



CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

September 30, 2023



I. OVERVIEW

◆ Table of Contents	Page 2
◆ Purpose, Methodology & Definitions	Page 2
◆ Executive Summary	Page 3

II. C-CORP TOP TEN PERCENT

◆ Peer Group 1: Less Than \$100 Million	Page 4
◆ Peer Group 2: \$100-249 Million	Page 6
◆ Peer Group 3: \$250-499 Million	Page 10
◆ Peer Group 4: \$500-999 Million	Page 14
◆ Peer Group 5: \$1-5 Billion	Page 16

II. SUB-S TOP TEN PERCENT

◆ Peer Group 1: Less Than \$100 Million	Page 20
◆ Peer Group 2: \$100-249 Million	Page 22
◆ Peer Group 3: \$250-499 Million	Page 24
◆ Peer Group 4: \$500-999 Million	Page 26
◆ Peer Group 5: \$1-5 Billion	Page 27

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	5.33	1.98	15.80	4.57	54.47	0.00	31.05	0.00
Top Ten Percent: Average	8.61	3.30	18.23	4.71	53.84	0.47	34.04	0.00
All Banks: Median	-0.03	0.68	5.94	3.52	75.88	0.11	22.04	0.00
All Banks: Average	0.63	0.69	6.36	3.64	77.76	0.55	22.53	0.00
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	5.80	1.85	17.33	4.74	52.60	0.04	34.29	0.80
Top Ten Percent: Average	7.11	2.16	18.08	4.72	51.84	0.19	34.90	1.30
All Banks: Median	1.06	0.83	8.97	3.51	69.76	0.18	23.50	0.37
All Banks: Average	2.15	0.88	9.21	3.53	70.32	0.39	24.21	0.44
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	6.31	1.64	17.44	4.03	54.12	0.04	31.59	0.71
Top Ten Percent: Average	6.89	1.72	18.90	4.14	53.43	0.19	33.15	1.00
All Banks: Median	2.75	0.89	9.31	3.39	67.15	0.20	22.54	0.42
All Banks: Average	3.55	0.91	9.90	3.42	68.19	0.31	23.09	0.51
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	9.69	1.83	19.79	4.42	48.77	0.15	30.90	0.68
Top Ten Percent: Average	12.95	2.15	21.17	4.71	48.41	0.28	30.80	0.99
All Banks: Median	4.23	0.90	10.21	3.35	66.68	0.19	22.56	0.48
All Banks: Average	4.92	0.94	10.53	3.38	67.21	0.30	23.14	0.55
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	10.04	1.67	18.55	4.28	46.33	0.13	33.55	0.75
Top Ten Percent: Average	10.33	1.85	19.58	4.36	47.24	0.26	34.27	0.90
All Banks: Median	5.34	0.94	10.30	3.18	64.72	0.23	22.29	0.53
All Banks: Average	6.20	0.97	10.72	3.30	64.40	0.31	23.41	0.61

Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	-1.91	2.63	28.21	4.83	50.96	0.05	38.64	0.74
Top Ten Percent: Average	-0.39	2.91	31.40	5.06	50.76	0.36	37.34	1.11
All Banks: Median	-2.39	1.21	13.94	3.58	65.90	0.20	26.46	0.31
All Banks: Average	-2.36	1.27	14.81	3.71	65.55	0.51	27.34	0.37
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	3.96	2.61	26.70	4.32	49.24	0.07	33.59	0.62
Top Ten Percent: Average	3.51	2.78	31.36	4.54	49.74	0.29	35.80	1.33
All Banks: Median	0.65	1.24	15.86	3.51	63.05	0.16	25.33	0.41
All Banks: Average	0.67	1.34	17.19	3.57	63.15	0.36	25.80	0.48
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	5.66	2.72	33.04	4.45	46.59	0.16	31.60	0.98
Top Ten Percent: Average	5.24	2.82	32.71	4.56	46.96	0.44	32.38	1.24
All Banks: Median	1.34	1.33	17.09	3.49	61.06	0.16	23.77	0.49
All Banks: Average	1.90	1.41	18.34	3.53	61.82	0.36	24.39	0.57
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	5.64	2.29	25.82	4.32	49.44	0.08	29.70	0.62
Top Ten Percent: Average	7.18	2.48	28.22	4.39	47.33	0.12	30.40	0.74
All Banks: Median	2.25	1.30	16.21	3.46	61.71	0.20	24.14	0.51
All Banks: Average	3.43	1.42	17.97	3.53	61.03	0.36	24.61	0.59
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	10.38	2.35	29.07	4.32	51.07	0.04	39.87	0.90
Top Ten Percent: Average	22.23	3.06	34.35	4.78	49.91	0.14	40.83	1.94
All Banks: Median	4.56	1.34	16.91	3.29	61.23	0.19	24.47	0.68
All Banks: Average	5.55	1.47	18.41	3.40	61.32	0.36	24.89	0.89

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: **444**
 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
All Capital Bank	16795	Locust Grove, OK	68,040	16	1
American Metro Bank	34334	Chicago, IL	85,486	17	2
Amistad Bank	26658	Del Rio, TX	47,550	13	1
B2 Bank N.A.	5105	Virginia, MN	72,219	22	2
Bank of Cattaraugus	9406	Cattaraugus, NY	34,110	9	1
Bank of Lake Village	15547	Lake Village, AR	96,461	16	2
Bank of Orchard	16905	Orchard, NE	33,669	5	1
Breda Savings Bank	5792	Breda, IA	94,079	8	1
Buckley State Bank	12121	Buckley, IL	53,986	7	1
California Pacific Bank	23242	San Francisco, CA	83,466	10	2
CBW Bank	13959	Weir, KS	86,797	22	1
Chambers State Bank	13251	Chambers, NE	76,799	9	2
Citizens State Bank	16581	Anton, TX	74,804	15	2
Comerica Bank & Trust, N.A.	1596	Ann Arbor, MI	95,367	131	1
Commonwealth National Bank	22229	Mobile, AL	67,069	20	2
Community Bank of Missouri	57141	Richmond, MO	76,256	20	2
Community State Bank	5619	Bradley, AR	37,233	8	1
Community State Bank	8323	Colon, NE	43,989	6	2
Corebank	18063	Waynoka, OK	96,150	14	1
Country Trust Bank	35602	Bloomington, IL	34,014	120	1
Covington County Bank	21998	Collins, MS	98,648	21	2
Fidelity Personal Trust Company, FSB	35206	Merrimack, NH	71,615	52	2
First Bank of Pike	9070	Molena, GA	72,947	20	3
First National Bank	4111	Heavener, OK	94,467	31	2
First Naturalstate Bank	21379	Mcgehee, AR	93,295	19	3
First State Bank	57910	Nashua, IA	63,636	8	1
Grand Timber Bank	18719	Mcgregor, MN	58,872	12	1
Harwood State Bank	9128	Harwood, ND	48,732	7	1
HSBC Trust Company (Delaware), N.A.	58188	Wilmington, DE	57,372	1	1
ITS Bank	34619	Johnston, IA	9,838	0	1
Kinmundy Bank	3805	Kinmundy, IL	67,202	9	1
Limebank	11003	Bolivar, MO	90,310	26	4
McClave State Bank	11261	Mcclave, CO	63,966	11	1
National Advisors Trust Company	57160	Kansas City, MO	25,304	72	1
Pavillion Bank	24303	Richardson, TX	68,741	15	1
Scribner Bank	14026	Scribner, NE	83,584	13	1
The Chasewood Bank	24272	Houston, TX	95,855	21	2
The Citizens Bank of Edina	12457	Edina, MO	91,117	12	1
The First State Bank	11175	Abernathy, TX	88,287	17	3
The Haviland State Bank	17403	Haviland, KS	45,189	8	2
The Santa Anna National Bank	5520	Santa Anna, TX	58,552	12	1
The State Bank of Canton, Canton, Kansas	13926	Canton, KS	37,274	6	1
United Bank of Philadelphia	33568	Philadelphia, PA	57,198	14	2
United Minnesota Bank	10567	New London, MN	49,402	6	1
Zavala County Bank	15105	Crystal City, TX	83,697	19	2

PEER GROUP 1:
Less Than \$100 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	5.33	1.98	15.80	4.57	54.47	0.00	31.05	0.55
Top Ten Percent: Average	8.61	3.30	18.23	4.71	53.84	0.47	34.04	5.11
All Banks: Median	-0.03	0.68	5.94	3.52	75.88	0.11	22.04	0.26
All Banks: Average	0.63	0.69	6.36	3.64	77.76	0.55	22.53	0.48

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	13.69	52	2.21	29	9.03	143	6.66	10	78.85	247	0.00	1	89.09	7	8.96	18
2	HSBC Trust Company (Delaware), N.A.	2.74	159	4.82	13	4.92	252	5.11	46	15.69	4	0.00	1	100.00	1	2.53	34
3	Commonwealth National Bank	12.47	58	4.41	15	56.73	5	3.35	259	45.31	27	0.00	1	27.42	162	4.93	26
4	The Citizens Bank of Edina	5.29	120	2.31	27	20.48	19	4.67	72	33.54	12	0.00	1	29.23	129	0.29	197
5	First Naturalstate Bank	14.84	48	7.80	10	72.59	3	3.64	198	24.18	6	0.19	243	37.60	55	10.09	17
6	Comerica Bank & Trust, N.A.	33.56	24	31.49	1	31.81	6	1.30	440	65.90	142	0.00	1	100.00	1	120.89	4
7	Citizens State Bank	21.91	31	1.89	42	11.92	97	5.64	24	54.52	63	0.00	1	26.23	174	0.30	189
8	Amistad Bank	-12.14	394	2.35	24	16.83	38	5.27	42	54.41	61	0.00	1	46.27	24	1.69	41
9	Fidelity Personal Trust Company, FSB	13.55	53	16.52	5	17.27	35	4.57	76	48.10	33	0.00	1	0.00	413	44.13	10
10	Covington County Bank	20.45	34	7.85	9	83.58	2	3.81	165	29.26	8	0.65	341	36.46	60	8.42	20
11	Limebank	17.33	42	3.63	18	16.05	48	4.90	56	58.00	91	0.23	255	29.61	122	4.60	28
12	Zavala County Bank	-0.27	225	1.53	61	18.30	27	3.40	247	56.82	79	0.00	1	44.40	28	1.15	50
13	American Metro Bank	5.76	107	2.27	28	14.88	57	4.98	49	70.67	183	0.00	1	27.20	163	0.39	142
14	Community State Bank	34.65	23	1.22	102	9.19	138	4.72	68	65.06	137	0.00	1	26.35	172	0.58	97
15	The First State Bank	9.41	75	2.12	32	14.31	64	7.44	6	59.83	103	1.24	393	49.79	18	0.93	59
16	National Advisors Trust Company	29.35	26	22.04	2	28.29	8	3.97	139	70.17	177	0.00	1	0.00	413	94.58	5
17	Harwood State Bank	3.88	138	1.93	39	20.00	22	3.91	148	49.15	39	0.00	1	28.35	150	0.15	314
18	ITS Bank	3.70	140	5.05	12	5.35	237	7.64	5	35.96	14	0.00	1	0.00	413	4.07	31
19	Bank of Lake Village	8.14	84	2.12	32	20.15	21	4.54	80	42.76	23	0.49	310	38.29	51	0.21	263
20	California Pacific Bank	1.91	178	4.10	16	8.84	151	7.97	4	31.46	9	3.26	436	44.98	27	1.22	49
20	Corebank	7.05	92	1.50	64	14.63	61	4.57	76	55.60	69	0.00	1	22.19	221	0.18	286
22	Breda Savings Bank	6.50	97	1.13	117	19.69	23	2.77	361	53.14	57	0.00	1	31.05	108	0.45	121
22	First Bank of Pike	5.31	119	1.31	84	16.73	39	5.44	37	72.59	195	0.57	323	39.78	41	1.40	47
24	All Capital Bank	65.65	9	1.17	110	8.49	159	5.64	24	59.37	97	0.22	253	28.73	137	0.55	102
25	The Santa Anna National Bank	3.64	141	1.53	61	20.59	18	4.13	124	56.96	80	0.33	278	32.62	92	0.55	102
25	United Bank of Philadelphia	-4.98	311	8.07	8	71.65	4	6.42	13	46.08	29	7.05	444	35.63	68	8.74	19
27	Pavillion Bank	-23.06	425	1.98	36	14.06	65	5.94	19	55.24	64	0.00	1	45.51	26	0.21	263
27	Scribner Bank	-7.47	352	2.39	23	18.47	26	4.51	85	54.47	62	0.24	257	36.31	61	2.58	33
29	The Chasewood Bank	-23.04	424	1.56	57	15.80	49	4.81	63	59.77	101	0.00	1	42.88	33	0.33	172
30	Country Trust Bank	11.91	62	18.27	4	19.22	25	4.66	73	88.72	327	0.00	1	0.00	413	224.87	2
31	United Minnesota Bank	2.22	169	1.96	38	27.76	10	4.34	104	49.61	41	0.62	333	36.63	59	0.34	161
32	Bank of Cattaraugus	16.13	44	1.23	99	15.70	50	5.49	32	67.92	151	0.62	333	51.57	17	0.27	209
33	Kinmundy Bank	4.93	122	2.09	34	17.56	33	4.21	113	36.27	15	0.74	350	26.02	176	0.60	94
34	Community Bank of Missouri	-11.15	383	2.32	25	18.29	28	5.72	22	49.43	40	0.10	217	28.51	145	0.54	104
35	Buckley State Bank	2.72	160	1.37	77	13.93	67	3.47	232	51.36	49	0.00	1	33.85	80	0.15	314
36	First State Bank	13.35	54	1.27	94	11.89	99	3.40	247	52.86	55	0.00	1	18.22	286	0.34	161
37	First National Bank	-6.61	342	1.40	71	15.03	55	5.68	23	70.23	179	0.11	221	38.07	53	0.97	54
38	McClave State Bank	40.41	18	2.13	31	15.52	52	5.50	30	48.65	35	0.05	185	12.26	340	0.15	314
39	The State Bank of Canton, Canton, Kansas	4.87	123	1.24	96	6.62	203	3.68	191	57.98	90	0.00	1	31.93	96	0.27	209
40	Community State Bank	0.73	199	1.38	74	17.50	34	3.17	298	50.62	45	0.00	1	21.84	227	0.39	142
41	Grand Timber Bank	4.32	131	1.55	59	11.36	104	5.50	30	59.91	106	1.01	373	35.04	70	0.38	149
42	B2 Bank N.A.	101.27	7	1.90	41	13.53	75	4.35	102	72.66	197	1.01	373	22.36	219	5.56	24
43	Bank of Orchard	13.72	51	1.22	102	9.80	126	2.90	344	55.77	71	0.00	1	22.93	214	0.37	152
44	Chambers State Bank	5.33	117	1.84	43	7.65	173	4.51	85	47.31	32	0.08	205	29.46	124	0.18	286
44	The Haviland State Bank	-0.03	220	1.55	59	12.08	94	4.45	92	52.83	54	0.00	1	23.04	213	0.13	332

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

Number of Institutions in Peer Group: **644**
 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	131,619	20	2
Bank of Anguilla	8243	Anguilla, MS	198,557	31	4
Bank of Brookhaven	35439	Brookhaven, MS	229,374	30	1
Bank of Camilla	17190	Camilla, GA	158,562	24	2
Bank of Clarkson	13167	Clarkson, KY	156,035	25	2
Bank of Commerce	13274	Chelsea, OK	188,271	50	6
Bank of Franklin	10594	Meadville, MS	225,473	48	3
Bank of Lincoln County	57396	Fayetteville, TN	196,965	43	3
Bank of South Texas	26727	Mcallen, TX	163,213	58	6
BNY Mellon Trust of Delaware	24867	Wilmington, DE	186,843	11	1
Central Bank	31545	Savannah, TN	135,720	33	3
CentreBank	15532	Veedersburg, IN	104,187	25	4
Citizens State Bank	8183	Royal Oak, MI	222,004	33	2
Coastal Bank & Trust	58899	Jacksonville, NC	212,836	36	4
Community Bank	8975	Bristow, OK	108,374	31	1
Community Bank	34020	Topeka, KS	161,280	21	1
Community State Bank	19749	Coffeyville, KS	176,667	19	1
Concordia Bank of Concordia, Missouri	13788	Concordia, MO	107,335	27	4
Craft Bank	59209	Atlanta, GA	176,354	20	1
Deutsche Bank Trust Company Delaware	26392	Newark, DE	128,220	7	1
Eagle Bank	58282	Polson, MT	134,556	17	1
Evergreen National Bank	23404	Evergreen, CO	136,940	36	3
FDS Bank	33831	Mason, OH	140,239	699	1
Fidelity Bank of Texas	21455	Waco, TX	124,461	25	2
First Bank and Trust Company of Illinois	18641	Palatine, IL	207,772	29	1
First Electronic Bank	35533	Salt Lake City, UT	224,179	79	1
First National Bank and Trust Co. of Bottineau	3902	Bottineau, ND	163,393	22	1
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	154,438	34	2
First State Bank of Odem	16334	Odem, TX	198,273	35	4
First Texas Bank	3293	Lampasas, TX	204,594	25	1
Fort Davis State Bank	17446	Fort Davis, TX	154,083	34	3
Freedom Bank	17881	Alamo, TX	184,726	38	4
Garden Plain State Bank	19687	Wichita, KS	139,208	18	2
Greater State Bank	31762	Mcallen, TX	147,926	37	4
McKenzie Banking Company	13955	Mc Kenzie, TN	188,463	91	6
Merchants and Planters Bank	327	Raymond, MS	202,294	49	7
Native American Bank, N.A.	27026	Denver, CO	232,915	38	2
North Alabama Bank	27560	Hazel Green, AL	167,211	42	4
One World Bank	57901	Dallas, TX	200,262	37	3
PBK Bank, Inc.	9313	Stanford, KY	150,340	42	7
Peoples Bank	15216	Manchester, TN	151,967	26	2
Peoples Bank	57058	Lyons, GA	217,461	36	3
Peoples Bank & Trust Company	1475	Sheridan, AR	140,805	24	1
Pioneer Community Bank, Inc.	2448	laeger, WV	162,653	42	6
Rocky Mountain Bank & Trust	3019	Florence, CO	120,359	23	2
Sanger Bank	27043	Sanger, TX	207,971	28	2
Security First National Bank of Hugo	432	Hugo, OK	132,243	28	1
South Central State Bank	16707	Campbell, NE	186,354	20	5
Sumner Bank & Trust	57954	Gallatin, TN	238,334	34	3
Tandem Bank	59178	Tucker, GA	204,296	35	1
Texas Financial Bank	26738	Eden, TX	124,002	21	3
The Citizens Bank of Cochran	16275	Cochran, GA	176,067	26	2
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	190,865	36	2
The Commercial Bank	9356	De Kalb, MS	228,531	57	5
The Community Bank	58517	Bridgeport, TX	161,162	33	2
The First National Bank and Trust Company of Miami	4148	Miami, OK	220,356	37	3
The First National Bank of Quitaque	3401	Quitaque, TX	131,220	17	2
The First National Bank of Waynesboro	2160	Waynesboro, GA	197,174	36	1
The First National Bank of Winnsboro	5590	Winnsboro, TX	161,754	28	2

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **644**
 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	234,614	39	2
The Jefferson Bank	11445	Greenville, MS	152,624	17	3
United Citizens Bank & Trust Company	15249	Campbellsburg, KY	182,338	42	6
Victory Bank	18677	Winters, TX	120,349	26	4
Wake Forest Federal Savings and Loan Association	27704	Wake Forest, NC	121,193	8	1
West Central Georgia Bank	21526	Thomaston, GA	145,188	26	2

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	5.80	1.85	17.33	4.74	52.60	0.04	34.29	0.80
Top Ten Percent: Average	7.11	2.16	18.08	4.72	51.84	0.19	34.90	1.30
All Banks: Median	1.06	0.83	8.97	3.51	69.76	0.18	23.50	0.37
All Banks: Average	2.15	0.88	9.21	3.53	70.32	0.39	24.21	0.44

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 Electronic Bank	23.31	33	16.07	5	46.33	6	23.37	1	38.94	9	0.00	1	78.64	5	12.48	7
2	Freedom Bank	35.77	20	4.95	9	28.18	16	4.14	145	31.51	5	0.00	1	39.47	77	5.10	12
3	FDS Bank	3.62	244	454.11	1	1398.59	1	4.80	58	16.65	2	0.00	1	100.00	1	685.49	1
4	The Gunnison Bank and Trust Company	5.84	184	2.48	20	26.46	19	4.79	60	39.37	10	0.00	1	57.05	14	0.92	68
5	Eagle Bank	16.70	62	1.96	41	24.95	24	3.99	179	42.90	19	0.00	1	32.10	144	1.21	51
6	First State Bank of Odem	3.20	254	2.37	23	18.53	64	5.76	13	48.53	58	0.01	148	53.39	18	0.58	156
7	Victory Bank	76.35	5	1.85	46	8.07	358	5.48	22	53.10	102	0.04	189	49.34	24	2.81	23
8	The First National Bank and Trust Company of Miami	8.28	141	1.98	39	23.40	29	4.96	41	47.21	48	0.06	214	40.16	69	0.49	207
9	Bank of Brookhaven	7.76	148	2.48	20	28.24	14	3.26	394	43.82	25	0.00	1	27.44	233	2.78	24
10	Central Bank	11.02	98	1.71	69	20.53	40	3.77	236	58.94	165	0.04	189	42.87	44	2.05	33
11	Tandem Bank	40.71	18	1.51	97	14.28	130	4.45	94	75.06	414	0.00	1	37.41	92	1.42	46
12	The Colorado Bank and Trust Company of La Junta	10.10	108	2.53	19	17.90	72	6.28	9	60.06	179	0.41	440	49.27	25	1.48	45
13	Bank of Franklin	11.26	94	2.37	23	26.24	20	3.99	179	50.38	72	0.08	229	24.51	295	2.44	27
13	Citizens State Bank	42.84	15	1.58	86	15.90	93	5.52	19	57.72	144	0.26	376	39.13	81	0.65	125
15	Community Bank	-4.52	505	2.16	30	23.06	31	5.49	20	53.10	102	0.00	1	28.09	217	0.95	63
16	Fort Davis State Bank	25.05	30	1.68	74	11.47	219	5.48	22	60.02	178	0.13	278	48.20	26	0.58	156
17	The Jefferson Bank	0.96	325	5.29	6	32.52	9	5.23	31	25.77	3	0.07	224	20.86	387	4.47	16
18	Bank of Camilla	-9.24	592	4.08	11	19.22	53	4.42	102	32.76	6	0.05	200	41.19	59	4.57	14
19	American Heritage Bank	10.00	110	1.90	43	25.60	22	4.74	65	49.53	67	0.26	376	37.27	93	0.42	264
20	North Alabama Bank	13.68	77	1.34	128	14.28	130	5.26	29	64.98	240	0.00	1	28.39	214	0.46	236
21	Bank of Lincoln County	9.96	112	1.48	103	12.77	166	4.82	56	58.89	164	0.00	1	25.94	260	0.49	207
22	Fidelity Bank of Texas	13.22	81	1.83	49	12.49	175	5.05	35	61.62	198	0.00	1	27.67	226	0.37	314
23	One World Bank	47.35	13	1.67	76	9.09	316	5.79	12	65.05	244	0.13	278	40.26	68	0.85	75
24	Bank of Anguilla	10.57	102	1.79	53	19.88	45	4.61	77	57.43	139	0.48	471	35.43	111	0.82	85
25	Sumner Bank & Trust	8.56	136	1.81	51	18.58	63	4.89	49	51.65	80	0.00	1	21.85	365	0.33	354
26	Bank of Commerce	-5.02	520	1.77	55	18.69	61	5.27	28	55.29	119	0.07	224	40.37	65	1.30	48
27	Pioneer Community Bank, Inc.	4.38	222	2.25	26	19.92	44	3.81	224	55.37	121	0.45	456	67.14	10	2.99	22
28	Evergreen National Bank	-9.54	597	1.48	103	18.97	58	4.53	83	62.48	208	0.00	1	66.21	11	0.91	69
29	Texas Financial Bank	1.07	321	1.56	91	15.05	112	3.56	307	55.34	120	0.00	1	35.74	109	0.85	75
30	Peoples Bank	9.01	127	1.72	67	13.75	139	3.94	197	45.03	29	0.02	161	25.10	280	0.61	141
31	Peoples Bank & Trust Company	-5.26	525	1.62	82	13.97	135	4.68	71	54.31	109	0.00	1	42.09	50	0.53	182
32	Merchants and Planters Bank	-1.48	409	3.08	14	21.67	36	3.95	196	43.39	21	0.19	336	34.29	127	3.59	18
33	McKenzie Banking Company	0.53	335	2.71	16	23.92	26	6.76	6	55.91	126	0.60	501	34.45	125	1.63	40
34	BNY Mellon Trust of Delaware	-3.71	486	5.18	7	10.46	252	4.97	39	26.13	4	0.26	376	99.51	3	5.95	11
35	Security First National Bank of Hugo	-3.20	474	2.72	15	27.54	17	6.46	8	45.82	38	0.22	360	29.79	186	0.77	99
36	Craft Bank	37.46	19	1.31	142	9.01	319	5.29	27	63.62	222	0.00	1	21.79	367	0.73	108
37	The First National Bank of Waynesboro	-2.95	463	2.17	29	14.56	126	4.99	37	45.67	35	0.18	322	32.07	146	0.96	62
38	Greater State Bank	9.09	125	1.20	177	14.42	127	4.77	61	67.86	293	0.10	244	40.30	66	0.63	132
39	Coastal Bank & Trust	14.62	70	1.23	163	12.39	181	4.33	110	64.17	230	0.00	1	36.89	97	0.31	383
40	The Citizens Bank of Cochran	17.69	58	1.74	64	16.30	88	4.73	66	52.16	86	0.12	266	24.02	307	0.37	314
41	Community State Bank	-1.06	394	1.77	55	19.82	47	3.36	375	42.57	18	0.00	1	24.26	301	0.89	72
42	South Central State Bank	5.09	205	2.34	25	19.02	56	4.41	103	49.14	64	0.00	1	23.49	324	0.21	491
43	Native American Bank, N.A.	3.35	252	3.44	12	26.61	18	4.76	62	46.26	41	1.11	578	24.79	287	3.47	20
44	West Central Georgia Bank	-2.19	435	1.90	43	8.53	336	4.16	141	47.86	54	0.00	1	30.61	170	0.80	91
45	Bank of Clarkson	9.04	126	1.28	149	15.04	113	3.61	279	57.64	142	0.10	244	31.58	154	0.94	66
46	Sanger Bank	3.63	241	1.46	111	10.06	271	4.08	157	52.60	91	0.00	1	29.32	196	0.44	247
47	First Bank and Trust Company of Illinois	2.54	266	4.17	10	30.98	10	8.07	2	45.28	32	0.00	1	22.12	358	0.01	639
48	The First National Bank of Quitaque	18.19	55	1.58	86	17.22	76	4.63	75	43.74	24	1.07	575	38.60	82	0.33	354
49	The Commercial Bank	-1.84	419	2.59	18	60.33	4	3.59	291	40.69	13	0.13	278	24.61	290	2.48	26
50	PBK Bank, Inc.	0.48	340	1.98	39	17.33	74	5.13	34	56.08	127	0.36	418	26.33	252	1.03	57
51	CentreBank	-0.97	390	2.15	31	15.68	99	5.74	14	53.24	105	0.30	396	28.31	216	0.80	91
52	Rocky Mountain Bank & Trust	11.87	90	1.59	83	19.13	55	4.07	159	59.54	172	0.49	478	35.36	113	0.50	201
53	Garden Plain State Bank	-3.05	467	1.85	46	15.53	101	3.74	247	42.29	16	0.00	1	22.01	362	0.69	117
54	The Community Bank	-1.43	407	1.34	128	21.25	38	4.33	110	63.35	214	0.10	244	36.49	100	0.67	121
55	First National Bank and Trust Co. of Bottineau	3.97	235	2.65	17	24.14	25	3.54	314	51.93	84	0.10	244	24.36	297	0.58	156
56	Concordia Bank of Concordia, Missouri	7.33	158	1.08	216	10.67	244	4.64	74	65.38	253	0.00	1	25.16	279	0.56	166
57	Community Bank	-2.92	461	1.53	94	15.70	98	3.59	291	49.93	68	0.01	148	34.14	130	0.74	107
58	Deutsche Bank Trust Company Delaware	5.80	187	5.17	8	5.48	466	4.76	62	46.49	43	0.00	1	0.00	638	10.11	9
59	First New Mexico Bank, Las Cruces	-10.75	608	1.36	126	11.35	222	5.45	24	57.19	135	0.00	1	40.65	64	0.46	236

PEER GROUP 2:
\$100 - 249 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	5.80	1.85	17.33	4.74	52.60	0.04	34.29	0.80
Top Ten Percent: Average	7.11	2.16	18.08	4.72	51.84	0.19	34.90	1.30
All Banks: Median	1.06	0.83	8.97	3.51	69.76	0.18	23.50	0.37
All Banks: Average	2.15	0.88	9.21	3.53	70.32	0.39	24.21	0.44

CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
59	Wake Forest Federal Savings and Loan Association	14.46	72	1.88	45	8.31	345	4.21	130	45.40	34	0.00	1	11.07	562	0.47	227
61	United Citizens Bank & Trust Company	9.54	118	1.43	118	17.24	75	4.25	122	60.27	183	0.21	353	30.35	177	0.41	274
62	Bank of South Texas	6.51	174	1.75	61	11.83	206	7.18	4	67.60	291	0.39	432	37.98	87	0.56	166
63	The First National Bank of Winnsboro	1.97	286	2.00	37	10.88	237	5.23	31	53.97	108	1.20	587	39.56	75	0.87	73
64	Peoples Bank	-4.82	514	1.76	57	18.06	69	4.94	44	52.94	97	0.04	189	28.33	215	0.41	274
65	First Texas Bank	-3.34	479	1.55	93	16.72	84	3.49	327	48.89	61	0.02	161	44.13	38	0.48	219

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

Number of Institutions in Peer Group: **581**
 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	254,098	31	1
Alden State Bank	17622	Alden, MI	287,993	41	4
Bank of Dudley	9068	Dudley, GA	354,234	73	6
Bank of Lexington, Inc.	58164	Lexington, KY	362,082	41	3
Belgrade State Bank	12208	Belgrade, MO	429,179	84	6
BlueHarbor Bank	58691	Mooresville, NC	428,921	36	4
Branson Bank	35420	Branson, MO	343,838	76	5
Carroll Bank and Trust	2380	Huntingdon, TN	484,447	95	8
CedarStone Bank	57684	Lebanon, TN	288,812	33	3
Century Bank and Trust	5015	Coldwater, MI	455,983	97	6
Century Bank of Georgia	35236	Cartersville, GA	311,284	30	2
Century Bank of the Ozarks	8296	Gainesville, MO	253,544	59	5
Chino Commercial Bank, N.A.	35366	Chino, CA	465,277	58	4
CIBC National Trust Company	91325	Atlanta, GA	342,017	317	2
Commercial Banking Company	16246	Valdosta, GA	345,849	64	5
Community Bank	31272	Lexington, TN	289,725	65	4
Community First National Bank	35585	Manhattan, KS	317,653	68	2
Copiah Bank	8231	Hazlehurst, MS	302,974	62	9
Cottonport Bank	8798	Cottonport, LA	473,757	132	10
Denali State Bank	26530	Fairbanks, AK	495,566	82	5
Farmers & Merchants Bank	9462	Miamisburg, OH	283,287	41	5
Farmers and Merchants Union Bank	14445	Columbus, WI	481,951	49	6
First Century Bank, N.A.	57123	Commerce, GA	422,278	73	3
First National Bank of Brookfield	18564	Brookfield, IL	356,359	35	1
First National Bank of Griffin	169	Griffin, GA	367,800	76	8
First Peoples Bank	33010	Pine Mountain, GA	286,026	46	3
First State Bank	12149	Irvington, KY	285,785	83	3
First Vision Bank of Tennessee	58201	Tullahoma, TN	451,669	72	4
Guadalupe Bank	58768	Kerrville, TX	264,205	26	3
Honor Bank	8165	Honor, MI	387,220	76	8
INSOUTH Bank	22020	Brownsville, TN	491,074	104	5
International Bank of Commerce	24961	Zapata, TX	470,748	91	9
Lake-Osceola State Bank	8172	Baldwin, MI	439,418	78	11
Logan Bank & Trust Company	19285	Logan, WV	334,329	50	5
Merchants and Manufacturers Bank	20040	Joliet, IL	473,109	53	5
Mid-America Bank	17374	Baldwin City, KS	405,423	50	4
NobleBank & Trust	58111	Anniston, AL	403,369	66	6
Northwestern Bank	13411	Orange City, IA	267,746	23	2
Partners Bank	15729	Helena, AR	440,557	69	9
PeopleFirst Bank	58597	Joliet, IL	252,108	30	2
Pineland Bank	15699	Alma, GA	429,569	103	7
Pinnacle Bank	29548	Jasper, AL	334,375	51	6
Security State Bank of Oklahoma	8980	Wewoka, OK	359,765	47	4
Sherburne State Bank	10169	Becker, MN	256,949	40	3
Southern Independent Bank	58357	Opp, AL	336,145	42	3
Summit Bank	23864	Oakland, CA	330,191	33	3
Sundown State Bank	18780	Sundown, TX	271,108	34	5
The Bank	34409	Clovis, NM	424,817	84	7
The Bank of Clovis	57022	Vernon, AL	315,580	29	2
The Bank of Vernon	51	Jennings, LA	318,143	47	5
The Citizens Bank of Swainsboro	11295	Swainsboro, GA	325,683	61	4
The Citizens Bank of Weston	19674	Weston, WV	257,505	36	2
The Cleveland State Bank	12201	Cleveland, MS	306,428	60	2
The First National Bank of Stanton	5536	Stanton, TX	359,044	24	2
ValueBank Texas	19700	Corpus Christi, TX	292,014	88	9
Wayne County Bank	9168	Waynesboro, TN	455,668	88	8
West Town Bank & Trust	28151	North Riverside, IL	454,325	46	1
Western Heritage Bank	35492	Las Cruces, NM	327,076	55	6

PEER GROUP 3:
\$250 - 499 Million

C-Corp Top Ten Percent: How They Rank

		6.31	1.64	17.44	4.03	54.12	0.04	31.59	0.71								
Top Ten Percent: Median		6.31	1.64	17.44	4.03	54.12	0.04	31.59	0.71								
Top Ten Percent: Average		6.89	1.72	18.90	4.14	53.43	0.19	33.15	1.00								
All Banks: Median		2.75	0.89	9.31	3.39	67.15	0.20	22.54	0.42								
All Banks: Average		3.55	0.91	9.90	3.42	68.19	0.31	23.09	0.51								
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 Bank of Vernon	18.55	39	3.58	4	21.64	34	3.87	151	35.57	9	0.00	1	26.23	209	3.32	11
2	Sherburne State Bank	15.26	58	1.52	93	22.02	29	3.74	188	50.79	76	0.00	1	38.04	56	0.90	80
3	Partners Bank	15.34	57	2.18	16	21.66	33	3.70	197	47.69	52	0.02	99	28.86	166	2.41	20
4	Sundown State Bank	24.97	17	1.72	46	17.72	61	4.63	40	51.82	84	0.00	1	27.54	182	0.45	261
5	Century Bank of the Ozarks	0.00	383	3.72	3	39.85	8	4.86	26	36.67	11	0.03	121	29.40	155	3.45	9
6	Commercial Banking Company	10.13	113	1.66	61	17.69	62	4.71	35	57.81	152	0.02	99	37.21	62	0.63	147
7	BlueHarbor Bank	7.40	165	1.79	37	16.60	86	3.97	128	43.64	30	0.01	74	33.15	106	0.51	216
8	The First National Bank of Stanton	-9.64	554	2.20	15	22.87	25	3.68	199	30.17	4	0.01	74	55.50	7	0.84	90
9	ValueBank Texas	-6.53	527	1.70	55	15.80	102	4.73	34	59.80	183	0.00	1	49.71	15	1.10	57
10	Northwestern Bank	9.52	122	2.04	24	16.01	97	3.75	183	38.60	17	0.05	159	22.32	295	0.83	92
11	Honor Bank	6.07	198	1.36	123	15.78	103	3.94	137	59.99	191	0.01	74	38.00	57	0.72	118
12	Guadalupe Bank	0.46	369	1.75	43	19.70	41	4.51	47	54.43	113	0.02	99	31.54	124	0.57	178
13	Pineland Bank	12.02	92	1.63	66	17.15	69	5.17	18	60.84	203	0.21	299	33.71	98	0.57	178
14	Bank of Lexington, Inc.	22.66	24	1.58	75	16.48	88	3.97	128	47.70	53	0.13	237	47.29	21	0.30	403
15	First Vision Bank of Tennessee	23.91	18	1.47	99	16.09	94	4.04	109	54.23	111	0.09	198	22.23	300	0.78	104
16	Farmers & Merchants Bank	5.88	201	1.53	90	19.16	42	4.07	101	53.74	104	0.02	99	32.12	116	0.42	289
17	CIBC National Trust Company	-0.36	394	13.90	2	16.88	75	5.22	12	56.24	130	0.00	1	16.18	432	41.30	2
18	First State Bank	7.53	163	1.64	64	18.31	56	3.84	156	56.75	138	0.19	284	32.41	114	0.76	106
19	West Town Bank & Trust	16.76	50	2.53	6	21.95	30	5.21	13	53.44	100	3.15	578	22.45	293	2.94	15
20	AB&T	-1.30	419	1.78	39	17.40	66	4.37	65	49.94	69	0.00	1	35.38	82	0.36	347
21	The Bank of Clovis	9.89	117	1.12	198	14.88	126	3.86	153	57.75	150	0.00	1	32.69	111	0.48	239
22	Cottonport Bank	3.21	276	2.23	14	18.90	46	4.02	112	50.94	77	0.90	522	43.36	28	2.28	23
23	Southern Independent Bank	2.49	298	2.01	25	23.30	24	3.22	347	41.71	25	0.06	170	27.54	182	1.90	33
24	Century Bank and Trust	0.48	368	1.70	55	17.48	64	4.10	96	57.27	145	0.28	345	63.17	4	1.10	57
25	The Cleveland State Bank	-0.31	393	1.71	52	39.22	9	3.24	337	55.08	119	0.03	121	35.92	74	1.83	35
26	Western Heritage Bank	1.25	338	1.58	75	15.38	110	4.91	24	60.13	192	0.00	1	43.65	25	0.32	381
27	Farmers and Merchants Union Bank	9.54	121	2.42	9	18.80	47	3.61	219	40.68	22	0.00	1	22.56	290	0.26	442
28	Pinnacle Bank	0.98	349	1.42	110	74.55	4	3.42	281	55.23	122	0.00	1	30.20	142	0.62	151
29	Chino Commercial Bank, N.A.	21.94	27	1.27	145	13.70	157	3.23	342	52.37	89	0.11	216	55.08	8	0.57	178
30	Alden State Bank	2.79	288	1.63	66	15.74	104	4.17	87	52.35	88	0.13	237	50.74	12	0.43	281
31	Mid-America Bank	21.31	32	1.56	81	15.58	106	3.20	356	47.31	49	0.00	1	13.69	475	1.01	66
32	The Citizens Bank of Swainsboro	-1.53	427	1.70	55	16.64	81	4.91	24	56.29	132	0.09	198	31.39	125	0.65	141
33	Community First National Bank	6.33	190	1.47	99	13.54	166	3.95	134	63.82	245	0.14	249	36.55	67	1.48	42
34	Security State Bank of Oklahoma	10.96	105	2.16	17	16.61	85	4.62	41	39.14	18	2.77	577	37.94	58	0.41	297
35	First National Bank of Brookfield	10.02	115	1.66	61	16.02	96	4.22	83	41.71	25	0.00	1	20.50	345	0.21	480
36	Copiah Bank	-2.85	462	2.00	26	21.15	36	3.44	276	53.96	105	0.08	188	33.32	103	2.75	17
37	Branson Bank	8.44	143	1.13	193	13.04	179	4.30	72	65.62	264	0.01	74	30.17	143	0.62	151
38	PeopleFirst Bank	12.84	83	1.10	208	11.05	236	3.62	217	66.86	287	0.00	1	28.95	163	1.96	29
39	Carroll Bank and Trust	12.94	80	1.57	78	21.69	32	3.71	195	58.40	163	0.23	313	20.64	342	2.17	26
40	International Bank of Commerce	6.28	192	1.54	88	14.96	121	3.20	356	52.75	93	0.21	299	38.60	51	1.79	36
41	Wayne County Bank	16.75	51	2.07	22	16.95	73	4.05	107	44.75	35	0.85	515	17.31	404	1.91	32
42	The Bank	5.47	211	1.32	132	13.19	176	4.41	58	58.08	157	0.11	216	28.80	169	0.70	124
43	NobleBank & Trust	1.20	341	1.38	117	26.75	17	4.17	87	58.04	156	0.08	188	25.99	212	0.69	126
44	CedarStone Bank	9.68	119	1.30	137	13.80	152	3.36	298	59.92	188	0.01	74	26.07	210	0.92	74
45	First National Bank of Griffin	-8.21	543	1.47	99	31.38	12	3.93	138	58.60	164	0.03	121	37.17	63	0.74	114
46	First Peoples Bank	3.54	260	1.35	125	15.63	105	4.47	51	59.74	181	0.05	159	48.75	16	0.35	359
46	The Citizens Bank of Weston	7.74	158	1.67	60	17.79	60	4.06	105	47.89	54	0.29	354	29.40	155	0.40	310
48	INSOUTH Bank	5.26	217	1.74	44	22.56	26	4.47	51	56.98	142	1.00	531	25.58	223	2.18	24
49	Community Bank	8.22	151	1.41	112	17.12	70	3.96	131	62.82	230	0.02	99	14.53	457	1.52	40
50	Belgrade State Bank	12.71	86	1.59	72	22.28	27	3.91	141	57.81	152	0.20	291	12.99	480	1.42	46
50	First Century Bank, N.A.	-54.52	581	2.14	19	17.48	64	5.76	7	45.97	40	0.98	528	64.19	3	1.15	53
52	Bank of Dudley	3.04	281	1.26	151	13.11	178	4.67	36	63.36	237	0.03	121	31.63	122	0.57	178
53	Merchants and Manufacturers Bank	18.03	44	1.64	64	18.79	48	5.14	19	55.60	126	0.15	252	20.27	349	0.29	415
54	Lake-Osceola State Bank	12.48	88	1.23	163	16.63	82	3.81	168	61.48	209	0.08	188	25.58	223	0.53	205
55	Summit Bank	-11.39	566	1.65	63	13.34	173	5.18	17	49.29	64	0.00	1	47.96	19	0.28	427
56	Century Bank of Georgia	-14.17	572	1.58	75	26.68	18	3.33	306	50.33	71	0.00	1	40.28	37	0.46	252
57	Denali State Bank	-2.57	456	1.72	46	18.39	55	5.20	15	54.01	107	0.55	465	42.56	30	0.59	166
58	Logan Bank & Trust Company	4.97	226	1.38	117	28.56	14	3.21	353	52.82	94	0.17	273	30.44	136	0.67	132

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **536**
 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	556,055	82	5
Allied First Bank,sb	55130	Oswego, IL	836,643	693	1
Amerasia Bank	27267	Flushing, NY	821,002	83	7
BayVanguard Bank	32527	Baltimore, MD	922,643	110	16
BOM Bank	1373	Natchitoches, LA	966,207	152	19
C3bank, N.A.	25249	Encinitas, CA	860,862	54	3
Capital Community Bank	33823	Provo, UT	856,856	125	6
Centennial Bank	8439	Trezevant, TN	694,293	150	11
Central Bank	1756	Little Rock, AR	541,458	32	2
Citizens Trust Bank	8033	Atlanta, GA	697,442	92	7
Commerce Bank	23772	Laredo, TX	640,526	44	3
Community Bank of Pickens County	35513	Jasper, GA	538,879	63	2
Community Federal Savings Bank	57129	Woodhaven, NY	637,472	135	1
County Bank	33009	Rehoboth Beach, DE	580,395	86	7
Dream First Bank, N.A.	4779	Syracuse, KS	637,514	93	10
Eaglemark Savings Bank	34313	Reno, NV	609,975	99	1
Farmers & Merchants Bank	2036	Granite Quarry, NC	962,413	127	12
FinWise Bank	35323	Murray, UT	549,640	158	2
First American Bank and Trust Company	16858	Athens, GA	855,146	108	7
First Bank of Alabama	2832	Talladega, AL	963,224	132	12
First Century Bank	1700	Tazewell, TN	614,020	87	8
First Commerce Bank	57465	Lewisburg, TN	599,531	68	4
First Community Bank	22964	San Benito, TX	707,234	118	9
First Federal Community Bank, N.A.	29787	Dover, OH	740,253	89	8
First National Community Bank	22092	Chatsworth, GA	582,457	109	9
FNB South	17011	Alma, GA	582,803	76	4
GBank	58626	Las Vegas, NV	729,082	163	2
Generations Bank	88	Rogers, AR	866,983	131	11
Grand Savings Bank	32084	Grove, OK	894,368	167	12
Grandview Bank	3230	Grandview, TX	529,542	60	4
Greenfield Banking Company	15632	Greenfield, IN	854,113	111	7
Harmony Bank	57922	Dallas, TX	747,834	107	11
Heritage Bank	17145	Wood River, NE	567,551	72	12
Jeff Bank	7123	Jeffersonville, NY	690,200	115	10
Jonah Bank of Wyoming	58396	Casper, WY	514,019	86	4
M1 Bank	9797	Clayton, MO	977,925	37	2
Mission Valley Bank	57101	Sun Valley, CA	586,667	90	2
MRV Banks	58619	Sainte Genevieve, MO	730,270	75	5
NewBank	58203	Flushing, NY	645,246	53	2
Oxford Bank	9719	Oxford, MI	794,300	133	9
Pinnacle Bank	58297	Gilroy, CA	843,532	91	5
Redwood Capital Bank	57610	Eureka, CA	516,614	80	4
Sanibel Captiva Community Bank	57425	Sanibel, FL	866,989	108	8
South Georgia Banking Company	20198	Omega, GA	583,995	116	8
Square Financial Services, Inc.	59177	Salt Lake City, UT	635,292	123	1
Stifel Trust Company, N.A.	33785	Saint Louis, MO	905,027	42	1
Stockmens Bank	8321	Colorado Springs, CO	514,875	100	11
Texas National Bank	3337	Mercedes, TX	787,468	141	8
The Citizens Bank of Georgia	34229	Cumming, GA	522,911	58	4
The Honesdale National Bank	7526	Honesdale, PA	963,038	154	13
The North Salem State Bank	8063	North Salem, IN	614,711	94	9
The Pitney Bowes Bank, Inc.	34599	Salt Lake City, UT	867,476	20	1
Traditions Bank	57554	Cullman, AL	713,630	86	6
Triad Bank	58121	Frontenac, MO	777,118	58	2

PEER GROUP 4:
\$500 - 999 Million

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	9.69	1.83	19.79	4.42	48.77	0.15	30.90	0.68
Top Ten Percent: Average	12.95	2.15	21.17	4.71	48.41	0.28	30.80	0.99
All Banks: Median	4.23	0.90	10.21	3.35	66.68	0.19	22.56	0.48
All Banks: Average	4.92	0.94	10.53	3.38	67.21	0.30	23.14	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	Allied First Bank,sb	153.10	3	5.94	4	44.59	5	4.94	27	59.33	167	0.14	213	87.72	2	15.72	5
2	Eaglemark Savings Bank	59.33	7	4.22	6	26.55	15	6.41	6	37.17	19	0.00	1	0.03	534	2.79	19
3	MRV Banks	11.75	113	2.26	18	22.43	25	4.57	46	40.11	25	0.07	148	40.69	31	0.51	248
4	FNB South	10.79	126	3.25	10	19.57	51	4.93	28	35.97	17	0.19	266	37.61	47	0.62	173
5	Texas National Bank	21.29	36	1.84	41	20.48	40	4.16	77	53.99	100	0.32	346	36.42	59	1.64	35
6	Mission Valley Bank	8.20	168	2.06	31	20.92	36	4.61	40	53.52	94	0.32	346	46.31	14	2.27	21
7	FinWise Bank	51.26	9	4.88	5	20.91	37	12.10	2	43.83	35	1.96	527	29.93	127	4.48	12
8	Sanibel Captiva Community Bank	24.58	28	2.18	23	29.15	12	5.43	17	44.22	36	0.25	316	33.37	83	0.51	248
9	Square Financial Services, Inc.	49.26	11	24.24	2	43.36	6	15.99	1	38.35	21	0.12	197	0.00	535	43.10	2
10	Centennial Bank	9.61	147	2.40	16	21.50	32	4.88	29	47.88	55	0.25	316	26.17	194	1.84	29
11	NewBank	13.06	91	2.04	32	18.15	67	4.78	32	42.59	30	0.22	296	27.97	166	0.75	113
12	Pinnacle Bank	15.19	66	1.42	102	14.50	136	4.83	31	60.25	179	0.00	1	36.52	56	0.48	264
13	First Community Bank	1.11	346	1.51	87	26.31	16	3.97	105	56.70	131	0.00	1	44.99	19	0.67	147
13	Stifel Trust Company, N.A.	8.33	165	3.01	11	63.22	3	3.98	102	32.49	13	0.00	1	0.00	535	2.20	22
15	The Pitney Bowes Bank, Inc.	13.09	88	6.17	3	115.09	1	6.31	8	11.85	3	0.18	255	9.67	481	3.43	17
16	First Century Bank	12.00	106	1.69	57	18.89	57	3.95	112	48.78	63	0.06	134	25.30	209	0.73	120
17	Community Federal Savings Bank	9.76	144	2.20	21	27.76	14	3.73	154	56.50	127	0.38	379	53.34	7	4.30	13
18	Farmers & Merchants Bank	0.48	362	2.57	14	24.60	21	5.13	23	46.10	46	0.20	281	39.64	39	0.89	85
19	BOM Bank	12.39	99	2.71	12	25.56	19	4.63	39	46.13	48	0.38	379	22.15	278	2.53	20
20	C3bank, N.A.	23.66	30	1.59	73	17.95	68	3.92	114	47.48	53	0.00	1	36.48	57	0.11	510
21	Dream First Bank, N.A.	49.53	10	2.56	15	27.92	13	4.65	37	43.52	33	1.20	505	22.29	275	1.61	36
22	Grandview Bank	15.77	60	1.54	82	20.33	42	4.05	93	49.87	71	0.16	237	44.00	22	0.39	323
23	Stockmens Bank	12.22	104	1.47	96	14.88	122	4.39	57	53.49	93	0.00	1	29.26	142	0.38	328
24	South Georgia Banking Company	-12.57	525	2.10	28	20.09	45	4.48	49	49.81	70	0.06	134	36.48	57	1.38	44
25	Capital Community Bank	42.63	14	3.27	9	21.93	28	11.64	4	43.59	34	1.66	521	18.55	360	1.54	38
26	Grand Savings Bank	7.13	194	1.85	39	20.28	43	4.45	52	48.04	56	0.14	213	21.89	283	0.69	139
27	Commerce Bank	-0.91	393	2.08	29	19.49	52	3.37	258	31.47	11	0.07	148	35.26	67	0.86	93
28	GBank	10.04	141	1.68	59	10.70	244	5.82	10	66.61	266	0.15	228	36.53	55	1.24	49
29	The North Salem State Bank	6.71	207	1.55	81	19.88	47	4.29	68	53.43	91	0.03	96	28.03	165	0.42	310
30	Amerasia Bank	7.28	191	2.18	23	14.52	133	4.77	33	35.68	16	0.00	1	24.56	228	0.19	463
30	County Bank	-4.73	470	1.68	59	19.64	50	4.36	62	49.68	68	0.07	148	30.38	123	0.77	108
32	M1 Bank	24.09	29	2.61	13	29.52	10	5.18	21	24.19	7	0.00	1	5.30	511	0.01	533
33	Harmony Bank	181.43	2	1.50	90	9.99	276	6.35	7	69.12	307	0.04	117	31.68	106	0.53	236
34	Traditions Bank	12.23	103	1.58	76	17.89	71	5.60	12	56.79	133	0.51	423	24.79	226	0.80	100
35	Citizens Trust Bank	-18.07	531	2.01	34	23.14	23	4.71	36	48.76	62	0.24	311	50.54	10	0.68	142
36	Redwood Capital Bank	-2.15	423	1.57	77	15.87	98	4.01	98	53.22	88	0.11	188	32.66	93	0.89	85
37	Triad Bank	23.33	31	1.60	72	16.01	94	4.29	68	44.41	40	0.26	321	30.81	118	0.23	435
38	Jonah Bank of Wyoming	-8.67	509	1.40	106	16.87	83	3.90	116	58.66	154	0.00	1	34.82	70	0.64	162
39	1st Bank Yuma	0.10	370	1.62	69	24.65	20	4.16	77	54.55	105	0.46	412	51.40	8	0.67	147
40	Generations Bank	8.95	154	1.41	103	14.22	146	3.75	146	58.71	155	0.02	78	19.55	340	0.88	89
41	First Commerce Bank	6.31	213	1.67	61	19.70	49	4.07	90	48.64	59	0.01	61	20.03	324	0.31	370
42	First Federal Community Bank, N.A.	11.49	116	1.49	94	18.80	58	3.69	163	51.37	82	0.08	164	22.99	258	0.42	310
43	First National Community Bank	-0.07	376	2.00	35	16.07	93	5.55	14	50.62	77	0.33	353	30.99	115	0.58	205
44	The Citizens Bank of Georgia	4.20	269	1.28	130	17.93	70	3.42	244	50.84	79	0.00	1	39.94	38	0.22	441
45	Greenfield Banking Company	-2.68	436	1.74	52	16.75	85	4.26	70	45.45	45	0.35	363	33.26	86	0.67	147
46	First Bank of Alabama	6.10	219	1.80	46	29.46	11	3.66	179	56.48	126	0.35	363	22.38	271	0.89	85
47	Central Bank	28.11	23	1.81	45	20.95	35	3.67	170	32.10	12	1.12	502	23.63	244	0.46	281
48	BayVanguard Bank	13.65	83	1.82	42	11.65	204	4.38	60	47.22	52	0.47	414	27.23	177	0.46	281
49	First American Bank and Trust Company	-2.42	428	1.43	101	15.45	108	3.31	278	53.38	90	0.01	61	32.47	97	0.65	158
50	Community Bank of Pickens County	3.16	298	2.13	26	18.90	56	4.61	40	42.57	29	0.23	304	22.72	265	0.41	314
50	Jeff Bank	1.37	339	1.79	47	20.34	41	4.18	76	50.36	74	0.40	396	32.06	100	0.50	259
52	The Honesdale National Bank	6.04	221	1.32	121	10.96	233	3.86	126	58.85	159	0.14	213	34.56	74	0.60	188
53	Heritage Bank	-8.22	507	2.34	17	14.43	141	3.64	186	28.28	9	0.00	1	20.62	310	0.63	167
54	Oxford Bank	0.29	364	1.65	66	16.76	84	5.05	24	59.14	163	1.35	511	44.33	20	0.77	108

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

Number of Institutions in Peer Group: **608**
 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
1st Security Bank of Washington	57633	Mountlake Terrace, WA	2,919,993	562	28
American Bank & Trust	1117	Sioux Falls, SD	1,647,634	186	18
Anderson Brothers Bank	9923	Mullins, SC	1,776,171	408	25
Banco do Brasil Americas	26725	Miami, FL	2,735,797	242	5
Bank 7	4147	Oklahoma City, OK	1,771,388	122	12
Bank First, N.A.	5304	Manitowoc, WI	4,086,785	385	27
Bank of Utah	17159	Ogden, UT	2,832,249	374	18
Blackhawk Bank	14078	Beloit, WI	1,474,412	227	10
Builtwell Bank	10307	Chattanooga, TN	1,796,598	323	29
CalPrivate Bank	58291	La Jolla, CA	2,073,698	200	6
Capital Bank, N.A.	35278	Rockville, MD	2,224,348	282	5
Cass Commercial Bank	1068	Des Peres, MO	1,580,967	67	3
Celtic Bank	57056	Salt Lake City, UT	2,605,899	319	1
Citizens and Farmers Bank	10363	West Point, VA	2,400,726	591	31
Citizens National Bank of Texas	5574	Waxahachie, TX	1,737,573	151	12
City Bank	25103	Lubbock, TX	4,184,122	591	25
Coastal Community Bank	34403	Everett, WA	3,674,721	528	14
Commercial Bank	22354	Harrogate, TN	1,906,941	252	29
Community National Bank & Trust of Texas	18185	Corsicana, TX	1,225,119	191	13
Esquire Bank, N.A.	58140	Jericho, NY	1,459,280	138	2
Falcon International Bank	26856	Laredo, TX	1,915,523	376	18
FFB Bank	58090	Fresno, CA	1,307,118	127	1
First Community Bank	13012	Bluefield, VA	3,261,205	628	53
First IC Bank	34998	Doraville, GA	1,177,254	121	10
First State Bank	15032	Eastpointe, MI	1,116,481	182	11
Five Star Bank	35361	Roseville, CA	3,500,285	195	7
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	3,843,451	86	1
Heartland Bank and Trust Company	20369	Bloomington, IL	4,988,192	826	67
Horizon Bank, SSB	3256	Austin, TX	2,517,168	198	5
International Bank of Commerce	25679	Brownsville, TX	3,872,416	460	41
International Finance Bank	24823	Miami, FL	1,016,234	113	2
John Deere Financial, f.s.b.	35237	Middleton, WI	4,618,856	117	1
Macatawa Bank	34618	Holland, MI	2,759,676	314	29
Mission Bank	34805	Bakersfield, CA	1,610,791	134	8
NorthEast Community Bank	29147	White Plains, NY	1,704,030	139	13
Oak Valley Community Bank	33457	Oakdale, CA	1,835,329	225	18
Pegasus Bank	58483	Dallas, TX	1,240,237	71	3
Plumas Bank	23275	Quincy, CA	1,573,008	180	16
PrimeSouth Bank	5694	Blackshear, GA	1,196,213	154	7
River City Bank	18983	Sacramento, CA	4,923,610	139	11
Schaumburg Bank & Trust Company, N.A.	57103	Schaumburg, IL	2,020,623	70	6
Security Bank of Kansas City	4705	Kansas City, KS	3,613,944	432	34
Security National Bank of Omaha	19213	Omaha, NE	1,476,929	209	11
Signature Bank	58264	Rosemont, IL	1,816,139	98	3
Solera National Bank	58534	Lakewood, CO	1,170,718	60	1
Southern States Bank	58558	Anniston, AL	2,299,286	176	13
SouthStar Bank, S.S.B.	12299	Moulton, TX	1,231,910	153	16
Stride Bank, N.A.	4091	Enid, OK	3,208,378	326	10
Sunwest Bank	20164	Sandy, UT	2,974,731	282	8
Texas Community Bank	24563	Laredo, TX	1,947,877	226	10
The Bank of Commerce	18059	Ammon, ID	1,969,371	214	15
The Bank of New York Mellon Trust Company, N.A.	23472	Los Angeles, CA	1,318,872	717	1
The Dart Bank	5033	Mason, MI	1,110,480	247	4
The Fidelity Bank	11507	Fuquay Varina, NC	3,762,682	516	52
The First National Bank of Fort Smith	3864	Fort Smith, AR	2,138,404	368	19
The Piedmont Bank	58374	Peachtree Corners, GA	1,925,512	207	14
The Security National Bank of Sioux City, Iowa	4506	Sioux City, IA	1,303,965	216	8
Thomasville National Bank	34068	Thomasville, GA	1,575,881	137	3
United Bank	58	Atmore, AL	1,163,548	212	20

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **608**
 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
USAA Savings Bank	34351	Las Vegas, NV	2,423,579	6	1
VeraBank, N.A.	3250	Henderson, TX	4,038,855	539	40
Vista Bank	1210	Dallas, TX	1,989,075	205	17

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.04	1.67	18.55	4.28	46.33	0.13	33.55	0.75
Top Ten Percent: Average	10.33	1.85	19.58	4.36	47.24	0.26	34.27	0.90
All Banks: Median	5.34	0.94	10.30	3.18	64.72	0.23	22.29	0.53
All Banks: Average	6.20	0.97	10.72	3.30	64.40	0.31	23.41	0.61

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.	7.88	220	2.92	9	28.59	10	6.06	16	45.03	63	0.01	37	37.20	69	1.88	30
2	Bank of Utah	23.57	35	1.62	68	11.75	247	4.16	82	50.01	95	0.00	1	42.92	35	0.90	109
3	The Bank of New York Mellon Trust Company, N.A.	-16.31	603	17.23	1	22.00	28	5.06	27	35.31	19	0.00	1	100.00	1	33.42	2
4	First IC Bank	19.35	54	2.28	21	21.86	31	4.79	38	42.50	50	0.09	150	24.81	245	0.87	127
5	Banco do Brasil Americas	43.86	6	1.70	54	24.23	20	4.03	98	39.95	38	0.11	171	55.22	9	0.42	388
6	Mission Bank	10.56	158	1.89	38	20.16	43	4.70	41	42.65	52	0.00	1	46.83	21	0.35	446
7	City Bank	8.18	215	1.85	41	19.74	45	3.79	149	55.18	154	0.12	190	30.60	132	2.25	25
8	John Deere Financial, f.s.b.	67.90	3	3.85	5	21.44	33	5.98	17	34.51	14	0.19	259	0.67	603	2.18	26
9	Green Dot Bank DBA Bonneville Bank	-3.91	549	2.28	21	120.63	1	5.73	18	30.71	8	0.10	162	99.52	2	0.69	206
10	Horizon Bank, SSB	8.74	204	1.46	99	20.31	42	3.49	210	46.24	70	0.00	1	39.68	53	0.55	293
11	Cass Commercial Bank	11.93	134	1.76	46	15.83	98	3.10	342	41.14	42	0.00	1	36.57	72	0.63	241
12	Stride Bank, N.A.	24.92	28	2.18	26	31.15	7	3.22	290	48.03	84	0.75	534	88.81	3	2.66	19
13	Blackhawk Bank	16.15	76	1.66	58	20.76	37	5.70	19	45.97	67	0.28	342	20.82	338	1.01	86
14	Texas Community Bank	-14.44	600	2.61	16	24.21	21	4.37	64	34.75	16	0.07	120	43.21	34	0.81	153
15	FFB Bank	1.44	434	2.71	12	25.95	14	5.14	25	42.00	48	0.57	489	65.22	5	2.12	27
16	PrimeSouth Bank	9.50	186	1.67	56	18.63	51	4.32	67	52.24	121	0.11	171	27.75	189	0.61	251
17	Thomasville National Bank	3.31	372	2.25	23	24.61	17	3.94	111	41.72	46	0.06	107	19.88	372	1.18	57
18	Signature Bank	19.47	53	1.75	50	29.04	9	3.92	119	41.80	47	0.39	415	40.09	51	0.44	371
19	CalPrivate Bank	15.73	82	2.33	19	25.82	15	4.78	39	43.82	57	0.24	308	33.70	98	0.25	511
20	International Bank of Commerce	-0.70	491	2.79	11	46.87	2	4.06	95	30.03	7	0.43	435	41.93	41	1.40	48
21	Heartland Bank and Trust Company	22.01	46	1.42	110	14.01	152	4.21	77	54.04	141	0.16	228	26.12	218	0.75	176
22	International Finance Bank	10.13	168	1.74	52	19.52	47	4.54	51	50.16	98	0.42	430	52.96	12	0.52	306
23	Anderson Brothers Bank	19.06	56	1.45	103	17.73	63	6.30	14	60.37	237	0.48	462	29.89	148	1.01	86
24	The Fidelity Bank	1.17	442	1.54	84	29.91	8	3.63	177	50.59	101	0.11	171	45.42	28	0.75	176
25	Celtic Bank	29.26	17	5.06	3	26.42	13	7.10	11	34.68	15	1.13	570	7.68	572	3.93	9
26	The Bank of Commerce	3.32	371	2.55	17	20.45	40	4.89	35	28.68	5	0.17	238	45.36	29	0.30	478
27	Community National Bank & Trust of Texas	3.90	354	1.39	124	13.24	193	3.93	114	59.04	204	0.01	37	40.88	47	0.80	155
28	Vista Bank	36.20	12	1.56	82	13.68	172	4.64	46	53.13	127	0.11	171	28.48	174	0.32	463
29	Coastal Community Bank	22.62	41	1.47	97	16.71	79	7.34	8	47.13	78	1.18	575	19.97	366	5.58	5
30	Security National Bank of Omaha	7.48	233	1.20	177	14.28	142	3.84	136	64.59	301	0.00	1	30.08	145	0.83	135
31	First State Bank	22.06	45	1.40	118	16.74	78	3.82	139	61.49	257	0.11	171	20.52	347	0.88	122
32	NorthEast Community Bank	28.69	20	3.00	7	19.46	48	6.49	13	33.13	11	0.34	384	22.96	292	0.23	525
33	Oak Valley Community Bank	-9.00	586	1.75	50	24.67	16	4.39	63	46.82	74	0.00	1	37.67	64	0.31	475
34	American Bank & Trust	15.65	83	1.33	141	16.44	84	3.50	207	56.55	170	0.01	37	18.35	411	0.70	199
35	Security Bank of Kansas City	5.25	308	1.34	139	16.92	74	2.98	383	46.42	71	0.01	37	30.50	136	0.72	185
36	Five Star Bank	11.42	144	1.65	61	16.63	81	3.64	175	35.50	20	0.06	107	27.71	190	0.18	556
37	Pegasus Bank	-9.48	589	2.17	28	23.61	24	4.23	72	38.29	31	0.00	1	37.42	66	0.23	525
38	Builtwell Bank	-4.33	558	1.89	38	16.47	83	5.18	24	45.74	66	0.28	342	35.51	82	0.82	146
39	SouthStar Bank, S.S.B.	15.16	94	1.43	107	13.94	159	4.43	60	59.09	207	0.02	54	26.45	213	0.33	456
40	Commercial Bank	13.23	116	1.84	42	18.13	60	3.98	105	42.54	51	0.29	351	22.53	299	0.49	340
40	Solera National Bank	23.56	36	1.52	87	27.73	11	3.16	313	38.51	33	0.56	486	47.96	19	0.43	379
42	USAA Savings Bank	4.20	341	13.76	2	44.25	4	4.13	85	66.52	330	0.00	1	0.00	605	51.24	1
43	The Security National Bank of Sioux City, Iowa	-2.70	533	1.59	75	16.36	88	3.13	324	53.22	128	0.04	79	33.51	101	1.47	44
44	The First National Bank of Fort Smith	-3.97	551	1.52	87	13.51	183	3.92	119	51.07	112	0.09	150	36.09	74	0.97	99
45	The Piedmont Bank	3.77	358	1.62	68	15.43	110	4.54	51	50.63	102	0.00	1	28.23	179	0.26	507
46	Capital Bank, N.A.	9.94	178	1.57	80	17.46	67	6.66	12	67.75	373	0.70	522	34.80	88	1.18	57
47	Bank First, N.A.	15.62	84	1.40	118	10.22	309	3.77	151	48.03	84	0.13	200	32.06	115	0.50	328
48	Macatawa Bank	-6.74	573	1.66	58	18.15	59	3.41	231	46.22	69	0.00	1	26.96	200	0.69	206
49	United Bank	-2.89	537	1.91	36	21.15	34	4.45	58	47.65	80	0.58	493	51.75	14	0.78	163
50	Plumas Bank	-3.78	546	1.76	46	21.89	29	4.63	47	45.61	65	0.30	355	52.64	13	0.51	317
51	River City Bank	29.10	19	1.36	128	15.39	113	2.93	403	26.82	3	0.00	1	22.77	295	0.32	463
52	Schaumburg Bank & Trust Company, N.A.	18.31	61	1.58	77	17.25	71	3.55	197	36.77	24	0.17	238	23.52	276	0.27	502
53	1st Security Bank of Washington	14.57	98	1.30	148	12.93	202	4.65	45	64.72	305	0.21	278	27.93	184	0.71	192
53	The Dart Bank	25.54	25	1.41	114	17.54	66	3.46	218	72.65	447	0.55	485	36.08	75	2.52	22
55	Bank 7	15.84	80	2.18	26	23.27	25	4.99	29	35.11	18	2.88	603	30.17	142	0.20	542
56	Southern States Bank	16.34	72	1.62	68	13.56	179	4.07	93	44.15	59	0.17	238	22.48	302	0.32	463
57	First Community Bank	6.36	267	1.50	94	11.58	255	4.42	61	55.90	163	0.57	489	34.23	95	1.18	57
58	Sunwest Bank	23.92	32	1.22	170	14.14	146	4.47	55	57.63	182	0.71	526	46.68	23	0.45	360
59	Citizens National Bank of Texas	-11.86	594	2.29	20	21.88	30	4.61	48	42.82	54	0.59	495	34.25	94	0.78	163

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.04	1.67	18.55	4.28	46.33	0.13	33.55	0.75
Top Ten Percent: Average	10.33	1.85	19.58	4.36	47.24	0.26	34.27	0.90
All Banks: Median	5.34	0.94	10.30	3.18	64.72	0.23	22.29	0.53
All Banks: Average	6.20	0.97	10.72	3.30	64.40	0.31	23.41	0.61

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	VeraBank, N.A.	2.84	389	1.36	128	14.68	132	3.68	169	58.19	186	0.15	220	29.20	157	0.88	122
61	Citizens and Farmers Bank	5.08	315	1.13	196	12.17	225	4.46	56	66.93	343	0.08	137	28.82	165	1.10	70
61	Falcon International Bank	-0.34	485	1.72	53	18.46	52	3.80	146	50.01	95	0.42	430	33.58	100	0.82	146

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **282**
 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	94,104	16	1
Bank of Prague	12745	Prague, NE	38,097	7	1
Bank of Wrightsville	5699	Wrightsville, GA	83,925	11	1
Basile State Bank	17621	Basile, LA	64,715	17	2
Boston Trust Walden Company	18342	Boston, MA	85,918	86	1
Community Bank of Oklahoma	4217	Verden, OK	79,186	17	3
Crowell State Bank	10352	Crowell, TX	45,550	10	1
Farmers and Merchants Bank	4144	Maysville, OK	23,344	7	1
First Bank	4092	Erick, OK	98,517	20	4
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	86,979	13	1
First State Bank	12757	Valliant, OK	95,129	29	3
Menard Bank	3336	Menard, TX	74,138	10	1
Nebraska State Bank	9819	Oshkosh, NE	63,731	9	1
Oklahoma State Bank	13416	Buffalo, OK	57,596	18	2
Peoples Bank of Altenburg	12226	Altenburg, MO	78,696	12	2
Peoples State Bank	17138	Blair, OK	16,880	5	1
Richland State Bank	1675	Bruce, SD	49,985	14	1
Security State Bank of Kenyon	15597	Kenyon, MN	68,336	14	1
Sound Banking Company	33183	Lakewood, WA	50,747	5	1
State Bank of Lismore	8190	Lismore, MN	61,854	9	1
Stockmens National Bank in Cotulla	14864	Cotulla, TX	98,809	15	1
The Bank of San Jacinto County, Coldspring, Texas	18942	Coldspring, TX	45,810	12	1
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	78,941	12	1
The First Bank of Celeste	3133	Celeste, TX	78,644	12	1
The First National Bank of Anson	3078	Anson, TX	74,169	14	1
The First National Bank of Eldorado	3184	Eldorado, TX	93,965	16	1
The Trust Bank	13832	Lenox, GA	47,345	19	3
Washita State Bank	22430	Burns Flat, OK	43,629	8	1
Welcome State Bank	11417	Welcome, MN	41,770	5	1

PEER GROUP 1:
Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

		AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median		-1.91	2.63	28.21	4.83	50.96	0.05	38.64	0.74
Top Ten Percent: Average		-0.39	2.91	31.40	5.06	50.76	0.36	37.34	1.11
All Banks: Median		-2.39	1.21	13.94	3.58	65.90	0.20	26.46	0.31
All Banks: Average		-2.36	1.27	14.81	3.71	65.55	0.51	27.34	0.37

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	-3.45	152	4.25	6	35.10	17	6.65	4	37.33	5	0.00	1	44.44	19	0.55	66
2	Peoples State Bank	-4.21	162	3.25	13	31.09	21	7.42	1	50.46	38	0.00	1	39.05	39	1.79	10
3	First Security Bank of Deer Lodge	2.16	77	2.63	21	28.21	26	4.29	70	40.81	12	0.00	1	36.10	59	0.34	128
4	Boston Trust Walden Company	67.85	1	39.93	1	64.85	6	5.27	28	60.52	106	0.00	1	0.00	282	104.01	1
5	Farmers and Merchants Bank	-4.84	173	3.48	8	45.30	10	6.48	8	48.10	26	0.16	133	41.47	30	0.62	56
6	Bank of Wrightsville	13.09	11	1.82	55	37.67	15	3.95	100	53.65	59	0.00	1	33.67	73	0.31	138
7	Washita State Bank	-1.39	122	5.71	2	33.74	18	4.79	38	31.46	2	0.00	1	13.19	266	4.10	5
8	The First National Bank of Eldorado	25.77	2	3.01	15	19.22	72	6.32	9	48.86	30	0.36	170	31.69	86	0.42	94
9	Menard Bank	2.44	71	2.10	36	193.55	2	2.19	274	42.87	14	0.00	1	33.26	75	1.84	9
10	The Bank of San Jacinto County, Coldspring, Texas	-1.91	134	2.17	32	21.81	53	4.83	34	60.69	108	0.04	92	64.37	2	0.76	34
11	Oklahoma State Bank	-2.64	145	2.97	16	27.67	29	5.99	14	52.50	52	0.20	141	36.90	50	0.61	57
12	Welcome State Bank	-5.90	188	2.41	25	24.73	40	4.02	91	45.12	23	0.01	69	38.64	42	0.72	39
13	First State Bank	1.29	84	1.97	45	21.74	54	5.66	18	65.89	141	0.08	113	48.47	11	0.63	52
13	The First Bank of Celeste	6.84	33	1.41	108	19.81	63	3.92	102	63.39	123	0.00	1	43.60	21	0.54	67
15	The First National Bank of Anson	-11.06	248	2.74	19	43.45	12	5.47	23	52.26	48	0.17	136	54.76	6	0.74	36
16	Richland State Bank	-15.80	271	4.84	3	67.89	5	4.71	43	42.77	13	0.00	1	22.37	190	4.19	4
17	The Trust Bank	-3.47	153	3.29	12	26.94	32	7.19	3	56.13	79	0.56	199	38.80	41	0.87	24
18	Sound Banking Company	-41.03	282	2.82	18	25.56	38	6.02	13	51.27	43	0.00	1	39.10	38	0.36	114
19	The Citizens State Bank of Cheney, Kansas	6.50	34	2.00	44	32.30	19	3.81	111	50.96	39	0.05	100	27.83	120	0.46	83
20	Community Bank of Oklahoma	-5.27	180	1.89	50	26.57	34	3.80	113	48.67	28	0.04	92	64.23	3	0.54	67
21	State Bank of Lismore	-4.71	170	3.47	9	28.26	25	5.31	26	51.10	41	0.61	205	30.14	94	0.95	19
22	Stockmens National Bank in Cotulla	0.94	92	1.91	48	24.14	41	2.95	228	45.59	24	0.16	133	42.36	26	0.92	21
23	Bandera Bank	-9.32	231	2.34	27	28.29	24	4.38	59	49.70	33	0.23	147	49.70	8	0.45	87
24	Nebraska State Bank	-6.19	191	4.84	3	28.31	23	5.91	15	31.11	1	0.42	180	22.04	196	1.68	13
25	Security State Bank of Kenyon	-7.03	206	4.64	5	42.59	13	5.54	21	43.84	19	1.83	263	30.63	89	1.87	8
26	Basile State Bank	3.57	55	2.12	34	19.11	74	6.06	11	64.70	132	1.66	259	41.11	31	0.82	29
27	Peoples Bank of Altenburg	10.84	20	1.37	115	16.40	104	4.31	66	65.61	138	0.00	1	36.76	51	0.32	134
28	Bank of Prague	2.57	70	2.48	23	22.70	47	4.66	45	51.51	45	0.39	176	20.55	217	1.70	12
29	Crowell State Bank	0.71	96	2.04	43	20.83	58	4.25	74	60.70	109	0.92	231	47.41	14	1.20	16

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

Number of Institutions in Peer Group: **520**
 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
Applied Bank	34193	Wilmington, DE	207,017	25	3
Auburn Banking Company	284	Auburn, KY	126,005	23	2
Bank Northwest	16601	Hamilton, MO	206,158	43	5
Bank of Columbia	8775	Columbia, KY	190,694	34	2
Bank of Greeleyville	15113	Greeleyville, SC	131,488	23	2
Bank of Montana	58482	Missoula, MT	241,565	11	1
Bank of Oak Ridge	21529	Oak Ridge, LA	102,316	15	2
Bank of the Southwest	2247	Roswell, NM	198,613	83	11
Bank of Winona	12207	Winona, MS	146,626	17	1
Burling Bank	27556	Chicago, IL	207,872	20	1
Citizens Bank	3140	Amarillo, TX	230,311	24	4
Citizens State Bank	15519	Miles, TX	222,821	21	2
Citizens State Bank	11905	Corrigan, TX	177,588	29	2
Community State Bank	58732	Lamar, CO	167,198	21	2
Connect Bank	5634	Star City, AR	115,266	30	5
Exchange Bank and Trust Company, Natchitoches, Louisiana	10528	Natchitoches, LA	191,812	23	1
Farmers State Bank	879	Church Point, LA	168,967	37	3
Farmers State Bank & Trust Co.	16114	Lincolnton, GA	159,977	43	5
Feliciana Bank & Trust Company	1380	Clinton, LA	147,351	31	3
First Missouri Bank of SEMO	19349	Kennett, MO	214,362	43	3
First National Bank of Burleson	23430	Burleson, TX	235,388	31	2
First National Bank of Dublin	26228	Dublin, TX	131,701	33	3
First State Bank of Bedias	16895	Bedias, TX	201,346	21	2
FirstOak Bank	4660	Independence, KS	233,420	42	3
Franklin State Bank & Trust Company	11792	Winnboro, LA	209,275	50	3
GenuBank	58806	Las Vegas, NV	170,024	22	2
Heartland State Bank	9007	Redfield, SD	148,938	22	4
Jonesburg State Bank	8896	Jonesburg, MO	130,416	25	3
Landmark Bank	307	Clinton, LA	193,014	48	4
McGehee Bank	11242	McGehee, AR	158,148	29	1
Merchants & Farmers Bank of Greene County, Alabama	855	Eutaw, AL	107,985	23	2
Mississippi River Bank	23222	Belle Chasse, LA	123,294	20	2
Northwest Bank & Trust Company	15830	Davenport, IA	240,784	78	2
Peoples Bank of the South	4945	La Follette, TN	213,227	32	3
Piggott State Bank	5628	Piggott, AR	123,638	22	2
POINTWEST Bank	13600	West, TX	153,224	26	3
PrinsBank	10191	Prinsburg, MN	194,970	28	2
Security State Bank of Marine	10163	Marine On St. Croix, MN	199,209	23	4
State Bank Northwest	2945	Spokane Valley, WA	234,968	39	6
State Bank of Bottineau	9121	Bottineau, ND	103,667	14	1
Surety Bank	33026	Deland, FL	188,254	37	3
Tejas Bank	18216	Monahans, TX	214,091	15	1
Tensas State Bank	8533	Newellton, LA	182,275	26	4
The Buckholts State Bank	11916	Buckholts, TX	117,064	15	3
The First National Bank and Trust	2779	Atmore, AL	218,025	50	3
The First National Bank of Eagle Lake	3179	Eagle Lake, TX	157,036	25	3
The First National Bank of Evant	3190	Evant, TX	161,528	29	3
The First State Bank	2301	Boise City, OK	130,143	13	3
The Peoples Bank	5847	Mount Washington, KY	106,531	20	2
Turtle Mountain State Bank	58586	Belcourt, ND	158,152	16	1
Twin River Bank	22993	Lewiston, ID	137,848	32	4
Utah Independent Bank	22514	Salina, UT	135,085	24	4

PEER GROUP 2:
\$100 - 249 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	3.96	2.61	26.70	4.32	49.24	0.07	33.59	0.62
Top Ten Percent: Average	3.51	2.78	31.36	4.54	49.74	0.29	35.80	1.33
All Banks: Median	0.65	1.24	15.86	3.51	63.05	0.16	25.33	0.41
All Banks: Average	0.67	1.34	17.19	3.57	63.15	0.36	25.80	0.48

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	-16.50	505	10.89	1	122.67	4	4.91	36	10.60	1	0.00	1	64.91	4	7.40	3
2	Connect Bank	5.69	139	5.62	3	50.87	18	4.24	105	38.37	17	0.16	251	31.86	122	5.20	61
3	Applied Bank	-15.81	502	3.86	12	20.15	164	5.41	15	40.23	27	0.00	1	38.35	51	1.42	31
4	Utah Independent Bank	-0.52	284	3.34	16	26.78	71	6.01	5	41.99	35	0.04	162	38.07	56	0.50	192
5	POINTWEST Bank	11.59	56	1.75	137	42.54	27	3.50	262	58.49	184	0.00	1	32.04	117	0.90	63
6	McGehee Bank	1.68	229	4.06	8	24.54	96	3.84	181	35.74	11	0.07	189	30.97	137	2.69	19
7	Tejas Bank	3.98	172	2.89	27	33.92	40	4.43	72	36.93	15	0.11	223	57.12	6	0.31	329
8	The First State Bank	30.99	11	2.44	48	39.86	28	4.25	103	43.02	40	0.07	189	36.82	66	0.24	400
9	GenuBank	15.76	29	1.96	93	9.42	432	4.42	74	60.21	211	0.00	1	67.07	2	1.07	46
10	First National Bank of Dublin	-3.35	351	2.61	35	26.34	76	6.04	4	53.87	131	0.05	171	47.62	19	0.70	107
11	Heartland State Bank	7.35	110	1.98	89	28.50	60	3.93	160	50.10	96	0.00	1	28.90	179	0.47	206
12	First National Bank of Burleson	-8.49	450	3.22	19	29.05	57	5.35	17	36.44	13	0.00	1	38.76	45	0.31	329
13	Merchants & Farmers Bank of Greene County, Alabama	12.84	40	3.48	15	46.90	24	3.72	214	47.02	66	1.03	464	33.58	100	3.91	9
14	Bank of Columbia	10.25	68	2.06	76	26.11	79	4.27	97	52.05	111	0.01	110	27.90	202	0.49	196
15	Franklin State Bank & Trust Company	-4.69	380	4.65	6	45.62	25	4.65	49	39.11	23	0.38	360	34.44	92	3.61	11
16	Security State Bank of Marine	2.70	205	2.20	58	22.39	124	4.22	110	45.31	52	0.01	110	37.05	65	0.44	224
17	Feliciana Bank & Trust Company	11.97	49	3.61	14	37.71	31	4.09	126	48.76	81	0.47	389	24.95	269	3.26	12
18	Bank Northwest	5.08	155	2.69	34	30.15	52	4.85	39	43.20	41	0.10	212	30.14	152	0.32	319
19	Northwest Bank & Trust Company	3.84	178	2.78	31	30.76	47	4.13	119	64.95	291	0.00	1	21.72	335	4.59	7
20	Tensas State Bank	7.71	100	3.07	23	30.21	51	3.44	278	46.14	60	0.90	452	39.71	43	2.86	16
21	First Missouri Bank of SEMO	2.52	209	4.74	5	47.22	23	4.77	45	34.40	10	0.92	454	25.03	265	3.20	14
22	Bank of Winona	2.15	219	2.86	29	36.06	36	3.58	243	41.35	32	0.07	189	25.29	261	2.56	21
23	Farmers State Bank	-9.99	465	2.61	35	26.03	81	5.40	16	53.56	128	0.09	206	53.92	8	0.74	95
24	Citizens Bank	3.60	182	2.48	45	26.61	72	4.85	39	45.28	50	0.00	1	27.93	201	0.19	445
25	State Bank Northwest	4.52	163	1.95	97	18.41	196	5.87	8	65.83	303	0.00	1	42.91	31	0.41	251
26	Farmers State Bank & Trust Co.	7.02	115	1.91	100	24.96	90	4.26	99	57.82	172	0.16	251	34.10	95	0.59	148
27	Landmark Bank	7.01	116	3.22	19	37.84	30	4.25	103	53.42	126	2.50	513	29.43	165	4.01	8
28	Citizens State Bank	10.88	60	2.05	80	27.42	66	3.82	186	49.72	90	0.22	291	28.47	186	0.64	131
29	Citizens State Bank	1.05	247	2.35	50	24.86	91	4.02	143	43.50	43	0.00	1	28.40	189	0.30	340
30	Mississippi River Bank	-5.51	395	3.28	17	25.08	88	6.32	2	54.31	135	0.00	1	55.60	7	0.15	470
31	Bank of Greeleyville	10.79	61	1.75	137	19.39	179	4.49	66	62.82	255	0.06	182	31.31	130	0.67	120
32	Turtle Mountain State Bank	-18.23	509	3.97	9	84.14	7	4.63	52	20.45	3	0.20	279	36.76	67	0.47	206
33	Auburn Banking Company	13.10	37	1.73	141	28.97	58	4.00	146	59.28	195	0.30	332	38.63	46	0.52	178
34	Bank of Oak Ridge	31.15	10	5.05	4	34.61	38	3.44	278	42.65	38	0.37	358	18.45	413	5.63	5
35	Surety Bank	-17.65	507	3.10	22	37.36	33	3.92	163	51.91	109	0.22	291	40.88	38	3.76	10
35	The Buckholts State Bank	0.12	271	2.98	25	19.46	178	4.61	53	37.10	16	0.03	149	37.49	60	0.22	421
37	The First National Bank and Trust	6.03	131	2.33	51	43.01	26	3.29	314	56.61	163	0.78	440	40.07	40	3.25	13
38	FirstOak Bank	1.50	234	1.78	126	18.57	195	4.84	42	61.84	240	0.00	1	33.01	105	0.42	242
38	Jonesburg State Bank	3.17	192	1.68	151	21.07	147	4.09	126	60.75	221	0.00	1	32.10	116	0.43	231
40	Exchange Bank and Trust Company, Natchitoches, Louisiana	-2.91	344	4.38	7	77.10	8	3.51	258	30.08	6	0.48	395	29.89	157	2.86	16
41	Burling Bank	7.58	104	2.14	65	21.94	133	4.29	92	53.07	121	0.47	389	45.37	24	0.39	267
42	First State Bank of Bedia	-3.97	369	3.11	21	21.19	144	5.16	24	40.62	28	0.27	320	36.22	74	0.45	217
43	Twin River Bank	-8.53	451	3.02	24	30.69	48	5.64	11	42.18	36	0.00	1	29.56	160	0.15	470
44	The First National Bank of Eagle Lake	11.73	53	1.19	276	12.42	354	4.96	34	74.72	421	0.00	1	46.07	22	1.07	46
45	Bank of the Southwest	3.93	175	1.99	86	22.98	115	6.44	1	65.16	294	0.38	360	62.04	5	0.52	178
46	The First National Bank of Evant	3.19	190	1.54	180	22.73	119	3.83	183	64.77	288	0.00	1	29.96	156	0.70	107
47	Community State Bank	4.73	159	2.24	56	18.68	194	4.26	99	47.95	72	0.00	1	24.86	272	0.25	388
48	Piggott State Bank	4.94	157	2.97	26	88.77	6	3.32	301	44.21	47	0.12	230	15.18	461	2.95	15
49	State Bank of Bottineau	11.48	58	1.52	182	18.13	203	4.52	59	64.29	282	0.00	1	30.83	141	0.31	329
50	Peoples Bank of the South	7.38	108	2.20	58	22.27	128	4.64	51	51.68	107	0.34	346	33.59	99	0.28	360
51	The Peoples Bank	-5.29	390	1.57	171	24.70	95	4.34	83	65.63	300	0.00	1	36.63	70	0.59	148
52	PrinsBank	5.17	152	2.47	46	15.77	261	5.81	9	49.86	93	1.26	488	28.09	197	1.86	25

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **395**
 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
Anchor D Bank	4208	Texhoma, OK	331,106	52	4
Bank of Kilmichael	9775	Kilmichael, MS	295,388	45	5
Bank of Lake Mills	8695	Lake Mills, WI	352,812	39	2
Bank of Western Oklahoma	4087	Elk City, OK	372,881	73	6
BankOkolona	5902	Okolona, MS	314,743	61	5
Centinel Bank of Taos	19904	Taos, NM	404,977	54	1
Central Bank of Kansas City	17009	Kansas City, MO	366,020	41	1
Charter Bank	18660	Corpus Christi, TX	316,892	54	4
Citizens Progressive Bank	10531	Winnsboro, LA	265,846	61	5
CLB The Community Bank	10532	Jonesville, LA	288,570	60	6
Commercial Capital Bank	34784	Delhi, LA	285,646	51	5
Cumberland Security Bank, Inc.	11358	Somerset, KY	331,410	57	4
Douglas National Bank	57230	Douglas, GA	279,809	31	1
Durden Banking Company, Incorporated	15336	Twin City, GA	272,446	47	4
Edison National Bank	34489	Fort Myers, FL	452,643	46	4
F & C Bank	9378	Holden, MO	347,222	58	3
Farmers Bank and Trust Company	1027	Blytheville, AR	381,211	46	3
Farmers-Merchants Bank & Trust Company	9327	Breaux Bridge, LA	447,661	87	7
First National Bank	22271	Hamilton, AL	365,095	92	5
First State Bank	17950	Monticello, IL	337,877	49	3
First State Bank and Trust	16332	Clute, TX	489,561	96	9
FMS Bank	23764	Fort Morgan, CO	280,840	55	2
FNB Picayune Bank	16612	Picayune, MS	263,676	69	7
Grundy Bank	3713	Morris, IL	358,255	56	3
Municipal Trust and Savings Bank	23546	Bourbonnais, IL	344,343	49	3
North Valley Bank	18710	Thornton, CO	251,832	34	2
Paradise Bank	58030	Boca Raton, FL	332,203	49	3
State Bank of Cochran	872	Cochran, GA	253,594	50	4
Sunmark Community Bank	16825	Perry, GA	391,597	65	6
The Citizens Bank of Clovis	11491	Clovis, NM	477,534	54	3
The Commercial Bank	175	Crawford, GA	385,490	46	5
The Commercial National Bank of Brady	3110	Brady, TX	275,912	50	5
The First National Bank of Hughes Springs	3268	Hughes Springs, TX	318,608	107	15
The First National Bank of Jeanerette	4290	Jeanerette, LA	461,177	80	7
The National Bank of Andrews	17603	Andrews, TX	289,653	55	2
Union Bank	14597	Monticello, AR	354,874	62	3
Union Bank & Trust Company	1753	Mena, AR	294,139	56	3
Washington State Bank	9326	Washington, LA	293,485	57	5
West Texas State Bank	16866	Snyder, TX	261,158	36	3
Winnsboro State Bank & Trust Company	10533	Winnsboro, LA	338,632	58	4

PEER GROUP 3:
\$250 - 499 Million

Sub-S Top Ten Percent: How They Rank

		5.66	2.72	33.04	4.45	46.59	0.16	31.60	0.98								
Top Ten Percent: Median		5.66	2.72	33.04	4.45	46.59	0.16	31.60	0.98								
Top Ten Percent: Average		5.24	2.82	32.71	4.56	46.96	0.44	32.38	1.24								
All Banks: Median		1.34	1.33	17.09	3.49	61.06	0.16	23.77	0.49								
All Banks: Average		1.90	1.41	18.34	3.53	61.82	0.36	24.39	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	Cumberland Security Bank, Inc.	13.96	33	3.56	8	28.47	52	5.17	17	39.24	19	0.00	1	46.67	14	0.86	80
2	Douglas National Bank	16.63	21	3.05	17	37.35	22	4.75	30	45.54	47	0.06	121	29.80	99	1.04	52
3	Central Bank of Kansas City	-3.78	302	4.13	5	30.80	43	4.19	72	32.30	4	0.00	1	58.27	2	2.12	18
4	Paradise Bank	-2.87	288	3.30	14	43.27	13	6.28	2	51.83	94	0.00	1	43.15	18	1.04	52
5	West Texas State Bank	22.07	13	2.27	50	24.84	82	5.19	16	42.31	27	0.00	1	30.62	89	0.40	235
6	The Commercial National Bank of Brady	17.71	19	1.90	82	31.56	40	4.70	33	58.59	165	0.01	59	40.30	29	0.67	122
7	First State Bank	14.46	30	2.27	50	27.24	64	4.41	49	50.32	83	0.18	204	38.17	40	0.74	102
8	Centinel Bank of Taos	5.72	121	2.12	61	46.33	8	3.18	258	43.36	32	0.00	1	40.88	28	0.59	146
9	The First National Bank of Jeanerette	9.84	57	2.58	33	30.68	44	4.20	71	49.18	73	0.28	236	28.10	121	1.49	30
10	CLB The Community Bank	9.66	59	3.35	12	37.28	23	4.76	29	46.14	50	0.86	336	27.14	140	1.83	22
11	Grundy Bank	-1.89	268	2.80	26	24.65	83	4.34	58	43.80	34	0.11	157	41.28	26	0.91	71
12	Anchor D Bank	5.60	123	2.28	49	27.51	61	3.87	117	47.72	63	0.01	59	22.88	212	1.18	43
13	The Citizens Bank of Clovis	9.37	61	1.98	72	34.52	34	3.39	215	38.15	15	0.00	1	26.28	158	0.50	191
14	BankOkolona	32.55	8	3.03	20	40.87	14	3.65	163	52.32	96	0.36	259	24.19	187	2.89	9
15	Commercial Capital Bank	11.36	45	4.49	3	39.31	18	5.52	10	42.76	29	1.08	352	18.00	297	2.69	10
16	Farmers Bank and Trust Company	16.38	22	3.67	7	39.30	19	4.25	67	34.19	6	0.30	242	5.40	386	2.40	16
17	Winnsboro State Bank & Trust Company	15.83	23	3.37	11	36.19	26	4.12	83	45.98	49	0.73	319	20.65	250	2.56	12
18	State Bank of Cochran	-2.66	285	4.61	2	30.59	45	5.78	5	34.63	7	1.09	353	38.76	36	1.17	44
19	Municipal Trust and Savings Bank	0.37	214	2.57	34	17.85	179	4.01	97	37.81	12	0.00	1	31.60	83	0.54	171
20	First State Bank and Trust	52.94	3	1.96	76	34.85	32	3.96	108	55.51	130	0.45	284	32.54	72	0.80	90
21	Durden Banking Company, Incorporated	0.84	210	2.83	24	24.59	84	4.80	26	47.28	61	0.14	178	30.21	94	0.67	122
22	North Valley Bank	8.60	73	2.63	31	22.80	105	4.74	31	45.33	46	0.00	1	23.68	199	0.24	328
23	FNB Picayune Bank	-1.38	250	3.97	6	37.08	24	4.54	40	39.10	18	1.60	379	31.59	84	2.14	17
24	Edison National Bank	-15.81	390	2.23	56	34.54	33	4.01	97	51.11	90	0.00	1	35.02	53	0.68	120
25	Bank of Western Oklahoma	6.60	104	3.04	18	35.64	31	6.00	4	46.56	53	0.09	141	25.75	166	0.23	334
26	Citizens Progressive Bank	22.17	12	4.33	4	38.45	21	4.46	44	46.62	55	0.98	344	10.70	370	4.10	6
27	Washington State Bank	3.09	167	2.53	38	29.83	49	3.98	102	51.55	92	0.67	314	31.99	78	1.50	29
28	First National Bank	-6.44	341	2.43	40	20.99	128	4.44	47	44.24	37	0.13	171	39.42	32	0.78	93
29	The Commercial Bank	-11.55	379	2.71	30	47.90	6	4.45	46	45.14	44	0.44	282	39.32	33	0.90	73
30	The National Bank of Andrews	-4.94	320	2.99	22	36.06	27	5.54	9	52.23	95	3.59	393	51.46	4	1.57	27
31	Farmers-Merchants Bank & Trust Company	-3.96	307	3.04	18	35.69	30	4.18	73	46.32	51	0.82	331	32.58	71	2.00	19
32	The First National Bank of Hughes Springs	-5.23	325	3.01	21	27.74	56	6.15	3	50.82	89	1.38	369	51.44	5	1.25	40
33	Charter Bank	-11.83	380	2.73	28	45.35	11	5.50	11	49.73	80	0.35	257	49.71	7	0.59	146
34	Bank of Kilmichael	12.53	39	2.32	46	58.89	4	3.30	226	48.33	68	0.95	340	24.62	180	1.88	21
35	F & C Bank	6.06	117	2.44	39	23.79	96	4.91	21	53.02	104	0.06	121	18.05	295	0.64	132
36	Sunmark Community Bank	-11.24	376	2.22	57	22.96	103	4.84	23	50.38	84	0.04	101	45.85	16	0.55	168
37	Union Bank	1.61	193	1.89	83	24.43	88	4.08	88	54.62	117	0.13	171	31.78	81	0.71	108
37	Union Bank & Trust Company	3.11	166	3.32	13	45.67	10	3.73	151	44.94	43	0.53	298	21.31	240	2.94	8
39	FMS Bank	4.66	145	2.57	34	26.23	71	5.72	7	58.92	168	0.60	305	28.66	117	0.84	85
40	Bank of Lake Mills	6.32	111	2.02	70	19.71	142	3.80	135	56.52	139	0.05	112	23.82	195	1.39	33

PEER GROUP 4:
\$500 - 999 Million

Sub-S Top Ten Percent: How They Rank

Number of Institutions in Peer Group: **214**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$500 - 999 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
CCB Community Bank	16595	Andalusia, AL	627,503	111	4
Central State Bank	72	Calera, AL	579,541	81	6
Ciera Bank	3226	Graham, TX	925,832	119	8
Citizens State Bank of La Crosse	1513	La Crosse, WI	622,797	72	4
CNB Bank	2241	Carlsbad, NM	808,401	80	3
Delta Bank	26564	Vidalia, LA	572,188	84	7
Edmonton State Bank	9678	Glasgow, KY	757,294	155	15
First Bank	5907	Owasso, OK	572,703	125	16
First Bank of Owasso	18592	Mccomb, MS	528,589	73	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	573,366	92	8
First National Bank North	5269	Walker, MN	785,294	116	10
First National Bank of Louisiana	4288	Crowley, LA	536,250	74	5
HCN Bank	21606	Riverside, CA	919,894	88	6
HomeBank	14492	Palmyra, MO	571,818	119	10
NewFirst National Bank	3183	El Campo, TX	977,535	80	7
Security State Bank	13232	Centralia, WA	620,077	88	11
Southwest Bank	16652	Odessa, TX	639,065	119	6
The Bank of Old Monroe	1655	Old Monroe, MO	658,321	78	5
The Western State Bank	21121	Garden City, KS	660,526	116	9
United Community Bank	19143	Raceland, LA	663,975	128	11
Western Bank	1720	Lubbock, TX	681,651	125	10
Western Commerce Bank	18389	Carlsbad, NM	759,556	98	12

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	5.64	2.29	25.82	4.32	49.44	0.08	29.70	0.62
Top Ten Percent: Average	7.18	2.48	28.22	4.39	47.33	0.12	30.40	0.74
All Banks: Median	2.25	1.30	16.21	3.46	61.71	0.20	24.14	0.51
All Banks: Average	3.43	1.42	17.97	3.53	61.03	0.36	24.61	0.59

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	NewFirst National Bank	14.43	25	3.67	4	34.36	16	5.16	9	35.60	6	0.08	63	30.13	52	0.71	58
2	United Community Bank	1.19	128	4.30	3	32.06	19	5.59	3	42.75	22	0.16	91	35.81	26	2.23	5
3	Western Commerce Bank	17.06	19	3.01	8	38.97	10	4.63	16	37.88	9	0.20	107	39.15	11	0.34	164
4	CNB Bank	24.31	9	2.13	33	27.76	29	4.35	31	46.49	34	0.07	57	31.32	44	0.43	136
5	The Bank of Old Monroe	12.50	35	2.17	30	67.77	4	3.55	101	41.14	17	0.00	1	28.04	74	0.44	131
6	The Western State Bank	5.04	73	2.43	18	30.23	23	4.58	17	39.41	13	0.08	63	29.17	67	0.35	162
7	Western Bank	27.79	7	1.70	67	22.72	53	4.50	22	64.57	126	0.00	1	26.40	88	0.62	81
8	Ciera Bank	20.12	16	2.24	24	23.72	44	3.88	64	59.71	94	0.03	30	34.04	30	0.39	148
8	First Bank of Owasso	-5.74	186	3.64	5	29.69	25	5.30	5	34.48	5	0.00	1	23.51	112	0.50	111
10	CCB Community Bank	5.60	69	1.83	56	22.05	59	4.35	31	56.18	79	0.02	23	30.62	48	0.58	87
11	First Community Bank of Central Alabama	2.22	108	2.23	26	53.51	6	4.34	33	48.89	38	0.27	125	29.27	66	0.75	52
11	Southwest Bank	-6.39	192	2.73	11	32.15	18	5.98	2	49.98	43	0.50	156	66.07	2	1.04	30
13	Edmonton State Bank	2.98	96	2.17	30	16.74	102	4.30	34	53.39	62	0.09	69	36.41	22	0.81	43
14	Delta Bank	11.73	39	2.33	21	24.81	35	3.63	89	50.11	46	0.25	119	24.31	105	1.80	11
15	Central State Bank	9.83	44	2.03	42	24.26	39	4.15	42	51.80	54	0.09	69	25.17	96	0.62	81
16	HCN Bank	-6.96	195	2.52	15	26.83	30	4.05	51	38.34	10	0.00	1	36.12	25	0.39	148
17	Citizens State Bank of La Crosse	17.32	17	2.53	13	30.19	24	3.79	74	41.17	18	0.27	125	21.39	136	0.66	71
18	First National Bank North	5.68	68	2.24	24	23.80	43	4.24	35	50.02	44	0.05	43	19.64	154	0.66	71
19	First Bank	3.74	85	2.63	12	22.52	57	3.78	75	51.27	51	0.18	96	23.68	110	2.04	9
20	First National Bank of Louisiana	-4.29	176	2.10	36	20.62	69	4.15	42	52.47	59	0.02	23	44.86	4	0.57	89
21	Security State Bank	-8.05	206	3.24	7	24.68	36	4.96	11	37.74	8	0.18	96	32.75	37	0.52	103
22	HomeBank	13.17	30	1.65	69	19.40	82	4.14	44	62.16	110	0.05	43	25.87	92	0.87	37

PEER GROUP 5:
\$1 - 5 Billion

Sub-S Top Ten Percent: How They Rank

Number of Institutions in Peer Group: **114**
 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	1,062,384	158	4
Citizens Bank of Las Cruces	20161	Las Cruces, NM	1,014,906	130	8
Crews Bank & Trust	8021	Wauchula, FL	2,162,337	366	21
First American Bank	2240	Artesia, NM	1,775,767	250	19
First National Bank of Central Texas	3325	Waco, TX	1,554,074	104	5
NBKC Bank	35014	Leawood, KS	1,147,910	381	4
Peoples Bank of Alabama	22537	Cullman, AL	1,270,042	284	28
Sutton Bank	5962	Attica, OH	2,061,679	183	7
Texas Exchange Bank	20099	Crowley, TX	2,735,457	26	2
The Nodaway Valley Bank	8904	Maryville, MO	1,336,090	165	10
Wallis Bank	20845	Wallis, TX	1,173,560	214	14
WestStar Bank	32941	El Paso, TX	2,977,398	338	14

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	10.38	2.35	29.07	4.32	51.07	0.04	39.87	0.90
Top Ten Percent: Average	22.23	3.06	34.35	4.78	49.91	0.14	40.83	1.94
All Banks: Median	4.56	1.34	16.91	3.29	61.23	0.19	24.47	0.68
All Banks: Average	5.55	1.47	18.41	3.40	61.32	0.36	24.89	0.89

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	21.06	8	5.28	3	61.52	3	4.98	8	36.44	5	0.04	23	81.33	1	3.62	7
2	Wallis Bank	13.98	20	4.18	7	39.12	7	6.86	3	42.61	9	0.41	79	38.74	16	1.23	21
3	Crews Bank & Trust	163.14	1	2.26	16	22.77	27	4.07	25	50.66	21	0.04	23	44.99	6	0.75	48
4	Texas Exchange Bank	2.66	67	5.76	2	50.49	4	7.51	2	36.45	6	0.00	1	1.29	111	3.33	8
5	First National Bank of Central Texas	22.08	6	2.35	13	29.18	16	3.98	27	42.82	10	0.17	49	35.98	24	0.56	69
6	WestStar Bank	8.94	33	1.76	29	21.40	34	3.34	56	51.48	23	0.00	1	40.99	11	0.86	37
7	Peoples Bank of Alabama	2.42	68	2.18	19	28.96	18	4.84	12	57.31	40	0.04	23	36.82	21	1.13	24
8	First American Bank	2.24	69	2.37	12	39.43	6	4.44	18	47.74	16	0.23	61	42.35	8	0.77	44
9	NBKC Bank	12.06	25	4.39	5	25.32	22	4.19	21	65.18	72	0.49	82	52.25	4	8.92	4
10	Central Bank	11.82	26	2.34	14	27.82	19	5.88	6	60.24	52	0.19	58	49.66	5	0.63	63
10	The Nodaway Valley Bank	0.34	78	2.11	21	40.24	5	3.78	34	52.27	25	0.03	16	32.50	32	0.93	32
12	Citizens Bank of Las Cruces	6.01	48	1.69	32	25.95	20	3.50	47	55.75	36	0.00	1	33.11	30	0.57	67