

Mercer Capital's Midwest Public Bank Peer Report

November 14, 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)	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)
0.73	\$22.50	\$15.69	Ames National Corporation	ATLO	IA	\$18.20	\$162	18.38	17.54	NM	NM	0.89	0.96	4.43	8.05	76.04	5.40	0.41	1.33	0.00	1.34	\$2,123,173
50.77	\$34.00	\$19.43	MidWestOne Financial Group, Inc.	MOFG	IA	\$32.51	\$684	NM	12.77	13.80	10.13	1.20	1.45	2.95	7.22	69.53	(13.91)	(1.12)	0.59	0.11	1.25	\$6,552,482
35.80	\$24.85	\$15.80	West Bancorporation, Inc.	WTBA	IA	\$23.90	\$404	18.67	18.38	17.28	13.82	1.71	1.71	4.17	5.90	64.34	9.89	0.56	0.01	0.00	0.97	\$3,988,566
35.80			Median - Iowa					18.53	17.54	15.54	11.98	1.20	1.45	4.17	7.22	69.53	5.40	0.41	(0.01)	0.00	1.25	\$3,988,566
49.01	\$12.88	\$8.67	BankFinancial Corporation	BFIN	IL	\$12.85	\$155	20.08	19.61	17.06	15.53	1.01	1.01	3.22	11.22	78.56	5.06	0.54	2.60	0.14	0.85	\$1,417,660
53.12	\$32.53	\$19.70	Byline Bancorp, Inc.	BY	IL	\$31.45	\$1,401	11.44	10.93	11.93	12.59	1.27	1.69	1.14	NA	51.30	12.00	1.32	0.87	0.54	1.43	\$9,424,316
27.96	\$28.97	\$20.67	First Busey Corporation	BUSE	IL	\$26.71	\$1,526	13.77	12.41	12.78	10.56	1.08	1.47	3.58	8.89	61.49	8.61	0.92	NA	0.20	1.09	\$11,986,839
38.24	\$43.52	\$28.86	First Mid Bancshares, Inc.	FMBH	IL	\$41.54	\$1,007	12.78	NA	12.58	12.42	1.16	1.76	2.28	NA	61.19	9.86	1.02	NA	0.04	1.22	\$7,562,489
28.80	\$25.35	\$17.75	HBT Financial, Inc.	HBT	IL	\$24.38	\$777	11.08	10.31	10.71	11.49	1.43	1.68	3.09	9.35	52.93	14.09	1.40	0.19	0.05	1.21	\$4,990,728
16.36	\$28.47	\$20.54	Midland States Bancorp, Inc.	MSBI	IL	\$26.70	\$579	11.56	10.74	12.74	9.93	0.81	1.07	4.58	7.03	59.12	7.64	0.77	2.20	0.40	1.49	\$7,751,483
48.78	\$108.53	\$72.28	Northern Trust Corporation	NTRS	IL	\$105.96	\$21,178	13.18	15.12	14.07	13.74	1.77	1.89	2.81	7.16	72.75	13.98	1.17	0.30	0.03	0.46	\$155,753,800
28.16	\$18.86	\$13.00	Old Second Bancorp, Inc.	OSBC	IL	\$18.61	\$831	10.06	9.77	9.28	9.88	1.26	1.48	1.30	10.14	52.35	14.17	1.49	1.51	0.62	1.11	\$5,671,760
73.36	\$93.72	\$49.48	QCR Holdings, Inc.	QCRH	IL	\$91.05	\$1,539	13.21	12.96	13.18	13.09	1.57	1.86	0.26	9.24	53.62	12.80	1.34	0.52	0.17	1.26	\$9,088,565
60.55	\$136.08	\$79.85	Wintrust Financial Corporation	WTFC	IL	\$130.95	\$8,818	13.71	13.23	NM	12.57	1.45	1.72	1.36	8.05	56.88	11.54	1.11	0.41	0.21	0.76	\$63,788,424
43.51			Median - Illinois					12.98	12.41	12.74	12.50	1.27	1.68	2.54	9.07	58.00	11.77	1.14	0.69	0.19	1.16	\$8,420,024
34.38	\$67.74	\$47.24	1st Source Corporation	SRCE	IN	\$65.45	\$1,618	12.49	12.27	11.98	12.38	1.45	1.57	2.18	11.76	52.63	11.92	1.49	0.47	0.05	2.30	\$8,763,946
58.88	\$33.50	\$19.68	Finward Bancorp	FNWD	IN	\$31.51	\$135	11.71	36.23	NM	28.23	0.85	1.01	1.54	6.58	90.82	8.11	0.56	1.01	0.05	1.23	\$2,074,662
28.44	\$38.00	\$24.40	First Capital, Inc.	FCAP	IN	\$34.00	\$116	9.63	9.32	NM	NM	1.06	1.13	3.36	9.32	63.28	NA	1.02	NA	NA	NA	\$1,189,295
39.60	\$50.63	\$34.58	First Financial Corporation	THFF	IN	\$49.75	\$584	13.48	12.92	11.51	9.42	1.04	1.32	3.64	8.31	64.36	8.48	0.88	0.38	0.38	1.24	\$5,484,612
129.02	\$42.89	\$16.85	First Internet Bancorp	INBK	IN	\$40.55	\$355	15.96	15.64	13.15	9.27	0.91	0.98	0.59	NA	67.35	6.00	0.42	0.28	0.12	1.12	\$5,823,259
44.84	\$45.08	\$29.58	First Merchants Corporation	FRME	IN	\$43.45	\$2,556	14.34	12.93	12.72	12.14	1.11	1.64	3.21	8.76	56.40	8.13	0.98	0.62	0.41	1.48	\$18,347,552
93.62	\$29.05	\$13.20	First Savings Financial Group, Inc.	FSFG	IN	\$28.81	\$197	14.55	16.90	9.96	9.25	1.12	nm	2.08	NA	75.68	8.31	0.58	NA	0.03	1.06	\$2,450,368
55.36	\$46.75	\$27.23	German American Bancorp, Inc.	GABC	IN	\$45.73	\$1,365	16.51	16.30	16.26	NM	1.82	2.42	2.35	9.23	56.18	12.79	1.34	0.24	0.07	1.08	\$6,260,907
75.06	\$18.86	\$10.36	Horizon Bancorp, Inc.	HBNC	IN	\$18.47	\$806	39.30	16.70	12.76	10.69	1.07	1.37	3.47	7.58	65.38	2.92	0.27	0.53	0.05	1.10	\$7,927,457
35.98	\$78.31	\$52.90	Lakeland Financial Corporation	LKFN	IN	\$73.85	\$1,894	19.18	21.23	21.18	20.54	2.69	2.71	2.59	10.45	48.90	15.66	1.50	1.14	0.04	1.64	\$6,645,371
26.14	\$53.27	\$31.84	Merchants Bancorp	MBIN	IN	\$40.37	\$1,865	6.68	6.53	7.05	7.37	1.24	1.25	0.88	7.95	32.21	16.80	1.74	1.50	0.05	0.60	\$18,652,976
28.30	\$13.50	\$10.11	Richmond Mutual Bancorporation, Inc.	RMBI	IN	\$13.50	\$134	15.70	NA	NM	NM	1.06	1.06	4.19	9.38	74.71	6.85	0.60	NA	0.13	1.36	\$1,492,550
51.64	\$22.75	\$14.32	Old National Bancorp	ONB	IN	\$21.80	\$7,078	13.21	11.69	11.93	11.13	1.14	1.82	2.52	7.44	53.56	9.00	1.01	1.23	0.15	1.04	\$53,602,293
44.84			Median - Indiana					14.34	14.29	12.35	10.91	1.11	1.35	2.52	8.76	63.28	8.39	0.98	0.58	0.06	1.17	\$6,260,907

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75.61	\$48.61	\$24.92	Equity Bancshares, Inc.	EQBK	KS	\$47.41	\$720	43.10	12.28	12.76	11.75	1.44	1.67	1.27	8.21	67.41	3.80	0.34	0.90	0.14	1.21	\$5,355,233
44.04	\$19.22	\$10.64	CrossFirst Bankshares, Inc.	CFB	KS	\$17.27	\$855	11.75	10.67	10.80	10.12	1.11	1.16	nm	9.73	54.62	10.53	1.00	0.41	0.10	1.23	\$7,582,192
28.75	\$22.58	\$17.64	Landmark Bancorp, Inc.	LARK	KS	\$22.06	\$121	9.76	8.30	NM	NM	0.87	1.16	3.81	6.84	68.76	10.00	0.79	1.38	0.03	1.15	\$1,563,651
44.04			Median - Kansas					11.75	10.67	11.78	10.94	1.11	1.16	2.54	8.21	67.41	10.00	0.79	NA	0.10	1.21	\$5,355,233
75.77	\$39.52	\$20.50	Independent Bank Corporation	IBCP	MI	\$37.92	\$797	12.90	13.19	12.34	12.29	1.75	1.88	2.52	8.08	62.24	15.18	1.19	0.15	0.02	1.45	\$5,259,268
49.44	\$37.00	\$21.52	ChoiceOne Financial Services, Inc.	COFS	MI	\$35.59	\$321	11.26	11.00	10.88	9.45	1.29	1.71	3.01	7.00	62.19	11.90	0.94	0.15	0.03	1.09	\$2,726,003
39.97	\$51.31	\$33.46	Mercantile Bank Corporation	MBWM	MI	\$49.45	\$800	9.93	9.90	9.96	10.95	1.37	1.50	2.91	9.10	53.02	15.02	1.46	0.22	(0.02)	1.23	\$5,917,127
49.44			Median - Michigan					11.26	11.00	11.61	11.56	1.37	1.71	2.71	8.59	57.60	15.03	1.32	0.15	0.01	1.27	\$3,992,636
35.97	\$16.00	\$10.18	Bridgewater Bancshares, Inc.	BWB	MN	\$14.97	\$412	14.26	14.38	15.02	11.78	1.06	1.07	nm	8.17	57.72	7.77	0.72	0.24	0.03	1.39	\$4,691,517
45.63	\$51.76	\$35.02	U.S. Bancorp	USB	MN	\$50.31	\$79,827	15.39	11.58	12.84	nm	1.51	2.11	3.91	5.54	59.12	9.76	0.84	0.69	0.55	2.00	\$686,469,000
40.80			Median - Minnesota					14.82	12.98	13.93	11.78	1.29	1.59	3.91	6.85	58.42	8.77	0.78	NA	0.29	1.69	\$345,580,259
20.24	\$25.85	\$18.00	Alerus Financial Corporation	ALRS	ND	\$22.15	\$574	138.44	15.53	18.72	10.88	1.13	1.34	3.53	8.11	76.54	0.85	0.07	1.58	0.09	1.29	\$4,084,640
20.24			Median - North Dakota					138.44	15.53	18.72	10.88	1.13	1.34	3.53	8.11	76.54	0.85	0.07	1.58	0.09	1.29	\$4,084,640
70.10	\$31.17	\$16.00	CF Bankshares Inc.	CFBK	OH	\$27.72	\$145	13.66	13.66	NA	7.18	7.18	1.13	0.99	NA	55.80	8.34	0.66	NA	0.35	0.96	\$2,064,306
50.15	\$23.70	\$13.60	Civista Bancshares, Inc.	CIVB	OH	\$22.73	\$358	11.31	10.96	12.15	11.30	0.91	1.36	2.81	6.71	69.67	8.64	0.81	0.58	0.05	1.35	\$4,061,423
66.74	\$33.75	\$17.29	Farmers & Merchants Bancorp, Inc.	FMAO	OH	\$32.13	\$440	18.90	17.79	19.14	17.71	1.31	1.81	2.72	7.37	68.25	7.28	0.70	0.11	0.03	1.00	\$3,389,185
26.29	\$16.32	\$11.55	Farmers National Banc Corp.	FMINB	OH	\$15.34	\$580	12.47	11.48	12.47	10.81	1.31	2.29	4.40	4.98	59.53	12.10	0.91	0.59	0.22	1.10	\$5,236,503
83.93	\$48.10	\$25.95	Fifth Third Bancorp	FITB	OH	\$47.26	\$31,650	15.70	14.40	14.00	12.78	1.71	2.34	3.14	6.52	58.71	11.88	1.04	0.64	0.42	1.97	\$214,318,000
47.23	\$29.15	\$18.63	Premier Financial Corp.	PFC	OH	\$28.26	\$1,015	14.35	13.60	13.96	12.58	0.99	1.42	4.38	8.48	60.75	7.30	0.82	1.23	0.09	1.13	\$8,729,305
47.07	\$30.11	\$19.92	First Financial Bancorp.	FFBC	OH	\$29.08	\$2,782	12.53	11.01	11.39	11.64	1.13	2.01	3.30	8.08	56.49	9.74	1.26	0.57	0.31	1.37	\$18,146,332
69.78	\$17.97	\$10.55	Huntington Bancshares Incorporated	HBAN	OH	\$17.53	\$25,482	16.86	14.56	14.26	12.99	1.40	2.03	3.53	6.43	61.21	8.64	0.87	NA	0.30	1.76	\$200,535,000
70.23	\$20.00	\$11.36	KeyCorp	KEY	OH	\$19.14	\$18,884	NM	18.45	17.35	12.22	1.32	1.64	4.30	6.19	70.34	1.01	0.08	0.85	0.36	1.40	\$189,763,000
17.57	\$17.27	\$12.42	LCNB Corp.	LCNB	OH	\$16.81	\$238	32.96	17.60	15.33	9.55	0.94	1.53	5.21	6.88	75.11	2.98	0.31	0.19	0.01	0.68	\$2,346,908
7.51	\$37.00	\$20.61	Middlefield Banc Corp.	MBCN	OH	\$29.87	\$247	16.97	15.99	18.20	17.82	1.14	1.43	2.62	9.28	67.83	6.96	0.78	NA	0.08	1.50	\$1,857,635
37.09	\$15.36	\$10.45	Northwest Bancshares, Inc.	NWBI	OH	\$14.65	\$1,883	19.28	13.65	14.82	14.17	1.17	1.55	5.41	8.64	65.30	6.26	0.67	0.69	0.13	1.11	\$14,354,325
12.39	\$25.51	\$19.35	Ohio Valley Banc Corp.	OVBC	OH	\$25.46	\$120	10.31	NA	NM	NM	0.79	0.83	3.46	9.74	71.91	8.07	0.85	NA	0.09	0.95	\$1,494,023
75.47	\$207.51	\$107.76	Park National Corporation	PRK	OH	\$194.00	\$3,130	22.96	22.36	21.45	21.93	2.53	2.91	2.19	11.05	62.47	11.83	1.39	0.94	0.13	1.13	\$9,903,049
25.03	\$36.19	\$26.74	Peoples Bancorp Inc.	PEBO	OH	\$35.44	\$1,229	10.10	9.36	10.43	11.08	1.12	1.74	4.53	8.27	57.45	11.77	1.37	1.11	0.28	1.06	\$9,140,471
52.06	\$21.21	\$13.01	SB Financial Group, Inc.	SBFG	OH	\$19.94	\$126	11.53	12.68	11.94	10.60	1.00	1.22	3.08	7.97	76.38	9.54	0.87	0.53	0.01	1.47	\$1,393,949
31.15	\$15.50	\$10.25	United Bancorp, Inc.	UBCP	OH	\$12.65	\$76	9.17	8.92	8.94	7.08	1.15	1.17	5.53	7.84	71.43	12.90	0.97	0.87	0.05	0.84	\$825,482
47.23			Median - Ohio					14.00	13.65	14.00	11.93	1.15	1.55	3.46	7.90	65.30	8.64	0.85	0.64	0.13	1.13	\$5,236,503

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41.54	\$129.00	\$81.21	BancFirst Corporation	BANF	OK	\$122.92	\$4,061	19.76	19.38	19.19	19.87	2.57	2.93	1.50	10.58	52.60	14.26	1.66	1.00	0.08	1.24	\$13,313,482
95.19	\$49.01	\$21.89	Bank7 Corp.	BSVN	OK	\$46.55	\$435	12.25	12.19	9.69	11.17	2.13	2.23	2.06	11.25	37.96	19.90	2.06	NA	1.33	1.24	\$1,740,442
61.47	\$119.52	\$69.76	BOK Financial Corporation	BOKF	OK	\$114.64	\$7,423	15.77	14.31	14.40	13.57	1.31	1.63	1.97	9.22	65.56	9.08	0.93	0.34	0.07	1.18	\$50,081,985
61.47			Median - Oklahoma					15.77	14.31	14.40	13.57	2.13	2.23	1.97	10.58	52.60	14.26	1.66	0.67	0.08	1.24	\$13,313,482
61.93	\$83.83	\$46.68	Pathward Financial, Inc.	CASH	SD	\$80.06	\$2,026	12.09	NA	10.77	9.55	2.37	3.87	0.25	7.11	67.67	23.19	2.21	NA	1.00	0.95	\$7,549,336
61.93			Median - South Dakota					12.09	(...)	10.77	9.55	2.37	3.87	0.25	7.11	67.67	23.19	2.21	(...)	1.00	0.95	\$7,549,336
27.68	\$30.92	\$21.27	Stellar Bancorp, Inc.	STEL	TX	\$29.88	\$1,589	13.64	NA	13.55	15.47	0.98	1.55	1.75	10.27	59.75	7.64	1.10	0.46	0.09	1.12	\$10,629,777
67.43	\$71.63	\$42.55	Comerica Incorporated	CMA	TX	\$70.08	\$9,236	17.52	14.70	12.94	12.74	1.33	1.47	4.04	8.01	72.06	9.27	0.69	0.53	0.11	1.35	\$79,663,000
48.17	\$144.89	\$94.09	Cullen/Frost Bankers, Inc.	CFR	TX	\$139.48	\$8,894	17.31	15.71	15.90	16.45	2.24	2.71	2.74	6.54	59.85	14.94	1.08	0.57	0.19	1.31	\$51,008,093
57.52	\$43.57	\$25.70	First Financial Bankshares, Inc.	FFIN	TX	\$41.38	\$5,936	28.54	27.59	27.03	25.06	3.56	4.39	1.72	10.16	47.33	14.28	1.58	0.83	0.03	1.29	\$13,582,932
27.40	\$11.47	\$4.84	First Foundation Inc.	FFWM	TX	\$7.80	\$650	NM	32.86	NA	17.91	0.56	0.57	0.00	7.00	99.60	(7.85)	(0.57)	0.45	0.01	0.30	\$13,376,561
18.84	\$37.28	\$27.01	Guaranty Bancshares, Inc.	GNTY	TX	\$36.22	\$404	15.15	14.94	14.62	14.49	1.30	1.45	2.71	9.32	70.66	9.08	0.87	0.95	0.03	1.34	\$3,097,105
7.57	\$35.66	\$28.58	Hilltop Holdings Inc.	HTH	TX	\$32.28	\$2,112	19.80	NA	22.62	22.08	0.96	1.10	2.09	12.16	86.40	5.42	0.73	1.06	0.09	1.24	\$15,926,405
68.21	\$67.92	\$36.16	Independent Bank Group, Inc.	IBTX	TX	\$63.83	\$2,665	NM	NM	NA	NA	1.36	1.85	2.36	7.92	70.01	(19.45)	(2.32)	0.48	0.03	1.05	\$18,583,149
54.83	\$73.82	\$44.24	International Bancshares Corporation	IBOC	TX	\$71.85	\$4,432	11.17	11.20	NA	NA	1.63	1.81	1.85	15.80	34.35	NA	2.62	NA	0.37	1.82	\$15,892,312
44.39	\$85.13	\$56.37	Prosperity Bancshares, Inc.	PB	TX	\$82.09	\$7,902	17.43	16.48	15.89	13.79	1.06	2.07	2.80	10.36	46.74	6.16	1.13	0.40	0.14	1.58	\$40,115,320
27.13	\$37.58	\$25.30	Southside Bancshares, Inc.	SBSI	TX	\$35.68	\$1,094	12.88	11.69	12.00	12.70	1.34	1.80	3.99	7.38	52.99	10.75	1.01	0.17	0.05	0.97	\$8,362,263
44.89	\$40.91	\$24.05	South Plains Financial, Inc.	SPFI	TX	\$38.80	\$642	15.10	15.09	15.33	14.81	1.43	1.51	1.53	9.77	67.84	10.61	1.04	0.84	0.11	1.41	\$4,337,659
55.95	\$91.29	\$53.16	Texas Capital Bancshares, Inc.	TCBI	TX	\$88.89	\$4,118	NM	24.14	20.38	14.84	1.34	1.35	NA	9.65	70.52	0.84	0.09	0.42	0.20	1.22	\$31,629,299
92.61	\$36.20	\$16.52	Third Coast Bancshares, Inc.	TCBX	TX	\$34.67	\$478	13.60	13.51	12.70	12.96	1.23	1.30	NA	7.93	62.22	10.22	0.99	0.63	0.11	1.02	\$4,627,770
44.08	\$105.05	\$66.61	Triumph Financial, Inc.	TFIN	TX	\$100.68	\$2,396	129.08	86.78	NM	61.87	2.80	3.99	NA	10.50	85.80	2.49	0.39	2.69	0.33	0.95	\$5,866,046
56.44	\$30.87	\$18.08	Veritex Holdings, Inc.	VBTX	TX	\$29.41	\$1,628	18.85	13.24	13.95	13.67	1.00	1.37	2.72	9.29	56.18	5.57	0.69	0.69	0.23	1.21	\$13,042,976
46.53			Median - Texas					17.31	15.09	14.98	14.83	1.34	1.53	2.36	9.49	65.03	7.64	0.93	0.57	0.11	1.23	\$13,479,747
55.22	\$28.18	\$17.29	Associated Banc-Corp	ASB	WI	\$26.67	\$4,059	22.23	10.94	12.24	11.62	0.96	1.31	3.37	7.50	60.55	4.62	0.47	0.52	0.24	1.20	\$42,210,815
23.28	\$109.83	\$74.90	Bank First Corporation	BFC	WI	\$102.70	\$1,034	12.62	16.34	17.12	16.16	1.63	2.38	1.74	10.53	46.89	13.49	2.00	0.34	(0.02)	1.30	\$4,294,498
37.51	\$15.00	\$10.14	Citizens Community Bancorp, Inc.	CZWI	WI	\$15.00	\$149	10.64	9.91	11.03	11.07	0.84	1.02	2.13	8.35	70.70	8.53	0.81	1.20	(0.02)	1.47	\$1,799,137
45.15	\$51.92	\$32.56	First Business Financial Services, Inc.	FBIZ	WI	\$49.93	\$419	10.71	10.71	10.58	9.66	1.38	1.47	1.98	NA	61.60	13.30	1.11	0.63	0.14	1.10	\$3,715,724
44.95	\$116.17	\$72.70	Nicolet Bankshares, Inc.	NIC	WI	\$111.79	\$1,697	14.22	13.30	14.99	14.56	1.47	2.25	1.00	9.13	52.57	11.36	1.42	0.29	0.02	1.00	\$8,637,118
44.9			Median - Wisconsin					12.62	10.94	12.24	11.62	1.38	1.47	1.98	8.74	60.55	11.36	1.11	0.52	0.02	1.20	\$4,294,498
47.11			Average					18.71	15.58	13.98	13.81	1.44	1.70	2.73	8.63	62.70	8.80	0.90	0.73	0.17	1.22	\$29,560,528
45.15			Median					13.74	13.40	12.89	12.38	1.26	1.55	2.72	8.29	61.89	9.18	0.92	0.58	0.09	1.22	\$7,097,354