



**1st Quarter 2017  
YTD Texas Ratio and CRE Report**

**States Covered:**

Arizona  
Colorado  
Idaho  
Kansas  
Nebraska  
Montana  
New Mexico  
Utah  
Wyoming

**For Question or Comments**

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## ***Texas Ratio Report Background and Disclaimers***

### **Background (According to Wikipedia):**

The “Texas ratio” is a measure of a bank's credit troubles. The higher the Texas ratio, the more severe the credit troubles. Developed by Gerard Cassidy and others at RBC Capital Markets, it is calculated by dividing the value of the lender's non-performing assets (Non-performing loans + Real Estate Owned) by the sum of its tangible common equity capital and loan loss reserves.

In analyzing Texas banks during the early 1980s recession, Cassidy noted that banks tended to fail when this ratio reached 1:1, or 100%. He noted a similar pattern among New England banks during the recession of the early 1990s.

### **Modified Texas and Nonperforming Loan Ratios\*:**

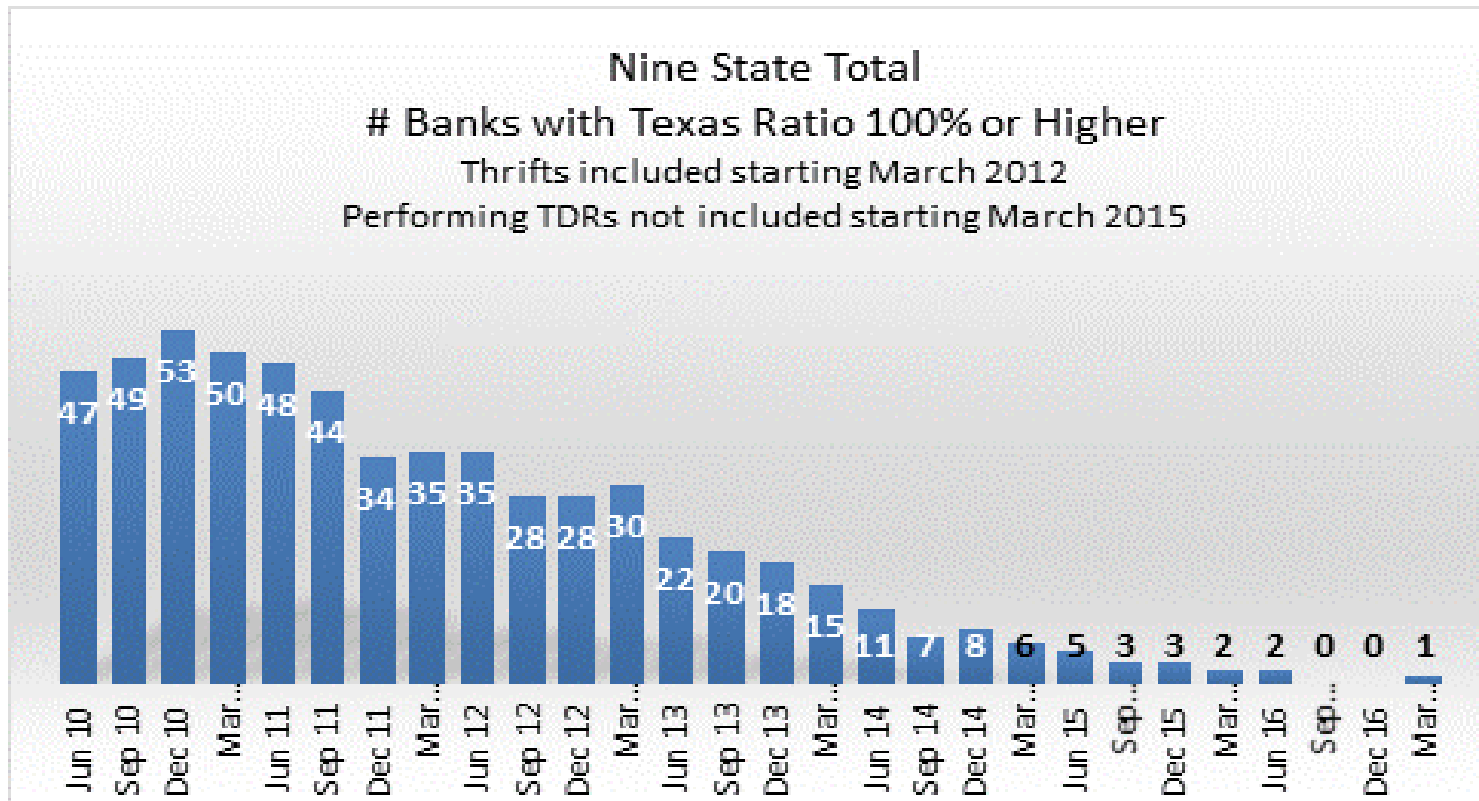
In calculating our Modified Texas and Non-Performing Loan ratios, we have deducted the guaranteed portion of nonperforming government guaranteed loan balances as reflected in Call Report data based on the decreased risk of loss from the guarantee credit enhancement. Bank Strategies LLC does not include performing Restructured Loans in the Texas Ratio calculation.

\*We began reporting the Modified Texas and Nonperforming Loan Ratios with the June 30, 2016 report. Prior reports did not deduct non-performing government-secured loans.

### **Disclaimers:**

**Texas Ratio**— Although the Modified Texas Ratio is useful in identifying banks which may need more scrutiny, it is an imperfect tool. Amongst the limiting factors is that the FDIC Call Report data used to prepare the report is only reported quarterly and reflects a single point in time. Looking at trends over a longer time horizon and in conjunction with other ratios is recommended and typically provides more meaningful and comprehensive insight into institutional risk profile. Additionally, there are a number of factors, both positive and negative, that can either improve or further deteriorate a banks’ Modified Texas Ratio. Many banks improve or mitigate risk associated with elevated problem assets by raising additional capital, successfully restructuring non-performing loans, shrinking their asset size, or merging with another bank.

**U.S. Government Guaranteed Loans**—Modifications to the Texas and nonperforming loan ratios for past due government guaranteed loan balances reflect the assumption that those guarantees are fully collectible. A reader of our report should understand that the types of guaranteed lending products reflected in the past due data and the specifics of the underlying guaranteed loan programs are not public information. Further, many guaranteed loan programs place defined standards on the lending institution in the origination and ongoing servicing of the loans extended under the respective program which can impact the collectability of all or some of the guarantee if those standards are not upheld. Institutional compliance with guaranteed loan program standards is also not public information, and therefore, not considered in our modified ratios.



**Implications:**

1. Unfortunately, we have one bank with a Texas Ratio above 100% this quarter.

**Issue:**

1. Is this aberration or the start of a trend?

**Source:**

Bank Strategies LLC

## CRE#2 and Farm Loan Concentrations

This table provides a snapshot of how many banks in each state had a CRE#2 loan or Total Farm loans in excess of 300% Risk Based Capital

State	Total Institutions in State	Banks with CRE#2 >300% RBC		Banks with Total Farm >300% RBC	
		# Institutions	% Total Institutions in State	# Institutions	% Total Institutions in State
Arizona	17	3	17.65%	0	0.00%
Colorado	88	7	7.95%	6	6.82%
Idaho	13	0	0.00%	0	0.00%
Kansas	256	6	2.34%	46	17.97%
Montana	51	0	0.00%	5	9.80%
Nebraska	180	8	4.44%	75	41.67%
New Mexico	40	1	2.50%	1	2.50%
Utah	24	0	0.00%	0	0.00%
Wyoming	32	1	3.13%	1	3.13%
Total	701	26	3.71%	134	19.12%

### Implications:

1. Arizona has 3 banks or 17.65% of total banks with CRE#2 in excess of 300%.
2. At YE 2016 three states had Ag 10% of their banks with greater than 300% concentration, we are down to only two this quarter.
3. Nebraska has 41% of their institutions with greater than 300% of RBC in Total Farm Loans, down from 44% at YE 2016.

### Issues:

1. What have heavily concentrated Ag banks done to mitigate their risks?

## Summary by State of Key Asset Quality Metrics

All Banks in 9 State Region First Quarter 2017	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	Coverage Ratio LLR / Total loans	Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	Banks w Loan / Deposit Ratios > 100%		
										Number of Banks	Median Loan / Deposit Ratio	Median LLR / Total loans
Arizona Total	22,467,540	4.08%	0.27%	0.16%	1.00%	263.31%	10.44%	13.02%	85.29%	2	106.88%	0.67%
Colorado Total	58,492,397	5.46%	0.37%	0.17%	1.15%	158.12%	9.35%	14.93%	71.59%	4	107.84%	1.11%
Idaho Total	5,757,559	4.55%	0.30%	0.27%	1.48%	245.35%	11.47%	16.72%	74.42%	1	102.66%	1.19%
Kansas Total	70,292,421	6.13%	0.49%	0.22%	1.25%	150.39%	10.66%	17.01%	82.29%	21	108.29%	1.33%
Montana Total	30,499,180	7.33%	0.68%	0.13%	1.68%	150.40%	10.52%	15.14%	77.98%	2	105.90%	1.69%
Nebraska Total	76,565,259	5.18%	0.52%	0.06%	1.71%	233.09%	10.25%	13.21%	94.78%	31	106.46%	1.30%
New Mexico Total	14,714,522	6.47%	0.40%	0.29%	1.51%	161.28%	10.06%	16.94%	62.49%	1	112.83%	1.03%
Utah Total	74,914,236	7.69%	0.83%	0.03%	1.31%	97.96%	10.88%	14.90%	80.09%	4	102.32%	1.53%
Wyoming Total	8,187,691	4.71%	0.44%	0.09%	1.64%	196.19%	10.48%	17.87%	62.41%	-	n/a	n/a
Total All banks	361,890,805	6.09%	0.54%	0.13%	1.39%	156.64%	10.37%	14.91%	80.93%	66	106.92%	1.32%

### Implications:

1. Asset quality is relatively good shape on a macro basis in each state.
2. Each state is also in good condition from a capital perspective.
3. The total volume of banks with loan-to-deposit ratios over 100% has remained relatively flat over the past quarter.

### Issues:

1. Will we see Ag loan issues increase in 2017?
2. Is funding/liquidity becoming more of an issue across the industry?

Source: Call Report Data and Bank Strategies LLC analysis.

# Arizona

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Total All Arizona Banks	22,467,540	4.08%	0.27%	0.16%	1.00%	69.68%	244.60%	104.00%	2.53%	35.60%	2.02%	17.63%	263.31%	10.44%	13.02%	85.29%	
Median Values All Arizona Banks	193,034	2.97%	0.25%	0.02%	1.23%	30.12%	184.18%	30.22%	0.53%	0.00%	0.87%	9.10%	128.40%	10.03%	14.90%	81.11%	
Commerce Bank of Arizona	Tucson	188,716	64.82%	2.71%	2.33%	1.88%	116.35%	469.48%	25.33%	12.70%	0.00%	0.67%	10.30%	54.79%	6.70%	8.90%	87.48%
Horizon Community Bank	Lake Havasu City	249,753	22.70%	1.23%	1.13%	1.47%	38.14%	184.18%	18.98%	0.84%	-17.42%	0.71%	7.63%	83.61%	9.71%	14.28%	81.11%
Arizona Bank & Trust	Phoenix	578,597	17.32%	1.30%	0.46%	0.99%	20.96%	83.11%	10.63%	0.53%	-78.94%	1.02%	9.56%	50.97%	9.75%	14.77%	77.05%
Mission Bank	Kingman	100,485	9.20%	0.49%	0.44%	1.01%	25.56%	151.03%	30.22%	32.31%	19.82%	0.29%	3.04%	128.40%	9.71%	14.07%	69.22%
Mohave State Bank	Lake Havasu City	590,083	9.01%	0.32%	0.55%	0.89%	64.81%	301.74%	77.66%	3.35%	0.00%	1.02%	9.80%	159.59%	9.63%	13.95%	64.20%
The Foothills Bank	Yuma	359,853	7.23%	0.79%	0.03%	1.13%	54.19%	389.66%	79.82%	46.08%	108.43%	1.20%	10.02%	121.03%	10.94%	12.30%	104.15%
Canyon Community Bank, National Association	Tucson	90,872	5.53%	0.80%	0.00%	3.63%	9.17%	84.26%	-28.93%	0.00%	0.00%	-0.52%	-3.56%	133.84%	14.07%	37.53%	34.99%
Goldwater Bank, N.A.	Scottsdale	129,462	3.96%	0.13%	0.20%	0.20%	19.82%	47.28%	5.76%	2.29%	-86.34%	-4.72%	-54.49%	50.67%	8.40%	23.81%	109.60%
Western Alliance Bank	Phoenix	18,019,409	2.97%	0.19%	0.12%	0.93%	76.88%	254.40%	118.70%	0.34%	-13.91%	1.75%	15.11%	359.25%	10.47%	12.50%	88.76%
BNC National Bank	Glendale	1,007,315	2.86%	0.27%	0.02%	1.84%	30.12%	216.66%	42.55%	19.38%	24.13%	0.58%	6.01%	300.79%	9.92%	18.78%	48.88%
1st Bank Yuma	Yuma	301,049	2.05%	0.21%	0.00%	0.93%	42.36%	270.92%	86.75%	37.90%	37.00%	1.37%	12.74%	322.29%	10.03%	12.77%	81.73%
Pinnacle Bank	Scottsdale	193,034	1.90%	0.25%	0.00%	1.49%	88.17%	156.33%	45.72%	0.00%	0.00%	1.10%	9.10%	479.10%	12.07%	17.62%	93.09%
Nordstrom fsb	Scottsdale	239,977	1.61%	0.21%	0.00%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%	38.26%	210.64%	255.91%	12.89%	27.77%	40.21%
RepublicBankAz, N.A.	Phoenix	89,598	0.79%	0.14%	0.00%	3.50%	23.85%	197.74%	10.71%	0.00%	0.00%	0.23%	1.54%	890.20%	15.35%	24.56%	81.95%
Gateway Commercial Bank	Mesa	120,535	0.00%	0.00%	0.00%	1.01%	5.80%	104.90%	52.75%	0.00%	0.00%	0.87%	6.87%	0.00%	13.17%	18.01%	74.11%
Metro Phoenix Bank	Phoenix	152,214	0.00%	0.00%	0.00%	1.23%	38.20%	252.49%	96.43%	0.00%	0.00%	3.37%	30.96%	0.00%	10.81%	15.02%	85.60%
West Valley National Bank	Goodyear	56,588	0.00%	0.00%	0.00%	1.62%	26.88%	106.73%	-16.69%	0.00%	0.00%	-0.45%	-4.47%	0.00%	9.89%	14.90%	69.75%

# Colorado

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		LLR / Total loans	CRE #1 / Risk Based Capital	Risk Based Capital	Growth of CRE #2 in last 36 months	Total		Growth in		ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based	
			Nonperforming loans / Total loans	OREO to Total Assets					Farm Loans / RBC	Farm Loans / Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital					Risk Based Assets	Loan / Deposit ratio
Total All Colorado Banks	58,492,397	5.46%	0.37%	0.17%	1.15%	54.35%	194.95%	51.66%	35.04%	29.79%	1.13%	11.65%	158.12%	9.35%	14.93%	71.59%		
Median Values All Colorado Banks	178,747	4.57%	0.23%	0.02%	1.34%	40.84%	132.99%	40.94%	18.34%	14.62%	0.96%	9.14%	127.61%	10.25%	16.99%	77.62%		
Champion Bank	Parker	54,191	45.34%	3.31%	4.91%	4.87%	13.83%	97.25%	-40.71%	0.00%	-100.00%	4.74%	30.80%	85.63%	16.35%	26.22%	69.40%	
Park State Bank & Trust	Woodland Park	101,904	39.02%	0.12%	3.12%	1.31%	97.14%	183.01%	17.63%	1.00%	-11.11%	0.73%	9.58%	576.03%	8.18%	16.31%	56.67%	
The Pueblo Bank and Trust Company	Pueblo	393,915	32.46%	0.16%	3.51%	1.53%	57.60%	235.53%	19.09%	13.44%	290.50%	1.17%	10.96%	456.85%	11.09%	18.59%	54.54%	
First American State Bank	Greenwood Villag	255,931	31.31%	0.02%	2.66%	1.05%	30.20%	239.29%	-39.60%	2.54%	-6.22%	0.39%	0.51%	3802.04%	8.31%	15.15%	86.41%	
Integrity Bank & Trust	Monument	183,427	24.40%	0.36%	1.73%	1.12%	171.25%	294.44%	42.14%	0.00%	0.00%	0.89%	11.27%	194.77%	8.18%	12.18%	69.25%	
Mountain View Bank of Commerce	Westminster	95,641	17.78%	0.00%	1.78%	1.37%	47.99%	432.78%	41.00%	0.00%	0.00%	-0.05%	-0.52%	0.00%	8.94%	11.41%	107.95%	
NBH Bank	Greenwood Villag	4,707,996	17.67%	1.24%	0.33%	1.04%	50.91%	131.60%	11.60%	33.42%	-10.61%	0.57%	5.77%	48.99%	8.39%	12.04%	73.32%	
The Bank of Denver	Denver	191,960	17.22%	1.97%	0.00%	0.70%	17.02%	344.80%	26.73%	0.87%	-4.46%	0.79%	7.32%	25.46%	10.63%	15.11%	81.21%	
The First National Bank in Trinidad	Trinidad	213,346	16.08%	1.35%	0.51%	1.79%	23.11%	39.97%	-17.22%	31.45%	-6.60%	0.49%	4.59%	57.50%	11.26%	26.78%	48.61%	
Native American Bank, National Association	Denver	95,249	15.30%	1.65%	0.00%	1.37%	47.76%	626.95%	106.48%	3.41%	-43.54%	0.40%	4.28%	49.22%	9.16%	33.63%	94.12%	
Castle Rock Bank	Castle Rock	144,397	15.24%	1.05%	0.70%	1.96%	70.22%	133.03%	19.95%	25.21%	70.06%	1.66%	16.43%	96.06%	10.65%	19.06%	58.37%	
Valley Bank & Trust	Brighton	630,691	14.77%	1.10%	0.30%	1.51%	61.32%	150.76%	45.57%	82.70%	127.06%	1.48%	17.06%	70.02%	9.46%	14.94%	56.57%	
Pikes Peak National Bank	Colorado Springs	89,186	14.58%	1.64%	0.00%	1.05%	19.06%	80.81%	-14.40%	0.08%	0.00%	0.45%	4.20%	26.31%	11.02%	27.80%	46.12%	
Home Loan State Bank	Grand Junction	103,603	13.60%	0.87%	0.26%	1.18%	86.00%	123.96%	38.36%	107.26%	4330.88%	0.29%	3.76%	71.59%	8.23%	12.38%	59.38%	
Rio Grande Savings and Loan Association	Monte Vista	102,138	13.08%	0.99%	0.55%	0.87%	8.63%	55.74%	41.69%	17.41%	3363.93%	0.28%	2.51%	62.57%	11.35%	22.05%	79.73%	
Rocky Mountain Bank & Trust	Florence	65,119	11.97%	1.08%	0.00%	1.21%	35.94%	117.20%	-9.82%	8.09%	385.86%	0.81%	9.80%	69.56%	8.41%	13.39%	68.25%	
Fowler State Bank	Fowler	73,524	11.79%	1.95%	0.00%	3.11%	0.67%	6.57%	-19.49%	137.66%	16.43%	1.49%	10.00%	76.97%	15.10%	28.65%	56.89%	
Farmers State Bank of Calhan	Calhan	237,316	11.06%	1.05%	0.19%	0.89%	97.91%	138.91%	13.95%	28.01%	-31.90%	1.11%	10.56%	41.54%	10.81%	19.28%	66.95%	
First National Bank, Cortez	Cortez	104,382	10.38%	0.99%	0.05%	1.58%	42.46%	134.74%	67.02%	72.23%	177.79%	0.45%	4.99%	70.93%	9.40%	18.93%	50.66%	
Bank of Colorado	Fort Collins	3,329,972	10.37%	0.98%	0.00%	1.63%	45.98%	260.64%	49.23%	121.49%	14.87%	1.49%	15.65%	106.66%	8.98%	13.67%	76.87%	
The State Bank	La Junta	106,128	10.37%	0.67%	0.71%	1.38%	32.14%	56.13%	6.45%	197.93%	69.00%	0.50%	3.94%	105.37%	12.70%	21.25%	60.17%	
Farmers Bank	Ault	223,939	10.08%	0.00%	1.48%	1.68%	101.68%	131.14%	3.59%	187.65%	-18.23%	2.15%	15.97%	0.00%	13.61%	19.31%	85.22%	
First State Bank of Colorado	Hotchkiss	212,896	10.08%	0.68%	0.53%	0.99%	67.15%	206.72%	47.75%	46.63%	66.26%	0.70%	5.56%	91.76%	11.82%	19.02%	72.56%	
Yampa Valley Bank	Steamboat Spring	248,907	9.76%	0.97%	0.06%	0.91%	132.52%	268.59%	94.35%	45.65%	112.23%	1.95%	21.57%	148.21%	9.05%	12.27%	81.21%	
First Southwest Bank	Alamosa	290,679	9.76%	0.03%	0.90%	1.40%	42.08%	151.93%	-4.68%	194.49%	28.47%	0.48%	4.84%	3822.67%	8.77%	13.85%	80.40%	
McClave State Bank	McClave	37,457	8.66%	1.08%	0.00%	1.29%	0.00%	0.00%	-100.00%	497.35%	64.37%	1.18%	10.49%	97.02%	11.57%	14.18%	91.50%	
Wray State Bank	Wray	152,494	8.57%	0.76%	0.00%	1.43%	40.14%	54.58%	153.74%	474.91%	95.99%	0.68%	7.24%	146.18%	7.76%	10.68%	86.00%	
Grand Mountain Bank, FSB	Granby	102,341	8.27%	0.69%	0.03%	1.63%	51.51%	132.45%	48.72%	4.24%	-32.35%	0.30%	3.79%	138.36%	7.93%	17.19%	63.80%	
First Western Trust Bank	Denver	900,001	8.22%	0.39%	0.32%	0.96%	47.49%	247.79%	74.26%	0.00%	0.00%	0.41%	4.48%	191.35%	8.24%	11.04%	89.93%	
Citywide Banks	Aurora	1,349,272	8.21%	0.09%	0.86%	1.48%	103.58%	297.53%	53.11%	0.00%	-100.00%	0.98%	9.47%	1188.88%	10.53%	13.60%	85.00%	
Legacy Bank	Wiley	303,047	7.87%	0.84%	0.30%	1.41%	48.11%	148.39%	80.02%	73.08%	53.91%	1.94%	13.06%	114.45%	13.74%	18.48%	81.37%	
San Luis Valley Federal Bank	Alamosa	265,906	7.71%	0.66%	0.60%	0.96%	9.78%	32.35%	-2.85%	3.00%	25.36%	0.78%	5.04%	86.43%	16.32%	25.83%	71.17%	
Mountain Valley Bank	Walden	174,067	7.69%	0.83%	0.01%	1.25%	50.74%	131.24%	63.27%	157.99%	16.90%	0.68%	6.26%	109.82%	10.18%	14.00%	87.97%	
Evergreen National Bank	Evergreen	108,105	7.46%	0.41%	0.30%	1.22%	58.00%	215.71%	57.28%	0.00%	0.00%	0.13%	1.42%	157.72%	8.83%	18.73%	58.64%	
Century Savings and Loan Association	Trinidad	99,004	6.92%	0.96%	0.00%	3.31%	0.54%	47.26%	-18.90%	9.18%	0.00%	0.21%	1.57%	83.25%	13.26%	47.31%	28.57%	
The Colorado Bank and Trust Company of La J	La Junta	128,270	6.70%	0.49%	0.14%	3.36%	26.30%	76.79%	9.67%	66.21%	10.14%	0.66%	8.65%	337.12%	7.98%	16.06%	54.43%	
The First National Bank of Fleming	Fleming	22,375	6.58%	0.64%	0.29%	1.93%	10.83%	10.83%	153.54%	484.94%	17.06%	3.24%	27.06%	255.24%	12.52%	21.19%	98.77%	
First FarmBank	Greeley	192,524	6.28%	0.58%	0.00%	1.13%	35.29%	72.30%	77.80%	480.22%	83.84%	0.46%	5.35%	102.04%	9.05%	11.90%	84.52%	
The Eastern Colorado Bank	Cheyenne Wells	374,080	6.27%	0.00%	0.65%	1.34%	41.54%	125.45%	62.13%	319.13%	18.53%	1.67%	16.13%	0.00%	10.09%	13.91%	88.20%	
Advantage Bank	Loveland	280,961	6.02%	0.36%	0.27%	0.82%	145.47%	311.38%	-0.01%	1.89%	-14.17%	1.28%	12.93%	188.09%	9.86%	13.50%	95.70%	
Timberline Bank	Grand Junction	240,522	6.00%	0.13%	0.42%	1.34%	44.33%	207.98%	53.93%	27.38%	56.05%	1.03%	12.69%	704.33%	8.62%	13.37%	77.34%	
Centennial Bank and Trust	Denver	839,505	5.09%	0.35%	0.16%	0.44%	76.69%	228.72%	837.89%	1.90%	205.31%	0.63%	4.76%	65.37%	9.86%	14.54%	80.87%	
The Citizens State Bank of Ouray	Ouray	92,266	4.99%	0.49%	0.00%	0.25%	11.22%	121.71%	176.18%	34.84%	4.55%	-0.01%	-0.13%	15.85%	9.88%	23.64%	34.53%	
The First National Bank of Durango	Durango	503,400	4.75%	0.04%	0.37%	1.70%	50.67%	145.74%	13.11%	26.48%	461.95%	0.97%	12.01%	1479.70%	8.04%	13.61%	37.49%	
Cache Bank and Trust	Greeley	133,158	4.40%	0.00%	0.46%	0.83%	13.71%	112.83%	145.04%	1.60%	-41.69%	0.33%	3.33%	0.00%	10.36%	18.14%	58.94%	
Alpine Bank	Glenwood Springs	3,209,487	4.22%	0.21%	0.19%	1.41%	98.71%	242.58%	45.00%	17.10%	3.83%	1.39%	14.84%	503.73%	9.05%	12.81%	73.80%	
Citizens Bank of Pagosa Springs	Pagosa Springs	82,041	4.20%	0.10%	0.34%	3.58%	63.26%	150.80%	-6.41%	27.98%	46.05%	0.63%	7.27%	1669.62%	8.95%	14.84%	49.31%	
The First National Bank of Las Animas	Las Animas	337,006	3.84%	0.37%	0.12%	1.99%	34.91%	67.48%	28.72%	277.03%	26.69%	2.29%	19.47%	401.35%	11.26%	14.60%	89.52%	
Academy Bank, National Association	Colorado Springs	1,151,482	3.73%	0.58%	0.06%	1.46%	25.23%	208.40%	544.29%	0.08%	0.00%	0.93%	5.59%	170.79%	16.74%	22.62%	90.71%	
Bankers' Bank of the West	Denver	328,746	3.51%	0.27%	0.24%	2.16%	70.00%	235.06%	68.10%	86.83%	-2.54%	0.82%	6.17%	543.69%	13.16%	17.46%	85.44%	
FirstBank	Lakewood	17,281,308	2.99%	0.24%	0.02%	0.95%	66.38%	192.22%	55.20%	0.25%	-32.21%	1.26%	15.84%	482.61%	7.89%	15.29%	62.14%	
The Dolores State Bank	Dolores	236,658	2.73%	0.24%	0.12%	1.35%	9.36%	36.83%	190.57%	43.97%	124.36%	1.21%	9.27%	322.77%	12.82%	24.02%	67.46%	
Fortis Private Bank	Denver	393,850	2.71%	0.09%	0.12%	0.33%	20.43%	98.66%	-8.35%	0.00%	0.00%	0.03%	0.41%	1.55%	7.52%	14.77%	81.83%	
FMS Bank	Fort Morgan	166,229	2.68%	0.31%	0.00%	1.44%	56.06%	127.88%	43.65%	34.25%	-44.69%	1.82%	17.23%	329.72%	10.74%	12.20%	84.62%	
The Farmers State Bank of Brush	Brush	100,303	2.54%	0.09%	0.40%	1.23%	4.29%	7.27%	75.00%	289.21%	14.36%	1.14%	6.32%	977.05%	18.33%	28.10%	86.02%	
Peoples National Bank	Colorado Springs	376,249	2.17%	0.00%	0.93%	0.00%	66.48%	208.92%	148.50%	0.24%	0.00%	1.24%	12.40%	269.23%	10.86%	16.80%	94.31%	
First Colorado National Bank	Paonia	62,115	2.09%	0.37%	0.00%	2.10%	31.40%	147.31%	50.11%	5.67%	-38.46%	-1.30%	-6.71%	410.87%	15.21%	18.96%	89.25%	
5Star Bank	Colorado Springs	184,324	2.06%	0.34%	0.00%	0.96%	56.81%	179.02%	5.15%	4.46%	402.91%	1.25%	9.01%	125.50%	18.01%	22.50%	85.64%	
Colorado Federal Savings Bank																		

# Colorado

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total		OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Growth in		ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets		Loan / Deposit ratio
			loans	Total						Farm Loans / RBC	Farm Loans last 36 months							
Guaranty Bank and Trust Company	3,397,608	1.32%	0.14%	0.01%	0.90%	35.49%	323.82%	81.99%	6.19%	29.48%	1.24%	10.16%	454.23%	10.92%	13.29%	92.87%		
ANB Bank	2,678,642	1.16%	0.08%	0.02%	1.01%	49.06%	196.17%	21.20%	27.85%	1238.52%	1.20%	16.29%	666.64%	7.90%	13.22%	63.78%		
CoBiz Bank	3,695,479	0.72%	0.08%	0.00%	1.14%	45.20%	210.50%	28.67%	0.28%	750.77%	1.07%	10.21%	777.93%	10.32%	12.85%	97.10%		
Frontier Bank	282,458	0.72%	0.07%	0.02%	2.33%	3.49%	70.12%	-22.89%	258.17%	71.78%	1.96%	17.53%	2009.73%	11.15%	18.51%	63.68%		
High Country Bank	238,055	0.41%	0.04%	0.00%	0.72%	115.82%	254.74%	85.20%	19.26%	23.16%	1.36%	13.49%	1173.08%	9.19%	14.27%	79.49%		
Morgan Federal Bank	112,695	0.08%	0.01%	0.00%	0.70%	23.19%	65.01%	41.87%	11.85%	-35.85%	0.42%	3.85%	3650.00%	10.89%	18.65%	54.06%		
Alamosa State Bank	238,644	0.04%	0.00%	0.00%	1.48%	14.42%	84.34%	12.04%	152.98%	115.91%	1.76%	19.96%	18740.00%	9.24%	17.24%	58.50%		
First Pioneer National Bank	172,039	0.00%	0.00%	0.00%	1.51%	6.22%	38.03%	54.62%	312.88%	31.71%	0.95%	7.27%	155400.00%	13.04%	21.06%	71.06%		
AMG National Trust Bank	393,223	0.00%	0.00%	0.00%	1.04%	21.79%	259.36%	44.15%	0.00%	0.00%	1.29%	15.75%	0.00%	8.07%	11.60%	40.01%		
Bank of Estes Park	121,158	0.00%	0.00%	0.00%	2.12%	24.03%	232.28%	10.15%	0.00%	0.00%	0.81%	8.47%	0.00%	9.87%	19.23%	55.44%		
Colorado National Bank	54,758	0.00%	0.00%	0.00%	1.18%	29.95%	98.48%	41.63%	1.54%	-90.16%	0.11%	1.07%	0.00%	9.11%	19.50%	68.72%		
Community State Bank	99,210	0.00%	0.00%	0.00%	2.73%	1.62%	27.25%	22.39%	284.46%	95.93%	1.43%	10.53%	0.00%	13.71%	18.37%	101.03%		
Equitable Savings and Loan Association	173,233	0.00%	0.00%	0.00%	0.25%	0.00%	0.00%	-100.00%	0.00%	0.00%	0.45%	3.01%	0.00%	14.93%	29.27%	115.34%		
North Valley Bank	146,399	0.00%	0.00%	0.00%	1.28%	56.79%	161.01%	0.28%	0.25%	-6.00%	2.47%	20.12%	0.00%	12.30%	18.84%	92.87%		
Solera National Bank	155,128	0.00%	0.00%	0.00%	1.52%	14.10%	154.26%	52.78%	6.49%	-45.41%	0.59%	4.29%	53.74%	13.74%	19.92%	82.09%		
Stockmens Bank	111,520	0.00%	0.00%	0.00%	1.06%	23.16%	104.13%	-3.40%	244.34%	65.19%	1.25%	14.70%	0.00%	8.44%	15.00%	91.32%		
The Bank of Burlington	57,057	0.00%	0.00%	0.00%	1.51%	33.01%	96.17%	2028.45%	171.98%	128.70%	1.33%	9.68%	0.00%	14.13%	19.07%	60.32%		
The Gunnison Bank and Trust Company	87,247	0.00%	0.00%	0.00%	1.50%	110.88%	250.30%	11.56%	49.80%	35.46%	0.83%	8.88%	0.00%	9.59%	14.77%	79.95%		
Trust Company of America	729,863	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.62%	32.23%	0.00%	5.94%	39.80%	0.00%		
Verus Bank of Commerce	249,645	0.00%	0.00%	0.00%	0.85%	56.44%	410.30%	-6.31%	7.34%	29.42%	1.26%	9.52%	0.00%	13.31%	15.58%	107.74%		
Young Americans Bank	19,276	0.00%	0.00%	0.00%	18.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-5.94%	-81.51%	0.00%	7.39%	191.56%	0.28%		



# Idaho

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Total All Idaho Bank	5,757,559	4.55%	0.30%	0.27%	1.48%	59.27%	141.84%	75.07%	88.41%	29.50%	0.85%	7.34%	245.35%	11.47%	16.72%	74.42%	
Median Values all Idaho Banks	297,808	4.61%	0.27%	0.15%	1.25%	58.33%	146.44%	57.78%	13.32%	27.63%	0.77%	5.76%	212.40%	10.36%	15.99%	75.66%	
D. L. Evans Bank	Burley	1,312,267	11.12%	0.39%	0.75%	1.85%	60.08%	131.99%	54.50%	156.27%	27.63%	0.93%	10.39%	192.28%	9.12%	14.20%	75.66%
Bank of Idaho	Idaho Falls	297,808	9.69%	0.85%	0.23%	1.72%	44.64%	150.26%	21.02%	135.35%	55.29%	0.87%	8.62%	77.61%	10.10%	13.78%	79.82%
Ireland Bank	Malad City	223,957	9.02%	0.25%	0.72%	1.00%	7.34%	133.63%	24.57%	199.53%	35.28%	0.59%	5.76%	274.55%	10.36%	14.81%	78.48%
Twin River National Bank	Lewiston	100,561	7.88%	0.27%	0.34%	1.06%	58.33%	97.15%	150.60%	24.91%	115.01%	0.81%	11.28%	185.13%	7.36%	16.56%	50.51%
Idaho First Bank	Mccall	145,332	7.21%	0.89%	0.00%	1.25%	40.74%	244.58%	85.67%	4.04%	0.00%	-0.38%	-3.38%	111.57%	9.08%	12.80%	91.93%
Idaho Trust Bank	Boise	94,550	4.81%	0.60%	0.45%	1.17%	28.46%	135.89%	37.75%	1.37%	-27.67%	1.76%	8.19%	129.48%	17.42%	21.54%	83.40%
bankcda	Coeur D Alene	106,262	4.61%	0.48%	0.00%	1.54%	74.34%	168.32%	23.97%	0.00%	-100.00%	0.34%	3.62%	212.40%	9.39%	12.69%	73.55%
Northwest Bank	Boise	533,121	2.35%	0.33%	0.00%	1.19%	121.82%	275.74%	79.50%	3.96%	90.92%	1.28%	9.61%	301.97%	13.08%	13.76%	102.66%
The Bank of Commerce	Ammon	1,097,785	2.25%	0.20%	0.15%	0.94%	44.52%	98.49%	101.50%	128.91%	30.07%	1.27%	8.53%	299.26%	15.14%	20.85%	73.73%
Idaho Independent Bank	Coeur D Alene	666,975	1.88%	0.05%	0.15%	1.90%	106.05%	197.86%	68.30%	13.32%	144.56%	0.49%	4.86%	2052.13%	9.96%	15.99%	59.17%
Farmers Bank	Buhl	440,981	1.81%	0.27%	0.00%	3.68%	4.43%	23.00%	2.41%	133.38%	11.30%	0.77%	5.56%	559.43%	13.14%	25.16%	47.73%
First Federal Savings Bank of Twin Falls	Twin Falls	623,971	0.99%	0.11%	0.00%	0.92%	61.32%	146.44%	304.04%	0.00%	0.00%	0.40%	3.68%	582.12%	10.88%	16.90%	81.38%
Community 1st Bank	Post Falls	113,989	0.00%	0.00%	0.00%	1.40%	71.37%	182.69%	57.78%	2.13%	-6.85%	0.45%	4.10%	0.00%	10.87%	18.87%	63.49%

# Kansas

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

	City	Total assets	Modified Texas Ratio	Adj.		CRE #1 /		Growth of CRE #2 in last 36 months	Total	Growth in	ROA - average	ROE - Return on avg. equity capital	Coverage		Risk Based Capital /		
				Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	Risk Based Capital		CRE #2 / Risk Based Capital	Farmland and Farm Loans / RBC			Farmland and Farm Loans last 36 months	Ratio Noncurrent Loans	Leverage ratio	Risk Based Assets	Loan / Deposit ratio
Total All Kansas Banks		70,292,421	6.13%	0.49%	0.22%	1.25%	31.35%	115.04%	56.85%	92.52%	1.04%	9.06%	150.39%	10.66%	17.01%	82.29%	
Median Value All Kansas Banks		102,512	3.36%	0.24%	0.02%	1.45%	9.67%	48.74%	14.24%	138.44%	26.76%	0.91%	8.02%	212.80%	10.50%	17.29%	74.53%
The Farmers and Merchants State Bank of Argonia	Argonia	36,404	115.96%	9.77%	1.04%	3.96%	42.77%	138.87%	-19.74%	628.75%	36.69%	-2.16%	-34.29%	31.29%	6.09%	9.63%	100.04%
Towanda State Bank	Towanda	10,365	63.48%	3.66%	2.18%	1.44%	0.00%	73.80%	71.53%	41.11%	-17.17%	-0.59%	-7.05%	27.18%	8.62%	15.94%	75.23%
The Freeport State Bank	Harper	23,600	37.83%	1.69%	1.14%	2.03%	15.16%	61.75%	-21.67%	527.99%	52.60%	0.53%	8.72%	78.89%	6.46%	11.95%	69.91%
Cornerstone Bank	Overland Park	181,201	37.22%	0.47%	3.68%	1.85%	57.13%	244.46%	88.15%	0.00%	-100.00%	0.96%	9.84%	303.49%	9.85%	13.71%	95.01%
The Fowler State Bank	Fowler	72,857	34.02%	3.94%	0.00%	1.42%	0.00%	100.30%	156.61%	212.79%	60.54%	0.89%	8.92%	21.14%	10.35%	14.12%	75.81%
Alterra Bank	Leawood	266,133	29.06%	3.08%	0.55%	2.64%	67.40%	284.13%	25.05%	4.15%	-81.02%	-0.10%	-0.68%	28.00%	11.55%	13.23%	97.66%
The First State Bank of Healy	Healy	79,864	27.57%	5.98%	0.06%	4.99%	0.69%	0.69%	-35.58%	207.66%	27.75%	2.31%	12.67%	49.87%	17.84%	24.75%	77.38%
The First National Bank of Scott City	Scott City	123,660	26.69%	3.25%	0.03%	1.76%	1.13%	14.99%	6.70%	274.52%	5.22%	0.66%	5.87%	11.20%	11.20%	16.20%	66.33%
The University National Bank of Lawrence	Lawrence	79,295	25.81%	0.00%	2.53%	1.55%	68.59%	181.54%	69.04%	17.87%	9.04%	0.75%	8.55%	0.00%	8.50%	13.60%	83.41%
CoreFirst Bank & Trust	Topeka	912,740	25.23%	1.73%	0.71%	1.41%	45.23%	317.31%	45.91%	2.25%	-25.64%	0.84%	9.57%	48.75%	9.55%	13.69%	88.59%
Grant County Bank	Ulysses	217,897	24.40%	3.81%	0.02%	2.25%	4.42%	17.05%	-0.73%	137.06%	41.81%	1.22%	8.88%	37.21%	13.60%	23.05%	86.87%
Union State Bank	Olsburg	30,454	23.70%	1.93%	1.88%	1.51%	0.00%	0.00%	-100.00%	144.55%	30.28%	0.66%	4.22%	35.31%	15.07%	29.53%	53.51%
First Federal Savings and Loan Bank	Olathe	82,219	23.61%	1.85%	0.94%	1.09%	42.19%	48.44%	180.13%	0.00%	0.00%	3.21%	29.60%	53.55%	10.61%	19.89%	110.04%
The Security State Bank	Wellington	60,460	23.00%	2.05%	0.85%	5.17%	0.00%	43.53%	-53.79%	71.59%	-54.42%	-0.34%	-8.02%	68.71%	11.38%	28.46%	30.75%
The Peoples State Bank	Cherryvale	17,421	22.23%	4.89%	1.35%	1.18%	0.00%	33.97%	328.61%	145.99%	45.24%	2.20%	8.57%	20.89%	26.02%	32.94%	119.70%
The First National Bank of Hope	Hope	83,866	22.10%	2.71%	0.15%	1.78%	15.89%	36.34%	19.17%	358.79%	7.12%	0.49%	4.18%	41.62%	11.75%	15.76%	76.43%
The Baxter State Bank	Baxter Springs	30,059	21.02%	3.76%	0.38%	2.18%	5.11%	11.98%	-52.71%	0.97%	-37.78%	0.47%	2.27%	29.56%	18.88%	34.15%	74.91%
Farmers State Bank	Phillipsburg	38,796	20.63%	1.96%	0.00%	1.43%	6.71%	34.66%	-18.02%	311.53%	82.61%	0.89%	10.15%	46.97%	8.78%	14.09%	75.94%
The Dickinson County Bank	Enterprise	11,008	20.61%	1.72%	1.05%	1.76%	0.00%	27.91%	-47.87%	85.22%	55.27%	1.78%	14.65%	76.72%	11.78%	20.34%	90.18%
Marquette Farmers State Bank of Marquette	Marquette	32,707	20.39%	1.41%	1.88%	2.34%	0.44%	7.31%	-54.57%	145.64%	1.97%	0.74%	4.96%	85.90%	14.67%	26.84%	61.48%
Kaw Valley State Bank	Eudora	47,056	20.12%	1.63%	0.17%	1.69%	19.02%	20.51%	-60.40%	70.43%	-14.74%	0.65%	7.98%	50.91%	8.57%	16.66%	53.32%
The Walton State Bank	Walton	9,032	19.57%	0.00%	1.59%	1.12%	0.00%	20.24%	-3.25%	124.59%	16.67%	0.14%	1.72%	0.00%	7.70%	19.56%	40.82%
The Wilson State Bank	Wilson	88,357	17.79%	1.16%	0.46%	1.31%	12.82%	17.17%	-23.35%	283.62%	23.23%	1.28%	14.76%	83.93%	8.19%	11.43%	89.27%
State Bank of Burrton	Burrton	10,463	17.40%	0.01%	2.13%	3.39%	0.00%	58.22%	-49.04%	7.13%	54.39%	0.48%	4.15%	12100.00%	11.58%	33.02%	38.39%
Armed Forces Bank, National Association	Fort Leavenworth	1,096,471	17.16%	1.83%	1.51%	2.05%	27.25%	163.85%	13.42%	0.00%	-99.42%	0.94%	4.80%	64.74%	17.81%	25.50%	72.51%
Legacy Bank	Colwich	349,025	16.92%	0.76%	1.01%	1.13%	109.70%	237.24%	7.51%	24.57%	52.60%	0.72%	7.38%	112.82%	9.83%	13.58%	96.18%
State Bank of Downs	Downs	94,979	16.89%	2.04%	0.00%	1.39%	67.71%	74.52%	-42.66%	210.94%	41.22%	1.97%	18.13%	48.06%	10.69%	15.79%	83.14%
Mutual Savings Association, FSA	Leavenworth	203,765	16.79%	3.36%	1.78%	1.55%	17.91%	33.97%	-22.97%	2.12%	-35.57%	0.69%	2.26%	25.56%	30.95%	51.71%	79.98%
The Girard National Bank	Girard	647,143	16.78%	1.76%	0.09%	1.61%	11.25%	40.95%	61.18%	271.70%	19.75%	0.91%	7.38%	60.36%	10.28%	14.17%	86.29%
Equity Bank	Andover	2,399,925	16.62%	1.16%	0.33%	0.46%	54.98%	151.32%	85.90%	73.08%	309.32%	0.94%	8.20%	25.34%	9.90%	13.12%	83.25%
First National Bank and Trust	Phillipsburg	209,886	15.54%	2.07%	0.41%	1.96%	2.47%	17.92%	12.57%	221.29%	52.75%	1.18%	8.10%	58.81%	14.70%	21.66%	76.13%
American State Bank & Trust Company	Great Bend	376,836	14.72%	1.66%	0.00%	1.05%	10.52%	135.35%	79.15%	284.20%	59.13%	0.83%	6.56%	39.87%	10.94%	13.69%	80.63%
First State Bank and Trust	Tonganoxie	270,263	14.52%	0.07%	1.37%	1.60%	44.60%	302.82%	42.84%	73.91%	68.23%	0.52%	5.82%	1499.49%	8.12%	12.46%	77.09%
Bank of Blue Valley	Overland Park	677,966	14.44%	0.08%	1.58%	1.25%	98.05%	237.33%	40.54%	3.49%	181.97%	0.75%	7.10%	1217.53%	10.45%	12.50%	90.41%
Ford County State Bank	Spearville	37,393	14.28%	2.11%	0.00%	1.88%	0.00%	25.28%	39.31%	270.69%	44.82%	0.78%	5.63%	59.95%	13.54%	18.97%	78.43%
The First State Bank	Norton	416,490	14.09%	1.41%	0.15%	2.08%	0.55%	19.29%	161.21%	308.47%	61.57%	1.58%	14.74%	78.23%	10.14%	15.95%	69.89%
The Farmers Bank of Osborne	Osborne	62,269	13.90%	1.68%	0.00%	1.47%	13.90%	15.37%	67.05%	398.46%	23.88%	1.18%	10.54%	53.77%	11.17%	16.08%	70.01%
Vintage Bank Kansas	Leon	103,006	13.75%	1.28%	0.19%	0.89%	3.62%	41.14%	3.00%	250.45%	195.87%	2.04%	18.26%	42.69%	10.51%	17.15%	77.15%
The Union State Bank of Everest	Everest	310,945	13.71%	0.97%	0.41%	1.84%	26.03%	37.17%	132.15%	333.91%	14.99%	1.45%	14.62%	130.22%	8.98%	13.74%	76.98%
Citizens State Bank and Trust Co., Ellsworth, Kansas	Ellsworth	181,628	13.44%	0.96%	0.21%	1.03%	3.04%	13.76%	-24.94%	298.41%	146.89%	1.17%	12.71%	59.10%	8.88%	16.67%	74.49%
Astra Bank	Scandia	304,252	13.21%	1.22%	0.03%	1.19%	11.98%	57.39%	72.57%	295.55%	9.53%	0.73%	7.39%	58.95%	10.06%	13.18%	68.34%
Guaranty State Bank and Trust Company	Beloit	270,235	12.61%	1.63%	0.01%	1.33%	0.24%	46.63%	1.56%	526.29%	52.05%	1.10%	9.42%	73.11%	11.84%	13.03%	117.25%
The State Bank of Spring Hill	Spring Hill	40,318	12.49%	0.00%	1.32%	1.59%	107.98%	108.47%	309.18%	29.15%	5.50%	0.35%	3.48%	21300.00%	9.97%	21.70%	36.98%
Community Bank of Wichita, Inc.	Wichita	76,979	12.45%	0.06%	1.17%	1.38%	67.79%	126.73%	31.59%	4.17%	-5.00%	0.82%	9.17%	269.20%	9.25%	12.65%	84.38%
Kaw Valley Bank	Topeka	363,015	11.94%	1.62%	0.12%	2.89%	30.92%	185.04%	61.21%	38.25%	111.28%	0.18%	1.54%	130.95%	10.81%	16.46%	91.58%
The Bank of Tescott	Tescott	378,792	11.90%	1.64%	0.05%	2.24%	14.72%	61.71%	70.50%	356.72%	51.17%	1.85%	15.03%	119.87%	12.41%	15.67%	104.31%
The Bank	Oberlin	331,765	11.55%	1.32%	0.01%	1.26%	0.71%	1.42%	13.99%	631.64%	45.49%	2.59%	22.60%	44.73%	10.67%	14.44%	91.93%
Union State Bank	Uniontown	50,403	11.32%	0.95%	0.00%	1.01%	3.16%	4.51%	62.61%	304.46%	31.19%	0.97%	12.52%	69.79%	7.68%	11.23%	78.71%
Peoples State Bank	Mc Donald	121,878	10.96%	0.52%	0.73%	2.05%	2.33%	3.62%	-84.87%	460.89%	7.65%	2.45%	26.11%	332.34%	9.27%	12.91%	101.69%
Heritage Bank	Topeka	52,686	10.89%	0.03%	1.35%	1.71%	26.26%	221.00%	15.45%	7.51%	8.04%	0.35%	3.10%	4475.00%	11.36%	16.88%	96.52%
The Farmers State Bank of Westmoreland	Westmoreland	164,585	10.79%	1.22%	0.48%	1.61%	67.10%	93.53%	32.48%	161.14%	64.68%	1.12%	7.57%	91.00%	14.43%	15.44%	81.50%
Security Bank of Kansas City	Kansas City	3,093,933	10.71%	0.34%	1.08%	1.87%	80.77%	230.59%	399.32%	5.28%	591.65%	1.03%	6.44%	277.56%	12.73%	19.42%	63.51%
The Lyndon State Bank	Lyndon	72,434	10.62%	0.10%	1.10%	1.75%	10.98%	61.26%	-34.52%	151.17%	30.31%	0.22%	2.05%	224.72%	10.28%	16.44%	73.06%
Conway Bank	Conway Springs	71,873	10.55%	1.09%	0.22%	1.55%	75.72%	204.49%	28.68%	269.07%	103.31%	0.54%	4.43%	99.49%	9.36%	14.20%	85.70%
Farmers and Merchants Bank of Mound City, Kansas	Mound City	39,551	10.36%	0.37%	0.42%	0.97%	9.89%	32.07%	-28.13%	230.70%	30.40%	0.99%	14.55%	208.78%	6.79%	11.18%	90.38%
The Peoples Bank	Pratt	351,711	10.25%	1.22%	0.11%	1.49%	2.49%	32.53%	403.31%	276.53%	57.10%	1.66%	12.02%	75.82%	10.50%	18.82%	73.08%
The State Exchange Bank	Mankato	35,098	9.70%	1.21%	0.00%	1.43%	0.00%	8.68%	-28.17%	191.28%	33.31%	1.15%	10.05%	50.47%	11.80%	24.21%	48.74%

# Kansas

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		OREO to Total LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio		Risk Based Capital / Loan / Deposit ratio	
			Nonperforming loans / Total loans	OREO to Total LLR / Total loans									Noncurrent Loans	Leverage ratio	Risk Based Assets	Loan / Deposit ratio
The Nekoma State Bank	43,777	9.65%	0.07%	0.88%	2.83%	0.00%	41.00%	6.70%	175.50%	19.97%	0.67%	7.40%	1162.50%	9.27%	22.11%	34.11%
The Citizens State Bank and Trust Company	23,444	9.52%	0.00%	0.93%	0.47%	29.21%	29.21%	-72.84%	534.47%	93.73%	0.66%	6.29%	8900.00%	9.78%	11.46%	99.85%
Bank of Labor	578,398	9.52%	0.13%	0.74%	2.03%	53.59%	172.37%	3.27%	0.00%	-100.00%	0.17%	1.95%	604.67%	9.38%	16.22%	47.09%
Peoples Bank	490,108	9.18%	0.29%	0.73%	1.29%	48.13%	175.14%	20.98%	7.04%	-61.55%	1.13%	10.65%	315.96%	10.73%	15.92%	82.21%
The Farmers State Bank	22,820	9.00%	0.83%	0.00%	1.29%	0.00%	0.00%	-100.00%	444.22%	14.69%	0.54%	6.43%	87.89%	8.58%	14.08%	63.53%
KansasLand Bank	55,549	8.96%	0.22%	0.69%	1.50%	0.00%	18.36%	-56.57%	349.09%	69.51%	0.64%	6.15%	418.70%	9.49%	16.29%	71.13%
The Bennington State Bank	710,819	8.74%	0.92%	0.04%	2.27%	3.43%	33.96%	5.35%	295.86%	62.19%	1.58%	17.17%	166.32%	9.57%	14.61%	84.63%
First National Bank of Elkhart	74,977	8.62%	1.07%	0.00%	0.95%	0.00%	2.40%	-29.91%	386.33%	46.07%	0.82%	6.98%	58.58%	12.22%	18.18%	81.32%
Community National Bank & Trust	973,412	8.51%	0.76%	0.04%	1.30%	25.16%	108.13%	32.04%	125.86%	28.46%	0.82%	8.65%	120.60%	8.89%	12.34%	83.35%
The Midland National Bank of Newton	142,869	8.29%	0.87%	0.00%	1.51%	21.22%	108.59%	12.87%	33.67%	1.01%	0.60%	6.12%	74.26%	10.10%	17.44%	47.65%
The Western State Bank	425,224	8.25%	0.98%	0.16%	2.79%	2.72%	72.10%	-12.46%	265.72%	22.62%	1.45%	12.58%	194.30%	11.77%	16.44%	77.86%
The First National Bank of Sedan	58,245	8.22%	0.16%	0.69%	2.10%	13.50%	69.38%	93.03%	119.22%	14.14%	0.22%	2.27%	467.39%	10.28%	20.88%	49.41%
Garden Plain State Bank	89,653	7.95%	1.19%	0.00%	2.29%	70.23%	78.11%	-10.94%	5.64%	-51.39%	1.11%	7.72%	85.71%	14.25%	20.95%	52.15%
The First State Bank, Kiowa, Kansas	67,005	7.64%	1.13%	0.10%	2.07%	1.78%	26.85%	1907.80%	302.54%	7.29%	0.77%	5.25%	135.05%	14.29%	20.58%	92.02%
Bankers' Bank of Kansas	180,621	7.20%	0.64%	0.44%	2.51%	34.84%	104.99%	18.44%	26.89%	49.43%	0.86%	6.62%	258.07%	13.52%	18.20%	77.88%
The Denison State Bank	319,053	7.16%	1.01%	0.02%	2.08%	15.62%	56.23%	24.66%	158.45%	26.38%	1.68%	13.13%	124.65%	13.21%	19.60%	75.77%
Bank of Palmer	42,940	7.14%	0.75%	0.00%	1.88%	0.02%	0.02%	-99.47%	348.85%	15.91%	0.68%	7.12%	133.33%	9.62%	18.15%	59.88%
Merit Bank	87,129	7.12%	0.13%	0.63%	1.46%	87.84%	172.91%	-2.01%	56.83%	150.99%	-1.60%	-16.45%	996.58%	8.80%	12.08%	118.32%
Swedish-American State Bank	57,616	6.84%	0.61%	0.00%	1.96%	0.00%	0.00%	0.00%	496.52%	39.05%	0.72%	9.56%	223.73%	7.85%	12.33%	79.41%
First National Bank	187,024	6.76%	0.74%	0.18%	2.00%	0.00%	19.24%	-43.14%	285.77%	37.54%	0.96%	7.87%	91.25%	12.57%	21.98%	62.15%
American Bank of Baxter Springs	97,528	6.73%	0.68%	0.18%	4.35%	11.00%	114.66%	-16.15%	89.30%	177.45%	0.24%	2.20%	265.45%	10.95%	27.82%	46.38%
Emerald Bank	18,127	6.65%	0.00%	0.73%	2.06%	11.47%	17.56%	98.19%	87.35%	-24.00%	0.38%	3.90%	0.00%	9.60%	19.82%	69.09%
The Olpe State Bank	36,879	6.61%	0.05%	1.04%	1.32%	6.07%	9.32%	-13.71%	146.07%	0.57%	0.98%	6.15%	1541.18%	15.62%	27.60%	64.50%
The First Security Bank	56,443	6.36%	0.48%	0.09%	1.30%	39.63%	120.55%	16.90%	130.89%	6.27%	0.70%	7.58%	173.43%	8.32%	13.91%	70.88%
The Citizens State Bank of Cheney, Kansas	58,261	6.33%	0.77%	0.00%	1.41%	17.77%	109.37%	2.37%	131.13%	35.81%	2.07%	17.96%	114.73%	11.04%	11.80%	70.61%
The Farmers State Bank of Blue Mound	44,633	6.28%	0.91%	0.17%	1.02%	0.00%	2.12%	-34.41%	315.95%	18.16%	1.02%	6.14%	75.06%	16.60%	23.42%	80.33%
The Bank of Protection	65,627	6.05%	0.79%	0.03%	0.98%	0.00%	5.49%	-47.64%	347.45%	57.45%	0.86%	6.69%	82.24%	13.30%	18.82%	85.98%
Farmers Bank & Trust	95,081	5.99%	0.27%	0.36%	1.57%	1.75%	33.67%	-4.94%	214.36%	50.85%	1.75%	7.63%	193.05%	9.55%	19.00%	37.42%
Farmers National Bank	125,183	5.76%	0.76%	0.29%	1.79%	0.00%	38.94%	58.97%	193.31%	43.55%	1.05%	6.24%	165.41%	16.66%	23.25%	86.16%
The Citizens State Bank	187,578	5.64%	0.28%	0.21%	0.85%	17.29%	31.20%	-3.11%	392.83%	42.95%	0.93%	11.86%	213.32%	7.79%	12.31%	75.99%
The First National Bank of Beloit	76,638	5.52%	0.28%	0.45%	2.09%	2.51%	47.01%	1.56%	168.98%	-25.58%	0.51%	4.33%	377.46%	12.04%	21.74%	57.75%
The Community Bank	109,787	5.51%	0.65%	0.00%	1.40%	2.09%	23.74%	-31.26%	58.15%	9.13%	1.23%	11.63%	136.48%	10.60%	15.78%	71.49%
The Exchange State Bank of St. Paul, Kansas	68,538	5.44%	0.08%	0.48%	1.24%	4.57%	14.51%	-63.49%	185.95%	59.90%	0.64%	6.58%	824.53%	9.71%	19.31%	61.97%
Community First National Bank	235,917	5.38%	0.56%	0.00%	1.29%	88.77%	236.71%	62.30%	54.71%	26.64%	0.76%	8.10%	68.05%	9.60%	12.40%	97.29%
Farmers Bank & Trust	787,355	5.21%	0.13%	0.77%	1.54%	12.70%	64.37%	47.20%	70.13%	22.33%	1.99%	12.32%	294.56%	15.99%	26.96%	51.46%
Capital City Bank	450,078	4.89%	0.16%	0.26%	1.04%	42.31%	233.73%	2.90%	15.95%	36.88%	0.63%	7.81%	412.52%	8.22%	12.33%	72.00%
Citizens State Bank	35,162	4.78%	0.47%	0.00%	1.78%	0.00%	1.41%	4.35%	438.44%	-7.42%	0.59%	6.82%	85.93%	8.80%	14.65%	82.43%
Community First Bank	142,231	4.77%	0.52%	0.00%	1.36%	68.40%	182.73%	13.37%	4.06%	230.16%	1.14%	11.74%	242.32%	9.96%	11.62%	108.29%
The Farmers State Bank	60,722	4.61%	0.36%	0.12%	1.42%	30.39%	93.91%	-7.29%	132.17%	33.07%	1.00%	10.41%	231.51%	9.84%	17.92%	70.04%
Golden Belt Bank, FSA	138,036	4.59%	0.76%	0.02%	1.52%	19.88%	64.61%	17.55%	100.72%	14.94%	1.79%	11.51%	138.58%	15.18%	17.93%	99.17%
The Farmers State Bank of Aliceville, Kansas	146,834	4.54%	0.61%	0.00%	1.33%	2.27%	7.22%	-12.44%	296.90%	-1.01%	1.25%	9.81%	157.94%	12.42%	19.87%	83.29%
The Lyons State Bank	99,226	4.53%	0.47%	0.08%	1.83%	19.24%	74.23%	59.71%	258.43%	22.44%	1.31%	11.72%	239.70%	11.41%	17.18%	74.62%
First National Bank in Fredonia	93,283	4.51%	0.56%	0.20%	2.45%	0.70%	25.78%	28.30%	40.73%	2.28%	1.17%	7.56%	141.41%	16.16%	40.77%	38.70%
Emprise Bank	1,605,080	4.47%	0.38%	0.01%	1.19%	81.30%	285.90%	47.93%	59.42%	39.38%	1.30%	13.77%	230.71%	8.15%	11.62%	82.36%
Bank of Commerce and Trust Company	58,996	4.44%	0.16%	0.27%	1.54%	7.97%	36.28%	14.03%	105.37%	20.40%	0.76%	8.56%	437.63%	9.45%	20.56%	50.93%
The Bank of Holyrood	61,829	4.38%	0.45%	0.21%	1.55%	0.10%	7.30%	-38.25%	145.58%	33.39%	2.01%	14.94%	265.59%	13.79%	21.14%	93.99%
The First National Bank of Girard	77,836	4.33%	0.20%	0.33%	1.67%	9.33%	24.73%	19.73%	162.78%	5.00%	0.93%	8.49%	520.00%	11.02%	19.80%	75.64%
The Tampa State Bank	51,847	4.31%	0.52%	0.00%	2.32%	1.00%	21.76%	34.70%	237.95%	41.06%	0.73%	6.95%	292.94%	11.02%	15.55%	81.50%
The State Bank of Bern	92,770	4.24%	0.67%	0.00%	1.78%	0.00%	7.64%	76.40%	226.96%	45.93%	1.37%	9.22%	125.68%	14.45%	23.07%	56.22%
Central National Bank	961,304	4.11%	0.38%	0.10%	1.95%	17.98%	105.70%	25.14%	119.59%	32.13%	0.91%	8.45%	212.29%	9.28%	20.35%	53.11%
The First National Bank of Syracuse	310,169	4.11%	0.37%	0.07%	1.38%	0.00%	15.92%	-14.93%	423.18%	57.58%	1.26%	12.52%	297.05%	9.46%	12.80%	91.16%
Community State Bank	163,512	4.08%	0.42%	0.03%	1.35%	4.53%	115.15%	70.52%	72.15%	14.50%	0.98%	8.95%	139.63%	10.42%	19.48%	49.70%
Southwind Bank	114,849	4.06%	0.44%	0.00%	1.37%	3.06%	18.68%	-31.57%	162.23%	36.41%	0.99%	9.78%	138.69%	10.15%	17.27%	49.41%
Almena State Bank	88,099	4.00%	0.37%	0.00%	1.24%	4.24%	149.99%	148.27%	394.63%	143.86%	3.77%	48.99%	277.61%	8.08%	11.03%	90.50%
Prairie Bank of Kansas	101,049	3.97%	0.38%	0.00%	0.94%	11.86%	54.36%	17.23%	275.29%	-7.68%	0.21%	2.22%	124.42%	8.97%	15.46%	56.82%
Intrust Bank, National Association	4,866,291	3.96%	0.32%	0.00%	1.10%	59.54%	188.06%	97.98%	23.04%	-25.04%	1.26%	16.11%	201.94%	8.14%	11.64%	80.86%
Landmark National Bank	921,024	3.95%	0.29%	0.11%	1.23%	17.38%	80.09%	-7.64%	80.36%	29.66%	1.00%	8.68%	200.26%	9.97%	18.41%	57.03%
First National Bank in Pratt	101,885	3.93%	0.43%	0.00%	1.30%	15.81%	95.51%	10.77%	167.33%	-2.19%	0.55%	4.78%	146.15%	11.23%	18.92%	55.97%
The State Bank of Blue Rapids	45,700	3.86%	0.41%	0.04%	1.03%	0.00%	44.27%	28.73%	104.43%	15.69%	0.53%	4.85%	133.33%	10.92%	22.04%	60.91%

# Kansas

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		OREO to Total LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio		Risk Based Capital / Risk Based Assets		Loan / Deposit ratio
			Nonperforming loans / Total loans	OREO to Total LLR / Total loans									Loans	Leverage ratio	Noncurrent Loans	Ratio	
The First State Bank of Ransom	46,164	3.86%	0.00%	0.84%	3.20%	0.00%	6.02%	-42.58%	102.69%	62.00%	1.11%	5.36%	28250.00%	20.93%	40.35%	48.45%	
Bison State Bank	8,414	3.85%	0.52%	0.00%	4.22%	0.00%	3.94%	-54.55%	136.06%	1.69%	-1.35%	-11.22%	334.09%	11.04%	24.94%	46.93%	
First Bank of Newton	191,149	3.73%	0.23%	0.14%	1.24%	23.20%	129.14%	4.08%	60.94%	35.23%	1.15%	12.99%	444.42%	9.02%	13.38%	95.16%	
The Valley State Bank	119,761	3.72%	0.01%	0.35%	1.11%	31.52%	74.83%	21.92%	365.78%	47.32%	1.28%	14.81%	8963.64%	8.64%	11.44%	95.59%	
The Plains State Bank	106,816	3.67%	0.35%	0.16%	2.02%	1.59%	27.72%	998.92%	130.86%	1.94%	-0.12%	-0.94%	190.77%	12.81%	25.58%	38.73%	
Sunflower Bank, National Association	1,948,056	3.62%	0.20%	0.14%	1.14%	48.24%	256.24%	57.42%	15.21%	-24.28%	1.49%	16.04%	437.51%	8.95%	12.28%	104.62%	
Hillsboro State Bank	19,999	3.50%	0.32%	0.00%	1.49%	0.00%	1.81%	0.00%	215.19%	82.94%	0.21%	2.45%	198.41%	8.45%	21.27%	46.20%	
Argentine Federal Savings	51,392	3.50%	0.51%	0.00%	0.91%	1.08%	9.19%	-35.65%	0.00%	0.00%	0.27%	1.96%	129.77%	13.99%	29.25%	95.69%	
United Bank & Trust	593,412	3.49%	0.00%	0.40%	1.55%	12.93%	82.96%	4.62%	328.27%	28.73%	1.04%	8.88%	0.00%	10.86%	15.13%	95.21%	
The Howard State Bank, Howard, Kansas	52,021	3.49%	0.38%	0.02%	2.62%	1.60%	18.98%	0.00%	219.16%	8.14%	0.77%	7.73%	300.00%	9.97%	22.52%	48.37%	
First Commerce Bank	65,391	3.39%	0.39%	0.00%	1.11%	28.27%	52.32%	116.12%	279.31%	7.29%	1.30%	11.83%	241.47%	10.72%	16.23%	109.01%	
The State Bank of Canton, Canton, Kansas	27,867	3.37%	0.71%	0.00%	1.27%	0.00%	47.28%	16.05%	98.24%	25.90%	0.57%	2.81%	64.97%	20.09%	42.67%	45.46%	
Peoples Bank and Trust Company	457,960	3.34%	0.47%	0.00%	1.77%	3.59%	93.60%	134.56%	97.03%	29.68%	0.84%	6.39%	213.52%	13.45%	17.97%	72.83%	
Southwest National Bank	431,982	3.33%	0.33%	0.02%	1.04%	4.19%	235.92%	-4.64%	1.64%	968.57%	1.17%	12.19%	266.27%	9.62%	12.01%	97.21%	
Citizens Savings and Loan Association, FSB	198,113	3.31%	0.50%	0.14%	0.91%	1.42%	2.41%	-76.03%	1.03%	0.00%	0.31%	1.62%	67.30%	19.48%	62.19%	53.55%	
Fidelity Bank	2,020,714	3.26%	0.26%	0.12%	1.22%	43.60%	310.40%	29.81%	0.26%	-74.36%	0.68%	6.35%	166.65%	8.29%	13.55%	94.40%	
Citizens Bank of Kansas	223,339	3.17%	0.36%	0.00%	1.41%	9.00%	88.03%	111.80%	117.95%	11.76%	0.76%	6.01%	229.76%	10.27%	14.64%	68.45%	
Community National Bank	424,418	3.13%	0.10%	0.17%	1.43%	33.25%	77.31%	12.96%	100.28%	13.53%	2.13%	26.02%	422.97%	8.74%	20.80%	34.63%	
Silver Lake Bank	267,124	3.12%	0.05%	0.32%	1.00%	69.16%	101.52%	30.81%	58.72%	86.20%	0.73%	6.38%	714.67%	11.35%	19.42%	80.19%	
Bank of the Flint Hills	190,359	3.11%	0.35%	0.00%	1.54%	120.13%	213.82%	84.39%	135.66%	61.06%	0.88%	8.58%	344.91%	10.35%	12.86%	105.70%	
ESB Financial	226,428	3.10%	0.29%	0.03%	1.13%	38.31%	147.78%	64.35%	52.09%	104.98%	0.92%	9.48%	256.08%	9.85%	13.24%	79.29%	
First Option Bank	301,775	3.09%	0.07%	0.20%	1.28%	23.12%	120.69%	11.74%	29.03%	11.74%	1.37%	16.86%	741.28%	8.50%	20.95%	45.88%	
Stanley Bank	114,217	3.09%	0.19%	0.32%	0.98%	46.41%	55.71%	74.91%	45.34%	16.63%	1.54%	9.34%	343.89%	16.84%	24.14%	81.14%	
The Baldwin State Bank	72,320	3.07%	0.35%	0.00%	2.00%	4.22%	24.85%	-13.62%	95.47%	-2.45%	0.73%	6.96%	251.59%	10.90%	26.01%	49.49%	
Kanza Bank	211,592	3.05%	0.29%	0.04%	1.35%	29.28%	207.64%	-13.81%	136.44%	26.88%	0.80%	7.54%	328.29%	10.10%	15.01%	79.29%	
Bank of Commerce	173,640	2.98%	0.11%	0.18%	1.08%	0.00%	41.82%	-18.37%	147.56%	26.61%	0.75%	8.36%	500.00%	8.96%	18.47%	55.68%	
Security State Bank	234,040	2.94%	0.47%	0.00%	1.11%	6.53%	9.50%	-40.42%	307.56%	42.98%	1.28%	8.77%	179.00%	14.96%	18.66%	109.44%	
The Lorraine State Bank	23,306	2.89%	0.44%	0.00%	0.88%	0.00%	0.51%	-10.00%	360.23%	24.97%	0.61%	4.26%	153.40%	14.35%	18.59%	90.77%	
The Valley State Bank	127,287	2.86%	0.38%	0.00%	0.97%	24.18%	38.33%	4.42%	57.66%	135.71%	0.68%	5.28%	147.10%	12.95%	23.49%	67.89%	
NBKC Bank	541,084	2.80%	0.38%	0.01%	1.23%	73.11%	158.28%	81.44%	1.90%	-86.92%	0.48%	3.76%	265.56%	12.56%	17.61%	78.03%	
The Halstead Bank	117,003	2.77%	0.28%	0.00%	1.17%	63.58%	116.13%	63.90%	294.97%	59.26%	0.91%	10.00%	293.47%	9.09%	11.90%	92.03%	
The First National Bank of Liberal	311,257	2.74%	0.27%	0.00%	0.99%	6.77%	80.58%	42.60%	140.72%	54.44%	0.93%	10.19%	201.89%	9.50%	15.32%	61.92%	
Alliance Bank	117,572	2.73%	0.27%	0.00%	1.45%	62.25%	152.66%	56.40%	20.13%	-49.82%	0.55%	5.69%	264.95%	10.16%	16.27%	63.38%	
Flint Hills Bank	126,150	2.68%	0.07%	0.27%	2.13%	11.22%	51.26%	-19.65%	174.29%	-0.58%	1.32%	11.78%	1617.44%	11.74%	21.97%	59.47%	
Bank of Hays	264,981	2.53%	0.25%	0.00%	1.62%	11.72%	144.88%	51.94%	147.23%	39.01%	1.10%	12.33%	349.21%	8.85%	14.70%	80.48%	
Labette Bank	425,857	2.52%	0.10%	0.17%	1.13%	3.52%	33.93%	70.66%	172.41%	18.06%	0.84%	8.07%	636.55%	10.13%	15.32%	64.89%	
Carson Bank	115,038	2.47%	0.12%	0.08%	0.95%	52.34%	164.10%	24.45%	33.83%	18.92%	0.44%	5.57%	470.29%	7.96%	15.12%	64.65%	
Goppert State Service Bank	163,569	2.43%	0.17%	0.12%	1.43%	8.27%	14.69%	224.30%	252.41%	64.05%	0.72%	6.63%	592.22%	10.83%	17.69%	77.07%	
The Liberty Savings Association, FSA	34,548	2.39%	0.45%	0.00%	1.46%	0.47%	21.32%	64.39%	2.78%	0.00%	0.14%	0.75%	87.90%	18.71%	78.70%	33.66%	
The Morrill and Janes Bank and Trust Company	871,819	2.38%	0.09%	0.14%	1.15%	88.70%	172.47%	44.08%	49.92%	-4.77%	1.03%	10.65%	746.46%	9.07%	12.77%	76.51%	
The Farmers State Bank	63,557	2.35%	0.43%	0.00%	4.33%	5.83%	14.44%	-44.97%	63.17%	15.10%	0.67%	4.20%	467.16%	16.38%	32.52%	54.97%	
The Kearny County Bank	199,567	2.35%	0.39%	0.01%	1.40%	6.99%	63.91%	65.85%	141.15%	34.39%	1.21%	7.24%	177.65%	15.78%	22.41%	85.82%	
The Kansas State Bank Overbrook Kansas	57,915	2.34%	0.32%	0.02%	3.41%	6.25%	35.64%	1.20%	152.77%	38.94%	1.14%	8.93%	557.61%	12.97%	20.67%	65.11%	
Andover State Bank	82,810	2.32%	0.21%	0.00%	1.22%	69.11%	194.60%	14.44%	5.98%	-24.39%	0.36%	4.28%	430.34%	8.47%	12.85%	87.17%	
Capitol Federal Savings Bank	9,266,599	2.31%	0.28%	0.03%	0.12%	12.86%	19.60%	197.79%	0.00%	0.00%	0.94%	6.98%	32.15%	11.05%	28.26%	132.42%	
The Solomon State Bank	200,258	2.31%	0.17%	0.22%	3.30%	4.38%	44.98%	-18.38%	106.13%	37.33%	2.23%	15.77%	1692.24%	14.22%	24.16%	106.78%	
VisionBank	147,808	2.22%	0.06%	0.14%	1.08%	57.75%	319.87%	53.42%	17.67%	17.97%	0.70%	7.95%	1505.88%	8.40%	12.53%	94.57%	
Great American Bank	185,507	2.18%	0.02%	0.20%	1.46%	166.48%	348.18%	235.42%	15.81%	4.30%	1.67%	12.07%	5758.97%	9.72%	12.52%	103.26%	
Bank of Denton	17,959	2.15%	0.40%	0.00%	1.25%	2.54%	5.33%	72.82%	63.32%	41.54%	0.97%	5.24%	155.56%	18.39%	35.41%	61.09%	
The Farmers State Bank of Bucklin, Kansas	46,128	2.13%	0.24%	0.00%	2.25%	0.00%	1.04%	-14.52%	363.35%	36.94%	-0.51%	-4.76%	458.93%	8.35%	18.12%	55.33%	
Impact Bank	130,167	2.09%	0.25%	0.00%	1.44%	0.28%	71.18%	27.35%	279.82%	19.00%	0.80%	7.42%	388.20%	11.02%	15.88%	76.17%	
Commercial Bank	325,662	2.05%	0.17%	0.02%	1.77%	9.31%	22.84%	49.60%	54.74%	19.87%	1.02%	12.15%	382.22%	8.49%	17.93%	41.48%	
Small Business Bank	83,335	1.99%	0.20%	0.04%	1.59%	19.64%	52.52%	-24.84%	5.46%	-25.41%	0.39%	3.62%	514.72%	11.17%	17.02%	84.45%	
Peoples Bank	52,074	1.86%	0.16%	0.06%	1.59%	2.73%	13.64%	-33.93%	248.12%	40.32%	0.80%	6.55%	241.94%	11.18%	19.79%	55.27%	
SJN Bank of Kansas	151,455	1.86%	0.07%	0.08%	1.93%	0.00%	6.04%	-68.75%	364.86%	94.18%	1.41%	14.20%	1340.54%	6.52%	12.68%	61.27%	
Community Bank of the Midwest	171,790	1.79%	0.14%	0.02%	1.25%	2.41%	50.13%	0.40%	332.81%	29.35%	1.36%	15.92%	529.10%	8.71%	13.05%	66.40%	
Central Bank and Trust Co.	296,061	1.78%	0.09%	0.11%	1.78%	24.73%	162.33%	44.65%	113.81%	45.98%	1.88%	19.47%	1596.15%	9.96%	12.35%	89.91%	
Cottonwood Valley Bank	33,772	1.73%	0.26%	0.00%	4.03%	13.85%	13.85%	39.71%	83.62%	-38.62%	0.17%	1.20%	397.70%	13.70%	28.51%	30.17%	
First Bank Kansas	436,974	1.72%	0.06%	0.09%	1.75%	12.95%	120.82%	52.36%	132.92%	51.94%	1.01%	12.36%	1313.62%	8.02%	16.05%	52.92%	

# Kansas

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		OREO to		CRE #1 /		Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC		Growth in Farmland and Farm Loans last 36 months		ROA - Return on average assets		ROE - Return on avg. equity		Coverage Ratio		Risk Based Capital / Risk Based Assets		Loan / Deposit ratio	
			Nonperforming loans / Total	OREO Assets	LLR / Total loans	Risk Based Capital	CRE #2 / Risk Based Capital	Farmland and Farm Loans / RBC		Farmland and Farm Loans last 36 months	ROA - average	Return on equity	Noncurrent Loans	Leverage ratio	Risk Based Assets	Loan / Deposit ratio							
Exchange Bank & Trust	419,235	1.68%	0.15%	0.02%	1.38%	11.79%	32.26%	-12.71%	187.24%	17.38%	123.57%	1.03%	11.33%	573.00%	9.43%	16.37%	71.99%						
KS StateBank	1,644,234	1.68%	0.17%	0.00%	1.59%	32.98%	148.19%	19.36%	17.38%	123.57%	1.60%	17.96%	830.78%	9.09%	13.63%	92.43%							
SOLUTIONS NORTH BANK	218,500	1.62%	0.20%	0.00%	1.98%	24.08%	73.00%	328.82%	364.99%	582.01%	1.25%	11.23%	701.14%	10.92%	15.16%	83.55%							
Kendall State Bank	38,344	1.60%	0.16%	0.00%	0.80%	119.57%	230.88%	71.95%	12.46%	8.42%	290.48%	0.42%	4.27%	290.48%	8.67%	14.92%	66.41%						
Rose Hill Bank	342,949	1.56%	0.03%	0.11%	0.89%	81.24%	265.14%	52.70%	56.60%	206.10%	0.59%	5.54%	1866.67%	9.12%	12.91%	73.76%							
The Citizens State Bank	448,986	1.46%	0.15%	0.00%	1.29%	2.60%	47.04%	11.96%	257.11%	23.87%	1.05%	10.05%	421.50%	9.57%	13.41%	62.79%							
Union State Bank	144,094	1.44%	0.00%	0.16%	1.74%	0.97%	35.30%	-4.76%	182.80%	42.23%	0.69%	6.60%	0.00%	10.50%	20.36%	68.20%							
Roxbury Bank	16,716	1.41%	0.17%	0.00%	0.00%	14.79%	16.53%	38.75%	281.39%	58.34%	1.56%	13.31%	0.00%	12.41%	19.97%	79.04%							
The Citizens State Bank	330,377	1.40%	0.07%	0.07%	1.23%	9.58%	108.85%	96.74%	400.65%	40.20%	2.13%	21.86%	1383.90%	9.27%	12.15%	109.04%							
The Union State Bank	305,580	1.38%	0.12%	0.01%	1.63%	31.45%	205.20%	259.19%	106.96%	143.76%	0.77%	6.47%	898.10%	8.81%	12.89%	82.72%							
CrossFirst Bank	2,271,584	1.35%	0.16%	0.00%	1.78%	52.56%	155.98%	89.41%	0.31%	-54.22%	0.53%	4.97%	662.48%	11.30%	14.16%	75.65%							
First National Bank in Frankfort	45,721	1.35%	0.13%	0.00%	1.27%	5.80%	66.79%	123.81%	179.72%	57.57%	1.44%	15.30%	405.00%	9.74%	17.60%	47.50%							
The Riley State Bank of Riley, Kansas	87,322	1.23%	0.14%	0.00%	2.10%	11.99%	13.13%	-44.42%	376.48%	19.24%	1.14%	11.69%	1012.30%	9.81%	15.25%	80.56%							
TriCentury Bank	80,490	1.19%	0.00%	0.14%	1.20%	0.00%	395.87%	17470.64%	30.75%	838.49%	0.83%	7.60%	0.00%	10.89%	14.46%	127.22%							
Millennium Bank	34,534	1.12%	0.17%	0.00%	1.40%	11.89%	164.84%	32.16%	13.19%	-29.17%	0.66%	4.80%	698.25%	13.71%	19.71%	102.09%							
The Fidelity State Bank and Trust Company	182,516	1.11%	0.19%	0.00%	2.69%	0.00%	12.80%	-25.64%	75.67%	-0.02%	0.93%	5.61%	284.77%	16.24%	61.22%	24.31%							
Peoples State Bank	70,987	1.09%	0.11%	0.00%	1.53%	26.13%	168.08%	191.21%	311.65%	111.10%	0.79%	8.75%	1063.64%	9.18%	11.68%	82.93%							
Farmers and Drovers Bank	177,665	1.09%	0.30%	0.00%	2.02%	1.88%	2.56%	-38.29%	59.58%	15.20%	1.01%	3.77%	189.93%	26.90%	49.81%	81.31%							
Kaw Valley State Bank and Trust Company	165,020	1.07%	0.13%	0.00%	1.48%	18.97%	86.15%	36.43%	138.62%	38.51%	1.42%	12.42%	698.16%	11.71%	19.33%	72.93%							
Johnson State Bank	75,792	0.99%	0.17%	0.00%	4.28%	0.56%	6.60%	-34.62%	181.64%	17.06%	0.99%	6.67%	1096.06%	14.96%	27.23%	53.01%							
BANK VI	93,192	0.96%	0.05%	0.06%	1.38%	25.43%	191.77%	91.50%	20.49%	90.20%	0.88%	8.89%	2302.27%	10.13%	14.32%	109.92%							
CBW Bank	35,393	0.95%	0.06%	0.11%	1.78%	0.00%	0.97%	-89.25%	5.21%	13.17%	9.39%	54.89%	200.00%	17.44%	95.14%	7.99%							
Lyons Federal Bank	81,612	0.93%	0.06%	0.07%	1.26%	9.07%	82.09%	7.88%	259.64%	23.63%	0.60%	4.67%	1622.00%	12.63%	16.97%	104.38%							
Freedom Bank	167,219	0.87%	0.10%	0.00%	0.91%	17.68%	207.96%	107.81%	0.00%	0.00%	0.17%	1.64%	514.91%	10.85%	15.44%	75.16%							
The First National Bank of Dighton	59,473	0.82%	0.17%	0.00%	0.96%	0.00%	0.00%	0.00%	116.18%	27.97%	0.34%	1.61%	228.85%	20.98%	33.94%	53.29%							
Elk State Bank	92,454	0.78%	0.08%	0.00%	1.39%	2.47%	30.74%	84.85%	285.05%	110.82%	0.73%	7.41%	956.58%	10.11%	19.16%	70.49%							
Home Bank and Trust Company	93,926	0.61%	0.05%	0.00%	1.08%	14.97%	234.14%	45.85%	61.58%	0.35%	0.88%	11.36%	1690.20%	7.83%	11.54%	92.19%							
Chisholm Trail State Bank	74,536	0.57%	0.00%	0.05%	1.80%	47.23%	83.48%	-7.22%	45.39%	-7.29%	0.35%	3.77%	53900.00%	9.11%	20.26%	44.14%							
First Heritage Bank	143,460	0.56%	0.01%	0.06%	1.13%	23.16%	39.29%	158.84%	166.82%	43.01%	0.77%	7.02%	10666.67%	10.88%	16.23%	80.54%							
First National Bank of Kansas	81,964	0.54%	0.05%	0.00%	1.34%	18.36%	39.48%	81.83%	67.79%	108.29%	0.39%	4.56%	810.26%	9.25%	21.77%	37.31%							
Centera Bank	279,126	0.54%	0.05%	0.00%	1.25%	8.68%	70.76%	79.55%	292.18%	42.02%	1.26%	14.39%	1289.31%	8.37%	15.34%	53.26%							
Mid-America Bank	139,186	0.53%	0.07%	0.00%	1.33%	106.61%	144.43%	59.43%	42.89%	133.97%	1.14%	9.99%	1772.53%	11.48%	11.48%	105.49%							
FNB Washington	73,888	0.53%	0.13%	0.00%	3.13%	0.00%	1.52%	9.52%	93.85%	31.86%	1.03%	4.61%	988.78%	23.34%	46.30%	59.31%							
FirstOak Bank	112,260	0.47%	0.01%	0.05%	1.44%	89.62%	139.33%	113.55%	225.93%	56.68%	2.08%	20.94%	22016.67%	10.08%	13.50%	91.82%							
The First National Bank of Hutchinson	681,982	0.43%	0.05%	0.00%	1.16%	35.31%	216.07%	112.97%	74.00%	15.60%	0.82%	7.06%	1353.41%	11.30%	15.86%	76.30%							
The First State Bank & Trust Co. of Larned	146,434	0.40%	0.05%	0.00%	2.10%	0.00%	124.07%	3.68%	138.26%	8.83%	1.38%	11.14%	1991.14%	12.75%	22.15%	64.13%							
Prescott State Bank	13,562	0.39%	0.00%	0.06%	1.67%	3.43%	30.52%	36.44%	168.44%	23.78%	0.44%	3.14%	0.00%	14.04%	27.03%	68.37%							
The Bank of Whitewater	21,317	0.32%	0.03%	0.00%	2.23%	0.00%	11.46%	-38.32%	190.68%	21.55%	1.33%	14.54%	3671.43%	9.02%	17.32%	59.36%							
First Bank	129,914	0.32%	0.05%	0.00%	3.01%	0.00%	55.80%	6.44%	158.75%	15.46%	1.05%	7.56%	3439.71%	14.18%	21.46%	73.75%							
The First National Bank of Cunningham	31,921	0.29%	0.03%	0.00%	1.20%	2.33%	5.83%	-82.47%	209.67%	16.89%	1.10%	9.92%	1263.64%	11.53%	22.93%	41.15%							
The St. Marys State Bank	96,078	0.27%	0.03%	0.00%	1.83%	23.38%	71.27%	-1.59%	106.91%	0.26%	1.23%	11.19%	3418.75%	11.10%	15.32%	74.97%							
Patriots Bank	108,302	0.25%	0.03%	0.00%	1.25%	30.80%	92.59%	38.74%	106.29%	35.16%	1.12%	11.35%	3021.43%	10.26%	15.96%	71.39%							
Bank of the Prairie	119,400	0.21%	0.02%	0.00%	1.66%	118.38%	217.26%	99.78%	32.94%	41.33%	0.84%	8.84%	5518.52%	9.58%	13.17%	94.94%							
The Farmers State Bank of Oakley, Kansas	134,580	0.21%	0.03%	0.00%	1.07%	5.49%	13.55%	31.36%	316.82%	231.95%	1.36%	9.81%	2141.86%	14.01%	18.73%	87.46%							
Fidelity State Bank and Trust Company	123,055	0.20%	0.02%	0.00%	0.92%	47.29%	146.55%	102.66%	0.00%	-100.00%	0.62%	6.97%	3004.17%	8.36%	14.58%	72.25%							
The First State Bank	61,222	0.17%	0.03%	0.00%	3.78%	0.00%	0.04%	-97.06%	155.96%	30.39%	1.29%	7.80%	5015.00%	16.67%	26.93%	53.27%							
The Kansas State Bank	126,554	0.08%	0.01%	0.00%	1.27%	20.20%	76.69%	138.73%	65.68%	66.99%	1.04%	11.82%	6070.00%	8.92%	19.71%	43.27%							
Home Savings Bank	71,263	0.08%	0.02%	0.00%	1.25%	17.38%	33.07%	125.45%	31.98%	343.57%	0.42%	2.16%	3672.73%	18.55%	35.73%	59.71%							
The First National Bank of Spearville	34,623	0.06%	0.01%	0.00%	2.66%	0.00%	30.24%	-10.31%	302.19%	-5.11%	0.93%	5.86%	17000.00%	13.11%	21.67%	67.63%							
The Jamestown State Bank	19,797	0.06%	0.01%	0.00%	6.76%	0.00%	0.00%	0.00%	112.36%	-31.23%	-0.06%	-0.39%	15450.00%	15.39%	39.56%	27.39%							
Bank of Greeley	37,924	0.02%	0.00%	0.00%	1.67%	1.36%	15.24%	9.18%	192.21%	8.17%	1.11%	8.97%	35200.00%	12.53%	24.01%	64.78%							
The First National Bank in Cimarron	87,799	0.01%	0.00%	0.00%	1.44%	0.58%	49.18%	-19.85%	227.43%	9.56%	1.25%	16.90%	62300.00%	8.06%	15.22%	56.50%							
The Citizens State Bank	116,217	0.01%	0.00%	0.00%	1.50%	3.63%	31.48%	566.67%	317.45%	31.27%	0.99%	7.28%	60150.00%	13.22%	18.83%	80.43%							
Bank of Prairie Village	103,513	0.00%	0.00%	0.00%	1.37%	29.72%	111.12%	60.97%	6.98%	2105.56%	1.43%	14.38%	0.00%	10.17%	17.75%	74.56%							
BANKWEST OF KANSAS	102,017	0.00%	0.00%	0.00%	0.65%	3.34%	49.04%	-10.78%	357.01%	10.53%	0.53%	4.35%	0.00%	11.57%	16.90%	70.18%							
Chetopa State Bank & Trust Co.	33,652	0.00%	0.00%	0.00%	0.99%	13.08%	13.08%	0.00%	346.39%	20.64%	1.70%	16.73%	0.00%	9.94%	15.45%	78.60%							
Citizens State Bank and Trust Company	95,606	0.00%	0.00%	0.00%	0.86%	3.12%	3.12%	143.89%	216.84%	90.19%	1.51%	10.33%	0.00%	14.49%	21.38%	67.73%							
Community Bank	95,241	0.00%	0.00%	0.00%	1.19%	47.37%	156.60%	11.81%	20.84%	60.43%	0.79%	8.83%	0.00%	9.10%	11.21%	82.40%							
Farmers & Merchants Bank of Colby	197,695	0.00%	0.00%	0.00%	0.92%	13.57%	17.15%	-48.52%	228.83%	68.19%	1.92%	14.51%	586.34%	12.95%	15.72%	95.28%							

# Kansas

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		CRE #1 /		CRE #2 / Risk Based	Growth of CRE #2 in last 36 months	Total	Growth in	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital /	
			Nonperforming loans / Total loans	OREO to Total Assets	Risk Based Capital	Farmland and Farm Loans / RBC			Farmland and Farm Loans last 36 months	Risk Based Assets					Loan / Deposit ratio	
First Federal Savings and Loan Association of Wakeeney	27,784	0.00%	0.00%	0.00%	1.54%	0.00%	0.34%	-72.09%	72.22%	4.18%	-0.36%	-2.93%	0.00%	11.99%	36.75%	41.44%
First Kansas Bank	176,028	0.00%	0.00%	0.00%	1.55%	3.01%	5.21%	70.81%	120.62%	37.52%	0.69%	8.66%	0.00%	7.92%	26.20%	26.94%
First Neodesha Bank	95,405	0.00%	0.00%	0.00%	1.01%	2.81%	39.29%	-14.60%	355.57%	28.96%	1.68%	17.95%	0.00%	9.07%	12.83%	91.11%
New Century Bank	43,702	0.00%	0.00%	0.00%	1.46%	206.83%	226.61%	191.97%	80.15%	18.56%	2.27%	21.62%	0.00%	10.67%	14.88%	98.58%
The Alden State Bank	19,099	0.00%	0.00%	0.00%	1.82%	0.00%	0.00%	-100.00%	70.16%	-26.82%	-0.02%	-0.17%	0.00%	12.16%	23.30%	59.08%
The Bendena State Bank	62,987	0.00%	0.00%	0.00%	1.13%	0.00%	61.70%	47.01%	480.39%	37.49%	1.65%	19.27%	0.00%	8.44%	12.64%	81.20%
The Citizens National Bank	177,060	0.00%	0.00%	0.00%	1.94%	7.11%	20.99%	-14.33%	163.71%	16.63%	0.79%	8.53%	0.00%	9.55%	22.35%	40.44%
The City State Bank	42,534	0.00%	0.00%	0.00%	0.99%	0.51%	46.60%	-0.80%	257.45%	28.04%	0.99%	11.71%	0.00%	8.60%	16.86%	60.94%
The Farmers State Bank	107,227	0.00%	0.00%	0.00%	1.54%	15.25%	93.14%	3.42%	131.73%	56.59%	1.39%	15.79%	0.00%	9.45%	15.20%	65.35%
The Farmers State Bank	16,276	0.00%	0.00%	0.00%	1.55%	12.33%	12.33%	0.00%	312.48%	-7.45%	0.73%	6.25%	0.00%	11.91%	23.82%	56.41%
The First National Bank of Harveyville	13,989	0.00%	0.00%	0.00%	1.08%	0.00%	14.80%	279.31%	177.25%	19.35%	0.29%	2.87%	0.00%	9.94%	20.91%	69.16%
The First National Bank of Louisburg	114,388	0.00%	0.00%	0.00%	2.03%	34.42%	42.78%	79.72%	31.64%	199.41%	0.90%	6.71%	0.00%	13.53%	26.93%	49.01%
The Gorham State Bank	30,144	0.00%	0.00%	0.00%	1.08%	17.14%	31.66%	71.35%	284.68%	19.46%	1.07%	11.22%	0.00%	9.48%	17.87%	64.33%
The Haviland State Bank	37,745	0.00%	0.00%	0.00%	1.92%	0.57%	1.04%	-91.90%	390.32%	12.79%	1.42%	10.70%	0.00%	12.88%	20.68%	77.83%
The Lyon County State Bank	150,463	0.00%	0.00%	0.00%	1.23%	12.69%	132.24%	76.38%	34.36%	-22.73%	-0.91%	-12.34%	0.00%	7.15%	17.82%	41.76%
The Marion National Bank	22,336	0.00%	0.00%	0.00%	1.67%	0.00%	20.29%	-65.71%	103.68%	-7.31%	0.60%	4.15%	0.00%	11.12%	23.46%	39.83%
The Piqua State Bank	25,933	0.00%	0.00%	0.00%	1.84%	0.00%	73.95%	-6.15%	160.92%	35.40%	0.73%	6.99%	0.00%	10.45%	18.65%	54.92%
The State Bank of Kansas	64,118	0.00%	0.00%	0.00%	1.13%	9.76%	134.25%	-31.61%	74.35%	6.77%	1.20%	8.07%	0.00%	13.57%	28.79%	54.80%
The Stock Exchange Bank, Caldwell, Kansas	51,933	0.00%	0.00%	0.00%	1.60%	5.00%	61.15%	8.33%	346.12%	58.25%	0.62%	8.40%	0.00%	7.68%	12.52%	84.00%
The Stockgrowers State Bank	75,567	0.00%	0.00%	0.00%	1.78%	8.47%	81.55%	124.34%	130.68%	-15.32%	1.57%	12.60%	0.00%	10.89%	22.06%	56.99%
The Stockgrowers State Bank of Ashland, Kansas	130,132	0.00%	0.00%	0.00%	1.19%	1.61%	14.05%	48.00%	279.58%	31.73%	0.91%	6.78%	0.00%	13.41%	19.91%	69.97%
Verus Bank	136,754	0.00%	0.00%	0.00%	0.98%	26.37%	91.06%	-11.01%	150.63%	-5.57%	1.03%	12.15%	0.00%	8.90%	13.54%	71.14%

# Montana

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
Total Montana Banks	30,499,180	7.33%	0.68%	0.13%	1.68%	54.40%	147.91%	48.04%	80.31%	41.56%	1.32%	11.56%	150.40%	10.52%	15.14%	77.98%
Median Value All Montana Banks	98,476	5.46%	0.48%	0.07%	1.50%	30.31%	88.04%	32.61%	106.00%	27.34%	1.01%	9.16%	144.68%	10.67%	17.56%	75.21%
First Citizens Bank of Polson, National Association	Polson	20,677	59.85%	2.80%	2.64%	1.47%	14.52%	138.34%	50.22%	2.94%	-79.43%	-13.96%	32.53%	5.71%	10.64%	67.56%
Bank of The Rockies, National Association	White Sulphur Sp	140,578	43.88%	3.52%	1.30%	1.57%	37.20%	97.52%	57.93%	229.23%	27.15%	0.90%	8.27%	28.13%	10.01%	15.12%
Garfield County Bank	Jordan	83,967	37.41%	4.65%	0.00%	1.72%	0.35%	0.35%	0.00%	514.89%	46.78%	1.09%	9.92%	28.20%	11.27%	14.08%
The Bank of Baker	Baker	143,337	35.36%	3.96%	0.02%	1.98%	60.58%	70.02%	-4.73%	250.57%	24.49%	1.85%	19.21%	31.20%	9.93%	14.40%
The First State Bank of Malta	Malta	135,662	30.29%	5.40%	0.00%	2.73%	0.00%	17.78%	5.85%	336.56%	102.30%	0.67%	4.31%	33.92%	15.97%	20.98%
First Security Bank of Helena	Helena	48,165	26.62%	2.60%	0.29%	2.60%	21.33%	41.37%	78.61%	0.00%	-100.00%	0.24%	1.59%	7.26%	13.45%	21.54%
Beartooth Bank	Billings	43,629	18.43%	0.03%	3.08%	1.97%	35.92%	190.05%	36.24%	31.77%	99.21%	1.15%	7.54%	5975.00%	15.19%	18.25%
Manhattan Bank	Manhattan	156,740	18.07%	1.28%	0.45%	1.74%	65.87%	131.32%	32.61%	213.99%	27.34%	0.94%	11.03%	82.62%	9.15%	15.43%
Valley Bank of Kalispell	Kalispell	121,003	16.77%	1.86%	0.21%	1.24%	50.64%	93.94%	147.42%	10.93%	0.29%	2.53%	34.64%	11.43%	18.96%	
First Community Bank	Glasgow	280,313	15.49%	1.31%	0.49%	2.24%	24.64%	35.89%	-4.55%	200.71%	20.68%	0.64%	5.94%	78.17%	10.90%	
First State Bank of Forsyth	Forsyth	129,966	13.46%	1.63%	0.00%	2.00%	3.31%	40.06%	198.49%	162.77%	31.56%	1.35%	12.34%	57.01%	11.07%	
Citizens Bank & Trust Company	Big Timber	109,743	12.97%	1.30%	0.08%	2.10%	15.19%	74.75%	28.67%	229.95%	15.81%	0.74%	6.52%	76.32%	9.51%	
Freedom Bank	Columbia Falls	65,056	12.44%	1.26%	0.22%	1.91%	109.61%	188.96%	32.95%	10.75%	170.00%	1.44%	13.55%	132.31%	10.40%	
Peoples Bank of Deer Lodge	Deer Lodge	28,859	11.36%	1.06%	0.19%	1.48%	14.66%	45.07%	-38.59%	168.69%	93.09%	0.26%	2.56%	82.03%	9.73%	
Farmers State Bank	Victor	368,936	10.50%	0.49%	0.72%	1.50%	46.55%	99.92%	131.78%	18.20%	64.21%	0.57%	5.32%	83.05%	10.67%	
First Interstate Bank	Billings	9,005,586	10.48%	0.85%	0.10%	1.41%	54.55%	138.83%	29.24%	34.02%	9.03%	1.09%	10.37%	96.36%	9.02%	
Belt Valley Bank	Belt	59,385	9.45%	0.52%	0.90%	1.34%	42.41%	85.84%	80.52%	153.28%	17.23%	1.28%	9.09%	195.78%	14.19%	
Independence Bank	Havre	677,710	8.86%	1.15%	0.02%	1.27%	1.56%	25.13%	38.28%	296.22%	39.02%	1.48%	11.65%	85.14%	12.31%	
First Security Bank of Roundup	Roundup	49,399	8.75%	1.12%	0.00%	1.12%	2.71%	6.26%	-38.16%	251.17%	11.86%	2.34%	19.86%	57.40%	12.16%	
Little Horn State Bank	Hardin	93,634	7.54%	0.68%	0.00%	1.36%	33.02%	94.04%	121.94%	350.16%	134.53%	0.61%	7.01%	146.96%	8.33%	
Valley Bank	Glasgow	38,233	6.55%	0.00%	0.93%	0.70%	19.38%	77.54%	14.71%	283.99%	46.86%	0.94%	9.51%	144.68%	10.20%	
1st Bank	Broadus	49,280	6.44%	0.92%	0.00%	4.15%	0.00%	2.83%	-85.64%	251.13%	-55.87%	1.36%	11.41%	220.18%	12.05%	
First Montana Bank, Inc.	Libby	292,728	6.08%	0.65%	0.04%	1.15%	54.63%	145.01%	28.40%	10.61%	-9.34%	0.77%	7.20%	132.28%	10.49%	
Bank of Bozeman	Bozeman	68,662	5.73%	0.64%	0.00%	1.52%	96.90%	219.86%	38.12%	37.82%	81.32%	0.47%	4.71%	184.02%	10.34%	
Dutton State Bank	Dutton	61,426	5.59%	0.67%	0.00%	1.26%	19.91%	88.04%	57.76%	318.13%	184.48%	1.12%	10.34%	152.80%	11.08%	
Glacier Bank	Kalispell	9,535,900	5.46%	0.54%	0.13%	2.19%	62.43%	162.89%	56.12%	35.99%	52.32%	1.40%	11.08%	240.64%	11.41%	
Ruby Valley Bank	Twin Bridges	92,211	5.30%	0.70%	0.16%	2.94%	8.04%	25.17%	-5.22%	192.07%	4.60%	1.96%	13.81%	246.20%	15.00%	
Western Bank of Wolf Point	Wolf Point	94,136	5.21%	0.41%	0.14%	2.15%	30.31%	54.72%	43.24%	206.78%	15.21%	1.06%	10.49%	224.94%	10.02%	
TrailWest Bank	Lolo	455,303	4.85%	0.37%	0.14%	1.42%	69.13%	172.96%	42.77%	54.45%	168.05%	1.74%	18.23%	321.27%	9.63%	
Stockman Bank of Montana	Miles City	3,201,863	4.59%	0.48%	0.01%	1.74%	58.30%	230.29%	52.15%	206.49%	44.78%	1.85%	18.57%	251.14%	9.76%	
First Madison Valley Bank	Ennis	152,057	4.44%	0.37%	0.04%	1.20%	65.58%	173.81%	29.94%	38.56%	-5.44%	1.22%	14.07%	174.20%	9.30%	
Rocky Mountain Bank	Billings	479,121	4.43%	0.44%	0.00%	0.96%	73.85%	161.10%	1.07%	103.55%	12.82%	1.27%	12.32%	133.54%	9.92%	
Bank of Bridger, National Association	Bridger	460,609	4.12%	0.19%	0.21%	1.68%	20.13%	65.64%	13.91%	195.64%	56.63%	0.86%	9.05%	362.33%	9.10%	
First Security Bank	Bozeman	1,007,039	4.07%	0.38%	0.03%	1.79%	60.66%	132.87%	61.69%	157.69%	201.14%	1.30%	12.49%	291.70%	9.59%	
The Yellowstone Bank	Laurel	694,363	3.21%	0.02%	0.52%	0.42%	33.01%	151.98%	71.13%	56.64%	72.47%	2.60%	15.49%	2021.50%	16.63%	
Three Rivers Bank of Montana	Kalispell	131,826	3.14%	0.44%	0.00%	1.00%	67.68%	108.99%	31.76%	26.80%	7.69%	0.64%	4.88%	148.46%	13.63%	
Opportunity Bank of Montana	Helena	677,925	3.05%	0.24%	0.10%	1.02%	88.31%	205.02%	497.27%	10.96%	0.00%	0.59%	5.50%	307.76%	10.85%	
Valley Bank of Ronan	Ronan	98,476	2.94%	0.22%	0.08%	1.59%	33.63%	48.20%	12.77%	111.22%	166.26%	0.61%	6.22%	385.12%	9.87%	
Eagle Bank	Polson	60,539	2.84%	0.29%	0.00%	1.36%	61.94%	127.70%	244.52%	83.04%	141.68%	0.57%	6.37%	262.43%	9.08%	
American Bank	Bozeman	380,998	2.84%	0.00%	0.32%	1.29%	139.07%	258.11%	36.50%	52.83%	-0.40%	1.47%	14.31%	0.00%	10.79%	
Stockmens Bank	Cascade	33,899	2.84%	0.37%	0.00%	1.73%	20.27%	98.46%	131.00%	106.00%	33.56%	0.93%	7.46%	193.70%	12.33%	
The State Bank of Townsend	Townsend	61,742	1.80%	0.19%	0.00%	1.01%	5.96%	20.16%	549.75%	226.43%	-29.10%	0.60%	5.88%	268.97%	10.18%	
First Citizens Bank of Butte	Butte	63,750	1.61%	0.01%	0.19%	1.81%	1.03%	47.27%	-12.86%	56.05%	2.10%	1.01%	9.35%	18550.00%	11.02%	
First Security Bank of Malta	Malta	35,502	1.30%	0.14%	0.00%	1.19%	0.00%	22.65%	-27.27%	326.09%	29.78%	0.63%	6.14%	458.82%	10.53%	
The First State Bank of Shelby	Shelby	130,612	0.96%	0.13%	0.07%	2.76%	0.00%	4.90%	25.02%	49.22%	23.56%	1.41%	7.11%	352.73%	20.33%	
Granite Mountain Bank Inc dba Granite Mountain B	Philipsburg	74,151	0.72%	0.00%	0.07%	1.51%	21.74%	78.37%	-45.84%	40.57%	17.56%	0.54%	6.24%	0.00%	8.99%	
First Security Bank of Deer Lodge	Deer Lodge	33,589	0.15%	0.02%	0.00%	0.91%	3.94%	57.44%	-64.07%	146.10%	356.16%	1.30%	12.04%	3750.00%	10.87%	
Bank of Montana	Missoula	71,827	0.00%	0.00%	0.00%	1.27%	17.39%	191.09%	16.11%	16.83%	-7.57%	9.91%	96.74%	0.00%	11.20%	
Davidson Trust Co.	Great Falls	6,414	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.32%	9.16%	0.00%	80.81%	
Pioneer Federal Savings and Loan Association	Deer Lodge	98,665	0.00%	0.00%	0.00%	1.81%	7.84%	14.20%	87.17%	11.31%	2667.65%	0.50%	3.07%	0.00%	16.35%	
Prairie Mountain Bank	Great Falls	93,989	0.00%	0.00%	0.00%	2.17%	66.05%	188.67%	28.08%	17.35%	2.00%	1.00%	11.34%	0.00%	9.02%	

# Nebraska

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets		Loan / Deposit ratio
			Nonperforming loans / Total loans	OREO to Total Assets											Capital / Assets	Capital / Assets	
Total All Nebraska Banks	76,565,259	5.18%	0.52%	0.06%	1.71%	40.98%	137.20%	54.78%	144.57%	23.00%	1.17%	11.03%	233.09%	10.25%	13.21%	94.78%	
Total Median Values All Nebraska Banks	117,897	1.98%	0.15%	0.00%	1.38%	7.71%	34.37%	12.67%	265.60%	23.08%	1.00%	8.50%	200.23%	10.61%	15.07%	86.41%	
Henderson State Bank	Henderson	276,317	35.11%	3.67%	0.00%	1.32%	1.08%	48.14%	20.63%	571.20%	38.04%	1.21%	13.14%	28.88%	9.70%	11.56%	123.52%
Ashton State Bank	Ashton	21,578	35.07%	4.43%	0.00%	3.11%	0.00%	8.82%	160.24%	611.72%	71.71%	0.06%	0.54%	47.74%	10.09%	13.37%	84.20%
Thayer County Bank	Hebron	57,295	29.19%	1.45%	2.11%	1.36%	14.24%	30.78%	-24.98%	120.00%	15.33%	4.97%	58.70%	11.27%	17.30%	75.98%	
McCook National Bank	McCook	334,020	27.92%	4.63%	0.00%	2.45%	1.70%	9.01%	-30.26%	349.74%	11.38%	1.06%	7.15%	39.20%	15.00%	18.73%	89.72%
The Nehawka Bank	Nehawka	16,335	24.55%	3.70%	0.50%	1.01%	14.05%	102.29%	0.28%	131.13%	3.67%	0.29%	1.80%	21.98%	16.61%	23.54%	96.51%
West Plains Bank	Ainsworth	108,012	19.79%	2.64%	0.00%	0.89%	4.38%	20.80%	-10.03%	332.48%	47.73%	1.04%	8.37%	25.63%	12.67%	14.02%	99.46%
Bank of Nebraska	La Vista	147,421	15.82%	1.67%	0.00%	1.29%	137.07%	253.76%	20.63%	4.71%	-73.99%	1.03%	11.22%	64.17%	9.37%	11.86%	92.10%
Cedar Security Bank	Fordyce	51,468	15.23%	1.43%	0.97%	4.73%	9.09%	27.21%	10.17%	323.30%	-1.77%	0.28%	2.36%	249.46%	11.71%	14.02%	91.25%
The First National Bank of Gordon	Gordon	194,516	14.34%	1.62%	0.40%	3.31%	3.23%	27.90%	1.18%	283.31%	11.99%	1.27%	10.45%	105.69%	12.27%	21.86%	60.98%
Bank of Bennington	Bennington	111,750	14.09%	1.61%	0.00%	1.35%	46.55%	72.06%	0.63%	10.34%	-55.64%	0.64%	5.67%	59.93%	10.73%	15.06%	80.80%
Brunswick State Bank	Brunswick	103,597	13.95%	1.48%	0.00%	1.12%	0.00%	152.62%	25.91%	470.11%	21.16%	1.85%	19.05%	67.43%	9.77%	11.17%	104.54%
Pathway Bank	Cairo	151,917	13.82%	1.76%	0.00%	2.35%	5.81%	14.92%	25.07%	429.19%	11.26%	1.15%	10.24%	103.60%	11.20%	13.50%	102.07%
Community First Bank	Maywood	133,929	13.40%	1.39%	0.00%	1.40%	0.00%	31.14%	86.97%	473.28%	44.32%	0.97%	9.01%	39.57%	9.71%	12.38%	83.30%
Lincoln FSB of Nebraska	Lincoln	321,604	13.35%	1.88%	0.00%	2.14%	21.47%	132.65%	-11.39%	0.43%	-32.28%	0.01%	0.12%	70.97%	10.19%	24.61%	89.89%
Farmers State Bank	Dodge	201,346	13.34%	1.40%	0.00%	1.32%	12.33%	59.11%	1.32%	552.76%	98.81%	0.80%	7.72%	77.09%	12.88%	12.67%	97.90%
Elkhorn Valley Bank & Trust	Norfolk	784,055	13.27%	1.39%	0.07%	1.31%	8.22%	44.80%	7.09%	155.32%	26.52%	0.82%	7.72%	41.16%	10.66%	16.01%	50.00%
First Bank of Utica	Utica	70,209	13.04%	1.38%	0.18%	1.35%	7.48%	18.14%	-56.94%	484.67%	32.86%	0.58%	5.41%	86.97%	10.60%	14.00%	107.81%
Homestead Bank	Cozad	253,024	12.14%	1.68%	0.00%	1.31%	0.00%	20.02%	11.28%	341.93%	14.02%	1.69%	12.65%	36.21%	13.38%	20.07%	76.65%
Bank of the Valley	Bellwood	215,746	11.70%	0.58%	0.57%	1.60%	23.66%	24.41%	345.37%	608.87%	65.68%	0.82%	9.01%	101.40%	9.16%	11.43%	94.91%
First State Bank	Gothenburg	465,812	11.29%	0.96%	0.24%	1.30%	30.53%	83.27%	87.82%	293.62%	97.15%	1.07%	9.63%	96.17%	10.27%	13.13%	115.03%
The Culbertson Bank	Culbertson	15,242	10.94%	1.67%	0.00%	3.61%	0.00%	0.00%	0.00%	208.41%	27.21%	-0.52%	-3.75%	77.56%	13.93%	32.10%	41.61%
FirsTier Bank	Kimball	268,950	10.64%	0.01%	1.85%	2.64%	57.29%	180.03%	48.21%	124.75%	39.53%	1.47%	9.30%	12137.50%	15.82%	19.51%	83.19%
Mutual of Omaha Bank	Omaha	7,799,131	10.64%	0.93%	0.01%	0.97%	94.93%	322.41%	36.96%	0.31%	175.21%	0.66%	6.35%	81.76%	8.93%	11.18%	97.05%
Citizens Bank & Trust Company	Saint Paul	173,596	10.51%	1.19%	0.04%	1.00%	30.33%	51.71%	64.92%	460.84%	45.88%	1.32%	12.47%	66.70%	11.00%	12.04%	107.60%
Custer Federal State Bank	Broken Bow	131,295	10.03%	0.35%	0.59%	1.16%	4.32%	6.97%	-63.65%	512.42%	47.57%	1.05%	12.17%	274.24%	8.78%	11.61%	104.25%
Bank of Clarks	Clarks	35,172	9.94%	1.22%	0.00%	1.48%	0.51%	15.73%	-39.34%	463.21%	30.03%	0.82%	7.35%	99.77%	11.14%	13.23%	93.51%
Amfirst Bank	McCook	264,719	9.80%	0.49%	0.56%	1.49%	59.91%	114.52%	26.55%	258.70%	9.78%	0.97%	9.86%	212.86%	9.91%	13.49%	86.07%
Corn Growers State Bank	Murdock	25,206	9.32%	0.73%	0.00%	1.22%	0.00%	0.00%	0.00%	302.35%	22.76%	-0.09%	-1.30%	76.63%	7.31%	18.01%	49.42%
Citizens State Bank	Wisner	315,263	9.17%	0.85%	0.20%	1.91%	5.74%	26.00%	-18.65%	581.43%	-3.40%	1.00%	9.46%	189.27%	9.80%	12.37%	95.71%
Exchange Bank	Gibbon	817,841	8.86%	0.86%	0.06%	1.47%	62.85%	225.99%	86.52%	177.16%	60.01%	1.63%	15.80%	118.73%	9.22%	13.16%	91.30%
Butte State Bank	Butte	40,031	8.65%	1.14%	0.00%	1.78%	0.00%	4.09%	-51.26%	284.65%	-5.86%	0.50%	4.02%	27.23%	12.29%	20.45%	65.53%
Equitable Bank	Grand Island	240,648	8.46%	1.00%	0.09%	1.47%	79.33%	190.97%	105.62%	177.63%	53.63%	0.49%	4.11%	132.26%	11.85%	13.83%	107.26%
Clarkson Bank	Clarkson	58,299	8.15%	1.04%	0.08%	3.02%	0.00%	12.97%	141.59%	329.56%	29.26%	1.12%	9.40%	149.26%	12.54%	19.36%	62.56%
Frontier Bank	Omaha	768,086	8.00%	0.73%	0.03%	1.07%	103.34%	226.50%	129.74%	302.50%	433.43%	0.96%	8.93%	112.76%	9.08%	11.52%	89.04%
Security State Bank	Ansley	245,617	7.86%	0.62%	0.10%	1.11%	60.62%	194.58%	252.63%	263.97%	23.40%	1.34%	16.32%	158.32%	8.42%	11.20%	103.70%
Generations Bank	Exeter	37,211	7.70%	0.57%	0.21%	1.32%	70.81%	137.67%	58.74%	277.13%	3.01%	0.97%	9.05%	171.83%	9.29%	12.26%	86.95%
Cass County Bank, Inc.	Plattsmouth	67,891	7.60%	0.88%	0.00%	1.47%	62.38%	99.54%	208.66%	149.66%	25.12%	0.63%	5.54%	138.49%	10.85%	14.10%	98.12%
Platte Valley Bank	Scottsbluff	556,739	7.31%	0.75%	0.00%	1.52%	13.41%	70.81%	10.69%	234.15%	49.36%	1.23%	13.49%	115.73%	9.31%	12.29%	102.36%
First Central Bank McCook	McCook	103,649	7.18%	0.96%	0.00%	1.78%	1.68%	23.23%	-25.63%	397.38%	16.21%	1.50%	12.78%	153.41%	11.87%	13.66%	98.84%
State Nebraska Bank & Trust	Wayne	146,943	7.06%	0.92%	0.00%	1.50%	35.66%	47.75%	120.29%	196.22%	-2.79%	1.15%	9.61%	93.61%	12.13%	17.54%	67.05%
Commercial State Bank	Wausa	108,468	6.75%	0.73%	0.00%	1.13%	26.43%	126.15%	22.22%	276.95%	25.88%	1.08%	10.58%	118.81%	10.26%	13.24%	86.10%
First Central Bank	Cambridge	100,203	6.43%	0.78%	0.00%	2.08%	0.84%	13.57%	-57.35%	466.89%	13.65%	1.13%	10.80%	207.17%	10.54%	32.32%	89.91%
Columbus Bank and Trust Company	Columbus	125,337	6.33%	0.57%	0.00%	0.37%	6.97%	71.19%	26.25%	398.42%	69.99%	0.95%	8.69%	47.55%	9.12%	11.18%	93.58%
Genoa Community Bank	Genoa	55,328	6.33%	0.88%	0.00%	1.52%	7.40%	53.57%	136.99%	377.23%	-2.81%	1.37%	11.20%	132.92%	12.55%	17.28%	91.56%
Cornerstone Bank	York	1,528,166	6.32%	0.51%	0.04%	1.18%	27.86%	107.61%	71.24%	413.10%	49.08%	1.43%	16.64%	161.76%	8.23%	11.15%	87.95%
First State Bank & Trust Company	Fremont	236,042	5.99%	0.11%	0.46%	1.47%	81.49%	151.20%	11.95%	89.66%	-6.90%	0.88%	10.42%	1002.02%	8.40%	11.74%	82.79%
The Tilden Bank	Tilden	85,175	5.64%	0.63%	0.00%	1.86%	1.30%	18.02%	7947.62%	453.48%	36.58%	0.47%	4.65%	193.30%	10.04%	15.23%	73.37%
First National Bank of Omaha	Omaha	19,201,244	5.51%	0.55%	0.05%	2.48%	34.16%	106.55%	72.79%	69.47%	-6.90%	0.78%	7.64%	318.08%	10.00%	12.34%	84.37%
State Bank of Scotia	Scotia	37,069	5.14%	1.28%	0.11%	2.00%	0.00%	24.10%	47.57%	205.19%	39.15%	1.42%	5.59%	122.11%	25.93%	31.35%	112.16%
State Bank of Odell	Odell	29,775	5.13%	0.47%	0.00%	1.61%	0.00%	14.43%	-0.51%	248.67%	6.26%	0.47%	5.50%	158.27%	8.41%	15.91%	50.05%
Western National Bank	Chester	80,521	5.12%	0.24%	0.27%	1.21%	33.40%	107.00%	-14.79%	415.87%	29.45%	1.15%	10.53%	418.75%	9.08%	13.19%	92.69%
Cornhusker Bank	Lincoln	517,365	5.01%	0.48%	0.00%	1.62%	78.16%	361.44%	67.30%	24.87%	123.74%	0.63%	7.36%	236.35%	8.65%	11.95%	86.09%
FirstBank of Nebraska	Wahoo	219,861	4.97%	0.45%	0.05%	1.36%	16.97%	32.60%	11.55%	331.46%	36.43%	1.09%	10.46%	162.41%	9.33%	12.74%	76.05%
Iowa - Nebraska State Bank	South Sioux City	208,823	4.73%	0.50%	0.00%	1.48%	8.51%	81.12%	60.20%	167.01%	53.92%	0.76%	7.68%	174.57%	10.15%	13.22%	67.95%
First State Bank	Scottsbluff	237,319	4.70%	0.27%	0.29%	1.96%	40.57%	252.73%	5.63%	81.82%	2.27%	2.21%	21.55%	548.83%	10.17%	13.13%	87.41%
Siouxland National Bank	South Sioux City	55,355	4.64%	0.45%	0.00%	1.10%	10.28%	38.98%	-6.92%	84.10%	-10.64%	0.47%	5.13%	128.23%	9.16%	19.09%	58.01%



# Nebraska

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets		Loan / Deposit ratio
			Nonperforming loans / Total loans	Total												Capital	Capital	
Hershey State Bank	Hershey	70,756	4.56%	0.87%	0.00%	2.41%	2.36%	34.70%	129.42%	208.37%	-14.81%	1.46%	8.69%	230.84%	17.01%	22.14%	100.97%	
Pinnacle Bank	Lincoln	4,434,516	4.46%	0.46%	0.02%	1.49%	71.18%	256.17%	48.89%	202.16%	16.93%	1.59%	15.70%	245.58%	9.97%	12.55%	88.16%	
First Bank & Trust Company	Cozad	259,484	4.42%	0.57%	0.00%	2.56%	27.26%	186.70%	83.39%	239.89%	-11.04%	1.85%	15.55%	301.77%	11.33%	14.64%	86.36%	
Adams Bank & Trust	Ogallala	700,423	4.30%	0.47%	0.07%	1.64%	30.79%	141.70%	66.49%	280.75%	24.07%	1.14%	10.31%	312.31%	11.21%	13.53%	105.51%	
Great Plains State Bank	Petersburg	122,097	4.16%	0.53%	0.00%	0.73%	3.87%	63.31%	532.84%	553.49%	308.43%	0.24%	2.14%	125.93%	12.92%	13.84%	110.41%	
The Cattle National Bank and Trust Company	Seward	255,260	4.08%	0.35%	0.18%	1.40%	53.26%	177.50%	33.15%	164.27%	14.39%	1.47%	12.26%	295.43%	12.15%	17.45%	89.96%	
Bank of Lewellen	Lewellen	25,583	3.96%	0.99%	0.00%	2.12%	0.00%	0.00%	0.00%	136.75%	3.09%	1.33%	5.44%	86.90%	24.52%	71.89%	53.64%	
Security Bank	Laurel	206,447	3.90%	0.47%	0.01%	1.47%	4.45%	25.23%	63.08%	441.20%	30.94%	1.58%	14.01%	233.06%	11.12%	16.51%	83.97%	
Two Rivers Bank	Blair	143,966	3.74%	0.43%	0.00%	1.08%	15.43%	58.07%	-2.76%	165.91%	21.40%	0.79%	7.41%	145.34%	11.74%	18.07%	74.39%	
American National Bank	Omaha	3,385,348	3.72%	0.35%	0.00%	1.03%	65.18%	220.10%	134.33%	28.34%	20.97%	1.27%	13.37%	223.50%	9.11%	11.12%	97.52%	
World's Foremost Bank	Sidney	5,527,032	3.69%	0.48%	0.00%	2.09%	0.00%	0.00%	0.00%	0.00%	3.05%	28.24%	418.83%	10.55%	12.56%	433.17%		
Farmers and Merchants Bank	Milford	610,231	3.66%	0.32%	0.00%	0.83%	7.97%	20.86%	21.53%	200.25%	53.31%	1.13%	10.70%	107.28%	9.19%	16.45%	49.83%	
Farmers and Merchants Bank of Ashland	Ashland	76,050	3.61%	0.41%	0.00%	1.12%	24.88%	38.53%	-8.69%	227.70%	20.14%	0.72%	6.58%	176.60%	10.62%	16.07%	74.63%	
Core Bank	Omaha	454,023	3.57%	0.08%	0.29%	1.48%	153.14%	442.06%	79.00%	6.42%	6.24%	0.90%	10.28%	435.00%	8.84%	11.36%	118.68%	
BankFirst	Norfolk	410,682	3.43%	0.46%	0.00%	1.41%	72.99%	156.89%	117.07%	225.34%	64.85%	1.44%	10.53%	214.31%	12.26%	13.51%	94.50%	
South Central State Bank	Campbell	118,755	3.35%	0.40%	0.00%	1.22%	65.31%	121.66%	38.84%	312.36%	14.37%	1.24%	11.46%	189.35%	10.91%	14.09%	73.24%	
Union Bank and Trust Company	Lincoln	3,587,029	3.35%	0.17%	0.20%	1.57%	71.30%	220.83%	64.26%	86.10%	8.77%	1.29%	12.98%	463.81%	9.88%	13.11%	102.59%	
The Jones National Bank and Trust Company of Seward	Seward	236,653	3.32%	0.34%	0.00%	1.69%	44.36%	95.62%	187.13%	262.81%	10.97%	1.03%	10.91%	292.65%	9.52%	15.23%	72.17%	
City Bank & Trust Co.	Lincoln	145,730	3.23%	0.00%	0.49%	1.33%	52.14%	204.79%	-20.72%	42.28%	31.62%	0.47%	3.30%	159.88%	14.11%	20.74%	86.46%	
Bank of Dixon County	Ponca	91,089	3.23%	0.36%	0.00%	0.82%	11.20%	22.02%	-31.02%	275.63%	-10.23%	0.83%	7.89%	137.85%	10.59%	18.77%	67.16%	
Arbor Bank	Nebraska City	288,796	3.18%	0.27%	0.02%	1.11%	42.09%	175.58%	125.75%	359.97%	25.41%	0.73%	8.90%	341.06%	8.35%	11.07%	96.82%	
Security First Bank	Lincoln	900,477	3.15%	0.32%	0.00%	1.88%	21.31%	183.93%	69.80%	231.84%	14.35%	0.84%	8.46%	395.00%	8.97%	12.84%	82.05%	
Oak Creek Valley Bank	Valparaiso	81,475	3.11%	0.33%	0.00%	0.88%	33.88%	41.14%	10.25%	383.59%	24.36%	1.13%	7.43%	165.41%	10.95%	15.36%	79.75%	
Commercial State Bank	Cedar Bluffs	21,949	3.08%	0.05%	0.19%	0.82%	0.00%	11.59%	-62.90%	416.69%	-0.79%	0.23%	3.13%	650.00%	7.72%	13.84%	48.83%	
Nebraska Bank of Commerce	Lincoln	127,546	3.02%	0.20%	0.12%	1.58%	68.97%	387.97%	95.34%	41.31%	32.76%	0.57%	6.21%	691.34%	9.22%	12.13%	116.12%	
First State Bank Nebraska	Lincoln	467,216	2.89%	0.17%	0.12%	1.22%	9.16%	58.54%	-0.64%	323.57%	31.57%	1.03%	8.87%	468.60%	9.55%	14.44%	98.36%	
CHARTER WEST BANK	West Point	234,421	2.77%	0.04%	0.23%	1.22%	25.17%	64.71%	74.53%	430.22%	43.98%	0.78%	8.54%	2423.91%	9.27%	11.74%	93.74%	
Midwest Bank National Association	Pierce	664,772	2.74%	0.34%	0.00%	1.58%	9.87%	78.13%	59.17%	363.15%	19.05%	1.20%	10.41%	306.30%	11.04%	15.08%	89.84%	
First State Bank	Farnam	133,231	2.70%	0.29%	0.00%	1.44%	9.01%	39.37%	106.48%	287.70%	283.35%	1.90%	15.86%	272.52%	11.21%	15.26%	88.68%	
Heartland Bank	Geneva	387,439	2.67%	0.27%	0.00%	1.20%	8.64%	22.45%	-18.08%	562.79%	44.81%	1.26%	11.68%	259.63%	9.48%	12.22%	91.54%	
State Bank of Table Rock	Table Rock	81,311	2.62%	0.23%	0.00%	0.94%	12.82%	19.33%	-27.11%	570.14%	74.04%	0.15%	1.89%	74.51%	8.12%	11.32%	113.46%	
Sidney Federal Savings and Loan Association	Sidney	18,950	2.47%	0.24%	0.00%	0.92%	1.80%	8.87%	0.00%	0.00%	-100.00%	-0.66%	-7.23%	264.44%	7.08%	16.69%	80.22%	
United Republic Bank	Omaha	108,100	2.12%	0.00%	0.30%	1.43%	67.90%	275.82%	79.49%	12.99%	-69.25%	0.45%	3.63%	0.00%	12.39%	15.40%	102.91%	
Foundation One Bank	Waterloo	97,272	2.10%	0.26%	0.00%	0.77%	37.75%	116.82%	15.03%	19.57%	37.97%	0.78%	6.72%	248.63%	12.05%	14.27%	106.31%	
Stanton State Bank	Stanton	45,465	1.86%	0.18%	0.00%	1.68%	0.62%	0.62%	-94.47%	209.58%	6.42%	0.25%	2.84%	488.10%	8.70%	15.59%	59.31%	
Ericson State Bank	Ericson	80,044	1.85%	0.19%	0.00%	0.80%	0.00%	28.41%	163.04%	595.47%	35.18%	1.70%	17.57%	367.95%	9.89%	12.72%	101.90%	
Washington County Bank	Blair	361,005	1.80%	0.19%	0.00%	1.29%	18.55%	90.12%	45.94%	443.16%	15.88%	1.10%	11.58%	531.52%	9.67%	12.88%	90.85%	
Points West Community Bank	Sidney	355,764	1.63%	0.09%	0.08%	2.10%	15.97%	49.67%	-26.02%	269.56%	13.43%	1.30%	13.03%	1235.58%	9.74%	19.02%	60.32%	
Tri Valley Bank	Talmage	43,108	1.61%	0.16%	0.00%	1.20%	26.63%	241.80%	78.29%	316.50%	50.50%	1.90%	22.40%	697.01%	8.63%	11.40%	98.84%	
York State Bank	York	147,040	1.46%	0.15%	0.00%	1.26%	5.24%	29.23%	11.79%	544.20%	7.35%	0.87%	7.00%	665.12%	9.42%	12.14%	90.07%	
The AMERICAN BANK OF SIDNEY, NEBRASKA	Sidney	89,191	1.38%	0.07%	0.10%	1.28%	1.77%	27.16%	94.67%	94.21%	13.85%	0.77%	6.58%	779.31%	11.56%	24.02%	52.63%	
Countryside Bank	Unadilla	78,286	1.37%	0.02%	0.19%	0.97%	15.30%	16.86%	181.35%	135.63%	11.77%	0.76%	4.89%	2358.82%	15.26%	26.68%	64.65%	
State Bank of Colon	Colon	17,181	1.31%	0.16%	0.00%	3.43%	2.74%	2.74%	-84.85%	538.14%	22.17%	0.34%	3.63%	1425.93%	9.73%	15.37%	84.87%	
Adams County Bank	Kenesaw	159,711	1.29%	0.10%	0.02%	1.04%	6.12%	21.60%	58.09%	481.95%	10.29%	1.01%	12.59%	647.74%	8.72%	12.89%	87.42%	
Farmers and Merchants State Bank, Bloomfield, Nebraska	Bloomfield	125,610	1.26%	0.15%	0.00%	1.32%	0.00%	7.39%	35.14%	486.04%	27.25%	0.84%	7.60%	605.35%	11.16%	14.32%	78.09%	
Farmers and Merchants Bank	Milligan	100,731	1.22%	0.09%	0.02%	0.42%	3.67%	3.67%	0.00%	716.69%	68.71%	1.41%	12.17%	406.52%	9.52%	11.63%	106.46%	
First Northeast Bank of Nebraska	Lyons	286,673	1.15%	0.15%	0.00%	1.87%	43.22%	69.04%	72.37%	312.32%	28.63%	1.12%	9.66%	760.28%	11.75%	12.56%	78.66%	
Bank of Doniphan	Doniphan	104,625	1.15%	0.11%	0.00%	1.10%	9.84%	101.06%	18.31%	271.13%	18.11%	0.72%	6.98%	730.43%	9.23%	11.75%	89.65%	
Farmers State Bank	Carrroll	27,802	1.08%	0.11%	0.00%	2.31%	0.00%	21.35%	42.66%	249.09%	-29.89%	0.32%	3.47%	666.67%	9.90%	22.20%	34.31%	
The Tri-County Bank	Stuart	104,306	1.08%	0.11%	0.00%	1.19%	19.87%	40.29%	-18.48%	406.36%	26.49%	0.76%	8.58%	845.95%	9.08%	12.37%	88.29%	
Byron State Bank	Byron	45,790	1.07%	0.14%	0.00%	1.19%	0.00%	19.06%	-24.08%	353.03%	15.65%	1.14%	9.23%	616.92%	12.21%	16.70%	84.64%	
Tecumseh Federal Bank	Tecumseh	52,768	1.04%	0.13%	0.06%	1.29%	2.36%	6.28%	-48.18%	38.69%	117.73%	0.63%	3.48%	550.00%	18.25%	41.66%	70.76%	
First State Bank	Loomis	140,211	1.04%	0.11%	0.00%	1.25%	0.57%	12.13%	99.88%	574.07%	22.05%	0.87%	7.30%	914.86%	9.88%	11.94%	93.49%	
The Potter State Bank of Potter	Potter	38,442	0.95%	0.13%	0.00%	1.34%	0.00%	2.59%	-84.05%	172.86%	28.23%	0.85%	6.75%	442.86%	13.01%	21.08%	48.86%	
Enterprise Bank	Omaha	267,095	0.89%	0.09%	0.00%	1.31%	47.30%	393.13%	77.09%	5.47%	0.00%	0.81%	9.03%	1269.75%	9.28%	11.18%	96.21%	
Chambers State Bank	Chambers	60,279	0.83%	0.22%	0.00%	1.12%	0.00%	0.00%	0.00%	183.13%	58.06%	1.45%	5.52%	318.66%	26.57%	38.44%	86.60%	
Banner Capital Bank	Harrisburg	125,788	0.79%	0.09%	0.00%	1.27%	7.24%	76.94%	6733.94%	514.35%	30.40%	1.18%	11.11%	1214.78%	10.49%	12.85%	107.88%	
First National Bank of Chadron	Chadron	121,809	0.71%	0.09%	0.00%	1.32%	0.00%	26.18%	1.20%	363.89%	7.18%	1.48%	10.63%	850.00%	12.24%	15.88%	78.14%	

# Nebraska

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets		Loan / Deposit ratio
			Nonperforming loans / Total loans	Total												Based	Based	
Madison County Bank	360,711	0.62%	0.13%	0.00%	3.45%	5.07%	29.66%	16.29%	286.36%	28.44%	1.15%	6.32%	2096.70%	17.99%	20.39%	104.87%		
Auburn State Bank	171,563	0.61%	0.01%	0.09%	1.25%	2.03%	5.59%	1.71%	159.78%	98.55%	0.99%	6.20%	5005.00%	16.31%	28.26%	56.41%		
Security National Bank of Omaha	857,429	0.56%	0.06%	0.00%	1.79%	34.13%	167.93%	17.53%	2.12%	-35.55%	1.39%	13.34%	3611.07%	10.39%	15.18%	70.47%		
Scribner Bank	67,639	0.56%	0.07%	0.00%	1.43%	5.76%	43.05%	1.94%	332.97%	7.96%	1.08%	8.54%	1248.00%	12.21%	18.72%	74.04%		
Sandhills State Bank	226,441	0.55%	0.03%	0.03%	0.94%	0.00%	44.62%	3.54%	594.61%	80.31%	0.97%	8.35%	3110.53%	9.91%	12.76%	98.47%		
The First National Bank of Johnson	72,287	0.52%	0.10%	0.00%	1.25%	0.10%	1.28%	-66.98%	89.47%	69.29%	0.29%	1.53%	352.78%	18.99%	41.55%	36.37%		
Gothenburg State Bank	140,208	0.52%	0.07%	0.00%	1.51%	19.36%	78.20%	16.66%	296.61%	11.95%	1.78%	13.91%	1486.41%	12.73%	16.38%	85.99%		
The First National Bank of Fairbury	150,252	0.48%	0.08%	0.00%	1.72%	0.25%	0.67%	-80.30%	140.11%	17.80%	0.54%	3.26%	677.87%	16.69%	28.44%	43.00%		
CerescoBank	46,873	0.46%	0.08%	0.00%	1.88%	7.93%	19.99%	-28.28%	129.93%	13.50%	1.42%	9.02%	1470.27%	15.32%	19.88%	73.78%		
Plattsmouth State Bank	96,135	0.45%	0.04%	0.00%	1.42%	46.51%	47.52%	-13.25%	207.34%	87.02%	0.36%	4.22%	1851.28%	9.67%	11.32%	61.32%		
Home Federal Savings and Loan Association of Grand Island	288,307	0.44%	0.05%	0.00%	1.82%	54.60%	141.84%	62.07%	58.39%	337.89%	0.64%	5.77%	5501.72%	11.33%	17.57%	70.87%		
Platte Valley Bank	72,204	0.44%	0.07%	0.00%	0.99%	10.86%	27.68%	5.01%	264.52%	60.26%	0.77%	5.64%	985.11%	14.01%	20.26%	75.74%		
The Fullerton National Bank	43,895	0.42%	0.05%	0.00%	1.83%	0.50%	9.58%	-34.47%	398.40%	19.40%	1.42%	12.68%	14600.00%	11.69%	15.73%	99.45%		
Farmers and Merchants Bank	8,151	0.40%	0.04%	0.00%	1.69%	0.00%	0.00%	0.00%	132.58%	204.90%	0.05%	0.57%	1200.00%	9.06%	25.04%	28.65%		
Heritage Bank	596,548	0.35%	0.06%	0.00%	2.02%	1.88%	9.12%	-13.78%	147.27%	-16.59%	1.65%	10.17%	1241.81%	15.96%	26.53%	48.07%		
Franklin State Bank	45,522	0.32%	0.06%	0.00%	0.66%	0.00%	6.59%	26.05%	225.08%	25.85%	1.37%	7.79%	566.67%	18.53%	29.63%	62.17%		
First Bank of Bancroft	23,481	0.28%	0.00%	0.04%	1.18%	0.00%	2.48%	-75.87%	228.47%	43.54%	1.09%	7.36%	0.00%	14.98%	24.07%	61.23%		
Nebraska State Bank	49,755	0.26%	0.04%	0.00%	1.12%	0.00%	0.00%	0.00%	522.21%	27.08%	4.05%	28.30%	2294.74%	13.52%	18.02%	94.80%		
First Westroads Bank, Inc.	255,082	0.24%	0.03%	0.00%	1.98%	155.26%	420.18%	16.04%	5.12%	182.76%	1.61%	13.72%	4746.43%	11.77%	15.94%	94.37%		
First Bank and Trust Company	76,049	0.20%	0.02%	0.00%	1.69%	3.78%	23.95%	121.66%	212.01%	-2.89%	0.49%	5.41%	3426.67%	9.29%	19.24%	49.39%		
Premier Bank	234,869	0.18%	0.02%	0.00%	1.23%	177.02%	298.19%	105.85%	20.15%	396.86%	0.74%	6.58%	4495.83%	10.66%	13.48%	86.29%		
Western Nebraska Bank	95,714	0.12%	0.01%	0.00%	1.26%	4.72%	56.17%	-7.56%	436.77%	42.44%	0.52%	5.23%	7691.67%	9.45%	11.90%	87.61%		
Five Points Bank	968,006	0.10%	0.01%	0.00%	1.56%	37.59%	134.08%	11.58%	100.05%	16.03%	1.86%	16.37%	8239.02%	11.32%	15.31%	80.25%		
Wahoo State Bank	71,245	0.07%	0.01%	0.00%	1.39%	11.77%	19.78%	-42.89%	191.58%	13.99%	0.60%	6.98%	12880.00%	8.62%	13.33%	73.67%		
Nebraska State Bank and Trust Company	216,462	0.07%	0.01%	0.00%	0.78%	2.91%	111.39%	138.37%	416.14%	10.90%	1.44%	13.05%	8344.44%	11.28%	13.38%	105.54%		
First Community Bank	137,409	0.07%	0.01%	0.00%	2.24%	3.45%	6.33%	0.00%	548.63%	0.00%	0.59%	5.81%	19927.27%	9.27%	14.42%	86.81%		
American Exchange Bank	48,767	0.05%	0.01%	0.00%	2.24%	1.00%	1.00%	-76.42%	251.45%	5.69%	0.59%	5.51%	20566.67%	10.57%	15.54%	65.15%		
Five Points Bank of Hastings	286,156	0.04%	0.01%	0.00%	1.71%	29.66%	64.51%	28.65%	126.80%	64.72%	1.13%	9.82%	15933.33%	11.88%	18.09%	59.36%		
Adams State Bank	50,374	0.03%	0.01%	0.00%	0.90%	0.00%	0.00%	-100.00%	197.36%	26.28%	1.37%	7.31%	9600.00%	18.84%	27.65%	91.98%		
Bank of Newman Grove	33,615	0.03%	0.00%	0.00%	1.49%	0.00%	15.22%	39.90%	461.27%	15.79%	0.22%	2.35%	27700.00%	9.60%	14.98%	62.64%		
First Tri County Bank	53,086	0.02%	0.00%	0.00%	0.76%	0.00%	6.31%	9.15%	381.99%	5.06%	0.67%	6.15%	31700.00%	9.86%	13.96%	88.32%		
First Nebraska Bank	286,679	0.01%	0.00%	0.00%	1.25%	86.95%	141.33%	69.34%	226.08%	16.59%	1.43%	14.83%	259.93%	9.57%	13.91%	73.68%		
Commercial State Bank	60,053	0.01%	0.00%	0.00%	1.12%	0.00%	1.38%	-54.84%	102.39%	25.51%	1.57%	5.61%	21600.00%	27.67%	35.22%	45.19%		
F&M Bank	270,135	0.00%	0.00%	0.00%	1.34%	67.38%	99.77%	64.22%	415.61%	6.27%	1.04%	11.04%	266700.00%	9.33%	12.13%	83.80%		
Access Bank	324,907	0.00%	0.00%	0.00%	1.43%	56.14%	259.89%	62.99%	7.30%	163.85%	0.73%	6.56%	0.00%	11.19%	12.95%	99.50%		
American Interstate Bank	104,811	0.00%	0.00%	0.00%	1.58%	69.11%	195.37%	-2.57%	54.23%	45.87%	1.86%	12.75%	0.00%	14.23%	19.09%	97.59%		
Bank of Elgin	57,972	0.00%	0.00%	0.00%	1.66%	0.44%	15.82%	-69.51%	455.15%	-1.29%	1.48%	12.44%	0.00%	11.16%	18.36%	72.38%		
Bank of Hartington	86,129	0.00%	0.00%	0.00%	1.11%	19.12%	52.68%	-24.29%	517.96%	91.59%	1.05%	12.60%	0.00%	8.49%	11.73%	85.43%		
Bank of Lindsay	67,735	0.00%	0.00%	0.00%	0.64%	0.00%	0.00%	0.00%	639.16%	88.84%	0.66%	6.67%	0.00%	10.48%	11.48%	139.86%		
Bank of Mead	28,358	0.00%	0.00%	0.00%	2.27%	5.90%	10.61%	-37.38%	163.23%	5.85%	0.82%	8.40%	0.00%	10.03%	20.12%	58.31%		
Bank of Orchard	24,497	0.00%	0.00%	0.00%	2.91%	0.00%	2.22%	-52.91%	91.21%	-39.89%	1.08%	7.49%	0.00%	14.06%	30.62%	34.27%		
Bank of Prague	24,317	0.00%	0.00%	0.00%	1.11%	0.00%	0.00%	0.00%	266.67%	33.35%	2.47%	15.39%	0.00%	15.75%	20.85%	87.66%		
Battle Creek State Bank	33,560	0.00%	0.00%	0.00%	1.51%	0.00%	34.04%	94.54%	114.26%	-16.13%	0.90%	6.64%	0.00%	13.52%	17.83%	88.99%		
Boelus State Bank	17,059	0.00%	0.00%	0.00%	2.97%	0.00%	0.00%	0.00%	239.08%	9.38%	0.61%	4.51%	0.00%	13.97%	25.92%	47.22%		
Bruning State Bank	349,959	0.00%	0.00%	0.00%	2.10%	2.96%	20.98%	14.08%	340.60%	32.50%	0.61%	5.96%	0.00%	10.45%	12.58%	78.01%		
Cedar Rapids State Bank	44,160	0.00%	0.00%	0.00%	1.26%	0.00%	52.03%	-2.62%	586.86%	31.95%	1.09%	12.61%	0.00%	8.52%	12.03%	83.30%		
Citizens State Bank	18,874	0.00%	0.00%	0.00%	0.74%	0.00%	0.86%	0.00%	650.32%	38.10%	0.63%	6.95%	0.00%	9.07%	15.46%	105.68%		
Commercial Bank	44,088	0.00%	0.00%	0.00%	2.04%	5.06%	5.06%	0.00%	177.02%	10.58%	1.13%	9.12%	0.00%	12.36%	17.11%	62.40%		
Eagle State Bank	28,080	0.00%	0.00%	0.00%	1.10%	42.27%	219.20%	511.97%	285.55%	227.43%	1.28%	14.94%	0.00%	8.50%	10.42%	90.08%		
F&M Bank	117,038	0.00%	0.00%	0.00%	1.20%	20.96%	50.46%	340.14%	238.33%	70.65%	1.06%	11.80%	0.00%	9.29%	16.84%	48.33%		
Farmers Bank of Cook	91,093	0.00%	0.00%	0.00%	1.43%	0.00%	18.33%	-43.16%	323.52%	44.83%	0.88%	8.20%	0.00%	10.42%	17.76%	64.16%		
First Bank and Trust of Fullerton	81,310	0.00%	0.00%	0.00%	1.15%	0.00%	10.31%	-6.18%	397.36%	26.42%	0.80%	5.35%	0.00%	15.19%	19.03%	102.84%		
First National Bank in Ord	128,620	0.00%	0.00%	0.00%	1.60%	0.00%	10.01%	-22.46%	319.02%	14.16%	0.79%	9.89%	0.00%	8.20%	16.53%	54.46%		
First State Bank	40,916	0.00%	0.00%	0.00%	1.25%	0.00%	0.00%	-100.00%	489.66%	12.85%	0.69%	6.58%	0.00%	10.70%	13.94%	112.83%		
First State Bank	62,946	0.00%	0.00%	0.00%	1.51%	0.00%	0.53%	-34.33%	478.54%	43.74%	1.49%	11.82%	0.00%	12.40%	17.46%	97.41%		
Horizon Bank	269,358	0.00%	0.00%	0.00%	0.36%	181.35%	320.86%	203.39%	23.45%	83.81%	1.73%	12.93%	0.00%	14.00%	15.50%	92.72%		
Jefferson County Bank	41,687	0.00%	0.00%	0.00%	1.47%	0.00%	0.00%	0.00%	273.37%	11.34%	1.39%	9.14%	0.00%	14.57%	24.61%	58.01%		
Minden Exchange Bank & Trust Company	152,179	0.00%	0.00%	0.00%	2.34%	8.64%	20.05%	1042.21%	221.08%	36.04%	1.18%	7.13%	0.00%	16.29%	24.92%	71.44%		

# Nebraska

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

			Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio
Nebraska State Bank	Bristow	16,924	0.00%	0.00%	0.00%	1.70%	0.00%	20.11%	136.32%	212.98%	10.63%	0.90%	6.15%	0.00%	15.04%	25.15%	60.91%
Nebraska State Bank	Lynch	14,784	0.00%	0.00%	0.00%	3.66%	0.00%	0.00%	0.00%	216.47%	17.44%	0.81%	5.55%	0.00%	14.72%	28.75%	52.53%
NebraskaLand National Bank	North Platte	693,337	0.00%	0.00%	0.00%	1.11%	37.34%	243.72%	55.96%	83.93%	28.38%	0.85%	8.09%	0.00%	10.84%	13.90%	91.46%
Security Home Bank	Malmo	38,813	0.00%	0.00%	0.00%	1.81%	2.97%	40.68%	-33.88%	396.74%	18.65%	0.83%	7.56%	0.00%	10.84%	15.82%	127.75%
Springfield State Bank	Springfield	46,965	0.00%	0.00%	0.00%	1.56%	26.19%	105.70%	13.39%	113.84%	10.75%	0.89%	7.76%	0.00%	11.96%	22.08%	54.47%
The Bank of Steinauer	Steinauer	12,462	0.00%	0.00%	0.00%	0.74%	0.00%	0.00%	0.00%	247.23%	9.09%	0.39%	4.35%	0.00%	9.09%	14.89%	78.61%
Town & Country Bank	Ravenna	151,647	0.00%	0.00%	0.00%	1.31%	3.72%	4.54%	14.85%	401.61%	5.04%	1.13%	9.90%	0.00%	12.08%	15.21%	80.76%
West Gate Bank	Lincoln	479,208	0.00%	0.00%	0.00%	1.21%	102.85%	345.32%	33.55%	4.83%	154.38%	1.08%	10.17%	0.00%	9.94%	13.80%	91.27%

# New Mexico

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk	
															Based Assets	Based Deposits
Total New Mexico Banks	14,714,522	6.47%	0.40%	0.29%	1.51%	42.88%	185.77%	30.32%	31.99%	13.54%	1.09%	10.39%	161.28%	10.06%	16.94%	62.49%
Medain Values New Mexico Banks	221,252	4.37%	0.20%	0.09%	1.56%	32.58%	122.78%	20.48%	21.90%	0.00%	1.23%	10.62%	159.98%	10.41%	20.27%	57.80%
Community 1st Bank Las Vegas	Las Vegas 127,646	56.27%	2.80%	2.26%	2.69%	41.60%	177.75%	-3.98%	29.57%	-27.61%	-0.22%	-3.35%	29.03%	7.82%	15.02%	47.42%
Bank of the Southwest	Roswell 139,249	19.68%	0.48%	1.66%	0.97%	42.51%	123.40%	-33.33%	53.26%	5.46%	1.01%	9.97%	162.03%	10.07%	15.31%	88.93%
Western Bank, Artesia, New Mexico	Artesia 189,812	16.08%	1.20%	0.47%	1.82%	10.35%	114.69%	9.49%	7.05%	-48.75%	1.91%	20.33%	64.13%	9.64%	18.37%	46.75%
Los Alamos National Bank	Los Alamos 1,344,786	15.75%	1.05%	0.59%	1.83%	51.01%	270.62%	-4.42%	0.00%	0.00%	0.06%	0.65%	100.43%	9.34%	15.37%	64.11%
International Bank	Raton 318,718	15.64%	1.26%	1.08%	2.11%	63.50%	101.98%	31.01%	45.34%	-3.04%	1.44%	10.32%	76.64%	14.20%	22.54%	53.54%
Western Bank	Alamogordo 66,637	15.43%	0.77%	1.66%	1.22%	51.41%	93.56%	25.53%	30.81%	-22.61%	0.34%	2.23%	37.19%	15.39%	28.53%	69.57%
American Heritage Bank	Clovis 90,061	14.63%	1.63%	0.00%	1.61%	16.31%	71.45%	-8.65%	241.53%	-3.23%	1.23%	11.57%	55.16%	10.47%	14.14%	68.09%
Western Commerce Bank	Carlsbad 404,260	12.88%	0.00%	1.16%	1.17%	18.36%	151.66%	-18.00%	8.14%	-16.91%	1.34%	15.44%	301.05%	8.47%	20.15%	46.26%
Southwest Capital Bank	Albuquerque 352,188	12.80%	0.87%	0.57%	1.70%	77.64%	244.11%	1.61%	19.36%	-11.57%	1.70%	16.63%	136.66%	10.35%	13.56%	81.83%
Four Corners Community Bank	Farmington 337,248	12.70%	1.43%	0.10%	1.60%	49.26%	269.64%	68.85%	50.05%	35.24%	1.89%	17.31%	62.79%	11.18%	15.14%	93.21%
The James Polk Stone Community Bank	Portales 218,938	12.38%	0.74%	0.72%	2.03%	12.04%	38.46%	11.75%	23.25%	-8.15%	1.73%	16.57%	129.30%	10.83%	21.21%	56.12%
Western Bank	Lordsburg 171,010	9.83%	1.16%	0.23%	3.79%	11.84%	48.78%	-12.45%	107.62%	33.68%	1.17%	9.39%	129.59%	12.34%	26.87%	49.05%
Century Bank	Santa Fe 794,106	9.14%	0.19%	0.66%	1.55%	55.50%	216.25%	58.03%	0.09%	-82.34%	1.31%	15.49%	436.86%	8.41%	12.83%	65.06%
First New Mexico Bank	Deming 223,565	8.15%	0.66%	0.35%	1.72%	7.84%	124.44%	15.14%	27.87%	-4.45%	1.15%	9.76%	83.94%	11.67%	25.33%	37.11%
Farmers & Stockmens Bank	Clayton 204,959	7.87%	0.72%	0.12%	1.53%	93.36%	220.56%	56.96%	174.68%	44.97%	1.90%	16.96%	159.78%	9.82%	12.78%	93.58%
My Bank	Belen 165,154	6.65%	0.30%	0.52%	2.58%	56.69%	126.84%	3.84%	23.27%	-20.02%	0.65%	5.87%	340.53%	11.34%	21.88%	55.26%
First National Bank	Alamogordo 329,606	6.61%	0.79%	0.03%	1.45%	32.84%	193.34%	32.13%	32.53%	38.38%	1.64%	14.59%	87.22%	12.04%	21.84%	53.64%
Western Bank of Clovis	Clovis 62,357	6.19%	0.79%	0.05%	1.44%	32.32%	287.28%	58.74%	62.45%	-20.43%	0.71%	5.65%	114.14%	13.05%	20.43%	84.37%
Tucumcari Federal Savings and Loan Association	Tucumcari 35,314	5.09%	0.21%	0.55%	1.19%	4.59%	16.68%	-70.58%	0.00%	0.00%	0.24%	1.67%	325.68%	14.12%	37.05%	78.43%
FNB New Mexico	Clayton 225,413	4.39%	0.04%	0.37%	1.20%	4.33%	67.66%	50.03%	384.65%	22.09%	1.02%	12.03%	2171.43%	9.14%	13.52%	76.46%
New Mexico Bank & Trust	Albuquerque 1,382,480	4.35%	0.19%	0.18%	1.06%	83.78%	242.79%	68.67%	25.43%	20.72%	1.28%	15.02%	353.52%	8.40%	11.84%	77.16%
The Bank of Clovis	Clovis 197,254	3.87%	0.47%	0.00%	1.73%	10.74%	97.96%	12.91%	73.95%	26.03%	0.81%	7.38%	160.17%	11.28%	26.91%	57.56%
First American Bank	Artesia 1,089,221	3.20%	0.26%	0.08%	2.01%	23.21%	223.57%	53.86%	36.11%	12.49%	1.62%	16.25%	366.38%	9.83%	17.46%	65.26%
BANK 34	Alamogordo 333,946	2.26%	0.30%	0.00%	1.03%	45.48%	391.52%	316.96%	0.92%	0.00%	-0.20%	-1.62%	46.80%	12.09%	17.05%	112.83%
The First National Bank of Santa Fe	Albuquerque 1,680,025	1.97%	0.15%	0.07%	1.00%	28.88%	259.27%	7.62%	0.67%	-91.76%	0.62%	3.92%	387.53%	11.41%	15.26%	70.78%
The Carlsbad National Bank	Carlsbad 342,898	1.95%	0.11%	0.06%	1.12%	2.90%	76.16%	36.87%	20.56%	75.31%	1.42%	17.84%	428.61%	9.22%	20.38%	45.99%
Western Heritage Bank	Las Cruces 76,100	1.92%	0.01%	0.25%	2.09%	44.61%	87.12%	-33.59%	43.60%	1.68%	-0.45%	-3.84%	16400.00%	11.45%	18.40%	59.40%
First New Mexico Bank of Silver City	Silver City 108,456	1.87%	0.13%	0.09%	1.85%	26.94%	149.08%	36.76%	0.00%	-100.00%	1.24%	10.91%	508.97%	11.48%	26.76%	42.32%
Citizens Bank of Las Cruces	Las Cruces 538,349	1.37%	0.07%	0.07%	2.10%	115.92%	292.62%	29.74%	6.67%	189.22%	1.93%	21.49%	1713.04%	9.06%	14.31%	61.96%
Valley Bank of Commerce	Roswell 191,701	1.21%	0.03%	0.07%	1.56%	16.37%	16.37%	173.52%	163.44%	65.74%	1.29%	15.84%	1489.66%	8.23%	25.32%	31.52%
Bank of New Mexico	Grants 156,342	1.18%	0.11%	0.00%	1.41%	20.78%	227.43%	483.42%	4.85%	311.88%	0.96%	9.82%	206.09%	8.14%	12.52%	47.83%
Pioneer Bank	Roswell 827,381	1.12%	0.04%	0.06%	1.10%	56.43%	91.59%	75.32%	0.00%	0.00%	0.73%	8.64%	86.39%	9.37%	21.21%	58.04%
First State Bank	Socorro 132,593	1.01%	0.01%	0.11%	14.32%	0.51%	2.85%	-58.24%	1.16%	33.33%	0.57%	5.15%	14928.57%	10.76%	49.26%	6.19%
The Citizens Bank	Farmington 734,468	1.01%	0.07%	0.03%	1.53%	11.76%	61.06%	63.14%	1.92%	36.65%	1.37%	14.59%	679.30%	9.54%	23.86%	38.28%
First New Mexico Bank, Las Cruces	Las Cruces 123,394	0.31%	0.01%	0.03%	2.71%	46.13%	117.09%	12.48%	1.92%	-51.16%	1.30%	10.14%	9212.50%	12.84%	24.88%	51.93%
The Citizens Bank of Clovis	Clovis 355,451	0.18%	0.02%	0.00%	0.95%	76.06%	122.17%	202.95%	205.65%	14.95%	1.49%	14.81%	2876.12%	10.83%	16.60%	66.07%
Centinel Bank of Taos	Taos 224,684	0.00%	0.00%	0.00%	1.94%	34.75%	106.85%	12.90%	0.98%	4120.00%	1.35%	15.87%	0.00%	9.12%	23.73%	40.50%
DSRM National Bank	Albuquerque 3,744	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.86%	1.01%	0.00%	84.33%	341.88%	0.00%
Lea County State Bank	Hobbs 289,041	0.00%	0.00%	0.00%	1.16%	6.88%	6.88%	15.43%	15.10%	44.28%	0.94%	9.72%	0.00%	10.29%	22.97%	28.00%
Main Bank	Albuquerque 125,967	0.00%	0.00%	0.00%	1.22%	87.40%	258.87%	43.74%	12.52%	-23.75%	1.94%	20.55%	0.00%	9.62%	14.54%	85.49%

# Utah

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest) Excludes special purpose institutions (commercial banks, industrial banks and savings associations).

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Total Utah Banks	74,914,236	7.69%	0.83%	0.03%	1.31%	46.02%	169.16%	198.52%	9.00%	50.54%	0.94%	7.92%	97.96%	10.88%	14.90%	80.09%	
Median Value Utah Banks	287,481	4.44%	0.28%	0.01%	1.63%	79.13%	182.77%	42.93%	3.66%	0.00%	1.52%	11.00%	197.69%	12.16%	16.92%	82.57%	
Gunnison Valley Bank	Gunnison	86,040	54.65%	6.70%	0.99%	3.87%	4.52%	7.44%	-56.61%	169.25%	-18.20%	1.17%	10.91%	46.13%	10.90%	14.50%	90.50%
Republic Bank	Bountiful	30,966	15.95%	11.82%	0.00%	4.25%	0.00%	29.02%	-78.63%	0.00%	0.00%	-5.17%	-7.69%	12.68%	66.56%	75.82%	0.00%
Town & Country Bank	Saint George	135,081	14.56%	1.75%	0.00%	1.61%	101.08%	210.81%	53.56%	7.65%	-19.92%	1.37%	12.61%	66.41%	11.52%	14.69%	81.34%
Home Savings Bank	Salt Lake City	125,854	14.32%	0.46%	1.41%	1.45%	133.20%	199.48%	-4.67%	2.94%	0.00%	0.97%	8.05%	249.23%	12.11%	15.76%	93.62%
Prime Alliance Bank	Woods Cross	263,885	13.75%	1.82%	0.00%	2.23%	2.83%	79.70%	30.95%	1.03%	0.00%	2.09%	18.51%	110.22%	11.65%	12.18%	102.12%
Continental Bank	Salt Lake City	157,728	11.59%	1.08%	1.04%	1.67%	10.20%	37.06%	-28.83%	1.19%	-55.70%	2.34%	14.50%	128.64%	15.86%	19.91%	101.87%
American Bank of Commerce	Provo	84,022	10.63%	1.53%	0.00%	1.26%	122.01%	159.41%	102.12%	0.00%	0.00%	0.45%	3.49%	61.50%	13.18%	18.68%	86.67%
Capital Community Bank	Provo	316,635	8.76%	0.78%	0.06%	0.97%	79.27%	235.53%	88.80%	0.38%	-96.44%	1.61%	18.06%	106.83%	9.30%	10.91%	102.52%
Central Bank	Springville	971,483	8.74%	0.09%	1.38%	2.08%	152.02%	203.39%	43.08%	4.38%	13.51%	1.63%	10.51%	1116.76%	15.65%	24.07%	74.40%
ZB, National Association	Salt Lake City	65,298,479	8.20%	0.89%	0.01%	1.27%	39.20%	166.05%	271.07%	5.97%	37.21%	0.84%	7.15%	88.40%	10.60%	14.56%	79.44%
Cache Valley Bank	Logan	1,041,353	6.75%	0.69%	0.11%	1.88%	97.16%	237.18%	53.30%	81.93%	76.14%	2.46%	23.71%	204.46%	10.75%	13.36%	87.15%
First Utah Bank	Salt Lake City	325,829	5.15%	0.10%	0.46%	1.56%	78.99%	244.03%	38.39%	11.16%	215.10%	3.08%	30.78%	69.81%	9.52%	13.64%	86.91%
Holladay Bank & Trust	Salt Lake City	52,537	3.73%	0.02%	0.60%	2.46%	84.54%	137.83%	28.22%	0.00%	0.00%	1.60%	11.05%	9511.11%	14.56%	24.29%	78.69%
People's Intermountain Bank	American Fork	1,682,347	2.78%	0.34%	0.01%	1.43%	112.18%	239.67%	82.67%	23.34%	521.39%	1.61%	13.68%	291.85%	12.18%	17.29%	79.25%
Liberty Bank, Inc.	Salt Lake City	11,713	2.61%	0.31%	0.00%	3.77%	0.00%	11.71%	-70.19%	0.00%	0.00%	0.76%	8.53%	802.78%	9.02%	17.20%	72.94%
State Bank of Southern Utah	Cedar City	951,635	2.19%	0.26%	0.05%	1.57%	83.66%	206.13%	54.75%	40.87%	41.80%	1.66%	12.96%	190.91%	13.27%	18.92%	74.42%
The First National Bank of Layton	Layton	311,077	1.99%	0.23%	0.05%	1.76%	85.16%	272.20%	57.59%	1.25%	-56.59%	1.44%	11.31%	357.99%	12.71%	16.68%	84.33%
Marlin Business Bank	Salt Lake City	916,006	1.40%	0.22%	0.00%	1.39%	0.00%	0.79%	-6.45%	1.51%	1112.92%	0.79%	5.34%	578.97%	15.04%	16.90%	113.08%
Rock Canyon Bank	Provo	330,590	1.08%	0.11%	0.01%	1.07%	103.64%	215.28%	67.29%	114.02%	107.33%	2.42%	24.24%	846.09%	10.31%	11.88%	95.74%
Grand Valley Bank	Heber City	369,743	0.85%	0.06%	0.03%	1.73%	70.19%	116.95%	55.74%	99.32%	45.69%	0.90%	9.70%	1251.16%	9.33%	18.77%	47.73%
Utah Independent Bank	Salina	79,714	0.35%	0.05%	0.00%	2.02%	26.69%	42.57%	-15.74%	102.99%	48.41%	1.43%	10.94%	2230.00%	13.49%	16.93%	64.74%
Bank of Utah	Ogden	1,149,137	0.02%	0.00%	0.00%	1.24%	99.04%	283.88%	42.78%	7.96%	139.85%	1.31%	10.21%	7438.81%	12.53%	16.90%	83.80%
Brighton Bank	Salt Lake City	201,640	0.00%	0.00%	0.00%	1.66%	49.85%	208.11%	55.55%	0.00%	-100.00%	1.85%	15.75%	0.00%	12.14%	20.54%	65.02%
First Electronic Bank	Salt Lake City	20,742	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.46%	5.22%	0.00%	44.90%	101.25%	65.60%

# Wyoming

1st Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio	
Total Wyoming Banks	8,187,691	4.71%	0.44%	0.09%	1.64%	40.71%	129.94%	39.15%	73.21%	39.91%	1.01%	9.76%	196.19%	10.48%	17.87%	62.41%	
Median Value Wyoming Banks	172,960	4.18%	0.37%	0.02%	1.68%	28.34%	121.81%	24.05%	43.25%	16.57%	0.80%	8.75%	154.68%	10.41%	16.71%	67.93%	
Summit National Bank	Hulett	72,649	38.92%	3.26%	0.48%	1.62%	27.52%	85.99%	106.19%	22.32%	0.82%	8.85%	36.66%	8.69%	13.64%	83.69%	
State Bank	Green River	37,013	35.78%	1.96%	2.94%	1.15%	14.92%	90.56%	-27.93%	0.00%	-0.92%	-6.94%	13.80%	13.06%	22.85%	56.31%	
Cheyenne State Bank	Cheyenne	48,261	15.39%	1.01%	1.09%	1.64%	81.59%	167.07%	14.87%	11.19%	-13.66%	0.06%	100.41%	13.35%	19.81%	70.71%	
First National Bank of Gillette	Gillette	581,363	12.71%	1.40%	0.04%	2.63%	10.49%	27.79%	26.47%	12.46%	0.54%	5.14%	39.14%	10.77%	31.47%	24.96%	
Cowboy State Bank	Ranchester	47,549	12.49%	0.91%	0.34%	1.80%	53.23%	151.15%	58.50%	140.00%	52.03%	0.27%	2.96%	116.67%	9.13%	12.89%	68.51%
First Northern Bank of Wyoming	Buffalo	291,238	11.94%	1.05%	0.21%	1.77%	77.73%	138.55%	88.89%	144.18%	21.73%	0.98%	10.53%	119.47%	9.59%	14.10%	83.10%
First Federal Bank & Trust	Sheridan	273,977	10.42%	1.62%	0.06%	1.78%	64.54%	140.95%	92.68%	2.06%	-6.86%	0.04%	0.24%	67.13%	16.18%	23.44%	72.81%
Sundance State Bank	Sundance	181,622	9.25%	0.81%	0.21%	1.48%	25.44%	89.60%	83.34%	186.42%	17.08%	0.77%	7.71%	112.73%	10.26%	15.24%	68.43%
Wyoming Community Bank	Riverton	135,540	8.62%	0.23%	0.66%	1.77%	15.80%	101.00%	-7.81%	171.68%	16.58%	0.88%	9.57%	435.99%	9.59%	16.12%	67.44%
Jonah Bank of Wyoming	Casper	306,744	8.26%	0.92%	0.00%	1.86%	45.31%	174.84%	33.21%	29.38%	-20.84%	0.88%	9.08%	127.06%	9.86%	15.40%	69.58%
Uinta Bank	Mountain View	154,273	7.79%	0.70%	0.00%	2.08%	27.45%	162.92%	7.14%	15.59%	25.69%	0.67%	8.07%	90.43%	8.74%	24.96%	33.20%
Platte Valley Bank	Torrington	359,651	6.70%	0.46%	0.35%	1.85%	41.21%	129.41%	19.30%	110.83%	20.75%	0.75%	6.88%	346.10%	10.66%	13.29%	98.24%
Buffalo Federal Bank	Buffalo	104,957	6.03%	0.59%	0.14%	1.91%	13.12%	171.37%	19.90%	32.72%	27.61%	0.66%	6.10%	221.49%	11.03%	16.05%	77.93%
Central Bank and Trust	Lander	152,604	5.17%	0.47%	0.02%	0.99%	29.15%	108.04%	29.04%	32.68%	-30.50%	1.14%	13.19%	125.55%	9.20%	16.41%	70.20%
Lusk State Bank	Lusk	54,533	5.03%	0.63%	0.00%	1.30%	1.26%	14.17%	-12.89%	325.88%	16.56%	1.74%	14.55%	121.57%	11.77%	17.67%	66.99%
Security State Bank	Basin	317,975	4.92%	0.59%	0.02%	1.39%	17.63%	114.22%	16.93%	118.43%	13.69%	0.77%	6.71%	137.53%	11.48%	20.40%	69.79%
Western States Bank	Laramie	480,319	3.44%	0.34%	0.05%	1.66%	49.89%	191.13%	152.05%	135.50%	1764.25%	0.71%	6.69%	368.66%	10.04%	13.28%	85.05%
Bank of Star Valley	Afton	168,046	2.88%	0.33%	0.00%	1.60%	73.07%	98.25%	24.89%	38.88%	-0.41%	1.60%	14.96%	271.68%	10.94%	17.52%	63.87%
Bank of Commerce	Rawlins	126,667	2.71%	0.37%	0.00%	1.95%	34.85%	147.87%	198.67%	23.07%	-2.60%	1.10%	8.65%	281.78%	12.88%	24.42%	61.82%
First State Bank of Newcastle	Newcastle	144,312	2.47%	0.36%	0.00%	2.30%	8.06%	23.14%	7.95%	20.50%	-14.31%	0.73%	5.27%	171.84%	13.55%	39.69%	31.53%
Security First Bank	Cheyenne	74,998	2.45%	0.19%	0.08%	3.15%	18.87%	144.34%	-31.91%	30.40%	-10.15%	0.90%	9.67%	850.35%	9.43%	14.01%	56.04%
Big Horn Federal Savings Bank	Greybull	236,724	2.34%	0.22%	0.04%	1.63%	10.29%	10.29%	5.82%	71.22%	39.48%	0.34%	3.28%	262.10%	10.02%	20.75%	51.04%
Rocky Mountain Bank	Jackson	284,751	1.83%	0.06%	0.16%	1.24%	74.11%	168.62%	29.70%	6.95%	-23.12%	2.35%	19.47%	1660.00%	11.39%	16.86%	93.07%
RSNB Bank	Rock Springs	360,753	1.43%	0.16%	0.00%	1.11%	33.51%	50.12%	13.52%	17.04%	14.09%	1.58%	14.69%	190.17%	11.42%	26.32%	31.77%
Pinnacle Bank - Wyoming	Torrington	739,424	0.93%	0.08%	0.02%	1.69%	35.57%	146.87%	16.23%	247.12%	42.61%	1.89%	20.32%	1701.52%	9.46%	12.16%	92.46%
Hilltop National Bank	Casper	829,369	0.59%	0.03%	0.02%	1.35%	8.02%	46.60%	34.94%	11.69%	-19.90%	1.25%	13.89%	1184.14%	9.82%	28.20%	33.93%
Farmers State Bank	Pine Bluffs	27,706	0.38%	0.04%	0.00%	2.06%	0.32%	68.16%	186.43%	176.42%	72.21%	0.55%	5.62%	2581.82%	9.67%	19.83%	55.45%
Bank of Jackson Hole	Jackson	695,369	0.20%	0.00%	0.02%	1.39%	125.60%	375.60%	46.89%	1.84%	-29.06%	0.96%	8.86%	0.00%	10.68%	15.09%	77.62%
Wyoming Bank & Trust	Cheyenne	164,394	0.17%	0.02%	0.00%	1.85%	46.98%	139.85%	2.28%	102.16%	44.13%	0.98%	8.96%	5384.38%	10.56%	16.57%	65.31%
The Rawlins National Bank	Rawlins	177,873	0.07%	0.01%	0.00%	1.81%	14.23%	194.25%	74.76%	47.61%	15.59%	0.77%	8.84%	13675.00%	9.08%	16.22%	57.94%
Oregon Trail Bank	Guernsey	36,027	0.00%	0.00%	0.00%	0.71%	45.05%	107.14%	23.21%	130.16%	85.03%	-0.27%	-2.34%	0.00%	10.65%	15.33%	78.14%
The Converse County Bank	Douglas	521,010	0.00%	0.00%	0.00%	1.56%	13.32%	49.09%	-5.99%	69.30%	70.22%	0.93%	10.20%	0.00%	9.10%	19.15%	34.43%