



## 2016 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 2016.

Rank	Bank	S&B Composite Score		
		Percentile Rank	City	State
1	Citizens Bank	100	Carthage	TN
2	CBW Bank	99.9	Weir	KS
2	Mid America Bank & Trust Company	99.9	Dixon	MO
2	Cenlar FSB	99.9	Ewing	NJ
2	FSNB, National Association	99.9	Lawton	OK
2	Pioneer Trust Bank, National Association	99.9	Salem	OR
7	Cheaha Bank	99.8	Oxford	AL
7	Principal Bank	99.8	Des Moines	IA
7	New Albin Savings Bank	99.8	New Albin	IA
7	Haverford Trust Company	99.8	Radnor	PA
7	Industry State Bank	99.8	Industry	TX
7	Charter Bank	99.8	Corpus Christi	TX
13	First Bank of Boaz	99.7	Boaz	AL
13	FirstBank	99.7	Lakewood	CO
13	PrimeSouth Bank	99.7	Blackshear	GA
13	Jonesboro State Bank	99.7	Jonesboro	LA
13	Citizens State Bank	99.7	Sealy	TX
13	Waggoner National Bank of Vernon	99.7	Vernon	TX
19	First Home Bank	99.6	Seminole	FL
19	Metro City Bank	99.6	Doraville	GA
19	Community National Bank	99.6	Seneca	KS
19	First Security Bank of Deer Lodge	99.6	Deer Lodge	MT
19	NewFirst National Bank	99.6	El Campo	TX
19	Brazos National Bank	99.6	Richwood	TX
25	Pocahontas State Bank	99.5	Pocahontas	IA
25	Vermillion State Bank	99.5	Vermillion	MN
25	Peoples Community Bank	99.5	Greenville	MO
25	1st Bank & Trust	99.5	Broken Bow	OK
25	First Bank of Chandler	99.5	Chandler	OK
30	First Security Bank	99.4	Searcy	AR
30	Peoples Bank	99.4	Lawrence	KS
30	First Citizens Bank	99.4	Elizabethtown	KY
30	Sterling Bank and Trust, FSB	99.4	Southfield	MI
30	Liberty Bank Minnesota	99.4	Saint Cloud	MN
30	Heritage Bank of Nevada	99.4	Reno	NV
36	Citizens Bank of Winfield	99.3	Winfield	AL
36	Federal Savings Bank	99.3	Chicago	IL
36	Hodge Bank & Trust Company	99.3	Hodge	LA
36	Hamlin Bank and Trust Company	99.3	Smethport	PA
36	Citizens State Bank	99.3	Miles	TX
36	Falls City National Bank	99.3	Falls City	TX
42	HomeTown Bank of Alabama	99.2	Oneonta	AL
42	Bank of England	99.2	England	AR
42	Peoples National Bank	99.2	Colorado Springs	CO
42	Wells Bank	99.2	Platte City	MO
42	Bank of Tioga	99.2	Tioga	ND
42	State Bank of Texas	99.2	Dallas	TX
48	Independence Bank	99.1	East Greenwich	RI
48	Pioneer Bank & Trust	99.1	Belle Fourche	SD
48	Fayetteville Bank	99.1	Fayetteville	TX
48	Farmers State Bank of Newcastle	99.1	Newcastle	TX



Rank	Bank	S&B Composite Score		
		Percentile Rank	City	State
48	First Bank	99.1	Burkburnett	TX
53	Bofl Federal Bank	99	San Diego	CA
53	Quantum National Bank	99	Suwanee	GA
53	Freedom Bank	99	Huntingburg	IN
53	Nebraska State Bank	99	Oshkosh	NE
53	Willamette Valley Bank	99	Salem	OR
53	Coffee County Bank	99	Manchester	TN
59	MassMutual Trust Company, FSB	98.9	Enfield	CT
59	Peoples Savings Bank	98.9	Crawfordsville	IA
59	Victory Community Bank	98.9	Fort Mitchell	KY
59	Community Bank	98.9	Bristow	OK
59	Neffs National Bank	98.9	Neffs	PA
59	First National Bank of Shiner	98.9	Shiner	TX
65	Commerce National Bank & Trust	98.8	Winter Park	FL
65	NOA Bank	98.8	Duluth	GA
65	First State Bank	98.8	Britt	IA
65	Lakeside Bank of Salina	98.8	Salina	OK
65	Bank of Prairie Du Sac	98.8	Prairie Du Sac	WI
65	First National Bank of Bangor	98.8	Bangor	WI
71	Peoples Bank	98.7	Sheridan	AR
71	United Fidelity Bank, FSB	98.7	Evansville	IN
71	United Community Bank of West Kentucky, Inc.	98.7	Morganfield	KY
71	First National Bank of Bellville	98.7	Bellville	TX
71	Bank and Trust of Bryan/College Station	98.7	Bryan	TX
71	T Bank, National Association	98.7	Dallas	TX
77	Charlotte State Bank & Trust	98.6	Port Charlotte	FL
77	Bank of Hawaii	98.6	Honolulu	HI
77	Union Savings Bank	98.6	Cincinnati	OH
77	First State Bank of Uvalde	98.6	Uvalde	TX
77	Santa Anna National Bank	98.6	Santa Anna	TX
82	Bloomsdale Bank	98.5	Bloomsdale	MO
82	Tompkins Trust Company	98.5	Ithaca	NY
82	Oklahoma State Bank	98.5	Buffalo	OK
82	First National Bank	98.5	Fort Pierre	SD
82	Bank of Gleason	98.5	Gleason	TN
82	First Financial Bank, National Association	98.5	Abilene	TX
88	State Bank of Bellingham	98.4	Bellingham	MN
88	Jefferson Bank of Missouri	98.4	Jefferson City	MO
88	Citizens Bank of Las Cruces	98.4	Las Cruces	NM
88	United Community Bank of North Dakota	98.4	Leeds	ND
88	St. Henry Bank	98.4	Saint Henry	OH
88	Eastman National Bank of Newkirk	98.4	Newkirk	OK
94	First Madison Bank & Trust	98.3	Athens	GA
94	First Trust and Savings Bank of Watseka	98.3	Watsseka	IL
94	Cumberland Security Bank, Inc.	98.3	Somerset	KY
94	First National Bank of America	98.3	East Lansing	MI
94	Citizens Bank of Edina	98.3	Edina	MO
94	Morris State Bank	98.3	Morris	OK
100	AMG National Trust Bank	98.2	Greenwood Village	CO
100	South Georgia Bank	98.2	Glennville	GA
100	MBL Bank	98.2	Minden	LA
100	Texas Bank Financial	98.2	Weatherford	TX
100	Bank of Mauston	98.2	Mauston	WI
105	Citizens Savings Bank	98.1	Spillville	IA
105	First New Mexico Bank, Las Cruces	98.1	Las Cruces	NM
105	Prime Bank	98.1	Edmond	OK
105	Peoples State Bank	98.1	Summit	SD
105	Citizens Community Bank	98.1	Winchester	TN
105	Farmers and Merchants Bank of Kendall	98.1	Kendall	WI
111	First Metro Bank	98	Muscle Shoals	AL
111	EvaBank	98	Cullman	AL
111	Washington Federal Bank for Savings	98	Chicago	IL
111	First National Bank in Pinckneyville	98	Pinckneyville	IL
111	Peoples Bank Co.	98	Coldwater	OH
111	Security First National Bank of Hugo	98	Hugo	OK



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117	Raymond James Bank, National Association	97.9	Saint Petersburg	FL
117	First Intercontinental Bank	97.9	Doraville	GA
117	State Bank & Trust Company	97.9	Nevada	IA
117	First State Bank of Shelby	97.9	Shelby	MT
117	Bank of Cushing	97.9	Cushing	OK
117	State Bank of Southern Utah	97.9	Cedar City	UT
123	BankSouth	97.8	Greensboro	GA
123	PrinsBank	97.8	Prinsburg	MN
123	Community Bank of El Dorado Springs	97.8	El Dorado Springs	MO
123	Horizon Bank	97.8	Waverly	NE
123	First New Mexico Bank	97.8	Deming	NM
123	First National Bank and Trust Co., Chickasha, Oklahoma	97.8	Chickasha	OK
129	Farmers National Bank	97.7	Prophetstown	IL
129	Northwestern Bank	97.7	Orange City	IA
129	Mississippi River Bank	97.7	Belle Chasse	LA
129	Central Bank of Lake of the Ozarks	97.7	Osage Beach	MO
129	Trinity Bank, N.A.	97.7	Fort Worth	TX
134	Murphy Bank	97.6	Fresno	CA
134	Park Ridge Community Bank	97.6	Park Ridge	IL
134	State Bank of New Prague	97.6	New Prague	MN
134	Bank of Crockett	97.6	Bells	TN
134	Bank of Southside Virginia	97.6	Carson	VA
134	Clay County Bank, Inc.	97.6	Clay	WV
140	North Valley Bank	97.5	Thornton	CO
140	Lake Forest Bank & Trust Company	97.5	Lake Forest	IL
140	Bank of Advance	97.5	Advance	MO
140	Home Loan Savings Bank	97.5	Coshocton	OH
140	Citizens State Bank	97.5	Buffalo	TX
140	Holladay Bank & Trust	97.5	Salt Lake City	UT
146	Horatio State Bank	97.4	Horatio	AR
146	First State Bank of St. Peter	97.4	Saint Peter	IL
146	First National Bank in Howell	97.4	Howell	MI
146	Central Bank of Boone County	97.4	Columbia	MO
146	Bank of Utah	97.4	Ogden	UT
146	Farmers State Bank Hillsboro	97.4	Hillsboro	WI
152	Marion County State Bank	97.3	Pella	IA
152	Corydon State Bank	97.3	Corydon	IA
152	Liberty Trust & Savings Bank	97.3	Durant	IA
152	Bank of Old Monroe	97.3	Old Monroe	MO
152	Bank 7	97.3	Oklahoma City	OK
157	High Country Bank	97.2	Salida	CO
157	First Eagle Bank	97.2	Chicago	IL
157	Grant County State Bank	97.2	Swayzee	IN
157	Security State Bank	97.2	Sutherland	IA
157	Grandview Bank	97.2	Grandview	TX
157	Citizens State Bank	97.2	Corrigan	TX
163	Verus Bank of Commerce	97.1	Fort Collins	CO
163	First Bank	97.1	Dalton	GA
163	Douglas National Bank	97.1	Douglas	GA
163	First National Bank & Trust of Elk City	97.1	Elk City	OK
163	Peoples Bank	97.1	Westville	OK
163	First State Bank Central Texas	97.1	Austin	TX
169	First Bank of Alabama	97	Talladega	AL
169	First National Bank of Ava	97	Ava	IL
169	Kinmundy Bank	97	Kinmundy	IL
169	Citizens First National Bank	97	Storm Lake	IA
169	Stock Yards Bank & Trust Company	97	Louisville	KY
169	First New Mexico Bank of Silver City	97	Silver City	NM
175	Home Bank of California	96.9	San Diego	CA
175	United Bank	96.9	Zebulon	GA
175	Hill-Dodge Banking Company	96.9	Warsaw	IL
175	Security Bank of Southwest Missouri	96.9	Cassville	MO
175	First National Bank of Hooker	96.9	Hooker	OK
175	Horizon Bank, SSB	96.9	Austin	TX
181	First Federal Savings and Loan Bank	96.8	Olathe	KS



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181	Quail Creek Bank, National Association	96.8	Oklahoma City	OK
181	Community Bank	96.8	Longview	TX
181	International Bank of Commerce	96.8	Brownsville	TX
181	State Bank of De Kalb	96.8	De Kalb	TX
186	Thomasville National Bank	96.7	Thomasville	GA
186	Guaranty Bank & Trust Company of Delhi	96.7	Delhi	LA
186	Alden State Bank	96.7	Alden	MI
186	Midwest Bank	96.7	Detroit Lakes	MN
186	Cross River Bank	96.7	Teaneck	NJ
186	Bank of South Carolina	96.7	Charleston	SC
192	Cherokee State Bank	96.6	Cherokee	IA
192	First Bank & Trust Company	96.6	Wagoner	OK
192	Security Bank	96.6	Tulsa	OK
192	First State Bank of Ben Wheeler, Texas	96.6	Ben Wheeler	TX
192	Baraboo National Bank	96.6	Baraboo	WI
192	Bank of Alma	96.6	Alma	WI
198	Citizens First Bank	96.5	The Villages	FL
198	Boone Bank & Trust Co.	96.5	Boone	IA
198	Panora State Bank	96.5	Panora	IA
198	Yellowstone Bank	96.5	Laurel	MT
198	Liverpool Community Bank	96.5	Liverpool	PA
198	Citizens State Bank of La Crosse	96.5	La Crosse	WI
204	Bank of Newington	96.4	Newington	GA
204	Central Bank of Sedalia	96.4	Sedalia	MO
204	First National Bank of Groton	96.4	Groton	NY
204	Citizens Bank Company	96.4	Beverly	OH
204	First Command Bank	96.4	Fort Worth	TX
209	Alamosa State Bank	96.3	Alamosa	CO
209	Peoples State Bank	96.3	McDonald	KS
209	First National Bank of Picayune	96.3	Picayune	MS
209	Commercial State Bank	96.3	Republican City	NE
209	Bank of Locust Grove	96.3	Locust Grove	OK
209	Cache Valley Bank	96.3	Logan	UT
215	First National Bank of Las Animas	96.2	Las Animas	CO
215	Flagler Bank	96.2	West Palm Beach	FL
215	Home State Bank	96.2	Royal	IA
215	Bank of Ann Arbor	96.2	Ann Arbor	MI
215	Southwest National Bank	96.2	Weatherford	OK
215	Islanders Bank	96.2	Friday Harbor	WA
221	Palo Savings Bank	96.1	Palo	IA
221	Kentucky Farmers Bank Corporation	96.1	Ashland	KY
221	First Commerce Bank	96.1	Lakewood	NJ
221	Farmers and Merchants National Bank of Fairview	96.1	Fairview	OK
221	Washita Valley Bank	96.1	Fort Cobb	OK
221	Commercial Bank	96.1	Mason	TX
227	Community Bank of Easton	96	Easton	IL
227	Farmers Trust & Savings Bank	96	Williamsburg	IA
227	Venture Bank	96	Bloomington	MN
227	NewBank	96	Flushing	NY
227	Abbeville First Bank	96	Abbeville	SC
227	First State Bank and Trust Company	96	Carthage	TX
233	Bank of Hemet	95.9	Riverside	CA
233	West Central Georgia Bank	95.9	Thomaston	GA
233	Municipal Trust and Savings Bank	95.9	Bourbonnais	IL
233	Sloan State Bank	95.9	Sloan	IA
233	Bank of Montana	95.9	Missoula	MT
238	White State Bank	95.8	South English	IA
238	Bank of Buffalo	95.8	Buffalo	KY
238	Beauregard Federal Savings Bank	95.8	DeRidder	LA
238	First State Bank Southwest	95.8	Worthington	MN
238	Liberty State Bank	95.8	Powers Lake	ND
238	Union Bank	95.8	Morrisville	VT
244	First Community Bank of Central Alabama	95.7	Wetumpka	AL
244	Wauchula State Bank	95.7	Wauchula	FL
244	First National Bank of Waynesboro	95.7	Waynesboro	GA

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244	Farmers and Merchants State Bank of Pierz	95.7	Pierz	MN
244	Payne County Bank	95.7	Perkins	OK
244	Peoples State Bank	95.7	Rocksprings	TX
250	Sanibel Captiva Community Bank	95.6	Sanibel	FL
250	First State Bank	95.6	Belmond	IA
250	First American Bank and Trust	95.6	Vacherie	LA
250	Clackamas County Bank	95.6	Sandy	OR
250	NexBank SSB	95.6	Dallas	TX
250	Bank of Galesville	95.6	Galesville	WI
256	1st Summit Bank	95.5	Johnstown	PA
256	First State Bank	95.5	Athens	TX
256	Sanger Bank	95.5	Sanger	TX
256	Access National Bank	95.5	Reston	VA
256	WoodTrust Bank	95.5	Wisconsin Rapids	WI
261	Town-Country National Bank	95.4	Camden	AL
261	First National Bank of Dryden	95.4	Dryden	NY
261	Arlington Bank	95.4	Upper Arlington	OH
261	Stock Exchange Bank	95.4	Woodward	OK
261	Cowboy Bank of Texas	95.4	Maypearl	TX
261	Citizens 1st Bank	95.4	Tyler	TX
267	ServisFirst Bank	95.3	Birmingham	AL
267	People's Bank of Seneca	95.3	Seneca	MO
267	Century Bank of the Ozarks	95.3	Gainesville	MO
267	First State Bank	95.3	Watonga	OK
267	West Milton State Bank	95.3	West Milton	PA
267	Apex Bank	95.3	Camden	TN
273	First National Bank	95.2	Hamilton	AL
273	State Bank of Lincoln	95.2	Lincoln	IL
273	FirsTier Bank	95.2	Kimball	NE
273	Farmers State Bank	95.2	Stickney	SD
273	First Savings Bank	95.2	Beresford	SD
273	First Commerce Bank	95.2	Lewisburg	TN
279	Reynolds State Bank	95.1	Reynolds	IL
279	Watkins Savings Bank	95.1	Watkins	IA
279	Central Bank and Trust Co.	95.1	Hutchinson	KS
279	Wilson & Muir Bank & Trust Company	95.1	Bardstown	KY
279	Minster Bank	95.1	Minster	OH
279	First Volunteer Bank	95.1	Chattanooga	TN
285	St. Martin Bank and Trust Company	95	Saint Martinville	LA
285	Peoples National Bank of Checotah	95	Checotah	OK
285	Community National Bank of Okarche	95	Okarche	OK
285	Oconee Federal Savings and Loan Association (MHC)	95	Seneca	SC
285	WestStar Bank	95	El Paso	TX
290	Petit Jean State Bank	94.9	Morrilton	AR
290	Plumas Bank	94.9	Quincy	CA
290	Goodfield State Bank	94.9	Goodfield	IL
290	First State Bank of Porter	94.9	Porter	IN
290	Turbotville National Bank	94.9	Turbotville	PA
290	Commercial National Bank of Brady	94.9	Brady	TX
296	Central Bank Illinois	94.8	Geneseo	IL
296	First State Bank	94.8	Irvington	KY
296	Springfield State Bank	94.8	Springfield	KY
296	Putnam County State Bank	94.8	Unionville	MO
296	Heartland State Bank	94.8	Redfield	SD
296	Crockett National Bank	94.8	San Antonio	TX
302	Points West Community Bank	94.7	Windsor	CO
302	State Bank of Nauvoo	94.7	Nauvoo	IL
302	Bank of Rantoul	94.7	Rantoul	IL
302	American Savings Bank	94.7	Tripoli	IA
302	Commercial State Bank of Wagner	94.7	Wagner	SD
302	Pinnacle Bank - Wyoming	94.7	Torrington	WY
308	Citizens Bank of Americus	94.6	Americus	GA
308	Midland Community Bank	94.6	Kincaid	IL
308	First Whitney Bank and Trust	94.6	Atlantic	IA
308	Ultima Bank Minnesota	94.6	Winger	MN

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308	Commerce Bank	94.6	Corinth	MS
313	Upper Peninsula State Bank	94.5	Escanaba	MI
313	First Security Bank-Hendricks	94.5	Hendricks	MN
313	American State Bank & Trust Company of Williston	94.5	Williston	ND
313	Truxton Trust Company	94.5	Nashville	TN
313	Round Top State Bank	94.5	Round Top	TX
313	Central National Bank	94.5	Waco	TX
319	First National Bank of Fort Smith	94.4	Fort Smith	AR
319	Peoples Savings Bank	94.4	Indianola	IA
319	Bellevue State Bank	94.4	Bellevue	IA
319	First Security Bank - West	94.4	Beulah	ND
319	Wallis State Bank	94.4	Wallis	TX
319	Cashmere Valley Bank	94.4	Cashmere	WA
325	Union Bank of Mena	94.3	Mena	AR
325	Biscayne Bank	94.3	Coconut Grove	FL
325	Durden Banking Company, Incorporated	94.3	Twin City	GA
325	Iowa State Bank	94.3	Des Moines	IA
325	Premier Bank	94.3	Rock Valley	IA
325	First State Bank of Bedia	94.3	Bedia	TX
331	Seacoast Commerce Bank	94.2	San Diego	CA
331	Lake City Bank	94.2	Warsaw	IN
331	Hingham Institution for Savings	94.2	Hingham	MA
331	Monroe Bank & Trust	94.2	Monroe	MI
331	First Bank & Trust East Texas	94.2	Diboll	TX
331	Wyoming Bank & Trust	94.2	Cheyenne	WY
337	Glennville Bank	94.1	Glennville	GA
337	Minnesota Bank & Trust	94.1	Edina	MN
337	North American Savings Bank, F.S.B.	94.1	Grandview	MO
337	Bank of Waynesboro	94.1	Waynesboro	TN
337	Clayton Bank and Trust	94.1	Knoxville	TN
342	Bank of Hancock County	94	Sparta	GA
342	Investors Community Bank	94	Chillicothe	MO
342	Bank of Castile	94	Castile	NY
342	Farmers and Merchants Bank	94	Maysville	OK
342	First Piedmont Federal Savings and Loan Association of Gaffney	94	Gaffney	SC
342	Central Bank	94	Provo	UT
348	National Capital Bank of Washington	93.9	Washington	DC
348	Western Bank, Artesia, New Mexico	93.9	Artesia	NM
348	Roxboro Savings Bank, SSB	93.9	Roxboro	NC
348	Cleo State Bank	93.9	Cleo Springs	OK
348	Patriot Bank	93.9	Millington	TN
348	Farmers Bank	93.9	Portland	TN
354	Santa Cruz County Bank	93.8	Santa Cruz	CA
354	Community State Bank	93.8	Paton	IA
354	Centinel Bank of Taos	93.8	Taos	NM
354	New Tripoli Bank	93.8	New Tripoli	PA
354	Marlin Business Bank	93.8	Salt Lake City	UT
354	National Exchange Bank and Trust	93.8	Fond du Lac	WI
360	WestAmerica Bank	93.7	San Rafael	CA
360	Alpine Bank	93.7	Glenwood Springs	CO
360	Carlsbad National Bank	93.7	Carlsbad	NM
360	Brighton Bank	93.7	Salt Lake City	UT
360	Northwestern Bank	93.7	Chippewa Falls	WI
365	Farmers & Merchants Bank	93.6	Waterloo	AL
365	First National Bank in Taylorville	93.6	Taylorville	IL
365	Victor State Bank	93.6	Victor	IA
365	Bank of Hydro	93.6	Hydro	OK
365	Benchmark Community Bank	93.6	Kenbridge	VA
365	Bank of Monroe	93.6	Union	WV
371	Five Star Bank	93.5	Rocklin	CA
371	Legence Bank	93.5	Eldorado	IL
371	Midwest Community Bank	93.5	Plainville	KS
371	Auburn Banking Company	93.5	Auburn	KY
371	Bank of Morton	93.5	Morton	MS
371	Security National Bank of Enid	93.5	Enid	OK

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377	Signature Bank	93.4	Rosemont	IL
377	Reliance State Bank	93.4	Story City	IA
377	Leader Bank, National Association	93.4	Arlington	MA
377	Honesdale National Bank	93.4	Honesdale	PA
377	Gates Banking and Trust Company	93.4	Gates	TN
377	City National Bank of West Virginia	93.4	Charleston	WV
383	Hillsboro Bank	93.3	Plant City	FL
383	International Bank of Chicago	93.3	Chicago	IL
383	Five Points Bank of Hastings	93.3	Hastings	NE
383	Bank of the West	93.3	Thomas	OK
383	Carmine State Bank	93.3	Carmine	TX
388	Priority Bank	93.2	Fayetteville	AR
388	Farmers Bank	93.2	Ault	CO
388	Farmers State Bank	93.2	Mason City	IA
388	Bank of Clarkson	93.2	Clarkson	KY
388	Lamar Bank and Trust Company	93.2	Lamar	MO
388	First Bank & Trust	93.2	Lubbock	TX
394	Pinnacle Bank	93.1	Jasper	AL
394	Atkins Savings Bank & Trust	93.1	Atkins	IA
394	New Century Bank	93.1	Belleville	KS
394	Citizens & Northern Bank	93.1	Wellsboro	PA
394	First National Bank of Bastrop	93.1	Bastrop	TX
394	Liberty National Bank in Paris	93.1	Paris	TX
400	Brannen Bank	93	Inverness	FL
400	First National Bank South	93	Alma	GA
400	Currie State Bank	93	Currie	MN
400	Lindell Bank & Trust Company	93	Saint Louis	MO
400	Bessemer Trust Company, National Association	93	New York	NY
400	Ottoville Bank Company	93	Ottoville	OH
406	First Community Bank	92.9	Santa Rosa	CA
406	Waukon State Bank	92.9	Waukon	IA
406	Tri-County Bank	92.9	Brown City	MI
406	First National Bank of Clarksdale	92.9	Clarksdale	MS
406	Palmetto State Bank	92.9	Hampton	SC
406	Citizens Bank	92.9	Amarillo	TX
412	Jackson County Bank	92.8	McKee	KY
412	Northpointe Bank	92.8	Grand Rapids	MI
412	Security National Bank of South Dakota	92.8	Dakota Dunes	SD
412	Bank of Halls	92.8	Halls	TN
412	Woodforest National Bank	92.8	The Woodlands	TX
417	First Financial Bank	92.7	El Dorado	AR
417	Peoples State Bank of Colfax	92.7	Colfax	IL
417	Lakeside Bank	92.7	Chicago	IL
417	First Security Bank - Canby	92.7	Canby	MN
417	First Bank of Okarche	92.7	Okarche	OK
417	Texas Exchange Bank, SSB	92.7	Crowley	TX
423	Arizona Bank & Trust	92.6	Phoenix	AZ
423	Centennial Bank	92.6	Conway	AR
423	First National Bank of Mount Dora	92.6	Mount Dora	FL
423	HNB National Bank	92.6	Hannibal	MO
423	First National Bank	92.6	Alamogordo	NM
423	Yoakum National Bank	92.6	Yoakum	TX
429	First State Bank	92.5	Wrens	GA
429	Gogebic Range Bank	92.5	Ironwood	MI
429	First State Bank of Forsyth	92.5	Forsyth	MT
429	Bessemer Trust Company	92.5	Woodbridge	NJ
429	Western State Bank	92.5	Devils Lake	ND
429	National Bank of Blacksburg	92.5	Blacksburg	VA
435	Small Town Bank	92.4	Wedowee	AL
435	United Bank & Trust National Association	92.4	Marshalltown	IA
435	Stifel Bank and Trust	92.4	Saint Louis	MO
435	American Heritage Bank	92.4	Clovis	NM
435	Farmers State Bank of Turton	92.4	Turton	SD
440	Bank of Commerce	92.3	Ammon	ID
440	Walker State Bank	92.3	Walker	IA

Rank	Bank	S&B Composite Score		
		Percentile Rank	City	State
440	Alton Bank	92.3	Alton	MO
440	Security State Bank of Wewoka, Oklahoma	92.3	Wewoka	OK
440	Crowell State Bank	92.3	Crowell	TX
440	First State Bank	92.3	Yoakum	TX
446	Citizens Bank & Trust Company	92.2	Van Buren	AR
446	First Port City Bank	92.2	Bainbridge	GA
446	Fairfield National Bank	92.2	Fairfield	IL
446	Community State Bank	92.2	Coffeyville	KS
446	KS StateBank	92.2	Manhattan	KS
446	Bank of Commerce	92.2	McLean	TX
452	Bank of the Ozarks	92.1	Little Rock	AR
452	Cedar Rapids Bank and Trust Company	92.1	Cedar Rapids	IA
452	Iowa State Bank	92.1	Hull	IA
452	Glacier Bank	92.1	Kalispell	MT
452	First State Bank	92.1	Louise	TX
452	City National Bank of Sulphur Springs	92.1	Sulphur Springs	TX
458	Englewood Bank & Trust	92	Englewood	FL
458	Belmont Bank & Trust Company	92	Chicago	IL
458	First National Bank, Ames, Iowa	92	Ames	IA
458	Independence Bank	92	Havre	MT
458	Minden Exchange Bank & Trust Company	92	Minden	NE
458	Hustisford State Bank	92	Hustisford	WI
464	Germantown Trust & Savings Bank	91.9	Breese	IL
464	Luana Savings Bank	91.9	Luana	IA
464	Peoples Bank	91.9	Ripley	MS
464	American Interstate Bank	91.9	Elkhorn	NE
464	First National Bank of Evant	91.9	Evant	TX
469	CBC National Bank	91.8	Fernandina Beach	FL
469	Peoples Bank	91.8	Rock Valley	IA
469	West Bank	91.8	West Des Moines	IA
469	Taylor County Bank	91.8	Campbellsville	KY
469	Campbell County Bank, Inc.	91.8	Herleid	SD
469	Citizens Bank and Trust Company	91.8	Blackstone	VA
475	FNB Bank	91.7	Scottsboro	AL
475	Lisle Savings Bank	91.7	Lisle	IL
475	Florida Parishes Bank	91.7	Hammond	LA
475	BNA Bank	91.7	New Albany	MS
475	First Bank and Trust Company	91.7	Lebanon	VA
475	Farmers State Bank of Waupaca	91.7	Waupaca	WI
481	Peoples Bank and Trust Company of Pointe Coupee Parish	91.6	New Roads	LA
481	Bank of Greene County (MHC)	91.6	Catskill	NY
481	First Bank of Owasso	91.6	Owasso	OK
481	Normangee State Bank	91.6	Normangee	TX
481	Hill Bank & Trust Co.	91.6	Weimar	TX
481	Oregon Community Bank	91.6	Oregon	WI
487	Fremont Bank	91.5	Fremont	CA
487	State Bank of Bern	91.5	Bern	KS
487	First Bank & Trust Company	91.5	Perry	OK
487	First National Bank of Middle Tennessee	91.5	McMinnville	TN
487	Waldo State Bank	91.5	Waldo	WI
492	Citizens Bank & Trust, Inc.	91.4	Trenton	GA
492	Lena State Bank	91.4	Lena	IL
492	Bank of Commerce	91.4	Greenwood	MS
492	Central Bank of Kansas City	91.4	Kansas City	MO
492	First National Bank of Thomas	91.4	Thomas	OK
492	Texas Star Bank	91.4	Van Alstyne	TX
498	First State Bank of the South, Inc.	91.3	Sulligent	AL
498	Central Valley Community Bank	91.3	Fresno	CA
498	Buena Vista National Bank	91.3	Chester	IL
498	Farmers & Merchants Bank of Colby	91.3	Colby	KS
498	Andover Bank	91.3	Andover	OH
498	State Bank of Wynnewood	91.3	Wynnewood	OK
504	First Citizens Bank	91.2	Luverne	AL
504	Malaga Bank F.S.B.	91.2	Palos Verdes Estates	CA
504	Vinings Bank	91.2	Smyrna	GA



Rank	Bank	S&B Composite Score		
		Percentile Rank	City	State
504	Security National Bank of Sioux City, Iowa	91.2	Sioux City	IA
504	Unison Bank	91.2	Jamestown	ND
504	First National Bank of Central Texas	91.2	Waco	TX
510	FirstState Bank	91.1	Lineville	AL
510	Frontier Bank	91.1	Lamar	CO
510	Fisher National Bank	91.1	Fisher	IL
510	Nodaway Valley Bank	91.1	Maryville	MO
510	Franklin State Bank	91.1	Franklin	NE
510	Citizens National Bank of Texas	91.1	Waxahachie	TX
516	First Southern State Bank	91	Stevenson	AL
516	Illinois Bank & Trust	91	Rockford	IL
516	Anna State Bank	91	Anna	IL
516	Parke Bank	91	Sewell	NJ
516	Harrison County Bank	91	Lost Creek	WV
521	Smackover State Bank	90.9	Smackover	AR
521	Rayne Building and Loan Association	90.9	Rayne	LA
521	Bank Northwest	90.9	Hamilton	MO
521	Scribner Bank	90.9	Scribner	NE
521	First National Bank in Port Lavaca	90.9	Port Lavaca	TX
521	State Bank of Newburg	90.9	Newburg	WI
527	Prairie Community Bank	90.8	Marengo	IL
527	Middletown State Bank	90.8	Middletown	IL
527	First Heritage Bank	90.8	Shenandoah	IA
527	Chester County Bank	90.8	Henderson	TN
527	First National Bank of Hebronville	90.8	Hebronville	TX
527	Powell Valley National Bank	90.8	Jonesville	VA
533	Yampa Valley Bank	90.7	Steamboat Springs	CO
533	State Bank of Wheaton	90.7	Wheaton	MN
533	Community State Bank	90.7	Shelbina	MO
533	Bank of Mead	90.7	Mead	NE
533	Tolleson Private Bank	90.7	Dallas	TX
533	Karnes County National Bank of Karnes City	90.7	Karnes City	TX
539	Ann Arbor State Bank	90.6	Ann Arbor	MI
539	Central National Bank of Poteau	90.6	Poteau	OK
539	Wilson Bank and Trust	90.6	Lebanon	TN
539	First Federal Bank	90.6	Dickson	TN
539	Farmers Bank of Appomattox	90.6	Appomattox	VA
544	Maquoketa State Bank	90.5	Maquoketa	IA
544	BTC Bank	90.5	Bethany	MO
544	Bank of Elgin	90.5	Elgin	NE
544	Dakota Community Bank & Trust, National Association	90.5	Hebron	ND
544	Muenster State Bank	90.5	Muenster	TX
544	Timberland Bank	90.5	Hoquiam	WA
550	Community State Bank	90.4	Avilla	IN
550	SJN Bank of Kansas	90.4	Saint John	KS
550	Superior National Bank & Trust Company	90.4	Hancock	MI
550	First National Bank of Milaca	90.4	Milaca	MN
550	Madison County Bank	90.4	Madison	NE
550	First National Bank of Livingston	90.4	Livingston	TX
556	West Alabama Bank & Trust	90.3	Reform	AL
556	Hanmi Bank	90.3	Los Angeles	CA
556	German American Bancorp	90.3	Jasper	IN
556	EagleBank	90.3	Bethesda	MD
556	Guardian Savings Bank, F.S.B.	90.3	West Chester	OH
556	Intercity State Bank	90.3	Schofield	WI
562	Citizens State Bank	90.2	Wyoming	IA
562	Community First Bank	90.2	Kansas City	KS
562	Cambridge Trust Company	90.2	Cambridge	MA
562	Security State Bank of Marine	90.2	Marine On Saint Croix	MN
562	First National Bank of Bemidji	90.2	Bemidji	MN
562	Exchange Bank	90.2	Skiatook	OK
568	Logansport Savings Bank	90.1	Logansport	IN
568	First State Bank	90.1	Nashua	IA
568	Security State Bank	90.1	Independence	IA
568	Reliabank Dakota	90.1	Estelline	SD

Rank	Bank	S&B Composite Score		
		Percentile Rank	City	State
568	Citizens Tri-County Bank	90.1	Dunlap	TN
573	Bank of Elk River	90	Elk River	MN
573	Citizens-Farmers Bank of Cole Camp	90	Cole Camp	MO
573	Main Bank	90	Albuquerque	NM
573	KodaBank	90	Drayton	ND
573	Coleman County State Bank	90	Coleman	TX
573	Southport Bank	90	Kenosha	WI
579	Citizens Savings Bank	89.9	Anamosa	IA
579	Peoples Bank	89.9	Pratt	KS
579	North Shore Bank of Commerce	89.9	Duluth	MN
579	West Gate Bank	89.9	Lincoln	NE
579	Town & Country Bank	89.9	Ravenna	NE
579	First Business Bank	89.9	Madison	WI
585	Farmers & Merchants Bank of Central California	89.8	Lodi	CA
585	Kentland Bank	89.8	Kentland	IN
585	First Minnetonka City Bank	89.8	Minnetonka	MN
585	New Mexico Bank & Trust	89.8	Albuquerque	NM
585	Wake Forest Federal Savings and Loan Association (MHC)	89.8	Wake Forest	NC
585	Buckholts State Bank	89.8	Buckholts	TX
591	Castle Rock Bank	89.7	Castle Rock	CO
591	Bank of George	89.7	Las Vegas	NV
591	Volunteer State Bank	89.7	Portland	TN
591	First National Bank of Weatherford	89.7	Weatherford	TX
591	Falcon International Bank	89.7	Laredo	TX
596	First Hawaiian Bank	89.6	Honolulu	HI
596	First State Bank of Colfax	89.6	Colfax	IA
596	First State Bank of Wyoming	89.6	Wyoming	MN
596	Farmers Bank of Lincoln	89.6	Lincoln	MO
596	Perpetual Federal Savings Bank	89.6	Urbana	OH
596	Peoples State Bank	89.6	Shepherd	TX
602	Logan County Bank	89.5	Scranton	AR
602	Farmers State Bank	89.5	Lagrange	IN
602	First State Bank of Ransom	89.5	Ransom	KS
602	First National Bank of Grayson	89.5	Grayson	KY
602	Independent Farmers Bank	89.5	Maysville	MO
602	Farmers and Merchants State Bank	89.5	Plankinton	SD
608	State Bank	89.4	Freeport	IL
608	Mount Vernon Bank and Trust Company	89.4	Mount Vernon	IA
608	Chelsea State Bank	89.4	Chelsea	MI
608	Farmers and Merchants State Bank	89.4	Langdon	ND
608	First Bank of Ohio	89.4	Tiffin	OH
608	First Western Federal Savings Bank	89.4	Rapid City	SD
614	Welcome State Bank	89.3	Welcome	MN
614	Wadena State Bank	89.3	Wadena	MN
614	Senath State Bank	89.3	Senath	MO
614	Bank of Utica	89.3	Utica	NY
614	First Bank & Trust Co.	89.3	Duncan	OK
614	Citizens State Bank	89.3	Tyler	TX
620	First Bank of Coastal Georgia	89.2	Pembroke	GA
620	Heartland Bank	89.2	Somers	IA
620	Citizens Bank & Trust Co.	89.2	Hutchinson	MN
620	St. Clair State Bank (Incorporated)	89.2	Saint Clair	MN
620	Farmers and Merchants Bank	89.2	Adamsville	TN
625	Charter Bank	89.1	Johnston	IA
625	New Era Bank	89.1	Fredericktown	MO
625	USNY Bank	89.1	Geneva	NY
625	McCurtain County National Bank	89.1	Broken Bow	OK
625	McKenzie Banking Company	89.1	McKenzie	TN
625	Comanche National Bank	89.1	Comanche	TX
631	Preferred Bank	89	Los Angeles	CA

Rank	Bank	S&B Composite Score		
		Percentile Rank	City	State
631	Bank of Grandin	89	Grandin	MO
631	Commerce Bank	89	Kansas City	MO
631	First National Bank of Granbury	89	Granbury	TX
631	Inwood National Bank	89	Dallas	TX
631	Justin State Bank	89	Justin	TX
637	Bank of Stockton	88.9	Stockton	CA
637	Community Bank	88.9	Nevada	IA
637	First National Bank of Nevada	88.9	Nevada	MO
637	Bank of Cairo and Moberly	88.9	Moberly	MO
637	Security Bank	88.9	Dyersburg	TN
637	TexasBank	88.9	Brownwood	TX
643	Bank of Dade	88.8	Trenton	GA
643	Georgia Bank & Trust Company of Augusta	88.8	Augusta	GA
643	United Farmers State Bank	88.8	Adams	MN
643	Bank of Cordell	88.8	Cordell	OK
643	Citizens Bank	88.8	Hartsville	TN
648	Brantley Bank and Trust Company	88.7	Brantley	AL
648	Dolores State Bank	88.7	Dolores	CO
648	Enterprise Bank & Trust	88.7	Clayton	MO
648	Citizens Bank & Trust Company	88.7	Saint Paul	NE
648	Jeff Bank	88.7	Jeffersonville	NY
648	Fidelity Bank	88.7	Wichita Falls	TX
654	Calvin B. Taylor Banking Company of Berlin, Maryland	88.6	Berlin	MD
654	Randall State Bank	88.6	Randall	MN
654	Pinnacle Bank	88.6	Lincoln	NE
654	Five Points Bank	88.6	Grand Island	NE
654	South Central State Bank	88.6	Campbell	NE
654	Commercial Bank & Trust of PA	88.6	Latrobe	PA
660	Kearny County Bank	88.5	Lakin	KS
660	St. Martin National Bank	88.5	Saint Martin	MN
660	Phelps County Bank	88.5	Rolla	MO
660	Choice Financial Group	88.5	Fargo	ND
660	Highlands Community Bank	88.5	Covington	VA
660	Bank of Charlotte County	88.5	Phenix	VA
666	Clear Lake Bank and Trust Company	88.4	Clear Lake	IA
666	Coastal Commerce Bank	88.4	Houma	LA
666	Exchange State Bank	88.4	Carsonville	MI
666	Missouri Bank and Trust Company of Kansas City	88.4	Kansas City	MO
666	TrustCo Bank	88.4	Glenville	NY
666	Bank, National Association	88.4	McAlester	OK
672	Bank of Salem	88.3	Salem	AR
672	Intracoastal Bank	88.3	Palm Coast	FL
672	Bank of Geneva	88.3	Geneva	IN
672	First Security Bank-Sleepy Eye	88.3	Sleepy Eye	MN
672	Savoy Bank	88.3	New York	NY
677	Riverside Bank	88.2	Sparkman	AR
677	Solera National Bank	88.2	Lakewood	CO
677	First Neodesha Bank	88.2	Neodesha	KS
677	Kansas State Bank Overbrook Kansas	88.2	Overbrook	KS
677	Citizens Bank, Ville Platte, Louisiana	88.2	Ville Platte	LA
677	F&M Bank	88.2	Edmond	OK
683	HomeTown Bank	88.1	Redwood Falls	MN
683	Progressive Ozark Bank	88.1	Salem	MO
683	First Enterprise Bank	88.1	Oklahoma City	OK
683	Texas Republic Bank, National Association	88.1	Frisco	TX
683	Baker-Boyer National Bank	88.1	Walla Walla	WA
683	Bank of Deerfield	88.1	Deerfield	WI
689	Peoples Bank of Greensboro	88	Greensboro	AL
689	Farmers State Bank of Brush	88	Brush	CO
689	Teutopolis State Bank	88	Teutopolis	IL
689	Farmers & Merchants Savings Bank	88	Waukon	IA
689	State Bank	88	Hoxie	KS
689	Bridge City State Bank	88	Bridge City	TX
695	Exchange Bank & Trust	87.9	Atchison	KS



Rank	Bank	S&B Composite Score		
		Percentile Rank	City	State
	695 First State Bank	87.9	Scottsbluff	NE
	695 HomeTown Bank, N.A.	87.9	Galveston	TX
	695 Utah Independent Bank	87.9	Salina	UT
	695 Bank of Commerce	87.9	Rawlins	WY
	700 Villa Grove State Bank	87.8	Villa Grove	IL
	700 Citizens State Bank of New Castle, Indiana	87.8	New Castle	IN
	700 Bank, The	87.8	Jennings	LA
	700 Peoples Bank	87.8	Mendenhall	MS
	700 Jonesburg State Bank	87.8	Jonesburg	MO
	700 First Security Bank of Roundup	87.8	Roundup	MT
	706 Farmers & Merchants Bank of Long Beach	87.7	Long Beach	CA
	706 Milledgeville State Bank	87.7	Milledgeville	IL
	706 First National Bank of Battle Lake	87.7	Battle Lake	MN
	706 First Fidelity Bank	87.7	Burke	SD
	706 Commercial State Bank	87.7	Kingwood	TX
	706 Ciera Bank	87.7	Graham	TX
	712 Citizens Business Bank	87.6	Ontario	CA
	712 NSB Bank	87.6	Mason City	IA
	712 Blue Grass Savings Bank	87.6	Blue Grass	IA
	712 First State Bank	87.6	Loomis	NE
	712 Jefferson County Bank	87.6	Daykin	NE
	712 Rio Bank	87.6	McAllen	TX
	718 Citizens Bank of Forsyth County	87.5	Cumming	GA
	718 Community Bank of Oelwein	87.5	Oelwein	IA
	718 Community Bank	87.5	Ellisville	MS
	718 Bank of Orchard	87.5	Orchard	NE
	718 Peoples Savings Bank	87.5	New Matamoras	OH
	718 Farmers Savings Bank	87.5	Spencer	OH
	724 Barrington Bank & Trust Company, National Association	87.4	Barrington	IL
	724 Crossroads Bank	87.4	Wabash	IN
	724 First National Bank	87.4	Damariscotta	ME
	724 BankFirst	87.4	Norfolk	NE
	724 Security State Bank	87.4	Cheyenne	OK
	729 Western Alliance Bank	87.3	Phoenix	AZ
	729 LincolnWay Community Bank	87.3	New Lenox	IL
	729 Exchange Bank and Trust Company	87.3	Natchitoches	LA
	729 West Plains Bank and Trust Company	87.3	West Plains	MO
	729 Sargent County Bank	87.3	Forman	ND
	729 Union Bank & Trust Company	87.3	Livingston	TN
	735 Bank of Evergreen	87.2	Evergreen	AL
	735 Friendship State Bank	87.2	Friendship	IN
	735 Wayland State Bank	87.2	Mount Pleasant	IA
	735 Mid-America Bank	87.2	Baldwin City	KS
	735 River City Bank, Inc.	87.2	Louisville	KY
	735 Glens Falls National Bank and Trust Company	87.2	Glens Falls	NY
	741 Pacific City Bank	87.1	Los Angeles	CA
	741 First National Bank of Brookfield	87.1	Brookfield	IL
	741 Independence Bank of Kentucky	87.1	Owensboro	KY
	741 Basile State Bank	87.1	Basile	LA
	741 Home Exchange Bank	87.1	Jamesport	MO
	741 First National Bank of Pawnee	87.1	Pawnee	OK
	747 American Pride Bank	87	Macon	GA
	747 Southern Illinois Bank	87	Johnston City	IL
	747 Bank of Tescott	87	Tescott	KS
	747 Citizens State Bank	87	Marysville	KS
	747 Macon Bank and Trust Company	87	Lafayette	TN
	752 Chester National Bank	86.9	Chester	IL
	752 Countryside Bank	86.9	Countryside	IL
	752 Community State Bank	86.9	Tipton	IA
	752 State Bank of Ewen	86.9	Ewen	MI
	752 Bank of Glen Ullin	86.9	Glen Ullin	ND
	752 People's Intermountain Bank	86.9	American Fork	UT
	758 Bank of Monticello	86.8	Monticello	GA
	758 F&M Bank	86.8	Washington	GA
	758 State Nebraska Bank & Trust	86.8	Wayne	NE

Rank	Bank	S&B Composite Score		
		Percentile Rank	City	State
758	First Bank and Trust Company	86.8	Cozad	NE
758	Eagle Savings Bank	86.8	Cincinnati	OH
758	Yakima Federal Savings and Loan Association	86.8	Yakima	WA
764	Savings Bank of Mendocino County	86.7	Ukiah	CA
764	Warren-Boynton State Bank	86.7	New Berlin	IL
764	Elkton Bank & Trust Company	86.7	Elkton	KY
764	Hershey State Bank	86.7	Hershey	NE
764	First United National Bank	86.7	Fryburg	PA
764	First State Bank	86.7	Wilmot	SD
770	Garrett State Bank	86.6	Garrett	IN
770	Crawford County Trust and Savings Bank	86.6	Denison	IA
770	Milton Savings Bank	86.6	Milton	PA
770	CresCom Bank	86.6	Charleston	SC
770	Continental Bank	86.6	Salt Lake City	UT
775	Spring Valley City Bank	86.5	Spring Valley	IL
775	City Savings Bank & Trust Company	86.5	DeRidder	LA
775	Regional Missouri Bank	86.5	Marceline	MO
775	First State Bank in Temple	86.5	Temple	OK
775	Cardinal Bank	86.5	McLean	VA
775	Washington Federal, National Association	86.5	Seattle	WA
781	El Dorado Savings Bank, F.S.B.	86.4	Placerville	CA
781	First Commonwealth Bank of Prestonsburg, Inc.	86.4	Prestonsburg	KY
781	First Bank Blue Earth	86.4	Blue Earth	MN
781	Heritage Bank	86.4	Wood River	NE
781	Affiliated Bank	86.4	Arlington	TX
781	Shell Lake State Bank	86.4	Shell Lake	WI
787	Citizens State Bank	86.3	Monticello	IA
787	Tri Valley Bank	86.3	Talmage	NE
787	Peoples State Bank	86.3	Blair	OK
787	Fairview Savings and Loan Association	86.3	Fairview	OK
787	Gilmer National Bank	86.3	Gilmer	TX
787	River Cities Bank	86.3	Wisconsin Rapids	WI
793	Piggott State Bank	86.2	Piggott	AR
793	Farmers and Merchants Bank	86.2	Laotto	IN
793	MainSource Bank	86.2	Greensburg	IN
793	Bank of Cleveland	86.2	Cleveland	TN
793	Grand Valley Bank	86.2	Heber City	UT
793	International Bank of Amherst	86.2	Amherst	WI
799	Cathay Bank	86.1	Los Angeles	CA
799	Greenfield Banking Company	86.1	Greenfield	IN
799	Pinnacle Bank	86.1	Marshalltown	IA
799	Sacramento Deposit Bank	86.1	Sacramento	KY
799	Sooner State Bank	86.1	Tuttle	OK
804	Solomon State Bank	86	Solomon	KS
804	First State Bank of Le Center	86	Le Center	MN
804	Western Bank	86	Lordsburg	NM
804	Commercial Bank & Trust Company	86	Paris	TN
804	First National Bank of Burleson	86	Burleson	TX
804	Farmers & Merchants Bank of Orfordville	86	Orfordville	WI
810	Farmers State Bank of Hoffman	85.9	Hoffman	IL
810	Farmers & Merchants State Bank	85.9	Winterset	IA
810	Farmers Bank & Trust	85.9	Great Bend	KS
810	First State Bank	85.9	Waynesboro	MS
810	Idabel National Bank	85.9	Idabel	OK
810	Main Street Bank Corp.	85.9	Wheeling	WV
816	First State Bank of Blakely	85.8	Blakely	GA
816	Napoleon State Bank	85.8	Napoleon	IN
816	Farmers State Bank	85.8	Marcus	IA
816	Kaw Valley State Bank and Trust Company	85.8	Wamego	KS
816	Meade County Bank	85.8	Brandenburg	KY
816	Farmers and Merchants Bank	85.8	Caldwell	OH
822	Farmers and Merchants Bank	85.7	LaFayette	AL
822	First National Bank Alaska	85.7	Anchorage	AK
822	Audubon State Bank	85.7	Audubon	IA
822	Corn City State Bank	85.7	Deshler	OH



Rank	Bank	S&B Composite Score		
		Percentile Rank	City	State
822	Finwise Bank	85.7	Sandy	UT
827	Exchange State Bank	85.6	Springville	IA
827	Washington State Bank	85.6	Washington	IA
827	Northeast Missouri State Bank	85.6	Kirksville	MO
827	First Interstate Bank	85.6	Billings	MT
827	Marquette Savings Bank	85.6	Erie	PA
827	Big Bend Banks, N.A.	85.6	Marfa	TX
833	High Plains Bank	85.5	Flagler	CO
833	Northeast Security Bank	85.5	Sumner	IA
833	First Farmers Bank and Trust Company	85.5	Owenton	KY
833	Dixon Bank	85.5	Dixon	KY
833	Bank of Wiggins	85.5	Wiggins	MS
833	Elizabethton Federal Savings Bank	85.5	Elizabethton	TN
839	Citizens National Bank	85.4	Greenleaf	KS
839	Town & Country Bank and Trust Company	85.4	Bardstown	KY
839	South Louisiana Bank	85.4	Houma	LA
839	Mayville State Bank	85.4	Mayville	MI
839	Community Bank, National Association	85.4	De Witt	NY
839	FirstBank	85.4	Nashville	TN
845	First Colony Bank of Florida	85.3	Maitland	FL
845	Traditional Bank, Inc.	85.3	Mount Sterling	KY
845	Cass Commercial Bank	85.3	Saint Louis	MO
845	Cayuga Lake National Bank	85.3	Union Springs	NY
845	Marion State Bank	85.3	Marion	TX
845	Peoples Bank Midwest	85.3	Hayward	WI
851	State Bank of Cochran	85.2	Cochran	GA
851	Falcon National Bank	85.2	Foley	MN
851	Bank2	85.2	Oklahoma City	OK
851	Texas National Bank of Jacksonville	85.2	Jacksonville	TX
851	Nekoosa Port Edwards State Bank	85.2	Nekoosa	WI
856	Redwood Capital Bank	85.1	Eureka	CA
856	Rushville State Bank	85.1	Rushville	IL
856	University Bank	85.1	Ann Arbor	MI
856	Steuben Trust Company	85.1	Hornell	NY
856	Texas State Bank	85.1	San Angelo	TX
856	Time Federal Savings Bank	85.1	Medford	WI
862	Banc of California, National Association	85	Santa Ana	CA
862	Paradise Bank	85	Boca Raton	FL
862	State Savings Bank	85	Creston	IA
862	Decorah Bank & Trust Company	85	Decorah	IA
862	Community Bank of Pleasant Hill	85	Pleasant Hill	MO
862	Lamont Bank of St. John	85	Saint John	WA

State	Rank	Bank	S&B Composite Score		City	State
				Percentile Rank		
<b>Alabama</b>						
	7	Cheaha Bank		99.80	Oxford	AL
	13	First Bank of Boaz		99.70	Boaz	AL
	36	Citizens Bank of Winfield		99.30	Winfield	AL
	42	HomeTown Bank of Alabama		99.20	Oneonta	AL
	111	First Metro Bank		98.00	Muscle Shoals	AL
	111	EvaBank		98.00	Cullman	AL
	169	First Bank of Alabama		97.00	Talladega	AL
	244	First Community Bank of Central Alabama		95.70	Wetumpka	AL
	261	Town-Country National Bank		95.40	Camden	AL
	267	ServisFirst Bank		95.30	Birmingham	AL
	273	First National Bank		95.20	Hamilton	AL
	365	Farmers & Merchants Bank		93.60	Waterloo	AL
	394	Pinnacle Bank		93.10	Jasper	AL
	435	Small Town Bank		92.40	Wedowee	AL
	475	FNB Bank		91.70	Scottsboro	AL
	498	First State Bank of the South, Inc.		91.30	Sulligent	AL
	504	First Citizens Bank		91.20	Luverne	AL
	510	FirstState Bank		91.10	Lineville	AL
	516	First Southern State Bank		91.00	Stevenson	AL
	556	West Alabama Bank & Trust		90.30	Reform	AL
	648	Brantley Bank and Trust Company		88.70	Brantley	AL
	689	Peoples Bank of Greensboro		88.00	Greensboro	AL
	735	Bank of Evergreen		87.20	Evergreen	AL
	822	Farmers and Merchants Bank		85.70	LaFayette	AL
<b>Alaska</b>						
	822	First National Bank Alaska		85.70	Anchorage	AK
<b>Arizona</b>						
	423	Arizona Bank & Trust		92.60	Phoenix	AZ
	729	Western Alliance Bank		87.30	Phoenix	AZ
<b>Arkansas</b>						
	30	First Security Bank		99.40	Searcy	AR
	42	Bank of England		99.20	England	AR
	71	Peoples Bank		98.70	Sheridan	AR
	146	Horatio State Bank		97.40	Horatio	AR
	290	Petit Jean State Bank		94.90	Morrilton	AR
	319	First National Bank of Fort Smith		94.40	Fort Smith	AR
	325	Union Bank of Mena		94.30	Mena	AR
	388	Priority Bank		93.20	Fayetteville	AR
	417	First Financial Bank		92.70	El Dorado	AR
	423	Centennial Bank		92.60	Conway	AR
	446	Citizens Bank & Trust Company		92.20	Van Buren	AR
	452	Bank of the Ozarks		92.10	Little Rock	AR
	521	Smackover State Bank		90.90	Smackover	AR
	602	Logan County Bank		89.50	Scranton	AR
	672	Bank of Salem		88.30	Salem	AR
	677	Riverside Bank		88.20	Sparkman	AR
	793	Piggott State Bank		86.20	Piggott	AR
<b>California</b>						
	53	BofI Federal Bank		99.00	San Diego	CA
	134	Murphy Bank		97.60	Fresno	CA
	175	Home Bank of California		96.90	San Diego	CA
	233	Bank of Hemet		95.90	Riverside	CA
	290	Plumas Bank		94.90	Quincy	CA
	331	Seacoast Commerce Bank		94.20	San Diego	CA
	354	Santa Cruz County Bank		93.80	Santa Cruz	CA
	360	WestAmerica Bank		93.70	San Rafael	CA
	371	Five Star Bank		93.50	Rocklin	CA
	406	First Community Bank		92.90	Santa Rosa	CA
	487	Fremont Bank		91.50	Fremont	CA
	498	Central Valley Community Bank		91.30	Fresno	CA
	504	Malaga Bank F.S.B.		91.20	Palos Verdes Estates	CA
	556	Hanmi Bank		90.30	Los Angeles	CA
	585	Farmers & Merchants Bank of Central California		89.80	Lodi	CA
	631	Preferred Bank		89.00	Los Angeles	CA
	637	Bank of Stockton		88.90	Stockton	CA
	706	Farmers & Merchants Bank of Long Beach		87.70	Long Beach	CA

State	Rank	Bank	S&B Composite Score		
			Percentile Rank	City	State
	712	Citizens Business Bank	87.60	Ontario	CA
	741	Pacific City Bank	87.10	Los Angeles	CA
	764	Savings Bank of Mendocino County	86.70	Ukiah	CA
	781	El Dorado Savings Bank, F.S.B.	86.40	Placerville	CA
	799	Cathay Bank	86.10	Los Angeles	CA
	856	Redwood Capital Bank	85.10	Eureka	CA
	862	Banc of California, National Association	85.00	Santa Ana	CA
<b>Colorado</b>					
	13	FirstBank	99.70	Lakewood	CO
	42	Peoples National Bank	99.20	Colorado Springs	CO
	100	AMG National Trust Bank	98.20	Greenwood Village	CO
	140	North Valley Bank	97.50	Thornton	CO
	157	High Country Bank	97.20	Salida	CO
	163	Verus Bank of Commerce	97.10	Fort Collins	CO
	209	Alamosa State Bank	96.30	Alamosa	CO
	215	First National Bank of Las Animas	96.20	Las Animas	CO
	302	Points West Community Bank	94.70	Windsor	CO
	360	Alpine Bank	93.70	Glenwood Springs	CO
	388	Farmers Bank	93.20	Ault	CO
	510	Frontier Bank	91.10	Lamar	CO
	533	Yampa Valley Bank	90.70	Steamboat Springs	CO
	591	Castle Rock Bank	89.70	Castle Rock	CO
	648	Dolores State Bank	88.70	Dolores	CO
	677	Solera National Bank	88.20	Lakewood	CO
	689	Farmers State Bank of Brush	88.00	Brush	CO
	833	High Plains Bank	85.50	Flagler	CO
<b>Connecticut</b>					
	59	MassMutual Trust Company, FSB	98.90	Enfield	CT
<b>District of Columbia</b>					
	348	National Capital Bank of Washington	93.90	Washington	DC
<b>Florida</b>					
	19	First Home Bank	99.60	Seminole	FL
	65	Commerce National Bank & Trust	98.80	Winter Park	FL
	77	Charlotte State Bank & Trust	98.60	Port Charlotte	FL
	117	Raymond James Bank, National Association	97.90	Saint Petersburg	FL
	198	Citizens First Bank	96.50	The Villages	FL
	215	Flagler Bank	96.20	West Palm Beach	FL
	244	Wauchula State Bank	95.70	Wauchula	FL
	250	Sanibel Captiva Community Bank	95.60	Sanibel	FL
	325	Biscayne Bank	94.30	Coconut Grove	FL
	383	Hillsboro Bank	93.30	Plant City	FL
	400	Brannen Bank	93.00	Inverness	FL
	423	First National Bank of Mount Dora	92.60	Mount Dora	FL
	458	Englewood Bank & Trust	92.00	Englewood	FL
	469	CBC National Bank	91.80	Fernandina Beach	FL
	672	Intracoastal Bank	88.30	Palm Coast	FL
	845	First Colony Bank of Florida	85.30	Maitland	FL
	862	Paradise Bank	85.00	Boca Raton	FL
<b>Georgia</b>					
	13	PrimeSouth Bank	99.70	Blackshear	GA
	19	Metro City Bank	99.60	Doraville	GA
	53	Quantum National Bank	99.00	Suwanee	GA
	65	NOA Bank	98.80	Duluth	GA
	94	First Madison Bank & Trust	98.30	Athens	GA
	100	South Georgia Bank	98.20	Glennville	GA
	117	First Intercontinental Bank	97.90	Doraville	GA
	123	BankSouth	97.80	Greensboro	GA
	163	First Bank	97.10	Dalton	GA
	163	Douglas National Bank	97.10	Douglas	GA
	175	United Bank	96.90	Zebulon	GA
	186	Thomasville National Bank	96.70	Thomasville	GA
	204	Bank of Newington	96.40	Newington	GA
	233	West Central Georgia Bank	95.90	Thomaston	GA
	244	First National Bank of Waynesboro	95.70	Waynesboro	GA
	308	Citizens Bank of Americus	94.60	Americus	GA
	325	Durden Banking Company, Incorporated	94.30	Twin City	GA
	337	Glennville Bank	94.10	Glennville	GA



State	Rank	Bank	S&B Composite Score		
			Percentile Rank	City	State
	342	Bank of Hancock County	94.00	Sparta	GA
	400	First National Bank South	93.00	Alma	GA
	429	First State Bank	92.50	Wrens	GA
	446	First Port City Bank	92.20	Bainbridge	GA
	492	Citizens Bank & Trust, Inc.	91.40	Trenton	GA
	504	Vinings Bank	91.20	Smyrna	GA
	620	First Bank of Coastal Georgia	89.20	Pembroke	GA
	643	Bank of Dade	88.80	Trenton	GA
	643	Georgia Bank & Trust Company of Augusta	88.80	Augusta	GA
	718	Citizens Bank of Forsyth County	87.50	Cumming	GA
	747	American Pride Bank	87.00	Macon	GA
	758	Bank of Monticello	86.80	Monticello	GA
	758	F&M Bank	86.80	Washington	GA
	816	First State Bank of Blakely	85.80	Blakely	GA
	851	State Bank of Cochran	85.20	Cochran	GA
Hawaii					
	77	Bank of Hawaii	98.60	Honolulu	HI
	596	First Hawaiian Bank	89.60	Honolulu	HI
Idaho					
	440	Bank of Commerce	92.30	Ammon	ID
Illinois					
	36	Federal Savings Bank	99.30	Chicago	IL
	94	First Trust and Savings Bank of Watseka	98.30	Watsoka	IL
	111	Washington Federal Bank for Savings	98.00	Chicago	IL
	111	First National Bank in Pinckneyville	98.00	Pinckneyville	IL
	129	Farmers National Bank	97.70	Prophetstown	IL
	134	Park Ridge Community Bank	97.60	Park Ridge	IL
	140	Lake Forest Bank & Trust Company	97.50	Lake Forest	IL
	146	First State Bank of St. Peter	97.40	Saint Peter	IL
	157	First Eagle Bank	97.20	Chicago	IL
	169	First National Bank of Ava	97.00	Ava	IL
	169	Kinmundy Bank	97.00	Kinmundy	IL
	175	Hill-Dodge Banking Company	96.90	Warsaw	IL
	227	Community Bank of Easton	96.00	Easton	IL
	233	Municipal Trust and Savings Bank	95.90	Bourbonnais	IL
	273	State Bank of Lincoln	95.20	Lincoln	IL
	279	Reynolds State Bank	95.10	Reynolds	IL
	290	Goodfield State Bank	94.90	Goodfield	IL
	296	Central Bank Illinois	94.80	Geneseo	IL
	302	State Bank of Nauvoo	94.70	Nauvoo	IL
	302	Bank of Rantoul	94.70	Rantoul	IL
	308	Midland Community Bank	94.60	Kincaid	IL
	365	First National Bank in Taylorville	93.60	Taylorville	IL
	371	Ledger Bank	93.50	Eldorado	IL
	377	Signature Bank	93.40	Rosemont	IL
	383	International Bank of Chicago	93.30	Chicago	IL
	417	Peoples State Bank of Colfax	92.70	Colfax	IL
	417	Lakeside Bank	92.70	Chicago	IL
	446	Fairfield National Bank	92.20	Fairfield	IL
	458	Belmont Bank & Trust Company	92.00	Chicago	IL
	464	Germantown Trust & Savings Bank	91.90	Breese	IL
	475	Lisle Savings Bank	91.70	Lisle	IL
	492	Lena State Bank	91.40	Lena	IL
	498	Buena Vista National Bank	91.30	Chester	IL
	510	Fisher National Bank	91.10	Fisher	IL
	516	Illinois Bank & Trust	91.00	Rockford	IL
	516	Anna State Bank	91.00	Anna	IL
	527	Prairie Community Bank	90.80	Marengo	IL
	527	Middletown State Bank	90.80	Middletown	IL
	608	State Bank	89.40	Freeport	IL
	689	Teutopolis State Bank	88.00	Teutopolis	IL
	700	Villa Grove State Bank	87.80	Villa Grove	IL
	706	Milledgeville State Bank	87.70	Milledgeville	IL
	724	Barrington Bank & Trust Company, National Association	87.40	Barrington	IL
	729	LincolnWay Community Bank	87.30	New Lenox	IL
	741	First National Bank of Brookfield	87.10	Brookfield	IL
	747	Southern Illinois Bank	87.00	Johnston City	IL

State	Rank	Bank	S&B Composite Score		
			Percentile Rank	City	State
	752	Chester National Bank	86.90	Chester	IL
	752	Countryside Bank	86.90	Countryside	IL
	764	Warren-Boynton State Bank	86.70	New Berlin	IL
	775	Spring Valley City Bank	86.50	Spring Valley	IL
	810	Farmers State Bank of Hoffman	85.90	Hoffman	IL
	856	Rushville State Bank	85.10	Rushville	IL
<b>Indiana</b>					
	53	Freedom Bank	99.00	Huntingburg	IN
	71	United Fidelity Bank, FSB	98.70	Evansville	IN
	157	Grant County State Bank	97.20	Swayzee	IN
	290	First State Bank of Porter	94.90	Porter	IN
	331	Lake City Bank	94.20	Warsaw	IN
	550	Community State Bank	90.40	Avilla	IN
	556	German American Bancorp	90.30	Jasper	IN
	568	Logansport Savings Bank	90.10	Logansport	IN
	585	Kentland Bank	89.80	Kentland	IN
	602	Farmers State Bank	89.50	Lagrange	IN
	672	Bank of Geneva	88.30	Geneva	IN
	700	Citizens State Bank of New Castle, Indiana	87.80	New Castle	IN
	724	Crossroads Bank	87.40	Wabash	IN
	735	Friendship State Bank	87.20	Friendship	IN
	770	Garrett State Bank	86.60	Garrett	IN
	793	Farmers and Merchants Bank	86.20	Laotto	IN
	793	MainSource Bank	86.20	Greensburg	IN
	799	Greenfield Banking Company	86.10	Greenfield	IN
	816	Napoleon State Bank	85.80	Napoleon	IN
<b>Iowa</b>					
	7	Principal Bank	99.80	Des Moines	IA
	7	New Albin Savings Bank	99.80	New Albin	IA
	25	Pocahontas State Bank	99.50	Pocahontas	IA
	59	Peoples Savings Bank	98.90	Crawfordsville	IA
	65	First State Bank	98.80	Britt	IA
	105	Citizens Savings Bank	98.10	Spillville	IA
	117	State Bank & Trust Company	97.90	Nevada	IA
	129	Northwestern Bank	97.70	Orange City	IA
	152	Marion County State Bank	97.30	Pella	IA
	152	Corydon State Bank	97.30	Corydon	IA
	152	Liberty Trust & Savings Bank	97.30	Durant	IA
	157	Security State Bank	97.20	Sutherland	IA
	169	Citizens First National Bank	97.00	Storm Lake	IA
	192	Cherokee State Bank	96.60	Cherokee	IA
	198	Boone Bank & Trust Co.	96.50	Boone	IA
	198	Panora State Bank	96.50	Panora	IA
	215	Home State Bank	96.20	Royal	IA
	221	Palo Savings Bank	96.10	Palo	IA
	227	Farmers Trust & Savings Bank	96.00	Williamsburg	IA
	233	Sloan State Bank	95.90	Sloan	IA
	238	White State Bank	95.80	South English	IA
	250	First State Bank	95.60	Belmond	IA
	279	Watkins Savings Bank	95.10	Watkins	IA
	302	American Savings Bank	94.70	Tripoli	IA
	308	First Whitney Bank and Trust	94.60	Atlantic	IA
	319	Peoples Savings Bank	94.40	Indianola	IA
	319	Bellevue State Bank	94.40	Bellevue	IA
	325	Iowa State Bank	94.30	Des Moines	IA
	325	Premier Bank	94.30	Rock Valley	IA
	354	Community State Bank	93.80	Paton	IA
	365	Victor State Bank	93.60	Victor	IA
	377	Reliance State Bank	93.40	Story City	IA
	388	Farmers State Bank	93.20	Mason City	IA
	394	Atkins Savings Bank & Trust	93.10	Atkins	IA
	406	Waukon State Bank	92.90	Waukon	IA
	435	United Bank & Trust National Association	92.40	Marshalltown	IA
	440	Walker State Bank	92.30	Walker	IA
	452	Cedar Rapids Bank and Trust Company	92.10	Cedar Rapids	IA
	452	Iowa State Bank	92.10	Hull	IA
	458	First National Bank, Ames, Iowa	92.00	Ames	IA

State	Rank	Bank	S&B Composite Score		
			Percentile Rank	City	State
	464	Luana Savings Bank	91.90	Luana	IA
	469	Peoples Bank	91.80	Rock Valley	IA
	469	West Bank	91.80	West Des Moines	IA
	504	Security National Bank of Sioux City, Iowa	91.20	Sioux City	IA
	527	First Heritage Bank	90.80	Shenandoah	IA
	544	Maquoketa State Bank	90.50	Maquoketa	IA
	562	Citizens State Bank	90.20	Wyoming	IA
	568	First State Bank	90.10	Nashua	IA
	568	Security State Bank	90.10	Independence	IA
	579	Citizens Savings Bank	89.90	Anamosa	IA
	596	First State Bank of Colfax	89.60	Colfax	IA
	608	Mount Vernon Bank and Trust Company	89.40	Mount Vernon	IA
	620	Heartland Bank	89.20	Somers	IA
	625	Charter Bank	89.10	Johnston	IA
	637	Community Bank	88.90	Nevada	IA
	666	Clear Lake Bank and Trust Company	88.40	Clear Lake	IA
	689	Farmers & Merchants Savings Bank	88.00	Waukon	IA
	712	NSB Bank	87.60	Mason City	IA
	712	Blue Grass Savings Bank	87.60	Blue Grass	IA
	718	Community Bank of Oelwein	87.50	Oelwein	IA
	735	Wayland State Bank	87.20	Mount Pleasant	IA
	752	Community State Bank	86.90	Tipton	IA
	770	Crawford County Trust and Savings Bank	86.60	Denison	IA
	787	Citizens State Bank	86.30	Monticello	IA
	799	Pinnacle Bank	86.10	Marshalltown	IA
	810	Farmers & Merchants State Bank	85.90	Winterset	IA
	816	Farmers State Bank	85.80	Marcus	IA
	822	Audubon State Bank	85.70	Audubon	IA
	827	Exchange State Bank	85.60	Springville	IA
	827	Washington State Bank	85.60	Washington	IA
	833	Northeast Security Bank	85.50	Sumner	IA
	862	State Savings Bank	85.00	Creston	IA
	862	Decorah Bank & Trust Company	85.00	Decorah	IA
<b>Kansas</b>					
	2	CBW Bank	99.90	Weir	KS
	19	Community National Bank	99.60	Seneca	KS
	30	Peoples Bank	99.40	Lawrence	KS
	181	First Federal Savings and Loan Bank	96.80	Olathe	KS
	209	Peoples State Bank	96.30	McDonald	KS
	279	Central Bank and Trust Co.	95.10	Hutchinson	KS
	371	Midwest Community Bank	93.50	Plainville	KS
	394	New Century Bank	93.10	Belleville	KS
	446	Community State Bank	92.20	Coffeyville	KS
	446	KS StateBank	92.20	Manhattan	KS
	487	State Bank of Bern	91.50	Bern	KS
	498	Farmers & Merchants Bank of Colby	91.30	Colby	KS
	550	SJN Bank of Kansas	90.40	Saint John	KS
	562	Community First Bank	90.20	Kansas City	KS
	579	Peoples Bank	89.90	Pratt	KS
	602	First State Bank of Ransom	89.50	Ransom	KS
	660	Kearny County Bank	88.50	Lakin	KS
	677	First Neodesha Bank	88.20	Neodesha	KS
	677	Kansas State Bank Overbrook Kansas	88.20	Overbrook	KS
	689	State Bank	88.00	Hoxie	KS
	695	Exchange Bank & Trust	87.90	Atchison	KS
	735	Mid-America Bank	87.20	Baldwin City	KS
	747	Bank of Tescott	87.00	Tescott	KS
	747	Citizens State Bank	87.00	Marysville	KS
	804	Solomon State Bank	86.00	Solomon	KS
	810	Farmers Bank & Trust	85.90	Great Bend	KS
	816	Kaw Valley State Bank and Trust Company	85.80	Wamego	KS
	839	Citizens National Bank	85.40	Greenleaf	KS
<b>Kentucky</b>					
	30	First Citizens Bank	99.40	Elizabethtown	KY
	59	Victory Community Bank	98.90	Fort Mitchell	KY
	71	United Community Bank of West Kentucky, Inc.	98.70	Morganfield	KY
	94	Cumberland Security Bank, Inc.	98.30	Somerset	KY

State	Rank	Bank	S&B Composite Score		
			Percentile Rank	City	State
	169	Stock Yards Bank & Trust Company	97.00	Louisville	KY
	221	Kentucky Farmers Bank Corporation	96.10	Ashland	KY
	238	Bank of Buffalo	95.80	Buffalo	KY
	279	Wilson & Muir Bank & Trust Company	95.10	Bardstown	KY
	296	First State Bank	94.80	Irvington	KY
	296	Springfield State Bank	94.80	Springfield	KY
	371	Auburn Banking Company	93.50	Auburn	KY
	388	Bank of Clarkson	93.20	Clarkson	KY
	412	Jackson County Bank	92.80	McKee	KY
	469	Taylor County Bank	91.80	Campbellsville	KY
	602	First National Bank of Grayson	89.50	Grayson	KY
	735	River City Bank, Inc.	87.20	Louisville	KY
	741	Independence Bank of Kentucky	87.10	Owensboro	KY
	764	Elkton Bank & Trust Company	86.70	Elkton	KY
	781	First Commonwealth Bank of Prestonsburg, Inc.	86.40	Prestonsburg	KY
	799	Sacramento Deposit Bank	86.10	Sacramento	KY
	816	Meade County Bank	85.80	Brandenburg	KY
	833	First Farmers Bank and Trust Company	85.50	Owenton	KY
	833	Dixon Bank	85.50	Dixon	KY
	839	Town & Country Bank and Trust Company	85.40	Bardstown	KY
	845	Traditional Bank, Inc.	85.30	Mount Sterling	KY
<b>Louisiana</b>					
	13	Jonesboro State Bank	99.70	Jonesboro	LA
	36	Hodge Bank & Trust Company	99.30	Hodge	LA
	100	MBL Bank	98.20	Minden	LA
	129	Mississippi River Bank	97.70	Belle Chasse	LA
	186	Guaranty Bank & Trust Company of Delhi	96.70	Delhi	LA
	238	Beauregard Federal Savings Bank	95.80	DeRidder	LA
	250	First American Bank and Trust	95.60	Vacherie	LA
	285	St. Martin Bank and Trust Company	95.00	Saint Martinville	LA
	475	Florida Parishes Bank	91.70	Hammond	LA
	481	Peoples Bank and Trust Company of Pointe Coupee Parish	91.60	New Roads	LA
	521	Rayne Building and Loan Association	90.90	Rayne	LA
	666	Coastal Commerce Bank	88.40	Houma	LA
	677	Citizens Bank, Ville Platte, Louisiana	88.20	Ville Platte	LA
	700	Bank, The	87.80	Jennings	LA
	729	Exchange Bank and Trust Company	87.30	Natchitoches	LA
	741	Basile State Bank	87.10	Basile	LA
	775	City Savings Bank & Trust Company	86.50	DeRidder	LA
	839	South Louisiana Bank	85.40	Houma	LA
<b>Maine</b>					
	724	First National Bank	87.40	Damariscotta	ME
<b>Maryland</b>					
	556	EagleBank	90.30	Bethesda	MD
	654	Calvin B. Taylor Banking Company of Berlin, Maryland	88.60	Berlin	MD
<b>Massachusetts</b>					
	331	Hingham Institution for Savings	94.20	Hingham	MA
	377	Leader Bank, National Association	93.40	Arlington	MA
	562	Cambridge Trust Company	90.20	Cambridge	MA
<b>Michigan</b>					
	30	Sterling Bank and Trust, FSB	99.40	Southfield	MI
	94	First National Bank of America	98.30	East Lansing	MI
	146	First National Bank in Howell	97.40	Howell	MI
	186	Alden State Bank	96.70	Alden	MI
	215	Bank of Ann Arbor	96.20	Ann Arbor	MI
	313	Upper Peninsula State Bank	94.50	Escanaba	MI
	331	Monroe Bank & Trust	94.20	Monroe	MI
	406	Tri-County Bank	92.90	Brown City	MI
	412	Northpointe Bank	92.80	Grand Rapids	MI
	429	Gogebic Range Bank	92.50	Ironwood	MI
	539	Ann Arbor State Bank	90.60	Ann Arbor	MI
	550	Superior National Bank & Trust Company	90.40	Hancock	MI
	608	Chelsea State Bank	89.40	Chelsea	MI
	666	Exchange State Bank	88.40	Carsonville	MI
	752	State Bank of Ewen	86.90	Ewen	MI
	839	Mayville State Bank	85.40	Mayville	MI
	856	University Bank	85.10	Ann Arbor	MI

State	Rank	Bank	S&B Composite Score		City	State
				Percentile Rank		
<b>Minnesota</b>						
	25	Vermillion State Bank		99.50	Vermillion	MN
	30	Liberty Bank Minnesota		99.40	Saint Cloud	MN
	88	State Bank of Bellingham		98.40	Bellingham	MN
	123	PrinsBank		97.80	Prinsburg	MN
	134	State Bank of New Prague		97.60	New Prague	MN
	186	Midwest Bank		96.70	Detroit Lakes	MN
	227	Venture Bank		96.00	Bloomington	MN
	238	First State Bank Southwest		95.80	Worthington	MN
	244	Farmers and Merchants State Bank of Pierz		95.70	Pierz	MN
	308	Ultima Bank Minnesota		94.60	Winger	MN
	313	First Security Bank-Hendricks		94.50	Hendricks	MN
	337	Minnesota Bank & Trust		94.10	Edina	MN
	400	Currie State Bank		93.00	Currie	MN
	417	First Security Bank - Canby		92.70	Canby	MN
	533	State Bank of Wheaton		90.70	Wheaton	MN
	550	First National Bank of Milaca		90.40	Milaca	MN
	562	Security State Bank of Marine		90.20	Marine On Saint Croix	MN
	562	First National Bank of Bemidji		90.20	Bemidji	MN
	573	Bank of Elk River		90.00	Elk River	MN
	579	North Shore Bank of Commerce		89.90	Duluth	MN
	585	First Minnetonka City Bank		89.80	Minnetonka	MN
	596	First State Bank of Wyoming		89.60	Wyoming	MN
	614	Welcome State Bank		89.30	Welcome	MN
	614	Wadena State Bank		89.30	Wadena	MN
	620	Citizens Bank & Trust Co.		89.20	Hutchinson	MN
	620	St. Clair State Bank (Incorporated)		89.20	Saint Clair	MN
	643	United Farmers State Bank		88.80	Adams	MN
	654	Randall State Bank		88.60	Randall	MN
	660	St. Martin National Bank		88.50	Saint Martin	MN
	672	First Security Bank-Sleepy Eye		88.30	Sleepy Eye	MN
	683	HomeTown Bank		88.10	Redwood Falls	MN
	706	First National Bank of Battle Lake		87.70	Battle Lake	MN
	781	First Bank Blue Earth		86.40	Blue Earth	MN
	804	First State Bank of Le Center		86.00	Le Center	MN
	851	Falcon National Bank		85.20	Foley	MN
<b>Mississippi</b>						
	209	First National Bank of Picayune		96.30	Picayune	MS
	308	Commerce Bank		94.60	Corinth	MS
	371	Bank of Morton		93.50	Morton	MS
	406	First National Bank of Clarksdale		92.90	Clarksdale	MS
	464	Peoples Bank		91.90	Ripley	MS
	475	BNA Bank		91.70	New Albany	MS
	492	Bank of Commerce		91.40	Greenwood	MS
	700	Peoples Bank		87.80	Mendenhall	MS
	718	Community Bank		87.50	Ellisville	MS
	810	First State Bank		85.90	Waynesboro	MS
	833	Bank of Wiggins		85.50	Wiggins	MS
<b>Missouri</b>						
	2	Mid America Bank & Trust Company		99.90	Dixon	MO
	25	Peoples Community Bank		99.50	Greenville	MO
	42	Wells Bank		99.20	Platte City	MO
	82	Bloomsdale Bank		98.50	Bloomsdale	MO
	88	Jefferson Bank of Missouri		98.40	Jefferson City	MO
	94	Citizens Bank of Edina		98.30	Edina	MO
	123	Community Bank of El Dorado Springs		97.80	El Dorado Springs	MO
	129	Central Bank of Lake of the Ozarks		97.70	Osage Beach	MO
	140	Bank of Advance		97.50	Advance	MO
	146	Central Bank of Boone County		97.40	Columbia	MO
	152	Bank of Old Monroe		97.30	Old Monroe	MO
	175	Security Bank of Southwest Missouri		96.90	Cassville	MO
	204	Central Bank of Sedalia		96.40	Sedalia	MO
	267	People's Bank of Seneca		95.30	Seneca	MO
	267	Century Bank of the Ozarks		95.30	Gainesville	MO
	296	Putnam County State Bank		94.80	Unionville	MO
	337	North American Savings Bank, F.S.B.		94.10	Grandview	MO
	342	Investors Community Bank		94.00	Chillicothe	MO

State	Rank	Bank	S&B Composite Score		
			Percentile Rank	City	State
	388	Lamar Bank and Trust Company	93.20	Lamar	MO
	400	Lindell Bank & Trust Company	93.00	Saint Louis	MO
	423	HNB National Bank	92.60	Hannibal	MO
	435	Stifel Bank and Trust	92.40	Saint Louis	MO
	440	Alton Bank	92.30	Alton	MO
	492	Central Bank of Kansas City	91.40	Kansas City	MO
	510	Nodaway Valley Bank	91.10	Maryville	MO
	521	Bank Northwest	90.90	Hamilton	MO
	533	Community State Bank	90.70	Shelbina	MO
	544	BTC Bank	90.50	Bethany	MO
	573	Citizens-Farmers Bank of Cole Camp	90.00	Cole Camp	MO
	596	Farmers Bank of Lincoln	89.60	Lincoln	MO
	602	Independent Farmers Bank	89.50	Maysville	MO
	614	Senath State Bank	89.30	Senath	MO
	625	New Era Bank	89.10	Fredericktown	MO
	631	Bank of Grandin	89.00	Grandin	MO
	631	Commerce Bank	89.00	Kansas City	MO
	637	First National Bank of Nevada	88.90	Nevada	MO
	637	Bank of Cairo and Moberly	88.90	Moberly	MO
	648	Enterprise Bank & Trust	88.70	Clayton	MO
	660	Phelps County Bank	88.50	Rolla	MO
	666	Missouri Bank and Trust Company of Kansas City	88.40	Kansas City	MO
	683	Progressive Ozark Bank	88.10	Salem	MO
	700	Jonesburg State Bank	87.80	Jonesburg	MO
	729	West Plains Bank and Trust Company	87.30	West Plains	MO
	741	Home Exchange Bank	87.10	Jamesport	MO
	775	Regional Missouri Bank	86.50	Marceline	MO
	827	Northeast Missouri State Bank	85.60	Kirksville	MO
	845	Cass Commercial Bank	85.30	Saint Louis	MO
	862	Community Bank of Pleasant Hill	85.00	Pleasant Hill	MO
<b>Montana</b>					
	19	First Security Bank of Deer Lodge	99.60	Deer Lodge	MT
	117	First State Bank of Shelby	97.90	Shelby	MT
	198	Yellowstone Bank	96.50	Laurel	MT
	233	Bank of Montana	95.90	Missoula	MT
	429	First State Bank of Forsyth	92.50	Forsyth	MT
	452	Glacier Bank	92.10	Kalispell	MT
	458	Independence Bank	92.00	Havre	MT
	700	First Security Bank of Roundup	87.80	Roundup	MT
	827	First Interstate Bank	85.60	Billings	MT
<b>Nebraska</b>					
	53	Nebraska State Bank	99.00	Oshkosh	NE
	123	Horizon Bank	97.80	Waverly	NE
	209	Commercial State Bank	96.30	Republican City	NE
	273	First Tier Bank	95.20	Kimball	NE
	383	Five Points Bank of Hastings	93.30	Hastings	NE
	458	Minden Exchange Bank & Trust Company	92.00	Minden	NE
	464	American Interstate Bank	91.90	Elkhorn	NE
	510	Franklin State Bank	91.10	Franklin	NE
	521	Scribner Bank	90.90	Scribner	NE
	533	Bank of Mead	90.70	Mead	NE
	544	Bank of Elgin	90.50	Elgin	NE
	550	Madison County Bank	90.40	Madison	NE
	579	West Gate Bank	89.90	Lincoln	NE
	579	Town & Country Bank	89.90	Ravenna	NE
	648	Citizens Bank & Trust Company	88.70	Saint Paul	NE
	654	Pinnacle Bank	88.60	Lincoln	NE
	654	Five Points Bank	88.60	Grand Island	NE
	654	South Central State Bank	88.60	Campbell	NE
	695	First State Bank	87.90	Scottsbluff	NE
	712	First State Bank	87.60	Loomis	NE
	712	Jefferson County Bank	87.60	Daykin	NE
	718	Bank of Orchard	87.50	Orchard	NE
	724	BankFirst	87.40	Norfolk	NE
	758	State Nebraska Bank & Trust	86.80	Wayne	NE
	758	First Bank and Trust Company	86.80	Cozad	NE
	764	Hershey State Bank	86.70	Hershey	NE

State	Rank	Bank	S&B Composite Score		City	State
			Percentile	Rank		
	781	Heritage Bank	86.40		Wood River	NE
	787	Tri Valley Bank	86.30		Talmage	NE
<b>Nevada</b>						
	30	Heritage Bank of Nevada	99.40		Reno	NV
	591	Bank of George	89.70		Las Vegas	NV
<b>New Jersey</b>						
	2	Cenlar FSB	99.90		Ewing	NJ
	186	Cross River Bank	96.70		Teaneck	NJ
	221	First Commerce Bank	96.10		Lakewood	NJ
	429	Bessemer Trust Company	92.50		Woodbridge	NJ
	516	Parke Bank	91.00		Sewell	NJ
<b>New Mexico</b>						
	88	Citizens Bank of Las Cruces	98.40		Las Cruces	NM
	105	First New Mexico Bank, Las Cruces	98.10		Las Cruces	NM
	123	First New Mexico Bank	97.80		Deming	NM
	169	First New Mexico Bank of Silver City	97.00		Silver City	NM
	348	Western Bank, Artesia, New Mexico	93.90		Artesia	NM
	354	Centinel Bank of Taos	93.80		Taos	NM
	360	Carlsbad National Bank	93.70		Carlsbad	NM
	423	First National Bank	92.60		Alamogordo	NM
	435	American Heritage Bank	92.40		Clovis	NM
	573	Main Bank	90.00		Albuquerque	NM
	585	New Mexico Bank & Trust	89.80		Albuquerque	NM
	804	Western Bank	86.00		Lordsburg	NM
<b>New York</b>						
	82	Tompkins Trust Company	98.50		Ithaca	NY
	204	First National Bank of Groton	96.40		Groton	NY
	227	NewBank	96.00		Flushing	NY
	261	First National Bank of Dryden	95.40		Dryden	NY
	342	Bank of Castile	94.00		Castile	NY
	400	Bessemer Trust Company, National Association	93.00		New York	NY
	481	Bank of Greene County (MHC)	91.60		Catskill	NY
	614	Bank of Utica	89.30		Utica	NY
	625	USNY Bank	89.10		Geneva	NY
	648	Jeff Bank	88.70		Jeffersonville	NY
	666	TrustCo Bank	88.40		Glenville	NY
	672	Savoy Bank	88.30		New York	NY
	735	Glens Falls National Bank and Trust Company	87.20		Glens Falls	NY
	839	Community Bank, National Association	85.40		De Witt	NY
	845	Cayuga Lake National Bank	85.30		Union Springs	NY
	856	Steuben Trust Company	85.10		Hornell	NY
<b>North Carolina</b>						
	348	Roxboro Savings Bank, SSB	93.90		Roxboro	NC
	585	Wake Forest Federal Savings and Loan Association (MHC)	89.80		Wake Forest	NC
<b>North Dakota</b>						
	42	Bank of Tioga	99.20		Tioga	ND
	88	United Community Bank of North Dakota	98.40		Leeds	ND
	238	Liberty State Bank	95.80		Powers Lake	ND
	313	American State Bank & Trust Company of Williston	94.50		Williston	ND
	319	First Security Bank - West	94.40		Beulah	ND
	429	Western State Bank	92.50		Devils Lake	ND
	504	Unison Bank	91.20		Jamestown	ND
	544	Dakota Community Bank & Trust, National Association	90.50		Hebron	ND
	573	KodaBank	90.00		Drayton	ND
	608	Farmers and Merchants State Bank	89.40		Langdon	ND
	660	Choice Financial Group	88.50		Fargo	ND
	729	Sargent County Bank	87.30		Forman	ND
	752	Bank of Glen Ullin	86.90		Glen Ullin	ND
<b>Ohio</b>						
	77	Union Savings Bank	98.60		Cincinnati	OH
	88	St. Henry Bank	98.40		Saint Henry	OH
	111	Peoples Bank Co.	98.00		Coldwater	OH
	140	Home Loan Savings Bank	97.50		Coshocton	OH
	204	Citizens Bank Company	96.40		Beverly	OH
	261	Arlington Bank	95.40		Upper Arlington	OH
	279	Minster Bank	95.10		Minster	OH
	400	Ottoville Bank Company	93.00		Ottoville	OH

State	Rank	Bank	S&B Composite Score		
			Percentile Rank	City	State
	498	Andover Bank	91.30	Andover	OH
	556	Guardian Savings Bank, F.S.B.	90.30	West Chester	OH
	596	Perpetual Federal Savings Bank	89.60	Urbana	OH
	608	First Bank of Ohio	89.40	Tiffin	OH
	718	Peoples Savings Bank	87.50	New Matamoras	OH
	718	Farmers Savings Bank	87.50	Spencer	OH
	758	Eagle Savings Bank	86.80	Cincinnati	OH
	816	Farmers and Merchants Bank	85.80	Caldwell	OH
	822	Corn City State Bank	85.70	Deshler	OH
Oklahoma					
	2	FSNB, National Association	99.90	Lawton	OK
	25	1st Bank & Trust	99.50	Broken Bow	OK
	25	First Bank of Chandler	99.50	Chandler	OK
	59	Community Bank	98.90	Bristow	OK
	65	Lakeside Bank of Salina	98.80	Salina	OK
	82	Oklahoma State Bank	98.50	Buffalo	OK
	88	Eastman National Bank of Newkirk	98.40	Newkirk	OK
	94	Morris State Bank	98.30	Morris	OK
	105	Prime Bank	98.10	Edmond	OK
	111	Security First National Bank of Hugo	98.00	Hugo	OK
	117	Bank of Cushing	97.90	Cushing	OK
	123	First National Bank and Trust Co., Chickasha, Oklahoma	97.80	Chickasha	OK
	152	Bank 7	97.30	Oklahoma City	OK
	163	First National Bank & Trust of Elk City	97.10	Elk City	OK
	163	Peoples Bank	97.10	Westville	OK
	175	First National Bank of Hooker	96.90	Hooker	OK
	181	Quail Creek Bank, National Association	96.80	Oklahoma City	OK
	192	First Bank & Trust Company	96.60	Wagoner	OK
	192	Security Bank	96.60	Tulsa	OK
	209	Bank of Locust Grove	96.30	Locust Grove	OK
	215	Southwest National Bank	96.20	Weatherford	OK
	221	Farmers and Merchants National Bank of Fairview	96.10	Fairview	OK
	221	Washita Valley Bank	96.10	Fort Cobb	OK
	244	Payne County Bank	95.70	Perkins	OK
	261	Stock Exchange Bank	95.40	Woodward	OK
	267	First State Bank	95.30	Watonga	OK
	285	Peoples National Bank of Checotah	95.00	Checotah	OK
	285	Community National Bank of Okarche	95.00	Okarche	OK
	342	Farmers and Merchants Bank	94.00	Maysville	OK
	348	Cleo State Bank	93.90	Cleo Springs	OK
	365	Bank of Hydro	93.60	Hydro	OK
	371	Security National Bank of Enid	93.50	Enid	OK
	383	Bank of the West	93.30	Thomas	OK
	417	First Bank of Okarche	92.70	Okarche	OK
	440	Security State Bank of Wewoka, Oklahoma	92.30	Wewoka	OK
	481	First Bank of Owasso	91.60	Owasso	OK
	487	First Bank & Trust Company	91.50	Perry	OK
	492	First National Bank of Thomas	91.40	Thomas	OK
	498	State Bank of Wynnewood	91.30	Wynnewood	OK
	539	Central National Bank of Poteau	90.60	Poteau	OK
	562	Exchange Bank	90.20	Skiatook	OK
	614	First Bank & Trust Co.	89.30	Duncan	OK
	625	McCurtain County National Bank	89.10	Broken Bow	OK
	643	Bank of Cordell	88.80	Cordell	OK
	666	Bank, National Association	88.40	McAlester	OK
	677	F&M Bank	88.20	Edmond	OK
	683	First Enterprise Bank	88.10	Oklahoma City	OK
	724	Security State Bank	87.40	Cheyenne	OK
	741	First National Bank of Pawnee	87.10	Pawnee	OK
	775	First State Bank in Temple	86.50	Temple	OK
	787	Peoples State Bank	86.30	Blair	OK
	787	Fairview Savings and Loan Association	86.30	Fairview	OK
	799	Sooner State Bank	86.10	Tuttle	OK
	810	Idabel National Bank	85.90	Idabel	OK
	851	Bank2	85.20	Oklahoma City	OK
Oregon					
	2	Pioneer Trust Bank, National Association	99.90	Salem	OR



State	Rank	Bank	S&B Composite Score		City	State
			Percentile Rank			
	53	Willamette Valley Bank	99.00		Salem	OR
	250	Clackamas County Bank	95.60		Sandy	OR
Pennsylvania						
	7	Haverford Trust Company	99.80		Radnor	PA
	36	Hamlin Bank and Trust Company	99.30		Smethport	PA
	59	Neffs National Bank	98.90		Neffs	PA
	198	Liverpool Community Bank	96.50		Liverpool	PA

State	Rank	Bank	S&B Composite Score		
			Percentile Rank	City	State
	256	1st Summit Bank	95.50	Johnstown	PA
	267	West Milton State Bank	95.30	West Milton	PA
	290	Turbotville National Bank	94.90	Turbotville	PA
	354	New Tripoli Bank	93.80	New Tripoli	PA
	377	Honesdale National Bank	93.40	Honesdale	PA
	394	Citizens & Northern Bank	93.10	Wellsboro	PA
	654	Commercial Bank & Trust of PA	88.60	Latrobe	PA
	764	First United National Bank	86.70	Fryburg	PA
	770	Milton Savings Bank	86.60	Milton	PA
	827	Marquette Savings Bank	85.60	Erie	PA
<b>Rhode Island</b>					
	48	Independence Bank	99.10	East Greenwich	RI
<b>South Carolina</b>					
	186	Bank of South Carolina	96.70	Charleston	SC
	227	Abbeville First Bank	96.00	Abbeville	SC
	285	Oconee Federal Savings and Loan Association (MHC)	95.00	Seneca	SC
	342	First Piedmont Federal Savings and Loan Association of Gaffney	94.00	Gaffney	SC
	406	Palmetto State Bank	92.90	Hampton	SC
	770	CresCom Bank	86.60	Charleston	SC
<b>South Dakota</b>					
	48	Pioneer Bank & Trust	99.10	Belle Fourche	SD
	82	First National Bank	98.50	Fort Pierre	SD
	105	Peoples State Bank	98.10	Summit	SD
	273	Farmers State Bank	95.20	Stickney	SD
	273	First Savings Bank	95.20	Beresford	SD
	296	Heartland State Bank	94.80	Redfield	SD
	302	Commercial State Bank of Wagner	94.70	Wagner	SD
	412	Security National Bank of South Dakota	92.80	Dakota Dunes	SD
	435	Farmers State Bank of Turton	92.40	Turton	SD
	469	Campbell County Bank, Inc.	91.80	Herreid	SD
	568	Reliabank Dakota	90.10	Estelline	SD
	602	Farmers and Merchants State Bank	89.50	Plankinton	SD
	608	First Western Federal Savings Bank	89.40	Rapid City	SD
	706	First Fidelity Bank	87.70	Burke	SD
	764	First State Bank	86.70	Wilmot	SD
<b>Tennessee</b>					
	1	Citizens Bank	100.00	Carthage	TN
	53	Coffee County Bank	99.00	Manchester	TN
	82	Bank of Gleason	98.50	Gleason	TN
	105	Citizens Community Bank	98.10	Winchester	TN
	134	Bank of Crockett	97.60	Bells	TN
	267	Apex Bank	95.30	Camden	TN
	273	First Commerce Bank	95.20	Lewisburg	TN
	279	First Volunteer Bank	95.10	Chattanooga	TN
	313	Truxton Trust Company	94.50	Nashville	TN
	337	Bank of Waynesboro	94.10	Waynesboro	TN
	337	Clayton Bank and Trust	94.10	Knoxville	TN
	348	Patriot Bank	93.90	Millington	TN
	348	Farmers Bank	93.90	Portland	TN
	377	Gates Banking and Trust Company	93.40	Gates	TN
	412	Bank of Halls	92.80	Halls	TN
	487	First National Bank of Middle Tennessee	91.50	McMinnville	TN
	527	Chester County Bank	90.80	Henderson	TN
	539	Wilson Bank and Trust	90.60	Lebanon	TN
	539	First Federal Bank	90.60	Dickson	TN
	568	Citizens Tri-County Bank	90.10	Dunlap	TN
	591	Volunteer State Bank	89.70	Portland	TN
	620	Farmers and Merchants Bank	89.20	Adamsville	TN
	625	McKenzie Banking Company	89.10	McKenzie	TN
	637	Security Bank	88.90	Dyersburg	TN
	643	Citizens Bank	88.80	Hartsville	TN
	729	Union Bank & Trust Company	87.30	Livingston	TN
	747	Macon Bank and Trust Company	87.00	Lafayette	TN
	793	Bank of Cleveland	86.20	Cleveland	TN
	804	Commercial Bank & Trust Company	86.00	Paris	TN
	833	Elizabethton Federal Savings Bank	85.50	Elizabethton	TN
	839	FirstBank	85.40	Nashville	TN

State	Rank	Bank	S&B Composite Score		City	State
				Percentile Rank		
<b>Texas</b>						
	7	Industry State Bank		99.80	Industry	TX
	7	Charter Bank		99.80	Corpus Christi	TX
	13	Citizens State Bank		99.70	Sealy	TX
	13	Waggoner National Bank of Vernon		99.70	Vernon	TX
	19	NewFirst National Bank		99.60	El Campo	TX
	19	Brazos National Bank		99.60	Richwood	TX
	36	Citizens State Bank		99.30	Miles	TX
	36	Falls City National Bank		99.30	Falls City	TX
	42	State Bank of Texas		99.20	Dallas	TX
	48	Fayetteville Bank		99.10	Fayetteville	TX
	48	Farmers State Bank of Newcastle		99.10	Newcastle	TX
	48	First Bank		99.10	Burkburnett	TX
	59	First National Bank of Shiner		98.90	Shiner	TX
	71	First National Bank of Bellville		98.70	Bellville	TX
	71	Bank and Trust of Bryan/College Station		98.70	Bryan	TX
	71	T Bank, National Association		98.70	Dallas	TX
	77	First State Bank of Uvalde		98.60	Uvalde	TX
	77	Santa Anna National Bank		98.60	Santa Anna	TX
	82	First Financial Bank, National Association		98.50	Abilene	TX
	100	Texas Bank Financial		98.20	Weatherford	TX
	129	Trinity Bank, N.A.		97.70	Fort Worth	TX
	140	Citizens State Bank		97.50	Buffalo	TX
	157	Grandview Bank		97.20	Grandview	TX
	157	Citizens State Bank		97.20	Corrigan	TX
	163	First State Bank Central Texas		97.10	Austin	TX
	175	Horizon Bank, SSB		96.90	Austin	TX
	181	Community Bank		96.80	Longview	TX
	181	International Bank of Commerce		96.80	Brownsville	TX
	181	State Bank of De Kalb		96.80	De Kalb	TX
	192	First State Bank of Ben Wheeler, Texas		96.60	Ben Wheeler	TX
	204	First Command Bank		96.40	Fort Worth	TX
	221	Commercial Bank		96.10	Mason	TX
	227	First State Bank and Trust Company		96.00	Carthage	TX
	244	Peoples State Bank		95.70	Rocksprings	TX
	250	NexBank SSB		95.60	Dallas	TX
	256	First State Bank		95.50	Athens	TX
	256	Sanger Bank		95.50	Sanger	TX
	261	Cowboy Bank of Texas		95.40	Maypearl	TX
	261	Citizens 1st Bank		95.40	Tyler	TX
	285	WestStar Bank		95.00	El Paso	TX
	290	Commercial National Bank of Brady		94.90	Brady	TX
	296	Crockett National Bank		94.80	San Antonio	TX
	313	Round Top State Bank		94.50	Round Top	TX
	313	Central National Bank		94.50	Waco	TX
	319	Wallis State Bank		94.40	Wallis	TX
	325	First State Bank of Bédias		94.30	Bédias	TX
	331	First Bank & Trust East Texas		94.20	Diboll	TX
	383	Carmine State Bank		93.30	Carmine	TX
	388	First Bank & Trust		93.20	Lubbock	TX
	394	First National Bank of Bastrop		93.10	Bastrop	TX
	394	Liberty National Bank in Paris		93.10	Paris	TX
	406	Citizens Bank		92.90	Amarillo	TX
	412	Woodforest National Bank		92.80	The Woodlands	TX
	417	Texas Exchange Bank, SSB		92.70	Crowley	TX
	423	Yoakum National Bank		92.60	Yoakum	TX
	440	Crowell State Bank		92.30	Crowell	TX
	440	First State Bank		92.30	Yoakum	TX
	446	Bank of Commerce		92.20	McLean	TX
	452	First State Bank		92.10	Louise	TX
	452	City National Bank of Sulphur Springs		92.10	Sulphur Springs	TX
	464	First National Bank of Evant		91.90	Evant	TX
	481	Normangee State Bank		91.60	Normangee	TX
	481	Hill Bank & Trust Co.		91.60	Weimar	TX
	492	Texas Star Bank		91.40	Van Alstyne	TX
	504	First National Bank of Central Texas		91.20	Waco	TX
	510	Citizens National Bank of Texas		91.10	Waxahachie	TX

State	Rank	Bank	S&B Composite Score		
			Percentile Rank	City	State
	521	First National Bank in Port Lavaca	90.90	Port Lavaca	TX
	527	First National Bank of Hebbronville	90.80	Hebbronville	TX
	533	Tolleson Private Bank	90.70	Dallas	TX
	533	Karnes County National Bank of Karnes City	90.70	Karnes City	TX
	544	Muenster State Bank	90.50	Muenster	TX
	550	First National Bank of Livingston	90.40	Livingston	TX
	573	Coleman County State Bank	90.00	Coleman	TX
	585	Buckholts State Bank	89.80	Buckholts	TX
	591	First National Bank of Weatherford	89.70	Weatherford	TX
	591	Falcon International Bank	89.70	Laredo	TX
	596	Peoples State Bank	89.60	Shepherd	TX
	614	Citizens State Bank	89.30	Tyler	TX
	625	Comanche National Bank	89.10	Comanche	TX
	631	First National Bank of Granbury	89.00	Granbury	TX
	631	Inwood National Bank	89.00	Dallas	TX
	631	Justin State Bank	89.00	Justin	TX
	637	TexasBank	88.90	Brownwood	TX
	648	Fidelity Bank	88.70	Wichita Falls	TX
	683	Texas Republic Bank, National Association	88.10	Frisco	TX
	689	Bridge City State Bank	88.00	Bridge City	TX
	695	HomeTown Bank, N.A.	87.90	Galveston	TX
	706	Commercial State Bank	87.70	Kingwood	TX
	706	Ciera Bank	87.70	Graham	TX
	712	Rio Bank	87.60	McAllen	TX
	781	Affiliated Bank	86.40	Arlington	TX
	787	Gilmer National Bank	86.30	Gilmer	TX
	804	First National Bank of Burleson	86.00	Burleson	TX
	827	Big Bend Banks, N.A.	85.60	Marfa	TX
	845	Marion State Bank	85.30	Marion	TX
	851	Texas National Bank of Jacksonville	85.20	Jacksonville	TX
	856	Texas State Bank	85.10	San Angelo	TX
<b>Utah</b>					
	117	State Bank of Southern Utah	97.90	Cedar City	UT
	140	Holladay Bank & Trust	97.50	Salt Lake City	UT
	146	Bank of Utah	97.40	Ogden	UT
	209	Cache Valley Bank	96.30	Logan	UT
	342	Central Bank	94.00	Provo	UT
	354	Marlin Business Bank	93.80	Salt Lake City	UT
	360	Brighton Bank	93.70	Salt Lake City	UT
	695	Utah Independent Bank	87.90	Salina	UT
	752	People's Intermountain Bank	86.90	American Fork	UT
	770	Continental Bank	86.60	Salt Lake City	UT
	793	Grand Valley Bank	86.20	Heber City	UT
	822	Finwise Bank	85.70	Sandy	UT
<b>Vermont</b>					
	238	Union Bank	95.80	Morrisville	VT
<b>Virginia</b>					
	134	Bank of Southside Virginia	97.60	Carson	VA
	256	Access National Bank	95.50	Reston	VA
	365	Benchmark Community Bank	93.60	Kenbridge	VA
	429	National Bank of Blacksburg	92.50	Blacksburg	VA
	469	Citizens Bank and Trust Company	91.80	Blackstone	VA
	475	First Bank and Trust Company	91.70	Lebanon	VA
	527	Powell Valley National Bank	90.80	Jonesville	VA
	539	Farmers Bank of Appomattox	90.60	Appomattox	VA
	660	Highlands Community Bank	88.50	Covington	VA
	660	Bank of Charlotte County	88.50	Phenix	VA
	775	Cardinal Bank	86.50	McLean	VA
<b>Washington</b>					
	215	Islanders Bank	96.20	Friday Harbor	WA
	319	Cashmere Valley Bank	94.40	Cashmere	WA
	544	Timberland Bank	90.50	Hoquiam	WA
	683	Baker-Boyer National Bank	88.10	Walla Walla	WA
	758	Yakima Federal Savings and Loan Association	86.80	Yakima	WA
	775	Washington Federal, National Association	86.50	Seattle	WA
	862	Lamont Bank of St. John	85.00	Saint John	WA
<b>West Virginia</b>					

State	Rank	Bank	S&B Composite Score		
			Percentile Rank	City	State
	134	Clay County Bank, Inc.	97.60	Clay	WV
	365	Bank of Monroe	93.60	Union	WV
	377	City National Bank of West Virginia	93.40	Charleston	WV
	516	Harrison County Bank	91.00	Lost Creek	WV
	810	Main Street Bank Corp.	85.90	Wheeling	WV
<b>Wisconsin</b>					
	65	Bank of Prairie Du Sac	98.80	Prairie Du Sac	WI
	65	First National Bank of Bangor	98.80	Bangor	WI
	100	Bank of Mauston	98.20	Mauston	WI
	105	Farmers and Merchants Bank of Kendall	98.10	Kendall	WI
	146	Farmers State Bank Hillsboro	97.40	Hillsboro	WI
	192	Baraboo National Bank	96.60	Baraboo	WI
	192	Bank of Alma	96.60	Alma	WI
	198	Citizens State Bank of La Crosse	96.50	La Crosse	WI
	250	Bank of Galesville	95.60	Galesville	WI
	256	WoodTrust Bank	95.50	Wisconsin Rapids	WI
	354	National Exchange Bank and Trust	93.80	Fond du Lac	WI
	360	Northwestern Bank	93.70	Chippewa Falls	WI
	458	Hustisford State Bank	92.00	Hustisford	WI
	475	Farmers State Bank of Waupaca	91.70	Waupaca	WI
	481	Oregon Community Bank	91.60	Oregon	WI
	487	Waldo State Bank	91.50	Waldo	WI
	521	State Bank of Newburg	90.90	Newburg	WI
	556	Intercity State Bank	90.30	Schofield	WI
	573	Southport Bank	90.00	Kenosha	WI
	579	First Business Bank	89.90	Madison	WI
	683	Bank of Deerfield	88.10	Deerfield	WI
	781	Shell Lake State Bank	86.40	Shell Lake	WI
	787	River Cities Bank	86.30	Wisconsin Rapids	WI
	793	International Bank of Amherst	86.20	Amherst	WI
	804	Farmers & Merchants Bank of Orfordville	86.00	Orfordville	WI
	845	Peoples Bank Midwest	85.30	Hayward	WI
	851	Nekoosa Port Edwards State Bank	85.20	Nekoosa	WI
	856	Time Federal Savings Bank	85.10	Medford	WI
<b>Wyoming</b>					
	302	Pinnacle Bank - Wyoming	94.70	Torrington	WY
	331	Wyoming Bank & Trust	94.20	Cheyenne	WY
	695	Bank of Commerce	87.90	Rawlins	WY