

List of Top Rated Banks by State

The top rated banks, earning the highest possible score of 100, are shown on the Interest Rate Risk Honor Roll (<http://www.echopartners.com/interest-rate-risk-grader/interest-rate-risk-honor-roll/>). Out of 7,104 banks graded nationwide, only the following 191 banks rated "100", the highest possible score. These banks had the least organic interest rate risk, as measured by our proprietary Interest Rate Risk Grader system.

Alabama

Bank Independent Sheffield AL
Horizon Bank Fyffe AL
Keystone Bank Auburn AL

Arkansas

Bank of Star City Star City AR
Decatur State Bank Decatur AR
First Western Bank Booneville AR

California

California Community Bank Escondido CA
Embarcadero Bank San Diego CA
Gateway Business Bank Cerritos CA
Silvergate Bank La Jolla CA

Colorado

First Southwest Bank Alamosa CO
The Citizens State Bank of Ouray Ouray CO
The First National Bank of Las Animas Las Animas CO
The First National Bank of Ordway Ordway CO

Connecticut

Connecticut River Community Bank Wethersfield CT

Florida

Drummond Community Bank Chiefland FL
First Citrus Bank Tampa FL
Reunion Bank of Florida Tavares FL

Georgia

Bank of Terrell Dawson GA
Independence Bank of Georgia Braselton GA



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LaGrange Banking Company Lagrange GA
The Bank of La Fayette, Georgia La Fayette GA

Iowa

Bank Plus Estherville IA
Farmers Savings Bank Remsen IA
First State Bank Nashua IA
First State Bank Lynnville IA
Home State Bank Jefferson IA
Kerndt Brothers Savings Bank Lansing IA
South Story Bank & Trust Slater IA
Washington State Bank Washington IA

Idaho

Community 1st Bank Post Falls ID

Illinois

Bank of Kampsville Kampsville IL
Cornerstone Bank & Trust, National Association Carrollton IL
First Bank & Trust, S.B. Paris IL
Gold Coast Bank Chicago IL
H. F. Gehant Banking Co. West Brooklyn IL
Joy State Bank Joy IL
Kinderhook State Bank Kinderhook IL
Marine Bank, Springfield Springfield IL
Metropolitan Capital Bank Chicago IL
State Bank of Cerro Gordo Cerro Gordo IL
The First National Bank of Allendale Allendale IL
The First National Bank of Beardstown Beardstown IL
The First National Bank of Sandoval Sandoval IL
The Iuka State Bank Iuka IL
The Village Bank Saint Libory IL

Indiana

First State Bank of Porter Porter IN
Mutual Savings Bank Franklin IN
Pacesetter Bank Hartford City IN
State Bank of Medora Medora IN

Kansas

Bank of Denton Denton KS
Bank of Greeley Greeley KS
Community National Bank Chanute KS



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First Bank Sterling KS
First National Bank in Fredonia Fredonia KS
First National Bank, Independence, Kansas Independence KS
Kansas State Bank of Manhattan Manhattan KS
Kaw Valley State Bank and Trust Company Wamego KS
Mid-America Bank Baldwin City KS
New Century Bank, National Association Belleville KS
Peoples Bank Coldwater KS
RelianzBank Wichita KS
The Baldwin State Bank Baldwin City KS
The Bank of Holyrood Holyrood KS
The Condon National Bank of Coffeyville Coffeyville KS
The Farmers State Bank Wathena KS
The Farmers State Bank of Aliceville, Kansas Westphalia KS
The First National Bank of Scott City Scott City KS
The Girard National Bank Girard KS
The Marion National Bank Marion KS
The State Bank of Conway Springs Conway Springs KS
Western National Bank Summerfield KS

Kentucky

Farmers Bank and Trust Company, Princeton, Kentucky Princeton KY
Hancock Bank & Trust Company Hawesville KY
Kentucky-Farmers Bank of Catlettsburg, Kentucky Catlettsburg KY
Peoples Bank and Trust Company of Clinton County Albany KY
Security Bank and Trust Co. Maysville KY
The Salyersville National Bank Salyersville KY

Louisiana

Marion State Bank Marion LA
The Evangeline Bank and Trust Company Ville Platte LA

Massachusetts

Framingham Co-operative Bank Framingham MA
Northern Bank & Trust Company Woburn MA
Walpole Co-operative Bank Walpole MA

Maryland

Frederick County Bank Frederick MD

Maine

Franklin Savings Bank Farmington ME
Katahdin Trust Company Patten ME



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Michigan

Firstbank - St. Johns Saint Johns MI
Huron National Bank Rogers City MI
The Peninsula Bank of Ishpeming Ishpeming MI
Tri-County Bank Brown City MI

Minnesota

1st Regents Bank Andover MN
Community Resource Bank Northfield MN
Farmers State Bank of Adams, Minnesota Adams MN
Flagship Bank Minnesota Wayzata MN
Security State Bank of Wanamingo Wanamingo MN
The First National Bank of Osakis Osakis MN

Missouri

American Bank of Missouri Wellsville MO
Bank of New Cambria New Cambria MO
Clarence State Bank Clarence MO
First Community Bank Lees Summit MO
First State Bank and Trust Company, Inc. Caruthersville MO
Legends Bank Linn MO
Metropolitan National Bank Springfield MO

Mississippi

First National Bank Rosedale MS
Merchants and Farmers Bank Kosciusko MS

Montana

Bank of The Rockies, National Association White Sulphur Sp MT
Community Bank - Missoula Missoula MT
First Bank of Montana Lewistown MT
Ravalli County Bank Hamilton MT
Ruby Valley National Bank Twin Bridges MT
The Citizen's State Bank of Choteau, Montana Choteau MT

North Carolina

Four Oaks Bank & Trust Company Four Oaks NC
Hertford Savings Bank, SSB Hertford NC
Roanoke Rapids Savings Bank, SSB Roanoke Rapids NC



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North Dakota

Choice Financial Group Grafton ND
State Bank & Trust Fargo ND
Stock Growers Bank Napoleon ND
The Farmers & Merchants State Bank of Tolna Tolna ND
The Ramsey National Bank and Trust Co. of Devils Lake Devils Lake ND

Nebraska

Ashton State Bank Ashton NE
Frontier Bank Madison NE
Platte Valley Bank Scottsbluff NE

New Hampshire

Piscataqua Savings Bank Portsmouth NH

New Jersey

Enterprise National Bank N.J. Kenilworth NJ
Indus American Bank Iselin NJ

New Mexico

The Bank of Clovis Clovis NM

Nevada

Town & Country Bank Las Vegas NV

New York

The First National Bank of Dryden Dryden NY
The First National Bank of Groton Groton NY

Ohio

First City Bank Columbus OH
First Safety Bank St. Bernard OH
The Baltic State Bank Baltic OH
The Citizens National Bank of Bluffton Bluffton OH
The Fahey Banking Company Marion OH
The Fort Jennings State Bank Fort Jennings OH
The Peoples Savings Bank Urbana OH
The Waterford Commercial and Savings Bank Waterford OH

Oklahoma

1st Bank & Trust Broken Bow OK
Anadarko Bank and Trust Company Anadarko OK
Freedom Bank of Oklahoma Tulsa OK



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Peoples Bank Westville OK
SpiritBank Tulsa OK
The First National Bank and Trust Company of Okmulgee Okmulgee OK
The First National Bank of Stigler Stigler OK
The First State Bank Camargo OK
The First State Bank Ryan OK
Washita Valley Bank Fort Cobb OK

Oregon

Columbia Community Bank Hillsboro OR
Lewis & Clark Bank Oregon City OR

Pennsylvania

The Juniata Valley Bank Mifflintown PA

South Carolina

The Bank of Clarendon Manning SC

South Dakota

First National Bank South Dakota Yankton SD
Plains Commerce Bank Hoven SD

Tennessee

Citizens Bank New Tazewell TN
First Volunteer Bank of Tennessee Chattanooga TN
Foothills Bank & Trust Maryville TN
Jefferson Federal Bank Morristown TN
Wayne County Bank Waynesboro TN

Texas

Alliance Bank Texas Houston TX
Austin Bank, Texas National Association Jacksonville TX
Bank of the West Grapevine TX
Commercial Bank of Texas, National Association Nacogdoches TX
Community National Bank & Trust of Texas Corsicana TX
First Bank & Trust East Texas Diboll TX
First Community Bank Corpus Christi TX
First Federal Bank Littlefield, Texas Littlefield TX
First Security State Bank Cranfills Gap TX
Junction National Bank Junction TX
Liberty Bank North Richland H TX
Patriot Bank Houston TX
Synergy Bank, S.S.B. McKinney TX



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The Citizens State Bank, Corrigan, Texas Corrigan TX
The First National Bank of Eagle Lake Eagle Lake TX
The First State Bank Huntsville TX
The Mason National Bank Mason TX
The Ozona National Bank Ozona TX
Wallis State Bank Wallis TX

Virginia

First and Citizens Bank Monterey VA
Virginia Commonwealth Bank Petersburg VA

Washington

Bank of Tacoma Tacoma WA
Cashmere Valley Bank Cashmere WA
Issaquah Community Bank Issaquah WA
Kitsap Bank Port Orchard WA
Plaza Bank Seattle WA
RiverBank Spokane WA

Wisconsin

Advantage Community Bank Dorchester WI
Citizens First Bank Viroqua WI
Farmers & Merchants State Bank Waterloo WI
Royal Bank Elroy WI
Timberwood Bank Tomah WI

West Virginia

Clay County Bank, Inc. Clay WV