



**3rd 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\*:**

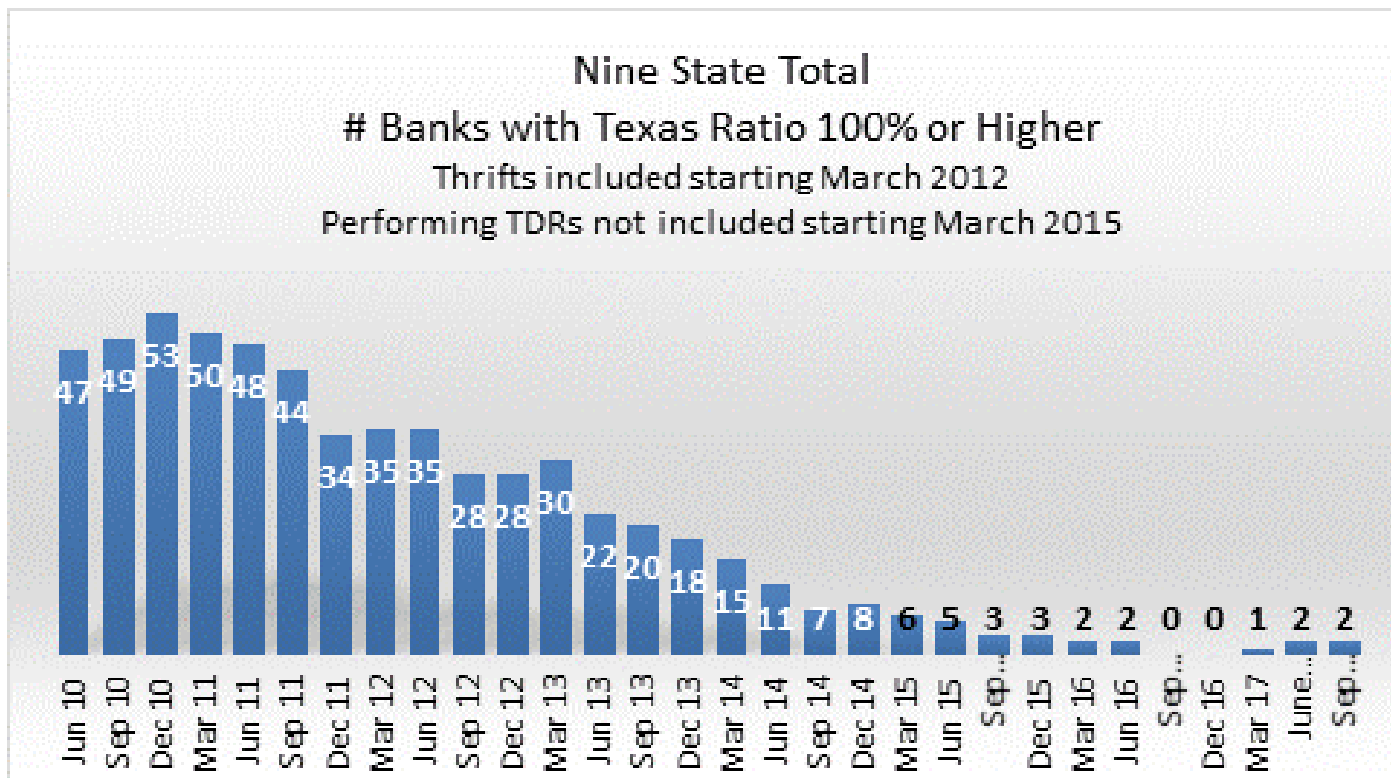
In calculating our Modified Texas and Non-Performing Loan ratios, we have deducted the guaranteed portion of nonperforming government guaranteed loan balances as reflected in Call Report data based on the decreased risk of loss from the guarantee credit enhancement. Bank Strategies LLC does not include 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% remained at two at the end of third quarter.
2. However, one of the two, the bank in Argonia, Kansas, was closed by the FDIC on October 13, 2017.

**Issue:**

1. Will we see other closures in the nine state region in 2018?

**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	87	7	8.05%	8	9.20%
Idaho	13	0	0.00%	0	0.00%
Kansas	248	7	2.82%	50	20.16%
Montana	51	0	0.00%	7	13.73%
Nebraska	176	7	3.98%	81	46.02%
New Mexico	39	2	5.13%	1	2.56%
Utah	23	1	4.35%	0	0.00%
Wyoming	32	1	3.13%	1	3.13%
Total	685	25	3.65%	148	21.61%

### Implications:

1. Third quarter percentage of banks with CRE#2 ratios above 100% is 3.65% vs 1st quarter of 3.71%.
2. Third quarter Ag concentrations have risen from 19.12% at end of first quarter to 21.61%. Kansas and Nebraska, as would be expected, have significant concentrations of banks in this area.

### 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 / Total Assets	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	24,026,434	3.97%	0.31%	0.11%	0.98%	211.00%	10.40%	13.33%	83.49%	2	107.94%	1.00%
Colorado Total	62,549,302	4.78%	0.35%	0.13%	1.07%	173.63%	9.43%	14.48%	74.09%	4	111.99%	1.07%
Idaho Total	6,018,404	4.62%	0.37%	0.21%	1.42%	208.16%	11.41%	16.16%	77.15%	-	0.00%	0.00%
Kansas Total	68,559,416	5.83%	0.52%	0.18%	1.22%	144.26%	10.76%	16.93%	84.60%	22	107.54%	1.32%
Montana Total	34,230,921	6.16%	0.57%	0.10%	1.45%	159.39%	10.25%	14.51%	81.25%	5	105.32%	1.26%
Nebraska Total	72,242,169	5.52%	0.57%	0.06%	1.71%	215.01%	10.27%	13.38%	91.90%	52	106.31%	1.27%
New Mexico Total	13,149,657	7.66%	0.53%	0.30%	1.54%	137.66%	10.16%	17.15%	65.19%	1	112.98%	1.10%
Utah Total	75,532,457	6.18%	0.67%	0.03%	1.27%	117.33%	10.81%	14.75%	84.56%	3	101.29%	1.63%
Wyoming Total	8,315,522	6.08%	0.59%	0.11%	1.60%	149.71%	10.75%	17.79%	64.58%	1	106.15%	1.81%
Total All Banks	364,624,282	5.64%	0.52%	0.11%	1.34%	159.99%	10.37%	14.81%	82.41%	90	106.31%	1.26%

### 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 90.

### 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

3rd 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	24,026,434	3.97%	0.31%	0.11%	0.98%	66.74%	225.96%	86.77%	1.93%	26.09%	2.23%	19.58%	211.00%	10.40%	13.33%	83.49%	
Median Values All Arizona Banks	201,495	4.05%	0.28%	0.03%	1.08%	25.65%	168.91%	29.23%	0.41%	0.00%	0.91%	8.05%	134.23%	10.45%	15.94%	81.79%	
Commerce Bank of Arizona	Tucson	183,146	32.79%	2.64%	1.79%	1.84%	95.76%	284.04%	38.24%	7.18%	40.39%	0.55%	6.06%	60.12%	11.95%	14.73%	101.57%
Horizon Community Bank	Lake Havasu City	257,286	15.10%	0.60%	1.00%	1.43%	21.41%	181.78%	19.09%	2.72%	125.99%	1.09%	11.62%	173.47%	9.50%	14.14%	83.32%
Goldwater Bank, N.A.	Scottsdale	204,925	12.94%	0.73%	0.03%	0.17%	15.44%	62.33%	77.94%	14.33%	88.38%	-0.23%	-3.34%	14.19%	6.23%	17.15%	114.31%
Arizona Bank & Trust	Phoenix	566,950	12.41%	0.85%	0.45%	0.99%	24.96%	85.19%	1.93%	0.52%	-62.06%	0.93%	8.53%	50.85%	9.93%	14.09%	80.26%
Mission Bank	Kingman	108,613	9.10%	0.27%	0.58%	1.02%	24.31%	172.80%	54.76%	26.68%	15.92%	0.46%	4.91%	215.54%	9.29%	14.01%	63.35%
Gateway Commercial Bank	Mesa	124,136	9.03%	0.00%	1.21%	0.69%	6.86%	89.47%	27.81%	0.00%	0.00%	0.88%	7.03%	0.00%	12.95%	19.32%	69.21%
Mohave State Bank	Lake Havasu City	631,987	5.03%	0.39%	0.09%	0.87%	62.79%	299.64%	79.22%	1.80%	0.00%	1.10%	10.53%	122.70%	9.64%	14.63%	62.28%
1st Bank Yuma	Yuma	290,473	4.62%	0.50%	0.02%	0.93%	47.53%	288.24%	65.97%	34.39%	24.92%	1.22%	11.12%	145.76%	10.68%	13.11%	88.91%
Pinnacle Bank	Scottsdale	198,064	3.48%	0.48%	0.00%	1.52%	85.97%	162.84%	15.90%	0.00%	0.00%	1.21%	9.89%	274.34%	12.28%	17.35%	99.57%
Western Alliance Bank	Phoenix	19,831,485	3.38%	0.27%	0.08%	0.94%	74.02%	238.71%	97.71%	0.31%	-17.47%	1.78%	15.49%	247.96%	10.22%	12.62%	85.57%
BNC National Bank	Glendale	965,291	1.94%	0.21%	0.00%	1.70%	26.34%	208.44%	30.64%	25.77%	39.25%	0.74%	7.57%	381.29%	9.53%	18.61%	54.64%
Republic Bank of Arizona	Phoenix	87,882	1.54%	0.28%	0.00%	3.09%	17.00%	187.10%	12.65%	0.00%	0.00%	0.61%	4.02%	786.53%	15.90%	24.77%	84.86%
Nordstrom fsb	Scottsdale	258,692	1.16%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	53.84%	296.82%	0.00%	23.68%	44.49%	52.55%
West Valley National Bank	Goodyear	53,340	0.38%	0.04%	0.00%	1.59%	32.28%	140.11%	-2.22%	0.00%	0.00%	-0.76%	-7.71%	2618.18%	9.89%	14.63%	75.63%
Canyon Community Bank, National Association	Tucson	96,702	0.00%	0.00%	0.00%	2.67%	8.15%	66.13%	-42.16%	0.00%	0.00%	-0.13%	-0.92%	0.00%	13.09%	35.80%	34.66%
Metro Phoenix Bank	Phoenix	167,462	0.00%	0.00%	0.00%	1.14%	33.30%	165.02%	59.07%	0.00%	0.00%	2.13%	15.56%	0.00%	16.18%	22.17%	96.51%



# Colorado

3rd 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	
The First National Bank of Las Animas	Las Animas	344,324	0.44%	0.01%	0.04%	1.99%	19.92%	62.28%	24.12%	282.32%	16.74%	2.35%	20.00%	10068.63%	11.22%	14.83%	88.28%
McClave State Bank	McClave	39,085	0.42%	0.05%	0.00%	1.26%	0.00%	0.00%	-100.00%	515.35%	78.24%	1.53%	13.32%	453.33%	12.08%	14.22%	100.35%
High Country Bank	Salida	258,467	0.28%	0.03%	0.00%	0.66%	113.74%	247.33%	91.03%	17.89%	-26.88%	1.34%	13.41%	1629.33%	10.23%	14.13%	79.99%
The Bank of Denver	Denver	203,401	0.22%	0.02%	0.00%	0.79%	23.02%	383.90%	49.54%	0.83%	-4.98%	0.88%	8.13%	2386.00%	10.42%	14.38%	83.34%
Alamosa State Bank	Alamosa	245,824	0.03%	0.00%	0.00%	1.57%	14.33%	80.80%	7.36%	161.48%	53.45%	1.81%	20.21%	28085.71%	9.25%	17.72%	56.09%
Morgan Federal Bank	Fort Morgan	106,297	0.01%	0.00%	0.00%	0.70%	30.50%	81.07%	53.81%	10.10%	-56.38%	-1.11%	-10.16%	36500.00%	9.80%	18.73%	56.48%
AMG National Trust Bank	Boulder	372,168	0.00%	0.00%	0.00%	1.03%	25.13%	236.18%	17.69%	0.00%	0.00%	1.68%	19.30%	0.00%	9.29%	12.39%	43.50%
Bank of Estes Park	Estes Park	136,937	0.00%	0.00%	0.00%	1.87%	35.74%	238.61%	9.23%	0.00%	0.00%	1.07%	11.41%	0.00%	9.12%	17.44%	54.84%
Colorado National Bank	Palisade	60,591	0.00%	0.00%	0.00%	1.31%	0.00%	54.89%	-59.68%	1.44%	-83.74%	-0.45%	-4.54%	0.00%	9.04%	21.78%	54.83%
Equitable Savings and Loan Association	Sterling	165,894	0.00%	0.00%	0.00%	0.25%	1.06%	1.06%	101.44%	0.00%	0.00%	0.55%	3.63%	0.00%	15.72%	31.12%	121.47%
Frontier Bank	Lamar	292,257	0.00%	0.00%	0.00%	2.33%	2.26%	63.23%	-24.90%	273.02%	62.39%	2.00%	17.64%	0.00%	11.26%	18.05%	64.68%
Gunnison Savings and Loan Association	Gunnison	105,801	0.00%	0.00%	0.00%	0.89%	36.30%	45.51%	50.28%	0.00%	0.00%	0.27%	2.51%	0.00%	10.72%	32.92%	61.24%
North Valley Bank	Thornton	160,338	0.00%	0.00%	0.00%	1.14%	68.07%	207.88%	24.39%	0.23%	-6.12%	2.58%	21.47%	0.00%	11.98%	18.47%	94.26%
Solera National Bank	Lakewood	167,112	0.00%	0.00%	0.00%	1.36%	11.78%	193.41%	126.80%	3.77%	-58.21%	0.72%	5.12%	62.94%	13.90%	19.27%	86.20%
Stockmens Bank	Colorado Springs	111,903	0.00%	0.00%	0.00%	0.02%	36.21%	117.94%	25.17%	218.01%	57.64%	0.23%	2.60%	0.00%	8.58%	13.35%	90.66%
The Bank of Burlington	Burlington	50,544	0.00%	0.00%	0.00%	1.45%	25.20%	125.17%	2347.10%	158.66%	110.35%	1.34%	9.26%	0.00%	15.10%	19.32%	72.75%
The Citizens State Bank of Ouray	Ouray	101,524	0.00%	0.00%	0.00%	0.62%	24.35%	118.37%	19.95%	34.91%	-13.73%	0.02%	0.17%	0.00%	9.52%	21.12%	39.29%
The Gunnison Bank and Trust Company	Gunnison	96,077	0.00%	0.00%	0.00%	1.47%	101.61%	225.81%	3.48%	58.16%	48.14%	1.00%	10.83%	0.00%	9.17%	15.12%	73.90%
Trust Company of America	Centennial	824,008	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.08%	40.13%	0.00%	6.07%	22.43%	0.00%
Verus Bank of Commerce	Fort Collins	241,113	0.00%	0.00%	0.00%	0.87%	58.02%	354.20%	-8.21%	9.63%	28.74%	1.75%	12.55%	0.00%	14.37%	16.95%	119.33%
Young Americans Bank	Denver	19,489	0.00%	0.00%	0.00%	12.50%	0.00%	0.00%	0.00%	0.00%	0.00%	-5.74%	-78.44%	0.00%	7.30%	251.04%	0.45%



# Idaho

3rd 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	6,018,404	4.62%	0.37%	0.21%	1.42%	56.57%	146.46%	74.84%	96.13%	26.79%	0.98%	8.47%	208.16%	11.41%	16.16%	77.15%	
Median Values All Idaho Banks	316,700	4.24%	0.28%	0.13%	1.25%	57.03%	149.68%	73.71%	18.60%	22.40%	0.85%	6.17%	162.81%	10.42%	16.12%	77.96%	
Bank of Idaho	Idaho Falls	316,700	9.59%	0.88%	0.20%	1.87%	45.93%	149.68%	18.71%	121.81%	27.84%	1.23%	12.18%	69.70%	9.97%	14.54%	75.12%
Ireland Bank	Malad City	217,575	8.07%	0.25%	0.67%	1.02%	5.94%	130.69%	35.05%	199.78%	27.46%	0.51%	4.86%	279.82%	10.53%	17.59%	78.27%
D. L. Evans Bank	Burley	1,388,664	7.81%	0.28%	0.52%	1.68%	57.03%	131.32%	43.26%	176.04%	29.49%	1.04%	11.45%	266.82%	9.11%	14.14%	77.96%
Twin River Bank	Lewiston	102,384	7.21%	0.23%	0.33%	1.00%	81.23%	115.27%	159.04%	23.62%	35.11%	0.93%	12.94%	212.93%	7.39%	16.12%	52.07%
Idaho First Bank	Mccall	163,193	6.95%	0.77%	0.00%	1.16%	55.94%	290.96%	132.64%	3.95%	0.00%	-0.08%	-0.73%	124.53%	8.59%	11.12%	94.47%
Northwest Bank	Boise	606,308	5.69%	0.75%	0.00%	1.27%	87.21%	262.38%	73.71%	3.91%	5.60%	1.19%	9.33%	135.64%	11.95%	13.39%	95.64%
The Bank of Commerce	Ammon	1,136,838	4.24%	0.54%	0.13%	0.97%	39.79%	98.80%	93.37%	135.99%	22.40%	1.48%	9.80%	118.95%	15.48%	18.83%	78.63%
bankcda	Coeur D Alene	111,194	4.03%	0.41%	0.00%	1.53%	63.84%	149.38%	27.29%	0.00%	-100.00%	0.47%	5.02%	238.83%	9.13%	12.48%	72.11%
Idaho Trust Bank	Boise	96,136	3.12%	0.47%	0.21%	1.07%	31.30%	172.49%	74.07%	1.35%	-24.91%	1.05%	4.89%	162.81%	16.43%	19.05%	90.59%
Farmers Bank	Buhl	445,640	1.42%	0.22%	0.00%	3.25%	10.35%	24.30%	2.59%	157.29%	23.88%	0.85%	6.17%	689.89%	13.60%	24.04%	53.82%
Idaho Independent Bank	Coeur D Alene	686,657	1.41%	0.00%	0.15%	1.71%	110.08%	216.01%	69.94%	18.60%	128.33%	0.68%	6.90%	0.00%	9.90%	15.58%	64.37%
First Federal Savings Bank of Twin Falls	Twin Falls	623,243	1.33%	0.16%	0.00%	0.89%	66.89%	161.72%	291.56%	0.00%	0.00%	0.65%	5.85%	423.23%	11.01%	16.32%	86.18%
Community 1st Bank	Post Falls	123,872	0.00%	0.00%	0.00%	1.25%	107.11%	234.51%	83.75%	1.77%	-14.74%	0.59%	5.55%	0.00%	10.42%	17.17%	70.98%

# Kansas

3rd Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City

Total assets

Modified  
Texas  
Ratio

3rd 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		
				Nonperformi ng loans / Total loans	OREO to Total Assets										LLR / Total loans	Capital Based	Capital Based
Total All Kansas Banks		68,559,416	5.83%	0.52%	0.18%	1.22%	31.73%	117.61%	59.39%	98.36%	1.07%	9.21%	144.26%	10.76%	16.93%	84.60%	
Median Values All Kansas Banks		108,569	3.40%	0.25%	0.01%	1.46%	8.65%	48.65%	22.55%	143.54%	24.73%	0.97%	8.26%	179.02%	10.62%	17.11%	77.15%
The Farmers and Merchants State Bank of Argonia	Argonia	33,012	260.17%	7.04%	1.09%	6.05%	-62.64%	-1294.51%	-51.48%	-6087.36%	6.28%	-10.49%	-282.80%	52.43%	-1.27%	-0.95%	83.82%
The Bank	Oberlin	342,467	58.31%	6.74%	0.02%	1.72%	0.39%	1.19%	46.15%	682.03%	35.54%	14.03%	16.58%	10.15%	13.60%	94.24%	
Towanda State Bank	Towanda	10,604	46.81%	3.32%	0.83%	1.35%	0.00%	72.34%	63.08%	39.70%	-13.27%	-0.39%	-4.73%	28.98%	8.20%	15.81%	77.52%
The Freepoint State Bank	Harper	22,082	35.27%	1.66%	1.22%	2.79%	0.07%	43.61%	-55.36%	589.93%	34.74%	-0.64%	-10.32%	116.08%	5.80%	10.79%	74.04%
Cornerstone Bank	Overland Park	194,825	30.39%	0.45%	2.80%	1.46%	65.74%	263.05%	99.37%	0.00%	-100.00%	1.33%	13.75%	258.77%	9.57%	13.39%	98.43%
First Federal Savings and Loan Bank	Olathe	84,342	29.41%	2.65%	0.75%	1.09%	37.76%	43.93%	51.41%	0.00%	0.00%	3.29%	30.63%	36.79%	10.36%	19.52%	108.25%
The Fowler State Bank	Fowler	73,117	28.91%	3.34%	0.00%	1.15%	0.00%	101.00%	55.45%	261.99%	74.62%	0.82%	7.86%	21.26%	10.73%	13.61%	85.99%
State Bank of Downs	Downs	89,588	27.61%	3.50%	0.23%	1.28%	82.46%	88.14%	-2.78%	186.38%	1.60%	13.92%	29.69%	12.14%	15.69%	97.66%	
The Wilson State Bank	Wilson	89,980	27.06%	1.79%	0.79%	1.20%	11.93%	15.39%	-20.87%	301.89%	22.29%	1.24%	13.66%	49.91%	8.78%	11.61%	89.70%
Farmers State Bank	Phillipsburg	38,768	25.33%	2.64%	0.00%	1.68%	5.82%	28.54%	-38.12%	329.19%	82.32%	1.03%	11.49%	41.94%	9.18%	14.56%	80.79%
The University National Bank of Lawrence	Lawrence	78,817	23.87%	0.18%	2.23%	1.54%	59.70%	176.17%	24.66%	18.64%	3.40%	0.92%	10.41%	676.81%	8.59%	14.08%	84.56%
The First State Bank of Healy	Healy	76,101	23.51%	5.18%	0.06%	3.23%	0.00%	0.00%	-100.00%	195.74%	19.54%	1.20%	6.31%	36.83%	18.96%	26.98%	76.86%
The First National Bank of Hope	Hope	84,214	23.04%	3.10%	0.00%	1.74%	15.94%	39.17%	58.89%	359.95%	10.67%	1.00%	8.32%	36.32%	12.02%	15.90%	79.60%
The First National Bank of Scott City	Scott City	118,906	22.80%	2.93%	0.03%	1.54%	1.32%	14.10%	-1.32%	300.48%	1.08%	0.48%	4.14%	34.99%	11.93%	15.77%	78.78%
The First State Bank, Kiowa, Kansas	Kiowa	65,939	21.84%	3.05%	0.62%	2.07%	0.24%	24.33%	239.43%	275.22%	-3.23%	0.85%	5.64%	47.19%	15.39%	22.24%	85.37%
CoreFirst Bank & Trust	Topeka	908,566	20.90%	1.62%	0.55%	1.62%	61.56%	323.99%	43.13%	2.20%	-20.59%	0.88%	9.76%	61.75%	9.63%	13.70%	93.44%
Grant County Bank	Ulysses	224,333	20.88%	3.29%	0.00%	2.21%	5.35%	17.60%	5.39%	144.67%	22.76%	1.43%	10.12%	43.96%	13.99%	22.71%	82.00%
The Dickinson County Bank	Enterprise	13,315	20.75%	1.58%	0.87%	1.76%	33.67%	59.71%	17.37%	64.79%	-13.03%	1.63%	14.39%	77.14%	10.61%	19.00%	80.82%
Marquette Farmers State Bank of Marquette	Marquette	31,988	20.39%	1.52%	1.92%	2.23%	0.43%	6.93%	-19.00%	145.35%	5.08%	0.77%	5.10%	77.62%	15.06%	27.24%	63.53%
The Baxter State Bank	Baxter Springs	29,703	19.79%	3.22%	0.49%	1.64%	5.47%	12.53%	-58.43%	1.34%	-10.98%	-1.10%	-5.35%	25.84%	18.12%	33.42%	75.12%
Equity Bank	Andover	2,406,215	19.57%	1.43%	0.34%	0.52%	53.22%	143.49%	73.20%	70.32%	308.25%	1.03%	8.90%	23.10%	9.26%	13.17%	81.83%
Astra Bank	Scandia	297,634	19.31%	1.84%	0.11%	1.09%	8.89%	35.93%	9.49%	310.58%	2.34%	0.87%	8.68%	36.88%	9.30%	13.01%	74.42%
The Citizens State Bank	Hugoton	117,637	18.50%	2.75%	0.00%	1.37%	3.70%	32.26%	641.38%	347.95%	19.38%	0.84%	6.09%	38.00%	13.68%	17.44%	95.48%
The Girard National Bank	Girard	629,163	18.49%	2.05%	0.10%	1.78%	14.58%	37.01%	49.02%	259.54%	16.43%	0.95%	7.94%	58.41%	10.59%	14.83%	87.53%
The Peoples State Bank	Cherryvale	16,664	17.43%	3.74%	1.36%	1.24%	0.00%	33.09%	378.93%	125.56%	23.46%	2.93%	10.98%	28.04%	27.94%	35.09%	118.79%
The Walton State Bank	Walton	9,038	15.88%	0.00%	1.29%	1.07%	0.00%	19.81%	117.91%	125.10%	46.58%	0.20%	2.51%	0.00%	7.85%	19.02%	42.61%
The Bank of Tescott	Tescott	388,740	15.71%	2.17%	0.07%	2.24%	12.35%	57.61%	31.29%	367.37%	57.31%	1.74%	14.15%	89.94%	12.39%	15.67%	103.01%
ESB Financial	Emporia	220,645	15.41%	1.69%	0.03%	1.18%	49.02%	170.99%	96.46%	48.83%	82.63%	1.02%	10.23%	47.91%	10.15%	13.56%	82.88%
The State Bank of Spring Hill	Spring Hill	39,568	15.31%	0.00%	1.68%	1.56%	110.53%	111.02%	80.31%	26.61%	-7.77%	0.45%	4.54%	0.00%	9.28%	21.60%	38.91%
First National Bank and Trust	Phillipsburg	205,051	14.88%	2.15%	0.33%	1.93%	2.45%	16.68%	38.34%	238.66%	50.28%	0.91%	6.15%	62.96%	14.88%	20.40%	90.59%
Legacy Bank	Colwich	351,914	14.68%	0.61%	0.98%	1.18%	116.49%	243.04%	6.10%	26.90%	11.88%	0.73%	7.44%	152.98%	9.87%	13.45%	101.17%
State Bank of Burrton	Burrton	10,317	14.41%	0.00%	1.78%	2.34%	0.00%	43.97%	-50.67%	8.22%	11.96%	0.38%	3.29%	0.00%	11.42%	32.48%	40.72%
Kaw Valley State Bank	Eudora	46,945	14.28%	1.20%	0.16%	1.51%	29.27%	29.27%	-65.82%	85.61%	-7.73%	1.02%	12.20%	66.79%	8.71%	16.36%	58.31%
Mutual Savings Association, FSA	Leavenworth	206,662	14.19%	3.03%	1.35%	1.54%	23.64%	40.59%	1.23%	1.93%	-39.28%	0.89%	2.95%	29.20%	30.11%	50.54%	83.62%
Peoples State Bank	Manhattan	227,133	13.77%	1.45%	0.24%	1.72%	10.58%	38.09%	114.05%	362.38%	775.36%	1.21%	12.07%	96.49%	10.78%	14.74%	96.37%
First State Bank and Trust	Tonganoxie	272,967	13.72%	0.07%	1.30%	1.50%	67.70%	320.87%	46.81%	72.33%	39.95%	0.63%	7.06%	1469.04%	8.14%	12.63%	78.65%
Heritage Bank	Topeka	55,417	13.68%	0.36%	1.28%	1.23%	33.10%	223.72%	18.83%	6.03%	-9.75%	0.43%	3.87%	281.91%	11.04%	16.26%	98.93%
Bank of Blue Valley	Overland Park	693,125	13.37%	0.15%	1.40%	1.11%	89.32%	276.35%	64.70%	3.51%	195.98%	0.84%	7.89%	565.71%	10.58%	11.95%	91.49%
Union State Bank	Olsburg	30,336	13.35%	0.32%	1.89%	1.44%	0.00%	0.00%	-100.00%	142.84%	17.13%	0.98%	6.22%	38.04%	15.60%	30.83%	57.13%
The First State Bank	Norton	424,196	12.96%	1.31%	0.16%	2.04%	0.42%	22.04%	243.87%	337.84%	53.51%	1.42%	13.05%	86.81%	9.98%	15.44%	72.96%
Union State Bank	Uniontown	48,776	12.66%	0.95%	0.19%	1.03%	5.53%	6.57%	27.03%	321.12%	33.94%	0.95%	11.89%	77.20%	8.03%	11.01%	86.40%
Guaranty State Bank and Trust Company	Beloit	279,291	12.57%	1.64%	0.00%	1.54%	0.37%	37.14%	-19.50%	546.05%	50.64%	0.92%	7.79%	83.08%	11.47%	13.28%	115.76%
Armed Forces Bank, National Association	Fort Leavenworth	1,072,382	12.50%	2.01%	0.44%	1.92%	28.92%	189.83%	28.92%	0.00%	-99.57%	1.02%	5.22%	60.74%	17.89%	24.77%	79.21%
Vintage Bank Kansas	Leon	125,670	12.49%	1.08%	0.17%	0.87%	6.68%	52.65%	90.55%	252.96%	235.31%	1.50%	13.48%	48.49%	10.36%	15.88%	72.65%
Ford County State Bank	Spearville	38,353	12.48%	1.86%	0.00%	1.87%	0.00%	36.45%	85.23%	269.79%	33.78%	0.94%	6.89%	67.32%	15.03%	18.87%	78.11%
Community Bank of Wichita, Inc.	Wichita	76,909	12.30%	0.20%	1.05%	1.37%	57.43%	137.25%	32.74%	10.59%	255.13%	0.66%	7.27%	196.96%	9.41%	12.81%	85.53%
The Farmers State Bank of Westmoreland	Westmoreland	161,995	11.16%	1.37%	0.48%	1.56%	48.75%	73.59%	1.35%	164.48%	67.82%	1.03%	6.90%	81.71%	14.81%	15.43%	85.24%
The Security State Bank	Wellington	59,351	10.96%	0.70%	0.72%	4.27%	0.00%	38.12%	-58.48%	88.60%	-27.34%	0.12%	1.00%	164.59%	11.52%	30.55%	30.96%
The Farmers Bank of Osborne	Osborne	61,571	10.89%	1.03%	0.32%	1.43%	21.34%	22.74%	125.03%	398.16%	15.71%	1.22%	10.85%	87.20%	11.33%	15.89%	73.18%
The Lyndon State Bank	Lyndon	70,724	10.20%	0.66%	0.51%	1.77%	7.36%	57.38%	-36.89%	156.06%	17.63%	0.08%	0.71%	174.04%	10.23%	18.08%	75.01%
Security Bank of Kansas City	Kansas City	3,145,244	9.87%	0.42%	0.90%	1.70%	92.59%	254.92%	457.42%	4.95%	291.89%	1.06%	6.92%	211.98%	13.11%	18.94%	65.82%
The Bennington State Bank	Salina	692,484	9.25%	1.05%	0.08%	2.49%	4.74%	39.69%	0.98%	280.67%	49.22%	1.73%	17.89%	160.37%	10.27%	15.47%	86.80%
Impact Bank	Wellington	131,328	8.83%	1.07%	0.00%	1.56%	1.03%	68.39%	41.91%	274.74%	24.21%	0.76%	6.90%	90.56%	10.72%	16.67%	73.07%
Community National Bank & Trust	Chanute	955,599	8.74%	0.84%	0.03%	1.31%	36.26%	124.96%	36.41%	129.73%	37.94%	0.89%	9.09%	115.66%	9.31%	12.53%	88.63%
First National Bank of Elkhart	Elkhart	84,059	8.74%	0.44%	0.57%	0.88%	0.00%	2.50%	-15.52%	459.59%	43.08%	0.96%	8.27%	133.79%	11.40%	16.93%	82.62%
The Nekoma State Bank	La Crosse	43,030	8.70%	0.29%	0.61%	2.79%	0.00%	24.77%	-13.07%	190.15%	14.23%	0.34%	3.71%	217.75%	9.67%	23.46%	35.25%
KansasLand Bank	Quinter	54,864	8.70%	0.41%	0.50%	1.46%	0.00%	13.41%	-62.65%	378.90%	58.38%	0.30%	2.86%	233.78%	9.69%	16.57%	76.02%

# Kansas

3rd Quarter 2017 (Texas Ratio Listed Highest to Lowest)		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
The State Exchange Bank	Mankato	37,070	8.30%	1.02%	0.00%	0.85%	0.00%	8.44%	-33.57%	244.73%	48.60%	0.87%	7.38%	39.05%	11.67%	21.73%	60.28%
The Farmers State Bank	Fairview	22,196	8.28%	0.82%	0.00%	1.32%	0.00%	0.00%	-100.00%	449.20%	13.57%	0.57%	6.59%	96.13%	9.03%	14.37%	66.96%
The Citizens State Bank of Cheney, Kansas	Cheney	59,057	8.00%	1.00%	0.00%	1.49%	23.52%	109.53%	-2.67%	126.87%	31.88%	1.72%	15.07%	93.04%	11.02%	12.45%	70.66%
The First National Bank of Harveyville	Harveyville	14,250	7.93%	0.84%	0.00%	1.03%	0.00%	10.67%	175.86%	169.93%	2.70%	0.27%	2.66%	71.43%	9.97%	22.00%	66.37%
Bank of Palmer	Palmer	42,857	7.76%	0.87%	0.00%	1.77%	4.94%	4.94%	-14.23%	384.73%	19.95%	0.66%	6.66%	118.06%	9.90%	17.45%	65.14%
Chisholm Trail State Bank	Wichita	75,392	7.29%	0.66%	0.05%	1.81%	35.04%	71.34%	-5.83%	40.82%	-9.34%	0.36%	4.04%	108.25%	9.29%	20.30%	43.26%
Hillsboro State Bank	Hillsboro	20,106	7.15%	0.65%	0.00%	1.57%	0.00%	1.62%	-38.30%	228.23%	47.40%	0.28%	3.28%	12.16%	8.41%	20.93%	46.69%
The First National Bank of Sedan	Sedan	60,296	7.06%	0.09%	0.64%	1.55%	24.84%	113.26%	146.15%	151.97%	57.61%	0.01%	0.09%	834.62%	10.18%	17.11%	65.00%
The Citizens State Bank	Marysville	336,519	7.05%	0.67%	0.07%	1.33%	4.62%	95.06%	69.58%	408.67%	41.58%	2.19%	22.23%	159.71%	9.35%	12.22%	111.53%
First Bank of Newton	Newton	188,697	6.67%	0.52%	0.19%	1.29%	21.50%	120.67%	2.89%	70.83%	43.93%	1.19%	13.08%	214.26%	9.51%	14.26%	99.26%
Garden Plain State Bank	Wichita	93,238	6.66%	1.00%	0.00%	2.23%	73.68%	83.12%	-3.13%	7.08%	-25.87%	1.01%	7.07%	73.98%	13.93%	22.53%	52.17%
Landmark National Bank	Manhattan	927,744	6.60%	0.59%	0.07%	1.22%	17.40%	89.92%	4.95%	92.10%	43.67%	0.30%	2.55%	97.98%	9.58%	17.31%	60.02%
Farmers National Bank	Phillipsburg	131,291	6.33%	0.88%	0.26%	1.68%	0.00%	39.74%	103.88%	202.85%	41.08%	1.12%	6.69%	137.04%	16.74%	22.54%	95.89%
Security State Bank	Scott City	253,616	6.22%	0.96%	0.00%	1.06%	8.78%	12.25%	3.80%	332.42%	56.53%	1.24%	8.52%	87.57%	14.62%	17.21%	119.80%
American Bank of Baxter Springs	Baxter Springs	93,405	6.20%	0.65%	0.19%	4.26%	19.25%	108.57%	-16.19%	97.25%	203.39%	0.31%	2.81%	287.52%	11.38%	27.76%	49.83%
The Bank of Protection	Protection	65,232	6.17%	0.75%	0.15%	1.21%	0.00%	4.56%	-51.62%	326.54%	45.70%	0.87%	6.62%	106.79%	13.48%	19.62%	83.61%
Bank of Labor	Kansas City	576,994	6.15%	0.20%	0.38%	2.00%	65.71%	182.84%	22.36%	0.00%	-100.00%	0.26%	3.02%	390.38%	9.35%	16.32%	49.23%
The First National Bank of Syracuse	Syracuse	329,051	6.12%	0.59%	0.06%	1.53%	0.00%	56.93%	191.87%	427.90%	42.53%	1.36%	13.54%	207.47%	9.43%	12.41%	98.76%
Farmers Bank & Trust	Atwood	94,624	6.08%	0.36%	0.31%	1.34%	3.57%	29.58%	-0.92%	250.41%	64.29%	1.27%	12.40%	147.66%	9.86%	18.03%	45.91%
First National Bank in Fredonia	Fredonia	90,581	6.06%	0.97%	0.11%	2.33%	0.00%	21.21%	1.08%	43.18%	10.82%	1.32%	8.22%	84.40%	16.45%	38.29%	42.32%
The Peoples Bank	Pratt	354,829	5.99%	0.70%	0.11%	1.78%	1.39%	30.00%	409.42%	290.26%	61.38%	1.27%	9.00%	160.29%	10.67%	18.72%	76.87%
Citizens State Bank and Trust Co., Ellsworth, Kansas	Ellsworth	181,908	5.96%	0.40%	0.14%	1.07%	4.21%	13.56%	-19.62%	206.07%	148.14%	1.09%	11.47%	150.00%	8.86%	16.76%	77.67%
The Union State Bank of Everest	Everest	312,571	5.94%	0.41%	0.22%	1.42%	25.11%	29.65%	96.61%	316.08%	4.47%	2.00%	19.45%	172.70%	9.50%	14.55%	79.36%
FirstOak Bank	Independence	114,516	5.76%	0.57%	0.08%	1.33%	98.79%	152.33%	127.20%	225.92%	37.56%	2.13%	21.21%	199.54%	10.21%	13.84%	99.17%
Millennium Bank	Junction City	35,235	5.71%	0.85%	0.00%	1.34%	9.42%	204.82%	58.58%	12.50%	0.66%	4.75%	133.56%	13.54%	19.05%	104.22%	
The First Security Bank	Overbrook	56,840	5.61%	0.50%	0.00%	1.33%	65.52%	154.83%	2.91%	130.96%	9.61%	0.74%	8.02%	173.40%	7.97%	13.75%	72.09%
The Citizens State Bank	Gridley	184,105	5.49%	0.35%	0.15%	0.88%	16.56%	29.64%	4.25%	345.50%	36.67%	0.90%	11.12%	173.99%	8.22%	13.24%	76.36%
The State Bank of Bern	Bern	93,275	5.40%	0.88%	0.00%	1.83%	0.00%	5.03%	19.52%	230.69%	36.02%	1.08%	7.20%	104.50%	15.16%	22.91%	60.10%
Bank of Denton	Denton	17,983	5.38%	1.02%	0.00%	1.12%	0.00%	2.66%	-9.90%	77.96%	62.24%	0.89%	4.84%	60.33%	18.41%	33.35%	68.98%
American State Bank & Trust Company	Great Bend	357,438	5.38%	0.66%	0.00%	0.98%	28.62%	133.36%	51.27%	267.71%	47.37%	0.92%	6.98%	96.03%	11.47%	15.38%	79.08%
Alliance Bank	Topeka	100,264	5.17%	0.63%	0.00%	1.34%	62.67%	193.36%	88.40%	14.84%	-61.62%	0.71%	6.91%	145.93%	11.42%	15.78%	82.83%
The Haviland State Bank	Haviland	37,511	5.16%	0.79%	0.00%	1.92%	0.73%	1.14%	-90.14%	390.98%	16.19%	1.38%	10.15%	161.41%	13.94%	20.20%	85.84%
The Farmers State Bank	Holtton	58,186	5.10%	0.24%	0.34%	1.22%	19.63%	73.33%	-15.66%	144.24%	61.60%	0.84%	8.45%	320.00%	10.55%	18.68%	76.51%
Bank of Commerce and Trust Company	Wellington	57,706	4.99%	0.26%	0.28%	1.57%	9.37%	28.59%	38.90%	106.33%	28.11%	0.83%	8.84%	284.00%	10.30%	20.99%	53.71%
Citizens Bank of Kansas	Kingman	225,557	4.97%	0.58%	0.00%	1.47%	5.84%	94.88%	119.37%	128.71%	9.04%	0.89%	6.90%	158.71%	10.32%	14.79%	73.74%
The Olpe State Bank	Olpe	41,960	4.93%	0.06%	0.66%	1.34%	10.80%	10.80%	166.12%	155.06%	15.78%	0.71%	4.59%	1112.50%	14.53%	27.73%	55.80%
First Commerce Bank	Marysville	105,331	4.93%	0.50%	0.04%	1.64%	29.64%	61.41%	184.24%	270.65%	34.27%	1.51%	14.38%	264.37%	12.39%	14.96%	93.55%
The First State Bank	Ness City	60,168	4.90%	0.99%	0.00%	3.78%	0.00%	0.03%	-96.15%	154.73%	22.17%	1.41%	8.09%	168.12%	18.20%	27.94%	54.08%
The State Bank of Canton, Canton, Kansas	Canton	29,907	4.79%	0.95%	0.00%	1.28%	0.00%	46.42%	-0.69%	97.91%	89.46%	0.41%	2.05%	45.23%	19.46%	43.67%	41.52%
Argentine Federal Savings	Kansas City	52,431	4.75%	0.69%	0.00%	0.89%	4.69%	9.90%	-3.85%	0.00%	0.00%	0.33%	2.36%	98.34%	13.99%	28.03%	97.40%
Swedish-American State Bank	Courtland	49,478	4.74%	0.31%	0.13%	2.10%	0.00%	36.97%	0.00%	567.56%	10.08%	-1.96%	-25.06%	506.45%	7.46%	12.99%	92.14%
Golden Belt Bank, FSA	Ellis	145,731	4.70%	0.76%	0.02%	1.40%	10.03%	71.68%	43.59%	116.52%	38.88%	1.92%	12.31%	118.51%	15.05%	18.32%	101.40%
Bison State Bank	Bison	7,806	4.69%	0.64%	0.00%	4.00%	0.00%	4.15%	0.00%	176.46%	24.59%	-1.91%	-15.90%	296.00%	10.76%	22.78%	56.99%
Capital City Bank	Topeka	444,250	4.68%	0.11%	0.31%	1.01%	40.26%	239.58%	32.22%	23.84%	84.00%	0.70%	8.65%	621.49%	8.44%	12.65%	73.95%
First National Bank	Goodland	190,640	4.67%	0.35%	0.30%	1.78%	1.24%	25.12%	-17.67%	300.21%	26.41%	1.05%	8.37%	133.67%	12.94%	21.87%	72.24%
Community First National Bank	Manhattan	254,598	4.67%	0.40%	0.08%	1.23%	75.06%	230.31%	58.57%	56.61%	17.39%	0.89%	9.64%	296.87%	9.10%	12.42%	94.94%
The First National Bank of Beloit	Beloit	75,632	4.56%	0.26%	0.35%	2.16%	0.00%	37.99%	5.76%	167.29%	-24.77%	0.21%	1.77%	403.00%	12.20%	22.51%	57.97%
Peoples Bank	Lawrence	496,536	4.52%	0.17%	0.35%	1.16%	54.30%	209.82%	43.96%	7.24%	-62.62%	1.36%	12.99%	556.09%	10.77%	15.20%	93.34%
Farmers Bank & Trust	Great Bend	795,641	4.50%	0.09%	0.72%	1.68%	14.69%	63.92%	46.30%	66.40%	17.53%	1.93%	11.51%	418.56%	16.63%	27.14%	54.52%
Southwind Bank	Natoma	116,480	4.41%	0.49%	0.00%	1.39%	3.36%	18.18%	-36.14%	170.53%	39.10%	0.95%	9.24%	131.53%	10.18%	17.10%	52.45%
The Valley State Bank	Belle Plaine	124,867	4.18%	0.40%	0.18%	0.99%	26.03%	61.96%	146.55%	57.34%	67.73%	0.68%	5.20%	158.12%	13.11%	22.55%	77.96%
The Lyons State Bank	Lyons	95,635	4.08%	0.49%	0.05%	1.95%	20.31%	69.56%	66.03%	229.77%	-12.60%	1.22%	10.50%	246.14%	11.97%	18.42%	74.47%
The Bank of Holyrood	Holyrood	61,576	4.05%	0.41%	0.22%	1.49%	1.05%	12.87%	55.43%	142.80%	28.06%	1.95%	14.10%	291.63%	14.48%	21.43%	103.11%
Peoples Bank and Trust Company	Mcperson	471,539	4.01%	0.54%	0.03%	1.67%	5.73%	91.07%	52.60%	102.02%	34.27%	0.88%	6.57%	178.04%	13.72%	17.67%	76.25%
The Exchange State Bank of St. Paul, Kansas	Saint Paul	68,348	4.00%	0.02%	0.40%	1.28%	5.31%	14.46%	-54.78%	188.65%	35.96%	0.58%	6.00%	3808.33%	9.81%	20.97%	64.28%
Almena State Bank	Almena	98,514	3.93%	0.32%	0.04%	1.18%	6.75%	127.89%	94.11%	439.22%	190.05%	3.13%	38.70%	327.53%	8.18%	10.57%	101.65%
The Tampa State Bank	Tampa	51,635	3.84%	0.50%	0.00%	2.40%	0.59%	19.55%	37.08%	209.25%	25.60%	1.11%	10.24%	306.56%	11.39%	16.44%	87.00%
The First State Bank of Ransom	Ransom	43,866	3.84%	0.04%	0.87%	2.41%	0.00%	5.57%	-9.29%	109.76%	59.52%	1.14%	5.35%	2731.25%	21.74%	40.96%	53.72%
Elk State Bank	Clyde	95,196	3.83%	0.41%	0.00%	1.38%	5.01%	34.82%	115.97%	309.77%	136.30%	0.71%	7.11%	195.15%	10.09%	18.59%	72.54%



# Kansas

3rd 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		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 Capital	Loans / RBC		Loans last 36 months	Return on average assets	Return on avg. equity capital	Noncurrent Loans	Leverage ratio	Assets	Assets						
The Kansas State Bank Overbrook Kansas	59,417	1.40%	0.19%	0.02%	3.53%	5.96%	32.97%	3.43%	148.43%	31.08%	1.15%	8.99%	968.18%	12.65%	21.16%	65.11%						
Commercial Bank	320,253	1.35%	0.13%	0.01%	1.71%	8.32%	20.28%	5.98%	51.89%	8.49%	1.19%	13.26%	507.38%	8.95%	17.60%	43.36%						
Farmers and Drovers Bank	175,329	1.21%	0.33%	0.00%	1.55%	0.54%	1.23%	-50.55%	60.21%	42.82%	1.00%	3.71%	227.21%	25.74%	49.23%	78.01%						
Small Business Bank	77,533	1.20%	0.14%	0.01%	1.66%	14.98%	58.82%	2.19%	5.20%	120.68%	0.34%	3.05%	740.37%	11.93%	18.80%	84.31%						
Community Bank of the Midwest	178,400	1.18%	0.11%	0.00%	1.23%	2.08%	47.40%	1.08%	343.14%	30.19%	1.48%	17.13%	695.90%	8.76%	13.88%	68.45%						
Goppert State Service Bank	164,449	1.16%	0.07%	0.07%	1.37%	10.44%	12.80%	119.70%	268.48%	64.57%	0.81%	7.42%	1534.58%	10.67%	17.19%	82.10%						
First Bank Kansas	431,602	1.10%	0.10%	0.00%	1.69%	11.15%	118.08%	42.86%	131.37%	44.89%	1.53%	18.37%	899.77%	8.33%	15.99%	59.49%						
The Farmers State Bank	108,116	1.04%	0.11%	0.00%	1.54%	16.06%	101.74%	19.74%	130.25%	26.30%	1.34%	14.63%	784.62%	9.69%	15.23%	66.75%						
First Heritage Bank	151,420	1.03%	0.03%	0.09%	1.17%	28.47%	48.26%	139.46%	173.87%	33.42%	0.87%	7.91%	2669.23%	10.75%	15.91%	82.16%						
Exchange Bank & Trust	407,180	0.90%	0.09%	0.01%	1.39%	13.84%	41.24%	10.75%	202.72%	17.50%	1.21%	12.79%	1086.44%	9.98%	16.29%	78.56%						
Bank of Commerce	175,065	0.78%	0.08%	0.00%	1.15%	0.29%	43.87%	-1.21%	135.27%	41.96%	0.93%	10.36%	733.83%	9.13%	19.99%	53.65%						
The Bendena State Bank	62,739	0.77%	0.08%	0.00%	1.16%	0.00%	65.24%	55.84%	473.32%	23.08%	1.62%	18.46%	1132.65%	8.95%	13.01%	87.20%						
TriCentury Bank	87,469	0.70%	0.08%	0.00%	1.24%	0.52%	426.69%	2332.63%	28.70%	968.98%	0.97%	9.07%	1304.17%	10.58%	13.73%	155.75%						
The Union State Bank	301,501	0.69%	0.07%	0.00%	1.66%	33.00%	210.63%	256.80%	103.22%	81.27%	0.86%	7.14%	1653.92%	8.99%	12.99%	83.80%						
Centera Bank	267,580	0.64%	0.06%	0.00%	1.36%	16.51%	61.89%	39.90%	308.57%	19.21%	1.33%	14.85%	1159.39%	8.60%	15.25%	59.24%						
First National Bank of Kansas	81,191	0.56%	0.00%	0.05%	1.19%	19.69%	39.43%	36.59%	75.25%	109.77%	0.59%	6.70%	0.00%	9.29%	22.47%	35.18%						
CBW Bank	29,300	0.54%	0.00%	0.13%	2.16%	0.00%	0.77%	-84.14%	3.96%	-4.01%	8.12%	40.41%	4900.00%	17.79%	160.05%	10.72%						
Lyons Federal Bank	114,492	0.53%	0.02%	0.05%	1.14%	5.94%	69.84%	-2.42%	229.94%	38.40%	0.39%	3.05%	1696.08%	12.14%	16.94%	84.87%						
The First National Bank of Liberal	310,079	0.52%	0.06%	0.00%	1.08%	9.33%	73.81%	32.96%	142.17%	23.91%	0.99%	10.48%	1074.27%	9.86%	16.33%	61.96%						
The First State Bank & Trust Co. of Larned	144,763	0.50%	0.07%	0.00%	2.06%	0.00%	131.50%	-7.78%	138.53%	-0.90%	1.39%	10.95%	1542.16%	12.94%	22.14%	69.43%						
The Farmers State Bank of Aliceville, Kansas	147,437	0.46%	0.06%	0.00%	1.31%	1.27%	2.06%	-81.81%	275.47%	0.80%	1.24%	9.47%	1434.04%	13.38%	21.29%	80.82%						
The First National Bank of Dighton	56,841	0.45%	0.10%	0.00%	0.88%	0.00%	0.00%	0.00%	131.51%	41.06%	0.54%	2.50%	406.90%	21.90%	33.93%	61.19%						
Home Bank and Trust Company	95,788	0.44%	0.03%	0.01%	1.05%	14.55%	220.27%	27.45%	55.08%	-0.67%	1.25%	15.93%	2890.00%	8.05%	11.40%	98.28%						
The Lyon County State Bank	145,914	0.44%	0.04%	0.00%	1.50%	3.01%	115.29%	46.42%	34.71%	2.88%	-0.04%	-0.47%	1514.81%	7.52%	19.27%	41.19%						
FNB Washington	72,564	0.43%	0.11%	0.00%	2.96%	0.00%	1.03%	-63.62%	98.78%	28.18%	1.05%	4.49%	1136.59%	24.53%	46.65%	63.97%						
Cottonwood Valley Bank	32,437	0.41%	0.06%	0.00%	4.15%	13.00%	13.00%	25.00%	52.17%	-55.26%	0.69%	4.85%	1676.19%	14.36%	38.71%	31.39%						
Verus Bank	136,583	0.36%	0.03%	0.00%	0.97%	35.99%	92.72%	-9.35%	147.31%	-2.21%	1.10%	12.60%	1825.53%	8.81%	13.38%	72.74%						
BANK VI	102,886	0.35%	0.04%	0.00%	1.48%	51.45%	187.81%	109.49%	21.45%	131.56%	0.80%	8.06%	2880.49%	10.02%	15.05%	107.97%						
Kaw Valley State Bank and Trust Company	161,098	0.32%	0.04%	0.00%	1.61%	13.89%	97.13%	46.08%	135.67%	33.67%	1.44%	12.45%	2413.43%	11.97%	20.00%	75.03%						
First Bank	129,267	0.26%	0.04%	0.00%	2.93%	0.00%	50.22%	-3.81%	163.33%	26.40%	1.06%	7.35%	4024.14%	14.56%	22.06%	82.87%						
Prescott State Bank	13,665	0.24%	0.00%	0.04%	1.66%	3.52%	24.33%	-2.16%	181.88%	26.03%	0.68%	3.39%	0.00%	14.32%	27.20%	71.35%						
Patriots Bank	109,684	0.23%	0.02%	0.00%	1.22%	65.94%	126.89%	108.42%	73.83%	0.58%	1.19%	11.94%	3151.85%	10.01%	15.54%	72.89%						
The Midland National Bank of Newton	144,995	0.21%	0.02%	0.00%	1.39%	25.79%	126.10%	40.29%	34.73%	4.16%	0.71%	6.91%	2597.22%	10.28%	17.03%	52.29%						
Fidelity State Bank and Trust Company	124,441	0.21%	0.02%	0.00%	0.93%	45.65%	168.10%	76.84%	0.00%	-100.00%	0.81%	8.73%	2761.54%	8.41%	15.29%	70.38%						
The Farmers State Bank of Oakley, Kansas	138,022	0.21%	0.03%	0.00%	1.04%	7.48%	13.36%	38.23%	316.58%	95.83%	1.30%	9.11%	2129.55%	14.80%	19.10%	94.71%						
The Riley State Bank of Riley, Kansas	87,155	0.19%	0.02%	0.00%	2.14%	8.53%	9.53%	23.09%	362.11%	14.67%	1.15%	11.49%	6450.00%	10.25%	15.65%	83.28%						
Andover State Bank	81,709	0.19%	0.02%	0.00%	1.10%	79.22%	243.28%	22.60%	5.94%	-10.33%	0.33%	3.86%	4993.33%	8.52%	12.26%	95.94%						
Union State Bank	144,313	0.14%	0.02%	0.00%	1.66%	2.27%	35.24%	4.51%	200.14%	46.65%	0.65%	6.13%	4395.65%	10.86%	20.22%	79.17%						
The First National Bank of Hutchinson	690,263	0.13%	0.02%	0.00%	1.32%	10.69%	204.74%	53.75%	78.01%	16.35%	0.91%	7.67%	4631.36%	12.11%	16.49%	77.32%						
Bank of the Prairie	128,957	0.10%	0.01%	0.00%	1.71%	129.46%	239.38%	126.55%	32.02%	3.03%	0.82%	8.70%	12323.08%	9.56%	13.21%	91.02%						
Home Savings Bank	74,105	0.02%	0.00%	0.00%	1.26%	24.54%	38.44%	69.17%	23.59%	111.23%	0.46%	2.38%	13466.67%	17.96%	35.56%	59.34%						
Bank of Greeley	38,051	0.00%	0.00%	0.00%	1.59%	1.60%	14.45%	-9.07%	215.85%	7.19%	0.36%	2.90%	0.00%	12.32%	22.68%	68.40%						
Bank of Prairie Village	109,021	0.00%	0.00%	0.00%	1.59%	28.50%	146.64%	98.25%	7.02%	524.24%	1.39%	13.89%	0.00%	10.10%	20.73%	60.70%						
BANKWEST OF KANSAS	99,339	0.00%	0.00%	0.00%	0.64%	6.26%	46.26%	-15.17%	401.10%	12.11%	1.18%	9.39%	0.00%	12.20%	16.31%	83.43%						
Chetopa State Bank & Trust Co.	33,851	0.00%	0.00%	0.00%	0.98%	6.52%	6.52%	1406.25%	350.85%	32.84%	1.61%	15.90%	0.00%	10.03%	15.57%	81.77%						
Citizens State Bank and Trust Company	90,361	0.00%	0.00%	0.00%	0.85%	2.67%	2.67%	524.59%	233.11%	60.74%	1.20%	8.11%	0.00%	15.15%	21.40%	76.98%						
Community Bank	92,590	0.00%	0.00%	0.00%	1.26%	54.01%	163.12%	15.34%	18.24%	10.28%	1.00%	10.87%	0.00%	9.75%	11.57%	85.25%						
Community First Bank	155,130	0.00%	0.00%	0.00%	1.31%	81.22%	199.75%	17.57%	3.74%	236.11%	1.20%	12.56%	0.00%	9.54%	11.34%	117.35%						
Farmers & Merchants Bank of Colby	204,032	0.00%	0.00%	0.00%	0.87%	13.18%	38.90%	22.50%	229.90%	51.17%	1.80%	13.27%	523.45%	13.53%	15.27%	99.32%						
First Kansas Bank	174,907	0.00%	0.00%	0.00%	1.53%	1.64%	3.73%	-14.37%	130.42%	24.31%	0.85%	10.15%	0.00%	8.07%	26.27%	30.11%						
First Neodesha Bank	94,766	0.00%	0.00%	0.00%	1.00%	4.76%	41.44%	-15.96%	359.32%	31.09%	1.62%	16.99%	0.00%	9.47%	14.32%	96.83%						
Freedom Bank	177,559	0.00%	0.00%	0.00%	0.88%	17.42%	212.23%	44.72%	0.00%	0.00%	0.44%	4.18%	0.00%	10.58%	14.71%	79.17%						
Kendall State Bank	35,458	0.00%	0.00%	0.00%	1.11%	138.56%	257.56%	63.77%	60.34%	-16.57%	0.67%	6.48%	0.00%	9.92%	16.24%	72.50%						
Mid-America Bank	156,216	0.00%	0.00%	0.00%	1.45%	119.99%	154.69%	61.50%	42.82%	141.43%	1.08%	9.73%	0.00%	10.43%	11.04%	107.46%						
New Century Bank	44,906	0.00%	0.00%	0.00%	1.66%	204.25%	208.61%	187.83%	67.77%	-12.32%	2.81%	26.81%	0.00%	11.02%	15.59%	94.85%						
The Alden State Bank	19,101	0.00%	0.00%	0.00%	1.51%	0.00%	0.86%	162.50%	90.60%	-2.25%	0.20%	1.62%	0.00%	12.01%	25.78%	63.09%						
The Citizens National Bank	176,804	0.00%	0.00%	0.00%	1.87%	5.46%	19.06%	-32.20%	172.25%	15.20%	0.84%	8.89%	0.00%	9.76%	22.33%	43.70%						
The Citizens State Bank and Trust Company	26,161	0.00%	0.00%	0.00%	0.61%	52.67%	52.67%	-49.57%	528.16%	88.01%	0.80%	8.05%	0.00%	9.21%	11.03%	99.64%						
The City State Bank	41,795	0.00%	0.00%	0.00%	0.99%	1.46%	48.86%	-10.05%	267.46%	33.92%	1.12%	13.24%	0.00%	8.58%	16.24%	66.26%						

# Kansas

3rd 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 loans	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	Return on average assets	Return on avg. equity capital	Ratio Noncurrent Loans	Leverage ratio	Capital / Risk Based Assets	Loan / Deposit ratio
The Farmers State Bank	Dwight	15,886	0.00%	0.00%	0.00%	1.49%	0.00%	0.00%	0.00%	312.46%	6.47%	0.65%	5.35%	0.00%	12.35%	24.81%	60.44%
The First National Bank in Cimarron	Cimarron	89,201	0.00%	0.00%	0.00%	1.32%	4.07%	55.00%	-15.54%	271.27%	-0.26%	1.21%	15.54%	0.00%	8.17%	14.66%	64.63%
The First National Bank of Louisburg	Louisburg	110,588	0.00%	0.00%	0.00%	1.81%	34.04%	47.59%	123.34%	27.89%	138.20%	1.17%	8.55%	0.00%	13.64%	27.39%	53.23%
The Gorham State Bank	Gorham	29,269	0.00%	0.00%	0.00%	1.03%	6.69%	20.03%	38.59%	290.32%	14.49%	1.08%	10.91%	0.00%	10.47%	17.96%	71.48%
The Jamestown State Bank	Jamestown	18,081	0.00%	0.00%	0.00%	5.83%	0.00%	17.79%	0.00%	124.26%	-26.16%	0.52%	3.09%	0.00%	16.26%	39.54%	35.69%
The Liberty Savings Association, FSA	Fort Scott	34,296	0.00%	0.00%	0.00%	1.04%	3.35%	23.65%	6.55%	1.29%	-80.81%	0.32%	1.71%	0.00%	18.87%	78.65%	33.22%
The Lorraine State Bank	Lorraine	22,762	0.00%	0.00%	0.00%	0.95%	0.00%	0.27%	0.00%	345.45%	18.46%	0.87%	5.90%	0.00%	15.21%	19.51%	93.60%
The Marion National Bank	Marion	22,234	0.00%	0.00%	0.00%	1.61%	0.00%	19.80%	-60.12%	111.44%	3.88%	0.69%	4.52%	0.00%	11.99%	23.36%	42.77%
The Piqua State Bank	Piqua	30,106	0.00%	0.00%	0.00%	2.27%	0.00%	76.76%	15.45%	155.32%	33.42%	0.47%	4.62%	0.00%	9.39%	18.03%	45.96%
The St. Marys State Bank	Saint Marys	98,082	0.00%	0.00%	0.00%	1.90%	21.99%	63.12%	-16.48%	110.54%	11.96%	1.23%	10.79%	0.00%	11.71%	16.05%	70.10%
The State Bank of Kansas	Fredonia	62,877	0.00%	0.00%	0.00%	1.33%	0.00%	116.43%	-38.01%	61.89%	-24.26%	1.09%	7.14%	0.00%	14.59%	33.23%	51.82%
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	50,860	0.00%	0.00%	0.00%	1.63%	3.33%	56.79%	-17.72%	326.56%	32.91%	0.63%	8.23%	0.00%	8.16%	12.82%	91.89%
The Stockgrowers State Bank	Maple Hill	79,962	0.00%	0.00%	0.00%	1.58%	11.64%	122.52%	240.42%	131.97%	-29.80%	1.46%	11.63%	0.00%	10.90%	22.03%	67.16%
The Stockgrowers State Bank of Ashland, Kansas	Ashland	124,230	0.00%	0.00%	0.00%	1.24%	2.49%	14.42%	62.03%	270.56%	36.59%	0.90%	6.42%	0.00%	14.19%	20.89%	76.63%



# Montana

3rd 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 equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Capital / Risk Based Assets	Loan / Deposit ratio	
Total All Montana Banks	34,230,921	6.16%	0.57%	0.10%	1.45%	60.18%	171.87%	72.14%	82.16%	30.33%	1.32%	11.24%	159.39%	10.25%	14.51%	81.25%	
Median Values All Montana Banks	99,390	6.01%	0.50%	0.03%	1.40%	30.44%	90.56%	40.32%	118.11%	22.97%	1.00%	8.46%	93.05%	10.57%	16.68%	76.13%	
First Citizens Bank of Polson, National Association	Polson	18,638	102.33%	3.03%	2.63%	1.09%	30.44%	173.03%	39.44%	3.08%	-82.51%	-5.75%	-83.71%	23.54%	4.57%	9.50%	68.86%
Bank of The Rockies, National Association	White Sulphur Sp	138,857	35.45%	1.41%	2.54%	1.58%	34.26%	93.36%	35.57%	210.98%	-0.15%	0.60%	5.46%	63.97%	10.16%	15.18%	79.09%
Garfield County Bank	Jordan	87,521	33.88%	4.34%	0.00%	38.83%	1.82%	0.29%	0.00%	526.15%	38.83%	1.32%	11.84%	33.24%	11.73%	13.92%	90.22%
The Bank of Baker	Baker	142,996	23.36%	2.12%	0.51%	1.94%	72.58%	84.42%	10.58%	261.10%	22.97%	1.99%	20.42%	58.74%	10.04%	14.19%	71.26%
Beartooth Bank	Billings	50,360	21.40%	0.00%	3.66%	1.86%	34.10%	210.81%	106.94%	32.99%	134.61%	1.27%	8.34%	0.00%	14.12%	16.15%	105.32%
First State Bank of Forsyth	Forsyth	126,811	20.42%	2.54%	0.06%	1.95%	2.41%	47.36%	92.85%	169.20%	29.81%	1.16%	10.21%	37.69%	11.44%	19.74%	58.29%
First Security Bank of Helena	Helena	49,133	19.44%	1.31%	1.19%	0.43%	23.46%	81.78%	206.00%	0.00%	-100.00%	0.45%	2.92%	21.55%	13.19%	22.43%	77.90%
First Community Bank	Glasgow	282,913	18.56%	1.82%	0.39%	1.86%	28.37%	38.86%	14.09%	226.37%	12.73%	0.86%	7.84%	39.00%	10.78%	17.69%	68.42%
Valley Bank of Kalispell	Kalispell	111,438	17.03%	1.88%	0.23%	1.39%	60.89%	117.12%	130.49%	12.26%	44.33%	0.74%	6.64%	46.97%	11.04%	16.68%	72.39%
Valley Bank	Glasgow	37,664	13.24%	1.30%	0.27%	2.35%	19.92%	76.16%	-7.59%	270.29%	14.05%	0.12%	1.22%	83.44%	9.99%	16.80%	83.22%
First Security Bank of Roundup	Roundup	51,138	12.43%	1.61%	0.00%	1.03%	3.28%	12.77%	9.08%	267.86%	9.92%	2.23%	18.57%	38.64%	12.22%	18.76%	70.60%
Stockmens Bank	Cascade	35,554	11.58%	1.53%	0.00%	1.59%	25.78%	90.56%	109.60%	112.40%	27.54%	0.98%	7.87%	45.30%	12.28%	26.23%	50.05%
The First State Bank of Malta	Malta	143,328	11.42%	1.97%	0.00%	2.16%	0.00%	16.64%	3.08%	358.07%	73.26%	1.32%	8.42%	75.57%	15.66%	20.80%	90.81%
Dutton State Bank	Dutton	56,068	9.86%	1.31%	0.00%	1.26%	43.20%	106.25%	95.84%	313.29%	112.80%	1.22%	10.83%	86.39%	11.50%	14.31%	107.88%
Peoples Bank of Deer Lodge	Deer Lodge	30,836	9.74%	0.86%	0.17%	1.37%	20.43%	43.85%	-42.79%	183.23%	37.55%	0.54%	5.33%	92.11%	9.68%	22.02%	64.66%
Farmers State Bank	Victor	369,770	8.95%	0.67%	0.40%	1.40%	52.11%	120.64%	124.02%	18.64%	40.48%	0.68%	6.24%	70.98%	10.93%	18.44%	62.54%
First Interstate Bank	Billings	12,145,597	8.44%	0.64%	0.09%	0.99%	64.82%	188.56%	120.22%	28.52%	8.16%	1.00%	8.80%	93.05%	8.72%	12.78%	76.01%
Belt Valley Bank	Belt	59,575	8.38%	1.17%	0.89%	1.17%	49.10%	90.51%	64.54%	182.58%	33.50%	1.27%	8.86%	237.96%	14.72%	19.48%	103.37%
Eagle Bank	Polson	63,761	8.22%	0.82%	0.00%	1.37%	32.39%	113.94%	331.68%	86.93%	156.41%	0.76%	8.41%	96.37%	9.31%	15.95%	64.27%
Manhattan Bank	Manhattan	166,043	7.80%	0.42%	0.33%	1.65%	71.41%	142.58%	45.59%	220.07%	28.90%	0.96%	11.31%	237.25%	8.88%	15.02%	67.44%
Rocky Mountain Bank	Billings	486,790	7.79%	0.78%	0.00%	0.97%	66.56%	140.22%	-26.20%	121.77%	19.38%	1.36%	13.06%	80.34%	10.00%	13.96%	79.76%
American Bank	Bozeman	402,662	7.21%	0.51%	0.30%	1.21%	125.56%	257.80%	40.32%	53.87%	3.77%	1.53%	14.71%	160.09%	10.58%	14.56%	76.13%
First Madison Valley Bank	Ennis	169,970	7.07%	0.54%	0.06%	0.98%	65.92%	178.32%	25.55%	41.28%	-11.23%	1.16%	13.63%	89.03%	8.70%	16.13%	53.45%
Independence Bank	Havre	669,574	7.05%	0.97%	0.03%	1.21%	2.41%	24.96%	16.76%	318.20%	26.30%	1.61%	12.32%	103.48%	13.12%	15.21%	105.10%
First Montana Bank, Inc.	Missoula	300,375	6.58%	0.70%	0.03%	1.10%	60.49%	148.51%	31.02%	10.14%	-14.75%	0.85%	7.86%	112.21%	10.67%	14.20%	85.05%
Citizens Bank & Trust Company	Big Timber	109,686	6.01%	0.66%	0.00%	1.99%	22.03%	73.11%	22.83%	242.73%	18.86%	0.95%	8.27%	159.95%	10.09%	18.12%	60.73%
Ruby Valley Bank	Twin Bridges	94,575	5.88%	0.82%	0.14%	2.46%	6.61%	24.57%	6.20%	201.95%	-0.34%	2.49%	17.01%	177.56%	15.56%	23.40%	70.06%
Freedom Bank	Columbia Falls	71,790	5.02%	0.59%	0.00%	1.79%	86.27%	178.44%	54.13%	9.95%	200.76%	1.74%	16.85%	207.72%	10.17%	14.83%	97.15%
Glacier Bank	Kalispell	9,747,836	4.73%	0.50%	0.09%	1.98%	71.28%	188.11%	61.87%	39.61%	47.45%	1.49%	11.55%	255.61%	11.26%	15.11%	84.33%
First Security Bank	Bozeman	1,009,623	4.64%	0.46%	0.02%	1.79%	59.51%	149.79%	57.84%	168.75%	159.47%	1.55%	14.68%	254.28%	9.69%	13.87%	75.28%
First Security Bank of Malta	Malta	34,404	4.16%	0.49%	0.00%	1.04%	0.00%	20.70%	-14.46%	336.66%	0.31%	0.79%	7.41%	13.77%	11.22%	21.58%	67.36%
TrailWest Bank	Lolo	499,030	3.85%	0.38%	0.01%	1.34%	80.71%	183.77%	57.36%	71.78%	204.58%	1.70%	18.16%	291.32%	9.27%	12.43%	106.86%
Little Horn State Bank	Hardin	94,113	3.75%	0.35%	0.00%	1.34%	20.42%	78.39%	60.15%	401.78%	93.14%	0.72%	8.24%	307.49%	8.43%	10.92%	90.28%
First Citizens Bank of Butte	Butte	66,194	3.42%	0.22%	0.18%	1.82%	11.33%	54.32%	17.71%	57.97%	19.66%	0.89%	8.46%	530.41%	10.57%	17.05%	79.68%
Western Bank of Wolf Point	Wolf Point	95,781	3.07%	0.22%	0.14%	2.10%	19.81%	51.97%	52.62%	230.54%	13.71%	1.16%	11.20%	442.23%	10.60%	18.47%	53.14%
Stockman Bank of Montana	Miles City	3,383,712	2.83%	0.29%	0.01%	1.71%	54.93%	231.54%	44.65%	223.82%	18.67%	1.91%	19.16%	411.41%	9.68%	13.19%	95.07%
Opportunity Bank of Montana	Helena	697,215	2.38%	0.20%	0.07%	1.06%	83.66%	225.08%	424.94%	15.63%	0.00%	0.87%	7.85%	393.98%	10.57%	15.40%	98.85%
Bank of Bridger, National Association	Bridger	468,675	1.95%	0.10%	0.10%	1.61%	18.85%	69.08%	16.08%	210.45%	66.95%	0.97%	9.93%	690.91%	9.29%	17.87%	57.49%
Valley Bank of Ronan	Ronan	99,390	1.89%	0.20%	0.00%	1.57%	51.12%	64.51%	82.99%	118.11%	134.50%	0.78%	7.77%	448.26%	10.25%	17.45%	64.47%
The State Bank of Townsend	Townsend	56,187	1.75%	0.20%	0.00%	0.98%	4.68%	18.56%	7.16%	282.63%	-19.53%	0.55%	5.33%	361.06%	10.23%	16.45%	83.17%
The First State Bank of Shelby	Shelby	128,166	0.97%	0.14%	0.07%	2.37%	0.00%	4.01%	8.39%	65.47%	14.73%	1.19%	5.86%	332.02%	21.33%	58.22%	24.85%
Pioneer Federal Savings and Loan Association	Deer Lodge	99,846	0.59%	0.10%	0.00%	1.81%	6.86%	14.04%	100.25%	10.77%	2735.94%	0.47%	2.88%	1092.23%	16.66%	35.61%	75.12%
The Yellowstone Bank	Laurel	725,046	0.54%	0.02%	0.07%	0.40%	35.95%	149.43%	57.59%	58.85%	2.86%	2.82%	16.59%	1495.21%	16.76%	21.01%	96.72%
Three Rivers Bank of Montana	Kalispell	141,736	0.45%	0.06%	0.00%	1.03%	76.22%	143.08%	58.09%	22.92%	-18.49%	0.92%	7.04%	1154.02%	12.86%	17.69%	81.20%
1st Bank	Broadus	45,171	0.34%	0.05%	0.00%	2.05%	0.00%	2.77%	325.00%	318.83%	2.83%	1.57%	12.54%	2413.04%	13.44%	23.82%	69.61%
Granite Mountain Bank Inc dba Granite Mountain Bank	Phillipsburg	77,423	0.20%	0.00%	0.02%	1.39%	27.23%	104.22%	-18.33%	48.65%	7.04%	0.70%	8.02%	0.00%	9.01%	16.95%	63.32%
Bank of Bozeman	Bozeman	72,673	0.00%	0.00%	0.00%	1.45%	113.13%	235.70%	46.78%	39.35%	50.79%	0.53%	5.30%	0.00%	9.79%	13.01%	83.32%
Bank of Montana	Missoula	78,955	0.00%	0.00%	0.00%	1.25%	18.90%	177.11%	30.62%	36.48%	96.85%	5.45%	54.47%	0.00%	10.13%	16.21%	91.60%
Davidson Trust Co.	Great Falls	6,788	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.05%	2.60%	0.00%	78.40%	173.01%	0.00%
First Security Bank of Deer Lodge	Deer Lodge	36,005	0.00%	0.00%	0.00%	0.99%	7.06%	58.84%	-68.99%	178.62%	247.22%	1.67%	16.12%	0.00%	10.11%	20.33%	79.51%
Prairie Mountain Bank	Great Falls	93,529	0.00%	0.00%	0.00%	2.43%	68.24%	165.92%	-9.34%	15.83%	36.74%	1.00%	10.95%	0.00%	9.53%	14.89%	77.61%





# Nebraska

3rd 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 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 Assets		Risk Based Assets
Commercial State Bank	Cedar Bluffs	21,134	4.61%	0.36%	0.00%	1.57%	0.00%	-63.78%	470.61%	-7.87%	-0.97%	-13.44%	198.70%	7.41%	13.02%	52.19%	
Homestead Bank	Cozad	263,001	4.49%	0.63%	0.00%	1.05%	1.51%	29.67%	35.06%	365.90%	24.52%	1.70%	12.49%	87.19%	13.66%	19.32%	88.45%
Core Bank	Omaha	449,661	4.44%	0.30%	0.18%	1.47%	133.12%	420.83%	71.93%	13.51%	53.81%	0.91%	10.04%	203.47%	9.57%	11.46%	120.68%
West Plains Bank	Ainsworth	101,513	4.25%	0.62%	0.00%	1.05%	5.62%	20.40%	-1.75%	307.53%	20.04%	1.41%	10.66%	125.24%	13.87%	15.78%	92.50%
Midwest Bank National Association	Pierce	680,468	4.24%	0.54%	0.01%	1.60%	13.04%	83.42%	57.84%	372.14%	14.82%	1.23%	10.51%	212.34%	11.44%	15.32%	92.11%
Exchange Bank	Gibbon	852,877	4.23%	0.46%	0.00%	1.49%	68.12%	219.77%	67.36%	178.41%	56.37%	1.77%	17.34%	227.04%	9.54%	13.98%	99.79%
Nebraska State Bank	Bristow	16,487	4.21%	0.69%	0.00%	1.51%	0.00%	20.96%	160.83%	241.17%	19.41%	0.87%	5.80%	129.82%	15.90%	24.30%	71.53%
Union Bank and Trust Company	Lincoln	3,711,534	4.19%	0.28%	0.19%	1.55%	63.78%	228.98%	69.71%	87.84%	11.03%	1.29%	12.87%	345.43%	10.18%	13.52%	107.72%
Generations Bank	Exeter	40,162	3.98%	0.00%	0.40%	1.38%	78.44%	131.68%	61.51%	335.12%	28.17%	0.70%	6.53%	0.00%	9.50%	12.21%	102.63%
City Bank & Trust Co.	Lincoln	147,469	3.97%	0.12%	0.48%	1.36%	53.49%	191.16%	-18.54%	47.71%	18.60%	0.61%	4.23%	751.09%	14.61%	21.51%	84.44%
Bank of Lewellen	Lewellen	24,956	3.84%	1.00%	0.00%	1.91%	0.00%	0.00%	0.00%	134.34%	-12.41%	1.19%	4.80%	85.60%	25.27%	53.40%	60.45%
Sandhills State Bank	Bassett	234,913	3.39%	0.33%	0.03%	0.91%	0.00%	40.58%	-1.36%	589.26%	81.69%	1.25%	10.76%	227.86%	10.18%	13.32%	100.09%
Pinnacle Bank	Lincoln	4,650,921	3.32%	0.31%	0.04%	1.42%	70.40%	274.07%	55.67%	222.87%	23.65%	1.76%	17.44%	349.46%	9.58%	12.00%	93.64%
Security First Bank	Lincoln	951,288	3.25%	0.33%	0.00%	1.77%	36.56%	201.25%	99.24%	242.43%	19.61%	0.81%	8.16%	376.09%	9.06%	12.70%	87.86%
Western National Bank	Chester	128,607	3.20%	0.17%	0.14%	1.23%	26.61%	79.57%	10.08%	509.00%	113.72%	1.44%	13.35%	601.35%	8.87%	12.6%	104.51%
The Potter State Bank of Potter	Potter	40,703	3.13%	0.41%	0.00%	1.11%	0.00%	2.41%	-84.29%	239.67%	26.62%	0.87%	6.83%	131.55%	13.48%	19.26%	61.00%
Nebraska Bank of Commerce	Lincoln	130,993	3.02%	0.20%	0.12%	1.58%	35.72%	348.83%	59.25%	44.19%	39.85%	0.61%	6.66%	669.78%	9.31%	12.52%	112.86%
Security Bank	Laurel	222,738	2.98%	0.29%	0.07%	1.13%	2.74%	23.64%	43.87%	467.80%	50.63%	1.69%	14.75%	85.68%	10.97%	15.88%	84.77%
Cornhusker Bank	Lincoln	559,467	2.97%	0.28%	0.00%	1.48%	81.40%	366.71%	79.18%	28.16%	144.55%	1.05%	12.38%	404.99%	8.59%	11.70%	89.86%
CHARTER WEST BANK	West Point	239,758	2.93%	0.14%	0.17%	1.28%	24.20%	66.96%	31.85%	369.50%	33.84%	1.32%	14.11%	685.84%	9.45%	13.43%	86.82%
The Cattle National Bank and Trust Company	Seward	262,057	2.87%	0.24%	0.15%	1.36%	54.12%	173.10%	29.20%	160.25%	9.84%	1.67%	13.77%	428.50%	12.54%	17.13%	93.90%
First State Bank	Scottsbluff	235,288	2.78%	0.05%	0.29%	1.98%	30.61%	249.82%	9.51%	83.60%	-14.61%	2.36%	22.80%	3146.02%	10.21%	12.30%	91.56%
First Nebraska Bank	Valley	281,263	2.68%	0.29%	0.00%	1.24%	72.48%	133.41%	52.30%	247.62%	15.13%	1.31%	13.43%	250.32%	9.80%	13.79%	78.73%
Farmers and Merchants Bank	Milligan	107,904	2.68%	0.26%	0.00%	0.51%	10.16%	10.16%	0.00%	728.10%	66.06%	1.63%	14.07%	177.54%	9.97%	11.49%	110.04%
Auburn State Bank	Auburn	169,045	2.59%	0.41%	0.05%	1.29%	0.69%	4.41%	2.75%	165.57%	77.99%	1.06%	6.45%	154.66%	16.89%	29.04%	59.69%
Cornerstone Bank	York	1,589,488	2.58%	0.16%	0.07%	1.03%	22.24%	103.15%	73.13%	423.93%	43.80%	1.49%	17.28%	426.93%	8.28%	11.20%	89.34%
Bank of Clarks	Clarks	34,148	2.51%	0.34%	0.00%	1.44%	0.00%	20.42%	16.20%	437.90%	19.38%	1.56%	13.55%	373.50%	12.40%	14.29%	105.54%
American National Bank	Omaha	3,490,994	2.45%	0.23%	0.00%	1.10%	73.15%	229.62%	116.77%	27.92%	12.97%	1.35%	14.18%	361.01%	8.99%	10.97%	100.08%
Banner Capital Bank	Harrisburg	129,164	2.25%	0.27%	0.00%	1.26%	10.37%	72.67%	8019.57%	508.77%	22.18%	1.28%	11.84%	418.44%	10.79%	12.81%	111.87%
First Bank & Trust Company	Cozad	252,019	1.98%	0.26%	0.01%	2.48%	28.75%	206.48%	94.46%	252.65%	-5.57%	2.01%	16.25%	683.62%	11.98%	15.15%	85.05%
The Jones National Bank and Trust Company of Seward	Seward	230,117	1.96%	0.22%	0.00%	1.58%	39.84%	63.93%	65.85%	276.50%	5.79%	1.25%	12.97%	463.18%	9.90%	15.76%	78.52%
Stanton State Bank	Stanton	46,666	1.86%	0.19%	0.00%	1.62%	3.40%	3.40%	-77.06%	230.73%	8.32%	0.57%	6.39%	471.26%	9.29%	15.78%	59.94%
Farmers and Merchants State Bank, Bloomfield, Nebraska	Bloomfield	121,687	1.84%	0.22%	0.00%	1.27%	0.00%	7.13%	22.16%	516.58%	16.84%	0.95%	8.74%	424.44%	11.02%	12.39%	84.46%
FirstBank of Nebraska	Wahoo	234,166	1.83%	0.04%	0.15%	1.32%	12.94%	44.77%	120.33%	334.42%	30.71%	1.32%	12.97%	1900.00%	9.35%	12.05%	75.56%
Tri Valley Bank	Talmage	45,367	1.79%	0.17%	0.00%	1.08%	34.92%	273.46%	105.09%	371.37%	52.54%	1.91%	22.28%	598.72%	8.88%	10.54%	107.92%
York State Bank	York	145,788	1.68%	0.17%	0.00%	1.21%	7.76%	28.16%	41.93%	570.15%	15.50%	0.89%	7.02%	560.63%	9.98%	12.18%	95.14%
Tecumseh Federal Bank	Tecumseh	50,374	1.63%	0.33%	0.00%	1.26%	8.36%	12.05%	61.80%	46.14%	106.55%	0.61%	3.26%	229.70%	19.29%	41.67%	79.03%
BankFirst	Norfolk	440,331	1.62%	0.21%	0.00%	1.38%	82.71%	175.37%	163.14%	217.02%	53.89%	1.57%	11.53%	464.66%	12.84%	14.47%	99.19%
Countryside Bank	Unadilla	74,117	1.56%	0.09%	0.18%	0.94%	10.55%	11.88%	176.00%	142.01%	10.53%	1.05%	6.50%	620.00%	16.72%	27.64%	72.00%
Oak Creek Valley Bank	Valparaiso	86,035	1.48%	0.17%	0.00%	1.01%	15.19%	41.98%	71.84%	397.09%	28.11%	1.48%	9.65%	372.41%	11.41%	15.47%	88.50%
First Tri County Bank	Swanton	53,843	1.44%	0.15%	0.00%	0.70%	0.00%	6.15%	8.02%	447.71%	8.31%	0.66%	6.09%	390.24%	10.14%	13.12%	97.13%
First Bank and Trust of Fullerton	Fullerton	85,248	1.40%	0.22%	0.00%	1.04%	0.00%	12.01%	16.57%	449.43%	36.10%	0.91%	6.14%	371.89%	14.98%	17.28%	121.68%
The AMERICAN BANK OF SIDNEY, NEBRASKA	Sidney	94,414	1.39%	0.07%	0.10%	1.39%	4.12%	23.29%	24.60%	102.68%	5.90%	0.96%	8.25%	725.76%	11.75%	25.65%	49.84%
State Bank of Colon	Colon	17,137	1.37%	0.16%	0.00%	3.37%	2.90%	2.90%	-77.27%	587.36%	-3.26%	0.12%	1.32%	1440.74%	9.27%	14.27%	87.33%
Washington County Bank	Blair	373,138	1.27%	0.13%	0.00%	1.28%	21.01%	90.45%	53.85%	429.34%	13.44%	1.17%	12.27%	720.60%	9.61%	13.21%	88.74%
The Fullerton National Bank	Fullerton	46,498	1.25%	0.16%	0.00%	1.76%	0.48%	8.05%	-30.59%	423.88%	14.62%	1.57%	13.80%	794.67%	11.80%	15.49%	111.26%
First Northeast Bank of Nebraska	Lyons	281,094	1.14%	0.15%	0.00%	1.95%	41.61%	64.70%	116.34%	283.14%	8.57%	1.22%	10.10%	751.26%	12.47%	13.92%	75.42%
Elkhorn Valley Bank & Trust	Norfolk	767,504	1.13%	0.07%	0.07%	1.50%	11.35%	46.58%	25.87%	153.80%	14.43%	1.10%	10.06%	1109.90%	11.30%	17.09%	56.38%
Brunswick State Bank	Brunswick	109,636	1.04%	0.11%	0.00%	1.22%	0.00%	141.80%	19.12%	497.05%	22.16%	1.98%	20.63%	1002.48%	9.51%	10.85%	106.01%
Access Bank	Omaha	536,790	1.03%	0.11%	0.00%	1.13%	73.16%	239.34%	107.35%	8.53%	574.45%	0.76%	6.51%	777.39%	10.23%	13.03%	86.67%
Heritage Bank	Wood River	603,218	1.01%	0.17%	0.00%	1.80%	4.68%	11.45%	9.70%	168.08%	-14.76%	1.70%	10.31%	416.21%	16.49%	30.11%	58.72%
First Central Bank McCook	Mccook	111,385	0.93%	0.12%	0.00%	1.75%	7.98%	21.96%	-3.66%	426.07%	20.83%	1.63%	13.89%	206.75%	11.80%	13.40%	106.32%
Home Federal Savings and Loan Association of Grand Island	Grand Island	280,035	0.86%	0.11%	0.00%	1.89%	45.43%	137.57%	43.27%	62.61%	556.14%	0.87%	7.53%	1578.34%	12.00%	17.84%	77.64%
First National Bank of Chadron	Chadron	118,735	0.81%	0.11%	0.00%	1.36%	0.00%	25.31%	3.87%	349.67%	17.49%	1.59%	11.06%	732.06%	12.74%	16.41%	78.80%
Points West Community Bank	Sidney	352,573	0.80%	0.02%	0.06%	2.14%	21.15%	53.04%	9.50%	265.33%	22.81%	1.31%	12.78%	4735.80%	9.78%	19.89%	59.86%
Nebraska State Bank	Oshkosh	49,848	0.79%	0.13%	0.00%	1.11%	0.00%	0.00%	0.00%	470.74%	7.19%	3.69%	25.30%	681.25%	15.22%	19.79%	98.44%
Chambers State Bank	Chambers	61,559	0.75%	0.20%	0.00%	0.98%	0.00%	0.00%	0.00%	205.54%	60.36%	1.58%	5.97%	341.60%	27.03%	34.98%	99.26%

# Nebraska

3rd 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 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 Assets		Risk Based Assets
Ericson State Bank	Ericson	84,891	0.73%	0.08%	0.00%	0.85%	0.00%	25.69%	98.38%	613.29%	43.49%	1.75%	18.00%	986.36%	9.85%	12.78%	101.61%
Enterprise Bank	Omaha	277,378	0.68%	0.07%	0.00%	1.26%	41.63%	406.36%	70.33%	5.09%	0.00%	0.84%	9.21%	1593.91%	9.44%	11.02%	101.08%
The Tilden Bank	Tilden	83,623	0.67%	0.08%	0.00%	1.63%	3.32%	19.45%	639.45%	491.15%	18.59%	0.88%	8.54%	1496.97%	10.49%	15.08%	81.53%
First Central Bank	Cambridge	101,308	0.66%	0.09%	0.00%	2.12%	1.69%	12.07%	-36.81%	398.50%	17.04%	2.06%	18.98%	1888.51%	11.57%	13.87%	89.91%
Franklin State Bank	Franklin	46,426	0.63%	0.12%	0.00%	0.90%	0.00%	5.96%	23.38%	238.32%	30.39%	1.40%	7.77%	405.45%	18.85%	28.79%	66.34%
Plattsmouth State Bank	Plattsmouth	101,175	0.63%	0.06%	0.00%	1.27%	106.96%	107.88%	181.29%	221.27%	58.14%	0.65%	7.65%	1325.00%	8.88%	10.55%	67.53%
Two Rivers Bank	Blair	141,134	0.58%	0.07%	0.00%	1.09%	16.61%	54.45%	-9.70%	156.74%	13.53%	1.05%	9.29%	868.57%	12.64%	18.47%	76.33%
Platte Valley Bank	North Bend	80,867	0.52%	0.07%	0.00%	0.98%	19.65%	35.65%	80.33%	270.27%	32.99%	0.89%	6.63%	812.28%	13.58%	20.20%	67.54%
CerescoBank	Ceresco	46,701	0.50%	0.09%	0.00%	1.76%	3.72%	17.84%	-43.90%	159.64%	33.16%	1.26%	7.80%	1307.14%	16.13%	19.39%	80.89%
The First National Bank of Johnson	Johnson	69,593	0.50%	0.10%	0.00%	1.20%	2.01%	4.26%	-39.80%	93.31%	71.32%	0.33%	1.70%	371.01%	19.81%	41.65%	40.18%
Foundation One Bank	Waterloo	99,781	0.41%	0.05%	0.00%	0.77%	46.86%	141.44%	50.47%	2.82%	-74.43%	0.58%	4.86%	1309.80%	11.76%	14.63%	110.63%
The First National Bank of Fairbury	Fairbury	142,943	0.41%	0.08%	0.00%	1.57%	0.76%	7.52%	249.12%	146.23%	3.38%	0.69%	4.03%	773.39%	17.50%	28.26%	50.17%
Security National Bank of Omaha	Omaha	827,792	0.40%	0.05%	0.00%	1.73%	33.00%	185.22%	30.84%	1.62%	-43.79%	1.50%	14.08%	9331.63%	10.53%	14.93%	77.31%
First National Bank in Ord	Ord	127,757	0.39%	0.03%	0.00%	1.49%	0.31%	13.80%	21.79%	350.95%	0.69%	0.61%	7.70%	2234.09%	8.11%	16.12%	58.82%
The Tri-County Bank	Stuart	112,682	0.38%	0.04%	0.00%	1.14%	19.13%	36.55%	36.31%	435.23%	34.21%	0.72%	8.18%	2436.59%	8.74%	11.80%	95.42%
First Bank of Bancroft	Bancroft	23,127	0.27%	0.00%	0.04%	1.20%	0.00%	2.21%	-79.40%	221.53%	67.05%	1.15%	7.61%	0.00%	15.46%	24.67%	62.18%
Premier Bank	Omaha	243,358	0.26%	0.03%	0.00%	1.22%	175.15%	297.47%	60.29%	24.72%	605.50%	0.84%	7.46%	3152.05%	10.95%	12.43%	89.67%
Cedar Rapids State Bank	Cedar Rapids	44,523	0.26%	0.02%	0.00%	1.20%	0.00%	25.94%	-41.25%	570.47%	0.59%	0.97%	11.35%	3936.36%	8.79%	11.85%	95.91%
Scribner Bank	Scribner	68,749	0.24%	0.03%	0.00%	1.40%	5.31%	40.35%	4.71%	334.17%	32.77%	1.45%	11.44%	2845.45%	12.73%	18.71%	75.14%
Boelus State Bank	Boelus	16,150	0.20%	0.03%	0.00%	3.15%	0.00%	0.00%	0.00%	216.51%	-13.54%	0.69%	5.00%	4160.00%	13.93%	34.99%	47.72%
Bank of Elgin	Elgin	55,303	0.17%	0.02%	0.00%	1.57%	0.35%	19.18%	-60.90%	442.56%	-1.07%	1.80%	14.51%	4607.69%	12.65%	19.02%	81.81%
Five Points Bank	Grand Island	952,479	0.17%	0.02%	0.00%	1.47%	29.07%	149.77%	19.42%	107.28%	22.69%	1.82%	15.50%	4555.71%	11.74%	15.21%	85.10%
First Westroads Bank, Inc.	Omaha	250,561	0.17%	0.02%	0.00%	2.08%	153.50%	419.53%	15.30%	5.26%	-3.05%	1.75%	14.40%	6672.58%	12.60%	16.61%	95.53%
Nebraska State Bank and Trust Company	Broken Bow	225,987	0.16%	0.02%	0.00%	0.77%	4.48%	98.38%	122.88%	435.35%	17.59%	1.46%	13.30%	3692.86%	11.03%	13.16%	105.32%
First State Bank	Loomis	139,676	0.14%	0.01%	0.00%	1.23%	0.00%	6.92%	32.64%	580.11%	8.86%	1.19%	9.82%	6815.00%	9.93%	12.09%	100.65%
South Central State Bank	Campbell	123,183	0.14%	0.02%	0.00%	1.07%	65.46%	125.82%	58.95%	369.20%	28.47%	1.36%	12.22%	4605.00%	11.34%	14.15%	83.41%
Eagle State Bank	Eagle	29,820	0.09%	0.01%	0.00%	1.11%	34.13%	192.58%	71.98%	250.72%	79.80%	1.26%	14.11%	10033.33%	10.30%	11.55%	105.23%
Adams County Bank	Kenesaw	174,718	0.09%	0.01%	0.00%	0.94%	4.56%	18.27%	23.35%	526.93%	14.53%	1.37%	16.93%	7178.57%	8.70%	12.63%	103.09%
Madison County Bank	Madison	381,037	0.07%	0.01%	0.00%	3.36%	5.52%	30.76%	15.96%	286.25%	18.96%	1.27%	7.04%	18701.92%	17.54%	20.86%	112.76%
First Community Bank	Beemer	135,954	0.06%	0.01%	0.00%	2.22%	0.00%	2.75%	0.00%	577.63%	1.38%	0.76%	7.29%	3431.34%	10.15%	14.22%	96.45%
Adams State Bank	Adams	50,449	0.05%	0.01%	0.00%	0.89%	0.00%	0.00%	0.00%	204.45%	14.60%	1.34%	7.24%	5780.00%	18.49%	27.17%	93.54%
Five Points Bank of Hastings	Hastings	281,809	0.04%	0.01%	0.00%	1.60%	7.76%	41.19%	-39.05%	127.27%	32.45%	1.26%	10.59%	14986.67%	12.59%	21.11%	59.31%
Wahoo State Bank	Wahoo	81,109	0.01%	0.00%	0.00%	1.44%	12.68%	17.74%	-28.67%	187.08%	31.19%	0.72%	8.49%	66800.00%	8.50%	13.72%	68.43%
Bank of Lindsay	Lindsay	66,040	0.01%	0.00%	0.00%	0.67%	0.00%	0.00%	0.00%	626.12%	81.28%	0.97%	9.20%	39500.00%	10.71%	12.58%	123.08%
Minden Exchange Bank & Trust Company	Minden	142,251	0.01%	0.00%	0.00%	2.10%	11.40%	21.98%	890.38%	242.70%	35.05%	1.43%	8.35%	63533.33%	17.70%	24.97%	86.75%
F&M Bank	West Point	276,443	0.01%	0.00%	0.00%	1.35%	71.61%	101.31%	55.39%	384.97%	3.54%	1.26%	13.16%	133350.00%	9.75%	12.65%	81.43%
American Interstate Bank	Elkhorn	109,224	0.00%	0.00%	0.00%	1.51%	75.54%	204.75%	19.00%	15.91%	26.40%	2.10%	14.44%	0.00%	14.22%	18.67%	98.81%
Bank of Hartington	Hartington	88,811	0.00%	0.00%	0.00%	1.17%	7.85%	41.22%	-15.68%	512.35%	88.71%	1.15%	13.34%	0.00%	8.79%	12.05%	92.24%
Bank of Mead	Mead	29,078	0.00%	0.00%	0.00%	1.99%	4.68%	8.52%	-45.58%	182.84%	2.48%	0.95%	9.57%	0.00%	10.23%	19.22%	63.92%
Bank of Newman Grove	Newman Grove	34,736	0.00%	0.00%	0.00%	1.14%	0.00%	14.68%	37.44%	633.27%	29.78%	0.42%	4.26%	0.00%	10.43%	12.89%	92.42%
Bank of Orchard	Orchard	25,332	0.00%	0.00%	0.00%	3.20%	0.00%	2.06%	-44.36%	100.50%	-41.60%	0.48%	3.42%	0.00%	13.65%	38.37%	33.29%
Bank of Prague	Prague	24,767	0.00%	0.00%	0.00%	0.98%	0.00%	0.00%	0.00%	311.73%	36.45%	2.60%	16.18%	0.00%	16.37%	19.31%	97.72%
Battle Creek State Bank	Battle Creek	32,664	0.00%	0.00%	0.00%	1.52%	0.00%	33.97%	77.94%	119.42%	-17.26%	0.67%	4.98%	0.00%	13.44%	18.37%	91.73%
Bruning State Bank	Bruning	340,052	0.00%	0.00%	0.00%	2.01%	0.37%	24.39%	35.89%	357.26%	24.79%	0.79%	7.33%	0.00%	11.38%	13.28%	87.13%
Citizens State Bank	Carleton	19,625	0.00%	0.00%	0.00%	0.74%	0.00%	0.61%	0.00%	664.31%	17.26%	0.83%	9.14%	0.00%	9.19%	15.71%	105.05%
Commercial Bank	Nelson	49,012	0.00%	0.00%	0.00%	1.74%	4.91%	4.91%	0.00%	209.65%	15.50%	1.01%	8.14%	0.00%	12.47%	15.51%	71.91%
Commercial State Bank	Republican City	59,158	0.00%	0.00%	0.00%	0.99%	0.00%	1.33%	-61.08%	114.77%	31.90%	1.56%	5.47%	0.00%	28.69%	35.01%	53.91%
F&M Bank	Falls City	107,621	0.00%	0.00%	0.00%	1.08%	19.86%	47.32%	320.04%	252.02%	59.61%	1.06%	10.81%	0.00%	10.38%	17.12%	61.28%
Farmers and Merchants Bank	Axtell	8,181	0.00%	0.00%	0.00%	1.67%	0.00%	0.00%	0.00%	124.78%	1598.31%	0.20%	2.19%	0.00%	9.34%	33.00%	29.04%
Farmers and Merchants Bank of Ashland	Ashland	74,153	0.00%	0.00%	0.00%	1.12%	19.51%	31.78%	-13.39%	239.97%	15.64%	0.71%	6.39%	0.00%	11.20%	16.41%	77.24%
Farmers State Bank	Dodge	211,048	0.00%	0.00%	0.00%	1.35%	14.62%	87.06%	200.61%	554.16%	85.14%	1.11%	10.59%	0.00%	9.61%	12.56%	100.23%
Farmers State Bank	Carroll	27,906	0.00%	0.00%	0.00%	2.31%	0.00%	21.66%	9.27%	244.78%	-31.93%	0.20%	2.17%	0.00%	9.83%	22.44%	34.34%
First Bank and Trust Company	Minden	70,444	0.00%	0.00%	0.00%	1.63%	8.44%	29.10%	89.51%	244.23%	12.81%	0.48%	5.01%	0.00%	9.90%	19.68%	64.45%
First State Bank	Hordeville	43,920	0.00%	0.00%	0.00%	1.17%	0.00%	80.68%	208.53%	530.10%	6.13%	0.70%	6.69%	0.00%	10.78%	13.04%	126.78%
First State Bank	Randolph	62,296	0.00%	0.00%	0.00%	1.46%	0.00%	0.50%	-34.85%	494.19%	52.45%	1.47%	11.68%	0.00%	13.90%	16.86%	111.39%
Horizon Bank	Waverly	272,168	0.00%	0.00%	0.00%	0.36%	214.83%	362.51%	181.48%	24.99%	218.69%	1.94%	14.35%	0.00%	14.49%	16.03%	99.33%
Jefferson County Bank	Daykin	42,780	0.00%	0.00%	0.00%	1.52%	0.00%	0.00%	0.00%	253.14%	0.03%	1.38%	8.99%	0.00%	15.04%	26.00%	55.01%

# Nebraska

3rd 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 Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
				Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans											
Mainstreet Bank	Cook	91,796	0.00%	0.00%	0.00%	1.32%	0.00%	18.42%	-43.59%	358.57%	37.23%	0.75%	6.86%	0.00%	10.84%	17.32%	71.93%
NebraskaLand National Bank	North Platte	708,536	0.00%	0.00%	0.00%	1.27%	30.75%	218.12%	53.56%	85.33%	20.31%	0.75%	7.11%	0.00%	10.75%	14.71%	91.08%
Security Home Bank	Malmo	42,349	0.00%	0.00%	0.00%	1.62%	12.97%	48.60%	-8.95%	432.55%	14.34%	0.78%	7.15%	0.00%	10.74%	14.95%	147.15%
Springfield State Bank	Springfield	50,479	0.00%	0.00%	0.00%	1.38%	40.26%	128.75%	26.04%	115.17%	21.08%	1.12%	10.08%	0.00%	11.24%	21.49%	57.22%
The Bank of Steinauer	Steinauer	11,831	0.00%	0.00%	0.00%	0.65%	0.00%	0.00%	0.00%	278.38%	-1.06%	0.81%	8.51%	0.00%	9.97%	14.43%	102.63%
Town & Country Bank	Ravenna	162,389	0.00%	0.00%	0.00%	1.17%	4.75%	5.47%	-15.54%	439.20%	-2.33%	1.39%	12.11%	0.00%	11.72%	14.62%	88.92%
West Gate Bank	Lincoln	470,485	0.00%	0.00%	0.00%	1.34%	74.10%	293.13%	29.09%	4.21%	126.02%	1.22%	11.21%	0.00%	10.98%	15.05%	101.84%

# New Mexico

3rd Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming 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	
			Total loans	Total Assets												Based Assets	Based Deposits
Total All New Mexico Banks	13,149,657	7.66%	0.53%	0.30%	1.54%	48.29%	182.87%	39.41%	35.80%	9.66%	1.24%	12.46%	137.66%	10.16%	17.15%	65.19%	
Median Values All New Mexico Banks	216,343	6.50%	0.40%	0.10%	1.57%	31.81%	148.98%	33.41%	19.39%	0.97%	1.25%	11.71%	130.44%	10.44%	20.03%	62.06%	
Community 1st Bank Las Vegas	Las Vegas	130,863	43.34%	1.74%	2.61%	2.18%	36.31%	155.44%	2.22%	23.22%	-24.91%	0.42%	5.25%	45.43%	9.23%	17.98%	45.69%
Southwest Capital Bank	Albuquerque	353,826	31.02%	2.41%	1.12%	1.69%	96.97%	269.41%	2.07%	16.76%	16.23%	1.17%	11.71%	53.62%	10.17%	13.25%	88.87%
Bank of the Southwest	Roswell	144,910	19.82%	0.48%	1.61%	0.97%	42.34%	157.35%	-11.52%	60.33%	12.55%	1.10%	11.01%	88.91%	10.03%	14.10%	93.14%
International Bank	Raton	320,800	18.42%	1.73%	0.95%	1.95%	75.28%	126.52%	68.25%	43.66%	0.97%	0.96%	6.91%	53.36%	13.82%	23.52%	55.42%
Los Alamos National Bank	Los Alamos	1,318,400	17.24%	1.22%	0.62%	1.80%	54.78%	262.99%	9.72%	0.00%	0.00%	0.00%	-0.03%	81.86%	9.90%	16.34%	62.43%
Western Bank	Alamogordo	65,888	16.72%	0.91%	1.77%	1.41%	47.82%	87.21%	9.20%	30.99%	-20.21%	0.35%	2.30%	69.44%	15.69%	30.97%	60.62%
Four Corners Community Bank	Farmington	354,087	14.00%	1.41%	0.30%	1.62%	36.33%	259.21%	63.76%	47.52%	2.70%	2.10%	19.21%	83.28%	11.18%	15.84%	90.07%
Western Bank, Artesia, New Mexico	Artesia	189,287	13.36%	1.00%	0.46%	1.83%	15.58%	103.16%	-11.22%	8.11%	-38.35%	2.02%	20.63%	79.14%	10.44%	19.02%	48.00%
The James Polk Stone Community Bank	Portales	211,898	12.94%	0.88%	0.71%	1.97%	11.60%	45.42%	33.41%	23.34%	0.54%	1.55%	14.44%	111.34%	11.05%	21.09%	59.60%
My Bank	Belen	165,064	10.71%	0.85%	0.52%	2.37%	72.25%	156.07%	15.38%	18.29%	-38.84%	0.79%	6.97%	139.29%	11.84%	20.80%	62.06%
American Heritage Bank	Clovis	89,838	10.00%	1.11%	0.10%	1.46%	14.36%	64.79%	-22.28%	252.01%	-2.32%	1.15%	10.71%	77.77%	10.53%	14.91%	75.88%
Century Bank	Santa Fe	811,802	9.11%	0.30%	0.61%	1.57%	60.38%	230.14%	70.43%	0.84%	81.13%	1.35%	15.37%	296.87%	8.53%	12.64%	66.17%
FNB New Mexico	Clayton	229,530	8.95%	0.47%	0.40%	1.23%	11.13%	64.98%	58.51%	412.69%	23.45%	1.12%	12.88%	183.13%	9.04%	12.97%	82.96%
Bank of New Mexico	Grants	154,360	8.86%	0.85%	0.00%	1.73%	31.81%	240.54%	92.22%	4.41%	-10.32%	0.82%	8.19%	75.20%	8.38%	13.68%	50.53%
Western Commerce Bank	Carlsbad	400,179	8.50%	0.20%	0.60%	1.07%	15.92%	148.98%	-22.29%	8.02%	-35.50%	1.43%	16.21%	128.32%	8.96%	19.71%	51.06%
First National Bank	Alamogordo	327,857	7.80%	0.93%	0.10%	1.46%	29.33%	196.60%	31.16%	30.18%	22.06%	1.74%	14.75%	76.18%	12.16%	21.55%	55.26%
Western Bank of Clovis	Clovis	56,287	7.63%	1.19%	0.00%	1.57%	7.83%	258.14%	36.94%	59.37%	-0.93%	0.79%	5.89%	86.42%	14.36%	19.57%	88.08%
Farmers & Stockmens Bank	Clayton	216,343	7.44%	0.66%	0.11%	1.48%	108.31%	232.64%	54.04%	183.62%	18.99%	2.14%	19.30%	167.02%	9.66%	12.54%	91.81%
Western Bank	Lordsburg	172,302	7.24%	0.40%	0.66%	3.41%	5.72%	40.65%	-23.48%	120.69%	34.27%	1.50%	11.77%	318.30%	12.66%	27.05%	52.07%
Tucumcari Federal Savings and Loan Association	Tucumcari	33,122	6.50%	0.59%	0.45%	1.14%	8.73%	30.28%	3.26%	0.00%	0.00%	0.25%	1.74%	116.75%	14.73%	37.96%	80.49%
First New Mexico Bank	Deming	222,198	6.20%	0.55%	0.26%	2.24%	8.55%	106.34%	-1.82%	45.01%	14.91%	1.33%	11.07%	137.81%	12.24%	24.94%	38.65%
The Carlsbad National Bank	Carlsbad	349,228	3.83%	0.35%	0.00%	1.15%	2.47%	69.55%	17.78%	19.39%	20.48%	1.61%	19.25%	144.07%	9.58%	20.03%	49.00%
The Citizens Bank	Farmington	707,517	3.78%	0.35%	0.04%	1.38%	11.76%	69.92%	76.90%	2.42%	86.99%	1.51%	15.63%	137.95%	9.79%	23.67%	44.69%
The Bank of Clovis	Clovis	193,512	3.74%	0.48%	0.00%	1.91%	11.72%	92.02%	3.91%	76.17%	13.00%	0.94%	8.15%	210.94%	11.81%	26.60%	63.92%
First New Mexico Bank of Silver City	Silver City	108,977	3.14%	0.25%	0.13%	1.83%	29.49%	162.10%	37.25%	0.00%	-100.00%	1.24%	10.86%	281.52%	11.57%	26.39%	45.09%
New Mexico Bank & Trust	Albuquerque	1,425,185	3.08%	0.22%	0.06%	1.05%	78.88%	240.12%	50.47%	22.55%	5.09%	1.45%	16.59%	293.75%	8.60%	11.60%	81.23%
First American Bank	Artesia	1,078,707	2.51%	0.22%	0.06%	1.95%	29.67%	236.81%	54.11%	35.95%	16.28%	1.70%	16.80%	456.71%	10.21%	17.12%	76.78%
BANK 34	Alamogordo	362,721	2.32%	0.29%	0.00%	1.10%	43.45%	403.74%	128.79%	0.84%	0.00%	0.38%	3.12%	52.85%	11.95%	16.93%	112.98%
Western Heritage Bank	Las Cruces	112,092	1.38%	0.05%	0.17%	1.12%	33.20%	194.71%	192.63%	24.37%	-16.50%	0.13%	0.88%	1442.31%	18.31%	20.62%	72.04%
First State Bank	Socorro	156,128	0.98%	0.00%	0.10%	14.20%	0.32%	2.46%	-63.85%	1.07%	32.52%	0.61%	5.72%	15157.14%	10.68%	49.23%	5.30%
Citizens Bank of Las Cruces	Las Cruces	542,196	0.68%	0.02%	0.06%	1.82%	143.26%	334.74%	42.47%	3.93%	55.91%	2.08%	22.29%	5355.08%	9.49%	13.44%	74.10%
First New Mexico Bank, Las Cruces	Las Cruces	123,571	0.68%	0.08%	0.02%	2.68%	47.94%	121.22%	26.94%	1.98%	-13.95%	1.30%	10.18%	1575.00%	12.93%	24.63%	53.88%
Pioneer Bank	Roswell	817,989	0.36%	0.03%	0.01%	1.14%	51.75%	89.22%	42.90%	0.00%	0.00%	0.88%	10.19%	130.44%	9.15%	21.59%	62.57%
Valley Bank of Commerce	Roswell	174,075	0.35%	0.03%	0.01%	1.94%	21.11%	21.11%	125.77%	144.16%	29.13%	1.61%	18.69%	2368.75%	9.19%	26.85%	37.31%
Lea County State Bank	Hobbs	292,504	0.13%	0.02%	0.00%	1.21%	10.78%	10.78%	34.98%	11.65%	66.15%	1.25%	12.12%	2168.18%	10.33%	22.39%	31.05%
The Citizens Bank of Clovis	Clovis	353,236	0.05%	0.01%	0.00%	0.96%	107.23%	165.04%	320.40%	177.02%	-5.69%	1.59%	15.35%	10235.00%	11.18%	16.32%	71.26%
Centinel Bank of Taos	Taos	232,706	0.00%	0.00%	0.00%	1.81%	37.12%	114.64%	17.55%	1.03%	462.50%	1.63%	18.74%	0.00%	8.88%	23.05%	41.94%
DSRM National Bank	Albuquerque	3,747	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.04%	1.22%	0.00%	85.39%	329.88%	0.00%
Main Bank	Albuquerque	146,725	0.00%	0.00%	0.00%	1.22%	80.22%	271.39%	47.02%	11.41%	-24.49%	2.14%	23.04%	0.00%	9.49%	14.19%	71.18%

# Utah

3rd 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	75,532,457	6.18%	0.67%	0.03%	1.27%	48.94%	169.17%	214.28%	9.54%	43.15%	1.07%	8.98%	117.33%	10.81%	14.75%	84.56%	
Median Values All Utah Banks	320,248	3.43%	0.27%	0.00%	1.58%	79.19%	176.77%	49.26%	4.79%	5.29%	1.63%	12.70%	172.94%	12.45%	17.09%	88.98%	
Gunnison Valley Bank	Gunnison	80,345	78.27%	10.12%	0.93%	3.86%	4.17%	7.30%	-59.20%	163.27%	-17.88%	1.45%	14.02%	31.12%	11.14%	14.09%	92.40%
Town & Country Bank	Saint George	143,702	36.99%	4.79%	0.00%	1.78%	119.80%	256.90%	119.08%	6.24%	-22.82%	1.02%	9.55%	30.49%	11.15%	14.04%	93.56%
Prime Alliance Bank	Woods Cross	291,019	17.20%	2.31%	0.00%	2.33%	2.80%	79.23%	37.92%	0.69%	0.00%	2.52%	22.44%	90.03%	11.54%	12.53%	101.29%
Continental Bank	Salt Lake City	157,817	12.85%	1.62%	0.78%	1.63%	5.67%	30.91%	-39.91%	1.08%	-56.80%	2.99%	18.09%	82.02%	17.36%	20.76%	100.27%
Home Savings Bank	Salt Lake City	124,826	10.52%	0.36%	1.09%	1.45%	118.49%	190.69%	1.03%	2.78%	0.00%	1.13%	9.23%	320.85%	12.57%	17.09%	90.97%
Central Bank	Springville	1,009,437	7.49%	0.03%	1.26%	2.27%	156.95%	208.36%	51.25%	4.33%	5.29%	1.71%	10.86%	3167.67%	16.17%	23.52%	76.65%
Cache Valley Bank	Logan	1,049,995	7.49%	0.84%	0.09%	1.50%	119.94%	247.63%	52.78%	79.39%	58.59%	2.43%	22.59%	94.26%	11.33%	13.57%	93.91%
Capital Community Bank	Provo	373,714	6.69%	0.23%	0.51%	1.10%	63.52%	176.77%	119.27%	0.28%	-82.71%	1.72%	18.51%	402.73%	10.56%	12.63%	98.52%
American Bank of Commerce	Provo	89,691	6.61%	0.94%	0.00%	1.37%	109.84%	141.84%	-4.71%	1.07%	0.00%	1.11%	8.54%	103.90%	13.08%	19.11%	82.93%
ZB, National Association	Salt Lake City	65,390,693	6.44%	0.71%	0.00%	1.22%	40.67%	164.77%	302.91%	6.56%	31.24%	0.97%	8.25%	109.22%	10.48%	14.38%	84.26%
Utah Independent Bank	Salina	76,604	4.22%	0.67%	0.00%	1.79%	30.16%	49.15%	11.70%	104.99%	38.94%	1.81%	13.12%	172.94%	14.31%	19.25%	76.66%
Holladay Bank & Trust	Salt Lake City	58,788	3.43%	0.01%	0.53%	2.31%	100.87%	144.64%	43.41%	0.00%	0.00%	1.44%	9.94%	29666.67%	14.73%	22.98%	77.04%
First Utah Bank	Salt Lake City	333,943	3.22%	0.38%	0.00%	1.53%	79.19%	233.56%	18.81%	8.76%	179.41%	2.63%	24.76%	60.30%	10.46%	14.59%	88.98%
Liberty Bank, Inc.	Salt Lake City	11,507	3.00%	0.42%	0.00%	4.25%	1.35%	11.11%	-45.45%	0.00%	0.00%	-1.87%	-19.52%	570.83%	11.74%	23.26%	63.70%
The First National Bank of Layton	Layton	320,248	2.26%	0.27%	0.05%	1.58%	89.61%	277.30%	59.52%	4.79%	42.62%	1.78%	13.93%	328.98%	12.93%	16.36%	89.03%
Rock Canyon Bank	Provo	378,995	2.25%	0.22%	0.01%	0.94%	112.76%	237.24%	82.75%	94.71%	80.86%	2.06%	21.19%	65.17%	9.70%	11.39%	94.17%
Marlin Business Bank	Salt Lake City	982,857	1.79%	0.26%	0.00%	1.61%	0.00%	0.83%	0.94%	2.06%	1515.93%	0.91%	6.45%	557.70%	13.64%	15.64%	111.32%
People's Intermountain Bank	American Fork	1,789,913	1.72%	0.23%	0.02%	1.44%	111.91%	214.20%	74.83%	20.06%	467.23%	1.57%	12.70%	425.24%	13.99%	20.13%	80.08%
State Bank of Southern Utah	Cedar City	980,632	1.44%	0.21%	0.00%	1.49%	104.84%	223.70%	78.23%	39.94%	30.06%	1.63%	12.47%	235.06%	13.63%	19.21%	78.49%
Grand Valley Bank	Heber City	372,569	0.59%	0.04%	0.03%	1.58%	70.73%	109.77%	49.26%	116.73%	53.53%	1.02%	10.77%	2072.52%	9.41%	17.82%	52.37%
Bank of Utah	Ogden	1,243,234	0.01%	0.00%	0.00%	1.22%	102.96%	303.47%	46.55%	7.09%	75.74%	1.44%	11.45%	10936.08%	12.45%	16.14%	84.54%
Brighton Bank	Salt Lake City	208,707	0.00%	0.00%	0.00%	1.61%	60.41%	209.92%	54.45%	0.00%	-100.00%	2.04%	17.31%	0.00%	11.72%	20.12%	63.46%
FinWise Bank	Sandy	63,221	0.00%	0.00%	0.00%	1.71%	68.07%	76.70%	130.61%	0.00%	0.00%	3.78%	26.01%	0.00%	16.53%	21.70%	93.43%

# Wyoming

3rd 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 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 Wyoming Banks	8,315,522	6.08%	0.59%	0.11%	1.60%	43.33%	139.39%	46.45%	75.32%	38.13%	1.13%	10.78%	149.71%	10.75%	17.79%	64.58%
Median Values All Wyoming Banks	183,464	3.13%	0.33%	0.01%	1.64%	35.70%	130.52%	31.70%	41.37%	18.08%	0.99%	9.30%	163.33%	10.62%	17.33%	69.47%
State Bank	31,272	34.25%	1.78%	3.48%	1.08%	11.05%	86.86%	-20.34%	0.00%	0.00%	-1.11%	-7.99%	12.90%	14.46%	25.04%	60.59%
Summit National Bank	76,002	22.94%	1.97%	0.21%	1.72%	30.76%	106.43%	121.93%	276.88%	-4.32%	0.76%	8.37%	62.98%	8.44%	13.26%	81.72%
First Northern Bank of Wyoming	303,594	18.25%	1.67%	0.28%	1.87%	78.72%	147.65%	80.26%	126.25%	8.12%	1.23%	13.10%	77.75%	9.55%	14.31%	80.62%
Western States Bank	473,296	15.15%	1.31%	0.48%	1.63%	64.90%	221.53%	211.51%	119.76%	2155.96%	0.80%	7.44%	97.22%	10.54%	13.92%	88.25%
First National Bank of Gillette	564,571	14.94%	1.67%	0.10%	2.75%	10.47%	26.51%	34.82%	14.04%	61.48%	0.75%	6.90%	35.55%	11.00%	31.63%	25.72%
Sundance State Bank	185,638	11.85%	1.13%	0.21%	1.42%	30.31%	84.33%	66.07%	191.36%	19.25%	0.99%	9.75%	77.47%	10.85%	15.60%	68.91%
Cheyenne State Bank	47,603	10.38%	0.99%	0.49%	1.63%	66.08%	135.03%	-14.85%	9.30%	-27.07%	0.68%	5.18%	103.39%	13.78%	21.17%	72.74%
Jonah Bank of Wyoming	314,863	10.16%	1.15%	0.00%	1.81%	45.72%	185.70%	32.23%	24.11%	-35.18%	1.06%	10.57%	98.29%	10.35%	15.58%	70.03%
First Federal Bank & Trust	278,191	10.09%	1.49%	0.16%	1.94%	64.15%	151.92%	67.66%	1.67%	-22.43%	0.27%	1.76%	86.43%	16.54%	23.11%	79.26%
Platte Valley Bank	369,500	8.20%	0.64%	0.34%	1.81%	46.84%	144.72%	28.45%	110.16%	21.10%	0.98%	9.04%	250.82%	10.71%	12.80%	106.15%
Bank of Jackson Hole	704,292	7.94%	0.92%	0.02%	1.27%	139.40%	415.92%	67.58%	1.33%	-42.66%	1.11%	10.28%	106.60%	10.96%	13.61%	86.46%
Wyoming Community Bank	140,661	6.45%	0.18%	0.49%	1.64%	19.45%	126.00%	53.14%	212.66%	59.68%	1.16%	12.40%	562.30%	9.36%	14.93%	72.36%
Cowboy State Bank	45,729	5.55%	0.58%	0.00%	1.40%	59.92%	153.11%	78.87%	140.42%	48.19%	0.45%	4.82%	152.43%	9.69%	13.00%	70.38%
Uinta State Bank	165,278	5.28%	0.46%	0.00%	1.86%	38.47%	186.51%	25.87%	14.81%	22.74%	0.79%	9.56%	127.68%	8.49%	23.23%	34.79%
Bank of Star Valley	181,289	3.72%	0.42%	0.00%	1.67%	53.76%	78.39%	18.49%	36.18%	-14.26%	1.65%	15.69%	190.67%	10.49%	18.08%	55.00%
Big Horn Federal Savings Bank	242,890	3.16%	0.27%	0.07%	1.64%	11.12%	11.12%	31.16%	74.98%	50.16%	0.44%	4.29%	223.48%	9.88%	21.01%	50.47%
Lusk State Bank	57,020	3.09%	0.38%	0.00%	1.27%	1.39%	12.80%	-14.69%	358.33%	21.46%	2.15%	17.96%	195.89%	12.07%	17.46%	67.57%
First State Bank of Newcastle	139,753	2.92%	0.45%	0.00%	2.43%	7.56%	24.32%	10.09%	18.22%	17.50%	0.71%	5.02%	144.34%	13.88%	42.02%	31.31%
Central Bank and Trust	156,350	2.37%	0.23%	0.00%	0.97%	36.59%	120.53%	37.07%	33.15%	-11.15%	1.27%	14.44%	254.62%	9.24%	16.12%	70.30%
Rocky Mountain Bank	319,031	1.98%	0.07%	0.15%	1.50%	69.17%	162.04%	10.24%	6.06%	-29.58%	1.29%	10.96%	1413.64%	11.18%	17.21%	78.96%
Pinnacle Bank - Wyoming	783,581	1.85%	0.19%	0.00%	1.55%	38.63%	148.52%	23.53%	261.01%	36.67%	2.08%	22.57%	649.61%	9.31%	12.09%	92.43%
Buffalo Federal Bank	113,270	1.59%	0.02%	0.17%	1.75%	15.82%	191.06%	66.74%	43.00%	78.42%	0.84%	7.81%	6547.62%	10.92%	15.46%	80.35%
Security State Bank	316,723	1.50%	0.15%	0.04%	1.35%	22.55%	124.26%	20.31%	131.06%	18.66%	0.86%	7.34%	549.08%	11.98%	19.62%	75.36%
RSNB Bank	348,883	1.36%	0.16%	0.00%	0.99%	24.24%	41.02%	-14.67%	20.71%	15.84%	1.79%	15.86%	174.22%	11.76%	26.29%	32.87%
Security First Bank	74,395	0.68%	0.00%	0.08%	3.17%	38.83%	184.46%	1.12%	21.92%	-6.56%	1.19%	12.62%	0.00%	9.84%	14.50%	58.03%
Farmers State Bank	29,186	0.30%	0.03%	0.00%	2.02%	0.28%	67.75%	202.50%	177.71%	46.11%	0.53%	5.45%	3166.67%	10.05%	20.32%	53.79%
Bank of Commerce	122,080	0.25%	0.04%	0.00%	1.44%	34.80%	153.87%	155.67%	25.98%	-11.21%	1.17%	8.91%	2272.73%	13.58%	25.11%	66.14%
Hilltop National Bank	792,183	0.10%	0.01%	0.00%	1.32%	8.14%	45.67%	6.34%	13.60%	-10.42%	1.24%	12.54%	3845.45%	11.35%	28.62%	36.12%
Wyoming Bank & Trust	189,056	0.10%	0.01%	0.00%	1.74%	41.81%	169.94%	22.79%	94.05%	48.52%	2.10%	19.15%	8209.52%	10.84%	17.85%	59.84%
The Rawlins National Bank	179,264	0.01%	0.00%	0.00%	1.79%	22.12%	199.69%	49.99%	39.73%	-10.76%	0.75%	8.44%	#####	9.14%	15.44%	62.85%
Oregon Trail Bank	39,588	0.00%	0.00%	0.00%	0.70%	50.20%	109.89%	35.76%	161.24%	136.44%	-0.05%	-0.42%	0.00%	10.30%	14.81%	72.27%
The Converse County Bank	530,490	0.00%	0.00%	0.00%	1.54%	11.31%	44.10%	-13.35%	78.27%	87.25%	1.08%	11.80%	0.00%	9.04%	22.94%	35.85%