



## CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

December 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	7.47	1.74	15.60	4.71	54.83	0.01	30.78	0.00
Top Ten Percent: Average	7.31	2.86	17.28	4.70	54.60	0.52	32.41	0.00
All Banks: Median	0.91	0.62	5.49	3.50	78.60	0.13	22.26	0.00
All Banks: Average	1.62	0.60	5.51	3.66	80.45	0.56	22.50	0.00
<b>Peer Group 2: \$100-249 Million</b>								
Top Ten Percent: Median	5.22	1.76	16.05	4.69	54.08	0.03	32.81	0.75
Top Ten Percent: Average	8.65	2.00	16.79	4.69	54.17	0.14	38.59	1.31
All Banks: Median	2.47	0.80	8.36	3.53	70.15	0.17	23.43	0.36
All Banks: Average	3.81	0.84	8.63	3.52	71.45	0.37	23.87	0.44
<b>Peer Group 3: \$250-499 Million</b>								
Top Ten Percent: Median	7.47	1.56	16.09	4.07	53.87	0.04	31.40	0.62
Top Ten Percent: Average	7.78	1.64	17.09	4.17	53.34	0.20	32.84	0.84
All Banks: Median	3.63	0.85	9.21	3.38	67.81	0.19	21.50	0.42
All Banks: Average	4.54	0.87	9.41	3.41	69.12	0.32	22.35	0.50
<b>Peer Group 4: \$500-999 Million</b>								
Top Ten Percent: Median	10.22	1.72	18.74	4.38	50.73	0.15	26.75	0.78
Top Ten Percent: Average	16.52	2.12	20.38	4.66	50.42	0.26	27.64	1.09
All Banks: Median	4.67	0.87	9.87	3.33	66.94	0.18	21.56	0.50
All Banks: Average	5.81	0.90	10.01	3.36	67.94	0.31	22.11	0.55
<b>Peer Group 5: \$1-5 Billion</b>								
Top Ten Percent: Median	11.01	1.76	19.34	4.26	45.26	0.17	33.95	0.76
Top Ten Percent: Average	9.87	1.94	19.73	4.37	46.33	0.26	32.95	1.04
All Banks: Median	5.56	0.90	9.91	3.17	65.56	0.24	21.52	0.54
All Banks: Average	6.43	0.94	10.21	3.26	64.98	0.33	22.75	0.62

**Sub-S Peer Group Summary**

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	0.99	2.65	26.38	5.25	51.92	0.04	34.69	0.62
Top Ten Percent: Average	1.71	2.78	27.82	5.18	51.60	0.45	34.89	1.02
All Banks: Median	0.47	1.11	12.52	3.60	66.22	0.13	27.32	0.32
All Banks: Average	0.34	1.19	13.36	3.75	67.77	0.45	28.05	0.39
<b>Peer Group 2: \$100-249 Million</b>								
Top Ten Percent: Median	5.09	2.39	24.82	4.33	49.80	0.05	33.32	0.66
Top Ten Percent: Average	4.52	2.52	25.95	4.55	51.08	0.21	34.81	1.06
All Banks: Median	2.70	1.19	15.00	3.53	64.26	0.13	25.17	0.41
All Banks: Average	2.88	1.28	15.87	3.59	64.38	0.32	25.89	0.48
<b>Peer Group 3: \$250-499 Million</b>								
Top Ten Percent: Median	7.91	2.70	29.71	4.63	47.59	0.09	34.22	0.89
Top Ten Percent: Average	6.73	2.70	30.87	4.61	46.96	0.33	34.43	1.02
All Banks: Median	3.44	1.32	16.73	3.46	62.06	0.14	23.31	0.50
All Banks: Average	4.00	1.38	17.67	3.50	62.13	0.32	24.05	0.58
<b>Peer Group 4: \$500-999 Million</b>								
Top Ten Percent: Median	4.47	2.28	27.01	4.25	44.55	0.04	29.90	0.53
Top Ten Percent: Average	5.40	2.40	34.58	4.35	45.62	0.15	31.39	0.60
All Banks: Median	4.20	1.28	15.50	3.43	61.76	0.18	23.94	0.52
All Banks: Average	4.89	1.34	16.78	3.48	61.70	0.33	24.21	0.58
<b>Peer Group 5: \$1-5 Billion</b>								
Top Ten Percent: Median	13.64	2.30	28.52	4.78	51.91	0.05	35.66	0.87
Top Ten Percent: Average	25.84	2.90	32.99	4.98	48.81	0.24	37.49	1.29
All Banks: Median	4.77	1.30	16.51	3.28	61.51	0.26	24.33	0.68
All Banks: Average	6.75	1.42	17.32	3.40	62.36	0.37	23.96	0.91

**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: **431**  
 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	81,116	15	1
American Metro Bank	34334	Chicago, IL	92,548	17	2
Amistad Bank	26658	Del Rio, TX	43,901	13	1
Atascosa Bank	24064	Pleasanton, TX	88,518	12	1
Boelus State Bank	17825	Boelus, NE	22,223	4	1
Breda Savings Bank	5792	Breda, IA	99,307	8	1
Brighton Bank	9189	Brighton, TN	59,677	80	1
Buckley State Bank	12121	Buckley, IL	54,957	8	1
California Pacific Bank	23242	San Francisco, CA	86,502	9	2
Carver State Bank	16584	Savannah, GA	81,906	17	2
CBW Bank	13959	Weir, KS	91,687	27	1
Citizens State Bank	16581	Anton, TX	78,596	16	2
Commonwealth National Bank	22229	Mobile, AL	66,944	19	2
Community State Bank	5619	Bradley, AR	39,163	9	1
Country Trust Bank	35602	Bloomington, IL	33,253	122	1
Covington County Bank	21998	Collins, MS	97,823	21	2
Farmers and Merchants State Bank of Bushnell	11324	Bushnell, IL	95,004	17	2
Fidelity Personal Trust Company, FSB	35206	Merrimack, NH	78,029	51	2
First Bank of Pike	9070	Molena, GA	71,316	23	3
First Capital Bank	3399	Quanah, TX	96,781	25	2
First Naturalstate Bank	21379	Mcgehee, AR	94,630	19	3
First State Bank	57910	Nashua, IA	64,943	8	1
Genesis Bank	15817	Benoit, MS	51,396	15	1
Grand Timber Bank	18719	Mcgregor, MN	60,250	12	1
HSBC Trust Company (Delaware), N.A.	58188	Wilmington, DE	57,500	1	1
ITS Bank	34619	Johnston, IA	10,183	0	1
Kinmundy Bank	3805	Kinmundy, IL	66,284	9	1
McClave State Bank	11261	Mcclave, CO	63,993	10	1
National Advisors Trust Company	57160	Kansas City, MO	25,583	71	1
Pavillion Bank	24303	Richardson, TX	69,551	15	1
Scribner Bank	14026	Scribner, NE	82,982	13	1
State Bank of Eagle Butte	18145	Eagle Butte, SD	80,624	20	1
The Bank of Protection	23099	Protection, KS	92,844	14	3
The Chasewood Bank	24272	Houston, TX	93,114	20	2
The Citizens Bank of Edina	12457	Edina, MO	97,493	12	1
The First National Bank of Spearville	4774	Spearville, KS	75,218	6	1
The Haviland State Bank	17403	Haviland, KS	49,772	8	2
The Mer Rouge State Bank	314	Mer Rouge, LA	52,975	11	1
The Santa Anna National Bank	5520	Santa Anna, TX	58,947	14	1
Triumph State Bank	1906	Trimont, MN	92,986	19	4
United Bank of Philadelphia	33568	Philadelphia, PA	55,719	14	2
White State Bank	8519	South English, IA	99,838	10	3
Zavala County Bank	15105	Crystal City, TX	84,127	19	2

**PEER GROUP 1:**  
Less Than \$100 Million

**C-Corp Top Ten Percent: How They Rank**

Top Ten Percent: Median	7.47	1.74	15.60	4.71	54.83	0.01	30.78	0.79
Top Ten Percent: Average	7.31	2.86	17.28	4.70	54.60	0.52	32.41	3.51
All Banks: Median	0.91	0.62	5.49	3.50	78.60	0.13	22.26	0.26
All Banks: Average	1.62	0.60	5.51	3.66	80.45	0.56	22.50	0.49

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	16.48	35	3.21	19	12.92	62	5.77	16	71.29	159	0.00	1	91.26	5	9.92	16
2	Genesis Bank	26.18	24	8.24	7	36.31	5	6.96	7	36.74	15	1.91	400	50.50	17	16.34	11
3	HSBC Trust Company (Delaware), N.A.	2.29	165	4.75	14	4.86	234	5.19	46	15.69	4	0.00	1	100.00	1	2.36	32
4	First Naturalstate Bank	12.72	48	5.96	9	51.54	1	3.72	178	31.69	7	0.10	202	38.92	42	8.07	18
5	Citizens State Bank	22.34	26	1.86	32	11.74	81	5.55	28	54.85	50	0.00	1	27.35	154	0.30	187
6	Fidelity Personal Trust Company, FSB	20.03	31	19.52	3	20.29	18	4.51	79	48.69	27	0.00	1	0.00	400	43.55	9
7	The Citizens Bank of Edina	11.24	60	2.34	23	20.47	16	4.72	67	33.35	11	0.01	160	32.85	86	0.29	192
8	Zavala County Bank	0.31	221	1.74	41	20.01	20	3.47	222	54.83	49	0.00	1	46.65	20	1.36	42
9	Amistad Bank	-16.08	416	2.45	22	17.75	24	5.37	38	53.01	37	0.00	1	38.49	46	1.64	39
10	National Advisors Trust Company	23.36	25	21.14	2	27.05	6	4.71	68	70.81	155	0.00	1	0.00	400	91.23	5
10	Pavillion Bank	-16.32	418	2.21	25	15.28	37	6.04	13	54.22	46	0.00	1	44.07	27	0.59	95
12	American Metro Bank	12.94	47	2.03	28	13.16	59	4.85	60	70.03	148	0.00	1	24.57	185	0.35	160
13	Covington County Bank	14.38	41	5.04	11	51.15	2	4.34	101	34.11	12	0.64	328	21.06	237	6.39	22
14	Community State Bank	32.53	21	1.10	99	7.98	145	4.71	68	66.46	129	0.00	1	23.30	201	0.57	97
15	ITS Bank	6.38	106	5.36	10	5.66	208	7.59	5	32.18	10	0.00	1	0.00	400	3.98	29
15	California Pacific Bank	5.12	120	4.19	16	9.06	121	8.25	2	32.05	9	3.14	419	39.08	41	1.20	47
17	McClave State Bank	30.37	22	1.87	30	13.80	52	5.37	38	52.31	34	0.00	1	14.03	320	0.15	304
18	The Haviland State Bank	10.12	72	1.55	48	12.13	69	4.43	91	54.07	44	0.00	1	24.71	184	0.12	338
19	Breda Savings Bank	10.71	66	1.11	95	18.73	23	2.75	353	53.35	39	0.00	1	27.32	155	0.48	116
20	First Capital Bank	-2.97	298	1.55	48	16.74	28	6.08	12	61.71	96	0.43	293	44.52	24	0.79	68
21	All Capital Bank	77.93	5	1.10	99	8.45	134	5.61	25	58.40	71	0.10	202	21.72	224	0.50	110
22	Scribner Bank	-6.29	359	2.28	24	17.62	25	4.58	76	58.39	70	0.19	237	37.64	50	2.76	31
23	Commonwealth National Bank	9.15	76	3.28	18	38.47	4	3.43	235	56.35	58	0.53	310	28.00	145	4.30	27
24	The Santa Anna National Bank	3.42	146	1.47	53	19.57	22	4.23	111	59.67	81	0.33	274	31.39	101	0.55	102
25	Brighton Bank	12.70	49	1.81	36	20.52	15	4.36	99	90.42	318	0.10	202	26.73	163	14.65	13
25	Country Trust Bank	6.50	104	19.20	4	20.10	19	4.83	63	88.19	302	0.00	1	0.00	400	224.37	2
27	The Mer Rouge State Bank	-2.33	281	1.38	60	17.61	26	4.48	86	62.41	103	0.32	269	42.23	31	1.09	48
28	The Chasewood Bank	-19.65	420	1.45	56	14.08	48	4.85	60	62.43	104	0.00	1	43.19	28	0.28	199
29	United Bank of Philadelphia	-6.22	357	6.05	8	49.40	3	6.41	10	53.78	43	7.17	430	33.81	73	6.98	20
30	Buckley State Bank	3.88	140	1.17	88	11.74	81	3.53	209	59.45	80	0.00	1	38.62	45	0.15	304
31	Farmers and Merchants State Bank of Bushnell	1.98	175	1.26	78	21.63	14	3.17	291	58.30	68	0.04	172	30.78	105	1.01	50
32	First State Bank	12.27	54	1.26	78	11.84	78	3.39	240	53.37	40	0.00	1	16.47	294	0.32	173
33	Boelus State Bank	7.58	89	1.30	72	9.88	109	3.78	167	46.75	24	0.00	1	24.18	190	0.14	314
34	State Bank of Eagle Butte	10.83	65	1.01	118	13.44	56	5.03	52	74.80	185	1.15	375	34.90	63	0.96	54
35	First Bank of Pike	1.66	187	1.08	103	13.55	54	5.49	30	75.75	195	0.74	344	45.72	22	1.33	44
36	Triumph State Bank	0.63	215	1.49	52	15.60	35	4.88	58	55.34	53	0.31	268	32.24	92	0.27	209
37	Kinmundy Bank	2.28	166	1.96	29	16.34	31	4.21	113	38.92	17	0.87	352	25.39	178	0.55	102
38	Grand Timber Bank	5.66	114	1.60	45	11.72	83	5.42	35	58.36	69	1.38	388	30.42	108	0.36	157
39	White State Bank	7.47	93	1.31	68	16.17	32	3.18	289	46.37	21	0.00	1	23.97	193	0.15	304
40	Atascosa Bank	-7.75	376	1.68	43	24.33	10	3.20	286	42.66	20	0.08	194	42.36	30	0.69	79
40	The Bank of Protection	10.65	67	1.29	74	10.60	99	3.89	151	54.58	47	0.16	225	27.31	156	0.25	219
42	The First National Bank of Spearville	7.57	90	1.14	92	8.66	131	3.23	276	54.61	48	0.00	1	18.56	273	0.44	128
43	Carver State Bank	-2.51	284	1.32	65	9.07	120	5.46	32	64.70	112	0.96	357	46.16	21	1.01	50

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

Number of Institutions in Peer Group: **642**  
 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
AB&T	35029	Albany, GA	249,525	32	1
American Heritage Bank	57025	Clovis, NM	128,363	20	2
Bank of Anguilla	8243	Anguilla, MS	204,506	31	4
Bank of Brookhaven	35439	Brookhaven, MS	219,614	30	1
Bank of Camilla	17190	Camilla, GA	170,860	24	2
Bank of Clarkson	13167	Clarkson, KY	162,466	20	2
Bank of Commerce	13274	Chelsea, OK	191,803	49	6
Bank of Franklin	10594	Meadville, MS	222,179	49	3
Bank of Lincoln County	57396	Fayetteville, TN	214,436	40	3
Bank of South Texas	26727	Mcallen, TX	169,830	61	6
BNY Mellon Trust of Delaware	24867	Wilmington, DE	196,084	12	1
Capitol National Bank	24199	Lansing, MI	184,033	29	2
Central Bank	31545	Savannah, TN	141,735	36	3
CentreBank	15532	Veedersburg, IN	103,263	24	4
Citizens State Bank	8183	Royal Oak, MI	230,931	33	2
Coastal Bank & Trust	58899	Jacksonville, NC	217,262	38	4
Comerica Bank & Trust, N.A.	1596	Ann Arbor, MI	104,104	129	1
Community Bank	8975	Bristow, OK	106,781	29	1
Community Bank	34020	Topeka, KS	163,088	20	1
Community State Bank	19749	Coffeyville, KS	180,274	19	1
Craft Bank	59209	Atlanta, GA	214,447	20	1
Deutsche Bank Trust Company Delaware	26392	Newark, DE	130,336	6	1
Eagle Bank	58282	Polson, MT	133,437	18	1
Embassy National Bank	58413	Lawrenceville, GA	142,856	25	1
Evergreen National Bank	23404	Evergreen, CO	132,591	37	3
Farmers and Merchants Bank	16440	Sylvania, GA	165,476	22	2
Farmers and Merchants State Bank	15610	Winterset, IA	238,186	32	3
FDS Bank	33831	Mason, OH	138,405	641	1
First Bank and Trust Company of Illinois	18641	Palatine, IL	215,301	28	1
First National Bank and Trust Co. of Bottineau	3902	Bottineau, ND	164,599	22	1
First New Mexico Bank of Silver City	24865	Silver City, NM	136,011	27	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	154,119	34	2
First State Bank of Odem	16334	Odem, TX	189,493	36	4
First Texas Bank	3293	Lampasas, TX	207,767	26	1
Fort Davis State Bank	17446	Fort Davis, TX	175,417	38	3
Freedom Bank	17881	Alamo, TX	197,015	43	4
Garden Plain State Bank	19687	Wichita, KS	138,674	18	2
Greater State Bank	31762	Mcallen, TX	152,423	45	4
Limebank	11003	Bolivar, MO	107,511	26	4
McKenzie Banking Company	13955	Mc Kenzie, TN	188,839	90	6
Nationwide Trust Company, FSB	34710	Columbus, OH	158,110	92	1
North Alabama Bank	27560	Hazel Green, AL	173,231	42	4
One World Bank	57901	Dallas, TX	219,005	36	3
PBK Bank, Inc.	9313	Stanford, KY	150,501	43	7
Peoples Bank	15216	Manchester, TN	153,839	27	2
Peoples Bank	57058	Lyons, GA	226,171	35	3
Peoples Bank & Trust Company	1475	Sheridan, AR	143,628	25	1
Peoples State Bank	10345	Shepherd, TX	178,913	33	3
Pioneer Community Bank, Inc.	2448	laeger, WV	163,220	41	6
Rocky Mountain Bank & Trust	3019	Florence, CO	142,361	25	2
Sanger Bank	27043	Sanger, TX	207,323	30	2
South Central State Bank	16707	Campbell, NE	197,284	20	5
Tandem Bank	59178	Tucker, GA	217,069	38	1
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	191,585	37	2
The Commercial Bank	9356	De Kalb, MS	248,822	56	5
The First National Bank and Trust Company of Miami	4148	Miami, OK	214,559	37	3
The First National Bank of Quitaque	3401	Quitaque, TX	136,584	17	2
The First National Bank of Waynesboro	2160	Waynesboro, GA	207,054	35	1
The First State Bank	11175	Abernathy, TX	100,013	17	3

**PEER GROUP 2:**  
\$100 - 249 Million

**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **642**  
 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	230,211	40	2
The Jefferson Bank	11445	Greenville, MS	156,466	17	3
Town & Country Bank	1434	Ravenna, NE	220,736	29	4
United Citizens Bank & Trust Company	15249	Campbellsburg, KY	195,327	44	6
Washington Business Bank	57167	Olympia, WA	104,843	13	2
West Central Georgia Bank	21526	Thomaston, GA	145,412	30	2





**PEER GROUP 2:**  
\$100 - 249 Million

**C-Corp Top Ten Percent: How They Rank**

Top Ten Percent: Median	5.22	1.76	16.05	4.69	54.08	0.03	32.81	0.75
Top Ten Percent: Average	8.65	2.00	16.79	4.69	54.17	0.14	38.59	1.31
All Banks: Median	2.47	0.80	8.36	3.53	70.15	0.17	23.43	0.36
All Banks: Average	3.81	0.84	8.63	3.52	71.45	0.37	23.87	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	
60	Community Bank	-4.81	574	2.18	24	23.46	25	5.56	18	53.39	81	0.42	460	28.25	201	0.95	62	
60	West Central Georgia Bank	-1.49	477	1.87	45	8.26	325	4.20	129	49.13	47	0.03	178	30.65	157	0.80	87	
62	Capitol National Bank	0.64	395	1.97	38	16.12	79	5.53	19	54.08	90	0.10	249	27.77	216	0.32	369	
63	First New Mexico Bank of Silver City	-5.16	580	1.49	92	12.88	141	4.38	102	57.85	130	0.00	1	22.58	340	0.84	73	
64	Peoples Bank	-2.43	509	1.76	55	17.87	56	4.97	42	53.20	79	0.02	162	24.77	290	0.42	268	
65	Farmers and Merchants State Bank	5.22	226	1.15	173	13.66	123	3.36	366	55.05	96	0.00	1	29.89	170	0.36	313	

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

Number of Institutions in Peer Group: **577**  
 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
Alliance Bank & Trust Company	57733	Gastonia, NC	263,456	36	4
American Bank and Trust Company	20537	Tulsa, OK	292,045	39	1
Bank of Cleveland	26955	Cleveland, TN	365,188	60	3
Bank of Crockett	1468	Bells, TN	282,561	37	5
Bank of Dudley	9068	Dudley, GA	383,025	75	6
Bank of Lexington, Inc.	58164	Lexington, KY	345,335	42	3
Bank of York	15104	York, SC	305,855	37	4
Belgrade State Bank	12208	Belgrade, MO	430,233	86	6
BlueHarbor Bank	58691	Mooresville, NC	430,129	37	4
Branson Bank	35420	Branson, MO	351,416	73	5
Century Bank and Trust	5015	Coldwater, MI	474,280	97	6
Century Bank of Georgia	35236	Cartersville, GA	313,648	29	2
Century Bank of the Ozarks	8296	Gainesville, MO	262,778	63	5
Chino Commercial Bank, N.A.	35366	Chino, CA	446,831	59	4
CIBC National Trust Company	91325	Atlanta, GA	339,622	329	2
Commercial Banking Company	16246	Valdosta, GA	347,902	66	5
Connections Bank	14025	Platte City, MO	482,789	80	11
Copiah Bank	8231	Hazlehurst, MS	306,375	62	9
Cottonport Bank	8798	Cottonport, LA	485,978	133	10
Cross Bank	13821	Wynne, AR	422,252	85	10
Desjardins Bank, N.A.	33565	Hallandale, FL	343,735	46	3
Farmers & Merchants Bank	9462	Miamisburg, OH	291,520	41	5
Farmers and Merchants Union Bank	14445	Columbus, WI	483,458	47	6
First Electronic Bank	35533	Salt Lake City, UT	269,555	79	1
First National Bank of Brookfield	18564	Brookfield, IL	346,670	37	1
First Peoples Bank	33010	Pine Mountain, GA	336,498	49	3
First State Bank	12149	Irvington, KY	295,547	82	3
First Vision Bank of Tennessee	58201	Tullahoma, TN	461,158	61	4
Grand Ridge National Bank	3674	Grand Ridge, IL	352,365	42	2
Guadalupe Bank	58768	Kerrville, TX	253,296	24	3
Honor Bank	8165	Honor, MI	377,223	76	8
International Bank of Commerce	24961	Zapata, TX	464,333	87	9
Logan Bank & Trust Company	19285	Logan, WV	336,819	49	5
Merchants and Manufacturers Bank	20040	Joliet, IL	487,472	51	5
Mid-America Bank	17374	Baldwin City, KS	408,297	49	4
Native American Bank, N.A.	27026	Denver, CO	288,297	39	2
NobleBank & Trust	58111	Anniston, AL	409,247	65	6
Partners Bank	15729	Helena, AR	439,385	66	9
PeopleFirst Bank	58597	Joliet, IL	251,227	30	2
Pineland Bank	15699	Alma, GA	442,525	108	7
Pinnacle Bank	29548	Jasper, AL	341,783	50	6
Premier Bank	12493	Omaha, NE	341,374	50	5
Rolling Hills Bank & Trust	15334	Atlantic, IA	448,762	62	13
Security State Bank of Oklahoma	8980	Wewoka, OK	370,782	49	4
Sherburne State Bank	10169	Becker, MN	261,426	42	3
Southern Independent Bank	58357	Opp, AL	354,273	44	3
Summit Bank	23864	Oakland, CA	318,459	33	3
Sundown State Bank	18780	Sundown, TX	276,463	32	5
The Bank of Clovis	57022	Clovis, NM	305,566	32	2
The Bank of Vernon	51	Vernon, AL	327,287	50	5
The Citizens Bank of Swainsboro	11295	Swainsboro, GA	339,469	60	4
The Cleveland State Bank	12201	Cleveland, MS	314,841	60	2
The First National Bank of Stanton	5536	Stanton, TX	393,685	24	2
The Napoleon State Bank	10101	Napoleon, IN	433,766	77	7
Trinity Bank, N.A.	57543	Fort Worth, TX	485,614	27	1
ValueBank Texas	19700	Corpus Christi, TX	292,011	90	9
Wayne County Bank	9168	Waynesboro, TN	469,330	89	8
Western Heritage Bank	35492	Las Cruces, NM	326,906	63	6

**PEER GROUP 3:  
\$250 - 499 Million**

**C-Corp Top Ten Percent: How They Rank**

Top Ten Percent: Median		7.47	1.56	16.09	4.07	53.87	0.04	31.40			0.62						
Top Ten Percent: Average		7.78	1.64	17.09	4.17	53.34	0.20	32.84			0.84						
All Banks: Median		3.63	0.85	9.21	3.38	67.81	0.19	21.50			0.42						
All Banks: Average		4.54	0.87	9.41	3.41	69.12	0.32	22.35			0.50						

  

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	41.27	3	15.82	2	45.95	5	23.79	1	38.69	15	0.00	1	81.06	2	11.38	6
2	The Bank of Vernon	17.19	37	2.88	6	17.34	54	3.89	148	39.90	18	0.00	1	24.83	232	2.71	16
3	Sundown State Bank	21.08	18	1.71	38	17.92	42	4.52	46	52.50	79	0.00	1	31.93	105	0.44	268
4	Commercial Banking Company	8.24	162	1.62	52	17.41	52	4.73	38	59.56	161	0.00	1	36.82	57	0.64	140
5	The First National Bank of Stanton	1.72	359	2.22	15	22.15	22	3.69	197	31.42	7	0.00	1	58.07	4	0.86	83
6	Partners Bank	11.21	111	1.41	93	14.13	117	3.66	204	51.37	69	0.00	1	28.87	143	1.91	27
7	Native American Bank, N.A.	26.89	11	2.77	8	21.52	24	4.83	27	50.60	63	1.71	562	34.73	74	2.64	18
8	Sherburne State Bank	13.39	77	1.25	137	17.80	44	3.77	175	50.33	61	0.06	164	36.12	65	0.91	73
9	The Citizens Bank of Swainsboro	3.03	309	1.79	31	17.28	56	4.96	24	55.49	115	0.07	173	50.73	9	0.67	125
10	BlueHarbor Bank	5.85	220	1.69	42	15.51	84	3.89	148	45.13	30	0.01	88	30.50	123	0.50	220
11	ValueBank Texas	-4.90	535	1.67	44	15.27	91	4.81	29	61.00	186	0.00	1	48.24	13	1.09	58
12	Pineland Bank	12.30	92	1.56	64	16.43	66	5.23	17	61.06	188	0.15	257	32.45	98	0.55	181
13	First State Bank	9.26	140	1.70	39	18.60	37	3.86	153	55.30	112	0.19	289	31.80	107	0.70	117
14	Merchants and Manufacturers Bank	16.97	41	1.65	47	18.88	36	5.05	21	56.15	120	0.00	1	19.20	343	0.29	409
15	Cottonport Bank	5.05	237	2.04	18	17.32	55	4.05	108	53.26	87	0.56	466	43.64	26	1.94	26
16	First Peoples Bank	20.77	20	1.31	127	14.44	110	4.45	56	59.41	156	0.08	189	46.32	19	0.35	347
17	CIBC National Trust Company	-0.97	449	14.22	3	17.56	48	5.53	11	59.67	164	0.00	1	18.30	364	46.12	2
18	Century Bank and Trust	4.38	263	1.73	35	17.38	53	4.15	93	56.81	126	0.26	335	33.84	86	1.11	56
19	Century Bank of the Ozarks	3.64	288	3.26	5	34.76	9	4.88	25	39.09	16	1.25	542	27.04	179	2.88	15
20	Southern Independent Bank	7.36	180	1.57	61	17.56	48	3.17	351	50.81	64	0.05	155	26.66	189	1.63	35
21	PeopleFirst Bank	9.25	141	1.22	144	12.07	177	3.57	234	65.66	254	0.00	1	30.46	124	2.00	23
22	The Bank of Clovis	4.01	282	1.15	169	14.83	99	3.85	154	58.37	142	0.00	1	34.21	81	0.56	174
23	Connections Bank	30.90	7	1.36	108	13.33	142	4.05	108	51.64	72	0.00	1	23.76	247	0.27	429
24	Pinnacle Bank	2.96	314	1.37	104	61.21	4	3.37	292	56.28	121	0.00	1	28.99	142	0.62	148
25	Mid-America Bank	16.81	42	1.52	69	15.17	94	3.28	314	49.98	56	0.00	1	11.87	486	0.90	76
26	Guadalupe Bank	-3.80	518	1.73	35	19.71	31	4.52	46	54.84	101	0.02	100	30.99	118	0.54	190
27	Trinity Bank, N.A.	9.06	145	1.76	34	17.77	45	3.51	251	42.75	25	0.00	1	30.22	125	0.17	518
28	NobleBank & Trust	2.37	338	1.39	98	25.64	16	4.14	94	58.53	146	0.07	173	27.69	163	0.68	122
29	Farmers & Merchants Bank	7.44	179	1.40	96	17.24	57	4.03	113	54.34	97	0.08	189	29.11	139	0.42	282
30	Honor Bank	1.86	354	1.35	114	15.46	85	3.93	140	60.72	182	0.01	88	34.01	84	0.71	115
31	Bank of Dudley	10.59	119	1.20	150	12.45	169	4.61	43	63.73	227	0.02	100	27.24	175	0.55	181
32	Chino Commercial Bank, N.A.	11.84	94	1.25	137	13.50	134	3.20	343	52.43	78	0.11	226	53.22	6	0.57	168
33	Wayne County Bank	15.94	53	1.91	21	15.56	82	4.11	98	47.80	42	0.84	510	19.04	347	1.65	34
34	Bank of Lexington, Inc.	11.59	96	1.47	75	15.04	95	3.89	148	50.30	60	0.12	238	36.55	59	0.28	419
35	Farmers and Merchants Union Bank	7.49	178	2.26	13	17.45	51	3.57	234	41.51	21	0.00	1	22.19	279	0.27	429
36	Bank of Crockett	13.95	67	1.27	133	16.41	67	3.71	191	47.45	40	0.02	100	25.98	206	0.28	419
37	International Bank of Commerce	3.28	302	1.57	61	15.54	83	3.15	361	53.07	84	0.15	257	35.95	67	1.82	30
38	Branson Bank	8.68	151	1.12	186	12.88	159	4.28	80	65.42	248	0.01	88	26.62	191	0.62	148
39	Western Heritage Bank	0.89	390	1.44	87	13.79	125	4.70	41	61.97	205	0.00	1	41.60	31	0.32	375
40	Belgrade State Bank	9.81	132	1.47	75	20.19	30	3.97	130	58.65	149	0.11	226	13.14	466	1.27	50
41	American Bank and Trust Company	0.15	417	1.36	108	11.90	185	3.95	134	50.93	66	0.00	1	29.03	141	0.51	211
42	First Vision Bank of Tennessee	20.41	21	1.35	114	14.79	100	3.95	134	56.36	123	0.26	335	19.43	338	0.76	102
43	Alliance Bank & Trust Company	8.40	158	1.61	56	19.24	35	4.74	37	54.99	104	0.23	311	32.46	97	0.20	488
43	Copiah Bank	-1.04	451	1.45	83	14.99	97	3.54	241	55.99	119	0.09	204	35.21	72	2.34	19
45	Bank of Cleveland	-1.07	452	2.01	19	12.94	156	4.35	70	49.43	52	0.16	266	27.30	172	0.77	101
46	Summit Bank	-11.80	573	1.63	51	12.85	162	5.22	18	49.66	54	0.00	1	47.19	18	0.28	419
47	Desjardins Bank, N.A.	-2.45	488	1.55	65	10.30	245	4.08	103	56.33	122	0.08	189	85.90	1	0.83	89
48	Century Bank of Georgia	-9.95	570	1.50	71	24.21	19	3.31	304	50.85	65	0.00	1	39.35	39	0.47	240
49	Bank of York	-7.47	555	1.83	29	19.34	33	4.57	45	47.34	37	0.09	204	40.14	34	0.32	375
50	Rolling Hills Bank & Trust	3.03	309	1.46	78	12.90	158	3.75	181	50.52	62	0.00	1	27.88	158	0.33	372
51	First National Bank of Brookfield	4.59	254	1.66	45	15.77	79	4.22	85	41.60	22	0.00	1	19.05	346	0.20	488
52	Grand Ridge National Bank	15.02	59	1.78	33	13.25	145	5.49	12	54.14	93	0.29	358	32.50	96	0.15	525
53	Logan Bank & Trust Company	4.50	259	1.31	127	25.84	14	3.19	347	53.59	89	0.13	242	30.87	119	0.66	131
54	The Cleveland State Bank	2.51	335	1.21	147	26.23	13	3.22	338	64.12	232	0.07	173	36.83	56	1.62	36
55	Security State Bank of Oklahoma	11.53	99	1.41	93	10.78	229	4.36	67	40.94	19	2.55	574	37.65	50	0.52	203
56	Cross Bank	10.93	115	1.65	47	14.29	114	4.99	23	55.09	108	0.75	501	25.35	223	0.51	211
57	The Napoleon State Bank	8.46	155	1.35	114	13.79	125	4.31	75	57.77	135	0.17	274	26.61	192	0.43	276
58	Premier Bank	0.65	403	1.48	74	11.65	196	4.37	66	54.91	102	0.00	1	34.17	83	0.27	429

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

Number of Institutions in Peer Group: **548**  
 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	589,167	82	5
Allied First Bank,sb	55130	Oswego, IL	743,481	647	1
Amerasia Bank	27267	Flushing, NY	825,595	81	7
BOM Bank	1373	Natchitoches, LA	983,925	162	20
C3bank, N.A.	25249	Encinitas, CA	885,366	60	4
Capital Community Bank	33823	Provo, UT	871,058	126	6
Centennial Bank	8439	Trezevant, TN	707,851	158	11
Citizens Trust Bank	8033	Atlanta, GA	741,413	90	7
Commerce Bank	23772	Laredo, TX	643,245	42	3
Community Federal Savings Bank	57129	Woodhaven, NY	689,033	145	1
County Bank	33009	Rehoboth Beach, DE	594,632	89	7
Dream First Bank, N.A.	4779	Syracuse, KS	644,236	92	9
Eaglemark Savings Bank	34313	Reno, NV	592,462	99	1
Farmers & Merchants Bank	2036	Granite Quarry, NC	916,547	126	12
FinWise Bank	35323	Murray, UT	582,263	162	2
First Bank of Alabama	2832	Talladega, AL	985,057	134	12
First Century Bank	1700	Tazewell, TN	624,132	88	8
First Commerce Bank	57465	Lewisburg, TN	629,808	72	4
First Community Bank	22964	San Benito, TX	716,597	119	9
First Federal Community Bank, N.A.	29787	Dover, OH	753,205	95	8
First National Community Bank	22092	Chatsworth, GA	621,343	108	9
First State Bank of Livingston	15898	Livingston, TX	696,690	135	7
FNB South	17011	Alma, GA	582,908	76	4
Frontier Bank of Texas	58509	Elgin, TX	861,317	81	7
GBank	58626	Las Vegas, NV	916,726	163	2
Grand Savings Bank	32084	Grove, OK	914,255	168	12
Grandview Bank	3230	Grandview, TX	613,507	65	4
Greenfield Banking Company	15632	Greenfield, IN	873,383	112	7
Harmony Bank	57922	Dallas, TX	717,076	109	11
Heartland Bank	18740	Geneva, NE	841,826	118	12
Jonah Bank of Wyoming	58396	Casper, WY	519,279	86	4
Lumbree Guaranty Bank	20568	Pembroke, NC	519,650	98	15
M1 Bank	9797	Clayton, MO	963,804	38	2
Mission Valley Bank	57101	Sun Valley, CA	653,401	94	2
MRV Banks	58619	Sainte Genevieve, MO	733,191	72	5
NewBank	58203	Flushing, NY	649,281	53	2
Newtek Bank, N.A.	18734	Miami, FL	660,888	316	2
OptimumBank	35430	Fort Lauderdale, FL	791,052	60	2
Pinnacle Bank	58297	Gilroy, CA	817,420	94	5
Redwood Capital Bank	57610	Eureka, CA	521,363	80	4
Sanibel Captiva Community Bank	57425	Sanibel, FL	883,516	108	8
South Georgia Banking Company	20198	Omega, GA	599,253	120	8
Southeastern Bank	5685	Darien, GA	616,015	108	10
Square Financial Services, Inc.	59177	Salt Lake City, UT	677,682	124	1
Stifel Trust Company, N.A.	33785	Saint Louis, MO	921,235	45	1
Stockmens Bank	8321	Colorado Springs, CO	541,445	103	11
Texas National Bank	3337	Mercedes, TX	830,269	146	8
The Bank of Southside Virginia	11580	Carson, VA	679,092	75	15
The North Salem State Bank	8063	North Salem, IN	605,264	93	9
The Pitney Bowes Bank, Inc.	34599	Salt Lake City, UT	870,647	21	1
Traditions Bank	57554	Cullman, AL	724,172	82	6
Triad Bank	58121	Frontenac, MO	833,840	57	2
Tri-County Bank	977	Brown City, MI	547,734	81	10
West Michigan Community Bank	22308	Hudsonville, MI	953,657	89	8
West Town Bank & Trust	28151	North Riverside, IL	501,285	47	1

PEER GROUP 4:  
\$500 - 999 Million

## C-Corp Top Ten Percent: How They Rank

		10.22	1.72	18.74	4.38	50.73	0.15	26.75	0.78									
Top Ten Percent: Median		10.22	1.72	18.74	4.38	50.73	0.15	26.75	0.78									
Top Ten Percent: Average		16.52	2.12	20.38	4.66	50.42	0.26	27.64	1.09									
All Banks: Median		4.67	0.87	9.87	3.33	66.94	0.18	21.56	0.50									
All Banks: Average		5.81	0.90	10.01	3.36	67.94	0.31	22.11	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	90.93	5	5.50	5	40.24	5	5.11	24	63.16	212	0.22	296	85.28	1	16.20	4	
2	Eaglemark Savings Bank	40.36	13	4.18	7	26.24	12	6.40	6	36.62	15	0.00	1	0.04	545	2.72	19	
3	MRV Banks	9.25	161	2.31	16	22.44	25	4.62	44	39.56	23	0.05	130	41.07	27	0.57	219	
4	FNB South	8.12	175	2.66	11	16.28	81	4.89	28	34.22	13	0.20	281	35.17	60	1.12	61	
5	FinWise Bank	46.68	10	4.49	6	19.80	39	11.66	3	45.27	38	4.63	547	29.76	119	4.36	11	
6	Grandview Bank	29.57	24	1.62	62	21.76	27	4.12	84	47.92	49	0.11	198	49.85	9	0.36	356	
7	Sanibel Captiva Community Bank	20.69	40	2.18	21	28.79	10	5.40	18	44.12	34	0.27	323	33.94	69	0.45	295	
8	Mission Valley Bank	18.22	52	1.52	74	15.46	94	4.50	51	59.78	167	0.27	323	35.85	51	1.96	24	
9	Stifel Trust Company, N.A.	8.15	173	3.20	10	60.94	2	4.12	84	32.71	10	0.00	1	0.00	546	2.25	21	
10	First Community Bank	2.16	365	1.48	80	24.97	14	3.95	107	57.71	144	0.00	1	43.07	20	0.74	128	
11	Centennial Bank	9.30	159	2.25	18	20.12	38	4.84	30	51.25	77	0.23	300	23.89	215	1.56	39	
12	Pinnacle Bank	7.95	179	1.45	86	14.67	116	4.79	33	59.11	158	0.00	1	36.76	46	0.51	260	
13	Square Financial Services, Inc.	46.09	11	25.20	2	43.90	4	16.35	1	37.56	17	0.23	300	0.00	546	43.79	2	
14	First Century Bank	10.80	128	1.44	90	16.22	82	3.88	116	55.42	113	0.00	1	23.75	221	0.68	146	
15	The Pitney Bowes Bank, Inc.	10.22	143	6.09	3	109.21	1	6.33	7	11.87	1	0.16	244	8.84	495	3.34	16	
16	Texas National Bank	22.28	35	1.56	66	17.27	67	4.12	84	57.83	146	0.49	425	35.66	54	1.39	44	
17	South Georgia Banking Company	-7.06	532	2.00	34	18.93	45	4.57	46	52.85	89	0.04	112	40.48	29	1.28	50	
18	NewBank	10.48	137	1.68	59	14.95	108	4.80	32	47.05	42	0.19	277	26.58	174	0.78	110	
19	C3bank, N.A.	21.10	37	1.44	90	16.18	83	3.81	130	50.14	67	0.00	1	44.01	15	0.10	526	
20	Dream First Bank, N.A.	38.60	15	2.14	25	23.74	17	4.56	47	49.10	59	0.63	454	20.82	290	1.36	47	
21	County Bank	-1.19	451	1.72	49	19.42	43	4.42	55	49.55	62	0.06	136	29.93	113	0.80	102	
22	Farmers & Merchants Bank	-4.42	506	2.59	12	24.02	16	5.17	23	47.06	43	0.22	296	38.61	33	0.89	88	
23	West Town Bank & Trust	24.21	30	2.46	14	21.19	31	5.21	21	52.41	86	3.27	540	21.53	276	2.52	20	
24	BOM Bank	11.30	121	2.44	15	22.91	20	4.60	45	48.71	56	0.50	429	19.36	332	2.17	22	
24	Frontier Bank of Texas	26.96	26	1.43	94	15.13	103	4.20	74	54.40	99	0.01	55	23.63	226	0.35	363	
26	Capital Community Bank	34.17	19	3.46	9	23.48	18	11.57	4	41.97	29	1.54	526	14.57	432	1.63	36	
27	First National Community Bank	6.62	210	2.01	33	16.05	86	5.50	14	51.54	80	0.17	257	26.55	175	0.57	219	
27	Grand Savings Bank	7.69	186	1.93	36	20.60	35	4.54	48	47.77	48	0.18	264	20.21	311	0.68	146	
29	Greenfield Banking Company	0.20	426	1.72	49	16.40	80	4.31	64	44.89	36	0.10	188	31.89	85	0.67	159	
30	The North Salem State Bank	3.42	321	1.46	82	18.71	49	4.25	70	56.23	117	0.00	1	26.70	173	0.46	290	
31	1st Bank Yuma	6.04	222	1.61	63	23.45	19	4.17	79	54.50	103	0.63	454	53.19	6	0.67	159	
32	Citizens Trust Bank	-8.10	539	2.06	30	22.69	21	4.75	36	48.17	51	0.25	315	52.09	7	0.74	128	
33	GBank	35.21	18	1.77	45	11.64	192	5.69	10	63.47	219	0.69	468	29.81	117	1.08	65	
34	Commerce Bank	-0.26	442	2.09	28	19.48	42	3.29	290	30.40	8	0.09	173	34.00	68	0.87	93	
35	Amerasia Bank	6.05	220	2.12	27	14.08	136	4.79	33	37.61	18	0.00	1	23.34	231	0.18	482	
36	Jonah Bank of Wyoming	-5.55	520	1.46	82	17.65	64	3.96	105	57.63	141	0.00	1	33.13	78	0.63	174	
36	OptimumBank	35.53	17	1.11	163	11.34	210	3.72	153	49.17	61	0.13	209	30.59	104	0.53	248	
38	The Bank of Southside Virginia	-3.02	486	2.59	12	18.74	48	4.17	79	40.42	26	0.04	112	17.53	370	1.32	49	
39	Redwood Capital Bank	-0.71	447	1.52	74	15.11	105	4.05	93	54.11	97	0.07	149	29.40	123	0.80	102	
40	Traditions Bank	10.79	129	1.55	67	17.45	66	5.58	13	57.36	137	0.55	438	22.36	244	0.76	118	
41	M1 Bank	16.37	63	2.16	23	24.59	15	4.71	37	30.23	7	0.00	1	5.28	522	0.01	545	
42	Southeastern Bank	-7.64	536	1.69	57	18.63	51	4.38	58	52.56	88	0.15	235	32.81	80	0.78	110	
43	Community Federal Savings Bank	16.00	64	2.18	21	27.18	11	3.83	126	57.30	136	0.26	318	3.95	528	4.28	12	
44	First Federal Community Bank, N.A.	10.52	136	1.50	77	18.78	47	3.65	173	50.73	73	0.07	149	22.46	243	0.41	329	
44	Tri-County Bank	4.58	278	1.55	67	17.02	72	3.67	167	48.60	54	0.03	91	27.59	149	0.37	349	
46	First Commerce Bank	10.02	146	1.61	63	18.71	49	4.08	91	50.23	68	0.02	70	18.28	355	0.31	386	
47	Triad Bank	26.08	28	1.51	76	15.25	99	4.27	66	44.69	35	0.21	291	24.70	208	0.22	449	
48	Heartland Bank	4.75	270	1.41	99	13.61	152	3.83	126	57.17	133	0.00	1	15.87	410	0.91	85	
49	First Bank of Alabama	6.94	201	1.42	96	22.61	23	3.65	173	57.01	129	0.29	333	22.79	239	0.89	88	
50	West Michigan Community Bank	5.56	247	1.48	80	17.80	62	3.76	146	52.55	87	0.09	173	26.51	177	0.43	311	
51	Newtek Bank, N.A.	217.69	1	5.61	4	34.88	6	3.75	147	54.94	107	0.81	480	1.94	537	19.24	3	
52	Stockmens Bank	14.80	76	1.44	90	14.55	123	4.32	63	53.86	92	0.30	339	26.75	169	0.39	339	
53	Harmony Bank	126.39	2	1.16	157	7.62	355	5.49	15	69.81	312	0.01	55	33.29	75	0.41	329	
54	Lumbee Guaranty Bank	7.29	192	1.21	133	15.47	93	3.37	263	64.29	235	0.15	235	33.68	71	0.89	88	
55	First State Bank of Livingston	59.22	8	1.18	####	10.69	####	3.41	####	63.22	####	0.14	####	31.46	####	0.68	####	

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

Number of Institutions in Peer Group: **602**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Amalgamated Bank of Chicago	903	Chicago, IL	1,346,586	160	2
Anderson Brothers Bank	9923	Mullins, SC	1,752,391	406	25
Apex Bank	9176	Camden, TN	1,304,190	219	20
Banco do Brasil Americas	26725	Miami, FL	2,794,401	247	5
Bank 7	4147	Oklahoma City, OK	1,770,655	123	12
Bank First, N.A.	5304	Manitowoc, WI	4,219,635	379	26
Bank of Utah	17159	Ogden, UT	2,912,354	380	18
Builtwell Bank	10307	Chattanooga, TN	1,796,911	317	29
CalPrivate Bank	58291	La Jolla, CA	2,152,083	201	6
Cass Commercial Bank	1068	Des Peres, MO	1,514,367	68	3
Cedar Rapids Bank and Trust Company	57244	Cedar Rapids, IA	2,504,868	184	8
Celtic Bank	57056	Salt Lake City, UT	2,961,120	309	1
Citizens National Bank of Texas	5574	Waxahachie, TX	1,677,031	157	12
City Bank	25103	Lubbock, TX	4,202,495	583	25
Coastal Community Bank	34403	Everett, WA	3,749,496	501	14
Commercial Bank	22354	Harrogate, TN	1,928,073	259	29
Community Bank	7848	Carmichaels, PA	1,454,202	186	12
Community National Bank	24897	Corsicana, TX	2,128,104	245	11
Community National Bank & Trust of Texas	18185	Midland, TX	1,231,174	192	13
Esquire Bank, N.A.	58140	Jericho, NY	1,594,795	140	2
FFB Bank	58090	Fresno, CA	1,362,419	139	1
First IC Bank	34998	Doraville, GA	1,155,557	122	10
First State Bank	15032	Eastpointe, MI	1,150,248	184	11
Five Star Bank	35361	Roseville, CA	3,587,717	189	7
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	3,930,835	84	1
Heartland Bank	9443	Whitehall, OH	1,880,652	286	23
Horizon Bank, SSB	3256	Austin, TX	2,405,124	197	5
International Bank of Commerce	25679	Brownsville, TX	3,917,989	460	41
International Finance Bank	24823	Miami, FL	1,049,917	111	2
John Deere Financial, f.s.b.	35237	Middleton, WI	3,396,957	111	1
Macatawa Bank	34618	Holland, MI	2,748,455	315	29
Meadows Bank	58722	Las Vegas, NV	1,209,800	162	6
Mission Bank	34805	Bakersfield, CA	1,643,010	129	8
NorthEast Community Bank	29147	White Plains, NY	1,748,132	138	13
Oak Valley Community Bank	33457	Oakdale, CA	1,842,269	222	18
Orange Bank & Trust Company	12944	Middletown, NY	2,476,261	197	15
Pegasus Bank	58483	Dallas, TX	1,211,851	71	3
Plumas Bank	23275	Quincy, CA	1,610,160	175	16
PrimeSouth Bank	5694	Blackshear, GA	1,215,092	156	7
Schaumburg Bank & Trust Company, N.A.	57103	Schaumburg, IL	2,029,996	68	6
Security Bank of Kansas City	4705	Kansas City, KS	3,712,239	441	34
Security National Bank of Omaha	19213	Omaha, NE	1,617,892	218	11
Signature Bank	58264	Rosemont, IL	1,794,346	99	3
Solera National Bank	58534	Lakewood, CO	1,227,867	64	1
Southern States Bank	58558	Anniston, AL	2,447,691	181	13
Stride Bank, N.A.	4091	Enid, OK	3,693,563	318	10
Sunwest Bank	20164	Sandy, UT	2,974,047	291	8
Texas Community Bank	24563	Laredo, TX	1,930,559	225	10
The Bank of Commerce	18059	Ammon, ID	2,063,459	216	15
The Bank of New York Mellon Trust Company, N.A.	23472	Los Angeles, CA	1,318,256	704	1
The Fidelity Bank	11507	Fuquay Varina, NC	3,801,223	524	52
The First National Bank of Fort Smith	3864	Fort Smith, AR	2,144,789	376	19
The First National Bank of Hutchinson	4697	Hutchinson, KS	1,107,115	174	6
The Piedmont Bank	58374	Peachtree Corners, GA	2,052,593	204	14
The Security National Bank of Sioux City, Iowa	4506	Sioux City, IA	1,589,347	237	10
Thomasville National Bank	34068	Thomasville, GA	1,646,429	141	3
United Bank	172	Zebulon, GA	2,231,281	406	18
United Bank	58	Atmore, AL	1,182,794	208	20
USAA Savings Bank	34351	Las Vegas, NV	2,569,748	5	1

**PEER GROUP 5:**  
\$1 - 5 Billion

**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **602**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Vista Bank	1210	Dallas, TX	2,247,771	221	17
WebBank	34404	Salt Lake City, UT	2,517,462	244	1

PEER GROUP 5:  
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	11.01	1.76	19.34	4.26	45.26	0.17	33.95	0.76
Top Ten Percent: Average	9.87	1.94	19.73	4.37	46.33	0.26	32.95	1.04
All Banks: Median	5.56	0.90	9.91	3.17	65.56	0.24	21.52	0.54
All Banks: Average	6.43	0.94	10.21	3.26	64.98	0.33	22.75	0.62

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 National Bank of Sioux City, Iowa	19.42	52	1.73	46	17.62	58	3.61	173	53.90	131	0.04	70	36.29	69	1.53	45
2	The Bank of New York Mellon Trust Company, N.A.	-12.28	597	17.58	1	22.26	23	5.14	25	35.99	18	0.00	1	100.00	1	34.50	2
3	Bank of Utah	21.01	41	1.56	75	11.45	240	4.05	89	50.40	97	0.00	1	36.36	67	0.88	123
4	Esquire Bank, N.A.	15.74	79	2.89	10	27.85	9	6.08	16	44.89	59	0.69	516	33.95	89	1.82	32
5	Mission Bank	10.08	158	1.88	37	19.74	35	4.68	41	42.23	45	0.02	41	44.95	28	0.36	444
6	First IC Bank	12.40	122	2.18	21	20.84	29	4.71	39	43.70	57	0.17	214	25.62	205	0.80	160
7	Bank First, N.A.	15.35	88	1.94	35	14.06	125	3.76	143	38.99	31	0.22	276	31.35	109	1.38	52
8	Banco do Brasil Americas	35.75	11	1.71	50	23.02	20	4.02	96	41.14	40	0.23	287	50.58	15	0.44	368
9	United Bank	-0.55	512	2.17	22	23.18	18	4.51	50	42.93	52	0.15	200	50.13	16	1.93	28
10	Stride Bank, N.A.	36.65	10	2.11	27	30.27	7	3.26	265	48.35	85	0.59	487	89.67	4	2.61	20
11	FFB Bank	5.36	311	2.61	13	24.20	15	5.16	24	43.00	53	0.54	478	67.77	6	2.10	25
12	Green Dot Bank DBA Bonneville Bank	-0.73	517	2.05	29	91.84	1	5.84	18	35.15	15	0.07	120	99.48	3	0.65	237
13	Texas Community Bank	-11.63	594	2.54	14	22.81	21	4.45	52	34.48	12	0.03	56	42.06	40	0.75	180
14	Thomasville National Bank	7.07	244	2.14	24	23.38	16	3.92	112	42.42	48	0.05	85	17.85	407	1.19	62
15	Amalgamated Bank of Chicago	21.98	39	1.18	172	11.64	227	4.04	91	68.69	367	0.04	70	56.53	9	1.61	42
16	The Bank of Commerce	7.39	233	2.34	18	18.83	44	4.84	36	33.17	9	0.13	174	42.16	39	0.30	481
17	City Bank	6.61	262	1.67	54	17.65	57	3.77	141	57.20	167	0.14	186	28.58	156	1.89	29
18	International Bank of Commerce	0.65	473	2.82	11	43.82	3	4.03	92	29.64	7	0.43	431	40.60	45	1.39	51
19	Cass Commercial Bank	4.36	344	1.77	43	15.72	84	3.09	322	40.52	37	0.00	1	39.75	53	0.64	241
20	CalPrivate Bank	16.03	74	2.13	25	23.35	17	4.68	41	45.14	60	0.23	287	30.65	114	0.25	509
21	The Piedmont Bank	9.62	170	1.53	82	14.51	110	4.44	56	50.08	95	0.00	1	24.37	231	0.42	393
22	John Deere Financial, f.s.b.	11.01	144	3.78	5	21.44	28	6.04	17	32.57	8	0.28	327	1.09	596	2.08	26
23	Signature Bank	13.23	109	1.76	44	28.55	8	3.97	102	41.42	43	0.42	420	42.49	38	0.42	393
24	USAA Savings Bank	9.37	174	14.09	2	44.87	2	4.26	69	66.15	317	0.00	1	0.00	600	51.67	1
25	Celtic Bank	38.58	9	5.16	3	27.04	11	7.20	9	33.81	11	0.96	551	7.98	564	3.87	11
26	PrimeSouth Bank	8.82	193	1.66	56	18.16	46	4.30	63	53.38	127	0.17	214	24.99	218	0.61	254
27	Southern States Bank	19.50	49	1.65	57	13.78	138	4.03	92	42.77	49	0.05	85	22.28	283	0.39	423
28	Horizon Bank, SSB	1.81	440	1.41	103	19.34	41	3.50	203	47.51	77	0.00	1	36.18	71	0.59	267
29	Security National Bank of Omaha	15.69	81	1.13	187	13.38	154	3.85	126	65.61	302	0.04	70	28.99	144	0.82	142
30	International Finance Bank	11.17	139	1.60	66	17.75	55	4.42	57	52.58	121	0.46	448	48.13	19	0.51	316
31	Anderson Brothers Bank	12.77	119	1.42	100	17.34	60	6.30	14	60.96	231	0.52	471	28.74	151	0.94	106
32	The Fidelity Bank	1.91	433	1.50	85	27.55	10	3.60	176	49.98	92	0.21	261	44.80	29	0.77	170
33	Bank 7	11.84	130	1.67	54	17.83	52	4.96	31	36.35	19	1.64	589	30.31	119	0.55	286
34	Apex Bank	14.27	97	3.06	8	22.13	24	5.27	21	35.01	14	1.38	580	15.25	480	1.21	59
35	Community National Bank & Trust of Texas	3.43	376	1.35	120	12.72	188	3.96	103	59.87	215	0.03	56	38.75	55	0.76	174
36	NorthEast Community Bank	24.67	29	2.95	9	19.45	38	6.35	13	33.32	10	0.33	366	21.69	297	0.22	527
37	Five Star Bank	11.28	138	1.59	68	15.91	78	3.58	180	36.67	21	0.05	85	27.68	169	0.18	554
38	Coastal Community Bank	19.35	53	1.36	115	15.43	93	7.19	10	45.47	62	1.44	582	18.74	380	5.96	5
39	The First National Bank of Hutchinson	17.17	67	1.02	230	10.94	261	3.05	342	66.87	328	0.00	1	47.64	22	1.34	53
40	Solera National Bank	23.42	31	1.41	103	25.22	13	3.15	304	38.69	30	0.42	420	52.73	13	0.41	403
41	Community Bank	3.35	380	1.65	57	19.71	36	3.31	253	48.90	88	0.17	214	22.78	269	2.45	21
42	Vista Bank	43.69	7	1.43	99	12.70	189	4.53	49	55.87	156	0.05	85	23.37	253	0.30	481
43	Oak Valley Community Bank	-6.40	573	1.63	61	21.93	25	4.34	62	48.12	84	0.00	1	37.37	59	0.31	475
44	First State Bank	20.08	46	1.31	131	15.60	88	3.77	141	63.28	266	0.11	156	18.52	387	0.84	131
45	Security Bank of Kansas City	6.77	251	1.29	139	15.96	77	2.93	381	47.34	75	0.04	70	28.59	155	0.67	216
46	Commercial Bank	11.14	142	1.83	39	18.04	48	3.93	110	42.91	51	0.28	327	21.23	310	0.48	338
47	Community National Bank	3.42	377	2.54	14	25.26	12	5.23	22	40.21	36	0.08	126	11.60	532	0.62	248
48	The First National Bank of Fort Smith	-2.69	547	1.47	91	12.96	182	3.95	106	51.39	108	0.11	156	34.55	83	0.97	99
49	Pegasus Bank	-9.24	588	2.05	29	21.86	26	4.10	85	39.55	33	0.00	1	34.56	82	0.21	534
49	Plumas Bank	-0.54	511	1.78	41	21.53	27	4.64	44	46.07	65	0.32	360	52.07	14	0.51	316
51	Builtwell Bank	-3.23	553	1.96	34	16.84	64	5.17	23	45.99	64	0.42	420	34.57	81	0.81	152
52	Macatawa Bank	-5.44	568	1.60	66	17.09	61	3.39	230	47.74	79	0.00	1	26.89	186	0.69	205
53	Heartland Bank	13.25	108	1.16	180	12.67	191	3.68	160	60.67	226	0.11	156	29.72	133	0.61	254
54	Sunwest Bank	17.91	62	1.23	156	14.37	114	4.45	52	58.60	187	0.67	511	47.98	21	0.51	316
55	Meadows Bank	-2.48	542	2.17	22	16.19	75	5.28	20	47.41	76	0.13	174	41.38	42	0.28	494
56	Orange Bank & Trust Company	8.72	197	1.22	158	19.40	40	3.72	153	51.18	104	0.18	229	34.44	84	0.30	481
56	WebBank	28.35	16	2.40	16	17.88	51	12.31	1	61.86	245	0.63	501	1.68	592	2.32	24
58	Cedar Rapids Bank and Trust Company	15.39	85	3.19	7	23.12	19	3.28	259	44.81	58	0.44	438	2.56	589	4.11	8
59	Citizens National Bank of Texas	-12.07	595	2.26	19	20.83	30	4.65	43	45.26	61	0.63	501	34.86	77	0.82	142



**PEER GROUP 5:**  
\$1 - 5 Billion

**C-Corp Top Ten Percent: How They Rank**

Top Ten Percent: Median	11.01	1.76	19.34	4.26	45.26	0.17	33.95	0.76
Top Ten Percent: Average	9.87	1.94	19.73	4.37	46.33	0.26	32.95	1.04
All Banks: Median	5.56	0.90	9.91	3.17	65.56	0.24	21.52	0.54
All Banks: Average	6.43	0.94	10.21	3.26	64.98	0.33	22.75	0.62

**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	Schaumburg Bank & Trust Company, N.A.	14.26	98	1.54	80	16.59	66	3.55	188	37.64	24	0.18	229	22.34	281	0.25	509
61	United Bank	-7.79	582	2.79	12	32.56	6	5.06	26	39.32	32	0.25	304	15.93	462	1.30	55

**PEER GROUP 1:**  
Less Than \$100 Million

**Sub-S Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **268**  
 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	94,363	16	1
Bank of Elgin	16154	Elgin, NE	86,299	8	1
Bank of Prague	12745	Prague, NE	39,878	6	1
Bank of Wrightsville	5699	Wrightsville, GA	86,754	10	1
Basile State Bank	17621	Basile, LA	66,224	17	2
Boston Trust Walden Company	18342	Boston, MA	78,845	87	1
Citizens National Bank of Crosbyton	3158	Crosbyton, TX	70,485	8	1
Farmers and Merchants Bank	4144	Maysville, OK	23,054	7	1
Farmers State Bank, Allen, Oklahoma	12758	Allen, OK	51,157	12	1
First Bank	4092	Erick, OK	96,555	20	4
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	82,884	12	1
First State Bank	12757	Valliant, OK	90,348	28	3
Menard Bank	3336	Menard, TX	75,000	10	1
Nebraska State Bank	9819	Oshkosh, NE	65,495	9	1
Oklahoma State Bank	13416	Buffalo, OK	58,554	18	2
Peoples Bank of Altenburg	12226	Altenburg, MO	85,212	12	2
Peoples State Bank	17138	Blair, OK	16,700	5	1
Richland State Bank	1675	Bruce, SD	47,554	14	1
Security State Bank of Kenyon	15597	Kenyon, MN	72,317	14	1
The First Bank of Celeste	3133	Celeste, TX	79,034	12	1
The First National Bank of Anson	3078	Anson, TX	72,932	15	1
The First National Bank of Eldorado	3184	Eldorado, TX	89,567	17	1
The Peoples State Bank	16744	Cherryvale, KS	18,117	5	1
The Security State Bank	19680	Mcrae, GA	55,391	12	1
The Trust Bank	13832	Lenox, GA	47,183	19	3
Washita State Bank	22430	Burns Flat, OK	44,850	8	1
Welcome State Bank	11417	Welcome, MN	42,529	6	1
Western Dakota Bank	492	Timber Lake, SD	72,830	6	2

**PEER GROUP 1:**  
Less Than \$100 Million

**Sub-S Top Ten Percent: How They Rank**

Top Ten Percent: Median	0.99	2.65	26.38	5.25	51.92	0.04	34.69	0.62
Top Ten Percent: Average	1.71	2.78	27.82	5.18	51.60	0.45	34.89	1.02
All Banks: Median	0.47	1.11	12.52	3.60	66.22	0.13	27.32	0.32
All Banks: Average	0.34	1.19	13.36	3.75	67.77	0.45	28.05	0.39

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	Peoples State Bank	-4.19	206	3.10	12	29.47	19	7.47	2	53.31	40	0.00	1	36.62	55	1.59	12
2	Boston Trust Walden Company	38.48	1	38.50	1	64.43	4	5.23	28	60.69	86	0.00	1	0.00	268	100.85	1
3	First Bank	-4.53	210	4.40	4	35.37	13	6.80	4	36.97	3	0.01	84	42.58	29	0.58	58
4	Bank of Elgin	13.01	11	1.99	37	15.76	98	3.79	116	52.54	38	0.00	1	32.75	79	0.51	70
5	Oklahoma State Bank	-0.35	150	2.89	15	26.95	25	5.94	15	53.69	43	0.06	112	37.34	50	0.61	54
5	The First National Bank of Eldorado	13.75	8	2.96	13	19.13	51	6.22	11	49.86	23	0.38	186	32.04	81	0.44	91
7	The First Bank of Celeste	5.65	47	1.43	88	19.90	49	3.93	100	63.09	103	0.00	1	46.11	17	0.53	68
8	Farmers and Merchants Bank	-4.83	214	3.35	9	42.93	8	6.73	5	51.54	32	0.16	144	43.45	24	0.63	48
9	Menard Bank	3.01	91	2.06	31	135.47	2	2.15	261	44.41	15	0.00	1	31.51	84	1.89	7
10	First Security Bank of Deer Lodge	-3.16	186	2.61	19	27.67	22	4.36	65	43.16	12	0.00	1	31.23	89	0.35	116
11	The Peoples State Bank	6.18	42	3.47	8	12.88	127	6.66	6	48.36	18	1.78	252	42.63	28	0.79	32
12	Bank of Wrightsville	13.52	10	1.82	46	35.92	12	3.90	102	53.46	41	0.02	93	33.50	71	0.30	140
13	Welcome State Bank	-2.69	178	1.63	64	16.44	82	4.08	90	51.82	34	0.00	1	40.95	35	0.71	41
14	Peoples Bank of Altenburg	17.09	5	1.47	83	17.64	63	4.22	78	63.46	107	0.00	1	35.63	62	0.31	136
15	Basile State Bank	5.07	54	2.52	20	22.64	36	6.14	12	61.90	92	1.83	255	36.02	57	1.48	13
16	Security State Bank of Kenyon	0.25	140	3.70	6	32.71	16	5.26	27	48.64	20	1.55	245	32.09	80	1.47	14
17	Nebraska State Bank	-2.00	168	4.66	2	27.18	24	5.80	17	32.25	1	0.69	217	28.57	115	1.65	10
18	The First National Bank of Anson	-9.83	253	2.76	16	42.05	9	5.52	22	52.32	37	0.35	177	56.05	6	0.73	38
19	Richland State Bank	-16.14	265	4.06	5	52.99	6	4.52	49	47.88	17	0.00	1	19.53	215	3.99	3
20	Bank of Prague	6.69	37	2.69	18	23.80	32	4.72	43	51.28	30	0.37	184	18.31	224	1.79	8
20	The Trust Bank	-2.93	182	3.19	11	25.80	27	7.28	3	57.94	72	0.60	209	38.14	46	0.85	26
22	Western Dakota Bank	4.46	60	1.46	86	17.73	62	3.47	150	52.01	35	0.00	1	33.75	68	0.35	116
23	Citizens National Bank of Crosbyton	3.70	74	2.46	21	16.45	81	3.88	105	35.25	2	0.00	1	29.47	108	0.21	188
24	Farmers State Bank, Allen, Oklahoma	2.98	93	2.07	30	16.93	71	5.34	25	57.38	65	0.13	135	32.88	76	0.43	93
25	The Security State Bank	-7.35	237	2.02	33	16.12	91	5.84	16	63.18	104	0.00	1	46.45	16	0.42	95
26	Bandera Bank	-6.73	234	2.35	23	27.53	23	4.41	55	50.22	26	0.19	148	48.77	11	0.45	84
27	First State Bank	-4.11	202	2.01	34	21.56	39	5.80	17	66.07	133	0.08	120	45.10	19	0.59	56
27	Washita State Bank	1.72	114	4.62	3	28.27	21	4.84	38	37.20	4	0.36	183	11.71	253	3.10	4

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

Number of Institutions in Peer Group: **501**  
 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	113,710	12	2
Applied Bank	34193	Wilmington, DE	218,869	26	3
Auburn Banking Company	284	Auburn, KY	132,718	23	2
Bank Northwest	16601	Hamilton, MO	210,959	44	5
Bank of Columbia	8775	Columbia, KY	196,960	33	2
Bank of Hydro	10674	Hydro, OK	152,317	25	3
Bank of Oak Ridge	21529	Oak Ridge, LA	102,401	17	2
Bank of Winona	12207	Winona, MS	150,263	17	1
Burling Bank	27556	Chicago, IL	216,164	20	1
Campbell County Bank, Inc.	16161	Herreid, SD	187,770	19	3
Citizens Bank	3140	Amarillo, TX	236,135	24	4
Citizens State Bank	15519	Miles, TX	230,366	21	2
Citizens State Bank	11905	Corrigan, TX	178,144	28	2
Commerce Bank	34938	Corinth, MS	154,513	29	1
Connect Bank	5634	Star City, AR	117,689	30	5
Farmers and Merchants State Bank	501	Plankinton, SD	151,570	15	2
Farmers State Bank	879	Church Point, LA	170,761	37	3
Farmers State Bank & Trust Co.	16114	Lincolnton, GA	164,256	42	5
Feliciana Bank & Trust Company	1380	Clinton, LA	148,460	32	3
First Enterprise Bank	4049	Oklahoma City, OK	193,685	63	4
First Missouri Bank of SEMO	19349	Kennett, MO	217,179	42	3
First National Bank of Dublin	26228	Dublin, TX	133,686	33	3
First State Bank of Bedias	16895	Bedias, TX	200,131	21	2
FirstOak Bank	4660	Independence, KS	234,971	42	3
Franklin State Bank & Trust Company	11792	Winnboro, LA	217,599	49	3
Frederick Community Bank, The	10446	Paxton, IL	189,303	29	2
GenuBank	58806	Las Vegas, NV	167,658	24	2
Heartland State Bank	9007	Redfield, SD	153,250	22	4
HNB First Bank	2805	Headland, AL	230,745	40	3
Jonesburg State Bank	8896	Jonesburg, MO	131,417	25	3
McGehee Bank	11242	Mcgehee, AR	167,655	29	1
Merchants & Farmers Bank of Greene County, Alabama	855	Eutaw, AL	117,292	23	2
Mississippi River Bank	23222	Belle Chasse, LA	117,669	20	2
Northwest Bank & Trust Company	15830	Davenport, IA	247,742	80	2
Piggott State Bank	5628	Piggott, AR	125,033	22	2
POINTWEST Bank	13600	West, TX	136,019	26	3
Security Bank of Southwest Missouri	26520	Cassville, MO	119,204	33	3
Security State Bank of Marine	10163	Marine On St. Croix, MN	201,568	22	4
South Georgia Bank	32532	Glennville, GA	222,978	41	4
State Bank Northwest	2945	Spokane Valley, WA	224,407	39	6
Stockmens National Bank in Cotulla	14864	Cotulla, TX	107,517	15	1
Surety Bank	33026	Deland, FL	206,218	38	3
Tejas Bank	18216	Monahans, TX	221,754	15	1
The Buckholts State Bank	11916	Buckholts, TX	116,409	15	3
The First National Bank of Eagle Lake	3179	Eagle Lake, TX	157,712	26	3
The First National Bank of Evant	3190	Evant, TX	168,123	29	3
The First State Bank	2301	Boise City, OK	136,321	13	3
Turtle Mountain State Bank	58586	Belcourt, ND	160,393	12	1
Twin River Bank	22993	Lewiston, ID	132,753	29	4
Utah Independent Bank	22514	Salina, UT	131,706	24	4

**PEER GROUP 2:**  
\$100 - 249 Million

**Sub-S Top Ten Percent: How They Rank**

Top Ten Percent: Median	5.09	2.39	24.82	4.33	49.80	0.05	33.32	0.66
Top Ten Percent: Average	4.52	2.52	25.95	4.55	51.08	0.21	34.81	1.06
All Banks: Median	2.70	1.19	15.00	3.53	64.26	0.13	25.17	0.41
All Banks: Average	2.88	1.28	15.87	3.59	64.38	0.32	25.89	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	Stockmens National Bank in Cotulla	9.58	84	2.15	52	27.20	47	3.19	330	44.33	28	0.00	1	42.47	31	1.06	47
2	McGehee Bank	7.35	121	3.13	12	18.98	158	3.96	158	46.13	38	0.00	1	31.58	127	2.96	11
3	Tejas Bank	6.67	133	2.94	20	34.45	25	4.62	57	36.67	10	0.01	116	58.60	3	0.35	292
4	Applied Bank	-6.81	463	3.94	6	20.68	124	5.52	15	39.48	14	0.00	1	49.15	12	1.37	34
5	Connect Bank	6.46	138	4.52	2	41.33	19	4.30	89	41.16	18	0.10	227	28.48	180	4.39	6
6	Mississippi River Bank	-8.51	476	3.38	10	24.91	65	6.41	2	58.11	157	0.00	1	53.90	7	0.89	64
7	Merchants & Farmers Bank of Greene County, Alabama	19.08	18	2.47	33	31.77	29	3.77	194	49.57	69	0.63	418	38.43	48	3.46	9
8	First Missouri Bank of SEMO	3.23	224	4.31	3	42.40	18	4.79	43	37.14	11	0.62	414	31.41	130	2.69	13
9	Heartland State Bank	8.57	97	1.77	107	25.22	62	3.97	152	56.13	137	0.00	1	33.21	102	0.47	205
10	Franklin State Bank & Trust Company	0.32	328	3.83	8	37.57	21	4.58	60	45.12	33	0.26	323	33.54	98	3.02	10
11	First National Bank of Dublin	-1.04	359	2.79	22	27.84	43	6.11	5	51.87	94	0.13	243	49.09	13	0.69	105
12	Security State Bank of Marine	3.23	224	2.04	68	20.41	129	4.19	114	47.48	52	0.00	1	33.43	99	0.42	241
13	Farmers State Bank	-6.51	460	2.73	25	26.14	55	5.51	16	52.64	100	0.05	184	56.83	5	0.74	91
14	Bank of Oak Ridge	23.47	14	3.46	9	24.18	77	3.46	269	54.40	117	0.00	1	15.01	448	4.56	4
15	GenuBank	10.27	72	1.82	101	8.67	414	4.45	73	62.97	232	0.00	1	65.08	1	1.06	47
16	Bank Northwest	6.23	144	2.74	24	30.17	35	4.85	40	43.11	24	0.14	255	28.91	169	0.39	262
17	Farmers State Bank & Trust Co.	8.08	108	1.98	82	25.72	57	4.25	106	58.11	157	0.25	318	33.96	93	0.87	68
17	The First State Bank	29.10	9	2.23	47	36.72	22	4.32	88	47.77	55	0.09	216	29.79	158	0.23	394
19	Campbell County Bank, Inc.	18.92	19	2.43	37	17.30	196	5.30	19	48.46	58	0.12	235	24.92	256	0.53	170
20	Citizens Bank	5.30	167	2.49	32	26.62	50	4.91	38	45.60	35	0.00	1	25.41	244	0.19	428
21	Citizens State Bank	4.20	195	2.34	40	24.72	67	3.97	152	43.10	23	0.00	1	28.20	187	0.30	332
22	The First National Bank of Eagle Lake	9.27	89	1.40	193	14.71	259	4.95	34	71.38	349	0.00	1	43.47	25	0.95	56
23	Surety Bank	-4.96	436	3.13	12	36.59	23	4.12	125	51.86	93	0.19	289	42.94	26	3.77	8
24	Northwest Bank & Trust Company	5.86	151	2.44	36	27.04	49	4.09	132	68.52	315	0.00	1	21.65	328	4.43	5
25	Auburn Banking Company	15.68	27	1.63	137	27.27	46	4.01	143	59.51	181	0.11	230	37.13	60	0.49	195
25	Feliciana Bank & Trust Company	9.80	80	2.99	16	30.73	33	4.05	136	51.47	91	0.51	391	24.94	255	2.60	17
27	Citizens State Bank	8.50	98	1.99	77	26.22	53	3.76	197	50.13	73	0.49	389	41.46	37	0.62	130
28	POINTWEST Bank	-3.51	409	1.78	105	39.19	20	3.56	243	58.77	170	0.00	1	38.02	51	0.90	60
29	South Georgia Bank	0.46	319	1.99	77	25.35	60	4.50	68	56.47	138	0.03	152	31.99	119	0.61	135
30	FirstOak Bank	1.79	278	1.87	94	19.27	149	4.94	36	60.78	200	0.00	1	32.96	106	0.44	222
30	The First National Bank of Evant	6.58	135	1.55	151	22.41	94	3.81	188	64.42	255	0.00	1	29.32	164	0.72	98
32	State Bank Northwest	-1.26	363	2.04	68	19.06	156	5.93	9	64.99	267	0.00	1	51.16	11	0.45	216
32	Turtle Mountain State Bank	-12.46	496	4.07	4	77.51	6	4.85	40	21.22	2	0.19	289	42.28	32	0.44	222
34	First Enterprise Bank	6.53	137	2.01	73	16.40	210	5.72	12	67.65	305	0.13	243	34.62	84	1.07	45
35	Burling Bank	9.90	79	2.11	57	21.27	114	4.27	103	53.43	108	0.45	379	44.47	22	0.40	256
36	Commerce Bank	1.00	299	1.76	109	21.60	107	4.29	95	47.07	47	0.61	409	39.39	43	2.66	14
37	Utah Independent Bank	-2.88	398	2.95	19	23.63	80	6.06	7	47.06	46	0.25	318	35.21	79	0.50	190
38	American Interstate Bank	-8.98	477	4.00	5	19.07	155	5.43	17	28.47	3	0.00	1	37.72	55	0.16	446
39	Piggott State Bank	4.87	179	2.57	29	69.04	7	3.34	287	50.03	71	0.07	198	19.45	379	2.65	15
40	Jonesburg State Bank	3.17	231	1.69	127	21.06	115	4.17	116	61.45	208	0.00	1	31.16	136	0.42	241
41	Frederick Community Bank, The	2.29	263	1.60	142	19.65	142	3.95	160	48.86	60	0.00	1	30.51	145	0.38	270
42	Security Bank of Southwest Missouri	11.04	64	2.45	35	21.92	103	4.55	65	49.34	65	0.48	385	16.72	427	0.89	64
43	First State Bank of Bédias	-3.57	412	3.02	14	20.19	134	5.18	27	40.58	16	0.27	328	35.75	73	0.47	205
44	Bank of Winona	4.14	201	2.11	57	25.15	64	3.59	234	49.06	63	0.19	289	23.84	281	2.28	23
45	Bank of Columbia	11.22	60	1.96	85	24.47	70	4.27	103	53.72	111	0.33	347	25.61	238	0.48	202
46	HNB First Bank	6.17	146	1.73	118	18.89	159	4.22	111	60.46	196	0.02	135	24.62	262	0.74	91
47	Bank of Hydro	-4.33	429	2.32	42	21.29	112	4.66	52	52.48	97	0.02	135	30.18	150	0.44	222
48	The Buckholts State Bank	-0.47	347	2.87	21	18.42	168	4.65	54	39.85	15	0.04	169	36.70	62	0.22	409
49	Twin River Bank	-9.86	482	2.97	17	29.30	39	5.73	11	42.70	21	0.00	1	26.67	221	0.15	457
50	Farmers and Merchants State Bank	11.46	55	2.16	51	24.56	68	4.34	86	43.84	26	0.47	382	20.06	366	0.45	216

**PEER GROUP 3:**  
\$250 - 499 Million

**Sub-S Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **399**  
 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	342,930	51	4
Bank of Kilmichael	9775	Kilmichael, MS	297,004	47	5
Bank of Montana	58482	Missoula, MT	303,849	11	1
Bank of Western Oklahoma	4087	Elk City, OK	380,050	73	6
BankOkolona	5902	Okolona, MS	320,735	61	5
Brighton Bank	22578	Salt Lake City, UT	293,422	48	5
Centinel Bank of Taos	19904	Taos, NM	414,563	54	1
Central Bank of Kansas City	17009	Kansas City, MO	387,790	42	1
Citizens Bank	324	Columbia, MS	449,353	121	8
CLB The Community Bank	10532	Jonesville, LA	295,862	63	7
Commercial Capital Bank	34784	Delhi, LA	283,549	51	5
Community Bank	25752	Longview, TX	296,748	37	6
Cumberland Security Bank, Inc.	11358	Somerset, KY	330,716	57	4
Douglas National Bank	57230	Douglas, GA	277,551	32	1
Durden Banking Company, Incorporated	15336	Twin City, GA	273,764	47	4
Edison National Bank	34489	Fort Myers, FL	444,869	46	4
F & C Bank	9378	Holden, MO	367,752	58	3
Farmers Bank and Trust Company	1027	Blytheville, AR	390,731	45	3
First National Bank	22271	Burleson, TX	370,859	90	5
First National Bank of Burleson	23430	Hamilton, AL	271,279	30	2
First State Bank	16695	Monticello, IL	355,012	39	3
First State Bank	17950	Stratford, TX	357,506	49	3
First State Bank and Trust	16332	Clute, TX	482,475	93	9
FNB Picayune Bank	16612	Picayune, MS	267,135	69	7
Grundy Bank	3713	Morris, IL	347,512	55	3
North Valley Bank	18710	Thornton, CO	258,556	31	2
Paradise Bank	58030	Boca Raton, FL	327,341	48	3
Pony Express Bank	4526	Braymer, MO	383,817	34	2
State Bank of Cochran	872	Cochran, GA	264,373	49	4
Sunmark Community Bank	16825	Perry, GA	398,934	65	6
Texas State Bank	18698	San Angelo, TX	438,696	68	1
The Citizens Bank of Clovis	11491	Clovis, NM	499,896	52	3
The Commercial Bank	175	Crawford, GA	402,067	50	5
The Commercial National Bank of Brady	3110	Brady, TX	292,817	54	5
The First National Bank of Hughes Springs	3268	Hughes Springs, TX	319,074	109	15
The First National Bank of Jeanerette	4290	Jeanerette, LA	482,235	84	7
The National Bank of Andrews	17603	Andrews, TX	305,801	55	2
West Texas State Bank	16866	Snyder, TX	281,842	32	3
Western Bank	16720	Artesia, NM	333,416	23	1
Winnsboro State Bank & Trust Company	10533	Winnsboro, LA	343,637	54	4

**PEER GROUP 3:**  
\$250 - 499 Million

**Sub-S Top Ten Percent: How They Rank**

		7.91	2.70	29.71	4.63	47.59	0.09	34.22	0.89								
Top Ten Percent: Median		7.91	2.70	29.71	4.63	47.59	0.09	34.22	0.89								
Top Ten Percent: Average		6.73	2.70	30.87	4.61	46.96	0.33	34.43	1.02								
All Banks: Median		3.44	1.32	16.73	3.46	62.06	0.14	23.31	0.50								
All Banks: Average		4.00	1.38	17.67	3.50	62.13	0.32	24.05	0.58								
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	10.22	64	8.08	1	89.66	1	5.03	20	24.85	2	0.00	1	72.77	2	5.77	6
2	Cumberland Security Bank, Inc.	10.24	63	3.47	8	27.55	54	5.21	18	38.43	14	0.03	89	45.14	16	0.84	86
3	Central Bank of Kansas City	2.94	214	3.92	4	29.24	44	4.14	83	33.50	4	0.00	1	35.66	49	2.09	18
4	First National Bank of Burleson	7.91	101	3.19	12	29.46	42	5.31	16	36.68	10	0.00	1	39.96	28	0.30	300
5	Douglas National Bank	11.56	51	3.01	17	36.43	20	4.73	32	45.83	44	0.17	212	30.03	95	1.04	54
6	Paradise Bank	-3.58	359	3.17	13	41.72	13	6.35	2	53.94	105	0.00	1	44.26	19	1.01	57
7	West Texas State Bank	25.78	11	2.47	37	26.27	66	5.22	17	42.41	23	0.04	104	32.96	69	0.39	250
8	First State Bank	17.29	23	2.24	50	26.99	59	4.43	52	51.28	83	0.23	238	34.95	56	0.73	109
9	The First National Bank of Jeanerette	12.28	41	2.36	43	27.73	49	4.21	74	51.75	87	0.29	261	29.98	96	1.30	40
9	Western Bank	1.14	255	2.74	26	43.43	9	4.46	47	36.27	9	0.00	1	64.94	3	0.23	341
11	Texas State Bank	7.91	101	1.85	87	21.31	116	3.47	196	56.23	133	0.00	1	49.21	8	1.05	51
12	First State Bank and Trust	37.69	4	2.10	61	35.84	21	3.99	101	54.04	106	0.34	271	33.19	65	0.89	78
13	Farmers Bank and Trust Company	15.09	31	3.38	10	36.51	19	4.26	65	35.48	8	0.14	188	5.36	390	2.00	19
14	CLB The Community Bank	9.96	68	2.84	24	31.55	32	4.70	34	50.78	79	0.54	312	25.60	157	1.67	27
14	State Bank of Cochran	2.17	233	4.64	3	29.65	41	6.17	4	34.35	6	0.78	344	38.20	37	0.97	65
16	Brighton Bank	-2.10	335	2.70	29	30.48	37	5.34	15	50.26	75	0.00	1	42.81	21	0.41	237
17	The National Bank of Andrews	1.66	242	3.08	15	36.63	18	5.60	9	52.50	95	1.04	362	51.66	5	1.69	25
18	Anchor D Bank	7.93	99	2.00	68	24.03	80	3.87	120	52.30	93	0.01	63	22.30	216	1.00	59
19	Community Bank	-0.91	309	2.77	25	26.69	62	4.20	75	37.56	12	0.00	1	40.00	27	0.31	292
20	Grundy Bank	-4.38	368	2.74	26	23.96	83	4.45	49	45.74	42	0.10	157	47.11	10	0.92	72
21	The Citizens Bank of Clovis	12.04	44	1.89	82	34.09	26	3.49	189	40.29	20	0.00	1	26.35	140	0.29	308
22	Centinel Bank of Taos	6.76	129	2.04	64	43.28	10	3.21	246	44.53	34	0.08	140	37.93	39	0.55	169
23	Durden Banking Company, Incorporated	1.12	256	2.70	29	22.89	94	4.90	24	48.02	57	0.09	147	29.53	100	0.67	127
24	North Valley Bank	9.29	79	2.69	31	23.23	92	4.77	31	44.66	35	0.00	1	21.70	230	0.24	336
25	The Commercial National Bank of Brady	20.23	20	1.98	70	32.14	29	4.79	29	57.82	149	1.61	387	40.26	26	0.65	134
26	Bank of Western Oklahoma	6.97	119	3.07	16	35.71	22	6.09	5	47.01	48	0.08	140	25.48	160	0.22	343
27	Commercial Capital Bank	7.72	107	3.92	4	34.54	25	5.41	14	45.59	40	1.02	360	18.37	293	2.13	15
28	First National Bank	-3.33	353	2.46	38	20.47	126	4.50	45	44.08	29	0.08	140	39.75	29	0.78	99
29	Sunmark Community Bank	-6.72	385	2.34	46	23.65	86	4.94	21	49.96	71	0.03	89	44.00	20	0.61	148
30	Bank of Kilmichael	10.00	67	1.82	92	44.12	7	3.28	229	52.14	92	0.13	179	24.54	176	1.68	26
31	Pony Express Bank	10.58	60	2.56	34	31.51	34	4.83	25	45.18	37	0.14	188	25.34	165	0.26	327
32	FNB Picayune Bank	0.27	280	3.57	7	32.10	30	4.62	38	43.89	28	1.37	381	30.09	93	1.98	20
33	F & C Bank	10.73	59	2.40	41	23.41	89	4.94	21	52.85	99	0.06	122	17.85	303	0.62	144
34	The First National Bank of Hughes Springs	-3.78	361	2.88	22	26.88	61	6.25	3	49.57	67	0.63	325	53.07	4	1.13	46
35	Edison National Bank	-13.38	397	2.09	63	31.89	31	3.99	101	52.72	97	0.00	1	35.88	48	0.57	160
36	Winnsboro State Bank & Trust Company	13.53	35	2.85	23	29.77	40	4.10	85	49.50	66	1.16	370	19.31	274	2.11	17
37	Citizens Bank	0.02	285	2.91	20	27.75	48	4.64	37	54.88	112	0.72	338	34.19	59	2.46	12
38	First State Bank	11.90	47	1.59	135	19.56	140	2.97	294	52.61	96	0.00	1	34.24	58	0.60	153
39	The Commercial Bank	-4.74	372	2.61	33	43.89	8	4.45	49	47.16	50	0.31	265	32.50	71	0.89	78
40	BankOkolona	26.78	10	2.15	56	29.27	43	3.49	189	61.32	189	0.24	240	24.01	188	2.32	13

**PEER GROUP 4:**  
\$500 - 999 Million

**Sub-S Top Ten Percent: How They Rank**

Number of Institutions in Peer Group: **232**  
 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
Brannen Bank	5676	Inverness, FL	923,435	106	11
CCB Community Bank	16595	Andalusia, AL	641,077	114	4
Citizens Bank of Las Cruces	20161	Las Cruces, NM	999,314	131	8
Citizens State Bank of La Crosse	1513	La Crosse, WI	627,776	74	4
CNB Bank	2241	Carlsbad, NM	818,120	80	3
First Bank	5907	Owasso, OK	553,944	121	16
First Bank of Owasso	18592	Mccomb, MS	522,431	74	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	590,841	91	8
First National Bank Colorado	3034	Las Animas, CO	587,464	79	7
First National Bank of Louisiana	4288	Crowley, LA	559,511	76	5
HCN Bank	21606	Riverside, CA	903,701	92	6
HNB National Bank	4540	Hannibal, MO	872,446	146	15
HomeBank	14492	Palmyra, MO	582,079	121	10
Merchants Commercial Bank	58184	St Thomas, VI	501,702	37	1
Midwest Bank	9737	Detroit Lakes, MN	737,670	95	7
NewFirst National Bank	3183	El Campo, TX	919,952	80	7
Northeast Georgia Bank	15771	Lavonia, GA	640,857	91	10
Security State Bank	13232	Centralia, WA	606,144	88	11
Southwest Bank	16652	Odessa, TX	664,203	119	6
The Bank of Old Monroe	1655	Old Monroe, MO	725,767	79	5
The Western State Bank	21121	Garden City, KS	707,268	118	9
United Community Bank	19143	Raceland, LA	662,930	133	11
Western Commerce Bank	18389	Carlsbad, NM	791,385	97	12
Wilson & Muir Bank & Trust Company	17040	Bardstown, KY	739,520	138	10

**Sub-S Top Ten Percent: How They Rank**

Top Ten Percent: Median	4.47	2.28	27.01	4.25	44.55	0.04	29.90	0.53
Top Ten Percent: Average	5.40	2.40	34.58	4.35	45.62	0.15	31.39	0.60
All Banks: Median	4.20	1.28	15.50	3.43	61.76	0.18	23.94	0.52
All Banks: Average	4.89	1.34	16.78	3.48	61.70	0.33	24.21	0.58

**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	4.30	115	3.59	4	33.56	14	5.17	7	36.22	5	0.09	80	30.70	50	0.64	80
2	CNB Bank	19.66	13	2.08	32	27.41	25	4.39	28	47.66	35	0.03	33	29.33	63	0.42	147
3	The Bank of Old Monroe	20.58	11	2.14	29	59.61	4	3.54	102	41.67	18	0.00	1	26.44	89	0.43	143
4	The Western State Bank	11.12	38	2.26	22	27.65	24	4.58	17	41.22	15	0.02	22	27.34	80	0.33	181
5	Western Commerce Bank	17.53	21	3.02	7	37.90	10	4.73	13	39.19	10	0.42	164	39.00	12	0.35	168
6	First Community Bank of Central Alabama	4.77	107	2.18	26	50.40	5	4.32	32	49.16	40	0.11	87	27.24	83	0.70	62
7	CCB Community Bank	6.45	84	1.85	48	22.18	46	4.35	31	56.71	76	0.02	22	31.84	41	0.57	98
8	First Bank of Owasso	-5.42	220	3.71	3	28.97	22	5.43	4	34.80	3	0.00	1	27.19	85	0.51	118
9	HCN Bank	-6.89	226	2.27	20	23.66	38	4.01	50	38.39	8	0.00	1	38.34	14	0.51	118
9	Southwest Bank	-1.05	193	2.78	10	32.03	16	6.00	2	50.73	46	0.53	176	64.10	2	1.01	30
11	First National Bank of Louisiana	0.98	160	2.02	36	19.68	71	4.14	42	53.73	59	0.00	1	44.30	5	0.54	105
12	Wilson & Muir Bank & Trust Company	4.63	110	2.28	18	65.79	3	4.22	37	46.53	32	0.33	153	40.43	9	0.51	118
13	United Community Bank	0.73	164	3.46	5	25.89	33	5.65	3	46.86	33	0.73	192	30.46	53	1.90	7
14	Citizens State Bank of La Crosse	13.89	28	2.46	12	29.18	21	3.76	74	41.52	16	0.23	132	21.86	140	0.67	69
15	Northeast Georgia Bank	2.31	139	2.42	15	26.60	30	4.42	27	42.37	19	0.05	58	28.78	68	0.43	143
16	Brannen Bank	11.04	39	2.25	24	113.45	2	3.84	66	42.49	20	0.19	122	33.79	25	0.25	204
17	Merchants Commercial Bank	-14.35	231	2.32	17	165.55	1	3.72	81	39.07	9	0.00	1	51.57	3	0.35	168
18	Citizens Bank of Las Cruces	2.91	132	1.72	60	24.75	34	3.56	99	55.00	65	0.00	1	33.22	28	0.55	101
19	HNB National Bank	29.84	6	2.06	33	20.03	68	3.83	68	49.81	42	0.11	87	17.54	180	0.89	38
20	Security State Bank	-8.15	228	2.96	9	22.10	47	5.06	9	44.03	24	0.14	95	32.62	33	0.55	101
21	Midwest Bank	4.73	108	2.46	12	25.96	32	4.27	33	43.23	21	0.00	1	21.02	149	0.32	191
22	First National Bank Colorado	3.36	124	1.89	43	23.59	39	4.20	39	45.06	29	0.01	19	27.80	74	0.33	181
23	HomeBank	11.85	36	1.66	62	19.39	77	4.16	40	62.77	124	0.04	46	23.15	125	0.88	39
24	First Bank	-0.56	188	2.42	15	20.39	64	3.84	66	52.89	56	0.04	46	24.15	115	1.74	10



**PEER GROUP 5:**  
\$1 - 5 Billion

**Sub-S Top Ten Percent: How They Rank**

Number of Institutions in Peer Group: **109**  
 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
Blue Sky Bank	14899	Pawhuska, OK	1,139,463	153	16
Central Bank	17612	Houston, TX	1,108,981	152	4
Crews Bank & Trust	8021	Wauchula, FL	2,127,636	364	21
First American Bank	2240	Artesia, NM	1,807,137	251	19
First National Bank of Central Texas	3325	Waco, TX	1,593,986	109	5
Peoples Bank of Alabama	22537	Cullman, AL	1,270,507	283	28
Sutton Bank	5962	Attica, OH	2,245,830	187	7
Texas Exchange Bank	20099	Crowley, TX	2,722,429	28	2
The Nodaway Valley Bank	8904	Maryville, MO	1,399,000	167	10
Wallis Bank	20845	Wallis, TX	1,215,508	220	14
WestStar Bank	32941	El Paso, TX	3,052,669	334	14

**Sub-S Top Ten Percent: How They Rank**

Top Ten Percent: Median	13.64	2.30	28.52	4.78	51.91	0.05	35.66	0.87
Top Ten Percent: Average	25.84	2.90	32.99	4.98	48.81	0.24	37.49	1.29
All Banks: Median	4.77	1.30	16.51	3.28	61.51	0.26	24.33	0.68
All Banks: Average	6.75	1.42	17.32	3.40	62.36	0.37	23.96	0.91

**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	26.14	6	5.30	3	61.47	3	5.07	8	35.81	3	0.03	14	83.01	1	3.50	8
2	First National Bank of Central Texas	19.56	10	2.32	12	28.52	14	3.97	26	42.65	9	0.03	14	35.66	18	0.53	73
3	Wallis Bank	14.44	22	4.06	6	38.06	5	6.72	3	43.68	12	0.62	86	33.63	24	1.17	23
4	Crews Bank & Trust	118.82	1	1.70	29	17.08	51	4.05	23	52.58	24	0.05	23	43.47	5	0.78	41
5	The Nodaway Valley Bank	4.98	53	2.07	22	37.60	6	3.81	31	53.23	26	0.01	7	30.98	31	0.90	32
6	Texas Exchange Bank	1.51	82	5.91	2	48.24	4	7.71	2	36.41	4	0.00	1	1.18	107	3.16	9
7	Central Bank	13.64	25	2.31	13	27.10	16	5.81	6	60.11	47	0.19	47	46.56	4	0.63	59
8	Peoples Bank of Alabama	1.86	77	2.10	20	27.23	15	4.78	12	58.41	38	0.08	31	35.34	19	1.12	25
9	First American Bank	3.47	63	2.30	14	36.64	7	4.45	17	42.68	10	0.76	89	39.94	10	0.74	43
10	WestStar Bank	9.41	34	1.62	33	19.34	40	3.28	55	51.91	21	0.04	21	37.92	12	0.83	38
11	Blue Sky Bank	70.45	2	2.17	17	21.59	26	5.13	7	59.48	42	0.84	92	24.73	51	0.87	34