

Mercer Capital's Midwest Public Bank Peer Report

July 11, 2024

52 Wk Perf (%)	52 Wk High (\$)	52 Wk Low (\$)	Company Name	Ticker	State	Current Price (\$)	Market Cap (\$M)	LTM (x)	Core LTM (x)	Price / 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 (%)	NPAs/Loans + OREO (%)	NCOs/ Avg. Loans (%)	Loan Loss Reserve/ Loans (%)	Assets (\$M)
21.30	\$22.50	\$15.01	Ames National Corporation	ATLO	IA	\$20.50	\$184	18.47	17.64	NM	NM	1.11	1.21	5.27	6.97	74.68	6.27	0.46	1.03	0.00	1.31	\$2,191,842
19.92	\$27.78	\$19.19	MidWestOne Financial Group, Inc.	MOFG	IA	\$24.45	\$385	16.98	11.64	10.74	8.38	0.73	0.90	3.97	6.43	69.55	4.43	0.35	0.75	0.09	1.27	\$6,748,015
9.35	\$22.39	\$15.25	West Bancorporation, Inc.	WTBA	IA	\$18.71	\$315	14.17	13.96	13.27	11.50	1.41	1.41	5.34	5.65	62.59	10.40	0.60	0.01	0.00	0.95	\$3,962,692
19.92			Median - Iowa					16.98	13.96	12.00	9.94	1.11	1.21	5.27	6.43	69.55	6.27	0.46	(0.01)	0.00	1.27	\$3,962,692
33.42	\$11.12	\$8.18	BankFinancial Corporation	BFIN	IL	\$10.50	\$131	15.44	14.42	13.65	12.17	0.84	0.84	3.81	10.54	77.66	5.48	0.56	2.24	0.19	0.81	\$1,480,058
38.72	\$24.96	\$18.06	Byline Bancorp, Inc.	BY	IL	\$24.90	\$1,099	9.12	8.28	9.12	9.38	1.09	1.38	1.45	8.66	49.96	12.48	1.35	0.90	0.44	1.50	\$9,410,503
27.13	\$25.80	\$17.51	First Busey Corporation	BUSE	IL	\$25.37	\$1,439	12.81	11.56	11.72	10.30	1.09	1.51	3.78	8.06	61.84	9.15	0.92	0.21	0.09	1.21	\$11,887,458
42.96	\$35.83	\$24.72	First Mid Bancshares, Inc.	FMBH	IL	\$34.55	\$826	11.15	NA	10.20	10.03	1.03	1.52	2.66	7.32	58.86	9.74	0.96	0.37	0.01	1.24	\$7,678,246
18.46	\$21.87	\$17.42	HBT Financial, Inc.	HBT	IL	\$21.31	\$673	9.43	8.66	9.03	9.43	1.36	1.62	3.57	8.40	52.88	15.34	1.44	0.22	0.00	1.22	\$5,040,510
18.34	\$28.47	\$19.85	Midland States Bancorp, Inc.	MSBI	IL	\$23.30	\$501	8.83	7.77	8.50	7.55	0.74	0.99	5.32	6.58	54.86	8.71	0.86	1.95	0.26	1.31	\$7,831,809
20.57	\$89.25	\$62.44	Northern Trust Corporation	NTRS	IL	\$86.86	\$17,771	19.17	13.68	12.19	11.90	1.58	1.70	3.45	6.73	74.13	8.50	0.70	0.14	0.03	0.37	\$156,111,000
15.65	\$16.76	\$13.00	Old Second Bancorp, Inc.	OSBC	IL	\$15.41	\$691	7.82	7.38	7.87	8.02	1.16	1.38	1.30	9.04	49.53	16.42	1.55	1.77	0.65	1.11	\$5,616,072
48.97	\$63.43	\$42.05	QCR Holdings, Inc.	QCRH	IL	\$63.05	\$1,060	9.40	9.28	10.33	9.53	1.17	1.40	0.38	8.94	54.85	13.27	1.36	NA	0.15	1.27	\$8,599,549
40.30	\$105.29	\$71.86	Wintrust Financial Corporation	WTFC	IL	\$103.81	\$6,411	10.74	10.33	9.93	9.78	1.28	1.47	1.73	7.64	56.35	12.21	1.16	0.37	0.15	0.80	\$57,576,933
30.28			Median - Illinois					10.08	9.28	10.07	9.66	1.13	1.44	3.06	8.23	55.60	10.97	1.06	0.37	0.15	1.21	\$8,215,679
35.78	\$56.81	\$40.96	1st Source Corporation	SRCE	IN	\$56.05	\$1,373	11.30	11.09	11.35	11.61	1.36	1.48	2.43	10.79	53.31	12.08	1.45	0.34	0.06	2.25	\$8,667,837
11.20	\$26.10	\$17.29	Finward Bancorp	FNWD	IN	\$24.72	\$107	6.87	13.87	NM	49.20	0.70	0.84	1.94	6.17	84.02	11.35	0.74	0.88	0.13	1.25	\$2,071,782
(8.82)	\$37.90	\$22.95	First Capital, Inc.	FCAP	IN	\$29.01	\$97	8.13	7.88	NM	NM	0.92	0.98	3.72	8.61	62.65	12.34	1.04	0.27	0.05	1.31	\$1,156,555
25.07	\$44.91	\$31.74	First Financial Corporation	THFF	IN	\$39.65	\$468	8.45	8.50	8.52	7.30	0.90	1.09	4.54	9.00	62.44	11.23	1.16	0.76	0.22	1.25	\$4,852,615
100.50	\$35.72	\$14.11	First Internet Bancorp	INBK	IN	\$30.43	\$263	16.02	16.02	9.56	7.29	0.72	0.74	0.79	6.64	72.18	4.62	0.33	0.10	0.12	1.04	\$5,340,667
30.26	\$38.16	\$25.70	First Merchants Corporation	FRME	IN	\$35.38	\$2,073	10.20	9.45	10.21	9.68	0.94	1.42	3.96	8.32	55.84	9.58	1.14	0.56	0.22	1.64	\$18,317,803
33.87	\$18.80	\$13.20	First Savings Financial Group, Inc.	FSFG	IN	\$18.50	\$126	17.13	NA	12.17	7.60	0.77	nm	3.24	NA	84.57	4.63	0.32	0.61	0.05	1.01	\$2,364,983
38.82	\$36.60	\$24.85	German American Bancorp, Inc.	GABC	IN	\$36.34	\$1,078	12.75	12.45	13.66	13.41	1.65	2.30	2.97	7.92	55.55	13.93	1.39	0.25	0.07	1.10	\$6,111,929
35.24	\$14.71	\$9.22	Horizon Bancorp, Inc.	HBNC	IN	\$13.38	\$590	24.78	11.36	9.55	8.38	0.81	1.06	4.78	7.20	66.71	3.33	0.30	0.44	0.05	1.09	\$7,855,707
33.04	\$73.22	\$44.47	Lakeland Financial Corporation	LKFN	IN	\$61.79	\$1,576	17.07	15.67	17.04	16.61	2.44	2.45	3.11	9.78	46.94	15.39	1.43	0.30	0.02	1.46	\$6,566,861
62.84	\$48.68	\$25.78	Merchants Bancorp	MBIN	IN	\$43.64	\$1,997	6.85	6.70	6.66	6.92	1.48	1.49	0.82	7.12	29.26	18.92	1.94	0.92	0.08	0.53	\$17,822,576
12.90	\$13.00	\$9.44	Richmond Mutual Bancorporation, Inc.	RMBI	IN	\$11.50	\$115	13.22	13.22	NM	NM	0.97	0.97	4.87	8.90	74.22	6.93	0.62	0.62	0.10	1.39	\$1,487,671
28.85	\$18.23	\$12.36	Old National Bancorp	ONB	IN	\$18.13	\$5,783	9.80	8.97	9.53	8.64	0.99	1.63	3.09	6.86	52.37	10.38	1.14	1.01	0.16	0.95	\$49,534,918
33.04			Median - Indiana					11.30	11.22	9.89	8.64	0.94	1.26	3.11	8.12	62.44	11.23	1.14	0.56	0.08	1.25	\$6,111,929

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58.78	\$37.49	\$22.78	Equity Bancshares, Inc.	EQBK	KS	\$36.76	\$561	61.27	11.13	9.24	8.30	1.23	1.47	1.31	7.45	68.33	2.21	0.19	0.73	0.13	1.28	\$5,239,036
42.75	\$15.07	\$9.71	CrossFirst Bankshares, Inc.	CFB	KS	\$14.96	\$737	10.84	9.71	10.01	9.12	1.04	1.09	nm	9.09	55.32	10.30	0.96	0.33	0.09	1.20	\$7,479,732
(1.06)	\$21.78	\$15.70	Landmark Bancorp, Inc.	LARK	KS	\$19.45	\$106	9.13	8.05	NM	NM	0.84	1.17	4.32	6.01	71.11	9.92	0.75	0.42	(0.01)	1.12	\$1,553,217
42.75			Median - Kansas					10.84	9.71	9.63	8.71	1.04	1.17	2.81	7.45	68.33	9.92	0.75	NA	0.09	1.20	\$5,239,036
70.57	\$28.49	\$16.81	Independent Bank Corporation	IBCP	MI	\$27.95	\$584	9.51	9.41	9.21	9.14	1.41	1.52	3.43	7.41	60.29	16.34	1.20	0.12	0.00	1.46	\$5,231,255
34.72	\$32.14	\$15.84	ChoiceOne Financial Services, Inc.	COFS	MI	\$28.70	\$217	10.21	9.83	8.81	8.72	1.05	1.49	3.76	5.56	65.44	11.49	0.83	0.13	0.03	1.13	\$2,670,699
64.27	\$14.75	\$8.31	Macatawa Bank Corporation	MCBC	MI	\$14.75	\$507	12.29	12.29	12.34	11.98	1.73	1.73	2.44	11.20	50.58	15.05	1.53	0.00	(0.01)	1.30	\$2,614,906
56.26	\$42.82	\$27.62	Mercantile Bank Corporation	MBWM	MI	\$42.44	\$684	8.22	8.18	8.35	9.07	1.28	1.40	3.30	8.99	50.69	16.72	1.59	0.14	(0.01)	1.19	\$5,465,953
60.26			Median - Michigan					9.86	9.62	9.01	9.11	1.34	1.50	3.37	8.20	55.49	15.69	1.37	0.13	(0.00)	1.25	\$3,950,977
30.16	\$14.43	\$8.00	Bridgewater Bancshares, Inc.	BWB	MN	\$12.56	\$344	11.12	11.13	11.66	9.70	0.94	0.95	nm	7.72	55.52	8.68	0.80	0.01	0.01	1.36	\$4,723,109
26.13	\$45.85	\$30.47	U.S. Bancorp	USB	MN	\$41.93	\$65,430	13.88	9.65	10.69	9.68	1.34	1.94	4.67	5.04	58.68	9.26	0.77	0.66	0.53	1.99	\$683,606,000
28.14			Median - Minnesota					12.50	10.39	11.18	9.69	1.14	1.45	4.67	6.38	57.10	8.97	0.78	NA	0.27	1.68	\$344,164,555
21.69	\$25.85	\$16.80	Alerus Financial Corporation	ALRS	ND	\$20.62	\$408	42.08	13.09	13.55	8.32	1.10	1.32	3.88	7.23	76.97	2.76	0.25	0.26	(0.04)	1.30	\$4,338,093
21.69			Median - North Dakota					42.08	13.09	13.55	8.32	1.10	1.32	3.88	7.23	76.97	2.76	0.25	0.26	(0.04)	1.30	\$4,338,093
24.73	\$22.00	\$14.69	CF Bankshares Inc.	CFBK	OH	\$19.04	\$98	7.93	7.93	NA	7.18	7.18	0.76	1.26	7.75	55.28	10.26	0.79	0.46	0.04	1.06	\$2,039,473
(6.39)	\$19.80	\$13.60	Civista Bancshares, Inc.	CIVB	OH	\$15.49	\$244	6.65	6.41	8.63	7.83	0.66	1.02	4.13	6.35	66.75	10.38	0.98	0.63	0.04	1.34	\$3,880,258
11.42	\$27.78	\$16.90	Farmers & Merchants Bancorp, Inc.	FMAO	OH	\$23.55	\$319	14.81	13.85	14.05	12.44	1.01	1.44	3.74	7.02	69.24	7.03	0.67	0.76	0.02	0.97	\$3,287,554
11.81	\$14.75	\$10.38	Farmers National Banc Corp.	FMNB	OH	\$13.14	\$493	9.06	8.15	9.61	9.70	1.24	2.38	5.18	4.24	57.88	14.83	1.07	0.39	0.09	1.04	\$5,080,010
47.59	\$39.14	\$22.49	Fifth Third Bancorp	FITB	OH	\$38.26	\$26,037	12.15	11.32	11.23	10.39	1.55	2.20	3.66	5.67	57.54	12.91	1.10	0.65	0.35	1.98	\$214,506,000
36.76	\$24.87	\$15.79	Premier Financial Corp.	PFC	OH	\$21.96	\$786	7.08	9.02	9.99	9.11	0.81	1.18	5.65	8.02	57.87	11.78	1.29	0.58	0.03	1.12	\$8,631,054
13.69	\$24.99	\$17.23	First Financial Bancorp.	FFBC	OH	\$23.34	\$2,228	9.41	8.73	9.45	9.33	0.97	1.84	3.94	7.33	56.07	10.86	1.38	0.54	0.42	1.29	\$17,599,238
28.36	\$14.30	\$9.25	Huntington Bancshares Incorporated	HBAN	OH	\$13.46	\$19,507	12.13	10.55	11.08	9.66	1.15	1.74	4.61	5.98	59.39	9.45	0.95	0.56	0.25	1.85	\$193,519,000
62.74	\$15.86	\$9.50	KeyCorp	KEY	OH	\$15.13	\$14,265	19.15	14.60	13.15	9.09	1.18	1.54	5.42	5.01	70.50	6.20	0.46	0.72	0.24	1.40	\$187,485,000
2.74	\$17.72	\$12.42	LCNB Corp.	LCNB	OH	\$14.02	\$198	15.24	11.13	15.44	11.33	0.79	1.24	6.28	6.78	71.42	4.81	0.50	0.17	0.01	0.61	\$2,283,151
(5.69)	\$37.00	\$20.61	Middlefield Banc Corp.	MBCN	OH	\$23.61	\$190	11.52	10.82	12.92	13.65	0.93	1.17	3.39	9.18	64.79	8.37	0.93	0.73	(0.01)	1.41	\$1,816,668
21.58	\$13.07	\$9.80	Northwest Bancshares, Inc.	NWBI	OH	\$12.22	\$1,555	11.86	11.32	12.81	11.88	1.00	1.33	6.55	8.26	63.38	8.56	0.91	0.85	0.13	1.09	\$14,510,263
(10.20)	\$25.95	\$19.35	Ohio Valley Banc Corp.	OVBC	OH	\$21.00	\$101	8.71	8.69	NM	NM	0.69	0.73	4.19	10.14	72.01	8.22	0.88	0.37	0.08	0.93	\$1,372,599
52.51	\$154.49	\$90.28	Park National Corporation	PRK	OH	\$151.75	\$2,451	19.21	18.08	18.12	18.96	2.11	2.46	2.79	10.27	63.93	11.51	1.29	0.98	0.08	1.13	\$9,881,077
24.82	\$34.85	\$24.84	Peoples Bancorp Inc.	PEBO	OH	\$31.22	\$1,085	9.35	7.77	8.82	8.65	1.04	1.69	5.12	7.38	55.81	11.61	1.33	0.74	0.17	1.04	\$9,270,774
11.08	\$16.25	\$12.30	SB Financial Group, Inc.	SBFG	OH	\$13.79	\$93	7.93	8.71	9.59	8.95	0.75	0.93	4.06	7.63	75.44	10.10	0.90	0.30	0.01	1.57	\$1,336,012
13.21	\$15.50	\$9.70	United Bancorp, Inc.	UBCP	OH	\$12.40	\$74	7.80	7.56	8.93	7.07	1.17	1.18	5.65	7.48	67.85	15.37	1.10	0.88	0.03	0.81	\$834,027
13.69			Median - Ohio					9.41	9.02	11.08	9.50	1.01	1.33	4.19	7.38	63.93	10.26	0.95	0.63	0.08	1.12	\$5,080,010

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(1.23)	\$104.00	\$79.99	BancFirst Corporation	BANF	OK	\$91.25	\$3,010	14.91	14.61	15.17	15.77	2.05	2.37	1.88	10.25	52.08	14.88	1.69	0.98	0.09	1.25	\$12,602,425
41.35	\$33.29	\$19.53	Bank7 Corp.	BSVN	OK	\$33.29	\$308	9.76	9.70	7.35	7.92	1.61	1.70	2.52	10.84	37.08	18.57	1.83	NA	NA	1.31	\$1,682,913
14.17	\$96.41	\$62.42	BOK Financial Corporation	BOKF	OK	\$94.61	\$6,104	13.79	11.51	11.83	10.77	1.19	1.52	2.33	8.21	63.72	9.07	0.92	0.47	0.10	1.16	\$50,160,380
14.17			Median - Oklahoma					13.79	11.51	11.83	10.77	1.61	1.70	2.33	10.25	52.08	14.88	1.69	0.72	0.09	1.25	\$12,602,425
21.49	\$60.49	\$41.79	Pathward Financial, Inc.	CASH	SD	\$59.08	\$1,493	8.87	8.79	8.97	8.57	2.03	3.64	0.34	5.79	66.20	25.49	2.34	NA	1.13	1.82	\$7,437,117
21.49			Median - South Dakota					8.87	(...)	8.97	8.57	2.03	3.64	0.34	5.79	66.20	25.49	2.34	(...)	1.13	1.82	\$7,437,117
8.22	\$29.04	\$20.32	Stellar Bancorp, Inc.	STEL	TX	\$24.03	\$1,287	10.73	8.53	11.87	11.56	0.84	1.39	2.16	9.12	56.08	8.06	1.12	0.72	0.15	1.22	\$10,729,222
28.10	\$57.39	\$37.40	Comerica Incorporated	CMA	TX	\$55.77	\$7,394	11.09	9.35	10.39	9.03	1.31	1.47	5.09	6.36	66.51	12.23	0.80	0.49	0.07	1.35	\$79,444,000
(3.82)	\$120.31	\$82.25	Cullen/Frost Bankers, Inc.	CFR	TX	\$102.06	\$6,558	12.06	11.05	11.82	11.78	1.88	2.35	3.61	5.71	58.25	16.31	1.13	0.57	0.18	1.29	\$49,505,424
10.73	\$33.15	\$22.84	First Financial Bankshares, Inc.	FFIN	TX	\$30.88	\$4,382	22.06	21.21	20.01	19.04	2.96	3.75	2.33	9.14	46.85	14.55	1.54	0.51	0.04	1.24	\$13,191,158
48.49	\$11.47	\$3.69	First Foundation Inc.	FFWM	TX	\$5.97	\$405	NM	NM	45.64	10.41	0.36	0.37	0.67	6.80	98.69	(21.28)	(1.57)	0.24	0.02	0.29	\$13,586,275
25.58	\$35.00	\$26.29	Guaranty Bancshares, Inc.	GNTY	TX	\$32.56	\$375	13.34	14.12	13.92	12.86	1.23	1.38	2.95	8.79	71.38	9.55	0.88	0.93	0.05	1.35	\$3,127,438
4.29	\$35.66	\$26.78	Hilltop Holdings Inc.	HTH	TX	\$32.05	\$2,092	18.74	NA	22.42	19.11	0.98	1.13	2.12	11.65	85.42	5.68	0.73	0.82	0.07	1.17	\$16,209,633
42.57	\$53.25	\$34.50	Independent Bank Group, Inc.	IBTX	TX	\$49.32	\$2,041	19.49	16.62	17.21	11.56	0.85	1.50	3.08	7.62	66.18	4.43	0.56	0.44	(0.00)	1.01	\$18,871,452
38.90	\$61.46	\$41.96	International Bancshares Corporation	IBOC	TX	\$60.95	\$3,790	9.31	9.33	NA	NA	1.53	1.72	2.17	14.60	33.36	17.75	2.72	0.95	0.38	1.76	\$15,360,920
16.51	\$68.88	\$49.60	Prosperity Bancshares, Inc.	PB	TX	\$64.07	\$6,147	14.76	13.51	12.17	10.60	0.84	1.64	3.50	10.33	47.15	5.75	1.03	0.39	0.19	1.55	\$38,756,520
15.56	\$34.40	\$25.30	Southside Bancshares, Inc.	SBSI	TX	\$28.38	\$859	10.55	9.34	10.12	9.92	1.09	1.47	5.07	7.17	51.74	10.80	1.02	0.17	0.06	0.95	\$8,353,863
26.37	\$30.22	\$23.01	South Plains Financial, Inc.	SPFI	TX	\$28.67	\$471	7.67	10.84	11.37	10.75	1.15	1.22	1.95	9.22	66.32	16.51	1.55	0.14	0.08	1.39	\$4,218,993
18.08	\$66.18	\$52.89	Texas Capital Bancshares, Inc.	TCBI	TX	\$64.20	\$2,995	19.45	17.37	17.30	14.71	1.05	1.05	NA	9.83	69.80	5.64	0.60	0.51	0.20	1.26	\$29,180,585
41.89	\$22.90	\$14.09	Third Coast Bancshares, Inc.	TCBX	TX	\$22.39	\$306	11.03	11.15	9.37	8.93	0.86	0.90	NA	7.29	67.09	8.50	0.85	0.58	0.07	1.02	\$4,660,403
40.12	\$88.26	\$56.91	Triumph Financial, Inc.	TFIN	TX	\$86.97	\$2,019	66.39	51.59	NM	36.68	2.45	3.56	NA	10.71	82.68	3.98	0.63	2.06	0.46	0.91	\$5,575,493
25.94	\$24.46	\$15.93	Veritex Holdings, Inc.	VBTX	TX	\$22.25	\$1,213	12.94	9.37	9.69	8.97	0.79	1.11	3.60	8.93	52.08	6.20	0.76	1.06	0.29	1.15	\$12,708,396
25.76			Median - Texas					12.94	11.10	12.02	11.56	1.07	1.43	2.95	9.02	66.25	8.28	0.86	0.54	0.07	1.23	\$13,388,717
33.11	\$22.77	\$15.16	Associated Banc-Corp	ASB	WI	\$21.61	\$3,259	21.83	9.63	9.92	9.06	0.82	1.15	4.07	7.08	59.81	3.88	0.39	0.65	0.23	1.20	\$41,137,084
4.91	\$92.50	\$70.00	Bank First Corporation	BFC	WI	\$84.07	\$848	10.92	14.57	14.01	13.75	1.40	2.08	1.67	10.48	47.10	13.37	1.92	0.37	(0.02)	1.31	\$4,099,924
29.74	\$12.61	\$8.47	Citizens Community Bancorp, Inc.	CZWI	WI	\$11.35	\$118	8.80	8.53	9.33	8.92	0.68	0.84	2.82	7.83	68.30	8.04	0.73	0.73	(0.04)	1.55	\$1,819,315
33.05	\$41.03	\$28.36	First Business Financial Services, Inc.	FBIZ	WI	\$37.63	\$312	8.67	8.66	7.86	6.87	1.09	1.14	2.66	7.79	62.07	13.09	1.10	0.69	0.07	1.12	\$3,531,358
27.81	\$86.95	\$63.58	Nicolet Bankshares, Inc.	NIC	WI	\$86.66	\$1,294	13.35	12.21	12.26	12.13	1.22	1.96	1.29	8.23	54.16	9.83	1.17	0.34	0.01	1.01	\$8,446,662
29.7			Median - Wisconsin					10.92	9.63	9.92	9.06	1.09	1.15	2.66	7.83	59.81	9.83	1.10	0.65	0.01	1.20	\$4,099,924
27.33			Average					13.96	11.60	11.92	11.30	1.25	1.50	3.33	8.03	61.87	10.04	0.99	0.60	0.13	1.22	\$29,114,586
26.25			Median					11.15	10.69	10.69	9.68	1.09	1.41	3.45	7.75	61.95	10.18	0.95	0.56	0.08	1.23	\$7,092,566