

*For Immediate Release*

**Minster Bank Recognized as Top Performer by Four Independent Banking Industry Organizations**

Minster, OH – Minster Bank, a subsidiary of Minster Financial Corp, has recently been recognized by four independent organizations as a top performing community bank. Each ranking is based on a defined set of criteria that contribute to the soundness of the financial institution.

Independent Community Bankers of America (ICBA) included Minster Bank in its top 400 community banks in the U. S. The ranking is based on the Bank's 2010 year-end performance. This is the second year in a row that Minster Bank has been included in this listing. In making the announcement, Chris Lorence, ICBA executive vice president said, "We commend Minster Bank for being named to this year's ICBA 400, a subset of community banks across the country that exemplify the mission of community banking by reinvesting in their communities and making them a better place for their local customers to live and work each and every day."

US Banker magazine, for the second year ranked Minster Bank as one of its top ten community banks and thrifts in the nation. Of the 200 institutions making the distinguished 2011 list, Minster Bank ranked sixth based on its three year average return on equity (ROE) of 16.31%. This ranking is a four-position improvement over the bank's number ten posting for 2010.

In addition, Fiserv, a global provider of information management and electronic commerce systems for the financial services industry has also recognized Minster Bank as the recipient of one of its coveted Proven Performers Award for 2011. To be named a Proven Performer, a financial institution must meet stringent high performance criteria. "The 167 Proven Performer banks for 2011 have demonstrated sustained profitability and growth in the five year period dominated by the ripple effects of the 2008 financial crisis," noted Steve Cotton, president, Bank Intelligence Solutions, Fiserv. "The banks that actually thrived during this tumult have aced the industry's hardest stress test. We

congratulate Minster Bank on its ability to deftly balance profitability, growth and risk management to join this stellar group of financial institutions.”

And, Seifried and Brew, a leading community bank risk management firm, named Minster Bank in its 2010 Top 15<sup>th</sup> 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. In making the announcement, Dr. Ed Seifried said, “We believe that conservative, traditional community banking is the strength of our nation’s financial system. Congratulations on your achievement!”

Commenting on the recognitions, Minster Bank CEO, Mark Henschen said, “It has always been the goal of Minster Bank to provide sound performance for its customers and its shareholders. Throughout its nearly 100 year history, the bank has taken very seriously its responsibility to safeguard the assets its customers entrust to its care, while maximizing our shareholders’ return on their investment. We remain committed to our principles of safety and soundness and are pleased that independent organizations such as the four listed here confirm that as an institution we are a banking industry leader.”

Minster Bank, with assets over \$300 million, is headquartered in Minster, Ohio with additional locations in New Bremen, St. Marys, Wapakoneta, Sidney, Troy and a soon to open office in Vandalia. To learn more about Minster Bank and its financial solutions, take a virtual tour at [www.minsterbank.com](http://www.minsterbank.com).

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