62.31 | 0.55 |
| 18 | PromiseOne Bank | 17.97 | 2.23 | 23.66 | 3.84 | 47.96 | 0.34 | 15.29 | 0.93 |
| 19 | Southwest Bank | (10.35) | 1.89 | 22.33 | 4.53 | 62.11 | 0.13 | 69.00 | 1.19 |
| 20 | The Bank of Old Monroe | 0.83 | 1.97 | 40.37 | 3.31 | 43.53 | 0.01 | 30.87 | 0.46 |
| 21 | The First National Bank of Bastrop | 8.79 | 1.49 | 22.24 | 3.38 | 59.80 | 0.01 | 39.17 | 0.59 |
| 22 | CNB Bank | 36.40 | 2.06 | 24.62 | 4.06 | 49.47 | 0.22 | 4.72 | 0.60 |
| 23 | Charlotte State Bank & Trust | 11.97 | 1.34 | 18.07 | 2.71 | 55.24 | 0.00 | 45.55 | 1.24 |

PEER GROUP 5:
\$1 - 5 Billion

Sub-S Top Ten Percent: How They Rank

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

| Institution Name | FDIC Cert. | City, State | Assets (\$000) | Employees | Branches |
|--------------------------------------|------------|--------------------|----------------|-----------|----------|
| CFG Community Bank | 34294 | Lutherville, MD | 4,253,159 | 247 | 2 |
| Citizens Bank | 14851 | Elizabethton, TN | 1,188,606 | 239 | 12 |
| First American Bank | 2240 | Artesia, NM | 1,744,541 | 250 | 19 |
| First National Bank of Central Texas | 3325 | Waco, TX | 1,333,228 | 105 | 5 |
| Lone Star State Bank of West Texas | 3116 | Lubbock, TX | 1,433,961 | 94 | 5 |
| Security State Bank & Trust | 15809 | Fredericksburg, TX | 1,848,598 | 307 | 18 |
| State Bank of Texas | 27074 | Dallas, TX | 2,054,921 | 88 | 7 |
| Sutton Bank | 5962 | Attica, OH | 1,780,430 | 170 | 7 |
| TexasBank | 19559 | Brownwood, TX | 1,715,530 | 293 | 13 |
| Wallis Bank | 20845 | Wallis, TX | 1,062,134 | 190 | 14 |
| WestStar Bank | 32941 | El Paso, TX | 2,790,209 | 329 | 14 |

Sub-S Top Ten Percent: How They Rank

| | | | | | | | | |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median | 12.50 | 2.51 | 26.07 | 4.15 | 45.20 | 0.13 | 42.37 | 0.78 |
| Top Ten Percent: Average | 30.39 | 2.77 | 28.70 | 4.35 | 45.05 | 0.16 | 37.15 | 1.10 |
| All Banks: Median | 3.30 | 1.52 | 19.26 | 3.23 | 59.27 | 0.13 | 27.19 | 0.72 |
| All Banks: Average | 4.30 | 1.57 | 19.68 | 3.34 | 58.33 | 0.25 | 27.64 | 0.97 |

CB Scorecard Key Performance Indicators

| RK | Institution Name | AGR | ROAA | ROAE | NIM | ER | NPA | NIBD | NII |
|----|--------------------------------------|--------|------|-------|------|-------|------|-------|------|
| 1 | Wallis Bank | (4.41) | 3.47 | 33.39 | 5.53 | 44.89 | 0.05 | 47.19 | 1.29 |
| 2 | Sutton Bank | 19.92 | 3.15 | 42.69 | 2.67 | 43.76 | 0.13 | 78.73 | 3.09 |
| 3 | CFG Community Bank | 61.46 | 3.35 | 37.39 | 5.33 | 38.13 | 0.17 | 17.42 | 0.89 |
| 4 | WestStar Bank | 6.99 | 2.04 | 24.07 | 3.58 | 49.20 | 0.02 | 43.18 | 0.78 |
| 5 | Lone Star State Bank of West Texas | 20.28 | 2.31 | 22.46 | 3.62 | 45.20 | 0.00 | 45.59 | 0.12 |
| 6 | First American Bank | 12.50 | 2.06 | 31.11 | 3.71 | 48.66 | 0.30 | 43.34 | 0.64 |
| 7 | TexasBank | 137.52 | 2.51 | 21.51 | 4.67 | 53.71 | 0.28 | 24.42 | 1.42 |
| 8 | Security State Bank & Trust | 10.49 | 1.92 | 21.74 | 4.15 | 53.93 | 0.07 | 42.37 | 0.53 |
| 9 | Citizens Bank | 11.25 | 2.76 | 21.78 | 4.70 | 53.77 | 0.17 | 19.94 | 2.12 |
| 10 | State Bank of Texas | 55.43 | 4.86 | 33.49 | 6.29 | 19.18 | 0.43 | 8.39 | 0.54 |
| 11 | First National Bank of Central Texas | 2.90 | 2.00 | 26.07 | 3.59 | 45.13 | 0.10 | 38.08 | 0.68 |