

Mercer Capital's Midwest Public Bank Peer Report

December 26, 2024

52 Wk Perf (%)	52 Wk High (\$)	52 Wk Low (\$)	Company Name	Ticker	State	Current Price (\$)	Market Cap (\$M)	LTM (x)	Price / Earnings Core LTM (x)	Earnings Current FY (x)	Next FY (x)	Price/BVPS (x)	Price/Tang. BVPS (x)	Div. Yield (%)	Tangible Equity / Assets (%)	Efficiency Ratio (%)	LTM ROE (%)	LTM ROA (%)	NPA's/Loans + OREO (%)	NCO's/ Avg. Loans (%)	Loan Loss Reserve/ Loans (%)	Assets (\$M)
(19.90)	\$22.41	\$15.69	Ames National Corporation	ATLO	IA	\$16.67	\$150	16.84	16.06	NM	NM	0.82	0.88	4.80	8.05	76.04	5.40	0.41	1.33	0.00	1.34	\$2,123,173
12.42	\$34.56	\$19.43	MidWestOne Financial Group, Inc.	MOFG	IA	\$29.70	\$617	NM	11.67	12.82	9.45	1.10	1.32	3.27	7.22	69.53	(13.91)	(1.12)	0.59	0.11	1.25	\$6,552,482
7.64	\$24.85	\$15.80	West Bancorporation, Inc.	WTBA	IA	\$22.13	\$373	17.29	17.02	15.72	12.58	1.58	1.58	4.52	5.90	64.34	9.89	0.56	0.01	0.00	0.97	\$3,988,566
7.64			Median - Iowa					17.06	16.06	14.27	11.01	1.10	1.32	4.52	7.22	69.53	5.40	0.41	(0.01)	0.00	1.25	\$3,988,566
22.69	\$13.97	\$9.60	BankFinancial Corporation	BFIN	IL	\$12.58	\$157	19.66	19.20	18.06	15.90	0.99	0.99	3.18	11.22	78.04	5.06	0.54	2.60	0.14	0.85	\$1,417,660
23.03	\$32.89	\$19.70	Byline Bancorp, Inc.	BY	IL	\$29.39	\$1,304	10.69	10.21	10.85	11.42	1.19	1.47	1.23	9.63	51.30	12.00	1.32	0.87	0.54	1.43	\$9,424,316
(0.74)	\$28.97	\$21.68	First Busey Corporation	BUSE	IL	\$24.25	\$1,379	12.50	11.27	11.72	9.66	0.98	1.33	3.96	8.89	61.49	8.61	0.92	0.07	0.20	1.09	\$11,986,839
9.56	\$43.86	\$28.86	First Mid Bancshares, Inc.	FMBH	IL	\$37.65	\$900	11.58	NA	10.99	10.86	1.05	1.50	2.55	8.20	60.22	9.86	1.02	0.34	0.04	1.22	\$7,562,489
7.16	\$25.35	\$17.75	HBT Financial, Inc.	HBT	IL	\$22.15	\$699	10.07	9.37	9.60	10.27	1.30	1.52	3.43	9.35	52.93	14.09	1.40	0.19	0.05	1.21	\$4,990,728
(7.30)	\$28.47	\$20.54	Midland States Bancorp, Inc.	MSBI	IL	\$24.80	\$531	10.74	9.97	11.33	8.81	0.75	1.00	5.00	7.03	59.12	7.64	0.77	2.20	0.40	1.49	\$7,751,483
28.49	\$111.87	\$76.67	Northern Trust Corporation	NTRS	IL	\$104.66	\$20,746	13.02	14.93	13.84	13.25	1.75	1.87	2.87	7.16	72.75	13.98	1.17	0.30	0.03	0.46	\$155,753,800
13.56	\$19.37	\$13.00	Old Second Bancorp, Inc.	OSBC	IL	\$18.07	\$811	9.77	9.49	9.18	9.67	1.23	1.43	1.33	10.14	52.35	14.17	1.49	1.51	0.62	1.11	\$5,671,760
38.73	\$96.08	\$53.22	QCR Holdings, Inc.	QCRH	IL	\$82.56	\$1,393	11.98	11.75	12.13	12.04	1.43	1.68	0.29	9.24	53.62	12.80	1.34	0.52	0.17	1.26	\$9,088,565
36.50	\$142.04	\$89.68	Wintrust Financial Corporation	WTFC	IL	\$126.50	\$8,411	13.25	12.78	12.45	12.30	1.40	1.66	1.42	8.05	56.88	11.54	1.11	0.41	0.21	0.76	\$63,788,424
18.12			Median - Illinois					11.78	11.27	11.53	11.14	1.21	1.49	2.71	9.07	58.00	11.77	1.14	0.46	0.19	1.16	\$8,420,024
9.65	\$68.13	\$47.30	1st Source Corporation	SRCE	IN	\$59.65	\$1,462	11.38	11.18	11.09	11.12	1.32	1.43	2.41	11.76	52.63	11.92	1.49	0.47	0.05	2.30	\$8,763,946
17.07	\$33.50	\$22.82	Finward Bancorp	FNWD	IN	\$29.16	\$126	10.84	33.53	NM	28.05	0.79	0.93	1.65	6.58	90.82	8.11	0.56	1.01	0.05	1.23	\$2,074,662
24.72	\$38.00	\$26.03	First Capital, Inc.	FCAP	IN	\$32.49	\$109	9.20	8.91	NM	NM	0.93	0.99	3.57	9.32	63.28	11.18	1.02	0.70	0.04	1.40	\$1,189,295
11.23	\$51.87	\$34.58	First Financial Corporation	THFF	IN	\$47.38	\$559	12.84	11.93	11.02	9.03	0.99	1.26	4.31	8.31	63.52	8.48	0.88	0.38	0.38	1.24	\$5,484,612
52.05	\$43.26	\$23.05	First Internet Bancorp	INBK	IN	\$37.42	\$324	14.73	14.43	12.43	8.76	0.84	0.88	0.64	6.37	67.34	6.00	0.42	0.28	0.12	1.12	\$5,823,259
12.90	\$46.13	\$30.55	First Merchants Corporation	FRME	IN	\$41.03	\$2,407	13.54	12.21	12.10	11.50	1.05	1.54	3.41	8.76	56.40	8.13	0.98	0.62	0.41	1.48	\$18,347,552
63.16	\$30.94	\$14.55	First Savings Financial Group, Inc.	FSFG	IN	\$26.18	\$179	13.22	15.19	8.98	8.33	1.02	nm	2.36	NA	75.44	8.31	0.58	0.65	0.03	1.06	\$2,450,368
26.83	\$47.08	\$30.26	German American Bancorp, Inc.	GABC	IN	\$41.11	\$1,220	14.84	14.65	14.85	12.83	1.64	2.17	2.63	9.23	56.19	12.79	1.34	0.24	0.07	1.08	\$6,260,907
17.21	\$19.18	\$11.18	Horizon Bancorp, Inc.	HBNC	IN	\$16.35	\$715	34.79	14.78	11.76	9.70	0.95	1.21	3.91	7.58	65.38	2.92	0.27	0.53	0.05	1.10	\$7,927,457
7.46	\$78.61	\$57.45	Lakeland Financial Corporation	LKFN	IN	\$69.85	\$1,782	18.14	20.08	20.13	19.19	2.55	2.57	2.75	10.45	48.90	15.66	1.50	1.14	0.04	1.64	\$6,645,371
(13.71)	\$53.27	\$35.56	Merchants Bancorp	MBIN	IN	\$36.94	\$1,891	6.12	5.97	6.27	6.73	1.13	1.14	0.97	7.95	32.21	16.80	1.74	1.50	0.05	0.60	\$18,652,976
23.02	\$15.15	\$10.11	Richmond Mutual Bancorporation, Inc.	RMBI	IN	\$13.70	\$137	15.93	15.86	NM	NM	1.07	1.07	4.09	9.38	74.72	6.85	0.60	0.58	0.13	1.36	\$1,492,550
32.02	\$23.76	\$15.36	Old National Bancorp	ONB	IN	\$22.00	\$7,436	13.33	11.80	11.99	10.66	1.15	1.84	2.55	7.44	53.56	9.00	1.01	1.23	0.15	1.04	\$53,602,293
17.21			Median - Indiana					13.33	14.43	11.88	10.66	1.05	1.24	2.63	8.53	63.28	8.48	0.98	0.62	0.05	1.23	\$6,260,907

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25.33	\$50.85	\$30.44	Equity Bancshares, Inc.	EQBK	KS	\$42.87	\$744	38.97	11.10	11.46	11.42	1.30	1.51	1.40	8.21	67.41	3.80	0.34	0.90	0.14	1.21	\$5,355,233
12.63	\$19.22	\$10.64	CrossFirst Bankshares, Inc.	CFB	KS	\$15.70	\$774	10.68	9.70	9.93	9.31	1.01	1.05	nm	9.73	54.62	10.53	1.00	0.41	0.10	1.23	\$7,582,192
34.12	\$25.25	\$17.05	Landmark Bancorp, Inc.	LARK	KS	\$24.07	\$139	11.18	9.50	NM	NM	1.00	1.33	3.32	6.84	68.76	10.00	0.79	1.38	0.03	1.15	\$1,563,651
25.33			Median - Kansas					11.18	9.70	10.70	10.36	1.01	1.33	2.36	8.21	67.41	10.00	0.79	NA	0.10	1.21	\$5,355,233
37.51	\$40.32	\$22.53	Independent Bank Corporation	IBCP	MI	\$35.38	\$739	12.03	12.31	11.64	11.60	1.63	1.75	2.71	8.08	62.24	15.18	1.19	0.15	0.02	1.45	\$5,259,268
18.43	\$38.15	\$21.52	ChoiceOne Financial Services, Inc.	COFS	MI	\$36.25	\$325	11.47	11.20	10.82	9.39	1.31	1.74	3.09	7.00	62.19	11.90	0.94	0.15	0.03	1.09	\$2,726,003
13.61	\$52.98	\$33.46	Mercantile Bank Corporation	MBWM	MI	\$45.56	\$735	9.15	9.12	9.33	10.26	1.26	1.38	3.16	9.10	52.98	15.02	1.46	0.22	(0.02)	1.23	\$5,917,127
18.43			Median - Michigan					11.47	11.20	11.23	10.93	1.31	1.74	2.90	8.59	57.58	15.03	1.32	0.15	0.01	1.27	\$3,992,636
13.64	\$16.00	\$10.52	Bridgewater Bancshares, Inc.	BWB	MN	\$13.75	\$377	13.10	13.21	13.68	10.70	0.98	0.98	nm	8.17	57.72	7.77	0.72	0.24	0.03	1.39	\$4,691,517
16.37	\$53.98	\$37.81	U.S. Bancorp	USB	MN	\$49.01	\$76,457	14.99	11.28	12.48	11.23	1.47	2.06	4.08	5.54	59.12	9.76	0.84	0.69	0.55	2.00	\$686,469,000
15.00			Median - Minnesota					14.04	12.25	13.08	10.97	1.22	1.52	4.08	6.85	58.42	8.77	0.78	NA	0.29	1.69	\$345,580,259
(10.35)	\$25.85	\$18.09	Alerus Financial Corporation	ALRS	ND	\$19.77	\$501	123.56	13.87	15.91	9.27	1.01	1.20	4.05	8.11	76.54	0.85	0.07	1.58	0.09	1.29	\$4,084,640
(10.35)			Median - North Dakota					123.56	13.87	15.91	9.27	1.01	1.20	4.05	8.11	76.54	0.85	0.07	1.58	0.09	1.29	\$4,084,640
26.91	\$31.17	\$16.92	CF Bankshares Inc.	CFBK	OH	\$24.09	\$123	11.87	11.87	NA	7.18	7.18	0.95	1.16	7.81	55.80	8.34	0.66	0.84	0.35	0.96	\$2,066,494
18.55	\$23.70	\$13.60	Civista Bancshares, Inc.	CIVB	OH	\$21.48	\$338	10.69	10.36	11.22	10.35	0.86	1.28	2.98	6.71	69.67	8.64	0.81	0.58	0.05	1.35	\$4,061,423
13.02	\$34.15	\$18.99	Farmers & Merchants Bancorp, Inc.	FMAO	OH	\$29.60	\$401	17.41	16.39	16.93	15.68	1.21	1.67	2.99	7.37	68.25	7.28	0.70	0.11	0.03	1.00	\$3,389,185
3.52	\$16.32	\$11.55	Farmers National Banc Corp.	FMNB	OH	\$14.30	\$538	11.63	10.70	11.63	9.95	1.22	2.14	4.76	4.98	59.53	12.10	0.91	0.59	0.22	1.10	\$5,236,503
28.46	\$49.07	\$32.29	Fifth Third Bancorp	FITB	OH	\$43.25	\$29,001	14.37	13.18	13.03	11.88	1.57	2.14	3.42	6.52	58.71	11.88	1.04	0.64	0.42	1.97	\$214,318,000
12.73	\$29.63	\$18.63	Premier Financial Corp.	PFC	OH	\$26.30	\$943	13.35	12.66	12.65	11.54	0.93	1.32	4.71	8.48	60.75	7.30	0.82	1.23	0.09	1.13	\$8,729,305
18.21	\$31.18	\$20.59	First Financial Bancorp.	FFBC	OH	\$27.51	\$2,627	11.86	10.41	10.94	11.14	1.07	1.90	3.49	8.08	56.49	9.74	1.26	0.57	0.31	1.37	\$18,146,332
34.62	\$18.45	\$12.02	Huntington Bancshares Incorporated	HBAN	OH	\$16.52	\$24,000	15.88	13.72	13.31	12.10	1.32	1.91	3.75	6.43	61.21	8.64	0.87	0.56	0.30	1.76	\$200,535,000
26.77	\$20.04	\$12.94	KeyCorp	KEY	OH	\$17.39	\$17,238	NM	16.76	15.79	11.14	1.20	1.49	4.72	6.19	70.34	1.01	0.08	0.85	0.36	1.40	\$189,763,000
(1.81)	\$17.92	\$12.42	LCNB Corp.	LCNB	OH	\$15.36	\$217	30.12	16.08	13.67	9.34	0.86	1.40	5.73	6.88	75.11	2.98	0.31	0.19	0.01	0.68	\$2,346,908
(14.03)	\$35.22	\$20.61	Middlefield Banc Corp.	MBCN	OH	\$28.96	\$234	16.45	15.50	16.40	16.07	1.11	1.39	2.76	9.28	67.83	6.96	0.78	2.00	0.08	1.50	\$1,857,635
10.96	\$15.42	\$10.45	Northwest Bancshares, Inc.	NWBI	OH	\$13.43	\$1,711	17.67	12.51	13.05	12.66	1.08	1.42	5.96	8.64	65.30	6.26	0.67	0.69	0.13	1.11	\$14,354,325
16.86	\$28.00	\$19.35	Ohio Valley Banc Corp.	OVBC	OH	\$25.56	\$120	10.35	10.29	NM	NM	0.79	0.83	3.44	9.74	71.91	8.07	0.85	0.45	0.09	0.95	\$1,494,023
36.10	\$207.99	\$123.08	Park National Corporation	PRK	OH	\$178.22	\$2,880	21.09	20.54	19.72	20.16	2.32	2.67	2.38	11.05	62.47	11.83	1.39	0.94	0.13	1.13	\$9,903,049
(0.66)	\$37.07	\$26.74	Peoples Bancorp Inc.	PEBO	OH	\$32.48	\$1,131	9.25	8.57	9.80	10.43	1.03	1.60	4.93	8.27	57.45	11.77	1.37	1.11	0.28	1.06	\$9,140,471
42.81	\$23.00	\$13.01	SB Financial Group, Inc.	SBFG	OH	\$21.58	\$144	12.47	13.72	12.70	11.27	1.08	1.32	2.69	7.97	76.38	9.54	0.87	0.53	0.01	1.47	\$1,393,949
5.09	\$15.50	\$11.40	United Bancorp, Inc.	UBCP	OH	\$13.47	\$78	9.76	9.50	10.22	8.41	1.23	1.24	5.35	7.84	71.43	12.90	0.97	0.87	0.05	0.84	\$825,482
16.86			Median - Ohio					12.91	12.66	13.03	11.20	1.11	1.42	3.49	7.84	65.30	8.64	0.85	0.64	0.13	1.13	\$5,236,503

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23.88	\$132.29	\$81.21	BankFirst Corporation	BANF	OK	\$121.21	\$4,016	19.49	19.11	18.80	19.39	2.53	2.89	1.52	10.58	52.60	14.26	1.66	1.00	0.08	1.24	\$13,313,482
76.60	\$49.42	\$24.45	Bank7 Corp.	BSVN	OK	\$47.10	\$440	12.39	12.34	10.34	11.87	2.16	2.26	2.04	11.25	37.96	19.90	2.06	0.56	1.33	1.24	\$1,740,442
30.56	\$121.58	\$77.86	BOK Financial Corporation	BOKF	OK	\$109.71	\$7,034	15.09	13.69	13.69	12.92	1.25	1.56	2.08	9.22	65.56	9.08	0.93	0.34	0.07	1.18	\$50,081,985
30.56			Median - Oklahoma					15.09	13.69	13.69	12.92	2.16	2.26	2.04	10.58	52.60	14.26	1.66	0.56	0.08	1.24	\$13,313,482
40.09	\$86.00	\$46.68	Pathward Financial, Inc.	CASH	SD	\$75.22	\$1,814	11.36	11.55	10.17	9.02	2.23	3.64	0.27	7.11	67.99	23.19	2.21	NA	1.00	0.95	\$7,549,336
40.09			Median - South Dakota					11.36	(...)	10.17	9.02	2.23	3.64	0.27	7.11	67.99	23.19	2.21	(...)	1.00	0.95	\$7,549,336
2.19	\$32.36	\$21.27	Stellar Bancorp, Inc.	STEL	TX	\$28.85	\$1,541	13.17	10.87	13.28	15.19	0.95	1.50	1.94	10.27	59.75	7.64	1.10	0.46	0.09	1.12	\$10,629,777
17.12	\$73.45	\$45.32	Comerica Incorporated	CMA	TX	\$62.56	\$8,228	15.64	13.09	11.69	11.60	1.19	1.31	4.54	8.01	72.00	9.27	0.69	0.53	0.11	1.35	\$79,663,000
30.72	\$147.64	\$94.09	Cullen/Frost Bankers, Inc.	CFR	TX	\$136.61	\$8,761	16.95	15.39	15.59	15.90	2.19	2.66	2.78	6.54	59.85	14.94	1.08	0.57	0.19	1.31	\$51,008,093
20.62	\$44.66	\$27.06	First Financial Bankshares, Inc.	FFIN	TX	\$36.95	\$5,246	25.48	24.63	24.06	22.58	3.18	3.92	1.95	10.16	47.33	14.28	1.58	0.83	0.03	1.29	\$13,582,932
(36.64)	\$11.47	\$4.84	First Foundation Inc.	FFWM	TX	\$6.04	\$497	NM	25.45	46.75	14.02	0.44	0.44	0.00	7.00	99.60	(7.85)	(0.57)	0.45	0.01	0.30	\$13,376,561
4.20	\$38.93	\$27.01	Guaranty Bancshares, Inc.	GNTY	TX	\$35.27	\$403	14.76	14.55	14.21	14.04	1.26	1.41	2.72	9.32	70.66	9.08	0.87	0.95	0.03	1.34	\$3,097,105
(15.38)	\$35.66	\$28.44	Hilltop Holdings Inc.	HTH	TX	\$29.27	\$1,901	17.96	NA	19.24	18.93	0.87	1.00	2.32	12.16	86.40	5.42	0.73	1.06	0.09	1.24	\$15,926,405
20.93	\$68.66	\$36.47	Independent Bank Group, Inc.	IBTX	TX	\$61.55	\$2,550	NM	NM	24.49	15.26	1.31	1.78	2.47	7.92	70.01	(19.45)	(2.32)	0.48	0.03	1.05	\$18,583,149
23.08	\$76.91	\$48.85	International Bancshares Corporation	IBOC	TX	\$64.88	\$4,036	10.09	10.12	NA	NA	1.47	1.64	2.03	15.80	34.33	16.00	2.62	1.77	0.37	1.82	\$15,892,312
15.57	\$86.76	\$57.16	Prosperity Bancshares, Inc.	PB	TX	\$76.24	\$7,263	16.19	15.31	15.14	13.10	0.99	1.92	3.04	10.36	46.74	6.16	1.13	0.40	0.14	1.58	\$40,115,320
3.62	\$38.00	\$25.30	Southside Bancshares, Inc.	SBSI	TX	\$32.29	\$979	11.66	10.58	10.81	11.38	1.22	1.63	4.46	7.38	52.99	10.75	1.01	0.17	0.05	0.97	\$8,362,263
22.77	\$40.91	\$24.05	South Plains Financial, Inc.	SPFI	TX	\$36.01	\$590	14.01	14.00	13.52	13.06	1.33	1.40	1.67	9.77	67.84	10.61	1.04	0.84	0.11	1.41	\$4,337,659
21.55	\$91.80	\$54.68	Texas Capital Bancshares, Inc.	TCBI	TX	\$78.63	\$3,634	NM	21.35	19.04	13.89	1.19	1.19	NA	9.65	70.52	0.84	0.09	0.42	0.20	1.22	\$31,629,299
72.94	\$37.65	\$18.00	Third Coast Bancshares, Inc.	TCBX	TX	\$34.90	\$477	13.69	13.60	12.69	12.12	1.24	1.30	NA	7.93	62.22	10.22	0.99	0.63	0.11	1.02	\$4,627,770
16.23	\$110.58	\$66.85	Triumph Financial, Inc.	TFIN	TX	\$92.58	\$2,161	118.69	79.80	NM	57.67	2.58	3.67	NA	10.50	85.80	2.49	0.39	2.69	0.33	0.95	\$5,866,046
19.17	\$31.62	\$18.08	Veritex Holdings, Inc.	VBTX	TX	\$27.82	\$1,516	17.83	12.53	13.00	12.76	0.94	1.29	2.88	9.29	56.18	5.57	0.69	0.69	0.23	1.21	\$13,042,976
18.14			Median - Texas					15.64	14.28	14.67	14.02	1.23	1.45	2.47	9.49	65.03	8.36	0.93	0.60	0.11	1.23	\$13,479,747
17.02	\$28.18	\$19.40	Associated Banc-Corp	ASB	WI	\$24.51	\$3,988	20.43	10.06	11.37	10.27	0.88	1.20	3.75	7.50	60.55	4.62	0.47	0.52	0.24	1.20	\$42,210,815
13.96	\$110.49	\$74.90	Bank First Corporation	BFC	WI	\$100.31	\$1,004	12.32	15.96	15.88	14.99	1.60	2.33	1.79	10.53	46.89	13.49	2.00	0.34	(0.02)	1.30	\$4,294,498
49.95	\$17.04	\$10.14	Citizens Community Bancorp, Inc.	CZWI	WI	\$16.78	\$168	11.90	11.09	12.45	12.50	0.94	1.15	1.91	8.35	70.70	8.53	0.81	1.20	(0.02)	1.47	\$1,799,137
19.70	\$52.22	\$32.56	First Business Financial Services, Inc.	FBIZ	WI	\$46.95	\$389	10.08	10.07	9.76	8.91	1.30	1.35	2.13	7.79	61.60	13.30	1.11	0.63	0.14	1.10	\$3,715,724
30.74	\$116.17	\$73.00	Nicolet Bankshares, Inc.	NIC	WI	\$106.96	\$1,621	13.61	12.72	13.95	13.51	1.41	2.16	1.05	9.13	52.57	11.36	1.42	0.29	0.02	1.00	\$8,637,118
19.7			Median - Wisconsin					12.32	11.09	12.45	12.50	1.30	1.35	1.91	8.35	60.55	11.36	1.11	0.52	0.02	1.20	\$4,294,498
18.65			Average					17.48	14.41	13.74	12.94	1.36	1.60	2.90	8.58	62.67	8.92	0.90	0.73	0.17	1.22	\$29,560,556
17.21			Median					13.23	12.59	12.53	11.57	1.19	1.43	2.78	8.21	61.89	9.40	0.92	0.58	0.09	1.22	\$7,097,354