



2016 Seifried & Brew Top 15th Percentile

What is the secret of an S&B Top 15th Percentile Bank? The secret is the optimum balance of risk and reward. Seifried & Brew ranks every community bank across the nation with our proprietary S&B Total Risk Index. This index models capital risk, credit risk, earnings at risk, liquidity risk, and national/regional economic risk. The S&B Risk/Return Composite Index balances each community bank's risk ranking with their return on assets and return on equity. The S&B Top 15th Percentile Banks are inclusive of community banks with assets between \$10 million to \$30 billion, that have excelled in 2016.

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

