



**2nd 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*:

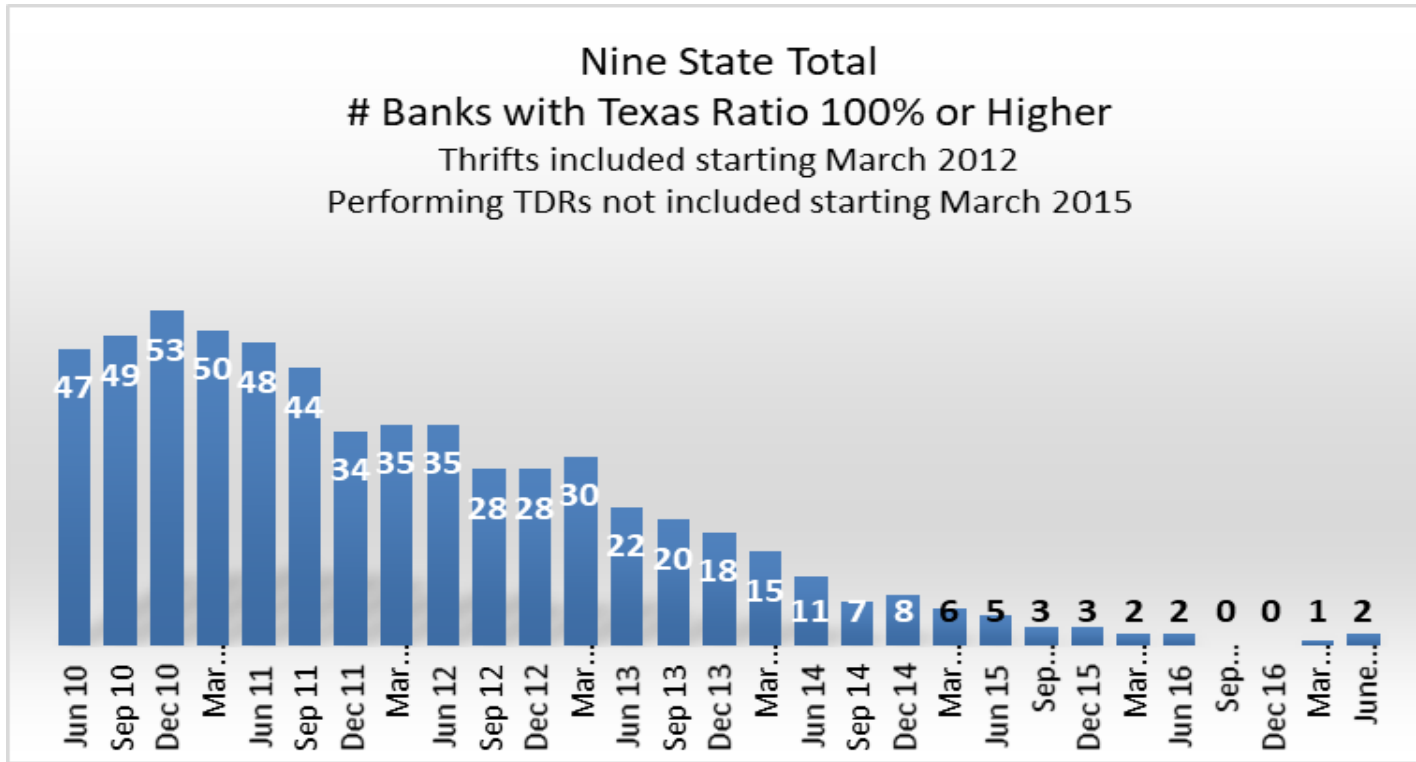
In calculating our Modified Texas and Non-Performing Loan ratios, we have deducted the guaranteed portion of nonperforming government guaranteed loan balances as reflected in Call Report data based on the decreased risk of loss from the guarantee credit enhancement. Bank Strategies LLC does not include 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. The number of banks with a Texas Ratio above 100% increased to two in Second Quarter.

Issue:

1. Will this trend continue?

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	16	0	0.00%	0	0.00%
Colorado	88	7	7.95%	8	9.09%
Idaho	13	0	0.00%	0	0.00%
Kansas	252	6	2.38%	46	18.25%
Montana	51	0	0.00%	6	11.76%
Nebraska	179	9	5.03%	81	45.25%
New Mexico	39	2	5.13%	1	2.56%
Utah	23	0	0.00%	0	0.00%
Wyoming	32	1	3.13%	2	6.25%
Total	693	25	3.61%	144	20.78%

Implications:

1. Mid year 2017, CRE#2 banks with concentrations has declined from 1st Quarter levels slightly 3.61% vs 3.71%
2. Mid year 2017, Ag concentration banks have increased slightly form 1st quarter levels, 19.12% vs 20.78%

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 Second Quarter 2017 (Texas Ratio Listed)	Total assets	Modified Texas Ratio	Adj. Nonperforming loans /	OREO to Total Assets	LLR / Total loans	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk	Loan / Deposit ratio	Banks w Loan /Deposit Ratios > 100%		
										Number of Banks	Median Loan / Deposit Ratio	Median LLR / Total loans
Arizona Total	22,941,658	3.40%	0.23%	0.13%	0.99%	282.22%	10.22%	13.31%	83.83%	1	104.17%	0.17%
Colorado Total	61,290,887	5.24%	0.37%	0.15%	1.12%	167.94%	9.61%	14.57%	74.05%	6	104.65%	1.11%
Idaho Total	5,888,772	5.23%	0.40%	0.26%	1.44%	189.58%	11.46%	16.37%	76.97%	-	0.00%	0.00%
Kansas Total	68,187,478	5.72%	0.48%	0.20%	1.21%	156.37%	10.67%	17.00%	83.61%	23	108.70%	1.31%
Montana Total	30,841,684	7.04%	0.65%	0.13%	1.61%	155.54%	10.47%	14.67%	80.90%	6	103.44%	1.24%
Nebraska Total	77,879,270	4.73%	0.48%	0.05%	1.72%	259.99%	10.31%	13.14%	98.59%	41	107.83%	1.27%
New Mexico Total	13,014,687	6.97%	0.41%	0.34%	1.54%	163.64%	10.01%	17.28%	63.31%	1	116.82%	1.06%
Utah Total	75,048,601	6.34%	0.69%	0.03%	1.29%	116.53%	10.71%	14.77%	83.38%	3	102.30%	1.30%
Wyoming Total	8,183,879	5.68%	0.56%	0.09%	1.61%	158.32%	10.61%	17.54%	65.16%	1	103.75%	1.82%
Total All Banks	363,276,916	5.57%	0.50%	0.12%	1.37%	171.46%	10.37%	14.77%	83.36%	82	104.17%	1.24%

Implications:

1. Asset quality is relatively good shape on a macro basis in each state, with Texas and nonperforming loan ratios trending somewhat downward over the past quarter.
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% moved up from 66 in the first quarter to 82, and median loan/deposit ratios across most states is trending upward.

Issues:

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

Source: Call Report Data and Bank Strategies LLC analysis.

Arizona

2nd 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	363,276,916	5.57%	0.50%	0.12%	1.37%	45.76%	158.45%	0.00%	70.42%	0.00%	1.20%	10.91%	171.46%	10.37%	14.77%	83.36%	
Median Values All Arizona Banks	194,681	5.68%	0.34%	0.05%	1.23%	27.94%	165.47%	26.96%	0.42%	0.00%	0.87%	7.56%	111.10%	10.09%	16.33%	74.24%	
Commerce Bank of Arizona	Tucson	182,575	36.60%	2.66%	1.97%	1.89%	82.35%	294.79%	35.71%	7.80%	-27.64%	0.53%	6.64%	58.02%	11.17%	14.37%	95.87%
Horizon Community Bank	Lake Havasu City	260,579	16.10%	0.59%	1.04%	1.47%	30.20%	181.47%	26.99%	2.81%	121.56%	0.89%	9.61%	167.31%	9.40%	14.64%	77.74%
Goldwater Bank, N.A.	Scottsdale	193,075	14.06%	0.70%	0.11%	0.17%	26.99%	76.56%	66.33%	15.66%	87.16%	-1.45%	-19.69%	16.31%	7.28%	20.20%	104.17%
Arizona Bank & Trust	Phoenix	566,339	12.88%	0.84%	0.53%	1.26%	22.71%	74.50%	-1.04%	0.52%	0.00%	0.89%	8.19%	52.30%	9.74%	15.07%	76.53%
Gateway Commercial Bank	Mesa	129,322	9.43%	0.00%	1.16%	0.65%	5.05%	92.99%	26.92%	0.00%	0.00%	0.86%	6.93%	0.00%	12.78%	17.83%	67.15%
Mission Bank	Kingman	99,541	8.95%	0.30%	0.63%	1.02%	21.54%	148.06%	23.00%	26.72%	102.33%	0.43%	4.42%	210.26%	9.62%	14.14%	69.92%
Mohave State Bank	Lake Havasu City	603,351	6.37%	0.48%	0.14%	0.89%	63.39%	302.33%	87.74%	2.80%	-63.75%	1.03%	9.81%	102.63%	9.65%	14.27%	63.40%
Pinnacle Bank	Scottsdale	196,286	6.08%	0.83%	0.00%	1.66%	80.05%	161.61%	26.46%	0.00%	0.00%	1.18%	9.66%	166.98%	12.26%	16.99%	95.27%
Canyon Community Bank, National Association	Tucson	92,492	5.28%	0.76%	0.00%	2.99%	9.34%	73.36%	-33.56%	0.00%	0.00%	-0.15%	-1.04%	119.57%	13.76%	36.47%	35.90%
Western Alliance Bank	Phoenix	18,748,070	2.47%	0.16%	0.10%	0.94%	73.93%	246.40%	114.45%	0.32%	-91.48%	1.79%	15.47%	416.08%	10.15%	12.70%	86.94%
RepublicBankAz, N.A.	Phoenix	95,738	2.31%	0.38%	0.00%	3.54%	15.49%	178.36%	0.31%	0.00%	0.00%	0.31%	2.09%	566.21%	15.22%	26.27%	71.28%
BNC National Bank	Glendale	1,000,485	2.05%	0.21%	0.00%	1.70%	28.88%	212.42%	40.23%	25.65%	25.63%	0.64%	6.63%	368.72%	9.15%	18.37%	52.53%
1st Bank Yuma	Yuma	307,302	1.93%	0.20%	0.00%	0.97%	40.57%	259.84%	60.41%	38.07%	738.17%	1.23%	11.41%	340.59%	10.03%	13.30%	78.81%
Nordstrom fsb	Scottsdale	245,557	1.77%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	47.46%	282.17%	0.00%	15.33%	29.03%	45.51%
Metro Phoenix Bank	Phoenix	164,852	0.00%	0.00%	0.00%	1.20%	23.26%	169.34%	91.27%	0.00%	0.00%	2.22%	17.47%	0.00%	16.42%	21.79%	92.15%
West Valley National Bank	Goodyear	56,094	0.00%	0.00%	0.00%	1.58%	31.76%	119.53%	-8.13%	0.00%	0.00%	-0.55%	-5.59%	0.00%	9.42%	15.67%	71.94%

Colorado

2nd 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 Colorado Banks		61,290,887	5.24%	0.37%	0.15%	1.12%	53.75%	198.79%	38.38%	35.30%	135.64%	1.12%	11.57%	167.94%	9.61%	14.57%	74.05%
Median Values All Colorado Banks		177,278	4.74%	0.22%	0.01%	1.32%	37.68%	140.31%	4.92%	21.06%	98.53%	0.99%	8.99%	160.48%	10.33%	16.51%	78.73%
The First National Bank of Fleming	Fleming	23,128	116.98%	15.45%	0.28%	1.72%	2.37%	2.37%	-98.69%	515.79%	83.16%	1.40%	11.66%	9.46%	12.22%	20.07%	99.87%
Park State Bank & Trust	Woodland Park	101,429	36.76%	0.19%	0.03%	1.22%	87.08%	169.82%	2.99%	15.46%	0.00%	0.65%	8.33%	357.44%	8.22%	15.69%	61.58%
First American State Bank	Greenwood Villag	275,141	30.23%	0.01%	2.47%	1.07%	29.16%	276.13%	-28.35%	2.46%	-6.25%	0.26%	3.51%	5197.50%	8.26%	14.32%	85.58%
The Pueblo Bank and Trust Company	Pueblo	396,415	28.00%	0.10%	3.13%	1.49%	67.59%	261.57%	29.50%	11.66%	729.88%	1.15%	10.72%	699.51%	11.13%	18.75%	55.30%
Integrity Bank & Trust	Monument	178,823	23.88%	0.36%	1.78%	1.16%	160.57%	283.54%	31.88%	0.00%	0.00%	0.95%	11.91%	202.15%	8.29%	12.28%	69.53%
Champion Bank	Parker	49,945	17.97%	3.51%	0.27%	5.08%	6.44%	85.39%	-42.74%	0.00%	0.00%	4.99%	30.78%	88.13%	18.31%	31.53%	74.57%
NBH Bank	Greenwood Villag	4,678,079	17.08%	1.26%	0.31%	1.13%	47.63%	128.30%	-0.26%	33.37%	19.97%	0.71%	7.27%	57.12%	8.39%	11.88%	78.71%
Mountain View Bank of Commerce	Westminster	100,211	16.76%	0.09%	1.70%	1.39%	29.96%	362.32%	9.40%	0.00%	0.00%	0.17%	1.81%	1273.33%	9.89%	12.89%	105.87%
The Bank of Denver	Denver	196,835	16.47%	1.87%	0.00%	0.67%	23.67%	388.72%	44.64%	0.86%	0.00%	0.85%	7.89%	27.70%	10.88%	14.17%	86.37%
The First National Bank in Trinidad	Trinidad	213,049	16.04%	1.36%	0.54%	1.77%	25.01%	42.12%	-46.92%	31.87%	1855.34%	0.49%	4.55%	57.13%	11.33%	26.44%	49.16%
Castle Rock Bank	Castle Rock	147,793	14.39%	1.01%	0.68%	1.91%	89.35%	139.21%	27.80%	24.90%	0.00%	1.62%	15.68%	98.45%	10.69%	19.70%	58.49%
Cache Bank and Trust	Greeley	130,847	14.25%	1.12%	0.47%	1.09%	17.54%	116.94%	97.00%	1.57%	0.00%	0.18%	1.74%	47.65%	10.51%	18.48%	57.02%
Native American Bank, National Association	Denver	89,946	14.25%	1.64%	0.00%	1.31%	47.53%	563.54%	3924.23%	5.65%	-98.19%	0.58%	6.02%	25.08%	10.22%	32.06%	100.78%
Valley Bank & Trust	Brighton	314,187	13.43%	0.75%	0.68%	1.41%	64.00%	145.78%	9.46%	82.50%	5370.94%	1.66%	18.41%	102.28%	9.76%	15.19%	61.20%
Home Loan State Bank	Grand Junction	106,534	12.09%	0.85%	0.17%	1.18%	90.52%	122.32%	27.57%	115.23%	0.00%	0.42%	5.33%	74.50%	8.03%	12.26%	60.65%
The State Bank	La Junta	101,882	11.75%	0.92%	0.74%	1.34%	33.17%	69.58%	-44.25%	206.30%	270.71%	0.76%	5.95%	82.78%	12.99%	20.45%	68.04%
Rio Grande Savings and Loan Association	Monte Vista	103,477	11.70%	0.90%	0.48%	0.85%	7.31%	56.17%	30.84%	22.50%	2120.16%	0.33%	2.98%	67.88%	11.44%	21.05%	81.73%
Fowler State Bank	Fowler	76,337	11.61%	1.88%	0.00%	3.01%	4.94%	8.16%	-91.05%	146.88%	184.68%	1.18%	7.98%	77.89%	15.22%	27.93%	57.35%
Rocky Mountain Bank & Trust	Florence	69,715	11.35%	1.00%	0.00%	1.47%	36.38%	119.70%	2.39%	8.02%	943.48%	0.54%	6.67%	89.63%	8.29%	12.92%	66.16%
First National Bank, Cortez	Cortez	108,487	11.28%	1.09%	0.04%	1.52%	40.30%	131.55%	31.57%	87.72%	424.85%	0.61%	6.70%	64.32%	9.11%	17.63%	52.09%
Pikes Peak National Bank	Colorado Springs	89,155	11.04%	1.28%	0.00%	1.29%	27.01%	85.25%	-10.17%	0.08%	-73.33%	0.60%	5.55%	43.21%	11.16%	27.94%	48.75%
Wray State Bank	Wray	153,438	11.04%	0.99%	0.00%	1.49%	34.77%	43.86%	-67.06%	490.32%	193.83%	0.59%	6.34%	94.62%	7.82%	10.58%	87.64%
Farmers State Bank of Calhan	Calhan	239,645	10.43%	0.26%	0.95%	0.91%	86.50%	126.11%	-15.84%	35.18%	112.51%	1.13%	10.50%	171.36%	10.76%	19.14%	64.86%
First Western Trust Bank	Denver	932,567	10.33%	0.57%	0.30%	0.93%	37.04%	243.91%	0.00%	0.00%	0.00%	0.37%	3.94%	131.17%	8.17%	10.59%	96.72%
Advantage Bank	Loveland	291,062	9.96%	0.78%	0.26%	0.77%	138.57%	307.22%	-2.08%	1.78%	-64.18%	1.56%	15.67%	80.40%	9.92%	13.38%	96.04%
Legacy Bank	Wiley	301,017	9.78%	1.15%	0.31%	1.49%	55.94%	142.78%	20.53%	76.46%	228.10%	1.80%	11.90%	86.88%	14.10%	18.43%	80.29%
Bank of Colorado	Fort Collins	3,318,495	9.35%	0.94%	0.01%	1.62%	40.06%	252.41%	6.84%	120.18%	199.12%	1.57%	16.04%	113.44%	9.21%	14.07%	77.86%
First State Bank of Colorado	Hotchkiss	219,497	9.28%	0.63%	0.48%	1.04%	62.56%	215.63%	31.86%	44.10%	136.61%	0.77%	6.17%	106.04%	11.63%	18.84%	73.25%
Farmers Bank	Ault	225,733	9.20%	0.00%	1.35%	1.61%	88.03%	128.53%	-44.48%	207.72%	46.43%	2.10%	15.56%	0.00%	13.71%	18.67%	88.10%
Points West Community Bank	Windsor	241,104	8.30%	0.91%	0.00%	1.82%	74.51%	155.96%	-17.30%	223.97%	160.19%	1.94%	19.54%	135.77%	9.54%	15.38%	82.71%
Yampa Valley Bank	Steamboat Spring	268,512	8.11%	0.83%	0.00%	1.74%	147.30%	289.98%	83.99%	251.19%	2.23%	24.81%	167.23%	9.08%	11.82%	88.22%	
Grand Mountain Bank, FSB	Granby	101,565	7.77%	0.70%	0.00%	1.61%	53.17%	141.42%	71.50%	4.71%	664.81%	0.34%	4.39%	141.36%	8.03%	16.54%	66.43%
Evergreen National Bank	Evergreen	107,283	7.46%	0.43%	0.31%	1.21%	55.59%	226.00%	59.00%	0.00%	0.00%	0.21%	2.39%	154.25%	9.06%	18.46%	60.40%
Mountain Valley Bank	Walden	175,733	7.34%	0.81%	0.00%	1.25%	64.05%	144.09%	-18.76%	142.45%	348.73%	0.70%	6.42%	119.62%	10.18%	13.58%	93.62%
Century Savings and Loan Association	Trinidad	98,971	6.87%	0.97%	0.00%	3.34%	1.11%	45.68%	-20.05%	9.02%	0.00%	0.28%	2.15%	82.88%	13.36%	50.42%	28.28%
First Southwest Bank	Alamosa	299,229	6.83%	0.03%	0.61%	1.39%	44.11%	150.25%	-42.28%	200.66%	201.05%	0.51%	5.12%	3932.00%	8.62%	13.51%	80.07%
San Luis Valley Federal Bank	Alamosa	262,047	6.79%	0.59%	0.56%	0.95%	12.10%	39.83%	10.17%	3.60%	2616.95%	0.78%	4.94%	92.75%	16.63%	26.00%	73.48%
Citywide Banks	Aurora	1,381,509	6.37%	0.05%	0.68%	1.43%	105.66%	290.22%	46.99%	0.00%	0.00%	0.92%	8.87%	1930.28%	10.71%	13.90%	84.83%
The Colorado Bank and Trust Company of La J	La Junta	127,690	6.27%	0.47%	0.14%	3.42%	20.84%	68.69%	-24.46%	74.65%	84.27%	0.66%	8.58%	367.44%	7.99%	16.49%	55.99%
Timberline Bank	Grand Junction	237,801	5.93%	0.13%	0.42%	1.24%	49.89%	220.55%	30.49%	26.56%	1217.29%	1.11%	13.56%	726.11%	8.60%	12.31%	85.02%
The Eastern Colorado Bank	Cheyenne Wells	372,482	5.90%	0.01%	0.65%	1.42%	37.24%	127.97%	-36.23%	315.23%	110.32%	1.75%	16.44%	15156.00%	10.31%	14.19%	85.08%
First Pioneer National Bank	Wray	171,524	5.62%	0.81%	0.00%	1.42%	7.87%	38.75%	-72.08%	332.06%	127.28%	0.98%	7.44%	110.55%	13.35%	20.17%	75.77%
Alpine Bank	Glenwood Springs	3,268,795	5.53%	0.36%	0.17%	1.35%	99.70%	240.93%	38.88%	19.62%	3815.75%	1.29%	13.78%	247.56%	8.95%	12.76%	74.38%
The First National Bank of Durango	Durango	491,026	5.08%	0.09%	0.38%	1.69%	50.57%	142.89%	12.46%	28.25%	490.65%	0.89%	10.70%	1967.57%	8.24%	13.60%	39.00%
Sunflower Bank, National Association	Denver	3,743,892	4.41%	0.36%	0.12%	0.82%	47.06%	270.08%	227.71%	7.31%	142.25%	-0.35%	-3.34%	166.72%	17.41%	12.39%	88.08%
First Colorado National Bank	Paonia	62,400	4.12%	0.78%	0.00%	2.21%	35.33%	158.34%	32.81%	5.14%	42.78%	1.85%	9.50%	204.30%	16.59%	20.42%	90.26%
First FarmBank	Greeley	211,360	3.49%	0.32%	0.00%	1.44%	46.15%	80.34%	-38.37%	493.21%	146.57%	-0.25%	-2.94%	201.94%	8.65%	11.59%	88.16%
Fortis Private Bank	Denver	431,925	3.27%	0.20%	0.11%	0.46%	14.96%	68.94%	-29.58%	0.00%	0.00%	-0.03%	-0.41%	2.81%	9.67%	17.13%	78.11%
The Dolores State Bank	Dolores	241,523	3.18%	0.31%	0.12%	1.36%	13.43%	40.04%	58.82%	43.73%	364.21%	1.23%	9.33%	257.68%	12.98%	23.78%	68.83%
Bankers' Bank of the West	Denver	327,597	3.13%	0.25%	0.22%	2.22%	63.22%	219.57%	34.18%	97.93%	104.21%	0.90%	6.72%	591.31%	13.06%	18.33%	82.73%
Centennial Bank and Trust	Denver	817,859	2.85%	0.24%	0.06%	0.50%	67.19%	216.46%	785.66%	1.57%	0.00%	0.50%	3.65%	99.86%	10.35%	15.19%	81.96%
FirstBank	Lakewood	17,274,585	2.76%	0.22%	0.02%	0.95%	67.21%	190.00%	49.43%	0.25%	-80.95%	1.33%	16.48%	567.29%	8.03%	15.41%	63.78%
Citizens Bank of Pagosa Springs	Pagosa Springs	78,093	2.63%	0.10%	0.20%	3.46%	55.97%	137.39%	-16.39%	27.14%	654.17%	0.80%	8.95%	1740.79%	9.23%	14.82%	54.35%
Peoples National Bank	Colorado Springs	409,778	2.40%	0.26%	0.00%	0.92%	69.35%	204.70%	147.40%	0.43%	0.00%	1.63%	16.21%	266.32%	10.65%	15.79%	103.42%
Del Norte Bank	Del Norte	78,446	2.30%	0.22%	0.00%	0.90%	38.11%	62.50%	-52.49%	257.62%	317.98%	0.85%	9.64%	323.56%	8.90%	13.60%	89.20%
5Star Bank	Colorado Springs	183,471	2.10%	0.40%	0.00%	1.01%	41.52%	155.64%	-7.44%	4.66%	0.00%	1.34%	8.56%	181.26%	18.75%	25.56%	88.89%
FMS Bank	Fort Morgan	166,280	2.10%	0.25%	0.00%	1.31%	62.43%	142.80%	20.05%	36.51%	31.88%	1.89%	17.69%	403.19%	10.91%	11.96%	91.58%
High Plains Bank	Flagler	154,422	2.08%	0.21%	0.00%	1.57%	88.40%	190.71%	-27.20%	234.43%	315.91%	1.56%	16.66%	571.52%	9.27%	12.44%	92.49%
The Farmers State Bank of Brush	Brush	101,629	2.05%	0.03%	0.36%	1.18%	3.43%										

Colorado

2nd 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
Frontier Bank	Lamar	286,399	0.70%	0.07%	0.02%	2.32%	2.62%	64.42%	-66.26%	259.92%	355.01%	1.98%	17.48%	2007.45%	11.41%	18.85%	64.17%
CoBiz Bank	Denver	3,768,842	0.68%	0.08%	0.00%	1.16%	45.64%	215.02%	30.92%	0.25%	-96.76%	1.11%	10.60%	785.36%	10.19%	12.94%	98.87%
Colorado Federal Savings Bank	Greenwood Villag	1,736,241	0.67%	0.07%	0.01%	0.82%	8.20%	137.03%	9982.31%	0.00%	-100.00%	0.83%	7.35%	454.93%	10.44%	22.27%	55.75%
Verus Bank of Commerce	Fort Collins	248,669	0.26%	0.04%	0.00%	0.86%	55.97%	388.47%	-6.82%	12.61%	0.00%	1.63%	11.99%	2008.42%	13.77%	16.23%	119.22%
Young Americans Bank	Denver	19,662	0.07%	0.01%	0.00%	16.39%	0.00%	0.00%	0.00%	0.00%	0.00%	-5.82%	-80.15%	1000.00%	7.19%	192.77%	0.34%
Alamosa State Bank	Alamosa	237,973	0.03%	0.00%	0.00%	1.49%	14.84%	82.52%	-27.81%	155.44%	248.36%	1.80%	20.11%	31983.33%	9.15%	17.57%	59.63%
Morgan Federal Bank	Fort Morgan	112,264	0.01%	0.00%	0.00%	0.70%	23.43%	68.89%	14.48%	11.02%	193.95%	0.89%	8.10%	36500.00%	11.03%	20.72%	53.78%
AMG National Trust Bank	Boulder	369,110	0.00%	0.00%	0.00%	1.01%	26.57%	244.71%	36.91%	0.00%	-100.00%	1.52%	17.93%	0.00%	8.69%	12.44%	43.23%
Bank of Estes Park	Estes Park	127,758	0.00%	0.00%	0.00%	1.95%	34.79%	238.14%	7.27%	0.00%	0.00%	1.00%	10.52%	0.00%	9.66%	17.95%	56.78%
Colorado National Bank	Palisade	52,916	0.00%	0.00%	0.00%	1.26%	0.00%	62.93%	-44.88%	1.49%	-44.93%	-0.59%	-5.83%	0.00%	9.08%	20.18%	66.64%
Equitable Savings and Loan Association	Sterling	167,262	0.00%	0.00%	0.00%	0.25%	0.41%	0.41%	-22.14%	0.00%	0.00%	0.47%	3.09%	603.17%	15.48%	20.79%	122.98%
Gunnison Savings and Loan Association	Gunnison	104,311	0.00%	0.00%	0.00%	0.90%	30.69%	40.89%	27.84%	0.00%	0.00%	0.24%	2.24%	0.00%	10.61%	34.06%	60.96%
High Country Bank	Salida	246,211	0.00%	0.00%	0.00%	0.69%	113.56%	258.46%	65.35%	18.50%	1007.34%	1.33%	13.21%	0.00%	10.31%	14.30%	80.40%
McClave State Bank	McClave	37,904	0.00%	0.00%	0.00%	1.33%	0.00%	0.00%	-100.00%	491.20%	196.25%	1.41%	12.35%	497.56%	11.80%	14.48%	93.19%
North Valley Bank	Thornton	152,607	0.00%	0.00%	0.00%	1.19%	62.59%	181.38%	9.36%	0.23%	0.00%	2.59%	21.25%	0.00%	12.34%	18.09%	95.32%
Solera National Bank	Lakewood	163,431	0.00%	0.00%	0.00%	1.42%	7.89%	175.58%	89.29%	5.84%	-45.67%	0.69%	4.93%	69.89%	14.21%	19.73%	84.36%
Stockmens Bank	Colorado Springs	116,495	0.00%	0.00%	0.00%	0.99%	32.35%	115.98%	-19.15%	287.35%	122.58%	1.37%	16.43%	0.00%	8.25%	13.85%	90.93%
The Bank of Burlington	Burlington	50,760	0.00%	0.00%	0.00%	1.45%	30.81%	132.16%	566.96%	166.20%	133.53%	1.36%	9.58%	0.00%	14.25%	19.06%	72.14%
The Citizens State Bank of Ouray	Ouray	93,064	0.00%	0.00%	0.00%	0.63%	13.83%	119.12%	-2.16%	37.08%	49.54%	-0.29%	-2.90%	0.00%	9.94%	20.97%	42.53%
The Gunnison Bank and Trust Company	Gunnison	87,697	0.00%	0.00%	0.00%	1.52%	105.65%	229.11%	-11.48%	51.12%	506.43%	0.94%	10.07%	0.00%	9.61%	15.09%	78.74%
Trust Company of America	Centennial	761,917	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.88%	36.46%	0.00%	6.01%	23.69%	0.00%

Idaho

2nd 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 Banks	5,888,772	5.23%	0.40%	0.26%	1.44%	58.64%	146.51%	33.95%	95.55%	91.61%	0.93%	8.04%	189.58%	11.46%	16.37%	76.97%	
Median Values All Idaho Banks	310,088	4.32%	0.39%	0.15%	1.27%	53.84%	154.43%	55.78%	17.33%	77.40%	0.82%	6.08%	171.93%	10.50%	15.46%	77.81%	
D. L. Evans Bank	Burley	1,363,858	10.38%	0.37%	0.69%	1.74%	53.84%	125.42%	-15.72%	173.02%	154.49%	0.96%	10.68%	199.08%	9.12%	13.97%	78.47%
Ireland Bank	Malad City	218,736	9.94%	0.39%	0.72%	0.98%	7.78%	133.31%	-20.39%	198.42%	99.65%	0.52%	5.06%	171.93%	10.50%	15.13%	77.81%
Bank of Idaho	Idaho Falls	310,088	8.79%	0.78%	0.21%	1.78%	52.93%	159.83%	6.72%	123.14%	95.30%	1.15%	11.43%	69.87%	10.16%	13.98%	77.47%
Twin River Bank	Lewiston	100,637	7.83%	0.27%	0.34%	1.04%	65.86%	101.74%	138.34%	24.53%	325.06%	0.90%	12.51%	183.15%	7.29%	16.26%	51.67%
Idaho First Bank	Mccall	158,933	7.04%	0.80%	0.00%	1.18%	44.63%	251.47%	100.25%	3.99%	-25.47%	-0.17%	-1.59%	117.90%	9.15%	11.78%	91.55%
Northwest Bank	Boise	597,874	5.97%	0.78%	0.00%	1.28%	92.76%	270.06%	73.90%	4.12%	-17.15%	1.14%	8.84%	130.18%	12.39%	13.29%	93.94%
The Bank of Commerce	Ammon	1,110,551	4.32%	0.54%	0.15%	0.92%	48.86%	107.35%	41.28%	139.18%	57.21%	1.45%	9.66%	114.12%	15.36%	20.51%	79.10%
bankcda	Coeur D Alene	110,470	4.29%	0.44%	0.00%	1.53%	70.13%	154.27%	16.91%	0.00%	0.00%	0.42%	4.49%	225.67%	9.24%	12.61%	71.64%
Idaho Trust Bank	Boise	94,200	3.75%	0.45%	0.38%	1.11%	27.45%	157.23%	55.78%	1.35%	317.31%	1.45%	6.73%	173.63%	16.58%	20.53%	89.37%
Farmers Bank	Buhl	438,209	1.59%	0.24%	0.00%	3.41%	7.06%	25.25%	-62.99%	150.10%	77.40%	0.82%	5.93%	625.07%	13.46%	24.32%	52.25%
Idaho Independent Bank	Coeur D Alene	662,252	1.43%	0.00%	0.16%	1.78%	114.56%	213.89%	61.67%	17.33%	213.02%	0.61%	6.08%	0.00%	9.82%	15.46%	63.95%
First Federal Savings Bank of Twin Falls	Twin Falls	607,678	1.38%	0.16%	0.00%	0.90%	66.30%	154.43%	265.21%	0.00%	0.00%	0.56%	5.09%	410.16%	11.01%	16.68%	85.69%
Community 1st Bank	Post Falls	115,286	0.00%	0.00%	0.00%	1.27%	97.65%	226.71%	80.54%	2.05%	0.00%	0.54%	5.04%	0.00%	10.62%	17.77%	69.61%

Kansas

2nd Quarter 2017 (Texas Ratio Listed Highest to Lowest)	City	Total assets	Modified Texas Ratio	Adj.		CRE #1 /		CRE #2 /	Growth of	Total	Growth in	ROA -	ROE -	Coverage		Risk Based	
				Nonperforming loans / Total	OREO to Total Assets	LLR / Total loans	Risk Based Capital							Risk Based Capital	CRE #2 in last 36 months	Farmland and Farm Loans / RBC	Farmland and Farm Loans last 36 months
Total All Kansas Banks		68,187,478	5.72%	0.48%	0.20%	1.21%	30.41%	114.14%	6.28%	98.06%	156.37%	1.07%	9.30%	156.37%	10.67%	17.00%	83.61%
Median Values All Kansas Banks		102,788	3.29%	0.24%	0.01%	1.41%	8.13%	47.91%	-53.04%	142.27%	139.64%	0.95%	8.26%	197.90%	10.62%	17.59%	76.14%
The Farmers and Merchants State Bank of Argonia	Argonia	34,199	194.19%	10.00%	1.05%	3.41%	85.69%	259.32%	-58.59%	1085.46%	75.61%	-7.92%	-152.33%	26.80%	2.77%	5.47%	95.27%
Towanda State Bank	Towanda	10,536	40.25%	2.79%	0.84%	1.36%	0.00%	73.17%	-11.82%	11.85%	1251.85%	-0.49%	-5.89%	35.37%	8.39%	15.79%	79.33%
The Freeport State Bank	Harper	23,711	36.23%	1.68%	1.14%	2.13%	0.00%	55.01%	-81.65%	555.55%	211.82%	0.14%	2.34%	82.91%	6.48%	11.61%	69.77%
The Fowler State Bank	Fowler	73,126	33.82%	3.97%	0.00%	1.33%	0.00%	106.62%	11.04%	231.30%	141.91%	1.12%	10.96%	20.40%	10.66%	14.50%	79.31%
Overland Bank	Overland Park	193,143	31.06%	0.47%	2.87%	1.48%	70.75%	260.64%	112.47%	0.00%	0.00%	1.33%	13.67%	246.78%	9.92%	13.46%	98.57%
The First National Bank of Scott City	Scott City	119,713	29.70%	3.73%	0.03%	1.60%	1.10%	14.07%	-84.04%	298.84%	26.82%	0.18%	1.54%	27.70%	11.25%	15.43%	74.49%
First Federal Savings and Loan Bank	Olathe	83,187	26.02%	2.24%	0.81%	1.10%	38.53%	44.71%	111.49%	0.00%	0.00%	3.28%	30.40%	44.66%	10.63%	19.14%	112.00%
The Wilson State Bank	Wilson	90,275	25.77%	1.60%	0.82%	1.30%	14.12%	18.10%	-90.09%	291.63%	249.69%	1.17%	13.17%	59.70%	8.59%	11.53%	86.79%
Kaw Valley State Bank	Eudora	49,100	25.31%	2.11%	0.16%	1.59%	21.03%	22.48%	-83.76%	70.03%	104.78%	0.77%	9.35%	36.22%	8.62%	16.08%	52.65%
The University National Bank of Lawrence	Lawrence	78,359	23.17%	0.00%	2.33%	1.54%	66.13%	185.82%	31.92%	17.17%	44.77%	0.90%	10.19%	0.00%	8.60%	13.84%	84.90%
The First National Bank of Hope	Hope	84,693	22.34%	2.82%	0.14%	1.74%	17.04%	37.68%	-61.20%	364.14%	43.63%	0.87%	7.87%	39.66%	11.97%	15.74%	77.85%
Grant County Bank	Ulysses	217,515	22.20%	3.59%	0.00%	2.31%	5.43%	18.47%	-83.11%	133.88%	570.53%	1.38%	9.79%	40.94%	14.19%	23.55%	80.66%
The First State Bank of Healy	Healy	79,713	22.07%	4.59%	0.06%	2.67%	0.00%	0.00%	-100.00%	203.45%	71.44%	1.56%	8.40%	34.24%	18.36%	25.73%	77.15%
CoreFirst Bank & Trust	Topeka	913,613	21.88%	1.64%	0.57%	1.48%	37.47%	311.31%	36.73%	2.25%	42420.00%	0.90%	10.04%	52.96%	9.50%	14.00%	87.88%
Farmers State Bank	Phillipsburg	39,227	21.01%	2.13%	0.00%	1.68%	6.47%	28.40%	-67.76%	313.50%	152.63%	1.10%	12.44%	51.08%	8.93%	14.38%	76.55%
The Baxter State Bank	Baxter Springs	29,652	20.12%	3.67%	0.38%	2.14%	4.48%	11.25%	-63.34%	0.95%	0.00%	0.42%	7.03%	30.12%	19.14%	34.71%	76.95%
First National Bank and Trust	Phillipsburg	210,340	19.96%	2.83%	0.41%	1.90%	2.43%	16.82%	-76.94%	231.93%	128.71%	1.16%	2.90%	44.72%	14.82%	20.72%	82.14%
The Citizens State Bank	Hugoton	114,548	19.49%	2.93%	0.00%	1.43%	3.57%	33.22%	-79.52%	328.25%	179.15%	0.74%	5.42%	36.32%	13.74%	17.88%	86.73%
Marquette Farmers State Bank of Marquette	Marquette	33,151	18.92%	1.20%	1.85%	2.22%	0.43%	7.13%	-91.12%	155.06%	74.79%	0.71%	4.79%	97.74%	14.96%	26.41%	62.91%
The Dickinson County Bank	Enterprise	12,840	18.75%	1.32%	0.90%	1.65%	5.14%	32.05%	-67.40%	66.16%	118.06%	2.02%	17.39%	84.71%	11.87%	19.35%	79.69%
Union State Bank	Clay Center	147,473	18.51%	1.94%	0.15%	1.69%	1.14%	34.77%	-68.06%	195.14%	211.04%	0.68%	6.48%	35.03%	10.68%	19.61%	75.92%
The Walton State Bank	Walton	8,892	18.47%	0.00%	1.52%	1.12%	0.00%	20.11%	-71.89%	122.85%	193.46%	0.16%	2.03%	0.00%	7.95%	19.77%	41.44%
The Girard National Bank	Girard	648,230	18.20%	1.94%	0.09%	1.64%	13.78%	41.60%	-67.13%	273.17%	97.10%	0.92%	7.72%	58.59%	10.29%	14.08%	87.09%
The Peoples State Bank	Cherryvale	17,230	17.90%	3.74%	1.34%	1.20%	0.00%	32.62%	-35.35%	133.22%	300.55%	2.78%	10.59%	27.02%	27.04%	34.25%	115.97%
Equity Bank	Andover	2,409,483	17.25%	1.07%	0.49%	0.49%	53.26%	150.10%	66.34%	69.98%	829.29%	1.05%	9.06%	29.25%	9.35%	13.25%	83.66%
Legacy Bank	Colwich	353,896	17.15%	0.74%	1.08%	1.13%	126.27%	251.47%	4.29%	24.35%	472.41%	0.72%	7.39%	120.44%	9.75%	13.30%	99.53%
Peoples State Bank	Mc Donald	122,407	16.12%	1.20%	0.57%	2.12%	3.05%	4.39%	-96.28%	525.34%	4081.15%	2.12%	22.81%	129.62%	9.14%	11.87%	107.41%
The First State Bank, Kiowa, Kansas	Kiowa	68,020	15.57%	2.41%	0.11%	1.95%	0.00%	24.33%	-63.02%	295.95%	29.64%	1.09%	7.31%	57.95%	15.18%	21.33%	89.18%
Kaw Valley Bank	Topeka	342,414	15.34%	1.20%	0.11%	0.00%	63.86%	366.11%	70.60%	65.81%	64.17%	-0.27%	-2.54%	0.00%	7.02%	9.16%	88.76%
Armed Forces Bank, National Association	Fort Leavenworth	1,070,088	14.83%	1.95%	0.97%	2.05%	21.80%	163.14%	11.66%	0.00%	-99.90%	0.78%	3.98%	60.77%	17.59%	26.51%	72.57%
State Bank of Burrton	Burrton	10,670	14.58%	0.00%	1.74%	2.43%	0.00%	44.79%	-59.76%	5.21%	51.16%	0.49%	4.28%	0.00%	11.49%	33.16%	37.74%
Ford County State Bank	Spearville	38,779	14.54%	2.11%	0.00%	1.93%	0.00%	33.79%	-62.34%	265.55%	143.79%	0.85%	6.21%	58.63%	13.81%	18.76%	74.32%
The Union State Bank of Everest	Everest	312,290	14.48%	1.12%	0.37%	1.43%	25.68%	36.47%	-81.58%	328.66%	184.90%	1.94%	19.23%	86.10%	9.20%	13.93%	77.29%
Mutual Savings Association, FSA	Leavenworth	205,747	14.39%	3.05%	1.38%	1.68%	21.41%	38.66%	-10.45%	2.07%	0.00%	0.92%	3.04%	30.85%	30.18%	51.25%	81.21%
The State Bank of Spring Hill	Spring Hill	43,934	13.75%	0.00%	1.37%	1.51%	112.70%	113.19%	11.29%	29.75%	139.41%	0.43%	4.38%	0.00%	9.50%	20.52%	35.66%
Bank of Blue Valley	Overland Park	688,335	13.72%	0.06%	1.53%	1.21%	101.03%	239.29%	40.55%	3.41%	0.00%	0.82%	7.71%	1482.05%	10.57%	12.19%	93.85%
First State Bank and Trust	Tonganoxie	280,183	13.57%	0.06%	1.27%	1.55%	54.41%	320.81%	29.32%	71.76%	168.25%	0.63%	7.09%	1735.29%	8.18%	12.58%	76.28%
Guaranty State Bank and Trust Company	Beloit	281,134	13.40%	1.69%	0.00%	1.36%	0.43%	47.40%	-73.71%	536.95%	132.46%	1.01%	8.58%	71.28%	11.58%	13.20%	115.33%
Astra Bank	Scandia	300,930	13.36%	1.29%	0.03%	1.06%	9.92%	39.56%	-78.92%	299.76%	130.43%	0.79%	7.94%	50.42%	9.34%	13.18%	71.26%
Vintage Bank Kansas	Leon	103,876	13.26%	1.28%	0.19%	1.00%	7.01%	48.43%	-45.67%	247.79%	543.52%	1.67%	14.79%	47.81%	10.79%	17.42%	76.05%
Union State Bank	Olzburg	30,621	13.24%	0.29%	1.87%	1.54%	0.00%	0.00%	-100.00%	138.27%	43.75%	0.96%	6.15%	38.49%	15.42%	32.25%	52.75%
Community Bank of Wichita, Inc.	Wichita	73,620	12.68%	0.06%	1.28%	1.40%	70.27%	133.50%	27.71%	7.71%	956.14%	0.77%	8.47%	270.14%	9.40%	12.95%	89.26%
The Bank	Oberlin	346,699	12.57%	1.48%	0.00%	1.22%	0.61%	1.27%	-99.55%	623.95%	246.01%	2.62%	22.69%	40.87%	10.97%	15.14%	91.65%
American State Bank & Trust Company	Great Bend	382,847	12.46%	1.42%	0.00%	1.07%	12.11%	137.23%	-13.66%	274.52%	199.07%	0.94%	7.34%	46.53%	11.15%	14.15%	83.08%
The Farmers Bank of Osborne	Osborne	62,949	11.69%	1.07%	0.32%	1.40%	19.95%	21.40%	-88.89%	416.59%	167.77%	1.08%	9.67%	81.66%	11.00%	15.10%	71.84%
The Bank of Tescott	Tescott	385,926	11.50%	1.49%	0.15%	2.32%	13.25%	61.82%	-66.24%	361.12%	300.27%	1.80%	14.60%	134.11%	12.37%	15.69%	102.15%
The First State Bank	Norton	429,769	11.31%	1.06%	0.19%	1.97%	0.88%	23.12%	-76.30%	329.41%	163.76%	1.51%	13.92%	100.26%	9.93%	15.42%	73.15%
The Farmers State Bank of Westmoreland	Westmoreland	172,480	11.09%	1.25%	0.46%	1.56%	56.70%	82.18%	-36.43%	171.04%	303.50%	1.05%	7.11%	83.73%	14.14%	15.81%	78.78%
The Security State Bank	Wellington	60,154	11.01%	0.71%	0.71%	4.10%	0.00%	40.45%	-73.79%	85.28%	14.46%	0.13%	1.11%	158.59%	11.64%	29.25%	31.06%
The Valley State Bank	Syracuse	123,172	11.00%	0.73%	0.32%	1.07%	25.62%	80.80%	-52.64%	387.17%	156.90%	1.39%	16.04%	111.71%	8.63%	10.81%	100.86%
First National Bank	Goodland	193,004	10.93%	1.23%	0.27%	1.90%	0.33%	30.50%	-80.92%	292.86%	192.19%	0.97%	7.85%	62.27%	12.76%	21.51%	69.45%
Union State Bank	Uniontown	49,851	10.82%	0.95%	0.00%	0.98%	7.25%	8.44%	-89.58%	319.70%	97.06%	1.02%	12.96%	71.25%	7.68%	10.84%	82.53%
Heritage Bank	Topeka	53,681	10.77%	0.03%	1.32%	1.68%	18.31%	216.55%	9.94%	6.83%	0.00%	0.42%	3.75%	4512.50%	11.27%	16.93%	93.18%
The State Exchange Bank	Mankato	36,628	10.30%	1.31%	0.00%	1.29%	0.00%	8.36%	-89.11%	226.25%	135.23%	1.10%	9.39%	45.50%	12.06%	20.21%	55.90%
The Lyndon State Bank	Lyndon	72,582	10.24%	0.45%	0.70%	1.76%	11.87%	61.85%	-62.34%	161.06%	173.23%	0.21%	1.91%	250.91%	10.19%	16.44%	74.35%
Golden Plain State Bank	Wichita	92,358	10.15%	1.51%	0.00%	2.34%	58.44%	66.57%	-32.64%	7.42%	118.26%	1.01%	7.06%	64.78%	14.27%	23.17%	48.74%
Security Bank of Kansas City	Kansas City	3,088,164	9.31%	0.27%	0.98%	1.83%	81.64%	248.31%	423.84%	5.22%	0.00%	1.06%	6.78%	352.07%	13.00%	19.25%	65.73%

Kansas

2nd Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		CRE #1 / Risk Based		CRE #2 / Risk Based		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 Assets	LLR / Total loans	Risk Capital	Risk Capital	Farmland and Farm Loans		Farmland and Farm Loans	Noncurrent Loans	Leverage ratio	Risk Based Assets			Risk Based Assets				
The Nekoma State Bank	43,342	8.73%	0.28%	0.61%	2.74%	0.00%	41.23%	-63.01%	186.56%	118.47%	0.09%	0.96%	172.77%	9.54%	22.28%	35.13%				
KansasLand Bank	55,225	8.70%	0.22%	0.70%	1.55%	0.00%	17.17%	-84.06%	358.19%	112.95%	0.59%	5.57%	440.50%	9.84%	16.85%	71.94%				
The Farmers State Bank	22,523	8.60%	0.82%	0.00%	1.24%	0.00%	0.00%	-100.00%	476.02%	171.44%	0.60%	6.99%	91.89%	8.85%	13.89%	66.65%				
The Peoples Bank	361,379	8.47%	1.02%	0.11%	1.68%	1.30%	31.02%	-56.69%	279.35%	150.76%	1.68%	12.00%	100.73%	10.65%	18.86%	74.28%				
The First National Bank of Harveyville	14,116	8.31%	0.88%	0.00%	1.00%	0.00%	25.60%	-79.96%	178.42%	256.36%	0.29%	2.86%	68.55%	10.00%	21.02%	69.01%				
Community National Bank & Trust	964,487	8.25%	0.76%	0.04%	1.30%	28.48%	115.13%	-19.34%	129.12%	178.12%	0.82%	8.57%	123.81%	9.07%	12.37%	85.05%				
Farmers Bank & Trust	94,945	8.17%	0.55%	0.36%	1.40%	2.72%	29.92%	-65.30%	238.20%	123.57%	1.54%	15.23%	96.15%	9.87%	18.69%	42.19%				
State Bank of Downs	92,632	7.97%	0.79%	0.23%	1.39%	67.36%	71.21%	-54.68%	210.29%	130.03%	1.63%	14.62%	127.71%	11.35%	16.00%	86.16%				
The Bennington State Bank	707,292	7.95%	0.88%	0.04%	2.26%	3.67%	36.71%	-73.45%	293.91%	238.71%	1.68%	17.83%	170.13%	9.84%	14.87%	86.74%				
The First National Bank of Sedan	58,518	7.76%	0.15%	0.69%	1.79%	19.68%	86.43%	-37.73%	129.33%	522.75%	0.14%	1.47%	508.24%	9.96%	19.12%	57.39%				
Bank of Denton	17,958	7.62%	1.44%	0.00%	1.18%	1.33%	4.08%	-60.46%	78.34%	109.73%	0.92%	5.02%	44.19%	18.19%	34.21%	65.78%				
Impact Bank	132,844	7.52%	0.90%	0.00%	1.49%	0.27%	69.43%	-38.60%	265.33%	59.56%	0.82%	7.56%	106.39%	10.91%	15.66%	73.08%				
The Midland National Bank of Newton	143,620	7.52%	0.85%	0.00%	1.43%	28.14%	119.11%	3.44%	34.33%	168.38%	0.68%	6.68%	75.45%	10.18%	17.07%	50.57%				
Hillsboro State Bank	19,719	7.49%	0.69%	0.00%	1.61%	0.00%	1.76%	-96.42%	208.08%	201.57%	0.23%	2.66%	11.50%	8.39%	23.04%	44.61%				
The Lorraine State Bank	23,288	7.44%	1.16%	0.00%	0.99%	0.00%	0.47%	-99.62%	350.26%	101.19%	0.76%	5.22%	64.44%	14.83%	19.13%	89.27%				
The Citizens State Bank of Cheney, Kansas	62,790	7.14%	0.84%	0.00%	1.35%	22.95%	108.36%	-25.74%	125.42%	133.96%	1.70%	14.98%	95.07%	11.27%	11.98%	66.40%				
The State Bank of Bern	93,544	7.08%	1.13%	0.00%	1.71%	0.00%	5.00%	-88.53%	230.45%	77.70%	1.11%	7.42%	73.99%	14.96%	24.40%	58.27%				
Bankers' Bank of Kansas	166,383	7.06%	0.69%	0.47%	2.50%	44.30%	126.54%	42.15%	26.88%	73.70%	0.84%	6.25%	263.02%	14.10%	18.63%	91.11%				
Prairie Bank of Kansas	102,805	6.90%	0.41%	0.27%	0.91%	10.71%	53.86%	-61.09%	282.75%	34.74%	0.59%	6.17%	113.24%	9.62%	15.35%	57.39%				
Bank of Palmer	41,881	6.83%	0.77%	0.00%	1.84%	1.65%	1.65%	-99.01%	363.62%	136.58%	0.62%	6.34%	134.26%	10.03%	18.03%	63.56%				
American Bank of Baxter Springs	97,306	6.55%	0.67%	0.18%	4.23%	16.44%	111.51%	-35.69%	95.55%	2415.10%	0.22%	2.01%	267.18%	11.05%	26.87%	47.93%				
Security State Bank	254,303	6.54%	0.99%	0.00%	1.00%	7.85%	8.98%	-90.73%	325.73%	157.83%	1.25%	8.62%	78.48%	14.68%	17.23%	119.91%				
Citizens State Bank and Trust Co., Ellsworth, Kansas	184,094	6.47%	0.38%	0.21%	1.05%	3.70%	13.08%	-85.61%	306.25%	517.27%	1.21%	12.87%	155.25%	8.86%	16.07%	75.30%				
SOLUTIONS NORTH BANK	217,783	6.43%	0.82%	0.00%	1.95%	21.07%	67.82%	27.53%	382.49%	1813.61%	1.27%	11.24%	178.50%	11.36%	14.78%	90.44%				
Capital City Bank	443,935	6.35%	0.29%	0.27%	1.03%	39.98%	233.44%	14.12%	23.76%	3056.00%	0.68%	8.37%	228.47%	8.31%	12.50%	74.37%				
Farmers National Bank	130,803	6.25%	0.85%	0.26%	1.79%	0.00%	40.56%	-51.24%	204.14%	139.88%	1.05%	6.29%	148.43%	16.55%	22.57%	91.73%				
The Valley State Bank	127,039	6.25%	0.59%	0.25%	0.98%	23.34%	55.07%	33.99%	58.37%	482.20%	0.67%	5.22%	104.14%	12.88%	22.45%	73.79%				
The Halstead Bank	121,596	6.22%	0.51%	0.09%	1.17%	77.38%	127.45%	-32.56%	300.40%	180.68%	1.04%	11.58%	171.36%	8.92%	11.40%	91.09%				
Bank of Labor	589,282	6.13%	0.20%	0.37%	2.04%	59.43%	179.90%	5.91%	0.00%	0.00%	0.21%	2.46%	396.20%	9.29%	16.05%	46.58%				
Peoples Bank	508,449	5.93%	0.19%	0.47%	1.16%	51.79%	195.38%	24.56%	7.06%	102.95%	1.51%	14.39%	471.93%	10.90%	15.18%	92.44%				
Citizens State Bank	35,461	5.56%	0.83%	0.00%	0.00%	0.00%	0.91%	-99.29%	299.09%	62.38%	-0.07%	-0.53%	0.00%	14.56%	20.45%	86.80%				
Community First National Bank	249,961	5.55%	0.48%	0.08%	1.19%	92.47%	239.47%	33.40%	56.82%	246.51%	0.90%	9.67%	69.22%	9.46%	12.23%	97.69%				
FirstOak Bank	111,341	5.51%	0.58%	0.04%	1.39%	93.79%	145.69%	-20.49%	229.62%	333.98%	2.14%	21.42%	203.69%	10.00%	13.26%	95.97%				
Emprise Bank	1,768,806	5.50%	0.44%	0.01%	1.20%	60.08%	285.11%	28.53%	59.87%	149.73%	1.24%	13.51%	185.96%	7.48%	11.63%	83.23%				
The First Security Bank	57,446	5.43%	0.48%	0.00%	1.27%	51.11%	141.28%	-21.74%	131.42%	92.48%	0.75%	8.11%	174.55%	8.16%	13.55%	72.77%				
The Exchange State Bank of St. Paul, Kansas	68,994	5.33%	0.08%	0.48%	1.24%	4.67%	14.00%	-84.29%	190.34%	189.61%	0.69%	7.11%	837.74%	9.79%	19.00%	63.86%				
Stanley Bank	119,304	5.28%	0.55%	0.31%	1.07%	46.73%	55.81%	-24.88%	42.92%	3727.85%	1.22%	7.50%	128.74%	16.24%	23.38%	79.27%				
The State Bank of Blue Rapids	45,571	5.13%	0.48%	0.12%	0.99%	0.00%	44.97%	-45.38%	112.86%	172.75%	0.36%	3.25%	111.47%	11.19%	21.96%	61.07%				
The Olpe State Bank	36,432	5.09%	0.08%	0.76%	1.27%	14.42%	17.63%	-59.70%	165.98%	35.26%	0.43%	2.70%	953.57%	15.33%	26.78%	69.08%				
Farmers Bank & Trust	803,417	4.98%	0.13%	0.74%	1.49%	15.56%	66.38%	-27.83%	71.55%	430.63%	1.97%	11.97%	290.92%	16.12%	26.56%	53.61%				
The Citizens State Bank	187,532	4.87%	0.22%	0.21%	0.84%	18.83%	32.78%	-72.60%	397.22%	91.53%	0.91%	11.36%	269.21%	8.03%	12.35%	78.41%				
Golden Belt Bank, FSA	141,036	4.85%	0.80%	0.02%	1.47%	19.64%	66.20%	-39.79%	110.16%	341.84%	1.97%	12.59%	137.28%	15.40%	17.68%	100.62%				
Swedish-American State Bank	52,593	4.80%	0.33%	0.13%	1.39%	0.00%	33.69%	-80.84%	495.82%	125.13%	-0.80%	-10.25%	312.07%	8.11%	13.23%	81.80%				
Emerald Bank	17,006	4.73%	0.12%	0.44%	1.99%	0.00%	6.37%	-92.99%	131.19%	264.62%	0.55%	5.60%	1109.52%	10.28%	18.88%	77.00%				
Southwind Bank	117,288	4.64%	0.51%	0.00%	1.30%	3.24%	18.68%	-83.32%	168.40%	336.81%	0.95%	9.30%	112.27%	10.20%	17.26%	50.87%				
The Farmers State Bank of Aliceville, Kansas	145,985	4.64%	0.64%	0.00%	1.29%	3.80%	8.27%	-96.98%	279.03%	654.76%	1.18%	9.16%	149.78%	12.86%	19.98%	85.29%				
The First National Bank of Beloit	77,859	4.56%	0.25%	0.34%	2.16%	0.00%	44.35%	-72.54%	159.38%	42.07%	0.14%	1.21%	406.06%	12.07%	22.04%	55.13%				
The Bank of Holyrood	61,405	4.52%	0.46%	0.23%	1.47%	0.00%	7.79%	-88.04%	143.34%	133.87%	2.03%	14.87%	247.54%	13.97%	21.45%	97.39%				
First National Bank of Elkhart	81,021	4.49%	0.54%	0.00%	0.91%	0.00%	1.63%	-98.35%	423.00%	108.55%	0.95%	8.05%	63.02%	12.30%	17.77%	76.83%				
The Bank of Protection	67,034	4.38%	0.57%	0.03%	1.04%	0.00%	5.23%	-95.04%	357.22%	169.49%	0.89%	6.87%	122.92%	13.29%	18.45%	86.55%				
The Farmers State Bank	63,309	4.31%	0.80%	0.00%	4.17%	3.37%	12.05%	-79.99%	67.86%	186.03%	0.69%	4.24%	250.89%	16.40%	31.43%	58.96%				
The Lyons State Bank	96,959	4.26%	0.47%	0.08%	1.91%	20.04%	74.10%	-38.32%	227.52%	24.50%	1.33%	11.60%	246.94%	11.64%	18.11%	72.64%				
Bank of Commerce and Trust Company	57,127	4.10%	0.16%	0.28%	1.58%	5.56%	28.47%	-66.98%	108.43%	182.01%	0.79%	8.59%	463.04%	9.98%	20.71%	53.98%				
Peoples Bank and Trust Company	461,859	4.05%	0.55%	0.03%	1.71%	4.36%	92.11%	15.85%	100.32%	136.17%	0.88%	6.60%	177.73%	13.62%	17.86%	76.51%				
The First State Bank of Ransom	46,206	4.03%	0.06%	0.84%	2.39%	0.00%	5.79%	-87.29%	107.69%	266.50%	1.23%	5.90%	1614.81%	21.29%	40.16%	50.30%				
The First National Bank of Girard	79,956	3.94%	0.22%	0.25%	1.66%	11.22%	26.36%	-71.37%	178.67%	115.73%	0.97%	8.87%	456.98%	11.22%	19.43%	75.74%				
First National Bank in Fredonia	94,333	3.88%	0.48%	0.20%	2.41%	0.00%	20.55%	-36.68%	40.18%	48.79%	1.39%	8.76%	167.18%	16.50%	38.48%	39.82%				
The Farmers State Bank	59,356	3.85%	0.42%	0.00%	1.37%	32.54%	93.74%	-40.31%	146.07%	256.66%	0.79%	8.13%	200.80%	10.03%	17.66%	74.58%				
Alliance Bank	99,773	3.80%	0.45%	0.00%	1.39%	48.70%	163.78%	6.38%	17.17%	252.70%	0.65%	6.49%	195.00%	10.76%	16.37%	79.56%				

Kansas

2nd 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	
Conway Bank	Conway Springs	77,430	3.70%	0.23%	0.21%	1.69%	69.86%	179.35%	-15.38%	278.71%	280.22%	0.45%	3.85%	486.93%	8.45%	14.87%	79.55%
Landmark National Bank	Manhattan	908,277	3.64%	0.28%	0.11%	1.22%	17.16%	82.50%	-23.94%	82.21%	114.20%	1.04%	8.89%	209.27%	10.08%	18.80%	58.49%
Farmers and Merchants Bank of Mound City, Kansas	Mound City	40,359	3.55%	0.27%	0.00%	0.97%	10.30%	24.39%	-82.34%	249.97%	188.64%	0.99%	14.47%	289.09%	6.73%	11.28%	89.93%
Community State Bank	Coffeyville	165,650	3.52%	0.37%	0.02%	1.47%	4.71%	108.37%	7.65%	71.38%	153.84%	1.05%	9.57%	170.85%	10.54%	20.24%	49.21%
Almena State Bank	Almena	93,197	3.49%	0.31%	0.02%	1.25%	3.97%	145.76%	25.18%	400.79%	301.61%	3.77%	47.15%	343.36%	8.25%	11.10%	94.62%
Bank of the Flint Hills	Wamego	200,688	3.43%	0.36%	0.00%	1.24%	137.75%	224.12%	44.60%	146.08%	153.76%	0.92%	9.21%	256.06%	10.11%	12.08%	94.22%
The Citizens State Bank	Marysville	335,110	3.41%	0.28%	0.07%	1.31%	9.21%	106.18%	-39.15%	403.76%	136.63%	2.16%	22.00%	371.17%	9.27%	12.08%	112.92%
Johnson State Bank	Johnson	77,405	3.38%	0.57%	0.00%	4.03%	0.56%	5.92%	-88.43%	187.28%	58.01%	0.93%	6.26%	313.48%	15.62%	26.67%	58.81%
First National of Newton	Newton	193,942	3.33%	0.23%	0.11%	1.29%	21.10%	122.39%	-12.56%	67.81%	217.18%	1.16%	12.96%	460.44%	9.18%	13.56%	94.37%
Central National Bank	Junction City	896,625	3.32%	0.32%	0.11%	1.79%	19.00%	117.76%	-14.46%	123.20%	159.77%	0.88%	7.88%	224.10%	10.02%	19.93%	60.91%
First Commerce Bank	Marysville	64,878	3.27%	0.40%	0.00%	1.08%	36.08%	50.43%	-76.45%	278.04%	204.48%	1.47%	13.32%	242.41%	11.33%	16.03%	114.71%
United Bank & Trust	Marysville	587,854	3.17%	0.01%	0.36%	1.55%	13.48%	78.98%	-68.65%	337.47%	239.89%	1.12%	9.52%	11626.79%	11.19%	15.32%	98.74%
Intrust Bank, National Association	Wichita	4,728,588	3.15%	0.26%	0.02%	1.05%	52.00%	189.67%	100.00%	30.40%	0.78%	1.35%	16.83%	252.65%	8.28%	11.73%	81.38%
The Tampa State Bank	Tampa	51,725	3.04%	0.38%	0.00%	2.44%	0.00%	22.56%	-72.71%	234.51%	124.83%	0.93%	8.70%	400.51%	10.53%	15.62%	78.74%
The Plains State Bank	Plains	102,770	3.01%	0.29%	0.17%	1.94%	0.00%	25.86%	31.16%	140.65%	30.84%	-0.03%	-0.25%	246.42%	13.27%	25.38%	42.45%
Kanza Bank	Kingman	213,416	2.98%	0.28%	0.04%	1.38%	29.52%	210.65%	-33.78%	132.33%	202.18%	0.64%	6.02%	338.24%	10.04%	15.77%	77.07%
Citizens Bank of Kansas	Kingman	226,294	2.98%	0.34%	0.00%	1.42%	8.64%	95.77%	43.41%	122.41%	44.77%	0.77%	6.05%	250.06%	10.23%	14.34%	71.56%
Carson Bank	Mulvane	114,268	2.94%	0.25%	0.00%	0.98%	73.58%	177.86%	15.52%	31.76%	148.01%	0.44%	5.44%	236.04%	8.05%	15.03%	65.30%
ESB Financial	Emporia	224,803	2.90%	0.28%	0.03%	1.12%	49.05%	176.23%	105.51%	59.64%	151.80%	0.96%	9.88%	275.94%	9.81%	12.93%	85.91%
The Kearny County Bank	Lakin	196,670	2.90%	0.51%	0.01%	1.41%	6.77%	68.58%	-21.17%	141.19%	83.68%	1.94%	11.45%	191.60%	16.47%	22.82%	89.78%
Fidelity Bank	Wichita	2,033,441	2.80%	0.23%	0.10%	1.21%	48.82%	310.68%	28.24%	0.26%	0.00%	0.84%	7.83%	202.07%	8.51%	13.69%	94.77%
First Option Bank	Oswatomie	314,563	2.79%	0.06%	0.19%	1.29%	25.90%	120.79%	8.60%	30.15%	30.52%	1.29%	15.64%	836.04%	8.29%	20.73%	44.57%
The Western State Bank	Garden City	413,090	2.75%	0.29%	0.12%	2.83%	4.23%	62.98%	-64.67%	262.54%	94.52%	1.77%	14.78%	709.75%	12.59%	17.10%	82.42%
Silver Lake Bank	Topeka	270,534	2.64%	0.00%	0.32%	0.97%	71.68%	103.26%	-2.26%	61.32%	339.21%	0.73%	6.35%	1754.35%	11.44%	19.06%	81.24%
Bison State Bank	Bison	8,010	2.59%	0.36%	0.00%	3.67%	0.00%	4.02%	-94.57%	175.08%	215.01%	-1.54%	-12.71%	486.21%	11.15%	23.16%	54.63%
First National Bank in Pratt	Pratt	99,419	2.58%	0.30%	0.00%	1.34%	20.16%	80.91%	-40.59%	165.34%	55.77%	0.49%	4.14%	212.58%	11.35%	19.73%	55.74%
The Howard State Bank, Howard, Kansas	Howard	50,549	2.54%	0.28%	0.02%	2.61%	1.58%	18.53%	-80.18%	212.12%	79.93%	0.84%	8.26%	413.99%	10.45%	22.68%	50.24%
The Denison State Bank	Holton	321,155	2.42%	0.33%	0.02%	2.07%	16.15%	57.09%	-45.27%	161.70%	113.10%	1.57%	12.13%	376.79%	13.09%	19.83%	78.28%
Goppert State Service Bank	Garnett	170,941	2.32%	0.09%	0.18%	1.37%	6.85%	9.28%	-88.99%	269.90%	230.35%	0.78%	7.19%	1068.87%	10.52%	17.09%	77.13%
SJN Bank of Kansas	Saint John	147,323	2.31%	0.10%	0.11%	1.96%	0.00%	31.62%	-69.15%	362.74%	215.07%	1.33%	13.65%	1065.96%	8.11%	13.49%	60.81%
Citizens Savings and Loan Association, FSB	Leavenworth	196,857	2.26%	0.44%	0.01%	0.89%	2.62%	4.02%	-55.09%	1.02%	0.00%	0.45%	2.31%	76.88%	19.48%	63.16%	54.84%
Community National Bank	Seneca	423,915	2.23%	0.04%	0.17%	1.40%	37.26%	90.22%	-25.43%	98.57%	193.60%	2.22%	26.22%	1119.88%	8.95%	20.42%	38.02%
NBKC Bank	Overland Park	637,439	2.19%	0.27%	0.00%	1.09%	68.79%	152.46%	74.54%	1.74%	-86.18%	1.75%	14.01%	250.43%	12.15%	17.42%	93.56%
The Baldwin State Bank	Baldwin City	74,074	2.12%	0.24%	0.00%	1.91%	8.08%	30.30%	-54.74%	91.61%	59.57%	0.76%	7.19%	352.22%	10.69%	26.02%	50.75%
Labette Bank	Altamont	413,985	2.10%	0.09%	0.15%	1.10%	6.44%	37.44%	-75.49%	171.65%	732.51%	0.85%	8.06%	762.01%	10.43%	14.92%	68.38%
Peoples State Bank	Manhattan	73,950	2.09%	0.20%	0.00%	1.54%	37.39%	175.70%	-59.15%	264.01%	-46.75%	0.69%	7.80%	545.33%	8.65%	12.28%	78.89%
The Morrill and Janes Bank and Trust Company	Merriam	748,286	2.08%	0.07%	0.16%	1.13%	80.45%	157.93%	-2.66%	48.43%	117.05%	1.07%	10.53%	923.21%	9.75%	13.99%	82.17%
The Kansas State Bank	Ottawa	128,604	2.07%	0.20%	0.00%	1.29%	19.63%	73.57%	16.30%	67.25%	217.92%	0.97%	10.90%	248.24%	9.05%	19.98%	42.51%
First Bank Kansas	Salina	435,174	2.04%	0.18%	0.00%	1.70%	10.45%	121.88%	-11.80%	135.54%	226.20%	1.35%	16.42%	468.80%	8.01%	15.85%	55.90%
Great American Bank	Lawrence	192,448	1.99%	0.00%	0.19%	1.41%	145.94%	382.01%	239.82%	15.86%	1189.33%	1.61%	11.86%	0.00%	9.10%	11.88%	106.47%
Capitol Federal Savings Bank	Topeka	9,125,233	1.97%	0.24%	0.02%	0.12%	12.74%	20.60%	130.97%	0.00%	0.00%	0.94%	6.99%	38.58%	10.69%	27.38%	133.36%
The State Bank of Canton, Canton, Kansas	Canton	28,801	1.92%	0.39%	0.00%	1.23%	0.00%	46.52%	208.59%	103.20%	-1.62%	0.44%	2.21%	113.27%	20.31%	43.04%	45.23%
Patriots Bank	Garnett	106,631	1.92%	0.21%	0.00%	1.19%	55.84%	119.68%	8.39%	93.61%	179.34%	1.17%	11.74%	382.96%	9.88%	14.84%	76.75%
The Citizens State Bank	Moundridge	457,807	1.90%	0.19%	0.00%	1.25%	1.74%	50.91%	-71.15%	264.90%	220.60%	0.97%	9.30%	314.78%	9.28%	13.18%	62.21%
The First National Bank of Cunningham	Cunningham	31,671	1.85%	0.23%	0.00%	1.27%	2.18%	6.15%	-93.09%	185.13%	37.29%	1.06%	9.25%	186.49%	11.89%	23.23%	39.81%
Central Bank and Trust Co.	Hutchinson	286,796	1.83%	0.09%	0.12%	1.81%	26.97%	161.04%	0.83%	119.29%	245.95%	1.88%	19.30%	1638.34%	9.78%	12.47%	89.72%
Flint Hills Bank	Eskridge	128,448	1.81%	0.02%	0.20%	2.06%	2.56%	45.92%	-71.13%	191.10%	85.11%	1.22%	10.83%	4796.55%	11.68%	21.74%	61.33%
VisionBank	Topeka	147,064	1.78%	0.06%	0.12%	1.04%	48.32%	291.33%	41.34%	36.81%	10400.00%	0.71%	7.84%	1577.65%	9.07%	12.52%	105.17%
The First State Bank	Ness City	60,209	1.77%	0.36%	0.00%	3.64%	0.00%	0.04%	-99.93%	164.06%	108.87%	1.44%	8.42%	468.69%	17.30%	26.81%	56.15%
KS StateBank	Manhattan	1,687,761	1.73%	0.18%	0.01%	1.59%	28.00%	149.18%	15.42%	17.64%	624.61%	1.70%	18.79%	771.03%	9.30%	13.51%	96.11%
Argentine Federal Savings	Kansas City	51,109	1.71%	0.25%	0.00%	0.89%	4.68%	10.04%	-19.77%	0.00%	0.00%	0.31%	2.21%	271.32%	14.08%	28.69%	101.56%
CrossFirst Bank	Leawood	2,387,686	1.69%	0.20%	0.00%	1.76%	59.79%	161.78%	97.89%	2.21%	0.00%	0.47%	4.31%	552.12%	10.83%	13.16%	80.94%
Peoples Bank	Coldwater	52,948	1.69%	0.15%	0.06%	1.56%	0.69%	11.40%	-79.62%	253.93%	96.93%	0.71%	5.76%	263.89%	11.33%	19.31%	57.83%
Cottonwood Valley Bank	Cedar Point	33,508	1.68%	0.26%	0.00%	4.30%	13.49%	13.49%	-76.27%	55.39%	-40.08%	0.63%	4.51%	404.65%	13.98%	31.00%	28.82%
First National Bank in Frankfort	Frankfort	44,387	1.64%	0.05%	0.13%	1.19%	5.24%	67.35%	-17.79%	197.33%	167.03%	1.35%	14.00%	1161.90%	9.54%	17.52%	53.24%
Small Business Bank	Lenexa	81,923	1.63%	0.17%	0.03%	1.62%	15.32%	57.53%	-6.70%	5.38%	474.47%	0.37%	3.38%	573.94%	11.43%	17.92%	83.62%
Bank of Hays	Hays	266,938	1.54%	0.16%	0.00%	1.64%	11.13%	144.26%	11.83%	157.22%	134.15%	1.10%	12.19%	514.31%	9.02%	15.48%	80.88%
The First National Bank of Syracuse	Syracuse	328,808	1.51%	0.10%	0.06%	1.43%	0.00%	15.10%	-88.18%	439.73%	143.89%	1.41%	14.10%	1200.64%	9.38%	12.02%	97.38%
The Solomon State Bank	Solomon	198,399	1.46%	0.09%	0.15%	3.37%	3.60%	45.30%	-50.78%	105.68%	183.47%	2.07%	14.71%	3096.77%	14.34%	23.83%	107.39%

Kansas

2nd Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		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 Assets								Noncurrent Loans	Leverage ratio	Risk Based Assets	Loan / Deposit ratio	
The Kansas State Bank Overbrook Kansas	60,546	1.46%	0.19%	0.02%	3.32%	6.11%	34.27%	-59.36%	164.29%	127.74%	1.15%	9.05%	914.16%	12.79%	20.34%	67.51%
Community Bank of the Midwest Commercial Bank	172,196	1.41%	0.13%	0.00%	1.23%	2.68%	48.54%	-69.84%	342.24%	120.91%	1.41%	16.41%	582.38%	8.61%	12.72%	68.98%
The Bank of Whitewater	328,897	1.40%	0.14%	0.00%	1.79%	8.18%	20.85%	-48.15%	58.97%	93.71%	1.15%	13.17%	479.78%	8.57%	18.01%	41.02%
Rose Hill Bank	20,918	1.40%	0.14%	0.00%	2.37%	0.00%	9.59%	-87.39%	162.91%	69.41%	1.15%	12.66%	843.33%	9.11%	17.81%	56.24%
Roxbury Bank	335,950	1.39%	0.04%	0.09%	0.92%	76.84%	269.15%	33.29%	43.08%	1157.35%	0.75%	7.05%	1441.60%	8.94%	13.42%	72.28%
The Farmers State Bank of Blue Mound	16,424	1.37%	0.17%	0.00%	0.06%	14.46%	16.11%	-87.36%	278.75%	187.97%	1.47%	12.11%	21.43%	12.47%	20.22%	79.38%
Farmers and Drivers Bank	45,120	1.37%	0.23%	0.00%	0.87%	0.00%	2.05%	-98.72%	326.63%	171.60%	0.91%	5.50%	249.06%	16.55%	23.10%	81.50%
The Community Bank	180,717	1.35%	0.36%	0.01%	1.74%	1.66%	2.34%	-91.82%	62.13%	141.33%	0.99%	3.68%	233.79%	26.66%	49.47%	81.43%
Community First Bank	109,123	1.24%	0.15%	0.00%	1.28%	2.08%	23.18%	-54.83%	65.39%	29.41%	0.98%	9.05%	552.47%	11.10%	15.80%	73.76%
Southwest National Bank	150,469	1.23%	0.13%	0.00%	1.32%	91.53%	210.50%	3.11%	3.91%	0.00%	1.16%	12.13%	940.31%	9.81%	11.37%	115.30%
Millennium Bank	431,462	1.10%	0.11%	0.01%	1.06%	3.19%	223.93%	-7.94%	1.64%	244.09%	1.22%	12.64%	816.42%	9.74%	12.15%	95.39%
The Riley State Bank of Riley, Kansas	34,002	1.09%	0.16%	0.00%	1.33%	18.56%	200.00%	54.28%	12.84%	-26.96%	0.61%	4.38%	710.71%	13.62%	19.31%	109.72%
The Farmers State Bank of Bucklin, Kansas	88,770	1.02%	0.12%	0.00%	2.13%	5.99%	7.05%	-94.56%	380.60%	118.75%	1.15%	11.70%	1230.10%	10.05%	15.45%	80.36%
The Fidelity State Bank and Trust Company	45,145	0.98%	0.12%	0.00%	1.99%	0.00%	0.73%	-98.63%	372.42%	60.87%	0.27%	2.49%	898.08%	8.58%	18.22%	58.56%
Chisholm Trail State Bank	178,290	0.96%	0.17%	0.00%	2.63%	0.00%	13.78%	-67.33%	76.75%	38.23%	1.06%	6.35%	329.64%	16.93%	60.94%	26.32%
Lyons Federal Bank	74,518	0.90%	0.04%	0.05%	1.86%	36.61%	73.99%	-40.23%	39.45%	232.83%	0.28%	3.12%	1855.17%	9.17%	21.08%	42.72%
Exchange Bank & Trust	112,452	0.85%	0.06%	0.05%	1.11%	7.31%	60.57%	-56.80%	227.59%	133.41%	0.27%	2.07%	1151.39%	12.10%	18.30%	85.13%
Freedom Bank	412,717	0.84%	0.09%	0.00%	1.37%	13.04%	41.17%	-65.23%	197.97%	143.04%	1.21%	12.97%	1055.06%	9.64%	16.21%	76.25%
First Heritage Bank	174,540	0.84%	0.09%	0.00%	0.86%	18.88%	218.84%	60.42%	0.00%	0.00%	0.42%	4.04%	532.70%	10.87%	14.77%	76.22%
Bank of Commerce	143,719	0.83%	0.02%	0.08%	1.18%	24.47%	43.84%	-26.85%	175.83%	114.23%	0.75%	6.76%	1080.65%	10.80%	16.36%	79.88%
The First National Bank of Liberal	183,250	0.83%	0.08%	0.00%	1.11%	0.15%	43.08%	-63.98%	140.75%	265.87%	1.00%	11.28%	686.43%	8.89%	19.04%	51.69%
Elk State Bank	318,481	0.77%	0.08%	0.00%	1.04%	9.06%	82.03%	-26.57%	141.02%	150.02%	0.96%	10.38%	722.18%	9.61%	15.71%	60.02%
The Union State Bank	95,268	0.74%	0.08%	0.00%	1.35%	5.65%	33.95%	-53.06%	316.90%	306.73%	0.63%	6.41%	1010.81%	10.07%	18.44%	75.20%
Kendall State Bank	305,949	0.72%	0.07%	0.00%	1.65%	32.10%	205.75%	190.63%	108.63%	339.28%	0.79%	6.62%	1572.17%	8.91%	13.01%	82.81%
CBW Bank	35,280	0.69%	0.08%	0.00%	1.04%	138.70%	243.60%	13.92%	81.20%	267.08%	0.34%	3.40%	878.57%	9.17%	15.18%	74.90%
Fidelity State Bank and Trust Company	25,510	0.64%	0.07%	0.00%	1.84%	0.00%	77.03%	-39.93%	166.51%	126.47%	0.62%	5.92%	1242.11%	10.60%	18.54%	56.43%
Andover State Bank	30,417	0.56%	0.00%	0.12%	1.49%	0.00%	0.84%	-90.70%	4.46%	155.93%	9.01%	48.14%	0.00%	19.00%	126.08%	11.80%
First National Bank of Kansas	119,454	0.54%	0.06%	0.00%	0.94%	36.25%	153.39%	85.41%	0.00%	-100.00%	0.78%	8.46%	1094.03%	8.30%	14.83%	75.40%
FNB Washington	81,326	0.48%	0.05%	0.00%	1.03%	61.28%	192.14%	1.50%	5.96%	889.13%	0.35%	4.21%	1786.49%	8.49%	12.56%	90.97%
Kaw Valley State Bank and Trust Company	82,831	0.48%	0.04%	0.00%	1.23%	21.16%	41.85%	58.36%	70.82%	87.99%	0.58%	6.64%	756.76%	9.06%	22.18%	33.73%
The First National Bank of Dighton	74,762	0.48%	0.12%	0.00%	2.97%	0.00%	0.96%	-98.57%	95.70%	1057.75%	0.99%	4.31%	1032.22%	23.82%	46.26%	59.98%
BANK VI	165,032	0.46%	0.06%	0.00%	1.52%	10.24%	82.70%	-30.33%	147.32%	181.65%	1.51%	13.20%	1625.26%	11.67%	20.02%	72.62%
Prescott State Bank	58,160	0.39%	0.09%	0.00%	0.92%	0.00%	0.00%	-100.00%	123.63%	47.18%	0.60%	2.79%	470.00%	21.54%	33.69%	56.63%
The First State Bank & Trust Co. of Larned	102,573	0.35%	0.04%	0.00%	1.39%	36.57%	187.21%	77.22%	20.86%	0.00%	0.85%	8.73%	2855.26%	10.06%	14.21%	109.48%
Mid-America Bank	13,768	0.34%	0.00%	0.05%	1.62%	3.55%	29.73%	-77.36%	175.35%	487.77%	0.47%	3.33%	0.00%	14.22%	27.72%	68.55%
First Bank	145,167	0.34%	0.05%	0.00%	2.17%	0.00%	113.79%	-44.88%	133.52%	98.72%	1.41%	11.25%	2314.71%	12.79%	22.82%	64.64%
Centera Bank	142,719	0.30%	0.01%	0.03%	1.39%	106.98%	144.13%	33.19%	43.71%	2283.80%	1.05%	9.31%	13753.85%	11.19%	11.05%	108.70%
The Bendena State Bank	131,513	0.29%	0.05%	0.00%	2.97%	0.00%	54.50%	-51.39%	162.61%	125.90%	1.01%	7.09%	3704.76%	14.47%	21.52%	81.51%
The Farmers State Bank of Oakley, Kansas	275,625	0.24%	0.02%	0.00%	1.26%	7.89%	66.02%	-40.89%	290.35%	73.35%	1.26%	14.29%	2770.49%	8.46%	15.51%	53.73%
Bank of the Prairie	63,293	0.23%	0.02%	0.00%	1.14%	0.00%	63.74%	-65.48%	479.50%	101.04%	1.61%	18.61%	3857.14%	8.82%	12.64%	84.06%
The St. Marys State Bank	690,874	0.21%	0.03%	0.00%	1.20%	10.29%	204.01%	43.73%	74.03%	116.11%	0.89%	7.58%	2675.94%	11.77%	16.53%	76.70%
Home Bank and Trust Company	136,899	0.21%	0.03%	0.00%	1.06%	6.94%	14.20%	-85.41%	317.02%	322.72%	1.35%	9.57%	2140.91%	14.35%	19.01%	90.15%
The First National Bank of Spearville	124,221	0.20%	0.02%	0.00%	1.72%	123.45%	227.07%	71.44%	27.71%	1579.25%	0.86%	9.14%	5800.00%	9.53%	13.42%	91.75%
Spearsville	94,540	0.19%	0.02%	0.00%	1.85%	24.08%	66.44%	-47.35%	114.51%	80.46%	1.25%	11.05%	4721.74%	11.63%	15.94%	75.37%
The Farmers State Bank	96,809	0.10%	0.00%	0.01%	1.04%	32.83%	228.57%	8.51%	63.86%	53.28%	1.13%	14.54%	0.00%	7.87%	11.51%	94.16%
The Lyon County State Bank	34,840	0.04%	0.01%	0.00%	2.24%	0.00%	31.33%	-74.31%	361.59%	66.62%	0.90%	5.64%	25700.00%	13.56%	20.08%	81.69%
Bank of Greeley	107,574	0.02%	0.00%	0.00%	1.55%	16.33%	94.67%	-40.37%	134.51%	245.98%	1.36%	15.04%	46050.00%	9.53%	15.01%	66.41%
Chetopa State Bank & Trust Co.	146,248	0.02%	0.00%	0.00%	1.39%	9.80%	126.66%	16.03%	34.47%	141.89%	-0.43%	-5.78%	76100.00%	7.15%	18.72%	41.03%
Citizens State Bank and Trust Company	37,688	0.00%	0.00%	0.00%	1.64%	1.40%	15.26%	-88.89%	208.56%	154.77%	-0.15%	-1.25%	0.00%	11.98%	22.52%	66.73%
Goodland	108,352	0.00%	0.00%	0.00%	1.53%	26.88%	135.19%	89.03%	6.93%	0.00%	1.43%	14.33%	0.00%	10.39%	18.83%	63.04%
Chetopa State Bank & Trust Co.	101,094	0.00%	0.00%	0.00%	0.63%	4.35%	49.01%	-77.96%	371.48%	103.16%	1.02%	8.27%	0.00%	12.02%	16.62%	76.60%
Hiawatha	33,856	0.00%	0.00%	0.00%	0.98%	3.05%	3.05%	-98.46%	358.27%	307.83%	1.61%	15.96%	0.00%	9.87%	15.35%	80.18%
Community Bank	92,053	0.00%	0.00%	0.00%	0.87%	1.79%	1.79%	-97.75%	221.17%	294.77%	1.13%	7.71%	0.00%	14.59%	21.15%	73.05%
Farmers & Merchants Bank of Colby	91,632	0.00%	0.00%	0.00%	1.22%	54.77%	161.68%	2.95%	19.37%	4635.90%	0.92%	10.11%	0.00%	9.43%	11.42%	93.60%
First Kansas Bank	205,687	0.00%	0.00%	0.00%	0.85%	13.50%	16.93%	-86.64%	242.94%	357.14%	1.77%	13.22%	516.59%	13.30%	14.78%	103.32%
First Neodesha Bank	175,924	0.00%	0.00%	0.00%	1.48%	3.60%	5.74%	-85.53%	134.63%	118.05%	0.84%	10.23%	0.00%	7.79%	25.30%	30.01%
Home Savings Bank	96,268	0.00%	0.00%	0.00%	0.99%	2.74%	41.35%	-78.72%	369.34%	168.68%	1.58%	16.87%	0.00%	9.35%	13.98%	92.24%
New Century Bank	72,267	0.00%	0.00%	0.00%	1.30%	21.93%	36.30%	66.87%	26.37%	269.38%	0.40%	2.10%	0.00%	18.13%	36.44%	56.85%
Belleville	43,624	0.00%	0.00%	0.00%	1.51%	247.21%	247.21%	58.75%	79.15%	264.83%	2.32%	22.32%	0.00%	10.18%	13.98%	104.03%

Kansas

2nd Quarter 2017 (Texas Ratio Listed Highest to Lowest)

	City	Total assets	Modified Texas Ratio	Adj.		CRE #1 / Risk Based		CRE #2 / Risk Based	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	LLR / Total loans	Risk Based Capital									Risk Based Assets	Risk Based Assets	
The Alden State Bank	Sterling	19,472	0.00%	0.00%	0.00%	1.73%	0.00%	0.00%	-100.00%	94.99%	126.35%	0.13%	1.04%	0.00%	12.23%	25.44%	61.07%	
The Citizens National Bank	Greenleaf	178,980	0.00%	0.00%	0.00%	1.88%	4.82%	17.79%	-82.23%	172.79%	136.57%	0.83%	8.83%	0.00%	9.54%	21.94%	41.82%	
The Citizens State Bank and Trust Company	Woodbine	24,570	0.00%	0.00%	0.00%	0.61%	19.35%	42.48%	-68.10%	518.69%	102.50%	0.75%	7.42%	0.00%	9.62%	10.87%	101.31%	
The City State Bank	Fort Scott	42,426	0.00%	0.00%	0.00%	0.97%	0.50%	46.65%	-71.86%	266.64%	205.38%	1.05%	12.48%	0.00%	8.32%	16.34%	64.15%	
The Farmers State Bank	Dwight	15,759	0.00%	0.00%	0.00%	1.50%	0.00%	0.00%	-100.00%	311.51%	72.37%	0.61%	5.08%	0.00%	12.33%	24.34%	60.31%	
The First National Bank in Cimarron	Cimarron	89,266	0.00%	0.00%	0.00%	1.35%	3.79%	55.58%	-51.06%	245.33%	37.34%	1.23%	16.06%	0.00%	8.10%	14.69%	61.46%	
The First National Bank of Louisburg	Louisburg	111,990	0.00%	0.00%	0.00%	1.85%	35.40%	49.53%	33.60%	31.22%	1613.47%	1.08%	7.95%	0.00%	13.37%	26.64%	54.83%	
The Gorham State Bank	Gorham	29,286	0.00%	0.00%	0.00%	1.02%	11.11%	25.03%	-86.42%	298.23%	233.24%	1.07%	11.07%	0.00%	10.04%	17.79%	70.32%	
The Haviland State Bank	Haviland	38,033	0.00%	0.00%	0.00%	1.89%	0.56%	1.01%	-99.19%	398.40%	70.31%	1.35%	10.10%	0.00%	13.52%	19.93%	80.01%	
The Jamestown State Bank	Jamestown	19,582	0.00%	0.00%	0.00%	6.20%	0.00%	17.44%	-83.55%	114.82%	92.15%	0.32%	1.98%	0.00%	15.79%	38.63%	30.46%	
The Liberty Savings Association, FSA	Fort Scott	33,928	0.00%	0.00%	0.00%	1.03%	2.59%	23.16%	-4.46%	1.30%	0.00%	0.26%	1.37%	0.00%	18.71%	80.91%	33.96%	
The Marion National Bank	Marion	22,801	0.00%	0.00%	0.00%	1.61%	0.00%	19.39%	-80.50%	107.53%	51.47%	0.72%	4.84%	0.00%	11.92%	22.78%	42.76%	
The State Bank of Kansas	Fredonia	62,442	0.00%	0.00%	0.00%	1.22%	10.19%	126.35%	-53.02%	69.91%	2016.61%	1.19%	7.84%	0.00%	14.23%	30.95%	53.94%	
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	50,326	0.00%	0.00%	0.00%	1.66%	2.70%	58.08%	-59.66%	304.59%	89.79%	0.66%	8.74%	0.00%	7.83%	13.01%	87.20%	
The Stockgrowers State Bank	Maple Hill	80,338	0.00%	0.00%	0.00%	1.46%	10.04%	129.00%	9.43%	133.21%	118.13%	1.51%	12.10%	0.00%	10.84%	20.64%	70.19%	
The Stockgrowers State Bank of Ashland, Kansas	Ashland	128,968	0.00%	0.00%	0.00%	1.18%	1.89%	14.81%	-80.74%	285.11%	107.78%	0.95%	6.92%	0.00%	13.75%	20.10%	75.02%	
TriCentury Bank	De Soto	87,685	0.00%	0.00%	0.00%	1.19%	0.00%	404.74%	6906.79%	29.69%	7872.97%	0.96%	8.90%	0.00%	11.18%	13.55%	138.78%	
Verus Bank	Derby	137,582	0.00%	0.00%	0.00%	0.96%	32.05%	98.41%	-40.26%	152.41%	108.76%	1.07%	12.36%	0.00%	8.73%	13.37%	72.61%	

Montana

2nd 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 Montana Banks	30,841,684	7.04%	0.65%	0.13%	1.61%	56.14%	156.38%	16.99%	86.11%	179.14%	1.36%	11.83%	155.54%	10.47%	14.67%	80.90%	
Median Values All Montana Banks	98,609	5.46%	0.50%	0.02%	1.45%	30.65%	94.57%	-0.27%	111.40%	148.35%	1.10%	8.69%	98.36%	10.39%	17.34%	75.49%	
First Citizens Bank of Polson, National Association	Polson	19,520	97.24%	3.34%	2.80%	1.30%	17.94%	134.49%	46.42%	2.80%	-47.69%	-6.82%	-90.97%	25.31%	5.35%	10.23%	69.06%
The Bank of Baker	Baker	143,454	39.38%	4.34%	0.02%	2.02%	67.77%	80.29%	-59.36%	268.67%	155.61%	1.86%	19.23%	29.75%	9.81%	13.86%	71.11%
Bank of The Rockies, National Association	White Sulphur Sp	136,291	35.04%	1.32%	2.63%	1.64%	36.63%	94.57%	-59.77%	208.19%	499.04%	0.28%	2.58%	68.45%	10.07%	15.45%	78.05%
Garfield County Bank	Jordan	86,097	30.81%	3.89%	0.00%	1.78%	0.31%	0.31%	-99.75%	526.61%	119.51%	1.27%	11.50%	35.89%	11.48%	13.92%	89.36%
First Security Bank of Helena	Helena	47,232	21.82%	2.05%	0.83%	0.36%	27.93%	116.18%	528.40%	0.00%	-100.00%	0.31%	2.00%	12.10%	13.24%	20.87%	82.76%
Valley Bank of Kalispell	Kalispell	120,637	21.24%	2.16%	0.21%	1.25%	52.26%	105.11%	122.32%	12.47%	124.97%	0.50%	4.52%	33.13%	10.14%	15.79%	66.13%
First State Bank of Forsyth	Forsyth	129,148	20.15%	2.53%	0.00%	2.04%	3.27%	49.49%	-4.93%	171.46%	62.65%	1.28%	11.46%	39.28%	11.20%	19.36%	57.79%
Beartooth Bank	Billings	46,174	17.90%	0.00%	2.91%	1.87%	38.40%	190.83%	50.60%	28.28%	1791.67%	1.17%	7.82%	0.00%	15.62%	19.66%	114.46%
First Community Bank	Glasgow	284,529	17.25%	1.65%	0.09%	1.84%	28.02%	38.82%	-57.78%	223.89%	65.96%	0.81%	7.40%	41.47%	10.68%	17.44%	66.75%
The First State Bank of Malta	Malta	140,230	14.17%	2.47%	0.00%	2.09%	0.00%	17.24%	-80.28%	349.62%	205.97%	1.10%	7.00%	57.89%	15.97%	21.23%	86.29%
First Interstate Bank	Billings	8,857,434	11.46%	0.90%	0.12%	1.38%	56.87%	146.60%	12.73%	37.55%	91.74%	1.15%	11.00%	91.38%	8.67%	13.00%	75.49%
Peoples Bank of Deer Lodge	Deer Lodge	30,294	11.42%	1.06%	1.80%	1.45%	14.20%	38.82%	-72.09%	168.12%	510.50%	0.63%	6.16%	78.75%	9.99%	21.34%	63.84%
Farmers State Bank	Victor	368,708	10.40%	0.81%	0.42%	1.38%	40.38%	105.48%	113.05%	17.80%	105.69%	0.66%	6.04%	63.74%	10.86%	18.72%	61.09%
First Security Bank of Roundup	Roundup	50,926	10.32%	1.32%	0.00%	1.05%	4.24%	10.84%	-79.70%	260.36%	34.80%	2.21%	18.60%	46.57%	12.22%	19.01%	67.94%
Belt Valley Bank	Belt	57,710	9.53%	0.58%	0.92%	1.26%	52.50%	95.35%	1.60%	164.43%	104.99%	1.24%	8.69%	179.40%	14.83%	19.88%	99.45%
Little Horn State Bank	Hardin	93,871	9.35%	0.87%	0.00%	1.35%	25.25%	82.52%	-25.21%	368.80%	220.05%	0.71%	8.06%	120.76%	8.31%	11.19%	86.02%
Dutton State Bank	Dutton	60,272	9.10%	1.11%	0.00%	1.26%	33.74%	101.15%	7.71%	343.32%	248.51%	1.10%	9.99%	98.36%	11.25%	13.77%	101.35%
Manhattan Bank	Manhattan	167,854	8.34%	0.46%	0.33%	1.69%	62.72%	134.91%	-26.29%	214.97%	155.23%	0.97%	11.43%	214.94%	9.07%	15.25%	64.28%
Independence Bank	Havre	657,793	7.59%	1.05%	0.01%	1.21%	1.39%	24.69%	-82.53%	315.14%	166.20%	1.57%	12.18%	98.77%	12.89%	15.18%	105.00%
First Madison Valley Bank	Ennis	156,403	7.03%	0.63%	0.02%	0.99%	65.38%	177.85%	13.01%	40.79%	33.33%	1.16%	13.41%	82.86%	9.12%	15.90%	57.79%
Eagle Bank	Polson	65,199	6.69%	0.64%	0.04%	1.29%	42.50%	115.75%	95.77%	84.22%	734.08%	0.73%	8.17%	111.00%	9.04%	16.09%	62.71%
Citizens Bank & Trust Company	Big Timber	110,093	6.55%	0.71%	0.00%	2.03%	13.71%	64.91%	-56.16%	245.98%	108.64%	0.94%	8.23%	149.10%	10.03%	17.34%	59.10%
Valley Bank	Glasgow	38,960	6.37%	0.00%	0.69%	1.00%	20.96%	74.72%	-47.71%	256.41%	74.49%	0.94%	9.39%	0.00%	10.21%	16.76%	82.02%
First Montana Bank, Inc.	Missoula	288,671	6.25%	0.68%	0.04%	1.10%	57.56%	145.85%	17.91%	10.03%	318.63%	0.87%	8.06%	120.83%	10.68%	14.02%	89.55%
Bank of Bozeman	Bozeman	69,498	5.67%	0.63%	0.00%	1.49%	105.27%	229.81%	48.45%	41.25%	273.32%	0.42%	4.21%	185.16%	10.17%	12.90%	87.39%
Freedom Bank	Columbia Falls	71,245	5.46%	0.62%	0.00%	1.77%	97.33%	185.47%	39.43%	10.61%	203.35%	1.76%	16.96%	245.02%	10.45%	14.19%	98.46%
Rocky Mountain Bank	Billings	476,829	5.46%	0.56%	0.00%	1.00%	60.88%	135.80%	-37.43%	111.40%	112.80%	1.36%	13.08%	113.20%	10.10%	14.34%	80.95%
Ruby Valley Bank	Twin Bridges	91,847	5.15%	0.71%	0.16%	2.87%	7.37%	24.01%	-82.56%	198.36%	143.78%	2.16%	14.92%	244.09%	15.34%	23.55%	71.11%
Glacier Bank	Kalispell	9,858,577	5.08%	0.50%	0.14%	2.03%	65.48%	177.56%	50.84%	38.34%	260.77%	1.44%	11.24%	257.79%	11.53%	15.16%	81.60%
TrailWest Bank	Lolo	485,036	4.80%	0.37%	0.12%	1.34%	77.67%	183.16%	33.22%	75.20%	865.34%	1.69%	17.92%	308.83%	9.42%	12.30%	110.11%
First Security Bank	Bozeman	986,141	4.57%	0.45%	0.03%	1.81%	56.04%	127.76%	11.66%	167.89%	416.89%	1.53%	14.50%	260.76%	9.52%	12.16%	74.83%
Stockman Bank of Montana	Miles City	3,297,661	3.68%	0.38%	0.01%	1.67%	57.65%	236.06%	-2.78%	217.68%	219.84%	1.84%	18.43%	311.44%	9.79%	13.15%	96.82%
Western Bank of Wolf Point	Wolf Point	94,114	3.67%	0.28%	0.14%	2.21%	20.74%	50.53%	-64.74%	216.53%	140.86%	1.10%	10.74%	340.68%	10.15%	19.86%	48.95%
The Yellowstone Bank	Laurel	695,342	3.36%	0.05%	0.52%	0.41%	33.59%	148.46%	43.16%	58.56%	136.92%	2.77%	16.30%	675.94%	16.73%	21.18%	100.75%
Opportunity Bank of Montana	Helena	704,330	2.80%	0.24%	0.07%	1.00%	100.17%	225.85%	493.26%	15.89%	0.00%	0.71%	6.43%	309.17%	10.39%	15.09%	101.89%
American Bank	Bozeman	383,281	2.78%	0.00%	0.32%	1.25%	125.41%	250.73%	9.23%	51.71%	436.16%	1.49%	14.38%	0.00%	10.88%	14.60%	77.25%
Bank of Bridger, National Association	Bridger	466,102	2.24%	0.12%	0.10%	1.63%	19.01%	72.06%	-50.23%	209.05%	394.68%	0.95%	9.78%	579.82%	9.13%	17.72%	56.45%
Valley Bank of Ronan	Ronan	98,847	2.21%	0.22%	0.01%	1.52%	41.70%	55.96%	4.35%	124.98%	286.76%	0.62%	6.20%	393.95%	9.99%	18.58%	62.86%
The State Bank of Townsend	Townsend	59,155	1.84%	0.20%	0.00%	1.00%	5.91%	19.89%	-89.06%	216.43%	36.28%	0.66%	6.43%	290.76%	10.19%	17.99%	65.49%
The First State Bank of Shelby	Shelby	128,065	1.82%	0.32%	0.07%	2.37%	0.00%	4.51%	-69.49%	64.31%	60.51%	1.30%	6.47%	144.96%	20.74%	55.62%	24.69%
First Citizens Bank of Butte	Butte	71,554	1.55%	0.00%	0.17%	1.87%	2.46%	47.04%	-37.71%	57.58%	120.48%	0.83%	7.89%	0.00%	11.26%	17.82%	68.45%
First Security Bank of Malta	Malta	35,222	1.42%	0.16%	0.00%	1.12%	0.00%	21.29%	-79.31%	344.11%	62.51%	0.72%	6.87%	407.02%	10.71%	21.01%	65.93%
Stockmens Bank	Cascade	35,088	1.28%	0.17%	0.00%	1.69%	25.09%	92.50%	-0.17%	108.45%	148.35%	0.91%	7.30%	416.95%	12.32%	26.37%	47.65%
Granite Mountain Bank Inc dba Granite Mountain B	Phillipsburg	74,910	0.63%	0.00%	0.06%	1.45%	25.04%	93.36%	-43.25%	44.47%	532.20%	0.61%	6.98%	0.00%	8.98%	17.89%	61.25%
Three Rivers Bank of Montana	Kalispell	139,624	0.02%	0.00%	0.00%	1.00%	90.94%	136.10%	29.19%	25.13%	127.20%	0.82%	6.24%	30833.33%	13.32%	18.09%	80.27%
1st Bank	Broadus	47,614	0.00%	0.00%	0.00%	2.14%	0.00%	2.91%	-98.99%	299.86%	-24.96%	1.46%	12.04%	0.00%	12.64%	22.02%	62.52%
Bank of Montana	Missoula	84,105	0.00%	0.00%	0.00%	1.29%	30.65%	216.25%	35.53%	36.43%	6310.42%	5.29%	53.57%	0.00%	10.03%	15.41%	79.54%
Davidson Trust Co.	Great Falls	6,552	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.09%	2.63%	0.00%	79.55%	174.75%	0.00%
First Security Bank of Deer Lodge	Deer Lodge	34,603	0.00%	0.00%	0.00%	0.92%	3.99%	63.48%	-68.84%	171.48%	608.17%	1.36%	12.91%	0.00%	10.23%	21.78%	80.23%
Pioneer Federal Savings and Loan Association	Deer Lodge	98,609	0.00%	0.00%	0.00%	1.79%	13.83%	20.03%	386.79%	10.89%	2469.01%	0.48%	2.93%	0.00%	16.56%	34.87%	76.98%
Prairie Mountain Bank	Great Falls	90,233	0.00%	0.00%	0.00%	2.41%	66.40%	173.06%	-0.27%	16.84%	364.12%	1.08%	11.96%	0.00%	9.32%	14.30%	81.30%

Nebraska

2nd Quarter 2017 (Texas Ratio Listed Highest to Lowest)

		Modified Texas Ratio	Adj. Nonperformi ng 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 Nebraska Banks		4.73%	0.48%	0.05%	1.72%	40.53%	138.26%	2.09%	147.29%	103.47%	1.22%	11.42%	259.99%	10.31%	13.14%	98.59%
Median Values All Nebraska Banks		2.03%	0.19%	0.00%	1.36%	8.02%	33.85%	-72.81%	275.16%	109.59%	1.05%	9.02%	207.88%	10.82%	14.97%	89.39%
Cass County Bank, Inc.	Plattsmouth	47.67%	5.39%	0.00%	1.49%	80.78%	116.82%	-5.55%	163.13%	79.47%	0.65%	5.82%	23.45%	10.47%	13.45%	100.00%
Thayer County Bank	Hebron	25.06%	1.49%	1.69%	1.45%	16.57%	32.37%	-66.78%	123.24%	245.20%	0.75%	6.54%	62.47%	11.45%	17.82%	76.60%
Ashton State Bank	Ashton	23.61%	3.09%	0.00%	3.22%	0.00%	8.25%	-95.30%	595.02%	175.30%	0.63%	6.07%	79.00%	10.51%	13.89%	86.11%
West Plains Bank	Ainsworth	21.06%	3.01%	0.00%	0.98%	4.99%	20.56%	-79.98%	310.27%	109.41%	1.23%	9.52%	24.38%	13.33%	15.05%	93.25%
Henderson State Bank	Henderson	19.98%	2.23%	0.00%	1.38%	1.26%	44.52%	-76.75%	550.84%	111.13%	1.22%	12.83%	49.69%	9.83%	12.28%	117.64%
Community First Bank	Maywood	18.04%	1.98%	0.00%	1.29%	0.00%	34.20%	-79.57%	469.91%	129.37%	0.95%	8.62%	30.08%	10.16%	12.98%	84.90%
Genoa Community Bank	Genoa	17.90%	2.44%	0.00%	1.49%	30.26%	53.95%	-56.05%	398.24%	33.34%	1.44%	11.69%	47.07%	12.23%	16.53%	93.11%
Western Nebraska Bank	Curtis	17.28%	1.71%	0.00%	1.23%	2.24%	49.60%	-70.59%	465.17%	146.53%	0.36%	3.64%	55.94%	9.20%	11.01%	90.57%
Bank of the Valley	Bellwood	16.08%	1.01%	0.54%	1.57%	26.24%	27.96%	-85.65%	637.51%	171.84%	0.69%	7.47%	125.83%	8.80%	10.83%	102.12%
Pathway Bank	Cairo	15.44%	1.94%	0.00%	2.29%	7.77%	22.28%	-88.05%	438.47%	151.75%	1.16%	10.44%	93.96%	10.93%	13.28%	106.13%
Commercial State Bank	Cedar Bluffs	14.67%	0.97%	0.20%	1.65%	0.00%	9.86%	-94.17%	456.38%	67.73%	-1.33%	-18.34%	77.18%	7.36%	13.43%	51.50%
The Nehawka Bank	Nehawka	14.55%	1.57%	0.97%	1.03%	14.19%	103.34%	-24.10%	138.77%	51.75%	0.23%	1.43%	53.20%	16.55%	24.63%	97.36%
Nebraska State Bank	Lynch	14.38%	2.51%	0.00%	5.15%	0.00%	0.00%	-100.00%	230.63%	44.08%	-0.63%	-4.30%	100.57%	14.87%	27.39%	57.98%
Bank of Bennington	Bennington	13.92%	1.61%	0.00%	1.34%	44.45%	68.89%	-9.31%	11.24%	23.10%	0.75%	6.64%	58.45%	10.94%	15.33%	80.21%
The First National Bank of Gordon	Gordon	13.86%	1.63%	0.40%	3.53%	2.95%	26.83%	-76.82%	287.29%	63.64%	1.44%	11.65%	116.26%	12.52%	21.66%	65.84%
Security State Bank	Ansley	13.76%	1.24%	0.08%	1.08%	71.32%	214.92%	50.07%	243.59%	77.79%	1.29%	15.38%	75.92%	8.97%	11.67%	103.09%
Citizens Bank & Trust Company	Saint Paul	13.61%	1.60%	0.00%	0.90%	26.65%	46.86%	-70.74%	458.77%	137.33%	1.49%	13.86%	44.74%	11.17%	12.30%	107.91%
Lincoln FSB of Nebraska	Lincoln	11.94%	1.61%	0.00%	1.98%	23.27%	126.77%	-14.03%	0.31%	0.00%	0.18%	1.43%	78.47%	9.82%	24.40%	89.76%
Frontier Bank	Omaha	11.85%	1.17%	0.02%	1.10%	86.12%	214.75%	53.45%	311.71%	1430.29%	1.06%	9.78%	76.11%	9.04%	11.44%	94.69%
The Culbertson Bank	Culbertson	10.92%	1.70%	0.00%	3.36%	0.00%	0.00%	-100.00%	225.46%	34.77%	-0.18%	-1.31%	77.56%	14.33%	30.40%	45.89%
Platte Valley Bank	Scottsbluff	10.89%	1.09%	0.05%	1.49%	13.00%	69.87%	-42.33%	234.03%	113.46%	1.18%	12.91%	102.80%	9.19%	12.17%	104.07%
Cedar Valley Bank	Fordyce	10.88%	0.76%	0.94%	5.03%	9.55%	27.47%	-75.37%	316.97%	29.69%	0.45%	3.77%	473.57%	11.86%	15.06%	85.31%
FirsTier Bank	Kimball	10.61%	0.02%	1.84%	2.38%	56.20%	195.49%	19.14%	134.65%	94.38%	1.67%	10.53%	7843.55%	16.17%	19.00%	91.96%
Custer Federal State Bank	Broken Bow	10.53%	0.87%	0.18%	1.30%	7.26%	10.63%	-95.12%	495.04%	220.03%	0.86%	9.83%	125.32%	8.94%	11.99%	106.96%
American Exchange Bank	Elmwood	10.48%	1.30%	0.00%	2.19%	3.42%	3.42%	-97.35%	238.72%	60.04%	1.04%	9.58%	103.50%	10.98%	16.28%	71.02%
Mutual of Omaha Bank	Omaha	10.38%	0.90%	0.02%	1.01%	92.25%	324.93%	49.65%	0.33%	0.00%	0.71%	6.83%	87.53%	8.98%	11.26%	98.57%
Citizens State Bank	Wisner	10.11%	0.96%	0.20%	1.85%	4.40%	24.64%	-91.26%	609.19%	73.56%	1.22%	11.60%	150.49%	9.85%	12.15%	98.52%
Byron State Bank	Byron	9.26%	1.32%	0.00%	1.14%	0.00%	25.93%	-85.63%	386.99%	136.77%	1.14%	9.02%	73.52%	13.25%	16.23%	101.36%
Clarkson Bank	Clarkson	9.09%	1.30%	0.00%	2.93%	0.00%	12.62%	-77.42%	346.28%	67.19%	1.34%	10.96%	121.45%	12.87%	19.36%	65.82%
Corn Growers State Bank	Murdock	9.00%	0.72%	0.00%	1.06%	0.00%	0.00%	-100.00%	354.84%	146.37%	0.12%	1.73%	75.00%	7.44%	17.18%	55.89%
First State Bank	Gothenburg	8.97%	0.76%	0.00%	1.27%	26.03%	81.81%	-29.91%	301.91%	268.01%	1.16%	10.44%	119.90%	10.31%	12.81%	117.22%
Butte State Bank	Butte	8.75%	1.18%	0.00%	1.80%	0.00%	4.31%	-96.58%	291.33%	46.30%	0.54%	4.31%	27.69%	12.26%	20.35%	67.36%
Gothenburg State Bank	Gothenburg	8.65%	1.23%	0.00%	1.44%	22.33%	78.13%	-60.35%	303.69%	85.93%	1.76%	13.50%	86.03%	13.12%	16.11%	88.09%
McCook National Bank	McCook	8.07%	1.33%	0.00%	2.36%	2.29%	9.29%	-93.00%	360.90%	80.99%	1.28%	8.64%	133.95%	14.83%	18.49%	93.83%
Equitable Bank	Grand Island	8.06%	0.92%	0.09%	1.48%	68.71%	197.68%	17.14%	189.86%	158.02%	0.57%	4.90%	149.24%	11.40%	13.19%	111.92%
Elkhorn Valley Bank & Trust	Norfolk	7.87%	0.83%	0.07%	1.17%	9.92%	46.31%	-41.14%	157.76%	62.95%	0.93%	8.60%	66.39%	10.84%	16.10%	54.26%
Adams Bank & Trust	Ogallala	7.22%	0.83%	0.05%	1.59%	35.17%	145.34%	-27.26%	300.93%	117.97%	1.09%	9.96%	152.96%	11.13%	12.83%	111.13%
State Nebraska Bank & Trust	Wayne	6.80%	0.89%	0.00%	1.51%	21.04%	32.91%	-73.52%	206.08%	96.23%	1.16%	9.62%	95.38%	12.38%	17.47%	67.15%
Exchange Bank	Gibbon	6.70%	0.70%	0.00%	1.48%	63.24%	219.14%	17.43%	175.62%	192.25%	1.68%	16.52%	143.02%	9.41%	13.36%	96.11%
First State Bank & Trust Company	Fremont	6.63%	0.20%	0.47%	1.56%	83.32%	151.50%	-19.50%	80.46%	147.05%	1.09%	12.72%	587.88%	8.78%	11.74%	83.94%
Amfirst Bank	McCook	6.54%	0.22%	0.44%	1.55%	67.42%	131.02%	-35.64%	277.48%	86.49%	0.18%	1.86%	496.83%	8.86%	12.41%	86.23%
Commercial State Bank	Wausa	6.42%	0.71%	0.00%	1.03%	23.32%	122.27%	-33.81%	299.07%	96.43%	1.20%	11.79%	116.80%	10.18%	12.85%	90.68%
Great Plains State Bank	Petersburg	6.00%	0.71%	0.00%	0.71%	4.54%	74.22%	33.11%	603.72%	529.90%	0.37%	3.35%	93.01%	11.63%	12.58%	110.96%
First Bank of Utica	Utica	5.97%	0.55%	0.18%	1.45%	6.84%	15.31%	-92.63%	460.31%	114.61%	0.59%	5.47%	227.03%	11.19%	14.62%	105.20%
Columbus Bank and Trust Company	Columbus	5.85%	0.54%	0.00%	0.70%	4.93%	72.37%	-35.95%	404.60%	146.06%	0.71%	6.50%	96.66%	8.99%	10.85%	103.19%
Arbor Bank	Nebraska City	5.52%	0.39%	0.09%	1.06%	44.24%	178.15%	-25.77%	374.06%	169.40%	0.92%	11.35%	226.73%	7.96%	10.62%	104.63%
State Bank of Odell	Odell	5.44%	0.53%	0.00%	1.01%	0.00%	14.06%	-84.30%	254.64%	44.67%	0.62%	7.13%	93.15%	8.98%	16.35%	54.06%
Union Bank and Trust Company	Lincoln	5.34%	0.39%	0.19%	1.57%	74.02%	221.85%	11.26%	86.51%	435.79%	1.27%	12.67%	258.70%	10.05%	13.28%	105.14%
State Bank of Scotia	Scotia	42.950	1.12%	0.09%	1.93%	0.00%	25.51%	-72.81%	221.92%	156.73%	1.52%	6.27%	126.46%	23.57%	29.83%	94.96%
Generations Bank	Exeter	4.95%	0.08%	0.41%	1.36%	72.55%	131.47%	-0.58%	304.40%	37.01%	0.51%	4.75%	1277.42%	9.39%	12.12%	96.48%
First National Bank of Omaha	Omaha	4.83%	0.49%	0.05%	2.51%	34.81%	108.08%	46.70%	70.60%	15.06%	0.89%	8.71%	373.03%	9.92%	12.13%	89.39%
Iowa - Nebraska State Bank	South Sioux City	4.77%	0.53%	0.00%	1.45%	11.95%	82.01%	-15.66%	160.53%	165.54%	0.99%	9.89%	167.98%	10.04%	13.40%	69.94%
Western National Bank	Chester	4.75%	0.22%	0.23%	1.12%	41.57%	106.05%	-64.24%	456.55%	204.33%	1.32%	12.30%	427.66%	9.19%	12.51%	101.41%
Pinnacle Bank	Lincoln	4.53%	0.47%	0.02%	1.47%	70.09%	268.48%	5.65%	208.79%	108.34%	1.71%	16.89%	242.38%	9.76%	12.22%	91.09%
Siouxland Bank	South Sioux City	4.30%	0.44%	0.00%	1.08%	10.86%	39.19%	-62.79%	95.47%	237.39%	0.51%	5.41%	136.91%	9.39%	19.38%	62.21%
Midwest Bank National Association	Pierce	4.29%	0.54%	0.01%	1.58%	9.90%	75.31%	-59.75%	361.63%	102.58%	1.19%	10.24%	207.88%	11.17%	15.13%	91.89%

Nebraska

2nd 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 assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Assets	Loan / Deposit ratio
First State Bank	Scottsbluff	238,941	4.29%	0.22%	0.28%	2.03%	37.20%	235.91%	-22.77%	75.68%	38.36%	2.28%	22.13%	658.77%	10.30%	13.26%	83.34%
First State Bank & Trust Company	Cozad	254,107	4.25%	0.57%	0.00%	2.43%	35.66%	205.39%	1.26%	250.09%	32.70%	1.97%	16.23%	303.87%	11.60%	14.86%	88.95%
State Bank of Table Rock	Table Rock	83,132	4.18%	0.36%	0.00%	1.02%	16.63%	23.46%	-89.08%	590.31%	245.38%	0.19%	2.41%	56.71%	7.94%	11.14%	114.33%
Bank of Lewellen	Lewellen	25,054	3.92%	1.00%	0.00%	2.16%	0.00%	0.00%	-100.00%	127.60%	105.90%	1.00%	4.08%	85.26%	24.74%	50.51%	52.89%
First Nebraska Bank	Valley	283,536	3.91%	0.41%	0.00%	1.23%	81.74%	138.98%	-19.79%	243.03%	113.69%	1.36%	14.03%	199.49%	9.64%	13.72%	76.84%
Farmers and Merchants Bank	Milford	593,337	3.77%	0.36%	0.00%	0.80%	8.13%	20.76%	-76.57%	208.62%	207.34%	1.04%	9.68%	95.84%	9.67%	16.84%	52.05%
Security Bank	Laurel	206,415	3.61%	0.45%	0.01%	1.13%	5.06%	26.35%	-80.91%	455.60%	127.52%	1.71%	14.87%	196.30%	11.24%	16.16%	90.40%
Sidney Federal Savings and Loan Association	Sidney	17,421	3.54%	0.36%	0.00%	0.94%	1.90%	9.17%	-0.85%	0.00%	0.00%	-0.73%	-7.90%	193.65%	7.11%	16.46%	82.71%
The Cattle National Bank and Trust Company	Seward	265,779	3.53%	0.31%	0.15%	1.43%	46.05%	166.43%	-20.98%	153.49%	140.11%	1.63%	13.52%	320.80%	12.29%	17.34%	84.38%
Heartland Bank	Geneva	389,249	3.50%	0.37%	0.00%	1.21%	10.77%	23.66%	-90.18%	566.88%	155.96%	1.33%	12.04%	223.57%	9.71%	12.29%	90.84%
Bank of Clarks	Clarks	34,776	3.49%	0.44%	0.00%	1.39%	0.00%	16.67%	-90.38%	466.24%	110.72%	0.89%	7.89%	264.05%	11.44%	13.59%	95.18%
Security First Bank	Lincoln	935,613	3.48%	0.35%	0.00%	1.80%	26.75%	186.08%	-8.10%	238.24%	88.60%	0.74%	7.46%	350.68%	9.01%	12.58%	88.32%
Sandhills State Bank	Bassett	234,819	3.43%	0.33%	0.03%	0.91%	0.00%	41.31%	-76.41%	608.64%	184.66%	1.15%	9.89%	231.76%	10.11%	12.65%	102.77%
Bank of Dixon County	Ponca	91,946	3.42%	0.38%	0.00%	0.83%	10.48%	21.05%	-79.08%	293.13%	80.20%	0.91%	8.66%	130.86%	10.42%	17.84%	70.73%
Homestead Bank	Cozad	257,099	3.40%	0.47%	0.00%	1.23%	0.09%	26.48%	-75.68%	365.50%	81.49%	1.53%	11.35%	124.38%	13.28%	19.28%	85.63%
FirstBank of Nebraska	Wahoo	225,381	3.33%	0.19%	0.15%	1.32%	14.62%	47.99%	-73.94%	328.41%	248.67%	1.22%	11.82%	386.52%	9.27%	12.17%	78.27%
Cornerstone Bank	York	1,585,247	3.20%	0.25%	0.02%	1.00%	23.76%	107.55%	-39.96%	426.66%	148.68%	1.43%	16.63%	253.80%	8.18%	10.81%	91.96%
First State Bank Nebraska	Lincoln	467,175	3.20%	0.23%	0.10%	1.25%	9.70%	55.18%	-75.45%	333.99%	251.95%	1.10%	9.42%	334.92%	9.62%	14.46%	99.44%
City Bank & Trust Co.	Lincoln	145,607	3.19%	0.00%	0.49%	1.36%	49.78%	192.95%	-27.75%	44.93%	184.28%	0.53%	3.68%	0.00%	14.38%	20.90%	85.16%
First State Bank	Farnam	136,991	3.18%	0.36%	0.00%	1.34%	11.98%	40.69%	-19.44%	301.22%	369.81%	1.97%	16.37%	218.74%	11.21%	16.07%	90.80%
Farmers and Merchants Bank	Milligan	102,179	3.12%	0.31%	0.00%	0.43%	10.78%	10.78%	-96.98%	726.92%	1035.66%	1.56%	13.47%	130.03%	9.91%	11.47%	117.98%
Nebraska Bank of Commerce	Lincoln	131,089	3.11%	0.21%	0.12%	1.56%	74.39%	403.66%	66.77%	41.86%	1700.64%	0.64%	7.04%	654.01%	9.50%	12.02%	118.24%
The Hershey State Bank	Hershey	71,380	3.10%	0.26%	0.34%	2.29%	4.43%	35.54%	-69.99%	219.19%	35.79%	1.54%	9.03%	755.91%	17.66%	22.25%	104.45%
World's Foremost Bank	Sidney	5,678,726	3.10%	0.42%	0.00%	2.16%	0.00%	0.00%	0.00%	0.00%	0.00%	2.90%	26.29%	502.60%	11.41%	12.84%	503.20%
Cornhusker Bank	Lincoln	519,890	3.07%	0.30%	0.00%	1.62%	72.49%	348.68%	69.05%	25.85%	579.69%	0.99%	11.56%	403.07%	8.64%	12.36%	85.79%
Core Bank	Omaha	451,635	3.03%	0.03%	0.29%	1.47%	120.59%	418.24%	62.01%	5.25%	-50.15%	0.90%	10.12%	762.24%	9.12%	11.92%	118.68%
First Central Bank McCook	McCook	107,423	2.92%	0.39%	0.00%	1.75%	4.35%	26.81%	-86.36%	422.68%	121.44%	1.54%	13.06%	148.35%	11.74%	13.68%	107.83%
Franklin State Bank	Franklin	46,100	2.42%	0.46%	0.00%	0.95%	0.00%	6.29%	-87.93%	229.41%	83.34%	1.34%	7.50%	108.53%	18.74%	29.52%	64.71%
American National Bank	Omaha	3,421,534	2.23%	0.21%	0.00%	1.09%	62.74%	220.60%	88.65%	28.86%	138.21%	1.27%	13.32%	379.77%	8.91%	10.91%	100.04%
Tecumseh Federal Bank	Tecumseh	50,693	2.21%	0.44%	0.00%	1.30%	3.41%	7.22%	-63.71%	39.85%	454.09%	0.56%	3.07%	170.72%	18.89%	42.42%	73.03%
Banner Capital Bank	Harrisburg	129,062	2.11%	0.24%	0.00%	1.25%	9.87%	77.43%	-57.37%	527.86%	112.90%	1.18%	11.03%	452.38%	10.76%	12.53%	108.31%
United Republic Bank	Omaha	108,962	2.10%	0.00%	0.30%	1.47%	61.44%	257.99%	46.54%	15.69%	-6.52%	0.50%	3.99%	0.00%	13.24%	15.77%	99.52%
The Jones National Bank and Trust Company of Seward	Seward	233,081	2.08%	0.22%	0.00%	1.56%	44.03%	69.91%	-43.79%	272.05%	66.91%	1.19%	12.48%	438.80%	9.65%	15.46%	76.05%
BankFirst	Norfolk	430,239	2.03%	0.27%	0.00%	1.42%	72.53%	155.00%	31.80%	214.01%	141.37%	1.59%	11.69%	362.45%	12.50%	14.40%	92.36%
CHARTER WEST BANK	West Point	244,984	2.02%	0.03%	0.17%	1.24%	23.53%	61.49%	-42.76%	391.32%	76.90%	1.18%	12.92%	2709.64%	9.23%	12.74%	85.26%
Stanton State Bank	Stanton	46,332	2.01%	0.20%	0.00%	1.66%	1.53%	1.53%	-96.96%	223.98%	27.31%	0.42%	4.71%	445.65%	8.90%	15.52%	58.69%
Tri Valley Bank	Talmage	43,783	1.89%	0.19%	0.00%	1.18%	31.04%	235.73%	-15.15%	327.66%	359.60%	1.86%	21.76%	576.54%	8.83%	11.29%	99.35%
Foundation One Bank	Waterloo	102,021	1.87%	0.23%	0.00%	0.79%	44.34%	138.61%	56.11%	6.37%	-46.19%	0.64%	5.45%	296.10%	11.86%	13.92%	108.23%
Farmers and Merchants State Bank, Bloomfield, Nebraska	Bloomfield	122,809	1.82%	0.21%	0.00%	1.29%	0.00%	7.52%	-91.67%	522.79%	38.38%	0.91%	8.38%	439.53%	10.52%	12.52%	81.42%
The Potter State Bank of Potter	Potter	38,954	1.78%	0.24%	0.00%	1.19%	0.00%	2.54%	-94.49%	210.52%	58.13%	0.81%	6.37%	231.91%	13.28%	20.35%	54.74%
Oak Creek Valley Bank	Valparaiso	82,810	1.56%	0.18%	0.00%	0.98%	36.46%	43.31%	-79.20%	388.67%	184.11%	1.51%	9.87%	340.14%	11.20%	15.55%	82.12%
Countryside Bank	Unadilla	74,452	1.38%	0.14%	0.10%	1.00%	8.02%	9.47%	-88.35%	134.79%	178.70%	1.05%	6.63%	393.20%	16.05%	28.14%	67.32%
York State Bank	York	143,514	1.34%	0.14%	0.00%	1.23%	7.65%	27.60%	-74.83%	566.81%	39.68%	0.89%	7.09%	712.56%	9.66%	12.18%	94.54%
Washington County Bank	Blair	366,350	1.27%	0.13%	0.00%	1.28%	20.70%	93.92%	-24.42%	437.01%	43.84%	1.13%	11.88%	747.31%	9.27%	12.85%	91.42%
Ericson State Bank	Ericson	83,899	1.26%	0.13%	0.00%	0.83%	0.00%	26.74%	-83.91%	621.79%	101.59%	1.73%	17.95%	570.91%	9.80%	12.54%	105.56%
Adams County Bank	Kenesaw	170,465	1.22%	0.09%	0.02%	0.98%	7.74%	22.34%	-90.06%	506.83%	90.68%	1.23%	15.24%	665.56%	8.66%	12.61%	96.28%
The AMERICAN BANK OF SIDNEY, NEBRASKA	Sidney	89,826	1.12%	0.04%	0.10%	1.27%	3.18%	22.85%	-34.62%	99.81%	21.65%	0.90%	7.67%	1360.61%	11.91%	24.51%	51.22%
First Northeast Bank of Nebraska	Lyons	283,055	1.08%	0.14%	0.00%	1.93%	45.22%	73.15%	-48.92%	290.66%	90.82%	1.11%	9.36%	797.29%	12.04%	13.03%	75.11%
Points West Community Bank	Sidney	355,097	1.07%	0.04%	0.08%	2.06%	17.90%	51.88%	-72.25%	277.99%	144.58%	1.29%	12.68%	1674.67%	9.69%	19.08%	62.60%
Chambers State Bank	Chambers	59,927	0.87%	0.24%	0.00%	1.01%	0.00%	0.00%	-100.00%	198.22%	102.18%	1.66%	6.26%	298.60%	26.97%	35.83%	98.30%
First National Bank of Chadron	Chadron	122,559	0.84%	0.11%	0.00%	1.28%	0.00%	24.71%	-81.92%	374.26%	60.29%	1.55%	10.92%	705.15%	12.65%	16.34%	82.47%
Auburn State Bank	Auburn	169,749	0.83%	0.05%	0.09%	1.25%	2.10%	5.70%	-88.81%	164.65%	301.02%	1.08%	6.65%	1158.43%	16.57%	28.83%	59.08%
Nebraska State Bank	Oshkosh	50,830	0.83%	0.13%	0.00%	1.13%	0.00%	0.00%	-100.00%	484.38%	154.82%	4.06%	28.33%	681.25%	14.49%	19.04%	93.18%
Ceresco Bank	Ceresco	46,704	0.81%	0.14%	0.00%	1.88%	3.91%	18.48%	-81.88%	143.05%	263.92%	1.29%	8.08%	843.94%	15.86%	19.71%	76.19%
Boelus State Bank	Boelus	16,254	0.77%	0.12%	0.00%	3.06%	0.00%	0.00%	-100.00%	219.91%	54.93%	0.66%	4.85%	1094.74%	13.53%	27.20%	48.55%
Heritage Bank	Wood River	590,959	0.77%	0.13%	0.00%	1.92%	3.28%	9.99%	-88.09%	157.66%	49.29%	1.64%	10.02%	556.94%	16.21%	28.65%	53.65%
First State Bank	Loomis	140,736	0.74%	0.08%	0.00%	1.27%	2.03%	14.34%	-82.97%	550.16%	30.89%	1.13%	9.39%	1252.29%	9.93%	12.48%	97.00%
Madison County Bank	Madison	374,237	0.71%	0.14%	0.00%	3.37%	4.69%	29.60%	-85.67%	291.71%	508.50%	1.20%	6.64%	1843.81%	17.69%	20.03%	111.26%

Nebraska

2nd 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
Enterprise Bank	Omaha	271,379	0.70%	0.07%	0.00%	1.32%	28.38%	370.04%	64.91%	5.15%	0.00%	0.84%	9.15%	1552.76%	9.36%	11.43%	96.74%
Farmers State Bank	Carrroll	27,462	0.60%	0.06%	0.00%	2.24%	0.00%	21.84%	-74.70%	251.79%	-14.83%	0.28%	3.04%	1176.47%	9.85%	22.06%	36.14%
Platte Valley Bank	North Bend	74,782	0.56%	0.08%	0.00%	0.97%	16.44%	32.89%	-30.81%	270.67%	68.38%	0.79%	5.78%	771.67%	14.11%	20.12%	74.29%
Home Federal Savings and Loan Association of Grand Isl	Grand Island	280,373	0.54%	0.07%	0.00%	1.84%	50.79%	137.55%	49.43%	60.40%	1059.40%	0.65%	5.75%	3539.36%	11.37%	17.20%	75.85%
The First National Bank of Johnson	Johnson	70,648	0.53%	0.10%	0.00%	1.18%	1.16%	3.48%	-90.30%	94.14%	369.34%	0.32%	1.66%	343.24%	19.39%	41.17%	39.57%
The Tilden Bank	Tilden	87,353	0.48%	0.05%	0.00%	1.77%	2.72%	19.09%	-90.17%	469.18%	209.77%	0.75%	7.40%	2212.77%	10.44%	14.96%	75.28%
First National Bank in Ord	Ord	136,527	0.45%	0.04%	0.00%	1.59%	1.33%	15.05%	-88.37%	332.58%	65.71%	0.63%	8.02%	1970.59%	7.96%	16.29%	52.04%
The First National Bank of Fairbury	Fairbury	146,484	0.44%	0.08%	0.00%	1.66%	0.38%	6.88%	-86.56%	141.58%	78.61%	0.70%	4.13%	751.79%	16.99%	28.27%	46.55%
Plattsmouth State Bank	Plattsmouth	94,566	0.43%	0.04%	0.00%	1.40%	76.45%	77.42%	-50.26%	203.44%	1388.10%	0.60%	6.99%	1926.32%	9.00%	11.16%	64.03%
Security National Bank of Omaha	Omaha	862,770	0.43%	0.05%	0.00%	1.77%	38.35%	186.07%	42.75%	1.89%	-86.97%	1.45%	13.85%	7951.30%	10.49%	14.83%	70.51%
Cedar Rapids State Bank	Cedar Rapids	43,214	0.42%	0.04%	0.00%	1.20%	0.00%	27.35%	-92.88%	613.38%	132.79%	1.02%	11.93%	2464.71%	8.27%	11.72%	95.50%
Nebraska State Bank	Bristow	16,675	0.41%	0.07%	0.00%	1.55%	3.01%	22.65%	9.06%	237.36%	33.05%	0.82%	5.55%	1345.45%	15.77%	24.33%	68.12%
First Tri County Bank	Swanton	53,550	0.41%	0.04%	0.00%	0.72%	0.00%	6.28%	-96.58%	427.64%	98.83%	0.62%	5.74%	1386.96%	10.17%	13.28%	93.26%
The Tri-County Bank	Stuart	109,179	0.39%	0.04%	0.00%	1.15%	22.22%	44.61%	-74.78%	418.54%	107.15%	0.69%	7.72%	2307.14%	8.93%	12.51%	92.84%
Farmers and Merchants Bank	Axtell	8,065	0.38%	0.04%	0.00%	1.78%	0.00%	0.00%	0.00%	109.19%	1590.38%	0.15%	1.67%	1200.00%	9.49%	26.45%	27.65%
Access Bank	Omaha	514,075	0.37%	0.04%	0.00%	1.05%	82.55%	258.37%	117.95%	7.30%	203.95%	0.75%	6.47%	2080.30%	10.51%	12.57%	93.32%
Premier Bank	Omaha	238,404	0.28%	0.03%	0.00%	1.24%	183.51%	302.15%	63.83%	24.03%	0.00%	0.76%	6.78%	2940.79%	10.71%	12.57%	87.55%
First Bank of Bancroft	Bancroft	23,267	0.27%	0.00%	0.04%	1.25%	0.00%	2.36%	-96.47%	208.67%	168.22%	1.12%	7.50%	0.00%	15.33%	25.06%	59.23%
Scribner Bank	Scribner	67,213	0.24%	0.03%	0.00%	1.37%	5.38%	41.38%	-66.33%	336.20%	73.15%	1.31%	10.29%	2840.91%	12.71%	18.46%	78.28%
Nebraska State Bank and Trust Company	Broken Bow	225,695	0.24%	0.03%	0.00%	0.76%	4.55%	101.51%	-55.69%	442.78%	125.75%	1.41%	12.82%	2461.29%	11.01%	12.92%	105.04%
First Westroads Bank, Inc.	Omaha	252,512	0.23%	0.03%	0.00%	2.02%	159.26%	426.01%	16.80%	4.44%	97.39%	1.72%	14.39%	4897.59%	12.35%	15.86%	97.14%
First Bank and Trust Company	Minden	73,140	0.19%	0.02%	0.00%	1.70%	5.22%	24.53%	-78.91%	232.24%	101.06%	0.45%	4.82%	3633.33%	9.43%	19.83%	57.66%
South Central State Bank	Campbell	125,262	0.17%	0.02%	0.00%	1.12%	73.14%	135.08%	-31.29%	348.43%	95.74%	1.23%	11.15%	3656.00%	11.10%	13.58%	77.43%
Brunswick State Bank	Brunswick	107,386	0.11%	0.01%	0.00%	1.14%	0.00%	145.75%	-42.40%	489.81%	109.59%	1.99%	20.63%	8407.69%	9.71%	11.03%	104.34%
Wahoo State Bank	Wahoo	74,710	0.08%	0.01%	0.00%	1.39%	14.49%	22.21%	-82.85%	185.79%	361.67%	0.66%	7.72%	10933.33%	8.91%	13.40%	74.13%
First Community Bank	Beemer	137,447	0.06%	0.01%	0.00%	2.17%	3.41%	6.22%	-96.82%	574.47%	58.09%	0.72%	6.97%	3300.00%	9.84%	14.10%	93.92%
The Fullerton National Bank	Fullerton	45,398	0.05%	0.01%	0.00%	1.79%	0.49%	8.63%	-92.58%	413.59%	55.04%	1.45%	12.89%	19666.67%	11.59%	15.36%	111.18%
Five Points Bank of Hastings	Hastings	278,793	0.04%	0.01%	0.00%	1.58%	11.34%	44.39%	-53.38%	127.83%	164.64%	1.44%	12.24%	14986.67%	12.35%	20.60%	64.72%
Two Rivers Bank	Blair	142,993	0.04%	0.00%	0.00%	1.09%	18.12%	58.57%	-60.62%	153.76%	181.58%	0.84%	7.64%	12914.29%	12.04%	18.03%	73.64%
Adams State Bank	Adams	51,475	0.03%	0.01%	0.00%	0.89%	0.00%	0.00%	-100.00%	203.21%	162.16%	1.46%	7.89%	9600.00%	18.35%	26.92%	92.38%
Five Points Bank	Grand Island	973,589	0.03%	0.00%	0.00%	1.47%	32.39%	147.49%	-9.44%	104.15%	126.85%	1.81%	15.70%	28551.43%	11.43%	14.98%	83.58%
Bank of Newman Grove	Newman Grove	31,937	0.03%	0.00%	0.00%	1.36%	0.00%	14.96%	-87.07%	535.60%	51.62%	0.30%	3.06%	27700.00%	10.23%	14.60%	73.28%
F&M Bank	West Point	269,780	0.03%	0.00%	0.00%	1.35%	62.80%	92.93%	-55.90%	405.33%	74.48%	1.12%	11.68%	33362.50%	9.54%	12.46%	82.87%
First Central Bank	Cambridge	101,540	0.02%	0.00%	0.00%	2.13%	1.32%	12.80%	-91.92%	417.64%	86.29%	2.48%	23.23%	55500.00%	11.17%	21.45%	89.77%
Minden Exchange Bank & Trust Company	Minden	145,162	0.01%	0.00%	0.00%	2.21%	10.53%	21.59%	-60.15%	227.98%	84.59%	1.29%	7.65%	95450.00%	16.95%	25.21%	79.85%
American Interstate Bank	Elkhorn	104,987	0.00%	0.00%	0.00%	1.52%	74.98%	203.81%	-6.93%	54.83%	307.81%	2.00%	13.62%	0.00%	14.72%	18.47%	106.18%
Bank of Doniphan	Doniphan	105,750	0.00%	0.00%	0.00%	1.09%	11.20%	103.18%	-6.34%	275.16%	7.78%	0.77%	7.44%	0.00%	9.26%	12.82%	99.24%
Bank of Elgin	Elgin	57,332	0.00%	0.00%	0.00%	1.63%	0.40%	15.20%	-94.55%	447.57%	62.82%	1.57%	12.98%	0.00%	11.99%	18.73%	74.51%
Bank of Hartington	Hartington	88,822	0.00%	0.00%	0.00%	1.12%	7.19%	39.23%	-80.84%	540.74%	279.04%	1.15%	13.50%	0.00%	8.45%	11.79%	88.55%
Bank of Lindsay	Lindsay	62,874	0.00%	0.00%	0.00%	0.71%	0.00%	0.00%	-100.00%	618.20%	172.34%	0.91%	8.83%	0.00%	10.37%	12.85%	122.26%
Bank of Mead	Mead	28,952	0.00%	0.00%	0.00%	2.12%	3.57%	7.63%	-89.59%	184.77%	78.61%	0.94%	9.56%	0.00%	10.02%	19.37%	63.69%
Bank of Orchard	Orchard	25,909	0.00%	0.00%	0.00%	3.23%	0.00%	2.12%	-92.99%	96.92%	-25.77%	0.32%	2.30%	0.00%	13.69%	29.63%	32.12%
Bank of Prague	Prague	23,902	0.00%	0.00%	0.00%	1.02%	0.00%	0.00%	-100.00%	308.11%	158.05%	1.49%	9.29%	0.00%	15.77%	19.14%	97.08%
Battle Creek State Bank	Battle Creek	35,288	0.00%	0.00%	0.00%	1.50%	0.00%	33.85%	-54.92%	111.81%	64.18%	0.76%	5.72%	0.00%	13.24%	17.70%	84.94%
Bruning State Bank	Bruning	333,768	0.00%	0.00%	0.00%	2.03%	3.32%	23.44%	-90.19%	348.94%	522.42%	0.73%	6.90%	0.00%	11.01%	13.31%	89.53%
Citizens State Bank	Carleton	19,651	0.00%	0.00%	0.00%	0.72%	0.00%	0.74%	-99.47%	688.06%	78.52%	0.73%	8.03%	0.00%	9.21%	15.45%	105.12%
Commercial Bank	Nelson	43,181	0.00%	0.00%	0.00%	2.04%	4.95%	4.95%	-91.34%	183.53%	50.58%	1.01%	8.00%	0.00%	13.09%	17.68%	65.97%
Commercial State Bank	Republican City	59,875	0.00%	0.00%	0.00%	0.99%	0.00%	1.34%	-97.00%	115.78%	158.92%	1.55%	5.50%	0.00%	27.92%	34.21%	52.18%
Eagle State Bank	Eagle	29,070	0.00%	0.00%	0.00%	1.08%	53.00%	228.66%	62.34%	272.53%	311.78%	1.29%	15.18%	0.00%	8.97%	10.07%	90.77%
F&M Bank	Falls City	113,344	0.00%	0.00%	0.00%	1.17%	20.21%	48.01%	-45.12%	245.57%	222.72%	1.04%	11.10%	0.00%	9.68%	17.40%	51.68%
Farmers and Merchants Bank of Ashland	Ashland	73,117	0.00%	0.00%	0.00%	1.13%	21.78%	34.87%	-78.59%	231.80%	193.11%	0.65%	5.87%	0.00%	11.16%	16.49%	77.88%
Farmers State Bank	Dodge	209,675	0.00%	0.00%	0.00%	1.34%	13.70%	79.59%	-46.03%	535.07%	192.77%	1.04%	10.05%	0.00%	9.79%	12.83%	94.53%
First Bank and Trust of Fullerton	Fullerton	81,866	0.00%	0.00%	0.00%	1.06%	0.00%	11.00%	-93.97%	434.55%	202.81%	0.84%	5.62%	0.00%	15.10%	17.61%	116.40%
First State Bank	Hordville	41,334	0.00%	0.00%	0.00%	1.22%	0.00%	0.00%	-100.00%	514.67%	77.29%	0.68%	6.36%	0.00%	10.80%	13.88%	117.77%
First State Bank	Randolph	62,668	0.00%	0.00%	0.00%	1.46%	0.00%	0.51%	-99.55%	504.01%	130.08%	1.63%	12.95%	0.00%	12.29%	16.86%	108.93%
Horizon Bank	Waverly	270,759	0.00%	0.00%	0.00%	0.35%	209.14%	357.05%	166.83%	25.18%	14086.76%	1.97%	14.65%	0.00%	14.03%	15.86%	97.46%
Jefferson County Bank	Daykin	42,563	0.00%	0.00%	0.00%	1.57%	0.00%	0.00%	-100.00%	250.83%	129.55%	1.39%	9.13%	0.00%	15.07%	25.80%	53.43%
Mainstreet Bank	Cook	91,898	0.00%	0.00%	0.00%	1.34%	0.00%	18.49%	-92.79%	356.63%	1912.93%	0.89%	8.24%	0.00%	10.85%	17.32%	70.77%

Nebraska

2nd 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	
			Nonperforming loans / Total loans	OREO to Total Assets											Based Assets	Loan / Deposit ratio
NebraskaLand National Bank	722,818	0.00%	0.00%	0.00%	1.26%	31.95%	239.11%	26.72%	84.99%	238.11%	0.68%	6.54%	0.00%	10.79%	14.22%	88.25%
Security Home Bank	40,528	0.00%	0.00%	0.00%	1.71%	5.53%	41.99%	-84.68%	422.60%	188.08%	0.80%	7.31%	0.00%	10.91%	15.41%	140.15%
Springfield State Bank	48,117	0.00%	0.00%	0.00%	1.56%	33.82%	112.72%	-21.47%	105.90%	120.24%	1.08%	9.58%	0.00%	10.93%	23.15%	53.49%
State Bank of Colon	17,377	0.00%	0.00%	0.00%	3.41%	2.72%	2.72%	-98.54%	545.49%	117.53%	0.32%	3.37%	0.00%	9.76%	14.97%	84.38%
The Bank of Steinauer	11,255	0.00%	0.00%	0.00%	0.70%	0.00%	0.00%	-100.00%	280.35%	84.96%	0.74%	7.89%	0.00%	9.75%	14.86%	93.06%
Town & Country Bank	158,596	0.00%	0.00%	0.00%	1.19%	7.12%	7.89%	-94.48%	439.50%	53.16%	1.26%	11.03%	0.00%	11.71%	14.54%	85.99%
West Gate Bank	505,656	0.00%	0.00%	0.00%	1.21%	91.19%	313.99%	34.48%	4.22%	0.00%	1.34%	12.60%	0.00%	10.82%	14.27%	91.55%

New Mexico

2nd Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans /		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 loans	Total Assets											Based Assets	Based Assets	
Total All New Mexico Banks	13,014,687	6.97%	0.41%	0.34%	1.54%	46.38%	176.41%	22.77%	36.09%	125.97%	1.22%	12.33%	163.64%	10.01%	17.28%	63.31%	
Median Values All New Mexico Banks	220,811	5.33%	0.29%	0.11%	1.52%	27.90%	122.78%	4.29%	19.41%	129.06%	1.24%	11.15%	132.43%	10.26%	20.81%	59.67%	
Community 1st Bank Las Vegas	Las Vegas	122,542	40.21%	1.58%	2.73%	2.43%	28.80%	135.06%	-30.07%	21.17%	606.91%	0.45%	5.83%	36.24%	9.22%	18.84%	46.15%
Southwest Capital Bank	Albuquerque	368,252	28.03%	1.44%	1.63%	1.69%	76.45%	232.37%	-12.28%	17.92%	-37.15%	1.42%	14.08%	80.93%	10.26%	13.49%	79.21%
Bank of the Southwest	Roswell	139,639	19.24%	0.47%	1.63%	0.96%	37.93%	136.87%	-33.37%	60.35%	128.50%	1.13%	11.15%	132.43%	10.20%	15.35%	88.80%
Western Bank	Alamogordo	65,502	16.77%	1.08%	1.62%	1.34%	50.17%	91.81%	-16.35%	31.55%	408.90%	0.34%	2.20%	46.94%	15.28%	30.09%	64.84%
International Bank	Raton	310,247	15.46%	1.26%	1.05%	1.99%	70.54%	122.78%	17.55%	46.24%	129.06%	1.16%	8.32%	77.27%	13.92%	23.90%	57.33%
Western Bank, Artesia, New Mexico	Artesia	182,333	14.49%	1.14%	0.47%	1.84%	9.42%	106.23%	-14.28%	6.04%	22.21%	1.97%	20.31%	70.33%	10.16%	19.02%	48.87%
Four Corners Community Bank	Farmington	355,310	14.49%	1.43%	0.29%	1.62%	48.11%	269.49%	37.35%	50.36%	246.62%	2.05%	18.82%	81.99%	11.12%	15.28%	89.06%
Los Alamos National Bank	Los Alamos	1,306,535	14.23%	1.00%	0.54%	1.76%	55.77%	262.48%	3.52%	0.00%	0.00%	0.06%	101.07%	9.64%	15.99%	64.28%	
The James Polk Stone Community Bank	Portales	221,163	14.19%	0.96%	0.69%	1.98%	8.38%	39.90%	-17.03%	23.00%	138.21%	1.54%	14.69%	97.88%	10.68%	20.81%	56.26%
Western Commerce Bank	Carlsbad	390,791	13.42%	0.06%	1.20%	1.18%	17.95%	139.27%	-26.29%	8.02%	193.86%	1.47%	16.72%	236.32%	8.78%	20.18%	47.93%
American Heritage Bank	Clovis	92,478	13.27%	1.53%	0.00%	1.58%	16.56%	69.85%	-39.38%	262.95%	18.52%	1.14%	10.78%	61.23%	10.31%	14.44%	74.96%
My Bank	Belen	163,734	10.60%	0.84%	0.53%	2.66%	56.44%	124.05%	-18.09%	19.82%	254.55%	0.73%	6.48%	144.44%	11.54%	22.21%	56.20%
Western Bank	Lordsburg	174,250	8.38%	0.54%	0.65%	3.42%	5.60%	38.73%	-63.89%	117.23%	224.26%	1.41%	11.17%	233.88%	12.35%	26.72%	50.20%
Century Bank	Santa Fe	822,364	8.21%	0.10%	0.68%	1.52%	52.88%	225.29%	61.21%	0.09%	0.00%	1.32%	15.31%	827.34%	8.37%	12.49%	64.95%
Farmers & Stockmens Bank	Clayton	211,148	7.65%	0.68%	0.11%	1.49%	103.60%	238.03%	4.29%	179.83%	152.45%	2.05%	18.43%	165.08%	9.73%	12.43%	93.77%
FNB New Mexico	Clayton	229,675	7.64%	0.37%	0.36%	1.19%	10.80%	61.70%	-66.45%	408.96%	114.54%	1.10%	12.75%	223.59%	9.04%	13.19%	86.03%
First National Bank	Alamogordo	332,781	6.41%	0.80%	0.03%	1.44%	34.16%	205.84%	18.81%	30.72%	1060.50%	1.73%	14.93%	85.71%	12.07%	21.45%	54.35%
First New Mexico Bank	Deming	223,585	5.91%	0.47%	0.27%	1.67%	7.76%	119.47%	2.86%	39.69%	70.94%	1.24%	10.48%	119.15%	12.07%	25.09%	38.84%
Western Bank of Clovis	Clovis	59,417	5.66%	0.83%	0.00%	1.45%	7.76%	279.18%	18.30%	59.55%	24.99%	0.83%	6.38%	116.50%	13.56%	22.22%	87.49%
Tucumcari Federal Savings and Loan Association	Tucumcari	34,166	5.33%	0.29%	0.53%	1.17%	4.00%	20.65%	-61.49%	0.00%	0.00%	0.18%	1.27%	230.00%	14.41%	37.58%	78.40%
The Bank of Clovis	Clovis	186,703	3.05%	0.41%	0.00%	1.86%	11.35%	91.69%	3.82%	71.53%	16.56%	0.93%	8.09%	219.83%	11.88%	27.40%	62.95%
New Mexico Bank & Trust	Albuquerque	1,407,991	2.54%	0.12%	0.11%	0.98%	81.38%	233.26%	49.84%	22.94%	238.00%	1.48%	17.08%	555.43%	8.45%	11.77%	78.62%
First American Bank	Artesia	1,088,653	2.42%	0.18%	0.09%	1.99%	25.00%	227.10%	29.44%	38.83%	285.70%	1.62%	16.21%	531.74%	9.73%	17.22%	68.00%
BANK 34	Alamogordo	338,335	2.27%	0.30%	0.00%	1.06%	48.70%	405.51%	357.22%	0.89%	4662.50%	0.10%	0.81%	49.76%	11.96%	16.95%	116.82%
First New Mexico Bank of Silver City	Silver City	106,844	2.04%	0.12%	0.13%	1.81%	23.23%	154.98%	48.40%	0.00%	-100.00%	1.24%	10.87%	589.76%	11.63%	26.55%	44.86%
The Citizens Bank	Farmington	713,178	1.44%	0.12%	0.02%	1.43%	10.71%	64.33%	69.30%	2.47%	103.70%	1.42%	14.92%	385.21%	9.75%	24.15%	41.52%
Bank of New Mexico	Grants	155,214	1.15%	0.11%	0.00%	1.44%	27.90%	232.24%	311.89%	2.82%	189.55%	0.94%	9.47%	218.34%	8.45%	13.20%	49.98%
Pioneer Bank	Roswell	821,509	1.13%	0.04%	0.07%	1.12%	55.66%	91.68%	43.59%	0.00%	0.00%	0.82%	9.63%	101.91%	9.08%	21.15%	59.67%
The Carlsbad National Bank	Carlsbad	342,008	1.06%	0.10%	0.00%	1.11%	3.20%	78.17%	16.79%	19.41%	1137.36%	1.57%	19.12%	505.99%	9.35%	19.70%	50.80%
Western Heritage Bank	Las Cruces	83,433	1.05%	0.00%	0.23%	1.93%	18.85%	92.68%	22.35%	18.25%	-3.12%	-0.21%	-1.46%	0.00%	20.95%	31.49%	63.59%
First State Bank	Socorro	136,102	0.97%	0.00%	0.11%	14.14%	0.35%	2.59%	-56.71%	1.11%	-3.47%	0.62%	5.61%	26400.00%	10.51%	49.34%	6.16%
Citizens Bank of Las Cruces	Las Cruces	526,286	0.66%	0.01%	0.06%	1.95%	137.30%	309.75%	42.98%	1.82%	155.44%	2.06%	22.27%	10749.12%	9.33%	14.01%	66.92%
Valley Bank of Commerce	Roswell	176,104	0.51%	0.03%	0.01%	1.52%	20.55%	20.55%	-20.85%	165.89%	78.23%	1.44%	17.22%	1567.24%	8.20%	25.02%	37.42%
First New Mexico Bank, Las Cruces	Las Cruces	124,303	0.38%	0.03%	0.02%	2.73%	43.61%	118.95%	12.67%	2.01%	581.63%	1.30%	10.17%	3476.74%	12.56%	25.18%	51.84%
The Citizens Bank of Clovis	Clovis	358,880	0.16%	0.02%	0.00%	0.96%	94.66%	147.19%	-9.33%	174.91%	192.83%	1.59%	15.59%	3090.48%	10.95%	16.13%	65.86%
Centinel Bank of Taos	Taos	220,811	0.00%	0.00%	0.00%	1.87%	36.28%	112.18%	11.80%	1.03%	329.41%	1.49%	17.18%	0.00%	9.10%	22.79%	42.83%
DSRM National Bank	Albuquerque	3,717	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.96%	1.14%	0.00%	85.01%	338.93%	0.00%
Lea County State Bank	Hobbs	288,336	0.00%	0.00%	0.00%	1.18%	8.41%	8.41%	9.76%	16.15%	103.82%	0.97%	9.62%	0.00%	10.25%	22.22%	30.54%
Main Bank	Albuquerque	130,368	0.00%	0.00%	0.00%	1.21%	87.40%	267.51%	34.65%	11.86%	1366.67%	2.06%	21.72%	0.00%	9.60%	14.40%	78.30%

Utah

2nd 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 All Utah Banks	75,048,601	6.34%	0.69%	0.03%	1.29%	48.24%	170.03%	186.52%	9.38%	162.28%	1.05%	8.83%	116.53%	10.71%	14.77%	83.38%	
Median Values All Utah Banks	321,070	4.40%	0.36%	0.01%	1.59%	78.13%	197.26%	33.97%	5.40%	108.01%	1.60%	12.29%	226.92%	12.23%	16.58%	88.56%	
Gunnison Valley Bank	Gunnison	80,929	59.71%	7.33%	0.92%	4.17%	4.44%	7.70%	-61.99%	166.60%	-24.74%	1.33%	13.06%	45.91%	10.24%	13.88%	90.91%
Town & Country Bank	Saint George	149,463	37.94%	4.17%	0.00%	1.71%	107.57%	243.96%	101.12%	7.52%	-1.71%	0.36%	3.45%	31.26%	10.52%	12.81%	90.06%
Prime Alliance Bank	Woods Cross	284,744	17.00%	2.21%	0.00%	2.26%	2.97%	77.07%	33.97%	0.86%	0.00%	2.49%	22.29%	90.46%	11.38%	12.20%	99.79%
Home Savings Bank	Salt Lake City	125,534	10.76%	0.36%	1.08%	1.45%	136.27%	197.26%	-1.77%	2.86%	0.00%	1.10%	9.03%	320.18%	12.23%	16.58%	89.87%
Continental Bank	Salt Lake City	159,693	8.35%	0.55%	0.97%	1.30%	5.75%	31.27%	-41.00%	1.12%	154.40%	2.91%	17.84%	195.20%	16.37%	20.21%	100.78%
Central Bank	Springville	966,218	8.21%	0.09%	1.34%	2.15%	159.03%	210.99%	40.77%	4.36%	2543.01%	1.68%	10.69%	1324.63%	16.02%	23.44%	76.84%
American Bank of Commerce	Provo	90,000	7.64%	1.06%	0.00%	1.37%	96.86%	133.48%	15.08%	0.00%	0.00%	0.91%	7.09%	89.37%	13.19%	18.76%	79.24%
Capital Community Bank	Provo	343,530	7.24%	0.73%	0.00%	1.10%	76.80%	212.32%	109.09%	0.34%	-92.75%	1.76%	19.65%	130.85%	9.37%	11.04%	102.30%
ZB, National Association	Salt Lake City	65,276,867	6.59%	0.72%	0.01%	1.24%	40.55%	165.50%	258.69%	6.31%	108.01%	0.95%	8.08%	107.86%	10.43%	14.49%	82.86%
Cache Valley Bank	Logan	1,044,058	6.29%	0.65%	0.10%	1.59%	107.99%	241.42%	30.43%	78.41%	329.06%	2.41%	22.84%	176.57%	10.91%	13.58%	89.88%
Liberty Bank, Inc.	Salt Lake City	11,091	5.12%	0.60%	0.00%	3.79%	0.00%	13.03%	-58.77%	0.00%	0.00%	-1.16%	-12.93%	437.88%	8.79%	16.67%	76.39%
First Utah Bank	Salt Lake City	325,097	4.40%	0.04%	0.47%	1.53%	74.62%	235.95%	29.70%	12.29%	0.00%	2.89%	27.90%	73.67%	10.27%	13.95%	90.39%
Rock Canyon Bank	Provo	357,662	3.97%	0.41%	0.01%	0.99%	105.26%	230.24%	37.58%	109.35%	633.82%	2.24%	22.75%	56.63%	10.08%	11.40%	95.10%
People's Intermountain Bank	American Fork	1,683,014	3.66%	0.45%	0.03%	1.43%	118.40%	245.14%	82.56%	23.23%	4060.94%	1.60%	13.47%	226.92%	12.31%	17.15%	82.71%
Holladay Bank & Trust	Salt Lake City	54,883	3.62%	0.01%	0.58%	2.42%	87.33%	138.27%	23.70%	0.00%	0.00%	1.46%	9.97%	12600.00%	15.21%	24.33%	78.70%
Utah Independent Bank	Salina	75,862	2.34%	0.36%	0.00%	1.87%	30.77%	43.36%	-55.72%	103.63%	436.12%	1.62%	12.04%	325.64%	13.83%	18.86%	74.44%
The First National Bank of Layton	Layton	321,070	1.57%	0.17%	0.05%	1.62%	90.92%	276.62%	61.28%	5.40%	199.12%	1.74%	13.65%	417.40%	12.90%	16.41%	86.50%
Marlin Business Bank	Salt Lake City	948,391	1.56%	0.24%	0.00%	1.43%	0.00%	0.79%	-11.83%	1.82%	1210.61%	0.98%	6.83%	557.96%	14.36%	16.04%	111.85%
State Bank of Southern Utah	Cedar City	962,078	1.53%	0.17%	0.05%	1.51%	91.55%	213.39%	46.94%	41.36%	190.90%	1.60%	12.29%	260.52%	13.39%	19.18%	77.00%
Grand Valley Bank	Heber City	375,254	0.54%	0.03%	0.03%	1.59%	74.53%	119.24%	-4.68%	112.21%	430.80%	0.96%	10.27%	479.86%	9.33%	17.75%	50.35%
Brighton Bank	Salt Lake City	200,343	0.02%	0.00%	0.00%	1.67%	42.25%	197.78%	47.34%	0.00%	0.00%	1.91%	16.14%	30266.67%	11.93%	20.57%	64.14%
Bank of Utah	Ogden	1,156,891	0.00%	0.00%	0.00%	1.21%	107.42%	297.78%	43.70%	7.62%	491.57%	1.40%	10.95%	10828.42%	12.66%	16.35%	88.56%
FinWise Bank	Sandy	55,929	0.00%	0.00%	0.00%	1.75%	78.13%	88.60%	125.34%	0.00%	0.00%	3.44%	24.86%	0.00%	14.07%	19.54%	91.39%

Wyoming

2nd 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 Assets	Loan / Deposit ratio	
Total All Wyoming Banks	8,183,879	5.68%	0.56%	0.09%	1.61%	43.14%	135.99%	12.38%	75.76%	160.49%	1.09%	10.36%	158.32%	10.61%	17.54%	65.16%	
Median Values All Wyoming Banks	178,812	3.12%	0.36%	0.02%	1.62%	35.52%	130.45%	-1.30%	41.67%	147.82%	0.95%	9.11%	142.87%	10.65%	16.55%	68.84%	
Summit National Bank	Hulett	77,143	42.55%	3.55%	0.37%	1.59%	34.09%	102.13%	10.14%	312.14%	44.68%	0.72%	7.85%	33.39%	8.53%	12.86%	87.66%
State Bank	Green River	32,983	26.75%	0.76%	3.30%	1.14%	10.24%	84.92%	-30.83%	0.00%	0.00%	-0.73%	-5.35%	20.14%	13.57%	23.07%	64.68%
First Northern Bank of Wyoming	Buffalo	298,564	14.52%	1.27%	0.28%	1.78%	78.97%	146.43%	15.87%	126.85%	54.48%	1.14%	12.17%	99.79%	9.55%	14.31%	83.96%
First National Bank of Gillette	Gillette	577,530	14.45%	1.58%	0.11%	2.70%	10.04%	25.39%	40.58%	13.40%	-12.91%	0.66%	6.17%	36.25%	10.69%	25.26%	25.46%
Cheyenne State Bank	Cheyenne	46,209	13.23%	1.03%	0.89%	1.56%	84.95%	164.75%	2.08%	10.27%	192.67%	0.50%	3.79%	102.95%	13.33%	20.09%	78.18%
Cowboy State Bank	Ranchester	45,631	11.40%	0.89%	0.28%	1.43%	45.49%	143.22%	10.98%	142.13%	185.35%	0.21%	2.32%	99.75%	9.34%	12.95%	69.07%
Western States Bank	Laramie	499,137	10.78%	1.14%	0.05%	1.63%	58.33%	213.47%	175.51%	131.32%	2562.23%	0.77%	7.22%	106.04%	10.44%	13.27%	82.98%
First Federal Bank & Trust	Sheridan	272,598	10.09%	1.49%	0.17%	1.81%	64.72%	146.14%	63.65%	1.70%	0.00%	0.12%	0.76%	79.00%	16.21%	24.02%	77.25%
Bank of Jackson Hole	Jackson	695,107	8.06%	0.93%	0.02%	1.34%	133.88%	387.95%	56.70%	1.58%	278.59%	1.03%	9.52%	105.44%	10.87%	14.78%	81.84%
Jonah Bank of Wyoming	Casper	300,014	7.89%	0.92%	0.00%	1.81%	39.04%	180.09%	0.49%	25.79%	713.94%	1.02%	10.25%	128.76%	10.58%	15.43%	73.64%
Sundance State Bank	Sundance	181,433	7.70%	0.67%	0.20%	1.46%	25.87%	82.31%	-21.28%	187.83%	72.67%	0.98%	9.69%	133.69%	10.58%	15.66%	69.26%
Lusk State Bank	Lusk	54,969	7.02%	0.89%	0.00%	1.28%	1.48%	13.84%	-91.70%	346.70%	122.94%	2.00%	16.60%	86.65%	12.12%	17.54%	68.61%
Platte Valley Bank	Torrington	360,894	6.76%	0.47%	0.35%	1.82%	45.37%	138.54%	-14.79%	108.78%	175.77%	0.92%	8.37%	342.21%	10.61%	12.97%	103.75%
Uinta Bank	Mountain View	159,551	5.37%	0.48%	0.00%	1.89%	29.58%	181.16%	17.26%	17.99%	221.96%	0.76%	9.12%	127.68%	8.62%	23.33%	35.44%
Wyoming Community Bank	Riverton	139,775	5.24%	0.05%	0.50%	1.65%	17.62%	103.75%	-28.64%	197.50%	158.56%	1.13%	12.16%	1858.67%	9.50%	15.06%	71.57%
Security State Bank	Basin	316,504	3.38%	0.41%	0.02%	1.34%	21.62%	122.37%	-21.22%	126.23%	138.60%	0.81%	6.91%	205.02%	11.80%	19.14%	74.58%
Bank of Star Valley	Afton	179,096	2.86%	0.32%	0.00%	1.64%	74.72%	99.52%	-9.31%	36.54%	144.88%	1.60%	15.22%	261.89%	10.79%	15.53%	58.03%
Buffalo Federal Bank	Buffalo	107,614	2.68%	0.00%	0.32%	1.84%	12.74%	170.31%	11.46%	42.57%	596.76%	0.74%	6.85%	0.00%	11.07%	15.83%	79.69%
Bank of Commerce	Rawlins	124,345	2.53%	0.36%	0.00%	1.94%	36.95%	144.21%	110.94%	24.84%	232.71%	1.12%	8.69%	294.44%	13.17%	25.00%	63.27%
Security First Bank	Cheyenne	71,154	2.42%	0.20%	0.08%	3.13%	37.05%	168.37%	-28.63%	19.70%	95.56%	1.19%	12.56%	849.65%	9.45%	13.92%	59.85%
Big Horn Federal Savings Bank	Greybull	238,291	2.37%	0.18%	0.08%	1.61%	9.46%	9.46%	-75.70%	77.06%	155.09%	0.36%	3.51%	302.00%	9.93%	20.52%	51.30%
First State Bank of Newcastle	Newcastle	143,339	2.32%	0.35%	0.00%	2.43%	6.47%	22.69%	-17.01%	21.16%	75.59%	0.83%	5.91%	182.44%	13.62%	41.02%	30.77%
Central Bank and Trust	Lander	158,041	2.25%	0.21%	1.00%	28.08%	105.01%	-12.17%	33.55%	556.07%	1.29%	14.89%	274.62%	9.17%	16.38%	67.26%	
Rocky Mountain Bank	Jackson	290,715	1.86%	0.07%	0.16%	1.40%	67.34%	163.16%	12.51%	6.76%	157.44%	1.59%	13.23%	1577.78%	11.39%	16.71%	90.98%
RSNB Bank	Rock Springs	357,079	1.76%	0.21%	0.00%	1.09%	44.39%	61.27%	30.97%	20.11%	30.51%	1.62%	14.62%	152.05%	11.34%	25.23%	33.55%
Pinnacle Bank - Wyoming	Torrington	777,479	1.08%	0.11%	0.00%	1.58%	41.79%	160.61%	-32.19%	266.25%	235.92%	2.03%	22.05%	1168.10%	9.24%	11.71%	96.90%
Farmers State Bank	Pine Bluffs	26,119	0.34%	0.04%	0.00%	2.01%	0.28%	67.17%	74.04%	189.02%	70.76%	0.54%	5.43%	2840.00%	9.54%	19.77%	60.87%
Hilltop National Bank	Casper	729,392	0.24%	0.03%	0.00%	1.34%	7.02%	44.32%	-3.09%	13.59%	83.70%	1.24%	12.81%	1675.49%	10.73%	28.34%	39.50%
Wyoming Bank & Trust	Cheyenne	171,681	0.16%	0.02%	0.00%	1.76%	50.07%	167.66%	-3.75%	96.79%	150.77%	1.82%	16.43%	5387.50%	10.92%	16.79%	65.64%
The Rawlins National Bank	Rawlins	178,527	0.01%	0.00%	0.00%	1.80%	19.32%	190.83%	48.08%	40.78%	19.53%	0.80%	9.11%	86050.00%	9.05%	15.53%	61.16%
Oregon Trail Bank	Guernsey	35,430	0.00%	0.00%	0.00%	0.72%	43.26%	104.29%	-21.74%	129.59%	624.97%	-0.17%	-1.51%	0.00%	10.89%	15.42%	79.29%
The Converse County Bank	Douglas	537,535	0.00%	0.00%	0.00%	1.54%	11.16%	46.60%	-13.96%	80.58%	96.06%	1.01%	11.10%	0.00%	8.78%	22.72%	35.23%