

FDIC - Statistics on Depository Institutions Report

Custom Peer Group
12/31/2005
\$ in 000's
Average (W)

Custom Peer Group
12/31/2005
\$ in 000's
Average (W)

Note: Go to the end to obtain a key report for the column selections. [Go to Key](#)

1	Number of institutions reporting	4	2
Performance and Condition Ratios		(Year-to-date)	(Year-to-date)
2	% of unprofitable institutions	N/A	N/A
3	% of institutions with earnings gains	75.00%	50.00%
Performance Ratios (% , annualized)		(Year-to-date)	(Year-to-date)
4	Yield on earning assets	5.56%	6.12%
5	Cost of funding earning assets	2.38%	2.09%
6	Net interest margin	3.19%	4.03%
7	Noninterest income to earning assets	0.84%	0.71%
8	Noninterest expense to earning assets	2.30%	3.11%
9	Net operating income to assets	1.33%	1.37%
10	Return on assets (ROA)	1.31%	1.37%
11	Pretax return on assets	1.52%	1.44%
12	Return on equity (ROE)	13.88%	13.76%
13	Retained earnings to average equity (YTD only)	3.57%	3.18%
14	Net charge-offs to loans	0.05%	0.07%
15	Credit loss provision to net charge-offs	247.83%	173.73%
16	Earnings coverage of net loan charge-offs (x)	57.80	33.39
17	Efficiency ratio	57.15%	65.41%
18	Assets per employee (\$ millions)	4.28	2.72
19	Cash dividends to net income (YTD only)	74.26%	76.88%
Condition Ratios (%)			
20	Loss allowance to loans	0.90%	1.49%
21	Loss allowance to noncurrent loans	168.83%	558.63%
22	Noncurrent assets plus other real estate owned to assets	0.36%	0.24%
23	Noncurrent loans to loans	0.53%	0.27%
24	Net loans and leases to deposits	80.92%	85.39%
25	Net loans and leases to core deposits	96.07%	92.35%
26	Equity capital to assets	9.39%	9.78%
27	Core capital (leverage) ratio	9.44%	8.95%
28	Tier 1 risk-based capital ratio	13.63%	11.95%
29	Total risk-based capital ratio	14.47%	13.19%
Memoranda:		(Year-to-date)	(Year-to-date)
30	Average assets	1,074,632	258,598
31	Average earning assets	1,005,123	242,812
32	Average equity	101,331	25,717
33	Average loans	659,800	176,893

Key for Column Selections:

Column 1 Selections

Custom Peer Group

as of 12/31/2005

ID	Name	City	Sta
4433	First Citizens National Bank	Mason City	IA
8094	Northwoods State Bank	Mason City	IA
15690	Clear Lake Bank and Trust Company	Clear Lake	IA
15768	The First State Bank of Thornton, Iowa	Thornton	IA

Column 2 Selections

Custom Peer Group

as of 12/31/2005

ID	Name	City	Sta
1852	First Security Bank and Trust Company	Charles City	IA
8093	First State Bank	Nora Springs	IA