

Performance Report

Report created for

First Bank
City, ST



DD&F Performance Reports rank commercial banks, thrifts, and savings banks based on 7 key ratios:

1. Return on Average Assets (ROAA)^{1,2}
2. Return on Average Equity (ROAE)^{1,2}
3. Efficiency Ratio³
4. Net Interest Margin⁴
5. Net NonInterest Expense⁵
6. Adjusted Texas Ratio (Adj NPA's + Adj Loans 90 PD/Tang Equity + LLR)⁶
7. Adjusted NPA's + Adjusted Loans 90 PD/ Total Assets⁷

1 ROAA and ROAE are adjusted to a tax equivalent basis for "S" Corporation institutions. S-Corp institutions with negative income are reported as "NA" and ranked last among peers.

2 ROAA and ROAE reported as "NA" are ranked last among peers.

3 Total Nonint Expense, less amortization of intangible assets, divided by Net Interest Income on a fully taxable equivalent basis + Nonint Income. For savings institutions this field is calculated as Operating Expense as a percent of Operating Revenue on a non-fully taxable equivalent basis.

4 Net Interest Income-FTE/Average Earning Assets.

5 Nonint Expense (salary and benefits, occupancy and equipment, and other nonint expense) less Nonint Income as a percent of Average Assets.

6 Nonperforming Assets + 90 Day Past Due Loans adjusted for portion guaranteed by U.S. government and Other Real Estate Owned covered by loss-sharing agreements with the FDIC/Tangible Equity plus Loan Loss Reserves. Commonly referred to as the "Adjusted Texas Ratio."

7 Nonperforming Assets + 90 Day Past Due Loans adjusted for portion guaranteed by U.S. government and Other Real Estate Owned covered by loss-sharing agreements with the FDIC/Total Assets.

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Grow

Strategic & Expansionary Services

Perform

Operations & Performance Services

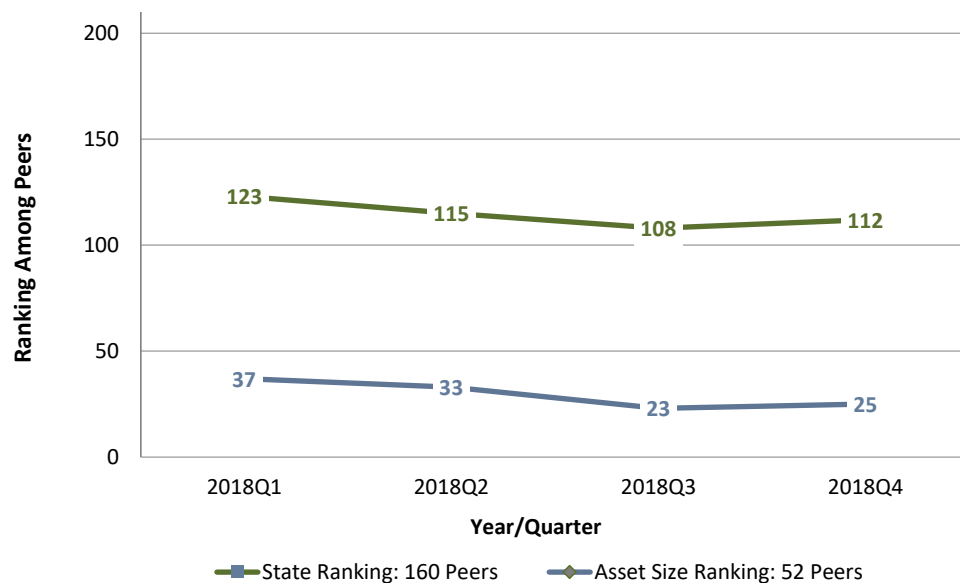
Secure

Risk Management Services



RANKING TREND ANALYSIS - YTD

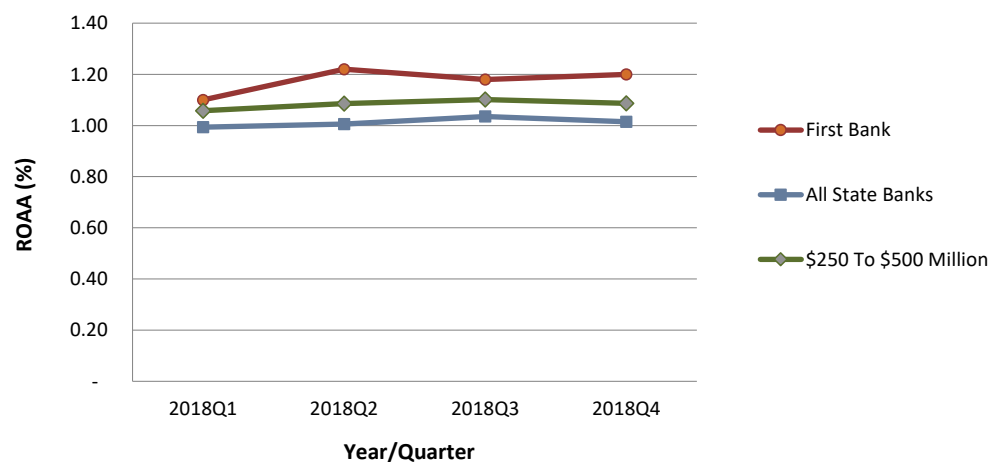
FIRST BANK Ranking Among Peer Groups



| | 2018Q1 | 2018Q2 | 2018Q3 | 2018Q4 |
|-------------------------------------|------------|------------|------------|------------|
| State Ranking: 160 Peers | | | | |
| ROAA S-Corp Adjusted | 80 | 63 | 68 | 59 |
| ROAE S-Corp Adjusted | 45 | 16 | 17 | 20 |
| Efficiency Ratio | 116 | 110 | 88 | 69 |
| Net Interest Margin | 24 | 37 | 35 | 41 |
| Net NonInt Expense*/Avg Assets | 147 | 127 | 132 | 147 |
| Adjusted Texas Ratio | 170 | 168 | 111 | 127 |
| Adj NPA + Adj 90PD / Total Assets | 150 | 149 | 84 | 112 |
| COMPOSITE RANKING | 123 | 115 | 108 | 112 |
| Asset Size Ranking: 52 Peers | | | | |
| ROAA S-Corp Adjusted | 26 | 23 | 23 | 19 |
| ROAE S-Corp Adjusted | 16 | 8 | 7 | 8 |
| Efficiency Ratio | 36 | 34 | 28 | 25 |
| Net Interest Margin | 3 | 7 | 8 | 9 |
| Net NonInt Expense*/Avg Assets | 44 | 40 | 42 | 47 |
| Adjusted Texas Ratio | 51 | 51 | 38 | 41 |
| Adj NPA + Adj 90PD / Total Assets | 49 | 48 | 31 | 38 |
| COMPOSITE RANKING | 37 | 33 | 23 | 25 |

* NonInterest Expense Less NonInterest Income

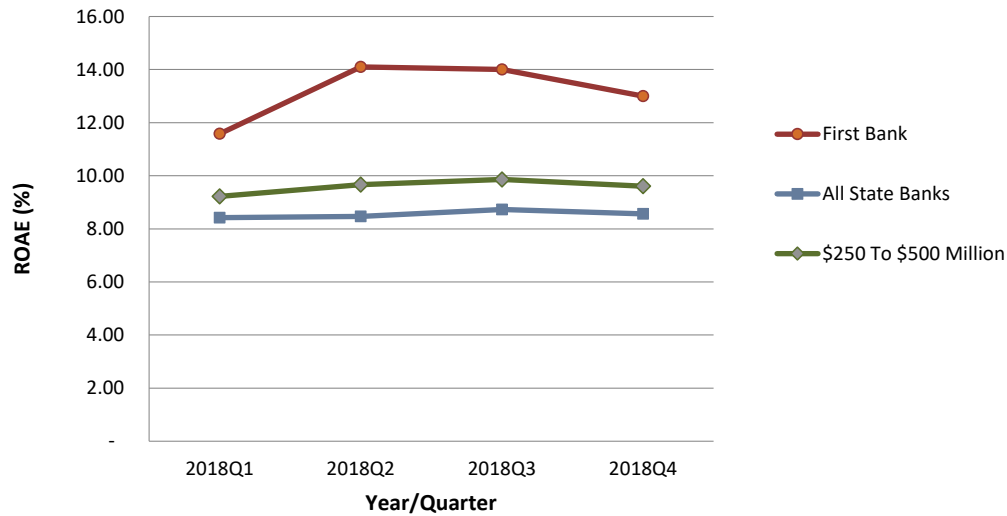
RETURN ON AVERAGE ASSETS S-CORP ADJUSTED



| | 2018Q1 | 2018Q2 | 2018Q3 | 2018Q4 |
|-------------------------------------|-------------|-------------|-------------|-------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 0.74 | 0.76 | 0.80 | 0.75 |
| \$100 to \$250 Million | 0.99 | 1.00 | 1.03 | 1.02 |
| \$250 to \$500 Million | 1.06 | 1.09 | 1.10 | 1.09 |
| \$500 Million to \$1 Billion | 1.07 | 1.06 | 1.10 | 1.08 |
| Greater than \$1 Billion | 1.34 | 1.29 | 1.34 | 1.28 |
| All State Banks | 0.99 | 1.01 | 1.04 | 1.01 |
| First Bank | 1.10 | 1.22 | 1.18 | 1.20 |
| Peer Rankings | | | | |
| State Ranking: 160 Peers | 80 | 63 | 68 | 59 |
| Asset Size Ranking: 52 Peers | 26 | 23 | 23 | 19 |

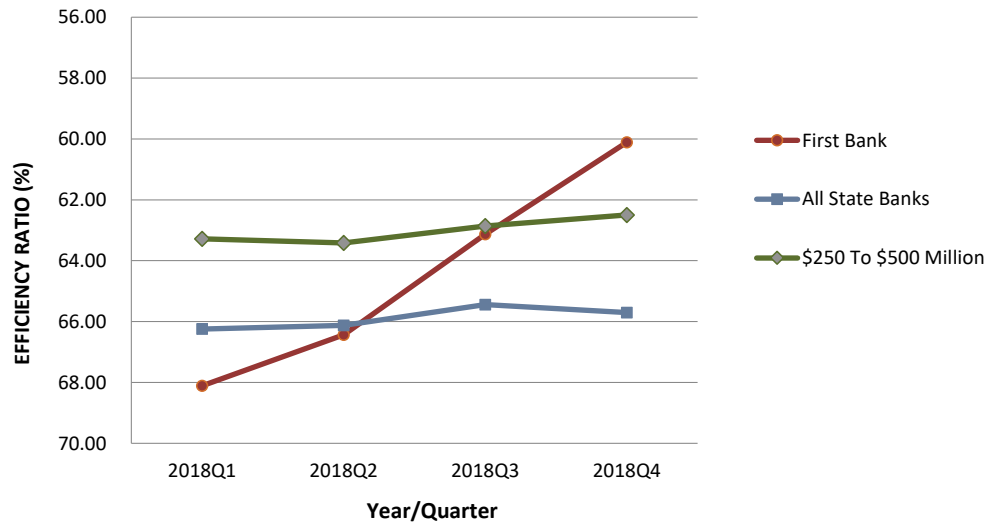
RANKING TREND ANALYSIS - YTD

RETURN ON AVERAGE EQUITY S-CORP ADJUSTED



| | 2018Q1 | 2018Q2 | 2018Q3 | 2018Q4 |
|-------------------------------------|--------------|--------------|--------------|--------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 6.32 | 6.15 | 6.45 | 6.20 |
| \$100 to \$250 Million | 8.19 | 8.11 | 8.33 | 8.15 |
| \$250 to \$500 Million | 9.22 | 9.67 | 9.86 | 9.61 |
| \$500 Million to \$1 Billion | 9.84 | 9.79 | 10.14 | 10.06 |
| Greater than \$1 Billion | 10.36 | 10.17 | 10.56 | 10.29 |
| All State Banks | 8.42 | 8.47 | 8.73 | 8.57 |
| First Bank | 11.58 | 14.10 | 14.00 | 13.00 |
| Peer Rankings | | | | |
| State Ranking: 160 Peers | 45 | 16 | 17 | 20 |
| Asset Size Ranking: 52 Peers | 16 | 8 | 7 | 8 |

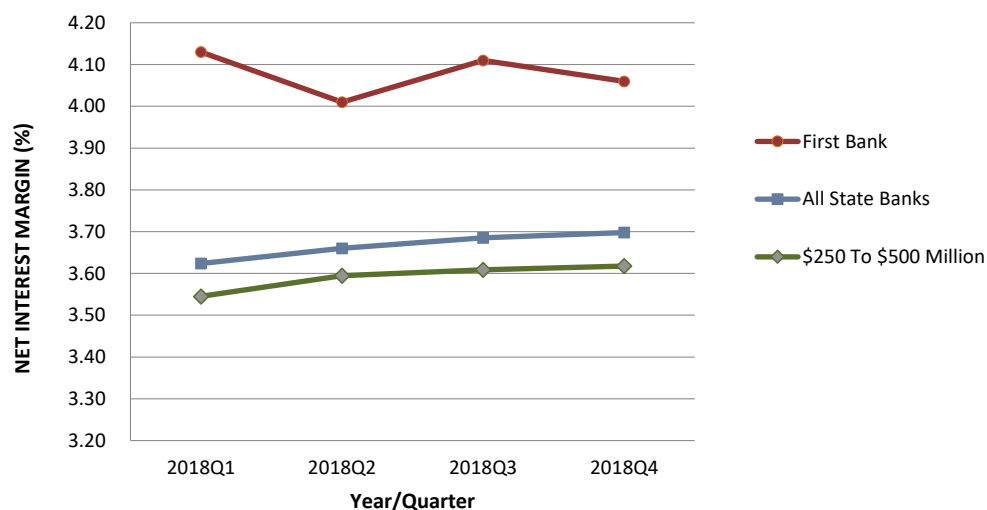
EFFICIENCY RATIO



| | 2018Q1 | 2018Q2 | 2018Q3 | 2018Q4 |
|-------------------------------------|--------------|--------------|--------------|--------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 73.70 | 74.44 | 73.32 | 73.46 |
| \$100 to \$250 Million | 65.62 | 64.93 | 64.59 | 65.79 |
| \$250 to \$500 Million | 63.28 | 63.42 | 62.86 | 62.50 |
| \$500 Million to \$1 Billion | 63.26 | 62.86 | 61.85 | 62.13 |
| Greater than \$1 Billion | 62.95 | 62.72 | 62.32 | 62.84 |
| All State Banks | 66.25 | 66.12 | 65.44 | 65.71 |
| First Bank | 68.11 | 66.44 | 63.13 | 60.11 |
| Peer Rankings | | | | |
| State Ranking: 160 Peers | 116 | 110 | 88 | 69 |
| Asset Size Ranking: 52 Peers | 36 | 34 | 28 | 25 |

RANKING TREND ANALYSIS - YTD

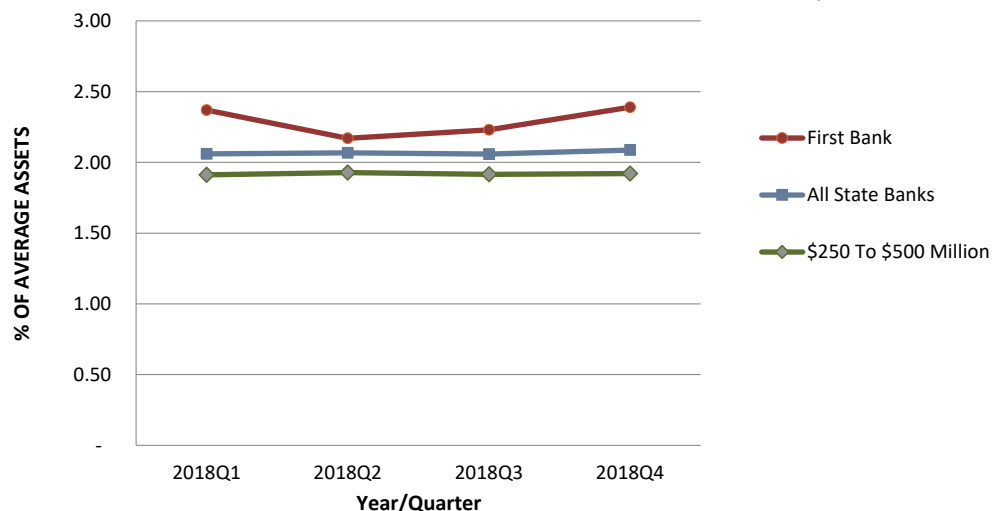
NET INTEREST MARGIN



| | 2018Q1 | 2018Q2 | 2018Q3 | 2018Q4 |
|-------------------------------------|-------------|-------------|-------------|-------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 3.65 | 3.69 | 3.71 | 3.70 |
| \$100 to \$250 Million | 3.69 | 3.73 | 3.76 | 3.79 |
| \$250 to \$500 Million | 3.55 | 3.59 | 3.61 | 3.62 |
| \$500 Million to \$1 Billion | 3.43 | 3.46 | 3.49 | 3.48 |
| Greater than \$1 Billion | 3.84 | 3.86 | 3.87 | 3.82 |
| All State Banks | 3.62 | 3.66 | 3.69 | 3.70 |
| First Bank | 4.13 | 4.01 | 4.11 | 4.06 |
| Peer Rankings | | | | |
| State Ranking: 160 Peers | 24 | 37 | 35 | 41 |
| Asset Size Ranking: 52 Peers | 3 | 7 | 8 | 9 |

NET NONINTEREST EXPENSE* / AVERAGE ASSETS

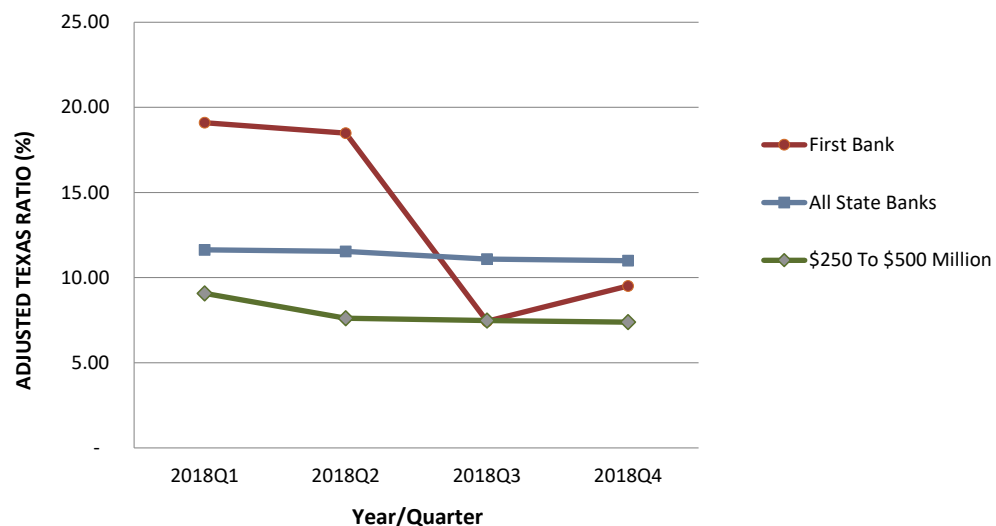
* NonInterest Expense Less NonInterest Income



| | 2018Q1 | 2018Q2 | 2018Q3 | 2018Q4 |
|-------------------------------------|-------------|-------------|-------------|-------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 2.38 | 2.41 | 2.40 | 2.43 |
| \$100 to \$250 Million | 2.13 | 2.13 | 2.14 | 2.19 |
| \$250 to \$500 Million | 1.91 | 1.93 | 1.92 | 1.92 |
| \$500 Million to \$1 Billion | 1.81 | 1.81 | 1.77 | 1.78 |
| Greater than \$1 Billion | 1.76 | 1.74 | 1.72 | 1.79 |
| All State Banks | 2.06 | 2.07 | 2.06 | 2.09 |
| First Bank | 2.37 | 2.17 | 2.23 | 2.39 |
| Peer Rankings | | | | |
| State Ranking: 160 Peers | 147 | 127 | 132 | 147 |
| Asset Size Ranking: 52 Peers | 44 | 40 | 42 | 47 |

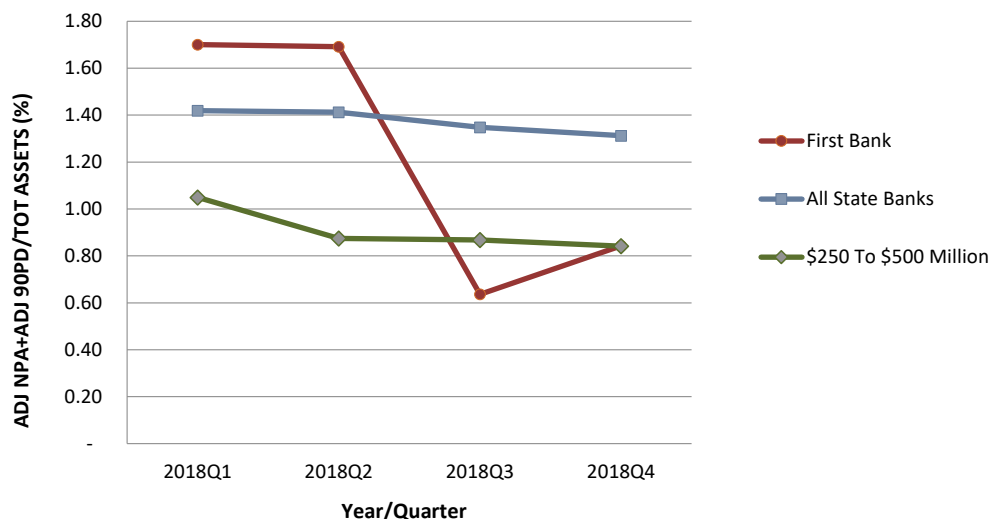
RANKING TREND ANALYSIS - YTD

ADJUSTED TEXAS RATIO (ADJ NPA + ADJ LOANS 90PD/ TANG EQUITY + LLR)



| | 2018Q1 | 2018Q2 | 2018Q3 | 2018Q4 |
|-------------------------------------|--------------|--------------|--------------|--------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 16.98 | 16.15 | 15.53 | 14.66 |
| \$100 to \$250 Million | 11.94 | 13.33 | 12.88 | 13.34 |
| \$250 to \$500 Million | 9.08 | 7.61 | 7.48 | 7.39 |
| \$500 Million to \$1 Billion | 7.80 | 7.70 | 6.99 | 7.84 |
| Greater than \$1 Billion | 9.72 | 10.18 | 9.70 | 8.78 |
| All State Banks | 11.63 | 11.54 | 11.09 | 10.99 |
| First Bank | 19.10 | 18.48 | 7.44 | 9.51 |
| Peer Rankings | | | | |
| State Ranking: 160 Peers | 170 | 168 | 111 | 127 |
| Asset Size Ranking: 52 Peers | 51 | 51 | 38 | 41 |

ADJUSTED NPA's + ADJUSTED 90PD/ TOTAL ASSETS



| | 2018Q1 | 2018Q2 | 2018Q3 | 2018Q4 |
|-------------------------------------|-------------|-------------|-------------|-------------|
| STATE AVERAGES BY ASSET SIZE | | | | |
| Up to \$100 Million | 2.24 | 2.14 | 1.96 | 1.89 |
| \$100 to \$250 Million | 1.46 | 1.64 | 1.60 | 1.59 |
| \$250 to \$500 Million | 1.05 | 0.87 | 0.87 | 0.84 |
| \$500 Million to \$1 Billion | 0.88 | 0.86 | 0.79 | 0.89 |
| Greater than \$1 Billion | 1.01 | 1.08 | 1.04 | 0.95 |
| All State Banks | 1.42 | 1.41 | 1.35 | 1.31 |
| First Bank | 1.70 | 1.69 | 0.64 | 0.84 |
| Peer Rankings | | | | |
| State Ranking: 160 Peers | 150 | 149 | 84 | 112 |
| Asset Size Ranking: 52 Peers | 49 | 48 | 31 | 38 |

PEER ANALYSIS - Ranked by Asset Size
COMPARATIVE DATA - YTD

¹ Ranked high to low ² Ranked low to high

| | Count | Asset Growth Rate ¹ (%) | Loan Growth Rate ¹ (%) | Deposit Growth Rate ¹ (%) | Loans/Deposits ¹ (%) | Liquidity Ratio ¹ (%) | Borrowings/Assets ² (%) | Leverage Ratio ¹ (%) | Tier 1 Risk-based Ratio ¹ (%) | Total Assets ¹ (\$000) |
|---------------------------------|-------|---------------------------------------|--------------------------------------|---|------------------------------------|-------------------------------------|---------------------------------------|------------------------------------|---|--------------------------------------|
| AVERAGES BY ASSET SIZE | | STATE | | | | | | | | |
| Up to \$100 Million | 28 | 3.48 | 4.62 | 2.78 | 74.87 | 36.95 | 2.79 | 13.66 | 26.92 | 70,774 |
| \$100 to \$250 Million | 62 | 3.22 | 3.48 | 2.31 | 85.59 | 25.00 | 3.55 | 12.54 | 17.23 | 169,097 |
| \$250 to \$500 Million | 52 | 5.69 | 8.36 | 5.06 | 89.98 | 20.63 | 6.03 | 11.35 | 14.70 | 363,183 |
| \$500 Million to \$1 Billion | 12 | 5.26 | 8.53 | 4.81 | 91.32 | 17.79 | 5.76 | 11.32 | 15.34 | 758,745 |
| Greater than \$1 Billion | 6 | 7.11 | 7.63 | 8.15 | 101.41 | 17.77 | 7.82 | 11.55 | 14.22 | 3,693,663 |
| ALL STATE BANKS | 160 | 4.50 | 5.93 | 3.93 | 86.76 | 24.70 | 4.69 | 12.21 | 17.91 | 579,965 |
| STATE BANKS ANALYSIS | | STATE | | | | | | | | |
| AVERAGE | 160 | 4.50 | 5.93 | 3.93 | 86.76 | 24.70 | 4.69 | 12.21 | 17.91 | 579,965 |
| MEDIAN | 160 | 3.72 | 5.62 | 2.87 | 86.16 | 20.81 | 3.15 | 11.10 | 14.70 | 218,607 |
| First Bank | | 15.22 | 14.53 | 11.15 | 99.95 | 10.36 | 10.56 | 8.30 | 10.55 | 442,712 |
| DEVIATION FROM MEDIAN | | 11.50 | 8.91 | 8.29 | 13.80 | (10.45) | 7.42 | (2.80) | (4.15) | 224,105 |
| RANK | | 8 of 160 | 20 of 160 | 21 of 160 | 40 of 160 | 182 of 160 | 179 of 160 | 192 of 160 | 184 of 160 | 51 of 160 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | | |
| AVERAGE | 52 | 5.69 | 8.36 | 5.06 | 89.98 | 20.63 | 6.03 | 11.35 | 14.70 | 363,183 |
| MEDIAN | 52 | 4.12 | 8.13 | 3.35 | 94.50 | 17.63 | 4.90 | 10.63 | 13.40 | 356,290 |
| First Bank | | 15.22 | 14.53 | 11.15 | 99.95 | 10.36 | 10.56 | 8.30 | 10.55 | 442,712 |
| DEVIATION FROM MEDIAN | | 11.10 | 6.40 | 7.80 | 5.45 | (7.27) | 5.66 | (2.33) | (2.85) | 86,422 |
| RANK | | 3 of 52 | 8 of 52 | 7 of 52 | 17 of 52 | 48 of 52 | 49 of 52 | 53 of 52 | 49 of 52 | 13 of 52 |

PEER ANALYSIS - Ranked by Return on Assets (S-Corp Adjusted)
COMPARATIVE DATA - YTD

¹ Ranked high to low ² Ranked low to high

| | Count | Total Assets ¹ (\$000) | Number of Offices ¹ | Deposits per Office ¹ (\$000) | Full-time Employees ² | Total Assets/ Employees ¹ (\$000) | Subchapter S Election? (Count) | Net Income S-Corp Adj ¹ (\$000) | S-Corp Adj ROAE ¹ (%) | S-Corp Adj ROAA ¹ (%) |
|---------------------------------|-------|--------------------------------------|-----------------------------------|--|-------------------------------------|--|--------------------------------------|--|--|--|
| AVERAGES BY ASSET SIZE | | STATE | | | | | | | | |
| Up to \$100 Million | 28 | 70,774 | 2 | 36,159 | 24 | 4,357 | 17 | 571 | 6.20 | 0.75 |
| \$100 to \$250 Million | 62 | 169,097 | 4 | 48,827 | 36 | 4,968 | 23 | 1,755 | 8.15 | 1.02 |
| \$250 to \$500 Million | 52 | 363,183 | 6 | 80,001 | 68 | 5,916 | 19 | 3,900 | 9.61 | 1.09 |
| \$500 Million to \$1 Billion | 12 | 758,745 | 9 | 87,847 | 137 | 5,950 | 6 | 8,177 | 10.06 | 1.08 |
| Greater than \$1 Billion | 6 | 3,693,663 | 33 | 162,145 | 589 | 6,904 | 2 | 45,975 | 10.29 | 1.28 |
| ALL STATE BANKS | 160 | 579,965 | 7 | 69,094 | 102 | 5,385 | 67 | 6,767 | 8.57 | 1.01 |
| STATE BANKS ANALYSIS | | STATE | | | | | | | | |
| AVERAGE | 160 | 579,965 | 7 | 69,094 | 102 | 5,385 | 67 | 6,767 | 8.57 | 1.01 |
| MEDIAN | 160 | 218,607 | 4 | 46,253 | 46 | 4,925 | | 2,181 | 8.81 | 1.03 |
| First Bank | | 442,712 | 14 | 24,399 | 83 | 4,810 | Yes | 5,130 | 13.00 | 1.20 |
| DEVIATION FROM MEDIAN | | 224,105 | 10 | (21,854) | 38 | (115) | | 2,948 | 4.19 | 0.17 |
| RANK | | 51 of 160 | 18 of 160 | 179 of 160 | 146 of 160 | 109 of 160 | | 50 of 160 | 20 of 160 | 59 of 160 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | | |
| AVERAGE | 52 | 363,183 | 6 | 80,001 | 68 | 5,916 | 19 | 3,900 | 9.61 | 1.09 |
| MEDIAN | 52 | 356,290 | 6 | 50,067 | 63 | 5,500 | | 3,924 | 9.44 | 1.09 |
| First Bank | | 442,712 | 14 | 24,399 | 83 | 4,810 | Yes | 5,130 | 13.00 | 1.20 |
| DEVIATION FROM MEDIAN | | 86,422 | 8 | (25,668) | 20 | (690) | | 1,206 | 3.56 | 0.11 |
| RANK | | 13 of 52 | 2 of 52 | 54 of 52 | 37 of 52 | 36 of 52 | | 13 of 52 | 8 of 52 | 19 of 52 |

PEER ANALYSIS - Ranked by Efficiency Ratio
COMPARATIVE DATA - YTD

¹ Ranked high to low ² Ranked low to high

| | Count | Salary and Benefits/ Avg Assets ² (%) | Occup & Fixed Asset/ Avg Assets ² (%) | Other Noninterest Expense/ Avg Assets ² (%) | Total Noninterest Expense/ Avg Assets ² (%) | Interest Income (FTE)/ Avg Assets ¹ (%) | Interest Expense/ Avg Assets ² (%) | Net Interest Income (FTE)/ Avg Assets ¹ (%) | Noninterest Income/ Avg Assets ¹ (%) | Efficiency Ratio (FTE) ² (%) |
|---------------------------------|-------|--|--|--|--|--|---|--|---|---|
| AVERAGES BY ASSET SIZE | | STATE | | | | | | | | |
| Up to \$100 Million | 28 | 3.62 | 0.55 | 1.42 | 5.58 | 4.07 | 0.57 | 3.50 | 3.15 | 73.46 |
| \$100 to \$250 Million | 62 | 1.58 | 0.28 | 0.89 | 2.75 | 4.21 | 0.61 | 3.60 | 0.55 | 65.79 |
| \$250 to \$500 Million | 52 | 1.53 | 0.27 | 0.73 | 2.53 | 4.14 | 0.70 | 3.44 | 0.62 | 62.50 |
| \$500 Million to \$1 Billion | 12 | 1.57 | 0.26 | 0.74 | 2.57 | 4.04 | 0.73 | 3.31 | 0.79 | 62.13 |
| Greater than \$1 Billion | 6 | 1.72 | 0.32 | 1.03 | 3.07 | 4.33 | 0.74 | 3.59 | 1.28 | 62.84 |
| ALL STATE BANKS | 160 | 1.97 | 0.33 | 0.94 | 3.24 | 4.16 | 0.65 | 3.51 | 1.15 | 65.71 |
| STATE BANKS ANALYSIS | | STATE | | | | | | | | |
| AVERAGE | 160 | 1.97 | 0.33 | 0.94 | 3.24 | 4.16 | 0.65 | 3.51 | 1.15 | 65.71 |
| MEDIAN | 160 | 1.57 | 0.28 | 0.78 | 2.71 | 4.18 | 0.63 | 3.52 | 0.52 | 65.44 |
| First Bank | | 1.50 | 0.30 | 0.59 | 2.40 | 3.97 | 0.63 | 3.34 | 0.39 | 60.11 |
| DEVIATION FROM MEDIAN | | (0.07) | 0.02 | (0.19) | (0.31) | (0.21) | - | (0.18) | (0.13) | (5.33) |
| RANK | | 77 of 160 | 109 of 160 | 38 of 160 | 62 of 160 | 135 of 160 | 98 of 160 | 140 of 160 | 136 of 160 | 69 of 160 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | | |
| AVERAGE | 52 | 1.53 | 0.27 | 0.73 | 2.53 | 4.14 | 0.70 | 3.44 | 0.62 | 62.50 |
| MEDIAN | 52 | 1.51 | 0.26 | 0.72 | 2.57 | 4.17 | 0.64 | 3.45 | 0.56 | 61.19 |
| First Bank | | 1.50 | 0.30 | 0.59 | 2.40 | 3.97 | 0.63 | 3.34 | 0.39 | 60.11 |
| DEVIATION FROM MEDIAN | | (0.01) | 0.04 | (0.13) | (0.17) | (0.20) | (0.01) | (0.11) | (0.17) | (1.08) |
| RANK | | 26 of 52 | 33 of 52 | 15 of 52 | 24 of 52 | 41 of 52 | 24 of 52 | 36 of 52 | 38 of 52 | 25 of 52 |

**PEER ANALYSIS - Ranked by Net Interest Margin
COMPARATIVE DATA - YTD**

¹ Ranked high to low ² Ranked low to high

| | Count | Total Assets ¹ (\$000) | Brokered Deposits/ Deposits ² (%) | Yield on Loans and Leases ¹ (%) | Yield on Debt and Equity Securities ¹ (%) | Yield on Earning Assets ¹ (%) | Cost of Interest Bearing Liabilities ² (%) | Cost of Funds ² (%) | Yield/ Cost Spread ¹ (%) | Net Interest Margin (FTE) ¹ (%) |
|---------------------------------|-------|--------------------------------------|--|--|--|--|---|-----------------------------------|---|---|
| AVERAGES BY ASSET SIZE | | STATE | | | | | | | | |
| Up to \$100 Million | 28 | 70,774 | 1.92 | 5.32 | 2.13 | 4.30 | 0.92 | NI | 3.60 | 3.70 |
| \$100 to \$250 Million | 62 | 169,097 | 5.31 | 5.03 | 2.40 | 4.37 | 0.85 | 0.71 | 3.52 | 3.79 |
| \$250 to \$500 Million | 52 | 363,183 | 4.81 | 4.90 | 2.38 | 4.30 | 0.94 | 0.79 | 3.36 | 3.62 |
| \$500 Million to \$1 Billion | 12 | 758,745 | 7.89 | 4.71 | 2.53 | 4.19 | 1.01 | 0.82 | 3.19 | 3.48 |
| Greater than \$1 Billion | 6 | 3,693,663 | 4.67 | 5.06 | 2.43 | 4.57 | 1.02 | 0.88 | 3.55 | 3.82 |
| ALL STATE BANKS | 160 | 579,965 | 4.73 | 5.02 | 2.36 | 4.34 | 0.92 | 0.77 | 3.46 | 3.70 |
| STATE BANKS ANALYSIS | | STATE | | | | | | | | |
| AVERAGE | 160 | 579,965 | 4.73 | 5.02 | 2.36 | 4.34 | 0.92 | 0.77 | 3.46 | 3.70 |
| MEDIAN | 160 | 218,607 | 1.21 | 4.99 | 2.34 | 4.38 | 0.88 | 0.72 | 3.45 | 3.71 |
| First Bank | | 442,712 | 4.00 | 5.22 | 2.11 | 4.72 | 0.94 | 0.78 | 3.82 | 4.06 |
| DEVIATION FROM MEDIAN | | 224,105 | 2.79 | 0.23 | (0.23) | 0.34 | 0.06 | 0.06 | 0.37 | 0.35 |
| RANK | | 51 of 160 | 127 of 160 | 58 of 160 | 149 of 160 | 38 of 160 | 119 of 160 | 124 of 160 | 39 of 160 | 41 of 160 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | | |
| AVERAGE | 52 | 363,183 | 4.81 | 4.90 | 2.38 | 4.30 | 0.94 | 0.79 | 3.36 | 3.62 |
| MEDIAN | 52 | 356,290 | 2.31 | 4.88 | 2.39 | 4.39 | 0.91 | 0.74 | 3.42 | 3.66 |
| First Bank | | 442,712 | 4.00 | 5.22 | 2.11 | 4.72 | 0.94 | 0.78 | 3.82 | 4.06 |
| DEVIATION FROM MEDIAN | | 86,422 | 1.69 | 0.34 | (0.28) | 0.33 | 0.03 | 0.04 | 0.40 | 0.40 |
| RANK | | 13 of 52 | 34 of 52 | 12 of 52 | 42 of 52 | 8 of 52 | 31 of 52 | 34 of 52 | 8 of 52 | 9 of 52 |

PEER ANALYSIS - Ranked by Net NonInterest Expense*
COMPARATIVE DATA - YTD

¹ Ranked high to low ² Ranked low to high

| | Count | Total Assets ¹ (\$000) | Svc Chgs on Deps/ Avg Assets ¹ (%) | Net Svcing Fees/ Avg Assets ¹ (%) | Fiduciary Activities/ Avg Assets ¹ (%) | Gain on Asset Sales/ Avg Assets ¹ (%) | Other Noninterest Inc/ Avg Assets ¹ (%) | Total Noninterest Inc/ Avg Assets ¹ (%) | Total Noninterest Expense/ Avg Assets ² (%) | Net Noninterest Expense*/ Avg Assets ² (%) |
|---------------------------------|-------|--------------------------------------|--|---|--|---|--|--|--|---|
| AVERAGES BY ASSET SIZE | | STATE | | | | | | | | |
| Up to \$100 Million | 28 | 70,774 | 0.13 | 0.12 | 2.62 | 0.06 | 0.21 | 3.15 | 5.58 | 2.43 |
| \$100 to \$250 Million | 62 | 169,097 | 0.10 | 0.09 | 0.00 | 0.07 | 0.28 | 0.55 | 2.75 | 2.19 |
| \$250 to \$500 Million | 52 | 363,183 | 0.11 | 0.09 | 0.06 | 0.08 | 0.29 | 0.62 | 2.54 | 1.92 |
| \$500 Million to \$1 Billion | 12 | 758,745 | 0.15 | 0.09 | 0.07 | 0.11 | 0.38 | 0.79 | 2.57 | 1.78 |
| Greater than \$1 Billion | 6 | 3,693,663 | 0.17 | 0.09 | 0.11 | 0.45 | 0.47 | 1.28 | 3.07 | 1.79 |
| ALL STATE BANKS | 160 | 579,965 | 0.12 | 0.10 | 0.53 | 0.11 | 0.30 | 1.15 | 3.24 | 2.09 |
| STATE BANKS ANALYSIS | | STATE | | | | | | | | |
| AVERAGE | 160 | 579,965 | 0.12 | 0.10 | 0.53 | 0.11 | 0.30 | 1.15 | 3.24 | 2.09 |
| MEDIAN | 160 | 218,607 | 0.11 | 0.07 | - | 0.05 | 0.23 | 0.52 | 2.72 | 2.06 |
| First Bank | | 442,712 | 0.16 | - | - | - | 0.28 | 0.44 | 2.83 | 2.39 |
| DEVIATION FROM MEDIAN | | 224,105 | 0.05 | (0.07) | - | (0.05) | 0.05 | (0.08) | 0.12 | 0.34 |
| RANK | | 51 of 160 | 44 of 160 | 146 of 160 | 24 of 160 | 149 of 160 | 72 of 160 | 121 of 160 | 118 of 160 | 147 of 160 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | | |
| AVERAGE | 52 | 363,183 | 0.11 | 0.09 | 0.06 | 0.08 | 0.29 | 0.62 | 2.54 | 1.92 |
| MEDIAN | 52 | 356,290 | 0.11 | 0.08 | - | 0.07 | 0.23 | 0.56 | 2.58 | 1.98 |
| First Bank | | 442,712 | 0.16 | - | - | - | 0.28 | 0.44 | 2.83 | 2.39 |
| DEVIATION FROM MEDIAN | | 86,422 | 0.05 | (0.08) | - | (0.07) | 0.05 | (0.12) | 0.25 | 0.41 |
| RANK | | 13 of 52 | 11 of 52 | 49 of 52 | 10 of 52 | 49 of 52 | 22 of 52 | 35 of 52 | 39 of 52 | 47 of 52 |

* NonInterest Expense Less NonInterest Income

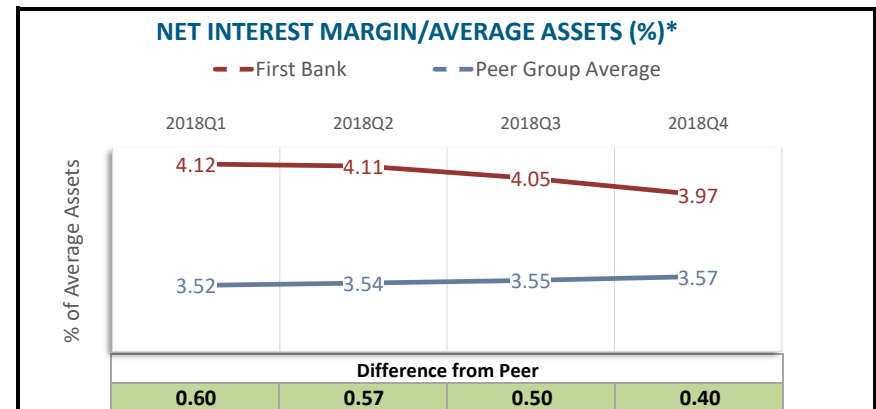
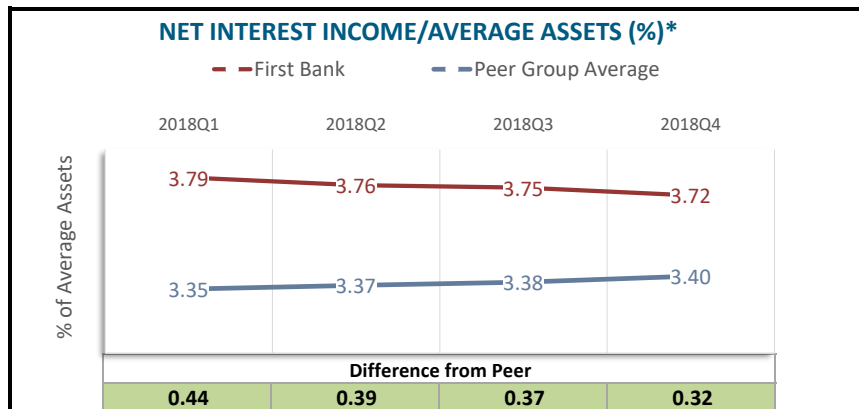
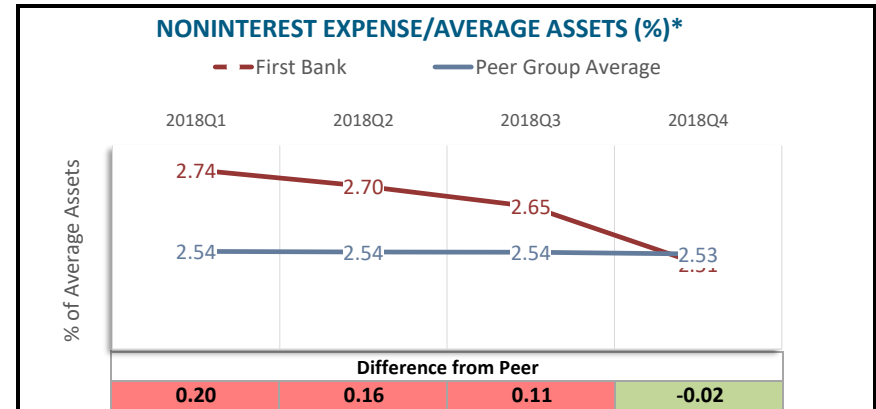
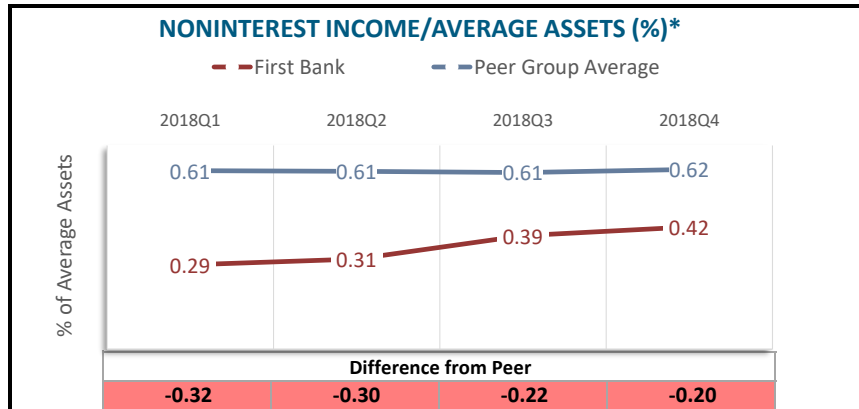
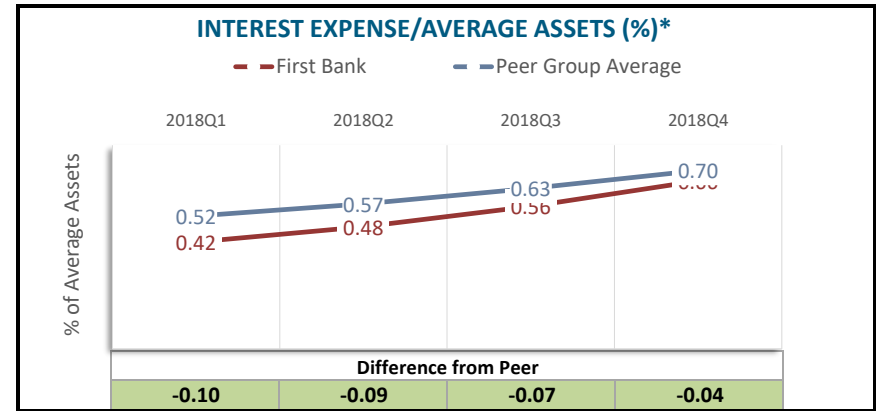
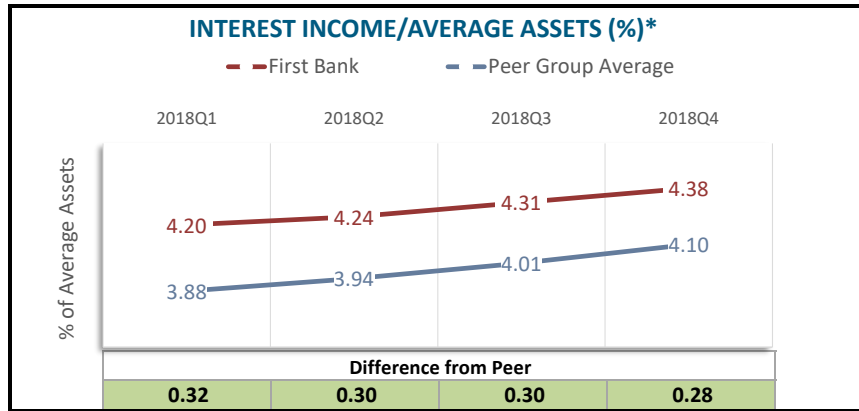
**PEER ANALYSIS - Ranked by Adjusted NPA + Adj 90PD / Total Assets
COMPARATIVE DATA - YTD**

¹ Ranked high to low ² Ranked low to high

| | Count | Total Assets ¹ (\$000) | 30-89 PD Lns/ Total Lns & Leases ² (%) | Noncurrent Lns/ Tot Lns & Leases ² (%) | Adj Nonperform Lns/ Tot Loans ² (%) | Loan Loss Reserves/ Gross Loans ¹ (%) | Net Chargeoffs/ Avg Loans ² (%) | OREO/ Assets ² (%) | Adj Texas Ratio ² (%) | Adj NPA + Adj Lns 90PD/ Tot Assets ² (%) |
|---------------------------------|-------|--------------------------------------|---|--|--|---|---|-------------------------------------|--|---|
| AVERAGES BY ASSET SIZE | | STATE | | | | | | | | |
| Up to \$100 Million | 28 | 70,774 | 1.18 | 1.23 | 2.39 | 1.33 | 0.16 | 0.30 | 14.66 | 1.89 |
| \$100 to \$250 Million | 62 | 169,097 | 0.60 | 1.39 | 2.06 | 1.33 | 0.19 | 0.15 | 13.34 | 1.59 |
| \$250 to \$500 Million | 52 | 363,183 | 0.29 | 0.54 | 1.05 | 1.43 | 0.06 | 0.09 | 7.39 | 0.84 |
| \$500 Million to \$1 Billion | 12 | 758,745 | 0.38 | 0.68 | 1.09 | 1.10 | 0.04 | 0.06 | 7.84 | 0.89 |
| Greater than \$1 Billion | 6 | 3,693,663 | 0.34 | 0.81 | 1.10 | 1.10 | 0.10 | 0.12 | 8.78 | 0.95 |
| ALL STATE BANKS | 160 | 579,965 | 0.58 | 1.00 | 1.66 | 1.31 | 0.12 | 0.15 | 10.99 | 1.31 |
| STATE BANKS ANALYSIS | | STATE | | | | | | | | |
| AVERAGE | 160 | 579,965 | 0.58 | 1.00 | 1.66 | 1.31 | 0.12 | 0.15 | 10.99 | 1.31 |
| MEDIAN | 160 | 218,607 | 0.29 | 0.49 | 0.95 | 1.25 | 0.02 | 0.01 | 6.01 | 0.75 |
| First Bank | | 442,712 | 1.55 | 0.88 | 0.95 | 0.90 | 0.12 | 0.15 | 9.51 | 0.84 |
| DEVIATION FROM MEDIAN | | 224,105 | 1.26 | 0.39 | 0.00 | (0.35) | 0.10 | 0.14 | 3.51 | 0.09 |
| RANK | | 51 of 160 | 187 of 160 | 135 of 160 | 99 of 160 | 162 of 160 | 156 of 160 | 156 of 160 | 127 of 160 | 112 of 160 |
| ASSET SIZE PEER ANALYSIS | | \$250 To \$500 Million | | | | | | | | |
| AVERAGE | 52 | 363,183 | 0.29 | 0.54 | 1.05 | 1.43 | 0.06 | 0.09 | 7.39 | 0.84 |
| MEDIAN | 52 | 356,290 | 0.14 | 0.39 | 0.67 | 1.39 | 0.00 | 0.00 | 4.53 | 0.50 |
| First Bank | | 442,712 | 1.55 | 0.88 | 0.95 | 0.90 | 0.12 | 0.15 | 9.51 | 0.84 |
| DEVIATION FROM MEDIAN | | 86,422 | 1.41 | 0.49 | 0.28 | (0.49) | 0.12 | 0.15 | 4.98 | 0.34 |
| RANK | | 13 of 52 | 54 of 52 | 45 of 52 | 35 of 52 | 48 of 52 | 49 of 52 | 48 of 52 | 41 of 52 | 38 of 52 |

TREND TABLES FIRST BANK vs. Asset Size Peer Group

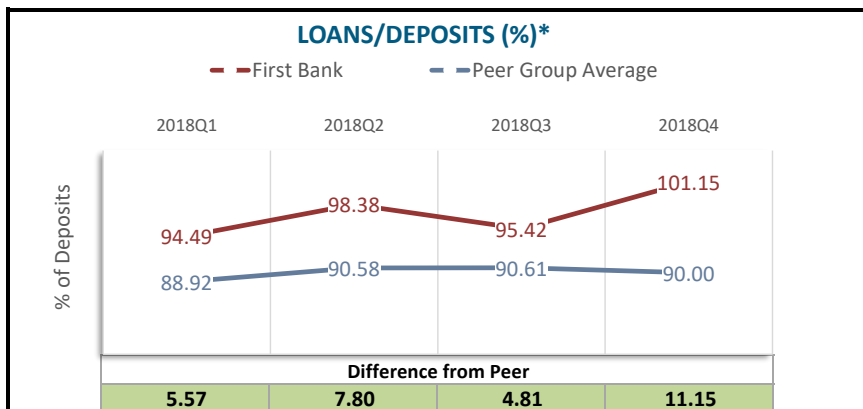
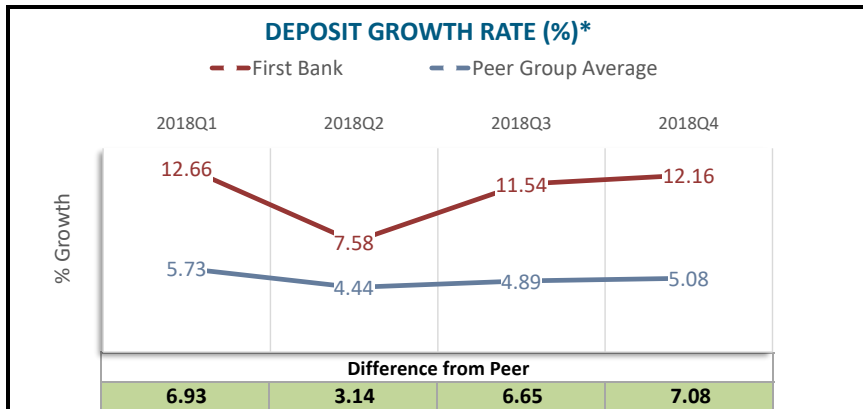
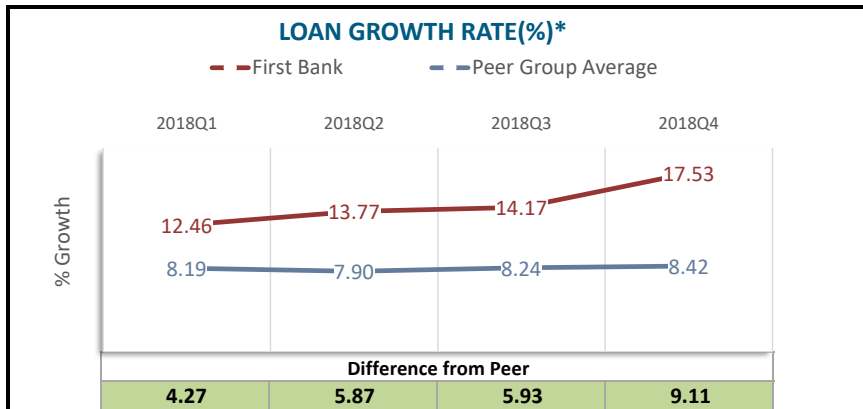
PERFORMANCE HIGHLIGHTS



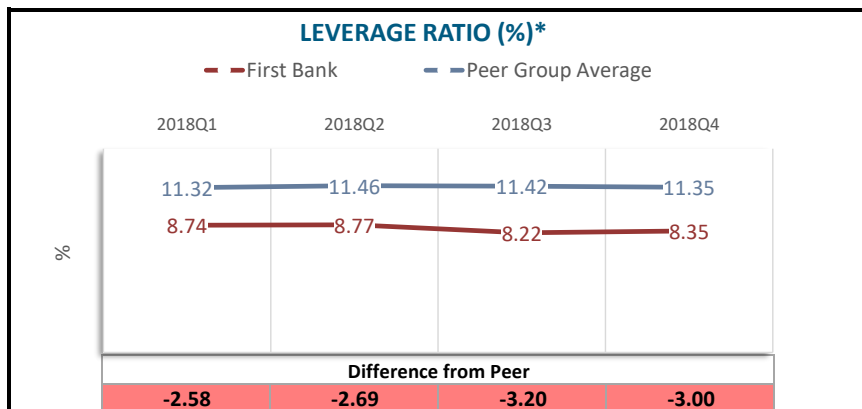
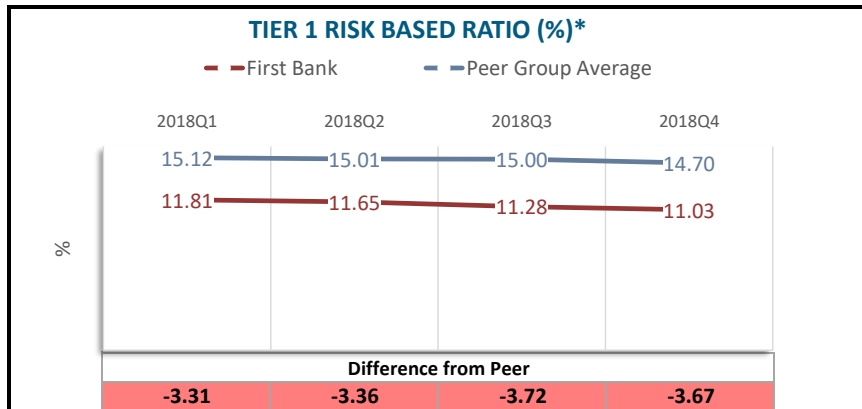
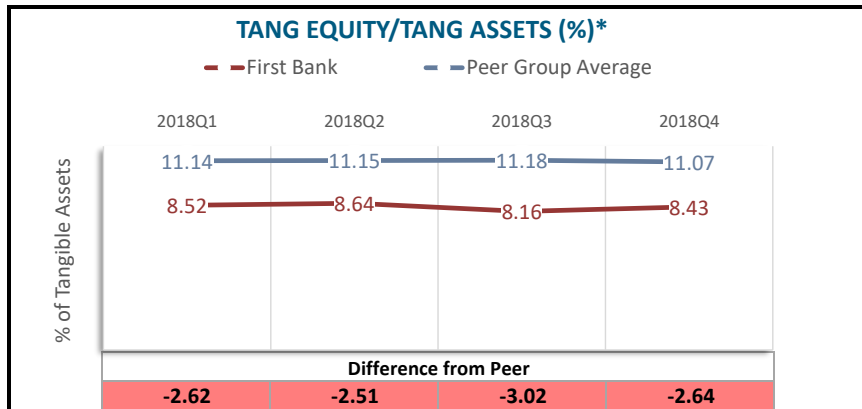
* Calculations are Last 12 Months to Highlight Trending Pattern
Data Provided by S&P Global Market Intelligence

TREND TABLES FIRST BANK vs. Asset Size Peer Group

BALANCE SHEET HIGHLIGHTS



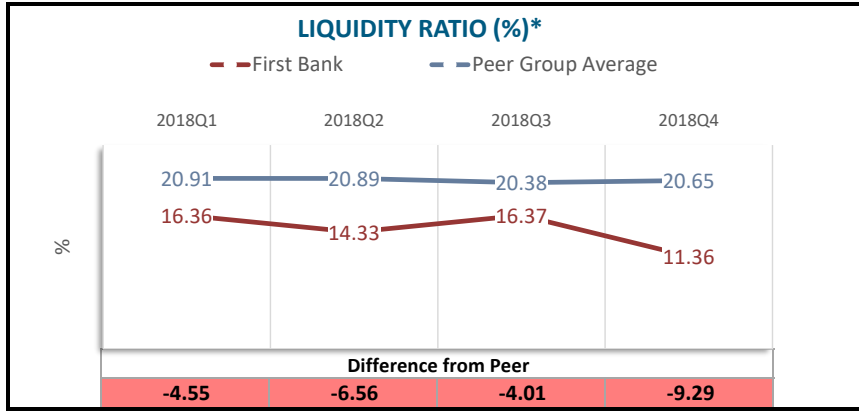
CAPITALIZATION



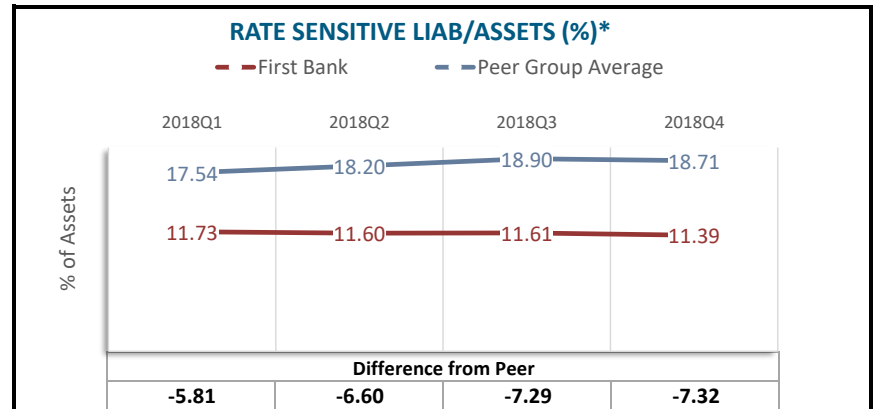
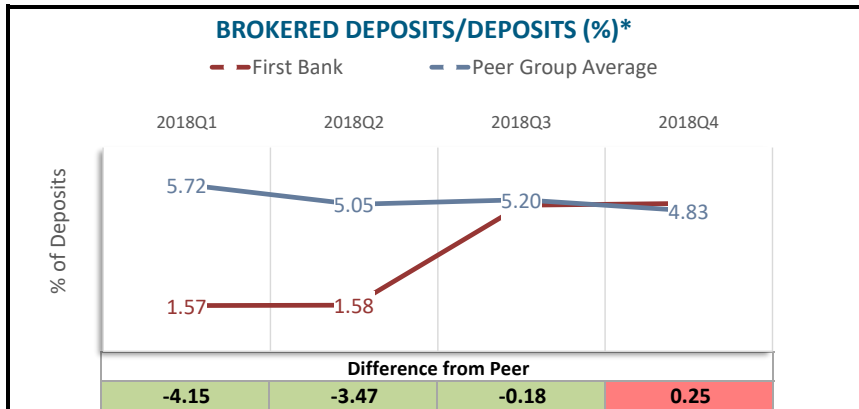
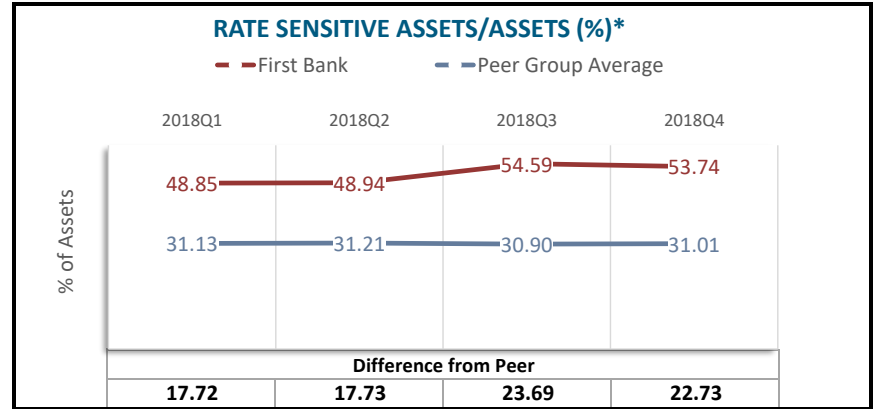
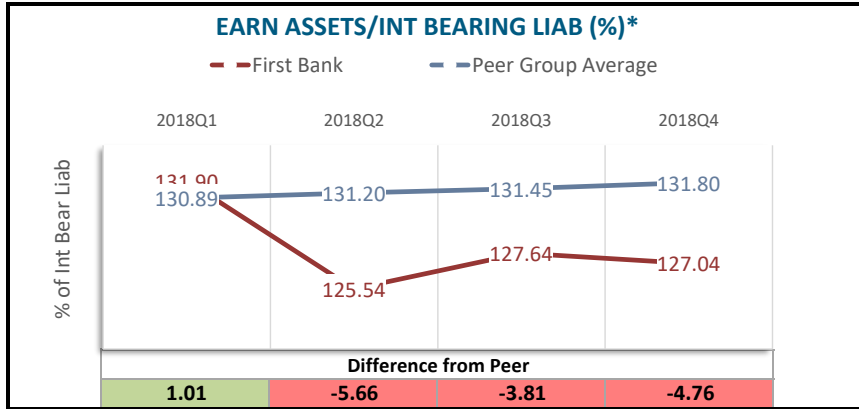
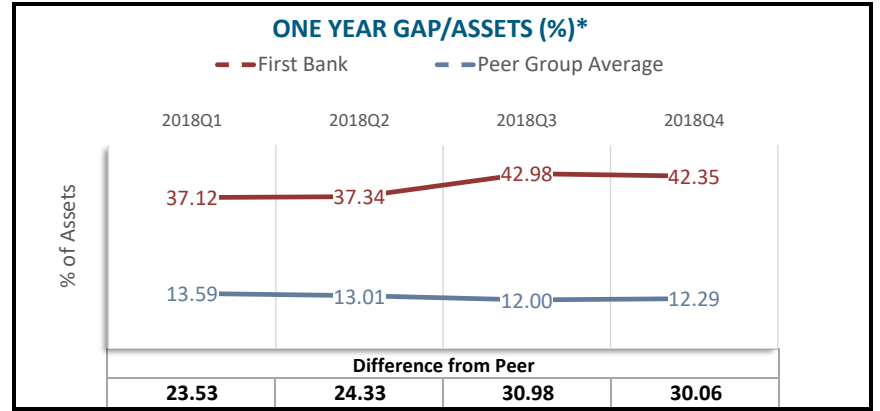
* Calculations are Last 12 Months to Highlight Trending Pattern
Data Provided by S&P Global Market Intelligence

TREND TABLES FIRST BANK vs. Asset Size Peer Group

LIQUIDITY



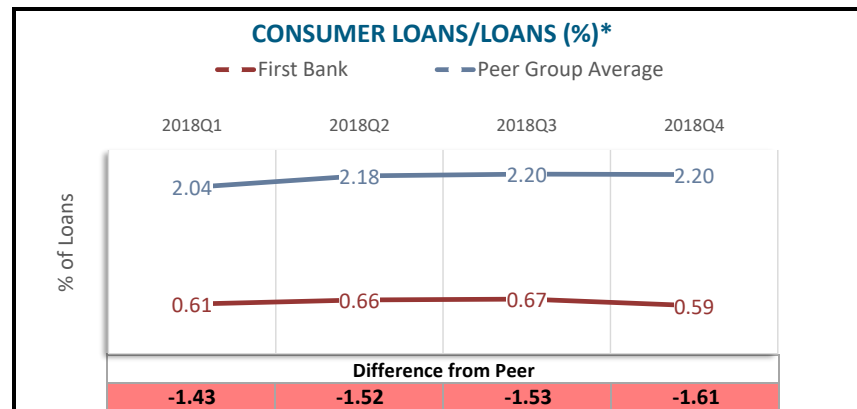
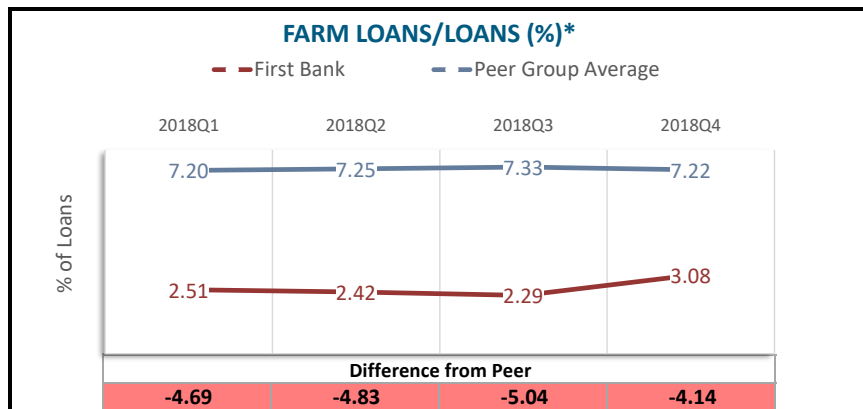
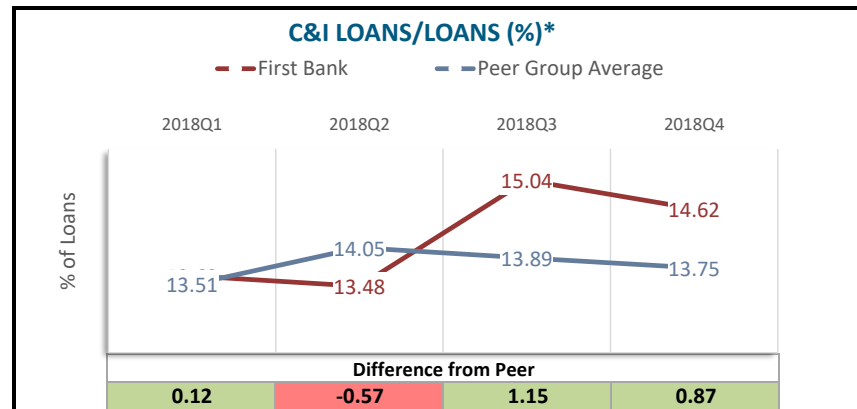
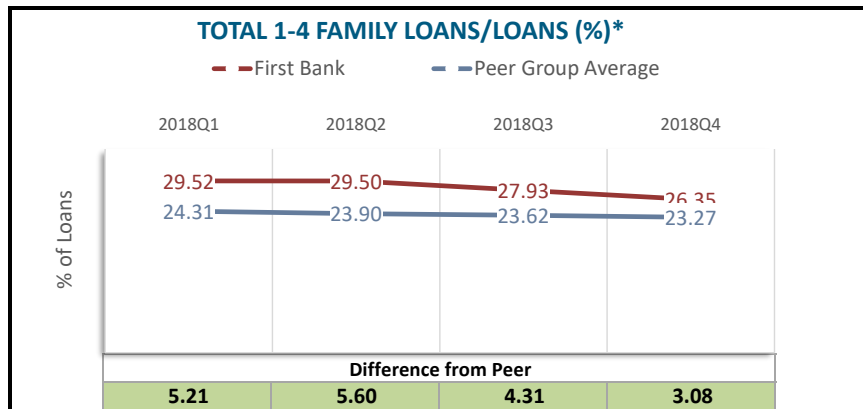
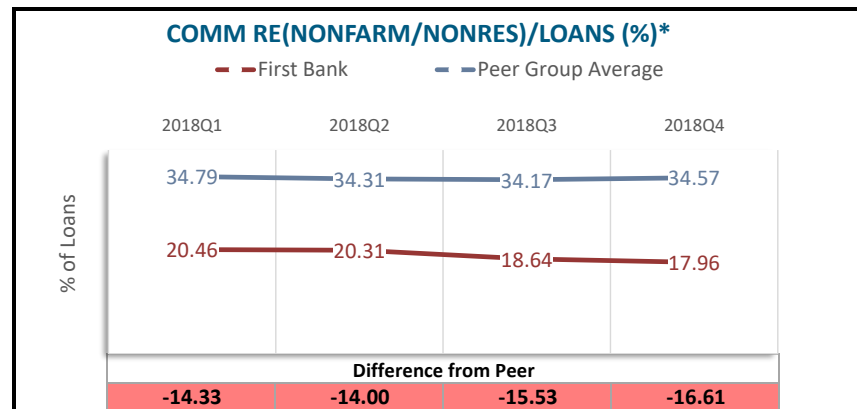
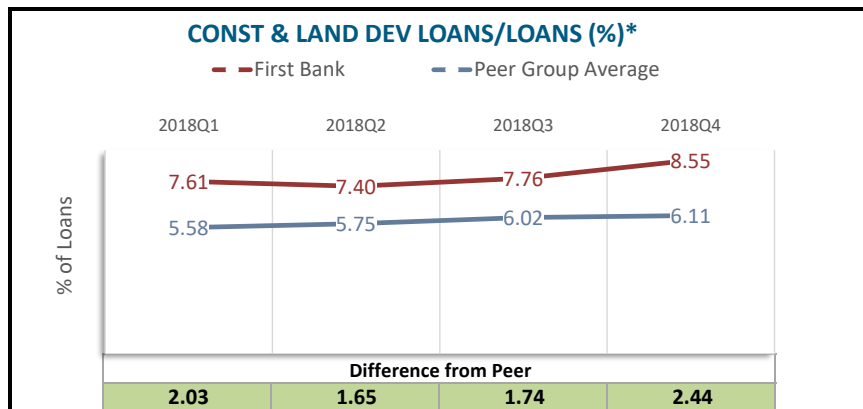
INTEREST RATE SENSITIVITY



* Calculations are Last 12 Months to Highlight Trending Pattern
Data Provided by S&P Global Market Intelligence

TREND TABLES FIRST BANK vs. Asset Size Peer Group

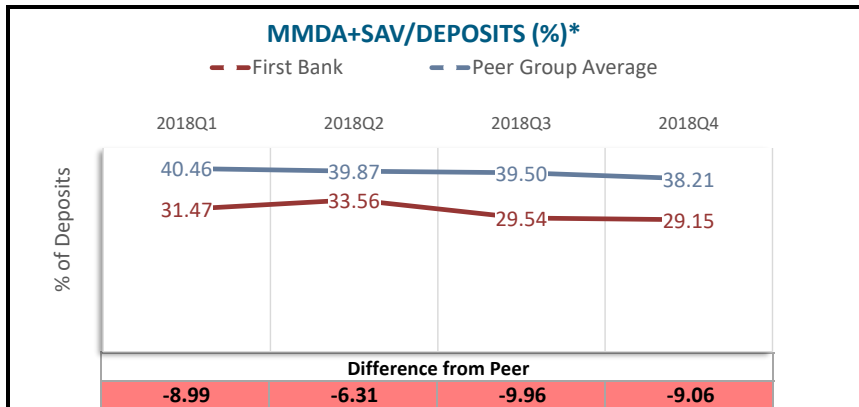
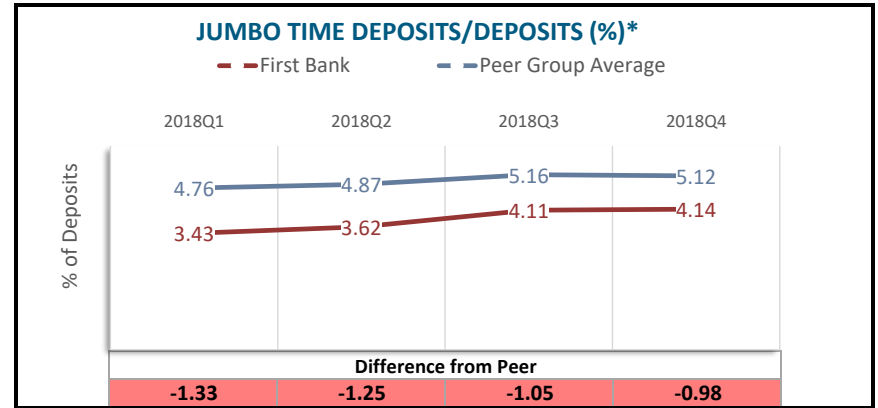
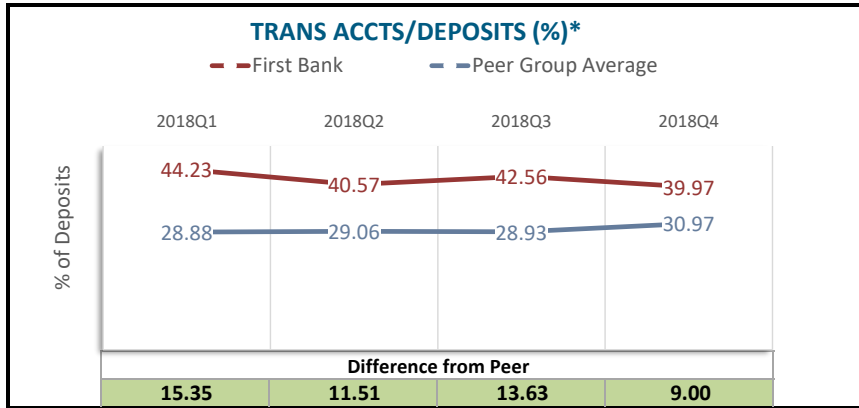
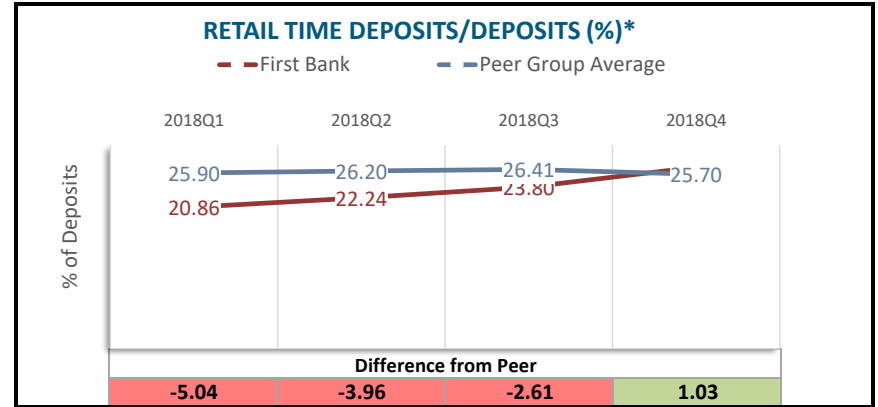
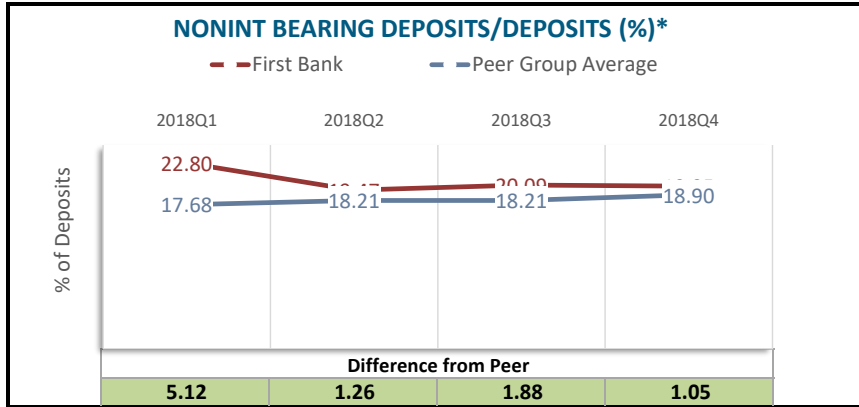
LOAN COMPOSITION



* Calculations are Last 12 Months to Highlight Trending Pattern
Data Provided by S&P Global Market Intelligence

TREND TABLES FIRST BANK vs. Asset Size Peer Group

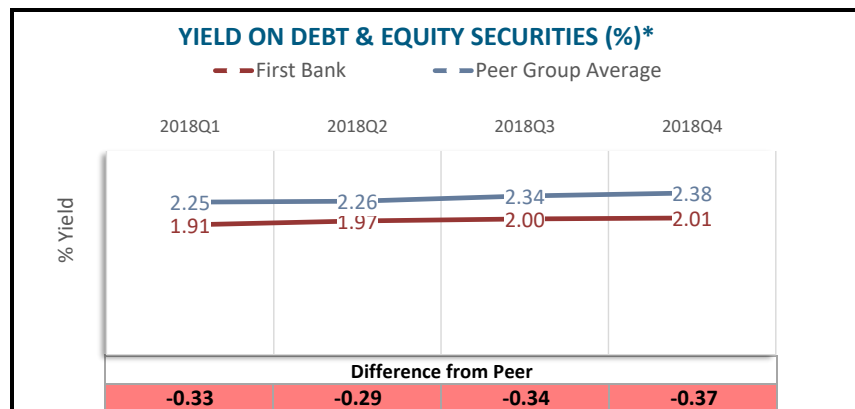
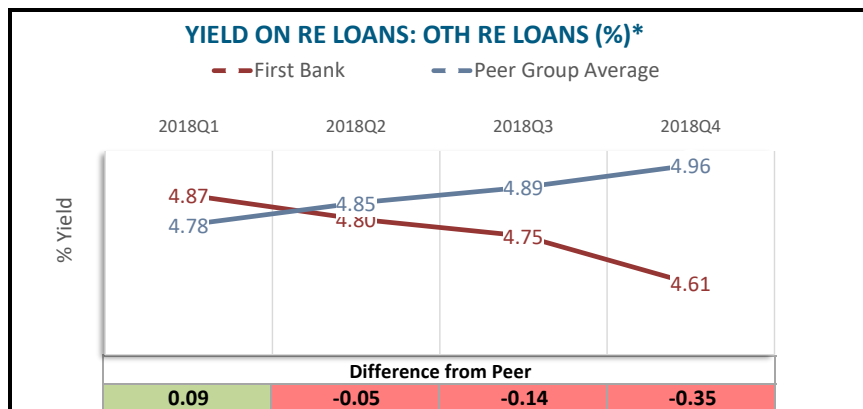
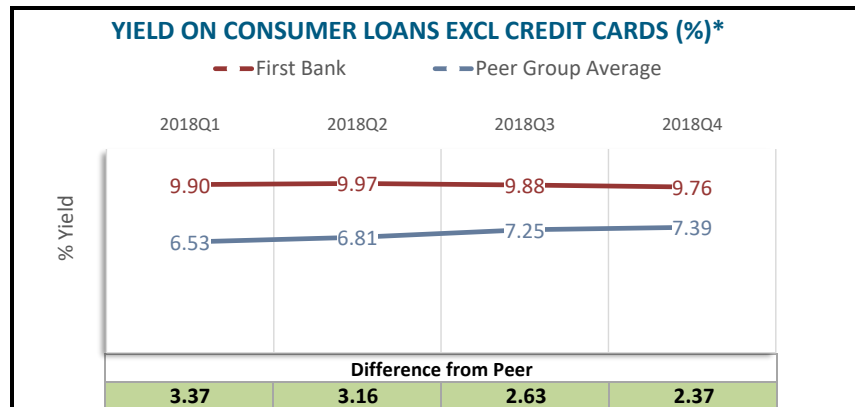
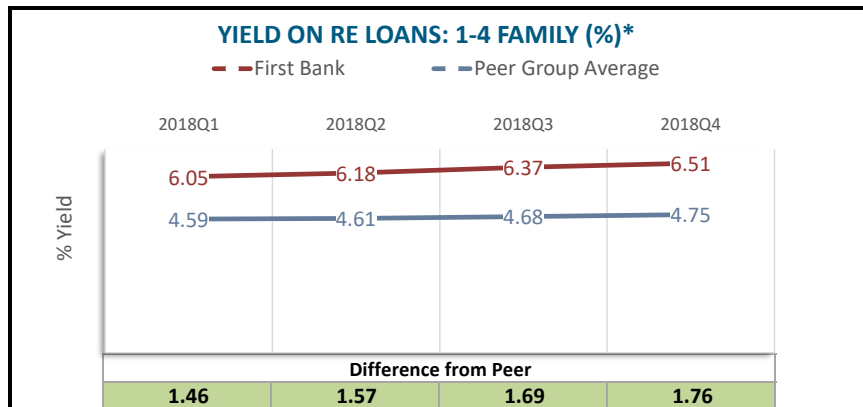
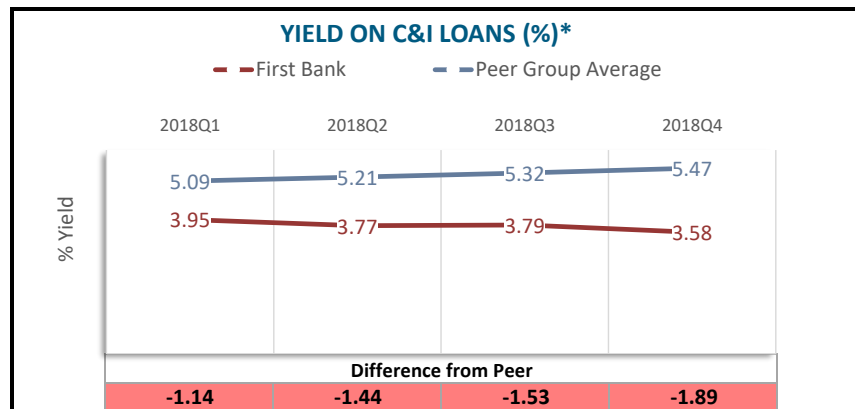
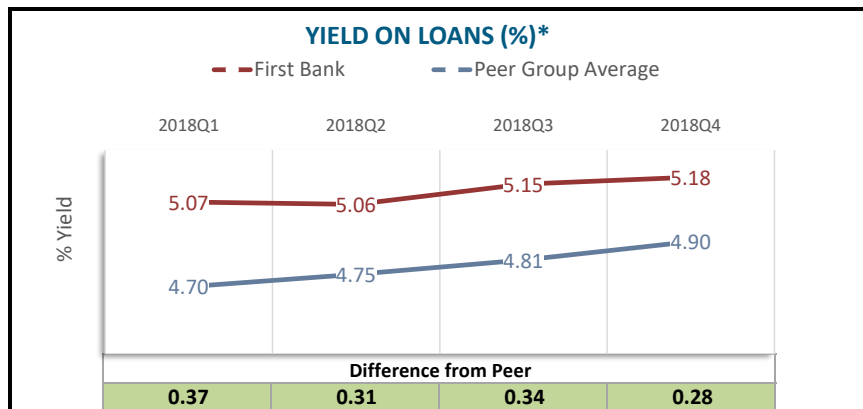
DEPOSIT COMPOSITION



* Calculations are Last 12 Months to Highlight Trending Pattern
Data Provided by S&P Global Market Intelligence

TREND TABLES FIRST BANK vs. Asset Size Peer Group

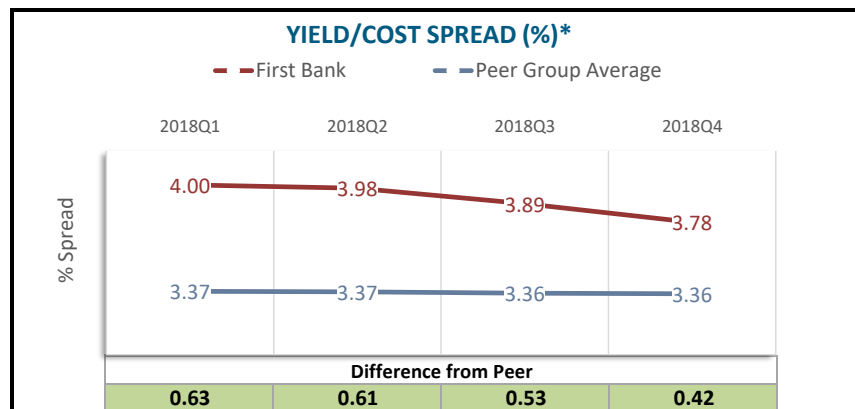
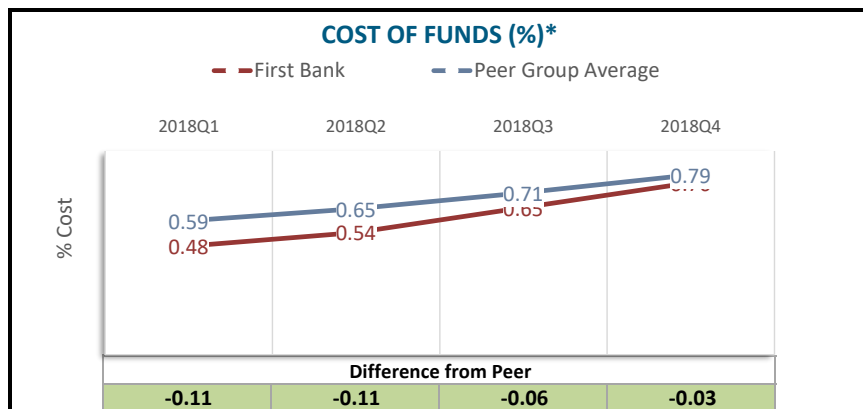
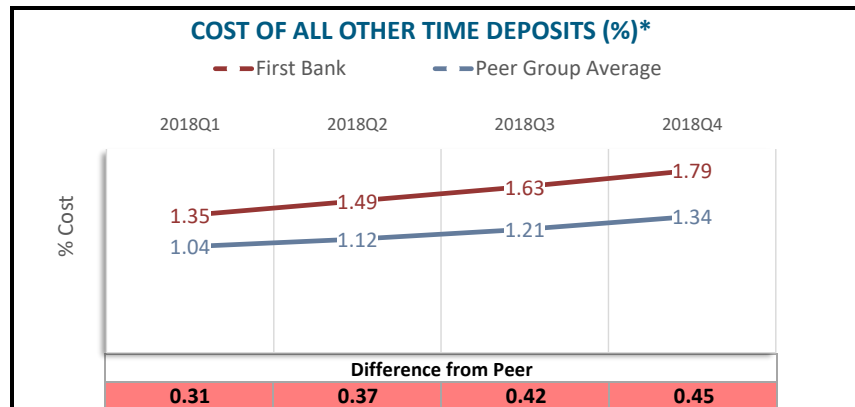
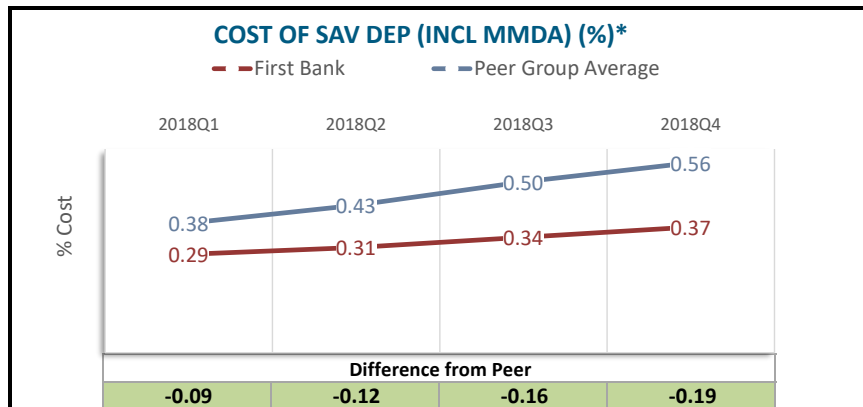
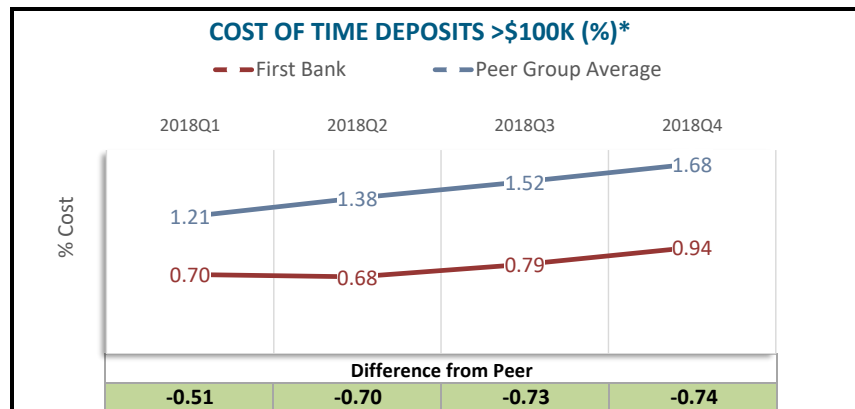
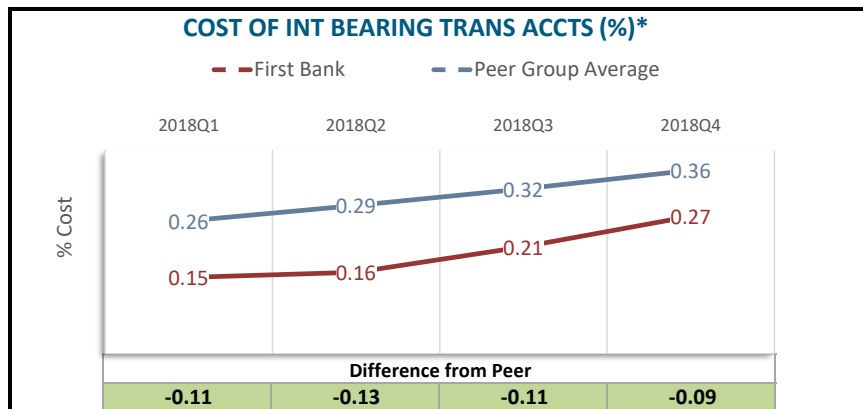
YIELDS



* Calculations are Last 12 Months to Highlight Trending Pattern
Data Provided by S&P Global Market Intelligence

TREND TABLES FIRST BANK vs. Asset Size Peer Group

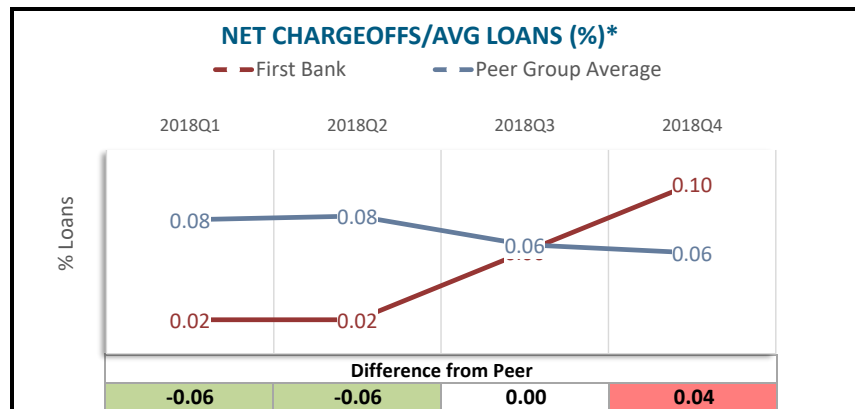
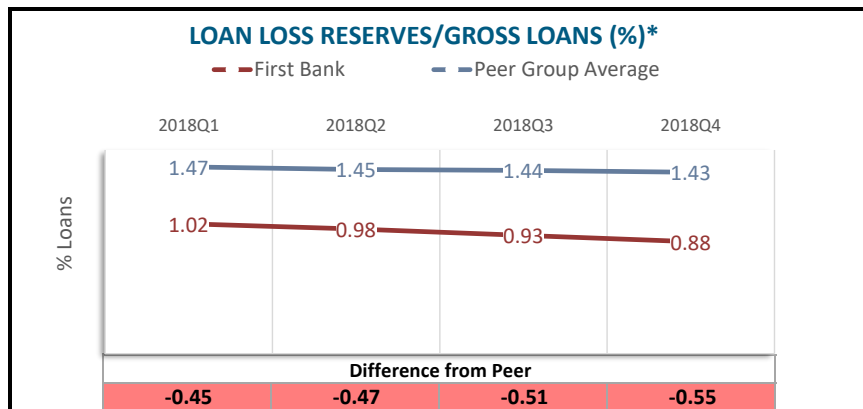
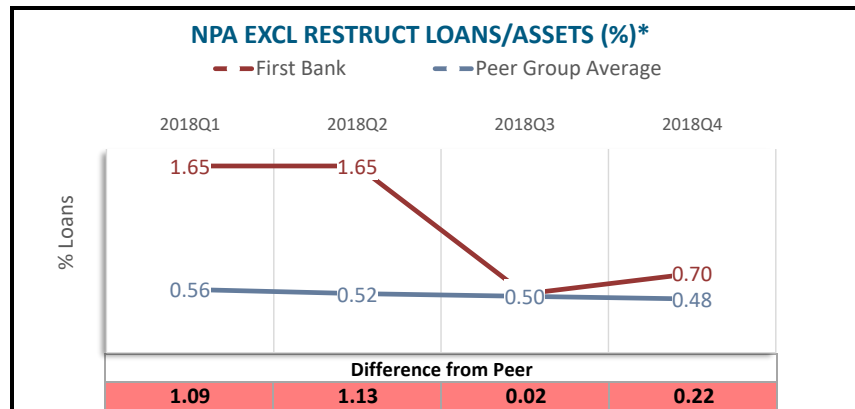
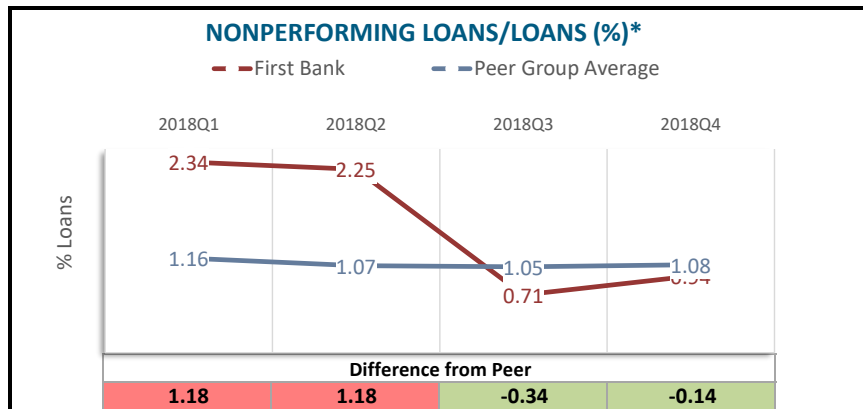
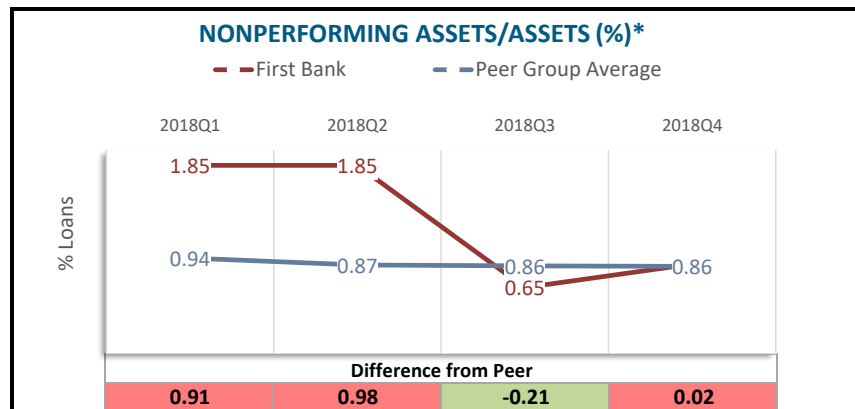
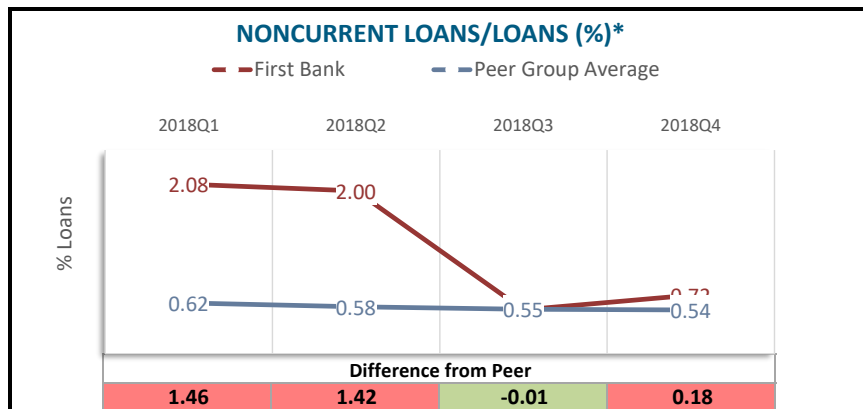
COSTS



* Calculations are Last 12 Months to Highlight Trending Pattern
Data Provided by S&P Global Market Intelligence

TREND TABLES FIRST BANK vs. Asset Size Peer Group

ASSET QUALITY



* Calculations are Last 12 Months to Highlight Trending Pattern
Data Provided by S&P Global Market Intelligence

STATE BANKS - \$250 To \$500 Million Peer Composite Ranking
Ranking among 52 Peers

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | State | City | Total Assets (\$000) | Return on Asset Rank ¹ | Return on Equity Rank ¹ | Efficiency Rank ² | Margin Rank ¹ | Net NonInt Exp/Avg Assets Rank ² | Adj Texas Ratio Rank ² | Adj NPA+Adj 90PD/ Tot Assets Rank ² | Composite Ranking Score ² |
|-----------|-------------------|-------|-------------|----------------------|-----------------------------------|------------------------------------|------------------------------|--------------------------|---|-----------------------------------|--|--------------------------------------|
| 1 | Asset Size Peer | | | | 3 | 2 | 11 | 3 | 7 | 25 | 18 | 69 |
| 1 | Asset Size Peer | | | | 2 | 3 | 2 | 14 | 2 | 19 | 27 | 69 |
| 3 | Asset Size Peer | | | | 8 | 5 | 12 | 13 | 24 | 8 | 8 | 78 |
| 4 | Asset Size Peer | | | | 5 | 18 | 1 | 17 | 6 | 15 | 17 | 79 |
| 5 | Asset Size Peer | | | | 4 | 4 | 9 | 1 | 21 | 17 | 24 | 80 |
| 6 | Asset Size Peer | | | | 5 | 32 | 7 | 6 | 18 | 13 | 21 | 102 |
| 7 | Asset Size Peer | | | | 7 | 10 | 15 | 4 | 15 | 26 | 29 | 106 |
| 8 | Asset Size Peer | | | | 23 | 15 | 13 | 48 | 3 | 6 | 5 | 113 |
| 9 | Asset Size Peer | | | | 14 | 18 | 19 | 33 | 23 | 5 | 6 | 118 |
| 10 | Asset Size Peer | | | | 27 | 28 | 16 | 49 | 5 | 1 | 1 | 127 |
| 10 | Asset Size Peer | | | | 17 | 25 | 14 | 46 | 17 | 4 | 4 | 127 |
| 12 | Asset Size Peer | | | | 1 | 1 | 6 | 38 | 1 | 42 | 41 | 130 |
| 13 | Asset Size Peer | | | | 10 | 7 | 4 | 39 | 4 | 37 | 34 | 135 |
| 14 | Asset Size Peer | | | | 16 | 16 | 28 | 4 | 37 | 20 | 19 | 140 |
| 15 | Asset Size Peer | | | | 13 | 11 | 5 | 34 | 13 | 33 | 32 | 141 |
| 16 | Asset Size Peer | | | | 14 | 13 | 22 | 24 | 26 | 23 | 23 | 145 |
| 17 | Asset Size Peer | | | | 21 | 21 | 27 | 18 | 31 | 16 | 14 | 148 |
| 18 | Asset Size Peer | | | | 18 | 44 | 26 | 44 | 15 | 1 | 1 | 149 |
| 19 | Asset Size Peer | | | | 30 | 9 | 29 | 50 | 14 | 9 | 9 | 150 |
| 19 | Asset Size Peer | | | | 11 | 20 | 8 | 35 | 9 | 31 | 36 | 150 |
| 21 | Asset Size Peer | | | | 9 | 22 | 10 | 31 | 12 | 34 | 39 | 157 |
| 22 | Asset Size Peer | | | | 26 | 14 | 31 | 21 | 34 | 21 | 16 | 163 |
| 25 | First Bank | | City | 442,712 | 19 | 8 | 25 | 9 | 47 | 41 | 38 | 187 |
| 23 | Asset Size Peer | | | | 12 | 12 | 23 | 2 | 36 | 45 | 47 | 177 |
| 23 | Asset Size Peer | | | | 23 | 24 | 30 | 10 | 38 | 27 | 25 | 177 |
| 26 | Asset Size Peer | | | | 28 | 23 | 3 | 20 | 9 | 52 | 54 | 189 |
| 27 | Asset Size Peer | | | | 35 | 35 | 41 | 27 | 43 | 7 | 7 | 195 |
| 28 | Asset Size Peer | | | | 32 | 37 | 21 | 55 | 11 | 22 | 22 | 200 |
| 28 | Asset Size Peer | | | | 37 | 36 | 40 | 16 | 48 | 12 | 11 | 200 |
| 30 | Asset Size Peer | | | | 36 | 40 | 33 | 36 | 34 | 11 | 12 | 202 |
| 31 | Asset Size Peer | | | | 29 | 17 | 38 | 23 | 41 | 30 | 28 | 206 |
| 31 | Asset Size Peer | | | | 41 | 33 | 46 | 26 | 40 | 10 | 10 | 206 |
| 33 | Asset Size Peer | | | | 34 | 34 | 42 | 41 | 32 | 14 | 13 | 210 |
| 34 | Asset Size Peer | | | | 20 | 27 | 18 | 14 | 30 | 51 | 52 | 212 |
| 35 | Asset Size Peer | | | | 22 | 6 | 37 | 10 | 44 | 49 | 49 | 217 |
| 36 | Asset Size Peer | | | | 38 | 38 | 43 | 45 | 25 | 18 | 15 | 222 |
| 37 | Asset Size Peer | | | | 25 | 26 | 36 | 32 | 27 | 40 | 40 | 226 |
| 38 | Asset Size Peer | | | | 48 | 43 | 48 | 36 | 46 | 3 | 3 | 227 |
| 39 | Asset Size Peer | | | | 33 | 30 | 24 | 7 | 39 | 47 | 48 | 228 |
| 40 | Asset Size Peer | | | | 31 | 29 | 20 | 42 | 8 | 53 | 53 | 236 |

STATE BANKS - \$250 To \$500 Million Peer Composite Ranking
Ranking among 52 Peers

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | State | City | Total Assets (\$000) | Return on Asset Rank ¹ | Return on Equity Rank ¹ | Efficiency Rank ² | Margin Rank ¹ | Net NonInt Exp/Avg Assets Rank ² | Adj Texas Ratio Rank ² | Adj NPA+Adj 90PD/ Tot Assets Rank ² | Composite Ranking Score ² |
|------|-----------------|-------|------|----------------------|-----------------------------------|------------------------------------|------------------------------|--------------------------|---|-----------------------------------|--|--------------------------------------|
| 41 | Asset Size Peer | | | | 44 | 46 | 35 | 53 | 18 | 28 | 31 | 255 |
| 42 | Asset Size Peer | | | | 41 | 39 | 34 | 51 | 22 | 36 | 37 | 260 |
| 43 | Asset Size Peer | | | | 39 | 31 | 45 | 12 | 49 | 46 | 44 | 266 |
| 43 | Asset Size Peer | | | | 43 | 45 | 32 | 25 | 32 | 44 | 45 | 266 |
| 45 | Asset Size Peer | | | | 47 | 51 | 17 | 30 | 20 | 50 | 55 | 270 |
| 46 | Asset Size Peer | | | | 46 | 41 | 49 | 18 | 52 | 38 | 33 | 277 |
| 47 | Asset Size Peer | | | | 40 | 42 | 39 | 42 | 29 | 43 | 43 | 278 |
| 48 | Asset Size Peer | | | | 50 | 48 | 50 | 21 | 50 | 32 | 30 | 281 |
| 49 | Asset Size Peer | | | | 51 | 52 | 47 | 40 | 42 | 24 | 35 | 291 |
| 50 | Asset Size Peer | | | | 45 | 47 | 44 | 47 | 28 | 48 | 51 | 310 |
| 50 | Asset Size Peer | | | | 49 | 50 | 51 | 28 | 51 | 39 | 42 | 310 |
| 52 | Asset Size Peer | | | | 54 | 54 | 54 | 51 | 53 | 29 | 20 | 315 |

STATE BANKS - Composite Ranking

Ranking among 160 Peers

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | State | City | Total Assets (\$000) | Return on Asset Rank ¹ | Return on Equity Rank ¹ | Efficiency Rank ² | Margin Rank ¹ | Net NonInt Exp/Avg Assets Rank ² | Adj Texas Ratio Rank ² | Adj NPA+Adj 90PD/ Tot Assets Rank ² | Composite Ranking Score ² |
|------|-----------------|-------|------|----------------------|-----------------------------------|------------------------------------|------------------------------|--------------------------|---|-----------------------------------|--|--------------------------------------|
| 1 | State Bank Peer | | | | 1 | 3 | 3 | 1 | 3 | 19 | 28 | 58 |
| 2 | State Bank Peer | | | | 7 | 2 | 22 | 18 | 18 | 73 | 54 | 194 |
| 3 | State Bank Peer | | | | 18 | 8 | 24 | 59 | 59 | 16 | 16 | 200 |
| 4 | State Bank Peer | | | | 8 | 7 | 18 | 14 | 49 | 49 | 68 | 213 |
| 4 | State Bank Peer | | | | 6 | 4 | 6 | 62 | 8 | 56 | 71 | 213 |
| 6 | State Bank Peer | | | | 13 | 13 | 10 | 87 | 25 | 37 | 39 | 224 |
| 7 | State Bank Peer | | | | 9 | 41 | 5 | 73 | 16 | 37 | 49 | 230 |
| 8 | State Bank Peer | | | | 12 | 26 | 30 | 21 | 32 | 74 | 76 | 271 |
| 8 | State Bank Peer | | | | 33 | 49 | 46 | 32 | 51 | 34 | 26 | 271 |
| 10 | State Bank Peer | | | | 9 | 98 | 16 | 25 | 37 | 32 | 63 | 280 |
| 11 | State Bank Peer | | | | 29 | 24 | 84 | 25 | 60 | 30 | 29 | 281 |
| 12 | State Bank Peer | | | | 23 | 5 | 37 | 59 | 69 | 56 | 51 | 300 |
| 13 | State Bank Peer | | | | 52 | 53 | 40 | 49 | 92 | 15 | 15 | 316 |
| 14 | State Bank Peer | | | | 3 | 66 | 2 | 9 | 4 | 93 | 145 | 322 |
| 15 | State Bank Peer | | | | 42 | 41 | 36 | 127 | 54 | 12 | 13 | 325 |
| 16 | State Bank Peer | | | | 13 | 66 | 4 | 154 | 9 | 33 | 52 | 331 |
| 17 | State Bank Peer | | | | 36 | 11 | 60 | 129 | 55 | 28 | 24 | 343 |
| 18 | State Bank Peer | | | | 17 | 22 | 43 | 40 | 66 | 77 | 83 | 348 |
| 19 | State Bank Peer | | | | 69 | 37 | 25 | 184 | 13 | 13 | 12 | 353 |
| 20 | State Bank Peer | | | | 40 | 83 | 52 | 65 | 93 | 11 | 11 | 355 |
| 21 | State Bank Peer | | | | 36 | 6 | 50 | 75 | 78 | 69 | 50 | 364 |
| 21 | State Bank Peer | | | | 66 | 18 | 57 | 42 | 107 | 41 | 33 | 364 |
| 23 | State Bank Peer | | | | 46 | 75 | 29 | 179 | 34 | 9 | 9 | 381 |
| 24 | State Bank Peer | | | | 11 | 92 | 14 | 48 | 21 | 81 | 116 | 383 |
| 25 | State Bank Peer | | | | 2 | 140 | 1 | 32 | 2 | 59 | 150 | 386 |
| 26 | State Bank Peer | | | | 51 | 93 | 66 | 15 | 111 | 29 | 32 | 397 |
| 27 | State Bank Peer | | | | 83 | 86 | 31 | 185 | 15 | 1 | 1 | 402 |
| 28 | State Bank Peer | | | | 45 | 38 | 79 | 21 | 114 | 59 | 55 | 411 |
| 29 | State Bank Peer | | | | 42 | 33 | 47 | 93 | 67 | 67 | 66 | 415 |
| 30 | State Bank Peer | | | | 31 | 28 | 19 | 109 | 17 | 104 | 109 | 417 |
| 31 | State Bank Peer | | | | 4 | 1 | 13 | 151 | 1 | 130 | 122 | 422 |
| 32 | State Bank Peer | | | | 31 | 30 | 11 | 132 | 28 | 96 | 95 | 423 |
| 33 | State Bank Peer | | | | 22 | 16 | 9 | 156 | 14 | 108 | 100 | 425 |
| 35 | State Bank Peer | | | | 83 | 31 | 56 | 53 | 93 | 64 | 53 | 433 |
| 34 | State Bank Peer | | | | 44 | 45 | 61 | 103 | 65 | 55 | 59 | 432 |
| 36 | State Bank Peer | | | | 20 | 19 | 35 | 6 | 117 | 120 | 117 | 434 |
| 37 | State Bank Peer | | | | 63 | 47 | 75 | 79 | 91 | 46 | 36 | 437 |
| 38 | State Bank Peer | | | | 92 | 82 | 33 | 74 | 73 | 43 | 42 | 439 |
| 39 | State Bank Peer | | | | 23 | 43 | 17 | 139 | 23 | 92 | 103 | 440 |
| 40 | State Bank Peer | | | | 76 | 94 | 78 | 115 | 68 | 8 | 8 | 447 |

STATE BANKS - Composite Ranking

Ranking among 160 Peers

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | State | City | Total Assets (\$000) | Return on Asset Rank ¹ | Return on Equity Rank ¹ | Efficiency Rank ² | Margin Rank ¹ | Net NonInt Exp/Avg Assets Rank ² | Adj Texas Ratio Rank ² | Adj NPA+Adj 90PD/ Tot Assets Rank ² | Composite Ranking Score ² |
|-----------|-------------------|-------|------|----------------------|-----------------------------------|------------------------------------|------------------------------|--------------------------|---|-----------------------------------|--|--------------------------------------|
| 41 | State Bank Peer | | | | 27 | 9 | 23 | 68 | 35 | 149 | 137 | 448 |
| 42 | State Bank Peer | | | | 15 | 111 | 7 | 129 | 10 | 66 | 111 | 449 |
| 43 | State Bank Peer | | | | 19 | 56 | 21 | 119 | 27 | 97 | 113 | 452 |
| 44 | State Bank Peer | | | | 97 | 21 | 80 | 187 | 31 | 21 | 18 | 455 |
| 44 | State Bank Peer | | | | 36 | 24 | 42 | 122 | 58 | 91 | 82 | 455 |
| 46 | State Bank Peer | | | | 27 | 29 | 65 | 27 | 101 | 107 | 107 | 463 |
| 47 | State Bank Peer | | | | 46 | 46 | 67 | 133 | 35 | 72 | 67 | 466 |
| 48 | State Bank Peer | | | | 41 | 55 | 40 | 102 | 43 | 103 | 97 | 481 |
| 49 | State Bank Peer | | | | 100 | 73 | 71 | 151 | 69 | 10 | 10 | 484 |
| 50 | State Bank Peer | | | | 57 | 149 | 74 | 171 | 32 | 1 | 1 | 485 |
| 51 | State Bank Peer | | | | 57 | 118 | 39 | 150 | 42 | 36 | 47 | 489 |
| 52 | State Bank Peer | | | | 49 | 27 | 68 | 113 | 57 | 100 | 85 | 499 |
| 53 | State Bank Peer | | | | 5 | 10 | 20 | 2 | 72 | 196 | 197 | 502 |
| 53 | State Bank Peer | | | | 76 | 35 | 89 | 88 | 103 | 63 | 48 | 502 |
| 63 | First Bank | | | 442,712 | 59 | 20 | 69 | 41 | 147 | 127 | 112 | 575 |
| 55 | State Bank Peer | | | | 110 | 51 | 107 | 133 | 127 | 1 | 1 | 530 |
| 56 | State Bank Peer | | | | 61 | 23 | 96 | 36 | 134 | 102 | 84 | 536 |
| 57 | State Bank Peer | | | | 69 | 71 | 87 | 45 | 118 | 79 | 69 | 538 |
| 58 | State Bank Peer | | | | 34 | 61 | 49 | 44 | 80 | 132 | 143 | 543 |
| 59 | State Bank Peer | | | | 52 | 48 | 53 | 149 | 46 | 101 | 99 | 548 |
| 60 | State Bank Peer | | | | 91 | 36 | 146 | 21 | 171 | 51 | 37 | 553 |
| 61 | State Bank Peer | | | | 30 | 31 | 58 | 16 | 106 | 159 | 158 | 558 |
| 62 | State Bank Peer | | | | 121 | 106 | 147 | 10 | 186 | 1 | 1 | 572 |
| 64 | State Bank Peer | | | | 64 | 87 | 140 | 93 | 93 | 45 | 57 | 579 |
| 65 | State Bank Peer | | | | 34 | 69 | 92 | 49 | 116 | 113 | 121 | 594 |
| 66 | State Bank Peer | | | | 72 | 34 | 59 | 105 | 63 | 139 | 127 | 599 |
| 67 | State Bank Peer | | | | 23 | 58 | 115 | 11 | 110 | 134 | 154 | 605 |
| 68 | State Bank Peer | | | | 100 | 169 | 48 | 170 | 29 | 31 | 60 | 607 |
| 68 | State Bank Peer | | | | 116 | 113 | 83 | 122 | 76 | 53 | 44 | 607 |
| 70 | State Bank Peer | | | | 49 | 14 | 86 | 47 | 77 | 179 | 156 | 608 |
| 71 | State Bank Peer | | | | 110 | 107 | 45 | 195 | 25 | 65 | 65 | 612 |
| 73 | State Bank Peer | | | | 110 | 129 | 72 | 165 | 49 | 52 | 38 | 615 |
| 72 | State Bank Peer | | | | 80 | 95 | 97 | 32 | 136 | 86 | 88 | 614 |
| 74 | State Bank Peer | | | | 23 | 17 | 51 | 6 | 147 | 186 | 186 | 616 |
| 76 | State Bank Peer | | | | 59 | 101 | 15 | 186 | 12 | 116 | 129 | 618 |
| 74 | State Bank Peer | | | | 52 | 12 | 62 | 144 | 62 | 150 | 134 | 616 |
| 77 | State Bank Peer | | | | 52 | 78 | 55 | 62 | 89 | 143 | 140 | 619 |
| 78 | State Bank Peer | | | | 86 | 60 | 8 | 85 | 23 | 176 | 184 | 622 |
| 79 | State Bank Peer | | | | 21 | 116 | 12 | 100 | 30 | 163 | 185 | 627 |
| 80 | State Bank Peer | | | | 97 | 69 | 106 | 116 | 121 | 62 | 58 | 629 |

STATE BANKS - Composite Ranking

Ranking among 160 Peers

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | State | City | Total Assets (\$000) | Return on Asset Rank ¹ | Return on Equity Rank ¹ | Efficiency Rank ² | Margin Rank ¹ | Net NonInt Exp/Avg Assets Rank ² | Adj Texas Ratio Rank ² | Adj NPA+Adj 90PD/ Tot Assets Rank ² | Composite Ranking Score ² |
|------|-----------------|-------|------|----------------------|-----------------------------------|------------------------------------|------------------------------|--------------------------|---|-----------------------------------|--|--------------------------------------|
| 81 | State Bank Peer | | | | 104 | 44 | 94 | 147 | 73 | 95 | 73 | 630 |
| 82 | State Bank Peer | | | | 121 | 102 | 134 | 107 | 140 | 14 | 14 | 632 |
| 83 | State Bank Peer | | | | 126 | 105 | 133 | 65 | 157 | 26 | 25 | 637 |
| 85 | State Bank Peer | | | | 16 | 115 | 168 | 175 | 5 | 61 | 98 | 638 |
| 83 | State Bank Peer | | | | 66 | 96 | 113 | 18 | 124 | 118 | 102 | 637 |
| 85 | State Bank Peer | | | | 92 | 39 | 123 | 91 | 132 | 89 | 72 | 638 |
| 87 | State Bank Peer | | | | 164 | 145 | 63 | 4 | 187 | 47 | 30 | 640 |
| 88 | State Bank Peer | | | | 88 | 64 | 93 | 183 | 18 | 117 | 79 | 642 |
| 89 | State Bank Peer | | | | 36 | 131 | 126 | 13 | 166 | 70 | 110 | 652 |
| 90 | State Bank Peer | | | | 123 | 134 | 102 | 142 | 103 | 25 | 27 | 656 |
| 91 | State Bank Peer | | | | 88 | 49 | 130 | 70 | 99 | 118 | 104 | 658 |
| 92 | State Bank Peer | | | | 52 | 40 | 119 | 77 | 100 | 137 | 136 | 661 |
| 93 | State Bank Peer | | | | 46 | 59 | 110 | 53 | 124 | 133 | 139 | 664 |
| 94 | State Bank Peer | | | | 140 | 99 | 152 | 103 | 127 | 24 | 21 | 666 |
| 95 | State Bank Peer | | | | 106 | 109 | 82 | 173 | 48 | 76 | 74 | 668 |
| 96 | State Bank Peer | | | | 61 | 79 | 34 | 62 | 87 | 175 | 176 | 674 |
| 97 | State Bank Peer | | | | 116 | 100 | 135 | 162 | 93 | 35 | 34 | 675 |
| 98 | State Bank Peer | | | | 104 | 120 | 118 | 144 | 80 | 50 | 62 | 678 |
| 99 | State Bank Peer | | | | 143 | 74 | 137 | 88 | 149 | 58 | 40 | 689 |
| 100 | State Bank Peer | | | | 152 | 122 | 130 | 172 | 75 | 21 | 19 | 691 |
| 101 | State Bank Peer | | | | 135 | 117 | 161 | 199 | 6 | 40 | 35 | 693 |
| 102 | State Bank Peer | | | | 138 | 158 | 54 | 85 | 90 | 82 | 87 | 694 |
| 103 | State Bank Peer | | | | 155 | 185 | 76 | 198 | 20 | 23 | 43 | 700 |
| 103 | State Bank Peer | | | | 64 | 72 | 73 | 65 | 113 | 158 | 155 | 700 |
| 105 | State Bank Peer | | | | 103 | 62 | 85 | 122 | 83 | 128 | 119 | 702 |
| 106 | State Bank Peer | | | | 71 | 77 | 114 | 122 | 78 | 123 | 120 | 705 |
| 107 | State Bank Peer | | | | 72 | 120 | 101 | 35 | 155 | 110 | 115 | 708 |
| 108 | State Bank Peer | | | | 80 | 150 | 27 | 105 | 40 | 151 | 161 | 714 |
| 109 | State Bank Peer | | | | 153 | 156 | 117 | 190 | 51 | 27 | 23 | 717 |
| 110 | State Bank Peer | | | | 76 | 80 | 28 | 180 | 11 | 168 | 177 | 720 |
| 111 | State Bank Peer | | | | 123 | 66 | 91 | 133 | 101 | 114 | 93 | 721 |
| 113 | State Bank Peer | | | | 76 | 91 | 70 | 168 | 41 | 135 | 141 | 722 |
| 111 | State Bank Peer | | | | 72 | 85 | 100 | 20 | 143 | 154 | 147 | 721 |
| 114 | State Bank Peer | | | | 66 | 15 | 120 | 45 | 141 | 172 | 165 | 724 |
| 115 | State Bank Peer | | | | 131 | 123 | 136 | 177 | 61 | 54 | 46 | 728 |
| 116 | State Bank Peer | | | | 106 | 144 | 81 | 160 | 71 | 77 | 91 | 730 |
| 117 | State Bank Peer | | | | 80 | 113 | 26 | 109 | 39 | 178 | 187 | 732 |
| 118 | State Bank Peer | | | | 96 | 52 | 104 | 79 | 131 | 142 | 131 | 735 |
| 119 | State Bank Peer | | | | 92 | 76 | 116 | 68 | 123 | 136 | 132 | 743 |
| 120 | State Bank Peer | | | | 143 | 112 | 166 | 56 | 182 | 44 | 41 | 744 |

STATE BANKS - Composite Ranking

Ranking among 160 Peers

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | State | City | Total Assets (\$000) | Return on Asset Rank ¹ | Return on Equity Rank ¹ | Efficiency Rank ² | Margin Rank ¹ | Net NonInt Exp/Avg Assets Rank ² | Adj Texas Ratio Rank ² | Adj NPA+Adj 90PD/ Tot Assets Rank ² | Composite Ranking Score ² |
|------|-----------------|-------|------|----------------------|-----------------------------------|------------------------------------|------------------------------|--------------------------|---|-----------------------------------|--|--------------------------------------|
| 121 | State Bank Peer | | | | 113 | 89 | 64 | 36 | 126 | 164 | 159 | 751 |
| 122 | State Bank Peer | | | | 138 | 132 | 167 | 107 | 143 | 39 | 31 | 757 |
| 123 | State Bank Peer | | | | 88 | 57 | 95 | 49 | 133 | 169 | 167 | 758 |
| 124 | State Bank Peer | | | | 128 | 128 | 143 | 30 | 180 | 85 | 75 | 769 |
| 125 | State Bank Peer | | | | 158 | 179 | 150 | 176 | 105 | 1 | 1 | 770 |
| 126 | State Bank Peer | | | | 172 | 141 | 158 | 142 | 145 | 7 | 7 | 772 |
| 127 | State Bank Peer | | | | 72 | 157 | 90 | 11 | 172 | 122 | 153 | 777 |
| 128 | State Bank Peer | | | | 161 | 152 | 141 | 182 | 108 | 17 | 17 | 778 |
| 129 | State Bank Peer | | | | 128 | 108 | 127 | 70 | 153 | 105 | 89 | 780 |
| 130 | State Bank Peer | | | | 106 | 88 | 44 | 163 | 21 | 180 | 181 | 783 |
| 131 | State Bank Peer | | | | 102 | 102 | 121 | 53 | 118 | 146 | 144 | 786 |
| 132 | State Bank Peer | | | | 106 | 65 | 138 | 133 | 82 | 139 | 125 | 788 |
| 133 | State Bank Peer | | | | 169 | 163 | 169 | 84 | 166 | 20 | 20 | 791 |
| 134 | State Bank Peer | | | | 151 | 166 | 156 | 151 | 130 | 18 | 22 | 794 |
| 135 | State Bank Peer | | | | 92 | 130 | 77 | 99 | 83 | 155 | 166 | 802 |
| 137 | State Bank Peer | | | | 147 | 160 | 111 | 193 | 37 | 80 | 92 | 820 |
| 136 | State Bank Peer | | | | 116 | 63 | 105 | 27 | 145 | 185 | 178 | 819 |
| 138 | State Bank Peer | | | | 97 | 104 | 108 | 93 | 109 | 161 | 163 | 835 |
| 139 | State Bank Peer | | | | 140 | 133 | 109 | 191 | 53 | 106 | 108 | 840 |
| 140 | State Bank Peer | | | | 147 | 127 | 139 | 144 | 121 | 88 | 78 | 844 |
| 141 | State Bank Peer | | | | 123 | 124 | 153 | 21 | 177 | 125 | 130 | 853 |
| 142 | State Bank Peer | | | | 86 | 154 | 88 | 49 | 112 | 180 | 194 | 863 |
| 143 | State Bank Peer | | | | 116 | 137 | 112 | 116 | 120 | 126 | 138 | 865 |
| 144 | State Bank Peer | | | | 135 | 119 | 159 | 70 | 161 | 123 | 118 | 885 |
| 145 | State Bank Peer | | | | 83 | 54 | 164 | 133 | 63 | 197 | 193 | 887 |
| 146 | State Bank Peer | | | | 169 | 167 | 177 | 36 | 184 | 75 | 80 | 888 |
| 146 | State Bank Peer | | | | 133 | 90 | 149 | 56 | 158 | 160 | 142 | 888 |
| 148 | State Bank Peer | | | | 143 | 159 | 99 | 96 | 93 | 148 | 152 | 890 |
| 148 | State Bank Peer | | | | 143 | 135 | 151 | 169 | 115 | 87 | 90 | 890 |
| 150 | State Bank Peer | | | | 142 | 139 | 102 | 188 | 55 | 131 | 135 | 892 |
| 151 | State Bank Peer | | | | 130 | 124 | 160 | 91 | 169 | 115 | 105 | 894 |
| 152 | State Bank Peer | | | | 150 | 126 | 38 | 156 | 45 | 191 | 191 | 897 |
| 152 | State Bank Peer | | | | 126 | 109 | 124 | 78 | 135 | 165 | 160 | 897 |
| 154 | State Bank Peer | | | | 169 | 181 | 32 | 113 | 47 | 174 | 190 | 906 |
| 154 | State Bank Peer | | | | 157 | 148 | 163 | 119 | 159 | 83 | 77 | 906 |
| 156 | State Bank Peer | | | | 135 | 137 | 128 | 163 | 86 | 138 | 128 | 915 |
| 157 | State Bank Peer | | | | 116 | 143 | 122 | 160 | 88 | 139 | 151 | 919 |
| 158 | State Bank Peer | | | | 113 | 81 | 144 | 96 | 151 | 177 | 164 | 926 |

STATE BANKS - Composite Ranking

Ranking among 160 Peers

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | State | City | Total Assets (\$000) | Return on Asset Rank ¹ | Return on Equity Rank ¹ | Efficiency Rank ² | Margin Rank ¹ | Net NonInt Exp/Avg Assets Rank ² | Adj Texas Ratio Rank ² | Adj NPA+Adj 90PD/ Tot Assets Rank ² | Composite Ranking Score ² |
|------|-----------------|-------|------|----------------------|-----------------------------------|------------------------------------|------------------------------|--------------------------|---|-----------------------------------|--|--------------------------------------|
| 159 | State Bank Peer | | | | 177 | 165 | 181 | 30 | 194 | 98 | 86 | 931 |
| 160 | State Bank Peer | | | | 166 | 135 | 171 | 79 | 173 | 112 | 96 | 932 |

INDIVIDUAL BANK DATA - RANKED BY ASSET SIZE

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Asset Growth Rate (%) | Loan Growth Rate (%) | Deposit Growth Rate (%) | Loans/Deposits (%) | Liquidity Ratio (%) | Borrowings/Assets (%) | Leverage Ratio (%) | Tier 1 Risk-based Ratio (%) | Total Assets ¹ (\$000) |
|------|-----------------|------|-----------------------|----------------------|-------------------------|--------------------|---------------------|-----------------------|--------------------|-----------------------------|-----------------------------------|
| 1 | State Bank Peer | | 10.46 | 10.31 | 8.83 | 92.26 | 15.66 | 13.45 | 8.31 | 11.13 | |
| 2 | State Bank Peer | | 5.58 | 5.69 | 7.73 | 94.29 | 13.09 | 0.96 | 11.96 | 14.60 | |
| 3 | State Bank Peer | | 5.61 | 3.56 | 6.47 | 81.71 | 18.15 | 1.14 | 9.07 | 10.31 | |
| 4 | State Bank Peer | | 5.09 | 5.21 | 21.78 | 259.71 | 0.18 | 41.24 | 16.19 | 18.06 | |
| 5 | State Bank Peer | | 12.22 | 10.21 | 10.88 | 91.36 | 10.35 | 2.02 | 9.97 | 10.82 | |
| 6 | State Bank Peer | | (0.42) | 7.67 | 2.93 | 92.07 | 16.51 | - | 11.53 | 15.89 | |
| 7 | State Bank Peer | | 9.53 | 7.92 | 4.51 | 111.24 | 14.59 | 14.05 | 10.20 | 10.27 | |
| 8 | State Bank Peer | | 2.51 | (3.01) | 1.10 | 73.97 | 35.99 | 3.04 | 19.36 | 25.24 | |
| 9 | State Bank Peer | | 5.98 | 5.48 | 6.18 | 140.30 | 17.64 | 22.76 | 20.08 | 26.05 | |
| 10 | State Bank Peer | | 2.28 | 2.21 | 3.33 | 91.73 | 12.30 | 1.76 | 9.59 | 10.44 | |
| 11 | State Bank Peer | | 8.93 | 4.74 | 10.62 | 98.57 | 15.43 | 5.96 | 12.44 | 14.10 | |
| 12 | State Bank Peer | | (0.63) | 9.87 | (1.41) | 72.58 | 25.01 | - | 11.23 | 16.02 | |
| 13 | State Bank Peer | | 7.99 | 6.02 | 7.92 | 88.16 | 18.03 | 3.32 | 8.15 | 9.94 | |
| 14 | State Bank Peer | | 36.63 | 35.74 | 36.19 | 97.84 | 15.28 | 8.53 | 9.72 | 11.95 | |
| 15 | State Bank Peer | | 3.41 | 9.65 | 6.44 | 103.05 | 7.00 | 14.31 | 8.95 | 11.35 | |
| 16 | State Bank Peer | | 2.72 | 3.98 | 1.86 | 81.12 | 25.22 | 2.11 | 9.71 | 12.71 | |
| 17 | State Bank Peer | | 3.26 | 7.74 | 4.15 | 80.07 | 24.16 | 3.86 | 10.47 | 13.04 | |
| 18 | State Bank Peer | | 6.75 | 4.37 | 7.22 | 75.38 | 35.24 | 2.20 | 10.98 | 14.05 | |
| 19 | State Bank Peer | | 5.56 | 10.45 | (1.03) | 99.24 | 10.26 | 6.63 | 11.04 | 12.15 | |
| 20 | State Bank Peer | | (2.00) | 11.96 | (0.05) | 76.08 | 20.61 | 3.27 | 11.36 | 14.84 | |
| 21 | State Bank Peer | | 8.57 | 9.29 | 4.85 | 114.78 | 11.33 | 13.15 | 10.32 | 11.20 | |
| 22 | State Bank Peer | | 8.06 | 7.88 | 3.44 | 91.13 | 16.23 | 9.77 | 10.10 | 12.95 | |
| 23 | State Bank Peer | | 1.72 | 6.89 | 1.93 | 99.73 | 14.53 | 7.32 | 9.93 | 10.88 | |
| 24 | State Bank Peer | | 5.84 | 7.20 | 4.30 | 92.32 | 19.19 | 6.70 | 12.35 | 15.04 | |
| 25 | State Bank Peer | | 3.88 | 10.37 | 1.77 | 99.11 | 13.65 | 7.04 | 9.57 | 11.40 | |
| 26 | State Bank Peer | | 13.46 | 14.10 | 11.46 | 79.83 | 12.71 | 4.48 | 9.38 | 11.36 | |
| 27 | State Bank Peer | | 6.85 | 8.57 | 1.51 | 138.89 | 10.00 | 20.31 | 15.51 | 22.59 | |
| 28 | State Bank Peer | | 2.05 | 8.38 | (0.93) | 87.78 | 19.18 | 8.30 | 9.71 | 12.89 | |
| 29 | State Bank Peer | | 8.85 | 6.08 | 8.54 | 95.71 | 12.87 | 0.06 | 10.53 | 11.56 | |
| 30 | State Bank Peer | | 3.79 | 6.69 | 3.54 | 75.79 | 16.23 | - | 12.88 | 18.19 | |
| 31 | State Bank Peer | | 4.39 | 43.68 | 24.69 | 73.79 | 37.71 | 8.08 | 10.71 | 13.56 | |
| 32 | State Bank Peer | | 13.93 | 15.30 | 14.82 | 98.79 | 11.77 | 3.05 | 9.46 | 10.40 | |
| 33 | State Bank Peer | | (1.33) | (8.40) | 5.07 | 83.24 | 18.79 | 1.89 | 11.21 | 14.03 | |
| 34 | State Bank Peer | | 3.91 | 4.02 | 3.42 | 73.99 | 11.79 | - | 9.21 | 12.34 | |
| 35 | State Bank Peer | | (3.34) | (2.39) | (5.27) | 84.60 | 41.75 | 0.36 | 23.19 | 54.51 | |
| 36 | State Bank Peer | | 6.40 | 2.89 | 5.89 | 89.75 | 15.59 | - | 11.50 | 12.75 | |
| 37 | State Bank Peer | | 5.26 | (2.59) | 4.16 | 76.55 | 26.02 | 6.15 | 9.52 | 13.60 | |
| 38 | State Bank Peer | | 9.38 | 10.28 | 4.07 | 95.29 | 15.56 | 8.56 | 8.93 | 10.50 | |
| 39 | State Bank Peer | | 6.75 | 13.29 | 4.96 | 96.75 | 12.48 | 3.92 | 10.35 | 12.53 | |
| 40 | State Bank Peer | | 1.86 | (1.51) | 2.05 | 112.88 | 8.33 | 13.61 | 10.83 | 12.53 | |
| 41 | State Bank Peer | | 17.09 | 20.37 | 25.78 | 87.11 | 16.99 | 7.44 | 9.19 | 11.23 | |
| 42 | State Bank Peer | | (4.64) | 11.08 | (3.93) | 58.52 | 40.47 | 3.14 | 12.28 | 22.00 | |

INDIVIDUAL BANK DATA - RANKED BY ASSET SIZE

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Asset Growth Rate (%) | Loan Growth Rate (%) | Deposit Growth Rate (%) | Loans/Deposits (%) | Liquidity Ratio (%) | Borrowings/Assets (%) | Leverage Ratio (%) | Tier 1 Risk-based Ratio (%) | Total Assets ¹ (\$000) |
|-----------|-------------------|------|-----------------------|----------------------|-------------------------|--------------------|---------------------|-----------------------|--------------------|-----------------------------|-----------------------------------|
| 43 | State Bank Peer | | 1.82 | 2.14 | 1.42 | 106.99 | 6.59 | 5.99 | 10.87 | 12.43 | |
| 44 | State Bank Peer | | 3.23 | 1.52 | 3.27 | 99.62 | 14.72 | 2.89 | 11.90 | 16.30 | |
| 45 | State Bank Peer | | 2.69 | 11.76 | 4.50 | 91.73 | 14.61 | 6.27 | 7.53 | 10.02 | |
| 46 | State Bank Peer | | 47.52 | 33.93 | 49.92 | 100.47 | 14.25 | 3.45 | 14.49 | 16.50 | |
| 47 | State Bank Peer | | 4.25 | 7.65 | 10.23 | 99.11 | 14.08 | 8.21 | 10.45 | 12.32 | |
| 48 | State Bank Peer | | 8.32 | 10.65 | 8.74 | 71.25 | 45.02 | - | 15.28 | 20.09 | |
| 49 | State Bank Peer | | 5.15 | 12.62 | 5.48 | 85.65 | 22.19 | - | 10.13 | 12.72 | |
| 50 | State Bank Peer | | 6.72 | 5.12 | 6.53 | 82.18 | 23.97 | 3.53 | 10.29 | 14.01 | |
| 52 | State Bank Peer | | 1.92 | 2.66 | 1.65 | 66.58 | 28.55 | 8.93 | 10.63 | 15.21 | |
| 51 | First Bank | | 15.22 | 14.53 | 11.15 | 99.95 | 10.36 | 10.56 | 8.30 | 10.55 | 442,712 |
| 53 | State Bank Peer | | 5.28 | (0.27) | 8.46 | 124.25 | 16.73 | 24.93 | 9.77 | 13.54 | |
| 54 | State Bank Peer | | (2.77) | 14.40 | (0.31) | 74.05 | 32.38 | 7.33 | 10.17 | 12.12 | |
| 55 | State Bank Peer | | (2.61) | 4.54 | (0.74) | 85.55 | 14.40 | 3.15 | 9.15 | 9.58 | |
| 56 | State Bank Peer | | 3.68 | 3.27 | 4.79 | 85.40 | 20.86 | 4.21 | 10.39 | 13.95 | |
| 57 | State Bank Peer | | 7.12 | 11.37 | 7.88 | 105.10 | 11.88 | 8.12 | 12.74 | 14.77 | |
| 58 | State Bank Peer | | 2.10 | (0.46) | (0.16) | 98.83 | 14.84 | 1.49 | 10.67 | 11.73 | |
| 59 | State Bank Peer | | (0.56) | (2.25) | 0.37 | 70.98 | 32.89 | 0.25 | 10.01 | 13.31 | |
| 60 | State Bank Peer | | 9.22 | 12.95 | 5.06 | 102.69 | 12.17 | 12.85 | 9.21 | 10.70 | |
| 61 | State Bank Peer | | 7.71 | 18.40 | 2.02 | 74.60 | 30.90 | 4.90 | 9.36 | 12.90 | |
| 62 | State Bank Peer | | 3.16 | 13.33 | 2.66 | 99.19 | 13.08 | 0.40 | 20.66 | 22.32 | |
| 63 | State Bank Peer | | 1.88 | 13.83 | 1.34 | 90.11 | 17.99 | 2.92 | 11.57 | 12.20 | |
| 64 | State Bank Peer | | 1.16 | 3.06 | (0.81) | 98.63 | 17.45 | 7.95 | 10.62 | 12.99 | |
| 65 | State Bank Peer | | 13.44 | 8.13 | 15.68 | 68.38 | 35.02 | 2.03 | 10.58 | 13.40 | |
| 66 | State Bank Peer | | 8.85 | 14.43 | 7.58 | 90.64 | 17.63 | 3.09 | 9.48 | 10.95 | |
| 67 | State Bank Peer | | 5.03 | 11.95 | 2.41 | 71.00 | 31.77 | 6.36 | 13.67 | 19.10 | |
| 68 | State Bank Peer | | (2.75) | 14.99 | (4.18) | 67.78 | 28.39 | 5.85 | 11.11 | 14.63 | |
| 69 | State Bank Peer | | 6.94 | 2.74 | 11.86 | 94.50 | 22.67 | 6.10 | 10.09 | 12.84 | |
| 70 | State Bank Peer | | 1.09 | (1.45) | 0.12 | 67.81 | 46.86 | 0.49 | 19.56 | 28.28 | |
| 71 | State Bank Peer | | 5.53 | 7.22 | 6.46 | 100.09 | 9.29 | 1.90 | 12.41 | 14.42 | |
| 72 | State Bank Peer | | 8.55 | 10.71 | 7.38 | 97.79 | 13.77 | 4.61 | 10.17 | 12.80 | |
| 73 | State Bank Peer | | 3.98 | 3.82 | (5.60) | 109.68 | 6.56 | 16.82 | 5.30 | 8.29 | |
| 74 | State Bank Peer | | 1.97 | 11.78 | 0.75 | 61.49 | 38.68 | 3.55 | 12.71 | 19.54 | |
| 75 | State Bank Peer | | 11.30 | 15.89 | 11.17 | 102.79 | 8.66 | 4.89 | 9.30 | 11.00 | |
| 76 | State Bank Peer | | 1.51 | 3.22 | 1.20 | 78.48 | 27.57 | - | 9.81 | 11.71 | |
| 77 | State Bank Peer | | 2.55 | 8.04 | 1.80 | 68.07 | 29.92 | 0.57 | 8.32 | 13.14 | |
| 78 | State Bank Peer | | 9.67 | (0.52) | 7.50 | 86.02 | 23.77 | 2.57 | 11.39 | 14.90 | |
| 79 | State Bank Peer | | (0.10) | 2.63 | 0.50 | 77.60 | 18.07 | 0.93 | 12.76 | 16.85 | |
| 80 | State Bank Peer | | 4.92 | 2.81 | 4.21 | 88.49 | 22.52 | 3.56 | 13.38 | 14.75 | |
| 81 | State Bank Peer | | 8.42 | 8.61 | 6.52 | 106.50 | 15.17 | 7.75 | 11.55 | 13.26 | |
| 82 | State Bank Peer | | 2.62 | 4.33 | 1.81 | 102.01 | 16.32 | 8.85 | 11.32 | 13.58 | |
| 83 | State Bank Peer | | 2.59 | 1.03 | 3.47 | 109.07 | 16.89 | 7.75 | 17.00 | 19.29 | |
| 84 | State Bank Peer | | 14.33 | 12.59 | 9.44 | 106.00 | 15.18 | 8.80 | 9.88 | 9.48 | |

INDIVIDUAL BANK DATA - RANKED BY ASSET SIZE

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Asset Growth Rate (%) | Loan Growth Rate (%) | Deposit Growth Rate (%) | Loans/Deposits (%) | Liquidity Ratio (%) | Borrowings/Assets (%) | Leverage Ratio (%) | Tier 1 Risk-based Ratio (%) | Total Assets ¹ (\$000) |
|------|-----------------|------|-----------------------|----------------------|-------------------------|--------------------|---------------------|-----------------------|--------------------|-----------------------------|-----------------------------------|
| 85 | State Bank Peer | | 4.12 | (4.47) | 0.12 | 106.25 | 12.10 | 23.24 | 12.42 | 16.32 | |
| 86 | State Bank Peer | | 13.93 | 12.01 | 14.09 | 108.67 | 10.09 | 9.03 | 8.61 | 10.10 | |
| 87 | State Bank Peer | | (2.12) | 1.06 | (2.78) | 69.39 | 27.59 | 5.08 | 11.09 | 18.22 | |
| 88 | State Bank Peer | | (1.33) | 3.41 | (1.67) | 62.49 | 33.26 | - | 12.24 | 27.90 | |
| 89 | State Bank Peer | | 12.48 | 25.59 | 5.50 | 97.11 | 4.96 | 8.14 | 8.79 | 10.34 | |
| 90 | State Bank Peer | | 2.40 | 16.29 | 0.35 | 103.47 | 22.11 | 6.76 | 18.40 | 23.70 | |
| 91 | State Bank Peer | | 3.86 | 4.41 | 3.35 | 85.01 | 23.51 | 2.32 | 14.99 | 20.62 | |
| 92 | State Bank Peer | | 10.21 | 10.69 | 7.55 | 95.52 | 23.35 | 6.29 | 12.32 | 15.30 | |
| 93 | State Bank Peer | | 5.61 | 10.12 | (0.65) | 98.66 | 24.94 | 18.06 | 8.56 | 15.03 | |
| 94 | State Bank Peer | | 3.64 | 4.17 | 6.02 | 77.98 | 27.98 | 0.97 | 8.65 | 11.54 | |
| 95 | State Bank Peer | | (2.91) | (1.59) | (3.42) | 70.98 | 24.11 | - | 9.48 | 15.66 | |
| 96 | State Bank Peer | | 2.86 | 1.75 | 0.03 | 105.61 | 74.20 | - | 46.62 | 69.64 | |
| 97 | State Bank Peer | | (2.14) | 4.77 | (2.73) | 104.31 | 26.74 | - | 30.00 | 39.61 | |
| 98 | State Bank Peer | | 3.68 | 8.59 | 1.62 | 79.96 | 31.20 | 6.80 | 9.25 | 12.13 | |
| 99 | State Bank Peer | | 3.46 | (3.29) | 6.36 | 88.76 | 25.66 | 4.50 | 13.72 | 15.86 | |
| 100 | State Bank Peer | | 10.41 | 9.35 | 14.01 | 92.69 | 13.70 | 1.82 | 12.24 | 16.23 | |
| 101 | State Bank Peer | | 0.26 | 4.09 | (0.88) | 81.84 | 24.78 | 4.32 | 12.99 | 17.37 | |
| 102 | State Bank Peer | | (13.22) | (29.91) | (11.63) | 72.11 | 30.80 | 5.55 | 9.55 | 13.48 | |
| 103 | State Bank Peer | | 8.19 | 13.46 | 10.31 | 55.56 | 34.36 | 0.48 | 15.72 | 30.89 | |
| 104 | State Bank Peer | | 10.48 | 9.24 | 2.75 | 98.54 | 19.93 | 10.90 | 11.28 | 13.84 | |
| 105 | State Bank Peer | | 6.95 | 9.82 | 10.13 | 97.69 | 19.09 | 10.46 | 10.45 | 13.76 | |
| 106 | State Bank Peer | | 8.34 | 7.29 | 10.69 | 88.94 | 16.87 | 4.29 | 8.07 | 10.80 | |
| 107 | State Bank Peer | | 4.08 | 14.58 | 3.99 | 83.16 | 21.28 | - | 11.73 | 15.41 | |
| 108 | State Bank Peer | | (0.64) | 3.64 | (3.12) | 76.05 | 22.85 | 5.81 | 12.60 | 16.27 | |
| 109 | State Bank Peer | | (8.42) | 2.13 | (10.26) | 72.22 | 43.56 | - | 14.94 | 26.79 | |
| 110 | State Bank Peer | | (1.31) | 6.60 | (2.28) | 74.55 | 18.07 | 0.68 | 9.44 | 13.75 | |
| 111 | State Bank Peer | | 4.84 | 14.16 | 5.70 | 72.38 | 32.45 | - | 12.89 | 16.32 | |
| 112 | State Bank Peer | | 6.94 | 2.97 | 3.84 | 108.09 | 11.12 | 8.99 | 9.01 | 10.13 | |
| 113 | State Bank Peer | | (2.06) | (11.48) | (2.10) | 61.33 | 39.05 | - | 11.78 | 23.23 | |
| 114 | State Bank Peer | | (1.72) | (6.04) | 0.83 | 84.52 | 29.28 | 9.38 | 12.09 | 17.33 | |
| 115 | State Bank Peer | | 6.97 | 6.45 | 6.63 | 97.38 | 26.69 | - | 21.24 | 26.56 | |
| 116 | State Bank Peer | | 6.30 | 1.05 | 6.58 | 67.94 | 37.13 | - | 12.14 | 20.30 | |
| 117 | State Bank Peer | | 3.55 | 3.76 | 1.80 | 88.05 | 20.72 | 1.11 | 10.04 | 13.33 | |
| 118 | State Bank Peer | | 10.40 | 14.97 | 5.56 | 101.35 | 11.39 | 8.76 | 12.64 | 15.29 | |
| 119 | State Bank Peer | | 0.90 | (7.00) | (0.34) | 84.50 | 18.21 | 1.08 | 8.08 | 9.99 | |
| 120 | State Bank Peer | | 3.00 | (3.10) | 1.94 | 79.95 | 25.33 | 4.60 | 11.27 | 15.27 | |
| 121 | State Bank Peer | | 1.57 | 2.28 | 0.38 | 101.78 | 22.67 | 2.49 | 19.17 | 25.50 | |
| 122 | State Bank Peer | | 4.71 | (0.85) | 4.75 | 61.39 | 42.45 | - | 10.81 | 21.62 | |
| 123 | State Bank Peer | | 4.22 | 6.59 | 2.88 | 93.52 | 11.13 | 3.01 | 8.72 | 10.89 | |
| 124 | State Bank Peer | | (0.32) | 3.47 | (1.52) | 96.68 | 12.36 | 2.85 | 10.32 | 12.23 | |
| 125 | State Bank Peer | | 5.71 | (0.29) | 0.44 | 78.76 | 27.87 | 13.28 | 9.99 | 14.87 | |
| 126 | State Bank Peer | | 9.84 | 17.49 | 5.17 | 106.00 | 7.81 | 6.66 | 11.03 | 13.28 | |

INDIVIDUAL BANK DATA - RANKED BY ASSET SIZE

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Asset Growth Rate (%) | Loan Growth Rate (%) | Deposit Growth Rate (%) | Loans/Deposits (%) | Liquidity Ratio (%) | Borrowings/Assets (%) | Leverage Ratio (%) | Tier 1 Risk-based Ratio (%) | Total Assets ¹ (\$000) |
|------|-----------------|------|-----------------------|----------------------|-------------------------|--------------------|---------------------|-----------------------|--------------------|-----------------------------|-----------------------------------|
| 127 | State Bank Peer | | 4.85 | 5.62 | 1.92 | 85.68 | 19.56 | 3.23 | 9.94 | 13.67 | |
| 128 | State Bank Peer | | 0.91 | (6.16) | (1.16) | 59.30 | 57.84 | - | 17.85 | 32.78 | |
| 129 | State Bank Peer | | 1.29 | 3.09 | (3.51) | 74.28 | 37.11 | 4.26 | 10.89 | 16.04 | |
| 130 | State Bank Peer | | (5.75) | (6.81) | (7.76) | 118.00 | 12.71 | 16.09 | 11.35 | 13.20 | |
| 131 | State Bank Peer | | 36.19 | 22.54 | 34.33 | 77.20 | 30.91 | 1.23 | 10.01 | 14.93 | |
| 132 | State Bank Peer | | 8.75 | 10.25 | 9.05 | 87.58 | 19.98 | - | 10.97 | 12.29 | |
| 133 | State Bank Peer | | 0.79 | (1.23) | 0.44 | 79.62 | 27.39 | - | 11.88 | 14.79 | |
| 134 | State Bank Peer | | 1.77 | 0.94 | 0.53 | 69.90 | 48.82 | 5.26 | 14.98 | 23.17 | |
| 135 | State Bank Peer | | (3.16) | 1.89 | (4.74) | 103.48 | 12.54 | - | 14.12 | 22.11 | |
| 136 | State Bank Peer | | 1.16 | 14.83 | (0.81) | 87.37 | 21.61 | 1.65 | 12.62 | 15.77 | |
| 137 | State Bank Peer | | 37.49 | 29.92 | 41.67 | 85.63 | 23.83 | 11.89 | 8.17 | 11.19 | |
| 138 | State Bank Peer | | 2.92 | (6.92) | 1.40 | 71.54 | 39.91 | 1.38 | 12.57 | 17.72 | |
| 139 | State Bank Peer | | 3.47 | 3.02 | 2.70 | 80.76 | 31.80 | - | 14.78 | 18.18 | |
| 140 | State Bank Peer | | 1.48 | 5.31 | (0.53) | 63.75 | 31.54 | 2.07 | 10.29 | 16.56 | |
| 141 | State Bank Peer | | 5.51 | 2.73 | 4.99 | 86.53 | 17.60 | - | 15.15 | 19.74 | |
| 142 | State Bank Peer | | (5.96) | (5.47) | (4.71) | 107.03 | 8.59 | 11.75 | 7.63 | 12.08 | |
| 143 | State Bank Peer | | (1.71) | 7.08 | (2.44) | 92.53 | 16.53 | - | 13.31 | 14.58 | |
| 144 | State Bank Peer | | 1.68 | 1.73 | 1.38 | 103.48 | 10.98 | - | 12.59 | 12.96 | |
| 145 | State Bank Peer | | (0.85) | 4.22 | (2.72) | 69.83 | 41.61 | 1.41 | 11.75 | 15.90 | |
| 146 | State Bank Peer | | 11.84 | 9.08 | 11.81 | 89.11 | 13.86 | - | 11.79 | 13.65 | |
| 147 | State Bank Peer | | 7.61 | 3.02 | 3.58 | 60.48 | 41.23 | 8.50 | 11.53 | 21.31 | |
| 148 | State Bank Peer | | - | 10.19 | (0.64) | 77.78 | 21.27 | - | 11.76 | 18.78 | |
| 149 | State Bank Peer | | (0.20) | 7.40 | (2.45) | 95.46 | 11.41 | 3.29 | 11.25 | 15.74 | |
| 150 | State Bank Peer | | (15.43) | (20.23) | (15.95) | 77.38 | 22.02 | 1.42 | 7.32 | 9.06 | |
| 151 | State Bank Peer | | 1.91 | 6.41 | (8.08) | 121.87 | 3.13 | 13.84 | 11.13 | 13.54 | |
| 152 | State Bank Peer | | 3.93 | 7.30 | 4.13 | 104.75 | 13.10 | 3.39 | 14.17 | 15.81 | |
| 153 | State Bank Peer | | 7.64 | 7.40 | 6.05 | 76.47 | 33.96 | 4.98 | 10.74 | 13.88 | |
| 154 | State Bank Peer | | 0.74 | 4.37 | 2.02 | 87.28 | 18.44 | 2.18 | 9.18 | 13.21 | |
| 155 | State Bank Peer | | (5.33) | (8.19) | 2.16 | 81.21 | 17.57 | 0.23 | 11.42 | 15.24 | |
| 156 | State Bank Peer | | 1.50 | 7.96 | 1.27 | 81.65 | 25.10 | - | 9.19 | 10.79 | |
| 157 | State Bank Peer | | (3.77) | 0.29 | (5.52) | 100.53 | 20.72 | 7.40 | 13.35 | 17.95 | |
| 158 | State Bank Peer | | 10.15 | (15.10) | 13.77 | 72.66 | 33.61 | - | 9.76 | 13.49 | |
| 159 | State Bank Peer | | 3.76 | 3.79 | 3.40 | 93.84 | 20.19 | - | 13.59 | 15.70 | |
| 160 | State Bank Peer | | (0.34) | 7.05 | (4.74) | 84.84 | 30.59 | 7.96 | 10.25 | 11.53 | |

INDIVIDUAL BANK DATA - RANKED BY RETURN ON ASSETS (S-CORP ADJUSTED)

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Number of Offices | Deposits per Office (\$000) | Full-time Employees | Total Assets/Employee (\$000) | Subchapter S Election? | Net Income S-Corp Adj (\$000) | S-Corp Adj ROAE (%) | S-Corp Adj ROAA ¹ (%) |
|------|-----------------|------|----------------------|-------------------|-----------------------------|---------------------|-------------------------------|------------------------|-------------------------------|---------------------|----------------------------------|
| 1 | State Bank Peer | | | 1 | 1,152,145 | 180 | 16,676 | No | 121,006 | 19.97 | 3.35 |
| 2 | State Bank Peer | | | 4 | 31,924 | 20 | 11,763 | No | 7,066 | 6.77 | 3.07 |
| 3 | State Bank Peer | | | 5 | 32,933 | 25 | 9,237 | No | 6,364 | 10.27 | 2.90 |
| 4 | State Bank Peer | | | 7 | 49,664 | 87 | 4,839 | Yes | 10,098 | 24.94 | 2.52 |
| 5 | State Bank Peer | | | 4 | 15,685 | 15 | 5,018 | Yes | 1,637 | 14.62 | 2.22 |
| 6 | State Bank Peer | | | 6 | 41,895 | 65 | 4,478 | Yes | 6,262 | 17.89 | 2.15 |
| 7 | State Bank Peer | | | 4 | 57,738 | 63 | 4,445 | Yes | 5,710 | 24.09 | 2.09 |
| 8 | State Bank Peer | | | 3 | 126,610 | 84 | 5,514 | No | 8,851 | 15.36 | 1.92 |
| 9 | State Bank Peer | | | 2 | 192,753 | 48 | 9,433 | No | 7,881 | 11.78 | 1.82 |
| 9 | State Bank Peer | | | 3 | 98,664 | 52 | 7,187 | Yes | 6,581 | 8.95 | 1.82 |
| 11 | State Bank Peer | | | 34 | 44,056 | 315 | 6,176 | No | 33,783 | 9.14 | 1.77 |
| 12 | State Bank Peer | | | 7 | 37,998 | 61 | 5,171 | No | 5,401 | 12.74 | 1.75 |
| 13 | State Bank Peer | | | 3 | 245,351 | 87 | 10,503 | Yes | 15,796 | 13.96 | 1.74 |
| 13 | State Bank Peer | | | 4 | 34,985 | 24 | 7,092 | No | 2,914 | 10.27 | 1.74 |
| 15 | State Bank Peer | | | 3 | 49,557 | 31 | 6,088 | No | 3,161 | 8.31 | 1.71 |
| 16 | State Bank Peer | | | 13 | 83,378 | 888 | 2,153 | No | 31,260 | 8.17 | 1.64 |
| 17 | State Bank Peer | | | 2 | 61,423 | 26 | 5,472 | Yes | 2,312 | 12.87 | 1.62 |
| 18 | State Bank Peer | | | 7 | 57,415 | 73 | 6,170 | Yes | 7,244 | 15.17 | 1.60 |
| 19 | State Bank Peer | | | 3 | 70,881 | 35 | 7,376 | No | 3,941 | 10.73 | 1.57 |
| 20 | State Bank Peer | | | 4 | 35,113 | 30 | 5,306 | No | 2,396 | 13.02 | 1.56 |
| 21 | State Bank Peer | | | 1 | 140,531 | 21 | 8,597 | No | 2,733 | 8.13 | 1.54 |
| 22 | State Bank Peer | | | 11 | 36,831 | 78 | 6,293 | Yes | 7,403 | 13.28 | 1.52 |
| 23 | State Bank Peer | | | 2 | 19,505 | 11 | 4,530 | Yes | 744 | 13.16 | 1.50 |
| 23 | State Bank Peer | | | 4 | 48,267 | 56 | 4,104 | Yes | 3,423 | 17.00 | 1.50 |
| 23 | State Bank Peer | | | 1 | 240,383 | 28 | 10,377 | Yes | 4,333 | 11.77 | 1.50 |
| 23 | State Bank Peer | | | 2 | 37,359 | 27 | 3,529 | No | 1,444 | 10.54 | 1.50 |
| 27 | State Bank Peer | | | 19 | 81,960 | 253 | 7,077 | No | 25,937 | 14.68 | 1.48 |
| 27 | State Bank Peer | | | 6 | 87,642 | 128 | 4,775 | Yes | 9,161 | 12.65 | 1.48 |
| 29 | State Bank Peer | | | 19 | 43,572 | 282 | 3,457 | Yes | 14,312 | 12.76 | 1.47 |
| 30 | State Bank Peer | | | 6 | 37,548 | 60 | 4,779 | No | 4,115 | 12.58 | 1.45 |
| 31 | State Bank Peer | | | 3 | 160,970 | 82 | 6,770 | No | 7,949 | 12.69 | 1.43 |
| 31 | State Bank Peer | | | 1 | 233,174 | 28 | 10,374 | No | 4,119 | 12.62 | 1.43 |
| 33 | State Bank Peer | | | 38 | 70,054 | 546 | 5,670 | No | 42,077 | 10.95 | 1.40 |
| 34 | State Bank Peer | | | 2 | 91,971 | 47 | 4,838 | No | 3,057 | 10.22 | 1.37 |
| 34 | State Bank Peer | | | 4 | 22,232 | 21 | 4,911 | No | 1,367 | 10.39 | 1.37 |
| 36 | State Bank Peer | | | 3 | 25,489 | 23 | 4,397 | Yes | 1,356 | 7.11 | 1.36 |
| 36 | State Bank Peer | | | 1 | 84,099 | 22 | 4,674 | Yes | 1,384 | 14.42 | 1.36 |
| 36 | State Bank Peer | | | 4 | 54,062 | 51 | 4,703 | Yes | 3,242 | 15.77 | 1.36 |
| 36 | State Bank Peer | | | 5 | 174,946 | 114 | 8,836 | Yes | 13,637 | 12.76 | 1.36 |

INDIVIDUAL BANK DATA - RANKED BY RETURN ON ASSETS (S-CORP ADJUSTED)

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Number of Offices | Deposits per Office (\$000) | Full-time Employees | Total Assets/Employee (\$000) | Subchapter S Election? | Net Income S-Corp Adj (\$000) | S-Corp Adj ROAE (%) | S-Corp Adj ROAA ¹ (%) |
|-----------|-------------------|------|----------------------|-------------------|-----------------------------|---------------------|-------------------------------|------------------------|-------------------------------|---------------------|----------------------------------|
| 40 | State Bank Peer | | | 1 | 63,203 | 13 | 5,625 | Yes | 941 | 9.73 | 1.34 |
| 41 | State Bank Peer | | | 2 | 76,656 | 36 | 5,133 | No | 2,445 | 10.75 | 1.33 |
| 42 | State Bank Peer | | | 1 | 262,885 | 33 | 9,694 | No | 4,096 | 12.51 | 1.29 |
| 42 | State Bank Peer | | | 12 | 26,166 | 50 | 7,364 | No | 4,703 | 11.78 | 1.29 |
| 44 | State Bank Peer | | | 1 | 73,971 | 12 | 7,390 | Yes | 1,110 | 11.50 | 1.27 |
| 45 | State Bank Peer | | | 19 | 19,913 | 116 | 3,818 | No | 5,413 | 12.03 | 1.26 |
| 59 | First Bank | | | 14 | 24,399 | 83 | 4,810 | Yes | 5,130 | 13.00 | 1.20 |
| 46 | State Bank Peer | | | 2 | 94,847 | 44 | 5,008 | Yes | 2,654 | 10.42 | 1.25 |
| 46 | State Bank Peer | | | 1 | 206,061 | 30 | 8,485 | Yes | 3,110 | 10.01 | 1.25 |
| 46 | State Bank Peer | | | 9 | 89,296 | 182 | 5,428 | No | 12,166 | 11.28 | 1.25 |
| 49 | State Bank Peer | | | 9 | 81,086 | 164 | 5,585 | No | 10,980 | 12.73 | 1.24 |
| 49 | State Bank Peer | | | 16 | 73,440 | 257 | 5,281 | Yes | 16,537 | 13.75 | 1.24 |
| 51 | State Bank Peer | | | 5 | 34,770 | 41 | 4,917 | No | 2,420 | 9.12 | 1.23 |
| 52 | State Bank Peer | | | 3 | 41,860 | 23 | 6,162 | No | 1,650 | 10.78 | 1.22 |
| 52 | State Bank Peer | | | 5 | 28,273 | 35 | 5,045 | No | 2,112 | 9.85 | 1.22 |
| 52 | State Bank Peer | | | 2 | 59,922 | 31 | 5,379 | No | 2,033 | 11.05 | 1.22 |
| 52 | State Bank Peer | | | 35 | 35,736 | 416 | 3,379 | No | 17,090 | 11.87 | 1.22 |
| 52 | State Bank Peer | | | 8 | 27,017 | 55 | 4,316 | Yes | 2,825 | 14.15 | 1.22 |
| 57 | State Bank Peer | | | 4 | 44,838 | 38 | 5,619 | Yes | 2,616 | 8.07 | 1.21 |
| 57 | State Bank Peer | | | 6 | 42,073 | 78 | 4,081 | No | 3,718 | 6.35 | 1.21 |
| 59 | State Bank Peer | | | 3 | 57,984 | 31 | 6,620 | Yes | 2,427 | 8.79 | 1.20 |
| 61 | State Bank Peer | | | 4 | 26,247 | 32 | 3,724 | Yes | 1,402 | 12.79 | 1.19 |
| 61 | State Bank Peer | | | 5 | 50,186 | 53 | 5,503 | Yes | 3,306 | 9.83 | 1.19 |
| 63 | State Bank Peer | | | 6 | 67,032 | 98 | 5,019 | Yes | 5,679 | 11.10 | 1.18 |
| 64 | State Bank Peer | | | 2 | 32,617 | 19 | 4,073 | Yes | 911 | 10.19 | 1.17 |
| 64 | State Bank Peer | | | 42 | 101,264 | 975 | 5,112 | No | 58,662 | 9.41 | 1.17 |
| 66 | State Bank Peer | | | 7 | 47,168 | 83 | 4,684 | Yes | 4,385 | 13.61 | 1.16 |
| 66 | State Bank Peer | | | 18 | 51,546 | 140 | 7,960 | No | 12,338 | 9.03 | 1.16 |
| 66 | State Bank Peer | | | 2 | 80,870 | 30 | 6,698 | No | 2,303 | 13.07 | 1.16 |
| 69 | State Bank Peer | | | 8 | 43,931 | 96 | 4,348 | Yes | 4,802 | 10.21 | 1.15 |
| 69 | State Bank Peer | | | 2 | 136,215 | 41 | 10,271 | No | 4,924 | 12.04 | 1.15 |
| 71 | State Bank Peer | | | 7 | 50,067 | 98 | 4,029 | No | 4,501 | 9.89 | 1.14 |
| 72 | State Bank Peer | | | 4 | 141,492 | 78 | 8,398 | No | 7,343 | 12.38 | 1.13 |
| 72 | State Bank Peer | | | 5 | 32,658 | 49 | 4,308 | Yes | 2,339 | 9.48 | 1.13 |
| 72 | State Bank Peer | | | 2 | 30,069 | 13 | 5,370 | Yes | 762 | 8.01 | 1.13 |
| 72 | State Bank Peer | | | 1 | 41,365 | 11 | 4,865 | No | 590 | 5.94 | 1.13 |
| 76 | State Bank Peer | | | 4 | 32,197 | 27 | 5,589 | No | 1,636 | 9.06 | 1.12 |
| 76 | State Bank Peer | | | 4 | 306,960 | 151 | 10,027 | No | 16,893 | 9.81 | 1.12 |
| 76 | State Bank Peer | | | 4 | 65,541 | 63 | 4,865 | No | 3,398 | 12.34 | 1.12 |

INDIVIDUAL BANK DATA - RANKED BY RETURN ON ASSETS (S-CORP ADJUSTED)

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Number of Offices | Deposits per Office (\$000) | Full-time Employees | Total Assets/Employee (\$000) | Subchapter S Election? | Net Income S-Corp Adj (\$000) | S-Corp Adj ROAE (%) | S-Corp Adj ROAA ¹ (%) |
|------|-----------------|------|----------------------|-------------------|-----------------------------|---------------------|-------------------------------|------------------------|-------------------------------|---------------------|----------------------------------|
| 76 | State Bank Peer | | | 14 | 47,038 | 157 | 4,784 | No | 8,309 | 9.16 | 1.12 |
| 80 | State Bank Peer | | | 2 | 59,087 | 23 | 6,254 | No | 1,544 | 6.33 | 1.11 |
| 80 | State Bank Peer | | | 5 | 29,100 | 39 | 4,753 | No | 1,979 | 9.04 | 1.11 |
| 80 | State Bank Peer | | | 1 | 84,457 | 17 | 6,358 | No | 1,204 | 8.21 | 1.11 |
| 83 | State Bank Peer | | | 2 | 53,439 | 21 | 5,602 | Yes | 1,289 | 12.58 | 1.10 |
| 83 | State Bank Peer | | | 1 | 408,978 | 48 | 10,108 | No | 5,377 | 9.44 | 1.10 |
| 83 | State Bank Peer | | | 1 | 93,015 | 38 | 2,735 | Yes | 1,082 | 10.77 | 1.10 |
| 86 | State Bank Peer | | | 6 | 58,685 | 53 | 7,608 | No | 4,336 | 10.40 | 1.09 |
| 86 | State Bank Peer | | | 3 | 24,908 | 17 | 5,607 | No | 1,053 | 6.01 | 1.09 |
| 88 | State Bank Peer | | | 15 | 44,659 | 166 | 4,553 | Yes | 7,976 | 10.63 | 1.08 |
| 88 | State Bank Peer | | | 9 | 77,148 | 190 | 4,290 | No | 8,586 | 10.95 | 1.08 |
| 88 | State Bank Peer | | | 247 | 101,020 | 4,655 | 7,219 | No | 357,586 | 10.35 | 1.08 |
| 91 | State Bank Peer | | | 4 | 19,565 | 26 | 3,527 | Yes | 928 | 12.19 | 1.07 |
| 92 | State Bank Peer | | | 4 | 364,723 | 169 | 11,588 | No | 20,604 | 10.00 | 1.06 |
| 92 | State Bank Peer | | | 2 | 64,113 | 28 | 5,377 | No | 1,560 | 7.26 | 1.06 |
| 92 | State Bank Peer | | | 3 | 31,440 | 26 | 4,864 | No | 1,315 | 9.78 | 1.06 |
| 92 | State Bank Peer | | | 6 | 50,350 | 67 | 5,809 | Yes | 4,069 | 12.00 | 1.06 |
| 96 | State Bank Peer | | | 5 | 30,201 | 48 | 3,647 | Yes | 1,807 | 10.84 | 1.05 |
| 97 | State Bank Peer | | | 12 | 61,872 | 160 | 6,084 | No | 10,095 | 10.22 | 1.04 |
| 97 | State Bank Peer | | | 6 | 44,788 | 53 | 5,573 | Yes | 3,018 | 12.93 | 1.04 |
| 97 | State Bank Peer | | | 1 | 69,218 | 15 | 5,412 | No | 835 | 8.60 | 1.04 |
| 100 | State Bank Peer | | | 1 | 87,625 | 13 | 7,557 | Yes | 1,006 | 10.11 | 1.03 |
| 100 | State Bank Peer | | | 1 | 47,075 | 9 | 6,722 | No | 602 | 4.68 | 1.03 |
| 102 | State Bank Peer | | | 4 | 29,638 | 37 | 3,674 | No | 1,407 | 8.70 | 1.02 |
| 103 | State Bank Peer | | | 3 | 42,566 | 29 | 5,007 | Yes | 1,430 | 10.38 | 1.00 |
| 104 | State Bank Peer | | | 5 | 33,307 | 50 | 4,134 | No | 2,030 | 8.01 | 0.99 |
| 104 | State Bank Peer | | | 7 | 77,826 | 104 | 5,789 | No | 5,688 | 11.71 | 0.99 |
| 106 | State Bank Peer | | | 6 | 49,434 | 65 | 5,613 | No | 3,475 | 9.39 | 0.97 |
| 106 | State Bank Peer | | | 7 | 61,830 | 125 | 4,166 | Yes | 5,031 | 10.28 | 0.97 |
| 106 | State Bank Peer | | | 1 | 112,153 | 19 | 7,429 | No | 1,368 | 8.41 | 0.97 |
| 106 | State Bank Peer | | | 1 | 122,922 | 32 | 4,805 | No | 1,472 | 6.57 | 0.97 |
| 110 | State Bank Peer | | | 24 | 76,151 | 216 | 9,941 | No | 19,717 | 7.40 | 0.95 |
| 110 | State Bank Peer | | | 8 | 29,941 | 39 | 6,960 | Yes | 2,515 | 8.45 | 0.95 |
| 110 | State Bank Peer | | | 2 | 42,325 | 18 | 5,265 | Yes | 886 | 10.87 | 0.95 |
| 113 | State Bank Peer | | | 3 | 12,730 | 22 | 2,129 | No | 450 | 5.57 | 0.94 |
| 113 | State Bank Peer | | | 2 | 133,005 | 56 | 5,621 | No | 2,916 | 9.29 | 0.94 |
| 113 | State Bank Peer | | | 4 | 34,336 | 39 | 4,544 | Yes | 1,622 | 9.79 | 0.94 |
| 116 | State Bank Peer | | | 1 | 46,638 | 9 | 6,070 | No | 498 | 6.90 | 0.92 |
| 116 | State Bank Peer | | | 4 | 58,431 | 64 | 4,341 | Yes | 2,563 | 8.81 | 0.92 |

INDIVIDUAL BANK DATA - RANKED BY RETURN ON ASSETS (S-CORP ADJUSTED)

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Number of Offices | Deposits per Office (\$000) | Full-time Employees | Total Assets/Employee (\$000) | Subchapter S Election? | Net Income S-Corp Adj (\$000) | S-Corp Adj ROAE (%) | S-Corp Adj ROAA ¹ (%) |
|------|-----------------|------|----------------------|-------------------|-----------------------------|---------------------|-------------------------------|------------------------|-------------------------------|---------------------|----------------------------------|
| 116 | State Bank Peer | | | 4 | 39,269 | 42 | 4,284 | Yes | 1,692 | 10.36 | 0.92 |
| 116 | State Bank Peer | | | 3 | 43,352 | 40 | 3,835 | No | 1,455 | 6.69 | 0.92 |
| 116 | State Bank Peer | | | 9 | 82,350 | 150 | 6,099 | No | 8,149 | 8.21 | 0.92 |
| 121 | State Bank Peer | | | 5 | 73,153 | 86 | 5,727 | Yes | 4,510 | 8.70 | 0.91 |
| 121 | State Bank Peer | | | 7 | 20,553 | 44 | 3,651 | No | 1,370 | 8.49 | 0.91 |
| 123 | State Bank Peer | | | 6 | 69,853 | 103 | 4,936 | No | 4,505 | 10.27 | 0.90 |
| 123 | State Bank Peer | | | 4 | 81,668 | 75 | 5,500 | No | 3,695 | 6.99 | 0.90 |
| 123 | State Bank Peer | | | 2 | 40,801 | 26 | 3,560 | No | 839 | 7.73 | 0.90 |
| 126 | State Bank Peer | | | 7 | 60,341 | 96 | 5,142 | No | 4,336 | 8.53 | 0.89 |
| 126 | State Bank Peer | | | 5 | 33,085 | 47 | 4,476 | No | 1,833 | 8.41 | 0.89 |
| 128 | State Bank Peer | | | 7 | 20,213 | 47 | 3,550 | Yes | 1,411 | 7.59 | 0.88 |
| 128 | State Bank Peer | | | 7 | 23,408 | 54 | 3,444 | No | 1,606 | 8.44 | 0.88 |
| 130 | State Bank Peer | | | 2 | 21,084 | 13 | 3,604 | No | 376 | 7.73 | 0.87 |
| 131 | State Bank Peer | | | 2 | 37,429 | 19 | 4,568 | No | 743 | 6.33 | 0.86 |
| 131 | State Bank Peer | | | 5 | 57,001 | 61 | 5,672 | Yes | 2,730 | 7.87 | 0.86 |
| 133 | State Bank Peer | | | 8 | 38,704 | 94 | 3,790 | No | 2,957 | 9.25 | 0.85 |
| 134 | State Bank Peer | | | 4 | 45,758 | 59 | 3,454 | Yes | 1,707 | 9.64 | 0.84 |
| 135 | State Bank Peer | | | 4 | 144,267 | 131 | 5,503 | No | 5,841 | 8.08 | 0.83 |
| 135 | State Bank Peer | | | 2 | 51,380 | 29 | 4,220 | No | 980 | 8.06 | 0.83 |
| 135 | State Bank Peer | | | 10 | 34,166 | 99 | 4,363 | No | 3,429 | 6.90 | 0.83 |
| 138 | State Bank Peer | | | 17 | 58,240 | 293 | 3,936 | No | 9,226 | 7.10 | 0.82 |
| 138 | State Bank Peer | | | 3 | 58,371 | 36 | 6,024 | No | 1,742 | 5.93 | 0.82 |
| 140 | State Bank Peer | | | 12 | 34,551 | 108 | 4,548 | No | 3,924 | 7.04 | 0.81 |
| 140 | State Bank Peer | | | 5 | 44,343 | 59 | 4,582 | No | 2,132 | 8.84 | 0.81 |
| 142 | State Bank Peer | | | 4 | 21,286 | 27 | 3,578 | Yes | 750 | 6.86 | 0.80 |
| 143 | State Bank Peer | | | 6 | 29,796 | 53 | 5,309 | No | 2,181 | 5.78 | 0.79 |
| 143 | State Bank Peer | | | 5 | 36,804 | 46 | 4,564 | No | 1,616 | 10.06 | 0.79 |
| 143 | State Bank Peer | | | 3 | 24,011 | 26 | 3,143 | Yes | 651 | 8.24 | 0.79 |
| 143 | State Bank Peer | | | 2 | 77,331 | 40 | 4,932 | No | 1,538 | 6.98 | 0.79 |
| 147 | State Bank Peer | | | 15 | 59,868 | 307 | 3,827 | No | 9,066 | 8.96 | 0.78 |
| 147 | State Bank Peer | | | 3 | 91,908 | 50 | 6,968 | No | 2,797 | 5.72 | 0.78 |
| 147 | State Bank Peer | | | 1 | 30,316 | 8 | 4,305 | Yes | 255 | 7.63 | 0.78 |
| 150 | State Bank Peer | | | 19 | 33,606 | 159 | 4,946 | Yes | 6,052 | 7.67 | 0.77 |
| 151 | State Bank Peer | | | 1 | 78,731 | 23 | 3,991 | Yes | 694 | 5.16 | 0.76 |
| 152 | State Bank Peer | | | 9 | 76,910 | 116 | 7,251 | No | 6,125 | 7.98 | 0.74 |
| 153 | State Bank Peer | | | 7 | 23,406 | 43 | 4,336 | No | 1,318 | 5.99 | 0.73 |
| 153 | State Bank Peer | | | 4 | 39,665 | 33 | 5,470 | Yes | 1,302 | 5.98 | 0.73 |
| 155 | State Bank Peer | | | 6 | 74,136 | 82 | 7,096 | No | 4,225 | 3.24 | 0.72 |
| 155 | State Bank Peer | | | 5 | 30,550 | 48 | 3,737 | No | 1,287 | 6.70 | 0.72 |

INDIVIDUAL BANK DATA - RANKED BY RETURN ON ASSETS (S-CORP ADJUSTED)

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Number of Offices | Deposits per Office (\$000) | Full-time Employees | Total Assets/Employee (\$000) | Subchapter S Election? | Net Income S-Corp Adj (\$000) | S-Corp Adj ROAE (%) | S-Corp Adj ROAA ¹ (%) |
|------|-----------------|------|----------------------|-------------------|-----------------------------|---------------------|-------------------------------|------------------------|-------------------------------|---------------------|----------------------------------|
| 157 | State Bank Peer | | | 5 | 35,573 | 53 | 3,781 | Yes | 1,396 | 6.37 | 0.71 |
| 158 | State Bank Peer | | | 1 | 55,109 | 14 | 4,438 | No | 425 | 6.25 | 0.70 |
| 158 | State Bank Peer | | | 1 | 54,313 | 17 | 3,934 | No | 460 | 3.80 | 0.70 |
| 158 | State Bank Peer | | | 1 | 81,561 | 25 | 3,980 | Yes | 688 | 4.02 | 0.70 |
| 160 | State Bank Peer | | | 2 | 30,500 | 15 | 5,920 | No | 593 | 6.25 | 0.69 |
| 160 | State Bank Peer | | | 7 | 37,002 | 55 | 5,631 | No | 2,130 | 5.61 | 0.69 |

INDIVIDUAL BANK DATA - RANKED BY EFFICIENCY RATIO

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Salary and Benefits/ Avg Assets (%) | Occup & Fixed Asset/ Avg Assets (%) | Other NonInt Expense/ Avg Assets (%) | Total NonInt Expense/ Avg Assets (%) | Interest Income (FTE)/ Avg Assets (%) | Interest Expense/ Avg Assets (%) | Net Interest Income (FTE)/ Avg Assets (%) | Noninterest Income/ Avg Assets (%) | Efficiency Ratio (FTE) ² (%) |
|------|-----------------|------|-------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|----------------------------------|---|------------------------------------|---|
| 1 | State Bank Peer | | 0.42 | 0.08 | 0.20 | 0.69 | 4.39 | 0.28 | 4.11 | 0.29 | 15.77 |
| 2 | State Bank Peer | | 0.63 | 0.13 | 0.25 | 1.01 | 4.93 | 0.42 | 4.51 | 0.17 | 21.56 |
| 3 | State Bank Peer | | 0.61 | 0.05 | 2.06 | 2.73 | 8.22 | 2.07 | 6.15 | 2.16 | 32.82 |
| 4 | State Bank Peer | | 0.75 | 0.20 | 0.44 | 1.38 | 3.83 | 0.43 | 3.40 | 0.24 | 37.83 |
| 5 | State Bank Peer | | 1.14 | 0.13 | 0.46 | 1.73 | 4.32 | 0.48 | 3.84 | 0.36 | 41.14 |
| 6 | State Bank Peer | | 1.25 | 0.22 | 0.54 | 2.01 | 4.43 | 0.57 | 3.86 | 0.97 | 41.44 |
| 7 | State Bank Peer | | 0.95 | 0.28 | 0.43 | 1.66 | 3.97 | 0.47 | 3.50 | 0.49 | 41.52 |
| 8 | State Bank Peer | | 0.96 | 0.23 | 0.48 | 1.68 | 4.71 | 0.99 | 3.72 | 0.23 | 42.38 |
| 9 | State Bank Peer | | 1.01 | 0.15 | 0.39 | 1.55 | 4.27 | 0.94 | 3.33 | 0.21 | 42.96 |
| 10 | State Bank Peer | | 0.99 | 0.14 | 0.62 | 1.75 | 4.56 | 0.92 | 3.64 | 0.29 | 44.59 |
| 11 | State Bank Peer | | 1.11 | 0.11 | 0.41 | 1.63 | 4.83 | 1.33 | 3.50 | 0.13 | 44.74 |
| 12 | State Bank Peer | | 1.23 | 0.17 | 0.32 | 1.72 | 4.61 | 1.00 | 3.61 | 0.20 | 45.15 |
| 13 | State Bank Peer | | 1.76 | 0.24 | 0.93 | 2.93 | 3.59 | 0.22 | 3.37 | 3.00 | 45.91 |
| 14 | State Bank Peer | | 1.23 | 0.23 | 0.60 | 2.06 | 4.19 | 0.35 | 3.84 | 0.63 | 46.01 |
| 15 | State Bank Peer | | 0.76 | 0.15 | 0.52 | 1.43 | 3.70 | 0.76 | 2.94 | 0.15 | 46.23 |
| 16 | State Bank Peer | | 1.35 | 0.13 | 0.59 | 2.07 | 4.33 | 0.36 | 3.97 | 0.50 | 46.34 |
| 17 | State Bank Peer | | 0.97 | 0.14 | 0.58 | 1.68 | 4.48 | 1.09 | 3.39 | 0.23 | 46.45 |
| 18 | State Bank Peer | | 1.40 | 0.31 | 0.60 | 2.32 | 4.86 | 0.60 | 4.26 | 0.61 | 47.54 |
| 19 | State Bank Peer | | 1.27 | 0.17 | 0.52 | 1.96 | 4.26 | 0.75 | 3.51 | 0.58 | 47.96 |
| 20 | State Bank Peer | | 1.91 | 0.28 | 0.54 | 2.73 | 5.46 | 0.58 | 4.88 | 0.82 | 47.98 |
| 21 | State Bank Peer | | 1.08 | 0.22 | 0.59 | 1.88 | 4.00 | 0.57 | 3.43 | 0.41 | 49.07 |
| 22 | State Bank Peer | | 1.66 | 0.32 | 0.67 | 2.64 | 5.19 | 1.08 | 4.11 | 1.26 | 49.22 |
| 23 | State Bank Peer | | 1.18 | 0.28 | 0.72 | 2.18 | 4.47 | 0.79 | 3.68 | 0.63 | 49.68 |
| 24 | State Bank Peer | | 1.15 | 0.22 | 0.78 | 2.15 | 4.42 | 0.48 | 3.94 | 0.35 | 49.92 |
| 25 | State Bank Peer | | 0.95 | 0.15 | 0.46 | 1.57 | 4.28 | 1.42 | 2.86 | 0.28 | 50.08 |
| 26 | State Bank Peer | | 1.27 | 0.12 | 0.90 | 2.29 | 4.66 | 1.14 | 3.52 | 0.68 | 50.41 |
| 27 | State Bank Peer | | 1.11 | 0.24 | 0.60 | 1.95 | 4.12 | 0.76 | 3.36 | 0.32 | 50.88 |
| 28 | State Bank Peer | | 1.17 | 0.17 | 0.49 | 1.83 | 4.39 | 1.39 | 3.00 | 0.57 | 51.24 |
| 29 | State Bank Peer | | 1.16 | 0.15 | 0.39 | 1.70 | 4.07 | 0.93 | 3.14 | 0.15 | 51.75 |
| 30 | State Bank Peer | | 1.63 | 0.26 | 0.74 | 2.63 | 4.37 | 0.43 | 3.94 | 1.08 | 51.99 |
| 31 | State Bank Peer | | 1.17 | 0.10 | 0.41 | 1.69 | 4.02 | 1.11 | 2.91 | 0.33 | 52.04 |
| 32 | State Bank Peer | | 1.40 | 0.10 | 0.46 | 1.96 | 4.58 | 1.08 | 3.50 | 0.26 | 52.23 |
| 33 | State Bank Peer | | 1.36 | 0.27 | 0.39 | 2.02 | 4.69 | 0.98 | 3.71 | 0.10 | 52.97 |
| 34 | State Bank Peer | | 1.25 | 0.27 | 0.77 | 2.29 | 4.45 | 0.60 | 3.85 | 0.30 | 53.46 |
| 35 | State Bank Peer | | 1.48 | 0.32 | 0.76 | 2.56 | 4.67 | 0.32 | 4.35 | 0.40 | 53.90 |
| 36 | State Bank Peer | | 1.38 | 0.12 | 0.59 | 2.10 | 4.14 | 0.63 | 3.51 | 0.34 | 54.35 |
| 37 | State Bank Peer | | 1.68 | 0.19 | 0.69 | 2.57 | 4.19 | 0.41 | 3.78 | 0.69 | 54.79 |
| 38 | State Bank Peer | | 1.32 | 0.18 | 0.51 | 2.01 | 3.95 | 0.72 | 3.23 | 0.33 | 54.93 |
| 39 | State Bank Peer | | 1.21 | 0.26 | 0.51 | 1.97 | 3.70 | 0.43 | 3.27 | 0.31 | 54.99 |
| 40 | State Bank Peer | | 1.37 | 0.19 | 0.69 | 2.25 | 4.14 | 0.67 | 3.47 | 0.58 | 55.61 |

INDIVIDUAL BANK DATA - RANKED BY EFFICIENCY RATIO

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Salary and Benefits/ Avg Assets (%) | Occup & Fixed Asset/ Avg Assets (%) | Other NonInt Expense/ Avg Assets (%) | Total NonInt Expense/ Avg Assets (%) | Interest Income (FTE)/ Avg Assets (%) | Interest Expense/ Avg Assets (%) | Net Interest Income (FTE)/ Avg Assets (%) | Noninterest Income/ Avg Assets (%) | Efficiency Ratio (FTE) ² (%) |
|-----------|-------------------|------|-------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|----------------------------------|---|------------------------------------|---|
| 40 | State Bank Peer | | 1.13 | 0.30 | 0.85 | 2.28 | 4.55 | 0.69 | 3.86 | 0.25 | 55.61 |
| 42 | State Bank Peer | | 1.39 | 0.23 | 0.58 | 2.19 | 3.96 | 0.42 | 3.54 | 0.40 | 55.64 |
| 43 | State Bank Peer | | 1.54 | 0.21 | 0.98 | 2.72 | 4.76 | 0.78 | 3.98 | 0.88 | 55.99 |
| 44 | State Bank Peer | | 1.48 | 0.18 | 0.66 | 2.31 | 4.12 | 0.90 | 3.22 | 0.88 | 56.30 |
| 45 | State Bank Peer | | 0.91 | 0.12 | 0.54 | 1.58 | 3.17 | 0.51 | 2.66 | 0.12 | 56.58 |
| 46 | State Bank Peer | | 1.56 | 0.32 | 1.00 | 2.88 | 4.24 | 0.54 | 3.70 | 1.13 | 56.62 |
| 47 | State Bank Peer | | 1.56 | 0.20 | 0.56 | 2.32 | 4.21 | 0.60 | 3.61 | 0.47 | 56.78 |
| 48 | State Bank Peer | | 1.05 | 0.38 | 0.44 | 1.87 | 3.35 | 0.42 | 2.93 | 0.36 | 56.91 |
| 49 | State Bank Peer | | 1.28 | 0.21 | 1.11 | 2.60 | 4.66 | 0.74 | 3.92 | 0.64 | 56.99 |
| 50 | State Bank Peer | | 1.37 | 0.38 | 0.64 | 2.39 | 4.42 | 0.67 | 3.75 | 0.44 | 57.05 |
| 51 | State Bank Peer | | 1.82 | 0.32 | 0.69 | 2.83 | 5.36 | 0.89 | 4.47 | 0.44 | 57.52 |
| 52 | State Bank Peer | | 1.44 | 0.17 | 0.80 | 2.41 | 4.05 | 0.24 | 3.81 | 0.37 | 57.54 |
| 53 | State Bank Peer | | 1.42 | 0.19 | 0.76 | 2.37 | 4.10 | 0.68 | 3.42 | 0.69 | 57.62 |
| 54 | State Bank Peer | | 1.30 | 0.12 | 0.88 | 2.30 | 4.08 | 0.57 | 3.51 | 0.29 | 57.69 |
| 55 | State Bank Peer | | 1.59 | 0.33 | 0.51 | 2.43 | 4.38 | 0.63 | 3.75 | 0.43 | 58.19 |
| 56 | State Bank Peer | | 1.55 | 0.40 | 0.61 | 2.56 | 4.26 | 0.43 | 3.83 | 0.52 | 58.40 |
| 57 | State Bank Peer | | 1.57 | 0.19 | 0.66 | 2.42 | 4.60 | 0.79 | 3.81 | 0.33 | 58.58 |
| 58 | State Bank Peer | | 1.52 | 0.28 | 1.13 | 2.93 | 4.80 | 0.65 | 4.15 | 0.85 | 58.60 |
| 59 | State Bank Peer | | 1.50 | 0.23 | 0.69 | 2.41 | 4.80 | 1.27 | 3.53 | 0.58 | 58.65 |
| 69 | First Bank | | 1.50 | 0.30 | 0.59 | 2.40 | 3.97 | 0.63 | 3.34 | 0.39 | 60.11 |
| 60 | State Bank Peer | | 1.61 | 0.19 | 0.68 | 2.48 | 4.04 | 0.55 | 3.49 | 0.70 | 59.08 |
| 61 | State Bank Peer | | 1.50 | 0.13 | 0.76 | 2.39 | 4.41 | 0.91 | 3.50 | 0.55 | 59.13 |
| 62 | State Bank Peer | | 1.46 | 0.35 | 0.50 | 2.30 | 3.65 | 0.26 | 3.39 | 0.49 | 59.41 |
| 63 | State Bank Peer | | 1.29 | 0.21 | 1.92 | 3.42 | 4.43 | 0.24 | 4.19 | 0.42 | 59.57 |
| 64 | State Bank Peer | | 1.47 | 0.25 | 0.85 | 2.57 | 5.10 | 1.15 | 3.95 | 0.36 | 59.75 |
| 65 | State Bank Peer | | 1.74 | 0.25 | 0.80 | 2.78 | 4.55 | 0.62 | 3.93 | 0.72 | 59.86 |
| 66 | State Bank Peer | | 1.69 | 0.32 | 0.99 | 2.99 | 4.58 | 0.45 | 4.13 | 0.86 | 59.91 |
| 67 | State Bank Peer | | 1.53 | 0.33 | 0.84 | 2.70 | 3.96 | 0.60 | 3.36 | 1.15 | 59.94 |
| 68 | State Bank Peer | | 1.57 | 0.24 | 0.73 | 2.55 | 4.18 | 0.69 | 3.49 | 0.76 | 60.09 |
| 70 | State Bank Peer | | 1.50 | 0.29 | 0.61 | 2.40 | 3.81 | 0.61 | 3.20 | 0.75 | 60.14 |
| 71 | State Bank Peer | | 1.04 | 0.29 | 0.72 | 2.05 | 3.78 | 0.55 | 3.23 | 0.17 | 60.44 |
| 72 | State Bank Peer | | 0.99 | 0.33 | 0.84 | 2.15 | 3.66 | 0.60 | 3.06 | 0.44 | 60.62 |
| 73 | State Bank Peer | | 1.51 | 0.32 | 0.59 | 2.41 | 4.43 | 0.72 | 3.71 | 0.27 | 60.72 |
| 74 | State Bank Peer | | 1.51 | 0.22 | 0.63 | 2.36 | 3.44 | 0.38 | 3.06 | 0.81 | 60.88 |
| 75 | State Bank Peer | | 1.54 | 0.32 | 0.63 | 2.49 | 4.37 | 0.79 | 3.58 | 0.47 | 60.89 |
| 76 | State Bank Peer | | 0.96 | 0.17 | 0.36 | 1.49 | 3.06 | 0.69 | 2.37 | 0.07 | 60.98 |
| 77 | State Bank Peer | | 1.58 | 0.15 | 0.78 | 2.50 | 4.18 | 0.60 | 3.58 | 0.52 | 61.00 |
| 78 | State Bank Peer | | 1.58 | 0.35 | 0.45 | 2.37 | 3.78 | 0.39 | 3.39 | 0.50 | 61.11 |
| 79 | State Bank Peer | | 1.83 | 0.35 | 0.72 | 2.90 | 4.34 | 0.38 | 3.96 | 0.75 | 61.19 |
| 80 | State Bank Peer | | 1.23 | 0.21 | 0.66 | 2.10 | 3.61 | 0.74 | 2.87 | 0.56 | 61.34 |

INDIVIDUAL BANK DATA - RANKED BY EFFICIENCY RATIO

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Salary and Benefits/ Avg Assets (%) | Occup & Fixed Asset/ Avg Assets (%) | Other NonInt Expense/ Avg Assets (%) | Total NonInt Expense/ Avg Assets (%) | Interest Income (FTE)/ Avg Assets (%) | Interest Expense/ Avg Assets (%) | Net Interest Income (FTE)/ Avg Assets (%) | Noninterest Income/ Avg Assets (%) | Efficiency Ratio (FTE) ² (%) |
|------|-----------------|------|-------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|----------------------------------|---|------------------------------------|---|
| 81 | State Bank Peer | | 1.51 | 0.16 | 0.61 | 2.28 | 4.11 | 0.78 | 3.33 | 0.38 | 61.38 |
| 82 | State Bank Peer | | 0.98 | 0.16 | 0.92 | 2.06 | 3.91 | 0.92 | 2.99 | 0.36 | 61.46 |
| 83 | State Bank Peer | | 1.46 | 0.25 | 0.71 | 2.41 | 4.21 | 0.84 | 3.37 | 0.47 | 61.58 |
| 84 | State Bank Peer | | 2.14 | 0.32 | 0.75 | 3.21 | 3.96 | 0.25 | 3.71 | 1.41 | 62.66 |
| 85 | State Bank Peer | | 1.19 | 0.28 | 0.81 | 2.29 | 3.96 | 0.63 | 3.33 | 0.31 | 62.80 |
| 86 | State Bank Peer | | 1.83 | 0.37 | 0.84 | 3.04 | 4.45 | 0.76 | 3.69 | 1.09 | 63.15 |
| 87 | State Bank Peer | | 1.68 | 0.34 | 0.71 | 2.73 | 4.29 | 0.53 | 3.76 | 0.56 | 63.27 |
| 88 | State Bank Peer | | 2.03 | 0.23 | 0.67 | 2.94 | 4.32 | 0.48 | 3.84 | 0.80 | 63.43 |
| 89 | State Bank Peer | | 1.56 | 0.30 | 0.93 | 2.79 | 4.15 | 0.51 | 3.64 | 0.73 | 63.46 |
| 90 | State Bank Peer | | 1.86 | 0.33 | 0.62 | 2.81 | 4.75 | 0.50 | 4.25 | 0.18 | 63.47 |
| 91 | State Bank Peer | | 1.47 | 0.22 | 0.66 | 2.34 | 4.30 | 0.93 | 3.37 | 0.28 | 63.51 |
| 92 | State Bank Peer | | 1.71 | 0.16 | 0.97 | 2.84 | 4.41 | 0.63 | 3.78 | 0.68 | 63.77 |
| 93 | State Bank Peer | | 1.48 | 0.25 | 0.76 | 2.49 | 3.57 | 0.82 | 2.75 | 1.11 | 63.80 |
| 94 | State Bank Peer | | 1.46 | 0.33 | 0.71 | 2.50 | 3.82 | 0.52 | 3.30 | 0.58 | 63.84 |
| 95 | State Bank Peer | | 1.77 | 0.32 | 0.78 | 2.87 | 4.42 | 0.57 | 3.85 | 0.59 | 64.06 |
| 96 | State Bank Peer | | 1.70 | 0.36 | 0.71 | 2.77 | 4.51 | 0.69 | 3.82 | 0.48 | 64.31 |
| 97 | State Bank Peer | | 1.69 | 0.29 | 0.88 | 2.86 | 4.32 | 0.44 | 3.88 | 0.55 | 64.61 |
| 98 | State Bank Peer | | 1.37 | 0.15 | 0.69 | 2.21 | 3.93 | 0.79 | 3.14 | 0.17 | 64.69 |
| 99 | State Bank Peer | | 1.65 | 0.33 | 0.97 | 2.94 | 4.17 | 0.64 | 3.53 | 0.90 | 65.08 |
| 100 | State Bank Peer | | 1.83 | 0.32 | 0.74 | 2.89 | 4.51 | 0.60 | 3.91 | 0.52 | 65.15 |
| 101 | State Bank Peer | | 1.81 | 0.34 | 0.58 | 2.73 | 4.34 | 0.45 | 3.89 | 0.26 | 65.73 |
| 102 | State Bank Peer | | 1.33 | 0.30 | 0.31 | 1.94 | 3.21 | 0.42 | 2.79 | 0.16 | 65.74 |
| 102 | State Bank Peer | | 1.59 | 0.21 | 0.74 | 2.54 | 4.12 | 0.74 | 3.38 | 0.48 | 65.74 |
| 104 | State Bank Peer | | 1.80 | 0.20 | 0.79 | 2.80 | 4.39 | 0.71 | 3.68 | 0.56 | 65.92 |
| 105 | State Bank Peer | | 1.79 | 0.21 | 0.85 | 2.85 | 4.65 | 0.81 | 3.84 | 0.47 | 65.99 |
| 106 | State Bank Peer | | 1.68 | 0.35 | 0.77 | 2.80 | 4.16 | 0.53 | 3.63 | 0.61 | 66.14 |
| 107 | State Bank Peer | | 1.42 | 0.41 | 0.61 | 2.44 | 3.81 | 0.37 | 3.44 | 0.22 | 66.27 |
| 108 | State Bank Peer | | 1.20 | 0.43 | 0.85 | 2.49 | 4.38 | 1.02 | 3.36 | 0.39 | 66.33 |
| 109 | State Bank Peer | | 1.26 | 0.20 | 0.57 | 2.03 | 3.41 | 0.67 | 2.74 | 0.27 | 66.35 |
| 110 | State Bank Peer | | 1.73 | 0.22 | 1.15 | 3.10 | 4.38 | 0.62 | 3.76 | 0.90 | 66.48 |
| 111 | State Bank Peer | | 1.24 | 0.20 | 0.69 | 2.13 | 3.28 | 0.64 | 2.64 | 0.56 | 66.53 |
| 112 | State Bank Peer | | 1.34 | 0.12 | 1.04 | 2.50 | 4.05 | 0.61 | 3.44 | 0.32 | 66.57 |
| 113 | State Bank Peer | | 1.18 | 0.36 | 1.87 | 3.41 | 4.23 | 0.42 | 3.81 | 1.21 | 66.58 |
| 114 | State Bank Peer | | 1.89 | 0.45 | 0.46 | 2.81 | 3.72 | 0.36 | 3.36 | 0.86 | 66.63 |
| 115 | State Bank Peer | | 2.39 | 0.33 | 1.38 | 4.10 | 4.59 | 0.45 | 4.14 | 1.99 | 66.86 |
| 116 | State Bank Peer | | 1.26 | 0.10 | 1.79 | 3.16 | 4.87 | 1.12 | 3.75 | 0.97 | 66.93 |
| 117 | State Bank Peer | | 1.16 | 0.21 | 0.52 | 1.89 | 3.31 | 0.63 | 2.68 | 0.14 | 66.96 |
| 118 | State Bank Peer | | 1.68 | 0.24 | 0.75 | 2.67 | 4.03 | 0.76 | 3.27 | 0.71 | 67.14 |
| 119 | State Bank Peer | | 1.73 | 0.48 | 0.99 | 3.20 | 3.74 | 0.13 | 3.61 | 1.15 | 67.22 |
| 120 | State Bank Peer | | 1.94 | 0.30 | 0.78 | 3.02 | 4.09 | 0.27 | 3.82 | 0.67 | 67.26 |

INDIVIDUAL BANK DATA - RANKED BY EFFICIENCY RATIO

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Salary and Benefits/ Avg Assets (%) | Occup & Fixed Asset/ Avg Assets (%) | Other NonInt Expense/ Avg Assets (%) | Total NonInt Expense/ Avg Assets (%) | Interest Income (FTE)/ Avg Assets (%) | Interest Expense/ Avg Assets (%) | Net Interest Income (FTE)/ Avg Assets (%) | Noninterest Income/ Avg Assets (%) | Efficiency Ratio (FTE) ² (%) |
|------|-----------------|------|-------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|----------------------------------|---|------------------------------------|---|
| 121 | State Bank Peer | | 1.77 | 0.43 | 0.87 | 3.08 | 3.92 | 0.26 | 3.66 | 0.91 | 67.40 |
| 122 | State Bank Peer | | 1.74 | 0.15 | 0.87 | 2.76 | 3.84 | 0.54 | 3.30 | 0.76 | 68.03 |
| 123 | State Bank Peer | | 1.90 | 0.25 | 0.90 | 3.05 | 4.62 | 0.92 | 3.70 | 0.77 | 68.21 |
| 124 | State Bank Peer | | 1.48 | 0.28 | 0.90 | 2.65 | 4.25 | 0.71 | 3.54 | 0.34 | 68.36 |
| 124 | State Bank Peer | | 1.85 | 0.28 | 1.01 | 3.13 | 4.69 | 1.01 | 3.68 | 0.83 | 68.36 |
| 126 | State Bank Peer | | 2.06 | 0.31 | 1.35 | 3.72 | 4.71 | 0.42 | 4.29 | 1.14 | 68.54 |
| 127 | State Bank Peer | | 1.59 | 0.27 | 0.96 | 2.82 | 4.49 | 0.75 | 3.74 | 0.36 | 68.70 |
| 128 | State Bank Peer | | 1.48 | 0.33 | 0.87 | 2.67 | 3.46 | 0.28 | 3.18 | 0.68 | 68.96 |
| 129 | State Bank Peer | | 1.50 | 0.42 | 0.92 | 2.83 | 4.16 | 0.78 | 3.38 | 0.61 | 69.11 |
| 130 | State Bank Peer | | 2.04 | 0.44 | 1.10 | 3.58 | 4.24 | 0.59 | 3.65 | 1.53 | 69.24 |
| 130 | State Bank Peer | | 1.50 | 0.26 | 0.88 | 2.63 | 3.76 | 0.66 | 3.10 | 0.70 | 69.24 |
| 132 | State Bank Peer | | 1.50 | 0.19 | 0.44 | 2.12 | 3.66 | 1.05 | 2.61 | 0.45 | 69.34 |
| 133 | State Bank Peer | | 1.85 | 0.32 | 0.74 | 2.91 | 4.32 | 0.57 | 3.75 | 0.43 | 69.55 |
| 134 | State Bank Peer | | 1.70 | 0.26 | 0.78 | 2.73 | 4.35 | 0.87 | 3.48 | 0.40 | 69.79 |
| 135 | State Bank Peer | | 1.79 | 0.25 | 0.67 | 2.71 | 3.66 | 0.46 | 3.20 | 0.67 | 70.01 |
| 136 | State Bank Peer | | 1.43 | 0.23 | 0.97 | 2.64 | 3.33 | 0.40 | 2.93 | 0.84 | 70.07 |
| 137 | State Bank Peer | | 1.74 | 0.29 | 0.80 | 2.84 | 4.36 | 0.73 | 3.63 | 0.41 | 70.17 |
| 138 | State Bank Peer | | 1.94 | 0.44 | 0.94 | 3.32 | 4.12 | 0.79 | 3.33 | 1.35 | 70.37 |
| 139 | State Bank Peer | | 1.74 | 0.14 | 0.75 | 2.62 | 3.54 | 0.25 | 3.29 | 0.43 | 70.48 |
| 140 | State Bank Peer | | 2.35 | 0.46 | 0.74 | 3.55 | 3.96 | 0.44 | 3.52 | 1.51 | 70.49 |
| 141 | State Bank Peer | | 1.23 | 0.26 | 0.87 | 2.36 | 3.82 | 0.75 | 3.07 | 0.26 | 70.86 |
| 142 | State Bank Peer | | 1.27 | 0.31 | 0.88 | 2.46 | 3.49 | 0.56 | 2.93 | 0.48 | 70.96 |
| 143 | State Bank Peer | | 1.97 | 0.30 | 0.76 | 3.03 | 4.31 | 0.39 | 3.92 | 0.23 | 71.09 |
| 144 | State Bank Peer | | 1.67 | 0.25 | 1.00 | 2.92 | 4.05 | 0.43 | 3.62 | 0.48 | 71.15 |
| 145 | State Bank Peer | | 1.49 | 0.23 | 0.78 | 2.50 | 4.07 | 0.64 | 3.43 | 0.06 | 71.70 |
| 146 | State Bank Peer | | 1.86 | 0.54 | 1.30 | 3.70 | 4.43 | 0.41 | 4.02 | 1.09 | 72.20 |
| 147 | State Bank Peer | | 2.13 | 0.50 | 0.79 | 3.42 | 4.69 | 0.42 | 4.27 | 0.45 | 72.40 |
| 148 | State Bank Peer | | 1.34 | 0.20 | 1.07 | 2.60 | 4.23 | 0.92 | 3.31 | 0.28 | 72.42 |
| 149 | State Bank Peer | | 2.16 | 0.37 | 0.94 | 3.47 | 4.41 | 0.63 | 3.78 | 0.96 | 73.22 |
| 150 | State Bank Peer | | 1.45 | 0.32 | 0.67 | 2.44 | 3.13 | 0.17 | 2.96 | 0.37 | 73.23 |
| 151 | State Bank Peer | | 1.50 | 0.21 | 0.99 | 2.70 | 3.85 | 0.71 | 3.14 | 0.55 | 73.26 |
| 152 | State Bank Peer | | 2.15 | 0.35 | 0.98 | 3.48 | 4.28 | 0.83 | 3.45 | 1.26 | 73.88 |
| 153 | State Bank Peer | | 1.97 | 0.48 | 0.91 | 3.36 | 4.36 | 0.45 | 3.91 | 0.64 | 73.89 |
| 154 | State Bank Peer | | 2.61 | 0.57 | 1.78 | 4.96 | 4.67 | 0.38 | 4.29 | 2.42 | 74.06 |
| 155 | State Bank Peer | | 1.70 | 0.41 | 1.06 | 3.17 | 4.56 | 0.64 | 3.92 | 0.36 | 74.15 |
| 156 | State Bank Peer | | 1.67 | 0.25 | 0.88 | 2.80 | 3.46 | 0.26 | 3.20 | 0.57 | 74.30 |
| 157 | State Bank Peer | | 1.52 | 0.35 | 0.79 | 2.67 | 4.03 | 0.80 | 3.23 | 0.35 | 74.35 |
| 158 | State Bank Peer | | 1.90 | 0.28 | 0.72 | 2.90 | 4.55 | 1.18 | 3.37 | 0.52 | 74.60 |
| 159 | State Bank Peer | | 1.93 | 0.27 | 1.24 | 3.44 | 4.26 | 0.58 | 3.68 | 0.90 | 75.04 |
| 160 | State Bank Peer | | 1.63 | 0.28 | 1.12 | 3.03 | 4.35 | 0.78 | 3.57 | 0.44 | 75.48 |

INDIVIDUAL BANK DATA - RANKED BY NET INTEREST MARGIN

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Brokered Deposits/ Deposits (%) | Yield on Loans and Leases (%) | Yield on Debt and Equity Securities (%) | Yield on Earning Assets (%) | Cost of Int Bearing Liabilities (%) | Cost of Funds (%) | Yield/ Cost Spread (%) | Net Interest Margin (FTE) ¹ (%) |
|------|-----------------|------|----------------------|---------------------------------|-------------------------------|---|-----------------------------|-------------------------------------|-------------------|------------------------|--|
| 1 | State Bank Peer | | | - | 8.25 | NA | 8.26 | 2.56 | 2.83 | 5.70 | 6.18 |
| 2 | State Bank Peer | | | - | 5.78 | NA | 5.61 | 0.94 | 0.69 | 4.67 | 5.02 |
| 3 | State Bank Peer | | | 6.55 | 6.48 | 2.00 | 5.15 | 0.59 | 0.46 | 4.56 | 4.87 |
| 4 | State Bank Peer | | | 2.62 | 5.49 | - | 5.44 | 0.69 | 0.69 | 4.75 | 4.71 |
| 4 | State Bank Peer | | | - | 5.50 | 2.52 | 4.95 | 0.32 | 0.27 | 4.63 | 4.71 |
| 6 | State Bank Peer | | | 11.11 | 6.43 | 2.55 | 5.52 | 1.23 | 1.02 | 4.28 | 4.64 |
| 6 | State Bank Peer | | | - | 5.51 | 2.64 | 4.90 | 0.48 | 0.36 | 4.42 | 4.64 |
| 8 | State Bank Peer | | | 13.16 | 6.16 | 1.86 | 5.79 | 1.47 | 1.24 | 4.32 | 4.62 |
| 9 | State Bank Peer | | | - | 5.74 | 2.14 | 4.88 | 0.70 | 0.59 | 4.18 | 4.57 |
| 10 | State Bank Peer | | | 7.21 | 5.41 | 2.38 | 4.97 | 0.63 | 0.46 | 4.34 | 4.55 |
| 11 | State Bank Peer | | | 0.61 | 5.44 | 2.21 | 5.00 | 0.76 | 0.61 | 4.23 | 4.52 |
| 11 | State Bank Peer | | | 1.17 | 6.07 | 2.76 | 4.96 | 0.70 | 0.53 | 4.26 | 4.52 |
| 13 | State Bank Peer | | | 3.68 | 5.16 | 3.09 | 4.84 | 0.67 | 0.52 | 4.17 | 4.51 |
| 14 | State Bank Peer | | | 2.31 | 5.24 | 3.46 | 5.03 | 0.94 | 0.72 | 4.08 | 4.45 |
| 15 | State Bank Peer | | | - | 5.91 | 2.41 | 4.73 | 0.70 | 0.54 | 4.03 | 4.43 |
| 16 | State Bank Peer | | | 0.13 | 5.52 | 2.18 | 4.98 | 0.93 | 0.73 | 4.05 | 4.38 |
| 17 | State Bank Peer | | | 4.44 | 5.36 | 2.70 | 4.92 | 0.80 | 0.73 | 4.12 | 4.30 |
| 18 | State Bank Peer | | | 19.94 | 5.59 | 1.42 | 5.32 | 1.41 | 1.17 | 3.92 | 4.22 |
| 18 | State Bank Peer | | | 1.12 | 5.35 | 2.44 | 4.62 | 0.68 | 0.48 | 3.94 | 4.22 |
| 20 | State Bank Peer | | | 3.40 | 5.24 | 2.60 | 4.79 | 0.84 | 0.69 | 3.95 | 4.21 |
| 21 | State Bank Peer | | | 2.40 | 5.23 | 2.66 | 4.59 | 0.59 | 0.45 | 4.00 | 4.20 |
| 21 | State Bank Peer | | | 7.41 | 4.97 | 2.11 | 4.64 | 0.72 | 0.52 | 3.92 | 4.20 |
| 21 | State Bank Peer | | | - | 5.33 | 2.12 | 4.54 | 0.55 | 0.42 | 3.98 | 4.20 |
| 21 | State Bank Peer | | | - | 5.28 | 2.19 | 4.68 | 0.71 | 0.50 | 3.97 | 4.20 |
| 25 | State Bank Peer | | | 1.67 | 4.85 | 2.94 | 4.43 | 0.62 | 0.45 | 3.81 | 4.17 |
| 25 | State Bank Peer | | | - | 5.09 | 3.06 | 4.44 | 0.41 | 0.29 | 4.03 | 4.17 |
| 27 | State Bank Peer | | | - | 5.53 | 4.11 | 5.09 | 1.21 | 1.00 | 3.88 | 4.15 |
| 27 | State Bank Peer | | | 16.02 | 5.10 | 3.07 | 4.65 | 0.87 | 0.71 | 3.78 | 4.15 |
| 27 | State Bank Peer | | | 5.22 | 5.50 | 1.48 | 5.02 | 1.04 | 0.92 | 3.98 | 4.15 |
| 30 | State Bank Peer | | | - | 5.13 | 2.06 | 4.40 | 0.43 | 0.34 | 3.97 | 4.14 |
| 30 | State Bank Peer | | | 6.90 | 5.76 | 1.60 | 4.46 | 0.61 | 0.44 | 3.85 | 4.14 |
| 32 | State Bank Peer | | | 0.27 | 5.35 | 2.07 | 4.71 | 0.67 | 0.61 | 4.04 | 4.13 |
| 32 | State Bank Peer | | | - | 5.37 | 2.36 | 4.17 | 0.75 | 0.52 | 3.42 | 4.13 |
| 32 | State Bank Peer | | | - | 5.01 | 2.29 | 4.50 | 0.60 | 0.50 | 3.90 | 4.13 |
| 35 | State Bank Peer | | | - | 5.85 | 2.14 | 4.55 | 0.66 | 0.52 | 3.89 | 4.12 |
| 36 | State Bank Peer | | | 17.21 | 5.58 | 3.15 | 5.21 | 1.42 | 1.30 | 3.79 | 4.10 |
| 36 | State Bank Peer | | | 3.25 | 5.50 | 6.34 | 4.81 | 0.90 | 0.76 | 3.91 | 4.10 |
| 36 | State Bank Peer | | | - | 4.60 | 2.43 | 4.30 | 0.29 | 0.24 | 4.02 | 4.10 |
| 39 | State Bank Peer | | | 7.73 | 5.46 | 2.09 | 4.80 | 0.94 | 0.77 | 3.86 | 4.08 |

INDIVIDUAL BANK DATA - RANKED BY NET INTEREST MARGIN

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Brokered Deposits/Deposits (%) | Yield on Loans and Leases (%) | Yield on Debt and Equity Securities (%) | Yield on Earning Assets (%) | Cost of Int Bearing Liabilities (%) | Cost of Funds (%) | Yield/ Cost Spread (%) | Net Interest Margin (FTE) ¹ (%) |
|-----------|-------------------|------|----------------------|--------------------------------|-------------------------------|---|-----------------------------|-------------------------------------|-------------------|------------------------|--|
| 40 | State Bank Peer | | | 33.80 | 5.17 | 2.17 | 4.84 | 1.11 | 0.90 | 3.73 | 4.07 |
| 42 | State Bank Peer | | | 7.30 | 5.02 | 2.78 | 4.87 | 1.17 | 0.89 | 3.70 | 4.04 |
| 42 | State Bank Peer | | | 2.62 | 5.03 | 1.94 | 4.55 | 0.67 | 0.55 | 3.88 | 4.04 |
| 41 | First Bank | | 442,712 | 4.00 | 5.22 | 2.11 | 4.72 | 0.94 | 0.78 | 3.82 | 4.06 |
| 44 | State Bank Peer | | | 12.96 | 5.23 | 2.13 | 4.76 | 1.12 | 0.85 | 3.63 | 4.03 |
| 45 | State Bank Peer | | | 2.65 | 5.05 | 2.67 | 4.51 | 0.77 | 0.59 | 3.74 | 4.02 |
| 45 | State Bank Peer | | | 0.64 | 5.41 | 2.33 | 4.25 | 0.41 | 0.30 | 3.84 | 4.02 |
| 47 | State Bank Peer | | | 10.22 | 5.25 | 2.64 | 4.80 | 1.00 | 0.84 | 3.80 | 4.01 |
| 48 | State Bank Peer | | | 0.06 | 5.18 | 2.79 | 4.23 | 0.54 | 0.44 | 3.69 | 3.99 |
| 49 | State Bank Peer | | | 7.98 | 4.92 | 2.96 | 4.60 | 0.99 | 0.77 | 3.61 | 3.98 |
| 49 | State Bank Peer | | | 3.09 | 4.98 | 2.86 | 4.51 | 0.96 | 0.73 | 3.55 | 3.98 |
| 49 | State Bank Peer | | | 7.37 | 4.76 | 3.42 | 4.55 | 0.82 | 0.64 | 3.73 | 3.98 |
| 49 | State Bank Peer | | | - | 5.28 | 2.39 | 4.38 | 0.73 | 0.59 | 3.65 | 3.98 |
| 53 | State Bank Peer | | | 6.33 | 4.85 | 2.40 | 4.58 | 0.86 | 0.71 | 3.72 | 3.97 |
| 53 | State Bank Peer | | | - | 4.97 | 2.54 | 4.34 | 0.57 | 0.47 | 3.78 | 3.97 |
| 53 | State Bank Peer | | | - | 5.21 | 2.17 | 4.21 | 0.38 | 0.30 | 3.84 | 3.97 |
| 56 | State Bank Peer | | | 38.84 | 5.72 | 3.43 | 5.17 | 1.55 | 1.36 | 3.62 | 3.96 |
| 56 | State Bank Peer | | | 1.37 | 5.01 | 2.22 | 4.56 | 0.83 | 0.70 | 3.73 | 3.96 |
| 56 | State Bank Peer | | | - | 5.40 | 2.39 | 4.07 | 0.28 | 0.20 | 3.78 | 3.96 |
| 59 | State Bank Peer | | | - | 4.98 | 2.14 | 4.61 | 0.81 | 0.66 | 3.80 | 3.95 |
| 59 | State Bank Peer | | | 1.33 | 5.15 | 2.41 | 4.28 | 0.54 | 0.45 | 3.74 | 3.95 |
| 59 | State Bank Peer | | | 4.40 | 4.75 | 3.41 | 4.38 | 0.71 | 0.54 | 3.67 | 3.95 |
| 62 | State Bank Peer | | | - | 5.63 | 2.07 | 4.45 | 0.73 | 0.66 | 3.72 | 3.94 |
| 62 | State Bank Peer | | | 2.22 | 4.90 | 2.00 | 4.54 | 0.89 | 0.74 | 3.65 | 3.94 |
| 62 | State Bank Peer | | | 2.55 | 5.11 | 2.06 | 4.51 | 0.87 | 0.68 | 3.64 | 3.94 |
| 65 | State Bank Peer | | | - | 4.93 | 2.11 | 4.64 | 0.99 | 0.81 | 3.66 | 3.93 |
| 65 | State Bank Peer | | | 2.45 | 4.84 | 2.40 | 4.51 | 0.78 | 0.64 | 3.73 | 3.93 |
| 65 | State Bank Peer | | | - | 5.38 | 2.35 | 3.97 | 0.37 | 0.28 | 3.60 | 3.93 |
| 68 | State Bank Peer | | | 18.82 | 5.45 | 2.21 | 5.03 | 1.50 | 1.28 | 3.53 | 3.92 |
| 68 | State Bank Peer | | | 1.14 | 5.06 | 2.64 | 4.68 | 1.24 | 0.88 | 3.44 | 3.92 |
| 70 | State Bank Peer | | | 10.06 | 5.25 | 2.60 | 4.44 | 0.89 | 0.65 | 3.54 | 3.91 |
| 70 | State Bank Peer | | | 3.39 | 5.18 | 2.77 | 4.48 | 0.73 | 0.66 | 3.75 | 3.91 |
| 70 | State Bank Peer | | | - | 5.20 | 2.10 | 4.64 | 1.00 | 0.84 | 3.64 | 3.91 |
| 73 | State Bank Peer | | | 0.98 | 4.82 | 3.10 | 4.21 | 0.73 | 0.55 | 3.48 | 3.90 |
| 74 | State Bank Peer | | | 6.00 | 5.12 | 2.00 | 4.88 | 1.31 | 1.10 | 3.57 | 3.89 |
| 75 | State Bank Peer | | | 1.95 | 5.10 | 2.66 | 4.43 | 0.86 | 0.74 | 3.57 | 3.87 |
| 76 | State Bank Peer | | | - | 5.07 | 2.20 | 4.44 | 0.82 | 0.68 | 3.62 | 3.86 |
| 77 | State Bank Peer | | | - | 4.78 | 2.47 | 3.97 | 0.20 | 0.15 | 3.78 | 3.85 |
| 78 | State Bank Peer | | | 18.01 | 5.21 | 3.21 | 4.77 | 1.37 | 1.12 | 3.40 | 3.84 |

INDIVIDUAL BANK DATA - RANKED BY NET INTEREST MARGIN

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Brokered Deposits/ Deposits (%) | Yield on Loans and Leases (%) | Yield on Debt and Equity Securities (%) | Yield on Earning Assets (%) | Cost of Int Bearing Liabilities (%) | Cost of Funds (%) | Yield/ Cost Spread (%) | Net Interest Margin (FTE) ¹ (%) |
|------|-----------------|------|----------------------|---------------------------------|-------------------------------|---|-----------------------------|-------------------------------------|-------------------|------------------------|--|
| 79 | State Bank Peer | | | - | 5.48 | 2.24 | 4.35 | 0.66 | 0.56 | 3.69 | 3.83 |
| 79 | State Bank Peer | | | - | 5.22 | 2.18 | 4.53 | 0.92 | 0.79 | 3.61 | 3.83 |
| 79 | State Bank Peer | | | - | 5.11 | 2.32 | 4.18 | 0.59 | 0.45 | 3.58 | 3.83 |
| 79 | State Bank Peer | | | 0.82 | 5.16 | 2.72 | 4.60 | 1.08 | 0.91 | 3.53 | 3.83 |
| 79 | State Bank Peer | | | 4.31 | 4.93 | 2.46 | 4.22 | 0.51 | 0.46 | 3.71 | 3.83 |
| 84 | State Bank Peer | | | - | 4.70 | 2.13 | 4.07 | 0.41 | 0.31 | 3.66 | 3.81 |
| 85 | State Bank Peer | | | 5.71 | 4.99 | 2.50 | 4.78 | 1.30 | 1.10 | 3.48 | 3.80 |
| 85 | State Bank Peer | | | 4.20 | 5.21 | 2.13 | 4.35 | 0.80 | 0.66 | 3.55 | 3.80 |
| 87 | State Bank Peer | | | 11.54 | 4.71 | 4.04 | 4.54 | 1.26 | 1.05 | 3.28 | 3.78 |
| 88 | State Bank Peer | | | 0.76 | 4.51 | 2.50 | 4.30 | 0.75 | 0.56 | 3.54 | 3.77 |
| 88 | State Bank Peer | | | - | 4.96 | 2.36 | 4.48 | 0.97 | 0.79 | 3.51 | 3.77 |
| 88 | State Bank Peer | | | 0.06 | 4.83 | 2.45 | 4.48 | 1.00 | 0.77 | 3.49 | 3.77 |
| 91 | State Bank Peer | | | 1.19 | 4.82 | NA | 4.51 | 1.01 | 0.86 | 3.50 | 3.75 |
| 91 | State Bank Peer | | | 2.79 | 5.21 | 2.38 | 4.62 | 1.16 | 1.02 | 3.46 | 3.75 |
| 93 | State Bank Peer | | | 11.65 | 5.31 | 2.63 | 4.81 | 1.26 | 1.16 | 3.54 | 3.74 |
| 93 | State Bank Peer | | | 7.83 | 4.66 | 2.98 | 4.33 | 0.91 | 0.69 | 3.42 | 3.74 |
| 93 | State Bank Peer | | | 0.12 | 4.51 | 2.51 | 4.19 | 0.72 | 0.51 | 3.47 | 3.74 |
| 96 | State Bank Peer | | | - | 5.29 | 1.79 | 4.39 | 0.90 | 0.74 | 3.49 | 3.73 |
| 96 | State Bank Peer | | | 4.79 | 4.96 | 2.33 | 4.42 | 0.97 | 0.80 | 3.46 | 3.73 |
| 96 | State Bank Peer | | | - | 4.85 | 2.85 | 4.17 | 0.63 | 0.48 | 3.54 | 3.73 |
| 99 | State Bank Peer | | | 4.48 | 5.04 | 2.15 | 4.27 | 0.79 | 0.71 | 3.47 | 3.72 |
| 100 | State Bank Peer | | | 4.92 | 5.17 | 2.38 | 4.49 | 1.04 | 0.89 | 3.45 | 3.71 |
| 100 | State Bank Peer | | | 12.45 | 5.38 | 1.24 | 4.69 | 1.40 | 1.24 | 3.29 | 3.71 |
| 102 | State Bank Peer | | | 6.94 | 4.83 | 2.85 | 4.29 | 0.92 | 0.77 | 3.37 | 3.70 |
| 103 | State Bank Peer | | | 4.23 | 5.29 | 2.89 | 4.59 | 1.20 | 1.02 | 3.39 | 3.69 |
| 103 | State Bank Peer | | | 5.12 | 4.86 | 2.56 | 4.49 | 1.04 | 0.91 | 3.45 | 3.69 |
| 105 | State Bank Peer | | | 21.67 | 5.01 | 1.67 | 4.42 | 1.11 | 0.93 | 3.31 | 3.68 |
| 105 | State Bank Peer | | | 14.39 | 5.33 | 2.30 | 4.99 | 1.61 | 1.39 | 3.38 | 3.68 |
| 107 | State Bank Peer | | | 9.41 | 4.87 | 2.54 | 4.58 | 1.27 | 0.98 | 3.31 | 3.67 |
| 107 | State Bank Peer | | | 0.03 | 4.65 | 2.13 | 4.06 | 0.66 | 0.50 | 3.41 | 3.67 |
| 109 | State Bank Peer | | | - | 4.58 | 2.87 | 4.43 | 0.79 | 0.73 | 3.64 | 3.66 |
| 109 | State Bank Peer | | | 16.58 | 5.44 | 2.53 | 4.78 | 1.56 | 1.33 | 3.22 | 3.66 |
| 109 | State Bank Peer | | | 6.97 | 5.48 | 2.11 | 4.40 | 0.92 | 0.76 | 3.48 | 3.66 |
| 109 | State Bank Peer | | | 6.22 | 4.91 | 2.36 | 4.42 | 1.03 | 0.85 | 3.38 | 3.66 |
| 113 | State Bank Peer | | | 12.43 | 5.04 | 2.56 | 4.70 | 1.42 | 1.31 | 3.28 | 3.65 |
| 113 | State Bank Peer | | | 7.24 | 4.89 | 2.48 | 4.32 | 0.94 | 0.76 | 3.38 | 3.65 |
| 115 | State Bank Peer | | | 0.94 | 4.72 | 1.89 | 3.96 | 0.53 | 0.45 | 3.43 | 3.63 |
| 116 | State Bank Peer | | | - | 4.32 | 2.33 | 4.13 | 0.79 | 0.59 | 3.34 | 3.61 |
| 116 | State Bank Peer | | | 2.05 | 5.43 | 1.77 | 4.18 | 0.88 | 0.71 | 3.29 | 3.61 |

INDIVIDUAL BANK DATA - RANKED BY NET INTEREST MARGIN

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Brokered Deposits/ Deposits (%) | Yield on Loans and Leases (%) | Yield on Debt and Equity Securities (%) | Yield on Earning Assets (%) | Cost of Int Bearing Liabilities (%) | Cost of Funds (%) | Yield/ Cost Spread (%) | Net Interest Margin (FTE) ¹ (%) |
|------|-----------------|------|----------------------|---------------------------------|-------------------------------|---|-----------------------------|-------------------------------------|-------------------|------------------------|--|
| 116 | State Bank Peer | | | 8.44 | 5.06 | 1.88 | 4.52 | 1.11 | 0.96 | 3.41 | 3.61 |
| 119 | State Bank Peer | | | 5.44 | 4.87 | 2.20 | 4.40 | 1.05 | 0.90 | 3.35 | 3.60 |
| 119 | State Bank Peer | | | 7.81 | 4.76 | 2.61 | 4.13 | 0.80 | 0.67 | 3.33 | 3.60 |
| 119 | State Bank Peer | | | 0.08 | 5.08 | 2.18 | 3.96 | 0.62 | 0.49 | 3.35 | 3.60 |
| 122 | State Bank Peer | | | - | 4.85 | 1.95 | 4.02 | 0.74 | 0.47 | 3.27 | 3.59 |
| 122 | State Bank Peer | | | 13.97 | 4.76 | 2.27 | 4.44 | 1.17 | 0.94 | 3.27 | 3.59 |
| 122 | State Bank Peer | | | - | 4.88 | 2.09 | 3.97 | 0.55 | 0.41 | 3.42 | 3.59 |
| 122 | State Bank Peer | | | - | 5.39 | 2.31 | 4.52 | 1.12 | 1.03 | 3.41 | 3.59 |
| 122 | State Bank Peer | | | 10.53 | 5.40 | 2.44 | 4.13 | 0.80 | 0.71 | 3.33 | 3.59 |
| 127 | State Bank Peer | | | 5.15 | 4.90 | 2.13 | 4.17 | 0.88 | 0.72 | 3.29 | 3.58 |
| 127 | State Bank Peer | | | - | 4.65 | 2.56 | 4.37 | 0.99 | 0.85 | 3.38 | 3.58 |
| 129 | State Bank Peer | | | - | 4.89 | 2.41 | 4.09 | 0.73 | 0.62 | 3.36 | 3.57 |
| 129 | State Bank Peer | | | - | 4.62 | 1.93 | 3.99 | 0.73 | 0.60 | 3.26 | 3.57 |
| 129 | State Bank Peer | | | - | 4.33 | 2.74 | 3.99 | 0.53 | 0.46 | 3.46 | 3.57 |
| 132 | State Bank Peer | | | 1.23 | 5.32 | 2.11 | 4.90 | 1.65 | 1.50 | 3.25 | 3.56 |
| 133 | State Bank Peer | | | 14.42 | 4.63 | 2.27 | 4.26 | 0.92 | 0.74 | 3.34 | 3.54 |
| 133 | State Bank Peer | | | 4.65 | 5.15 | 2.55 | 4.37 | 1.07 | 0.88 | 3.30 | 3.54 |
| 133 | State Bank Peer | | | 7.51 | 4.95 | 2.34 | 4.49 | 1.17 | 1.01 | 3.32 | 3.54 |
| 133 | State Bank Peer | | | 0.28 | 4.99 | 2.15 | 3.85 | 0.49 | 0.41 | 3.36 | 3.54 |
| 133 | State Bank Peer | | | - | 4.67 | 1.73 | 4.17 | 0.82 | 0.72 | 3.35 | 3.54 |
| 133 | State Bank Peer | | | 0.06 | 4.46 | 2.40 | 4.15 | 0.82 | 0.68 | 3.33 | 3.54 |
| 139 | State Bank Peer | | | 27.59 | 5.17 | 2.78 | 4.67 | 1.37 | 1.26 | 3.30 | 3.53 |
| 139 | State Bank Peer | | | - | 4.42 | NA | 3.61 | 0.11 | 0.10 | 3.51 | 3.53 |
| 141 | State Bank Peer | | | 2.45 | 5.69 | 2.67 | 4.50 | 1.49 | 1.11 | 3.01 | 3.51 |
| 142 | State Bank Peer | | | 0.15 | 4.65 | 1.92 | 4.21 | 1.05 | 0.85 | 3.16 | 3.50 |
| 142 | State Bank Peer | | | 3.76 | 4.99 | 2.38 | 4.69 | 1.49 | 1.29 | 3.20 | 3.50 |
| 144 | State Bank Peer | | | 0.38 | 5.11 | 2.54 | 4.12 | 1.04 | 0.88 | 3.08 | 3.49 |
| 144 | State Bank Peer | | | - | 4.85 | 1.39 | 3.73 | 0.33 | 0.28 | 3.40 | 3.49 |
| 144 | State Bank Peer | | | - | 5.06 | 1.97 | 3.72 | 0.42 | 0.28 | 3.31 | 3.49 |
| 147 | State Bank Peer | | | 16.71 | 4.91 | 1.83 | 4.54 | 1.36 | 1.23 | 3.17 | 3.48 |
| 147 | State Bank Peer | | | - | 4.66 | 2.26 | 3.98 | 0.71 | 0.57 | 3.27 | 3.48 |
| 149 | State Bank Peer | | | - | 4.43 | 1.99 | 4.14 | 0.92 | 0.77 | 3.21 | 3.47 |
| 150 | State Bank Peer | | | 1.05 | 4.71 | 2.92 | 3.72 | 0.66 | 0.52 | 3.06 | 3.45 |
| 151 | State Bank Peer | | | - | 5.00 | 1.55 | 4.00 | 0.72 | 0.61 | 3.28 | 3.44 |
| 151 | State Bank Peer | | | - | 4.41 | 2.63 | 3.66 | 0.30 | 0.24 | 3.36 | 3.44 |
| 151 | State Bank Peer | | | - | 4.63 | 1.64 | 3.71 | 0.38 | 0.30 | 3.33 | 3.44 |
| 154 | State Bank Peer | | | - | 6.03 | - | 3.54 | 0.17 | 0.12 | 3.37 | 3.43 |
| 154 | State Bank Peer | | | - | 4.90 | 2.18 | 3.61 | 0.63 | 0.52 | 2.98 | 3.43 |
| 156 | State Bank Peer | | | 1.88 | 4.50 | 2.58 | 4.30 | 1.18 | 1.05 | 3.12 | 3.42 |

INDIVIDUAL BANK DATA - RANKED BY NET INTEREST MARGIN

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| Rank | Institution | City | Total Assets (\$000) | Brokered Deposits/ Deposits (%) | Yield on Loans and Leases (%) | Yield on Debt and Equity Securities (%) | Yield on Earning Assets (%) | Cost of Int Bearing Liabilities (%) | Cost of Funds (%) | Yield/ Cost Spread (%) | Net Interest Margin (FTE) ¹ (%) |
|------|-----------------|------|----------------------|---------------------------------|-------------------------------|---|-----------------------------|-------------------------------------|-------------------|------------------------|--|
| 156 | State Bank Peer | | | - | 4.89 | 2.06 | 4.11 | 0.94 | 0.80 | 3.16 | 3.42 |
| 158 | State Bank Peer | | | - | 4.97 | 2.31 | 4.18 | 1.08 | 0.90 | 3.10 | 3.41 |
| 158 | State Bank Peer | | | 7.19 | 4.85 | 2.39 | 4.25 | 1.16 | 0.98 | 3.09 | 3.41 |
| 160 | State Bank Peer | | | 1.93 | 4.82 | 3.15 | 4.11 | 1.14 | 0.91 | 2.97 | 3.40 |

INDIVIDUAL BANK DATA - RANKED BY NET NONINTEREST EXPENSE

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Svc Chgs on Deps/ Avg Assets (%) | Net Svcng Fees/ Avg Assets (%) | Fiduciary Activities/ Avg Assets (%) | Gain on Asset Sales/ Avg Assets (%) | Other NonInt Income/ Avg Assets (%) | Total NonInt Income/ Avg Assets (%) | Total NonInt Expense/ Avg Assets (%) | Net NonInt Expense/Avg Assets ² |
|------|-----------------|------|----------------------|----------------------------------|--------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|--|
| 1 | State Bank Peer | | | 0.25 | 0.05 | 2.54 | 0.05 | 0.12 | 3.00 | 2.93 | (0.07) |
| 2 | State Bank Peer | | | 0.11 | - | - | - | 0.18 | 0.29 | 0.69 | 0.40 |
| 3 | State Bank Peer | | | - | - | - | - | 2.16 | 2.16 | 2.73 | 0.57 |
| 4 | State Bank Peer | | | 0.08 | 0.01 | - | - | 0.08 | 0.17 | 1.01 | 0.84 |
| 5 | State Bank Peer | | | 0.01 | - | - | 6.08 | 0.14 | 6.23 | 7.08 | 0.85 |
| 6 | State Bank Peer | | | 0.35 | 0.26 | - | 0.12 | 1.95 | 2.67 | 3.59 | 0.92 |
| 7 | State Bank Peer | | | - | - | 99.72 | - | 1.07 | 100.79 | 101.74 | 0.95 |
| 8 | State Bank Peer | | | 0.20 | 0.14 | - | 0.08 | 0.56 | 0.97 | 2.01 | 1.04 |
| 9 | State Bank Peer | | | 0.15 | - | - | 0.04 | 0.05 | 0.24 | 1.38 | 1.14 |
| 10 | State Bank Peer | | | 0.05 | 0.14 | - | 0.15 | 0.15 | 0.49 | 1.66 | 1.17 |
| 11 | State Bank Peer | | | 0.03 | 0.42 | - | (0.02) | 0.14 | 0.57 | 1.83 | 1.26 |
| 12 | State Bank Peer | | | 0.06 | - | - | (0.02) | 0.11 | 0.15 | 1.43 | 1.28 |
| 13 | State Bank Peer | | | 0.03 | 0.06 | - | 0.07 | 0.12 | 0.28 | 1.57 | 1.29 |
| 14 | State Bank Peer | | | 0.07 | 0.02 | - | 0.01 | 0.10 | 0.21 | 1.55 | 1.34 |
| 15 | State Bank Peer | | | 0.06 | 0.08 | - | 0.02 | 0.16 | 0.33 | 1.69 | 1.36 |
| 16 | State Bank Peer | | | 0.04 | 0.07 | - | 0.03 | 0.22 | 0.36 | 1.73 | 1.37 |
| 17 | State Bank Peer | | | 0.10 | 0.22 | - | 0.01 | 0.25 | 0.58 | 1.96 | 1.38 |
| 18 | State Bank Peer | | | 0.19 | 0.09 | - | 0.11 | 0.87 | 1.26 | 2.64 | 1.38 |
| 18 | State Bank Peer | | | 0.20 | 0.04 | 0.17 | 0.02 | 0.68 | 1.11 | 2.49 | 1.38 |
| 20 | State Bank Peer | | | 0.01 | 0.01 | - | - | 0.05 | 0.07 | 1.49 | 1.42 |
| 21 | State Bank Peer | | | 0.09 | 0.07 | 0.13 | 0.07 | 0.28 | 0.63 | 2.06 | 1.43 |
| 21 | State Bank Peer | | | 0.13 | 0.23 | 0.02 | 0.08 | 0.42 | 0.88 | 2.31 | 1.43 |
| 23 | State Bank Peer | | | 0.02 | 0.06 | - | 0.03 | 0.11 | 0.23 | 1.68 | 1.45 |
| 23 | State Bank Peer | | | 0.05 | 0.03 | - | 0.02 | 0.13 | 0.23 | 1.68 | 1.45 |
| 25 | State Bank Peer | | | 0.05 | - | - | (0.02) | 0.09 | 0.12 | 1.58 | 1.46 |
| 25 | State Bank Peer | | | 0.07 | - | - | 0.03 | 0.18 | 0.29 | 1.75 | 1.46 |
| 27 | State Bank Peer | | | 0.07 | 0.16 | - | 0.07 | 0.11 | 0.41 | 1.88 | 1.47 |
| 28 | State Bank Peer | | | 0.04 | - | - | - | 0.09 | 0.13 | 1.63 | 1.50 |
| 29 | State Bank Peer | | | 0.18 | - | - | - | 0.18 | 0.36 | 1.87 | 1.51 |
| 30 | State Bank Peer | | | 0.05 | - | - | 0.11 | 0.05 | 0.20 | 1.72 | 1.52 |
| 31 | State Bank Peer | | | 0.11 | 0.09 | - | - | 0.36 | 0.56 | 2.10 | 1.54 |
| 32 | State Bank Peer | | | 0.13 | 0.10 | 0.02 | 0.07 | 0.50 | 0.81 | 2.36 | 1.55 |
| 32 | State Bank Peer | | | 0.18 | 0.30 | - | 0.23 | 0.36 | 1.08 | 2.63 | 1.55 |
| 34 | State Bank Peer | | | 0.01 | 0.10 | - | - | 0.03 | 0.15 | 1.70 | 1.55 |
| 35 | State Bank Peer | | | 0.08 | 0.08 | - | 0.02 | 0.45 | 0.63 | 2.18 | 1.55 |
| 35 | State Bank Peer | | | 0.09 | 0.08 | 0.22 | 0.10 | 0.66 | 1.15 | 2.70 | 1.55 |
| 37 | State Bank Peer | | | 0.09 | 0.08 | - | 0.27 | 0.12 | 0.56 | 2.13 | 1.57 |
| 37 | State Bank Peer | | | 0.10 | 0.10 | - | 0.07 | 0.23 | 0.50 | 2.07 | 1.57 |
| 39 | State Bank Peer | | | 0.15 | 0.27 | - | 0.01 | 0.25 | 0.68 | 2.29 | 1.61 |
| 40 | State Bank Peer | | | 0.08 | 0.04 | - | 0.04 | 0.16 | 0.32 | 1.95 | 1.63 |

INDIVIDUAL BANK DATA - RANKED BY NET NONINTEREST EXPENSE

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Svc Chgs on Deps/ Avg Assets (%) | Net Svcng Fees/ Avg Assets (%) | Fiduciary Activities/ Avg Assets (%) | Gain on Asset Sales/ Avg Assets (%) | Other NonInt Income/ Avg Assets (%) | Total NonInt Income/ Avg Assets (%) | Total NonInt Expense/ Avg Assets (%) | Net NonInt Expense/Avg Assets ² |
|------|-----------------|------|----------------------|----------------------------------|--------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|--|
| 41 | State Bank Peer | | | 0.14 | 0.12 | - | 0.05 | 0.44 | 0.75 | 2.40 | 1.65 |
| 42 | State Bank Peer | | | 0.09 | - | - | 0.01 | 0.22 | 0.31 | 1.97 | 1.66 |
| 43 | State Bank Peer | | | 0.10 | 0.13 | - | 0.12 | 0.23 | 0.58 | 2.25 | 1.67 |
| 44 | State Bank Peer | | | 0.03 | 0.07 | - | 0.23 | 0.11 | 0.45 | 2.12 | 1.67 |
| 45 | State Bank Peer | | | 0.13 | 0.02 | - | - | 0.18 | 0.33 | 2.01 | 1.68 |
| 46 | State Bank Peer | | | 0.12 | 0.23 | - | 0.08 | 0.25 | 0.69 | 2.37 | 1.68 |
| 47 | State Bank Peer | | | 0.03 | - | 0.07 | 0.01 | 0.15 | 0.26 | 1.96 | 1.70 |
| 48 | State Bank Peer | | | 0.03 | 0.25 | - | - | 0.07 | 0.36 | 2.06 | 1.70 |
| 49 | State Bank Peer | | | 0.12 | - | - | 0.02 | 0.30 | 0.44 | 2.15 | 1.71 |
| 49 | State Bank Peer | | | 0.06 | 0.15 | - | 0.18 | 0.23 | 0.61 | 2.32 | 1.71 |
| 51 | State Bank Peer | | | 0.06 | - | - | - | 0.09 | 0.14 | 1.89 | 1.75 |
| 51 | State Bank Peer | | | 0.16 | 0.02 | 0.22 | 0.23 | 0.49 | 1.13 | 2.88 | 1.75 |
| 53 | State Bank Peer | | | 0.09 | 0.05 | - | 0.04 | 0.09 | 0.27 | 2.03 | 1.76 |
| 54 | State Bank Peer | | | 0.10 | 0.07 | - | 0.05 | 0.13 | 0.34 | 2.10 | 1.76 |
| 55 | State Bank Peer | | | 0.06 | - | - | - | 0.11 | 0.16 | 1.94 | 1.78 |
| 55 | State Bank Peer | | | 0.11 | 0.05 | - | 0.17 | 0.36 | 0.70 | 2.48 | 1.78 |
| 57 | State Bank Peer | | | 0.19 | 0.06 | - | 0.13 | 0.38 | 0.76 | 2.55 | 1.79 |
| 58 | State Bank Peer | | | 0.20 | - | - | 0.01 | 0.19 | 0.40 | 2.19 | 1.79 |
| 59 | State Bank Peer | | | 0.08 | 0.03 | - | 0.06 | 0.19 | 0.35 | 2.15 | 1.80 |
| 60 | State Bank Peer | | | 0.23 | 0.09 | 0.38 | 0.13 | 0.58 | 1.41 | 3.21 | 1.80 |
| 61 | State Bank Peer | | | 0.16 | 0.05 | - | 0.16 | 0.47 | 0.84 | 2.64 | 1.80 |
| 62 | State Bank Peer | | | 0.13 | - | - | 0.02 | 0.34 | 0.49 | 2.30 | 1.81 |
| 63 | State Bank Peer | | | 0.06 | 0.12 | - | 0.27 | 0.11 | 0.58 | 2.41 | 1.83 |
| 63 | State Bank Peer | | | 0.02 | 0.12 | - | 0.14 | 2.71 | 2.99 | 4.82 | 1.83 |
| 65 | State Bank Peer | | | 0.15 | 0.11 | - | 0.06 | 0.22 | 0.55 | 2.39 | 1.84 |
| 66 | State Bank Peer | | | 0.05 | 0.40 | - | 0.17 | 0.25 | 0.88 | 2.72 | 1.84 |
| 67 | State Bank Peer | | | 0.11 | 0.09 | - | 0.04 | 0.23 | 0.47 | 2.32 | 1.85 |
| 68 | State Bank Peer | | | 0.04 | 0.14 | - | 0.13 | 0.19 | 0.50 | 2.37 | 1.87 |
| 69 | State Bank Peer | | | 0.05 | - | - | (0.05) | 0.17 | 0.17 | 2.05 | 1.88 |
| 69 | State Bank Peer | | | 0.17 | 0.07 | - | 0.11 | 0.35 | 0.69 | 2.57 | 1.88 |
| 71 | State Bank Peer | | | 0.09 | 0.07 | - | - | 0.22 | 0.38 | 2.28 | 1.90 |
| 72 | State Bank Peer | | | 0.17 | 0.52 | - | (0.01) | 0.13 | 0.82 | 2.73 | 1.91 |
| 73 | State Bank Peer | | | 0.11 | 0.15 | - | 0.10 | 0.22 | 0.58 | 2.50 | 1.92 |
| 73 | State Bank Peer | | | 0.06 | - | - | 0.02 | 0.03 | 0.10 | 2.02 | 1.92 |
| 75 | State Bank Peer | | | 0.23 | 0.02 | - | 0.06 | 0.38 | 0.70 | 2.63 | 1.93 |
| 76 | State Bank Peer | | | 0.07 | 0.08 | - | 0.07 | 0.26 | 0.47 | 2.41 | 1.94 |
| 77 | State Bank Peer | | | 0.19 | 0.10 | - | 0.33 | 0.48 | 1.09 | 3.04 | 1.95 |
| 78 | State Bank Peer | | | 0.22 | 0.09 | 0.03 | 0.10 | 0.42 | 0.86 | 2.81 | 1.95 |
| 78 | State Bank Peer | | | 0.06 | 0.09 | - | 0.08 | 0.22 | 0.44 | 2.39 | 1.95 |
| 80 | State Bank Peer | | | 0.08 | 0.06 | - | - | 0.56 | 0.71 | 2.67 | 1.96 |

INDIVIDUAL BANK DATA - RANKED BY NET NONINTEREST EXPENSE

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|------------|-------------------|------|----------------------|----------------------------------|--------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|--|
| 80 | State Bank Peer | | | 0.19 | 0.30 | - | - | 0.16 | 0.64 | 2.60 | 1.96 |
| 82 | State Bank Peer | | | 0.21 | 0.04 | 0.80 | - | 0.31 | 1.35 | 3.32 | 1.97 |
| 83 | State Bank Peer | | | 0.08 | - | - | 0.01 | 0.23 | 0.31 | 2.29 | 1.98 |
| 83 | State Bank Peer | | | 0.14 | 0.01 | - | 0.04 | 0.29 | 0.48 | 2.46 | 1.98 |
| 83 | State Bank Peer | | | 0.27 | - | - | - | 0.26 | 0.52 | 2.50 | 1.98 |
| 86 | State Bank Peer | | | 0.13 | 0.08 | 0.26 | 0.05 | 0.16 | 0.68 | 2.67 | 1.99 |
| 87 | State Bank Peer | | | 0.06 | - | 0.05 | 0.06 | 0.12 | 0.30 | 2.29 | 1.99 |
| 88 | State Bank Peer | | | 0.09 | 0.18 | - | 0.24 | 0.24 | 0.76 | 2.76 | 2.00 |
| 89 | State Bank Peer | | | 0.12 | - | - | - | 0.31 | 0.43 | 2.43 | 2.00 |
| 90 | State Bank Peer | | | 0.09 | - | - | - | 0.20 | 0.29 | 2.30 | 2.01 |
| 91 | State Bank Peer | | | 0.12 | 0.08 | - | 0.04 | 0.24 | 0.47 | 2.49 | 2.02 |
| 92 | State Bank Peer | | | 0.07 | - | - | 0.02 | 0.15 | 0.25 | 2.28 | 2.03 |
| 93 | State Bank Peer | | | 0.12 | 0.12 | - | 0.07 | 0.36 | 0.67 | 2.71 | 2.04 |
| 93 | State Bank Peer | | | 0.14 | 0.10 | 0.60 | 0.20 | 0.46 | 1.51 | 3.55 | 2.04 |
| 93 | State Bank Peer | | | 0.04 | - | - | 0.01 | 0.12 | 0.17 | 2.21 | 2.04 |
| 93 | State Bank Peer | | | 0.11 | 0.21 | - | 0.13 | 0.45 | 0.90 | 2.94 | 2.04 |
| 93 | State Bank Peer | | | 0.07 | 0.10 | - | 0.03 | 0.33 | 0.52 | 2.56 | 2.04 |
| 93 | State Bank Peer | | | 0.14 | - | - | 0.02 | 0.21 | 0.37 | 2.41 | 2.04 |
| 99 | State Bank Peer | | | 0.41 | 0.09 | - | 0.44 | 0.59 | 1.53 | 3.58 | 2.05 |
| 100 | State Bank Peer | | | 0.41 | 0.05 | - | 0.04 | 0.66 | 1.15 | 3.20 | 2.05 |
| 101 | State Bank Peer | | | 0.14 | 0.12 | - | (0.03) | 0.05 | 0.28 | 2.34 | 2.06 |
| 101 | State Bank Peer | | | 0.19 | 0.05 | - | 0.23 | 0.25 | 0.72 | 2.78 | 2.06 |
| 103 | State Bank Peer | | | 0.05 | 0.08 | 0.09 | 0.04 | 0.24 | 0.48 | 2.54 | 2.06 |
| 103 | State Bank Peer | | | 0.16 | 0.22 | - | 0.17 | 0.18 | 0.73 | 2.79 | 2.06 |
| 105 | State Bank Peer | | | 0.16 | - | - | - | 0.21 | 0.37 | 2.44 | 2.07 |
| 106 | State Bank Peer | | | 0.16 | 0.14 | - | 0.20 | 0.36 | 0.85 | 2.93 | 2.08 |
| 107 | State Bank Peer | | | 0.04 | 0.08 | - | 0.06 | 0.15 | 0.33 | 2.42 | 2.09 |
| 147 | First Bank | | 442,712 | 0.16 | - | - | - | 0.28 | 0.44 | 2.83 | 2.39 |
| 108 | State Bank Peer | | | 0.11 | - | - | 0.06 | 0.09 | 0.26 | 2.36 | 2.10 |
| 109 | State Bank Peer | | | 0.07 | - | - | 0.11 | 0.20 | 0.39 | 2.49 | 2.10 |
| 110 | State Bank Peer | | | 0.26 | 0.52 | - | 0.78 | 0.43 | 1.99 | 4.10 | 2.11 |
| 111 | State Bank Peer | | | 0.09 | 0.04 | - | 0.08 | 0.65 | 0.86 | 2.99 | 2.13 |
| 112 | State Bank Peer | | | 0.20 | 0.12 | - | 0.06 | 0.41 | 0.80 | 2.94 | 2.14 |
| 113 | State Bank Peer | | | 0.13 | 0.02 | - | - | 0.11 | 0.27 | 2.41 | 2.14 |
| 114 | State Bank Peer | | | 0.17 | 0.15 | - | 0.09 | 0.34 | 0.75 | 2.90 | 2.15 |
| 115 | State Bank Peer | | | 0.11 | - | - | 0.03 | 0.41 | 0.55 | 2.70 | 2.15 |
| 116 | State Bank Peer | | | 0.08 | 0.09 | - | 0.20 | 0.30 | 0.68 | 2.84 | 2.16 |
| 117 | State Bank Peer | | | 0.12 | - | - | - | 0.27 | 0.40 | 2.56 | 2.16 |
| 118 | State Bank Peer | | | 0.17 | 0.27 | 0.19 | 0.08 | 0.19 | 0.91 | 3.08 | 2.17 |
| 118 | State Bank Peer | | | 0.19 | 0.04 | - | 0.07 | 0.27 | 0.56 | 2.73 | 2.17 |

INDIVIDUAL BANK DATA - RANKED BY NET NONINTEREST EXPENSE

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| Rank | Institution | City | Total Assets (\$000) | Svc Chgs on Deps/ Avg Assets (%) | Net Svcng Fees/ Avg Assets (%) | Fiduciary Activities/ Avg Assets (%) | Gain on Asset Sales/ Avg Assets (%) | Other NonInt Income/ Avg Assets (%) | Total NonInt Income/ Avg Assets (%) | Total NonInt Expense/ Avg Assets (%) | Net NonInt Expense/Avg Assets ² |
|------|-----------------|------|----------------------|----------------------------------|--------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|--|
| 120 | State Bank Peer | | | 0.20 | - | - | 0.01 | 0.10 | 0.32 | 2.50 | 2.18 |
| 121 | State Bank Peer | | | 0.12 | 0.10 | - | 0.09 | 0.29 | 0.61 | 2.80 | 2.19 |
| 121 | State Bank Peer | | | 0.24 | - | - | - | 0.19 | 0.43 | 2.62 | 2.19 |
| 123 | State Bank Peer | | | 0.16 | 0.04 | 0.39 | 0.06 | 0.31 | 0.97 | 3.16 | 2.19 |
| 124 | State Bank Peer | | | 0.08 | 0.13 | - | 0.24 | 0.45 | 0.90 | 3.10 | 2.20 |
| 124 | State Bank Peer | | | 0.22 | 0.11 | 0.17 | 0.21 | 0.50 | 1.21 | 3.41 | 2.20 |
| 126 | State Bank Peer | | | 0.17 | 0.09 | - | 0.01 | 0.09 | 0.36 | 2.57 | 2.21 |
| 127 | State Bank Peer | | | 0.04 | 0.06 | - | - | 0.12 | 0.22 | 2.44 | 2.22 |
| 127 | State Bank Peer | | | 0.08 | 0.16 | 0.03 | 0.13 | 0.86 | 1.26 | 3.48 | 2.22 |
| 129 | State Bank Peer | | | 0.17 | 0.08 | - | 0.09 | 0.27 | 0.61 | 2.83 | 2.22 |
| 130 | State Bank Peer | | | 0.11 | 0.09 | - | 0.09 | 0.28 | 0.57 | 2.80 | 2.23 |
| 131 | State Bank Peer | | | 0.14 | 0.14 | - | 0.05 | 0.23 | 0.56 | 2.80 | 2.24 |
| 132 | State Bank Peer | | | 0.07 | 0.09 | - | 0.09 | 0.51 | 0.77 | 3.05 | 2.28 |
| 133 | State Bank Peer | | | 0.13 | 0.06 | - | 0.11 | 0.29 | 0.59 | 2.87 | 2.28 |
| 134 | State Bank Peer | | | 0.10 | - | - | 0.03 | 0.35 | 0.48 | 2.77 | 2.29 |
| 135 | State Bank Peer | | | 0.09 | 0.26 | - | 0.32 | 0.16 | 0.83 | 3.13 | 2.30 |
| 136 | State Bank Peer | | | 0.06 | 0.16 | - | 0.11 | 0.22 | 0.55 | 2.86 | 2.31 |
| 137 | State Bank Peer | | | 0.15 | - | - | 0.02 | 0.16 | 0.34 | 2.65 | 2.31 |
| 138 | State Bank Peer | | | 0.03 | - | - | 0.09 | 0.23 | 0.35 | 2.67 | 2.32 |
| 139 | State Bank Peer | | | 0.08 | 0.11 | - | - | 0.09 | 0.28 | 2.60 | 2.32 |
| 140 | State Bank Peer | | | 0.07 | 0.16 | - | (0.08) | 0.26 | 0.40 | 2.73 | 2.33 |
| 141 | State Bank Peer | | | 0.10 | 0.09 | - | 0.09 | 0.39 | 0.67 | 3.02 | 2.35 |
| 142 | State Bank Peer | | | 0.03 | 0.04 | - | 0.01 | 0.15 | 0.22 | 2.58 | 2.36 |
| 143 | State Bank Peer | | | 0.42 | 0.08 | 0.25 | - | 0.35 | 1.11 | 3.48 | 2.37 |
| 143 | State Bank Peer | | | 0.08 | 0.35 | - | - | 0.09 | 0.52 | 2.89 | 2.37 |
| 145 | State Bank Peer | | | 0.08 | 0.22 | - | 0.17 | 0.06 | 0.52 | 2.90 | 2.38 |
| 145 | State Bank Peer | | | 0.11 | 0.08 | - | (0.02) | 0.31 | 0.47 | 2.85 | 2.38 |
| 147 | State Bank Peer | | | 0.23 | - | - | - | 0.21 | 0.44 | 2.83 | 2.39 |
| 149 | State Bank Peer | | | 0.18 | - | - | 0.04 | 0.20 | 0.41 | 2.84 | 2.43 |
| 150 | State Bank Peer | | | 0.08 | 0.37 | - | 0.70 | 0.19 | 1.34 | 3.78 | 2.44 |
| 151 | State Bank Peer | | | 0.04 | - | - | (0.07) | 0.09 | 0.06 | 2.50 | 2.44 |
| 151 | State Bank Peer | | | 0.11 | 0.07 | - | 0.05 | 0.25 | 0.48 | 2.92 | 2.44 |
| 153 | State Bank Peer | | | 0.19 | - | - | (0.01) | 0.18 | 0.36 | 2.82 | 2.46 |
| 153 | State Bank Peer | | | 0.32 | 0.04 | - | 0.02 | 0.41 | 0.80 | 3.26 | 2.46 |
| 155 | State Bank Peer | | | 0.14 | - | - | 0.02 | 0.10 | 0.26 | 2.73 | 2.47 |
| 155 | State Bank Peer | | | 0.03 | 0.02 | - | 0.02 | 0.22 | 0.29 | 2.76 | 2.47 |
| 157 | State Bank Peer | | | 0.11 | 0.03 | - | 0.04 | 0.25 | 0.43 | 2.91 | 2.48 |
| 158 | State Bank Peer | | | 0.18 | 0.16 | - | 0.04 | 0.57 | 0.96 | 3.47 | 2.51 |
| 159 | State Bank Peer | | | 0.11 | 0.08 | - | 0.13 | 0.64 | 0.96 | 3.49 | 2.53 |
| 159 | State Bank Peer | | | 0.13 | - | - | 0.01 | 0.25 | 0.38 | 2.91 | 2.53 |

INDIVIDUAL BANK DATA - RANKED BY NET NONINTEREST EXPENSE

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | Svc Chgs on Deps/ Avg Assets (%) | Net Svcing Fees/ Avg Assets (%) | Fiduciary Activities/ Avg Assets (%) | Gain on Asset Sales/ Avg Assets (%) | Other NonInt Income/ Avg Assets (%) | Total NonInt Income/ Avg Assets (%) | Total NonInt Expense/ Avg Assets (%) | Net NonInt Expense/Avg Assets ² |
|------|-----------------|------|----------------------|----------------------------------|---------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|--|
| 160 | State Bank Peer | | | 0.09 | 0.15 | - | 0.19 | 0.47 | 0.90 | 3.44 | 2.54 |

INDIVIDUAL BANK DATA - RANKED BY ADJ NPA + ADJ 90PD / TOTAL ASSETS

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | 30-89 PD Lns/ Tot Lns and Leases (%) | Noncurrent Lns/ Tot Lns and Leases (%) | Adj Nonperf Lns/ Tot Loans (%) | Reserves/ Adjusted NPAs (%) | Net Chargeoffs / Avg Loans (%) | OREO/ Assets (%) | Adj Texas Ratio (%) | Adj NPA + Adj 90PD/ Tot Assets ² (%) |
|------|-----------------|------|----------------------|--------------------------------------|--|--------------------------------|-----------------------------|--------------------------------|------------------|---------------------|---|
| 1 | State Bank Peer | | | - | - | - | 1.68 | (0.05) | - | 0.00 | 0.00 |
| 1 | State Bank Peer | | | - | - | - | 1.33 | 0.01 | - | 0.00 | 0.00 |
| 1 | State Bank Peer | | | - | - | - | 1.57 | (0.04) | - | 0.00 | 0.00 |
| 1 | State Bank Peer | | | 0.23 | - | - | 1.00 | (0.02) | - | 0.00 | 0.00 |
| 1 | State Bank Peer | | | 1.87 | - | - | 1.17 | (0.02) | - | 0.00 | 0.00 |
| 7 | State Bank Peer | | | - | 0.01 | 0.01 | 1.10 | (0.14) | - | 0.08 | 0.01 |
| 8 | State Bank Peer | | | - | 0.02 | 0.02 | 1.26 | 0.01 | - | 0.10 | 0.01 |
| 9 | State Bank Peer | | | 0.09 | 0.02 | 0.02 | 1.26 | 0.09 | - | 0.11 | 0.01 |
| 10 | State Bank Peer | | | 1.43 | 0.04 | 0.04 | 0.81 | 0.05 | - | 0.23 | 0.02 |
| 11 | State Bank Peer | | | 1.22 | 0.08 | 0.08 | 0.88 | - | - | 0.29 | 0.04 |
| 12 | State Bank Peer | | | - | 0.04 | 0.06 | 1.27 | (0.17) | - | 0.42 | 0.05 |
| 13 | State Bank Peer | | | - | 0.07 | 0.07 | 1.49 | (0.10) | - | 0.40 | 0.05 |
| 14 | State Bank Peer | | | 0.04 | 0.08 | 0.08 | 1.46 | - | - | 0.54 | 0.06 |
| 15 | State Bank Peer | | | 0.14 | 0.10 | 0.10 | 0.88 | 0.15 | - | 0.66 | 0.08 |
| 16 | State Bank Peer | | | 0.06 | - | 0.12 | 2.62 | (0.07) | - | 0.77 | 0.09 |
| 17 | State Bank Peer | | | 0.44 | 0.10 | 0.20 | 1.16 | - | - | 0.86 | 0.10 |
| 18 | State Bank Peer | | | 0.18 | 0.19 | 0.19 | 0.96 | - | - | 1.34 | 0.12 |
| 19 | State Bank Peer | | | 0.04 | 0.03 | 0.16 | 0.94 | 0.02 | - | 1.34 | 0.13 |
| 20 | State Bank Peer | | | 0.15 | 0.12 | 0.12 | 0.97 | 0.15 | 0.04 | 1.07 | 0.14 |
| 21 | State Bank Peer | | | 0.73 | 0.15 | 0.15 | 0.96 | - | 0.01 | 1.47 | 0.14 |
| 22 | State Bank Peer | | | 0.53 | 0.22 | 0.22 | 1.44 | 0.01 | - | 0.91 | 0.14 |
| 23 | State Bank Peer | | | 0.09 | 0.34 | 0.34 | 1.12 | - | - | 1.68 | 0.18 |
| 24 | State Bank Peer | | | 0.13 | 0.22 | 0.26 | 1.29 | - | - | 1.76 | 0.18 |
| 25 | State Bank Peer | | | 0.04 | 0.16 | 0.23 | 1.56 | (0.04) | - | 1.63 | 0.19 |
| 26 | State Bank Peer | | | 0.07 | 0.25 | 0.25 | 0.60 | 0.05 | 0.01 | 2.20 | 0.19 |
| 27 | State Bank Peer | | | - | 0.18 | 0.25 | 1.49 | 0.01 | - | 1.51 | 0.21 |
| 28 | State Bank Peer | | | 1.48 | 0.21 | 0.21 | 1.41 | 1.04 | - | 1.00 | 0.21 |
| 29 | State Bank Peer | | | 0.28 | 0.28 | 0.19 | 0.94 | (0.06) | 0.09 | 1.84 | 0.21 |
| 30 | State Bank Peer | | | 0.02 | 0.30 | 0.30 | 0.07 | 0.11 | - | 2.92 | 0.22 |
| 31 | State Bank Peer | | | 0.34 | 0.18 | 0.27 | 1.13 | (0.03) | 0.02 | 2.36 | 0.23 |
| 32 | State Bank Peer | | | 0.45 | 0.39 | 0.39 | 1.40 | 0.07 | - | 1.83 | 0.24 |
| 33 | State Bank Peer | | | 0.94 | 0.27 | 0.28 | 1.52 | - | - | 2.40 | 0.24 |
| 34 | State Bank Peer | | | 0.10 | 0.24 | 0.18 | 1.42 | (0.01) | 0.14 | 2.21 | 0.25 |
| 35 | State Bank Peer | | | 0.01 | - | - | 1.49 | 0.04 | 0.27 | 2.39 | 0.27 |
| 36 | State Bank Peer | | | 0.40 | 0.35 | 0.20 | 1.35 | 0.03 | - | 2.88 | 0.28 |
| 37 | State Bank Peer | | | - | - | 0.40 | 1.30 | (0.01) | - | 3.18 | 0.29 |
| 38 | State Bank Peer | | | 0.22 | 0.33 | 0.20 | 0.50 | 0.05 | - | 3.22 | 0.30 |
| 39 | State Bank Peer | | | 0.53 | 0.14 | 0.41 | 1.24 | 0.01 | - | 2.28 | 0.30 |
| 40 | State Bank Peer | | | 0.16 | 0.22 | 0.22 | 1.17 | 0.05 | 0.14 | 3.54 | 0.31 |
| 41 | State Bank Peer | | | 0.20 | 0.26 | 0.52 | 1.51 | - | - | 2.74 | 0.31 |

INDIVIDUAL BANK DATA - RANKED BY ADJ NPA + ADJ 90PD / TOTAL ASSETS

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | 30-89 PD Lns/ Tot Lns and Leases (%) | Noncurrent Lns/ Tot Lns and Leases (%) | Adj Nonperf Lns/ Tot Loans (%) | Reserves/ Adjusted NPAs (%) | Net Chargeoffs / Avg Loans (%) | OREO/ Assets (%) | Adj Texas Ratio (%) | Adj NPA + Adj 90PD/ Tot Assets ² (%) |
|------|-----------------|------|----------------------|--------------------------------------|--|--------------------------------|-----------------------------|--------------------------------|------------------|---------------------|---|
| 42 | State Bank Peer | | | - | - | 0.02 | 1.56 | - | 0.31 | 2.66 | 0.33 |
| 43 | State Bank Peer | | | 0.07 | 0.25 | 0.51 | 0.27 | (0.01) | - | 1.44 | 0.33 |
| 44 | State Bank Peer | | | 0.05 | 0.40 | 0.42 | 1.23 | (0.01) | - | 3.32 | 0.34 |
| 45 | State Bank Peer | | | 0.74 | 0.03 | 0.41 | 1.09 | 0.02 | - | 4.08 | 0.35 |
| 46 | State Bank Peer | | | 0.16 | 1.13 | 0.56 | 1.13 | 0.01 | 0.04 | 3.35 | 0.35 |
| 47 | State Bank Peer | | | 0.51 | 0.67 | 0.74 | 1.61 | (0.02) | 0.01 | 2.25 | 0.36 |
| 48 | State Bank Peer | | | 0.33 | 0.19 | 0.41 | 0.88 | (0.03) | - | 3.65 | 0.36 |
| 49 | State Bank Peer | | | 0.04 | 0.41 | 0.59 | 2.05 | 0.09 | - | 2.28 | 0.36 |
| 50 | State Bank Peer | | | - | 0.36 | 0.51 | 0.97 | - | - | 3.95 | 0.36 |
| 51 | State Bank Peer | | | 0.45 | 0.50 | 0.54 | 1.76 | (0.07) | - | 3.52 | 0.36 |
| 52 | State Bank Peer | | | 0.45 | 0.44 | 0.73 | 1.07 | 0.05 | 0.02 | 2.11 | 0.38 |
| 53 | State Bank Peer | | | 0.10 | 0.51 | 0.51 | 1.51 | (0.02) | - | 3.78 | 0.38 |
| 54 | State Bank Peer | | | 0.20 | 0.10 | 0.17 | 0.78 | 0.05 | 0.23 | 4.23 | 0.38 |
| 55 | State Bank Peer | | | 0.28 | 0.55 | 0.55 | 1.40 | 0.06 | - | 3.56 | 0.38 |
| 56 | State Bank Peer | | | 1.08 | 0.19 | 0.84 | 0.74 | 0.04 | - | 2.63 | 0.39 |
| 57 | State Bank Peer | | | 0.06 | 0.33 | 0.38 | 1.60 | (0.21) | 0.09 | 2.87 | 0.39 |
| 58 | State Bank Peer | | | 0.39 | 0.11 | 0.45 | 0.95 | 0.02 | - | 3.63 | 0.40 |
| 59 | State Bank Peer | | | 1.19 | 0.29 | 0.59 | 1.33 | (0.01) | - | 3.42 | 0.40 |
| 60 | State Bank Peer | | | 0.53 | 1.01 | 1.00 | 0.86 | 0.16 | - | 1.86 | 0.40 |
| 61 | State Bank Peer | | | 0.37 | 0.42 | 0.54 | 0.87 | (0.05) | - | 4.86 | 0.42 |
| 62 | State Bank Peer | | | 0.91 | 0.34 | 0.69 | 1.42 | 0.01 | - | 3.17 | 0.42 |
| 63 | State Bank Peer | | | 0.23 | 0.07 | 0.06 | 1.10 | (0.03) | 0.36 | 2.09 | 0.44 |
| 64 | State Bank Peer | | | 0.51 | 0.32 | 0.14 | 1.23 | (0.07) | 0.32 | 2.97 | 0.44 |
| 65 | State Bank Peer | | | 1.89 | 0.64 | 0.81 | 0.38 | - | - | 3.80 | 0.45 |
| 66 | State Bank Peer | | | - | 0.48 | 0.58 | 1.78 | - | - | 3.90 | 0.45 |
| 67 | State Bank Peer | | | 0.19 | 0.33 | 0.56 | 0.89 | (0.03) | 0.02 | 4.21 | 0.48 |
| 68 | State Bank Peer | | | - | 0.28 | 0.42 | 1.09 | (0.09) | 0.13 | 3.16 | 0.48 |
| 69 | State Bank Peer | | | 0.95 | 0.71 | 0.67 | 1.08 | 0.16 | - | 4.46 | 0.48 |
| 70 | State Bank Peer | | | 0.03 | 0.07 | 0.68 | 0.51 | 0.01 | - | 5.75 | 0.49 |
| 71 | State Bank Peer | | | 0.49 | 0.39 | 0.73 | 2.38 | 0.07 | 0.01 | 3.52 | 0.49 |
| 72 | State Bank Peer | | | 0.67 | 0.08 | 0.62 | 1.11 | 0.03 | - | 5.14 | 0.50 |
| 73 | State Bank Peer | | | 0.40 | 0.12 | 0.70 | 0.92 | 0.11 | 0.03 | 5.51 | 0.50 |
| 74 | State Bank Peer | | | 0.51 | 0.25 | 0.83 | 0.93 | 0.05 | 0.12 | 4.27 | 0.52 |
| 75 | State Bank Peer | | | 0.16 | 0.30 | 0.56 | 1.02 | (0.02) | 0.18 | 4.87 | 0.54 |
| 76 | State Bank Peer | | | 0.10 | 0.84 | 0.66 | 1.48 | 0.01 | 0.01 | 4.24 | 0.57 |
| 77 | State Bank Peer | | | 0.72 | 0.96 | 1.00 | 1.55 | 0.07 | 0.02 | 4.80 | 0.57 |
| 78 | State Bank Peer | | | - | 0.95 | 0.95 | 2.03 | 0.08 | 0.08 | 5.09 | 0.57 |
| 79 | State Bank Peer | | | 0.13 | 0.60 | 0.78 | 1.03 | 0.14 | 0.04 | 7.48 | 0.57 |
| 80 | State Bank Peer | | | 0.49 | 0.60 | 0.73 | 1.38 | 0.01 | - | 4.26 | 0.58 |
| 81 | State Bank Peer | | | 0.41 | 0.39 | 0.70 | 1.04 | - | 0.04 | 5.36 | 0.59 |

INDIVIDUAL BANK DATA - RANKED BY ADJ NPA + ADJ 90PD / TOTAL ASSETS

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | 30-89 PD Lns/ Tot Lns and Leases (%) | Noncurrent Lns/ Tot Lns and Leases (%) | Adj Nonperf Lns/ Tot Loans (%) | Reserves/ Adjusted NPAs (%) | Net Chargeoffs / Avg Loans (%) | OREO/ Assets (%) | Adj Texas Ratio (%) | Adj NPA + Adj 90PD/ Tot Assets ² (%) |
|------------|-------------------|------|----------------------|--------------------------------------|--|--------------------------------|-----------------------------|--------------------------------|------------------|---------------------|---|
| 82 | State Bank Peer | | | - | 0.80 | 0.80 | 1.38 | 0.13 | 0.07 | 5.25 | 0.59 |
| 83 | State Bank Peer | | | 0.44 | 0.03 | 0.67 | 1.40 | 0.06 | - | 4.30 | 0.60 |
| 84 | State Bank Peer | | | 0.49 | 0.62 | 0.75 | 1.10 | (0.01) | 0.03 | 6.10 | 0.61 |
| 85 | State Bank Peer | | | 0.29 | 0.56 | 0.83 | 0.94 | 0.05 | 0.01 | 5.95 | 0.61 |
| 86 | State Bank Peer | | | 0.64 | 0.51 | 0.80 | 1.25 | 0.06 | 0.07 | 5.68 | 0.62 |
| 87 | State Bank Peer | | | 0.28 | 0.45 | 0.79 | 1.23 | 0.28 | 0.11 | 4.66 | 0.63 |
| 88 | State Bank Peer | | | 0.01 | 0.72 | 0.81 | 1.25 | 0.01 | - | 4.91 | 0.64 |
| 89 | State Bank Peer | | | 0.35 | 0.29 | 0.29 | 1.12 | 0.24 | 0.42 | 6.20 | 0.65 |
| 90 | State Bank Peer | | | 1.27 | 0.38 | 1.00 | 2.17 | (0.05) | - | 5.01 | 0.66 |
| 91 | State Bank Peer | | | 1.56 | - | 1.19 | 1.53 | 0.01 | - | 4.30 | 0.66 |
| 92 | State Bank Peer | | | 0.34 | 0.91 | 1.17 | 1.39 | 0.01 | 0.01 | 4.53 | 0.67 |
| 93 | State Bank Peer | | | 0.25 | 0.78 | 0.81 | 1.16 | 0.03 | 0.04 | 7.14 | 0.67 |
| 94 | State Bank Peer | | | 1.34 | 0.04 | 0.88 | 1.36 | - | 0.02 | 5.15 | 0.68 |
| 95 | State Bank Peer | | | 0.50 | 0.80 | 0.82 | 1.41 | - | - | 5.57 | 0.70 |
| 96 | State Bank Peer | | | 0.03 | 0.56 | 0.99 | 1.57 | (0.08) | - | 7.04 | 0.74 |
| 97 | State Bank Peer | | | 0.05 | 0.09 | 1.09 | 1.96 | 0.02 | 0.02 | 6.14 | 0.74 |
| 98 | State Bank Peer | | | 0.09 | 0.43 | 0.79 | 0.87 | (0.02) | 0.11 | 3.61 | 0.74 |
| 99 | State Bank Peer | | | 0.32 | 0.80 | 0.88 | 1.29 | 0.10 | - | 6.06 | 0.75 |
| 100 | State Bank Peer | | | 0.03 | 0.49 | 0.85 | 1.12 | - | - | 6.40 | 0.75 |
| 101 | State Bank Peer | | | 0.16 | 0.36 | 0.95 | 1.05 | 0.10 | 0.03 | 3.91 | 0.76 |
| 102 | State Bank Peer | | | 0.42 | 1.29 | 1.11 | 0.96 | 0.05 | 0.02 | 7.65 | 0.76 |
| 103 | State Bank Peer | | | 0.14 | 0.65 | 1.04 | 1.61 | 0.22 | - | 5.32 | 0.76 |
| 104 | State Bank Peer | | | 0.50 | 0.42 | 1.10 | 1.32 | (0.13) | 0.01 | 7.65 | 0.76 |
| 105 | State Bank Peer | | | 1.09 | - | 0.33 | 1.07 | - | 0.53 | 7.27 | 0.77 |
| 106 | State Bank Peer | | | 0.16 | 0.47 | 0.71 | 0.82 | (0.02) | 0.21 | 6.78 | 0.78 |
| 107 | State Bank Peer | | | 0.53 | 1.03 | 0.97 | 1.15 | 0.02 | 0.07 | 6.33 | 0.78 |
| 108 | State Bank Peer | | | 0.06 | 0.24 | 1.60 | 2.00 | (0.31) | 0.01 | 6.21 | 0.80 |
| 109 | State Bank Peer | | | 0.15 | - | 0.99 | 1.96 | 0.22 | 0.02 | 6.15 | 0.80 |
| 110 | State Bank Peer | | | 0.29 | 0.32 | 1.02 | 1.51 | 0.07 | - | 4.07 | 0.82 |
| 111 | State Bank Peer | | | 0.31 | 0.99 | 1.05 | 1.18 | 0.03 | 0.02 | 3.81 | 0.83 |
| 113 | State Bank Peer | | | 0.05 | 0.05 | 1.24 | 1.54 | (0.03) | - | 5.59 | 0.87 |
| 112 | First Bank | | 442,712 | 1.55 | 0.88 | 0.95 | 0.90 | 0.12 | 0.15 | 9.51 | 0.84 |
| 114 | State Bank Peer | | | 0.93 | 1.49 | 1.49 | 0.44 | - | 0.08 | 6.46 | 0.92 |
| 115 | State Bank Peer | | | 2.99 | 1.56 | 1.56 | 1.34 | 0.15 | - | 6.47 | 0.92 |
| 116 | State Bank Peer | | | 0.07 | 0.71 | 1.67 | 2.81 | (0.14) | - | 4.60 | 0.95 |
| 117 | State Bank Peer | | | 0.29 | - | - | 1.13 | 0.29 | 0.99 | 8.13 | 0.99 |
| 118 | State Bank Peer | | | 1.28 | 1.12 | 1.12 | 1.27 | 0.09 | 0.27 | 9.17 | 0.99 |
| 119 | State Bank Peer | | | 0.30 | - | 0.51 | 0.70 | 0.27 | 0.71 | 9.74 | 0.99 |
| 120 | State Bank Peer | | | 0.05 | 0.36 | 1.57 | 1.86 | (0.17) | 0.04 | 9.17 | 1.03 |
| 121 | State Bank Peer | | | 0.38 | 0.46 | 1.43 | 1.46 | (0.35) | - | 7.05 | 1.03 |

INDIVIDUAL BANK DATA - RANKED BY ADJ NPA + ADJ 90PD / TOTAL ASSETS

¹ Ranked high to low ² Ranked low to high

| Rank | Institution | City | Total Assets (\$000) | 30-89 PD Lns/ Tot Lns and Leases (%) | Noncurrent Lns/ Tot Lns and Leases (%) | Adj Nonperf Lns/ Tot Loans (%) | Reserves/ Adjusted NPAs (%) | Net Chargeoffs / Avg Loans (%) | OREO/ Assets (%) | Adj Texas Ratio (%) | Adj NPA + Adj 90PD/ Tot Assets ² (%) |
|------|-----------------|------|----------------------|--------------------------------------|--|--------------------------------|-----------------------------|--------------------------------|------------------|---------------------|---|
| 122 | State Bank Peer | | | 0.03 | 0.96 | 1.70 | 1.53 | (0.08) | - | 10.04 | 1.04 |
| 123 | State Bank Peer | | | 0.01 | 0.05 | 0.06 | 1.37 | (0.03) | 1.03 | 8.53 | 1.06 |
| 124 | State Bank Peer | | | 0.94 | 1.27 | - | 0.45 | 0.16 | 0.39 | 12.36 | 1.09 |
| 125 | State Bank Peer | | | 1.13 | 1.62 | 1.10 | 1.44 | 0.19 | 0.40 | 11.31 | 1.13 |
| 126 | State Bank Peer | | | 0.57 | 1.68 | 1.06 | 0.72 | 0.37 | - | 9.81 | 1.14 |
| 127 | State Bank Peer | | | 0.09 | 1.08 | 1.27 | 1.04 | (0.03) | 0.07 | 11.31 | 1.16 |
| 128 | State Bank Peer | | | 0.13 | 0.81 | 2.23 | 1.49 | (0.05) | - | 11.26 | 1.17 |
| 129 | State Bank Peer | | | 0.47 | 0.50 | 1.90 | 2.31 | 0.30 | 0.01 | 7.37 | 1.18 |
| 130 | State Bank Peer | | | 0.17 | - | 1.56 | 1.96 | (0.01) | - | 9.18 | 1.19 |
| 131 | State Bank Peer | | | 1.32 | 1.13 | 1.55 | 1.42 | 0.13 | 0.06 | 11.35 | 1.20 |
| 132 | State Bank Peer | | | 1.15 | 1.56 | 1.30 | 1.26 | 0.24 | 0.13 | 10.99 | 1.21 |
| 133 | State Bank Peer | | | 1.13 | 0.81 | 1.25 | 0.76 | 0.05 | 0.20 | 12.62 | 1.22 |
| 134 | State Bank Peer | | | 0.27 | 0.16 | 1.75 | 0.79 | 0.10 | 0.09 | 13.07 | 1.23 |
| 135 | State Bank Peer | | | 0.13 | 2.87 | 2.87 | 1.93 | - | 0.11 | 10.10 | 1.26 |
| 136 | State Bank Peer | | | 0.34 | 0.48 | 1.97 | 1.21 | (0.03) | 0.01 | 11.13 | 1.28 |
| 137 | State Bank Peer | | | 0.03 | 1.44 | 1.42 | 0.86 | 0.16 | 0.13 | 12.87 | 1.28 |
| 138 | State Bank Peer | | | 1.12 | 1.69 | 2.18 | 1.46 | 0.04 | - | 9.28 | 1.30 |
| 139 | State Bank Peer | | | 0.14 | 0.67 | 1.64 | 1.15 | 0.04 | - | 10.39 | 1.31 |
| 140 | State Bank Peer | | | 0.13 | 0.50 | 1.12 | 1.13 | 0.01 | 0.41 | 11.84 | 1.37 |
| 141 | State Bank Peer | | | 0.08 | 1.31 | 1.86 | 0.75 | 0.21 | 0.15 | 10.81 | 1.38 |
| 142 | State Bank Peer | | | 0.10 | 0.33 | 1.76 | 1.15 | 0.08 | 0.05 | 14.41 | 1.44 |
| 143 | State Bank Peer | | | 0.03 | 1.28 | 1.80 | 1.46 | 0.06 | - | 10.31 | 1.46 |
| 144 | State Bank Peer | | | 0.16 | 1.52 | 1.52 | 0.83 | 0.12 | 0.38 | 12.56 | 1.54 |
| 145 | State Bank Peer | | | 2.17 | 1.22 | 2.08 | 1.20 | - | 0.03 | 5.36 | 1.58 |
| 146 | State Bank Peer | | | 0.20 | 1.54 | 1.96 | 1.38 | (0.07) | - | 13.25 | 1.61 |
| 147 | State Bank Peer | | | 0.64 | 1.52 | 1.52 | 1.57 | - | 0.46 | 13.40 | 1.62 |
| 148 | State Bank Peer | | | 0.90 | 2.11 | 2.23 | 1.81 | 0.18 | 0.03 | 13.27 | 1.63 |
| 149 | State Bank Peer | | | 4.36 | 0.99 | 0.99 | 0.88 | 0.66 | 0.89 | 13.99 | 1.63 |
| 150 | State Bank Peer | | | 1.20 | 1.22 | 2.81 | 2.17 | - | 0.05 | 3.56 | 1.67 |
| 151 | State Bank Peer | | | 0.52 | 0.92 | 1.82 | 0.28 | 0.08 | 0.08 | 11.31 | 1.68 |
| 152 | State Bank Peer | | | 0.38 | 0.69 | 2.30 | 2.01 | 0.46 | 0.17 | 12.81 | 1.72 |
| 153 | State Bank Peer | | | 0.08 | 0.86 | 1.98 | 1.00 | 0.01 | 0.20 | 8.92 | 1.73 |
| 154 | State Bank Peer | | | 0.27 | 0.62 | 2.50 | 2.69 | (0.02) | 0.12 | 10.68 | 1.73 |
| 155 | State Bank Peer | | | 0.29 | 0.35 | 1.97 | 1.30 | - | 0.06 | 14.35 | 1.75 |
| 156 | State Bank Peer | | | 0.20 | 0.33 | 1.70 | 0.62 | 0.30 | 0.45 | 21.66 | 1.75 |
| 157 | State Bank Peer | | | 0.99 | 0.49 | 0.49 | 0.49 | 0.40 | 1.33 | 35.56 | 1.76 |
| 158 | State Bank Peer | | | 0.65 | 0.33 | 2.10 | 1.45 | 0.07 | 0.08 | 14.36 | 1.76 |
| 159 | State Bank Peer | | | 0.65 | 1.67 | 2.14 | 1.11 | 0.67 | 0.02 | 16.26 | 1.78 |
| 160 | State Bank Peer | | | 3.33 | 1.54 | 2.42 | 0.96 | 0.06 | - | 16.77 | 1.86 |