

Mercer Capital's Midwest Public Bank Peer Report

October 17, 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 (%)	NPAs/Loans + OREO (%)	NCOs/ Avg. Loans (%)	Loan Loss Reserve/ Loans (%)	Assets (\$M)
21.39	\$22.50	\$15.01	Ames National Corporation	ATLO	IA	\$18.16	\$163	16.97	16.23	NM	NM	0.98	1.06	4.41	7.26	75.28	6.00	0.45	1.00	0.00	1.32	\$2,126,315
49.59	\$30.51	\$19.19	MidWestOne Financial Group, Inc.	MOFG	IA	\$29.96	\$603	15.29	14.20	12.78	9.43	0.87	1.06	3.24	6.88	69.07	5.95	0.47	0.73	0.08	1.26	\$6,581,658
35.62	\$22.39	\$15.25	West Bancorporation, Inc.	WTBA	IA	\$20.57	\$346	16.07	15.82	14.98	12.98	1.55	1.55	4.86	5.65	63.71	10.01	0.57	0.02	0.00	0.95	\$3,965,115
35.62			Median - Iowa					16.07	15.82	13.88	11.20	0.98	1.06	4.41	6.88	69.07	6.00	0.47	(0.01)	0.00	1.26	\$3,965,115
50.06	\$12.56	\$8.31	BankFinancial Corporation	BFIN	IL	\$12.42	\$155	18.54	17.70	16.93	15.41	0.98	0.98	3.22	10.66	78.18	5.34	0.56	2.28	0.14	0.82	\$1,477,690
38.00	\$29.49	\$18.39	Byline Bancorp, Inc.	BY	IL	\$26.86	\$1,189	9.91	9.07	9.90	10.32	1.15	1.44	1.34	8.73	50.20	12.20	1.33	0.84	0.50	1.44	\$9,633,815
37.63	\$28.97	\$17.51	First Busey Corporation	BUSE	IL	\$26.25	\$1,492	13.60	12.30	12.28	9.76	1.12	1.55	3.66	8.29	62.02	8.77	0.90	0.10	0.20	1.06	\$11,971,416
48.40	\$41.02	\$25.73	First Mid Bancshares, Inc.	FMBH	IL	\$40.00	\$956	12.82	NA	11.46	11.27	1.17	1.70	2.40	7.67	58.81	9.72	0.97	0.35	0.03	1.23	\$7,581,060
31.30	\$24.85	\$17.69	HBT Financial, Inc.	HBT	IL	\$23.10	\$729	10.27	9.47	9.87	10.48	1.43	1.69	3.29	8.74	52.19	14.88	1.43	0.20	0.03	1.21	\$5,006,199
20.40	\$28.47	\$19.96	Midland States Bancorp, Inc.	MSBI	IL	\$24.12	\$516	12.18	9.36	11.45	8.57	0.76	1.03	5.14	6.59	57.39	6.78	0.67	2.11	0.26	1.57	\$7,757,274
41.34	\$97.08	\$62.44	Northern Trust Corporation	NTRS	IL	\$96.26	\$19,410	13.17	14.82	13.31	13.21	1.65	1.76	3.12	7.06	73.47	13.10	1.09	0.28	0.03	0.43	\$156,797,100
25.35	\$17.46	\$13.00	Old Second Bancorp, Inc.	OSBC	IL	\$17.04	\$764	9.21	8.95	8.18	8.55	1.16	1.35	1.41	10.14	52.35	14.17	1.49	1.51	0.62	1.11	\$5,671,760
64.72	\$82.00	\$45.84	QCR Holdings, Inc.	QCRH	IL	\$81.72	\$1,376	12.12	12.17	12.28	11.79	1.47	1.75	0.29	9.00	54.69	12.95	1.33	0.50	0.14	1.28	\$8,871,991
56.25	\$117.77	\$71.86	Wintrust Financial Corporation	WTFC	IL	\$117.01	\$7,781	12.18	11.64	11.03	10.90	1.41	1.62	1.54	7.52	56.32	11.93	1.13	0.43	0.18	0.81	\$59,781,516
39.67			Median - Illinois					12.18	11.64	11.45	10.69	1.17	1.59	2.76	8.51	56.86	12.06	1.11	0.47	0.16	1.16	\$8,314,633
48.32	\$65.63	\$42.33	1st Source Corporation	SRCE	IN	\$62.55	\$1,533	12.15	11.92	11.29	11.73	1.47	1.60	2.30	10.91	52.84	12.17	1.48	0.31	0.04	2.25	\$8,878,003
48.59	\$33.05	\$17.29	Finward Bancorp	FNWD	IN	\$31.24	\$135	10.21	25.09	NM	30.56	0.91	1.09	1.54	6.03	88.17	9.53	0.63	0.84	0.10	1.22	\$2,077,067
44.86	\$38.00	\$22.95	First Capital, Inc.	FCAP	IN	\$35.50	\$119	9.86	9.63	NM	NM	1.10	1.18	3.27	8.74	62.84	12.02	1.04	0.64	0.03	1.34	\$1,163,596
38.62	\$47.00	\$31.74	First Financial Corporation	THFF	IN	\$44.87	\$530	10.39	10.30	9.74	8.51	1.00	1.21	4.01	9.14	63.81	10.21	1.06	0.50	0.32	1.20	\$4,891,068
120.37	\$39.46	\$14.11	First Internet Bancorp	INBK	IN	\$38.21	\$331	17.94	17.51	11.83	8.28	0.89	0.92	0.63	6.72	69.83	5.11	0.36	0.07	0.12	1.09	\$5,343,302
44.60	\$42.45	\$25.70	First Merchants Corporation	FRME	IN	\$39.65	\$2,320	12.67	11.75	10.91	10.14	1.05	1.59	3.53	8.27	56.37	8.55	1.02	0.54	0.53	1.50	\$18,303,423
70.18	\$24.95	\$13.20	First Savings Financial Group, Inc.	FSFG	IN	\$24.45	\$167	18.25	19.80	13.62	9.69	1.00	nm	2.45	NA	82.81	5.73	0.39	0.65	0.05	1.00	\$2,393,491
56.10	\$42.78	\$24.85	German American Bancorp, Inc.	GABC	IN	\$41.13	\$1,221	14.74	14.62	14.16	NM	1.77	2.42	2.63	8.35	56.02	13.41	1.35	0.18	0.07	1.08	\$6,216,923
56.64	\$16.64	\$9.22	Horizon Bancorp, Inc.	HBNC	IN	\$15.87	\$694	36.91	14.87	11.16	9.98	0.95	1.24	4.03	7.22	65.24	2.67	0.24	0.42	0.06	1.08	\$7,912,527
38.36	\$73.22	\$46.26	Lakeland Financial Corporation	LKFN	IN	\$68.79	\$1,755	17.55	19.38	18.88	18.58	2.68	2.70	2.79	9.90	48.72	16.47	1.54	1.14	0.04	1.60	\$6,568,807
61.97	\$53.27	\$25.78	Merchants Bancorp	MBIN	IN	\$45.06	\$2,062	6.88	6.73	7.54	7.83	1.43	1.44	0.80	7.86	29.12	18.79	1.92	0.99	0.03	0.56	\$18,212,422
38.89	\$13.20	\$9.44	Richmond Mutual Bancorporation, Inc.	RMBI	IN	\$13.10	\$132	16.17	16.08	NM	NM	1.10	1.10	4.27	8.77	75.51	6.51	0.57	0.67	0.12	1.37	\$1,495,141
39.33	\$20.43	\$12.36	Old National Bancorp	ONB	IN	\$19.68	\$6,277	11.58	10.33	10.39	9.50	1.08	1.78	2.85	6.94	53.19	9.44	1.05	0.98	0.16	1.01	\$53,119,645
48.32			Median - Indiana					12.67	14.62	11.22	9.84	1.08	1.34	2.79	8.31	62.84	9.53	1.04	0.64	0.07	1.20	\$6,216,923

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79.75	\$45.60	\$22.78	Equity Bancshares, Inc.	EQBK	KS	\$43.83	\$669	39.85	12.79	11.23	10.49	1.33	1.54	1.37	8.21	71.55	3.80	0.34	NA	0.14	1.21	\$5,355,233
55.30	\$19.22	\$10.05	CrossFirst Bankshares, Inc.	CFB	KS	\$16.85	\$830	11.87	10.83	11.03	10.40	1.15	1.20	nm	9.08	55.36	10.45	0.98	0.26	0.09	1.20	\$7,638,551
24.19	\$21.78	\$15.70	Landmark Bancorp, Inc.	LARK	KS	\$20.39	\$112	9.85	8.12	NM	NM	0.87	1.20	4.12	6.09	70.58	9.47	0.73	0.55	(0.02)	1.11	\$1,560,754
55.30			Median - Kansas					11.87	10.83	11.13	10.44	1.15	1.20	2.74	8.21	70.58	9.47	0.73	NA	0.09	1.20	\$5,355,233
92.45	\$35.97	\$16.90	Independent Bank Corporation	IBCP	MI	\$34.94	\$730	11.20	11.46	11.04	11.15	1.70	1.82	2.75	7.63	60.94	16.77	1.26	0.14	0.01	1.45	\$5,277,500
93.13	\$32.26	\$15.84	ChoiceOne Financial Services, Inc.	COFS	MI	\$31.84	\$285	10.65	10.40	10.10	7.78	1.12	1.57	3.39	5.98	64.35	11.62	0.87	0.16	0.03	1.12	\$2,623,067
45.84	\$51.21	\$30.59	Mercantile Bank Corporation	MBWM	MI	\$46.41	\$749	9.32	9.29	9.02	9.90	1.28	1.40	3.10	9.10	52.78	15.02	1.46	NA	(0.02)	1.23	\$5,917,127
92.45			Median - Michigan					10.65	10.40	10.57	10.52	1.28	1.57	2.93	8.36	56.86	15.03	1.36	0.14	0.00	1.27	\$3,950,284
59.55	\$15.67	\$8.00	Bridgewater Bancshares, Inc.	BWB	MN	\$15.62	\$427	14.46	14.60	15.34	11.62	1.15	1.15	nm	7.90	57.18	8.13	0.75	0.02	0.01	1.37	\$4,687,035
49.87	\$50.47	\$30.47	U.S. Bancorp	USB	MN	\$49.97	\$77,979	15.28	11.50	12.23	11.18	1.50	2.10	4.00	5.54	59.12	9.76	0.84	0.69	0.55	2.00	\$686,469,000
54.71			Median - Minnesota					14.87	13.05	13.78	11.40	1.32	1.63	4.00	6.72	58.15	8.94	0.80	NA	0.28	1.69	\$345,578,018
39.92	\$25.85	\$16.80	Alerus Financial Corporation	ALRS	ND	\$24.36	\$482	69.60	16.73	16.30	9.95	1.29	1.54	3.28	7.26	76.56	1.95	0.17	0.93	0.06	1.30	\$4,358,623
39.92			Median - North Dakota					69.60	16.73	16.30	9.95	1.29	1.54	3.28	7.26	76.56	1.95	0.17	0.93	0.06	1.30	\$4,358,623
52.35	\$24.20	\$14.69	CF Bankshares Inc.	CFBK	OH	\$24.00	\$123	12.00	12.00	NA	7.18	7.18	0.98	1.17	7.69	54.99	8.39	0.65	0.64	0.17	1.13	\$2,040,634
24.31	\$19.00	\$13.60	Civista Bancshares, Inc.	CIVB	OH	\$18.51	\$291	8.65	8.36	10.26	9.77	0.78	1.20	3.46	6.25	68.39	9.41	0.88	0.57	0.07	1.32	\$4,011,914
68.98	\$28.76	\$16.90	Farmers & Merchants Bancorp, Inc.	FMAO	OH	\$28.49	\$385	18.15	17.00	17.48	15.89	1.21	1.70	3.11	7.11	69.38	6.85	0.65	0.10	0.03	0.99	\$3,322,633
41.83	\$16.32	\$10.38	Farmers National Banc Corp.	FMNB	OH	\$15.34	\$576	11.28	10.20	11.26	10.40	1.45	2.77	4.43	4.18	59.24	13.80	1.01	NA	0.09	1.05	\$5,156,853
86.13	\$45.57	\$22.49	Fifth Third Bancorp	FITB	OH	\$45.37	\$30,674	14.45	13.30	13.28	12.22	1.81	2.56	3.26	6.52	58.71	11.88	1.04	NA	0.42	1.97	\$214,318,000
51.13	\$26.40	\$15.79	Premier Financial Corp.	PFC	OH	\$25.22	\$904	11.46	11.19	12.12	10.70	0.92	1.34	4.92	7.95	59.09	8.26	0.92	0.95	0.07	1.13	\$8,778,693
35.97	\$28.25	\$17.23	First Financial Bancorp.	FFBC	OH	\$26.43	\$2,524	10.88	10.15	10.04	10.48	1.08	2.01	3.63	7.33	56.53	10.46	1.34	0.56	0.40	1.35	\$18,166,180
55.77	\$16.04	\$9.25	Huntington Bancshares Incorporated	HBAN	OH	\$15.43	\$22,417	14.84	12.89	13.03	11.44	1.23	1.79	4.02	6.43	61.37	8.64	0.87	NA	0.30	1.76	\$200,535,000
65.05	\$17.94	\$9.50	KeyCorp	KEY	OH	\$17.25	\$17,099	NM	16.63	15.98	11.31	1.19	1.48	4.75	6.19	70.34	1.01	0.08	0.85	0.36	1.40	\$189,763,000
17.21	\$17.09	\$12.42	LCNB Corp.	LCNB	OH	\$15.49	\$219	27.18	14.61	14.73	12.28	0.89	1.54	5.68	6.29	74.37	2.93	0.30	0.17	0.01	0.63	\$2,371,313
13.85	\$37.00	\$20.61	Middlefield Banc Corp.	MBCN	OH	\$30.50	\$246	15.72	14.90	15.20	16.55	1.19	1.50	2.62	9.20	66.97	7.81	0.87	1.07	(0.02)	1.46	\$1,828,186
40.84	\$14.55	\$9.80	Northwest Bancshares, Inc.	NWBI	OH	\$13.81	\$1,759	17.05	12.28	13.17	13.17	1.13	1.50	5.79	8.37	64.64	6.68	0.71	0.92	0.12	1.10	\$14,385,553
3.26	\$25.50	\$19.35	Ohio Valley Banc Corp.	OVBC	OH	\$23.93	\$113	10.14	10.08	NM	NM	0.77	0.81	3.68	9.92	72.30	7.91	0.84	0.51	0.06	0.91	\$1,403,317
87.18	\$190.84	\$92.57	Park National Corporation	PRK	OH	\$179.37	\$2,897	21.40	20.35	19.01	20.26	2.45	2.84	2.36	10.45	62.67	11.99	1.38	0.96	0.08	1.13	\$9,919,783
26.97	\$34.85	\$25.04	Peoples Bancorp Inc.	PEBO	OH	\$32.22	\$1,121	9.15	8.16	9.35	9.74	1.06	1.70	4.97	7.62	56.95	12.06	1.39	0.77	0.22	1.05	\$9,226,461
64.08	\$21.21	\$12.42	SB Financial Group, Inc.	SBFG	OH	\$20.09	\$135	11.35	12.45	12.95	12.54	1.08	1.33	2.79	7.72	76.26	10.06	0.90	0.52	0.01	1.54	\$1,342,186
32.56	\$15.50	\$9.70	United Bancorp, Inc.	UBCP	OH	\$12.65	\$75	8.49	8.28	9.55	7.56	1.24	1.26	5.61	7.27	70.01	14.26	1.04	0.85	0.05	0.82	\$821,815
41.83			Median - Ohio					11.73	12.28	13.03	11.37	1.19	1.50	3.68	7.33	64.64	8.64	0.88	0.70	0.08	1.13	\$5,156,853

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37.11	\$115.62	\$79.99	BancFirst Corporation	BANF	OK	\$115.62	\$3,830	18.59	18.23	17.46	18.20	2.42	2.76	1.59	10.58	52.60	14.26	1.66	NA	0.08	1.24	\$13,313,482
99.40	\$44.17	\$19.53	Bank7 Corp.	BSVN	OK	\$43.99	\$411	11.58	11.52	8.82	10.17	2.01	2.11	2.18	11.25	37.96	19.90	2.06	NA	NA	1.24	\$1,740,442
50.97	\$114.93	\$62.42	BOK Financial Corporation	BOKF	OK	\$114.66	\$7,353	16.08	14.46	13.98	12.95	1.41	1.78	1.92	8.38	65.12	9.22	0.93	0.36	0.10	1.17	\$50,403,457
50.97			Median - Oklahoma					16.08	14.46	13.98	12.95	2.01	2.11	1.92	10.58	52.60	14.26	1.66	0.36	0.09	1.24	\$13,313,482
56.17	\$75.16	\$41.79	Pathward Financial, Inc.	CASH	SD	\$75.14	\$1,877	11.32	11.48	11.25	10.33	2.46	4.30	0.27	6.09	67.02	24.50	2.26	NA	1.15	1.72	\$7,530,280
56.17			Median - South Dakota					11.32	(...)	11.25	10.33	2.46	4.30	0.27	6.09	67.02	24.50	2.26	(...)	1.15	1.72	\$7,530,280
23.77	\$29.04	\$20.62	Stellar Bancorp, Inc.	STEL	TX	\$27.22	\$1,458	12.72	10.21	13.39	14.22	0.93	1.51	1.91	9.53	58.24	7.59	1.07	0.69	0.14	1.23	\$10,723,663
53.73	\$63.27	\$37.40	Comerica Incorporated	CMA	TX	\$62.64	\$8,310	15.66	NA	12.12	11.81	1.19	1.31	4.53	8.01	72.06	9.27	0.69	NA	NA	NA	\$79,663,000
36.64	\$124.91	\$82.25	Cullen/Frost Bankers, Inc.	CFR	TX	\$124.07	\$7,943	15.13	13.78	13.99	14.43	2.26	2.82	3.06	5.85	59.18	15.75	1.10	0.44	0.17	1.28	\$48,842,693
58.18	\$39.53	\$22.84	First Financial Bankshares, Inc.	FFIN	TX	\$38.85	\$5,513	26.79	25.90	24.79	23.17	3.34	4.12	1.85	10.16	47.34	14.28	1.58	0.83	0.03	1.29	\$13,582,932
38.31	\$11.47	\$4.41	First Foundation Inc.	FFWM	TX	\$7.71	\$635	51.40	62.63	NA	14.40	0.47	0.47	0.00	6.78	100.03	0.93	0.07	0.25	0.02	0.29	\$13,714,423
27.94	\$37.28	\$26.87	Guaranty Bancshares, Inc.	GNTY	TX	\$35.58	\$406	15.61	15.39	14.07	13.92	1.32	1.48	2.70	9.01	71.75	8.80	0.83	0.97	0.04	1.32	\$3,081,617
16.23	\$35.66	\$26.78	Hilltop Holdings Inc.	HTH	TX	\$32.49	\$2,110	18.67	NA	22.11	19.73	0.99	1.13	2.09	12.12	85.44	5.77	0.76	1.16	0.04	1.22	\$15,620,490
63.65	\$62.25	\$34.50	Independent Bank Group, Inc.	IBTX	TX	\$61.48	\$2,548	NM	NM	21.87	15.29	1.34	1.85	2.47	7.72	67.99	(18.00)	(2.25)	0.44	0.03	0.99	\$18,359,162
53.71	\$69.87	\$42.25	International Bancshares Corporation	IBOC	TX	\$65.72	\$4,087	10.13	10.15	NA	NA	1.59	1.78	2.01	15.09	34.00	16.94	2.68	1.65	0.39	1.80	\$15,491,734
42.27	\$74.96	\$49.60	Prosperity Bancshares, Inc.	PB	TX	\$74.73	\$7,119	16.35	15.42	14.49	12.58	0.98	1.92	3.10	10.24	47.32	6.02	1.09	0.40	0.14	1.61	\$39,762,294
26.73	\$36.10	\$25.30	Southside Bancshares, Inc.	SBSI	TX	\$34.99	\$1,059	13.01	11.92	11.17	11.17	1.32	1.77	4.12	7.33	52.77	10.61	1.00	0.15	0.06	0.92	\$8,357,702
32.76	\$35.34	\$24.05	South Plains Financial, Inc.	SPFI	TX	\$35.19	\$577	13.08	12.97	13.26	12.69	1.38	1.46	1.71	9.44	66.79	11.51	1.09	0.78	0.09	1.39	\$4,220,936
34.03	\$82.25	\$52.89	Texas Capital Bancshares, Inc.	TCBI	TX	\$80.54	\$3,722	NM	NA	22.29	15.47	1.22	1.22	NA	9.65	70.37	0.84	0.09	0.42	0.20	1.22	\$31,629,299
68.60	\$28.60	\$14.09	Third Coast Bancshares, Inc.	TCBX	TX	\$28.56	\$390	13.41	13.59	12.11	12.09	1.06	1.12	NA	7.85	66.03	8.76	0.85	0.65	0.11	1.02	\$4,474,119
37.46	\$95.46	\$56.91	Triumph Financial, Inc.	TFIN	TX	\$87.11	\$2,033	111.68	75.09	NM	41.28	2.42	3.45	NA	10.50	85.80	2.49	0.39	2.69	0.33	0.95	\$5,866,046
53.62	\$28.05	\$15.93	Veritex Holdings, Inc.	VBTX	TX	\$28.03	\$1,524	17.52	12.45	12.82	12.04	0.98	1.37	2.85	9.05	54.47	5.74	0.71	0.84	0.24	1.15	\$12,684,330
37.89			Median - Texas					15.63	13.68	13.99	14.22	1.27	1.50	2.47	9.25	66.41	8.17	0.84	0.69	0.11	1.22	\$13,648,678
43.09	\$24.21	\$15.16	Associated Banc-Corp	ASB	WI	\$23.16	\$3,439	19.79	9.60	10.85	9.97	0.86	1.20	3.80	7.18	60.49	4.56	0.46	0.56	0.26	1.20	\$41,623,908
22.22	\$96.28	\$70.00	Bank First Corporation	BFC	WI	\$96.28	\$964	11.83	15.32	14.95	14.50	1.53	2.24	1.87	10.53	46.89	13.49	2.00	NA	(0.01)	NA	\$4,294,498
61.55	\$14.20	\$8.47	Citizens Community Bancorp, Inc.	CZWI	WI	\$14.18	\$146	10.66	10.00	11.01	10.75	0.83	1.02	2.26	8.09	69.56	8.21	0.76	0.72	(0.03)	1.48	\$1,802,307
55.02	\$47.23	\$28.36	First Business Financial Services, Inc.	FBIZ	WI	\$45.89	\$381	10.00	10.00	9.50	8.58	1.30	1.35	2.18	7.82	62.09	13.46	1.13	0.64	0.11	1.11	\$3,617,061
45.98	\$105.00	\$63.58	Nicolet Bankshares, Inc.	NIC	WI	\$104.99	\$1,579	13.36	12.46	13.45	13.37	1.44	2.28	1.07	NA	52.51	11.36	1.42	NA	0.02	1.00	\$8,637,118
46.0			Median - Wisconsin					11.83	10.00	11.01	10.75	1.30	1.35	2.18	7.96	60.49	11.36	1.13	0.64	0.02	1.15	\$4,294,498
47.71			Average					16.98	14.59	13.09	12.63	1.39	1.66	2.92	8.23	62.60	9.53	0.94	0.67	0.14	1.22	\$29,445,239
45.84			Median					13.13	12.37	12.28	11.31	1.19	1.52	2.85	7.92	62.06	9.50	0.92	0.64	0.08	1.21	\$7,055,969