

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*:

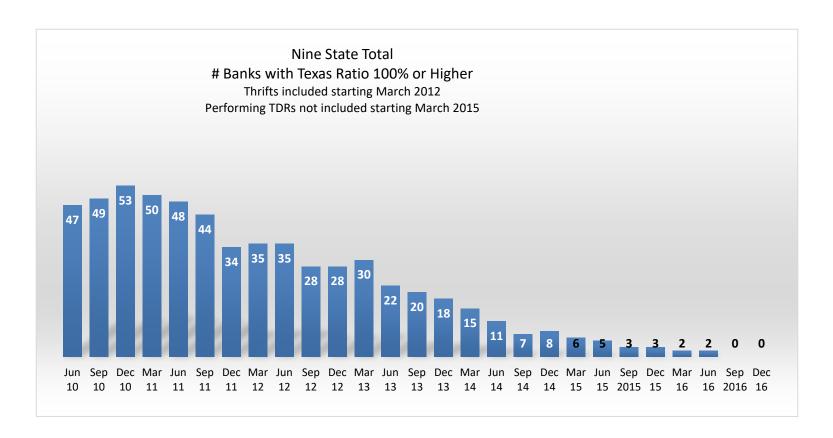
In calculating our Modified Texas and Non-Performing Loan ratios, we have deducted the guaranteed portion of nonperforming government guaranteed loan balances as reflected in Call Report data based on the decreased risk of loss from the guarantee credit enhancement. Bank Strategies LLC does not include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

<u>Texas Ratio</u>— 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>U.S. Government Guaranteed Loans</u>—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. 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:

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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).

		Banks with C	RE#2 >300% RBC	Banks with Tota	al Farm >300% RBC
State	Total Institutions in State	# 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. Nonperfor ming 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 Lo	100% Median	i it Ratios > 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			Modified	Adj. Nonperfor ming loans	OREO to		CRE #1 /	CRE #2 /	Growth of CRE #2 in	Total Farmland and Farm	Growth in Farmland and Farm	ROA - Return on	ROE - Return on avg.	Coverage Ratio		Risk Based Capital / Risk	Loan /
Year-End 2016 (Texas Ratio Listed Highest to			Texas	/ Total	Total	LLR / Total	Risk Based	Risk Based	last 36	Loans /	Loans last 36	average	equity	Noncurrent	Leverage	Based	Deposit
Lowest)	City	Total assets	Ratio	loans	Assets	loans	Capital	Capital	months	RBC	months	assets	capital	Loans	ratio	Assets	ratio
Arizona Total		21,407,955	4.22%	0.27%	0.19%	1.00%	66.46%	240.12%	99.53%	2.40%	24.90%	2.38%	21.31%	270.32%	10.44%	13.29%	87.41%
Arizona Median Value		194,211	4.31%	0.27%	0.07%	1.23%	31.25%	184.97%	30.51%	0.55%	0.00%	0.92%	8.53%	118.78%	10.26%	14.64%	84.99%
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				Adj.						Total	Growth in				ı	Risk Based	
Voor End 2016 /Toyor Potic Listed Highert			Modified	Nonperforming	OREO to	IIB / Total	CDE #1 / Dick	CRE #2 / Risk Based	Growth of CRE #2 in last 36					Coverage Ratio		Capital /	Loan /
Year-End 2016 (Texas Ratio Listed Highest to Lowest)	City	Total assets	Texas Ratio	loans / Total loans	Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	Capital	#2 in last 36 months	RBC	Farm Loans last 36 months	on average assets	on avg. equity capital	Noncurrent Loans	Leverage I ratio	Risk Based Assets	Deposit ratio
Colorado Total		57,554,862	6.10%	0.42%	0.18%	1.14%	54.26%	194.19%	1353.94%	36.56%	331.65%	1.11%	11.36%	145.75%	9.23%	14.81%	71.78%
Colorado Median Value	Dankan	174,739	4.71%		0.03%	1.32%	41.40%	142.42%	32.93%	19.05%	10.67%	0.93%		137.92%	9.99%	15.97%	77.92%
Champion Bank Park State Bank & Trust	Parker Woodland Park	49,603 98,705	68.14% 41.34%	6.62% 0.13%	5.65% 3.28%	3.53% 1.24%	23.66% 97.17%	123.94% 190.03%	-37.01% 14.26%	0.00% 1.19%	-100.00% 3.00%	2.16% 0.52%		38.07% 557.60%	15.39% 7.92%	21.56% 15.59%	84.96% 61.86%
The Pueblo Bank and Trust Company	Pueblo	383,790	33.71%		3.75%	1.55%	50.48%	232.14%	26.25%	14.16%	324.20%	1.23%		458.68%	11.28%	18.72%	55.44%
First American State Bank	Greenwood Villag	269,198	31.59%		2.53%	1.03%	30.64%	267.65%	-32.05%	2.57%	-6.02%	0.37%		3878.00%	7.99%	14.02%	98.04%
Integrity Bank & Trust	Monument	176,604	25.34%		1.80%	1.11%	181.22%	296.49%	41.25%	0.00%	-100.00%	1.04%		186.13%	8.33%	12.20%	71.36%
NBH Bank Mountain View Bank of Commerce	Greenwood Villag Westminster	4,556,051 93,589	20.02% 18.86%	1.49% 0.00%	0.34% 1.93%	1.01% 1.40%	43.91% 67.24%	127.89% 450.34%	0.00% 66.79%	34.38% 0.00%	0.00% 0.00%	0.55% 0.00%		40.98% 0.00%	8.63% 9.02%	12.66% 11.79%	73.35% 108.06%
The Bank of Denver	Denver	192,729	18.23%	2.03%	0.00%	0.73%	17.78%	332.84%	15.05%	0.89%	-4.43%	0.79%		24.30%	10.99%	15.38%	75.96%
Valley Bank & Trust	Brighton	313,297	17.61%	1.27%	0.34%	1.62%	69.34%	147.39%	38.73%	65.62%	76.03%	0.93%	9.72%	62.01%	9.01%	15.24%	53.34%
Castle Rock Bank	Castle Rock	145,799	16.76%	1.07%	0.72%	2.05%	65.97%	144.48%	36.22%	26.76%	70.31%	1.57%		93.20%	9.99%	19.02%	54.20%
The First National Bank in Trinidad Pikes Peak National Bank	Trinidad Colorado Springs	210,532 88,875	16.51% 15.57%	1.41% 1.75%	0.50% 0.00%	1.76% 1.28%	26.45% 15.68%	45.31% 67.65%	-6.44% -24.19%	31.53% 0.08%	-7.37% -46.67%	0.20% 0.50%		55.65% 27.62%	11.08% 10.81%	26.45% 30.15%	49.88% 42.46%
Rio Grande Savings and Loan Association	Monte Vista	102,259	13.93%	0.97%	0.65%	0.84%	9.25%	47.45%	15.47%	17.52%	3247.62%	0.26%		61.21%	11.34%	22.30%	79.58%
Farmers Bank	Ault	222,973	13.65%	0.07%	1.93%	1.47%	110.33%	142.18%	8.45%	197.17%	-16.53%	2.20%		1670.32%	13.42%	17.78%	91.22%
McClave State Bank	Mcclave	37,315	12.99%	1.56%	0.00%	1.21%	0.00%	0.00%	-100.00%	506.18%	69.56%	1.53%		61.75%	11.11%	13.83%	90.30%
Bank of Colorado	Fort Collins	3,284,863	12.55%	1.15%	0.01%	1.57%	44.26%	265.76%	47.98% 21.95%	135.76%	28.70%	1.66%		90.68%	8.79% 8.25%	13.31%	79.55%
Rocky Mountain Bank & Trust First State Bank of Colorado	Florence Hotchkiss	63,195 210,642	11.84% 11.46%	1.08% 0.72%	0.00% 0.64%	1.30% 0.98%	19.52% 64.22%	103.80% 176.92%	-21.85% 1.07%	10.14% 44.17%	492.00% 76.41%	-0.09% 0.48%		74.34% 79.21%	8.35% 11.66%	13.41% 18.82%	67.69% 72.03%
Farmers State Bank of Calhan	Calhan	237,711	11.45%		0.00%	1.08%	99.26%	142.31%	17.82%	30.87%	-27.30%	0.99%		42.20%	10.63%	19.16%	65.61%
The State Bank	La Junta	105,420	11.42%	0.73%	0.78%	1.38%	39.58%	64.57%	11.78%	198.99%	38.82%	0.64%		96.38%	12.23%	20.61%	60.36%
First Southwest Bank	Alamosa	289,399	11.41%	0.08%	0.99%	1.35%	69.34%	200.40%	22.29%	204.29%	21.87%	0.40%		1198.70%	8.77%	13.74%	81.37%
Home Loan State Bank Mountain Valley Bank	Grand Junction Walden	98,672 173,339	10.11% 10.10%	0.51% 0.89%	0.36% 0.19%	1.23% 1.21%	79.96% 42.40%	106.09% 131.72%	63.79% 65.52%	107.49% 168.27%	4257.60% 27.58%	0.69% 0.78%		123.20% 102.74%	8.17% 10.33%	13.13% 13.73%	58.31% 89.97%
Native American Bank, National Association	Denver	100,062	9.59%	0.83%	0.19%	1.34%	113.86%	632.14%	94.82%	4.51%	1.95%	0.78%		66.65%	9.53%	33.99%	90.09%
First Western Trust Bank	Denver	888,128	9.56%	0.41%	0.32%	0.95%	56.43%	275.78%	77.46%	0.00%	0.00%	0.41%		179.60%	7.63%	10.18%	89.04%
Fowler State Bank	Fowler	73,202	9.27%	1.51%	0.00%	3.26%	0.51%	6.40%	-24.37%	155.71%	27.84%	0.74%		100.82%	14.63%	28.10%	54.84%
San Luis Valley Federal Bank	Alamosa	265,538	8.86%	1.37%	0.05%	0.95%	12.79%	35.05%	4.04%	2.72%	10.86%	0.66%		41.49%	16.10%	25.24%	71.61%
Wray State Bank Grand Mountain Bank, FSB	Wray Granby	150,951 100,948	8.71% 8.56%		0.00% 0.03%	1.40% 1.55%	35.63% 51.19%	50.87% 88.48%	158.44% -9.50%	484.48% 4.46%	86.57% -29.65%	0.63% 0.72%		141.47% 131.44%	7.92% 7.92%	10.73% 16.73%	85.21% 66.09%
Citywide Banks	Aurora	1,376,324	8.41%		0.84%	1.46%	103.17%	309.20%	55.49%	0.00%	-100.00%	0.72%		1076.44%	10.20%	12.91%	84.00%
Evergreen National Bank	Evergreen	108,554	8.26%	0.45%	0.33%	1.22%	56.11%	213.90%	50.09%	0.00%	0.00%	0.25%	2.82%	144.99%	8.69%	18.43%	59.03%
Legacy Bank	Wiley	308,724	7.87%	0.78%	0.29%	1.31%	56.53%	154.19%	72.13%	81.21%	66.35%	1.69%		114.96%	13.16%	17.80%	82.06%
Century Savings and Loan Association Advantage Bank	Trinidad Loveland	99,067 274,726	7.82% 7.27%	1.02% 0.47%	0.06% 0.27%	3.24% 0.75%	0.57% 150.29%	48.59% 323.94%	-18.95% 2.10%	5.92% 1.98%	0.00% -14.81%	0.20% 1.20%		78.58% 133.33%	13.19% 9.60%	47.20% 13.09%	29.13% 96.70%
First FarmBank	Greeley	175,105	7.27%	0.68%	0.27%	1.13%	26.04%	66.56%	53.71%	473.52%	47.54%	0.47%		91.06%	9.58%	12.22%	88.33%
The Colorado Bank and Trust Company of La	•	129,812	6.81%		0.13%	3.44%	40.08%	91.86%	18.27%	79.92%	18.97%	0.76%		351.42%	7.46%	15.35%	54.80%
Timberline Bank	Grand Junction	238,036	6.54%		0.42%	1.29%	34.53%	187.71%	35.92%	31.88%	55.44%	1.12%		553.91%	8.19%	13.45%	75.51%
The Eastern Colorado Bank	Cheyenne Wells	367,248	6.51%		0.66%	1.32%	36.70%	120.44%	71.61%	328.87%	21.10%	1.62%		0.00%	9.99%	13.66%	85.04%
First Colorado National Bank Yampa Valley Bank	Paonia Steamboat Spring	60,952 243,091	6.13% 5.92%	1.17% 0.56%	0.00% 0.06%	1.86% 1.88%	40.43% 123.96%	148.92% 256.44%	60.41% 63.69%	6.52% 44.18%	-19.26% 162.87%	2.65% 2.01%		120.93% 257.93%	17.78% 9.00%	21.08% 12.44%	95.52% 84.77%
Citizens Bank of Pagosa Springs	Pagosa Springs	80,452	5.89%	0.25%	0.34%	3.58%	52.53%	144.12%	-6.94%	29.76%	57.95%	0.76%		1614.81%	8.83%	14.87%	49.78%
The First National Bank of Durango	Durango	498,111	5.58%	0.07%	0.41%	1.93%	42.36%	142.52%	3.26%	21.73%	323.89%	0.77%	8.91%	16515.00%	8.07%	13.95%	37.80%
Alpine Bank	Glenwood Springs	3,051,862	5.16%	0.28%	0.23%	1.42%	102.32%	243.29%	36.11%	16.81%	4.04%	1.21%		390.93%	9.17%	12.74%	77.05%
The Citizens State Bank of Ouray Centennial Bank and Trust	Ouray Denver	93,883 901,782	4.84% 4.59%	0.48% 0.26%	0.00% 0.15%	0.24% 0.38%	11.49% 91.87%	115.69% 261.61%	162.28% 938.18%	32.53% 1.05%	-4.62% 64.17%	-0.05% 0.47%		14.86% 69.49%	9.84% 9.33%	24.82% 13.25%	33.84% 83.44%
Academy Bank, National Association	Colorado Springs	1,055,909	4.56%		0.11%	1.47%	20.63%	164.24%	467.86%	0.09%	0.00%	0.65%		134.37%	17.44%	24.17%	91.02%
Cache Bank and Trust	Greeley	131,124	4.50%		0.47%	0.85%	13.92%	95.13%	74.89%	1.62%	-41.63%	0.39%	3.53%	0.00%	10.57%	18.67%	53.17%
Bankers' Bank of the West	Denver	324,192	4.04%	0.34%	0.26%	2.14%	62.82%	242.65%	95.40%	92.87%	14.53%	0.89%		426.53%	13.05%	17.43%	83.93%
The Dolores State Bank 5Star Bank	Dolores Colorado Springs	232,403 157,868	3.71% 3.70%	0.36% 0.39%	0.13% 0.00%	1.37% 0.93%	9.90% 89.25%	34.76% 331.04%	144.34% 12.02%	45.55% 8.95%	135.39% 2976.00%	1.17% 0.88%		215.68% 199.84%	12.56% 10.34%	23.64% 12.73%	66.98% 95.68%
FirstBank	Lakewood	16,987,318	3.54%		0.00%	0.95%	64.15%	187.94%	54.31%	0.26%	-30.65%	1.32%		489.01%	7.81%	15.15%	62.15%
The First National Bank of Fleming	Fleming	22,751	3.46%		0.29%	1.96%		8.72%	238.89%	510.75%	10.48%	0.99%		960.53%	11.26%	19.01%	94.50%
Del Norte Bank	Del Norte	73,967	3.24%	0.31%	0.00%	0.84%	31.61%	48.43%	0.06%	288.37%	143.15%	0.86%		226.99%	9.07%	13.10%	92.92%
Fortis Private Bank	Denver	388,039	2.65%	0.09%	0.12%	0.38%	17.61%	97.03% 170.55%	-1.17%	0.00%	0.00%	0.45%		1.73%	7.21%	15.24% 16.03%	83.09%
Peoples National Bank Points West Community Bank	Colorado Springs Julesburg	415,360 229,295	2.61% 2.16%	0.22% 0.23%	0.04% 0.00%	0.74% 1.86%	61.83% 60.96%	170.55% 133.05%	114.89% 48.03%	0.00% 223.02%	0.00% 22.81%	2.41% 2.09%		256.93% 552.65%	9.87% 9.51%	16.03% 14.77%	111.36% 81.59%
The Farmers State Bank of Brush	Brush	100,773	2.10%		0.39%	1.28%	6.74%	9.79%	189.53%	282.35%	1.08%	1.10%		0.00%	17.97%	28.05%	82.34%
Redstone Bank	Centennial	98,199	1.87%	0.26%	0.00%	1.55%	110.50%	217.38%	64.69%	12.18%	28.58%	1.05%	8.78%	475.49%	11.80%	17.82%	90.58%
FMS Bank	Fort Morgan	162,286	1.83%		0.00%	1.41%		128.51%	71.77%	46.54%		1.56%		488.02%	10.46%	10.81%	85.16%
The First National Bank of Hugo	Hugo Boulder	112,723 126 587	1.80% 1.61%		0.03%	1.78%	9.82%	19.13%	95.85%	272.77%	9.02%	1.20%		455.65% 483.47%	12.10% 9.99%	24.26% 14.59%	60.89%
Flatirons Bank Guaranty Bank and Trust Company	Boulder Denver	136,587 3,363,684	1.61%		0.00% 0.02%	1.09% 0.92%	38.86% 33.89%	106.18% 318.46%	-39.18% 76.99%	0.00% 6.70%	0.00% 30.02%	1.49% 0.97%		483.47% 443.19%	9.99% 10.76%	14.59% 13.26%	90.18% 93.00%
The First National Bank of Las Animas	Las Animas	331,825	1.46%		0.16%	2.00%	34.74%	56.65%	11.01%	277.16%		2.38%		5855.29%	11.48%	15.04%	89.27%
Collegiate Peaks Bank	Buena Vista	494,600	1.39%	0.14%	0.00%	1.25%	133.64%	313.24%	126.04%	2.59%	-36.35%	1.18%	10.62%	576.10%	10.73%	14.94%	73.78%
First National Bank, Cortez	Cortez	107,421	1.29%		0.04%	1.56%	58.42%	148.98%	92.75%	75.94%		0.72%		872.09%	9.58%	18.49%	53.30%
ANB Bank Gunnison Savings and Loan Association	Denver Gunnison	2,660,246 106,168	1.29% 1.08%		0.00% 0.00%	1.01% 0.90%	57.09% 19.69%	211.75% 30.48%	27.88% -14.66%	29.61% 0.00%	1341.02% 0.00%	1.14% 0.25%		532.51% 400.80%	7.58% 10.26%	12.94% 32.27%	62.76% 60.09%
Julinison Javings and Loan Association	Gaillisull	100,108	1.00%	U.12 <i>7</i> 0	0.00%	0.50%	15.05%	30.4070	-14.00%	0.00%	0.00%	0.23%	2.30%	400.0070	10.2070	JL.L170	00.03/0

Colorado																	
Colorado				Adj.				CRE #2 /	Crowth of CDE	Total	Growth in Farmland and	DOA Dotum	DOE Botum	Coverege Botio		Risk Based	Loop /
Year-End 2016 (Texas Ratio Listed Highest			Modified	Nonperforming loans / Total	OREO to	LLR / Total	CRE #1 / Risk	Risk Based	#2 in last 36		Farm Loans last		on avg. equity	Coverage Ratio	Loverage	Capital / Risk Based	Loan / Deposit
to Lowest)	City	Total assets	Texas Ratio	loans	Total Assets	loans	Based Capital	Capital	months	RBC	36 months	on average assets	capital	Noncurrent Loans	Leverage ratio	Assets	ratio
Frontier Bank	Lamar	274,494	0.86%	0.09%	0.01%	2.32%	2.98%	68.24%	-25.47%			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%			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%			0.51%	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%			1.69%		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%			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%			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%			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%		-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				Adj. Nonperfo rming				CRE #2 /	Growth	Total	Growth in Farmland	ROA -	ROE - Return on	Coverage		Risk Based Capital /	
			Modified	loans /	OREO to	LLR /	CRE #1 /	Risk	of CRE #2	Farmland and	and Farm	Return on	avg.	Ratio		Risk	Loan /
Year-End 2016 (Texas Ratio Listed			Texas	Total	Total	Total	Risk Based	Based	in last 36	Farm Loans /	Loans last	average	equity	Noncurrent	Leverage	Based	Deposit
Highest to Lowest)	City	Total assets	Ratio	loans	Assets	loans	Capital	Capital	months	RBC	36 months	assets	capital	Loans	ratio	Assets	ratio
Idaho Total		5,548,471	4.09%	0.22%	0.30%	1.46%	61.19%	140.13%	73.70%	90.08%	21.70%	0.94%	7.82%	332.52%	11.66%	16.70%	76.67%
Idaho Median Value		368,016	2.40%	0.21%	0.09%	1.33%	53.93%	147.12%	59.75%	10.79%	16.28%	0.81%	6.43%	331.29%	10.63%	15.32%	77.82%
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 F	alls 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%

Vancac				Adj.			CRE #1 /			Total Farmland	Growth in Farmland	ROA -	ROE -	Coverage		Risk Based Capital /	
Kansas				Nonperformi		IID / Takal	Risk	CRE #2 /		and Farm	and Farm	Return on	Return on	Ratio	1	Risk	Loan /
Year-End 2016 (Texas Ratio Listed Highest to Lowest)	City	Total assets	Texas Ratio	ng Ioans / Total Ioans	Total Assets	LLR / Total loans	Based Capital	Risk Based Capital	CRE #2 in last 36 months	Loans / RBC	Loans last 36 months	average assets	avg. equity capital	Noncurrent Loans	ratio	Based Assets	Deposit ratio
Kansas Total		68,840,252	5.97%	0.46%	0.23%	1.23%	30.04%	110.39%	42.41%	95.87%	33.22%	1.04%	8.95%	158.20%	10.74%	16.97%	82.58%
Kansas Median Values		101,040	3.58%	0.21%	0.02%	1.44%	9.25%	51.36%	14.90%	140.45%	26.11%	0.93%	8.02%	201.66%	10.60%	17.20%	74.79%
Towanda State Bank	Towanda	9,835	68.80%	4.31%	2.37%	1.43%	0.00%	67.12%	58.17%	38.24%	-20.70%	0.09%	1.03%	24.29%	8.62%	16.61%	80.36%
Cornerstone Bank	Overland Park	173,458	40.15%	0.64%	3.90%	1.92%	50.04%	209.15%	78.46%	0.00%	-100.00%	0.97%	9.68%	233.06%	10.18%	13.82%	95.71%
The Farmers and Merchants State Bank of Argonia	Argonia	36,357	36.52%	2.51%	1.08%	2.26%	25.22%	101.54%	-33.59%	479.07%	36.57%	0.33%	4.12%	65.70%	8.08%	12.07%	103.54%
The Fowler State Bank	Scott City Fowler	122,785	33.88%	4.08%	0.03%	1.52%	0.95% 0.00%	14.62% 102.68%	8.34%	304.98%	7.43%	0.68%	5.95%	23.34%	11.50%	15.88% 13.36%	71.17% 70.65%
The Fowler State Bank Alterra Bank	Leawood	79,642 266,289	33.35% 29.24%	3.44% 3.05%	0.00% 0.55%	1.38% 2.45%	74.68%	295.69%	145.62% 33.37%	234.16% 4.24%	52.25% -82.83%	1.01% -0.46%	9.35% -3.40%	23.45% 36.62%	10.46% 10.58%	13.27%	98.20%
CoreFirst Bank & Trust	Topeka	903,681	28.45%	1.77%	0.96%	1.39%	63.33%	324.37%	51.08%	2.09%	-28.83%	0.62%	6.52%	47.98%	9.50%	12.87%	94.71%
The University National Bank of Lawrence	Lawrence	74,733	26.82%	0.00%	2.75%	1.60%	81.37%	186.83%	64.84%	16.50%	23.67%	0.20%	2.16%	0.00%	8.77%	13.88%	88.33%
The First National Bank of Hope	Норе	83,069	24.79%	3.06%	0.15%	1.75%	19.33%	39.21%	28.39%	370.40%	-0.66%	0.87%	7.12%	37.86%	11.92%	15.07%	79.92%
Grant County Bank	Ulysses	230,075	24.55%	3.53%	0.02%	1.94%	3.64%	16.35%	-6.30%	142.17%	31.52%	1.26%	9.11%	33.33%	13.07%	22.39%	76.70%
First Federal Savings and Loan Bank	Olathe	81,696	24.23%	1.93%	0.94%	1.12%	38.44%	43.94%	111.46%	0.00%	0.00%	3.18%	29.06%	51.75%	10.92%	20.28%	106.80%
The Security State Bank	Wellington	59,237	22.13%	2.72%	0.11%	5.21%	0.00%	43.91%	-41.18%	71.07%	-55.18%	0.32%	2.64%	54.03%	11.69%	29.84%	31.97%
Security Bank of Kansas City	Kansas City	791,951	21.98%	0.09%	2.97%	1.93%	122.97%	271.57%	61.51%	3.04%	1.72%	1.04%	6.42%	1340.44%	12.90%	17.20%	76.75%
Marquette Farmers State Bank of Marquette	Marquette	32,430	21.00%	1.24%	2.13%	2.35%	0.44%	7.44%	-54.59%	141.28%	2.32%	0.72%	4.92%	98.26%	14.47%	26.62%	61.60%
The Peoples State Bank	Cherryvale	18,893	20.53%	3.96%	1.27%	1.15%	0.00%	34.97%	312.01%	168.57%	49.34%	2.58%	10.40%	25.40%	24.29%	29.61%	120.20%
Kaw Valley State Bank	Eudora	44,949	20.42%	1.72%	0.18%	1.75%	11.28%	12.76%	-68.58%	62.65%	-7.47%	0.88%	9.41%	50.52%	8.77%	18.10%	54.42%
The Walton State Bank	Walton	8,443	19.62%	0.00%	1.71%	1.18%	0.00%	20.57%	-5.63%	111.04%	0.62%	0.12%	1.59%	0.00%	7.95%	20.54%	42.71%
Guaranty State Bank and Trust Company State Bank of Downs	Beloit	279,288	19.60%	2.41%	0.01%	1.29%	0.25%	51.58%	27.04%	566.88%	66.42%	0.96%	8.63%	48.48%	11.15%	12.33%	120.59%
The First State Bank of Healy	Downs Healy	94,569 83,493	18.32% 17.99%	2.13% 3.61%	0.00% 0.06%	1.33% 5.12%	54.89% 0.71%	63.18% 0.71%	-49.37% -35.58%	229.48% 208.26%	46.02% 39.14%	0.93% 0.41%	8.97% 2.27%	34.12% 79.02%	10.28% 16.62%	15.09% 21.96%	86.47% 70.70%
The Dickinson County Bank	Enterprise	10,606	17.99%	1.33%	1.09%	1.89%	0.00%	29.39%	-46.69%	85.71%	26.32%	1.16%	9.85%	105.67%	12.21%	21.58%	91.95%
Mutual Savings Association, FSA	Leavenworth	194,017	17.81%	3.50%	2.19%	1.53%	20.07%	36.41%	-18.56%	2.16%	-32.29%	0.82%	2.68%	25.12%	31.12%	51.84%	84.91%
State Bank of Burrton	Burrton	9,741	17.62%	0.01%	2.29%	3.44%	3.11%	61.34%	-46.80%	8.85%	50.00%	0.56%	4.86%	12100.00%	11.94%	33.97%	40.95%
Armed Forces Bank, National Association	Fort Leavenworth	1,091,773	17.46%	2.06%	1.53%	2.04%	22.71%	149.20%	20.81%	0.07%	-88.43%	1.15%	5.24%	57.72%	18.87%	26.62%	73.92%
Equity Bank	Andover	2,191,786	16.39%	1.04%	0.38%	0.46%	56.64%	162.17%	83.20%	31.46%	31.50%	0.69%	6.76%	28.34%	10.42%	13.01%	84.06%
The Freeport State Bank	Harper	23,612	15.56%	0.00%	1.14%	1.06%	19.99%	67.15%	-48.54%	501.88%	49.41%	0.30%	4.24%	0.00%	7.22%	12.35%	77.80%
First State Bank and Trust	Tonganoxie	260,380	15.45%	0.07%	1.51%	1.64%	42.46%	291.44%	42.50%	78.83%	84.28%	0.56%	5.94%	1543.68%	8.23%	12.76%	77.03%
Farmers State Bank	Phillipsburg	37,099	15.38%	1.51%	0.00%	1.42%	9.25%	44.95%	3.83%	303.26%	83.46%	0.12%	1.28%	62.75%	8.91%	14.25%	80.69%
The Farmers Bank of Osborne	Osborne	60,436	15.34%	1.86%	0.00%	1.44%	10.13%	11.66%	64.16%	417.97%	19.42%	1.17%	10.09%	30.92%	11.15%	15.45%	73.61%
Emerald Bank	Burden	17,869	15.24%	0.65%	1.03%	2.10%	10.39%	16.42%	43.87%	90.79%	-24.50%	0.28%	2.75%	201.72%	9.63%	18.81%	69.01%
Vintage Bank Kansas	Leon	99,369	15.11%	1.35%	0.19%	0.80%	3.88%	42.82%	13.90%	282.23%	235.19%	1.22%	10.09%	38.59%	10.19%	16.19%	83.12%
Bank of Blue Valley	Overland Park	669,675	15.02%	0.09%	1.62%	1.25%	67.14%	232.52%	26.00%	1.86%	43.11%	0.41%	3.71%	1018.84%	10.15%	12.21%	95.85%
The Lyndon State Bank	Lyndon	71,824	14.90%	0.61%	1.06%	1.72%	12.37%	60.57%	-33.43%	140.05%	35.25%	0.00%	-0.01%	107.49%	10.27%	16.53%	72.61%
Legacy Bank Union State Bank	Colwich Olsburg	328,744 29,719	14.77% 14.07%	0.55% 2.36%	1.07% 0.00%	1.10% 1.38%	102.51% 0.00%	238.36% 0.00%	6.56% -100.00%	26.07% 149.21%	39.99% 22.40%	0.72% 1.23%	7.24% 7.78%	159.51% 29.63%	10.10% 16.03%	13.97% 29.49%	99.83% 60.62%
Valley View State Bank	Overland Park	845,474	13.61%	1.22%	0.78%	2.02%	51.38%	161.48%	15.92%	0.41%	-73.58%	0.91%	6.53%	56.31%	14.14%	26.16%	42.59%
Astra Bank	Scandia	252,661	13.50%	1.31%	0.05%	1.43%	13.26%	48.21%	31.71%	323.53%	-4.60%	1.24%	12.14%	72.90%	9.61%	13.17%	77.44%
Kaw Valley Bank	Topeka	397,420	12.39%	1.51%	0.12%	2.91%	26.22%	181.25%	50.55%	36.98%	98.97%	0.69%	6.00%	128.98%	10.62%	16.19%	91.70%
The Nekoma State Bank	La Crosse	42,033	11.95%	0.28%	0.92%	2.50%	0.00%	41.82%	81.52%	211.19%	24.26%	0.79%	8.53%	320.69%	9.22%	20.31%	40.11%
Citizens State Bank	Morland	34,206	11.89%	1.18%	0.00%	1.65%	0.00%	1.43%	4.35%	488.56%	-4.63%	0.01%	0.13%	59.07%	8.69%	13.59%	94.49%
Heritage Bank	Topeka	53,128	10.72%	0.00%	1.34%	1.85%	21.35%	199.76%	2.07%	7.47%	4.64%	0.35%	4.10%	0.00%	11.04%	18.64%	87.67%
The State Bank of Spring Hill	Spring Hill	39,207	10.41%	0.00%	1.11%	1.65%	94.40%	95.09%	268.50%	36.20%	4.44%	0.34%	3.28%	0.00%	10.11%	21.78%	36.75%
Community Bank of Wichita, Inc.	Wichita	76,108	10.24%	0.04%	0.97%	1.32%	67.93%	130.58%	35.96%	4.47%	43.70%	0.79%	8.52%	282.91%	9.19%	12.15%	89.32%
The Bank	Oberlin	332,542	10.10%	1.10%	0.03%	1.24%	5.11%	5.83%	364.80%	637.42%	52.16%	2.11%	19.31%	76.21%	10.65%	14.14%	93.09%
The Girard National Bank	Girard	649,218	10.08%	0.99%	0.11%	1.55%	10.88%	40.61%	54.08%	275.74%	18.63%	0.93%	7.76%	100.70%	10.39%	14.00%	85.66%
Peoples Bank	Lawrence	475,515	10.07%	0.29%	0.92%	1.31%	43.64%	164.23%	24.04%	8.53%	-59.25%	2.42%	23.53%	342.50%	10.71%	16.09%	86.44%
The Wilson State Bank	Wilson	92,630	9.99%	0.77%	0.07%	1.23%	14.80%	18.86%	0.66%	320.48%	28.43%	0.79%	8.44%	120.51%	7.78%	10.65%	95.06%
The Peoples Bank	Pratt	366,623	9.90%	1.07%	0.13%	1.32%	2.33%	30.47%	172.15%	287.26%	45.97%	1.64%	11.59%	75.61%	10.18%	17.96%	74.79%
First National Bank The Citizens State Bank	Goodland	191,720	9.88%	1.12%	0.17%	2.07%	0.00%	19.96%	-44.80%	307.59%	40.75%	1.23%	9.00%	74.62%	12.54%	20.63%	65.93%
The Citizens State Bank	Gridley	188,805	9.68%	0.60%	0.20%	0.86%	21.57%	36.03%	14.83%	388.84%	43.66%	0.78%	9.94%	99.02%	7.81%	11.90%	74.67%
Bank of Labor The Farmers State Bank	Kansas City Fairview	555,236 22,796	9.65% 9.57%	0.14% 0.72%	0.77% 0.15%	2.07% 1.18%	47.94% 0.00%	165.85% 0.00%	-4.14% -100.00%	3.93% 495.91%	-12.58% 23.81%	0.22% 0.31%	2.45% 3.73%	596.45% 100.61%	9.47% 8.49%	15.97% 13.11%	48.45% 72.38%
KansasLand Bank	Quinter	55,323	9.37%	0.72%	0.15%	1.18%	0.00%	19.00%	-100.00%	363.04%	56.37%	0.31%	6.82%	396.83%	9.53%	16.09%	72.38% 72.47%
Prairie Bank of Kansas	Stafford	105,998	9.28%	0.23%	0.70%	1.43%	15.85%	52.93%	-34.54% -18.84%	271.21%	-9.92%	0.72%	3.99%	97.75%	9.53% 8.72%	15.59%	72.47% 54.47%
Farmers Bank & Trust	Atwood	98,743	9.20%	0.57%	0.35%	1.56%	2.99%	31.85%	17.83%		49.78%	0.73%	6.91%	88.65%	9.80%	18.83%	35.99%
The Bank of Tescott	Tescott	361,242	9.09%	1.25%	0.07%	2.26%	12.76%	59.06%		334.57%	46.91%	1.95%	15.58%	159.07%		15.87%	103.28%
Golden Belt Bank, FSA	Ellis	143,307			0.00%	1.31%	19.86%			101.50%		1.67%	11.26%	61.24%		17.00%	

Total Growth in		_	Bas	
Adj. CRE #1 / Farmland Farmland ROA - Modified Nonperformi OREO to Risk CRE #2 / Growth of and Farm and Farm Return on Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farm Return on Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farm Return on Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farmland ROA - Nonperformi OREO to Risk CRE #2 / Growth of and Farm Return on Farmland ROA - Nonperformi OREO to RISK CRE #2 / Growth of and Farm ROA - Nonperformi OREO to RISK CRE #2 / Growth of Adj.		Coverage Ratio	Capit Ris	
		oncurrent Le		•
Year-End 2016 (Texas Ratio Listed Highest to Lowest) City Total assets Ratio Total loans Assets loans Capital Capital 36 months RBC 36 months assets	capital I	Loans	ratio Asse	ets ratio
Merit Bank 0.28% 0.65% 1.96% 84.14% 165.37% 5.91% 53.39% 93.18% 0.87%		562.41%		81% 97.91%
The Western State Bank Garden City 432,192 8.77% 0.98% 0.16% 2.60% 3.38% 74.45% -15.57% 279.63% 22.79% 1.63%				85% 78.69%
The Citizens State Bank and Trust Company Woodbine 22,803 8.75% 0.00% 0.96% 0.27% 23.34% 23.34% 185.02% 483.62% 87.23% 0.82%	6.78%			08% 94.62%
The Midland National Bank of Newton Newton 138,791 8.60% 0.91% 0.00% 1.56% 12.23% 97.94% 0.28% 35.33% 28.68% 0.53% Bankers' Bank of Kansas Wichita 184,494 8.37% 0.78% 0.43% 2.48% 32.24% 103.80% 12.01% 28.53% 15.93% 0.87%	4.93% 6.69%			52% 47.13% 46% 79.19%
Midwest Community Bank Plainville 60,400 8.30% 1.16% 0.00% 1.73% 0.00% 29.78% 3.06% 73.20% -41.54% 1.22%	8.90%			09% 52.30%
The Denison State Bank Holton 316,595 8.14% 1.12% 0.01% 2.14% 18.09% 60.68% 35.21% 161.62% 24.17% 1.64%				25% 75.64%
The State Exchange Bank Mankato 36,971 7.93% 0.93% 0.00% 1.47% 0.00% 11.05% -9.87% 190.03% 31.67% 0.70%	6.08%			58% 44.47%
The Halstead Bank Halstead 114,238 7.81% 0.79% 0.00% 1.14% 66.58% 109.63% 39.45% 302.46% 52.24% 1.14%	12.51%	113.83%	9.24% 11	72% 94.27%
Conway Bank Conway Springs 61,952 7.75% 0.85% 0.26% 1.57% 48.50% 180.94% 20.87% 239.75% 78.18% 0.11%	0.85%	137.98%	9.82% 15	67% 95.16%
The First State Bank, Kiowa, Kansas Kiowa 69,391 7.67% 1.25% 0.00% 1.50% 2.61% 25.85% 0.00% 279.59% 7.33% 1.76%	11.69%	87.88%	15.41% 21	74% 95.54%
The Union State Bank of Everest Everest 311,899 7.62% 0.33% 0.43% 1.86% 22.40% 34.62% 79.67% 342.21% 19.27% 1.40%		392.96%		22% 80.76%
The First National Bank of Sedan Sedan 56,406 7.61% 0.10% 0.68% 2.11% 14.64% 70.18% 89.72% 112.24% -7.43% 0.67%				62% 47.09%
The Bennington State Bank Salina 729,722 7.60% 0.74% 0.04% 2.14% 6.11% 33.98% -0.83% 291.67% 61.55% 1.48%		182.11%		23% 80.78%
Bank of Palmer Palmer 41,952 7.47% 0.79% 0.00% 1.81% 0.00% 0.00% -100.00% 357.99% 10.14% 0.75%		129.61%		82% 63.08%
The Olpe State Bank Olpe 35,844 6.75% 0.05% 1.07% 1.21% 1.33% 4.70% -54.85% 156.29% 30.22% 0.97% Peoples State Bank Mc Donald 125,264 6.69% 0.00% 0.71% 1.92% 1.47% 2.81% -84.26% 468.64% 9.22% 2.91%	5.99% 1 29.43%	1400.00% 0.00%		38% 66.07% 38% 102.12%
American Bank of Baxter Springs Baxter Springs 96,859 0.00% 0.71% 1.92% 1.47% 2.61% -84.26% 468.04% 9.22% 2.91% 6.58% 0.61% 0.22% 4.53% 3.65% 97.99% -33.45% 85.80% 147.93% 1.78%				90% 44.55%
Garden Plain State Bank Wichita 88,417 6.58% 0.99% 0.00% 2.34% 72.75% 77.87% -10.47% 6.08% -58.43% 0.85%				37% 51.72%
The First Security Bank		171.38%		48% 70.85%
The Citizens State Bank of Cheney, Kansas Cheney 56,584 6.15% 0.76% 0.00% 1.36% 14.32% 110.97% -6.29% 115.91% 18.78% 1.36%				81% 73.78%
The State Bank of Kansas Fredonia 64,298 6.14% 0.00% 0.86% 1.13% 4.31% 135.11% -35.21% 68.47% 13.89% 0.98%	6.76%			58% 52.67%
Community First National Bank Manhattan 229,166 6.13% 0.65% 0.00% 1.32% 91.11% 214.23% 42.25% 57.49% 32.18% 1.00%	10.90%	62.59%		95% 96.43%
Citizens State Bank Paola 75,899 6.10% 0.86% 0.09% 2.27% 10.36% 34.43% -37.11% 57.51% -14.44% 0.86%	4.08%	72.78%	15.75% 38	33% 35.41%
The First National Bank of Beloit Beloit 80,277 6.06% 0.29% 0.47% 2.30% 2.53% 48.81% 11.89% 178.71% -19.31% 0.28%	2.42%	386.38%	12.20% 20	84% 55.97%
The Lyons State Bank Lyons 96,366 5.92% 0.18% 0.55% 1.73% 14.42% 72.53% 91.56% 280.39% 11.65% 0.68%	6.05%	660.36%	11.26% 15	95% 79.94%
Bank of Denton 16,812 5.91% 1.16% 0.00% 1.22% 0.00% 2.85% -9.62% 77.62% 59.60% 0.70%	3.85%			42% 66.33%
Ford County State Bank Spearville 36,308 5.74% 0.89% 0.00% 1.90% 0.00% 25.85% 176.02% 270.71% 34.43% 0.89%				22% 80.68%
Union State Bank Uniontown 49,702 5.66% 0.47% 0.00% 0.95% 6.53% 8.03% -81.97% 332.04% 29.38% 0.91%		139.57%		25% 83.05%
Citizens State Bank and Trust Co., Ellsworth, Kansas Ellsworth 181,923 5.37% 0.21% 0.24% 1.00% 3.16% 11.54% -48.28% 304.43% 141.83% 1.24%		267.65%		56% 72.56%
First National Bank of Elkhart Elkhart 78,695 5.37% 0.63% 0.00% 0.86% 0.00% 2.50% -38.38% 402.77% 28.21% 0.94%	8.01%			00% 83.75%
State Bank				51% 102.06% 41% 58.00%
Farmers Bank & Trust Great Bend 811,764 5.35% 0.13% 0.73% 1.35% 12.60% 65.81% 36.37% 75.74% 23.79% 1.74% First National Bank and Trust Phillipsburg 209,434 5.33% 0.42% 0.41% 1.91% 4.37% 21.32% -12.95% 224.96% 46.56% 1.05%				41% 58.00% 13% 77.50%
The First State Bank of Ransom Ransom 44,760 7.30% 7.3				36% 51.67%
The Bank of Holyrood Holyrood 63,738 5.29% 0.47% 0.27% 1.43% 0.00% 7.82% -28.59% 152.17% 23.59% 1.81%				23% 94.03%
The Exchange State Bank of St. Paul, Kansas Saint Paul 67,175 5.28% 0.04% 0.50% 1.15% 4.65% 14.70% -64.07% 181.07% 52.57% 0.80%		1353.33%		06% 62.93%
Kendall State Bank Valley Falls 38,263 5.24% 0.55% 0.00% 1.16% 164.02% 276.95% 136.61% 77.62% 14.19% 0.47%		136.67%		23% 71.70%
Farmers National Bank Phillipsburg 127,078 5.20% 0.62% 0.31% 1.80% 0.00% 40.89% 58.80% 195.76% 41.70% 1.14%	7.04%	201.66%	16.47% 22	91% 87.45%
First National Bank in Fredonia Fredonia 97,691 5.15% 0.65% 0.15% 2.29% 0.16% 26.16% 24.15% 41.48% -1.56% 1.30%	8.18%	109.91%	15.85% 36	67% 36.69%
The Farmers State Bank of Westmoreland Westmoreland 163,252 5.10% 0.73% 0.07% 1.55% 65.40% 93.66% 21.37% 172.17% 58.90% 0.76%	5.13%	152.53%	13.97% 15	07% 83.56%
Community National Bank & Trust	9.16%	215.11%	8.66% 12	12% 83.93%
First National Bank in Pratt 99,926 5.08% 0.55% 0.00% 1.25% 12.50% 93.59% 88.72% 180.47% -3.84% 0.23%				04% 58.85%
The Bank of Protection Protection 64,449 5.02% 0.64% 0.03% 0.93% 0.00% 5.76% -29.49% 355.64% 59.30% 1.13%	8.86%			71% 86.25%
The Valley State Bank Syracuse 119,032 4.93% 0.08% 0.38% 1.11% 34.93% 78.69% 28.69% 363.74% 43.24% 1.17%		1032.98%		31% 94.29%
Farmers and Merchants Bank of Mound City, Kansas Mound City 39,800 4.91% 0.05% 0.32% 0.93% 5.84% 28.54% -39.86% 229.04% 21.96% 1.21%		1505.00%		14% 91.72%
Argentine Federal Savings Kansas City 50,724 4.90% 0.55% 0.17% 0.89% 1.12% 5.08% -65.12% 0.00% 0.00% 0.26%				36% 97.14%
Bank of Commerce and Trust Company Wellington 60,647 4.82% 0.19% 0.26% 1.52% 14.62% 46.46% 57.56% 101.38% 8.84% 0.71% The Farmers State Bank 59,798 4.80% 0.37% 0.13% 1.40% 30.14% 96.16% -17.02% 142.50% 37.71% 0.78%		357.02% 228.96%		57% 49.56% 38% 72.05%
Bank of the Flint Hills Wamego 181,798 4.77% 0.56% 0.00% 1.59% 87.93% 182.51% 67.81% 144.24% 58.56% 1.05%				25% 104.21%
First Bank of Newton 194,031 4.64% 0.31% 0.14% 24.90% 130.93% -0.98% 75.09% 40.61% 1.13%		329.10%		11% 97.36%
Andover State Bank Andover 83,136 4.59% 0.42% 0.00% 1.19% 75.08% 202.08% 17.59% 6.11% -40.81% 0.49%		217.85%		52% 88.78%
Emprise Bank Wichita 1,573,889 4.50% 0.38% 0.02% 1.16% 87.47% 277.06% 53.17% 61.46% 32.93% 1.46%		224.32%		69% 83.44%
The Farmers State Bank of Aliceville, Kansas Westphalia 145,051 4.50% 0.59% 0.00% 1.29% 2.43% 7.49% -1.52% 295.49% -1.04% 1.09%				45% 82.06%
The First National Bank of Girard S1,496 4.43% 0.20% 0.32% 1.67% 8.10% 23.69% 3.02% 180.06% 3.46% 0.99%				15% 74.48%
Landmark National Bank Manhattan 909,392 4.42% 0.30% 0.14% 1.24% 14.67% 79.73% -8.66% 83.72% 25.75% 1.05%		194.61%		31% 57.89%
Capital City Bank Topeka 440,526 4.38% 0.11% 0.27% 1.02% 42.16% 223.54% -4.15% 16.24% 78.07% 0.68%	8.28%	595.59%	8.45% 12	72% 71.89%
Community State Bank Coffeyville 157,508 4.28% 0.44% 0.05% 1.30% 3.15% 95.41% 7.98% 66.02% 28.93% 1.13%	10.40%	126.66%	10.70% 20	15% 48.73%
Bison State Bank Bison 8,198 4.24% 0.60% 0.00% 4.28% 0.00% 15.13% 75.56% 134.58% -1.13% 0.40%	3.48%	316.33%	11.19% 25	35% 50.36%

Part	Managa a				Adj.			CRE #1 /			Total Farmland	Growth in	ROA -	ROE -	Coverage		Risk Based Capital /	
Part	Kansas			Modified		OREO to		_	CRE #2 /	Growth of								Loan /
Personal P		City	Total accets															
The Classifier Page 12 shows 1 page 12 shows 1 page 12 shows 1 page 13 shows 1 page 13 shows 1 page 13 shows 1 page 13 shows 1 page 14 shows 1		•												2 2 2				
No.	• •																	66.33%
Summer base has hashwas in Halewa 114.69 4.07 1.09 1.09 1.09 1.09 1.09 1.09 1.09 1.09		•																92.89%
Small fine March (Single March (March March (March March Mar	The State Bank of Blue Rapids	Blue Rapids	46,884	4.04%	0.42%	0.03%	1.01%	0.00%	42.47%	142.29%	117.89%	42.32%	0.39%	3.56%	128.93%	10.72%	20.84%	60.26%
Member M	Southwind Bank	Natoma	114,458	4.00%	0.42%	0.00%	1.42%	2.01%	18.78%	-33.30%	155.92%	29.86%	1.03%	10.38%	147.83%	9.92%	17.24%	48.71%
Personal part of Commission		Kingman									138.30%						15.16%	77.84%
Seminate Manhatur 1,947, 0																		
Persons particular Persons Perso	S	•																
Surformer-lask, National Association (1816)																		
Common part of Marco																		
Monthe Same Monthe Monthe Monthe Same	•																	
Univerliants True	•																	96.37%
Clubers Supply and In Association 19,40 3,844 19,40	•	Marysville																93.65%
Part Martinord (VisionBank	Topeka	138,245	3.59%	0.19%	0.15%	1.07%	64.99%	331.39%	52.26%	16.55%	75.06%	0.89%	9.86%	491.41%	8.55%	12.68%	100.60%
Meshare Septembar Septem	Citizens Savings and Loan Association, FSB	Leavenworth	195,420	3.58%	0.56%	0.14%	1.01%	2.98%	4.02%	-55.25%	1.07%	0.00%	0.36%	1.90%	69.07%	19.25%	60.77%	55.00%
DANK 1 Salma 1	First National Bank in Frankfort	Frankfort	42,481	3.57%	0.36%	0.00%	1.05%	7.38%	70.93%	164.27%	214.27%	32.80%	1.17%	11.05%	137.01%	9.65%	16.81%	53.94%
Pages bank and Trust Company Magherson		Clyde	95,057		0.36%		1.41%	4.16%	33.31%		290.10%	98.76%	0.05%		221.99%	9.95%	18.61%	69.90%
Septemble Although																		107.44%
Small Bushiers Bank	• • •																	
Separate Propose 17,000 13,000 13,000 10,000																		
Intrust Bank, National Association Michae 6,855,008 3.378 0.278 0.278 0.008 1.098 0.178 0.2998 0.2988 0.2189 0.2088 0.2189 0.2088 0.2189 0.2088 0.208																		
IFINE Commerce Bank Mayvellie Banker Springs 20,646 3.30% 1.31% 2.31% 1.01% 1.00% 1.07% 1.00% 1.		•																
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Minore Bank Topoka 106.319 3.29% 0.31% 0.50% 1.49% 6.20% 1.53% 0.32% 0.938 0.32% 0.72% 0.84% 0.24% 1.04% 1.05% 1.0		•																
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The State Bank of Bern 92,288 32,99 0,09% 0,		•																
Rose Hill Bank Rose Hill 324,937 325% 0.20%	·	•	·															57.61%
First Option Bank Courtleand 57,700 31.6k 0.08% 0.20% 1.23% 0.25% 1.23 1.59% 1.3.59% 1.3.59% 1.3.15% 1.3.15% 1.4.65% 66.47% 8.8.11 2.70% 1.20% 1	Rose Hill Bank				0.20%	0.10%	0.92%	90.45%	243.15%		63.36%	245.88%			274.84%	9.29%	13.35%	70.14%
Sweetisk-American State Bank Courtland 57,790 31,156 0,284 0,284 0,096 1,206 0,006 1,206 0,007	The Mission Bank	Mission	504,011	3.22%	0.10%	0.51%	1.89%	48.38%	212.25%	14.82%	1.54%	-8.92%	0.95%	5.28%	993.76%	16.89%	23.73%	73.10%
Silver Lake Bank Topeka 25,861 3.11% 0.04% 0.34% 1.08% 6.23% 9.807% 23.79% 44.46% 24.20% 0.81% 6.92% 1503.74% 1.162% 20.09% 77.62	First Option Bank	Osawatomie	300,185	3.20%	0.08%	0.20%	1.23%	22.97%	123.00%	5.97%	31.59%	15.65%	1.31%	14.65%	664.71%	8.81%	20.78%	46.83%
The Farmer's State Bank of Blue Mound 42,817			·		0.28%						544.71%		0.37%					91.60%
The Baldwin City 71,461 3.03% 0.35% 0.05% 1.99% 2.64% 23.49% -25.56% 98.18% -7.46% 0.71% 0.71% 0.70% 1.141% 0.098% 1.01% 0.70.74% 0.70 4.70 4.70 4.70 4.70 4.70 4.70 4.70		·																77.62%
The First State Bank Bank Garden Bank Grownerce Chanute 174,75 3.00% 0.15% 0.15% 1.02% 8.23% 18.20% 18.632% 340.08% 74.64% 1.27% 11.41% 609.85% 9.00% 15.15% 70.74% 53.00% 53.11% 1.20																		
Bank of Commerce Chanter 174,752 3,00% 0,11% 0,12% 8,93% 50,22% -3,00% 161,95% 47,87% 0,79% 9,26% 494,71% 9,00% 17,55% 57,78% 57,78% 51,81% 51,		•																
Sanley Bank Overland Park 106,146 2.99% 0.18% 0.18% 0.95% 43.56% 53.11% 42.15% 42.69% 28.66% 1.11% 6.57% 398.42% 62.68% 83.97% Central National Bank Junction City 969,397 2.84% 0.29% 0.29% 0.29% 0.29% 15.70% 16.05% 10.15% 18.89% 12.63% 18.37% 0.09% 7.89% 29.03% 9.16% 22.28% 83.57% 1.11%																		
Citters Bank of Kansas Kingman Ze6,175 Zebra Dank Lintchnicity Sep3,397 Zebra Dank Lintchnicity			·															
Central National Bank Junction City 969,397 2.84% 0.22% 0.13% 1.98% 16.05% 10.15% 14.89% 12.63% 18.37% 0.90% 7.89% 29.93% 9.16% 20.22% 52.26% 11.118 11.	,																	
First Hills Bank Eskridge 125,034 2.76 0.07% 0.27% 0.10% 1.56% 53.19% 1.52% 187.90% 16.27% 1.00% 1.02% 1635.29% 1.52% 21.65% 63.45% Carson Bank Mulvane 110,623 2.72% 0.14% 0.08% 0.97% 53.17% 15.762% 33.91% 30.72% 30.19% 0.58% 6.91% 0.000% 81.82% 15.66% 66.08% Industrial State Bank Assa City 139.39 2.70% 0.37% 0.33% 0.14% 12.20% 33.91% 30.72% 0.16% 0.18% 0.40.00% 1.12% 0.18% 0.26% 0.26% 0.37% 0.39% 1.12% 0.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.12% 0.15% 0.00% 0																		
Carson Bank Mulvane 110,623 2.72% 0.14% 0.08% 0.97% 53.17% 157.82% 33.91% 30.72% 30.19% 0.58% 6.91% 400.00% 8.34% 15.66% 66.08% 1ndustrial State Bank Ransas City 139.293 2.70% 0.37% 0.37% 0.37% 1.45% 21.31% 98.74% -24.24% 0.16% -40.20% 1.18% 4.44% 224.08% 27.17% 36.28% 78.99% Commential Bank of the Midwest Great Bend 169,289 2.66% 0.16% 0.16% 0.08% 0.12% 10.24% 10.24% 11.05% 13.18% 11.13% 13.84% 470.15% 84.89% 14.30% 0.00% 10.10% 10		•																
Industrial State Bank		-																66.08%
Community Bank of the Midwest Capitol Federal Savings Bank Topeka 169,289 163,042 169,289 169,039 169,039 169,039 169,039 169,039 173,659 173,	Industrial State Bank			2.70%	0.37%	0.39%	1.45%	21.31%	98.74%	-24.24%	0.16%	-40.20%			224.08%	27.17%	36.28%	78.99%
Capitol Federal Savings Bank Topeka 9,163,042 2.58% 0.31% 0.04% 0.12% 0.04% 1.02% 0.06% 1.51% 0.27% 1.3.91% 1.3.91% 1.3.43% 0.22% 0.06% 1.51% 0.27% 1.3.91% 0.2.43% 0.2.84% 0.2.85% 0	Commercial Bank	Parsons	333,020	2.67%	0.21%	0.02%	1.72%	10.54%	44.01%	218.85%	66.55%	36.15%	1.21%	12.79%	310.97%	8.26%	17.16%	40.99%
Peoples Bank Coldwater 53,398 2.48 0.22 0.06% 1.51% 2.77% 13.91% -23.43% 252.81% 55.19% 0.83% 6.56% 193.68% 11.53% 19.87% 53.89% NBKC Bank Overland Park 568,425 2.48% 0.33% 0.00% 1.10% 61.25% 143.47% 54.96% 2.13% -85.56% 2.85% 22.80% 283.03% 12.31% 17.07% 83.94% The Liberty Savings Association, FSA Fort Scott 34.471 2.45% 0.47% 0.00% 1.47% 0.51% 21.63% 59.08% 2.81% 0.00% 0.12% 0.67% 85.71% 18.44% 79.89% 33.48% The Farmers State Bank Hays 263,394 2.42% 0.43% 0.00% 1.65% 9.99% -61.91% 65.60% 9.67% 0.87% 50.9% 462.87% 16.30% 82.99% -61.91% 65.60% 9.67% 0.87% 10.9% 15.08% 82.99% -61.91% 65.60% 9.67% 0.8	Community Bank of the Midwest	Great Bend	169,289	2.66%	0.16%	0.08%	1.22%	3.86%	50.44%	-12.07%	332.96%	33.11%	1.13%	13.84%	470.15%	8.48%	14.30%	67.03%
NBKC Bank Overland Park 568,425 2.487 The Liberty Savings Association, FSA Fort Scott 34,471 2.457 The Farmers State Bank Nathena 63,020 2.437 Bank of Hays The Morrill and Janes Bank and Trust Company Merrian 863,544 2.237 Atchison 419,043 2.217 2.237 2.	Capitol Federal Savings Bank	Topeka	9,163,042	2.58%	0.31%	0.04%	0.12%	10.24%	17.05%	173.65%	0.00%	0.00%	0.90%	6.64%	29.53%	11.00%	28.46%	132.97%
The Liberty Savings Association, FSA Fort Scott 34,471 2.45% 0.47% 0.00% 1.47% 0.51% 21.63% 59.08% 2.81% 0.00% 0.12% 0.67% 85.71% 18.44% 79.89% 33.48% The Farmers State Bank Wathena 63,020 2.43% 0.43% 0.00% 4.31% 5.08% 9.99% -61.91% 65.60% 9.67% 0.87% 5.09% 462.87% 16.30% 32.45% 55.09% Abuse 1.00% 1	·																	53.89%
The Farmers State Bank Wathena 63,020 2,43% Bank of Hays 263,394 2,42% 263,394 2,42% 263,394 2,23% The Morrill and Janes Bank and Trust Company Merriam 863,544 2,23% Exchange Bank & Trust Atchison 419,043 2,21% Atchison 419,043 4,21% Atchison 419,044 4,21,848 4,21,65% 4,21,65% 4,21,66% 4																		83.94%
Bank of Hays 263,394 2.42% 0.24% 0.00% 1.65% 134.15% 90.90% 149.72% 30.49% 1.03% 11.68% 415.92% 9.04% 15.08% 82.09% The Morrill and Janes Bank and Trust Company Merriam 863,544 2.23% 0.21% 0.00% 1.28% 82.79% 165.58% 38.44% 50.26% -7.49% 1.02% 10.65% 371.19% 9.12% 12.36% 74.34% Exchange Bank & Trust Atchison 419,043 2.21% 0.21% 0.01% 1.36% 9.56% 30.72% -17.34% 193.48% 17.48% 1.05% 11.19% 412.83% 9.52% 16.12% 72.11% The Valley State Bank Belle Plaine 120,813 2.11% 0.24% 0.05% 1.01% 18.48% 30.43% -7.81% 55.33% 124.02% 0.69% 5.31% 250.69% 12.94% 23.91% 70.53% The First National Bank of Syracuse Syracuse 309,701 1.95% 0.00% 1.54% 139.10% <																		33.48%
The Morrill and Janes Bank and Trust Company Meriam 863,544 2.23% 0.21% 0.00% 1.28% 82.79% 165.58% 38.44% 50.26% -7.49% 1.02% 1.02% 1.05% 371.19% 9.12% 12.36% 74.34% Exchange Bank & Trust Atchison 419,043 2.21% 1.02% 0.21% 0.01% 1.36% 9.56% 30.72% -17.34% 193.48% 17.48% 1.05% 11.19% 412.83% 9.52% 16.12% 72.11% 72.11% The Valley State Bank The Valley State Bank The First National Bank of Syracuse Syracuse 309,701 1.97% 1.97% 1.00% 1.28% 1.01% 1.36% 9.56% 30.72% 1.01% 1.848% 30.43% 1.748% 1.05% 1.44% 1.05% 1.11% 1.19% 1.19% 1.294% 23.91% 70.53% 1.94% 90.36% 1.95% 1.97% 1.00% 1.15% 1.13% 1.00% 1.43% 1.00% 1.43% 1.00% 1.43% 1.00% 1.43% 1.43% 1.43% 1.44% 1.4																		
Exchange Bank & Trust Atchison 419,043 2.21% 0.21% 0.01% 1.36% 9.56% 30.72% -17.34% 193.48% 17.48% 1.05% 11.19% 412.83% 9.52% 16.12% 72.11% The Valley State Bank Belle Plaine 120,813 2.11% 0.24% 0.05% 1.01% 18.48% 30.43% -7.81% 55.33% 124.02% 0.69% 5.31% 250.69% 12.94% 23.91% 70.53% The First National Bank of Syracuse Syracuse 309,701 1.97% 0.19% 0.02% 1.25% 0.00% 16.40% -7.48% 432.60% 55.06% 1.47% 13.99% 532.06% 9.53% 12.44% 90.36% Great American Bank Lawrence 178,206 1.95% 0.00% 0.21% 1.54% 139.10% 317.00% 266.71% 20.97% 94.25% 1.58% 11.13% 0.00% 10.04% 13.50% 103.74% The First National Bank of Liberal Liberal 319,946 1.93% 0.18% <t< td=""><td>•</td><td>•</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	•	•																
The Valley State Bank The Valley State Bank The Valley State Bank The First National Bank of Syracuse Syracuse Syracuse 120,813 120,813 124.02% 0.69% 5.31% 1250.69% 12.94	• •																	
The First National Bank of Syracuse Syracuse Syracuse 309,701 1.97% Great American Bank Lawrence 178,206 The First National Bank of Liberal 0.19% 0.02% 1.25% 0.00% 16.40% -7.48% 432.60% 55.06% 1.47% 13.99% 532.06% 9.53% 12.44% 90.36% 1.95	-																	
Great American Bank Lawrence 178,206 1.95% 0.00% 0.21% 1.54% 139.10% 317.00% 266.71% 20.97% 94.25% 1.58% 11.13% 0.00% 10.04% 13.50% 103.74% The First National Bank of Liberal Liberal 319,946 1.93% 0.18% 0.00% 1.04% 7.74% 83.00% 50.98% 156.85% 55.21% 1.09% 11.56% 154.03% 9.60% 14.83% 62.68%	•																	
The First National Bank of Liberal Liberal 319,946 1.93% 0.18% 0.00% 1.04% 7.74% 83.00% 50.98% 156.85% 55.21% 1.09% 11.56% 154.03% 9.60% 14.83% 62.68%	·	•			01-071													
The Howard State Bank, Howard, Kansas Howard 54,196 1.89% 0.18% 0.02% 2.61% 0.00% 17.93% 0.00% 211.53% 20.49% 0.81% 8.18% 591.00% 10.25% 21.84% 46.22%	The Howard State Bank, Howard, Kansas	Howard	54,196					0.00%					0.81%		591.00%			

				Adj.			CRE #1 /			Total Farmland	Growth in	ROA -	ROE -	Coverage		Risk Based Capital /	
Kansas			Modified	Nonperformi	OREO to		Risk	CRE #2 /	Growth of	and Farm	and Farm	Return on	Return on	Ratio		Risk	Loan /
			Texas	ng loans /		LLR / Total	Based		CRE #2 in last	Loans /	Loans last		avg. equity	Noncurrent		Based	Deposit
Year-End 2016 (Texas Ratio Listed Highest to Lowest) Goppert State Service Bank	Carnett	Total assets	Ratio 1.89%	Total loans 0.14%	Assets 0.09%	loans 1.44%	Capital 10.25%	Capital 17.05%	36 months 239.83%	RBC 255.06%	36 months 59.00%	assets 0.71%	capital 6.49%	Loans 727.19%	ratio 10.81%	Assets 17.28%	ratio 77.35%
Greensburg State Bank	Garnett Greensburg	159,815 59,730	1.89%	0.14%	0.09%	1.44%	0.00%	0.00%	0.00%	36.62%	68.50%	0.71%	4.42%	156.45%	20.31%	57.84%	17.52%
CrossFirst Bank	Leawood	2,128,671	1.84%	0.20%	0.00%	1.60%	58.57%	163.13%	99.22%	0.77%	0.22%	0.64%	6.59%	493.85%	10.83%	12.88%	76.40%
Central Bank and Trust Co.	Hutchinson	278,685	1.81%	0.08%	0.12%	1.90%	14.63%	143.03%	19.54%	116.52%	51.25%	2.05%	21.17%	1829.07%	9.75%	12.57%	88.00%
Cottonwood Valley Bank	Cedar Point	34,023	1.76%	0.26%	0.00%	3.60%	16.50%	16.50%	63.64%	99.13%	-28.64%	0.69%	4.88%	389.77%	13.64%	34.52%	33.11%
SOLUTIONS NORTH BANK	Stockton	224,396	1.74%	0.21%	0.00%	1.88%	26.40%	76.59%	330.65%	369.91%	509.30%	1.02%	9.50%	642.76%	10.56%	14.59%	86.91%
The Kansas State Bank Overbrook Kansas	Overbrook	55,974	1.72%	0.23%	0.02%	3.30%	8.35%	39.92%	18.32%	155.60%	26.84%	1.08%	8.37%	778.13%	12.84%	20.38%	67.81%
The Solomon State Bank	Solomon	197,550	1.61%	0.05%	0.23%	3.38%	5.69%	49.28%	-12.52%	95.82%	43.58%	1.86%	13.42%	6292.31%	14.22%	24.71%	104.37%
The Kansas State Bank	Ottawa	130,171	1.59%	0.15%	0.00%	1.23%	17.41%	75.90%	235.38%	65.73%	46.01%	1.04%	11.23%	305.26%	9.31%	19.73%	41.05%
Almena State Bank	Almena	93,898	1.52%	0.12%	0.00%	0.95%	4.62%	159.23%	163.27%	499.22%	198.23%	2.45%	29.56%	681.48%	7.44%	9.64%	96.51%
Impact Bank The Community Bank	Wellington Liberal	129,622 112,902	1.43% 1.43%	0.17% 0.16%	0.00% 0.00%	1.41% 1.39%	0.55% 1.36%	65.14% 23.77%	10.98% -31.18%	286.29% 74.77%	18.06% -4.11%	0.80% 0.72%	7.32% 6.79%	562.79% 541.99%	10.66% 10.64%	15.82% 15.17%	75.57% 75.64%
The Fidelity State Bank and Trust Company	Dodge City	181,289	1.43%	0.10%	0.00%	2.72%	0.00%	13.60%	-25.99%	74.77%	4.87%	0.72%	5.28%	237.79%	16.52%	59.46%	73.04% 24.67%
Southwest National Bank	Wichita	437,234	1.29%	0.11%	0.02%	1.01%	7.20%	250.38%	3.03%	1.48%	1028.33%	1.30%	13.50%	768.75%	9.61%	12.09%	96.71%
Johnson State Bank	Johnson	76,746	1.25%	0.20%	0.00%	4.17%	0.58%	7.92%	-25.06%	200.48%	17.08%	0.97%	6.47%	885.99%	15.06%	26.68%	53.32%
TriCentury Bank	De Soto	82,591	1.21%	0.14%	0.00%	1.16%	0.00%	371.61%	13549.03%	32.20%	798.24%	0.97%	8.00%	656.03%	12.00%	14.32%	116.91%
CBW Bank	Weir	31,041	1.20%	0.07%	0.13%	1.70%	0.00%	1.13%	-88.83%	8.77%	52.12%	4.98%	26.12%	173.91%	14.50%	90.11%	9.45%
Chisholm Trail State Bank	Wichita	73,120	1.20%	0.06%	0.05%	1.73%	50.92%	83.79%	-0.54%	53.03%	20.92%	0.36%	3.84%	1169.57%	9.44%	19.92%	46.70%
Farmers and Drovers Bank	Council Grove	177,797	1.17%	0.32%	0.00%	2.09%	2.04%	2.74%	-30.56%	54.15%	6.14%	0.85%	3.18%	184.14%	26.23%	50.65%	76.28%
Peoples State Bank	Manhattan	66,009	1.13%	0.12%	0.00%	1.45%	33.17%	160.26%	190.44%	392.36%	217.78%	0.75%	7.29%	1051.28%	9.31%	11.28%	94.84%
Millennium Bank	Junction City	34,305	1.12%	0.17%	0.00%	1.35%	8.36%	160.40%	29.38%	12.26%	-33.30%	0.58%	4.34%	687.93%	13.39%	19.15%	107.67%
The Kearny County Bank	Lakin	202,331	1.11%	0.18%	0.00%	1.18%	7.88%	66.60%	71.27%	147.46%	27.93%	1.84%	10.61%	439.84%	16.10%	22.45%	83.04%
The Union State Bank	Marysville	331,605	1.11%	0.04%	0.07%	1.22%	9.19%	111.64%	201.29%	407.99%	38.04%	2.12%	20.53%	2440.60%	9.36%	11.60%	108.68%
The Union State Bank First Bank Kansas	Arkansas City Salina	297,726	1.10% 1.07%	0.09% 0.10%	0.01% 0.00%	1.66% 1.68%	53.56% 12.50%	190.68% 118.07%	206.50%	101.26% 140.45%	140.75% 53.89%	0.95% 1.39%	7.72% 16.50%	1193.45% 876.00%	9.00% 8.18%	13.05% 16.17%	82.29% 56.05%
Lyons Federal Bank	Lyons	411,456 81,622	1.07%	0.10%	0.00%	1.25%	4.09%	80.55%	62.75% 5.94%	259.76%	16.00%	0.75%	6.10%	1329.51%		16.17%	100.86%
First National Bank of Kansas	Burlington	78,007	1.04%	0.05%	0.04%	1.48%	15.31%	36.67%	88.44%	66.70%	96.57%	1.03%	10.48%	805.13%	9.29%	23.27%	35.90%
SJN Bank of Kansas	Saint John	101,040	0.92%	0.12%	0.00%	2.29%	0.00%	23.17%	35.99%	290.68%	55.45%	1.35%	10.86%	1203.23%	12.34%	17.36%	83.29%
Hillsboro State Bank	Hillsboro	18,779	0.80%	0.07%	0.00%	1.46%	0.00%	1.98%	0.00%	236.26%	95.99%	0.44%	5.21%	921.43%	8.48%	23.09%	52.65%
The State Bank of Canton, Canton, Kansas	Canton	28,546	0.78%	0.00%	0.16%	1.23%	0.00%	51.36%	24.55%	95.33%	24.20%	0.31%	1.68%	0.00%	19.05%	41.97%	44.67%
FirstOak Bank	Independence	113,281	0.66%	0.00%	0.07%	1.42%	88.70%	133.29%	117.07%	239.80%	61.24%	1.76%	18.97%	0.00%	9.60%	13.27%	90.50%
The First National Bank of Dighton	Dighton	57,761	0.66%	0.14%	0.00%	0.96%	0.00%	0.00%	0.00%	115.09%	12.06%	0.44%	2.06%	286.75%	21.06%	34.61%	55.28%
Union State Bank	Clay Center	146,535	0.65%	0.07%	0.00%	1.69%	1.02%	36.38%	-7.12%	192.63%	53.93%	0.48%	4.30%	1025.25%	10.55%	19.17%	77.38%
First Federal Savings and Loan Association of Wakeeney	Wakeeney	27,947	0.59%	0.08%	0.00%	1.48%	0.00%	0.37%	-85.39%	78.02%	4.73%	-0.16%	-1.36%	723.81%		36.08%	42.78%
Kaw Valley State Bank and Trust Company	Wamego	159,992	0.56%	0.07%	0.00%	1.49%	15.98%	82.49%	52.03%	132.38%	29.42%	1.58%	13.42%	1330.63%	11.58%	20.07%	72.77%
First Bank	Sterling	137,260	0.55%	0.05%	0.03%	3.04%	3.56%	65.63%	21.26%	163.85%	12.74%	1.09%	8.02%	3204.11%		21.07%	67.91%
Prescott State Bank The First National Bank of Hutchinson	Prescott	13,841	0.54% 0.52%	0.00%	0.08%	1.67%	3.15% 37.61%	32.18% 186.29%	38.28% 82.75%	167.72% 78.52%	17.58%	0.49%	3.58%	0.00% 1300.27%	13.80%	26.56%	67.01% 69.37%
The First National Bank of Hutchinson First Heritage Bank	Hutchinson Centralia	701,663 137,802	0.52%	0.05% 0.00%	0.01% 0.06%	1.21% 1.14%	17.70%	74.42%	353.95%	78.32% 176.29%	38.71% 35.06%	0.76% 0.95%	6.58% 7.87%	0.00%	11.43% 11.34%	16.09% 16.76%	73.65%
Centera Bank	Sublette	263,270	0.51%	0.05%	0.00%	1.19%	8.84%	68.94%	68.79%	323.66%	31.12%	1.16%	12.37%	1397.52%	8.50%	14.47%	59.55%
Community First Bank	Kansas City	138,511	0.50%	0.05%	0.00%	1.42%	59.23%	155.05%	4.14%	4.44%	242.27%	1.28%	13.64%	2336.84%	9.59%	12.01%	104.43%
The Farmers State Bank	Mcpherson	107,542	0.47%	0.04%	0.00%	1.54%	15.31%	87.74%	-3.33%	130.86%	53.85%	1.38%	14.35%	1829.17%	9.37%	15.25%	64.27%
Home Bank and Trust Company	Eureka	97,033	0.40%	0.03%	0.00%	1.06%	28.65%	236.60%	56.79%	58.24%	13.13%	1.17%	14.99%	2590.91%	7.92%	11.31%	91.18%
FNB Washington	Washington	81,784	0.38%	0.08%	0.00%	3.09%	0.00%	1.58%	-75.47%	95.66%	30.09%	0.96%	4.36%	1398.55%	22.93%	44.14%	53.77%
Patriots Bank	Garnett	101,100	0.37%	0.02%	0.02%	1.28%	34.88%	80.55%	14.90%	92.85%	7.77%	1.29%	12.33%	3479.17%	10.41%	16.30%	74.24%
The First State Bank & Trust Co. of Larned	Larned	141,481	0.32%	0.04%	0.00%	2.04%	3.01%	160.87%	34.12%	144.09%	0.04%	1.42%	11.37%	2577.05%	12.93%	21.68%	70.32%
Mid-America Bank	Baldwin City	134,174	0.32%	0.04%	0.00%	1.33%	114.70%	154.74%	78.94%	21.48%		1.33%	11.83%	2900.00%	11.23%	11.89%	104.08%
Fidelity State Bank and Trust Company	Topeka	133,002	0.32%	0.03%	0.00%	0.94%	72.66%	142.76%	73.26%	0.23%	-98.32%	0.83%	8.42%	1902.63%	7.95%	14.88%	72.15%
The Jamestown State Bank	Jamestown	18,010	0.21%	0.04%	0.00%	6.07%	0.00%	0.00%	0.00%	132.59%	-26.49%	0.08%	0.50%	4428.57%		39.88%	34.24%
The Pigua State Bank of Oakley, Kansas	Oakley	139,196	0.20%	0.03%	0.00%	1.01%	5.55%	13.62%	21.33%	343.93%	309.61%	1.13%	8.15%	2310.26%	13.76%	17.39%	87.84%
The Piqua State Bank The First National Bank of Spearville	Piqua Spearville	25,770 34 888	0.14%	0.02%	0.00%	1.84% 2.48%	0.00%	78.55%	-0.31%	156.88%	31.75%	0.51%	4.90%	5775.00%	10.22%	18.19%	54.76% 70.37%
The First National Bank of Spearville Home Savings Bank	Spearville Chanute	34,888 69,895	0.10% 0.10%	0.01% 0.02%	0.00% 0.00%	2.48% 1.26%	0.00% 11.88%	32.89% 27.83%	778.86% 183.40%	330.11% 33.59%	-1.12% 521.50%	1.06% 0.43%	6.39% 2.12%	10160.00% 2700.00%	13.56% 18.33%	20.08% 37.69%	70.37% 61.72%
Security State Bank	Scott City	242,469	0.10%	0.02%	0.00%	1.07%	4.85%	7.78%	-36.90%	33.59%	82.39%	1.33%	8.92%	5427.78%		17.80%	112.40%
The First State Bank	Ness City	68,027	0.10%	0.01%	0.00%	3.84%	0.00%	0.04%	-95.24%	151.91%	32.77%	1.35%	8.04%	11144.44%	17.36%	25.42%	45.42%
The First National Bank in Cimarron	Cimarron	94,518	0.07%	0.01%	0.00%	1.36%	0.00%	58.24%	-13.13%	264.16%	3.06%	0.98%	12.08%	12220.00%		14.30%	53.45%
The Riley State Bank of Riley, Kansas	Riley	88,771	0.04%	0.00%	0.00%	1.93%	9.74%	10.63%				1.05%				14.10%	88.09%
The Citizens State Bank	Hugoton	120,835	0.01%	0.00%	0.00%	1.41%	4.26%	31.93%		337.04%		1.18%		119400.00%		19.00%	81.45%
Bank of Greeley	Greeley	37,463	0.00%	0.00%	0.00%	1.63%	1.39%			208.38%		1.20%		0.00%		23.02%	67.18%

																Risk	
				Adj.			CRE #1 /			Total	Growth in	ROA -	ROE -	Coverage		Based	
Kansas			Modified	Nonperformi	OPEO to		Risk	CRE #2 /	Growth of	Farmland	Farmland and Farm		Return on	Coverage Ratio		Capital / Risk	Loop /
itari3a3			Texas	ng loans /	Total	LLR / Total	Based		CRE #2 in last	and Farm Loans /	Loans last	Return on average		Noncurrent	Leverage	Based	Loan / Deposit
Year-End 2016 (Texas Ratio Listed Highest to Lowest)	City	Total assets	Ratio	Total loans	Assets	loans	Capital	Capital	36 months	RBC	36 months	assets	capital	Loans	ratio	Assets	ratio
Bank of Prairie Village	Prairie Village	105,749	0.00%	0.00%	0.00%		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	Olathe	113,220	0.00%	0.00%	0.00%		103.82%	199.81%	93.85%	42.86%	35.80%	1.17%		0.00%	10.00%	14.23%	99.34%
BANKWEST OF KANSAS	Goodland	95,449	0.00%	0.00%	0.00%		1.75%	51.71%	-13.11%	373.23%	0.10%	0.73%		0.00%	12.17%	17.06%	75.54%
Chetopa State Bank & Trust Co.	Chetopa	31,454	0.00%	0.00%	0.00%		13.37%	13.37%	0.00%	321.97%	8.37%	1.33%		0.00%	10.04%	16.78%	77.25%
Citizens State Bank and Trust Company	Hiawatha	88,587	0.00%	0.00%	0.00%		1.31%	1.31%	11.66%	211.43%	55.21%	1.13%		0.00%	15.45%	22.10%	70.32%
Community Bank	Topeka	90,133	0.00%	0.00%	0.00%		50.71%	160.02%	5.32%	21.60%	57.33%	0.91%		0.00%	9.35%	10.08%	85.26%
Farmers & Merchants Bank of Colby	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	Hoisington	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	Neodesha	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	Overland Park	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	Belleville	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	Roxbury	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	Sterling	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	Bendena	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	Greenleaf	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	Fort Scott	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	Dwight	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	Bucklin	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	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	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	Gorham	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	Haviland	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	Emporia	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	Marion	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	Saint Marys	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	Caldwell	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	Maple Hill	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	Ashland	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	Derby	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%

Montana			Modified	Adj. Nonperform			CRE #1 /	CRE #2 /	Growth of CRE #2 in	Total Farmland and	Growth in Farmland and Farm	ROA - Return on	ROE - Return on avg.	Coverage Ratio		Risk Based Capital / Risk	Loan /
Year-End 2016 (Texas Ratio Listed Highest to			Texas	ing loans /	OREO to	LLR / Total	Risk Based	Risk Based	last 36	Farm Loans /	Loans last	average	equity	Noncurrent	Leverage	Based	Deposit
•	City	Total assets	Ratio	Total loans		loans	Capital	Capital	months	RBC	36 months	assets	capital	Loans	ratio	Assets	ratio
Montana Total		30,364,096	6.97%	0.60%	0.15%	1.68%	56.50%	149.85%	48.63%	81.84%	36.79%	1.38%	11.89%	167.64%	10.30%	14.94%	77.86%
Montana Median Values	D 1	95,210	5.62%	0.50%	0.03%	1.50%	30.79%	92.18%	33.19%	106.01%	18.41%	1.02%	9.01%	124.02%	10.49%	16.82%	72.36%
First Citizens Bank of Polson, National Association		19,868	72.88%	3.23%	3.87%	1.48%	14.83%	94.46%	3.60%	2.97%	-78.53%	-1.05%	-11.52%	29.28%	5.73%	11.18%	70.58%
Bank of The Rockies, National Association	White Sulphur Sp	143,521	38.80%	2.29%	1.93%	1.52%	43.13%	99.46%	43.01%	223.73%	19.00%	1.15%	10.29%	35.48%	10.06%	14.95%	76.75%
•	Jordan	83,694	28.48%	3.47%	0.00%	1.79%	0.18%	0.18%	0.00%	499.92%	48.67%	1.01%	9.01%	37.55%	11.52%	14.29%	82.49%
	Baker	148,088	26.61%	2.75%	0.02%	1.99%	75.81%	85.90%	3.39%	241.19%	9.05%	1.62%	16.49%	42.27%	9.08%	14.00%	65.15%
First Security Bank of Helena	Helena	47,722	23.26%	2.16%	0.84%	0.23%	18.66%	37.01%	36.42%	0.00%	-100.00%	0.22%	1.66%	6.79%	13.48%	20.47%	76.91%
	Billings	42,974	18.65%	0.00%	3.13%	1.93%	54.13%	183.51%	33.84%	33.73%	-13.22%	1.09%	7.36%	0.00%	15.37%	18.11%	104.89%
Valley Bank of Kalispell	Kalispell	123,159	18.36%	1.77%	0.39%	1.23%	48.09%	86.63%	114.07%	10.64%	53.85% 28.12%	0.67%	5.54% 9.30%	35.51%	11.11% 10.78%	19.18% 18.04%	57.45% 61.26%
First Community Bank Freedom Bank	Glasgow Columbia Falls	280,865	15.54% 15.17%	1.75%	0.01% 0.60%	2.14%	25.31%	37.15%	-6.95%	209.58%		1.01% 1.64%		58.18%			
		62,645 28,840	12.81%	1.33% 1.26%	0.60%	2.05% 1.57%	111.81% 14.14%	174.17% 42.54%	28.35% -27.83%	4.31% 140.22%	9.83% 80.74%	0.41%	15.27% 4.06%	129.22% 69.34%	10.92% 9.94%	16.18% 15.82%	94.51% 62.31%
,	Deer Lodge Victor	364,715	11.43%	0.56%	0.15%	1.49%	50.82%	100.93%	125.91%	16.88%	67.55%	0.41%	7.49%	75.94%	10.57%	18.66%	58.08%
Manhattan Bank	Manhattan	155,818	11.43%	0.56%	0.75%	1.49%	80.43%	130.10%	38.20%	230.91%	30.53%	1.06%	11.69%	75.94% 174.90%	9.07%	14.92%	68.87%
The First State Bank of Malta	Malta	135,818	11.41%	1.91%	0.46%	2.74%	2.39%	22.18%	17.14%	333.47%	104.29%	1.00%	6.88%	91.75%	14.59%	20.34%	75.63%
First State Bank of Forsyth	Forsyth	129,310	11.40%	1.32%	0.00%	1.93%	3.33%	42.04%	160.87%	172.16%	48.47%	1.17%	10.74%	67.49%	10.73%	19.42%	54.21%
First Interstate Bank	Billings	9,038,469	10.65%	0.82%	0.11%	1.39%	57.62%		31.37%	36.00%	6.20%	1.23%	11.09%	99.52%	8.69%	13.13%	74.24%
	Roundup	51,281	8.39%	1.01%	0.00%	1.15%	8.16%	10.92%	-11.39%	230.50%	2.39%	2.11%	17.99%	61.63%	11.96%	19.33%	63.37%
Belt Valley Bank	Belt	59,085	8.18%	1.24%	0.00%	1.40%	51.00%	92.65%	102.15%	141.33%	5.95%	0.96%	6.85%	87.62%	14.23%	20.58%	91.49%
•	Broadus	51,082	8.15%	1.10%	0.00%	4.22%	0.00%	4.41%	-77.70%	259.94%	-55.89%	1.42%	12.67%	176.69%	11.72%	28.76%	52.22%
Little Horn State Bank	Hardin	88,853	7.78%	0.73%	0.00%	1.33%	29.24%	91.02%	108.12%	367.11%	131.68%	0.76%	8.26%	142.31%	8.41%	11.40%	87.16%
	Big Timber	114,311	7.71%	0.61%	0.19%	2.08%	15.71%	73.76%	27.21%	228.69%	14.78%	0.84%	7.37%	144.62%	9.69%	17.90%	55.77%
• •	Glasgow	38,160	6.74%	0.00%	0.70%	0.91%	29.22%		24.11%	270.03%	32.38%	0.91%	9.02%	0.00%	9.93%	15.78%	83.15%
Montana State Bank	Plentywood	83,073	6.05%	0.52%	0.00%	0.00%	0.00%	3.36%	-63.03%	370.12%	-0.37%	-0.24%	-2.54%	0.00%	9.27%	17.44%	47.93%
First Madison Valley Bank	Ennis	149,206	5.99%	0.50%	0.06%	1.14%	65.11%		29.32%	42.37%	12.20%	1.34%	14.73%	128.49%	8.83%	15.86%	61.80%
Ruby Valley Bank	Twin Bridges	92,813	5.73%	0.90%	0.00%	3.10%	8.48%	25.98%	-0.18%	186.95%	7.18%	2.06%	14.29%	195.70%	14.67%	23.75%	66.23%
•	Dutton	61,859	5.67%	0.66%	0.00%	1.11%	31.32%	110.47%	95.39%	337.21%	202.38%	1.35%	11.55%	140.63%	11.27%	13.20%	95.26%
First Montana Bank, Inc.	Libby	297,211	5.63%	0.59%	0.04%	1.16%	58.64%		20.05%	11.57%	102.52%	0.86%	8.05%	145.32%	10.37%	13.77%	89.92%
Glacier Bank	Kalispell	9,433,163	5.60%	0.52%	0.17%	2.25%	61.46%		55.88%	35.97%	45.45%	1.40%	10.80%	252.02%	11.45%	15.76%	77.43%
Rocky Mountain Bank	Billings	477,063	5.08%	0.51%	0.00%	1.00%	74.73%		2.67%	113.05%	17.74%	1.09%	10.61%	109.71%	9.79%	13.72%	84.26%
TrailWest Bank	Lolo	441,600	4.54%	0.31%	0.18%	1.47%	65.32%	161.28%	42.44%	53.67%	157.24%	1.53%	15.82%	389.13%	9.60%	13.49%	102.71%
Western Bank of Wolf Point	Wolf Point	90,775	4.34%	0.35%	0.15%	1.96%	30.38%	49.09%	32.54%	225.57%	16.72%	1.39%	13.42%	263.44%	10.30%	19.19%	56.39%
Stockman Bank of Montana	Miles City	3,229,259	4.25%	0.37%	0.08%	1.65%	68.46%	233.11%	53.59%	214.79%	45.81%	1.90%	19.55%	310.03%	9.48%	13.21%	92.27%
Three Rivers Bank of Montana	Kalispell	135,514	4.07%	0.55%	0.00%	1.08%	59.78%	103.52%	31.49%	30.29%	-5.40%	0.92%	6.74%	119.54%	13.18%	19.50%	71.42%
First Security Bank	Bozeman	963,496	3.64%	0.35%	0.02%	1.91%	56.27%		63.68%	138.24%	159.99%	1.40%	13.51%	351.39%	9.22%	13.22%	72.90%
The Yellowstone Bank	Laurel	700,596	3.50%	0.04%	0.52%	0.41%	36.17%	168.03%	74.69%	63.37%	49.74%	2.66%	16.63%	769.75%	15.76%	20.21%	100.08%
Bank of Bridger, National Association	Bridger	379,051	3.49%	0.16%	0.17%	1.91%	31.67%	91.12%	34.63%	174.68%	17.83%	0.92%	9.42%	466.37%	8.47%	16.83%	56.59%
American Bank	Bozeman	374,212	3.49%	0.04%	0.35%	1.23%	148.69%	272.51%	34.18%	55.04%	4.92%	2.36%	23.44%	2391.91%	10.60%	14.06%	80.31%
Independence Bank	Havre	653,026	3.10%	0.40%	0.02%	1.31%	2.14%	26.13%	38.21%	291.86%	38.10%	1.68%	12.87%	253.77%	12.95%	16.82%	95.17%
Opportunity Bank of Montana	Helena	668,242	2.95%	0.17%	0.12%	0.98%	95.00%	216.41%	527.76%	12.33%	0.00%	0.91%	8.82%	430.12%	9.23%	14.05%	94.29%
Stockmens Bank	Cascade	33,986	2.91%	0.38%	0.00%	1.63%	16.27%	94.79%	114.47%	91.72%	25.58%	0.69%	5.66%	170.77%	12.35%	29.96%	46.65%
The State Bank of Townsend	Townsend	58,844	2.81%	0.31%	0.00%	1.11%	11.08%	23.02%	667.88%	219.17%	-33.53%	0.64%	6.20%	169.61%	10.54%	21.68%	53.01%
Valley Bank of Ronan	Ronan	98,129	2.57%	0.18%	0.08%	1.67%	31.19%	46.71%	2.68%	98.97%	143.19%	0.80%	8.27%	471.10%	9.56%	20.97%	55.16%
First Citizens Bank of Butte	Butte	64,296	1.60%	0.00%	0.19%	2.02%	1.13%	54.78%	49.17%	46.31%	3.96%	0.90%	8.44%	0.00%	10.51%	19.14%	71.82%
First Security Bank of Malta	Malta	35,673	1.18%	0.13%	0.00%	1.16%	0.00%	15.46%	-50.58%	319.14%	36.85%	0.70%	6.53%	491.11%	10.41%	20.52%	59.66%
The First State Bank of Shelby	Shelby	131,052	1.17%	0.17%	0.07%	2.52%	0.00%	4.44%	6.21%	52.37%	17.12%	1.29%	6.46%	266.97%	19.91%	56.48%	21.96%
Granite Mountain Bank Inc dba Granite Mountain	Philipsburg	74,269	1.02%	0.03%	0.07%	1.59%	26.41%	91.86%	-41.57%	35.90%	-3.31%	0.54%	6.16%	3055.00%	8.40%	16.23%	57.99%
Eagle Bank	Polson	63,682	0.03%	0.00%	0.00%	1.26%	79.28%	147.30%	225.76%	81.41%	142.99%	0.76%	8.17%	21100.00%	9.14%	16.06%	57.93%
Bank of Bozeman	Bozeman	67,187	0.00%	0.00%	0.00%	1.54%	101.38%	220.72%	43.57%	23.44%	21.01%	0.42%	4.00%	0.00%	10.20%	12.34%	89.48%
Bank of Montana	Missoula	70,386	0.00%	0.00%	0.00%	1.29%	26.90%	206.02%	4.35%	15.93%	-17.91%	4.11%	38.16%	0.00%	10.47%	15.43%	80.61%
Davidson Trust Co.	Great Falls	6,257	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.89%	3.67%	0.00%	79.00%	197.37%	0.00%
First Security Bank of Deer Lodge	Deer Lodge	33,995	0.00%	0.00%	0.00%	0.93%	7.16%	60.82%	-66.02%	150.40%	715.66%	2.78%	30.06%	0.00%	10.55%	18.41%	80.49%
Pioneer Federal Savings and Loan Association	Deer Lodge	97,606	0.00%	0.00%	0.00%	1.80%	9.63%	16.15%	95.10%	11.85%	1781.73%	0.56%	3.47%	0.00%	16.30%	34.56%	76.98%
Prairie Mountain Bank	Great Falls	90,290	0.00%	0.00%	0.00%	2.31%	74.48%	187.58%	40.28%	16.69%	-7.41%	0.91%	10.53%	0.00%	8.84%	14.16%	77.57%

Nebraska Median Values Ashton State Bank Thayer County Bank Cedar Security Bank Custer Federal State Bank The Nehawka Bank The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	City Ashton Hebron Fordyce Broken Bow Nehawka Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha Ansley	Total assets 76,256,778 117,428 21,732 57,227 52,774 124,865 16,241 196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	Modified Texas Ratio 4.79% 1.91% 42.49% 29.93% 29.85% 15.96% 15.80% 15.61% 14.73% 14.34% 14.05% 13.71% 13.68% 13.54%	0.13% 5.31% 1.41% 3.58% 0.90% 2.23% 2.08% 1.55%	Total Assets 0.06% 0.00% 0.00% 2.18% 0.95% 0.66% 0.50% 0.00% 0.00% 0.00%	loans 1.66% 1.33% 3.08% 1.32% 4.14% 1.13% 0.95% 2.89% 1.26% 1.22% 1.22%	CRE #1 / Risk Based Capital 40.32% 7.60% 0.00% 17.27% 19.09% 3.37% 8.95% 3.24% 126.30% 1.60%	CRE #2 / Risk Based Capital 130.58% 34.94% 6.35% 33.23% 39.50% 7.73% 112.43% 31.04% 254.68%	Growth of CRE #2 in last 36 months 49.52% 12.71% 81.40% -21.06% 67.36% -68.21% 5.98% 5.60%	Total Farmland and Farm Loans / RBC 149.46% 279.89% 600.49% 128.27% 355.45% 534.30% 136.07% 288.61%	Growth in Farmland and Farm Loans last 36 months 26.81% 19.97% 50.49% 23.10% 0.55% 49.83% -2.11% 24.92%	Return on average assets 1.22% 0.99% 0.63% 0.67% 0.27% 0.90% 0.24% 0.73%	ROE - Return on avg. equity capital 11.61% 9.07% 6.47% 6.07% 2.33% 10.32% 1.44% 5.64%	Coverage Ratio Noncurrent Loans 255.29% 192.05% 42.55% 60.69% 93.23% 108.27% 36.74% 72.00%	Leverage ratio 10.26% 10.65% 9.96% 11.27% 11.25% 8.94% 16.33% 11.68%	Based Capital / Risk Based Assets 13.06% 14.58% 13.52% 15.93% 13.20% 11.51% 22.63% 21.02%	Loan / Deposit ratio 97.27% 88.10% 82.31% 77.34% 96.84% 110.02% 102.91% 60.84%
Year-End 2016 (Texas Ratio Listed Highest to Lowest) Nebraska Total Nebraska Median Values Ashton State Bank Thayer County Bank Cedar Security Bank Custer Federal State Bank The Nehawka Bank The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Ashton Hebron Fordyce Broken Bow Nehawka Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	76,256,778 117,428 21,732 57,227 52,774 124,865 16,241 196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	Texas Ratio 4.79% 1.91% 42.49% 29.93% 29.85% 15.96% 15.80% 15.61% 14.73% 14.34% 14.05% 13.71% 13.68%	Nonperformi ng loans / Total loans 0.47% 0.13% 5.31% 1.41% 3.58% 0.90% 2.23% 2.08% 1.55% 1.48% 1.50% 2.28% 1.74%	Total Assets 0.06% 0.00% 0.00% 2.18% 0.95% 0.66% 0.50% 0.00% 0.00% 0.00%	loans 1.66% 1.33% 3.08% 1.32% 4.14% 1.13% 0.95% 2.89% 1.26% 1.22% 1.22%	Risk Based Capital 40.32% 7.60% 0.00% 17.27% 19.09% 3.37% 8.95% 3.24% 126.30% 1.60%	Risk Based Capital 130.58% 34.94% 6.35% 33.23% 39.50% 7.73% 112.43% 31.04%	CRE #2 in last 36 months 49.52% 12.71% 81.40% -21.06% 67.36% -68.21% 5.98% 5.60%	and Farm Loans / RBC 149.46% 279.89% 600.49% 128.27% 355.45% 534.30% 136.07%	and Farm Loans last 36 months 26.81% 19.97% 50.49% 23.10% 0.55% 49.83% -2.11%	Return on average assets 1.22% 0.99% 0.63% 0.67% 0.27% 0.90% 0.24% 0.73%	avg. equity capital 11.61% 9.07% 6.47% 6.07% 2.33% 10.32% 1.44% 5.64%	Ratio Noncurrent Loans 255.29% 192.05% 42.55% 60.69% 93.23% 108.27% 36.74% 72.00%	Leverage ratio 10.26% 10.65% 9.96% 11.27% 11.25% 8.94% 16.33%	Risk Based Assets 13.06% 14.58% 13.52% 15.93% 13.20% 11.51% 22.63% 21.02%	Deposit ratio 97.27% 88.10% 82.31% 77.34% 96.84% 110.02% 102.91%
Nebraska Total Nebraska Median Values Ashton State Bank Thayer County Bank Cedar Security Bank Custer Federal State Bank The Nehawka Bank The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Ashton Hebron Fordyce Broken Bow Nehawka Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	76,256,778 117,428 21,732 57,227 52,774 124,865 16,241 196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	Texas Ratio 4.79% 1.91% 42.49% 29.93% 29.85% 15.96% 15.80% 15.61% 14.73% 14.34% 14.05% 13.71% 13.68%	ng loans / Total loans 0.47% 0.13% 5.31% 1.41% 3.58% 0.90% 2.23% 2.08% 1.55% 1.48% 1.50% 2.28% 1.74%	Total Assets 0.06% 0.00% 0.00% 2.18% 0.95% 0.66% 0.50% 0.00% 0.00% 0.00%	loans 1.66% 1.33% 3.08% 1.32% 4.14% 1.13% 0.95% 2.89% 1.26% 1.22% 1.22%	Risk Based Capital 40.32% 7.60% 0.00% 17.27% 19.09% 3.37% 8.95% 3.24% 126.30% 1.60%	Risk Based Capital 130.58% 34.94% 6.35% 33.23% 39.50% 7.73% 112.43% 31.04%	CRE #2 in last 36 months 49.52% 12.71% 81.40% -21.06% 67.36% -68.21% 5.98% 5.60%	Loans / RBC 149.46% 279.89% 600.49% 128.27% 355.45% 534.30% 136.07%	Loans last 36 months 26.81% 19.97% 50.49% 23.10% 0.55% 49.83% -2.11%	average assets 1.22% 0.99% 0.63% 0.67% 0.27% 0.90% 0.24% 0.73%	equity capital 11.61% 9.07% 6.47% 6.07% 2.33% 10.32% 1.44% 5.64%	Noncurrent Loans 255.29% 192.05% 42.55% 60.69% 93.23% 108.27% 36.74% 72.00%	ratio 10.26% 10.65% 9.96% 11.27% 11.25% 8.94% 16.33%	Based Assets 13.06% 14.58% 13.52% 15.93% 13.20% 11.51% 22.63% 21.02%	Deposit ratio 97.27% 88.10% 82.31% 77.34% 96.84% 110.02% 102.91%
Nebraska Total Nebraska Median Values Ashton State Bank Thayer County Bank Cedar Security Bank Custer Federal State Bank The Nehawka Bank The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Ashton Hebron Fordyce Broken Bow Nehawka Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	76,256,778 117,428 21,732 57,227 52,774 124,865 16,241 196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	Ratio 4.79% 1.91% 42.49% 29.93% 29.85% 15.96% 15.80% 15.61% 14.73% 14.34% 14.05% 13.71% 13.68%	Total loans 0.47% 0.13% 5.31% 1.41% 3.58% 0.90% 2.23% 2.08% 1.55% 1.48% 1.50% 2.28% 1.74%	0.06% 0.00% 0.00% 2.18% 0.95% 0.66% 0.50% 0.05% 0.00% 0.00%	loans 1.66% 1.33% 3.08% 1.32% 4.14% 1.13% 0.95% 2.89% 1.26% 1.22% 1.22%	Capital 40.32% 7.60% 0.00% 17.27% 19.09% 3.37% 8.95% 3.24% 126.30% 1.60%	Capital 130.58% 34.94% 6.35% 33.23% 39.50% 7.73% 112.43% 31.04%	36 months 49.52% 12.71% 81.40% -21.06% 67.36% -68.21% 5.98% 5.60%	RBC 149.46% 279.89% 600.49% 128.27% 355.45% 534.30% 136.07%	26.81% 19.97% 50.49% 23.10% 0.55% 49.83% -2.11%	assets 1.22% 0.99% 0.63% 0.67% 0.27% 0.90% 0.24% 0.73%	capital 11.61% 9.07% 6.47% 6.07% 2.33% 10.32% 1.44% 5.64%	Loans 255.29% 192.05% 42.55% 60.69% 93.23% 108.27% 36.74% 72.00%	ratio 10.26% 10.65% 9.96% 11.27% 11.25% 8.94% 16.33%	Assets 13.06% 14.58% 13.52% 15.93% 13.20% 11.51% 22.63% 21.02%	ratio 97.27% 88.10% 82.31% 77.34% 96.84% 110.02% 102.91%
Nebraska Median Values Ashton State Bank Thayer County Bank Cedar Security Bank Custer Federal State Bank The Nehawka Bank The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Ashton Hebron Fordyce Broken Bow Nehawka Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	76,256,778 117,428 21,732 57,227 52,774 124,865 16,241 196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	4.79% 1.91% 42.49% 29.93% 29.85% 15.96% 15.80% 15.61% 14.73% 14.34% 14.05% 13.71% 13.68%	0.47% 0.13% 5.31% 1.41% 3.58% 0.90% 2.23% 2.08% 1.55% 1.48% 1.50% 2.28% 1.74%	0.06% 0.00% 0.00% 2.18% 0.95% 0.66% 0.50% 0.05% 0.00% 0.00% 0.00%	1.66% 1.33% 3.08% 1.32% 4.14% 1.13% 0.95% 2.89% 1.26% 1.22%	40.32% 7.60% 0.00% 17.27% 19.09% 3.37% 8.95% 3.24% 126.30% 1.60%	130.58% 34.94% 6.35% 33.23% 39.50% 7.73% 112.43% 31.04%	49.52% 12.71% 81.40% -21.06% 67.36% -68.21% 5.98% 5.60%	149.46% 279.89% 600.49% 128.27% 355.45% 534.30% 136.07%	26.81% 19.97% 50.49% 23.10% 0.55% 49.83% -2.11%	1.22% 0.99% 0.63% 0.67% 0.27% 0.90% 0.24% 0.73%	11.61% 9.07% 6.47% 6.07% 2.33% 10.32% 1.44% 5.64%	255.29% 192.05% 42.55% 60.69% 93.23% 108.27% 36.74% 72.00%	10.26% 10.65% 9.96% 11.27% 11.25% 8.94% 16.33%	13.06% 14.58% 13.52% 15.93% 13.20% 11.51% 22.63% 21.02%	97.27% 88.10% 82.31% 77.34% 96.84% 110.02% 102.91%
Ashton State Bank Thayer County Bank Cedar Security Bank Custer Federal State Bank The Nehawka Bank The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Hebron Fordyce Broken Bow Nehawka Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	117,428 21,732 57,227 52,774 124,865 16,241 196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	1.91% 42.49% 29.93% 29.85% 15.96% 15.80% 15.61% 14.73% 14.34% 14.05% 13.71% 13.68%	0.13% 5.31% 1.41% 3.58% 0.90% 2.23% 2.08% 1.55% 1.48% 1.50% 2.28% 1.74%	0.00% 0.00% 2.18% 0.95% 0.66% 0.50% 0.05% 0.00% 0.00%	1.33% 3.08% 1.32% 4.14% 1.13% 0.95% 2.89% 1.26% 1.22%	7.60% 0.00% 17.27% 19.09% 3.37% 8.95% 3.24% 126.30% 1.60%	34.94% 6.35% 33.23% 39.50% 7.73% 112.43% 31.04%	12.71% 81.40% -21.06% 67.36% -68.21% 5.98% 5.60%	279.89% 600.49% 128.27% 355.45% 534.30% 136.07%	19.97% 50.49% 23.10% 0.55% 49.83% -2.11%	0.99% 0.63% 0.67% 0.27% 0.90% 0.24% 0.73%	9.07% 6.47% 6.07% 2.33% 10.32% 1.44% 5.64%	192.05% 42.55% 60.69% 93.23% 108.27% 36.74% 72.00%	10.65% 9.96% 11.27% 11.25% 8.94% 16.33%	14.58% 13.52% 15.93% 13.20% 11.51% 22.63% 21.02%	88.10% 82.31% 77.34% 96.84% 110.02% 102.91%
Thayer County Bank Cedar Security Bank Custer Federal State Bank The Nehawka Bank The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Hebron Fordyce Broken Bow Nehawka Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	21,732 57,227 52,774 124,865 16,241 196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	42.49% 29.93% 29.85% 15.96% 15.80% 15.61% 14.73% 14.34% 14.05% 13.71%	5.31% 1.41% 3.58% 0.90% 2.23% 2.08% 1.55% 1.48% 1.50% 2.28% 1.74%	0.00% 2.18% 0.95% 0.66% 0.50% 0.05% 0.00% 0.00%	3.08% 1.32% 4.14% 1.13% 0.95% 2.89% 1.26% 1.22%	0.00% 17.27% 19.09% 3.37% 8.95% 3.24% 126.30% 1.60%	6.35% 33.23% 39.50% 7.73% 112.43% 31.04%	81.40% -21.06% 67.36% -68.21% 5.98% 5.60%	600.49% 128.27% 355.45% 534.30% 136.07%	50.49% 23.10% 0.55% 49.83% -2.11%	0.63% 0.67% 0.27% 0.90% 0.24% 0.73%	6.47% 6.07% 2.33% 10.32% 1.44% 5.64%	42.55% 60.69% 93.23% 108.27% 36.74% 72.00%	9.96% 11.27% 11.25% 8.94% 16.33%	13.52% 15.93% 13.20% 11.51% 22.63% 21.02%	82.31% 77.34% 96.84% 110.02% 102.91%
Cedar Security Bank Custer Federal State Bank The Nehawka Bank The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Fordyce Broken Bow Nehawka Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	57,227 52,774 124,865 16,241 196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	29.85% 15.96% 15.90% 15.80% 15.61% 14.73% 14.34% 14.05% 13.71%	1.41% 3.58% 0.90% 2.23% 2.08% 1.55% 1.48% 1.50% 2.28% 1.74%	2.18% 0.95% 0.66% 0.50% 0.05% 0.00% 0.00% 0.07% 0.00%	1.32% 4.14% 1.13% 0.95% 2.89% 1.26% 1.22%	19.09% 3.37% 8.95% 3.24% 126.30% 1.60%	33.23% 39.50% 7.73% 112.43% 31.04%	-21.06% 67.36% -68.21% 5.98% 5.60%	128.27% 355.45% 534.30% 136.07%	0.55% 49.83% -2.11%	0.67% 0.27% 0.90% 0.24% 0.73%	2.33% 10.32% 1.44% 5.64%	60.69% 93.23% 108.27% 36.74% 72.00%	11.27% 11.25% 8.94% 16.33%	15.93% 13.20% 11.51% 22.63% 21.02%	77.34% 96.84% 110.02% 102.91%
Custer Federal State Bank The Nehawka Bank The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Broken Bow Nehawka Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	124,865 16,241 196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	15.96% 15.90% 15.80% 15.61% 14.73% 14.34% 14.05% 13.71%	0.90% 2.23% 2.08% 1.55% 1.48% 1.50% 2.28% 1.74%	0.66% 0.50% 0.05% 0.00% 0.00% 0.07% 0.00%	1.13% 0.95% 2.89% 1.26% 1.22%	3.37% 8.95% 3.24% 126.30% 1.60%	7.73% 112.43% 31.04%	-68.21% 5.98% 5.60%	534.30% 136.07%	49.83% -2.11%	0.90% 0.24% 0.73%	10.32% 1.44% 5.64%	108.27% 36.74% 72.00%	8.94% 16.33%	11.51% 22.63% 21.02%	110.02% 102.91%
The Nehawka Bank The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Nehawka Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	16,241 196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	15.90% 15.80% 15.61% 14.73% 14.34% 14.05% 13.71%	2.23% 2.08% 1.55% 1.48% 1.50% 2.28% 1.74%	0.50% 0.05% 0.00% 0.00% 0.07% 0.00%	0.95% 2.89% 1.26% 1.22% 1.22%	8.95% 3.24% 126.30% 1.60%	112.43% 31.04%	5.98% 5.60%	136.07%	-2.11%	0.24% 0.73%	1.44% 5.64%	36.74% 72.00%	16.33%	22.63% 21.02%	102.91%
The First National Bank of Gordon Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Gordon La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	196,236 155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	15.80% 15.61% 14.73% 14.34% 14.05% 13.71% 13.68%	2.08% 1.55% 1.48% 1.50% 2.28% 1.74%	0.05% 0.00% 0.00% 0.07% 0.00%	2.89% 1.26% 1.22% 1.22%	3.24% 126.30% 1.60%	31.04%	5.60%			0.73%	5.64%	72.00%		21.02%	
Bank of Nebraska Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	La Vista Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	155,930 278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	15.61% 14.73% 14.34% 14.05% 13.71% 13.68%	1.55% 1.48% 1.50% 2.28% 1.74%	0.00% 0.00% 0.07% 0.00%	1.26% 1.22% 1.22%	126.30% 1.60%			288.61%	24.92%				11.68%		60 g/10/
Henderson State Bank Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Henderson Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	278,081 768,327 335,929 149,411 116,083 323,073 252,974 462,452	14.73% 14.34% 14.05% 13.71% 13.68%	1.48% 1.50% 2.28% 1.74%	0.00% 0.07% 0.00%	1.22% 1.22%	1.60%	254.68%						62 000/			00.04/0
Elkhorn Valley Bank & Trust McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Norfolk Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	768,327 335,929 149,411 116,083 323,073 252,974 462,452	14.34% 14.05% 13.71% 13.68%	1.50% 2.28% 1.74%	0.07% 0.00%	1.22%			21.07%	8.89%	1.47%	1.36%	14.67%	63.96%	9.17%	11.74%	86.91%
McCook National Bank Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Mccook Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	335,929 149,411 116,083 323,073 252,974 462,452	14.05% 13.71% 13.68%	2.28% 1.74%	0.00%		7 7 7 0 /	35.48%	-13.37%	591.45%	37.55%	1.13%	11.86%	67.67%	9.57%	11.20%	125.32%
Pathway Bank Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Cairo Bennington Lincoln Cozad Gothenburg Utica Omaha	149,411 116,083 323,073 252,974 462,452	13.71% 13.68%	1.74%			7.72%	43.71%	-4.65%	166.18%	22.61%	0.83%	7.93%	36.70%	10.54%	15.99%	51.51%
Bank of Bennington Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Bennington Lincoln Cozad Gothenburg Utica Omaha	116,083 323,073 252,974 462,452	13.68%			2.32%	1.62%	6.00%	-66.95%	351.69%	8.59%	0.97%	6.57%	75.18%	14.80%	18.23%	91.54%
Lincoln FSB of Nebraska Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Lincoln Cozad Gothenburg Utica Omaha	323,073 252,974 462,452		1 5/1%	0.00%	2.30%	2.61%	10.37%	-8.42%	453.70%	9.66%	0.65%	5.58%	104.18%	11.04%	13.47%	102.79%
Homestead Bank First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Cozad Gothenburg Utica Omaha	252,974 462,452	13.54%		0.00%	1.33%	48.00%	73.44%	23.01%	14.33%	-46.64%	1.18%	9.68%	59.25%	10.97%	13.49%	77.15%
First State Bank First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Gothenburg Utica Omaha	462,452			0.00%	2.18%	19.54%	124.25%	-23.66%	0.43%	-32.42%	0.64%	4.67%	71.63%	10.51%	25.02%	96.33%
First Bank of Utica Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Utica Omaha		12.36% 11.92%	1.67% 0.99%	0.00% 0.25%	1.29% 1.25%	0.00% 28.78%	21.23% 77.73%	22.03% 69.37%	354.45% 297.40%	8.97% 90.39%	1.81% 1.18%	13.63% 9.52%	41.49% 88.70%	13.21% 10.20%	19.11% 13.12%	77.83% 120.23%
Mutual of Omaha Bank Security State Bank FirsTier Bank Platte Valley Bank	Omaha	70,507	11.73%	1.21%	0.23%	1.25%	5.11%	21.37%	-51.19%	489.93%	32.09%	0.77%	9.52% 8.10%	95.79%	10.20%	13.12%	108.49%
Security State Bank FirsTier Bank Platte Valley Bank		7,602,676	11.75%		0.13%	0.96%	92.50%	300.39%	28.03%	0.09%	-19.91%	0.77%	5.38%	75.44%	8.86%	11.19%	99.42%
FirsTier Bank Platte Valley Bank	ruisicy	233,729	11.55%	1.03%	0.03%	1.11%	65.18%	172.95%	181.46%	281.59%	26.04%	1.18%	13.78%	94.66%	8.42%	10.80%	101.81%
Platte Valley Bank	Kimball	259,463	10.87%	0.02%	1.92%	2.68%	72.84%	188.62%	51.76%	129.20%	34.24%	3.22%	20.32%	12140.00%	16.01%	20.30%	85.35%
•	Scottsbluff	533,271	10.55%	0.96%	0.15%	1.61%	17.06%	65.86%	-5.53%	237.17%	47.30%	1.11%	11.87%	143.93%	9.30%	12.26%	105.83%
Nebraska State Bank	Lynch	14,666	10.14%	1.65%	0.00%	3.62%	0.00%	0.00%	0.00%	216.51%	-0.35%	0.14%	0.93%	99.17%	14.91%	28.23%	53.06%
Corn Growers State Bank	, Murdock	26,720	9.56%	0.71%	0.00%	1.07%	0.00%	0.00%	0.00%	367.58%	40.40%	-0.27%	-3.95%	73.68%	7.21%	16.09%	56.22%
Bank of the Valley	Bellwood	221,721	9.42%	0.32%	0.55%	1.53%	19.57%	20.35%	444.73%	644.02%	61.46%	0.72%	7.89%	378.30%	8.86%	11.00%	100.52%
Equitable Bank	Grand Island	230,622	9.07%	1.01%	0.20%	1.50%	74.53%	168.97%	84.38%	182.93%	48.36%	0.57%	4.75%	134.25%	11.97%	13.91%	111.20%
Great Plains State Bank	Petersburg	107,975	9.00%	0.99%	0.00%	0.74%	1.31%	133.81%	726.94%	632.03%	226.99%	0.10%	0.96%	68.80%	10.87%	11.84%	103.16%
	Dodge	147,015	8.87%	0.88%	0.00%	1.22%	5.00%	49.93%	10.46%	576.27%	42.01%	0.55%	5.70%	109.66%	9.35%	12.13%	94.49%
	Clarks	34,017	8.77%	1.11%	0.00%	1.68%	0.54%	0.78%	-96.76%	486.26%	7.93%	0.83%	7.62%	130.61%	11.07%	13.18%	98.91%
	Nebraska City	277,105	8.61%	0.80%	0.01%	1.15%	41.62%	158.92%	105.83%	347.41%	25.94%	0.83%	10.07%	119.03%	8.60%	11.60%	99.57%
• •	Fremont	229,129	8.57%	0.31%	0.50%	1.37%	81.32%	150.23%	-0.24%	89.31%	-0.86%	1.15%	13.03%	314.74%	8.78%	11.81%	82.30%
	Valley	280,899	8.56%	0.88%	0.00%	1.15%	78.77%	124.28%	49.36%	234.05%	15.18%	1.21%	12.32%	85.20%	9.51%	13.88%	74.59%
	Exeter	39,046	7.91%		0.20%	1.23%	89.18%	152.21%	116.68%	318.83%	-13.28%	0.72%	6.85%	171.09%	9.14%	11.41%	92.89%
	Wausa	101,824	7.82% 7.51%	0.89% 0.99%	0.00%	1.11%	17.89% 0.00%	118.06%	8.45%	309.91% 339.60%	35.14% 15.38%	1.16%	11.16%	103.21% 154.72%	10.61%	12.84%	93.65% 68.46%
	Clarkson	58,644 136,586	7.31%	0.99%	0.00% 0.00%	3.02% 1.32%	0.00%	8.32% 31.84%	50.23% 85.57%	484.38%	39.90%	1.15% 0.82%	9.35% 7.28%	42.01%	12.74% 9.78%	19.01% 12.25%	85.98%
•	Maywood York	1,490,790	6.93%	0.73%	0.05%	1.17%	31.41%	99.75%	51.51%	408.33%	37.57%	0.82%	11.10%	150.10%	9.78% 8.47%	11.47%	85.19%
	Mccook	260,312	6.56%	0.13%	0.57%	1.45%	57.98%	115.72%	31.02%	272.87%	1.95%	0.90%	8.86%	822.25%	9.94%	12.83%	90.60%
	Wayne	147,467	6.45%	0.81%	0.00%	1.34%	49.76%	62.20%	284.10%	207.90%	-16.66%	1.16%	9.76%	98.58%	12.03%	16.66%	72.17%
	Plattsmouth	66,126	6.24%	0.72%	0.00%	1.36%	61.20%	95.51%	168.13%	142.37%	274.10%	0.41%	3.54%	158.32%	10.89%	14.25%	99.74%
•	Genoa	59,969	6.23%	0.80%	0.00%	1.37%	17.20%	60.87%	177.51%	425.12%	3.61%	1.32%	11.02%	134.58%	12.18%	15.95%	103.24%
Iowa - Nebraska State Bank	South Sioux City	197,269	5.56%	0.61%	0.00%	1.52%	8.24%	77.10%	54.53%	167.95%	26.78%	1.15%	12.10%	153.60%	9.98%	13.39%	71.32%
Western National Bank	Chester	80,514	5.46%	0.25%	0.28%	1.21%	40.20%	115.12%	7.70%	439.60%	144.40%	1.15%	10.65%	406.06%	8.87%	13.10%	92.75%
Commercial State Bank	Cedar Bluffs	24,036	5.19%	0.38%	0.00%	1.00%	0.00%	19.66%	-38.75%	491.58%	-6.60%	0.23%	3.09%	124.18%	7.56%	12.34%	53.43%
BankFirst	Norfolk	403,968	5.04%	0.66%	0.00%	1.43%	89.51%	159.88%	98.84%	213.82%	47.74%	1.35%	10.13%	147.81%	12.29%	14.63%	92.36%
	South Sioux City	53,282	4.95%	0.49%	0.00%	1.08%	10.84%	38.33%	-17.33%	85.29%	-14.26%	0.40%	4.27%	121.84%	9.29%	18.62%	61.12%
	Omaha	18,938,350	4.94%	0.49%	0.05%	2.34%	33.80%	100.70%	77.58%	72.53%	36.60%	1.15%	11.28%	346.98%	10.04%	12.20%	86.89%
. ,	Seward	254,129	4.93%	0.46%	0.18%	1.36%	64.16%	188.95%	32.25%	173.70%	12.69%	1.52%	12.64%	228.09%	12.18%	16.87%	92.71%
	Omaha	738,781	4.89%	0.45%	0.02%	0.99%	87.04%	200.96%	116.33%	343.80%	477.54%	1.48%	13.45%	177.35%	8.93%	11.15%	95.98%
• •	Columbus	123,689	4.84%	0.44%	0.00%	0.27%	6.09%	71.87%	23.46%	366.59%	77.15%	1.11%	9.78%	42.88%	9.32%	11.61%	90.99%
· ·	Cozad	266,675	4.76%	0.58%	0.00%	2.52%	28.02%	181.39%	80.80%	258.11%	-8.46%	1.85%	15.07%	283.46%	11.63%	14.55%	84.54%
•	Spencer	49,653	4.64%	0.55%	0.00%	1.10%	8.49%	8.49%	0.00%	445.70%	337.87%	0.39%	3.59%	155.11%	11.38%	14.73%	92.97%
	Lincoln	128,199	4.57%		0.12%	1.55%	69.35%	410.34%	120.48%	40.46%	30.34%	0.55%	5.95%	385.49%	9.28%	11.72%	122.50%
	Scottsbluff	238,581 932,952	4.52% 4.40%	0.24% 0.41%	0.29% 0.00%	1.83% 1.77%	37.20% 19.73%	252.18% 195.33%	1.95%	87.96% 256.66%	14.60% 19.83%	2.27% 0.73%	22.65% 7.45%	574.12% 287.57%	10.02% 8.51%	12.91% 11.81%	86.77% 87.63%
,	Lincoln Omaha	932,952 3,311,062	4.40%	0.41%	0.00%	0.98%	19.73% 71.07%	211.73%	96.65% 127.38%	29.38%	9.67%	1.25%	7.45% 13.26%	287.57% 222.19%	9.09%	10.85%	96.78%
	Ogallala	704,228	4.34%		0.08%	1.44%	28.25%	136.61%	67.44%	29.38%	26.22%	1.25%	11.12%	291.34%	10.90%	13.38%	
	Wisner	322,166			0.19%	2.00%	3.42%	19.83%	U1.77/0	2J1.7J/0	20.22/0	1.20/0	± ± • ± ∠ / ∪	2J1.J7/0	10.5070	13.30/0	95.74%

Nichwaelee										Total	Growth in		ROE -			Risk Based	
Nebraska				Adj.						Farmland	Farmland	ROA -	Return on	Coverage		Capital /	
i i Cibi doita			Modified		OREO to		CRE #1 /	CRE #2 /	Growth of	and Farm		Return on	avg.	Ratio		Risk	Loan /
Year-End 2016 (Texas Ratio Listed Highest to			Texas	ng loans /	Total	LLR / Total	Risk Based	Risk Based	CRE #2 in last	Loans /	Loans last	average	equity	Noncurrent	Leverage	Based	Deposit
Lowest)	City	Total assets	Ratio	Total loans	Assets	loans	Capital	Capital	36 months	RBC	36 months	assets	capital	Loans	ratio	Assets	ratio
Nebraska State Bank	Bristow	16,742	4.05%	0.63%	0.00%	1.59%	11.37%	31.72%	261.23%	225.84%	2.26%	0.34%	2.28%	136.19%	15.27%	24.30%	63.63%
Exchange Bank	Gibbon	797,634	4.03%	0.44%	0.03%	1.49%	51.76%	189.87%	111.15%	157.75%	60.87%	1.82%	16.63%	230.83%	10.71%	15.04%	93.58%
Bank of Lewellen	Lewellen	24,183	4.02%	1.04%	0.00%	1.79%	0.00%	0.00%	0.00%	163.02%	-3.39%	0.59%	2.36%	84.92%	25.30%	60.63%	66.49%
State Bank of Odell	Odell	28,378	3.83%	0.36%	0.00%	1.45%	0.00%	12.65%	-16.38%	292.23%	9.22%	0.35%	3.81%	204.90%	8.58%	15.30%	55.90%
State Bank of Scotia	Scotia	36,536	3.80%	0.92%	0.11%	1.95%	0.00%	24.68%	45.71%	197.98%	32.48%	1.48%	6.10%	165.67%	24.72%	31.16%	111.77%
The Jones National Bank and Trust Company of Sewa	rc Seward	233,229	3.77%	0.39%	0.00%	1.53%	42.35%	56.27%	49.76%	294.11%	10.65%	1.07%	11.27%	250.87%	9.39%	14.55%	79.85%
Core Bank	Omaha	463,284	3.71%	0.07%	0.30%	1.45%	162.93%	446.35%	66.38%	6.93%	-19.55%	1.11%	13.01%	444.30%	8.96%	10.75%	116.29%
Pinnacle Bank	Lincoln	4,372,911	3.63%	0.37%	0.02%	1.50%	64.88%	249.53%	38.19%	213.94%	17.05%	1.80%	17.97%	307.65%	9.68%	12.68%	87.87%
World's Foremost Bank	Sidney	5,896,895	3.60%	0.45%	0.00%	2.06%	0.00%	0.00%			0.00%	2.31%	22.57%	444.81%	10.97%	11.91%	486.92%
FirstBank of Nebraska	Wahoo	217,034	3.60%	0.37%	0.05%	1.32%	14.59%	27.10%			28.43%	1.08%	9.63%	198.49%	10.77%	13.11%	80.79%
Bank of Dixon County	Ponca	90,199	3.60%	0.39%	0.00%	0.84%	11.47%	23.41%			12.35%	0.93%	9.05%	125.56%	10.50%	18.90%	66.24%
First Westroads Bank, Inc.	Omaha	270,156		0.41%	0.00%	2.04%	156.54%				52.16%	1.82%	16.11%	351.48%	11.44%	16.00%	84.04%
Cedar Rapids State Bank	Cedar Rapids	42,096		0.24%	0.08%	1.23%	0.00%	51.09%			-3.52%	1.24%	14.26%	390.29%	8.98%	12.24%	90.41%
Citizens Bank & Trust Company	Saint Paul	180,229	3.24%	0.32%	0.03%	0.90%	37.17%	59.42%		489.03%	35.61%	1.42%	13.53%	219.90%	10.72%	12.36%	108.23%
Ericson State Bank	Ericson	78,979	3.22%	0.33%	0.00%	0.67%	0.00%	30.01%			34.99%	1.33%	14.28%	185.60%	9.86%	12.31%	105.39%
Bank of Lindsay	Lindsay	72,756		0.00%	0.32%	0.61%	0.00%	0.00%			54.17%	0.68%	6.61%	0.00%	10.22%	10.71%	
City Bank & Trust Co.	Lincoln	150,606		0.00%	0.48%	1.32%	52.30%				27.90%	0.55%	3.90%	159.07%	14.18%	21.61%	84.07%
Two Rivers Bank	Blair	145,282	3.10%	0.34%	0.00%	1.03%	26.28%	63.18%			12.87%	1.05%	9.29%	177.96%	11.48%	17.69%	78.73%
Oak Creek Valley Bank	Valparaiso	81,244	3.09%	0.33%	0.00%	0.77%	26.48%	33.52%			46.29%	1.39%	8.97%	142.32%	11.30%	15.57%	80.71%
First State Bank Nebraska	Lincoln	467,308	3.06%	0.16%	0.15%	1.16%	10.81%	48.62%			30.62%	1.19%	10.84%	450.22%	9.46%	13.97%	99.76%
State Bank of Table Rock	Table Rock	76,586		0.27%	0.00%	0.92%	30.72%	39.54%			43.16%	0.64%	7.74%	36.35%	8.51%	11.58%	119.10%
Union Bank and Trust Company	Lincoln	3,595,637	2.94%	0.11%	0.20%	1.55%	76.40%				2.15%	1.17%	12.43%	516.10%	9.72%	12.92%	102.78%
First State Bank	Farnam	130,560	2.83% 2.81%	0.23%	0.10% 0.24%	1.36%	5.70% 23.56%				253.18%	2.12% 1.44%	16.20%	361.02% 2695.12%	11.89%	17.16%	92.49% 96.13%
CHARTER WEST BANK	West Point	229,634		0.04% 0.25%	0.24%	1.23% 0.93%	1.82%	70.33% 8.79%	81.07% 0.83%	411.87% 0.00%	40.01% -100.00%	-0.71%	15.17% -7.78%	2695.12%	9.23% 7.48%	11.86% 18.07%	96.13% 77.87%
Sidney Federal Savings and Loan Association Brunswick State Bank	Sidney Brunswick	18,465 104,212	2.53%	0.23%	0.00%	1.12%	0.00%				5.57%	2.42%	23.92%	348.41%	10.25%	11.79%	99.74%
Midwest Bank National Association	Pierce	666,147	2.43%	0.27%	0.00%	1.57%	7.49%	76.26%			14.90%	1.17%	10.50%	338.94%	10.23%	15.10%	89.39%
United Republic Bank	Omaha	119,937	2.32%	0.23%	0.27%	1.41%	66.54%				-80.06%	0.39%	3.53%	5011.11%	11.28%	14.82%	92.77%
Tecumseh Federal Bank	Tecumseh	52,692	2.25%	0.36%	0.06%	1.27%	4.22%	8.26%		41.05%	104.74%	0.53%	3.08%	203.72%	17.95%	40.91%	70.38%
Cornhusker Bank	Lincoln	491,926		0.22%	0.00%	1.67%	76.37%				106.29%	1.15%	13.26%	583.83%	8.65%	11.94%	93.56%
The Hershey State Bank	Hershey	71,269	2.15%	0.40%	0.00%	2.31%	1.60%	35.38%	135.70%		-11.36%	1.66%	10.67%	493.68%	16.40%	21.59%	102.59%
Tri Valley Bank	Talmage	43,748	2.13%	0.20%	0.00%	1.13%	20.14%				52.92%	1.98%	23.69%	530.68%	8.76%	10.73%	108.75%
Heartland Bank	Geneva	403,797	2.03%	0.19%	0.00%	1.13%	8.76%				92.97%	1.25%	11.79%	438.75%	9.12%	11.50%	97.98%
Foundation One Bank	Waterloo	93,329	2.01%	0.21%	0.00%	0.76%	44.94%			14.18%	-22.25%	0.67%	6.36%	308.00%	10.03%	12.33%	109.38%
Washington County Bank	Blair	347,761	1.92%	0.20%	0.00%	1.30%	16.48%	83.74%			14.89%	1.08%	11.50%	507.20%	9.51%	12.67%	94.21%
Banner Capital Bank	Harrisburg	132,720	1.90%	0.21%	0.00%	1.17%	10.33%	16.72%			35.17%	1.41%	13.28%	498.18%	10.05%	11.82%	115.40%
First Central Bank McCook	Mccook	103,963	1.86%	0.24%	0.00%	1.92%	1.52%	22.58%	-27.52%	392.58%	14.04%	1.48%	13.52%	631.62%	11.47%	13.58%	94.33%
Points West Community Bank	Sidney	361,437	1.73%	0.09%	0.08%	2.03%	16.10%	53.97%	-12.49%	278.19%	10.85%	1.22%	11.62%	1160.54%	9.61%	18.31%	62.25%
Farmers and Merchants Bank	Milligan	96,545	1.41%	0.10%	0.04%	0.34%	1.78%	1.78%	-23.89%	697.67%	55.02%	0.76%	6.55%	313.68%	10.64%	11.56%	118.41%
Bank of Doniphan	Doniphan	103,260	1.31%	0.12%	0.00%	1.06%	9.97%	103.93%	23.90%	271.56%	-2.91%	0.64%	6.15%	637.21%	9.02%	11.97%	90.64%
Adams County Bank	Kenesaw	167,677	1.30%	0.11%	0.00%	1.01%	6.56%	22.31%	61.51%	502.80%	-2.30%	1.13%	14.89%	545.11%	8.45%	12.43%	88.11%
Chambers State Bank	Chambers	58,652	1.28%	0.35%	0.00%	1.12%	0.00%	0.00%	0.00%	188.23%	48.02%	0.90%	3.63%	208.29%	26.14%	38.06%	90.10%
Farmers and Merchants State Bank, Bloomfield, Nebr	a Bloomfield	120,402	1.28%	0.15%	0.00%	1.34%	0.00%	5.39%	-7.96%	482.87%	14.59%	0.99%	9.35%	611.83%	11.22%	13.62%	80.72%
First Northeast Bank of Nebraska	Lyons	293,790	1.24%	0.15%	0.00%	1.83%	32.89%	61.78%	19.43%	321.53%	19.50%	0.90%	7.95%	725.97%	11.82%	12.01%	82.20%
Countryside Bank	Unadilla	77,172	1.23%	0.00%	0.20%	0.92%	14.55%	16.19%	166.62%	153.41%	9.40%	0.84%	5.53%	0.00%	15.47%	25.71%	69.05%
Stanton State Bank	Stanton	46,965	1.23%	0.12%	0.00%	1.62%	0.69%	0.69%	-95.88%	228.24%	21.83%	0.27%	3.08%	745.45%	8.75%	14.83%	59.50%
The AMERICAN BANK OF SIDNEY, NEBRASKA	Sidney	85,197	1.08%	0.03%	0.11%	1.20%	4.93%	29.79%	88.46%	98.58%	-3.05%	0.92%	7.92%	1795.83%	11.98%	24.38%	55.89%
York State Bank	York	146,761	1.06%	0.10%	0.00%	1.22%	4.06%	28.75%			7.38%	0.85%	7.10%	941.18%	9.23%	11.61%	93.57%
Byron State Bank	Byron	44,482	1.03%	0.14%	0.00%	1.07%	10.08%	29.75%			13.54%	1.26%	10.37%	636.07%	12.46%	14.91%	93.88%
Sandhills State Bank	Bassett	229,663	1.02%	0.10%	0.00%	0.91%	0.00%	46.27%			85.65%	0.96%	9.45%	701.66%	9.67%	12.87%	95.62%
Home Federal Savings and Loan Association of Grand		276,666	0.96%	0.12%	0.00%	1.71%	54.63%				222.42%	0.29%	2.64%	1420.64%	11.34%	16.95%	76.83%
Madison County Bank	Madison	362,977	0.93%	0.19%	0.00%	3.41%	5.24%				24.32%	1.32%	7.32%	1406.25%	18.24%	20.77%	110.33%
Enterprise Bank	Omaha	256,144	0.92%	0.09%	0.00%	1.35%	50.24%		70.91%		-6.02%	0.76%	8.41%	1213.99%	9.03%	11.58%	95.52%
Farmers and Merchants Bank	Milford	613,506		0.08%	0.00%	0.72%	6.21%	19.85%			37.25%	1.15%	11.29%	389.03%	10.12%	17.67%	51.59%
First National Bank of Chadron	Chadron	122,458	0.81%	0.10%	0.00%	1.30%	1.89%	29.43%		383.00%	9.12%	1.45%	10.98%	779.34%	12.00%	15.25%	83.63%
Auburn State Bank	Auburn	170,535	0.65%	0.01%	0.10%	1.15%	1.60%				91.57%	1.03%	6.45%	4628.57%	16.29%	27.75%	59.79%
Scribner Bank	Scribner	64,824		0.09%	0.00%	1.36%	7.47%				12.17%	1.31%	10.60%	1074.14%	13.16%	17.78%	81.81%
Platte Valley Bank	North Bend	74,892	0.57%	0.08%	0.00%	1.02%	7.76%	25.35%	3.36%	273.85%	14.26%	0.56%	4.09%	806.67%	13.54%	20.40%	73.19%

										Total	Growth in		ROE -			Risk Based	
Nebraska				Adj.						Farmland	Farmland	ROA -	Return on	Coverage		Capital /	
i Colasia			Modified	•	OREO to		CRE #1 /	CRE #2 /	Growth of	and Farm		Return on	avg.	Ratio		Risk	Loan /
Year-End 2016 (Texas Ratio Listed Highest to			Texas	ng loans /	Total	LLR / Total	Risk Based	Risk Based	CRE #2 in last	Loans /	Loans last	average	equity	Noncurrent	Leverage	Based	Deposit
Lowest)	City	Total assets	Ratio	Total loans	Assets	loans	Capital	Capital	36 months	RBC	36 months	assets	capital	Loans	ratio	Assets	ratio
The Tilden Bank	Tilden	85,498	0.56%	0.06%	0.00%	1.89%	3.60%	19.90%	675.90%	429.45%	27.25%	0.95%	9.09%	1874.55%	10.38%	16.02%	73.47%
The First National Bank of Johnson	Johnson	72,222	0.54%	0.10%	0.00%	1.18%	0.06%	1.40%	-65.29%	97.21%	43.04%	0.26%	1.34%	335.14%	18.97%	40.61%	37.36%
Gothenburg State Bank	Gothenburg	146,028	0.49%	0.07%	0.00%	1.39%	19.02%	65.36%	-1.21%	323.02%	9.08%	1.53%	11.77%	1565.26%	12.91%	15.16%	90.77%
The First National Bank of Fairbury	Fairbury	148,616	0.48%	0.08%	0.00%	1.66%	0.11%	0.53%	-86.16%	143.50%	3.03%	0.75%	4.40%	679.51%	17.33%	28.45%	45.23%
Farmers and Merchants Bank of Ashland	Ashland	72,617	0.48%	0.06%	0.00%	1.14%	23.20%	37.50%	-42.99%	232.77%	3.65%	0.60%	5.53%	1341.46%	11.07%	16.26%	77.08%
Plattsmouth State Bank	Plattsmouth	91,072	0.46%	0.05%	0.00%	1.52%	31.27%	32.27%	-44.39%	174.81%	50.15%	0.39%	4.41%	1736.59%	9.90%	12.53%	58.76%
Security National Bank of Omaha	Omaha	848,902	0.46%	0.05%	0.00%	1.81%	39.79%		13.56%	2.46%	-34.85%	1.28%	12.23%	5134.83%	10.25%	15.04%	70.73%
Farmers and Merchants Bank	Axtell	7,933	0.42%	0.04%	0.00%	1.89%	0.00%	0.00%	0.00%	108.28%	131.37%	0.01%	0.13%	1200.00%	9.09%	26.92%	26.30%
The Tri-County Bank	Stuart	105,276		0.04%	0.00%	1.13%	24.37%	45.23%	-3.36%	438.92%	27.55%	0.80%	9.32%	2214.63%	8.88%	11.84%	86.38%
Franklin State Bank	Franklin	46,452	0.34%		0.00%	0.61%	0.00%	7.27%	83.33%	244.44%	23.40%	1.04%	5.93%	542.86%	17.96%	27.83%	66.90%
Security Bank	Laurel	201,734	0.30%	0.03%	0.01%	1.54%	6.42%	22.54%	128.21%	421.76%	17.65%	1.38%	11.79%	3694.92%	10.93%	17.43%	79.20%
First Bank of Bancroft	Bancroft	22,589	0.28%	0.00%	0.04%	1.18%	0.00%		4.55%	235.20%	30.36%	0.87%	5.56%	0.00%	15.38%	23.93%	68.29%
Heritage Bank	Wood River	608,445	0.25%	0.04%	0.00%	1.82%	3.34%	10.40%	-4.35%	165.91%	-17.47%	1.69%	10.68%	1766.67%	15.85%	27.76%	54.50%
South Central State Bank	Campbell	126,092	0.24%	0.03%	0.00%	1.13%	52.64%		6.63%	373.15%	23.10%	1.17%	11.44%	2812.50%	10.61%	12.73%	76.63%
The Fullerton National Bank	Fullerton	46,874	0.23%	0.03%	0.00%	1.84%	0.53%	10.61%	-27.30%	411.72%	12.21%	1.45%	13.20%	4446.15%	11.17%	14.97%	98.91%
Premier Bank	Omaha	228,968		0.02%	0.00%	1.20%	172.13%		133.26%	20.25%	797.46%	0.73%	6.16%	4013.46%	10.65%	13.39%	88.10%
Adams State Bank First Bank and Trust of Fullerton	Adams Fullerton	48,499 82,709	0.20% 0.18%	0.04%	0.00% 0.00%	0.67% 1.10%	1.58% 0.00%	1.58% 11.12%	0.00% -3.86%	208.69% 408.58%	21.34% 26.48%	1.34% 0.86%	7.13% 5.75%	1142.11% 2800.00%	19.13%	27.31% 18.38%	97.43% 102.02%
Minden Exchange Bank & Trust Company	Minden	146,978		0.03% 0.03%	0.00%	2.34%	5.84%	17.41%	-3.86% 618.11%	229.13%	26.48%	1.28%	5.75% 8.04%	4822.50%	15.05% 16.67%	24.89%	76.88%
The Potter State Bank of Potter	Potter	38,366	0.13%		0.00%	1.22%	0.00%	2.65%	-84.15%	204.17%	24.89%	0.55%	4.44%	3100.00%	12.66%	19.46%	53.69%
Nebraska State Bank and Trust Company	Broken Bow	220,523		0.02%	0.00%	0.76%	2.81%		-84.13% 176.83%	432.58%	12.58%	1.31%	11.95%	6443.48%	11.14%	13.04%	104.61%
Western Nebraska Bank	Curtis	101,845	0.03%	0.01%	0.00%	1.19%	3.66%	74.33%	11.86%	475.10%	44.61%	0.48%	4.77%	11075.00%	9.25%	11.35%	90.11%
First Community Bank	Beemer	144,711	0.08%	0.01%	0.00%	2.14%	3.47%		21.95%	548.50%	4.57%	0.48%	7.12%	17766.67%	9.59%	14.09%	80.16%
Wahoo State Bank	Wahoo	72,288	0.07%	0.01%	0.00%	1.36%	9.95%	18.27%	-44.22%	197.20%	21.70%	2.83%	37.63%	12800.00%	8.48%	13.34%	73.21%
American Exchange Bank	Elmwood	42,956		0.01%	0.00%	1.95%	0.43%	0.43%	-17.86%	257.04%	-3.40%	0.66%	5.75%	14100.00%	11.30%	15.07%	
Springfield State Bank	Springfield	40,627	0.06%	0.01%	0.00%	1.51%	34.14%		5.93%	125.12%	28.44%	1.18%	10.03%	11733.33%	11.89%	19.57%	65.32%
Five Points Bank	Grand Island	980,388		0.01%	0.00%	1.44%	38.19%	138.44%	23.56%	102.52%	23.20%	1.76%	15.64%	14726.15%	10.84%	14.62%	80.60%
CerescoBank	Ceresco	46,603	0.05%	0.01%	0.00%	1.82%	16.30%		-21.26%	141.24%	0.25%	0.77%	4.73%	13500.00%	15.33%	19.08%	75.80%
Bank of Newman Grove	Newman Grove	34,010	0.03%	0.00%	0.00%	1.28%	0.00%	20.26%	80.80%	540.26%	14.04%	0.26%	2.67%	27700.00%	9.52%	13.62%	72.28%
First State Bank	Loomis	137,052	0.01%	0.00%	0.00%	1.27%	0.00%		29.53%	553.36%	13.64%	1.30%	11.53%	134900.00%	9.86%	12.13%	95.17%
Town & Country Bank	Ravenna	153,031	0.01%	0.00%	0.00%	1.29%	4.75%	6.50%	-45.30%	429.57%	4.16%	1.19%	10.69%	132400.00%	11.69%	14.82%	84.98%
Access Bank	Omaha	323,092	0.00%	0.00%	0.00%	1.41%	48.73%	236.67%	43.37%	7.35%	237.79%	0.64%	5.51%	0.00%	11.29%	13.41%	99.70%
American Interstate Bank	Elkhorn	107,457	0.00%	0.00%	0.00%	1.57%	64.10%	185.86%	-3.95%	58.08%	47.08%	2.02%	13.94%	0.00%	14.22%	19.57%	94.56%
Bank of Elgin	Elgin	59,075	0.00%	0.00%	0.00%	1.56%	0.46%	16.35%	-67.33%	466.24%	-4.91%	1.69%	14.77%	0.00%	11.59%	17.83%	76.04%
Bank of Hartington	Hartington	88,358	0.00%	0.00%	0.00%	1.16%	25.05%	58.96%	-18.05%	494.20%	69.99%	1.05%	12.82%	0.00%	8.40%	11.90%	91.39%
Bank of Mead	Mead	28,004	0.00%	0.00%	0.00%	2.36%	3.60%	11.13%	-21.15%	164.55%	-9.61%	0.86%	8.55%	0.00%	10.02%	20.78%	54.97%
Bank of Orchard	Orchard	23,747	0.00%	0.00%	0.00%	2.38%	0.00%	2.36%	-52.78%	133.87%	-15.82%	0.79%	5.52%	0.00%	13.69%	27.53%	43.41%
Bank of Prague	Prague	23,933	0.00%	0.00%	0.00%	1.08%	0.00%	0.00%	0.00%	276.50%	15.94%	1.99%	12.07%	0.00%	15.98%	20.94%	90.94%
Battle Creek State Bank	Battle Creek	32,030	0.00%	0.00%	0.00%	1.48%	0.00%	34.50%	88.86%	121.88%	-21.66%	0.41%	3.04%	0.00%	13.30%	17.71%	94.01%
Boelus State Bank	Boelus	15,687	0.00%	0.00%	0.00%	3.02%	0.00%	0.00%	0.00%	226.15%	12.02%	0.65%	4.78%	0.00%	14.08%	27.40%	51.19%
Bruning State Bank	Bruning	354,835	0.00%	0.00%	0.00%	1.96%	2.44%	20.93%	16.89%	369.82%	19.81%	0.88%	8.47%	0.00%	10.37%	13.68%	85.17%
Butte State Bank	Butte	38,657	0.00%	0.00%	0.00%	1.82%	0.00%	4.52%	-36.59%	274.11%	-13.18%	0.86%	6.74%	62.14%	12.91%	20.85%	64.80%
Citizens State Bank	Carleton	19,203	0.00%	0.00%	0.00%	0.73%	0.00%		0.00%	678.94%	26.01%	0.59%	6.59%	0.00%	9.17%	15.02%	103.26%
Commercial Bank	Nelson	44,714		0.00%	0.00%	1.88%	5.18%		0.00%	214.11%	-0.93%	1.31%	10.56%	0.00%	12.01%	16.59%	68.09%
Commercial State Bank	Republican City	59,513	0.00%	0.00%	0.00%	1.08%	0.00%	1.33%	-66.16%	107.33%	23.31%	1.36%	5.04%	0.00%	27.46%	34.48%	46.72%
Eagle State Bank	Eagle	26,793	0.00%	0.00%	0.00%	1.12%	29.45%	222.65%		283.65%	150.20%	0.92%	10.10%	0.00%	8.73%	10.93%	89.25%
F&M Bank	Falls City	118,773	0.00%	0.00%	0.00%	1.17%	18.32%	46.32%	288.06%	262.42%	78.00%	0.99%	10.72%	0.00%	8.94%	16.14%	48.57%
F&M Bank	West Point	277,419	0.00%	0.00%	0.00%	1.28%	58.25%		117.93%	434.44%	15.62%	1.21%	12.16%	0.00%	10.06%	12.67%	83.74%
Farmers Bank of Cook	Cook	91,447	0.00%	0.00%	0.00%	1.44%	0.00%		-29.96%	333.26%	34.97%	0.80%	7.59%	0.00%	10.62%	17.56%	66.37%
Farmers State Bank	Carroll	28,002	0.00%	0.00%	0.00%	1.89%	0.00%	22.37%	6.48%	316.51%	-7.80%	0.60%	6.60%	0.00%	9.59%	19.61%	41.75%
First Bank and Trust Company	Minden	74,695	0.00%	0.00%	0.00%	1.50%	2.35%		119.17%	269.40%	-4.06%	0.54%	5.30%	0.00%	9.77%	17.02%	56.63%
First Central Bank	Cambridge	98,776		0.00%	0.00%	1.98%	0.37%	17.67%	-46.26%	490.44%	25.46%	1.12%	11.08%	0.00%	10.36%	26.03%	93.09%
First National Bank in Ord	Ord	131,818	0.00%	0.00%	0.00%	1.51%	0.54%	13.14%	36.68%	336.75%	30.08%	0.59%	7.46%	0.00%	7.92%	15.87%	56.07%
First State Bank	Hordville	41,981	0.00%	0.00%	0.00%	1.20%	0.00%		337.50%	533.22%	-1.37%	0.64%	6.19%	0.00%	10.87%	13.40%	119.89%
First State Bank	Randolph	59,076		0.00%	0.00%	1.54%	0.00%	0.53%	-35.29%	423.10%	31.61%	1.67%	12.70%	0.00%	13.17%	18.97%	96.29%
First Tri County Bank	Swanton	53,620	0.00%	0.00%	0.00%	0.71%	0.00%		10.03%	442.91%	-7.72%	0.35%	3.26%	0.00%	9.74%	13.11%	
Five Points Bank of Hastings	Hastings	286,186			0.00%	1.70%	29.25%		28.20%		20.10%	1.12%	10.22%	0.00%	11.90%	19.02%	
Horizon Bank	Waverly	257,431	0.00%	0.00%	0.00%	0.38%	151.28%	283.89%	125.09%	26.19%	80.72%	2.05%	17.21%	0.00%	13.99%	15.61%	89.00%

Nebraska			Modified	Adj. Nonperformi	OREO to		CRE #1 /	CRE #2 /	Growth of	Total Farmland and Farm	Growth in Farmland and Farm	ROA - Return on	ROE - Return on avg.	Coverage Ratio		Risk Based Capital / Risk	Loan /
Year-End 2016 (Texas Ratio Listed Highest to			Texas	ng loans /	Total	LLR / Total	Risk Based	Risk Based	CRE #2 in last	Loans /	Loans last	average	equity	Noncurrent	Leverage	Based	Deposit
Lowest)	City	Total assets	Ratio	Total loans	Assets	loans	Capital	Capital	36 months	RBC	36 months	assets	capital	Loans	ratio	Assets	ratio
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%

																Risk	
											Growth in					Based	
New Mexico				Adj.					Growth of		Farmland	ROA -	ROE -	Coverage		Capital /	
itett ittexice				Nonperform			CRE #1 /	CRE #2 / Risk	CRE #2 in	Total Farmland	and Farm	Return on	Return on	Ratio		Risk	Loan /
Year-End 2016 (Texas Ratio Listed Highest to			Modified	ing loans /	OREO to	LLR / Total	Risk Based	Based	last 36	and Farm Loans	Loans last 36	average	avg. equity	Noncurrent	Leverage	Based	Deposit
Lowest)	City	Total assets	Texas Ratio	Total loans	Total Assets	loans	Capital	Capital	months	/ RBC	months	assets	capital	Loans	ratio	Assets	ratio
New Mexico Total		14,785,515	7.22%	0.42%	0.33%	1.49%	43.98%	183.96%	33.00%	31.31%	8.98%	1.20%	11.39%	158.22%	9.99%	16.97%	62.60%
New Mexico Median Values		223,513	5.65%	0.28%	0.13%	1.55%	33.91%	120.57%	23.15%	22.21%	0.00%	1.21%	11.17%	162.44%	10.32%	19.34%	56.07%
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%		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%		0.00%	1.68%	12.36%	65.09%	-15.26%		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%		25.19%	1.41%	11.02%	158.31%	12.43%	27.53%	48.71%
Farmers & Stockmens Bank	Clayton	200,256	7.72%		0.14%	1.43%	94.22%	209.15%	215.62%		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%		36.26%	1.62%	13.29%	85.78%	11.73%	21.89%	49.82%
New Mexico Bank & Trust	Albuquerque	1,374,647	6.72%		0.21%	1.08%	88.85%	249.61%	90.65%		11.62%	1.32%	15.44%	197.41%	8.16%	11.20%	84.91%
My Bank	Belen	164,837	6.48%		0.52%	2.68%	52.91%	125.71%	7.74%		-21.01%	0.71%		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%		-13.08%	0.69%	5.42%	117.98%	13.17%	18.28%	82.62%
The Carlsbad National Bank	Carlsbad	357,294	5.70%		0.06%	1.09%	2.43%	86.04%	53.81%		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%	0.32%	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	Clavton	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%	
First American Bank	Artesia	1,087,531	3.45%		0.09%	1.99%	17.74%	204.04%	62.40%		14.03%	1.52%		360.55%	9.86%	17.89%	65.08%
First New Mexico Bank of Silver City	Silver City	106,613	3.17%		0.09%	1.84%	30.39%	146.34%	45.42%		0.00%	1.21%		238.06%	11.24%	26.37%	43.48%
BANK 34	Alamogordo	324,512			0.00%	0.97%	42.69%	375.43%	328.90%		0.00%	0.38%		41.98%	11.35%	17.25%	
The First National Bank of Santa Fe	Albuquerque	1,765,731	2.34%		0.08%	0.99%	39.55%	275.02%	18.74%		-78.46%	0.69%		336.11%	11.27%	15.10%	71.36%
First State Bank	Socorro	132,517	1.87%		0.22%	14.74%	0.52%	2.89%	-56.57%		17.42%	0.78%			10.75%	51.32%	6.05%
Western Heritage Bank	Las Cruces	83,491	1.86%		0.23%	2.22%	42.55%	82.47%	-29.84%		5.42%	-0.46%		0.00%	10.23%	17.91%	50.11%
Bank of New Mexico	Grants	156,404	1.20%		0.00%	1.42%	22.89%	204.95%	422.28%		49.57%	0.40%		193.06%	8.19%	13.00%	44.39%
Valley Bank of Commerce	Roswell	180,891	1.19%		0.07%	1.57%	16.05%	16.05%	222.67%		29.44%	1.05%		1365.00%	8.15%	27.66%	31.63%
The Citizens Bank	Farmington	719,690	1.05%		0.02%	1.52%	11.67%	57.84%	37.37%		43.56%	1.45%		532.02%	9.53%	24.39%	37.94%
Citizens Bank of Las Cruces	Las Cruces	523,130	0.99%		0.02%	2.04%	117.84%	303.04%	26.32%		111.31%	2.00%	20.37%	5885.71%	9.19%	14.42%	64.16%
Pioneer Bank	Roswell	766,221	0.78%		0.08%	1.13%	54.01%	72.03%	52.65%		0.00%	0.98%		104.79%	9.19%	22.05%	58.53%
First New Mexico Bank, Las Cruces	Las Cruces	119,599	0.78%		0.07%	2.61%	44.68%	121.37%	22.67%		-55.28%	1.24%		2619.64%	12.81%	24.09%	55.49%
Lea County State Bank	Hobbs	290,082	0.46%		0.02%	1.18%	4.31%	4.31%	-25.00%		58.31%	1.13%		1717.78%	10.36%	23.33%	26.68%
The Citizens Bank of Clovis	Clovis	•	0.16%		0.00%	0.93%	4.31% 69.94%	103.48%	-25.00% 136.38%		58.31%	1.13%	10.19%	7891.30%	10.36%	23.33% 17.19%	63.41%
Centinel Bank of Taos		356,769													8.94%		
	Taos	222,046	0.00%		0.00%	1.94%	35.29%	110.30%	6.22%		0.00%	1.39%		0.00%		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%	0.94%		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				Adj.							Growth in					Risk Based	
Year-End 2016 (Texas Ratio Listed Highest to				Nonperfor						Total	Farmland	ROA -	ROE -	Coverage		Capital /	
Lowest) Excludes special purpose institutions			Modified	ming loans	OREO to		CRE #1 /	CRE #2 /	Growth of	Farmland and		Return on		Ratio		Risk	Loan /
(commercial banks, industrial banks and			Texas	/ Total		LLR / Total	•	•		Farm Loans /	Loans last		avg. equity		Leverage	Based	Deposit
savings associations).	City	Total assets	Ratio	loans	Assets	loans	Capital	Capital	36 months	RBC	36 months	assets	capital	Loans	ratio	Assets	ratio
Utah Total	City	72,516,389	7.65%	0.84%	0.04%	1.36%	44.29%	169.24%	195.38%	9.57%		0.90%	7.19%	103.02%	11.18%	14.93%	80.12%
Utah Median Values		248,942	3.74%	0.18%	0.01%	1.68%	76.04%	174.51%	43.39%	2.96%		1.39%		242.85%	12.04%	17.25%	81.44%
Proficio Bank	Cottonwood Hei	68,208	81.84%	0.10%	3.46%	1.46%	220.02%	395.67%	-13.44%			-4.53%		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%		0.51%		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%		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%		1.50%		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%		1.55%		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%
			0.0001					40 4501			0.0001	4 4601	40 4-01			4-0-01	

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%

																Risk	
				Adj.												Based	
Wyoming				Nonperfor					Growth of	Total	Growth in	ROA -	ROE -	Coverage		Capital /	
77,01111119			Modified		OREO to		CRE #1 /	CRE #2 /	CRE #2 in	Farmland	Farmland and	Return on	Return on	Ratio		Risk	Loan /
Year-End 2016 (Texas Ratio Listed Highest to			Texas	/ Total	Total	LLR / Total		Risk Based	last 36	and Farm	Farm Loans last	average	avg. equity	Noncurrent	Leverage	Based	Deposit
Lowest)	City	Total assets	Ratio	loans	Assets	loans	Capital	Capital	months	Loans / RBC	36 months	assets	capital	Loans	ratio	Assets	ratio
Wyoming Total		8,163,991	5.06%	0.44%	0.12%	1.63%	42.30%	127.06%	37.54%	74.64%		1.05%		188.87%	10.38%	18.22%	61.64%
Wyoming Median Values		172,640	2.92%	0.28%	0.07%	1.67%	35.63%	130.88%	31.35%	49.19%	25.26%	0.93%		220.75%	10.02%	17.11%	66.97%
State Bank	Green River	36,983	34.39%	1.85%	2.94%	1.13%	10.79%	88.94%	-28.08%	0.00%	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%	90.65%
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%	35.12%
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%	80.59%
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%	73.04%
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%	23.38%
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%	72.23%
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%	66.78%
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%	67.65%
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%	75.86%
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%	99.74%
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%	67.16%
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%	77.28%
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%	83.45%
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%	69.60%
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%	67.71%
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%	63.07%
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%	63.83%
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%	59.57%
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%	49.46%
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%	88.27%
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%	60.75%
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%	90.14%
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%	31.89%
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%	31.17%
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%	30.20%
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%	65.43%
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%	81.90%
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%	66.72%
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%	73.35%
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%	34.91%
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%	57.52%