

Mercer Capital's Midwest Public Bank Peer Report

March 28, 2025

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)	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)
(7.72)	\$22.03	\$15.69	Ames National Corporation	ATLO	IA	\$17.71	\$158	15.54	14.95	NM	NM	0.91	0.98	4.52	7.60	75.02	6.02	0.48	1.17	0.03	1.29	\$2,133,180
31.30	\$34.56	\$19.43	MidWestOne Financial Group, Inc.	MOFG	IA	\$29.72	\$619	NM	10.31	9.14	8.41	1.10	1.33	3.26	7.57	66.21	(11.08)	(0.92)	0.58	0.07	1.28	\$6,236,329
18.25	\$24.85	\$15.80	West Bancorporation, Inc.	WTBA	IA	\$20.06	\$338	14.13	13.60	12.39	10.49	1.48	1.48	4.99	5.68	63.28	10.71	0.61	0.00	(0.00)	1.01	\$4,014,991
18.25			Median - Iowa					14.83	13.60	10.76	9.45	1.10	1.33	4.52	7.57	66.21	6.02	0.48	(0.01)	0.03	1.28	\$4,014,991
26.32	\$13.97	\$9.60	BankFinancial Corporation	BFIN	IL	\$12.82	\$160	38.85	37.11	21.41	15.93	1.02	1.02	3.12	10.90	78.52	2.58	0.28	2.04	0.60	0.85	\$1,434,814
22.20	\$32.89	\$19.70	Byline Bancorp, Inc.	BY	IL	\$26.17	\$1,169	9.52	9.11	10.18	9.67	1.07	1.32	1.53	9.52	51.77	11.61	1.31	0.83	0.47	1.42	\$9,496,529
(6.15)	\$28.97	\$21.21	First Busey Corporation	BUSE	IL	\$21.69	\$1,235	10.95	9.88	8.64	7.77	0.89	1.21	4.61	8.70	61.39	8.47	0.94	0.28	0.23	1.08	\$12,046,722
9.90	\$43.86	\$28.86	First Mid Bancshares, Inc.	FMBH	IL	\$35.02	\$840	10.61	8.92	9.75	9.28	0.99	1.42	2.74	8.12	59.93	9.65	1.04	0.55	0.07	1.24	\$7,519,734
22.61	\$26.25	\$18.00	HBT Financial, Inc.	HBT	IL	\$22.51	\$710	9.96	9.23	10.07	9.97	1.30	1.52	3.66	9.42	52.40	13.93	1.43	0.19	0.05	1.21	\$5,032,902
(27.27)	\$28.08	\$17.18	Midland States Bancorp, Inc.	MSBI	IL	\$17.30	\$372	NM	NM	7.15	6.59	0.59	0.82	7.17	6.14	60.40	(1.69)	(0.17)	NA	2.08	1.37	\$7,529,055
12.84	\$114.67	\$79.32	Northern Trust Corporation	NTRS	IL	\$97.15	\$19,012	9.94	12.73	12.21	11.29	1.60	1.71	3.09	7.21	71.66	16.51	1.39	0.32	0.03	0.40	\$155,508,400
22.21	\$19.46	\$13.20	Old Second Bancorp, Inc.	OSBC	IL	\$16.69	\$752	8.93	8.64	9.07	8.17	1.12	1.35	1.44	10.04	53.54	13.63	1.51	1.30	0.36	1.10	\$5,649,377
18.87	\$96.08	\$54.37	QCR Holdings, Inc.	QCRH	IL	\$71.96	\$1,216	10.72	10.51	10.73	9.88	1.22	1.43	0.33	9.55	53.07	12.04	1.29	0.67	0.17	1.32	\$9,026,030
9.18	\$142.04	\$91.38	Wintrust Financial Corporation	WTFC	IL	\$112.12	\$7,479	10.87	10.81	11.00	10.38	1.26	1.49	1.76	7.84	56.48	11.93	1.17	0.40	0.21	0.75	\$64,879,668
15.86			Median - Illinois					10.61	9.88	10.13	9.77	1.09	1.38	2.91	9.06	58.21	11.77	1.23	0.55	0.22	1.15	\$8,277,543
17.77	\$68.13	\$47.30	1st Source Corporation	SRCE	IN	\$60.25	\$1,479	11.24	10.98	10.92	10.64	1.33	1.44	2.39	11.61	51.99	11.73	1.52	0.46	0.09	2.27	\$8,931,938
20.41	\$33.50	\$23.50	Finward Bancorp	FNWD	IN	\$29.10	\$126	10.25	36.67	25.84	15.59	0.83	0.99	1.65	6.24	92.31	8.06	0.58	1.00	0.14	1.12	\$2,060,699
38.65	\$39.40	\$26.73	First Capital, Inc.	FCAP	IN	\$38.20	\$128	10.70	NA	NM	NM	1.10	1.16	3.04	9.15	62.59	10.98	1.02	NA	0.03	NA	\$1,187,523
32.52	\$53.60	\$34.58	First Financial Corporation	THFF	IN	\$49.09	\$582	12.27	11.23	9.06	8.81	1.06	1.36	4.16	7.86	62.23	8.82	0.92	0.36	0.35	1.22	\$5,560,348
(24.82)	\$43.26	\$24.18	First Internet Bancorp	INBK	IN	\$25.97	\$226	9.02	10.42	6.77	5.48	0.59	0.61	0.92	6.42	66.59	6.70	0.46	0.38	0.32	1.06	\$5,737,859
20.10	\$46.13	\$30.55	First Merchants Corporation	FRME	IN	\$40.39	\$2,364	11.84	11.45	10.54	9.90	1.03	1.51	3.47	8.81	54.85	8.94	1.09	0.66	0.39	1.50	\$18,311,969
57.16	\$30.94	\$14.55	First Savings Financial Group, Inc.	FSFG	IN	\$25.62	\$176	9.35	11.16	8.96	8.50	1.01	nm	2.50	NA	70.23	11.12	0.79	0.68	0.03	1.07	\$2,388,735
11.97	\$47.08	\$31.06	German American Bancorp, Inc.	GABC	IN	\$37.69	\$1,410	13.32	13.16	11.71	10.41	1.56	2.10	3.03	8.70	55.49	12.22	1.34	0.27	0.05	1.08	\$6,295,910
23.92	\$19.18	\$11.18	Horizon Bancorp, Inc.	HBNC	IN	\$15.16	\$667	18.95	9.41	8.76	8.23	0.87	1.11	4.22	7.83	63.78	4.80	0.45	0.56	0.04	1.06	\$7,801,146
(6.45)	\$78.61	\$57.45	Lakeland Financial Corporation	LKFN	IN	\$60.26	\$1,568	16.60	17.44	16.36	15.68	2.25	2.26	3.32	10.17	48.60	14.12	1.40	1.11	0.05	1.68	\$6,678,374
(13.42)	\$53.27	\$34.16	Merchants Bancorp	MBIN	IN	\$37.04	\$1,698	5.88	5.75	7.05	6.56	1.08	1.08	1.05	8.32	32.13	16.86	1.79	2.03	0.07	0.59	\$18,805,732
21.61	\$15.15	\$10.15	Richmond Mutual Bancorporation, Inc.	RMBI	IN	\$12.93	\$124	14.05	13.99	NM	NM	1.05	1.05	4.64	8.83	73.59	7.03	0.63	0.58	0.13	1.34	\$1,504,875
24.24	\$24.49	\$15.38	Old National Bancorp	ONB	IN	\$21.03	\$6,708	12.52	11.11	10.42	8.18	1.10	1.77	2.66	7.41	52.91	8.96	1.03	1.26	0.17	1.08	\$53,552,272
20.41			Median - Indiana					11.84	11.19	10.42	8.81	1.06	1.26	3.03	8.51	62.23	8.96	1.02	0.62	0.09	1.10	\$6,295,910

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16.12	\$50.85	\$30.44	Equity Bancshares, Inc.	EQBK	KS	\$39.49	\$691	9.87	9.50	11.11	10.04	1.16	1.31	1.52	9.95	65.32	12.97	1.23	0.99	0.11	1.24	\$5,332,047
NA	NA	NA	CrossFirst Bankshares, Inc.	0	KS	NA	NA	NA	NA	9.53	8.41	nm	NM	nm	9.66	54.46	10.71	1.04	0.64	0.09	1.26	\$7,669,700
53.53	\$28.55	\$17.05	Landmark Bancorp, Inc.	LARK	KS	\$27.11	\$157	12.00	10.40	NM	NM	1.15	1.55	3.10	6.58	68.39	10.01	0.83	1.26	0.02	1.22	\$1,574,142
34.83			Median - Kansas					10.93	9.95	10.32	9.22	1.16	1.43	2.31	9.66	65.32	10.71	1.04	NA	0.09	1.24	\$5,332,047
25.64	\$40.32	\$22.53	Independent Bank Corporation	IBCP	MI	\$30.86	\$647	9.77	9.97	9.98	9.34	1.42	1.52	3.37	8.00	60.90	15.66	1.27	0.17	0.02	1.47	\$5,338,104
9.09	\$38.15	\$21.52	ChoiceOne Financial Services, Inc.	COFS	MI	\$28.76	\$258	8.85	8.62	8.62	7.83	0.99	1.29	3.89	7.49	61.19	11.80	1.00	0.27	0.03	1.07	\$2,723,243
18.25	\$52.98	\$33.46	Mercantile Bank Corporation	MBWM	MI	\$44.03	\$715	8.93	8.99	9.22	8.89	1.22	1.33	3.36	8.91	54.66	14.35	1.40	0.12	0.06	1.18	\$6,052,161
18.25			Median - Michigan					8.93	8.99	9.60	9.11	1.22	1.33	3.37	8.46	57.78	14.70	1.34	0.15	0.03	1.24	\$4,030,674
19.59	\$16.00	\$10.52	Bridgewater Bancshares, Inc.	BWB	MN	\$13.92	\$384	13.51	13.37	10.70	9.14	0.98	1.03	nm	7.36	56.64	7.45	0.70	0.01	0.03	1.35	\$5,066,242
(2.23)	\$53.98	\$37.81	U.S. Bancorp	USB	MN	\$42.26	\$65,842	11.15	9.86	9.74	8.80	1.27	1.78	4.73	5.58	59.14	10.97	0.95	0.69	0.57	1.98	\$678,318,000
8.68			Median - Minnesota					12.33	11.61	10.22	8.97	1.13	1.41	4.73	6.47	57.89	9.21	0.83	NA	0.30	1.67	\$341,692,121
(12.64)	\$24.41	\$17.95	Alerus Financial Corporation	ALRS	ND	\$18.30	\$464	22.05	14.04	9.05	8.00	0.94	1.27	4.37	7.13	74.77	4.47	0.39	1.57	0.13	1.49	\$5,261,673
(12.64)			Median - North Dakota					22.05	14.04	9.05	8.00	0.94	1.27	4.37	7.13	74.77	4.47	0.39	1.57	0.13	1.49	\$5,261,673
13.04	\$31.17	\$16.92	CF Bankshares Inc.	CFBK	OH	\$22.29	\$114	10.82	10.82	NA	NM	NA	0.86	1.26	8.03	55.84	8.29	0.67	0.80	0.32	1.00	\$2,065,523
31.37	\$23.70	\$13.60	Civista Bancshares, Inc.	CIVB	OH	\$19.47	\$301	9.69	9.56	8.36	7.68	0.78	1.17	3.49	6.50	71.30	8.40	0.80	1.07	0.11	1.29	\$4,098,469
11.25	\$34.15	\$19.65	Farmers & Merchants Bancorp, Inc.	FMAO	OH	\$24.15	\$327	12.71	12.04	13.15	11.88	0.99	1.35	3.66	7.48	65.94	7.98	0.78	0.12	0.01	1.01	\$3,364,723
2.14	\$16.32	\$11.55	Farmers National Banc Corp.	FMNB	OH	\$12.99	\$489	10.65	9.79	9.14	8.56	1.20	2.24	5.23	4.42	59.36	11.28	0.90	0.72	0.21	1.10	\$5,118,924
7.14	\$49.07	\$33.82	Fifth Third Bancorp	FITB	OH	\$38.81	\$25,833	12.36	12.26	10.90	9.66	1.48	2.08	3.81	6.02	58.57	11.93	1.09	0.73	0.45	1.95	\$212,927,000
NA	NA	NA	Premier Financial Corp.	0	OH	NA	\$1,005	14.16	13.06	12.83	11.65	1.00	1.44	4.42	8.43	60.00	7.22	0.83	1.24	0.07	1.15	\$8,581,575
14.73	\$31.18	\$20.59	First Financial Bancorp.	FFBC	OH	\$24.80	\$2,367	10.33	8.75	9.48	9.03	0.97	1.73	3.87	7.83	56.69	9.78	1.29	0.56	0.30	1.33	\$18,570,261
10.70	\$18.45	\$12.05	Huntington Bancshares Incorporated	HBAN	OH	\$14.79	\$21,501	12.12	11.75	10.72	9.55	1.21	1.78	4.19	6.09	60.13	9.95	1.00	0.55	0.30	1.72	\$204,230,000
5.03	\$20.04	\$13.11	KeyCorp	KEY	OH	\$15.80	\$17,461	NM	12.45	10.90	9.29	1.12	1.36	5.07	6.99	69.33	(1.04)	(0.09)	0.82	0.40	1.34	\$187,168,000
(0.58)	\$17.92	\$12.42	LCNB Corp.	LCNB	OH	\$14.97	\$212	15.43	12.46	9.36	8.53	0.84	1.37	5.88	7.00	72.77	5.49	0.57	0.27	0.04	0.69	\$2,307,394
18.24	\$34.00	\$20.61	Middlefield Banc Corp.	MBCN	OH	\$27.38	\$221	14.26	13.54	13.47	12.52	1.05	1.31	3.07	9.31	67.23	7.48	0.84	1.97	0.10	1.48	\$1,853,359
9.51	\$15.42	\$10.45	Northwest Bancshares, Inc.	NWBI	OH	\$11.98	\$1,528	15.16	11.71	11.23	9.15	0.96	1.26	6.68	8.65	64.96	6.41	0.70	0.69	0.32	1.04	\$14,408,224
14.63	\$32.81	\$19.35	Ohio Valley Banc Corp.	OVBC	OH	\$26.98	\$127	11.63	9.09	NM	NM	0.85	0.89	3.26	9.56	67.60	7.50	0.77	0.46	0.12	0.95	\$1,503,412
15.51	\$207.99	\$123.08	Park National Corporation	PRK	OH	\$152.54	\$2,465	16.37	16.91	17.13	16.63	1.98	2.28	2.75	11.21	61.76	12.65	1.53	0.91	0.14	1.13	\$9,805,350
5.93	\$37.07	\$27.10	Peoples Bancorp Inc.	PEBO	OH	\$29.77	\$1,040	8.99	8.41	9.28	8.80	0.95	1.49	5.37	8.02	58.68	10.81	1.28	0.77	0.37	1.00	\$9,254,247
58.66	\$24.48	\$13.01	SB Financial Group, Inc.	SBFG	OH	\$21.15	\$138	12.30	12.24	10.39	9.53	1.09	1.33	2.74	7.66	75.11	9.19	0.84	0.52	0.02	1.43	\$1,379,517
(5.46)	\$14.94	\$11.40	United Bancorp, Inc.	UBCP	OH	\$12.76	\$74	10.05	9.76	9.01	7.89	1.20	1.22	5.72	7.68	68.52	10.93	0.89	0.84	0.07	0.82	\$816,656
10.97			Median - Ohio					12.21	11.75	10.72	9.29	1.03	1.36	3.87	7.68	64.96	8.40	0.84	0.73	0.14	1.13	\$5,118,924

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26.05	\$132.29	\$81.21	BankFirst Corporation	BANF	OK	\$109.51	\$3,639	17.00	16.79	17.34	16.95	2.24	2.55	1.68	10.67	52.31	14.27	1.68	1.12	0.08	1.24	\$13,554,314
42.75	\$50.26	\$26.07	Bank7 Corp.	BSVN	OK	\$39.27	\$371	8.11	8.09	9.67	9.48	1.73	1.81	2.44	11.78	37.91	23.78	2.65	0.54	0.13	1.28	\$1,739,808
15.10	\$121.58	\$85.02	BOK Financial Corporation	BOKF	OK	\$103.64	\$6,661	12.73	12.43	11.90	11.09	1.20	1.49	2.20	9.17	65.35	9.82	1.03	0.17	0.05	1.16	\$49,685,892
26.05			Median - Oklahoma					12.73	12.43	11.90	11.09	1.73	1.81	2.20	10.67	52.31	14.27	1.68	0.54	0.08	1.24	\$13,554,314
44.49	\$86.00	\$48.15	Pathward Financial, Inc.	CASH	SD	\$72.72	\$1,734	10.60	10.68	10.07	8.68	2.26	3.78	0.28	6.35	67.44	22.55	2.28	NA	1.06	1.06	\$7,622,342
44.49			Median - South Dakota					10.60	(...)	10.07	8.68	2.26	3.78	0.28	6.35	67.44	22.55	2.28	(...)	1.06	1.06	\$7,622,342
15.23	\$32.36	\$21.27	Stellar Bancorp, Inc.	STEL	TX	\$27.50	\$1,456	12.79	10.94	14.84	13.84	0.91	1.44	2.00	9.87	61.28	7.34	1.08	0.46	0.09	1.09	\$10,905,790
12.28	\$73.45	\$45.32	Comerica Incorporated	CMA	TX	\$58.72	\$7,713	11.70	11.26	11.40	10.30	1.25	1.40	4.84	7.00	70.26	10.90	0.87	0.69	0.10	1.36	\$79,297,000
14.02	\$147.64	\$94.09	Cullen/Frost Bankers, Inc.	CFR	TX	\$124.42	\$7,998	14.03	13.74	13.66	13.45	2.13	2.62	3.05	5.89	59.99	15.38	1.17	0.52	0.21	1.30	\$52,520,259
11.45	\$44.66	\$27.62	First Financial Bankshares, Inc.	FFIN	TX	\$35.81	\$5,087	22.96	22.87	20.37	19.73	3.19	3.96	2.01	9.46	47.03	14.51	1.68	0.80	0.05	1.24	\$13,979,418
(34.32)	\$8.52	\$4.52	First Foundation Inc.	FFWM	TX	\$4.95	\$408	NM	NM	24.81	11.46	0.42	0.42	0.00	7.61	99.85	(9.23)	(0.69)	0.64	0.18	0.35	\$12,645,265
36.02	\$42.95	\$27.01	Guaranty Bancshares, Inc.	GNTY	TX	\$40.40	\$460	14.74	14.57	13.26	12.43	1.45	1.62	2.48	9.26	67.41	10.29	1.01	0.23	0.02	1.33	\$3,115,554
(0.68)	\$35.32	\$26.67	Hilltop Holdings Inc.	HTH	TX	\$30.44	\$1,974	17.49	NA	19.61	16.40	0.90	1.03	2.37	11.98	86.69	5.69	0.78	1.03	0.13	1.15	\$16,268,129
14.22	\$76.91	\$51.80	International Bancshares Corporation	IBOC	TX	\$62.72	\$3,902	9.55	9.58	NA	NA	1.40	1.55	2.23	16.27	34.85	15.67	2.57	2.31	0.39	1.78	\$15,738,852
10.77	\$86.76	\$57.16	Prosperity Bancshares, Inc.	PB	TX	\$70.52	\$6,718	13.96	13.68	12.13	10.91	0.90	1.74	3.25	10.75	46.21	6.56	1.21	0.37	0.07	1.59	\$39,566,738
3.53	\$38.00	\$25.30	Southside Bancshares, Inc.	SBSI	TX	\$28.90	\$878	9.93	9.57	10.41	9.94	1.08	1.44	4.98	7.33	53.68	11.03	1.06	0.08	0.04	0.96	\$8,517,448
25.89	\$40.91	\$24.05	South Plains Financial, Inc.	SPFI	TX	\$33.08	\$545	11.33	11.33	11.35	10.11	1.24	1.30	1.77	9.92	64.88	11.75	1.17	NA	NA	1.41	\$4,232,239
19.89	\$91.80	\$54.68	Texas Capital Bancshares, Inc.	TCBI	TX	\$73.79	\$3,395	57.65	16.53	13.52	11.74	1.11	1.11	NA	9.98	67.09	2.38	0.25	0.51	0.19	1.21	\$30,731,883
65.78	\$39.45	\$18.00	Third Coast Bancshares, Inc.	TCBX	TX	\$33.19	\$458	11.94	11.90	10.95	10.00	1.16	1.22	NA	7.63	60.25	10.83	1.05	0.73	0.09	1.02	\$4,942,446
(25.87)	\$110.58	\$58.07	Triumph Financial, Inc.	TFIN	TX	\$58.80	\$1,374	108.89	63.12	59.53	25.45	1.63	2.34	NA	10.33	87.71	1.81	0.28	2.53	0.31	0.90	\$5,948,975
23.48	\$31.62	\$18.74	Veritex Holdings, Inc.	VBTX	TX	\$24.48	\$1,333	12.55	10.64	11.06	9.94	0.83	1.14	3.27	9.47	57.97	6.85	0.85	0.82	0.21	1.16	\$12,768,341
14.02			Median - Texas					13.38	11.90	13.39	11.74	1.20	1.44	2.48	9.46	63.08	8.81	1.03	0.67	0.13	1.19	\$13,373,880
8.13	\$28.18	\$19.76	Associated Banc-Corp	ASB	WI	\$22.38	\$3,669	31.08	9.87	9.27	8.28	0.84	1.14	4.11	7.82	59.61	2.86	0.30	0.48	0.23	1.19	\$43,023,068
18.81	\$110.49	\$74.90	Bank First Corporation	BFC	WI	\$101.16	\$1,011	15.56	14.51	14.93	13.95	1.58	2.28	1.78	10.31	46.23	10.58	1.56	0.26	(0.01)	1.25	\$4,495,060
21.02	\$17.04	\$10.14	Citizens Community Bancorp, Inc.	CZWI	WI	\$14.37	\$14	10.72	9.84	11.36	9.32	0.80	0.98	2.51	8.54	72.35	7.84	0.76	1.04	0.01	1.50	\$1,748,519
30.11	\$56.46	\$32.56	First Business Financial Services, Inc.	FBIZ	WI	\$47.64	\$395	9.16	9.16	8.93	7.97	1.25	1.29	2.43	7.95	60.80	14.44	1.22	0.91	0.15	1.14	\$3,853,215
28.34	\$121.52	\$75.24	Nicolet Bankshares, Inc.	NIC	WI	\$109.11	\$1,665	13.55	13.14	13.63	13.14	1.44	2.17	1.03	9.26	52.66	11.27	1.45	0.33	0.02	1.00	\$8,796,795
21.0			Median - Wisconsin					13.55	9.87	11.36	9.32	1.25	1.29	2.43	8.54	59.61	10.58	1.22	0.48	0.02	1.19	\$4,495,060
15.43			Average					14.89	12.99	12.40	10.68	1.21	1.51	3.15	8.51	62.08	9.11	0.94	0.73	0.19	1.21	\$29,487,072
15.37			Median					11.94	11.16	10.82	9.88	1.10	1.37	3.09	8.17	61.05	10.15	1.00	0.64	0.11	1.21	\$7,099,054