



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