

Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

June 30, 2025



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Purpose

The purpose of the Top Ten Report is to provide a comparative summary, by peer group, of the top ten percent of banks based upon key performance indicators, selected by Stifel Performance Management Group ("PMG").

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 Stifel PMG, 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 Stifel. The information is presented in the form of financial ratios. Ratio definitions are provided at the end of this report.

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TOP TEN REPORT

Second Quarter 2025

Executive Summary

C-Corp Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	10.99	1.70	11.86	4.80	63.96	0.00	31.44	0.70
Top Ten Percent: Average	12.83	3.62	13.22	4.83	59.90	0.48	34.29	7.96
All Banks: Median	2.82	0.64	4.85	3.60	77.54	0.19	20.08	0.24
All Banks: Average	4.34	0.59	4.70	3.67	81.34	0.66	20.73	0.47
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	8.98	1.75	15.70	4.83	56.84	0.04	30.75	0.60
Top Ten Percent: Average	12.87	1.78	15.45	4.82	55.38	0.20	30.94	0.64
All Banks: Median	3.45	0.82	8.06	3.69	69.93	0.27	21.63	0.35
All Banks: Average	5.20	0.87	8.13	3.68	71.16	0.52	21.71	0.40
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	9.11	1.65	15.90	4.48	53.36	0.07	29.80	0.60
Top Ten Percent: Average	11.06	1.76	16.21	4.46	53.20	0.23	32.02	0.71
All Banks: Median	4.02	0.92	9.18	3.55	65.66	0.27	20.44	0.40
All Banks: Average	4.67	0.93	9.16	3.60	68.18	0.48	21.00	0.46
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	11.27	1.71	16.22	4.36	52.75	0.10	29.52	0.63
Top Ten Percent: Average	12.62	1.94	17.41	4.66	50.44	0.22	30.77	0.87
All Banks: Median	4.11	0.94	10.10	3.50	66.23	0.26	20.27	0.46
All Banks: Average	4.76	0.99	10.01	3.52	66.32	0.42	20.91	0.52
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	10.43	1.71	16.97	4.26	49.97	0.26	28.69	0.74
Top Ten Percent: Average	11.93	1.85	17.73	4.39	50.19	0.39	29.73	1.17
All Banks: Median	4.51	0.98	10.08	3.39	63.85	0.37	19.82	0.55
All Banks: Average	5.45	1.01	10.06	3.42	64.37	0.49	20.97	0.64
Peer Group 6: \$5-10 Billion								
Top Ten Percent: Median	3.74	2.09	19.77	4.11	42.15	0.25	30.37	1.17
Top Ten Percent: Average	10.57	2.36	23.88	4.78	43.17	0.42	38.00	1.77
All Banks: Median	3.13	1.09	10.54	3.41	58.29	0.36	20.72	0.68
All Banks: Average	3.44	1.12	10.82	3.37	58.99	0.49	20.88	0.73

Sub-S Peer Group Summary

Peer Group 1: Less Than \$100 Million	AGR	ROAA	ROAE	NIM	ER	NPA	NIBD	NII
Top Ten Percent: Median	10.54	2.15	22.76	4.97	57.52	0.01	33.87	0.49
Top Ten Percent: Average	10.57	2.26	22.24	5.10	56.60	0.16	35.69	0.83
All Banks: Median	0.47	1.26	12.22	3.76	66.17	0.18	24.91	0.30
All Banks: Average	1.34	1.29	12.63	3.92	66.21	0.65	25.96	0.36
Peer Group 2: \$100-249 Million								
Top Ten Percent: Median	6.09	2.30	23.50	4.71	54.12	0.09	34.44	0.53
Top Ten Percent: Average	7.91	2.35	23.82	4.90	52.04	0.27	35.84	0.56
All Banks: Median	3.44	1.36	14.96	3.77	61.85	0.25	22.75	0.38
All Banks: Average	4.03	1.43	15.46	3.84	62.21	0.48	23.76	0.42
Peer Group 3: \$250-499 Million								
Top Ten Percent: Median	11.16	2.64	25.13	4.82	47.70	0.07	30.42	0.66
Top Ten Percent: Average	11.31	2.65	26.84	4.77	46.74	0.34	31.84	0.65
All Banks: Median	4.05	1.47	16.09	3.69	59.48	0.29	20.58	0.44
All Banks: Average	4.48	1.49	16.96	3.75	60.18	0.51	21.55	0.50
Peer Group 4: \$500-999 Million								
Top Ten Percent: Median	8.13	2.29	23.42	4.36	50.20	0.16	28.91	0.56
Top Ten Percent: Average	8.63	2.34	25.29	4.39	50.10	0.16	28.43	0.67
All Banks: Median	3.53	1.40	15.65	3.71	60.23	0.30	21.70	0.48
All Banks: Average	4.06	0.00	16.30	3.75	60.77	0.52	22.27	0.57
Peer Group 5: \$1-5 Billion								
Top Ten Percent: Median	11.17	2.41	25.11	4.50	52.96	0.10	30.25	0.88
Top Ten Percent: Average	13.05	4.86	31.69	5.79	51.15	0.65	31.69	7.50
All Banks: Median	3.31	1.51	16.55	3.60	59.25	0.30	20.14	0.61
All Banks: Average	3.89	1.51	16.60	3.63	59.58	0.49	21.23	0.75

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: **382**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **Less Than \$100 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
American Exchange Bank, Lindsay, Oklahoma	2328	Lindsay, OK	94,423	15	1
Amistad Bank	26658	Del Rio, TX	51,284	14	1
Anchor State Bank	11681	Anchor, IL	58,520	9	1
Andes State Bank	18483	Lake Andes, SD	27,172	4	1
Bank of Cattaraugus	9406	Cattaraugus, NY	28,836	8	1
Bank of the Mountains, Inc.	21219	West Liberty, KY	97,799	24	3
Brazos National Bank	24038	Richwood, TX	31,984	26	1
California Pacific Bank	23242	Hayward, CA	97,943	10	2
Campus State Bank	10840	Campus, IL	25,399	4	1
Cedar Hill National Bank	34478	Charlotte, NC	15,723	20	1
Chambers State Bank	13251	Chambers, NE	86,911	9	2
Citizens State Bank	16581	Anton, TX	80,144	19	2
Community Bank of Missouri	57141	Richmond, MO	90,273	21	2
Country Trust Bank	35602	Bloomington, IL	39,213	125	1
F & M Bank and Trust Company	16916	Manchester, GA	83,089	22	1
Farmers State Bank	526	Pine Bluffs, WY	32,485	4	1
FDS Bank	33831	Mason, OH	86,912	498	1
Fidelity Personal Trust Company, FSB	35206	Merrimack, NH	72,604	57	2
First Bank of Pike	9070	Molena, GA	83,625	25	3
First Summit Bank	399	Ryan, OK	32,173	11	2
Hart County Bank and Trust Company	10145	Munfordville, KY	24,611	6	1
HSBC Trust Company (Delaware), N.A.	58188	Wilmington, DE	57,043	2	1
ITS Bank	34619	Johnston, IA	30,081	0	1
Kinmundy Bank	3805	Kinmundy, IL	68,838	9	1
Lakeside Bank of Salina	21255	Salina, OK	52,912	15	1
National Advisors Trust Company	57160	Kansas City, MO	20,168	80	1
Pavillion Bank	24303	Richardson, TX	72,903	16	1
Sainte Marie State Bank	12086	Sainte Marie, IL	18,243	7	1
Scribner Bank	14026	Scribner, NE	86,094	13	1
Southeast First National Bank	19819	Summerville, GA	68,392	16	4
State Bank	34441	Jeffers, MN	97,570	20	3
State Bank of Jeffers	10200	Green River, WY	37,190	4	1
The Bank of Steinauer	10635	Steinauer, NE	22,791	6	1
The First National Bank of Lipan	3303	Lipan, TX	29,986	6	1
The First National Bank of Peterstown	6787	Peterstown, WV	86,371	13	2
The Philadelphia Trust Company	35075	Philadelphia, PA	26,813	22	1
The Security State Bank	15749	Emery, SD	61,476	7	2
United Minnesota Bank	10567	New London, MN	50,796	6	1
Zavala County Bank	15105	Crystal City, TX	74,734	18	2

PEER GROUP 1:
Less Than \$100 Million
C-Corp Top Ten Percent: How They Rank

	Top Ten Percent: Median	10.99	1.70	11.86	4.80	63.96	0.00	31.44	0.70								
	Top Ten Percent: Average	12.83	3.62	13.22	4.83	59.90	0.48	34.29	7.96								
	All Banks: Median	2.82	0.64	4.85	3.60	77.54	0.19	20.08	0.24								
	All Banks: Average	4.34	0.59	4.70	3.67	81.34	0.66	20.73	0.47								
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	Amistad Bank	15.08	66	1.63	40	8.63	104	5.67	14	69.62	126	0.00	1	33.71	56	1.75	30
2	American Exchange Bank, Lindsay, Oklahoma	15.21	65	1.78	33	19.23	9	3.80	156	45.75	23	0.00	1	34.34	52	0.39	113
3	The Bank of Steinauer	62.09	8	1.22	77	15.12	17	4.17	112	70.20	134	0.00	1	46.96	19	0.47	97
4	Pavillion Bank	8.53	113	1.72	36	10.65	70	6.60	3	64.94	102	0.00	1	42.30	26	0.28	164
5	FDS Bank	-56.34	376	555.06	1	1556.22	1	3.93	138	15.47	5	0.00	1	100.00	1	828.26	1
6	Fidelity Personal Trust Company, FSB	29.22	29	28.67	3	29.55	4	4.21	105	43.48	21	0.00	1	0.00	352	58.43	10
7	Farmers State Bank	19.25	55	1.38	62	13.25	32	4.81	51	63.98	96	0.00	1	29.18	91	0.32	140
8	HSBC Trust Company (Delaware), N.A.	1.94	213	4.63	12	4.77	195	4.47	78	19.56	6	0.00	1	100.00	1	3.30	27
9	Scribner Bank	17.60	56	2.67	18	17.52	13	5.09	34	58.24	61	1.25	317	31.92	68	3.45	25
10	Southeast First National Bank	24.98	35	1.97	29	16.10	15	3.20	259	62.73	86	0.00	1	24.73	129	1.19	42
11	Country Trust Bank	27.03	31	28.85	2	40.13	2	4.88	45	76.78	181	0.00	1	0.00	352	170.41	3
12	Anchor State Bank	-0.00	247	1.81	30	14.88	19	3.66	183	58.57	64	0.00	1	31.39	75	2.64	28
13	Lakeside Bank of Salina	14.49	68	2.21	24	18.83	10	6.49	5	48.99	31	2.82	363	30.06	85	0.66	73
14	Sainte Marie State Bank	52.52	12	1.12	94	5.2	183	4.80	52	85.19	241	0.00	1	38.68	33	1.03	51
15	The First National Bank of Lipan	22.36	42	0.90	142	9.25	94	4.20	107	74.14	158	0.00	1	58.21	9	0.38	120
16	Brazos National Bank	23.92	37	1.09	102	2.05	255	7.46	1	93.01	279	0.00	1	76.39	7	10.59	17
17	Andes State Bank	13.76	73	1.45	51	11.40	63	4.35	89	54.82	53	0.00	1	21.71	167	0.22	205
18	Community Bank of Missouri	17.40	58	1.68	39	12.58	41	5.33	21	59.13	68	0.85	292	26.35	113	0.60	81
19	First Bank of Pike	25.86	34	1.17	86	12.86	36	5.90	11	76.06	174	0.76	285	33.74	55	1.30	37
20	Kinmundy Bank	8.67	110	2.37	20	17.83	12	4.61	64	37.48	15	0.73	282	24.56	133	0.56	85
21	Citizens State Bank	4.62	159	1.57	43	9.44	90	5.16	27	65.59	106	0.02	136	26.35	112	0.94	55
22	California Pacific Bank	37.85	20	3.00	16	6.65	147	6.36	7	37.45	14	6.60	379	38.09	37	0.35	127
23	ITS Bank	7.13	130	4.09	13	4.23	209	5.10	31	10.45	3	0.00	1	0.00	352	1.31	36
24	Zavala County Bank	-4.82	298	1.40	57	11.58	60	3.44	221	62.57	83	0.00	1	43.89	24	1.24	38
25	The Security State Bank	12.31	80	2.31	21	12.73	38	4.68	57	31.74	8	0.01	125	29.36	89	0.02	365
26	Bank of the Mountains, Inc.	10.99	87	1.02	120	10.61	72	5.33	21	74.31	160	0.37	229	41.27	27	0.69	72
27	United Minnesota Bank	4.15	168	1.61	41	21.36	6	4.68	57	58.77	65	0.35	226	36.65	41	0.22	205
28	Bank of Cattaraugus	20.80	46	1.22	77	11.86	53	5.93	9	73.78	155	0.92	298	45.05	22	0.30	150
29	The Philadelphia Trust Company	3.14	181	11.99	6	16.99	14	3.84	149	66.03	110	0.00	1	0.04	350	44.62	11
30	State Bank	39.63	19	0.77	161	7.30	132	4.34	91	74.30	159	0.00	1	22.33	157	0.45	103
31	Campus State Bank	5.83	144	1.07	110	9.42	91	5.01	36	70.52	136	0.00	1	31.44	74	0.16	251
32	Chambers State Bank	9.44	102	2.24	23	9.63	87	4.93	43	42.58	20	0.22	198	27.34	106	0.14	270
33	National Advisors Trust Company	-7.02	320	24.94	5	31.93	3	6.42	6	74.74	166	0.00	1	0.00	352	125.31	5
34	The First National Bank of Peterstown	7.13	129	1.18	85	10.75	69	3.54	205	63.96	95	0.24	202	47.43	17	0.84	57
35	State Bank of Jeffers	-9.00	336	1.70	37	13.74	27	4.42	82	42.04	19	0.00	1	31.58	72	0.10	313
36	First Summit Bank	7.32	124	1.19	82	8.50	107	5.35	20	78.45	196	0.03	143	22.84	151	0.70	69
37	F & M Bank and Trust Company	3.14	182	1.09	102	19.31	8	5.32	23	77.95	193	0.44	243	30.65	79	0.75	64
38	Hart County Bank and Trust Company	-1.52	270	2.00	27	6.65	147	4.04	125	51.96	43	0.00	1	38.62	35	0.16	251
39	Cedar Hill National Bank	3.77	172	4.64	11	6.59	151	4.33	92	65.28	105	0.00	1	0.00	352	12.81	16

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

Number of Institutions in Peer Group: **591**
 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
All Capital Bank	16795	Locust Grove, OK	124,128	16	1
American Heritage Bank	57025	Clovis, NM	136,247	19	2
Bank of Belle Glade	18930	Belle Glade, FL	168,116	16	1
Bank of Brookhaven	35439	Brookhaven, MS	247,014	30	1
Bank of Clarkson	13167	Clarkson, KY	167,308	21	2
Bank of Commerce	13274	Chelsea, OK	184,411	61	6
Bank of Lincoln County	57396	Fayetteville, TN	221,324	42	3
Capital Bank and Trust Company	35164	Irvine, CA	192,323	136	1
Carson Bank	17369	Mulvane, KS	209,320	43	4
CentreBank	15532	Veedersburg, IN	110,947	28	5
Citizens Bank & Trust Company	1972	Big Timber, MT	153,655	27	2
Citizens Bank & Trust, Inc.	27153	Trenton, GA	129,584	40	3
Citizens Bank of Eldon	1956	Eldon, MO	233,029	33	4
Community Bank	8975	Bristow, OK	108,959	30	1
Community Bank	34020	Topeka, KS	179,612	20	1
Eagle Bank	58282	Polson, MT	176,257	18	1
Embassy National Bank	58413	Lawrenceville, GA	190,322	29	1
Farmers and Merchants Bank	16440	Sylvania, GA	168,836	22	2
Farmers and Merchants Bank	3170	De Leon, TX	243,906	46	6
Farmers and Miners Bank	22888	Pennington Gap, VA	179,844	52	6
First Cahawba Bank	58636	Selma, AL	201,387	40	3
First Federal Savings Bank of Champaign Urbana	28445	Champaign, IL	189,851	48	2
First National Bank	4111	Boutte, LA	102,950	32	2
First National Bank USA	22046	Heavener, OK	224,787	33	2
First New Mexico Bank, Las Cruces	58745	Las Cruces, NM	161,319	34	2
First State Bank	16177	Odem, TX	122,229	22	4
First State Bank of Odem	16334	Stuart, IA	204,215	33	4
First Texas Bank	3293	Lampasas, TX	239,129	21	1
Foundation Bank	13955	Mc Kenzie, TN	210,389	85	6
G. W. Jones Exchange Bank	999	Marcellus, MI	108,465	30	3
Garden Plain State Bank	19687	Wichita, KS	166,324	21	2
Guadalupe Bank	58768	Kerrville, TX	236,379	26	2
Kendall Bank	8110	Overland Park, KS	210,206	39	4
Lafayette State Bank	16396	Mayo, FL	243,730	48	4
Liberty Bank	11719	Liberty, IL	179,254	33	6
Liberty Bank	20429	Geraldine, AL	217,412	57	6
New Market Bank	1931	Elko New Market, MN	189,021	35	3
PBK Bank, Inc.	9313	Stanford, KY	165,826	44	7
Peoples Bank	15216	Manchester, TN	190,449	26	2
Peoples Bank & Trust Company	1475	Lyons, GA	167,942	27	1
Peoples State Bank	10345	Shepherd, TX	175,227	34	3
Sanger Bank	27043	Sanger, TX	211,685	33	2
Security First National Bank of Hugo	432	Hugo, OK	136,747	31	1
Security State Bank	9036	Iron River, WI	136,817	16	3
TBO Bank	10597	Orrick, MO	203,688	54	1
Texas Financial Bank	26738	Eden, TX	183,505	35	3
The Bank of Magnolia Company	2300	Magnolia, OH	105,245	19	3
The Citizens Bank of Edina	12457	Edina, MO	104,272	14	1
The Citizens-Farmers Bank of Cole Camp	11463	Cole Camp, MO	201,712	32	2
The Community Bank	58517	Bridgeport, TX	180,764	36	2
The Fidelity State Bank and Trust Company	10920	Dodge City, KS	196,534	27	2
The First National Bank and Trust Company of Miami	4148	Miami, OK	206,960	37	3
The First National Bank of Waynesboro	2160	Waynesboro, GA	222,227	36	1
The First National Bank of Winnsboro	5590	Winnsboro, TX	160,375	28	2
The First State Bank	11175	Abernathy, TX	116,328	20	4
The Gunnison Bank and Trust Company	11259	Gunnison, CO	240,591	40	2
The Peoples Bank of Georgia	170	Talbotton, GA	215,075	42	4
The Wanda State Bank	1908	Wanda, MN	220,883	20	2
West Central Georgia Bank	21526	Thomaston, GA	157,363	27	2

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

				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	Eagle Bank	31.54	26	2.47	11	25.30	7	5.06	40	35.08	4	0.00	1	22.70	267	0.53	146
2	The Gunnison Bank and Trust Company	8.22	193	1.97	35	15.87	53	5.13	36	52.25	77	0.04	147	47.10	19	0.81	69
3	First State Bank of Odem	3.23	304	2.43	12	14.61	73	5.50	22	51.12	66	0.00	1	43.76	26	0.52	151
4	The First National Bank and Trust Company of Miami	4.88	259	2.31	14	18.89	21	5.87	15	47.05	39	0.02	138	43.88	25	0.50	166
5	Texas Financial Bank	26.75	35	1.38	112	8.96	256	5.53	21	62.93	191	0.00	1	41.38	35	0.97	50
6	Guadalupe Bank	2.01	348	2.15	23	22.02	10	5.11	37	50.02	55	0.00	1	31.68	97	0.53	146
7	Liberty Bank	75.48	6	3.52	7	15.02	70	4.81	56	42.77	17	0.07	181	23.40	249	0.54	139
8	First New Mexico Bank, Las Cruces	11.28	136	1.68	61	12.71	116	5.49	23	57.23	119	0.00	1	42.16	30	0.34	297
9	Peoples Bank & Trust Company	17.00	74	1.76	54	13.90	87	4.89	49	51.61	74	0.15	239	35.54	69	0.49	171
10	Community Bank	4.21	274	2.25	15	19.93	17	4.56	90	41.36	12	0.00	98	22.62	271	0.68	94
11	All Capital Bank	37.40	22	1.75	55	16.98	38	5.19	32	48.70	49	0.00	1	17.26	387	0.32	317
12	First State Bank	1.92	350	1.51	86	13.66	94	4.02	187	51.32	70	0.00	1	40.39	37	0.71	87
13	Garden Plain State Bank	19.90	59	1.88	42	13.09	103	3.63	318	43.61	21	0.00	1	22.29	277	0.67	96
13	The Community Bank	13.63	110	1.44	101	17.65	31	4.60	85	62.21	176	0.09	195	30.21	118	0.64	101
15	TBO Bank	96.41	4	1.31	129	11.34	166	120.29	1	72.00	331	0.00	1	30.75	110	0.44	207
16	Farmers and Merchants Bank	78.63	5	1.33	125	9.80	220	4.03	182	57.14	117	0.00	1	39.97	39	0.38	261
17	The First National Bank of Winnsboro	1.47	370	2.09	27	10.81	181	5.18	33	50.67	60	0.01	122	37.86	56	0.63	105
18	Embassy National Bank	10.01	152	1.59	72	13.41	97	5.04	42	63.20	199	0.00	1	18.32	363	1.18	36
19	The First National Bank of Waynesboro	2.26	338	2.22	18	13.44	96	4.88	51	46.58	34	0.15	234	27.47	154	0.92	53
20	The Bank of Magnolia Company	9.72	158	1.78	53	14.87	71	4.89	49	57.87	123	0.03	146	31.71	96	0.32	317
21	First Texas Bank	7.41	215	1.59	72	16.63	41	3.36	394	46.84	37	0.00	1	34.41	75	0.45	197
22	The First State Bank	5.89	246	1.72	56	14.24	82	6.84	5	66.99	251	0.29	305	47.39	18	0.71	87
23	Bank of Clarkson	7.67	207	1.41	108	16.20	46	3.84	258	54.52	90	0.01	127	31.56	101	0.60	118
23	First Federal Savings Bank of Champaign Urbana	-0.99	443	1.90	41	15.81	54	5.61	17	63.20	199	0.07	175	31.22	105	1.76	21
25	Bank of Lincoln County	3.11	311	1.66	64	14.51	76	4.82	55	55.21	96	0.07	174	33.37	84	0.45	197
25	First National Bank	2.35	334	1.67	63	17.21	33	6.04	11	65.78	234	0.21	268	36.07	66	0.98	48
27	Community Bank	1.58	366	2.56	8	25.52	6	6.14	10	50.94	63	0.45	373	25.89	194	1.08	40
28	Security First National Bank of Hugo	0.53	402	2.55	9	25.11	8	6.62	7	47.47	42	0.24	281	25.09	213	0.65	100
29	First National Bank USA	16.63	81	1.85	45	14.03	85	4.73	71	51.31	69	0.02	129	24.99	217	0.25	383
30	Bank of Belle Glade	35.89	25	1.34	122	18.46	24	3.41	376	49.91	54	0.00	1	42.72	28	0.18	451
31	The Citizens Bank of Edina	2.98	318	2.55	9	20.02	16	5.06	40	33.38	2	0.10	211	32.97	88	0.23	405
32	Carson Bank	21.49	53	1.14	174	15.79	55	3.85	250	68.41	273	0.00	1	23.15	254	1.14	37
33	CentreBank	12.06	123	1.80	50	10.73	186	5.96	12	57.39	120	0.46	382	28.30	142	0.72	84
33	Liberty Bank	10.14	147	1.47	95	13.32	101	4.80	57	58.57	130	0.14	233	28.33	139	0.45	197
35	Farmers and Miners Bank	3.88	284	1.55	81	11.92	146	4.83	53	62.58	183	0.08	192	37.53	59	0.62	113
36	Bank of Commerce	-2.39	472	2.13	24	18.45	25	6.17	9	59.11	137	0.41	354	42.44	29	0.84	64
36	Citizens Bank of Eldon	5.01	257	1.94	38	18.33	27	4.68	76	47.19	40	0.82	460	32.88	89	0.57	127
36	Foundation Bank	3.75	288	2.17	22	16.56	42	6.21	8	59.22	140	0.86	469	30.96	107	1.10	38
39	The Fidelity State Bank and Trust Company	6.39	240	1.98	33	9.20	247	3.65	311	43.13	18	0.00	106	38.81	47	0.58	124
40	Kendall Bank	641.33	1	2.11	25	20.64	13	4.83	53	55.01	92	2.44	566	18.88	349	1.47	28
41	PBK Bank, Inc.	8.14	195	1.93	39	15.08	68	5.11	37	56.84	113	0.43	360	22.69	270	0.99	47
42	Peoples State Bank	9.75	156	1.07	194	15.70	58	3.88	240	66.93	247	0.00	1	27.98	147	0.68	94
43	The Wanda State Bank	41.37	20	1.44	101	11.95	144	8.40	2	67.73	264	0.05	162	23.78	239	0.44	207
44	The Peoples Bank of Georgia	17.91	69	1.48	93	17.92	29	5.14	35	58.36	126	0.37	340	25.25	209	0.40	243
45	First Cahawba Bank	14.54	96	1.20	156	15.74	57	4.78	62	66.57	242	0.00	1	26.19	185	0.28	349
46	Peoples Bank	15.90	87	1.35	120	12.66	119	4.17	148	57.21	118	0.00	1	21.26	299	0.37	270
47	Citizens Bank & Trust, Inc.	-2.74	477	1.71	59	17.09	37	5.08	39	58.57	130	0.05	156	25.44	204	0.83	65
48	Sanger Bank	3.10	313	1.62	68	9.94	215	4.25	135	60.86	158	0.00	1	26.22	183	0.55	133
49	Bank of Brookhaven	11.71	129	1.37	113	13.55	95	3.65	311	59.11	137	0.00	107	26.03	189	0.53	146
50	Farmers and Merchants Bank	-1.22	451	2.09	27	16.68	40	4.26	134	40.35	10	0.12	219	26.40	179	0.47	184
51	Capital Bank and Trust Company	59.51	11	62.73	1	101.97	1	3.03	452	62.95	192	0.00	1	0.00	586	214.79	1
52	New Market Bank	8.98	179	0.97	232	11.98	142	3.96	209	71.31	323	0.00	1	31.48	102	0.88	59
52	Security State Bank	17.26	73	2.08	29	10.78	185	4.79	59	48.65	48	1.00	482	24.41	225	0.53	146
54	American Heritage Bank	4.40	269	1.84	46	18.76	22	4.90	48	48.64	47	1.57	532	37.21	60	0.41	235
54	The Citizens-Farmers Bank of Cole Camp	16.47	83	2.18	21	16.03	48	3.94	217	44.75	26	1.11	491	22.12	280	0.69	93
56	West Central Georgia Bank	11.60	131	1.34	122	6.38	376	4.25	135	60.11	150	0.02	130	27.34	160	0.77	73
57	Lafayette State Bank	9.44	166	1.04	206	16.45	43	4.76	64	71.27	321	0.43	361	39.56	41	0.74	78
58	G. W. Jones Exchange Bank	2.13	344	1.42	105	17.86	30	3.47	362	64.96	224	0.05	162	44.36	23	1.06	41
59	Citizens Bank & Trust Company	3.23	305	1.45	99	14.51	76	3.90	228	52.37	78	0.05	155	39.32	42	0.32	317

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

Number of Institutions in Peer Group: **556**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$250 - 499 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
AB&T	35029	Albany, GA	257,943	27	1
American Bank and Trust Company	20537	Tulsa, OK	329,938	42	1
Bank of Cleveland	26955	Cleveland, TN	381,174	54	3
Bank of Dudley	9068	Dudley, GA	459,369	82	7
Bank of Millbrook	618	Millbrook, NY	285,023	43	4
Bank of the Bluegrass and Trust Company	21161	Lexington, KY	403,280	61	3
Bank of the Federated States of Micronesia	26539	Kolonia, FM	273,413	109	1
Bank of York	15104	York, SC	301,412	37	4
BNY Mellon Trust of Delaware	24867	Wilmington, DE	330,501	15	1
Central Bank of Kansas City	17009	Kansas City, MO	358,755	50	1
Central Savings Bank	1095	Sault Sainte Marie, MI	459,713	69	9
Century Bank and Trust	5015	Coldwater, MI	481,173	102	6
Century Bank and Trust	147	Milledgeville, GA	365,724	46	2
Century Bank of the Ozarks	8296	Gainesville, MO	278,052	61	5
Chino Commercial Bank, N.A.	35366	Chino, CA	481,598	68	5
CIBC National Trust Company	91325	Atlanta, GA	397,853	349	2
Citizens State Bank	8183	Royal Oak, MI	411,728	53	2
Classic City Bank	59219	Athens, GA	251,857	18	1
Commercial Banking Company	16246	Valdosta, GA	356,701	70	5
Earlham Savings Bank	5796	West Des Moines, IA	373,935	60	9
F & C Bank	9378	Holden, MO	430,090	61	3
Farmers & Merchants Bank	9462	Miamisburg, OH	340,971	40	5
First National Bank of Griffin	169	Griffin, GA	367,888	74	8
First Southern Bank	10055	Waycross, GA	330,948	61	6
First State Bank	12149	Irvington, KY	349,528	86	3
Glennville Bank	9244	Glennville, GA	417,530	69	5
Global One Bank	11570	Houston, TX	283,654	33	2
Heritage Bank of the Ozarks	57576	Lebanon, MO	391,728	61	3
Huron Valley State Bank	57990	Milford, MI	253,458	44	2
Maverick Bank	17446	Fort Davis, TX	364,371	62	8
McClain Bank	4187	Purcell, OK	272,399	47	3
Merchants and Farmers Bank	8735	Dumas, AR	272,428	45	3
Midwest Independent BankersBank	25849	Jefferson City, MO	344,394	31	2
NobleBank & Trust	58111	Anniston, AL	434,329	66	6
Peoples Bank	57058	Madisonville, TN	276,418	35	3
Peoples Bank of East Tennessee	34517	Sheridan, AR	432,717	105	10
Premier Bank N.A.	12493	Omaha, NE	344,086	47	5
Rabun County Bank	22138	Clayton, GA	342,867	49	4
River City Bank	58289	Rome, GA	367,352	55	2
RiverBank	58322	Spokane, WA	275,488	40	1
Security State Bank of Oklahoma	8980	Wewoka, OK	386,872	49	4
Sherburne State Bank	10169	Becker, MN	307,761	43	3
Sundown State Bank	18780	Sundown, TX	286,667	34	5
Teutopolis State Bank	11708	Teutopolis, IL	370,575	39	3
The Bank	34409	Manning, SC	437,320	83	7
The Bank of Clarendon	15671	Clovis, NM	421,234	56	5
The Bank of Clovis	57022	Jennings, LA	399,139	52	6
The Citizens Bank of Swainsboro	11295	Swainsboro, GA	400,822	60	4
The Citizens Bank of Weston	19674	Weston, WV	290,981	38	2
The Colorado Bank and Trust Company of La Junta	1141	La Junta, CO	260,180	37	2
The First National Bank and Trust Company of Broken Arrow	4050	Broken Arrow, OK	254,697	41	2
The First National Bank of Stanton	5536	Stanton, TX	423,345	24	2
United Citizens Bank of Southern Kentucky	57867	Columbia, KY	267,314	57	6
ValueBank Texas	19700	Corpus Christi, TX	301,355	87	9
West Union Bank	2452	West Union, WV	289,313	47	5
Wolf River Community Bank	34240	Hortonville, WI	345,090	49	4

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

Top Ten Percent: Median		9.11	1.65	15.90	4.48	53.36	0.07	29.80	0.60								
Top Ten Percent: Average		11.06	1.76	16.21	4.46	53.20	0.23	32.02	0.71								
All Banks: Median		4.02	0.92	9.18	3.55	65.66	0.27	20.44	0.40								
All Banks: Average		4.67	0.93	9.16	3.60	68.18	0.48	21.00	0.46								
CB Scorecard Key Performance Indicators																	
RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	BNY Mellon Trust of Delaware	62.27	7	6.10	4	14.33	92	4.51	74	23.38	4	0.06	134	99.37	1	7.43	9
2	Sherburne State Bank	18.14	39	1.82	35	22.83	10	4.39	95	46.96	42	0.00	1	29.82	102	0.96	55
3	Central Bank of Kansas City	1.25	357	7.05	3	50.71	1	4.92	35	22.20	3	0.00	1	51.33	8	8.16	7
4	Sundown State Bank	13.68	74	1.95	23	18.01	37	4.61	65	48.27	46	0.00	1	28.82	118	0.56	158
5	Classic City Bank	19.90	31	1.96	22	17.88	39	4.82	46	42.96	21	0.00	1	44.63	17	0.21	457
6	American Bank and Trust Company	16.05	55	1.88	28	13.09	123	4.49	78	46.35	37	0.00	1	30.97	90	0.41	257
7	River City Bank	6.41	213	1.70	49	20.16	22	4.68	56	55.66	121	0.00	1	23.29	209	1.15	38
8	Farmers & Merchants Bank	11.29	102	1.74	43	18.32	33	4.30	110	49.25	54	0.00	1	27.65	138	0.41	257
9	Citizens State Bank	51.60	11	1.65	60	18.67	28	4.88	39	45.54	32	1.12	471	35.76	49	0.83	77
10	Commercial Banking Company	7.08	193	1.70	49	17.60	40	4.85	41	58.54	164	0.12	184	39.09	30	0.81	81
11	The Citizens Bank of Swainsboro	6.18	220	1.89	27	17.36	42	4.98	29	51.99	77	0.05	127	30.18	97	0.53	173
12	First National Bank of Griffin	4.02	279	1.76	41	23.21	8	4.28	113	56.07	129	0.06	130	34.72	59	1.15	38
13	First State Bank	9.13	144	1.83	33	19.41	26	4.38	99	47.12	44	0.08	146	29.78	104	0.46	217
14	The First National Bank of Stanton	-3.05	467	2.59	9	19.97	25	3.90	198	27.57	5	0.00	65	51.93	7	0.73	96
15	Midwest Independent BankersBank	7.01	195	1.73	45	12.79	131	3.61	260	60.83	197	0.00	1	39.71	29	2.26	21
16	The Colorado Bank and Trust Company of La Junta	14.31	67	1.61	67	12.17	156	4.96	32	62.99	237	0.13	188	33.06	73	0.90	64
17	Bank of Millbrook	5.40	244	1.84	30	16.15	61	4.24	119	48.97	51	0.38	330	49.39	10	0.94	58
18	CIBC National Trust Company	9.18	142	11.74	2	16.81	51	4.54	69	58.40	161	0.00	1	9.64	482	37.33	3
19	Century Bank and Trust	9.31	137	1.59	73	17.25	45	3.91	195	51.99	77	0.11	168	28.67	119	0.69	105
20	Peoples Bank	8.43	159	1.78	39	14.63	85	4.19	132	44.31	27	0.02	82	22.34	225	0.53	173
21	Central Savings Bank	1.30	356	1.46	96	20.24	21	4.44	88	47.06	43	0.05	124	37.12	39	0.56	158
22	Century Bank of the Ozarks	9.67	132	2.05	20	21.91	14	5.23	16	52.08	80	1.26	484	28.55	121	0.82	78
23	NobleBank & Trust	9.09	146	1.35	127	20.34	20	4.20	127	57.35	143	0.06	135	26.68	156	0.75	92
24	United Citizens Bank of Southern Kentucky	10.12	122	1.79	38	16.43	55	4.57	68	49.64	58	0.40	335	26.65	157	0.64	125
25	The First National Bank and Trust Company of Broken Arr	17.70	42	2.24	15	15.55	68	5.81	8	49.30	56	2.08	521	47.51	12	0.41	257
26	ValueBank Texas	2.80	318	1.45	99	12.10	158	4.90	38	66.32	289	0.00	1	43.08	19	0.88	68
27	Maverick Bank	54.10	9	1.33	137	11.86	171	5.22	17	58.55	165	0.10	162	35.03	55	0.37	288
28	Century Bank and Trust	5.98	224	1.86	29	14.77	82	4.47	84	56.63	133	0.59	398	36.00	44	1.14	42
29	Security State Bank of Oklahoma	7.40	181	2.03	21	20.44	19	4.64	60	39.97	14	1.08	470	38.33	35	0.40	272
30	Peoples Bank of East Tennessee	10.51	115	1.38	117	15.11	74	4.76	50	63.36	243	0.18	231	29.09	113	0.58	149
31	Chino Commercial Bank, N.A.	6.51	209	1.45	99	12.85	128	3.67	247	53.68	95	0.17	223	47.33	13	0.80	83
32	Bank of the Federated States of Micronesia	19.39	34	1.59	73	12.99	127	4.48	81	61.65	216	0.31	302	38.45	34	0.43	236
33	F & C Bank	5.99	223	2.12	17	20.66	17	5.11	19	48.98	52	0.16	216	16.15	375	0.50	190
34	AB&T	-8.34	524	1.83	33	16.19	59	4.49	78	48.35	47	0.00	1	37.16	38	0.33	330
35	Heritage Bank of the Ozarks	15.69	58	1.42	105	16.84	49	4.03	165	55.53	120	0.16	215	18.90	314	0.79	85
36	Global One Bank	52.39	10	1.58	75	8.72	298	3.97	180	51.72	73	0.00	1	11.03	465	1.81	26
37	Bank of Cleveland	14.21	68	0.97	254	4.45	441	6.75	3	43.39	24	0.00	1	24.40	192	0.58	149
38	Teutopolis State Bank	13.19	82	1.61	67	13.95	100	3.23	362	37.58	12	0.00	63	27.32	141	0.35	312
39	Bank of the Bluegrass and Trust Company	14.91	62	1.41	113	17.56	41	3.28	347	61.86	217	0.02	89	21.20	256	1.30	31
40	West Union Bank	13.22	81	1.10	215	22.86	9	3.21	369	58.44	163	0.04	112	34.41	61	0.57	153
41	Earlham Savings Bank	6.42	212	1.64	64	18.30	34	3.54	279	54.61	106	0.25	271	25.00	178	1.22	33
42	Bank of Dudley	7.87	171	1.31	144	13.82	104	4.53	73	61.07	204	0.04	110	22.38	224	0.56	158
43	McClain Bank	-2.80	463	1.94	24	19.09	27	5.07	21	54.80	110	0.66	414	32.38	78	0.92	60
43	Wolf River Community Bank	7.92	170	1.68	53	14.49	88	4.40	94	50.55	69	0.04	113	17.24	353	0.41	257
45	Premier Bank N.A.	5.44	241	1.61	67	12.05	164	4.54	69	53.90	99	0.03	95	28.91	116	0.30	371
45	The Bank	8.19	168	1.58	75	13.07	124	4.94	34	56.50	130	0.63	409	26.77	153	0.63	129
47	Huron Valley State Bank	6.64	205	1.27	153	11.88	169	4.23	120	63.59	246	0.09	153	38.97	32	0.57	153
48	The Citizens Bank of Weston	12.76	87	1.53	82	15.18	73	4.07	148	50.95	70	0.46	362	25.07	176	0.41	257
49	Rabun County Bank	6.16	221	1.41	113	13.29	116	3.90	198	56.81	136	0.16	217	28.93	115	0.59	143
50	Merchants and Farmers Bank	14.16	69	1.61	67	15.64	67	5.07	21	57.56	146	0.34	315	15.87	382	0.48	200
51	Bank of York	-0.06	403	1.72	46	14.63	85	4.41	91	51.19	72	0.21	255	42.35	23	0.36	301
52	The Bank of Clovis	4.91	262	1.28	150	13.60	108	4.36	103	58.15	157	0.18	234	28.45	124	0.61	139
53	RiverBank	10.02	123	1.18	184	12.42	149	4.45	86	63.04	238	0.42	342	40.82	25	0.62	131
54	The Bank of Clarendon	3.83	286	1.33	137	12.47	146	3.55	275	56.03	126	0.00	62	28.07	132	0.62	131
55	First Southern Bank	10.55	114	0.94	270	10.62	218	4.51	74	72.10	343	0.00	1	34.85	57	0.45	223
55	Glennville Bank	11.06	106	1.49	90	16.82	50	4.04	163	53.04	87	0.40	336	20.12	286	0.51	182

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

Number of Institutions in Peer Group: **531**
 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	580,730	83	5
Arthur State Bank	15085	Union, SC	807,158	158	18
Bank of Eastern Oregon	16243	Heppner, OR	883,540	163	22
BlueHarbor Bank	58691	Mooreville, NC	544,453	39	5
Calvin B. Taylor Banking Company of Berlin, Maryland	5874	Berlin, MD	966,857	115	12
Capital Bank	19401	Jacinto City, TX	665,889	96	9
Century Next Bank	29700	Ruston, LA	923,286	113	7
Citizens Bank and Trust Company	823	Blackstone, VA	561,563	89	12
Column N.A.	58224	Chico, CA	833,990	116	1
Commerce Bank	23772	Laredo, TX	763,060	47	3
Community Bank of Pickens County	35513	Jasper, GA	595,140	64	2
Connections Bank	14025	Platte City, MO	500,693	73	11
County Bank	33009	Rehoboth Beach, DE	638,465	95	7
Denali State Bank	26530	Fairbanks, AK	535,057	75	5
Dream First Bank, N.A.	4779	Syracuse, KS	920,989	155	13
Eaglemark Savings Bank	34313	Reno, NV	738,304	94	1
Farmers & Merchants Bank	2036	Granite Quarry, NC	931,059	124	12
FinWise Bank	35323	Murray, UT	833,144	200	2
First American Bank and Trust Company	16858	Athens, GA	912,365	108	7
First Bank	9620	Clewiston, FL	799,902	106	7
First Century Bank	1700	Tazewell, TN	757,243	88	9
First Century Bank, N.A.	57123	Commerce, GA	696,172	72	3
First Commerce Bank	57465	Lewisburg, TN	857,503	101	5
First Community Bank	22964	San Benito, TX	761,389	130	9
First Electronic Bank	35533	Salt Lake City, UT	511,852	99	1
First Liberty Bank	3301	Liberty, TX	825,378	118	11
First National Bank of Huntsville	3269	Huntsville, TX	554,095	101	5
First National Bank of Louisiana	4288	Crowley, LA	587,039	72	4
First National Community Bank	22092	Chatsworth, GA	699,176	112	10
FNB South	17011	Alma, GA	692,430	74	4
Grandview Bank	3230	Grandview, TX	677,153	67	5
Greenfield Banking Company	15632	Greenfield, IN	889,090	118	7
Heartland National Bank	35052	Sebring, FL	784,649	57	4
Hebron Savings Bank	8811	Hebron, MD	776,462	141	14
Heritage Bank	17145	Wood River, NE	589,422	75	13
International Bank of Commerce	24961	Zapata, TX	500,260	91	9
Ixonia Bank	12514	Ixonia, WI	879,906	658	7
Jeff Bank	7123	Jeffersonville, NY	656,416	109	10
Jonah Bank of Wyoming	58396	Casper, WY	527,557	84	4
KS Bank, Inc.	29771	Smithfield, NC	726,268	103	11
Legacy Bank	17676	Colwich, KS	817,728	133	9
Legends Bank	12616	Linn, MO	592,168	97	10
Minster Bank	763	Minster, OH	773,458	94	7
OptimumBank	35430	Fort Lauderdale, FL	998,910	88	3
Pineland Bank	15699	Alma, GA	578,924	104	7
Pioneer Trust Bank, N.A.	19827	Salem, OR	716,121	74	2
PS Bank	444	Wyalusing, PA	615,344	78	9
Servbank, N.A.	55130	Oswego, IL	932,297	539	1
Silver Lake Bank	15323	Topeka, KS	505,213	62	6
Southeastern Bank	5685	Darien, GA	609,067	113	10
Stifel Trust Company, N.A.	33785	Saint Louis, MO	926,112	48	1
The Citizens Bank of Georgia	34229	Cumming, GA	590,200	60	4
The North Salem State Bank	8063	North Salem, IN	703,616	107	9
UBank	18344	Huntington, TX	825,186	105	8

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

Top Ten Percent: Median	11.27	1.71	16.22	4.36	52.75	0.10	29.52	0.63
Top Ten Percent: Average	12.62	1.94	17.41	4.66	50.44	0.22	30.77	0.87
All Banks: Median	4.11	0.94	10.10	3.50	66.23	0.26	20.27	0.46
All Banks: Average	4.76	0.99	10.01	3.52	66.32	0.42	20.91	0.52

CB Scorecard Key Performance Indicators

RK	Institution Name	AGR	Rank	ROAA	Rank	ROAE	Rank	NIM	Rank	ER	Rank	NPA	Rank	NIBD	Rank	NII	Rank
1	First Electronic Bank	24.12	25	14.57	2	49.05	5	22.81	1	25.08	3	0.00	1	90.76	3	3.33	16
2	Column N.A.	26.96	19	7.61	3	102.92	1	11.06	2	31.46	7	0.11	165	31.73	72	5.83	9
3	First American Bank and Trust Company	26.72	21	1.96	31	15.99	60	4.36	68	50.13	64	0.00	46	31.96	68	0.86	75
4	County Bank	11.19	100	2.89	9	25.47	6	4.88	29	39.39	19	0.05	120	26.34	142	2.01	24
5	First Century Bank, N.A.	3.43	283	2.01	27	15.96	62	4.79	30	54.91	113	0.00	42	76.93	4	1.22	41
6	Servbank, N.A.	28.21	16	4.84	6	22.63	8	5.84	11	62.86	224	0.43	336	76.43	5	13.07	4
7	First National Bank of Louisiana	12.13	87	2.15	21	21.32	12	4.33	74	52.73	89	0.00	38	41.52	20	0.44	278
8	First Bank	16.33	56	1.40	112	16.30	50	4.01	132	54.94	115	0.00	1	35.71	41	0.56	198
9	Farmers & Merchants Bank	8.26	155	2.22	18	15.69	67	5.12	19	52.34	85	0.24	258	34.12	49	0.97	57
10	BlueHarbor Bank	14.68	65	1.90	34	17.10	37	4.15	105	39.76	22	0.00	1	29.72	92	0.30	368
11	First Community Bank	7.33	183	1.50	93	21.17	13	4.28	85	56.51	138	0.04	105	38.88	31	0.63	142
12	Eaglemark Savings Bank	4.33	258	4.32	7	22.99	7	6.46	8	31.93	9	0.00	1	0.07	529	2.14	21
13	The North Salem State Bank	15.14	63	1.60	70	19.47	22	4.22	93	53.46	98	0.04	104	24.70	172	0.52	219
14	Grandview Bank	5.82	212	2.03	25	21.45	9	4.68	36	42.07	27	0.03	91	40.20	25	0.24	421
15	FNB South	0.96	367	2.57	11	17.12	36	4.72	33	46.82	44	0.10	156	33.52	53	0.62	148
16	Jeff Bank	11.35	99	1.85	37	14.50	98	4.79	30	50.23	66	0.28	282	35.25	45	0.56	198
17	OptimumBank	14.19	67	1.70	53	15.42	81	4.13	109	47.55	50	0.32	303	29.65	95	0.63	142
18	The Citizens Bank of Georgia	12.34	83	1.57	79	17.42	35	3.78	186	44.76	37	0.00	1	40.78	22	0.19	460
19	Jonah Bank of Wyoming	-1.52	420	1.84	40	20.49	15	4.63	41	53.49	100	0.08	135	30.70	84	0.84	82
20	First Commerce Bank	58.35	8	1.73	49	17.06	38	4.65	39	46.22	41	0.04	109	19.72	277	0.32	359
21	Legends Bank	16.98	53	2.38	14	13.38	127	5.15	18	39.50	21	0.23	245	26.22	146	0.41	300
22	First Liberty Bank	143.12	1	1.30	145	11.51	190	4.26	87	58.74	169	0.12	172	33.03	57	0.73	113
23	Stifel Trust Company, N.A.	4.71	244	3.12	8	49.53	4	4.10	113	37.26	17	0.00	1	0.00	530	2.67	19
24	1st Bank Yuma	-1.50	419	1.80	43	19.33	23	4.35	71	52.76	90	0.20	228	52.84	11	0.94	61
25	UBank	22.30	30	1.56	83	16.40	46	4.55	45	54.93	114	0.35	312	26.22	147	0.59	176
26	Calvin B. Taylor Banking Company of Berlin, Maryland	6.74	193	1.61	66	13.00	141	3.80	179	44.98	39	0.15	189	29.69	94	0.82	87
27	Century Next Bank	12.51	80	1.68	55	16.27	51	4.36	68	52.18	83	0.39	325	46.15	13	0.37	329
28	International Bank of Commerce	13.63	71	1.47	100	13.90	115	3.08	378	56.67	140	0.11	168	35.64	43	1.76	28
29	Heritage Bank	3.21	294	2.52	12	12.37	160	4.29	83	31.72	8	0.00	45	18.58	308	0.63	142
30	Connections Bank	7.64	174	1.67	56	16.17	55	4.49	57	47.43	49	0.00	1	21.31	236	0.22	434
31	Commerce Bank	4.82	241	1.81	41	16.12	56	2.86	432	33.96	11	0.04	101	29.40	99	0.83	84
32	Hebron Savings Bank	5.47	226	1.61	66	13.33	130	4.52	52	56.21	133	0.10	155	40.42	24	0.43	285
33	Pineland Bank	16.85	54	1.50	93	16.55	43	5.07	22	59.32	182	0.57	374	33.88	50	0.44	278
34	Denali State Bank	9.40	133	1.64	63	15.02	88	5.26	14	53.04	96	1.13	467	37.70	34	0.55	202
35	Capital Bank	9.12	140	1.26	154	13.16	136	4.47	58	62.87	225	0.01	59	36.58	37	0.40	307
36	PS Bank	11.76	93	1.43	107	15.18	84	3.63	229	54.64	108	0.20	230	27.71	120	0.60	167
37	First National Bank of Huntsville	-1.12	414	1.71	50	12.84	145	4.29	83	55.39	122	0.15	190	37.76	33	0.76	103
38	KS Bank, Inc.	10.50	111	1.28	149	16.07	58	3.99	137	57.99	156	0.08	138	22.11	216	0.59	176
39	Community Bank of Pickens County	4.29	259	2.73	10	20.89	14	5.21	16	36.54	16	0.95	446	20.04	271	0.72	114
40	First National Community Bank	15.14	62	1.85	37	14.07	110	5.04	24	50.95	71	0.83	431	25.23	162	0.48	251
41	Citizens Bank and Trust Company	3.27	291	1.79	44	14.66	94	4.08	117	48.66	57	0.14	188	23.39	194	0.60	167
42	Minster Bank	4.17	264	1.46	102	19.76	19	3.49	269	53.21	97	0.06	124	24.87	168	0.72	114
43	Southeastern Bank	2.36	317	1.63	64	14.46	99	4.62	42	55.69	124	0.20	226	29.04	105	0.57	193
44	Ixonia Bank	17.10	51	1.57	79	16.72	41	8.20	3	86.29	479	0.09	154	16.18	359	9.27	5
45	FinWise Bank	27.40	18	2.05	24	11.04	208	7.90	4	58.61	167	4.67	529	22.46	210	4.29	12
46	First Century Bank	12.95	76	1.36	126	15.90	63	3.81	177	53.01	95	0.03	86	19.58	283	0.45	267
47	Pioneer Trust Bank, N.A.	4.49	253	2.33	16	16.27	51	4.16	104	34.02	12	0.18	212	5.88	505	1.36	37
48	Silver Lake Bank	21.24	32	1.42	110	13.89	116	4.19	99	56.66	139	0.00	1	19.29	291	0.26	404
49	Dream First Bank, N.A.	67.09	4	1.71	50	14.20	105	4.68	36	57.08	146	1.50	491	19.29	290	0.85	79
50	Heartland National Bank	13.78	69	1.51	91	16.67	42	3.24	337	40.44	23	0.02	80	24.91	166	0.27	397
51	Greenfield Banking Company	5.69	218	1.71	50	12.68	148	4.35	71	52.04	80	0.85	433	27.55	124	0.75	106
51	Legacy Bank	16.98	52	1.19	176	13.26	133	3.96	142	57.98	155	0.01	54	23.96	178	0.35	340
53	Arthur State Bank	8.61	145	1.15	188	18.46	27	4.32	76	67.85	301	0.43	338	29.70	93	0.91	69
53	Bank of Eastern Oregon	3.64	279	1.86	36	17.96	31	5.93	9	58.60	166	0.25	260	26.07	149	0.40	307

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

Number of Institutions in Peer Group: **638**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$1 - 5 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Anderson Brothers Bank	9923	Mullins, SC	2,177,470	425	25
Austin Bank, Texas N.A.	3276	Jacksonville, TX	3,127,230	541	37
Banco do Brasil Americas	26725	Miami, FL	3,123,278	268	4
Bank 7	4147	Oklahoma City, OK	1,835,335	132	12
Bank of Ann Arbor	34120	Ann Arbor, MI	3,289,248	341	17
Bank of Central Florida	58479	Lakeland, FL	1,209,502	105	6
Bank of Labor	1874	Overland Park, KS	1,074,279	126	3
Bank of Stockton	1536	Stockton, CA	4,640,918	415	21
BankSouth	16418	Greensboro, GA	1,339,277	269	5
Benchmark Community Bank	20484	Kenbridge, VA	1,293,231	229	16
Builtwell Bank	10307	Chattanooga, TN	1,947,269	286	29
Capital Bank, N.A.	35278	Rockville, MD	3,327,352	421	8
Capital City Bank	9622	Tallahassee, FL	4,392,241	942	61
Capital Community Bank	33823	Provo, UT	1,195,730	241	6
Celtic Bank	57056	Salt Lake City, UT	4,262,457	361	1
Chain Bridge Bank, N.A.	58595	McLean, VA	1,445,064	90	1
Citizens National Bank of Texas	5574	Waxahachie, TX	1,972,923	158	12
Citizens State Bank	16753	Somerville, TX	1,151,168	155	7
City Bank	25103	Lubbock, TX	4,361,766	571	24
Cogent Bank	34908	Orlando, FL	2,257,949	244	9
Commercial Bank of Texas, N.A.	1209	Nacogdoches, TX	1,593,355	258	22
Community National Bank	24897	Midland, TX	2,400,640	276	11
Esquire Bank, N.A.	58140	Jericho, NY	2,039,750	138	2
Falcon International Bank	26856	Laredo, TX	2,119,328	400	18
Farmers State Bank	14578	Lagrange, IN	1,299,935	146	12
First IC Bank	34998	Doraville, GA	1,254,597	112	10
First Savings Bank	32629	Beresford, SD	1,486,946	214	24
First Southern National Bank	2700	Lancaster, KY	1,238,462	227	13
First State Bank	15511	Gainesville, TX	1,812,065	268	14
Firststar Bank	19288	Sallisaw, OK	1,108,804	213	13
Five Star Bank	35361	Roseville, CA	4,411,742	225	8
GBank	58626	Las Vegas, NV	1,228,360	188	2
Green Dot Bank DBA Bonneville Bank	22653	Provo, UT	4,831,161	122	1
Hawthorn Bank	10619	Jefferson City, MO	1,866,419	250	19
Horizon Bank, SSB	3256	Austin, TX	2,373,913	215	5
Independence Bank	20989	Havre, MT	1,336,081	154	10
International Bank of Commerce	25679	Brownsville, TX	4,328,117	469	41
International Finance Bank	24823	Miami, FL	1,378,556	128	2
John Deere Financial, f.s.b.	35237	Middleton, WI	4,541,544	95	1
Morris Bank	17910	Dublin, GA	1,550,495	178	10
Newtek Bank, N.A.	18734	Miami, FL	1,346,341	382	1
Northrim Bank	33216	Anchorage, AK	3,232,079	516	20
Orange Bank & Trust Company	12944	Middletown, NY	2,597,307	210	15
Pegasus Bank	58483	Dallas, TX	1,418,430	72	3
Pinnacle Bank	14065	Elberton, GA	2,258,102	376	26
PrimeSouth Bank	5694	Blackshear, GA	1,409,009	170	8
Security National Bank of Omaha	19213	Omaha, NE	1,814,786	235	11
Skyline National Bank	6861	Independence, VA	1,282,586	250	28
Solera National Bank	58534	Lakewood, CO	1,238,697	63	1
Square Financial Services, Inc.	59177	Salt Lake City, UT	1,156,308	183	1
Stride Bank, N.A.	4091	Enid, OK	3,815,021	383	10
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	27054	Hoboken, NJ	4,028,245	255	1
Sunwest Bank	20164	Sandy, UT	3,717,097	323	8
Texas Community Bank	24563	Laredo, TX	2,104,571	230	10
The Bank of Commerce	18059	Ammon, ID	2,184,598	225	15
The Bank of New York Mellon Trust Company, N.A.	23472	Los Angeles, CA	1,325,659	608	1
The Fidelity Bank	11507	Fuquay Varina, NC	4,263,695	557	53
The First National Bank of Fort Smith	3864	Fort Smith, AR	2,291,208	384	18
Thomasville National Bank	34068	Thomasville, GA	1,927,669	154	4

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: 638
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
Truxton Trust Company	57825	Nashville, TN	1,244,696	81	1
U. S. Century Bank	57369	Doral, FL	2,717,656	203	10
United Bank	172	Zebulon, GA	2,150,164	415	18
Unity Bank	33503	Clinton, NJ	2,920,186	237	21
Village Bank and Trust, N.A.	34011	Arlington Heights, IL	3,193,083	113	7

PEER GROUP 5:
\$1 - 5 Billion
C-Corp Top Ten Percent: How They Rank

	Top Ten Percent: Median	10.43	1.71	16.97	4.26	49.97	0.26	28.69	0.74									
	Top Ten Percent: Average	11.93	1.85	17.73	4.39	50.19	0.39	29.73	1.17									
	All Banks: Median	4.51	0.98	10.08	3.39	63.85	0.37	19.82	0.55									
	All Banks: Average	5.45	1.01	10.06	3.42	64.37	0.49	20.97	0.64									
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 New York Mellon Trust Company, N.A.	3.64	350	16.08	2	19.84	27	4.37	69	39.44	34	0.00	1	100.00	1	33.80	2	
2	Esquire Bank, N.A.	17.87	60	2.56	15	23.07	18	5.95	18	44.56	52	0.43	354	32.42	78	1.23	76	
3	The First National Bank of Fort Smith	9.18	181	1.88	43	14.77	97	4.22	85	49.00	86	0.15	162	32.23	80	1.13	90	
4	Cogent Bank	28.74	27	1.63	83	18.64	41	4.39	67	52.63	125	0.14	154	28.75	118	0.68	227	
5	First Savings Bank	6.29	256	2.46	17	13.96	126	7.99	8	40.79	39	0.40	338	27.65	138	2.69	28	
6	Texas Community Bank	1.58	432	2.37	22	16.94	53	4.55	52	38.21	28	0.03	46	37.81	45	0.58	288	
7	United Bank	-6.58	595	2.74	9	23.21	17	5.39	20	42.85	43	0.23	211	40.29	37	1.43	57	
8	Sumitomo Mitsui Trust Bank (U.S.A.) Limited	61.28	12	1.85	46	14.00	124	2.48	582	51.30	104	0.00	1	29.68	105	2.45	30	
9	The Fidelity Bank	13.83	96	1.58	92	19.48	31	3.73	176	51.30	104	0.38	329	43.08	23	0.81	160	
10	Banco do Brasil Americas	20.62	45	1.63	83	15.88	71	3.83	153	44.41	50	0.22	208	37.67	47	0.45	388	
11	Northrim Bank	13.37	100	1.70	65	19.49	30	5.26	23	61.94	283	0.37	320	27.72	136	1.11	96	
12	Square Financial Services, Inc.	48.38	16	23.89	1	37.64	1	17.43	1	30.67	9	0.66	459	8.29	592	34.25	1	
13	Commercial Bank of Texas, N.A.	13.96	92	1.42	129	15.99	68	3.81	157	59.60	242	0.09	104	25.00	188	1.02	111	
14	Sunwest Bank	12.91	103	1.66	78	18.16	44	4.59	49	56.61	178	0.25	232	42.63	29	0.44	394	
15	Thomasville National Bank	3.85	333	2.38	21	24.22	13	4.15	92	38.89	31	0.15	163	16.45	426	1.27	73	
16	PrimeSouth Bank	9.89	162	1.99	37	18.97	35	4.69	45	47.59	75	0.47	378	25.48	177	0.61	266	
17	Austin Bank, Texas N.A.	13.95	93	1.71	63	12.10	213	4.77	38	56.40	174	0.48	389	36.77	52	0.82	155	
18	Builtwell Bank	5.05	301	2.07	33	18.88	37	4.71	43	47.34	74	0.52	404	30.97	93	0.73	201	
19	Capital Community Bank	19.46	52	4.52	3	31.69	2	16.13	3	36.52	20	2.08	614	15.18	464	2.05	36	
20	Bank 7	11.10	132	2.42	20	19.39	32	4.93	32	39.55	35	0.32	286	19.81	320	0.50	350	
20	Pegasus Bank	10.29	153	1.69	67	15.86	72	3.68	195	43.73	48	0.00	1	29.42	108	0.21	563	
22	International Finance Bank	18.26	56	1.29	163	15.16	88	3.72	181	55.00	155	0.19	186	44.12	22	0.49	360	
23	GBank	19.62	50	2.01	35	15.19	87	4.42	64	52.35	122	1.50	584	23.01	241	1.88	41	
24	Benchmark Community Bank	11.39	126	1.50	109	16.52	56	4.59	49	60.14	255	0.29	268	24.74	194	0.75	191	
25	Falcon International Bank	10.38	152	1.50	109	13.74	132	3.74	174	54.55	147	0.18	180	28.62	120	0.64	245	
26	Farmers State Bank	11.32	127	1.54	99	17.39	48	3.52	258	50.37	94	0.05	72	23.05	240	0.54	323	
27	Truxton Trust Company	51.55	15	1.83	51	20.65	22	2.88	500	51.42	109	0.00	1	12.88	529	2.17	35	
28	Horizon Bank, SSB	-8.28	606	1.68	70	19.54	29	3.73	176	49.57	93	0.00	1	30.73	96	0.73	201	
29	Bank of Ann Arbor	6.50	245	1.73	58	12.71	175	4.20	88	47.22	69	0.18	181	24.96	190	0.60	275	
30	Capital City Bank	3.09	373	1.52	102	13.49	143	4.28	78	64.83	344	0.15	165	37.41	49	1.93	38	
31	International Bank of Commerce	10.54	146	2.11	31	19.66	28	3.41	307	35.36	16	2.59	625	36.65	53	1.13	90	
32	Orange Bank & Trust Company	7.71	213	1.50	109	17.56	46	3.92	133	50.87	98	0.45	366	30.43	100	0.66	236	
33	Anderson Brothers Bank	21.39	43	1.27	167	15.06	92	6.20	15	59.51	240	0.43	357	24.68	197	0.75	191	
34	Solera National Bank	11.54	122	1.73	58	23.45	16	3.62	217	43.61	47	0.44	359	41.93	31	0.34	464	
35	Celtic Bank	25.44	31	4.15	5	22.36	19	6.35	14	34.13	13	2.14	616	7.86	596	2.81	26	
36	Green Dot Bank DBA Bonneville Bank	10.12	158	0.71	462	23.91	14	5.97	17	91.89	615	0.04	54	97.07	2	24.00	3	
37	Chain Bridge Bank, N.A.	6.27	257	1.51	105	17.00	51	3.47	282	49.05	87	0.00	1	70.11	5	0.24	542	
38	City Bank	6.20	260	1.37	138	13.72	133	4.04	108	61.20	270	0.25	229	28.87	116	1.03	109	
39	The Bank of Commerce	1.22	454	2.33	24	17.04	50	4.53	55	31.56	11	0.22	205	38.43	42	0.26	525	
40	Bank of Stockton	8.86	192	2.54	16	14.50	107	3.17	395	52.49	124	0.10	121	27.84	133	0.59	279	
41	Skyline National Bank	10.70	141	1.19	196	15.81	74	4.19	89	63.85	320	0.16	171	30.93	94	0.58	288	
42	Firststar Bank	21.42	42	1.50	109	13.40	149	5.13	28	61.50	276	0.48	384	25.44	180	0.71	210	
43	Stride Bank, N.A.	-5.77	589	2.35	23	27.29	8	3.61	224	44.25	49	0.66	458	88.90	3	2.34	32	
44	Pinnacle Bank	6.05	269	1.17	207	13.41	148	4.04	108	66.22	369	0.06	80	30.74	95	0.97	121	
45	First IC Bank	10.47	148	1.69	67	14.25	115	4.27	81	48.89	83	0.63	446	28.10	128	0.52	337	
46	Bank of Central Florida	9.72	169	1.31	158	18.93	36	3.64	207	53.42	137	0.00	27	30.46	99	0.18	577	
47	Citizens State Bank	9.86	164	1.80	53	15.31	86	4.61	48	51.10	101	1.10	554	31.89	82	0.54	323	
48	John Deere Financial, f.s.b.	64.26	10	1.79	54	8.46	399	6.52	13	25.63	5	0.29	263	0.62	633	1.97	37	
49	First State Bank	5.49	287	1.92	40	30.07	5	3.22	378	53.27	133	0.83	499	35.19	63	2.92	22	
50	Newtek Bank, N.A.	21.84	41	3.01	7	26.42	9	5.13	28	48.46	81	4.04	634	3.55	624	9.84	8	
51	First Southern National Bank	4.19	327	1.85	46	18.59	43	4.28	78	60.40	259	0.30	270	21.93	264	0.85	148	
52	Citizens National Bank of Texas	4.60	315	2.45	18	20.63	23	5.05	30	49.05	87	1.33	571	26.92	153	0.64	245	
53	Five Star Bank	17.71	64	1.45	121	13.14	157	3.59	234	38.97	32	0.05	73	25.96	170	0.14	593	
54	Independence Bank	15.64	81	1.55	95	14.26	113	3.94	128	44.73	54	0.10	116	19.53	330	0.25	535	
55	U. S. Century Bank	10.69	143	1.27	167	15.48	81	3.12	415	48.95	85	0.05	71	25.76	173	0.54	323	
56	Capital Bank, N.A.	11.80	119	1.49	113	15.62	78	6.00	16	65.95	361	1.10	555	28.80	117	1.06	105	
57	Bank of Labor	30.15	24	0.97	321	27.51	7	3.48	276	69.27	419	0.04	62	24.81	192	0.77	178	
58	Hawthorn Bank	5.99	274	1.44	126	14.85	95	3.86	146	59.38	235	0.28	251	29.03	114	0.65	240	
59	BankSouth	1.52	439	1.56	93	14.75	98	4.25	84	71.42	457	0.07	90	24.35	209	2.90	24	

PEER GROUP 5:
\$1 - 5 Billion

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	10.43	1.71	16.97	4.26	49.97	0.26	28.69	0.74									
Top Ten Percent: Average	11.93	1.85	17.73	4.39	50.19	0.39	29.73	1.17									
All Banks: Median	4.51	0.98	10.08	3.39	63.85	0.37	19.82	0.55									
All Banks: Average	5.45	1.01	10.06	3.42	64.37	0.49	20.97	0.64									
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 National Bank	-0.09	490	2.29	26	20.06	25	5.14	27	44.56	52	0.74	478	51.61	9	0.45	388
61	Morris Bank	8.15	202	1.55	95	12.27	205	4.43	62	53.87	144	0.27	249	27.60	139	0.42	405
62	Unity Bank	20.70	44	1.90	41	16.07	64	4.53	55	42.66	42	0.64	450	21.49	275	0.25	535
63	Village Bank and Trust, N.A.	5.99	273	1.99	37	19.09	34	3.63	214	31.48	10	0.40	341	25.76	172	0.39	428
64	Security National Bank of Omaha	5.74	282	1.26	173	14.35	111	4.02	114	65.52	352	0.10	122	22.56	249	0.96	123

PEER GROUP 6:
\$5 - 10 Billion
C-Corp Top Ten Percent: How They Rank

Number of Institutions in Peer Group: **121**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **C Corporation**
 Asset Size: **\$5 - 10 Billion**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
City National Bank of West Virginia	17735	Charleston, WV	6,579,565	936	97
Farmers & Merchants Bank of Central California	1331	Lodi, CA	5,479,564	374	29
First American Trust, FSB	26312	Santa Ana, CA	7,059,442	213	10
International Bank of Commerce	19629	Laredo, TX	9,726,584	1,398	73
Lake Forest Bank & Trust Company, N.A.	27589	Lake Forest, IL	9,544,049	786	9
RBC Bank, (Georgia) N.A.	26342	Atlanta, GA	6,866,169	250	1
Republic Bank & Trust Company	23627	Louisville, KY	6,965,199	974	47
The Bancorp Bank, N.A.	35444	Sioux Falls, SD	8,826,561	783	1
The Park National Bank	6653	Newark, OH	9,891,542	1,720	77
Westamerica Bank	3430	San Rafael, CA	5,787,936	600	76
WEX Bank	34697	Sandy, UT	8,869,803	81	1
Wintrust Bank, N.A.	33935	Chicago, IL	9,563,900	637	33

C-Corp Top Ten Percent: How They Rank

Top Ten Percent: Median	3.74	2.09	19.77	4.11	42.15	0.25	30.37	1.17
Top Ten Percent: Average	10.57	2.36	23.88	4.78	43.17	0.42	38.00	1.77
All Banks: Median	3.13	1.09	10.54	3.41	58.29	0.36	20.72	0.68
All Banks: Average	3.44	1.12	10.82	3.37	58.99	0.49	20.88	0.73

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	WEX Bank	45.30	4	4.91	1	60.76	1	10.19	3	57.02	54	0.21	35	24.82	37	6.97	2
2	Lake Forest Bank & Trust Company, N.A.	25.55	9	2.25	8	24.28	8	3.46	57	41.40	15	0.21	33	26.51	30	2.19	7
3	International Bank of Commerce	10.13	22	2.86	5	15.45	21	4.93	9	36.91	10	0.76	94	40.16	6	1.19	15
4	City National Bank of West Virginia	4.39	44	1.95	11	19.96	11	3.78	31	49.09	23	0.22	36	27.26	28	1.14	18
5	First American Trust, FSB	30.69	8	1.62	22	31.71	4	3.06	81	30.99	4	0.00	1	56.17	3	0.40	92
5	Republic Bank & Trust Company	3.66	55	2.20	9	16.27	18	5.40	7	47.51	20	0.32	54	24.11	41	1.42	11
7	The Bancorp Bank, N.A.	2.76	66	2.82	6	28.63	5	5.85	6	39.37	12	1.61	115	93.24	2	3.63	4
8	RBC Bank, (Georgia) N.A.	3.28	58	2.42	7	21.79	10	4.11	19	32.06	7	0.29	46	23.11	47	0.83	34
9	Farmers & Merchants Bank of Central California	3.82	53	1.71	17	15.54	20	4.11	19	42.89	16	0.02	6	32.55	12	0.38	96
10	Westamerica Bank	-8.29	109	1.97	10	19.57	12	3.86	28	38.93	11	0.09	13	45.84	4	0.69	57
11	Wintrust Bank, N.A.	2.71	68	1.78	14	15.80	19	3.88	26	46.14	19	0.66	86	28.20	24	1.30	13
12	The Park National Bank	2.88	65	1.86	12	16.79	16	4.67	12	55.76	47	0.67	88	34.05	10	1.12	21

PEER GROUP 1:
Less Than \$100 Million
Sub-S Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **241**
 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	89,740	16	1
Bank of Bearden	16282	Bearden, AR	61,870	8	1
Basile State Bank	17621	Basile, LA	81,977	22	3
Boston Trust Walden Company	18342	Boston, MA	89,677	93	1
Crowell State Bank	10352	Crowell, TX	55,389	11	1
Dysart State Bank	17441	Dysart, IA	18,534	6	1
Elevate Bank, N.A.	4770	Sedan, KS	55,697	19	2
Farmers State Bank, Allen, Oklahoma	12758	Allen, OK	56,802	9	1
First Security Bank of Deer Lodge	20657	Deer Lodge, MT	85,817	12	1
Oklahoma State Bank	13416	Buffalo, OK	65,874	15	2
Rolette State Bank	9120	Rolette, ND	47,257	10	1
Sound Banking Company	33183	Lakewood, WA	51,422	5	1
St. Martin National Bank	18937	Saint Martin, MN	28,587	4	1
The Bank of San Jacinto County, Coldspring, Texas	18942	Coldspring, TX	44,308	13	1
The Citizens State Bank and Trust Company	15254	Council Grove, KS	83,746	26	7
The Citizens State Bank of Cheney, Kansas	9658	Cheney, KS	91,442	14	1
The First National Bank in Falfurrias	14095	Falfurrias, TX	76,947	20	1
The First National Bank in Marlow	26260	Marlow, OK	72,114	28	3
The First National Bank of Anson	3078	Anson, TX	86,766	15	1
The First State Bank of Pond Creek, Oklahoma	11527	Pond Creek, OK	57,791	13	2
The Howard State Bank, Howard, Kansas	4693	Howard, KS	74,473	18	4
The Trust Bank	13832	Lenox, GA	44,853	20	3
Vantage Bank	9733	Kent, MN	74,843	11	2
Welcome State Bank	11417	Welcome, MN	42,830	7	1

PEER GROUP 1:
 Less Than \$100 Million

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	10.54	2.15	22.76	4.97	57.52	0.01	33.87	0.49
Top Ten Percent: Average	10.57	2.26	22.24	5.10	56.60	0.16	35.69	0.83
All Banks: Median	0.47	1.26	12.22	3.76	66.17	0.18	24.91	0.30
All Banks: Average	1.34	1.29	12.63	3.92	66.21	0.65	25.96	0.36

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	Crowell State Bank	15.17	28	2.23	21	22.18	28	5.02	29	57.27	62	0.00	1	47.11	8	0.64	37
2	Oklahoma State Bank	21.82	7	3.12	4	30.17	5	6.17	9	50.42	24	0.06	91	34.51	44	0.53	52
3	The First National Bank of Anson	45.00	2	2.61	10	28.14	8	6.25	7	52.43	34	0.44	148	45.43	15	0.74	29
4	Sound Banking Company	15.86	23	2.60	11	22.74	25	6.44	5	57.76	70	0.03	83	36.92	37	0.40	80
5	First Security Bank of Deer Lodge	10.04	47	2.54	12	25.81	14	4.14	92	42.73	9	0.00	1	25.30	116	0.45	64
6	The Citizens State Bank of Cheney, Kansas	29.08	3	2.11	31	27.40	11	4.16	91	52.76	36	0.00	1	24.55	125	0.45	64
7	Welcome State Bank	1.64	112	2.70	7	22.99	19	4.76	49	44.27	10	0.02	79	33.23	50	0.64	37
8	Basile State Bank	18.12	17	2.90	5	29.01	6	5.76	13	57.95	72	1.77	216	36.04	39	2.75	4
9	Bandera Bank	-4.55	168	2.39	14	22.78	23	4.78	48	52.61	35	0.00	1	42.98	22	0.43	70
10	Boston Trust Walden Company	11.12	39	45.57	1	66.93	2	5.07	27	59.52	84	0.00	1	0.00	241	114.23	1
11	Dysart State Bank	12.21	37	1.71	64	18.21	43	5.24	25	58.40	76	0.00	1	31.44	63	0.37	91
12	The Bank of San Jacinto County, Coldspring, Texas	0.02	127	1.98	42	15.63	67	4.90	42	64.58	116	0.00	1	65.87	1	0.73	30
13	Bank of Bearden	20.57	10	1.99	41	19.76	34	4.24	82	50.14	22	0.00	66	56.85	4	0.16	184
14	St. Martin National Bank	6.79	69	2.13	29	16.45	54	3.32	179	52.26	30	0.00	1	27.23	98	1.20	13
15	Farmers State Bank, Allen, Oklahoma	16.42	21	1.97	43	15.35	73	5.37	19	53.60	41	0.33	134	31.34	65	0.41	78
16	Rolette State Bank	3.23	98	2.29	17	22.97	20	4.91	40	58.34	75	0.03	81	24.14	132	1.37	12
16	The First National Bank in Falfurrias	0.40	123	2.03	38	20.47	32	4.63	58	55.89	51	0.05	89	46.99	9	0.42	75
18	Elevate Bank, N.A.	2.56	105	2.09	33	15.38	72	5.90	11	70.74	160	0.02	75	45.46	14	1.93	8
19	The Howard State Bank, Howard, Kansas	-0.36	129	2.08	35	27.49	10	4.81	46	54.14	42	0.03	82	58.07	3	0.27	133
20	The Trust Bank	10.34	44	2.25	19	15.22	76	7.16	1	70.75	161	0.67	166	43.04	20	1.20	13
21	The First State Bank of Pond Creek, Oklahoma	9.70	52	2.17	27	15.86	64	5.47	17	60.44	86	0.21	124	30.29	71	0.44	68
22	The First National Bank in Marlow	-3.00	157	1.85	53	28.19	7	4.17	88	63.53	110	0.00	1	27.72	91	2.16	5
23	Vantage Bank	10.75	42	1.69	67	18.84	37	4.49	62	58.82	80	0.00	1	20.41	169	0.44	68
24	The Citizens State Bank and Trust Company	20.15	11	2.01	40	23.51	17	5.51	16	59.22	82	0.00	1	16.12	204	0.20	160

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

Number of Institutions in Peer Group: **454**
 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
Adrian Bank	8251	Adrian, MO	184,077	31	3
American Interstate Bank	1439	Elkhorn, NE	140,120	10	2
Bank Northwest	16601	Hamilton, MO	216,250	41	5
Bank of Columbia	8775	Columbia, KY	217,724	31	2
Bank of Dade	17543	Trenton, GA	151,357	30	1
Bank of Grand Lake	57915	Grove, OK	247,013	38	2
Bank of Hazlehurst	149	Hazlehurst, GA	144,829	27	2
Bank of the Southwest	2247	Roswell, NM	184,188	82	11
Bank of Wrightsville	5699	Wrightsville, GA	102,196	11	1
Burling Bank	27556	Chicago, IL	205,925	21	1
Citizens Bank	22601	Butler, MO	187,700	46	10
Citizens State Bank and Trust Company	5830	Hiawatha, KS	100,543	22	1
Commerce Bank	34938	Corinth, MS	158,251	29	1
Commercial State Bank	10330	Palmer, TX	117,386	26	3
Community Spirit Bank	50	Red Bay, AL	212,579	46	4
Farmers State Bank	15367	Church Point, LA	183,304	37	6
Farmers State Bank	879	Groesbeck, TX	183,988	37	3
Farmers State Bank & Trust Co.	16114	Lincolnton, GA	168,814	43	5
First Bank	4092	Erick, OK	114,549	17	4
First Missouri Bank of SEMO	19349	Kennett, MO	214,846	42	3
First National Bank of Bosque County	5564	Valley Mills, TX	173,771	32	4
First National Bank of Dublin	26228	Dublin, TX	132,544	35	3
First State Bank	12757	Valliant, OK	101,899	31	3
FirstOak Bank	4660	Independence, KS	246,166	41	3
FNB Coweta	4071	Coweta, OK	118,380	19	1
Halstead Bank	17451	Halstead, KS	194,629	26	3
Heartland State Bank	9007	Redfield, SD	147,945	23	4
Jonesburg State Bank	8896	Jonesburg, MO	137,503	22	3
Lone Oak Bank, N.A.	3184	Eldorado, TX	109,098	20	2
Magnolia State Bank	877	Eastman, GA	197,556	45	5
Muenster State Bank	15523	Muenster, TX	223,090	17	2
POINTWEST Bank	13600	West, TX	131,333	30	3
Security State Bank of Marine	10163	Marine On St. Croix, MN	225,674	28	4
South Georgia Bank	32532	Glennville, GA	249,472	51	4
State Bank Northwest	2945	Spokane Valley, WA	222,212	39	6
Surety Bank	33026	Deland, FL	212,513	37	3
Tejas Bank	18216	Monahans, TX	229,338	15	1
The American National Bank of Mount Pleasant	22942	Mount Pleasant, TX	134,912	28	1
The Chesapeake Bank & Trust Co.	26847	Chestertown, MD	135,483	18	2
The Citizens Bank	10520	Morehead, KY	226,203	50	5
The First Bank of Okarche	1165	Okarche, OK	139,327	8	1
The First State Bank	2301	Boise City, OK	154,466	13	3
The Samson Banking Company, Inc.	16185	Samson, AL	122,199	23	2
Town & Country Bank Midwest	10460	Quincy, IL	214,981	40	4
Turtle Mountain State Bank	58586	Belcourt, ND	132,431	17	1
Utah Independent Bank	22514	Salina, UT	158,441	24	4

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

	Top Ten Percent: Median	6.09	2.30	23.50	4.71	54.12	0.09	34.44	0.53								
	Top Ten Percent: Average	7.91	2.35	23.82	4.90	52.04	0.27	35.84	0.56								
	All Banks: Median	3.44	1.36	14.96	3.77	61.85	0.25	22.75	0.38								
	All Banks: Average	4.03	1.43	15.46	3.84	62.21	0.48	23.76	0.42								
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	25.07	15	3.81	3	27.82	26	6.07	5	38.58	13	0.07	138	40.01	26	0.46	166
2	Turtle Mountain State Bank	10.93	87	2.84	19	30.81	18	4.76	57	39.78	19	0.02	90	62.57	4	0.24	330
3	Jonesburg State Bank	5.35	185	2.48	34	29.12	22	4.51	88	47.41	60	0.00	1	29.10	116	0.38	218
4	Heartland State Bank	1.92	272	2.42	41	28.30	23	4.82	53	49.81	78	0.00	1	27.37	145	0.52	134
5	Tejas Bank	-8.32	417	3.11	9	31.68	16	5.00	40	36.60	10	0.03	97	51.01	9	0.49	150
6	Farmers State Bank	-0.72	320	2.73	23	23.74	52	5.43	16	51.26	91	0.06	135	55.63	6	0.60	106
7	Bank of Columbia	6.86	150	2.59	29	30.80	19	4.62	69	49.43	76	0.13	180	25.81	171	0.65	86
8	Surety Bank	20.79	28	2.31	51	23.25	57	3.76	228	61.19	216	0.14	193	43.73	16	3.67	4
9	Burling Bank	-7.57	412	2.45	38	18.81	132	5.02	38	53.61	107	0.00	1	54.48	8	0.73	70
10	Farmers State Bank & Trust Co.	4.84	195	2.06	77	26.65	32	4.31	117	54.89	122	0.01	83	32.95	71	0.56	115
11	Commerce Bank	3.74	221	2.54	30	26.88	29	5.41	17	53.90	110	0.90	366	41.97	20	0.81	54
12	Bank of Hazlehurst	16.59	45	2.30	53	23.77	51	4.98	43	54.33	115	0.62	325	55.46	7	0.39	210
13	Bank of Wrightsville	23.06	21	1.83	118	27.96	25	3.86	211	51.82	95	0.00	1	34.90	56	0.23	338
14	Commercial State Bank	20.11	30	1.98	85	21.61	80	5.32	24	57.08	153	4.27	451	57.81	5	0.81	54
15	The Chesapeake Bank & Trust Co.	6.66	156	2.09	72	21.21	86	4.66	63	53.39	104	0.03	98	31.49	81	0.37	231
16	Security State Bank of Marine	5.44	183	2.21	60	21.35	82	4.23	128	45.69	44	0.13	179	30.34	101	0.53	128
17	The Citizens Bank	23.22	18	1.79	127	25.14	42	4.61	71	63.55	247	0.21	225	28.12	131	0.86	49
18	American Interstate Bank	44.68	6	4.21	2	22.24	64	5.78	11	27.16	2	0.26	233	25.56	176	0.12	417
19	State Bank Northwest	-2.51	354	2.34	48	18.59	140	6.17	4	61.55	221	0.00	1	42.16	18	0.53	128
20	Bank Northwest	7.21	143	2.97	12	30.93	17	5.49	15	44.29	35	0.18	213	25.15	187	0.27	296
21	POINTWEST Bank	-3.26	370	1.94	93	24.29	48	4.12	150	59.81	195	0.00	1	39.48	29	0.88	45
22	Citizens Bank	2.44	258	2.85	17	30.73	20	6.56	2	55.08	125	0.30	244	34.79	57	0.39	210
23	The First State Bank	8.77	112	2.66	25	34.06	11	4.43	95	36.79	11	0.05	119	22.89	224	0.23	338
24	Bank of the Southwest	7.78	135	2.14	66	22.46	62	6.90	1	69.52	340	0.25	228	65.06	3	0.55	120
25	Farmers State Bank	5.76	175	1.70	140	19.42	118	4.87	47	67.08	307	0.02	91	47.34	13	0.73	70
25	FNB Coweta	12.75	67	2.04	82	26.70	30	4.44	94	51.59	92	0.32	253	24.17	199	0.50	144
27	First National Bank of Dublin	0.47	297	2.29	56	19.68	108	6.07	5	61.30	217	0.12	174	46.60	14	0.62	96
27	Lone Oak Bank, N.A.	25.81	14	2.77	22	17.40	168	6.03	7	54.34	116	0.51	303	30.44	97	0.36	240
29	First State Bank	10.00	101	1.94	93	19.63	109	6.00	8	68.38	329	0.06	133	39.44	30	0.46	166
30	The American National Bank of Mount Pleasant	6.26	168	1.88	106	25.18	41	5.01	39	59.56	191	0.50	300	36.37	44	0.64	91
30	Town & Country Bank Midwest	-6.82	406	3.38	6	26.03	37	5.39	18	41.12	23	1.20	392	34.17	64	0.93	34
32	Bank of Dade	-1.85	342	2.61	28	49.83	4	4.62	69	46.08	50	0.66	331	30.90	89	0.70	78
33	South Georgia Bank	18.05	38	1.86	110	22.23	65	4.23	128	55.87	132	0.55	315	28.94	121	0.65	86
34	Magnolia State Bank	2.15	265	2.67	24	18.19	149	5.73	12	57.05	152	0.40	278	48.13	12	0.59	108
35	The First Bank of Okarche	5.76	174	2.46	37	17.37	169	3.80	222	33.55	6	0.00	1	40.59	25	0.17	378
36	FirstOak Bank	4.05	213	1.90	101	18.45	144	5.00	40	59.79	194	0.00	1	34.72	59	0.32	263
37	Community Spirit Bank	2.98	239	1.81	122	25.71	38	4.52	86	63.45	245	0.01	84	25.35	183	1.40	20
37	The Samson Banking Company, Inc.	11.03	86	1.85	111	13.75	264	3.74	237	55.89	133	0.00	1	29.13	115	0.73	70
39	Citizens State Bank and Trust Company	9.73	105	2.14	66	12.49	293	4.49	89	57.16	155	0.00	1	21.24	257	0.81	54
40	Halstead Bank	15.18	52	1.70	140	19.63	109	4.52	86	57.76	160	0.00	70	23.05	215	0.41	192
41	Bank of Grand Lake	5.92	171	3.29	7	36.23	9	3.49	296	36.56	9	0.04	106	11.99	418	2.12	9
42	Utah Independent Bank	8.40	122	2.47	36	17.91	158	6.34	3	43.97	32	2.89	446	35.13	53	0.42	179
43	First National Bank of Bosque County	5.87	172	2.21	60	18.73	134	4.66	63	54.57	119	0.75	348	37.69	38	0.56	115
44	Muenster State Bank	4.75	199	2.10	71	20.95	90	3.28	343	36.18	7	0.00	1	33.35	68	0.30	274
45	First Missouri Bank of SEMO	13.50	59	1.98	85	20.31	99	4.56	80	58.22	166	0.13	177	23.18	212	0.43	177
46	Adrian Bank	4.02	214	2.25	57	24.92	44	4.58	77	48.17	63	0.17	208	26.30	165	0.37	231

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

Number of Institutions in Peer Group: **391**
 Institution Type: **Commercial Bank, Savings Bank/Thrift**
 Corp Status: **Subchapter S Corporation**
 Asset Size: **\$250 - 499 Million**

Institution Name	FDIC Cert.	City, State	Assets (\$000)	Employees	Branches
Alliance Bank	197	Francesville, IN	458,995	69	7
Applied Bank	34193	Wilmington, DE	274,101	25	3
Austin County State Bank	58484	Bellville, TX	423,487	55	3
Bank of Montana	58482	Missoula, MT	303,384	8	1
Brighton Bank	22578	Salt Lake City, UT	323,320	48	5
Charter Bank	18660	Corpus Christi, TX	303,782	52	4
Citizens Bank	3140	Amarillo, TX	271,968	24	4
Citizens State Bank	15519	Miles, TX	258,376	23	2
Coffee County Bank	22090	Manchester, TN	400,934	76	4
Coleman County State Bank	15480	Coleman, TX	286,445	55	5
Community 1st Bank Las Vegas	16854	Las Vegas, NM	310,553	36	3
Community Bank	25752	Longview, TX	297,369	32	6
Cumberland Security Bank, Inc.	11358	Somerset, KY	414,088	62	4
Douglas National Bank	57230	Douglas, GA	330,688	33	1
Durden Banking Company, Incorporated	15336	Twin City, GA	297,464	46	4
First National Bank of Burleson	23430	Burleson, TX	266,715	27	2
First State Bank	16695	Stratford, TX	348,182	38	3
First State Bank	17950	Clute, TX	414,408	56	3
FNB Picayune Bank	16612	Picayune, MS	281,784	67	7
Grundy Bank	3713	Morris, IL	470,326	52	3
Lamar Bank and Trust Company	1964	Lamar, MO	259,083	37	1
Municipal Trust and Savings Bank	23546	Bourbonnais, IL	354,247	51	3
Paradise Bank	58030	Boca Raton, FL	453,606	50	2
Pony Express Bank	4526	Braymer, MO	386,458	31	2
Robertson Banking Company	39	Demopolis, AL	478,055	76	8
Security State Bank	11907	Farwell, TX	322,346	17	1
Sooner State Bank	402	Tuttle, OK	319,354	68	7
State Bank of De Kalb	15463	De Kalb, TX	472,362	89	6
State Street Bank and Trust Company	14857	Quincy, IL	334,554	59	3
Sunmark Community Bank	16825	Perry, GA	389,438	63	6
Texas State Bank	18698	San Angelo, TX	416,230	70	1
The Commercial Bank	175	Crawford, GA	427,456	53	5
The Commercial National Bank of Brady	3110	Brady, TX	370,406	62	5
The First National Bank of Gordon	5410	Gordon, NE	374,926	38	1
The First National Bank of Hughes Springs	3268	Hughes Springs, TX	321,174	108	15
The James Polk Stone Community Bank	2244	Portales, NM	436,433	87	9
Valor Bank	9467	Edmond, OK	284,166	42	2
West Texas State Bank	16866	Snyder, TX	348,209	61	4
Western Bank	16720	Artesia, NM	321,613	23	1

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

Top Ten Percent: Median	11.16	2.64	25.13	4.82	47.70	0.07	30.42	0.66
Top Ten Percent: Average	11.31	2.65	26.84	4.77	46.74	0.34	31.84	0.65
All Banks: Median	4.05	1.47	16.09	3.69	59.48	0.29	20.58	0.44
All Banks: Average	4.48	1.49	16.96	3.75	60.18	0.51	21.55	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	Bank of Montana	39.57	6	3.96	2	41.54	7	4.25	90	21.91	1	0.00	1	53.17	3	0.94	41
2	Applied Bank	11.64	62	3.80	5	23.97	59	4.84	36	30.41	4	0.00	1	49.62	4	0.91	46
3	Grundy Bank	69.86	1	3.11	14	23.91	62	4.89	35	44.02	34	0.00	1	34.15	36	0.96	38
4	Cumberland Security Bank, Inc.	24.89	16	4.18	1	31.18	20	5.85	8	34.58	9	0.03	78	39.89	20	0.73	87
5	Paradise Bank	19.69	26	2.72	27	41.16	8	5.32	20	51.81	96	0.16	145	28.90	81	0.95	40
6	Community 1st Bank Las Vegas	12.88	51	2.25	50	32.47	18	3.86	164	47.70	56	0.00	1	36.98	25	0.63	116
7	Durden Banking Company, Incorporated	10.47	80	3.10	15	22.90	71	5.51	13	49.09	67	0.10	116	30.42	62	0.76	73
8	Coleman County State Bank	69.70	2	2.57	31	28.71	27	5.53	12	55.01	133	0.23	175	32.85	46	0.76	73
9	The Commercial National Bank of Brady	29.54	10	3.32	6	41.78	6	6.61	4	49.71	71	1.10	327	29.58	72	0.65	112
10	The Commercial Bank	-2.49	320	3.04	19	40.51	9	4.98	30	43.20	32	0.03	83	36.11	31	0.72	90
11	The First National Bank of Gordon	24.75	17	3.05	18	26.85	34	4.58	53	33.13	8	0.41	216	20.61	195	0.62	119
12	First State Bank	6.84	137	2.32	44	22.03	89	3.81	172	42.40	30	0.00	1	33.45	43	0.54	146
13	Douglas National Bank	-13.62	386	3.17	11	38.06	11	4.84	36	41.35	26	0.05	93	30.50	61	0.85	55
14	First National Bank of Burselon	3.82	202	3.00	21	25.41	44	4.73	45	37.19	15	0.00	1	38.07	24	0.22	334
15	Sunmark Community Bank	-0.52	293	3.10	15	24.22	55	5.81	9	47.23	53	0.02	64	44.31	12	0.46	187
16	The First National Bank of Hughes Springs	11.69	61	3.12	13	28.93	26	6.80	3	55.93	147	1.88	369	54.17	2	0.77	70
17	State Bank of De Kalb	16.47	32	2.27	49	19.65	122	4.82	40	54.69	128	0.11	124	24.12	132	0.77	70
18	Charter Bank	2.17	238	2.57	31	39.49	10	5.46	14	52.85	109	0.34	205	45.56	10	0.66	105
19	Municipal Trust and Savings Bank	2.14	239	3.01	20	18.41	146	4.50	65	35.98	11	0.00	1	28.01	91	0.53	150
20	Coffee County Bank	13.60	46	2.30	48	26.70	36	4.51	64	56.75	158	0.22	171	21.16	188	1.30	18
21	Community Bank	-1.57	305	2.77	25	24.42	54	4.26	87	39.68	19	0.00	1	31.81	49	0.42	205
22	Citizens State Bank	11.16	72	2.73	26	26.34	38	4.57	55	39.27	18	0.11	129	23.19	147	0.28	284
23	Texas State Bank	-3.39	332	2.25	50	19.45	125	4.08	115	54.08	121	0.00	1	45.50	11	1.31	17
24	Western Bank	-25.88	389	3.07	17	37.11	12	5.08	25	36.09	12	0.00	1	65.74	1	0.22	334
25	Citizens Bank	12.31	57	2.56	33	25.13	46	4.82	40	44.24	37	0.00	47	20.72	194	0.18	350
25	The James Polk Stone Community Bank	17.19	29	1.60	159	26.33	39	4.49	66	60.31	205	0.66	272	46.52	9	1.12	25
27	Sooner State Bank	9.94	89	2.01	73	18.02	156	4.84	36	54.99	132	0.00	1	27.87	92	0.38	226
28	Pony Express Bank	9.99	88	2.64	28	28.48	30	4.75	44	44.71	40	0.09	113	21.55	177	0.26	304
29	Security State Bank	7.41	123	2.98	22	22.39	81	4.06	120	33.03	7	0.07	105	13.91	322	0.85	55
30	FNB Picayune Bank	0.95	264	3.16	12	24.88	49	5.10	24	44.10	35	1.32	342	29.89	71	0.80	64
30	Lamar Bank and Trust Company	13.93	43	1.98	78	25.61	42	4.04	123	54.15	122	0.05	96	17.90	252	0.66	105
32	Alliance Bank	14.59	40	1.99	76	22.45	80	4.18	103	48.60	62	0.02	65	17.53	260	0.47	181
33	Austin County State Bank	9.75	92	2.19	54	21.99	91	5.04	27	47.77	58	0.21	166	23.38	143	0.35	242
33	State Street Bank and Trust Company	5.68	154	1.89	90	24.06	56	4.29	84	58.72	182	0.24	180	26.85	101	1.08	26
35	Valor Bank	11.71	60	2.03	68	25.44	43	4.33	79	58.21	175	0.05	97	11.89	340	1.06	27
36	Robertson Banking Company	4.95	170	1.94	83	20.64	108	4.10	113	52.88	110	0.07	109	31.36	53	0.53	150
37	Brighton Bank	10.03	87	2.33	41	24.66	53	4.91	33	54.95	131	1.38	346	33.69	42	0.49	172
37	West Texas State Bank	17.61	27	2.37	39	21.78	95	5.16	23	44.65	39	2.17	377	28.97	79	0.38	226
39	First State Bank	16.53	31	2.00	74	21.96	92	4.29	84	51.86	98	1.72	365	30.32	63	0.68	99

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

Number of Institutions in Peer Group: **231**
 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	665,128	115	4
Central State Bank	72	Calera, AL	721,339	94	7
First Bank Kansas	18431	Salina, KS	573,733	121	7
First Bank of Owasso	18592	Owasso, OK	592,811	78	3
First Community Bank of Central Alabama	57124	Wetumpka, AL	657,238	99	8
First National Bank North	5269	Walker, MN	799,756	123	10
First State Bank and Trust	16332	Monticello, IL	513,967	98	9
FNBT Bank	17580	Fort Walton Beach, FL	610,094	75	10
Great American Bank	35292	Lawrence, KS	507,439	55	5
HCN Bank	21606	Riverside, CA	961,127	93	6
HNB National Bank	4540	Hannibal, MO	960,966	144	15
NewFirst National Bank	3183	El Campo, TX	908,368	87	7
Rayne State Bank & Trust Company	16075	Rayne, LA	537,969	72	7
Southwest Capital Bank	12258	Albuquerque, NM	506,942	83	2
The Bank and Trust, S.S.B.	1184	Del Rio, TX	567,077	140	8
The First National Bank of Jeanerette	4290	Jeanerette, LA	584,596	101	8
The Pueblo Bank and Trust Company	12594	Pueblo, CO	647,402	136	11
Titan Bank, N.A.	3225	Mineral Wells, TX	639,498	36	1
Town & Country Bank	13071	Salem, MO	745,793	136	10
Union Bank	14597	Mena, AR	651,547	114	9
Western Commerce Bank	18389	Carlsbad, NM	804,405	98	12
Wilson & Muir Bank & Trust Company	17040	Bardstown, KY	802,908	138	10
Yampa Valley Bank	35407	Steamboat Springs, CO	655,516	71	2

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	8.13	2.29	23.42	4.36	50.20	0.16	28.91	0.56
Top Ten Percent: Average	8.63	2.34	25.29	4.39	50.10	0.16	28.43	0.67
All Banks: Median	3.53	1.40	15.65	3.71	60.23	0.30	21.70	0.48
All Banks: Average	4.06	1.47	16.30	3.75	60.77	0.52	22.27	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	Titan Bank, N.A.	66.12	1	3.00	6	35.62	7	4.14	68	32.95	4	0.28	110	49.81	4	0.56	94
2	Wilson & Muir Bank & Trust Company	4.12	109	2.56	10	52.11	2	4.37	36	44.29	22	0.03	34	37.43	15	0.46	122
3	First Bank of Owasso	11.79	29	3.00	6	20.05	61	4.91	16	41.01	14	0.01	22	21.39	125	0.56	94
4	The Pueblo Bank and Trust Company	9.95	48	2.31	22	19.46	69	5.07	10	58.88	95	0.19	93	33.36	24	1.50	15
5	First Community Bank of Central Alabama	8.00	63	2.29	23	40.57	5	4.47	30	47.96	38	0.20	96	25.73	74	0.69	70
6	Great American Bank	8.13	61	2.63	8	20.87	52	4.56	25	42.40	18	0.00	1	18.90	147	0.50	109
7	HCN Bank	4.59	103	2.35	19	21.68	41	3.85	94	41.79	17	0.00	1	35.23	20	0.44	127
8	CCB Community Bank	0.11	158	2.15	33	24.90	22	4.40	33	52.29	54	0.02	25	29.85	40	0.66	76
9	The First National Bank of Jeanerette	22.95	10	2.50	12	26.49	19	4.98	12	47.82	37	0.61	157	23.15	96	0.52	105
10	Yampa Valley Bank	7.55	67	2.12	35	26.83	18	4.30	47	50.20	44	0.07	46	30.51	37	0.33	169
11	First State Bank and Trust	15.23	20	1.80	62	23.76	24	3.88	91	59.36	102	0.16	82	28.88	48	0.82	41
12	The Bank and Trust, S.S.B.	10.86	37	1.54	93	20.29	55	4.29	49	70.69	188	0.03	36	37.51	14	1.56	13
13	Central State Bank	16.63	18	2.08	40	22.98	29	4.36	38	49.02	42	0.23	105	22.90	98	0.46	122
14	FNBT Bank	3.45	117	2.14	34	19.22	73	3.64	128	55.35	68	0.00	17	28.91	47	0.91	29
15	Western Commerce Bank	6.03	86	3.11	5	33.59	8	5.24	8	41.37	15	1.51	206	35.93	19	0.33	169
16	First National Bank North	3.15	123	2.43	15	21.04	47	4.54	26	50.47	48	0.09	55	19.20	143	0.73	60
17	Union Bank	0.45	154	2.21	26	20.97	49	4.40	33	52.58	56	0.28	111	29.27	45	0.79	48
18	Southwest Capital Bank	12.80	25	2.19	29	24.82	23	4.19	56	62.04	129	0.16	84	34.64	22	0.34	163
19	Rayne State Bank & Trust Company	13.58	24	1.86	58	23.42	26	4.30	47	54.70	62	0.16	85	29.77	41	0.29	189
19	Town & Country Bank	11.32	33	1.89	57	20.89	51	3.78	111	56.91	80	0.19	92	26.97	60	0.79	48
21	HNB National Bank	8.71	56	2.38	17	21.59	42	3.94	87	45.52	24	0.12	68	15.83	188	0.72	61
21	NewFirst National Bank	-3.62	206	3.29	4	28.19	15	5.30	5	37.96	7	0.27	109	27.47	57	0.41	140
23	First Bank Kansas	1.76	141	2.19	29	33.10	9	4.17	61	60.08	113	0.06	45	20.00	136	1.86	11

PEER GROUP 5:
\$1 - 5 Billion
Sub-S Top Ten Percent: How They Rank

Number of Institutions in Peer Group: **120**
 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
Citizens Bank of Las Cruces	20161	Las Cruces, NM	1,105,786	138	9
Credit One Bank, N.A.	25620	Las Vegas, NV	1,921,624	1,217	1
Edmonton State Bank	9678	Glasgow, KY	1,106,095	186	18
First American Bank	2240	Artesia, NM	1,871,809	249	19
Hilltop National Bank	19184	Casper, WY	1,004,767	137	5
Peoples Bank of Alabama	22537	Cullman, AL	1,423,498	276	28
Pioneer Bank	27872	Roswell, NM	1,073,653	159	10
Sutton Bank	5962	Attica, OH	1,609,163	216	7
The Citizens National Bank of Bluffton	6531	Bluffton, OH	1,065,092	160	9
The Nodaway Valley Bank	8904	Maryville, MO	1,499,730	168	10
The Yellowstone Bank	1978	Laurel, MT	1,275,105	104	10
Wallis Bank	20845	Wallis, TX	1,385,416	235	17

Sub-S Top Ten Percent: How They Rank

Top Ten Percent: Median	11.17	2.41	25.11	4.50	52.96	0.10	30.25	0.88
Top Ten Percent: Average	13.05	4.86	31.69	5.79	51.15	0.65	31.69	7.50
All Banks: Median	3.31	1.51	16.55	3.60	59.25	0.30	20.14	0.61
All Banks: Average	3.89	1.51	16.60	3.63	59.58	0.49	21.23	0.75

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	3.64	59	4.13	2	39.84	3	4.68	10	46.13	13	0.00	1	71.51	1	3.25	7
2	Citizens Bank of Las Cruces	11.41	17	2.14	18	22.17	18	4.39	18	53.33	31	0.00	1	33.63	14	0.61	59
3	The Nodaway Valley Bank	10.93	20	2.14	18	28.67	7	3.97	31	52.58	28	0.03	13	28.83	29	0.80	35
4	Edmonton State Bank	25.80	5	2.36	11	19.58	36	4.64	12	51.69	26	0.10	33	28.89	27	0.71	44
5	First American Bank	12.04	16	2.48	8	32.19	5	4.61	13	43.97	9	0.52	78	38.29	5	0.57	68
6	Wallis Bank	21.84	6	2.60	6	25.43	11	5.29	3	54.54	39	2.87	116	28.39	31	1.29	18
7	Peoples Bank of Alabama	10.55	22	1.96	24	22.16	19	4.39	18	60.39	68	0.14	43	33.26	17	0.99	25
7	Pioneer Bank	18.49	9	2.17	16	24.78	12	4.99	8	54.61	40	1.49	108	33.47	16	0.95	27
9	The Yellowstone Bank	1.76	73	2.94	5	21.35	24	4.31	20	32.76	2	0.00	5	27.86	33	0.28	104
10	The Citizens National Bank of Bluffton	0.10	82	2.46	9	26.62	9	4.17	24	45.86	12	0.09	31	24.50	47	0.58	65
11	Credit One Bank, N.A.	30.93	2	31.38	1	96.73	1	20.80	1	59.13	57	2.53	113	0.09	120	78.83	1
12	Hilltop National Bank	9.07	28	1.52	59	20.73	26	3.19	87	58.81	56	0.00	1	31.60	23	1.09	21