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1st State Bank Named a Top Performer

'ICBA 400' Ranking Credits the Community Bank's Efficiency

Washington, D.C. (June 14, 2010)—*ICBA Independent Banker*, the national magazine of the Independent Community Bankers of America (ICBA), highlighted **1st State Bank, Saginaw, MI**, as an outstanding "ICBA 400" community bank performer.

The magazine recognized **1st State Bank** for posting one of the best year-end earnings in 2009 for ICBA member community banks **with \$100 million to \$250 million in assets**. This year's "ICBA 400" highlights the 20 top community bank performers based on two standard banking industry efficiency measures, five bank asset categories and two bank tax-status categories. The magazine compiles its annual member rankings in its June issue from year-end FDIC call report data.

1st State Bank was identified in the *ICBA Independent Banker* year-end ranking of ICBA members based on the standard industry performance measures of return on average assets and return on average equity. "Even though 2009 was a very challenging year for the banking industry, community banks like **1st State Bank** continued to serve the needs of their customers and their communities," said Karen Tyson, ICBA senior vice president of communications. "The ICBA 400 banks are notable for upholding the everyday common-sense values and responsible business practices for which community banks are best known. This is exactly why community banks are the key to Main Street America's economic recovery and prosperity."

ICBA Independent Banker is the flagship magazine published by ICBA. The monthly magazine is the only nationally distributed publication that exclusively covers the community bank marketplace. To see the ICBA 400 Top Performers listing, visit <http://www.icba.org/files/ICBASites/PDFs/IBcoverstory0610.pdf>.

About ICBA

The Independent Community Bankers of America, the nation's voice for community banks, represents nearly 5,000 community banks of all sizes and charter types throughout the United States and is dedicated exclusively to representing the interests of the community banking industry and the communities and customers we serve. For more information, visit www.icba.org.

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