

## FOR IMMEDIATE RELEASE

Peoples Bank Ranked in the 2012 Top 15th Percentile of Community Banks

Paris, TX (April 15, 2012)- Seifried & Brew LLC, a community bank risk management firm, named Peoples Bank in its 2012 Top 15th Percentile of Community Banks. To gain entry into this distinguished ranking, the Bank demonstrated exemplary performance of balancing risk and reward based on the Bank's S&B Total Risk/Return Composite Ranking. This is no small feat considering that the Bank not only survived the Financial Crisis but actually thrived. This supports Seifried & Brew's belief that conservative, traditional community banking is the strength of our financial system.

Established in 1988, Peoples Bank has been serving the banking needs of its neighbors and friends for 25 years. It operates through three conveniently located offices in Paris and can also be found on the internet at <a href="https://www.pbparis.com">www.pbparis.com</a>.

In S&B's newest book, *The Art of Capital Planning – The "How-To" Guide*, the authors clearly demonstrate that the difference between the banks that failed and those that survived the Financial Crisis, or even those that prospered, was each bank's ability to optimize risk. While the word "optimize" sounds incongruous with the threats of risk, the truth is that community banks make money from *managed* risk. Those banks ranking in the 2012 S&B Top 15th Percentile of Community Banks epitomize such optimization of managed risk.

