

2018 Seifried & Brew Top 15th Percentile

What is the secret of an S&B Top 15th Percentile Bank? The secret is the optimum balance of risk and reward. Seifried & Brew ranks every community bank across the nation with our proprietary S&B Total Risk Index. This index models capital risk, credit risk, earnings at risk, liquidity risk, and national/regional economic risk. The S&B Risk/Return Composite Index balances each community bank's risk ranking with their return on assets and return on equity. The S&B Top 15th Percentile Banks are inclusive of community banks with assets between \$10 million to \$30 billion, that have excelled in 2018.

National Rank	Bank	S&B Composite Score				Regional Rank
		Percentile Rank	City	State	Region	
1	FSNB, National Association	100.000	Lawton	OK	SW	1.00
2	1st Bank & Trust	99.900	Broken Bow	OK	SW	2.00
2	Liberty Bank Minnesota	99.900	Saint Cloud	MN	MW	1.00
2	Champion Bank	99.900	Parker	CO	RM	1.00
2	Community National Bank	99.900	Seneca	KS	MW	2.00
2	American State Bank & Trust Company of Williston	99.900	Williston	ND	MW	3.00
7	FirstBank	99.800	Lakewood	CO	RM	2.00
7	Bank of Morton	99.800	Morton	MS	SE	1.00
7	Haverford Trust Company	99.800	Radnor	PA	NE	1.00
7	United Bank	99.800	Zebulon	GA	SE	2.00
7	Grandview Bank	99.800	Grandview	TX	SW	3.00
12	Pioneer Trust Bank, National Association	99.700	Salem	OR	PC	1.00
12	Centinel Bank of Taos	99.700	Taos	NM	SW	4.00
12	Charter Bank	99.700	Corpus Christi	TX	SW	5.00
12	Charlotte State Bank & Trust	99.700	Port Charlotte	FL	SE	3.00
12	CBW Bank	99.700	Weir	KS	MW	4.00
17	Victory Community Bank	99.600	Fort Mitchell	KY	SE	4.00
17	Waggoner National Bank of Vernon	99.600	Vernon	TX	SW	6.00
17	Citizens State Bank	99.600	Sealy	TX	SW	7.00
17	Trinity Bank, N.A.	99.600	Fort Worth	TX	SW	8.00
17	Heritage Bank of Nevada	99.600	Reno	NV	RM	3.00
22	First National Bank of Las Animas	99.500	Las Animas	CO	RM	4.00
22	Willamette Valley Bank	99.500	Salem	OR	PC	2.00
22	Englewood Bank & Trust	99.500	Englewood	FL	SE	5.00
22	Bank of Mauston	99.500	Mauston	WI	MW	5.00
22	Citizens Bank & Trust Company	99.500	Van Buren	AR	SE	6.00
22	Cumberland Security Bank, Inc.	99.500	Somerset	KY	SE	7.00
28	Citizens Bank	99.400	Carthage	TN	SE	8.00
28	Union Bank of Mena	99.400	Mena	AR	SE	9.00
28	Oklahoma State Bank	99.400	Buffalo	OK	SW	9.00
28	Peoples Bank	99.400	Sheridan	AR	SE	10.00
28	Peoples Bank Co.	99.400	Coldwater	OH	MW	6.00
33	First Bank of Okarche	99.300	Okarche	OK	SW	10.00
33	Falls City National Bank	99.300	Falls City	TX	SW	11.00
33	Hodge Bank & Trust Company	99.300	Hodge	LA	SE	11.00
33	Nebraska State Bank	99.300	Oshkosh	NE	MW	7.00
33	Central Bank of Lake of the Ozarks	99.300	Osage Beach	MO	MW	8.00
38	Bloomsdale Bank	99.200	Bloomsdale	MO	MW	9.00
38	Brighton Bank	99.200	Salt Lake City	UT	RM	5.00
38	Elkton Bank & Trust Company	99.200	Elkton	KY	SE	12.00
38	First Financial Bank, National Association	99.200	Abilene	TX	SW	12.00
38	Sterling Bank and Trust, FSB	99.200	Southfield	MI	MW	10.00
43	Bank of South Carolina	99.100	Charleston	SC	SE	13.00
43	Bank and Trust of Bryan/College Station	99.100	Bryan	TX	SW	13.00
43	Mississippi River Bank	99.100	Belle Chasse	LA	SE	14.00
43	Vermillion State Bank	99.100	Vermillion	MN	MW	11.00
43	Park Ridge Community Bank	99.100	Park Ridge	IL	MW	12.00
48	First State Bank	99.000	Britt	IA	MW	13.00
48	First Metro Bank	99.000	Muscle Shoals	AL	SE	15.00
48	First Madison Bank & Trust	99.000	Athens	GA	SE	16.00
48	Kinmundy Bank	99.000	Kinmundy	IL	MW	14.00
48	National Bank of Andrews	99.000	Andrews	TX	SW	14.00
48	WoodTrust Bank	99.000	Wisconsin Rapids	WI	MW	15.00
54	Community Bank	98.900	Longview	TX	SW	15.00
54	Santa Anna National Bank	98.900	Santa Anna	TX	SW	16.00
54	AMG National Trust Bank	98.900	Greenwood Village	CO	RM	6.00
54	Bank of Prairie Du Sac	98.900	Prairie Du Sac	WI	MW	16.00
54	Community Bank	98.900	Bristow	OK	SW	17.00

National Rank	Bank	S&B Composite Score				Regional Rank
		Percentile Rank	City	State	Region	
59	Independence Bank	98.800	East Greenwich	RI	NE	2.00
59	First Command Bank	98.800	Fort Worth	TX	SW	18.00
59	First National Bank of Picayune	98.800	Picayune	MS	SE	17.00
59	Islanders Bank	98.800	Friday Harbor	WA	PC	3.00
59	Jefferson Bank of Missouri	98.800	Jefferson City	MO	MW	17.00
64	Bank of George	98.700	Las Vegas	NV	RM	7.00
64	Truxton Trust Company	98.700	Nashville	TN	SE	18.00
64	New Mexico Bank & Trust	98.700	Albuquerque	NM	SW	19.00
64	Liberty State Bank	98.700	Powers Lake	ND	MW	18.00
64	Bank of Hydro	98.700	Hydro	OK	SW	20.00
69	Security Bank of Southwest Missouri	98.600	Cassville	MO	MW	19.00
69	Western Alliance Bank	98.600	Phoenix	AZ	SW	21.00
69	Peoples Community Bank	98.600	Greenville	MO	MW	20.00
69	North Valley Bank	98.600	Thornton	CO	RM	8.00
69	Bank of Dade	98.600	Trenton	GA	SE	19.00
74	Metro City Bank	98.500	Doraville	GA	SE	20.00
74	Waycross Bank & Trust	98.500	Waycross	GA	SE	21.00
74	Holladay Bank & Trust	98.500	Salt Lake City	UT	RM	9.00
74	Wilkinson County Bank	98.500	Irwinton	GA	SE	22.00
74	First Security Bank of Deer Lodge	98.500	Deer Lodge	MT	RM	10.00
74	First National Bank of Bastrop	98.500	Bastrop	TX	SW	22.00
80	Home Bank of California	98.400	San Diego	CA	PC	4.00
80	Bank of Hemet	98.400	Riverside	CA	PC	5.00
80	First Eagle Bank	98.400	Chicago	IL	MW	21.00
80	Texas Bank Financial	98.400	Weatherford	TX	SW	23.00
80	Security State Bank	98.400	Cheyenne	OK	SW	24.00
85	Coffee County Bank	98.300	Manchester	TN	SE	23.00
85	Yampa Valley Bank	98.300	Steamboat Springs	CO	RM	11.00
85	Valley Bank of Commerce	98.300	Roswell	NM	SW	25.00
85	Exchange Bank	98.300	Santa Rosa	CA	PC	6.00
85	First New Mexico Bank, Las Cruces	98.300	Las Cruces	NM	SW	26.00
90	Douglas National Bank	98.200	Douglas	GA	SE	24.00
90	First National Bank of Anson	98.200	Anson	TX	SW	27.00
90	Dolores State Bank	98.200	Dolores	CO	RM	12.00
90	First State Bank of Uvalde	98.200	Uvalde	TX	SW	28.00
90	First National Bank of Stigler	98.200	Stigler	OK	SW	29.00
95	Farmers and Merchants National Bank of Fairview	98.100	Fairview	OK	SW	30.00
95	NOA Bank	98.100	Duluth	GA	SE	25.00
95	South Georgia Bank	98.100	Glennville	GA	SE	26.00
95	Points West Community Bank	98.100	Windsor	CO	RM	13.00
95	Town & Country Bank	98.100	Las Vegas	NV	RM	14.00
95	Plumas Bank	98.100	Quincy	CA	PC	7.00
101	Fidelity Bank	98.000	Wichita Falls	TX	SW	31.00
101	Brannen Bank	98.000	Inverness	FL	SE	27.00
101	Cowboy Bank of Texas	98.000	Maypearl	TX	SW	32.00
101	Central Bank of Boone County	98.000	Columbia	MO	MW	22.00
101	Inwood National Bank	98.000	Dallas	TX	SW	33.00
106	First National Bank of Beeville	97.900	Beeville	TX	SW	34.00
106	Bessemer Trust Company, National Association	97.900	New York	NY	NE	3.00
106	First Bank	97.900	Erick	OK	SW	35.00
106	First National Bank and Trust Co., Chickasha, Oklahoma	97.900	Chickasha	OK	SW	36.00
106	Citizens & Northern Bank	97.900	Wellsboro	PA	NE	4.00
111	Bessemer Trust Company	97.800	Woodbridge	NJ	NE	5.00
111	Thomasville National Bank	97.800	Thomasville	GA	SE	28.00
111	Quantum National Bank	97.800	Suwanee	GA	SE	29.00
111	Farmers State Bank Hillsboro	97.800	Hillsboro	WI	MW	23.00
111	Beauregard Federal Savings Bank	97.800	DeRidder	LA	SE	30.00
116	First National Bank of Cokato	97.700	Cokato	MN	MW	24.00
116	Alpine Bank	97.700	Glenwood Springs	CO	RM	15.00
116	Esquire Bank, National Association	97.700	Jericho	NY	NE	6.00
116	United Community Bank of West Kentucky, Inc.	97.700	Morganfield	KY	SE	31.00
116	First National Bank & Trust of Elk City	97.700	Elk City	OK	SW	37.00
121	First National Bank of Eldorado	97.600	Eldorado	TX	SW	38.00
121	Citizens State Bank	97.600	Corrigan	TX	SW	39.00
121	First National Bank of Groton	97.600	Groton	NY	NE	7.00
121	Tejas Bank	97.600	Monahans	TX	SW	40.00
121	Farmers and Merchants State Bank of Pierz	97.600	Pierz	MN	MW	25.00
121	Bank of Advance	97.600	Advance	MO	MW	26.00
127	St. Henry Bank	97.500	Saint Henry	OH	MW	27.00
127	FinWise Bank	97.500	Murray	UT	RM	16.00
127	Cheaha Bank	97.500	Oxford	AL	SE	32.00
127	Horatio State Bank	97.500	Horatio	AR	SE	33.00

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127	Wauchula State Bank	97.500	Wauchula	FL	SE	34.00
132	Tompkins Trust Company	97.400	Ithaca	NY	NE	8.00
132	Exchange Bank and Trust Company	97.400	Natchitoches	LA	SE	35.00
132	Pacific Global Bank	97.400	Chicago	IL	MW	28.00
132	Intracoastal Bank	97.400	Palm Coast	FL	SE	36.00
132	Southeastern Bank	97.400	Darien	GA	SE	37.00
137	NewFirst National Bank	97.300	El Campo	TX	SW	41.00
137	Bank of Star Valley	97.300	Afton	WY	RM	17.00
137	Industry State Bank	97.300	Industry	TX	SW	42.00
137	Alamosa State Bank	97.300	Alamosa	CO	RM	18.00
137	Bank of Crockett	97.300	Bells	TN	SE	38.00
142	Goodfield State Bank	97.200	Goodfield	IL	MW	29.00
142	Commercial Bank	97.200	Crawford	GA	SE	39.00
142	Community Bank of Easton	97.200	Easton	IL	MW	30.00
142	Community National Bank of Okarche	97.200	Okarche	OK	SW	43.00
142	Pony Express Bank	97.200	Liberty	MO	MW	31.00
147	Wyoming Bank & Trust	97.100	Cheyenne	WY	RM	19.00
147	Central National Bank	97.100	Waco	TX	SW	44.00
147	State Bank of Southern Utah	97.100	Cedar City	UT	RM	20.00
147	First Whitney Bank and Trust	97.100	Atlantic	IA	MW	32.00
147	Central Bank of Audrain County	97.100	Mexico	MO	MW	33.00
147	Freedom Bank	97.100	Huntingburg	IN	MW	34.00
153	First National Bank North	97.000	Walker	MN	MW	35.00
153	Farmers State Bank	97.000	Groesbeck	TX	SW	45.00
153	New Century Bank	97.000	Belleville	KS	MW	36.00
153	First Bank Kansas	97.000	Salina	KS	MW	37.00
153	Citizens Bank	97.000	Amarillo	TX	SW	46.00
158	Farmers State Bank of Newcastle	96.900	Newcastle	TX	SW	47.00
158	First National Bank of Central Texas	96.900	Waco	TX	SW	48.00
158	Parke Bank	96.900	Sewell	NJ	NE	9.00
158	First National Bank of Burleson	96.900	Burleson	TX	SW	49.00
158	Western Commerce Bank	96.900	Carlsbad	NM	SW	50.00
163	Citizens Community Bank	96.800	Winchester	TN	SE	40.00
163	Ericson State Bank	96.800	Ericson	NE	MW	38.00
163	Citizens Bank of Americus	96.800	Americus	GA	SE	41.00
163	Bank of Hawaii	96.800	Honolulu	HI	PC	8.00
163	First Trust and Savings Bank of Watseka	96.800	Watseska	IL	MW	39.00
168	Citizens Bank of Las Cruces	96.700	Las Cruces	NM	SW	51.00
168	Security State Bank of Marine	96.700	Marine On Saint Croix	MN	MW	40.00
168	Citizens First National Bank	96.700	Storm Lake	IA	MW	41.00
168	Petit Jean State Bank	96.700	Morrilton	AR	SE	42.00
168	Grant County State Bank	96.700	Swayzee	IN	MW	42.00
173	Sutton Bank	96.600	Attica	OH	MW	43.00
173	Welcome State Bank	96.600	Welcome	MN	MW	44.00
173	Main Bank	96.600	Albuquerque	NM	SW	52.00
173	First Bank of Boaz	96.600	Boaz	AL	SE	43.00
173	Crossroads Bank	96.600	Yoakum	TX	SW	53.00
173	Senath State Bank	96.600	Senath	MO	MW	45.00
179	State Bank of Texas	96.500	Dallas	TX	SW	54.00
179	Bank of St. Elizabeth	96.500	Saint Elizabeth	MO	MW	46.00
179	Charlevoix State Bank	96.500	Charlevoix	MI	MW	47.00
179	Sloan State Bank	96.500	Sloan	IA	MW	48.00
179	RSNB Bank	96.500	Rock Springs	WY	RM	21.00
184	Western Bank, Artesia, New Mexico	96.400	Artesia	NM	SW	55.00
184	Commerce Bank	96.400	Laredo	TX	SW	56.00
184	Security First National Bank of Hugo	96.400	Hugo	OK	SW	57.00
184	Commerce Bank	96.400	Corinth	MS	SE	44.00
184	Commercial Bank	96.400	Mason	TX	SW	58.00
189	Farmers State Bank of Oakley, Kansas	96.300	Oakley	KS	MW	49.00
189	Wilson & Muir Bank & Trust Company	96.300	Bardstown	KY	SE	45.00
189	First Community Bank	96.300	San Benito	TX	SW	59.00
189	Drummond Community Bank	96.300	Chiefland	FL	SE	46.00
189	Palmetto State Bank	96.300	Hampton	SC	SE	47.00
194	Colorado Bank and Trust Company of La Junta	96.200	La Junta	CO	RM	22.00
194	First American Bank and Trust	96.200	Vacherie	LA	SE	48.00
194	Community State Bank	96.200	Coffeyville	KS	MW	50.00
194	Central National Bank of Poteau	96.200	Poteau	OK	SW	60.00
194	Union Bank & Trust Company	96.200	Livingston	TN	SE	49.00
194	First Security Bank of Roundup	96.200	Roundup	MT	RM	23.00
200	First National Bank	96.100	Fort Pierre	SD	MW	51.00
200	Bank of the West	96.100	Thomas	OK	SW	61.00
200	Century Bank of the Ozarks	96.100	Gainesville	MO	MW	52.00

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200	First State Bank of Colfax	96.100	Colfax	IA	MW	53.00
200	Citizens Tri-County Bank	96.100	Dunlap	TN	SE	50.00
205	First State Bank of Golva	96.000	Golva	ND	MW	54.00
205	Nodaway Valley Bank	96.000	Maryville	MO	MW	55.00
205	Metro Bank	96.000	Pell City	AL	SE	51.00
205	International Bank of Commerce	96.000	Brownsville	TX	SW	62.00
205	Stock Yards Bank & Trust Company	96.000	Louisville	KY	SE	52.00
210	First State Bank	95.900	Watonga	OK	SW	63.00
210	CNB Bank	95.900	Carlsbad	NM	SW	64.00
210	Lindell Bank & Trust Company	95.900	Saint Louis	MO	MW	56.00
210	Liberty Capital Bank	95.900	Addison	TX	SW	65.00
210	New Era Bank	95.900	Fredericktown	MO	MW	57.00
215	HomeTown Bank of Alabama	95.800	Oneonta	AL	SE	53.00
215	Biscayne Bank	95.800	Coconut Grove	FL	SE	54.00
215	Prime Bank	95.800	Edmond	OK	SW	66.00
215	Timberland Bank	95.800	Hoquiam	WA	PC	9.00
215	First Bank of Thomas	95.800	Thomas	OK	SW	67.00
220	Citizens State Bank	95.700	Miles	TX	SW	68.00
220	Lena State Bank	95.700	Lena	IL	MW	58.00
220	TexasBank	95.700	Brownwood	TX	SW	69.00
220	Minster Bank	95.700	Minster	OH	MW	59.00
220	Northwestern Bank	95.700	Chippewa Falls	WI	MW	60.00
220	First National Bank in Taylorville	95.700	Taylorville	IL	MW	61.00
226	Old Fort Banking Company	95.600	Old Fort	OH	MW	62.00
226	EvaBank	95.600	Cullman	AL	SE	55.00
226	WestAmerica Bank	95.600	San Rafael	CA	PC	10.00
226	Apex Bank	95.600	Camden	TN	SE	56.00
226	Bandera Bank	95.600	Bandera	TX	SW	70.00
231	Citizens Bank of Edina	95.500	Edina	MO	MW	63.00
231	Fowler State Bank	95.500	Fowler	IN	MW	64.00
231	Cross River Bank	95.500	Fort Lee	NJ	NE	10.00
231	Clackamas County Bank	95.500	Sandy	OR	PC	11.00
231	Pacific City Bank	95.500	Los Angeles	CA	PC	12.00
236	First State Bank of St. Peter	95.400	Saint Peter	IL	MW	65.00
236	First State Bank	95.400	Louise	TX	SW	71.00
236	Oregon Community Bank	95.400	Oregon	WI	MW	66.00
236	Round Top State Bank	95.400	Round Top	TX	SW	72.00
236	WestStar Bank	95.400	El Paso	TX	SW	73.00
241	First National Bank of Stanton	95.300	Stanton	TX	SW	74.00
241	Independent Farmers Bank	95.300	Maysville	MO	MW	67.00
241	Germantown Trust & Savings Bank	95.300	Breese	IL	MW	68.00
241	Commerce Bank	95.300	Kansas City	MO	MW	69.00
241	First National Bank of Grayson	95.300	Grayson	KY	SE	57.00
246	Security Bank	95.200	Midland	TX	SW	75.00
246	Peoples Bank	95.200	Cuba	MO	MW	70.00
246	Bank of Star City	95.200	Star City	AR	SE	58.00
246	Bank of Colorado	95.200	Fort Collins	CO	RM	24.00
246	Sanibel Captiva Community Bank	95.200	Sanibel	FL	SE	59.00
246	Benchmark Community Bank	95.200	Kenbridge	VA	SE	60.00
252	First Federal Savings and Loan Bank	95.100	Olathe	KS	MW	71.00
252	First Bank	95.100	Strasburg	VA	SE	61.00
252	Community Bank of Louisiana	95.100	Mansfield	LA	SE	62.00
252	Dakota Community Bank & Trust, National Association	95.100	Hebron	ND	MW	72.00
252	Stifel Bank and Trust	95.100	Saint Louis	MO	MW	73.00
257	Advantage Bank	95.000	Loveland	CO	RM	25.00
257	Peoples State Bank of Colfax	95.000	Colfax	IL	MW	74.00
257	Woodford State Bank	95.000	Monroe	WI	MW	75.00
257	First State Bank of Ben Wheeler, Texas	95.000	Ben Wheeler	TX	SW	76.00
257	First State Bank of Forsyth	95.000	Forsyth	MT	RM	26.00
262	Bank 7	94.900	Oklahoma City	OK	SW	77.00
262	First American Bank	94.900	Artesia	NM	SW	78.00
262	First National Bank of Mount Vernon	94.900	Mount Vernon	TX	SW	79.00
262	Citizens State Bank	94.900	Somerville	TX	SW	80.00
262	Pilot Grove Savings Bank	94.900	Pilot Grove	IA	MW	76.00
267	Cleveland State Bank	94.800	Cleveland	MS	SE	63.00
267	Washington Trust Bank	94.800	Spokane	WA	PC	13.00
267	Western Bank	94.800	Lordsburg	NM	SW	81.00
267	Town and Country Bank Midwest	94.800	Quincy	IL	MW	77.00
267	Santa Cruz County Bank	94.800	Santa Cruz	CA	PC	14.00
267	Buckholts State Bank	94.800	Buckholts	TX	SW	82.00
273	Middletown State Bank	94.700	Middletown	IL	MW	78.00
273	Interaudi Bank	94.700	New York	NY	NE	11.00

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		Percentile Rank	City	State Region	
273	Bank of Southside Virginia	94.700	Carson	VA SE	64.00
273	Community Bank of El Dorado Springs	94.700	El Dorado Springs	MO MW	79.00
273	Cambridge Trust Company	94.700	Cambridge	MA NE	12.00
278	First State Bank	94.600	Clute	TX SW	83.00
278	North American Banking Company	94.600	Roseville	MN MW	80.00
278	Citizens Bank	94.600	Greensboro	AL SE	65.00
278	City National Bank and Trust Company of Lawton, Oklahoma	94.600	Lawton	OK SW	84.00
278	Brunswick State Bank	94.600	Brunswick	NE MW	81.00
283	Heartland State Bank	94.500	Redfield	SD MW	82.00
283	Bank of Cairo and Moberly	94.500	Moberly	MO MW	83.00
283	First State Bank	94.500	Graham	TX SW	85.00
283	First State Bank Southwest	94.500	Worthington	MN MW	84.00
283	Lake City Bank	94.500	Warsaw	IN MW	85.00
288	First Community Bank of Central Alabama	94.400	Wetumpka	AL SE	66.00
288	First Bank of Berne	94.400	Berne	IN MW	86.00
288	White State Bank	94.400	South English	IA MW	87.00
288	Junction National Bank	94.400	Junction	TX SW	86.00
288	Texas Star Bank	94.400	Van Alstyne	TX SW	87.00
293	Bank of Clovis	94.300	Clovis	NM SW	88.00
293	Durden Banking Company, Incorporated	94.300	Twin City	GA SE	67.00
293	Amerasia Bank	94.300	Flushing	NY NE	13.00
293	Wells Bank	94.300	Platte City	MO MW	88.00
293	Security National Bank of Sioux City, Iowa	94.300	Sioux City	IA MW	89.00
293	Cashmere Valley Bank	94.300	Cashmere	WA PC	15.00
299	Saratoga National Bank and Trust Company	94.200	Saratoga Springs	NY NE	14.00
299	Citizens Bank of Weston, Inc.	94.200	Weston	WV SE	68.00
299	TrustCo Bank	94.200	Glenville	NY NE	15.00
299	First Bank & Trust Company	94.200	Perry	OK SW	89.00
299	State Bank	94.200	Freeport	IL MW	90.00
304	Citizens National Bank of Texas	94.100	Waxahachie	TX SW	90.00
304	State Bank of Wheaton	94.100	Wheaton	MN MW	91.00
304	Fisher National Bank	94.100	Fisher	IL MW	92.00
304	First Bank	94.100	Dalton	GA SE	69.00
304	First National Bank of Evant	94.100	Evant	TX SW	91.00
309	First Fidelity Bank	94.000	Burke	SD MW	93.00
309	Community State Bank	94.000	Avilla	IN MW	94.00
309	St. Martin National Bank	94.000	Saint Martin	MN MW	95.00
309	Fresno First Bank	94.000	Fresno	CA PC	16.00
309	Premier Bank	94.000	Maplewood	MN MW	96.00
314	Commercial Bank & Trust Company	93.900	Paris	TN SE	70.00
314	Cass Commercial Bank	93.900	Saint Louis	MO MW	97.00
314	Citizens Bank	93.900	Farmington	NM SW	92.00
314	Golden Bank, National Association	93.900	Houston	TX SW	93.00
314	First National Bank & Trust Company of Williston	93.900	Williston	ND MW	98.00
319	Farmers & Merchants Savings Bank	93.800	Waukon	IA MW	99.00
319	Taylor County Bank	93.800	Campbellsville	KY SE	71.00
319	Farmers Trust & Savings Bank	93.800	Williamsburg	IA MW	100.00
319	First New Mexico Bank of Silver City	93.800	Silver City	NM SW	94.00
319	Bank of Columbia	93.800	Columbia	KY SE	72.00
319	First Volunteer Bank	93.800	Chattanooga	TN SE	73.00
325	Frontier Bank	93.700	Lamar	CO RM	27.00
325	HNB National Bank	93.700	Hannibal	MO MW	101.00
325	First Commerce Bank	93.700	Lewisburg	TN SE	74.00
325	Central Bank of Sedalia	93.700	Sedalia	MO MW	102.00
325	Wood & Huston Bank	93.700	Marshall	MO MW	103.00
330	Yellowstone Bank	93.600	Laurel	MT RM	28.00
330	Commercial State Bank of Wagner	93.600	Wagner	SD MW	104.00
330	First National Bank of Fort Smith	93.600	Fort Smith	AR SE	75.00
330	City National Bank of West Virginia	93.600	Charleston	WV SE	76.00
330	Citizens First Bank	93.600	The Villages	FL SE	77.00
335	Grand Valley Bank	93.500	Heber City	UT RM	29.00
335	Bank of Central Florida	93.500	Lakeland	FL SE	78.00
335	State Bank of Cochran	93.500	Cochran	GA SE	79.00
335	First National Bank of Manchester	93.500	Manchester	TN SE	80.00
335	First State Bank of Middlebury	93.500	Middlebury	IN MW	105.00
340	First National Bank in Creston	93.400	Creston	IA MW	106.00
340	Citizens Bank of Georgia	93.400	Cumming	GA SE	81.00
340	First New Mexico Bank	93.400	Deming	NM SW	95.00
340	Pinnacle Bank	93.400	Marshalltown	IA MW	107.00
340	Community Bank and Trust of Florida	93.400	Ocala	FL SE	82.00
345	United Bank and Trust Company	93.300	Hampton	IA MW	108.00
345	Pioneer Bank & Trust	93.300	Spearfish	SD MW	109.00

National Rank	Bank	S&B Composite Score				Regional Rank
		Percentile Rank	City	State	Region	
345	McClain Bank	93.300	Purcell	OK	SW	96.00
345	Farmers Bank and Trust Company	93.300	Blytheville	AR	SE	83.00
345	Lamont Bank of St. John	93.300	Saint John	WA	PC	17.00
345	High Country Bank	93.300	Salida	CO	RM	30.00
351	Hometown National Bank	93.200	LaSalle	IL	MW	110.00
351	Bank of Vernon	93.200	Vernon	AL	SE	84.00
351	Four County Bank	93.200	Allentown	GA	SE	85.00
351	Bellevue State Bank	93.200	Bellevue	IA	MW	111.00
351	Bank of Kilmichael	93.200	Kilmichael	MS	SE	86.00
356	PrinsBank	93.100	Prinsburg	MN	MW	112.00
356	Clay County Bank, Inc.	93.100	Clay	WV	SE	87.00
356	Bank of Castile	93.100	Castile	NY	NE	16.00
356	Heartland National Bank	93.100	Sebring	FL	SE	88.00
356	First National Bank	93.100	Hamilton	AL	SE	89.00
361	Security National Bank of South Dakota	93.000	Dakota Dunes	SD	MW	113.00
361	American Interstate Bank	93.000	Elkhorn	NE	MW	114.00
361	Guaranty Bank & Trust Company of Delhi	93.000	Delhi	LA	SE	90.00
361	Superior National Bank & Trust Company	93.000	Hancock	MI	MW	115.00
361	Hillsboro Bank	93.000	Plant City	FL	SE	91.00
366	Bank of Montana	92.900	Missoula	MT	RM	31.00
366	Scribner Bank	92.900	Scribner	NE	MW	116.00
366	Central Bank	92.900	Provo	UT	RM	32.00
366	American State Bank	92.900	Osceola	IA	MW	117.00
366	Florida Business Bank	92.900	Melbourne	FL	SE	92.00
366	Horizon Bank, SSB	92.900	Austin	TX	SW	97.00
372	State Nebraska Bank & Trust	92.800	Wayne	NE	MW	118.00
372	Community First Bank	92.800	Kansas City	KS	MW	119.00
372	Bank of DeSoto, National Association	92.800	Desoto	TX	SW	98.00
372	Central Bank of Kansas City	92.800	Kansas City	MO	MW	120.00
372	Bank of Clarkson	92.800	Clarkson	KY	SE	93.00
377	Lamar Bank and Trust Company	92.700	Lamar	MO	MW	121.00
377	Northwestern Bank	92.700	Orange City	IA	MW	122.00
377	Bank of Greene County (MHC)	92.700	Catskill	NY	NE	17.00
377	FirstBank	92.700	Antlers	OK	SW	99.00
377	First National Bank of Bangor	92.700	Bangor	WI	MW	123.00
382	Commerce National Bank & Trust	92.600	Winter Park	FL	SE	94.00
382	Jackson County Bank	92.600	McKee	KY	SE	95.00
382	Community Neighbor Bank	92.600	Camden	AL	SE	96.00
382	Intercity State Bank	92.600	Schofield	WI	MW	124.00
382	Town-Country National Bank	92.600	Camden	AL	SE	97.00
387	Wallis Bank	92.500	Wallis	TX	SW	100.00
387	Prime Alliance Bank	92.500	Woods Cross	UT	RM	33.00
387	Greenfield Banking Company	92.500	Greenfield	IN	MW	125.00
387	Tolleson Private Bank	92.500	Dallas	TX	SW	101.00
387	National Bank of Blacksburg	92.500	Blacksburg	VA	SE	98.00
392	First National Bank of Waynesboro	92.400	Waynesboro	GA	SE	99.00
392	City National Bank of Colorado City	92.400	Colorado City	TX	SW	102.00
392	Titan Bank, N.A.	92.400	Mineral Wells	TX	SW	103.00
392	First Southern State Bank	92.400	Stevenson	AL	SE	100.00
392	Commercial National Bank of Brady	92.400	Brady	TX	SW	104.00
392	Texas Republic Bank, National Association	92.400	Frisco	TX	SW	105.00
398	Poppy Bank	92.300	Santa Rosa	CA	PC	18.00
398	American National Bank of Texas	92.300	Terrell	TX	SW	106.00
398	Paradise Bank	92.300	Boca Raton	FL	SE	101.00
398	Macatawa Bank	92.300	Holland	MI	MW	126.00
398	Citizens Bank and Trust Company	92.300	Blackstone	VA	SE	102.00
403	Austin Bank, Texas National Association	92.200	Jacksonville	TX	SW	107.00
403	Grundy Bank	92.200	Morris	IL	MW	127.00
403	ServisFirst Bank	92.200	Birmingham	AL	SE	103.00
403	EagleBank	92.200	Bethesda	MD	NE	18.00
403	Bank of Utah	92.200	Ogden	UT	RM	34.00
408	First Security Bank-Hendricks	92.100	Hendricks	MN	MW	128.00
408	Citizens State Bank	92.100	Marysville	KS	MW	129.00
408	MassMutual Trust Company, FSB	92.100	Enfield	CT	NE	19.00
408	State Bank & Trust Company	92.100	Nevada	IA	MW	130.00
408	Bank of San Antonio	92.100	San Antonio	TX	SW	108.00
413	Marion County State Bank	92.000	Pella	IA	MW	131.00
413	First National Bank of Louisiana	92.000	Crowley	LA	SE	104.00
413	Farmers and Merchants State Bank	92.000	Plankinton	SD	MW	132.00
413	Hill Bank & Trust Co.	92.000	Weimar	TX	SW	109.00
413	Waukon State Bank	92.000	Waukon	IA	MW	133.00
418	First State Bank	91.900	Athens	TX	SW	110.00

National Rank	Bank	S&B Composite Score				Regional Rank
		Percentile Rank	City	State	Region	
418	Susquehanna Community Bank	91.900	West Milton	PA	NE	20.00
418	Idabel National Bank	91.900	Idabel	OK	SW	111.00
418	Queenstown Bank of Maryland	91.900	Queenstown	MD	NE	21.00
418	Gunnison Bank and Trust Company	91.900	Gunnison	CO	RM	35.00
418	Farmers and Merchants Bank	91.900	Baldwyn	MS	SE	105.00
424	Royal Business Bank	91.800	Los Angeles	CA	PC	19.00
424	First Security Bank of Nevada	91.800	Las Vegas	NV	RM	36.00
424	First State Bank	91.800	Wrens	GA	SE	106.00
424	Commercial National Bank of Texarkana	91.800	Texarkana	TX	SW	112.00
424	Surrey Bank & Trust	91.800	Mount Airy	NC	SE	107.00
429	American Bank Center	91.700	Dickinson	ND	MW	134.00
429	Iowa State Bank	91.700	Des Moines	IA	MW	135.00
429	Midwest Bank	91.700	Detroit Lakes	MN	MW	136.00
429	Farmers State Bank of Brush	91.700	Brush	CO	RM	37.00
429	McKenzie Banking Company	91.700	McKenzie	TN	SE	108.00
434	Century Bank and Trust	91.600	Milledgeville	GA	SE	109.00
434	First National Bank of Livingston	91.600	Livingston	TX	SW	113.00
434	Kansas State Bank Overbrook Kansas	91.600	Overbrook	KS	MW	137.00
434	First State Bank of Bedias	91.600	Bedias	TX	SW	114.00
434	Pinnacle Bank	91.600	Lincoln	NE	MW	138.00
439	First Security Bank	91.500	Searcy	AR	SE	110.00
439	Clear Lake Bank and Trust Company	91.500	Clear Lake	IA	MW	139.00
439	First Colony Bank of Florida	91.500	Maitland	FL	SE	111.00
439	Boone Bank & Trust Co.	91.500	Boone	IA	MW	140.00
439	Stock Growers Bank	91.500	Napoleon	ND	MW	141.00
439	United Citizens Bank of Southern Kentucky, Inc.	91.500	Columbia	KY	SE	112.00
445	First State Bank	91.400	Scottsbluff	NE	MW	142.00
445	Community First Bank	91.400	Butler	MO	MW	143.00
445	Citizens Bank	91.400	Hartsville	TN	SE	113.00
445	First Community Bank	91.400	Milton	WI	MW	144.00
445	Bank of Salem	91.400	Salem	AR	SE	114.00
450	Citizens Bank & Trust Co.	91.300	Hutchinson	MN	MW	145.00
450	Citizens State Bank of La Crosse	91.300	La Crosse	WI	MW	146.00
450	Habib American Bank	91.300	New York	NY	NE	22.00
450	First National Bank of Mertzon	91.300	Mertzon	TX	SW	115.00
450	United Farmers State Bank	91.300	Adams	MN	MW	147.00
455	Fredonia Valley Bank	91.200	Fredonia	KY	SE	115.00
455	American Savings Bank	91.200	Tripoli	IA	MW	148.00
455	First Bank and Trust Company	91.200	Lebanon	VA	SE	116.00
455	Verus Bank of Commerce	91.200	Fort Collins	CO	RM	38.00
455	NSB Bank	91.200	Mason City	IA	MW	149.00
460	Progressive Ozark Bank	91.100	Salem	MO	MW	150.00
460	1st Security Bank of Washington	91.100	Mountlake Terrace	WA	PC	20.00
460	Central Bank	91.100	Savannah	TN	SE	117.00
460	Lewisburg Banking Company	91.100	Lewisburg	KY	SE	118.00
460	New Albin Savings Bank	91.100	New Albin	IA	MW	151.00
465	Liberty National Bank	91.000	Lawton	OK	SW	116.00
465	Anderson Brothers Bank	91.000	Mullins	SC	SE	119.00
465	Central State Bank	91.000	Clayton	IL	MW	152.00
465	Monroe Bank & Trust	91.000	Monroe	MI	MW	153.00
465	Dakota Western Bank	91.000	Bowman	ND	MW	154.00
465	Texas Financial Bank	91.000	Eden	TX	SW	117.00
471	F & C Bank	90.900	Holden	MO	MW	155.00
471	Jonesboro State Bank	90.900	Jonesboro	LA	SE	120.00
471	BancFirst	90.900	Oklahoma City	OK	SW	118.00
471	Bay Bank	90.900	Green Bay	WI	MW	156.00
471	Bank, The	90.900	Jennings	LA	SE	121.00
476	Settlers Bank	90.800	Marietta	OH	MW	157.00
476	Horizon Bank	90.800	Waverly	NE	MW	158.00
476	Five Star Bank	90.800	Rancho Cordova	CA	PC	21.00
476	Bank of Old Monroe	90.800	Old Monroe	MO	MW	159.00
476	First State Bank of Paint Rock	90.800	Paint Rock	TX	SW	119.00
481	Bank, National Association	90.700	McAlester	OK	SW	120.00
481	Redding Bank of Commerce	90.700	Redding	CA	PC	22.00
481	Midland Community Bank	90.700	Kincaid	IL	MW	160.00
481	Security State Bank	90.700	McRae	GA	SE	122.00
481	First Port City Bank	90.700	Bainbridge	GA	SE	123.00
486	Rabun County Bank	90.600	Clayton	GA	SE	124.00
486	PBK Bank, Inc.	90.600	Stanford	KY	SE	125.00
486	Slovenian Savings and Loan Association of Canonsburg	90.600	Strabane	PA	NE	23.00
486	Farmers & Merchants State Bank	90.600	Winterset	IA	MW	161.00
486	Security State Bank	90.600	Sutherland	IA	MW	162.00

National Rank	Bank	S&B Composite Score				Regional Rank
		Percentile Rank	City	State	Region	
491	Centennial Bank	90.500	Conway	AR	SE	126.00
491	Lighthouse Bank	90.500	Santa Cruz	CA	PC	23.00
491	Bank of Soperton	90.500	Soperton	GA	SE	127.00
491	Bank of Lincoln County	90.500	Fayetteville	TN	SE	128.00
491	Security National Bank of Enid	90.500	Enid	OK	SW	121.00
491	American Heritage Bank	90.500	Clovis	NM	SW	122.00
497	Farmers and Merchants Bank of Kendall	90.400	Kendall	WI	MW	163.00
497	Home State Bank	90.400	Royal	IA	MW	164.00
497	Sooner State Bank	90.400	Tuttle	OK	SW	123.00
497	First Jackson Bank, Inc.	90.400	Stevenson	AL	SE	129.00
497	Ultima Bank Minnesota	90.400	Winger	MN	MW	165.00
502	Commercial Bank of Mott	90.300	Mott	ND	MW	166.00
502	Malaga Bank F.S.B.	90.300	Palos Verdes Estates	CA	PC	24.00
502	First Westroads Bank, Inc.	90.300	Omaha	NE	MW	167.00
502	Farmers Bank	90.300	Ault	CO	RM	39.00
502	Florida Parishes Bank	90.300	Hammond	LA	SE	130.00
507	Kentland Bank	90.200	Kentland	IN	MW	168.00
507	Union Savings Bank	90.200	Cincinnati	OH	MW	169.00
507	Texas State Bank	90.200	San Angelo	TX	SW	124.00
507	Wayland State Bank	90.200	Mount Pleasant	IA	MW	170.00
507	Bank of Commerce	90.200	Rawlins	WY	RM	40.00
512	United Security Bank	90.100	Fresno	CA	PC	25.00
512	Bank of Texas	90.100	Midland	TX	SW	125.00
512	McCurtain County National Bank	90.100	Broken Bow	OK	SW	126.00
512	Community State Bank	90.100	Shelbina	MO	MW	171.00
512	Muenster State Bank	90.100	Muenster	TX	SW	127.00
517	State Bank of Arizona	90.000	Lake Havasu City	AZ	SW	128.00
517	Crowell State Bank	90.000	Crowell	TX	SW	129.00
517	Meadows Bank	90.000	Las Vegas	NV	RM	41.00
517	Logan County Bank	90.000	Scranton	AR	SE	131.00
517	Pinnacle Bank	90.000	Jasper	AL	SE	132.00
517	Bridgewater Bank	90.000	Saint Louis Park	MN	MW	172.00
523	Peoples Bank Midwest	89.900	Hayward	WI	MW	173.00
523	First Bank	89.900	Burkburnett	TX	SW	130.00
523	City National Bank of Sulphur Springs	89.900	Sulphur Springs	TX	SW	131.00
523	Guadalupe Bank	89.900	Kerrville	TX	SW	132.00
523	Home Loan Savings Bank	89.900	Coshocton	OH	MW	174.00
528	Valley Republic Bank	89.800	Bakersfield	CA	PC	26.00
528	Farmers and Merchants Bank	89.800	Maysville	OK	SW	133.00
528	First National Bank in Port Lavaca	89.800	Port Lavaca	TX	SW	134.00
528	Western State Bank	89.800	Devils Lake	ND	MW	175.00
528	Citizens National Bank	89.800	Sevierville	TN	SE	133.00
533	Chelsea State Bank	89.700	Chelsea	MI	MW	176.00
533	State Bank of Davis	89.700	Davis	IL	MW	177.00
533	Manhattan Bank	89.700	Manhattan	MT	RM	42.00
533	VisionBank	89.700	Saint Louis Park	MN	MW	178.00
533	KodaBank	89.700	Drayton	ND	MW	179.00
538	State Savings Bank	89.600	Creston	IA	MW	180.00
538	First State Bank	89.600	Nashua	IA	MW	181.00
538	Citizens National Bank of Meridian	89.600	Meridian	MS	SE	134.00
538	West Central Georgia Bank	89.600	Thomaston	GA	SE	135.00
538	Plains State Bank	89.600	Humble	TX	SW	135.00
538	Baker-Boyer National Bank	89.600	Walla Walla	WA	PC	27.00
544	Preferred Bank	89.500	Los Angeles	CA	PC	28.00
544	Bank of Alma	89.500	Alma	WI	MW	182.00
544	Tri-County Bank	89.500	Brown City	MI	MW	183.00
544	Unified Bank	89.500	Martins Ferry	OH	MW	184.00
544	Gruver State Bank	89.500	Gruver	TX	SW	136.00
549	Rayne State Bank & Trust Company	89.400	Rayne	LA	SE	136.00
549	Sanger Bank	89.400	Sanger	TX	SW	137.00
549	Peoples National Bank of Checotah	89.400	Checotah	OK	SW	138.00
549	Citizens Bank of Cumberland County	89.400	Burkesville	KY	SE	137.00
549	First State Bank	89.400	Stratford	TX	SW	139.00
554	First Iowa State Bank	89.300	Albia	IA	MW	185.00
554	Farmers & Merchants Bank of Craig County	89.300	New Castle	VA	SE	138.00
554	Elysian Bank	89.300	Elysian	MN	MW	186.00
554	First Western Federal Savings Bank	89.300	Rapid City	SD	MW	187.00
554	Grand Marais State Bank	89.300	Grand Marais	MN	MW	188.00
559	Lake Forest Bank & Trust Company, National Association	89.200	Lake Forest	IL	MW	189.00
559	Security National Bank of Omaha	89.200	Omaha	NE	MW	190.00
559	Heartland Bank	89.200	Somers	IA	MW	191.00
559	Farmers Savings Bank & Trust	89.200	Traer	IA	MW	192.00

National Rank	Bank	S&B Composite Score				Regional Rank
		Percentile Rank	City	State	Region	
559	Chetopa State Bank & Trust Co.	89.200	Chetopa	KS	MW	193.00
564	FNB South	89.100	Alma	GA	SE	139.00
564	First Secure Bank and Trust Co.	89.100	Palos Hills	IL	MW	194.00
564	First Florida Bank	89.100	Destin	FL	SE	140.00
564	Northeast Missouri State Bank	89.100	Kirksville	MO	MW	195.00
564	Farmers Bank of Lincoln	89.100	Lincoln	MO	MW	196.00
564	Cache Valley Bank	89.100	Logan	UT	RM	43.00
570	Platte Valley Bank of Missouri	89.000	Platte City	MO	MW	197.00
570	National Exchange Bank and Trust	89.000	Fond du Lac	WI	MW	198.00
570	First Merchants Bank	89.000	Muncie	IN	MW	199.00
570	Bank of Greeley	89.000	Greeley	KS	MW	200.00
570	Auburn State Bank	89.000	Auburn	NE	MW	201.00
575	Morris Bank	88.900	Dublin	GA	SE	141.00
575	Peoples Bank and Trust Company of Pointe Coupee Parish	88.900	New Roads	LA	SE	142.00
575	Texas First Bank	88.900	Texas City	TX	SW	140.00
575	Arizona Bank & Trust	88.900	Phoenix	AZ	SW	141.00
575	First National Bank in Fredonia	88.900	Fredonia	KS	MW	202.00
580	Bank of Monroe	88.800	Union	WV	SE	143.00
580	American Bank	88.800	Bozeman	MT	RM	44.00
580	Perryton National Bank	88.800	Perryton	TX	SW	142.00
580	Bank of the Bluegrass & Trust Co.	88.800	Lexington	KY	SE	144.00
580	Bank of Charlotte County	88.800	Phenix	VA	SE	145.00
585	Parkside Financial Bank & Trust	88.700	Clayton	MO	MW	203.00
585	Texas Community Bank	88.700	Laredo	TX	SW	143.00
585	First United Bank	88.700	Dimmitt	TX	SW	144.00
585	Payne County Bank	88.700	Perkins	OK	SW	145.00
585	Zapata National Bank	88.700	Zapata	TX	SW	146.00
590	Farmers & Merchants Bank of Central California	88.600	Lodi	CA	PC	29.00
590	Brenham National Bank	88.600	Brenham	TX	SW	147.00
590	Stockman Bank of Montana	88.600	Miles City	MT	RM	45.00
590	CFG Community Bank	88.600	Baltimore	MD	NE	24.00
590	Stock Exchange Bank	88.600	Woodward	OK	SW	148.00
590	Bank of Locust Grove	88.600	Locust Grove	OK	SW	149.00
596	CentreBank	88.500	Veedersburg	IN	MW	204.00
596	Southwest Bank	88.500	Odessa	TX	SW	150.00
596	First Citizens State Bank	88.500	Whitewater	WI	MW	205.00
596	Bank of Perry County	88.500	Lobelville	TN	SE	146.00
596	Coleman County State Bank	88.500	Coleman	TX	SW	151.00
601	People's Intermountain Bank	88.400	American Fork	UT	RM	46.00
601	Midwest Heritage Bank, FSB	88.400	West Des Moines	IA	MW	206.00
601	Chesapeake Bank	88.400	Kilmarnock	VA	SE	147.00
601	Yoakum National Bank	88.400	Yoakum	TX	SW	152.00
601	Home Savings Bank	88.400	Salt Lake City	UT	RM	47.00
606	Municipal Trust and Savings Bank	88.300	Bourbonnais	IL	MW	207.00
606	First National Bank of Mount Dora	88.300	Mount Dora	FL	SE	148.00
606	Grand Ridge National Bank	88.300	Grand Ridge	IL	MW	208.00
606	Freedom Bank	88.300	Columbia Falls	MT	RM	48.00
606	Peoples State Bank of Munising	88.300	Munising	MI	MW	209.00
611	Glennville Bank	88.200	Glennville	GA	SE	149.00
611	Western State Bank	88.200	Garden City	KS	MW	210.00
611	South Louisiana Bank	88.200	Houma	LA	SE	150.00
611	St. Clair County State Bank	88.200	Osceola	MO	MW	211.00
611	Wilson Bank and Trust	88.200	Lebanon	TN	SE	151.00
611	Peoples Savings Bank	88.200	Elma	IA	MW	212.00
617	Auburn Banking Company	88.100	Auburn	KY	SE	152.00
617	Security State Bank	88.100	Pearsall	TX	SW	153.00
617	First Federal Community Bank, National Association	88.100	Dover	OH	MW	213.00
617	West Plains Bank and Trust Company	88.100	West Plains	MO	MW	214.00
617	Countryside Bank	88.100	Countryside	IL	MW	215.00
622	Citizens-Farmers Bank of Cole Camp	88.000	Cole Camp	MO	MW	216.00
622	First Bank of Alabama	88.000	Talladega	AL	SE	153.00
622	First National Bank of Bellville	88.000	Bellville	TX	SW	154.00
622	Security State Bank	88.000	Centralia	WA	PC	30.00
622	Llano National Bank	88.000	Llano	TX	SW	155.00
627	Farmers Bank	87.900	Portland	TN	SE	154.00
627	Silvergate Bank	87.900	La Jolla	CA	PC	31.00
627	Heartland Bank and Trust Company	87.900	Bloomington	IL	MW	217.00
627	Signature Bank	87.900	Rosemont	IL	MW	218.00
627	Sterling Bank	87.900	Barron	WI	MW	219.00

National Rank	Bank	S&B Composite Score			State	Region	Regional Rank
		Percentile Rank	City				
632	Converse County Bank	87.800	Douglas	WY	RM	49.00	
632	D.L. Evans Bank	87.800	Burley	ID	RM	50.00	
632	Alden State Bank	87.800	Alden	NY	NE	25.00	
632	Bank of Baker	87.800	Baker	MT	RM	51.00	
632	Farmers Bank & Trust	87.800	Great Bend	KS	MW	220.00	
637	Mason Bank	87.700	Mason	TX	SW	156.00	
637	Town & Country Bank and Trust Company	87.700	Bardstown	KY	SE	155.00	
637	Riverside Bank	87.700	Sparkman	AR	SE	156.00	
637	Enterprise Bank & Trust	87.700	Clayton	MO	MW	221.00	
637	HomeTown Bank, N.A.	87.700	Galveston	TX	SW	157.00	
637	Napoleon State Bank	87.700	Napoleon	IN	MW	222.00	
643	Savings Bank of Mendocino County	87.600	Ukiah	CA	PC	32.00	
643	1st Bank	87.600	Broadus	MT	RM	52.00	
643	Cayuga Lake National Bank	87.600	Union Springs	NY	NE	26.00	
643	Pocahontas State Bank	87.600	Pocahontas	IA	MW	223.00	
643	Glacier Bank	87.600	Kalispell	MT	RM	53.00	
648	First IC Bank	87.500	Doraville	GA	SE	157.00	
648	Premier Bank	87.500	Rock Valley	IA	MW	224.00	
648	First National Bank Texas	87.500	Killeen	TX	SW	158.00	
648	Wilmington Savings Fund Society, FSB	87.500	Wilmington	DE	NE	27.00	
648	Killbuck Savings Bank Company	87.500	Killbuck	OH	MW	225.00	
653	State Bank of Danvers	87.400	Benson	MN	MW	226.00	
653	Redwood Capital Bank	87.400	Eureka	CA	PC	33.00	
653	Garrett State Bank	87.400	Garrett	IN	MW	227.00	
653	First State Bank	87.400	Lynnville	IA	MW	228.00	
653	First Bank of Bancroft	87.400	Bancroft	NE	MW	229.00	
658	Vermilion Valley Bank	87.300	Piper City	IL	MW	230.00	
658	First National Bank of Louisburg	87.300	Louisburg	KS	MW	231.00	
658	Bank of Ann Arbor	87.300	Ann Arbor	MI	MW	232.00	
658	BNA Bank	87.300	New Albany	MS	SE	158.00	
658	First State Bank	87.300	Anadarko	OK	SW	159.00	
663	Bank Northwest	87.200	Hamilton	MO	MW	233.00	
663	Upper Peninsula State Bank	87.200	Escanaba	MI	MW	234.00	
663	Peoples Bank & Trust Company	87.200	North Carrollton	MS	SE	159.00	
663	First State Bank of Porter	87.200	Porter	IN	MW	235.00	
663	Security Bank	87.200	Tulsa	OK	SW	160.00	
663	First Farmers & Merchants Bank	87.200	Cannon Falls	MN	MW	236.00	
669	First National Bank Alaska	87.100	Anchorage	AK	PC	34.00	
669	Harrison County Bank	87.100	Lost Creek	WV	SE	160.00	
669	HomeBank Texas	87.100	Seagoville	TX	SW	161.00	
669	Community Bank	87.100	Topeka	KS	MW	237.00	
669	Gogebic Range Bank	87.100	Ironwood	MI	MW	238.00	
674	Wadena State Bank	87.000	Wadena	MN	MW	239.00	
674	Maquoketa State Bank	87.000	Maquoketa	IA	MW	240.00	
674	1st Summit Bank	87.000	Johnstown	PA	NE	28.00	
674	Bank of Wolcott	87.000	Wolcott	IN	MW	241.00	
674	First National Bank of Layton	87.000	Layton	UT	RM	54.00	
679	Bank of Western Oklahoma	86.900	Elk City	OK	SW	162.00	
679	Jeff Bank	86.900	Jeffersonville	NY	NE	29.00	
679	Legends Bank	86.900	Linn	MO	MW	242.00	
679	Park State Bank	86.900	Duluth	MN	MW	243.00	
679	Bank of Rantoul	86.900	Rantoul	IL	MW	244.00	
684	Heartland Bank	86.800	Geneva	NE	MW	245.00	
684	First Century Bank	86.800	Tazewell	TN	SE	161.00	
684	Citizens National Bank of Bluffton	86.800	Bluffton	OH	MW	246.00	
684	Platte Valley Bank	86.800	Torrington	WY	RM	55.00	
684	Silex Banking Company	86.800	Silex	MO	MW	247.00	
689	Star Bank	86.700	Maple Lake	MN	MW	248.00	
689	Edmonton State Bank	86.700	Edmonton	KY	SE	162.00	
689	Open Bank	86.700	Los Angeles	CA	PC	35.00	
689	Citizens Bank of Winfield	86.700	Winfield	AL	SE	163.00	
689	F&M Bank	86.700	Edmond	OK	SW	163.00	
689	Citizens Bank & Trust, Inc.	86.700	Trenton	GA	SE	164.00	
695	NBW Bank	86.600	Waupun	WI	MW	249.00	

National Rank	Bank	S&B Composite Score				Regional Rank
		Percentile Rank	City	State	Region	
695	Shore Community Bank	86.600	Toms River	NJ	NE	30.00
695	Commonwealth Business Bank	86.600	Los Angeles	CA	PC	36.00
695	Citizens Deposit Bank & Trust	86.600	Vanceburg	KY	SE	165.00
695	Farmers and Merchants Bank	86.600	Adamsville	TN	SE	166.00
700	Midwest Bank National Association	86.500	Pierce	NE	MW	250.00
700	First Financial Bank	86.500	El Dorado	AR	SE	167.00
700	Farmers Bank, Frankfort, Indiana, Inc.	86.500	Frankfort	IN	MW	251.00
700	Commercial Bank	86.500	Parsons	KS	MW	252.00
700	Franklin State Bank & Trust Company	86.500	Winnsboro	LA	SE	168.00
705	Home Exchange Bank	86.400	Jamesport	MO	MW	253.00
705	Utah Independent Bank	86.400	Salina	UT	RM	56.00
705	Security State Bank of Oklahoma	86.400	Wewoka	OK	SW	164.00
705	Fidelity Deposit and Discount Bank	86.400	Dunmore	PA	NE	31.00
705	Calvin B. Taylor Banking Company of Berlin, Maryland	86.400	Berlin	MD	NE	32.00
710	PS Bank	86.300	Wyalusing	PA	NE	33.00
710	Grand Savings Bank	86.300	Grove	OK	SW	165.00
710	First Kansas Bank	86.300	Hoisington	KS	MW	254.00
710	First National Bank	86.300	Arcadia	LA	SE	169.00
710	Quail Creek Bank, National Association	86.300	Oklahoma City	OK	SW	166.00
710	NewBank	86.300	Flushing	NY	NE	34.00
716	Steuben Trust Company	86.200	Hornell	NY	NE	35.00
716	Texas Bank and Trust Company	86.200	Longview	TX	SW	167.00
716	Community National Bank	86.200	Monett	MO	MW	255.00
716	Community First Bank	86.200	New Iberia	LA	SE	170.00
716	Farmers State Bank	86.200	Lagrange	IN	MW	256.00
721	Peoples Bank of Graceville	86.100	Graceville	FL	SE	171.00
721	Merchants Bank of Indiana	86.100	Carmel	IN	MW	257.00
721	Tri Valley Bank	86.100	Talmage	NE	MW	258.00
721	Washington Trust Company of Westerly	86.100	Westerly	RI	NE	36.00
721	Schertz Bank & Trust	86.100	Schertz	TX	SW	168.00
726	Granite Falls Bank	86.000	Granite Falls	MN	MW	259.00
726	Fidelity Bank of Texas	86.000	Waco	TX	SW	169.00
726	Lake Central Bank	86.000	Annandale	MN	MW	260.00
726	International Bank of Commerce	86.000	Laredo	TX	SW	170.00
726	Bank of Waynesboro	86.000	Waynesboro	TN	SE	172.00
731	Readlyn Savings Bank	85.900	Readlyn	IA	MW	261.00
731	Conway National Bank	85.900	Conway	SC	SE	173.00
731	First State Bank and Trust Company	85.900	Carthage	TX	SW	171.00
731	Bank of Elk River	85.900	Elk River	MN	MW	262.00
731	Honesdale National Bank	85.900	Honesdale	PA	NE	37.00
736	First State Bank of Shelby	85.800	Shelby	MT	RM	57.00
736	Security Bank of Kansas City	85.800	Kansas City	KS	MW	263.00
736	McIntosh County Bank	85.800	Ashley	ND	MW	264.00
736	First State Bank	85.800	Loomis	NE	MW	265.00
736	Dakota Heritage Bank of North Dakota	85.800	Hunter	ND	MW	266.00
736	Lakeside Bank of Salina	85.800	Salina	OK	SW	172.00
742	Greene County Commercial Bank (MHC)	85.700	Catskill	NY	NE	38.00
742	RiverBank	85.700	Pocahontas	AR	SE	174.00
742	Clear Mountain Bank	85.700	Bruceton Mills	WV	SE	175.00
742	Bippus State Bank	85.700	Huntington	IN	MW	267.00
742	Mission Bank	85.700	Bakersfield	CA	PC	37.00
747	First Piedmont Federal Savings and Loan Association of Gaffney	85.600	Gaffney	SC	SE	176.00
747	Citizens Bank of Lafayette	85.600	Lafayette	TN	SE	177.00
747	Prime Meridian Bank	85.600	Tallahassee	FL	SE	178.00
747	Kaw Valley State Bank and Trust Company	85.600	Wamego	KS	MW	268.00
747	First General Bank	85.600	Rowland Heights	CA	PC	38.00
752	Union Bank and Trust Company	85.500	Lincoln	NE	MW	269.00
752	Palo Savings Bank	85.500	Palo	IA	MW	270.00
752	Century Bank of Georgia	85.500	Cartersville	GA	SE	179.00
752	Lyon County State Bank	85.500	Emporia	KS	MW	271.00
752	First National Bank of America	85.500	East Lansing	MI	MW	272.00
757	Charter Bank	85.400	Eau Claire	WI	MW	273.00
757	Fountain Trust Company	85.400	Covington	IN	MW	274.00
757	First National Bank of Granbury	85.400	Granbury	TX	SW	173.00
757	First Neodesha Bank	85.400	Neodesha	KS	MW	275.00
757	Ann Arbor State Bank	85.400	Ann Arbor	MI	MW	276.00
762	Pinnacle Bank - Wyoming	85.300	Torrington	WY	RM	58.00
762	Farmers State Bank	85.300	McPherson	KS	MW	277.00
762	German-American State Bank	85.300	German Valley	IL	MW	278.00
762	Royal Bank	85.300	Elroy	WI	MW	279.00
762	Independence Bank	85.300	Havre	MT	RM	59.00
762	First State Bank of Le Center	85.300	Le Center	MN	MW	280.00

National Rank	Bank	S&B Composite Score			Regional Rank	
		Percentile Rank	City	State		Region
768	Bank of Prairie Village	85.200	Prairie Village	KS	MW	281.00
768	Farmers National Bank	85.200	Prophetstown	IL	MW	282.00
768	Yakima Federal Savings and Loan Association	85.200	Yakima	WA	PC	39.00
768	State Bank of Missouri	85.200	Concordia	MO	MW	283.00
768	Springfield State Bank	85.200	Springfield	KY	SE	180.00
773	Town & Country Bank	85.100	Ravenna	NE	MW	284.00
773	Farmers Bank and Trust Company	85.100	Princeton	KY	SE	181.00
773	People's Bank of Seneca	85.100	Seneca	MO	MW	285.00
773	Alton Bank	85.100	Alton	MO	MW	286.00
773	First National Bank of Shiner	85.100	Shiner	TX	SW	174.00
778	First State Bank	85.000	Shallowater	TX	SW	175.00
778	Community State Bank	85.000	Lamar	CO	RM	60.00
778	Glens Falls National Bank and Trust Company	85.000	Glens Falls	NY	NE	39.00
778	Commercial Bank	85.000	Nelson	NE	MW	287.00
778	Spring Bank	85.000	Brookfield	WI	MW	288.00