



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

March 31, 2023



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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	10.27	1.75	15.85	4.34	54.33	0.00	34.93	0.00
Top Ten Percent: Average	9.20	2.30	15.71	4.46	53.81	0.30	37.29	0.00
All Banks: Median	1.63	0.71	6.10	3.49	76.62	0.13	23.64	0.00
All Banks: Average	1.40	0.70	6.44	3.60	78.02	0.54	23.40	0.00
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	5.77	1.70	16.36	4.46	52.99	0.03	35.57	0.61
Top Ten Percent: Average	8.77	1.96	18.48	4.58	53.55	0.15	37.62	0.82
All Banks: Median	1.73	0.85	9.22	3.53	68.11	0.15	24.33	0.34
All Banks: Average	3.08	0.91	9.52	3.56	69.06	0.35	24.99	0.40
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	11.17	1.65	17.28	4.17	52.72	0.06	34.36	0.58
Top Ten Percent: Average	12.63	1.69	18.16	4.16	52.08	0.14	35.11	0.76
All Banks: Median	4.67	0.92	9.95	3.47	65.96	0.17	23.37	0.39
All Banks: Average	5.35	0.94	10.28	3.48	67.51	0.30	24.19	0.46
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	9.07	1.68	17.97	4.26	50.84	0.11	31.93	0.68
Top Ten Percent: Average	11.18	1.87	20.02	4.47	50.83	0.19	33.50	0.77
All Banks: Median	4.35	0.93	10.57	3.40	66.39	0.17	24.18	0.44
All Banks: Average	5.36	0.96	10.86	3.44	66.29	0.26	24.34	0.53
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	13.61	1.78	19.92	4.24	47.11	0.12	34.49	0.60
Top Ten Percent: Average	15.97	1.96	20.26	4.47	46.28	0.20	36.07	0.89
All Banks: Median	6.69	0.99	10.98	3.29	62.73	0.20	23.68	0.51
All Banks: Average	7.82	1.04	11.35	3.40	62.71	0.28	24.88	0.57

Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	5.39	2.79	28.61	4.81	50.85	0.01	34.48	0.66
Top Ten Percent: Average	7.05	3.14	33.02	4.89	50.87	0.49	35.27	1.29
All Banks: Median	(0.78)	1.19	13.76	3.50	65.77	0.11	25.87	0.29
All Banks: Average	(0.32)	1.26	15.12	3.67	65.95	0.44	28.03	0.38
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	7.86	2.36	26.00	4.38	50.11	0.02	35.04	0.55
Top Ten Percent: Average	6.94	2.44	28.29	4.59	50.74	0.18	36.26	0.62
All Banks: Median	1.65	1.30	16.41	3.58	62.33	0.12	25.99	0.37
All Banks: Average	2.41	1.37	17.44	3.61	62.78	0.33	26.67	0.43
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	5.70	2.36	27.74	4.33	49.16	0.09	39.34	0.71
Top Ten Percent: Average	8.02	2.42	29.06	4.42	48.37	0.24	37.18	0.83
All Banks: Median	0.53	1.34	17.31	3.48	60.82	0.17	24.62	0.44
All Banks: Average	1.78	1.41	18.40	3.54	61.27	0.31	25.70	0.52
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	7.94	2.44	31.62	4.20	43.59	0.03	32.65	0.76
Top Ten Percent: Average	12.92	2.53	34.28	4.35	47.11	0.15	35.01	0.80
All Banks: Median	2.38	1.37	16.86	3.48	61.37	0.15	25.50	0.48
All Banks: Average	3.49	1.47	18.52	3.56	60.39	0.28	26.08	0.55
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	19.05	2.47	33.98	4.52	49.18	0.06	38.71	0.91
Top Ten Percent: Average	13.69	3.35	36.43	4.85	47.06	0.13	41.32	2.23
All Banks: Median	1.63	1.39	18.25	3.43	60.82	0.17	25.43	0.68
All Banks: Average	5.32	1.55	19.66	3.49	60.03	0.31	26.69	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: **452**
 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	97,382	15	1
Amistad Bank	26658	Del Rio, TX	46,115	13	1
Atascosa Bank	24064	Pleasanton, TX	95,593	10	1
Bank of Calhoun County	12549	Hardin, IL	93,423	13	3
Bank of Cattaraugus	9406	Cattaraugus, NY	34,762	8	1
Bank of Lake Village	15547	Lake Village, AR	82,818	15	2
Bank of Lewellen	5425	Lewellen, NE	27,079	3	1
Bank of Locust Grove	16795	Locust Grove, OK	53,066	15	1
Breda Savings Bank	5792	Breda, IA	91,127	8	1
Buckley State Bank	12121	Buckley, IL	57,568	7	1
California Pacific Bank	23242	San Francisco, CA	80,076	9	2
CBW Bank	13959	Weir, KS	90,575	20	1
Chambers State Bank	13251	Chambers, NE	75,106	9	2
Citizens Bank of Edinburg	20454	Edinburg, IL	31,954	5	1
Citizens State Bank	16581	Anton, TX	68,311	12	2
Comerica Bank & Trust, N.A.	1596	Ann Arbor, MI	84,042	127	1
Community Bank of Easton	18568	Easton, IL	45,226	3	1
Community Bank of Missouri	57141	Richmond, MO	79,686	15	2
Community State Bank	5619	Bradley, AR	30,492	7	1
Corebank	18063	Waynoka, OK	94,925	13	1
Country Trust Bank	35602	Bloomington, IL	32,304	120	1
Covington County Bank	21998	Collins, MS	86,041	21	2
Fidelity Personal Trust Company, FSB	35206	Merrimack, NH	66,610	51	2
First Capital Bank	3399	Quanah, TX	83,693	24	2
First National Bank	4111	Heavener, OK	97,576	33	2
First Naturalstate Bank	21379	McGehee, AR	87,819	18	3
First State Bank	57910	Nashua, IA	59,386	8	1
Harwood State Bank	9128	Harwood, ND	48,793	8	1
Holladay Bank & Trust	21448	Salt Lake City, UT	62,197	11	1
Home Federal Savings and Loan Association	31774	Bamberg, SC	41,339	6	1
HSBC Trust Company (Delaware), N.A.	58188	Wilmington, DE	56,834	1	1
ITS Bank	34619	Johnston, IA	9,694	0	1
Kinmundy Bank	3805	Kinmundy, IL	64,314	9	1
McClave State Bank	11261	McClave, CO	53,114	10	1
Pavillion Bank	24303	Richardson, TX	73,504	17	1
Portage Bank	8197	Bellevue, WA	71,112	14	2
Scribner Bank	14026	Scribner, NE	86,896	13	1
State Bank of Eagle Butte	18145	Eagle Butte, SD	81,633	19	1
State Bank of Jeffers	10200	Jeffers, MN	39,410	6	1
The Citizens Bank of Edina	12457	Edina, MO	93,617	13	1
The First National Bank of Peterstown	6787	Peterstown, WV	83,181	13	2
The First State Bank	11175	Abernathy, TX	82,527	17	3
The Santa Anna National Bank	5520	Santa Anna, TX	59,528	12	1
The Security State Bank	15749	Emery, SD	67,861	8	2
Transact Bank, N.A.	13986	Denver, CO	13,532	9	1
Zavala County Bank	15105	Crystal City, TX	86,426	19	2

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.27	1.75	15.85	4.34	54.33	0.00	34.93	0.54
Top Ten Percent: Average	9.20	2.30	15.71	4.46	53.81	0.30	37.29	2.27
All Banks: Median	1.63	0.71	6.10	3.49	76.62	0.13	23.64	0.24
All Banks: Average	1.40	0.70	6.44	3.60	78.02	0.54	23.40	0.41

CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	CBW Bank	60.27	14	6.02	10	24.69	5	5.95	13	46.69	28	0.01	158	89.38	7	8.90	17
2	American Exchange Bank, Lindsay, Oklahoma	50.46	16	1.71	49	21.77	14	3.58	207	51.12	44	0.00	1	41.75	37	0.36	147
3	HSBC Trust Company (Delaware), N.A.	4.40	179	4.30	13	4.38	265	4.60	72	19.32	3	0.00	1	100.00	1	2.52	30
4	Zavala County Bank	13.72	105	1.72	48	21.76	15	3.22	289	57.18	82	0.00	1	46.19	26	1.11	46
5	Citizens State Bank	25.32	48	1.77	45	10.95	112	5.53	18	59.95	102	0.00	1	29.75	142	0.34	156
6	Bank of Lewellen	20.50	66	2.06	32	13.05	79	3.88	149	43.15	20	0.00	1	34.95	79	0.26	208
7	Comerica Bank & Trust, N.A.	41.24	23	26.06	1	26.45	3	1.24	445	72.56	194	0.00	1	100.00	1	124.55	4
8	State Bank of Jeffers	9.18	138	1.94	41	19.64	24	3.64	193	45.92	26	0.00	1	38.87	51	0.26	208
9	Amistad Bank	-47.39	436	2.06	32	16.16	48	4.96	45	54.06	60	0.00	1	39.90	45	1.35	40
10	The Citizens Bank of Edina	27.28	44	2.03	38	18.59	35	4.27	98	36.80	14	0.09	204	33.43	94	0.29	183
11	Fidelity Personal Trust Company, FSB	9.86	130	20.85	3	22.00	13	4.34	90	51.49	47	0.00	1	0.00	421	44.05	10
12	The First State Bank	0.31	239	2.62	21	17.53	43	7.08	4	56.71	75	0.32	283	52.53	19	0.93	52
13	Community Bank of Missouri	-16.97	375	2.15	28	18.64	34	5.24	31	50.94	42	0.00	1	29.58	146	0.56	93
14	Bank of Locust Grove	65.61	10	1.38	77	10.04	123	5.05	39	60.32	104	0.15	232	30.87	125	0.65	73
15	Portage Bank	31.37	37	1.28	95	15.90	50	4.99	42	64.41	139	0.00	1	8.32	375	0.93	52
16	Community Bank of Easton	28.38	41	3.14	17	14.20	67	4.73	63	24.74	4	0.00	1	21.08	262	0.13	341
17	First National Bank	-7.32	312	1.27	100	14.37	63	5.41	25	71.97	192	0.00	1	38.16	55	0.92	56
18	Corebank	15.80	92	1.42	69	14.12	68	4.77	60	53.78	58	0.00	1	25.03	204	0.20	261
19	Atascosa Bank	-1.52	260	2.97	18	47.54	2	3.23	285	28.56	6	0.10	209	44.78	29	1.99	35
20	Scribner Bank	-7.47	315	2.26	24	17.61	41	4.36	86	59.89	101	0.10	209	40.66	42	2.65	29
21	Harwood State Bank	12.15	118	1.64	57	18.73	31	3.69	184	55.77	68	0.00	1	24.97	208	0.27	198
21	McClave State Bank	32.82	33	2.01	39	13.69	71	5.52	20	51.57	48	0.00	1	14.82	340	0.15	313
23	Breda Savings Bank	6.35	163	1.18	110	20.29	21	2.88	349	53.56	56	0.00	1	37.58	59	0.41	126
24	The Santa Anna National Bank	17.76	82	1.42	69	19.09	29	4.05	130	58.84	97	0.37	294	33.61	92	0.50	104
25	ITS Bank	5.10	170	3.89	15	4.13	276	8.24	2	42.20	18	0.00	1	0.00	421	4.02	24
26	Community State Bank	12.74	109	0.93	158	7.56	188	4.61	70	73.19	203	0.00	1	31.21	118	0.60	82
27	Bank of Cattaraugus	56.96	15	1.36	81	18.44	38	5.41	25	69.87	175	0.66	347	37.54	60	0.25	218
28	Chambers State Bank	6.83	158	2.46	23	10.56	117	4.41	84	47.11	29	0.09	204	35.50	73	0.18	280
29	First Naturalstate Bank	18.43	78	1.24	104	13.45	75	3.75	175	59.97	103	0.15	232	41.18	40	0.32	165
30	Buckley State Bank	35.25	30	1.13	118	12.26	91	3.31	265	51.60	49	0.00	1	32.09	108	0.14	329
31	Pavillion Bank	-46.28	434	1.80	44	13.62	74	5.47	23	59.16	98	0.00	1	38.94	50	0.18	280
32	California Pacific Bank	-10.75	345	4.55	12	9.81	132	7.71	3	26.37	5	3.41	445	48.54	22	1.25	43
33	Holladay Bank & Trust	-34.47	420	1.53	61	8.77	154	5.09	35	60.32	104	0.00	1	34.90	81	0.32	165
34	The First National Bank of Peterstown	-5.67	299	1.65	54	18.58	36	3.61	199	55.22	65	0.30	275	44.95	28	0.77	66
35	Bank of Calhoun County	2.30	212	1.12	121	14.29	64	3.41	241	53.74	57	0.00	1	31.16	120	0.24	225
36	The Security State Bank	-3.16	276	1.98	40	17.56	42	3.95	141	31.34	9	0.00	1	32.72	103	0.02	430
37	First State Bank	10.67	127	1.32	88	12.14	95	3.44	237	51.78	51	0.00	1	17.80	309	0.38	139
37	Transact Bank, N.A.	-30.98	414	1.28	95	9.89	129	5.01	41	92.01	345	0.00	1	87.94	8	11.90	14
39	Kinmundy Bank	-3.04	273	2.20	26	18.57	37	4.13	121	33.65	11	0.50	322	28.20	163	0.51	101
40	Covington County Bank	2.41	210	1.24	104	15.79	51	4.00	138	60.95	113	0.79	361	43.25	31	1.03	48
41	Country Trust Bank	13.84	104	13.17	6	13.65	73	4.21	105	92.04	348	0.00	1	0.00	421	229.96	1
42	Bank of Lake Village	-34.84	423	2.06	32	20.33	20	4.18	110	43.44	21	0.05	186	40.05	44	0.24	225
43	Home Federal Savings and Loan Association	15.98	90	1.46	66	10.89	114	3.74	178	67.57	157	0.00	1	0.00	421	1.61	39
44	First Capital Bank	-64.35	447	1.71	49	20.07	23	6.05	11	58.41	92	0.84	367	58.54	12	0.74	69
45	Citizens Bank of Edinburg	12.40	112	1.10	126	14.45	61	3.31	265	54.59	62	0.00	1	22.30	245	0.26	208
46	State Bank of Eagle Butte	48.87	18	1.18	110	16.39	46	4.33	91	74.11	209	1.17	396	28.39	162	1.00	50

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

Number of Institutions in Peer Group: **667**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Heritage Bank	57025	Clovis, NM	124,465	19	2
Bank of Anguilla	8243	Anguilla, MS	185,723	32	4
Bank of Brookhaven	35439	Brookhaven, MS	236,157	30	1
Bank of Commerce	13274	Chelsea, OK	191,381	58	6
Bank of Lincoln County	57396	Fayetteville, TN	185,238	43	3
Bank of Newington	5704	Newington, GA	228,182	36	3
Bank of South Texas	26727	Mcallen, TX	164,039	58	6
BNY Mellon Trust of Delaware	24867	Wilmington, DE	187,231	12	1
Brickyard Bank	22811	Lincolnwood, IL	174,082	23	2
Bridge Community Bank	12717	Mount Vernon, IA	125,057	18	3
California Business Bank	58037	Irvine, CA	108,997	10	1
Capitol National Bank	24199	Lansing, MI	182,545	29	2
Carson Bank	17369	Mulvane, KS	178,138	40	4
CentreBank	15532	Veedersburg, IN	106,142	26	4
Citizens' Bank of Charleston	17830	Charleston, MO	184,073	22	2
Citizens State Bank	8183	Royal Oak, MI	180,963	34	1
Coastal Bank & Trust	58899	Jacksonville, NC	206,186	36	4
Community Bank	8975	Bristow, OK	109,327	29	1
Community Bank	34020	Topeka, KS	168,723	22	1
Eagle Bank	58282	Polson, MT	120,860	17	1
Farmers and Miners Bank	22888	Pennington Gap, VA	179,802	52	6
FDS Bank	33831	Mason, OH	118,380	752	1
First Bank and Trust Company of Illinois	18641	Palatine, IL	204,329	26	1
First Community Bank of East Tennessee	33794	Rogersville, TN	228,134	50	4
First Electronic Bank	35533	Salt Lake City, UT	188,909	70	1
First National Bank and Trust Co. of Bottineau	3902	Bottineau, ND	173,787	22	1
First National Bank USA	22046	Boutte, LA	207,028	32	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	161,643	34	2
First State Bank of Odem	16334	Odem, TX	187,912	34	4
Fort Davis State Bank	17446	Fort Davis, TX	145,239	31	3
G. W. Jones Exchange Bank	999	Marcellus, MI	122,910	20	3
Garden Plain State Bank	19687	Wichita, KS	143,844	18	2
Granite Mountain Bank Inc dba Granite Mountain Bank	15744	Philipsburg, MT	130,436	19	3
Liberty Bank	11719	Liberty, IL	132,466	25	4
Liberty Bank	20429	Geraldine, AL	188,843	52	6
McKenzie Banking Company	13955	Mc Kenzie, TN	195,028	90	6
Nationwide Trust Company, FSB	34710	Columbus, OH	152,929	131	1
Nevada Bank and Trust Company	22669	Caliente, NV	238,805	39	4
North Alabama Bank	27560	Hazel Green, AL	156,258	40	4
One World Bank	57901	Dallas, TX	161,824	39	3
Peoples Bank	57058	Manchester, TN	202,850	26	2
Peoples Bank & Trust Company	1475	Sheridan, AR	142,364	25	1
Peoples State Bank	10345	Shepherd, TX	168,603	31	3
PeoplesTrust Bank	57569	Hamilton, AL	159,380	30	3
Rocky Mountain Bank & Trust	3019	Florence, CO	107,186	23	2
Security First National Bank of Hugo	432	Hugo, OK	132,438	29	1
Sherburne State Bank	10169	Becker, MN	242,334	42	3
Sumner Bank & Trust	57954	Gallatin, TN	233,793	35	3
Sundown State Bank	18780	Sundown, TX	220,772	33	5
Tandem Bank	59178	Tucker, GA	180,292	33	1
Texas Financial Bank	26738	Eden, TX	120,360	20	3
The Citizens Bank of Cochran	16275	Cochran, GA	158,740	27	2
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	176,120	37	2
The Community Bank	58517	Bridgeport, TX	161,717	31	2
The First National Bank and Trust Company of Broken Arrow	4050	Broken Arrow, OK	241,649	35	2
The First National Bank and Trust Company of Miami	4148	Miami, OK	212,336	37	3
The First National Bank of Quitaque	3401	Quitaque, TX	124,871	17	2
The First National Bank of Waynesboro	2160	Waynesboro, GA	203,797	35	1
The First National Bank of Winnsboro	5590	Winnsboro, TX	161,702	29	2

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **667**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$100 - 249 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
The Gunnison Bank and Trust Company	11259	Gunnison, CO	227,581	41	2
The Security State Bank	18677	Winters, TX	115,345	24	2
The State Bank	1778	La Junta, CO	134,472	25	3
Town & Country Bank	1434	Ravenna, NE	198,963	29	4
TriCentury Bank	18109	De Soto, KS	146,999	14	3
Triumph State Bank	1906	Trimont, MN	100,077	17	4
West Central Georgia Bank	21526	Thomaston, GA	149,145	25	2
York State Bank	16079	York, NE	200,464	23	3

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

		5.77	1.70	16.36	4.46	52.99	0.03	35.57	0.61								
Top Ten Percent: Median		5.77	1.70	16.36	4.46	52.99	0.03	35.57	0.61								
Top Ten Percent: Average		8.77	1.96	18.48	4.58	53.55	0.15	37.62	0.82								
All Banks: Median		1.73	0.85	9.22	3.53	68.11	0.15	24.33	0.34								
All Banks: Average		3.08	0.91	9.52	3.56	69.06	0.35	24.99	0.40								
CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	The Security State Bank	202.96	2	4.30	10	21.84	33	5.83	12	44.54	33	0.10	282	51.63	25	9.79	10
2	The Gunnison Bank and Trust Company	5.01	267	2.48	16	27.52	14	4.75	53	39.04	13	0.00	1	52.36	24	0.91	60
3	First Electronic Bank	-3.98	466	15.13	5	46.65	6	21.63	1	39.91	16	0.00	1	72.12	9	12.60	7
4	Sherburne State Bank	20.43	84	1.44	122	20.63	41	3.86	218	52.09	101	0.00	1	38.87	86	0.76	87
5	FDS Bank	-53.19	665	492.98	1	1614.83	1	4.27	119	16.21	2	0.00	1	100.00	1	742.08	1
6	Eagle Bank	4.30	285	1.80	46	22.69	28	3.78	247	42.61	28	0.00	1	33.87	135	1.21	43
7	Citizens State Bank	30.85	44	1.71	62	17.30	81	5.85	11	56.21	152	0.02	170	32.51	157	0.57	140
8	Fort Davis State Bank	47.90	15	1.70	65	10.79	263	5.73	14	58.96	184	0.07	248	53.36	21	0.64	114
9	McKenzie Banking Company	15.57	118	2.96	13	27.41	15	6.83	5	52.99	112	0.53	514	34.16	134	1.82	22
10	First National Bank and Trust Co. of Bottineau	38.10	23	5.36	8	51.26	5	3.35	397	40.50	18	0.04	208	25.64	297	1.58	25
11	First State Bank of Odem	-11.80	566	2.10	26	17.46	76	5.30	28	51.06	94	0.00	1	50.44	29	0.53	162
12	The First National Bank of Waynesboro	4.29	287	2.33	20	16.40	90	4.77	50	43.80	31	0.15	327	35.57	121	0.89	64
13	Tandem Bank	60.81	10	1.18	203	11.15	244	4.80	48	74.72	434	0.00	1	52.46	23	1.36	36
14	Sundown State Bank	-13.25	585	1.85	42	18.36	66	5.12	31	50.27	79	0.00	1	42.93	58	0.47	191
15	First Community Bank of East Tennessee	41.53	20	1.85	42	18.57	64	4.29	116	52.17	103	0.12	298	22.73	376	1.18	45
16	The First National Bank and Trust Company of Miami	9.37	198	1.64	77	20.03	50	4.32	112	51.02	92	0.08	259	35.66	119	0.51	170
17	North Alabama Bank	12.17	153	1.34	154	14.01	143	5.50	18	64.26	264	0.00	1	31.85	174	0.45	213
18	Sumner Bank & Trust	17.57	101	1.53	103	16.36	91	4.74	55	53.11	113	0.00	1	23.07	370	0.34	331
19	Bank of Newington	41.09	21	1.82	45	20.63	41	5.22	30	50.49	82	0.00	1	18.94	457	0.21	489
20	Bank of South Texas	21.67	77	1.68	70	11.36	229	7.05	4	68.80	346	0.06	235	37.61	99	0.61	121
21	American Heritage Bank	6.64	244	1.98	33	26.88	17	4.65	65	48.96	69	0.19	365	33.67	142	0.42	248
22	CentreBank	4.54	278	1.74	54	13.31	164	5.34	26	59.27	188	0.01	152	28.75	231	0.67	103
23	Bank of Lincoln County	4.30	285	1.42	128	12.20	202	4.46	92	58.95	182	0.00	1	28.50	234	0.82	74
24	Liberty Bank	11.60	161	1.58	94	15.71	109	4.77	50	58.98	185	0.16	341	30.74	192	0.61	121
25	The Colorado Bank and Trust Company of La Junta	-2.95	438	1.60	86	12.40	196	4.62	69	64.25	263	0.01	152	52.53	22	1.37	34
26	One World Bank	38.03	24	1.70	65	8.08	388	6.66	7	67.80	329	0.17	352	56.28	17	0.78	85
27	The First National Bank of Quitaque	32.58	38	1.68	70	18.61	63	4.46	92	44.95	36	1.29	629	46.06	44	0.34	331
28	Carson Bank	15.88	112	1.35	148	21.17	38	3.88	214	64.31	266	0.08	259	28.86	229	1.24	40
28	The First National Bank of Winnsboro	5.77	254	2.29	21	12.58	189	4.94	40	49.36	73	0.91	596	38.71	88	1.18	45
30	Peoples Bank & Trust Company	-11.53	565	1.49	111	13.44	161	4.45	95	56.54	156	0.00	1	43.54	55	0.51	170
31	Community Bank	9.30	200	1.38	144	14.99	118	3.25	432	50.89	91	0.01	152	35.66	119	0.84	66
31	West Central Georgia Bank	4.15	290	2.00	31	9.17	338	4.00	186	46.00	44	0.01	152	30.13	200	0.80	81
33	Farmers and Miners Bank	10.51	180	1.64	77	12.07	206	4.21	136	62.27	233	0.15	327	40.26	73	0.70	95
34	Brickyard Bank	10.83	175	1.70	65	18.91	61	4.21	136	56.45	154	0.02	170	50.32	30	0.15	561
35	First Bank and Trust Company of Illinois	0.86	361	4.37	9	34.92	10	8.13	2	44.46	32	0.00	1	26.56	280	0.01	658
36	Coastal Bank & Trust	29.99	46	1.15	210	11.34	231	4.31	113	65.59	291	0.00	1	36.26	115	0.33	347
37	First New Mexico Bank, Las Cruces	-15.09	605	1.30	163	11.39	228	5.50	18	53.60	118	0.00	1	42.93	58	0.52	166
38	The State Bank	5.52	259	1.74	54	12.57	190	4.40	102	49.34	72	0.21	372	32.07	166	0.56	143
39	Peoples State Bank	-0.34	385	1.40	133	35.45	9	3.72	257	59.01	186	0.00	1	26.65	277	0.62	117
40	Bank of Anguilla	3.35	304	1.99	32	23.39	27	4.33	111	55.54	143	0.67	551	31.17	183	1.37	34
41	Bridge Community Bank	7.87	219	1.31	159	13.53	157	3.31	417	57.16	164	0.00	1	36.98	109	0.50	174
42	The Community Bank	-2.94	437	1.50	109	24.36	22	4.27	119	62.13	230	0.09	269	36.99	108	0.65	109
43	Citizens' Bank of Charleston	11.95	157	2.38	18	15.79	105	4.45	95	35.08	6	0.16	341	18.14	474	0.45	213
44	Nevada Bank and Trust Company	-10.77	562	1.55	100	26.81	18	3.72	257	54.02	122	0.02	170	46.37	41	0.56	143
45	Community Bank	-10.16	552	1.88	37	21.34	37	5.12	31	54.81	130	0.14	313	27.66	254	0.91	60
46	Liberty Bank	15.72	115	1.60	86	14.68	125	4.00	186	46.72	49	0.07	248	25.38	305	0.36	308
46	Peoples Bank	-1.66	416	1.85	42	14.59	127	3.85	222	40.56	19	0.02	170	25.99	290	0.58	136
48	G. W. Jones Exchange Bank	18.57	94	1.43	124	22.60	30	2.94	508	62.67	240	0.23	383	65.15	13	1.42	31
49	BNY Mellon Trust of Delaware	-10.34	558	5.66	7	11.61	217	4.52	86	23.80	3	0.63	544	100.00	1	7.02	11
50	Bank of Brookhaven	35.81	25	1.26	174	14.76	123	3.27	428	62.28	234	0.00	1	24.71	322	0.60	127
51	Bank of Commerce	-8.71	532	1.35	148	14.37	136	4.93	41	63.25	248	0.06	235	40.00	74	1.23	41
51	Garden Plain State Bank	3.87	293	1.55	100	13.55	156	3.47	359	47.36	57	0.00	1	23.01	372	0.62	117
53	California Business Bank	-17.98	618	1.77	50	12.41	195	4.11	157	67.64	327	0.00	1	39.20	83	1.52	29
53	First National Bank USA	-10.24	554	2.03	28	19.79	52	4.61	72	47.42	58	0.03	193	33.86	136	0.31	367
55	Texas Financial Bank	-8.65	530	1.51	105	15.44	113	3.35	397	56.08	149	0.00	1	37.80	94	0.81	77
56	York State Bank	18.48	95	1.58	94	14.08	142	3.57	311	46.92	51	0.16	341	29.65	209	0.44	226
57	Rocky Mountain Bank & Trust	-12.07	570	2.03	28	23.56	26	4.63	67	55.60	144	0.27	411	45.21	51	0.47	191
58	Granite Mountain Bank Inc dba Granite Mountain Bank	3.94	292	1.25	176	16.09	98	4.54	81	58.09	171	0.15	327	57.06	16	0.34	331
59	The Citizens Bank of Cochran	8.50	208	1.74	54	16.54	87	4.68	61	51.54	97	0.05	221	18.18	472	0.37	297

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	5.77	1.70	16.36	4.46	52.99	0.03	35.57	0.61
Top Ten Percent: Average	8.77	1.96	18.48	4.58	53.55	0.15	37.62	0.82
All Banks: Median	1.73	0.85	9.22	3.53	68.11	0.15	24.33	0.34
All Banks: Average	3.08	0.91	9.52	3.56	69.06	0.35	24.99	0.40

CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
60	Nationwide Trust Company, FSB	3.83	295	20.19	4	92.70	2	-1.28	667	82.57	540	0.00	1	100.00	1	147.70	2
61	Capitol National Bank	-0.69	396	2.17	24	18.41	65	5.40	24	50.50	83	0.35	442	31.88	173	0.34	331
62	The First National Bank and Trust Company of Broken Arr	-9.25	540	1.51	105	14.18	141	4.38	107	56.16	151	0.01	152	51.40	27	0.35	318
63	PeoplesTrust Bank	7.66	224	1.47	115	15.99	101	4.05	175	51.05	93	0.22	375	25.12	311	0.54	155
64	Town & Country Bank	13.49	137	1.69	68	16.36	91	4.00	186	52.36	104	0.05	221	24.57	324	0.26	426
65	Security First National Bank of Hugo	-9.03	538	2.50	15	27.81	13	6.18	9	47.03	53	0.58	529	27.65	255	0.55	149
66	TriCentury Bank	12.78	149	1.65	75	13.69	152	3.94	198	45.80	42	0.00	1	19.70	444	0.20	505
67	Triumph State Bank	33.21	35	1.51	105	17.66	72	4.51	87	55.07	137	0.60	536	35.14	127	0.22	476

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

Number of Institutions in Peer Group: **595**
 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
AB&T	35029	Albany, GA	257,150	30	1
Allied First Bank,sb	55130	Oswego, IL	458,058	240	1
American Bank and Trust Company	20537	Tulsa, OK	308,977	41	1
Bank of Dudley	9068	Dudley, GA	359,869	77	6
Bank of Lexington, Inc.	58164	Lexington, KY	386,918	41	3
Bank of the Bluegrass and Trust Company	21161	Lexington, KY	331,888	57	3
BlueHarbor Bank	58691	Mooreville, NC	415,594	35	4
Branson Bank	35420	Branson, MO	345,728	75	5
CedarStone Bank	57684	Lebanon, TN	276,970	34	3
Central Bank	1756	Little Rock, AR	470,849	32	2
Century Bank and Trust	5015	Coldwater, MI	466,524	99	6
Century Bank and Trust	147	Milledgeville, GA	362,962	50	2
Century Bank of Georgia	35236	Cartersville, GA	336,870	31	2
Chino Commercial Bank, N.A.	35366	Chino, CA	438,911	56	4
CIBC National Trust Company	91325	Atlanta, GA	326,137	309	2
Commercial Banking Company	16246	Valdosta, GA	323,923	64	5
Community First National Bank	35585	Manhattan, KS	311,327	59	2
Cross Bank	13821	Wynne, AR	380,607	87	10
Delta National Bank and Trust Company	26633	New York, NY	446,528	53	2
Desjardins Bank, N.A.	33565	Hallandale, FL	351,388	47	3
Eaglemark Savings Bank	34313	Reno, NV	497,437	97	1
Farmers & Merchants Bank	9462	Miamisburg, OH	286,863	38	5
FinWise Bank	35323	Murray, UT	437,188	151	2
First National Bank of Brookfield	18564	Brookfield, IL	359,491	36	1
First National Bank of Griffin	169	Griffin, GA	378,298	77	8
First National Bank of Jasper	18150	Jasper, TX	289,882	45	3
First Security Trust and Savings Bank	17224	Elmwood Park, IL	409,294	33	1
First State Bank	12149	Fort Payne, AL	284,081	83	3
First State Bank of DeKalb County	23815	Irvington, KY	309,359	54	5
First Vision Bank of Tennessee	58201	Tullahoma, TN	416,547	72	4
Grandview Bank	3230	Grandview, TX	489,493	59	4
Guadalupe Bank	58768	Kerrville, TX	274,880	30	3
Honor Bank	8165	Honor, MI	380,042	77	8
Integrity Bank & Trust	57587	Monument, CO	332,249	58	4
Interamerican Bank, A FSB	31823	Miami, FL	265,029	71	5
International Bank of Commerce	24961	Zapata, TX	485,498	88	9
Lake-Osceola State Bank	8172	Baldwin, MI	414,628	77	11
Logan Bank & Trust Company	19285	Logan, WV	335,048	53	5
McClain Bank	4187	Purcell, OK	285,253	49	3
Merchants and Manufacturers Bank	20040	Joliet, IL	439,462	52	5
NobleBank & Trust	58111	Anniston, AL	389,754	63	6
Northwestern Bank	13411	Orange City, IA	251,911	24	2
PeopleFirst Bank	58597	Joliet, IL	252,612	29	2
Pineland Bank	15699	Alma, GA	403,632	103	7
Pinnacle Bank	29548	Jasper, AL	333,543	50	6
Pinnacle Bank	252	Marshalltown, IA	311,272	27	2
Security State Bank	18374	Wewoka, OK	378,531	37	2
Security State Bank of Oklahoma	8980	Scott City, KS	340,203	51	4
Spring Bank	58668	Bronx, NY	381,097	39	2
Stockmens Bank	8321	Colorado Springs, CO	499,936	105	11
Summit Bank	23864	Oakland, CA	338,368	33	3
Surrey Bank & Trust	34209	Mount Airy, NC	481,776	63	6
The Casey County Bank, Inc.	15708	Liberty, KY	367,412	54	3
The Citizens Bank of Swainsboro	11295	Swainsboro, GA	315,296	64	4
The First National Bank of Grayson	2695	Grayson, KY	331,170	87	7
The First National Bank of Stanton	5536	Stanton, TX	411,504	23	2
The Stock Exchange Bank	414	Woodward, OK	330,053	39	3
Three Rivers Bank of Montana	21557	Kalispell, MT	308,069	48	2
ValueBank Texas	19700	Corpus Christi, TX	298,891	93	9

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **595**
 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
Wells Bank	14025	Platte City, MO	367,184	56	5
Western Heritage Bank	35492	Las Cruces, NM	335,133	54	6

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	11.17	1.65	17.28	4.17	52.72	0.06	34.36	0.58
Top Ten Percent: Average	12.63	1.69	18.16	4.16	52.08	0.14	35.11	0.76
All Banks: Median	4.67	0.92	9.95	3.47	65.96	0.17	23.37	0.39
All Banks: Average	5.35	0.94	10.28	3.48	67.51	0.30	24.19	0.46

CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	Guadalupe Bank	17.59	105	1.83	34	20.35	38	4.52	49	53.84	114	0.00	1	35.03	100	0.72	99
2	The First National Bank of Stanton	25.30	60	2.07	19	23.58	23	3.57	261	29.54	3	0.01	85	60.44	5	0.78	86
3	FinWise Bank	40.52	23	4.96	4	19.93	42	12.35	1	43.66	32	0.46	460	36.93	79	4.71	6
4	EagleMark Savings Bank	71.39	8	4.45	5	25.19	20	6.66	6	38.30	12	0.00	1	0.04	593	3.17	15
5	BlueHarbor Bank	9.09	210	2.03	20	19.07	51	4.24	88	40.90	21	0.02	102	34.90	103	0.53	186
5	Central Bank	21.19	79	1.86	31	21.85	31	3.77	200	32.73	6	0.00	1	30.77	156	0.40	277
7	Western Heritage Bank	13.70	129	1.92	24	19.14	50	5.39	12	55.68	132	0.01	85	53.71	8	0.30	396
8	Allied First Bank,sb	70.52	11	2.25	12	14.44	157	4.51	51	65.61	291	0.20	315	79.05	2	4.71	6
9	Grandview Bank	13.50	132	1.67	67	22.43	27	4.20	98	47.41	56	0.18	301	44.46	31	0.55	173
10	CedarStone Bank	11.47	162	2.57	6	26.48	13	3.41	315	46.13	47	0.04	146	29.53	178	2.09	22
11	McClain Bank	13.31	135	1.73	56	17.28	73	4.22	92	54.57	121	0.16	284	35.43	95	1.05	50
12	First Vision Bank of Tennessee	35.05	33	1.59	75	16.92	80	4.17	100	55.98	137	0.03	125	26.38	233	0.61	147
13	Farmers & Merchants Bank	22.90	70	1.62	71	20.72	35	4.17	100	50.92	85	0.02	102	29.64	176	0.38	307
14	Honor Bank	10.47	182	1.37	124	15.89	103	4.03	121	57.86	161	0.02	102	36.20	89	0.66	120
15	CIBC National Trust Company	-19.61	563	13.29	2	16.54	86	5.01	25	56.72	142	0.00	1	28.85	190	41.36	2
16	ValueBank Texas	-10.65	521	1.65	69	15.83	106	4.53	47	60.48	202	0.00	1	49.48	13	1.00	57
17	American Bank and Trust Company	23.81	65	1.32	143	12.68	199	3.81	182	49.55	71	0.00	1	33.29	124	0.45	235
18	AB&T	0.86	371	1.79	42	18.11	60	4.32	71	49.20	69	0.00	1	37.37	74	0.31	380
19	Commercial Banking Company	3.12	332	1.58	77	16.24	94	4.41	58	57.19	144	0.06	166	40.16	54	0.62	144
20	Bank of Lexington, Inc.	100.11	3	1.42	108	14.46	156	3.84	168	51.12	86	0.02	102	52.55	10	0.21	478
21	Three Rivers Bank of Montana	17.26	106	1.46	97	17.52	68	4.55	44	60.39	199	0.18	301	33.35	122	0.50	201
22	Chino Commercial Bank, N.A.	39.43	24	1.32	143	13.39	179	3.48	290	52.72	104	0.12	241	60.95	4	0.58	160
22	First National Bank of Brookfield	33.85	36	1.59	75	15.32	124	4.32	71	42.78	30	0.00	1	23.39	297	0.16	511
24	International Bank of Commerce	31.97	41	1.53	87	14.74	144	3.16	395	52.16	99	0.21	323	41.28	44	1.75	29
25	Branson Bank	27.68	53	1.08	221	12.40	204	4.33	70	64.99	282	0.01	85	33.58	115	0.63	136
26	First State Bank	20.08	87	1.80	40	19.88	43	3.72	210	57.74	157	0.17	293	34.51	105	0.45	235
27	Desjardins Bank, N.A.	-1.13	415	1.47	94	10.38	274	3.86	162	59.27	182	0.00	1	86.15	1	1.05	50
28	Pinnacle Bank	1.92	357	1.44	104	71.11	4	3.57	261	56.01	138	0.00	1	31.21	151	0.56	168
29	Logan Bank & Trust Company	15.81	113	1.43	106	28.89	11	3.27	353	51.77	95	0.11	227	31.34	149	0.63	136
30	Century Bank and Trust	10.71	177	1.45	103	14.96	138	4.10	108	63.27	246	0.19	308	37.63	69	1.05	50
31	Pineland Bank	9.73	193	1.53	87	16.47	91	4.90	29	62.63	234	0.20	315	34.30	110	0.59	154
32	The Stock Exchange Bank	5.20	287	1.89	28	15.59	116	3.70	217	44.54	36	0.06	166	27.88	202	0.55	173
33	Surrey Bank & Trust	-19.87	565	1.94	22	15.81	108	4.72	34	40.87	20	0.07	176	39.75	57	0.44	249
34	PeopleFirst Bank	39.39	25	1.10	214	10.98	246	3.80	187	63.43	249	0.00	1	23.92	285	1.89	25
35	Bank of Dudley	15.62	114	1.24	164	13.06	191	4.49	54	64.49	272	0.03	125	34.36	107	0.49	209
36	Summit Bank	-25.12	574	1.78	44	15.45	119	4.94	28	46.00	44	0.00	1	52.95	9	0.28	419
37	Security State Bank of Oklahoma	9.34	204	2.31	11	17.67	66	4.60	41	40.99	24	1.97	586	40.20	53	0.42	264
38	The First National Bank of Grayson	2.44	342	1.65	69	18.34	57	3.88	158	53.52	110	0.35	414	40.46	50	1.02	55
39	First National Bank of Jasper	-26.83	577	1.78	44	21.42	32	3.62	236	45.90	43	0.03	125	36.51	85	0.67	115
40	Merchants and Manufacturers Bank	21.82	75	1.78	44	20.43	37	5.51	10	54.01	117	0.18	301	22.93	308	0.31	380
41	Community First National Bank	10.64	178	1.47	94	13.15	188	3.84	168	60.39	199	0.18	301	34.25	111	1.19	46
42	Northwestern Bank	3.21	330	1.92	24	15.28	131	3.78	196	39.17	15	0.06	166	24.43	267	0.56	168
43	Stockmens Bank	23.99	64	1.58	77	15.85	104	4.26	86	48.12	61	0.83	527	33.32	123	0.40	277
44	Pinnacle Bank	36.31	30	1.98	21	15.69	111	4.40	60	30.62	4	0.62	500	17.94	428	0.55	173
45	Spring Bank	33.20	38	2.16	15	17.30	71	5.10	20	41.78	25	1.17	566	36.79	83	0.16	511
46	First State Bank of DeKalb County	-22.39	572	2.17	14	27.47	12	5.21	17	41.91	26	0.24	340	37.31	76	0.40	277
47	First National Bank of Griffin	-13.91	540	1.38	121	31.83	9	3.82	178	59.61	185	0.03	125	36.79	83	0.72	99
48	First Security Trust and Savings Bank	9.44	198	1.93	23	37.32	8	3.72	210	47.79	58	0.06	166	32.99	127	0.11	558
49	Integrity Bank & Trust	11.17	167	1.23	167	15.42	121	4.51	51	59.02	179	0.40	439	38.08	65	0.58	160
50	Century Bank and Trust	-2.20	430	1.34	133	19.61	45	3.58	256	53.55	111	0.00	1	27.33	215	0.58	160
51	Wells Bank	-1.76	420	1.76	48	19.38	47	3.91	150	45.62	41	0.00	1	27.78	205	0.25	447
52	Bank of the Bluegrass and Trust Company	2.17	350	1.34	133	16.54	86	3.33	338	61.74	220	0.00	1	27.78	205	1.38	35
53	Century Bank of Georgia	-13.14	534	1.42	108	25.77	17	3.27	353	48.68	65	0.00	1	45.35	29	0.42	264
54	The Citizens Bank of Swainsboro	-17.22	552	1.62	71	16.12	96	4.85	30	57.60	155	0.09	208	31.99	137	0.65	125
55	Lake-Osceola State Bank	12.76	145	1.40	116	18.40	56	3.79	191	57.19	144	0.14	269	23.73	288	0.55	173
56	The Casey County Bank, Inc.	28.09	51	1.26	158	20.64	36	3.09	419	49.06	68	0.18	301	35.02	101	0.44	249
57	Cross Bank	-0.03	393	1.76	48	15.06	135	4.82	32	52.68	103	0.11	227	24.55	261	0.53	186
58	Interamerican Bank, A FSB	4.60	302	2.44	9	20.07	40	4.24	88	57.79	158	0.43	449	22.69	314	1.54	32
58	NobleBank & Trust	-10.02	516	1.34	133	25.22	19	4.34	67	57.51	152	0.09	208	28.28	192	0.70	105

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	11.17	1.65	17.28	4.17	52.72	0.06	34.36	0.58
Top Ten Percent: Average	12.63	1.69	18.16	4.16	52.08	0.14	35.11	0.76
All Banks: Median	4.67	0.92	9.95	3.47	65.96	0.17	23.37	0.39
All Banks: Average	5.35	0.94	10.28	3.48	67.51	0.30	24.19	0.46

CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
60	Delta National Bank and Trust Company	59.82	15	1.13	200	8.59	354	3.04	430	70.04	355	0.00	1	47.78	17	2.13	21
60	Security State Bank	4.43	304	1.80	40	13.20	185	3.84	168	43.26	31	0.00	1	18.72	407	0.43	257

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

Number of Institutions in Peer Group: **543**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$500 - 999 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
1st Bank Yuma	57298	Yuma, AZ	594,588	78	5
Amerasia Bank	27267	Flushing, NY	788,697	78	3
Bank of Charles Town	9023	Charles Town, WV	791,449	124	9
BOM Bank	1373	Natchitoches, LA	906,449	141	18
C3bank, N.A.	25249	Encinitas, CA	833,700	54	3
Capital Bank	19401	Jacinto City, TX	575,386	95	8
Capital Community Bank	33823	Provo, UT	715,596	119	5
Citizens Trust Bank	8033	Atlanta, GA	745,463	88	8
Commerce Bank	23772	Laredo, TX	655,528	41	3
CommerceOne Bank	59114	Birmingham, AL	596,924	34	1
Community Federal Savings Bank	57129	Woodhaven, NY	638,305	121	1
County Bank	33009	Rehoboth Beach, DE	599,576	89	7
Denali State Bank	26530	Fairbanks, AK	502,011	80	5
Farmers & Merchants Bank	2036	Granite Quarry, NC	978,850	126	12
First American Bank and Trust Company	16858	Athens, GA	911,637	104	7
First Bank of Alabama	2832	Talladega, AL	960,424	131	12
First Century Bank	1700	Tazewell, TN	579,519	89	8
First Century Bank, N.A.	57123	Commerce, GA	525,794	70	3
First Commerce Bank	57465	Lewisburg, TN	605,917	65	4
First Community Bank	22964	San Benito, TX	695,729	120	9
First Utah Bank	22738	Salt Lake City, UT	728,543	112	7
FirstBank	14331	Antlers, OK	591,407	174	8
FNB South	17011	Alma, GA	524,858	79	4
Frontier Bank of Texas	58509	Elgin, TX	680,788	78	7
GBank	58626	Las Vegas, NV	685,054	151	2
Grand Savings Bank	32084	Grove, OK	884,866	162	13
Heritage Bank	17145	Wood River, NE	622,939	70	12
International Finance Bank	24823	Miami, FL	972,876	116	2
Jonah Bank of Wyoming	58396	Casper, WY	541,404	86	4
KS Bank, Inc.	29771	Smithfield, NC	581,251	90	10
M1 Bank	9797	Clayton, MO	845,966	32	2
Minster Bank	763	Minster, OH	698,131	92	8
Mission Valley Bank	57101	Sun Valley, CA	544,812	85	2
MRV Banks	58619	Sainte Genevieve, MO	699,356	69	5
NewBank	58203	Flushing, NY	628,155	54	2
Oregon Pacific Banking Company dba Oregon Pacific Bank	23007	Florence, OR	764,355	127	5
Parkside Financial Bank & Trust	58796	Clayton, MO	998,584	102	1
Peoples Savings Bank	34973	Indianola, IA	543,051	69	7
Pinnacle Bank	58297	Gilroy, CA	766,999	95	5
Pioneer Trust Bank, N.A.	19827	Salem, OR	699,426	68	2
Redwood Capital Bank	57610	Eureka, CA	515,009	79	4
Sanibel Captiva Community Bank	57425	Sanibel, FL	777,925	106	8
South Georgia Banking Company	20198	Omega, GA	611,781	115	8
Southeastern Bank	5685	Darien, GA	626,396	107	10
Square Financial Services, Inc.	59177	Salt Lake City, UT	512,115	127	1
Synergy Bank	34978	Houma, LA	840,560	125	6
T Bank, N.A.	57703	Dallas, TX	623,319	144	1
The Citizens Bank of Georgia	34229	Cumming, GA	512,563	59	4
The Farmers Bank	1696	Portland, TN	877,061	151	9
The First National Bank of Hutchinson	4697	Hutchinson, KS	994,061	177	6
The North Salem State Bank	8063	North Salem, IN	598,127	87	9
Traditions Bank	57554	Cullman, AL	680,326	79	6
Triad Bank	58121	Frontenac, MO	747,942	54	2
Tri-County Bank	977	Brown City, MI	535,638	82	10
UniBank	58407	Lynnwood, WA	590,043	57	4

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	9.07	1.68	17.97	4.26	50.84	0.11	31.93	0.68
Top Ten Percent: Average	11.18	1.87	20.02	4.47	50.83	0.19	33.50	0.77
All Banks: Median	4.35	0.93	10.57	3.40	66.39	0.17	24.18	0.44
All Banks: Average	5.36	0.96	10.86	3.44	66.29	0.26	24.34	0.53

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	NewBank	27.54	43	2.08	22	19.10	58	4.51	48	44.64	35	0.07	156	31.93	111	0.95	72
2	MRV Banks	16.82	96	2.15	20	21.69	31	4.70	34	41.18	26	0.02	82	40.95	42	0.49	251
3	First Century Bank	11.52	150	2.26	16	24.84	17	4.15	82	45.42	41	0.01	58	26.30	223	1.25	49
4	Sanibel Captiva Community Bank	25.08	49	2.20	18	29.60	10	5.35	16	42.02	29	0.27	350	45.90	25	0.62	171
5	Farmers & Merchants Bank	8.31	208	2.46	12	24.73	18	4.98	20	45.75	42	0.30	361	37.21	71	0.94	75
6	BOM Bank	10.15	169	2.71	9	26.00	15	4.75	32	50.71	80	0.42	428	36.92	74	2.26	18
7	International Finance Bank	12.04	138	1.94	26	22.11	26	4.64	37	48.75	62	0.31	369	62.36	4	0.61	178
8	1st Bank Yuma	28.05	42	1.62	69	25.00	16	4.13	85	53.18	106	0.39	412	53.15	9	0.70	132
9	C3bank, N.A.	56.15	13	1.54	82	17.39	80	4.04	96	46.14	44	0.00	1	36.62	77	0.14	498
10	Capital Community Bank	40.88	22	2.72	8	17.52	79	11.86	3	48.98	64	0.59	462	26.16	227	1.33	43
11	Square Financial Services, Inc.	41.60	21	22.02	1	41.64	6	13.59	1	42.41	32	0.21	306	0.00	542	47.06	2
12	GBank	4.16	274	2.20	18	14.07	162	5.98	8	64.00	240	0.10	190	52.11	12	1.84	24
13	First Community Bank	-3.24	410	1.55	78	26.87	14	3.96	110	55.86	135	0.01	58	45.48	27	0.68	139
14	Pinnacle Bank	5.15	255	1.39	122	14.45	147	4.83	29	61.79	221	0.00	1	40.70	44	0.59	185
15	Heritage Bank	11.97	142	2.41	13	15.78	114	3.60	207	27.19	8	0.02	82	20.83	339	0.74	120
16	Grand Savings Bank	16.92	95	1.68	56	18.55	67	4.26	67	50.15	75	0.14	229	22.61	305	0.65	152
17	County Bank	-1.46	377	1.68	56	19.89	47	4.45	56	50.99	88	0.04	115	29.33	161	0.66	147
18	Amerasia Bank	5.25	254	2.54	11	17.27	82	4.84	28	33.38	13	0.00	1	25.11	251	0.23	435
19	Commerce Bank	6.56	237	1.97	25	18.47	69	3.30	302	32.70	12	0.17	259	37.71	67	0.79	105
20	FNB South	-10.60	486	3.27	6	20.19	44	4.98	20	36.69	16	0.22	313	41.52	40	0.65	152
21	Community Federal Savings Bank	29.85	36	1.70	52	21.93	28	3.27	314	61.08	206	0.65	475	57.96	8	3.84	12
22	The North Salem State Bank	8.79	200	1.54	82	19.73	48	4.22	72	50.95	87	0.07	156	29.53	154	0.36	338
23	First Bank of Alabama	17.08	92	1.75	45	28.33	12	3.88	132	53.70	113	0.25	338	19.80	357	1.22	53
24	First Commerce Bank	23.40	61	1.63	68	19.15	57	4.03	101	48.70	60	0.01	58	19.77	359	0.31	379
25	Mission Valley Bank	-5.70	444	1.45	104	14.73	140	4.67	36	62.73	230	0.05	133	50.97	15	1.18	54
26	First Century Bank, N.A.	-105.65	543	3.42	5	36.16	9	8.47	4	26.82	7	0.73	487	51.97	13	0.85	90
27	First American Bank and Trust Company	18.68	82	1.40	117	15.56	121	3.12	363	53.69	112	0.01	58	29.96	147	0.64	160
28	Minster Bank	-4.95	432	1.66	60	28.62	11	3.56	222	48.99	65	0.03	100	30.69	135	0.68	139
29	Frontier Bank of Texas	1.39	335	1.71	50	17.88	74	4.37	61	49.86	71	0.03	100	29.53	154	0.38	324
30	Parkside Financial Bank & Trust	39.11	26	0.99	245	11.82	213	3.54	225	69.93	325	0.00	1	36.60	78	1.10	57
31	Peoples Savings Bank	39.08	27	1.59	73	41.09	7	2.85	433	45.35	38	0.11	196	19.39	366	1.61	33
32	The First National Bank of Hutchinson	20.81	75	1.12	193	11.91	211	3.20	342	65.65	263	0.00	1	39.47	53	1.45	37
33	UniBank	2.31	310	1.86	33	14.90	135	4.20	74	51.69	94	0.05	133	22.04	316	0.81	99
34	Pioneer Trust Bank, N.A.	-15.17	504	2.36	14	19.68	50	4.30	63	30.49	10	0.00	1	7.85	508	1.15	56
35	Jonah Bank of Wyoming	-6.10	450	1.43	111	17.97	72	3.95	113	56.23	140	0.00	1	33.45	94	0.52	229
36	The Farmers Bank	16.45	99	1.69	53	17.29	81	4.52	44	53.25	108	0.64	473	28.09	188	0.63	166
37	Denali State Bank	-2.62	391	1.86	33	20.73	41	5.15	18	51.77	95	0.56	453	42.24	37	0.65	152
38	Oregon Pacific Banking Company dba Oregon Pacific Bank	5.46	251	1.40	117	16.42	100	3.95	113	60.45	195	0.03	100	24.25	268	0.89	81
39	Southeastern Bank	-24.32	526	1.84	36	21.76	30	4.20	74	49.28	67	0.14	229	32.95	100	0.62	171
40	Synergy Bank	14.57	112	1.51	91	14.99	133	3.47	247	50.84	83	0.16	254	32.17	108	0.55	207
40	Triad Bank	52.37	14	1.77	43	17.74	76	4.20	74	45.02	37	0.27	350	29.13	165	0.18	476
42	Capital Bank	-6.63	456	1.47	100	15.91	110	4.34	62	59.86	179	0.00	1	46.30	24	0.40	310
43	First Utah Bank	7.99	213	1.46	103	15.01	132	5.12	19	59.87	180	0.14	229	34.13	90	0.43	280
44	Citizens Trust Bank	-30.41	535	1.81	38	22.27	23	4.44	57	50.94	86	0.19	285	52.50	11	0.54	213
45	Traditions Bank	16.33	101	1.52	89	17.10	86	5.46	12	56.43	143	0.59	462	25.22	248	0.73	124
46	CommerceOne Bank	29.13	38	1.61	71	15.53	123	3.79	150	38.45	19	0.00	1	20.51	341	0.08	528
47	T Bank, N.A.	13.20	130	2.55	10	17.17	84	4.69	35	60.58	200	0.41	422	18.67	380	3.93	11
48	M1 Bank	8.56	205	4.69	3	53.77	4	7.86	5	15.18	3	0.00	1	6.92	515	0.01	539
49	South Georgia Banking Company	-20.48	523	1.64	64	16.70	93	4.26	67	55.20	128	0.14	229	37.16	72	0.79	105
50	KS Bank, Inc.	24.84	50	1.29	142	16.21	105	3.95	113	61.29	210	0.15	243	26.62	218	0.56	202
51	FirstBank	1.45	329	1.53	85	14.73	140	5.43	13	64.29	243	0.27	350	39.14	55	0.97	69
52	Redwood Capital Bank	-7.67	464	1.55	78	16.08	106	3.96	110	53.36	110	0.11	196	30.76	132	0.85	90
53	Bank of Charles Town	19.81	79	1.16	175	12.63	188	3.61	203	63.60	234	0.00	1	23.56	280	0.71	129
54	Tri-County Bank	9.07	194	1.58	75	17.69	77	3.79	150	48.20	56	0.11	196	27.27	204	0.36	338
55	The Citizens Bank of Georgia	4.43	271	1.30	139	18.55	67	3.48	243	50.45	77	0.00	1	40.63	45	0.22	449

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

Number of Institutions in Peer Group: **603**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Anderson Brothers Bank	9923	Mullins, SC	1,666,345	392	25
Armed Forces Bank, N.A.	4666	Fort Leavenworth, KS	1,293,852	284	23
Banco do Brasil Americas	26725	Miami, FL	2,567,622	227	5
Bank of Ann Arbor	34120	Ann Arbor, MI	3,092,901	341	17
Bank of Utah	17159	Ogden, UT	2,537,075	341	18
Benchmark Community Bank	20484	Kenbridge, VA	1,129,798	200	16
Cache Valley Bank	22134	Logan, UT	2,867,585	304	22
CalPrivate Bank	58291	La Jolla, CA	1,966,357	186	6
Capital Bank, N.A.	35278	Rockville, MD	2,191,588	277	5
Cass Commercial Bank	1068	Des Peres, MO	1,439,218	68	3
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	2,241,131	180	8
Celtic Bank	57056	Salt Lake City, UT	2,392,860	307	1
Central Valley Community Bank	23030	Fresno, CA	2,463,744	247	20
Choice Financial Group	9423	Fargo, ND	4,919,730	438	18
Citizens and Farmers Bank	10363	West Point, VA	2,420,139	606	31
Civista Bank	12982	Sandusky, OH	3,580,646	532	41
Coastal Community Bank	34403	Everett, WA	3,448,140	461	14
Cogent Bank	34908	Orlando, FL	1,538,946	190	8
Commercial Bank	22354	Harrogate, TN	1,775,953	251	29
Community National Bank & Trust of Texas	18185	Corsicana, TX	1,192,611	187	13
Esquire Bank, N.A.	58140	Jericho, NY	1,427,519	118	2
Falcon International Bank	26856	Laredo, TX	1,968,752	367	17
FFB Bank	58090	Fresno, CA	1,277,024	107	1
First Business Bank	15229	Madison, WI	3,163,780	330	4
First General Bank	58060	Rowland Heights, CA	1,212,874	70	5
First IC Bank	34998	Doraville, GA	1,064,690	114	10
Five Star Bank	35361	Roseville, CA	3,393,628	184	7
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	3,841,285	89	1
Horizon Bank, SSB	3256	Austin, TX	2,408,911	191	5
International Bank of Commerce	25679	Brownsville, TX	3,907,783	442	41
John Deere Financial, f.s.b.	35237	Middleton, WI	3,213,144	121	1
Macatawa Bank	34618	Holland, MI	2,637,086	318	29
MainStreet Bank	57742	Fairfax, VA	2,053,115	170	6
Mercantile Bank	34598	Grand Rapids, MI	4,876,281	633	35
Mission Bank	34805	Bakersfield, CA	1,543,276	131	8
MVB Bank, Inc	34603	Fairmont, WV	3,505,453	365	8
Northbrook Bank and Trust Company, N.A.	57082	Northbrook, IL	4,516,111	98	7
NorthEast Community Bank	29147	White Plains, NY	1,480,115	134	13
Oak Valley Community Bank	33457	Oakdale, CA	1,940,515	206	18
Open Bank	57944	Los Angeles, CA	2,170,170	222	10
PCB Bank	57463	Los Angeles, CA	2,500,459	276	16
Pegasus Bank	58483	Dallas, TX	1,321,604	71	3
PrimeSouth Bank	5694	Blackshear, GA	1,167,799	148	7
Regent Bank	4160	Tulsa, OK	1,321,753	194	6
Security National Bank of Omaha	19213	Omaha, NE	1,425,909	204	12
Signature Bank	58264	Rosemont, IL	1,748,608	92	3
Solera National Bank	58534	Lakewood, CO	1,149,621	55	1
SouthStar Bank, S.S.B.	12299	Moulton, TX	1,164,018	154	16
Stride Bank, N.A.	4091	Enid, OK	3,350,310	302	10
Texas Community Bank	24563	Laredo, TX	2,029,149	223	10
The Bank of Commerce	18059	Ammon, ID	1,852,790	216	15
The Bank of New York Mellon Trust Company, N.A.	23472	Los Angeles, CA	1,514,786	774	1
The Bank of Tampa	21031	Tampa, FL	3,066,916	284	13
The Fidelity Bank	11507	Fuquay Varina, NC	3,745,066	508	52
The First National Bank of Fort Smith	3864	Fort Smith, AR	2,221,997	378	19
The Piedmont Bank	58374	Peachtree Corners, GA	1,892,976	192	14
Thomasville National Bank	34068	Thomasville, GA	1,569,296	132	3
VeraBank, N.A.	3250	Henderson, TX	4,481,234	527	39
Village Bank and Trust, N.A.	34011	Arlington Heights, IL	2,619,420	100	7

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **603**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Vista Bank	1210	Dallas, TX	1,630,145	163	14
WebBank	34404	Salt Lake City, UT	2,262,732	229	1

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

		13.61	1.78	19.92	4.24	47.11	0.12	34.49	0.60								
Top Ten Percent: Median		13.61	1.78	19.92	4.24	47.11	0.12	34.49	0.60								
Top Ten Percent: Average		15.97	1.96	20.26	4.47	46.28	0.20	36.07	0.89								
All Banks: Median		6.69	0.99	10.98	3.29	62.73	0.20	23.68	0.51								
All Banks: Average		7.82	1.04	11.35	3.40	62.71	0.28	24.88	0.57								
CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	Esquire Bank, N.A.	14.42	158	2.98	10	30.11	11	5.95	17	45.06	72	0.00	1	43.94	40	1.85	27
2	The Bank of New York Mellon Trust Company, N.A.	3.20	363	19.79	1	24.31	28	4.56	54	31.06	11	0.00	1	100.00	1	36.24	2
3	Bank of Utah	21.66	89	1.83	50	12.70	224	4.43	66	47.63	98	0.06	106	45.37	33	0.96	83
4	Green Dot Bank DBA Bonneville Bank	-11.95	573	2.44	19	120.16	1	5.58	18	29.47	9	0.07	122	99.47	2	0.87	107
5	Mission Bank	13.61	173	1.78	55	19.39	61	4.72	42	43.49	63	0.01	37	51.17	18	0.38	409
6	First IC Bank	14.26	162	2.11	32	20.03	51	4.92	34	44.42	70	0.03	72	28.12	214	0.60	232
7	Banco do Brasil Americas	98.95	2	1.75	62	26.06	22	4.00	117	40.78	46	0.13	214	62.64	8	0.37	414
8	VeraBank, N.A.	53.28	15	1.66	74	17.80	83	3.84	158	53.25	150	0.15	236	31.13	161	1.09	66
9	Horizon Bank, SSB	7.89	279	1.46	122	20.35	43	3.67	189	42.16	54	0.00	1	42.59	50	0.54	278
10	Thomasville National Bank	8.21	268	2.31	22	26.18	21	3.93	130	40.23	44	0.05	93	20.01	404	1.15	60
11	Stride Bank, N.A.	95.80	4	2.07	35	31.36	8	3.01	421	47.43	96	0.45	468	87.69	3	2.50	17
12	NorthEast Community Bank	22.22	84	3.15	8	19.92	52	6.59	14	32.92	14	0.10	174	27.61	225	0.25	498
13	International Bank of Commerce	1.55	403	2.68	16	47.94	3	4.04	106	30.70	10	0.42	456	45.40	31	1.25	50
14	Coastal Community Bank	39.02	34	1.65	77	18.65	67	7.14	8	42.52	56	0.91	555	24.80	282	6.19	4
15	CalPrivate Bank	24.07	72	1.99	39	22.68	32	4.86	37	47.77	100	0.22	315	40.48	60	0.31	453
16	Signature Bank	41.39	27	1.81	52	29.64	13	4.02	112	41.16	50	0.44	463	42.14	56	0.46	336
17	Community National Bank & Trust of Texas	0.77	424	1.59	92	15.22	139	3.94	125	56.06	188	0.01	37	44.04	39	1.09	66
18	Falcon International Bank	10.06	234	1.84	47	20.06	50	3.86	151	49.01	111	0.17	259	33.01	133	0.79	138
19	Texas Community Bank	-28.46	596	2.31	22	23.44	30	4.18	94	36.43	30	0.02	57	46.23	29	0.53	285
20	Vista Bank	16.84	135	1.94	40	16.78	109	4.72	42	47.28	94	0.13	214	37.32	78	0.33	438
21	Anderson Brothers Bank	28.91	52	1.52	106	18.29	75	6.39	16	60.08	253	0.37	424	32.71	139	0.93	91
22	Security National Bank of Omaha	7.85	281	1.33	154	16.70	112	3.80	166	58.67	223	0.00	1	38.65	69	0.75	153
23	MainStreet Bank	26.74	58	1.85	45	13.11	205	4.86	37	50.76	124	0.00	1	30.22	175	0.20	530
24	Pegasus Bank	-4.07	498	2.26	25	28.25	14	4.47	62	34.85	26	0.00	1	39.71	65	0.26	492
25	Five Star Bank	21.04	94	1.80	53	17.96	81	3.85	154	33.07	15	0.01	37	28.80	201	0.13	567
26	Celtic Bank	47.93	17	5.09	3	26.32	19	7.10	10	35.58	28	0.83	545	5.62	575	4.01	6
27	The Fidelity Bank	1.63	401	1.56	95	30.64	9	3.64	193	49.32	116	0.13	214	47.41	27	0.74	155
28	PrimeSouth Bank	18.34	121	1.68	71	18.97	64	4.46	64	51.45	129	0.23	322	29.57	187	0.57	258
29	FFB Bank	-4.99	511	2.56	18	25.07	26	4.98	31	40.09	43	1.07	573	69.19	5	1.83	28
30	Benchmark Community Bank	1.83	398	1.64	78	20.31	44	4.39	68	57.49	209	0.07	122	27.37	228	0.91	97
31	Capital Bank, N.A.	23.50	78	1.76	61	19.79	56	6.62	13	65.41	353	0.74	538	36.34	86	1.14	61
32	The First National Bank of Fort Smith	3.27	360	1.49	115	13.62	190	3.88	141	51.17	126	0.10	174	37.17	80	0.98	81
33	The Bank of Commerce	-14.31	580	2.71	14	22.31	34	5.09	27	28.53	8	0.06	106	47.90	25	0.28	475
34	Oak Valley Community Bank	-5.65	522	1.89	43	28.02	15	4.33	75	45.68	82	0.00	1	37.87	74	0.28	475
35	Choice Financial Group	65.32	9	1.74	65	18.37	72	3.32	289	44.33	69	0.31	375	21.67	353	1.17	57
36	John Deere Financial, f.s.b.	20.01	101	4.44	4	20.17	48	6.44	15	43.90	65	0.39	440	1.16	595	2.32	23
36	Open Bank	14.51	157	1.45	124	17.38	91	3.50	233	52.71	140	0.20	297	34.05	116	0.80	133
38	MVB Bank, Inc	62.83	10	1.78	55	20.55	42	4.40	67	60.61	263	0.40	444	36.34	86	0.46	336
39	Cass Commercial Bank	-3.28	489	1.84	47	17.41	89	3.13	367	41.53	51	0.00	1	46.06	30	0.58	244
39	Citizens and Farmers Bank	18.59	119	1.18	212	12.68	226	4.57	53	65.96	366	0.06	106	30.58	171	1.10	65
41	Mercantile Bank	1.92	394	1.92	41	16.92	105	4.32	76	47.11	93	0.17	259	38.12	72	0.53	285
42	Commercial Bank	9.48	248	2.11	32	20.29	45	4.18	94	39.73	41	0.33	395	26.15	254	0.60	232
43	Northbrook Bank and Trust Company, N.A.	18.51	120	1.49	115	17.80	83	3.05	403	34.07	21	0.14	224	32.56	140	0.57	258
44	Solera National Bank	62.21	11	1.64	78	30.50	10	3.13	367	35.01	27	0.49	478	56.41	12	0.41	387
45	The Piedmont Bank	4.37	344	1.77	58	16.80	108	4.94	33	49.06	112	0.00	1	29.77	184	0.19	534
46	WebBank	61.44	12	3.66	7	26.26	20	12.90	1	56.45	193	0.73	535	2.53	591	2.41	20
47	Bank of Ann Arbor	10.10	232	1.75	62	14.86	151	4.30	79	47.67	99	0.34	402	36.78	83	0.53	285
48	Macatawa Bank	-37.10	599	1.75	62	19.91	53	3.43	259	44.29	68	0.00	1	29.87	181	0.70	174
49	First General Bank	12.75	188	3.98	6	21.70	39	6.90	12	17.08	2	0.09	160	19.25	419	0.11	574
50	Civista Bank	5.36	325	1.61	86	13.61	193	4.12	100	59.61	248	0.19	282	33.65	122	1.30	46
51	Regent Bank	31.53	45	1.15	227	13.05	207	4.24	86	61.37	277	0.02	57	26.03	258	0.57	258
52	Village Bank and Trust, N.A.	-21.02	589	2.29	24	22.09	35	4.17	96	31.70	12	0.10	174	31.48	159	0.47	329
53	Cache Valley Bank	-8.76	546	2.13	31	21.89	36	4.75	39	34.03	20	0.16	248	34.49	109	0.37	414
54	Armed Forces Bank, N.A.	28.26	55	1.28	175	10.31	330	3.86	151	69.61	424	0.08	139	31.05	164	3.24	11
55	The Bank of Tampa	0.06	442	1.36	148	21.80	37	3.52	225	51.70	131	0.14	224	44.38	37	0.63	216
56	First Business Bank	24.82	65	1.33	154	13.44	198	3.88	141	59.09	234	0.11	188	19.07	425	1.13	62
57	Central Valley Community Bank	6.97	297	1.26	186	12.69	225	4.14	99	52.76	142	0.00	1	44.85	35	0.26	492
58	SouthStar Bank, S.S.B.	20.94	95	1.45	124	13.58	194	4.63	49	59.39	243	0.07	122	29.37	190	0.29	464
59	PCB Bank	13.30	178	1.69	70	12.72	221	3.71	182	53.11	147	0.12	200	30.76	169	0.49	316

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	13.61	1.78	19.92	4.24	47.11	0.12	34.49	0.60
Top Ten Percent: Average	15.97	1.96	20.26	4.47	46.28	0.20	36.07	0.89
All Banks: Median	6.69	0.99	10.98	3.29	62.73	0.20	23.68	0.51
All Banks: Average	7.82	1.04	11.35	3.40	62.71	0.28	24.88	0.57

CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
60	Cogent Bank	16.91	134	1.43	131	17.90	82	4.24	86	55.62	181	0.25	337	34.55	107	0.35	427
61	Cedar Rapids Bank and Trust Company	12.96	182	3.04	9	22.81	31	3.43	259	42.80	60	0.53	489	17.59	454	3.50	10

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **292**
 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
Bandera Bank	26653	Bandera, TX	98,771	15	1
Bank of Prague	12745	Prague, NE	39,275	8	1
Bank of Wrightsville	5699	Wrightsville, GA	78,038	11	1
Boston Trust Walden Company	18342	Boston, MA	71,830	82	1
Community Bank of Oklahoma	4217	Verden, OK	83,641	16	3
Farmers and Merchants Bank	4144	Maysville, OK	24,994	7	1
Farmers State Bank, Allen, Oklahoma	12758	Allen, OK	51,978	11	1
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	84,609	12	1
First State Bank	12757	Valliant, OK	94,331	28	3
Grant County State Bank	9417	Carson, ND	45,619	6	2
Lusk State Bank	8724	Lusk, WY	73,981	6	1
Menard Bank	3336	Menard, TX	70,489	10	1
Nebraska State Bank	9819	Oshkosh, NE	63,351	8	1
New Century Bank	8108	Belleville, KS	57,197	19	2
Peoples State Bank	13196	Westhope, ND	80,724	14	2
Priority Bank	33818	Fayetteville, AR	96,910	34	3
Richland State Bank	1675	Bruce, SD	56,195	14	1
Security State Bank of Kenyon	15597	Kenyon, MN	71,301	14	1
The Bank of San Jacinto County, Coldspring, Texas	18942	Coldspring, TX	47,053	12	1
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	81,016	13	1
The First Bank of Celeste	3133	Celeste, TX	78,461	12	1
The First National Bank of Anson	3078	Anson, TX	76,993	15	1
The First National Bank of Eldorado	3184	Eldorado, TX	79,479	16	1
The Gary State Bank	16472	Gary, MN	21,008	4	1
The Peoples State Bank	16744	Cherryvale, KS	17,859	5	1
The Trust Bank	13832	Lenox, GA	48,269	20	3
Washita State Bank	22430	Burns Flat, OK	43,217	7	1
Welcome State Bank	11417	Welcome, MN	41,381	6	1
Western Dakota Bank	492	Timber Lake, SD	68,555	6	2
Zapata National Bank	18454	Zapata, TX	89,589	19	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

		5.39	2.79	28.61	4.81	50.85	0.01	34.48	0.66								
Top Ten Percent: Median		5.39	2.79	28.61	4.81	50.85	0.01	34.48	0.66								
Top Ten Percent: Average		7.05	3.14	33.02	4.89	50.87	0.49	35.27	1.29								
All Banks: Median		-0.78	1.19	13.76	3.50	65.77	0.11	25.87	0.29								
All Banks: Average		-0.32	1.26	15.12	3.67	65.95	0.44	28.03	0.38								
CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	Farmers and Merchants Bank	12.73	65	3.45	8	47.75	13	5.90	10	43.92	15	0.00	1	38.87	43	0.59	60
2	The Gary State Bank	57.87	4	2.00	43	17.40	99	4.97	32	59.07	96	0.00	1	45.32	18	0.58	61
3	The Citizens State Bank of Cheney, Kansas	30.53	17	2.20	33	35.68	19	4.12	83	45.89	21	0.00	1	28.38	122	0.45	86
4	Boston Trust Walden Company	104.62	1	48.97	1	63.66	9	4.87	34	60.15	104	0.00	1	0.00	292	125.66	1
5	First Security Bank of Deer Lodge	-4.60	172	2.85	17	30.65	28	4.36	62	38.29	6	0.00	1	32.36	95	0.39	107
6	Zapata National Bank	11.04	74	2.22	30	18.18	88	3.91	104	50.21	41	0.00	1	25.64	151	0.83	34
7	Richland State Bank	-3.62	165	5.56	4	82.78	5	5.76	12	40.01	9	0.01	81	18.99	247	3.93	5
8	New Century Bank	17.28	50	2.80	18	20.10	65	6.79	4	59.85	101	0.00	1	19.69	241	0.64	54
9	Washita State Bank	-7.92	193	9.87	2	63.53	10	4.45	54	20.92	1	0.00	1	14.07	278	8.48	3
10	Bandera Bank	-9.50	204	2.31	27	29.30	29	4.24	70	50.50	43	0.01	81	50.27	13	0.48	77
11	Welcome State Bank	-21.26	260	2.24	28	23.53	48	3.93	101	47.38	27	0.00	1	39.49	41	0.70	48
12	Bank of Prague	20.31	34	3.05	13	28.32	32	4.52	51	45.26	19	0.16	160	18.04	258	1.33	16
12	Community Bank of Oklahoma	5.81	103	1.94	47	28.90	31	3.71	122	52.54	53	0.15	158	71.10	3	0.54	66
14	Farmers State Bank, Allen, Oklahoma	18.54	44	2.15	35	17.84	94	5.21	26	55.74	72	0.13	153	33.81	82	0.46	80
15	Security State Bank of Kenyon	-4.65	173	6.66	3	68.20	7	7.09	1	40.36	10	4.25	289	32.64	92	1.75	12
16	The First Bank of Celeste	19.56	38	1.34	122	19.09	80	3.82	110	64.87	137	0.00	1	41.60	30	0.50	73
17	The Bank of San Jacinto County, Coldspring, Texas	4.97	111	1.84	54	18.67	84	4.56	46	65.24	140	0.05	115	63.24	6	0.78	38
18	The Trust Bank	-2.80	161	3.10	11	27.33	34	6.95	2	57.25	86	0.72	240	39.04	42	0.86	27
19	The First National Bank of Eldorado	3.75	118	3.13	10	19.94	68	6.65	5	50.42	42	0.43	206	35.15	69	0.41	97
20	Peoples State Bank	22.00	28	3.14	9	37.71	17	3.03	225	51.20	48	0.00	1	54.84	8	0.04	286
21	Bank of Wrightsville	8.46	87	1.72	65	34.43	21	4.07	91	56.92	82	0.02	96	36.76	53	0.30	139
22	Grant County State Bank	4.11	116	3.02	14	23.92	46	5.65	16	44.98	18	0.00	1	24.96	161	0.09	271
23	Menard Bank	-12.74	217	2.23	29	271.59	1	2.40	274	41.06	11	0.00	1	31.05	102	1.77	11
24	The First National Bank of Anson	-19.22	249	2.41	23	41.35	15	5.12	28	54.89	66	0.45	212	55.30	7	0.68	51
25	Western Dakota Bank	-6.68	181	1.71	66	22.23	55	3.41	158	46.02	22	0.00	1	36.22	57	0.34	125
26	Nebraska State Bank	-20.85	259	4.77	5	29.00	30	5.71	13	29.91	2	0.44	210	26.82	137	1.73	13
27	Lusk State Bank	6.07	101	3.49	7	24.85	42	4.75	37	55.89	75	0.70	239	27.74	128	0.71	46
28	First State Bank	0.48	138	1.62	80	18.38	86	5.32	22	68.61	172	0.09	137	50.59	12	0.85	31
29	The Peoples State Bank	18.68	43	2.77	19	10.34	201	6.10	9	53.52	57	1.89	273	44.86	19	0.57	62
30	Priority Bank	27.66	20	3.71	6	31.81	26	5.00	31	62.99	122	2.14	277	21.81	215	5.27	4

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **518**
 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	122,646	13	2
Applied Bank	34193	Wilmington, DE	232,989	26	3
Auburn Banking Company	284	Auburn, KY	115,571	22	2
Bank of Columbia	8775	Columbia, KY	182,281	36	2
Bank of DeSoto, N.A.	26542	De Soto, TX	245,297	40	1
Bank of Greeleyville	15113	Greeleyville, SC	126,177	23	2
Bank of Hazlehurst	149	Hazlehurst, GA	126,763	29	2
Burling Bank	27556	Chicago, IL	210,367	19	1
Campbell County Bank, Inc.	16161	Herreid, SD	163,452	19	3
Citizens Bank	22601	Butler, MO	193,656	42	10
Citizens National Bank	24085	Crockett, TX	106,460	13	1
Citizens State Bank	15519	Miles, TX	216,034	20	2
Citizens State Bank	11905	Corrigan, TX	185,179	30	2
Coleman County State Bank	15480	Coleman, TX	188,473	44	3
County Bank	12126	Sigourney, IA	224,468	35	5
County Bank	12220	Brunswick, MO	127,205	21	2
Crews Bank & Trust	21163	Arcadia, FL	222,161	24	3
Farmers State Bank	879	Church Point, LA	183,730	37	3
Farmers State Bank & Trust Co.	16114	Lincolnton, GA	161,573	43	5
First Bank	4092	Hampton, IA	103,687	19	4
First Bank Hampton	4464	Erick, OK	224,507	28	2
First Financial Bank	19440	Bessemer, AL	224,530	72	8
First Missouri Bank of SEMO	19349	Kennett, MO	211,460	44	3
First National Bank of Burleson	23430	Burleson, TX	241,253	30	2
First National Bank of Dublin	26228	Dublin, TX	130,180	34	3
First National Bank of Hereford	34918	Hereford, TX	245,100	50	3
First State Bank of Golva	10243	Golva, ND	108,693	9	3
Frederick Community Bank, The	10446	Paxton, IL	194,178	27	2
Friend Bank	2828	Slocomb, AL	180,875	50	5
GenuBank	58806	Las Vegas, NV	194,170	24	2
Grand Bank for Savings, FSB	31864	Hattiesburg, MS	127,110	40	2
Heartland State Bank	9007	Redfield, SD	147,351	21	4
Mississippi River Bank	23222	Belle Chasse, LA	131,860	20	2
North Valley Bank	18710	Thornton, CO	245,021	32	2
Northwest Bank & Trust Company	15830	Davenport, IA	243,082	89	2
POINTWEST Bank	13600	West, TX	140,617	26	3
Prime Security Bank	10971	Karlstad, MN	128,315	19	3
PrinsBank	10191	Prinsburg, MN	192,315	29	2
Security State Bank of Marine	10163	Marine On St. Croix, MN	194,789	22	4
South Georgia Bank	32532	Glennville, GA	219,870	43	4
Surety Bank	33026	Deland, FL	194,892	37	4
Tejas Bank	18216	Monahans, TX	215,863	15	1
The Buckholts State Bank	11916	Buckholts, TX	117,670	15	3
The Commercial National Bank of Brady	3110	Brady, TX	242,546	48	4
The First National Bank of Evant	3190	Evant, TX	154,776	27	3
The First State Bank	2301	Boise City, OK	108,800	11	1
The Goose River Bank	10236	Mayville, ND	160,464	22	3
The Valley State Bank	14345	Syracuse, KS	231,005	44	2
Turtle Mountain State Bank	58586	Belcourt, ND	166,853	10	1
Twin River Bank	22993	Lewiston, ID	141,355	30	4
Utah Independent Bank	22514	Salina, UT	131,103	24	4
West Texas State Bank	16866	Snyder, TX	236,027	33	3

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	7.86	2.36	26.00	4.38	50.11	0.02	35.04	0.55
Top Ten Percent: Average	6.94	2.44	28.29	4.59	50.74	0.18	36.26	0.62
All Banks: Median	1.65	1.30	16.41	3.58	62.33	0.12	25.99	0.37
All Banks: Average	2.41	1.37	17.44	3.61	62.78	0.33	26.67	0.43

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	First Bank	10.09	153	4.11	3	36.62	30	6.48	1	36.24	12	0.05	190	45.59	25	0.55	144
2	First National Bank of Hereford	21.31	62	2.27	56	25.51	90	4.97	32	55.51	148	0.01	123	38.43	57	0.71	82
3	Applied Bank	-3.21	338	3.43	9	18.52	203	5.04	26	42.77	35	0.00	1	40.36	44	1.41	22
4	Burling Bank	27.81	33	2.19	69	21.97	135	4.41	67	53.14	124	0.00	1	59.05	2	0.37	256
5	GenuBank	110.82	1	2.54	33	11.51	388	4.02	148	52.59	119	0.00	1	57.18	5	1.60	14
6	Prime Security Bank	13.66	111	3.04	14	36.43	31	4.18	109	44.05	43	0.00	1	18.59	425	1.56	15
7	Mississippi River Bank	10.11	152	3.52	7	28.56	59	6.12	5	49.66	91	0.00	1	57.34	4	0.16	455
8	Tejas Bank	15.36	95	2.72	21	33.40	36	3.70	225	39.55	22	0.04	181	56.24	7	0.42	207
9	Heartland State Bank	17.55	80	1.97	99	27.72	68	3.70	225	46.68	64	0.00	1	33.06	122	0.41	220
10	Security State Bank of Marine	-0.97	307	2.50	35	26.02	86	4.25	90	41.30	26	0.01	123	36.55	73	0.51	168
11	First National Bank of Burleson	-16.13	459	3.23	11	30.72	49	5.22	16	35.26	9	0.00	1	39.87	48	0.29	338
12	First Missouri Bank of SEMO	2.06	250	2.60	27	28.24	64	4.64	45	46.83	65	0.11	249	38.84	52	0.46	191
13	County Bank	19.11	75	3.46	8	38.16	29	6.28	2	43.48	40	0.82	452	29.60	178	0.49	180
14	Farmers State Bank	2.36	245	2.24	63	23.41	117	5.15	21	58.11	190	0.16	282	57.81	3	0.71	82
15	POINTWEST Bank	-1.00	308	1.83	121	39.26	23	3.36	308	58.42	195	0.00	1	39.06	50	1.10	30
16	North Valley Bank	14.29	102	2.44	38	21.65	140	4.56	57	45.76	59	0.00	1	24.40	295	0.25	383
17	Citizens State Bank	-9.13	401	2.56	31	27.59	70	4.25	90	41.30	26	0.00	1	33.51	114	0.28	344
18	Citizens State Bank	51.13	10	2.31	52	30.82	46	3.99	158	47.13	66	0.36	366	24.89	284	0.67	101
19	Farmers State Bank & Trust Co.	25.28	41	1.84	119	21.80	138	4.18	109	58.54	198	0.18	297	36.21	79	0.63	114
20	Bank of Columbia	11.74	136	2.08	84	25.97	87	4.29	81	51.49	112	0.13	264	28.11	212	0.58	129
21	Northwest Bank & Trust Company	15.46	94	2.76	20	31.28	43	4.17	114	66.39	319	0.07	203	23.73	314	4.81	5
22	First State Bank of Golva	3.28	230	2.45	36	70.71	9	4.23	98	34.11	8	0.00	1	27.46	227	0.06	508
23	Frederick Community Bank, The	19.70	71	1.69	149	22.98	125	3.71	221	47.91	73	0.00	1	29.85	174	0.32	306
24	The First State Bank	12.13	127	2.33	50	39.20	24	4.13	123	43.40	39	0.08	218	30.54	161	0.25	383
25	The Buckholts State Bank	2.42	243	3.02	16	20.06	171	4.64	45	36.57	14	0.04	181	38.15	59	0.22	406
26	West Texas State Bank	21.35	61	1.58	175	17.23	238	5.00	29	42.20	32	0.01	123	26.91	238	0.39	240
27	Bank of Greeleyville	14.93	97	1.90	112	20.86	152	4.35	78	62.44	261	0.07	203	31.93	134	0.64	111
28	Grand Bank for Savings, FSB	38.29	14	6.16	2	44.63	18	4.65	44	47.20	67	1.90	502	4.77	514	7.47	3
29	Friend Bank	1.27	267	2.02	87	19.96	173	4.64	45	54.61	139	0.16	282	37.18	66	0.64	111
30	Surety Bank	-40.73	514	3.12	12	38.47	27	4.24	93	50.56	104	0.53	410	49.07	16	3.60	6
31	First National Bank of Dublin	-14.55	447	2.38	46	25.02	96	5.80	9	57.22	177	0.17	291	48.72	19	0.67	101
32	Campbell County Bank, Inc.	14.09	106	2.72	21	19.12	190	5.48	13	44.75	49	0.14	268	24.59	290	0.37	256
33	The Goose River Bank	7.38	185	1.77	135	20.67	156	4.59	55	60.05	219	0.00	1	30.39	164	0.34	282
33	Turtle Mountain State Bank	-35.72	510	3.76	4	100.12	7	4.16	118	20.43	2	0.19	306	31.18	146	0.66	104
35	Coleman County State Bank	8.34	173	1.63	159	20.68	155	4.72	40	66.54	324	0.09	233	38.66	53	0.78	62
35	First Financial Bank	6.38	196	1.26	269	1063.14	1	4.11	129	73.73	409	0.02	144	41.44	35	1.54	16
37	American Interstate Bank	-7.31	381	3.54	6	19.72	176	4.40	69	23.50	3	0.00	1	34.09	105	0.15	464
38	Crews Bank & Trust	-7.02	374	1.91	110	24.23	104	3.82	193	54.70	141	0.01	123	46.91	23	0.55	144
39	First Bank Hampton	12.12	128	2.18	70	22.21	133	3.73	214	46.61	62	0.00	1	3.84	515	0.69	93
40	County Bank	23.46	48	1.30	257	19.92	175	3.74	210	69.47	357	0.00	1	34.87	93	0.71	82
41	Utah Independent Bank	-13.30	439	3.29	10	28.28	62	5.88	8	43.60	41	0.61	424	38.20	58	0.48	183
42	Auburn Banking Company	2.94	238	1.84	119	29.06	55	4.06	138	57.47	181	0.14	268	41.25	36	0.46	191
43	Citizens National Bank	-3.90	347	1.70	146	22.56	130	4.05	141	61.21	236	0.00	1	39.96	47	0.47	185
43	South Georgia Bank	-3.78	344	1.95	102	25.42	92	4.70	42	57.24	178	0.01	123	28.19	208	0.55	144
45	The Commercial National Bank of Brady	-1.65	314	1.55	185	25.24	95	4.18	109	61.58	242	0.00	1	29.34	187	0.67	101
46	Twin River Bank	-16.06	457	2.70	23	28.95	57	5.17	19	45.05	52	0.00	1	30.76	157	0.14	473
47	Bank of Hazlehurst	-36.13	512	2.41	41	41.35	21	5.89	7	44.15	45	0.45	392	50.48	15	0.42	207
48	Citizens Bank	-7.41	382	2.18	70	30.79	47	4.52	59	53.45	125	0.53	410	35.21	88	0.78	62
49	The Valley State Bank	20.86	64	1.86	115	21.14	147	4.24	93	62.21	256	0.02	144	25.02	283	0.55	144
50	Bank of DeSoto, N.A.	14.03	108	2.79	19	26.12	85	6.17	4	55.04	144	1.23	483	41.21	37	0.26	367
51	The First National Bank of Evant	-7.54	383	1.89	113	28.86	58	4.00	151	58.82	203	0.02	144	33.84	109	0.69	93
52	PrinsBank	9.87	156	2.43	39	16.21	268	5.41	14	56.18	163	0.26	340	25.77	265	1.70	13

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **396**
 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
Alliance Bank	197	Francesville, IN	432,988	62	7
American State Bank	26944	Osceola, IA	302,186	40	4
Bank of Kilmichael	9775	Kilmichael, MS	281,902	46	5
Bank of Lake Mills	8695	Lake Mills, WI	361,400	39	2
Bank of Montana	58482	Missoula, MT	288,683	11	1
Bank of Rantoul	11711	Rantoul, IL	264,329	27	3
Bank of Western Oklahoma	4087	Elk City, OK	359,118	70	6
Brighton Bank	22578	Salt Lake City, UT	310,351	45	5
Centinel Bank of Taos	19904	Taos, NM	388,337	49	1
Central Bank of Kansas City	17009	Kansas City, MO	358,597	45	1
Charter Bank	18660	Corpus Christi, TX	337,843	55	4
Cumberland Security Bank, Inc.	11358	Somerset, KY	313,025	57	4
Douglas National Bank	57230	Douglas, GA	270,237	34	1
Durden Banking Company, Incorporated	15336	Twin City, GA	286,512	46	4
Farmers Bank and Trust Company	1027	Blytheville, AR	361,538	46	3
First National Bank	22271	Hamilton, AL	379,716	89	5
First Southern Bank	31158	Columbia, MS	265,786	71	6
First State Bank	24498	Graham, TX	250,582	46	7
First State Bank	17950	Clute, TX	304,680	45	3
Grundy Bank	3713	Morris, IL	353,113	55	3
Herring Bank	5568	Amarillo, TX	472,736	153	12
Kentucky Farmers Bank Corporation	267	Catlettsburg, KY	287,354	63	5
Lakeside Bank	21693	Rockwall, TX	297,328	17	1
MCBank	15669	Goldthwaite, TX	435,765	80	4
Paradise Bank	58030	Boca Raton, FL	363,955	46	3
Pony Express Bank	4526	Braymer, MO	341,320	31	2
Rayne State Bank & Trust Company	16075	Rayne, LA	495,935	73	7
Southwest Capital Bank	12258	Albuquerque, NM	418,723	87	2
State Bank of Cochran	872	Cochran, GA	258,764	50	4
State Bank of De Kalb	15463	De Kalb, TX	433,027	90	6
Texas State Bank	18698	San Angelo, TX	414,837	69	1
The Commercial Bank	175	Crawford, GA	398,015	47	5
The First National Bank of Hughes Springs	3268	Hughes Springs, TX	334,955	107	15
The First National Bank of Oneida	4958	Oneida, TN	312,535	58	5
The National Bank of Andrews	17603	Andrews, TX	290,665	55	2
The Union Bank of Mena	14597	Mena, AR	349,767	60	3
Time Bank	34038	Park Ridge, IL	478,303	29	1
United State Bank	12214	Lewistown, MO	251,947	52	6
Western Bank	16720	Artesia, NM	336,106	28	1
Western Bank	2249	Lordsburg, NM	285,779	43	4

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

		5.70	2.36	27.74	4.33	49.16	0.09	39.34	0.71								
Top Ten Percent: Median		5.70	2.36	27.74	4.33	49.16	0.09	39.34	0.71								
Top Ten Percent: Average		8.02	2.42	29.06	4.42	48.37	0.24	37.18	0.83								
All Banks: Median		0.53	1.34	17.31	3.48	60.82	0.17	24.62	0.44								
All Banks: Average		1.78	1.41	18.40	3.54	61.27	0.31	25.70	0.52								
CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	Bank of Montana	18.86	43	9.59	1	132.30	2	4.46	41	11.68	1	0.00	1	72.41	3	6.58	2
2	Paradise Bank	28.81	19	3.39	7	44.87	15	6.21	2	50.00	86	0.02	90	47.99	19	0.99	43
3	Douglas National Bank	34.50	9	3.30	8	38.60	19	4.92	18	42.87	38	0.06	129	39.58	44	1.04	39
4	Cumberland Security Bank, Inc.	17.38	49	3.25	10	25.88	72	4.97	16	41.49	28	0.01	65	46.60	21	0.85	68
5	Brighton Bank	14.19	64	2.94	12	33.58	34	5.72	6	47.49	64	0.00	1	44.87	23	0.39	226
6	Central Bank of Kansas City	-19.23	373	4.48	3	33.08	36	4.10	85	29.35	3	0.00	1	62.00	6	2.52	8
7	Bank of Lake Mills	29.15	18	2.87	16	30.17	43	4.06	90	49.98	85	0.04	109	22.04	244	2.20	10
8	Durden Banking Company, Incorporated	23.31	26	2.63	28	23.07	100	4.58	33	49.07	72	0.09	151	30.16	119	0.67	112
9	First State Bank	-0.16	210	2.41	34	28.73	49	4.46	41	49.25	77	0.12	169	41.34	38	0.72	97
10	Rayne State Bank & Trust Company	22.86	28	1.89	78	20.60	140	4.39	50	55.76	136	0.00	1	41.60	35	0.34	256
11	Texas State Bank	8.17	108	1.73	106	21.85	121	3.52	190	57.08	159	0.00	1	47.60	20	0.94	48
12	MCBank	4.70	150	1.93	69	34.80	25	3.70	159	50.81	90	0.15	187	36.17	65	1.33	24
13	State Bank of Cochran	0.01	205	3.60	5	25.61	76	5.06	15	40.21	22	1.11	364	39.34	47	0.92	52
14	Grundy Bank	-11.35	342	2.75	21	24.05	91	4.14	78	42.84	36	0.08	143	49.73	13	0.86	67
15	Centinel Bank of Taos	0.04	204	2.03	59	41.13	17	3.21	258	42.84	36	0.00	1	41.78	33	0.42	213
16	Western Bank	7.81	117	2.66	27	44.78	16	4.18	74	35.89	9	0.25	250	66.24	5	0.24	327
17	Kentucky Farmers Bank Corporation	29.98	16	2.33	39	16.55	217	4.89	20	49.96	84	0.15	187	24.55	199	0.80	74
18	Charter Bank	-11.41	343	2.94	12	48.72	9	5.43	10	46.03	53	0.37	286	52.16	10	0.57	147
19	The Commercial Bank	-22.78	378	2.93	14	51.40	8	4.51	36	40.95	25	0.44	303	39.32	49	0.89	58
20	Bank of Western Oklahoma	4.30	154	2.85	17	33.60	33	5.83	4	46.65	58	0.08	143	25.97	173	0.25	320
21	First National Bank	-4.08	264	2.27	44	19.67	151	4.22	66	46.57	56	0.14	180	36.92	59	0.77	83
22	The National Bank of Andrews	-13.47	358	2.73	23	35.87	23	5.31	12	49.67	80	2.03	387	51.01	11	1.28	26
23	Alliance Bank	-8.19	307	2.29	43	31.38	39	4.31	56	47.51	65	0.00	1	22.64	230	0.47	183
24	The Union Bank of Mena	-1.01	223	1.90	76	24.33	89	4.21	68	53.15	99	0.18	206	34.22	72	0.68	108
25	Bank of Rantoul	19.11	42	2.22	49	28.36	54	3.73	154	34.99	7	0.00	1	18.26	308	0.23	332
26	State Bank of De Kalb	6.69	128	2.06	57	20.14	146	4.34	52	55.44	134	0.14	180	27.95	141	0.66	115
27	Pony Express Bank	-6.66	290	2.38	35	30.00	44	4.45	44	47.09	61	0.00	1	25.07	189	0.28	296
28	The First National Bank of Hughes Springs	4.02	158	2.30	42	23.55	98	5.61	7	60.36	194	0.80	341	48.53	17	0.69	104
29	American State Bank	8.10	111	1.66	130	21.56	124	3.79	139	56.46	147	0.20	218	40.67	39	0.88	61
30	Western Bank	4.45	151	1.79	99	19.21	159	3.46	200	42.69	35	0.15	187	46.27	22	0.65	120
31	The First National Bank of Oneida	13.35	71	1.79	99	25.90	71	3.75	149	54.12	114	0.11	163	24.85	195	0.66	115
32	United State Bank	18.83	44	1.87	83	21.58	122	4.28	59	55.28	130	0.00	1	14.63	349	0.44	197
33	First State Bank	-5.12	277	1.68	125	27.54	64	3.98	105	58.89	176	0.01	65	39.33	48	0.61	130
34	Farmers Bank and Trust Company	25.97	22	2.67	25	27.93	60	4.35	51	42.98	40	0.30	270	2.62	395	0.59	134
34	Herring Bank	1.27	189	1.87	83	18.08	184	5.32	11	72.80	320	0.12	169	41.98	32	2.41	9
36	Lakeside Bank	35.07	8	1.89	78	14.99	250	4.12	82	53.75	110	0.00	1	23.98	205	0.33	265
37	Bank of Kilmichael	17.62	48	1.81	96	46.95	12	3.51	192	52.94	97	1.11	364	27.01	158	1.13	33
37	First Southern Bank	42.96	4	1.47	166	17.72	190	4.22	66	69.29	288	0.01	65	25.45	182	1.04	39
39	Southwest Capital Bank	-9.71	328	2.70	24	34.02	31	4.00	97	51.77	94	2.11	390	43.37	26	1.94	12
40	Time Bank	-3.45	258	2.57	29	19.38	154	4.49	38	38.47	17	0.00	1	28.25	137	0.12	373

PEER GROUP 4:
\$500 - 999 Million

Sub-S Top Ten Percent: How They Rank

Number of Institutions in Peer Group: **221**
 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
American Bank	20311	Bozeman, MT	634,275	81	6
Bank Forward	8941	Fargo, ND	893,884	220	12
Blue Sky Bank	14899	Pawhuska, OK	985,138	153	15
Brannen Bank	5676	Inverness, FL	869,574	106	11
Central State Bank	72	Calera, AL	556,857	79	5
Charlotte State Bank & Trust	27086	Port Charlotte, FL	679,891	62	6
Edison National Bank	34489	Fort Myers, FL	529,980	44	4
Englewood Bank & Trust	27205	Englewood, FL	596,074	40	5
First Bank of Owasso	18592	Owasso, OK	592,402	72	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	568,949	90	8
FM Bank	10998	Granite Falls, MN	598,748	62	5
HCN Bank	21606	Riverside, CA	941,703	84	6
NewFirst National Bank	3183	El Campo, TX	897,324	82	7
Security State Bank	13232	Centralia, WA	644,804	89	11
Southwest Bank	16652	Odessa, TX	662,664	121	6
The Bank and Trust, S.S.B.	1184	Del Rio, TX	547,819	138	7
The Bank of Old Monroe	1655	Old Monroe, MO	615,361	74	5
The Pueblo Bank and Trust Company	12594	Pueblo, CO	615,042	133	10
The Western State Bank	21121	Garden City, KS	667,652	114	9
United Community Bank	19143	Raceland, LA	669,176	128	11
Western Bank	1720	Lubbock, TX	598,390	112	9
Western Commerce Bank	18389	Carlsbad, NM	714,148	87	10

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	7.94	2.44	31.62	4.20	43.59	0.03	32.65	0.76
Top Ten Percent: Average	12.92	2.53	34.28	4.35	47.11	0.15	35.01	0.80
All Banks: Median	2.38	1.37	16.86	3.48	61.37	0.15	25.50	0.48
All Banks: Average	3.49	1.47	18.52	3.56	60.39	0.28	26.08	0.55

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	Charlotte State Bank & Trust	5.66	86	2.85	11	38.05	12	3.98	63	43.86	32	0.00	1	47.80	7	1.17	17
2	Western Bank	24.35	14	2.45	20	32.20	20	4.45	22	55.62	80	0.00	1	30.56	69	1.34	11
3	NewFirst National Bank	6.93	76	3.84	5	34.42	17	5.38	6	36.40	10	0.11	99	34.71	38	0.84	37
4	United Community Bank	6.72	78	3.95	4	31.43	23	5.40	5	43.31	28	0.22	125	35.96	33	1.87	7
5	First Bank of Owasso	28.98	10	3.36	6	29.08	31	4.94	12	35.03	8	0.00	1	21.59	148	0.46	119
6	Central State Bank	12.69	47	2.21	38	26.45	40	4.16	43	49.27	45	0.00	1	26.50	103	0.67	66
7	FM Bank	97.04	4	2.32	31	42.96	8	3.07	163	40.47	16	0.05	60	27.45	94	1.23	16
8	Englewood Bank & Trust	1.73	123	2.44	22	34.06	18	3.88	75	42.19	25	0.02	28	54.99	3	0.43	136
9	Western Commerce Bank	24.23	15	2.72	13	35.40	16	4.36	27	40.62	17	0.46	169	39.16	16	0.34	166
10	The Bank of Old Monroe	8.95	62	2.18	40	69.77	2	3.52	106	41.44	22	0.02	28	29.67	76	0.48	111
11	First Community Bank of Central Alabama	3.53	101	2.38	25	58.53	6	4.24	38	48.99	42	0.20	121	28.84	87	0.90	32
12	The Bank and Trust, S.S.B.	3.06	107	1.57	84	26.42	41	4.07	53	66.07	146	0.00	1	42.28	10	1.29	12
13	The Pueblo Bank and Trust Company	-11.33	198	2.44	22	25.55	44	4.69	15	57.17	88	0.04	55	37.49	29	1.29	12
14	HCN Bank	-11.90	199	2.75	12	30.47	26	4.14	46	35.75	9	0.00	1	37.48	30	0.40	144
15	Southwest Bank	-5.10	171	2.71	14	31.80	22	5.72	2	53.74	70	0.47	171	66.59	2	0.96	25
16	The Western State Bank	19.59	25	2.58	16	31.08	25	4.49	19	38.27	12	0.34	153	31.00	67	0.32	174
17	Blue Sky Bank	190.39	1	2.03	45	19.63	83	5.12	9	62.11	117	0.28	140	30.22	72	0.88	34
18	Brannen Bank	18.27	31	2.26	33	111.13	1	3.84	80	41.99	23	0.13	105	32.81	54	0.28	185
19	Edison National Bank	12.78	46	1.92	52	32.07	21	3.92	71	51.31	55	0.00	1	32.48	56	0.14	213
20	American Bank	10.75	50	1.58	82	27.93	35	4.00	58	60.95	109	0.00	1	39.04	18	0.30	179
21	Security State Bank	-9.17	187	3.18	7	25.77	43	4.49	19	33.31	7	0.13	105	31.56	64	0.48	111
22	Bank Forward	-1.26	153	2.33	30	22.21	62	3.91	72	63.68	130	0.01	24	30.24	71	2.19	4

PEER GROUP 5:
\$1 - 5 Billion

Sub-S Top Ten Percent: How They Rank

Number of Institutions in Peer Group: **112**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Central Bank	17612	Houston, TX	1,040,184	162	4
Citizens Bank of Las Cruces	20161	Las Cruces, NM	1,025,179	126	8
First American Bank	2240	Artesia, NM	1,758,259	248	19
First National Bank of Central Texas	3325	Waco, TX	1,405,727	103	5
Lone Star State Bank of West Texas	3116	Lubbock, TX	1,383,606	92	5
NBKC Bank	35014	Leawood, KS	1,095,719	392	4
Peoples Bank of Alabama	22537	Cullman, AL	1,265,117	287	28
Pioneer Bank	27872	Roswell, NM	1,063,985	156	10
Sutton Bank	5962	Attica, OH	1,896,370	172	7
Texas Exchange Bank	20099	Crowley, TX	2,666,616	25	2
The Nodaway Valley Bank	8904	Maryville, MO	1,325,164	170	10
Wallis Bank	20845	Wallis, TX	1,157,729	197	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	19.05	2.47	33.98	4.52	49.18	0.06	38.71	0.91
Top Ten Percent: Average	13.69	3.35	36.43	4.85	47.06	0.13	41.32	2.23
All Banks: Median	1.63	1.39	18.25	3.43	60.82	0.17	25.43	0.68
All Banks: Average	5.32	1.55	19.66	3.49	60.03	0.31	26.69	0.97

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	Sutton Bank	26.05	14	5.16	4	60.33	3	4.66	11	36.68	7	0.06	32	79.82	1	3.75	9
2	Wallis Bank	36.00	4	3.81	7	35.71	11	6.79	3	43.57	12	0.05	28	43.25	12	1.19	22
3	NBKC Bank	16.35	28	8.55	2	47.45	5	4.27	21	52.25	28	0.22	64	55.37	4	14.41	4
4	Peoples Bank of Alabama	5.69	46	2.37	17	32.19	15	4.79	10	56.41	45	0.05	28	37.96	24	1.19	22
5	Texas Exchange Bank	-2.29	73	4.13	6	38.10	9	6.89	2	37.92	8	0.00	1	1.35	110	1.77	15
6	Central Bank	26.37	12	2.43	15	28.66	20	5.94	6	60.03	52	0.20	61	54.05	5	0.69	55
7	First National Bank of Central Texas	21.75	19	2.51	12	30.07	18	4.09	27	42.14	10	0.19	59	39.46	19	0.60	63
8	Citizens Bank of Las Cruces	22.28	17	1.82	32	28.31	21	3.58	44	54.12	34	0.00	1	35.42	30	0.64	59
9	Pioneer Bank	25.65	15	1.96	26	32.24	14	4.57	15	53.59	29	0.49	85	33.29	33	0.96	30
10	First American Bank	2.70	53	2.34	18	38.15	8	4.46	16	46.11	17	0.28	71	44.47	10	0.60	63
11	The Nodaway Valley Bank	-2.25	72	1.97	25	36.36	10	3.74	35	54.78	38	0.04	23	33.53	32	0.85	40
12	Lone Star State Bank of West Texas	-14.05	107	3.14	9	29.53	19	4.38	17	27.16	2	0.00	1	37.89	25	0.11	110