



**Year-End 2016  
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.

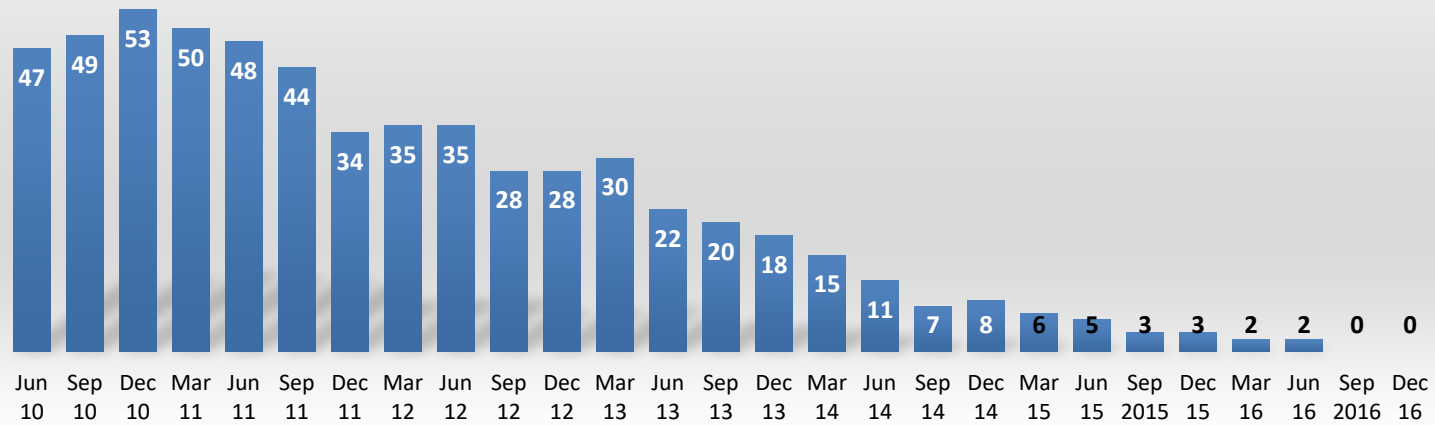
\*We began reporting the Modified Texas and Nonperforming Loan Ratios with the June 30, 2016 report. Prior reports did not deduct non-performing government-secured loans.

### **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.

**Nine State Total**  
**# Banks with Texas Ratio 100% or Higher**  
 Thrifts included starting March 2012  
 Performing TDRs not included starting March 2015



**Implications:**

1. We are at zero banks with a Texas Ratio greater than 100%! Second consecutive quarter.

**Issue:**

1. How many quarters/years can we maintain at zero?

**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

Note: This is the first report that has included Total Farm loans (Ag Real Estate and Ag Production).

State	Total Institutions in State	Banks with CRE#2 >300% RBC		Banks with Total Farm >300% RBC	
		# Institutions	% Total Institutions in State	# Institutions	% Total Institutions in State
Arizona	17	0	0.00%	0	0.00%
Colorado	88	3	3.41%	6	6.82%
Idaho	12	1	8.33%	0	0.00%
Kansas	263	7	2.66%	54	20.53%
Montana	52	2	3.85%	6	11.54%
Nebraska	182	6	3.30%	80	43.96%
New Mexico	40	0	0.00%	1	2.50%
Utah	25	1	4.00%	0	0.00%
Wyoming	32	1	3.13%	2	6.25%
Total	711	21	2.95%	149	20.96%

### Implications:

1. Banks with CRE#2 concentrations over 300% of RBC are below 10% of the institutions in each state, three states are at zero institutions.
2. Ag concentrations appear to be potentially a much larger issue with three states with 10% or more of their institutions with 300% or greater in RBC.
3. Nebraska has 44% of their institutions with greater than 300% of RBC in Total Farm Loans.

### 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	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	Banks w Loan / Deposit Ratios > 100%		
										Number of Banks	Median Loan / Deposit Ratio	Median LLR / Total loans
Arizona Banks Total	21,407,955	4.22%	0.27%	0.19%	1.00%	270.32%	10.44%	13.29%	87.41%	-	n/a	n/a
Colorado Banks Total	57,554,862	6.10%	0.42%	0.18%	1.14%	145.75%	9.23%	14.81%	71.78%	4	109.56%	0.81%
Idaho Banks Total	5,548,471	4.09%	0.22%	0.30%	1.46%	332.52%	11.66%	16.70%	76.67%	1	108.61%	1.18%
Kansas Banks Total	68,840,252	5.97%	0.46%	0.23%	1.23%	158.20%	10.74%	16.97%	82.58%	22	104.40%	1.34%
Montana Banks Total	30,364,096	6.97%	0.60%	0.15%	1.68%	167.64%	10.30%	14.94%	77.86%	3	102.71%	1.47%
Nebraska Banks Total	76,256,778	4.79%	0.47%	0.06%	1.66%	255.29%	10.26%	13.06%	97.27%	34	108.62%	1.24%
New Mexico Banks Total	14,785,515	7.22%	0.42%	0.33%	1.49%	158.22%	9.99%	16.97%	62.60%	1	111.34%	0.97%
Utah Banks Total	72,516,389	7.65%	0.84%	0.04%	1.36%	103.02%	11.18%	14.93%	80.12%	3	103.35%	1.35%
Wyoming Banks Total	8,163,991	5.06%	0.44%	0.12%	1.63%	188.87%	10.38%	18.22%	61.64%	-	n/a	n/a

### Implications:

1. Asset quality is relatively good shape on a macro basis in each state.
2. Each state is also in good condition from a capital perspective.

### Issues:

1. Will we see Ag loan issues increase in 2017?

Source: Call Report Data and Bank Strategies LLC analysis.

# Arizona

Year-End 2016 (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	
<b>Arizona Total</b>	<b>21,407,955</b>	<b>4.22%</b>	<b>0.27%</b>	<b>0.19%</b>	<b>1.00%</b>	<b>66.46%</b>	<b>240.12%</b>	<b>99.53%</b>	<b>2.40%</b>	<b>24.90%</b>	<b>2.38%</b>	<b>21.31%</b>	<b>270.32%</b>	<b>10.44%</b>	<b>13.29%</b>	<b>87.41%</b>	
<b>Arizona Median Value</b>	<b>194,211</b>	<b>4.31%</b>	<b>0.27%</b>	<b>0.07%</b>	<b>1.23%</b>	<b>31.25%</b>	<b>184.97%</b>	<b>30.51%</b>	<b>0.55%</b>	<b>0.00%</b>	<b>0.92%</b>	<b>8.53%</b>	<b>118.78%</b>	<b>10.26%</b>	<b>14.64%</b>	<b>84.99%</b>	
Commerce Bank of Arizona	Tucson	174,345	57.55%	2.08%	2.66%	1.85%	119.69%	470.34%	16.62%	11.43%	0.00%	0.31%	4.79%	76.89%	6.72%	8.75%	95.39%
Horizon Community Bank	Lake Havasu City	236,964	21.86%	0.99%	1.26%	1.40%	43.11%	200.37%	22.62%	0.89%	-18.22%	0.75%	8.51%	103.31%	9.51%	13.60%	85.05%
Mohave State Bank	Lake Havasu City	583,009	10.50%	0.32%	0.68%	0.93%	81.53%	305.49%	78.05%	3.07%	0.00%	0.92%	8.53%	162.57%	9.40%	13.90%	63.68%
Mission Bank	Kingman	96,797	10.13%	0.47%	0.58%	1.03%	23.29%	136.28%	18.24%	29.90%	13.43%	0.32%	3.19%	133.55%	9.76%	14.37%	67.79%
Arizona Bank & Trust	Phoenix	582,266	8.77%	0.40%	0.47%	0.97%	22.17%	89.11%	30.51%	0.55%	-85.59%	1.27%	12.03%	162.00%	9.59%	14.64%	80.87%
The Foothills Bank	Yuma	335,242	8.42%	0.92%	0.07%	1.18%	64.27%	372.93%	80.27%	34.71%	125.20%	1.20%	9.40%	106.80%	11.43%	13.14%	98.66%
1st Bank Yuma	Yuma	285,911	6.50%	0.68%	0.00%	0.90%	44.98%	283.17%	94.94%	36.59%	20.00%	0.99%	9.78%	100.31%	10.47%	12.60%	87.94%
Goldwater Bank, N.A.	Scottsdale	131,174	4.69%	0.25%	0.20%	0.37%	10.75%	10.75%	-74.20%	2.62%	-82.34%	2.70%	35.70%	110.67%	8.12%	26.23%	84.99%
Canyon Community Bank, National Association	Tucson	78,227	4.31%	0.71%	0.00%	2.38%	3.01%	93.29%	-25.36%	0.00%	0.00%	-0.84%	-5.06%	118.78%	16.46%	36.47%	43.73%
Western Alliance Bank	Phoenix	17,095,107	3.41%	0.22%	0.14%	0.94%	73.29%	253.74%	112.02%	0.37%	-5.93%	1.66%	14.75%	325.55%	10.26%	12.59%	90.57%
Metro Phoenix Bank	Phoenix	141,632	3.13%	0.00%	0.37%	1.23%	31.25%	292.38%	102.70%	0.00%	0.00%	-0.45%	-3.85%	0.00%	9.04%	13.29%	87.85%
BNC National Bank	Glendale	908,911	2.67%	0.27%	0.02%	1.82%	31.29%	216.72%	50.47%	21.32%	15.83%	0.92%	9.09%	338.72%	9.67%	18.41%	60.07%
Pinnacle Bank	Scottsdale	194,211	1.95%	0.25%	0.00%	1.49%	115.50%	162.32%	44.25%	0.00%	0.00%	1.16%	9.43%	447.13%	11.84%	17.24%	86.21%
RepublicBankAz, N.A.	Phoenix	86,667	0.82%	0.14%	0.00%	2.82%	20.30%	184.97%	14.73%	0.00%	0.00%	0.76%	5.09%	238.23%	15.19%	23.77%	87.02%
Nordstrom fsb	Scottsdale	311,294	0.73%	0.17%	0.00%	1.94%	0.00%	0.00%	0.00%	0.00%	0.00%	68.19%	485.07%	250.48%	27.69%	43.63%	42.06%
Gateway Commercial Bank	Mesa	112,243	0.00%	0.00%	0.00%	1.03%	8.80%	99.59%	42.57%	0.00%	0.00%	0.79%	6.02%	0.00%	13.13%	18.95%	72.52%
West Valley National Bank	Goodyear	53,955	0.00%	0.00%	0.00%	1.63%	27.24%	111.96%	-11.77%	0.00%	0.00%	-1.89%	-17.07%	0.00%	10.31%	16.75%	73.43%



# Colorado

Year-End 2016 (Texas Ratio Listed Highest to Lowest)

Bank	City	Total assets	Modified Texas Ratio	Adj.		LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
				Nonperforming loans / Total loans	OREO to Total Assets												
Frontier Bank	Lamar	274,494	0.86%	0.09%	0.01%	2.32%	2.98%	68.24%	-25.47%	269.80%	61.55%	1.71%	15.11%	1428.46%	11.02%	18.30%	65.72%
CoBiz Bank	Denver	3,593,528	0.80%	0.09%	0.00%	1.13%	47.34%	207.68%	31.65%	0.28%	731.85%	1.17%	10.98%	703.78%	10.45%	12.93%	96.02%
Colorado Federal Savings Bank	Greenwood Villag	1,719,305	0.73%	0.08%	0.00%	0.78%	9.45%	108.48%	0.00%	0.00%	0.00%	0.51%	4.73%	318.31%	9.36%	23.25%	48.31%
High Plains Bank	Flagler	141,631	0.54%	0.06%	0.00%	1.54%	82.19%	172.55%	73.34%	225.66%	26.90%	1.69%	18.10%	2051.81%	9.60%	13.02%	94.99%
Morgan Federal Bank	Fort Morgan	113,379	0.45%	0.05%	0.00%	0.69%	23.12%	65.70%	32.52%	10.65%	73.08%	0.68%	6.31%	640.35%	10.76%	18.43%	54.14%
High Country Bank	Salida	233,420	0.42%	0.04%	0.00%	0.74%	105.68%	233.21%	66.26%	20.58%	37.01%	1.36%	13.59%	1171.15%	9.47%	14.85%	78.79%
Verus Bank of Commerce	Fort Collins	253,834	0.26%	0.04%	0.00%	0.88%	53.93%	416.06%	-4.04%	7.57%	7.83%	1.97%	14.48%	1131.40%	12.51%	15.29%	102.36%
Young Americans Bank	Denver	18,572	0.15%	0.01%	0.00%	16.36%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.39%	-86.69%	450.00%	7.33%	229.17%	0.32%
Alamosa State Bank	Alamosa	236,661	0.04%	0.00%	0.00%	1.44%	15.83%	87.31%	15.87%	164.50%	115.55%	1.63%	18.27%	22737.50%	9.07%	17.05%	58.99%
First Pioneer National Bank	Wray	176,285	0.01%	0.00%	0.00%	1.41%	4.08%	37.07%	55.21%	342.54%	22.55%	0.94%	7.12%	77400.00%	13.03%	20.05%	73.38%
AMG National Trust Bank	Boulder	389,812	0.00%	0.00%	0.00%	1.04%	20.36%	222.20%	37.12%	0.00%	0.00%	1.35%	16.06%	0.00%	8.15%	14.40%	35.67%
Bank of Estes Park	Estes Park	123,337	0.00%	0.00%	0.00%	2.10%	30.88%	244.72%	11.92%	0.00%	0.00%	0.98%	10.05%	0.00%	9.45%	18.61%	54.60%
Colorado National Bank	Palisade	56,417	0.00%	0.00%	0.00%	1.08%	74.25%	144.91%	129.86%	1.48%	-90.88%	-0.92%	-9.57%	0.00%	9.00%	20.01%	72.49%
Community State Bank	Lamar	94,471	0.00%	0.00%	0.00%	2.88%	1.60%	24.89%	-4.86%	252.59%	75.73%	1.73%	12.07%	0.00%	14.81%	19.91%	95.54%
Equitable Savings and Loan Association	Sterling	174,373	0.00%	0.00%	0.00%	0.25%	0.77%	1.28%	33.33%	0.00%	0.00%	0.59%	4.11%	0.00%	14.77%	30.35%	111.06%
North Valley Bank	Thornton	143,722	0.00%	0.00%	0.00%	1.32%	50.28%	181.48%	5.84%	0.25%	-2.08%	2.15%	18.38%	0.00%	12.00%	19.08%	91.97%
Solera National Bank	Lakewood	155,628	0.00%	0.00%	0.00%	1.52%	13.88%	149.36%	67.62%	6.87%	-44.99%	2.10%	15.64%	45.16%	13.98%	19.99%	82.11%
Stockmens Bank	Colorado Springs	109,716	0.00%	0.00%	0.00%	1.16%	12.83%	97.16%	-5.49%	206.19%	33.23%	1.33%	14.67%	0.00%	8.78%	15.90%	82.70%
The Bank of Burlington	Burlington	52,895	0.00%	0.00%	0.00%	1.48%	49.11%	103.40%	1884.07%	184.30%	121.61%	1.12%	8.46%	0.00%	13.64%	19.00%	67.26%
The Gunnison Bank and Trust Company	Gunnison	84,214	0.00%	0.00%	0.00%	1.53%	109.16%	253.24%	14.01%	49.91%	8.77%	0.92%	9.90%	0.00%	9.55%	14.73%	81.71%
Trust Company of America	Centennial	725,312	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.45%	23.63%	0.00%	5.96%	21.37%	0.00%



# Idaho

Year-End 2016 (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	
<b>Idaho Total</b>	<b>5,548,471</b>	<b>4.09%</b>	<b>0.22%</b>	<b>0.30%</b>	<b>1.46%</b>	<b>61.19%</b>	<b>140.13%</b>	<b>73.70%</b>	<b>90.08%</b>	<b>21.70%</b>	<b>0.94%</b>	<b>7.82%</b>	<b>332.52%</b>	<b>11.66%</b>	<b>16.70%</b>	<b>76.67%</b>	
<b>Idaho Median Value</b>	<b>368,016</b>	<b>2.40%</b>	<b>0.21%</b>	<b>0.09%</b>	<b>1.33%</b>	<b>53.93%</b>	<b>147.12%</b>	<b>59.75%</b>	<b>10.79%</b>	<b>16.28%</b>	<b>0.81%</b>	<b>6.43%</b>	<b>331.29%</b>	<b>10.63%</b>	<b>15.32%</b>	<b>77.82%</b>	
Ireland Bank	Malad City	218,426	10.36%	0.19%	0.93%	1.02%	7.57%	131.42%	33.93%	189.41%	27.08%	0.56%	5.34%	368.35%	10.31%	15.21%	79.19%
D. L. Evans Bank	Burley	1,322,280	10.05%	0.22%	0.78%	1.81%	63.01%	135.12%	59.07%	154.94%	18.59%	1.03%	11.14%	256.83%	9.18%	14.01%	76.45%
Idaho First Bank	Mccall	149,490	8.41%	1.02%	0.00%	1.33%	41.89%	231.24%	61.83%	0.00%	0.00%	-0.28%	-2.37%	104.64%	9.53%	12.77%	93.18%
Idaho Trust Bank	Boise	89,334	5.23%	0.64%	0.54%	1.14%	24.82%	115.63%	22.35%	1.42%	-72.91%	1.49%	6.68%	113.36%	17.28%	23.77%	81.76%
bankcda	Coeur D Alene	106,061	4.90%	0.50%	0.00%	1.51%	71.89%	163.38%	20.50%	0.00%	-100.00%	0.26%	2.67%	198.68%	9.10%	12.67%	75.04%
The Bank of Commerce	Ammon	1,097,757	2.45%	0.19%	0.18%	0.94%	45.28%	94.51%	80.28%	131.25%	18.27%	1.17%	7.74%	294.24%	15.05%	20.67%	71.63%
First Federal Savings Bank of Twin Falls	Twin Falls	585,372	2.35%	0.27%	0.01%	0.93%	52.18%	135.80%	318.61%	0.00%	0.00%	0.62%	5.59%	252.30%	10.98%	17.30%	85.70%
Idaho Independent Bank	Coeur D Alene	619,212	2.33%	0.10%	0.17%	1.89%	108.21%	195.61%	60.43%	17.51%	121.72%	0.70%	6.42%	1012.23%	10.17%	15.43%	63.36%
Bank of Idaho	Idaho Falls	292,446	2.27%	0.03%	0.23%	1.67%	55.68%	158.43%	27.41%	134.44%	57.53%	1.59%	15.45%	468.03%	10.41%	14.71%	82.07%
Farmers Bank	Buhl	443,586	2.11%	0.32%	0.01%	3.24%	4.90%	23.35%	6.95%	136.77%	14.29%	0.91%	6.44%	437.05%	13.90%	25.59%	50.06%
Community 1st Bank	Post Falls	103,437	0.97%	0.12%	0.00%	1.33%	94.56%	199.18%	66.62%	1.97%	-15.88%	0.58%	5.25%	722.95%	10.85%	18.09%	72.59%
Northwest Bank	Boise	521,070	0.24%	0.03%	0.00%	1.18%	134.67%	279.02%	96.61%	4.06%	90.36%	1.16%	8.45%	2950.55%	13.03%	13.47%	108.61%









# Kansas

Year-End 2016 (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 / Loan / Deposit	
															Risk Based Assets	Risk Based Assets
Bank of Prairie Village	105,749	0.00%	0.00%	0.00%	1.33%	22.15%	135.05%	84.44%	7.17%	0.00%	1.08%	11.52%	0.00%	9.74%	18.07%	76.53%
Bank of the Prairie	113,220	0.00%	0.00%	0.00%	1.77%	103.82%	199.81%	93.85%	42.86%	35.80%	1.17%	12.01%	0.00%	10.00%	14.23%	99.34%
BANKWEST OF KANSAS	95,449	0.00%	0.00%	0.00%	0.65%	1.75%	51.71%	-13.11%	373.23%	0.10%	0.73%	5.67%	0.00%	12.17%	17.06%	75.54%
Chetopa State Bank & Trust Co.	31,454	0.00%	0.00%	0.00%	1.09%	13.37%	13.37%	0.00%	321.97%	8.37%	1.33%	13.04%	0.00%	10.04%	16.78%	77.25%
Citizens State Bank and Trust Company	88,587	0.00%	0.00%	0.00%	0.85%	1.31%	1.31%	11.66%	211.43%	55.21%	1.13%	7.56%	0.00%	15.45%	22.10%	70.32%
Community Bank	90,133	0.00%	0.00%	0.00%	1.20%	50.71%	160.02%	5.32%	21.60%	57.33%	0.91%	9.87%	0.00%	9.35%	10.08%	85.26%
Farmers & Merchants Bank of Colby	202,443	0.00%	0.00%	0.00%	0.92%	26.29%	30.38%	-8.80%	235.66%	68.29%	1.67%	12.46%	463.92%	12.92%	14.67%	90.09%
First Kansas Bank	175,610	0.00%	0.00%	0.00%	1.46%	1.61%	3.60%	-23.89%	132.18%	79.73%	0.80%	8.93%	0.00%	7.76%	23.85%	28.19%
First Neodesha Bank	95,526	0.00%	0.00%	0.00%	0.95%	2.62%	39.21%	-37.73%	383.24%	28.39%	1.72%	18.57%	0.00%	9.22%	12.61%	98.10%
Freedom Bank	165,210	0.00%	0.00%	0.00%	1.05%	16.51%	190.58%	74.45%	0.00%	0.00%	0.86%	8.33%	0.00%	10.71%	15.89%	76.22%
New Century Bank	42,553	0.00%	0.00%	0.00%	1.35%	202.34%	223.21%	158.38%	91.58%	24.63%	2.88%	28.57%	0.00%	10.29%	14.28%	103.71%
Roxbury Bank	15,680	0.00%	0.00%	0.00%	2.73%	17.80%	19.75%	50.85%	301.96%	31.87%	0.97%	9.05%	0.00%	10.60%	19.45%	80.07%
The Alden State Bank	18,528	0.00%	0.00%	0.00%	1.89%	0.00%	0.00%	-100.00%	72.00%	-30.21%	0.20%	1.61%	0.00%	11.92%	23.16%	59.08%
The Bendena State Bank	61,466	0.00%	0.00%	0.00%	1.07%	0.00%	64.91%	66.19%	487.02%	29.04%	1.38%	16.38%	0.00%	8.33%	11.56%	87.29%
The Citizens National Bank	173,850	0.00%	0.00%	0.00%	1.88%	8.72%	23.19%	-20.47%	174.21%	1.57%	0.73%	7.55%	0.00%	9.64%	21.90%	43.45%
The City State Bank	40,013	0.00%	0.00%	0.00%	1.00%	0.30%	48.33%	7.77%	249.41%	27.11%	1.00%	11.53%	0.00%	8.54%	16.91%	64.57%
The Farmers State Bank	16,444	0.00%	0.00%	0.00%	1.38%	11.65%	11.65%	0.00%	362.33%	-2.51%	0.02%	0.21%	0.00%	11.49%	21.66%	63.20%
The Farmers State Bank of Bucklin, Kansas	43,767	0.00%	0.00%	0.00%	2.16%	0.00%	1.18%	-7.58%	376.95%	32.57%	0.57%	5.26%	0.00%	8.47%	18.10%	61.44%
The First National Bank of Harveyville	13,905	0.00%	0.00%	0.00%	1.08%	0.00%	15.02%	274.58%	166.49%	17.01%	0.31%	3.08%	0.00%	9.81%	21.84%	69.03%
The First National Bank of Louisburg	110,033	0.00%	0.00%	0.00%	2.02%	29.89%	36.08%	56.59%	33.84%	212.19%	0.93%	6.01%	0.00%	13.95%	28.14%	51.74%
The Gorham State Bank	29,900	0.00%	0.00%	0.00%	1.08%	14.27%	29.47%	52.94%	287.60%	21.33%	0.77%	8.53%	0.00%	9.42%	17.69%	64.10%
The Haviland State Bank	37,791	0.00%	0.00%	0.00%	1.82%	0.57%	1.07%	-93.53%	405.98%	17.24%	1.25%	9.81%	0.00%	12.39%	19.97%	79.09%
The Lyon County State Bank	147,146	0.00%	0.00%	0.00%	1.14%	8.20%	123.54%	72.61%	33.74%	-6.56%	0.91%	10.66%	0.00%	7.59%	18.79%	42.36%
The Marion National Bank	25,947	0.00%	0.00%	0.00%	1.68%	0.00%	21.22%	-63.34%	107.47%	-1.72%	0.26%	1.70%	0.00%	9.20%	21.49%	33.18%
The St. Marys State Bank	97,207	0.00%	0.00%	0.00%	1.76%	33.82%	83.24%	19.54%	106.31%	6.14%	0.83%	7.25%	0.00%	10.92%	14.91%	81.00%
The Stock Exchange Bank, Caldwell, Kansas	50,342	0.00%	0.00%	0.00%	1.58%	1.30%	53.30%	42.24%	369.13%	45.92%	0.33%	4.51%	0.00%	7.30%	11.90%	87.35%
The Stockgrowers State Bank	77,025	0.00%	0.00%	0.00%	1.77%	6.56%	74.20%	76.64%	134.06%	-11.88%	1.24%	8.98%	0.00%	11.58%	22.76%	54.00%
The Stockgrowers State Bank of Ashland, Kansas	131,871	0.00%	0.00%	0.00%	1.18%	1.82%	14.63%	45.32%	286.30%	35.36%	0.96%	6.94%	0.00%	13.76%	20.41%	72.96%
Verus Bank	136,105	0.00%	0.00%	0.00%	0.96%	26.44%	107.16%	-0.70%	159.86%	9.58%	0.98%	10.66%	0.00%	8.62%	13.00%	77.96%











# Nebraska

Year-End 2016 (Texas Ratio Listed Highest to Lowest)

	City	Total assets	Modified Texas Ratio	Adj.		LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
				Nonperforming loans / Total loans	OREO to Total Assets												
Jefferson County Bank	Daykin	42,310	0.00%	0.00%	0.00%	1.39%	0.00%	0.00%	0.00%	282.96%	12.11%	1.55%	10.89%	0.00%	14.55%	23.57%	62.46%
Nebraska State Bank	Oshkosh	49,775	0.00%	0.00%	0.00%	1.08%	0.00%	0.00%	0.00%	495.17%	16.80%	3.38%	24.33%	0.00%	15.03%	19.33%	99.92%
NebraskaLand National Bank	North Platte	681,726	0.00%	0.00%	0.00%	1.12%	39.35%	228.55%	41.10%	90.85%	46.10%	0.90%	8.44%	0.00%	11.00%	13.39%	92.33%
Security Home Bank	Malmo	41,510	0.00%	0.00%	0.00%	1.67%	3.66%	50.53%	-22.35%	456.40%	18.57%	0.74%	7.09%	0.00%	9.85%	14.42%	139.89%
State Bank of Colon	Colon	18,163	0.00%	0.00%	0.00%	2.91%	3.32%	4.76%	-23.89%	653.04%	11.82%	0.33%	3.48%	0.00%	8.57%	13.10%	104.70%
The Bank of Steinauer	Steinauer	12,037	0.00%	0.00%	0.00%	0.70%	0.00%	0.00%	0.00%	296.04%	22.94%	0.36%	3.74%	0.00%	9.13%	13.91%	86.33%
The Culbertson Bank	Culbertson	15,421	0.00%	0.00%	0.00%	3.87%	0.00%	0.00%	0.00%	198.88%	22.15%	0.16%	1.16%	0.00%	13.86%	33.40%	39.55%
The Murray State Bank	Murray	47,891	0.00%	0.00%	0.00%	0.88%	25.54%	39.28%	32.42%	248.98%	6.96%	0.36%	3.47%	0.00%	10.77%	16.88%	76.50%
West Gate Bank	Lincoln	489,376	0.00%	0.00%	0.00%	1.10%	99.70%	337.61%	23.92%	4.87%	210.35%	1.66%	15.65%	0.00%	10.37%	13.58%	94.61%
West Plains Bank	Ainsworth	113,126	0.00%	0.00%	0.00%	0.95%	2.69%	20.37%	73.80%	367.15%	47.50%	1.31%	10.77%	0.00%	12.37%	13.63%	99.13%

# New Mexico

Year-End 2016 (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 Based Assets	Loan / Deposit ratio
<b>New Mexico Total</b>		<b>14,785,515</b>	<b>7.22%</b>	<b>0.42%</b>	<b>0.33%</b>	<b>1.49%</b>	<b>43.98%</b>	<b>183.96%</b>	<b>33.00%</b>	<b>31.31%</b>	<b>8.98%</b>	<b>1.20%</b>	<b>11.39%</b>	<b>158.22%</b>	<b>9.99%</b>	<b>16.97%</b>	<b>62.60%</b>
<b>New Mexico Median Values</b>		<b>223,513</b>	<b>5.65%</b>	<b>0.28%</b>	<b>0.13%</b>	<b>1.55%</b>	<b>33.91%</b>	<b>120.57%</b>	<b>23.15%</b>	<b>22.21%</b>	<b>0.00%</b>	<b>1.21%</b>	<b>11.17%</b>	<b>162.44%</b>	<b>10.32%</b>	<b>19.34%</b>	<b>56.07%</b>
Community 1st Bank Las Vegas	Las Vegas	120,795	77.71%	3.89%	1.38%	2.96%	73.15%	236.97%	-28.53%	44.44%	-30.79%	-0.39%	-6.82%	26.99%	5.23%	10.40%	50.30%
Bank of the Southwest	Roswell	138,415	21.42%	0.49%	1.85%	0.95%	53.58%	152.68%	-17.37%	54.48%	-2.25%	0.82%	8.41%	160.29%	10.11%	14.65%	92.22%
Los Alamos National Bank	Los Alamos	1,418,695	18.77%	1.29%	0.59%	1.83%	50.91%	259.74%	-8.19%	0.00%	0.00%	1.22%	12.99%	78.21%	9.55%	16.02%	61.08%
Four Corners Community Bank	Farmington	333,036	16.93%	1.80%	0.24%	1.62%	47.76%	272.79%	102.54%	50.77%	46.43%	2.10%	18.72%	68.69%	11.26%	14.95%	96.16%
Southwest Capital Bank	Albuquerque	339,060	15.95%	0.07%	1.78%	1.63%	105.04%	254.00%	20.00%	21.16%	-17.58%	1.69%	16.51%	1871.56%	10.43%	13.26%	88.88%
Western Bank, Artesia, New Mexico	Artesia	194,511	15.02%	1.04%	0.45%	1.78%	9.16%	104.66%	-3.68%	7.70%	-43.97%	1.82%	19.32%	70.51%	9.40%	17.65%	45.44%
The James Polk Stone Community Bank	Portales	229,087	13.87%	0.83%	0.69%	1.94%	12.45%	36.55%	-28.63%	23.25%	-1.50%	1.45%	14.31%	105.26%	10.28%	20.41%	53.20%
Western Bank	Alamogordo	65,027	12.97%	0.52%	1.53%	0.80%	51.77%	95.03%	35.47%	31.31%	-23.40%	0.49%	3.25%	52.69%	15.37%	28.48%	72.11%
Western Commerce Bank	Carlsbad	413,936	12.62%	0.04%	1.14%	1.09%	17.96%	147.10%	-15.40%	8.96%	-14.33%	1.34%	15.90%	233.38%	8.89%	21.20%	45.97%
International Bank	Raton	315,108	11.27%	0.47%	1.20%	2.02%	63.34%	108.91%	36.79%	48.54%	1.15%	0.87%	6.25%	208.89%	14.19%	23.40%	56.64%
The Bank of Clovis	Clovis	208,839	10.14%	0.45%	0.71%	1.76%	11.76%	97.63%	7.43%	66.23%	15.99%	0.83%	7.67%	146.24%	10.72%	26.52%	51.20%
Century Bank	Santa Fe	799,016	9.90%	0.22%	0.66%	1.50%	52.25%	212.76%	52.44%	0.22%	-58.01%	1.20%	13.57%	367.69%	8.26%	12.60%	65.58%
American Heritage Bank	Clovis	86,242	8.61%	1.02%	0.00%	1.68%	12.36%	65.09%	-15.26%	218.53%	1.92%	1.32%	12.37%	91.59%	10.75%	16.16%	65.40%
Western Bank	Lordsburg	167,455	8.10%	0.96%	0.19%	3.92%	9.92%	47.63%	-14.06%	99.42%	25.19%	1.41%	11.02%	158.31%	12.43%	27.53%	48.71%
Farmers & Stockmens Bank	Clayton	200,256	7.72%	0.67%	0.14%	1.43%	94.22%	209.15%	215.62%	164.19%	31.27%	1.60%	14.44%	164.59%	9.59%	12.27%	95.31%
First National Bank	Alamogordo	342,854	6.94%	0.77%	0.03%	1.49%	32.53%	180.58%	28.58%	30.03%	36.26%	1.62%	13.29%	85.78%	11.73%	21.89%	49.82%
New Mexico Bank & Trust	Albuquerque	1,374,647	6.72%	0.34%	0.21%	1.08%	88.85%	249.61%	90.65%	27.92%	11.62%	1.32%	15.44%	197.41%	8.16%	11.20%	84.91%
My Bank	Belen	164,837	6.48%	0.27%	0.52%	2.68%	52.91%	125.71%	7.74%	23.73%	-21.01%	0.71%	6.38%	368.75%	11.10%	22.43%	53.45%
Western Bank of Clovis	Clovis	63,124	6.28%	0.78%	0.06%	1.49%	30.69%	289.16%	83.66%	60.44%	-13.08%	0.69%	5.42%	117.98%	13.17%	18.28%	82.62%
The Carlsbad National Bank	Carlsbad	357,294	5.70%	0.40%	0.06%	1.09%	2.43%	86.04%	53.81%	19.88%	87.79%	1.43%	16.42%	105.61%	9.36%	20.80%	43.27%
Tucumcari Federal Savings and Loan Association	Tucumcari	35,521	5.60%	0.71%	0.12%	1.14%	3.11%	15.54%	-72.69%	0.00%	0.00%	0.32%	2.38%	93.25%	13.60%	36.99%	81.02%
First New Mexico Bank	Deming	228,209	5.35%	0.31%	0.34%	1.72%	8.39%	119.77%	4.22%	27.18%	-24.50%	1.24%	10.42%	173.66%	11.86%	27.36%	35.94%
FNB New Mexico	Clayton	224,979	4.92%	0.04%	0.40%	1.21%	4.63%	61.42%	29.23%	376.32%	19.19%	1.07%	11.32%	1894.62%	9.01%	13.92%	71.44%
First American Bank	Artesia	1,087,531	3.45%	0.27%	0.09%	1.99%	17.74%	204.04%	62.40%	36.56%	14.03%	1.52%	15.43%	360.55%	9.86%	17.89%	65.08%
First New Mexico Bank of Silver City	Silver City	106,613	3.17%	0.29%	0.09%	1.84%	30.39%	146.34%	45.42%	0.00%	0.00%	1.21%	10.86%	238.06%	11.24%	26.37%	43.48%
BANK 34	Alamogordo	324,512	2.61%	0.32%	0.00%	0.97%	42.69%	375.43%	328.90%	0.98%	0.00%	0.38%	3.57%	41.98%	11.35%	17.25%	111.34%
The First National Bank of Santa Fe	Albuquerque	1,765,731	2.34%	0.17%	0.08%	0.99%	39.55%	275.02%	18.74%	1.78%	-78.46%	0.69%	4.53%	336.11%	11.27%	15.10%	71.36%
First State Bank	Socorro	132,517	1.87%	0.01%	0.22%	14.74%	0.52%	2.89%	-56.57%	1.03%	17.42%	0.78%	7.23%	11655.56%	10.75%	51.32%	6.05%
Western Heritage Bank	Las Cruces	83,491	1.86%	0.00%	0.23%	2.22%	42.55%	82.47%	-29.84%	48.76%	5.42%	-0.46%	-4.24%	0.00%	10.23%	17.91%	50.11%
Bank of New Mexico	Grants	156,404	1.20%	0.11%	0.00%	1.42%	22.89%	204.95%	422.28%	5.11%	49.57%	0.81%	7.95%	193.06%	8.19%	13.00%	44.39%
Valley Bank of Commerce	Roswell	180,891	1.19%	0.03%	0.07%	1.57%	16.05%	16.05%	222.67%	137.30%	29.44%	1.05%	12.06%	1365.00%	8.15%	27.66%	31.63%
The Citizens Bank	Farmington	719,690	1.05%	0.09%	0.02%	1.52%	11.67%	57.84%	37.37%	2.06%	43.56%	1.45%	14.89%	532.02%	9.53%	24.39%	37.94%
Citizens Bank of Las Cruces	Las Cruces	523,130	0.99%	0.02%	0.08%	2.04%	117.84%	303.04%	26.32%	7.58%	111.31%	2.00%	20.37%	5885.71%	9.19%	14.42%	64.16%
Pioneer Bank	Roswell	766,221	0.78%	0.00%	0.07%	1.13%	54.01%	72.03%	52.65%	0.00%	0.00%	0.98%	10.87%	104.79%	9.44%	22.05%	58.53%
First New Mexico Bank, Las Cruces	Las Cruces	119,599	0.46%	0.05%	0.02%	2.61%	44.68%	121.37%	22.67%	2.54%	-55.28%	1.24%	9.94%	2619.64%	12.81%	24.09%	55.49%
Lea County State Bank	Hobbs	290,082	0.16%	0.02%	0.00%	1.18%	4.31%	4.31%	-25.00%	16.32%	58.31%	1.13%	10.19%	1717.78%	10.36%	23.33%	26.68%
The Citizens Bank of Clovis	Clovis	356,769	0.06%	0.01%	0.00%	0.93%	69.94%	103.48%	136.38%	190.79%	5.94%	1.23%	12.24%	7891.30%	10.62%	17.19%	63.41%
Centinel Bank of Taos	Taos	222,046	0.00%	0.00%	0.00%	1.94%	35.29%	110.30%	6.22%	0.37%	0.00%	1.39%	15.34%	0.00%	8.94%	23.53%	40.96%
DSRM National Bank	Albuquerque	3,734	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.94%	1.12%	0.00%	84.50%	286.72%	0.00%
Main Bank	Albuquerque	125,611	0.00%	0.00%	0.00%	1.31%	45.97%	210.69%	23.63%	13.59%	-25.07%	1.74%	17.80%	0.00%	9.54%	15.54%	73.64%

# Utah

Year-End 2016 (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	
<b>Utah Total</b>	<b>72,516,389</b>	<b>7.65%</b>	<b>0.84%</b>	<b>0.04%</b>	<b>1.36%</b>	<b>44.29%</b>	<b>169.24%</b>	<b>195.38%</b>	<b>9.57%</b>	<b>54.91%</b>	<b>0.90%</b>	<b>7.19%</b>	<b>103.02%</b>	<b>11.18%</b>	<b>14.93%</b>	<b>80.12%</b>	
<b>Utah Median Values</b>	<b>248,942</b>	<b>3.74%</b>	<b>0.18%</b>	<b>0.01%</b>	<b>1.68%</b>	<b>76.04%</b>	<b>174.51%</b>	<b>43.39%</b>	<b>2.96%</b>	<b>0.00%</b>	<b>1.39%</b>	<b>11.59%</b>	<b>242.85%</b>	<b>12.04%</b>	<b>17.25%</b>	<b>81.44%</b>	
Proficio Bank	Cottonwood Heights	68,208	81.84%	0.10%	3.46%	1.46%	220.02%	395.67%	-13.44%	0.00%	0.00%	-4.53%	-133.22%	66.01%	3.10%	4.72%	71.00%
Gunnison Valley Bank	Gunnison	88,089	58.52%	6.56%	0.97%	2.85%	5.05%	8.03%	-59.32%	239.15%	17.50%	0.51%	5.05%	37.14%	10.52%	12.99%	96.24%
Prime Alliance Bank	Woods Cross	248,942	17.50%	2.29%	0.00%	1.94%	2.73%	87.83%	72.35%	1.23%	0.00%	1.39%	11.90%	75.18%	12.04%	12.88%	101.63%
Republic Bank	Bountiful	36,559	16.21%	10.36%	0.00%	3.02%	13.98%	42.70%	-68.85%	0.00%	0.00%	-1.70%	-6.47%	11.73%	32.73%	61.76%	0.00%
Continental Bank	Salt Lake City	169,471	14.71%	1.70%	0.98%	1.18%	9.10%	33.34%	-33.98%	1.13%	-55.37%	3.79%	22.32%	55.56%	16.54%	20.66%	98.14%
Town & Country Bank	Saint George	122,553	11.75%	1.42%	0.00%	1.67%	87.51%	196.34%	6.88%	8.20%	2.58%	0.45%	3.92%	87.44%	10.79%	14.44%	83.62%
Home Savings Bank	Salt Lake City	122,298	11.33%	0.07%	1.45%	1.50%	132.43%	181.05%	-10.16%	2.96%	0.00%	0.75%	6.18%	1618.39%	12.37%	16.25%	87.97%
American Bank of Commerce	Provo	90,292	10.79%	1.42%	0.00%	1.17%	123.05%	160.96%	126.38%	0.00%	0.00%	0.83%	5.84%	56.73%	13.62%	18.16%	78.94%
Central Bank	Springville	978,515	10.76%	0.15%	1.59%	1.94%	148.76%	203.96%	44.18%	4.65%	10.02%	1.49%	9.59%	599.60%	15.08%	24.03%	71.76%
ZB, National Association	Salt Lake City	63,076,162	8.12%	0.91%	0.01%	1.33%	37.14%	167.51%	266.94%	6.51%	40.29%	0.82%	6.57%	93.88%	10.99%	14.61%	79.57%
First Utah Bank	Salt Lake City	323,652	4.48%	0.00%	0.47%	2.13%	73.74%	282.83%	73.82%	11.50%	200.82%	1.28%	14.02%	95.38%	8.79%	13.34%	85.34%
Cache Valley Bank	Logan	1,000,553	4.26%	0.36%	0.12%	1.69%	105.98%	174.51%	15.85%	83.65%	92.60%	1.43%	14.11%	327.72%	10.16%	13.32%	84.52%
Holladay Bank & Trust	Salt Lake City	54,634	3.74%	0.00%	0.58%	2.35%	66.34%	117.13%	-7.53%	0.00%	0.00%	1.74%	12.53%	287.41%	14.39%	22.54%	73.02%
Capital Community Bank	Provo	285,380	2.99%	0.29%	0.00%	0.87%	78.81%	243.46%	73.77%	0.42%	-96.33%	1.34%	13.79%	254.82%	9.45%	11.07%	103.35%
The First National Bank of Layton	Layton	314,431	2.95%	0.24%	0.18%	1.81%	76.04%	252.04%	43.39%	0.65%	-78.56%	1.52%	11.68%	346.52%	12.98%	17.49%	81.44%
People's Intermountain Bank	American Fork	1,629,808	2.68%	0.33%	0.02%	1.47%	119.48%	237.00%	75.57%	24.06%	595.63%	1.53%	13.14%	311.96%	11.81%	17.32%	79.95%
State Bank of Southern Utah	Cedar City	950,371	1.58%	0.16%	0.05%	1.63%	80.33%	195.38%	56.33%	43.14%	71.25%	1.50%	11.59%	242.85%	12.88%	18.99%	71.14%
Grand Valley Bank	Heber City	364,148	1.35%	0.11%	0.03%	1.71%	69.09%	110.92%	48.88%	102.14%	42.95%	0.90%	9.74%	678.29%	9.32%	18.74%	47.67%
Marlin Business Bank	Salt Lake City	871,692	1.34%	0.22%	0.00%	1.35%	0.00%	0.78%	14.97%	1.07%	0.00%	1.83%	11.59%	576.31%	15.31%	17.20%	115.55%
FinWise Bank	Sandy	47,207	1.22%	0.18%	0.00%	1.68%	100.02%	113.76%	148.74%	0.00%	0.00%	2.10%	15.36%	798.80%	13.13%	17.53%	97.60%
Utah Independent Bank	Salina	77,103	0.92%	0.13%	0.00%	1.92%	33.36%	50.27%	18.28%	109.71%	36.64%	1.55%	11.03%	883.17%	13.37%	17.18%	70.65%
Rock Canyon Bank	Provo	300,089	0.07%	0.00%	0.01%	1.14%	109.85%	223.56%	60.35%	115.26%	79.49%	1.23%	12.31%	0.00%	10.21%	11.98%	99.32%
Bank of Utah	Ogden	1,085,815	0.02%	0.00%	0.00%	1.26%	95.88%	271.71%	37.10%	10.31%	64.16%	1.60%	11.88%	6309.15%	12.50%	17.38%	86.53%
Brighton Bank	Salt Lake City	197,961	0.00%	0.00%	0.00%	1.69%	48.01%	212.61%	48.24%	0.00%	-100.00%	2.12%	17.77%	0.00%	11.79%	20.36%	65.12%
Liberty Bank, Inc.	Salt Lake City	12,456	0.00%	0.00%	0.00%	3.66%	0.00%	12.15%	-62.06%	0.00%	0.00%	-1.48%	-18.45%	0.00%	8.86%	17.25%	70.42%

# Wyoming

Year-End 2016 (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
<b>Wyoming Total</b>	<b>8,163,991</b>	<b>5.06%</b>	<b>0.44%</b>	<b>0.12%</b>	<b>1.63%</b>	<b>42.30%</b>	<b>127.06%</b>	<b>37.54%</b>	<b>74.64%</b>	<b>47.18%</b>	<b>1.05%</b>	<b>10.11%</b>	<b>188.87%</b>	<b>10.38%</b>	<b>18.22%</b>	<b>61.64%</b>
<b>Wyoming Median Values</b>	<b>172,640</b>	<b>2.92%</b>	<b>0.28%</b>	<b>0.07%</b>	<b>1.67%</b>	<b>35.63%</b>	<b>130.88%</b>	<b>31.35%</b>	<b>49.19%</b>	<b>25.26%</b>	<b>0.93%</b>	<b>8.61%</b>	<b>220.75%</b>	<b>10.02%</b>	<b>17.11%</b>	<b>66.97%</b>
State Bank	Green River	36,983	34.39%	1.85%	2.94%	1.13%	10.79%	88.94%	-28.08%	0.00%	0.29%	2.16%	14.12%	13.19%	22.65%	57.57%
Summit National Bank	Hulett	71,250	26.79%	2.09%	0.49%	1.50%	29.71%	85.94%	136.14%	341.95%	37.42%	0.58%	6.02%	56.32%	8.85%	13.17%
Uinta Bank	Mountain View	149,769	18.91%	1.69%	0.00%	2.04%	26.34%	159.77%	9.86%	16.20%	31.85%	0.72%	8.15%	38.29%	8.78%	25.11%
First Northern Bank of Wyoming	Buffalo	283,514	16.71%	1.51%	0.27%	1.84%	75.57%	131.04%	68.32%	136.19%	25.14%	1.07%	11.11%	85.62%	9.35%	14.56%
Cowboy State Bank	Ranchester	46,746	12.47%	0.92%	0.38%	1.73%	51.52%	157.06%	87.59%	137.14%	21.31%	0.80%	8.53%	116.44%	9.12%	12.80%
First National Bank of Gillette	Gillette	584,653	11.05%	1.07%	0.13%	2.55%	10.51%	29.09%	19.45%	12.65%	121.54%	0.69%	6.36%	44.92%	10.52%	32.15%
First Federal Bank & Trust	Sheridan	266,130	10.11%	1.49%	0.16%	1.51%	58.34%	130.72%	97.54%	1.94%	-18.45%	0.35%	2.23%	61.40%	16.33%	25.11%
Wyoming Community Bank	Riverton	137,924	9.63%	0.33%	0.65%	1.72%	19.97%	103.64%	-3.14%	183.72%	25.38%	1.02%	10.76%	301.56%	9.38%	16.18%
Sundance State Bank	Sundance	181,420	9.55%	0.81%	0.21%	1.38%	32.75%	93.73%	98.35%	184.59%	19.85%	1.00%	10.11%	103.39%	9.81%	14.99%
Cheyenne State Bank	Cheyenne	45,826	9.47%	0.07%	1.29%	1.67%	73.87%	153.79%	8.06%	11.33%	599.05%	0.29%	2.14%	1565.63%	13.21%	20.32%
Platte Valley Bank	Torrington	352,030	9.30%	0.79%	0.36%	1.88%	38.50%	135.49%	71.81%	114.46%	26.72%	1.17%	10.42%	206.93%	10.95%	13.48%
Jonah Bank of Wyoming	Casper	316,719	7.04%	0.74%	0.00%	1.86%	51.68%	182.45%	33.07%	29.95%	-20.99%	0.86%	8.70%	152.04%	9.44%	15.47%
Buffalo Federal Bank	Buffalo	105,957	6.20%	0.60%	0.14%	1.88%	15.30%	163.88%	14.46%	31.59%	21.73%	0.63%	5.87%	213.27%	10.78%	15.95%
Western States Bank	Laramie	485,325	5.46%	0.54%	0.07%	1.67%	43.75%	169.98%	132.23%	138.16%	1923.61%	0.64%	5.92%	228.23%	10.10%	13.53%
Security State Bank	Basin	321,180	4.39%	0.52%	0.02%	1.48%	23.04%	121.41%	16.22%	127.99%	17.07%	0.81%	7.18%	111.94%	11.34%	20.06%
Bank of Star Valley	Afton	162,424	2.99%	0.35%	0.00%	1.56%	85.05%	110.97%	58.40%	41.69%	6.88%	1.59%	15.07%	267.02%	11.00%	17.56%
Central Bank and Trust	Lander	167,363	2.84%	0.23%	0.02%	1.00%	40.73%	111.36%	33.58%	33.00%	-24.72%	1.46%	16.22%	236.98%	9.19%	16.36%
Bank of Commerce	Rawlins	123,382	2.83%	0.39%	0.00%	1.94%	46.72%	149.52%	203.91%	24.16%	11.78%	1.06%	8.52%	275.73%	12.64%	23.91%
Security First Bank	Cheyenne	72,727	2.48%	0.20%	0.08%	3.06%	18.23%	145.07%	-34.06%	33.29%	38.49%	1.07%	11.26%	839.86%	9.44%	13.99%
Big Horn Federal Savings Bank	Greybull	232,751	2.13%	0.23%	0.00%	1.66%	12.50%	12.50%	-13.89%	72.50%	23.23%	0.42%	4.26%	246.35%	9.83%	21.19%
Rocky Mountain Bank	Jackson	279,504	1.90%	0.06%	0.17%	1.17%	68.99%	164.25%	12.46%	7.15%	96.19%	1.07%	9.45%	1348.84%	11.34%	17.74%
Farmers State Bank	Pine Bluffs	25,793	1.76%	0.20%	0.00%	2.02%	0.36%	63.58%	813.02%	209.72%	99.24%	0.70%	6.66%	556.86%	9.37%	18.98%
Pinnacle Bank - Wyoming	Torrington	734,907	1.56%	0.14%	0.02%	1.72%	43.46%	144.27%	13.21%	248.69%	54.27%	2.14%	22.86%	974.03%	9.29%	12.60%
Hilltop National Bank	Casper	849,481	1.51%	0.03%	0.10%	1.39%	5.94%	51.40%	58.10%	11.34%	-25.38%	1.12%	12.78%	1312.98%	9.49%	27.99%
RSNB Bank	Rock Springs	375,261	1.46%	0.06%	0.09%	1.03%	39.25%	56.25%	29.63%	15.82%	37.08%	1.13%	9.98%	453.59%	11.17%	25.31%
First State Bank of Newcastle	Newcastle	146,640	0.76%	0.11%	0.00%	2.30%	9.28%	24.72%	8.54%	21.45%	8.16%	0.71%	5.13%	559.87%	13.09%	40.04%
Lusk State Bank	Lusk	55,558	0.75%	0.09%	0.00%	1.30%	1.32%	13.50%	-17.52%	319.44%	24.72%	1.71%	14.87%	800.00%	11.76%	18.11%
Bank of Jackson Hole	Jackson	656,675	0.71%	0.00%	0.09%	1.38%	127.85%	341.96%	35.34%	1.70%	-60.42%	1.06%	9.56%	0.00%	11.21%	15.27%
Wyoming Bank & Trust	Cheyenne	168,463	0.37%	0.04%	0.00%	1.75%	47.53%	141.59%	0.94%	100.76%	30.09%	2.12%	19.55%	2533.82%	9.94%	15.98%
Oregon Trail Bank	Guernsey	36,408	0.00%	0.00%	0.00%	0.75%	78.66%	140.25%	63.81%	123.43%	82.74%	-0.92%	-7.97%	0.00%	10.28%	15.92%
The Converse County Bank	Douglas	514,412	0.00%	0.00%	0.00%	1.50%	13.81%	49.69%	0.73%	69.63%	70.78%	1.00%	11.11%	0.00%	9.06%	22.80%
The Rawlins National Bank	Rawlins	176,816	0.00%	0.00%	0.00%	1.89%	15.40%	188.37%	64.24%	56.70%	44.62%	0.53%	5.93%	0.00%	8.92%	16.65%