

ROA Subchapter S Banks — \$75 million or less in assets

	Institution Name	City, State	ROA
1	Goodfield State Bank	Goodfield, IL	4.25
1	The Peoples State Bank	Cherryvale, KS	4.25
3	The Gary State Bank	Gary, MN	2.82
4	The Bank of Wyandotte	Wyandotte, OK	2.63
5	The Morris State Bank	Morris, OK	2.54
6	The Cowboy Bank of Texas	Maypearl, TX	2.36
7	Peoples State Bank	Summit, SD	2.35
8	Lowry State Bank	Lowry, MN	2.34
9	Tustin Community Bank	Tustin, CA	2.30
10	Beauregard FSB	DeRidder, LA	2.29
10	Liberty State Bank	Powers Lake, ND	2.29
12	Nebraska State Bank	Oshkosh, NE	2.26
12	Quality Bank	Page, ND	2.26
14	Bank of Glen Ullin	Glen Ullin, ND	2.25
15	Lusk State Bank	Lusk, WY	2.24
15	Farmers and Merchants Bank of Kendall	Kendall, WI	2.24
17	Fannin Bank	Bonham, TX	2.18
18	First State Bank of Beecher City	Beecher City, IL	2.16
19	Oak Creek Valley Bank	Valparaiso, NE	2.15
19	The Buffalo Ridge Bank	Beardsley, MN	2.15

ROA Subchapter S Banks — \$75-150 million in assets

	Institution Name	City, State	ROA
1	Citizens State Bank of La Crosse	La Crosse, WI	3.45
2	Corydon State Bank	Corydon, IA	3.40
3	Wells Bank of Platte City	Platte City, MO	2.98
4	The First National Bank of Ely	Ely, NV	2.94
5	Bank of Galesville	Galesville, WI	2.90
6	The State Bank of Wynnewood	Wynnewood, OK	2.87
7	Murphy Bank	Fresno, CA	2.79
8	Security State Bank	Sutherland, IA	2.68
9	State Bank of New Richland	New Richland, MN	2.59
10	Solon State Bank	Solon, IA	2.54
11	The Farmers and Merchants National Bank of Fairview	Fairview, OK	2.53
12	Brunswick State Bank	Brunswick, NE	2.51
13	Farmers and Merchants State Bank	Plankinton, SD	2.48
14	Bank of Ohio County, Inc.	Beaver Dam, KY	2.46
14	NOA Bank	Duluth, GA	2.46
16	Central State Bank	Clayton, IL	2.42
17	Ultima Bank Minnesota	Fosston, MN	2.40
18	Farmers State Bank of Adams	Adams, MN	2.33
19	Heartland State Bank	Redfield, SD	2.32
20	Peoples Community State Bank	Doniphan, MO	2.27

ROE Subchapter S Banks — \$75 million or less in assets

	Institution Name	City, State	ROE
1	Goodfield State Bank	Goodfield, IL	31.75
2	The Bank of Wyandotte	Wyandotte, OK	29.19
3	The Morris State Bank	Morris, OK	28.94
4	The Cowboy Bank of Texas	Maypearl, TX	26.27
5	Lowry State Bank	Lowry, MN	26.03
6	Fannin Bank	Bonham, TX	25.52
7	The Buffalo Ridge Bank	Beardsley, MN	25.36
8	Prairie Sun Bank	Milan, MN	25.25
9	Quality Bank	Page, ND	25.15
10	Almena State Bank	Almena, KS	24.79
11	Liberty State Bank	Powers Lake, ND	24.35
12	Tri Valley Bank	Talmage, NE	24.17
13	Nebraska State Bank	Oshkosh, NE	23.41
14	Lusk State Bank	Lusk, WY	22.19
15	Bank of Commerce	Chouteau, OK	20.97
16	Peoples State Bank	Summit, SD	20.92
17	Jonesburg State Bank	Jonesburg, MO	20.87
18	Citizens Bank	Amsterdam, MO	20.63
19	The Gary State Bank	Gary, MN	20.02
20	Bank of Glen Ullin	Glen Ullin, ND	19.67

ROE Subchapter S Banks — \$75-150 million in assets

	Institution Name	City, State	ROE
1	Citizens State Bank of La Crosse	La Crosse, WI	39.73
2	The State Bank of Geneva	Geneva, IL	32.79
3	Security State Bank	Sutherland, IA	31.21
4	Wells Bank of Platte City	Platte City, MO	31.00
5	Brunswick State Bank	Brunswick, NE	26.81
6	The First National Bank of Ely	Ely, NV	26.73
7	State Bank of New Richland	New Richland, MN	26.69
8	Ultima Bank Minnesota	Fosston, MN	26.66
9	Farmers and Merchants State Bank	Plankinton, SD	26.21
10	Bank of Milton	Milton, WI	25.66
11	Security State Bank	Ansley, NE	24.21
12	Heartland State Bank	Redfield, SD	23.53
13	PrinsBank	Prinsburg, MN	23.49
14	Union Bank of Blair	Blair, WI	23.00
15	Lamar Bank and Trust Company	Lamar, MO	22.93
16	Great Plains Bank	Eureka, SD	22.47
17	Corydon State Bank	Corydon, IA	22.21
18	Progressive Ozark Bank, Federal Savings Bank	Salem, MO	22.05
19	The City National Bank of Colorado City	Colorado City, TX	21.80
20	The Montezuma State Bank	Montezuma, KS	21.62

ROA Subchapter S Banks — \$150-300 million in assets

	Institution Name	City, State	ROA
1	Farmers Savings Bank	Colesburg, IA	3.11
2	Prime Bank	Edmond, OK	3.06
3	Texas Bank	Brownwood, TX	3.05
4	Points West Community Bank	Julesburg, CO	2.95
5	Heartland Bank	Bryant, AR	2.90
6	Regional Missouri Bank	Marceline, MO	2.75
7	Farmers Exchange Bank	Cherokee, OK	2.59
8	Farmers and Merchants State Bank of Pierz	Pierz, MN	2.57
9	Premier Bank	Rock Valley, IA	2.55
9	First National Bank in Philip	Philip, SD	2.55
11	United Community Bank of North Dakota	Leeds, ND	2.52
12	The Bank of Advance	Advance, MO	2.47
13	Bank of Rantoul	Rantoul, IL	2.45
14	Peoples Bank	Mendenhall, MS	2.40
15	Southwest Capital Bank	Las Vegas, NM	2.37
16	First Bank, Upper Michigan	Gladstone, MI	2.34
17	Community National Bank	Seneca, KS	2.32
18	Bank of DeSoto, National Association	Desoto, TX	2.31
18	Western Bank	Artesia, NM	2.31
18	FirstBank	Antlers, OK	2.31

ROA Subchapter S Banks — \$300-500 million in assets

	Institution Name	City, State	ROA
1	Live Oak Banking Company	Wilmington, NC	6.19
2	Benchmark Bank	Plano, TX	4.25
3	Volunteer State Bank	Portland, TN	4.13
4	The Bank of Hemet	Hemet, CA	2.88
5	St. Martin Bank and Trust Company	Saint Martinville, LA	2.78
5	The Yellowstone Bank	Laurel, MT	2.78
7	Great Plains National Bank	Elk City, OK	2.74
8	Crockett National Bank	San Angelo, TX	2.60
9	American State Bank & Trust Company of Williston	Williston, ND	2.40
10	Exchange Bank	Gibbon, NE	2.35
11	Plains Commerce Bank	Aberdeen, SD	2.32
12	HNB National Bank	Hannibal, MO	2.31
13	Midwest Bank	Detroit Lakes, MN	2.29
13	The Bank	Oberlin, KS	2.29
15	Community Bank of Louisiana	Mansfield, LA	2.17
16	Farmers State Bank	Waterloo, IA	2.16
16	BankSouth	Greensboro, GA	2.16
18	Citizens State Bank	Monticello, IA	2.03
19	Morris Bank	Dublin, GA	1.99
20	Peoples Bank	Rock Valley, IA	1.98

ROE Subchapter S Banks — \$150-300 million in assets

	Institution Name	City, State	ROE
1	Farmers Savings Bank	Colesburg, IA	32.58
2	Prime Bank	Edmond, OK	31.87
3	Community Bank	Longview, TX	30.72
4	Regional Missouri Bank	Marceline, MO	29.03
5	Points West Community Bank	Julesburg, CO	28.93
6	United Community Bank of North Dakota	Leeds, ND	28.83
7	FirstBank	Antlers, OK	28.11
8	Farmers Exchange Bank	Cherokee, OK	25.91
9	Guaranty Bank & Trust Company of Delhi	Delhi, LA	24.46
10	Southwest Capital Bank	Las Vegas, NM	24.18
11	Bank of Rantoul	Rantoul, IL	24.02
12	Peoples Bank	Mendenhall, MS	23.81
13	Premier Bank	Rock Valley, IA	23.26
14	Bank of DeSoto, National Association	Desoto, TX	23.02
15	Farmers and Merchants State Bank of Pierz	Pierz, MN	22.95
16	Western Bank	Artesia, NM	22.85
17	Texas Bank	Brownwood, TX	22.83
18	The Union Bank of Mena	Mena, AR	22.78
19	First National Bank	Ruston, LA	22.61
20	Bank of Montgomery	Montgomery, LA	22.48

ROE Subchapter S Banks — \$300-500 million in assets

	Institution Name	City, State	ROE
1	Live Oak Banking Company	Wilmington, NC	54.43
2	Volunteer State Bank	Portland, TN	43.85
3	Benchmark Bank	Plano, TX	34.39
4	Great Plains National Bank	Elk City, OK	29.52
5	American State Bank & Trust Company of Williston	Williston, ND	28.84
6	Farmers State Bank	Waterloo, IA	25.82
7	Midwest Bank	Detroit Lakes, MN	25.25
8	Crockett National Bank	San Angelo, TX	24.78
9	The Bank of Hemet	Hemet, CA	24.33
10	St. Martin Bank and Trust Company	Saint Martinville, LA	24.20
11	Exchange Bank	Gibbon, NE	23.16
12	The Bank	Oberlin, KS	22.77
13	Western Commerce Bank	Carlsbad, NM	22.43
14	Community Bank of Louisiana	Mansfield, LA	22.06
15	BankSouth	Greensboro, GA	21.83
16	HNB National Bank	Hannibal, MO	21.31
17	Republic Bank & Trust	Norman, OK	20.91
18	Coastal Commerce Bank	Houma, LA	20.37
19	First National Bank & Trust Company of Williston	Williston, ND	20.23
20	Wallis State Bank	Wallis, TX	19.30

ROA Subchapter S Banks — \$500 million - \$1 billion in assets

	Institution Name	City, State	ROA
1	National Bank of Kansas City	Overland Park, KS	5.20
2	First Financial Bank	El Dorado, AR	3.41
3	Clayton Bank and Trust	Knoxville, TN	3.08
4	Charter Bank Eau Claire	Eau Claire, WI	2.49
5	American State Bank	Sioux Center, IA	2.48
6	Kansas State Bank of Manhattan	Manhattan, KS	2.43
7	First Bank of Berne	Berne, IN	2.40
8	Choice Financial Group	Grand Forks, ND	2.38
9	Five Star Bank	Rocklin, CA	2.32
10	Dakota Community Bank & Trust, National Association	Hebron, ND	2.25
10	Quail Creek Bank, National Association	Oklahoma City, OK	2.25
12	First National Bank of Central Texas	Waco, TX	2.21
13	Sabine State Bank and Trust Company	Many, LA	2.10
14	The Paducah Bank and Trust Company	Paducah, KY	2.05
15	The Citizens National Bank of Bluffton	Bluffton, OH	2.04
16	Pinnacle Bank	Keene, TX	2.00
16	Starion Financial	Bismarck, ND	2.00
18	Citizens National Bank of Texas	Waxahachie, TX	1.98
19	Armstrong Bank	Muskogee, OK	1.96
20	Security Bank	Midland, TX	1.89

ROA Subchapter S Banks — More than \$1 billion in assets

	Institution Name	City, State	ROA
1	Stearns Bank National Association	Saint Cloud, MN	4.52
2	Heartland Bank and Trust Company	Bloomington, IL	3.11
3	InterBank	Oklahoma City, OK	2.59
4	Amarillo National Bank	Amarillo, TX	2.28
5	WestStar Bank	El Paso, TX	2.26
6	Woodforest National Bank	The Woodlands, TX	2.20
7	Stockman Bank of Montana	Miles City, MT	2.11
8	Pinnacle Bank	Elkhorn, NE	1.81
9	First International Bank & Trust	Watford City, ND	1.80
10	United Bank of Iowa	Ida Grove, IA	1.78
11	Bank of Colorado	Fort Collins, CO	1.66
12	First Citizens National Bank	Mason City, IA	1.61
13	Guaranty Bond Bank, National Association	Mount Pleasant, TX	1.52
14	Morton Community Bank	Morton, IL	1.51
15	First PREMIER Bank	Sioux Falls, SD	1.46
16	Independent Bank	McKinney, TX	1.40
17	Jefferson Bank	San Antonio, TX	1.33
18	Sunflower Bank, National Association	Salina, KS	1.26
19	American Bank, National Association	Corpus Christi, TX	1.25
20	Country Club Bank	Kansas City, MO	1.23

ROE Subchapter S Banks — \$500 million - \$1 billion in assets

	Institution Name	City, State	ROE
1	National Bank of Kansas City	Overland Park, KS	44.93
2	First Financial Bank	El Dorado, AR	35.12
3	Dakota Community Bank & Trust, National Association	Hebron, ND	29.94
4	First National Bank of Central Texas	Waco, TX	27.31
5	Kansas State Bank of Manhattan	Manhattan, KS	25.95
6	First Bank of Berne	Berne, IN	25.75
7	Five Star Bank	Rocklin, CA	23.33
8	Quail Creek Bank, National Association	Oklahoma City, OK	23.29
9	Sabine State Bank and Trust Company	Many, LA	23.18
10	Choice Financial Group	Grand Forks, ND	22.76
11	American State Bank	Sioux Center, IA	22.16
12	Clayton Bank and Trust	Knoxville, TN	22.01
13	Starion Financial	Bismarck, ND	21.83
14	Missouri Bank and Trust Company of Kansas City	Kansas City, MO	21.82
15	The Citizens National Bank of Bluffton	Bluffton, OH	21.53
16	First Command Bank	Fort Worth, TX	21.23
17	First American Bank	Artesia, NM	18.75
18	Citizens National Bank of Texas	Waxahachie, TX	17.88
19	Pioneer Bank & Trust	Spearfish, SD	17.60
20	Charter Bank Eau Claire	Eau Claire, WI	17.13

ROE Subchapter S Banks — More than \$1 billion in assets

	Institution Name	City, State	ROE
1	WestStar Bank	El Paso, TX	25.60
2	Heartland Bank and Trust Company	Bloomington, IL	25.32
3	Stearns Bank National Association	Saint Cloud, MN	24.95
4	Woodforest National Bank	The Woodlands, TX	23.10
5	Amarillo National Bank	Amarillo, TX	21.32
6	Stockman Bank of Montana	Miles City, MT	21.19
7	First International Bank & Trust	Watford City, ND	20.18
8	InterBank	Oklahoma City, OK	18.26
9	United Bank of Iowa	Ida Grove, IA	17.59
10	Pinnacle Bank	Elkhorn, NE	17.24
11	Jefferson Bank	San Antonio, TX	16.55
12	Guaranty Bond Bank, National Association	Mount Pleasant, TX	15.83
13	Bank of Colorado	Fort Collins, CO	15.53
14	Independent Bank	McKinney, TX	14.61
15	Country Club Bank	Kansas City, MO	14.23
16	Morton Community Bank	Morton, IL	13.73
17	First Citizens National Bank	Mason City, IA	13.56
18	American Bank, National Association	Corpus Christi, TX	13.53
19	First National Bank Texas	Killeen, TX	12.96
20	Sunflower Bank, National Association	Salina, KS	11.98

ROA Subchapter C Banks — \$75 million or less in assets

	Institution Name	City, State	ROA
1	The Philadelphia Trust Company	Philadelphia, PA	12.49
2	First Western Federal Savings Bank	Rapid City, SD	3.07
3	State Guaranty Bank	Okeene, OK	2.90
4	State Bank of Schaller	Schaller, IA	2.75
5	Woodland Bank	Grand Rapids, MN	2.34
6	American Exchange Bank	Lindsay, OK	2.16
7	The Hershey State Bank	Hershey, NE	1.98
8	Mid-America Bank	Baldwin City, KS	1.83
9	The Bank of Protection	Protection, KS	1.72
10	McClave State Bank	McClave, CO	1.58
11	The Santa Anna National Bank	Santa Anna, TX	1.57
12	Peoples-Webster County Bank	Red Cloud, NE	1.51
13	Southwest National Bank	Weatherford, OK	1.49
14	Bank of Brewton	Brewton, AL	1.46
14	Commercial State Bank	Republican City, NE	1.46
16	Benton County State Bank	Blairstown, IA	1.45
16	The First National Bank of Hooker	Hooker, OK	1.45
18	Indiana Business Bank	Indianapolis, IN	1.42
19	The First National Bank of Ava	Ava, IL	1.38
20	The Farmers & Merchants Bank	Waterloo, AL	1.34
20	Currie State Bank	Currie, MN	1.34
20	Bank of Halls	Halls, TN	1.34
20	Greensburg State Bank	Greensburg, KS	1.34

ROA Subchapter C Banks — \$75-150 million in assets

	Institution Name	City, State	ROA
1	Main Street Bank	Bingham Farms, MI	3.58
2	Spring Bank	Bronx, NY	2.48
3	West Town Savings Bank	Cicero, IL	2.42
4	Lotus Bank	Novi, MI	2.08
5	Security First National Bank of Hugo	Hugo, OK	2.04
6	Jersey State Bank	Jerseyville, IL	1.97
7	Mid America Bank & Trust Company	Dixon, MO	1.91
8	The Farmers Bank	Hardinsburg, KY	1.89
8	The Jefferson Bank	Fayette, MS	1.89
10	Rocky Mountain Bank & Trust Florence	Florence, CO	1.78
11	Bank of Cairo and Moberly	Moberly, MO	1.69
11	The Merchants & Citizens Bank	Mc Rae, GA	1.69
13	Finance and Thrift Company	Porterville, CA	1.68
14	Citizens Savings Bank	Spillville, IA	1.60
14	Citizens Bank of Charleston	Charleston, MO	1.60
16	The Village Bank	Saint George, UT	1.58
17	Security State Bank of Wewoka, Oklahoma	Wewoka, OK	1.57
18	USNY Bank	Geneva, NY	1.56
19	Huron Valley State Bank	Milford, MI	1.54
20	The Farmers and Merchants Bank	Caldwell, OH	1.53

ROE Subchapter C Banks — \$75 million or less in assets

	Institution Name	City, State	ROE
1	State Bank of Schaller	Schaller, IA	24.17
2	State Guaranty Bank	Okeene, OK	23.70
3	Woodland Bank	Grand Rapids, MN	20.75
4	The Philadelphia Trust Company	Philadelphia, PA	20.32
5	American Exchange Bank	Lindsay, OK	18.93
6	First Western Federal Savings Bank	Rapid City, SD	18.75
7	Mid-America Bank	Baldwin City, KS	18.44
8	First State Bank	Danville, VA	16.93
9	The Bank of Protection	Protection, KS	16.13
10	Bank of Lindsay	Lindsay, NE	15.23
11	Premier Bank	Denver, CO	15.21
12	McClave State Bank	McClave, CO	14.67
13	Currie State Bank	Currie, MN	14.39
14	Table Rock Community Bank	Kimberling City, MO	14.35
15	Ericson State Bank	Ericson, NE	13.80
16	Farmers State Bank	Carroll, NE	13.70
17	The Hershey State Bank	Hershey, NE	13.38
18	The Farmers and Merchants State Bank of Argonia	Argonia, KS	13.24
19	The First National Bank of Lindsay	Lindsay, OK	12.64
20	The First State Bank	Boise City, OK	11.89

ROE Subchapter C Banks — \$75-150 million in assets

	Institution Name	City, State	ROE
1	Main Street Bank	Bingham Farms, MI	42.69
2	Rocky Mountain Bank & Trust Florence	Florence, CO	38.82
3	West Town Savings Bank	Cicero, IL	25.94
4	Security First National Bank of Hugo	Hugo, OK	24.75
5	University Bank	Ann Arbor, MI	21.77
6	Spring Bank	Bronx, NY	20.19
7	Jersey State Bank	Jerseyville, IL	19.67
8	The Village Bank	Saint George, UT	18.53
9	Community Bank	Bristow, OK	18.25
10	Lotus Bank	Novi, MI	17.03
11	Mid America Bank & Trust Company	Dixon, MO	16.78
12	USNY Bank	Geneva, NY	16.68
13	Community Bank of Oelwein	Oelwein, IA	15.74
14	Citizens Bank & Trust Company	Saint Paul, NE	15.61
15	People's Bank of Seneca	Seneca, MO	15.34
16	Grandview Bank	Grandview, TX	14.59
17	The Union Bank	Beulah, ND	14.41
18	Keokuk County State Bank	Sigourney, IA	14.31
19	Security State Bank of Wewoka	Wewoka, OK	13.72
20	Cleveland State Bank	Cleveland, WI	13.64

ROA Subchapter C Banks — \$150-300 million in assets

	Institution Name	City, State	ROA
1	Bank of England	England, AR	3.25
2	Seacoast Commerce Bank	San Diego, CA	2.50
3	NewBank	Flushing, NY	2.47
4	Verity Bank	Winder, GA	2.26
5	The Business Bank	Minnetonka, MN	1.89
6	Titonka Savings Bank	Titonka, IA	1.85
7	American Bank	Fond du Lac, WI	1.81
8	Western Capital Bank	Boise, ID	1.80
9	The Bank of Old Monroe	Old Monroe, MO	1.76
10	Central Valley Bank	Yakima, WA	1.70
11	First Community Bank of Plainfield	Plainfield, IL	1.69
12	Henderson State Bank	Henderson, NE	1.67
13	Choice Bank	Oshkosh, WI	1.64
14	First Commons Bank, National Association	Newton Center, MA	1.62
15	AMG National Trust Bank	Boulder, CO	1.60
15	Gateway Bank of Southwest Florida	Sarasota, FL	1.60
17	The Citizens Bank of Winfield	Winfield, AL	1.59
18	Treynor State Bank	Treynor, IA	1.57
18	Evolve Bank & Trust	Memphis, TN	1.57
20	Madison County Bank	Madison, NE	1.52

ROE Subchapter C Banks — \$150-300 million in assets

	Institution Name	City, State	ROE
1	Bank of England	England, AR	31.25
2	Oxford Bank	Oxford, MI	23.19
3	The Business Bank	Minnetonka, MN	22.34
4	NewBank	Flushing, NY	21.72
5	Verity Bank	Winder, GA	21.33
6	Seacoast Commerce Bank	San Diego, CA	19.29
7	Treynor State Bank	Treynor, IA	18.25
8	Henderson State Bank	Henderson, NE	18.21
9	Gibbsland Bank & Trust Company	Gibbsland, LA	17.10
10	AMG National Trust Bank	Boulder, CO	17.02
11	Choice Bank	Oshkosh, WI	16.94
12	The Eastman National Bank of Newkirk	Newkirk, OK	16.63
13	Evolve Bank & Trust	Memphis, TN	16.32
14	Gateway Bank of Southwest Florida	Sarasota, FL	16.29
15	Central Valley Bank	Yakima, WA	16.25
16	Titonka Savings Bank	Titonka, IA	16.13
16	The Karnes County National Bank of Karnes City	Karnes City, TX	16.13
18	The Bank of Old Monroe	Old Monroe, MO	15.22
19	The Bank	Jennings, LA	14.96
20	First Community Bank of Plainfield	Plainfield, IL	14.82

ROA Subchapter C Banks — \$300-500 million in assets

	Institution Name	City, State	ROA
1	Green Dot Bank DBA Bonneville Bank	Provo, UT	2.48
2	First Community Bank of Bedford County	Shelbyville, TN	2.38
3	Northpointe Bank	Grand Rapids, MI	2.15
3	Fayetteville Bank	Fayetteville, TX	2.15
5	The First National Bank of Bellville	Bellville, TX	2.12
6	Metro City Bank	Doraville, GA	2.11
7	Pioneer Trust Bank, National Association	Salem, OR	2.03
8	Independence Bank	Havre, MT	1.92
9	New Tripoli Bank	New Tripoli, PA	1.86
10	Community National Bank & Trust of Texas	Corsicana, TX	1.68
11	Bank of Prairie du Sac	Prairie Du Sac, WI	1.58
12	Iowa State Bank	Hull, IA	1.49
13	NebraskaLand National Bank	North Platte, NE	1.48
14	BTC Bank	Bethany, MO	1.47
15	Benchmark Community Bank	Kenbridge, VA	1.45
15	TrustAtlantic Bank	Raleigh, NC	1.45
17	Bankers' Bank of the West	Denver, CO	1.42
18	First Metro Bank	Muscle Shoals, AL	1.39
18	West Milton State Bank	West Milton, PA	1.39
18	The Peoples Bank Co.	Coldwater, OH	1.39

ROE Subchapter C Banks — \$300-500 million in assets

	Institution Name	City, State	ROE
1	Northpointe Bank	Grand Rapids, MI	33.51
2	Fayetteville Bank	Fayetteville, TX	21.52
3	First Community Bank of Bedford County	Shelbyville, TN	17.73
4	Metro City Bank	Doraville, GA	17.21
5	CoastalStates Bank	Hilton Head Island, SC	16.78
6	Independence Bank	Havre, MT	15.77
7	Minster Bank	Minster, OH	15.65
8	NebraskaLand National Bank	North Platte, NE	15.51
9	Bankers' Bank of the West	Denver, CO	15.19
10	The First National Bank of Bellville	Bellville, TX	14.88
11	New Tripoli Bank	New Tripoli, PA	14.77
12	Pioneer Trust Bank, National Association	Salem, OR	14.57
13	Heritage Bank	Jonesboro, GA	14.11
14	Iowa State Bank	Hull, IA	14.03
15	Hometown Bank, National Association	Galveston, TX	13.83
16	The Peoples Bank Co.	Coldwater, OH	13.81
17	Washington County Bank	Blair, NE	13.77
18	HomeTown Bank	Roanoke, VA	13.68
19	West Milton State Bank	West Milton, PA	13.44
20	Benchmark Community Bank	Kenbridge, VA	13.38

ROA Subchapter C Banks — \$500 million — \$1 billion in assets

	Institution Name	City, State	ROA
1	BNC National Bank	Bismarck, ND	3.65
2	First National Bank	Fort Pierre, SD	2.14
3	CresCom Bank	Charleston, SC	2.07
4	Citizens State Bank	Buffalo, TX	1.96
5	Industry State Bank	Industry, TX	1.93
6	Cache Valley Bank	Logan, UT	1.91
7	Citizens Bank	Carthage, TN	1.87
8	Citizens and Farmers Bank	West Point, VA	1.86
9	First American International Bank	Brooklyn, NY	1.74
10	Shinhan Bank America	New York, NY	1.73
11	Bank of Utica	Utica, NY	1.72
12	Jersey Shore State Bank	Williamsport, PA	1.71
13	First State Bank	Mendota, IL	1.68
14	First Bank & Trust	Brookings, SD	1.66
15	MBank	Manistique, MI	1.50
16	Xenith Bank	Richmond, VA	1.49
17	Peoples Neighborhood Bank	Hallstead, PA	1.44
18	Elkhorn Valley Bank & Trust	Norfolk, NE	1.43
19	First National Bank	Paragould, AR	1.42
20	Western State Bank	Devils Lake, ND	1.39

ROE Subchapter C Banks — \$500 million — \$1 billion in assets

	Institution Name	City, State	ROE
1	BNC National Bank	Bismarck, ND	33.11
2	CresCom Bank	Charleston, SC	24.15
3	Industry State Bank	Industry, TX	18.83
4	Citizens State Bank	Buffalo, TX	18.75
5	First State Bank	Mendota, IL	18.20
6	Jersey Shore State Bank	Williamsport, PA	18.04
7	Cache Valley Bank	Logan, UT	17.34
8	Union Bank	Morrisville, VT	16.91
9	Peoples Neighborhood Bank	Hallstead, PA	16.55
10	Shinhan Bank America	New York, NY	16.30
11	Heartland Bank	Saint Louis, MO	16.14
12	Elkhorn Valley Bank & Trust	Norfolk, NE	15.63
13	Citizens and Farmers Bank	West Point, VA	15.10
14	First Bank & Trust	Brookings, SD	14.81
15	Bank of Ann Arbor	Ann Arbor, MI	14.79
16	Baker-Boyer National Bank	Walla Walla, WA	14.75
17	The Middlefield Banking Company	Middlefield, OH	14.66
18	First American International Bank	Brooklyn, NY	14.61
19	American Bank Center	Dickinson, ND	14.59
20	Somerset Trust Company	Somerset, PA	14.22

ROA Subchapter C Banks — More than \$1 billion in assets

	Institution Name	City, State	ROA
1	AmericanWest Bank	Spokane, WA	2.76
2	First Security Bank	Searcy, AR	2.39
3	Far East National Bank	Los Angeles, CA	2.20
4	Banner Bank	Walla Walla, WA	2.04
5	WaterStone Bank, SSB	Wauwatosa, WI	1.99
6	Citizens First Bank	The Villages, FL	1.88
7	Cardinal Bank	McLean, VA	1.82
8	Preferred Bank	Los Angeles, CA	1.71
9	BBCN Bank	Los Angeles, CA	1.70
10	Pacific Premier Bank	Irvine, CA	1.62
11	Centennial Bank	Conway, AR	1.57
12	Burke & Herbert Bank & Trust Company	Alexandria, VA	1.46
13	Barrington Bank & Trust Company, National Association	Fox Rv Vly Gn, IL	1.41
14	Blackhawk Bank & Trust	Milan, IL	1.40
15	West Bank	West Des Moines, IA	1.35
16	First Citizens National Bank	Dyersburg, TN	1.31
16	The First National Bank of Fort Smith	Fort Smith, AR	1.31
16	German American Bancorp	Jasper, IN	1.31
16	Hills Bank and Trust Company	Hills, IA	1.31
16	Lake Forest Bank and Trust Company	Lake Forest, IL	1.31

ROE Subchapter C Banks — More than \$1 billion in assets

	Institution Name	City, State	ROE
1	Citizens First Bank	The Villages, FL	22.16
2	First Security Bank	Searcy, AR	19.93
3	WaterStone Bank, SSB	Wauwatosa, WI	19.37
4	Tompkins Trust Company	Ithaca, NY	18.52
5	AmericanWest Bank	Spokane, WA	17.49
6	Cardinal Bank	McLean, VA	16.73
7	Pacific Premier Bank	Irvine, CA	16.09
8	Banner Bank	Walla Walla, WA	15.65
9	Blackhawk Bank & Trust	Milan, IL	15.42
10	The Canandaigua National Bank and Trust Company	Canandaigua, NY	14.78
11	MetaBank	Des Moines, IA	14.68
12	Lake Forest Bank and Trust Company	Lake Forest, IL	14.41
13	Customers Bank	Wyomissing, PA	14.21
14	Burke & Herbert Bank & Trust Company	Alexandria, VA	13.97
15	The Bank of Castile	Batavia, NY	13.83
16	Barrington Bank & Trust Company, National Association	Fox Rv Vly Gn, IL	13.69
17	Bell State Bank & Trust	Fargo, ND	13.65
17	Preferred Bank	Los Angeles, CA	13.65
19	German American Bancorp	Jasper, IN	13.62
20	First Farmers Bank and Trust Company	Converse, IN	13.49