



**4th Quarter 2017
YTD Texas Ratio and CRE Report**

States Covered:

Arizona
Colorado
Idaho
Kansas
Nebraska
Montana
New Mexico
Utah
Wyoming

For Question or Comments

Jim Swanson
Bank Strategies LLC
Denver, CO
303-903-9369
Jim@BankStrategiesLLC.com

Texas Ratio Report Background and Disclaimers

Background (According to Wikipedia):

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

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

Modified Texas and Nonperforming Loan Ratios*:

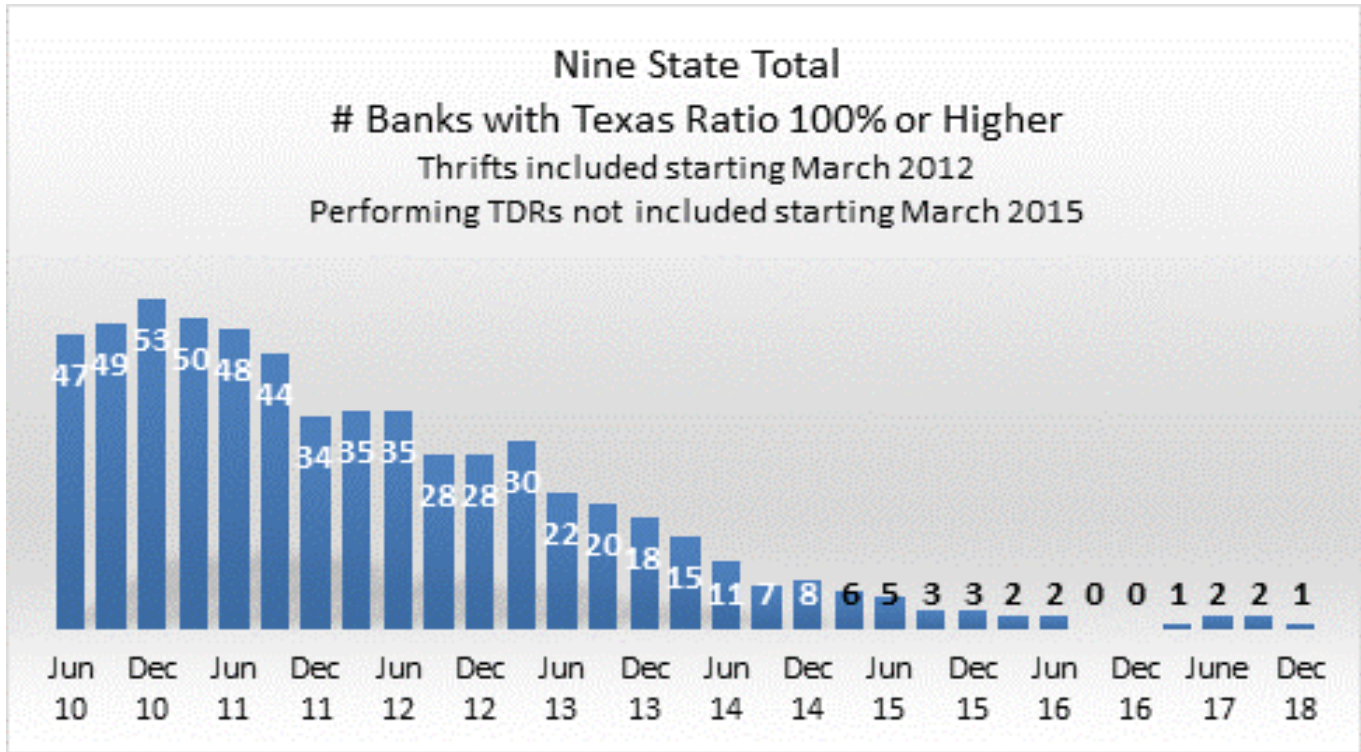
In calculating our Modified Texas and Non-Performing Loan ratios, we have deducted the guaranteed portion of nonperforming government guaranteed loan balances as reflected in Call Report data based on the decreased risk of loss from the guarantee credit enhancement. Bank Strategies LLC does not include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

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

Disclaimers:

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

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



Implications:

1. The number of banks with a Texas Ratio above 100% is one at YE 2017.
2. There is only one other bank with a Texas Ratio above 50% at 56.54%.

Issue:

1. Will we see all banks below 50% during 2018?
2. Does the re-emergence of stock market volatility temper optimism?

Source:

Bank Strategies LLC

CRE#2 and Farm Loan Concentrations

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

State	Total Institutions in State	Banks with CRE#2 >300% RBC		Banks with Total Farm >300% RBC	
		# Institutions	% Total Institutions in State	# Institutions	% Total Institutions in State
Arizona	15	0	0.00%	0	0.00%
Colorado	84	8	9.52%	6	7.14%
Idaho	13	0	0.00%	0	0.00%
Kansas	247	9	3.64%	49	19.84%
Montana	50	0	0.00%	3	6.00%
Nebraska	175	9	5.14%	76	43.43%
New Mexico	39	2	5.13%	1	2.56%
Utah	22	1	4.55%	0	0.00%
Wyoming	32	1	3.13%	1	3.13%
Total	677	30	4.43%	136	20.09%

Implications:

1. Fourth quarter percentage of banks with CRE#2 ratios above 100% is 4.43% vs 1st quarter of 3.71%.
2. Fourth quarter Ag concentrations remain above first quarter 19.12% at 20.61% but down from third quarter's 21.61%.

Issues:

1. What have heavily concentrated Ag banks done to mitigate their risks?
2. What surprises, if any, does the 2018 renewal cycle hold for Ag concentrated banks?

Summary by State of Key Asset Quality Metrics

All Banks in 9 State Region Second Quarter 2017 (Texas Ratio Listed)	Total assets	Modified Texas Ratio	Adj. Nonperforming loans /	OREO to Total Assets	LLR / Total loans	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	Banks w Loan / Deposit Ratios > 100%		
										Number of Banks	Median Loan / Deposit Ratio	Median LLR / Total loans
Arizona Total	24,389,234	3.59%	0.27%	0.10%	0.98%	243.48%	10.28%	12.82%	85.46%	2	110.56%	0.95%
Colorado Total	63,043,098	4.41%	0.32%	0.12%	1.07%	184.16%	9.38%	14.52%	74.68%	6	106.67%	0.87%
Idaho Total	6,177,053	4.30%	0.34%	0.18%	1.38%	223.41%	11.10%	15.80%	77.33%	1	100.81%	1.21%
Kansas Total	70,305,898	5.42%	0.47%	0.17%	1.17%	152.34%	10.69%	16.65%	83.73%	18	112.34%	1.28%
Montana Total	34,408,467	5.48%	0.49%	0.10%	1.44%	181.05%	10.22%	14.39%	81.27%	3	104.99%	1.38%
Nebraska Total	74,103,475	5.22%	0.52%	0.05%	1.68%	232.50%	10.24%	13.15%	91.32%	41	107.04%	1.33%
New Mexico Total	13,276,907	7.38%	0.48%	0.31%	1.48%	140.69%	10.16%	17.12%	65.22%	1	114.04%	1.13%
Utah Total	76,482,058	5.54%	0.58%	0.04%	1.20%	130.41%	10.71%	14.52%	85.27%	4	101.63%	1.65%
Wyoming Total	8,346,900	6.61%	0.66%	0.08%	1.56%	132.75%	10.57%	17.55%	64.82%	1	103.22%	1.85%
Total All Banks	370,533,090	5.22%	0.47%	0.10%	1.30%	173.70%	10.30%	14.61%	82.58%	77	106.67%	1.28%

Implications:

1. Asset quality remains in good shape on a macro basis in each state.
2. Each state is also in good condition from a capital perspective - median Tier 1 leverage capital ratios are up YTD across all states
3. The total volume of banks with loan-to-deposit ratios over 100% remains higher than the 66 in the first quarter, but is down from the 90 in the third quarter.

Issues:

1. On the heels of three consecutive years of low commodity prices, will 2018 bring optimism or more challenges for the agriculture industry?
2. As the economy continues to gain steam nationally, how much of a challenge will institutions face in terms of liquidity and funding?

Source: Call Report Data and Bank Strategies LLC analysis.

Arizona

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Total All Arizona Banks	24,389,234	3.59%	0.27%	0.10%	0.98%	65.28%	235.96%	87.19%	1.86%	25.46%	1.61%	14.27%	243.48%	10.28%	12.82%	85.46%	
Median Values All Arizona Banks	190,433	7.13%	0.21%	0.08%	1.15%	28.25%	175.80%	35.54%	0.50%	0.00%	0.67%	6.32%	60.13%	10.25%	14.90%	84.61%	
Commerce Bank of Arizona	Tucson	189,540	30.34%	2.51%	1.47%	1.80%	70.99%	290.01%	44.36%	7.02%	15.52%	0.54%	5.70%	60.13%	11.80%	14.86%	98.29%
Horizon Community Bank	Lake Havasu City	262,618	12.72%	0.61%	0.77%	1.44%	23.40%	195.13%	27.88%	3.03%	247.39%	1.21%	12.82%	173.35%	9.93%	14.25%	84.61%
Goldwater Bank, N.A.	Scottsdale	192,687	12.28%	0.14%	0.68%	0.20%	18.61%	61.55%	228.06%	13.47%	393.52%	0.40%	5.84%	33.54%	6.29%	18.47%	112.98%
Mohave State Bank	Lake Havasu City	620,595	11.28%	1.00%	0.11%	0.94%	62.95%	289.89%	74.84%	1.72%	0.00%	1.09%	10.36%	53.16%	9.73%	14.80%	63.92%
Arizona Bank & Trust	Phoenix	602,182	11.00%	0.96%	0.14%	1.09%	29.99%	105.99%	35.54%	0.50%	-62.55%	0.67%	6.23%	52.41%	9.94%	13.39%	81.16%
Gateway Commercial Bank	Mesa	123,591	7.99%	0.00%	1.05%	0.70%	7.04%	99.05%	25.79%	0.00%	0.00%	0.80%	6.32%	0.00%	12.49%	18.83%	71.49%
1st Bank Yuma	Yuma	312,974	7.16%	0.74%	0.02%	0.86%	53.61%	286.61%	71.20%	34.01%	8.92%	1.17%	10.67%	92.15%	10.66%	12.38%	90.76%
Mission Bank	Kingman	103,273	7.13%	0.31%	0.40%	1.01%	23.97%	190.50%	67.46%	26.48%	50.97%	0.42%	4.48%	203.79%	9.09%	13.80%	68.23%
Pinnacle Bank	Scottsdale	190,433	3.30%	0.48%	0.00%	1.70%	87.02%	158.58%	15.86%	0.00%	0.00%	1.10%	8.78%	314.19%	12.91%	17.17%	108.13%
Western Alliance Bank	Phoenix	20,404,038	2.75%	0.21%	0.08%	0.93%	70.08%	243.71%	97.00%	0.31%	-8.45%	1.78%	15.54%	327.01%	10.25%	12.32%	87.58%
BNC National Bank	Glendale	945,013	1.94%	0.21%	0.00%	1.69%	28.25%	211.31%	25.48%	23.91%	35.95%	0.62%	6.37%	397.42%	9.62%	18.31%	56.43%
West Valley National Bank	Goodyear	47,522	0.39%	0.04%	0.00%	1.60%	19.67%	136.94%	-2.79%	0.00%	0.00%	-1.19%	-11.96%	2742.86%	9.47%	14.90%	84.74%
Canyon Community Bank, National Association	Tucson	96,881	0.00%	0.00%	0.00%	1.67%	7.26%	64.22%	-48.24%	0.00%	0.00%	-0.11%	-0.79%	0.00%	13.03%	36.55%	33.20%
Republic Bank of Arizona	Phoenix	122,923	0.00%	0.00%	0.00%	2.78%	8.21%	168.04%	0.65%	0.00%	0.00%	0.65%	4.57%	0.00%	13.08%	26.20%	55.20%
Metro Phoenix Bank	Phoenix	174,964	0.00%	0.00%	0.00%	1.15%	55.15%	175.80%	95.44%	0.00%	0.00%	1.82%	12.87%	0.00%	15.81%	22.05%	93.51%

Colorado

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
Total All Colorado Banks	63,043,098	4.41%	0.32%	0.12%	1.07%	54.61%	199.41%	56.62%	35.54%	21.54%	1.09%	11.16%	184.16%	9.38%	14.52%	74.68%
Median Values All Colorado Banks	191,360	4.00%	0.23%	0.00%	1.32%	39.31%	139.20%	38.78%	17.25%	7.61%	0.97%	8.99%	140.37%	10.35%	15.96%	80.37%
Park State Bank & Trust	102,763	39.39%	1.14%	2.42%	1.16%	88.89%	166.66%	4.26%	14.46%	982.81%	0.93%	11.65%	58.87%	8.71%	15.73%	63.29%
First American State Bank	254,976	28.61%	0.01%	2.56%	1.06%	21.21%	223.32%	-35.96%	2.40%	-6.64%	0.27%	3.54%	9820.00%	8.44%	15.52%	92.26%
The First National Bank of Fleming	23,872	28.38%	3.34%	0.27%	1.95%	0.00%	0.00%	-100.00%	487.58%	6.34%	0.62%	5.37%	14.35%	11.38%	23.63%	84.68%
The Pueblo Bank and Trust Company	401,293	24.18%	0.09%	2.72%	1.46%	51.32%	230.62%	28.12%	10.92%	188.69%	1.11%	10.29%	771.20%	11.57%	19.19%	55.94%
Integrity Bank & Trust	186,682	21.21%	0.36%	1.52%	1.06%	177.80%	302.62%	63.69%	0.00%	0.00%	1.09%	13.55%	198.53%	8.68%	11.82%	77.46%
Mountain View Bank of Commerce	97,378	20.32%	0.71%	1.52%	1.41%	31.35%	325.89%	2.94%	0.00%	0.00%	0.02%	0.22%	169.28%	9.75%	12.95%	110.96%
Champion Bank	52,902	16.76%	2.89%	0.57%	2.46%	5.55%	86.41%	-15.32%	0.00%	0.00%	4.91%	27.93%	48.99%	20.00%	34.30%	71.74%
Rio Grande Savings and Loan Association	101,751	15.82%	1.44%	0.47%	0.88%	10.73%	74.72%	72.58%	22.21%	1721.05%	0.35%	3.10%	45.92%	11.58%	21.32%	85.56%
The First National Bank in Trinidad	214,355	15.62%	1.52%	0.31%	1.72%	23.06%	47.84%	2.59%	31.26%	1.62%	0.48%	4.39%	50.31%	11.22%	26.01%	49.89%
The State Bank	101,710	15.18%	1.43%	0.74%	1.33%	38.03%	73.22%	43.84%	207.08%	56.46%	0.76%	5.73%	54.99%	13.49%	19.54%	70.11%
Farmers State Bank of Calhan	253,164	14.41%	0.83%	0.75%	1.14%	89.50%	130.12%	17.52%	35.13%	-11.97%	1.11%	10.34%	64.96%	10.71%	19.03%	64.22%
Native American Bank, National Association	95,479	13.69%	1.53%	0.00%	1.41%	46.52%	506.59%	41.28%	5.75%	56.67%	0.75%	7.50%	22.78%	10.50%	29.30%	86.02%
NBH Bank	4,764,985	12.12%	0.83%	0.22%	0.98%	48.39%	131.45%	18.05%	35.28%	8.00%	0.38%	3.90%	67.37%	8.08%	11.53%	79.82%
Rocky Mountain Bank & Trust	67,018	11.11%	0.97%	0.05%	1.55%	21.09%	100.17%	-27.99%	7.96%	312.07%	0.36%	4.43%	98.15%	8.28%	13.36%	67.21%
Bankers' Bank of the West	357,089	10.68%	1.33%	0.15%	2.02%	78.69%	237.33%	44.13%	101.27%	14.84%	0.88%	6.77%	98.38%	12.16%	17.44%	87.94%
Wray State Bank	163,882	10.64%	0.89%	0.00%	1.51%	25.28%	34.30%	9.97%	488.18%	50.86%	0.47%	5.08%	104.68%	7.51%	10.65%	82.75%
First National Bank, Cortez	103,678	10.55%	1.10%	0.05%	1.63%	43.56%	136.78%	33.67%	86.16%	118.91%	0.79%	8.31%	73.64%	9.98%	18.13%	55.72%
Pikes Peak National Bank	90,230	10.03%	1.19%	0.00%	1.23%	11.03%	92.62%	-1.44%	0.07%	0.00%	0.73%	6.56%	46.05%	11.38%	26.97%	50.45%
First State Bank of Colorado	217,353	9.15%	0.62%	0.33%	0.09%	75.11%	255.45%	38.66%	43.34%	44.82%	0.15%	1.18%	9.57%	10.50%	15.96%	76.12%
Bank of Colorado	3,690,879	8.42%	0.77%	0.00%	1.57%	45.81%	259.42%	50.00%	121.59%	1.39%	1.68%	17.35%	131.23%	8.66%	13.33%	75.00%
Points West Community Bank	246,085	8.14%	0.89%	0.00%	1.89%	69.54%	163.37%	76.53%	237.14%	13.30%	2.03%	20.36%	133.31%	9.58%	14.95%	84.89%
The First National Bank of Durango	480,553	7.53%	0.29%	0.39%	1.44%	54.58%	156.81%	23.43%	14.57%	91.85%	0.94%	11.21%	206.88%	8.39%	12.92%	45.84%
San Luis Valley Federal Bank	264,934	7.39%	0.62%	0.61%	0.93%	12.81%	52.17%	51.33%	3.29%	11.24%	0.60%	3.78%	89.18%	16.74%	25.52%	75.08%
Evergreen National Bank	110,590	7.20%	0.41%	0.25%	1.02%	88.04%	282.59%	73.08%	0.00%	0.00%	0.13%	1.43%	155.82%	8.82%	16.59%	68.68%
Farmers Bank	236,712	7.19%	0.00%	1.03%	1.47%	106.63%	165.23%	25.41%	203.34%	-20.91%	2.20%	16.53%	92300.00%	13.11%	17.34%	91.95%
Fowler State Bank	78,153	6.95%	1.11%	0.00%	2.96%	2.39%	13.88%	90.38%	179.16%	40.68%	0.67%	4.51%	138.03%	14.51%	26.52%	60.39%
Legacy Bank	314,430	6.76%	0.59%	0.41%	1.44%	54.24%	139.38%	32.55%	83.08%	21.51%	1.85%	12.07%	166.70%	14.34%	18.31%	83.10%
Sunflower Bank, National Association	3,678,712	6.66%	0.56%	0.19%	0.83%	40.93%	242.39%	172.79%	6.65%	-26.72%	0.04%	0.39%	108.82%	10.72%	12.67%	90.03%
Home Loan State Bank	108,323	6.46%	0.53%	0.00%	1.17%	79.80%	108.84%	5.72%	124.98%	0.00%	0.42%	5.41%	122.45%	7.79%	12.14%	62.91%
First Southwest Bank	297,195	6.24%	0.03%	0.57%	1.41%	38.07%	139.41%	-26.17%	199.96%	10.54%	0.61%	6.17%	3384.09%	8.70%	14.13%	82.20%
Yampa Valley Bank	276,880	6.22%	0.66%	0.00%	1.76%	139.81%	277.01%	92.06%	46.06%	17.48%	2.28%	25.35%	217.19%	9.14%	12.21%	89.72%
First FarmBank	223,462	6.00%	0.55%	0.00%	1.42%	41.49%	67.08%	14.80%	509.70%	61.51%	0.18%	2.14%	159.43%	8.26%	11.70%	83.14%
First Western Trust Bank	953,120	6.00%	0.44%	0.07%	0.87%	29.83%	242.42%	43.37%	0.00%	0.00%	0.34%	3.55%	172.56%	8.07%	10.50%	101.54%
Mountain Valley Bank	189,603	5.85%	0.61%	0.00%	1.47%	49.59%	123.00%	54.59%	135.82%	6.01%	0.57%	5.40%	169.23%	9.46%	13.73%	81.57%
Century Savings and Loan Association	97,554	5.72%	0.80%	0.00%	3.16%	2.67%	48.46%	-13.69%	9.04%	0.00%	0.07%	0.50%	98.46%	13.36%	45.90%	28.88%
The Colorado Bank and Trust Company of La J	129,263	5.56%	0.43%	0.12%	3.51%	34.99%	99.05%	-10.34%	81.54%	12.56%	0.50%	6.53%	446.65%	7.99%	15.92%	59.71%
The Dolores State Bank	254,461	5.38%	0.58%	0.12%	1.34%	18.04%	48.90%	232.96%	42.97%	125.08%	1.06%	8.12%	135.62%	12.17%	22.53%	68.93%
Cache Bank and Trust	189,462	5.30%	0.00%	0.41%	0.81%	28.82%	129.02%	85.88%	3.66%	113.71%	0.42%	4.50%	0.00%	10.44%	18.66%	35.03%
The Farmers State Bank of Brush	108,143	4.97%	0.56%	0.34%	1.23%	6.40%	10.68%	179.71%	295.68%	9.75%	1.21%	6.72%	146.70%	10.47%	27.32%	82.23%
Advantage Bank	300,405	4.88%	0.14%	0.38%	0.80%	136.95%	302.77%	13.55%	1.61%	-82.26%	1.41%	13.94%	461.66%	10.26%	13.83%	101.29%
Citywide Banks	2,289,956	4.73%	0.15%	0.30%	0.36%	106.61%	258.48%	2143.21%	1.50%	576.19%	0.54%	3.64%	154.64%	10.03%	13.63%	77.05%
Grand Mountain Bank, FSB	109,083	4.68%	0.48%	0.00%	1.58%	56.79%	123.45%	139.35%	1.85%	-61.41%	0.90%	10.68%	197.72%	9.56%	19.66%	70.70%
ANB Bank	2,627,659	4.52%	0.38%	0.00%	1.01%	40.02%	169.15%	-14.44%	36.20%	314.90%	1.40%	17.80%	142.71%	8.35%	13.69%	64.54%
Alpine Bank	3,478,788	3.78%	0.23%	0.12%	1.27%	106.45%	248.95%	66.21%	17.83%	16.49%	1.11%	12.09%	354.52%	8.69%	12.38%	73.71%
Timberline Bank	247,730	3.44%	0.09%	0.23%	1.22%	47.48%	222.70%	43.93%	26.87%	12.59%	1.13%	13.69%	1050.43%	8.68%	12.13%	87.69%
First Colorado National Bank	64,179	3.17%	0.38%	0.22%	2.06%	14.01%	116.99%	-1.26%	7.68%	-10.76%	1.42%	7.27%	376.95%	16.49%	20.82%	86.75%
The Eastern Colorado Bank	385,392	3.14%	0.00%	0.35%	1.58%	30.56%	125.96%	94.77%	295.48%	7.22%	1.77%	16.42%	0.00%	10.36%	14.49%	85.03%
Peoples National Bank	393,003	2.76%	0.31%	0.00%	1.03%	84.98%	216.02%	117.04%	0.41%	0.00%	1.88%	18.35%	250.65%	10.34%	15.45%	96.79%
Del Norte Bank	87,047	2.61%	0.00%	0.24%	0.94%	36.88%	60.59%	53.25%	268.62%	81.90%	1.12%	12.72%	300.47%	9.03%	13.83%	87.25%
Stockmens Bank	357,171	2.60%	0.16%	0.06%	0.73%	40.89%	200.96%	511.76%	201.78%	232.13%	0.13%	1.49%	326.11%	8.25%	12.48%	80.91%
Colorado Federal Savings Bank	1,812,082	2.53%	0.27%	0.02%	1.00%	26.39%	174.46%	2762.77%	0.00%	0.00%	1.02%	9.05%	165.96%	10.51%	20.30%	73.84%
Gunnison Savings and Loan Association	105,817	2.52%	0.28%	0.00%	0.87%	34.48%	41.93%	49.89%	0.00%	0.00%	0.23%	2.13%	168.79%	10.83%	33.30%	62.63%
Fortis Private Bank	536,785	2.48%	0.14%	0.07%	0.40%	57.10%	113.48%	44.02%	0.00%	0.00%	-0.08%	-0.99%	4.98%	8.89%	14.76%	84.76%
Redstone Bank	112,458	1.65%	0.22%	0.00%	1.43%	121.57%	250.56%	122.79%	34.20%	275.68%	1.10%	8.94%	541.27%	12.67%	16.52%	97.38%
FMS Bank	170,156	1.61%	0.19%	0.00%	1.30%	57.07%	139.02%	60.38%	28.80%	-36.05%	1.88%	17.44%	528.57%	10.83%	12.78%	91.26%
Citizens Bank of Pagosa Springs	87,295	1.50%	0.00%	0.15%	3.10%	64.12%	135.55%	6.31%	16.8%	6.86%	0.96%	10.75%	0.00%	9.21%	15.64%	46.05%
FirstBank	17,509,349	1.49%	0.12%	0.01%	0.94%	58.95%	179.14%	40.89%	0.23%	-46.94%	1.34%	16.36%	764.44%	8.23%	15.96%	64.57%
Guaranty Bank and Trust Company	3,697,445	1.45%	0.14%	0.02%	0.83%	35.16%	327.29%	69.58%	6.72%	65.69%	1.20%	9.84%	418.69%	11.05%	13.03%	95.05%
McClave State Bank	39,862	1.37%	0.18%	0.00%	1.16%	0.00%	0.00%	-100.00%	502.45%	79.57%	1.51%	13.10%	554.29%	11.85%	14.09%	98.91%
Collegiate Peaks Bank	532,958	1.22%	0.13%	0.00%	1.22%	101.00%	309.02%	51.67%	2.43%	-37.55%	1.29%	11.78%	619.65%	9.89%	15.44%	74.49%
Flatirons Bank	162,054	1.09%	0.11%	0.00%	1.05%	31.88%	131.19%	16.95%	0.00%	0.00%	1.20%	12.82%	726.37%	9.36%	14.20%	88.36%
CoBiz Bank	3,812,546	0.92%	0.11%	0.00%	1.20%	63.25%	230.19%	36.75%	0.20%	301.90%	1.04%	9.90%	478.77%	10.47%	13.23%	96.76%
High Plains Bank	159,448	0.81%	0.09%	0.00%	1.45%	58.70%	146.07%	17.98%	202.43%	24.93%	1.34%	14.14%	1237.24%	10.41%	14.22%	93.25%
Community State Bank	109,862	0.77%	0.12%	0.00%	2.77%	0.94%	22.33%	-9.79%	306.72%	88.72%	1.49%	11.32%	1844.88%	13.21%	17.88%	88.66%
The First National Bank of Hugo	117,138	0.66%	0.08%	0.00%	1.69%	5.97%	16.55%	87.97%	269.93%	-6.03%	1.16%	9.03%	1045.92%	11.62%	23.42%	60.07%
The First National Bank of Las Animas	338,784	0.32%	0.00%	0.04%	2.07%	26.83%	55.44%	83.55%	264.92%	6.51%	2.38%	20.07%	0.00%	11.73%	16.00%	86.95%

Colorado

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Total All Colorado Banks	63,043,098	4.41%	0.32%	0.12%	1.07%	54.61%	199.41%	56.62%	35.54%	21.54%	1.09%	11.16%	184.16%	9.38%	14.52%	74.68%	
Median Values All Colorado Banks	191,360	4.60%	0.23%	0.00%	1.32%	39.31%	139.20%	38.78%	17.25%	7.61%	0.97%	8.99%	140.37%	10.35%	15.96%	80.37%	
First Pioneer National Bank	Wray	179,646	0.30%	0.04%	0.00%	1.40%	4.12%	33.38%	19.49%	340.46%	16.44%	0.93%	6.99%	2066.67%	13.34%	20.13%	72.99%
The Bank of Denver	Denver	208,912	0.19%	0.02%	0.00%	0.81%	25.98%	366.90%	44.94%	0.84%	-5.00%	0.91%	8.49%	2957.14%	10.39%	13.90%	85.22%
5Star Bank	Colorado Springs	193,117	0.06%	0.01%	0.00%	1.20%	45.58%	168.36%	-3.33%	3.06%	57.57%	0.98%	5.79%	8730.00%	18.06%	23.94%	92.85%
Frontier Bank	Lamar	300,662	0.05%	0.01%	0.00%	2.37%	2.69%	64.49%	-20.46%	263.50%	38.03%	1.91%	17.13%	20221.05%	10.58%	18.39%	60.28%
The Citizens State Bank of Ouray	Ouray	99,696	0.00%	0.00%	0.00%	0.54%	38.60%	148.21%	50.42%	34.46%	-12.29%	0.34%	3.48%	0.00%	9.58%	19.73%	46.37%
The Gunnison Bank and Trust Company	Gunnison	94,595	0.00%	0.00%	0.00%	1.37%	117.32%	259.29%	15.73%	48.57%	41.05%	0.96%	10.48%	0.00%	9.23%	14.34%	84.34%
Alamosa State Bank	Alamosa	240,463	0.00%	0.00%	0.00%	1.59%	15.93%	82.32%	13.13%	166.73%	57.34%	1.70%	18.89%	0.00%	9.44%	17.79%	58.36%
Colorado National Bank	Palisade	55,700	0.00%	0.00%	0.00%	1.36%	0.00%	54.54%	-60.86%	1.07%	-83.18%	-0.38%	-3.86%	0.00%	8.47%	23.27%	57.80%
The Bank of Burlington	Burlington	51,517	0.00%	0.00%	0.00%	1.37%	24.88%	133.08%	378.56%	179.73%	105.39%	1.37%	9.39%	0.00%	15.21%	19.30%	75.50%
North Valley Bank	Thornton	158,764	0.00%	0.00%	0.00%	1.09%	65.31%	227.49%	38.89%	0.22%	-10.00%	2.54%	21.17%	0.00%	11.90%	18.13%	102.38%
Bank of Estes Park	Estes Park	128,568	0.00%	0.00%	0.00%	1.80%	52.37%	258.05%	29.94%	0.00%	0.00%	1.14%	12.24%	0.00%	9.38%	17.42%	61.91%
Young Americans Bank	Denver	19,444	0.00%	0.00%	0.00%	12.50%	0.00%	0.00%	0.00%	0.00%	-6.23%	-85.71%	0.00%	7.02%	231.82%	0.45%	
High Country Bank	Salida	256,282	0.00%	0.00%	0.00%	0.67%	129.79%	266.76%	95.15%	16.66%	-13.93%	1.18%	11.79%	0.00%	9.94%	13.76%	83.99%
Equitable Savings and Loan Association	Sterling	167,803	0.00%	0.00%	0.00%	0.25%	0.78%	0.78%	0.97%	0.00%	0.00%	0.62%	4.02%	0.00%	15.79%	30.84%	117.48%
Trust Company of America	Centennial	857,176	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.14%	42.11%	0.00%	5.97%	21.53%	0.00%
AMG National Trust Bank	Boulder	385,945	0.00%	0.00%	0.00%	1.03%	16.32%	236.56%	5.77%	0.00%	0.00%	1.50%	16.95%	0.00%	9.59%	12.97%	42.85%
Verus Bank of Commerce	Fort Collins	247,742	0.00%	0.00%	0.00%	0.88%	59.26%	407.85%	-3.69%	10.26%	40.22%	1.68%	12.20%	0.00%	13.18%	15.11%	119.91%
Solera National Bank	Lakewood	173,540	0.00%	0.00%	0.00%	1.38%	12.06%	231.44%	118.10%	3.48%	-59.43%	0.45%	3.28%	79.91%	13.58%	18.66%	92.13%

Idaho

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital /		
															Risk Based Assets	Loan / Deposit ratio	
Total All Idaho Banks	6,177,053	4.30%	0.34%	0.18%	1.38%	59.54%	150.49%	60.12%	95.74%	28.91%	0.83%	7.24%	223.41%	11.10%	15.80%	77.33%	
Median Values All Idaho Banks	321,538	3.87%	0.31%	0.12%	1.21%	57.58%	145.96%	70.22%	19.37%	22.51%	0.71%	6.38%	213.36%	10.23%	15.70%	76.29%	
Bank of Idaho	Idaho Falls	321,538	8.43%	0.75%	0.19%	1.79%	39.31%	134.14%	5.03%	117.73%	32.39%	1.22%	12.08%	70.49%	10.14%	15.07%	71.48%
D. L. Evans Bank	Burley	1,461,853	7.53%	0.31%	0.42%	1.65%	62.47%	138.13%	49.25%	167.60%	29.42%	0.90%	10.03%	257.84%	8.95%	13.88%	76.80%
Twin River Bank	Lewiston	102,987	7.08%	0.23%	0.33%	1.00%	57.58%	97.39%	101.10%	19.37%	54.54%	0.91%	12.63%	213.36%	7.40%	16.46%	52.16%
Ireland Bank	Malad City	226,397	7.03%	0.14%	0.62%	1.08%	12.07%	145.96%	70.22%	185.97%	37.28%	0.53%	5.09%	508.90%	10.25%	16.99%	76.29%
Idaho First Bank	Mccall	177,891	6.81%	0.71%	0.00%	1.15%	49.82%	275.73%	117.13%	3.61%	0.00%	-0.65%	-6.24%	131.35%	8.75%	11.54%	91.46%
The Bank of Commerce	Ammon	1,168,426	4.26%	0.53%	0.12%	0.95%	44.43%	105.56%	105.51%	147.46%	26.39%	1.29%	8.60%	122.87%	14.72%	17.77%	80.16%
bankcda	Coeur D Alene	117,613	3.87%	0.38%	0.00%	1.54%	59.04%	142.77%	20.53%	0.00%	-100.00%	0.38%	4.05%	251.13%	8.76%	12.64%	67.70%
Northwest Bank	Boise	605,870	3.70%	0.49%	0.00%	1.21%	97.63%	261.44%	39.16%	3.82%	6.60%	0.88%	6.93%	207.87%	11.69%	13.09%	100.81%
Idaho Trust Bank	Boise	103,153	3.66%	0.45%	0.20%	0.95%	45.57%	230.99%	83.24%	1.66%	-26.26%	-0.27%	-1.43%	157.54%	12.19%	14.07%	90.93%
Farmers Bank	Buhl	457,151	1.48%	0.22%	0.00%	2.85%	16.81%	33.07%	37.41%	144.81%	22.51%	0.90%	6.56%	596.49%	13.49%	24.03%	52.85%
Idaho Independent Bank	Coeur D Alene	693,340	1.46%	0.00%	0.15%	1.78%	106.45%	213.08%	57.66%	19.92%	112.99%	0.46%	4.66%	32610.00%	9.59%	15.70%	63.26%
First Federal Savings Bank of Twin Falls	Twin Falls	617,711	1.41%	0.17%	0.00%	0.88%	64.48%	166.81%	89.00%	0.00%	0.00%	0.71%	6.38%	394.21%	11.19%	16.64%	89.57%
Community 1st Bank	Post Falls	123,123	0.00%	0.00%	0.00%	1.36%	99.77%	219.94%	71.28%	1.63%	-18.79%	0.65%	6.18%	0.00%	10.23%	17.01%	69.49%

Kansas

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

	City	Total assets	Modified Texas Ratio	Adj.		CRE #1 /		Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months		ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio		Risk Based Capital / Risk	
				Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	Based Capital			Risk Based Capital	Farmland			Farm	Noncurrent Loans	Leverage ratio	Based Assets
Total All Kansas Banks		70,305,898	5.42%	0.47%	0.17%	1.17%	33.06%	121.10%	63.32%	98.24%	25.42%	1.03%	8.89%	152.34%	10.69%	16.65%	83.73%
Median Values All Kansas Banks		110,110	3.18%	0.24%	0.02%	1.40%	8.75%	52.81%	26.64%	148.42%	18.31%	0.91%	7.76%	176.14%	10.45%	16.94%	76.06%
The Bank	Oberlin	355,965	56.54%	6.62%	0.00%	1.71%	0.37%	1.12%	4.63%	643.87%	29.90%	1.76%	15.68%	16.23%	10.76%	14.23%	90.85%
The Freeport State Bank	Harper	22,030	42.01%	1.40%	1.23%	2.36%	13.08%	55.18%	-48.20%	639.39%	4.08%	-1.96%	-33.19%	108.44%	4.86%	9.71%	71.60%
Towanda State Bank	Towanda	10,174	35.32%	0.98%	2.28%	1.37%	0.00%	70.37%	65.32%	35.99%	-25.28%	-0.23%	-2.84%	104.00%	8.14%	16.16%	81.30%
The First State Bank, Kiowa, Kansas	Kiowa	64,235	33.06%	4.90%	0.62%	2.05%	0.73%	25.17%	156.29%	283.10%	-18.80%	0.19%	1.22%	29.54%	15.05%	21.70%	86.53%
The Peoples State Bank	Cherryvale	18,027	32.27%	7.37%	1.10%	0.91%	0.00%	33.66%	124.86%	164.73%	30.75%	1.81%	6.83%	10.77%	26.61%	29.36%	133.44%
Cornerstone Bank	Overland Park	197,376	27.31%	0.44%	2.44%	1.45%	76.96%	240.19%	89.90%	0.00%	-100.00%	1.17%	12.17%	264.77%	9.64%	13.28%	101.18%
Marquette Farmers State Bank of Marquette	Marquette	32,413	26.42%	2.47%	1.89%	2.28%	0.42%	6.85%	-25.26%	139.47%	4.53%	0.62%	4.10%	46.63%	15.08%	27.75%	60.09%
The Fowler State Bank	Fowler	80,453	25.99%	2.70%	0.00%	1.23%	0.00%	94.36%	51.43%	253.35%	62.69%	0.86%	8.46%	25.24%	10.77%	13.94%	71.08%
Conway Bank	Conway Springs	102,442	25.24%	1.65%	0.61%	1.20%	82.40%	199.39%	54.31%	388.75%	141.49%	-0.58%	-5.38%	44.55%	7.03%	11.87%	90.42%
Farmers State Bank	Phillipsburg	37,984	24.44%	1.62%	0.90%	1.67%	5.87%	19.40%	-60.55%	318.38%	62.41%	0.79%	8.82%	66.18%	9.10%	14.91%	76.01%
The Wilson State Bank	Wilson	87,781	24.42%	0.78%	1.54%	1.31%	1.39%	4.63%	-76.74%	290.71%	12.57%	0.91%	9.98%	124.82%	8.60%	11.74%	91.86%
State Bank of Downs	Downs	93,739	23.28%	2.75%	0.20%	1.28%	91.96%	97.63%	23.30%	184.00%	-5.29%	1.26%	10.95%	36.06%	11.56%	15.40%	91.07%
The First National Bank of Scott City	Scott City	121,349	22.93%	2.89%	0.03%	1.65%	1.27%	16.48%	16.96%	280.36%	-6.09%	0.47%	4.04%	36.66%	12.08%	14.82%	73.07%
Grant County Bank	Ulysses	230,413	22.82%	3.38%	0.08%	2.14%	5.16%	17.63%	2.80%	127.74%	8.65%	1.46%	10.33%	39.02%	13.79%	23.58%	75.54%
The First National Bank of Hope	Hope	82,921	22.56%	2.91%	1.02%	1.64%	5.34%	35.47%	31.42%	402.79%	-3.48%	0.89%	7.39%	39.92%	11.92%	15.22%	88.30%
The University National Bank of Lawrence	Lawrence	78,406	21.73%	0.00%	2.22%	1.56%	50.32%	166.45%	20.63%	8.40%	-52.99%	0.92%	10.30%	391.63%	8.63%	14.34%	84.37%
First Federal Savings and Loan Bank	Olathe	84,464	20.64%	1.90%	0.49%	1.08%	32.58%	38.71%	-6.63%	0.00%	0.00%	3.28%	30.65%	51.53%	11.26%	19.58%	112.47%
CoreFirst Bank & Trust	Topeka	909,449	20.21%	1.55%	0.51%	1.25%	73.16%	329.64%	40.78%	2.17%	-22.89%	1.01%	11.03%	51.35%	9.86%	13.66%	96.24%
The Citizens State Bank	Hugoton	125,159	20.13%	2.85%	0.00%	1.40%	3.74%	30.98%	504.75%	334.76%	11.66%	0.92%	6.78%	34.77%	13.81%	17.99%	81.22%
Ford County State Bank	Spearsville	39,831	19.33%	2.82%	0.00%	1.98%	0.00%	34.75%	29.01%	257.68%	18.25%	1.01%	7.47%	44.57%	15.28%	19.98%	73.99%
The Dickinson County Bank	Enterprise	12,429	18.65%	1.69%	0.72%	1.59%	35.97%	60.97%	55.72%	68.77%	-10.48%	1.53%	13.42%	78.10%	11.01%	18.07%	94.35%
The First State Bank of Healy	Healy	81,822	18.26%	1.41%	2.31%	2.51%	0.00%	0.00%	-100.00%	175.83%	2.67%	1.26%	6.62%	93.84%	19.42%	25.03%	66.72%
The State Bank of Spring Hill	Spring Hill	45,092	17.92%	0.00%	1.70%	1.47%	122.44%	122.90%	19.84%	26.54%	-7.02%	0.48%	4.90%	0.00%	9.51%	19.51%	35.40%
Equity Bank	Andover	3,172,341	17.69%	1.27%	0.25%	0.40%	69.28%	181.31%	167.87%	65.26%	395.64%	0.90%	7.69%	21.18%	10.01%	12.17%	88.80%
The Baxter State Bank	Baxter Springs	29,199	17.64%	3.22%	0.07%	1.67%	5.59%	12.66%	-61.81%	1.32%	-8.97%	-0.77%	-3.74%	26.38%	18.11%	33.64%	75.40%
Astra Bank	Scandia	297,720	17.62%	1.60%	0.10%	1.07%	8.25%	37.43%	-18.37%	325.76%	1.13%	0.73%	7.29%	42.50%	9.21%	12.83%	76.17%
Almena State Bank	Almena	102,881	16.61%	1.42%	0.05%	1.30%	4.84%	136.71%	127.99%	410.09%	180.53%	2.67%	33.15%	79.69%	7.77%	10.15%	97.60%
The Bank of Tescott	Tescott	388,957	15.90%	1.97%	0.30%	2.25%	10.89%	52.76%	14.76%	357.83%	44.97%	1.66%	13.49%	97.39%	12.35%	16.23%	100.64%
The State Exchange Bank	Mankato	38,599	15.78%	1.78%	0.03%	0.91%	0.00%	8.30%	-34.29%	222.71%	47.56%	0.59%	5.12%	21.57%	11.60%	22.69%	47.23%
The Walton State Bank	Walton	8,646	15.78%	0.00%	1.34%	1.11%	0.00%	15.59%	125.00%	116.05%	23.98%	0.18%	2.31%	0.00%	7.74%	19.80%	43.07%
First National Bank and Trust	Phillipsburg	204,112	14.66%	2.25%	0.19%	2.05%	2.63%	17.73%	67.10%	228.34%	37.14%	0.83%	5.58%	62.05%	15.30%	20.87%	84.09%
State Bank of Burrton	Burrton	10,290	13.94%	0.00%	1.66%	2.14%	0.00%	45.69%	-51.84%	8.13%	7.53%	0.06%	0.51%	0.00%	11.22%	32.13%	39.96%
Legacy Bank	Colwich	365,148	13.74%	0.56%	0.89%	1.18%	113.53%	242.53%	7.67%	27.41%	-2.03%	0.68%	6.90%	167.66%	9.73%	13.33%	101.03%
The Farmers State Bank	Fairview	23,482	13.04%	1.18%	0.00%	1.19%	0.00%	0.00%	-100.00%	499.34%	9.75%	0.41%	0.77%	59.93%	8.68%	13.35%	67.88%
Heritage Bank	Topeka	55,743	12.99%	0.28%	1.27%	1.19%	26.05%	205.35%	13.69%	5.94%	-9.86%	0.36%	3.22%	344.81%	10.96%	16.55%	92.12%
First National Bank in Pratt	Pratt	105,168	12.86%	1.30%	0.00%	1.20%	33.09%	112.25%	24.44%	212.76%	-5.68%	-0.41%	-3.59%	47.21%	10.28%	16.78%	61.15%
Mutual Savings Association, FSA	Leavenworth	209,871	12.77%	2.87%	0.94%	1.49%	25.10%	45.99%	29.44%	1.77%	-44.28%	0.23%	0.77%	30.38%	28.99%	50.29%	83.77%
Union State Bank	Olsburg	34,460	12.26%	0.10%	1.66%	1.39%	0.00%	0.00%	-100.00%	168.09%	25.00%	0.80%	5.21%	42.77%	15.44%	30.14%	50.76%
Kaw Valley State Bank	Eudora	46,779	12.22%	0.97%	0.16%	1.44%	25.48%	25.48%	-58.06%	84.75%	-13.72%	0.83%	9.94%	81.46%	8.65%	16.01%	59.96%
Armed Forces Bank, National Association	Fort Leavenworth	1,069,790	11.92%	1.90%	0.35%	1.84%	27.83%	206.08%	33.31%	0.00%	-99.65%	0.62%	3.24%	60.35%	17.51%	25.08%	77.23%
First State Bank and Trust	Tonganoxie	278,319	11.89%	0.06%	1.07%	1.49%	73.77%	334.02%	35.45%	68.59%	31.15%	0.39%	4.45%	1611.67%	8.12%	12.33%	77.45%
Bank of Blue Valley	Overland Park	683,594	11.82%	0.17%	1.19%	1.03%	87.73%	261.93%	58.07%	3.35%	195.52%	0.68%	6.37%	470.26%	10.56%	12.36%	93.71%
The Lyndon State Bank	Lyndon	69,204	11.33%	0.85%	0.50%	1.79%	5.82%	53.33%	-40.06%	155.26%	23.82%	0.39%	3.57%	140.44%	10.85%	17.21%	76.40%
Community Bank of Wichita, Inc.	Wichita	78,015	10.45%	0.28%	0.76%	1.24%	56.59%	164.03%	50.94%	10.51%	199.64%	0.73%	8.01%	164.87%	9.25%	12.19%	94.45%
Union State Bank	Uniontown	52,092	10.36%	0.83%	0.03%	0.88%	5.71%	6.63%	-17.11%	358.75%	18.31%	0.94%	11.88%	74.07%	7.67%	10.54%	83.13%
The Girard National Bank	Girard	644,028	10.34%	1.07%	1.01%	1.75%	8.42%	35.53%	40.55%	264.78%	0.42%	0.88%	7.36%	109.41%	10.58%	14.46%	86.55%
Vintage Bank Kansas	Leon	121,296	10.21%	0.93%	0.14%	1.02%	5.54%	54.91%	90.63%	265.30%	147.79%	1.39%	12.47%	70.96%	9.99%	15.75%	78.64%
The First State Bank	Norton	427,816	9.91%	0.92%	0.16%	1.61%	1.10%	26.70%	322.37%	339.32%	49.44%	1.46%	13.33%	97.57%	10.13%	15.43%	72.42%
Patriots Bank	Garnett	112,832	9.91%	1.03%	0.00%	1.17%	54.40%	106.99%	50.63%	88.78%	2.04%	1.17%	11.83%	73.21%	10.07%	15.29%	74.90%
ESB Financial	Emporia	222,813	9.28%	0.97%	0.03%	1.16%	52.01%	174.14%	89.40%	58.91%	76.82%	0.76%	7.68%	83.05%	10.10%	13.10%	84.01%
The First National Bank of Sedan	Sedan	61,900	9.21%	0.44%	0.43%	2.03%	26.04%	121.98%	151.15%	161.04%	52.86%	-0.57%	-6.09%	221.77%	9.29%	16.03%	62.79%
KansasLand Bank	Quinter	54,501	9.12%	0.45%	0.51%	1.53%	0.00%	12.99%	-62.44%	373.20%	48.73%	0.30%	2.84%	220.82%	9.76%	17.05%	74.92%
Security Bank of Kansas City	Kansas City	2,995,879	9.10%	0.37%	0.88%	1.63%	95.13%	264.08%	430.07%	4.95%	285.03%	0.92%	6.02%	243.74%	13.05%	18.71%	69.79%
The Nekoma State Bank	La Crosse	45,263	8.90%	0.26%	0.58%	2.78%	0.00%	24.02%	-13.47%	189.27%	21.28%	0.27%	2.94%	225.00%	9.39%	22.89%	32.83%
Community National Bank & Trust	Chanute	962,643	8.57%	0.72%	0.14%	1.32%	39.49%	124.67%	32.48%	123.42%	22.27%	0.95%	9.60%	135.90%	9.50%	12.72%	88.16%
Southwind Bank	Natoma	116,428	8.24%	0.86%	0.05%	1.41%	1.33%	16.90%	-45.60%	158.61%	28.28%	0.89%	8.67%	76.42%	10.35%	17.21%	51.99%

Kansas

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

	City	Total assets	Modified Texas Ratio	Adj.		CRE #1 /		Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months		ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio		Risk Based Capital / Risk Loan /	
				Nonperformi ng loans / Total loans	OREO to Total Assets	LLR / Total loans	Based Capital			CRE #2 / Risk Based Capital	Farmland Loans last 36 months			Farmland Loans last 36 months	Noncurrent Loans	Leverage ratio	Based Assets
Total All Kansas Banks		70,305,898	5.42%	0.47%	0.17%	1.17%	33.06%	121.10%	63.32%	98.24%	25.42%	1.03%	8.89%	152.34%	10.69%	16.65%	83.73%
Median Values All Kansas Banks		110,110	3.18%	0.24%	0.02%	1.40%	8.75%	52.81%	26.64%	148.42%	18.31%	0.91%	7.76%	176.14%	10.45%	16.94%	76.06%
The Farmers State Bank of Westmoreland	Westmoreland	173,073	8.16%	1.01%	0.24%	1.62%	47.83%	72.38%	0.22%	172.23%	20.60%	0.66%	4.42%	108.91%	14.52%	15.05%	79.77%
The Security State Bank	Wellington	58,226	7.94%	0.70%	0.30%	3.64%	0.00%	46.72%	-48.84%	85.98%	-34.38%	0.21%	1.77%	147.55%	11.85%	30.25%	32.22%
The Bennington State Bank	Salina	700,293	7.73%	0.93%	0.00%	2.56%	6.04%	48.13%	36.46%	279.23%	23.85%	1.55%	15.86%	191.53%	10.27%	15.17%	87.96%
Heartland Tri-State Bank	Elkhart	85,327	7.69%	0.33%	0.56%	0.93%	0.00%	1.84%	-31.62%	424.67%	35.88%	1.06%	9.18%	176.14%	11.55%	17.63%	71.69%
The Citizens State Bank of Cheney, Kansas	Cheney	57,724	7.55%	0.94%	0.00%	1.42%	19.88%	99.47%	-11.23%	135.84%	24.91%	1.68%	14.61%	95.58%	11.27%	12.51%	71.90%
First Bank of Newton	Newton	196,420	7.53%	0.52%	0.25%	1.28%	23.50%	116.48%	7.37%	80.99%	29.09%	1.21%	13.32%	205.73%	9.29%	14.00%	98.24%
Chisholm Trail State Bank	Wichita	75,548	7.50%	0.66%	0.05%	1.86%	25.05%	61.15%	-28.59%	55.72%	3.04%	0.40%	4.54%	108.25%	9.21%	20.97%	42.02%
The First State Bank of Ransom	Ransom	44,165	7.30%	0.96%	0.66%	2.91%	0.00%	5.66%	-10.26%	106.09%	39.04%	0.60%	2.84%	122.99%	21.67%	40.06%	51.41%
Guaranty State Bank and Trust Company	Beloit	287,606	7.05%	0.89%	0.00%	1.20%	0.36%	35.56%	-23.78%	551.74%	43.13%	0.94%	7.94%	118.79%	11.80%	13.51%	112.28%
Landmark National Bank	Manhattan	926,876	6.91%	0.65%	0.05%	1.22%	20.94%	93.60%	13.14%	89.83%	29.06%	0.47%	4.05%	90.37%	9.62%	17.40%	57.94%
The Halstead Bank	Halstead	129,057	6.63%	0.62%	0.00%	1.10%	81.60%	126.09%	41.52%	311.29%	34.03%	1.11%	12.59%	143.03%	8.87%	11.55%	92.99%
The Morrill and Janes Bank and Trust Company	Merriam	654,871	6.55%	0.52%	0.18%	1.13%	79.95%	176.87%	5.50%	58.38%	-0.25%	0.89%	8.32%	147.92%	9.47%	13.42%	79.61%
Bank of Labor	Kansas City	592,444	6.53%	0.22%	0.37%	1.98%	47.42%	123.68%	-11.91%	0.00%	-100.00%	0.09%	1.04%	360.09%	9.09%	16.63%	47.30%
Citizens Bank of Kansas	Kingman	230,792	6.50%	0.72%	0.00%	1.45%	3.92%	92.67%	105.74%	131.33%	5.39%	0.84%	6.59%	130.15%	10.54%	14.22%	76.11%
The Union State Bank of Everest	Everest	311,080	6.41%	0.48%	0.19%	1.40%	22.98%	27.45%	89.26%	312.15%	4.77%	1.66%	15.99%	150.35%	9.55%	14.99%	77.39%
Citizens State Bank and Trust Co., Ellsworth, Kansas	Ellsworth	189,527	6.26%	0.40%	0.14%	1.09%	6.13%	18.40%	69.70%	303.10%	127.62%	1.14%	12.15%	147.83%	9.00%	15.29%	70.51%
First Commerce Bank	Marysville	104,022	6.25%	0.62%	0.04%	1.21%	24.69%	65.11%	359.51%	249.89%	27.47%	1.21%	11.38%	151.79%	9.53%	15.51%	89.02%
The Baldwin State Bank	Baldwin City	75,883	6.21%	0.69%	0.00%	1.90%	8.92%	32.96%	4.70%	78.88%	-17.87%	0.66%	6.30%	119.77%	10.45%	26.86%	49.20%
Farmers Bank & Trust	Atwood	101,411	6.21%	0.33%	0.29%	1.35%	4.12%	31.59%	-10.48%	254.09%	66.68%	1.15%	11.36%	155.22%	10.05%	17.41%	41.93%
Farmers and Merchants Bank of Mound City, Kansas	Mound City	38,951	6.05%	0.48%	0.00%	1.01%	0.00%	13.72%	-73.15%	231.12%	22.74%	1.10%	15.86%	172.87%	7.00%	11.88%	90.48%
First National Bank	Goodland	189,742	5.89%	0.52%	0.27%	1.76%	4.02%	28.74%	38.82%	301.34%	21.00%	1.12%	8.96%	116.22%	12.97%	21.50%	69.43%
The Valley State Bank	Syracuse	131,908	5.88%	0.28%	0.27%	1.06%	36.56%	89.41%	35.08%	368.63%	34.26%	1.40%	16.15%	286.56%	8.64%	10.87%	97.59%
FirstOak Bank	Independence	121,757	5.84%	0.60%	0.01%	1.27%	98.06%	157.31%	251.40%	234.73%	41.60%	2.03%	20.52%	183.04%	9.61%	12.63%	99.14%
The First Security Bank	Overbrook	57,665	5.81%	0.50%	0.00%	1.29%	67.59%	155.97%	12.23%	127.91%	1.21%	0.73%	8.06%	171.72%	8.03%	13.19%	78.37%
Community Bank of the Midwest	Great Bend	174,027	5.77%	0.55%	0.00%	1.17%	1.78%	48.22%	-3.89%	332.82%	13.69%	1.25%	14.37%	132.15%	8.82%	14.20%	69.02%
Security State Bank	Scott City	243,212	5.76%	0.94%	0.00%	1.27%	11.97%	18.11%	81.54%	293.75%	41.13%	1.30%	8.80%	107.11%	15.10%	18.00%	118.40%
Alliance Bank	Topeka	97,278	5.70%	0.72%	0.00%	1.37%	60.19%	189.82%	82.50%	16.28%	-53.77%	0.67%	6.41%	135.83%	11.60%	15.83%	87.03%
Emerald Bank	Burden	17,076	5.67%	0.37%	0.31%	2.04%	0.00%	6.45%	-70.79%	121.87%	11.30%	0.52%	5.08%	366.67%	10.43%	19.80%	74.37%
First Option Bank	Osawatomie	329,158	5.52%	0.29%	0.18%	1.33%	27.68%	101.62%	1.18%	22.98%	-20.76%	1.34%	16.19%	178.05%	8.63%	21.71%	41.93%
First National Bank in Fredonia	Fredonia	95,300	5.45%	0.80%	0.10%	2.32%	5.91%	21.36%	0.42%	43.06%	5.92%	1.32%	8.24%	96.07%	16.34%	33.31%	39.44%
The Citizens State Bank	Gridley	189,409	5.44%	0.33%	0.15%	0.85%	17.87%	31.90%	1.76%	363.94%	24.87%	0.72%	8.87%	178.13%	8.40%	12.78%	76.06%
The First National Bank of Girard	Girard	81,618	5.42%	0.43%	0.21%	1.53%	7.49%	21.99%	-5.31%	192.69%	2.60%	0.98%	8.90%	226.80%	11.00%	18.94%	76.23%
American Bank of Baxter Springs	Baxter Springs	101,424	5.30%	0.59%	0.08%	4.90%	22.22%	102.58%	-19.07%	93.63%	177.95%	0.31%	2.82%	335.52%	11.75%	27.47%	44.86%
Peoples Bank	Lawrence	473,326	5.27%	0.25%	0.30%	1.51%	48.55%	235.37%	38.50%	8.10%	-60.79%	0.38%	3.73%	386.52%	9.53%	14.77%	72.37%
The Farmers State Bank	Holton	57,490	5.26%	0.24%	0.38%	1.35%	17.76%	66.01%	-20.41%	142.99%	56.67%	0.91%	4.02%	361.03%	10.91%	19.38%	72.24%
Farmers National Bank	Phillipsburg	133,359	5.08%	0.62%	0.29%	1.93%	0.67%	43.07%	122.15%	205.12%	31.63%	0.68%	9.08%	227.93%	16.46%	21.94%	91.54%
The Olpe State Bank	Olpe	41,507	5.06%	0.05%	0.67%	1.35%	4.10%	4.10%	2.08%	161.91%	1.58%	0.82%	5.46%	1213.64%	13.41%	27.91%	55.81%
Peoples State Bank	Manhattan	220,237	4.99%	0.28%	0.25%	1.39%	16.00%	39.41%	93.59%	400.79%	697.03%	1.01%	10.19%	397.90%	9.39%	12.14%	93.81%
The Bank of Protection	Protection	67,893	4.95%	0.15%	0.53%	1.24%	0.00%	4.43%	-52.06%	351.59%	29.01%	0.49%	3.77%	568.69%	13.31%	18.49%	88.03%
The Howard State Bank, Howard, Kansas	Howard	55,420	4.89%	0.52%	0.00%	2.45%	0.00%	25.23%	0.00%	235.55%	29.76%	0.67%	6.66%	204.53%	10.38%	21.34%	47.84%
Kaw Valley Bank	Topeka	324,785	4.87%	0.36%	0.09%	0.13%	39.92%	350.07%	110.48%	33.72%	-43.71%	0.20%	1.91%	28.29%	7.97%	10.82%	89.87%
Community First National Bank	Manhattan	251,259	4.80%	0.42%	0.08%	1.27%	76.99%	231.15%	45.11%	52.00%	10.45%	0.82%	8.85%	262.42%	9.36%	12.55%	97.40%
The First State Bank	Ness City	65,043	4.79%	0.87%	0.00%	3.88%	0.00%	0.00%	-97.12%	146.29%	9.02%	1.07%	6.21%	175.57%	17.83%	27.45%	47.54%
Bison State Bank	Bison	6,956	4.70%	0.68%	0.00%	4.51%	0.00%	0.00%	-100.00%	203.53%	44.05%	-2.69%	-22.42%	346.81%	10.15%	20.27%	59.24%
Golden Belt Bank, FSA	Ellis	241,619	4.51%	0.52%	0.00%	0.98%	24.92%	97.66%	158.43%	90.82%	28.59%	1.89%	12.99%	105.26%	10.69%	14.55%	82.56%
The Western State Bank	Garden City	476,898	4.47%	0.47%	0.10%	2.84%	2.89%	60.82%	-22.43%	278.91%	22.40%	1.81%	15.26%	384.55%	12.08%	16.36%	71.91%
Capital City Bank	Topeka	433,298	4.33%	0.08%	0.31%	1.01%	44.08%	241.03%	29.69%	22.69%	61.81%	0.55%	6.77%	877.95%	8.47%	12.67%	77.38%
The First National Bank of Beloit	Beloit	81,116	4.30%	0.21%	0.33%	2.08%	0.86%	37.70%	-11.65%	179.27%	-19.01%	0.39%	3.23%	459.30%	12.50%	22.01%	53.59%
Farmers Bank & Trust	Great Bend	792,532	4.27%	0.08%	0.70%	1.43%	14.03%	62.49%	43.04%	69.37%	15.68%	1.97%	11.62%	407.02%	11.20%	28.10%	55.28%
Emprise Bank	Wichita	1,767,492	4.27%	0.33%	0.02%	1.18%	68.02%	308.08%	57.73%	64.28%	24.35%	1.27%	14.20%	254.28%	7.27%	11.39%	87.68%
Swedish-American State Bank	Courtland	47,646	4.26%	0.28%	0.14%	2.22%	2.28%	38.69%	0.00%	564.25%	-6.80%	-1.36%	-17.21%	601.50%	8.21%	13.73%	89.34%
Goppert State Service Bank	Garnett	168,370	4.17%	0.40%	0.08%	1.35%	12.94%	14.22%	106.02%	278.54%	70.34%	0.72%	6.68%	241.37%	10.67%	16.94%	80.20%
The First National Bank of Syracuse	Syracuse	327,542	4.00%	0.42%	0.02%	1.61%	12.98%	68.49%	307.89%	419.14%	33.54%	1.32%	13.03%	306.76%	9.49%	12.59%	91.13%
Bank of Denton	Denton	18,290	3.93%	0.73%	0.00%	1.13%	0.00%	2.67%	-9.90%	91.27%	74.31%	0.61%	3.31%	87.31%	17.94%	32.36%	69.28%
The State Bank of Canton, Canton, Kansas	Canton	29,088	3.91%	0.79%	0.00%	1.25%	0.00%	4.781%	7.42%	101.72%	26.56%	0.46%	3.05%	55.65%	19.49%	42.55%	43.88%
Bank of Commerce and Trust Company	Wellington	57,739	3.90%	0.13%	0.28%	1.50%	8.07%	39.65%	55.50%	111.65%	13.33%	0.74%	7.76%	560.53%	10.19%	20.39%	57.06%

Kansas

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

	City	Total assets	Modified Texas Ratio	Adj.		CRE #1 / Risk	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio		Risk Based Capital / Risk		Loan / Deposit ratio
				Nonperforming loans / Total loans	OREO to Total Assets								LLR / Total loans	Noncurrent Loans	Leverage ratio	Based Assets	
Total All Kansas Banks		70,305,898	5.42%	0.47%	0.17%	1.17%	33.06%	121.10%	63.32%	98.24%	25.42%	1.03%	8.89%	152.34%	10.69%	16.65%	83.73%
Median Values All Kansas Banks		110,110	3.18%	0.24%	0.02%	1.40%	8.75%	52.81%	26.64%	148.42%	18.31%	0.91%	7.76%	176.14%	10.45%	16.94%	76.06%
The Exchange State Bank of St. Paul, Kansas	Saint Paul	69,291	3.86%	0.06%	0.35%	1.23%	6.38%	18.77%	-37.04%	192.98%	34.30%	0.63%	6.46%	1109.76%	9.95%	19.17%	65.79%
Peoples Bank and Trust Company	Mcperson	486,397	3.85%	0.49%	0.04%	1.60%	4.29%	91.35%	41.14%	109.47%	31.26%	0.87%	6.50%	188.86%	13.39%	17.32%	77.92%
The Valley State Bank	Belle Plaine	123,163	3.81%	0.35%	0.18%	1.02%	30.40%	66.76%	212.89%	56.53%	29.68%	0.65%	4.98%	193.71%	13.27%	21.97%	80.29%
The State Bank of Bern	Bern	95,538	3.78%	0.59%	0.00%	1.20%	0.00%	4.95%	48.28%	251.47%	21.21%	1.07%	7.14%	102.31%	14.99%	22.10%	59.55%
Argentine Federal Savings	Kansas City	51,674	3.75%	0.56%	0.00%	0.91%	4.70%	9.76%	-2.49%	0.00%	0.00%	0.34%	2.40%	125.44%	13.98%	28.34%	98.39%
Johnson State Bank	Johnson	76,306	3.64%	0.63%	0.00%	0.05%	0.54%	5.00%	-45.73%	184.18%	-14.84%	1.20%	7.86%	294.34%	16.39%	27.62%	56.26%
First National Bank in Frankfort	Frankfort	45,535	3.61%	0.36%	0.00%	1.14%	9.04%	71.18%	47.15%	236.41%	41.34%	1.23%	12.69%	157.83%	9.77%	16.52%	58.22%
The Community Bank	Liberal	111,505	3.51%	0.33%	0.09%	1.17%	2.11%	27.51%	4.80%	92.89%	31.85%	0.94%	8.55%	235.58%	11.46%	15.60%	78.34%
The Kansas State Bank	Ottawa	139,771	3.51%	0.31%	0.00%	1.28%	18.96%	89.34%	132.07%	81.83%	70.45%	0.99%	11.31%	158.41%	9.14%	20.15%	41.83%
Kanza Bank	Kingman	216,160	3.46%	0.34%	0.02%	1.37%	36.74%	209.96%	-25.01%	142.53%	7.73%	0.63%	5.94%	271.35%	10.24%	15.13%	76.63%
The Bank of Holyrood	Holyrood	63,154	3.27%	0.28%	0.22%	2.46%	2.97%	15.75%	77.93%	158.02%	23.73%	1.01%	7.32%	683.62%	13.53%	20.19%	93.56%
The Plains State Bank	Plains	103,904	3.18%	0.20%	0.24%	1.63%	0.00%	31.15%	1936.00%	165.51%	15.87%	0.09%	0.67%	313.15%	13.47%	24.63%	45.56%
Carson Bank	Mulvane	116,819	3.16%	0.11%	0.15%	1.41%	62.22%	211.44%	79.35%	31.71%	-15.23%	0.21%	2.60%	843.20%	7.74%	13.60%	73.19%
Bank of the Flint Hills	Wamego	205,443	3.13%	0.33%	0.00%	1.29%	90.57%	192.29%	28.90%	149.52%	75.34%	0.95%	9.57%	307.77%	10.13%	11.88%	110.23%
Elk State Bank	Clyde	96,323	3.08%	0.32%	0.00%	1.41%	5.26%	34.09%	98.58%	309.59%	120.09%	0.66%	6.68%	253.07%	10.07%	18.47%	76.72%
The Lyons State Bank	Lyons	96,644	3.07%	0.36%	0.04%	1.98%	16.72%	60.40%	56.55%	204.68%	-33.63%	1.17%	10.01%	324.72%	12.11%	18.99%	70.41%
Fidelity Bank	Wichita	2,099,773	3.06%	0.29%	0.08%	1.20%	42.14%	321.54%	40.53%	0.25%	0.00%	0.83%	7.59%	155.28%	8.13%	13.58%	91.68%
Impact Bank	Wellington	134,273	3.05%	0.34%	0.00%	1.58%	6.71%	69.03%	48.83%	279.93%	5.03%	0.72%	6.63%	277.71%	9.72%	15.99%	69.14%
United Bank & Trust	Marysville	587,365	3.04%	0.02%	0.34%	1.53%	11.82%	76.58%	0.69%	342.53%	20.15%	1.22%	10.05%	7068.09%	11.75%	15.45%	98.00%
The Farmers Bank of Osborne	Osborne	63,389	3.03%	0.06%	0.31%	1.44%	18.83%	20.18%	132.24%	389.35%	6.23%	1.28%	11.40%	1533.33%	11.53%	16.17%	69.57%
The Peoples Bank	Pratt	362,080	2.90%	0.26%	0.11%	1.71%	2.10%	31.27%	479.27%	310.20%	41.79%	1.40%	9.93%	10.07%	10.29%	18.01%	75.76%
Silver Lake Bank	Topeka	270,937	2.84%	0.03%	0.32%	0.89%	89.10%	125.39%	65.35%	64.97%	57.19%	0.77%	6.73%	2336.23%	11.68%	17.60%	90.05%
Bank of Palmer	Palmer	43,348	2.83%	0.30%	0.00%	1.30%	5.67%	5.67%	0.00%	382.73%	25.01%	0.77%	7.84%	242.75%	10.11%	17.73%	63.06%
The Denison State Bank	Holton	327,339	2.75%	0.38%	0.01%	1.66%	17.48%	54.13%	33.96%	152.91%	19.41%	1.78%	13.56%	266.24%	13.49%	19.85%	77.97%
Prairie Bank of Kansas	Stafford	104,185	2.55%	0.24%	0.00%	0.86%	13.92%	63.13%	-5.89%	281.62%	-6.03%	0.46%	4.75%	189.11%	9.05%	15.00%	58.85%
The Kearny County Bank	Lakin	203,015	2.53%	0.41%	0.02%	1.42%	7.18%	56.88%	27.82%	140.24%	5.19%	1.78%	10.46%	232.33%	16.32%	22.43%	87.52%
Community State Bank	Coffeyville	161,054	2.52%	0.26%	0.03%	1.52%	9.13%	112.26%	33.33%	66.35%	14.98%	1.17%	10.66%	286.13%	10.56%	19.99%	58.52%
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	52,141	2.48%	0.23%	0.00%	1.58%	6.54%	66.12%	3.80%	326.16%	21.93%	0.56%	7.31%	575.42%	7.97%	12.67%	94.12%
NBKC Bank	Overland Park	631,522	2.48%	0.33%	0.00%	1.13%	55.93%	162.66%	92.84%	1.55%	-77.95%	1.73%	13.98%	224.67%	11.85%	15.89%	96.27%
Flint Hills Bank	Eskridge	130,552	2.33%	0.02%	0.26%	2.08%	7.30%	52.81%	-18.97%	174.96%	1.53%	1.19%	10.52%	4483.87%	11.45%	22.55%	60.59%
Bankers' Bank of Kansas	Wichita	187,518	2.33%	0.05%	0.29%	2.18%	31.56%	130.42%	55.27%	31.88%	-6.02%	0.82%	6.03%	2906.25%	14.39%	18.12%	85.10%
Central Bank and Trust Co.	Hutchinson	323,108	2.25%	0.09%	0.14%	1.47%	34.13%	170.79%	44.43%	124.20%	23.71%	2.07%	21.62%	1304.29%	9.53%	12.22%	85.26%
KS StateBank	Manhattan	1,787,790	2.24%	0.23%	0.00%	1.51%	29.41%	152.48%	31.02%	14.23%	41.61%	1.61%	17.72%	544.05%	9.22%	13.86%	90.59%
Stanley Bank	Overland Park	108,542	2.23%	0.03%	0.39%	1.05%	43.07%	51.74%	4.34%	43.87%	24.01%	1.22%	7.43%	2971.43%	16.13%	23.75%	88.98%
Central National Bank	Junction City	933,081	2.13%	0.13%	0.13%	1.86%	19.11%	133.23%	41.80%	129.86%	22.14%	1.04%	9.10%	398.26%	10.16%	19.62%	58.69%
The Kansas State Bank Overbrook Kansas	Overbrook	60,633	2.13%	0.28%	0.02%	3.68%	6.01%	33.33%	-12.92%	155.41%	20.84%	0.95%	7.50%	657.40%	12.49%	20.89%	62.90%
The Fidelity State Bank and Trust Company	Dodge City	175,087	2.13%	0.38%	0.00%	2.73%	0.00%	13.16%	-4.80%	74.54%	-14.93%	1.00%	5.87%	152.01%	16.95%	63.40%	25.95%
Community National Bank	Seneca	436,231	2.11%	0.03%	0.17%	1.40%	33.10%	78.71%	28.56%	106.25%	12.42%	2.22%	25.59%	1421.28%	9.22%	20.64%	36.72%
Mid-America Bank	Baldwin City	163,531	1.99%	0.00%	0.22%	1.51%	125.75%	162.97%	68.58%	43.09%	148.58%	1.13%	10.43%	0.00%	10.11%	10.65%	108.90%
Intrust Bank, National Association	Wichita	5,117,173	1.98%	0.16%	0.00%	1.03%	49.02%	185.98%	86.09%	27.01%	-23.19%	1.36%	17.08%	365.28%	8.27%	11.99%	75.54%
The Farmers State Bank	Wathena	61,744	1.98%	0.37%	0.00%	4.21%	5.50%	8.32%	-34.37%	74.71%	15.17%	0.77%	4.71%	567.39%	16.58%	31.42%	60.43%
Bank of the Prairie	Olathe	140,206	1.97%	0.20%	0.00%	1.82%	121.89%	241.40%	144.73%	37.44%	17.22%	0.72%	7.76%	664.73%	9.15%	12.27%	92.52%
CrossFirst Bank	Leawood	2,953,282	1.81%	0.18%	0.00%	1.31%	89.69%	199.05%	95.54%	2.47%	365.04%	0.28%	2.72%	489.60%	9.39%	10.33%	86.34%
Roxbury Bank	Roxbury	17,607	1.73%	0.00%	0.20%	0.16%	7.14%	8.70%	-57.72%	337.02%	40.97%	1.46%	11.87%	0.00%	11.75%	17.42%	92.72%
Labette Bank	Altamont	405,081	1.71%	0.05%	0.15%	1.02%	9.15%	52.62%	87.23%	178.97%	15.55%	0.94%	8.65%	1336.27%	11.23%	14.82%	76.64%
The Farmers State Bank of Bucklin, Kansas	Bucklin	43,551	1.68%	0.12%	0.09%	2.22%	0.00%	1.37%	-60.33%	351.64%	6.94%	0.56%	5.16%	965.38%	8.91%	19.59%	58.77%
SJN Bank of Kansas	Saint John	149,824	1.68%	0.09%	0.06%	2.02%	0.00%	30.27%	57.34%	380.23%	44.66%	0.96%	10.05%	1203.76%	8.48%	13.50%	60.10%
Citizens Savings and Loan Association, FSB	Leavenworth	191,308	1.65%	0.33%	0.00%	0.66%	2.25%	3.67%	-48.85%	0.39%	0.00%	-0.08%	-0.43%	75.84%	19.38%	65.33%	54.77%
Peoples Bank	Coldwater	52,207	1.63%	0.14%	0.06%	1.59%	0.66%	10.94%	-61.60%	240.32%	59.04%	0.79%	6.37%	289.63%	11.58%	20.10%	54.94%
The Tampa State Bank	Tampa	52,063	1.54%	0.15%	0.03%	2.14%	0.90%	19.64%	55.00%	235.20%	37.52%	0.81%	7.47%	917.50%	11.30%	16.19%	87.73%
The Solomon State Bank	Solomon	199,423	1.47%	0.06%	0.20%	3.30%	4.22%	47.89%	8.25%	102.85%	32.41%	1.84%	12.92%	4689.17%	14.92%	24.25%	105.90%
The Farmers State Bank of Blue Mound	Blue Mound	47,292	1.42%	0.24%	0.00%	1.17%	0.00%	1.87%	-63.44%	312.22%	18.73%	1.06%	6.42%	313.91%	16.41%	23.35%	78.34%
Bank of Hays	Hays	257,405	1.41%	0.15%	0.00%	1.16%	11.49%	94.68%	3.04%	158.41%	31.06%	1.07%	11.49%	29.85%	9.83%	16.50%	80.51%
Capitol Federal Savings Bank	Topeka	9,009,287	1.34%	0.17%	0.01%	0.12%	9.67%	22.29%	115.71%	0.00%	0.00%	1.04%	7.81%	54.05%	10.94%	27.52%	133.25%
Southwest National Bank	Wichita	439,193	1.33%	0.14%	0.00%	1.05%	4.58%	231.73%	-2.06%	31.06%	-49.25%	1.29%	13.27%	621.09%	9.95%	12.20%	97.30%
Commercial Bank	Parsons	329,055	1.30%	0.10%	0.02%	1.75%	12.75%	24.56%	30.47%	53.85%	4.44%	1.18%	13.18%	624.64%	8.81%	17.62%	41.23%

Kansas

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		CRE #1 /		CRE #2 /	Growth of	Total	Growth in		ROA -	ROE -	Coverage		Risk	
			Nonperformi ng loans / Total loans	OREO to Total Assets	LLR / Total loans	Based Capital				Risk Based Capital	CRE #2 in last 36 months			Farmland and Farm Loans / RBC	Farmland and Farm Loans last 36 months	Return on average assets	Return on avg. equity capital
Total All Kansas Banks	70,305,898	5.42%	0.47%	0.17%	1.17%	33.06%	121.10%	63.32%	98.24%	25.42%	1.03%	8.89%	152.34%	10.69%	16.65%	83.73%	
Median Values All Kansas Banks	110,110	3.18%	0.24%	0.02%	1.40%	8.75%	52.81%	26.64%	148.42%	18.31%	0.91%	7.76%	176.14%	10.45%	16.94%	76.06%	
The First National Bank of Spearville	Spearville	37,837	1.30%	0.17%	0.00%	2.14%	0.00%	64.29%	104.27%	-10.45%	1.07%	6.73%	52.38%	12.77%	19.64%	74.03%	
First Heritage Bank	Centralia	157,676	1.28%	0.03%	0.11%	1.16%	28.01%	50.91%	157.43%	24.20%	0.95%	8.73%	2588.10%	10.50%	15.24%	81.39%	
VisionBank	Topeka	161,301	1.28%	0.01%	0.11%	1.06%	43.03%	399.98%	102.34%	33.69%	0.71%	7.78%	6273.91%	9.07%	12.44%	98.10%	
Garden Plain State Bank	Wichita	92,007	1.26%	0.19%	0.00%	2.27%	73.92%	83.00%	14.67%	6.06%	0.97%	6.80%	186.14%	14.18%	22.64%	51.93%	
Rose Hill Bank	Rose Hill	318,745	1.24%	0.04%	0.08%	0.94%	85.73%	267.75%	37.08%	37.99%	0.80%	7.22%	1508.87%	9.89%	13.98%	79.46%	
The Citizens State Bank	Marysville	338,231	1.22%	0.06%	0.07%	1.32%	3.25%	93.34%	68.53%	418.73%	28.21%	2.16%	21.98%	1918.18%	9.39%	12.39%	107.88%
The Citizens State Bank	Moundridge	441,249	1.15%	0.11%	0.01%	1.26%	1.91%	44.94%	12.79%	264.97%	10.67%	1.01%	9.58%	591.70%	9.57%	13.45%	65.38%
Hillsboro State Bank	Hillsboro	20,703	1.15%	0.10%	0.00%	1.59%	0.00%	1.49%	-87.50%	195.14%	3.48%	0.35%	4.19%	12.90%	8.52%	22.82%	47.77%
First Bank Kansas	Salina	439,082	1.13%	0.10%	0.00%	1.76%	10.35%	117.32%	31.95%	128.44%	34.73%	1.49%	17.90%	89.76%	8.59%	16.94%	57.58%
Small Business Bank	Lenexa	68,677	1.12%	0.15%	0.01%	1.67%	15.03%	64.98%	40.23%	5.16%	0.29%	2.44%	759.62%	13.16%	19.72%	93.33%	
SOLUTIONS NORTH BANK	Stockton	234,431	1.11%	0.13%	0.00%	1.95%	19.38%	74.01%	395.14%	381.78%	444.75%	1.26%	11.18%	1052.27%	11.05%	13.99%	83.93%
American State Bank & Trust Company	Great Bend	354,269	1.09%	0.14%	0.00%	0.94%	32.85%	135.62%	50.89%	264.05%	17.52%	0.91%	6.78%	455.60%	12.17%	15.06%	78.79%
The Farmers State Bank	Mcpherson	111,000	1.08%	0.00%	0.11%	1.51%	22.69%	117.08%	39.98%	136.78%	23.47%	1.33%	14.41%	0.00%	9.20%	14.44%	65.75%
First National Bank of Kansas	Burlington	83,181	1.04%	0.04%	0.05%	1.26%	16.00%	35.78%	11.09%	80.48%	84.61%	0.52%	5.92%	953.13%	8.74%	21.36%	35.90%
Farmers and Drivers Bank	Council Grove	181,167	1.02%	0.27%	0.00%	1.48%	1.02%	1.55%	-37.05%	67.03%	20.38%	1.00%	3.77%	274.17%	26.28%	47.18%	79.52%
The First National Bank of Hutchinson	Hutchinson	756,496	0.97%	0.11%	0.00%	1.27%	15.32%	197.02%	38.15%	81.23%	9.91%	0.82%	7.05%	649.94%	11.29%	15.83%	73.81%
The Union State Bank	Arkansas City	308,488	0.94%	0.08%	0.01%	1.66%	29.91%	206.06%	256.08%	98.06%	55.43%	0.88%	7.28%	1305.36%	8.89%	13.25%	82.12%
First Bank	Sterling	131,409	0.87%	0.14%	0.00%	2.93%	0.00%	52.94%	-2.34%	157.74%	13.40%	0.93%	6.43%	1235.45%	15.09%	21.95%	80.31%
Millennium Bank	Junction City	34,404	0.79%	0.12%	0.00%	1.27%	12.92%	168.93%	12.63%	17.85%	36.23%	0.77%	5.54%	947.62%	13.78%	18.95%	113.06%
The Midland National Bank of Newton	Newton	144,295	0.71%	0.08%	0.00%	1.30%	34.55%	130.27%	35.75%	32.19%	-12.08%	0.77%	7.46%	798.26%	10.30%	16.69%	56.28%
Centera Bank	Subletta	271,371	0.64%	0.03%	0.03%	1.41%	16.90%	60.67%	29.43%	280.64%	11.66%	1.19%	13.34%	2324.39%	8.70%	15.88%	54.74%
The Citizens National Bank	Greenleaf	176,726	0.61%	0.06%	0.00%	1.54%	4.09%	19.58%	-31.72%	170.46%	9.84%	0.76%	7.95%	976.15%	9.71%	21.80%	44.52%
Exchange Bank & Trust	Atchison	428,425	0.59%	0.06%	0.00%	1.35%	11.95%	40.39%	20.18%	198.54%	16.31%	1.03%	10.99%	1457.65%	9.78%	16.37%	72.82%
The Citizens State Bank and Trust Company	Woodbine	28,549	0.59%	0.05%	0.00%	0.61%	65.75%	65.75%	-21.26%	577.65%	86.04%	0.83%	8.78%	1021.43%	8.32%	9.79%	98.70%
The Farmers State Bank of Oakley, Kansas	Oakley	143,619	0.56%	0.08%	0.00%	0.97%	8.01%	15.32%	14.01%	351.82%	91.03%	1.31%	9.16%	803.36%	14.30%	16.91%	99.87%
CBW Bank	Weir	33,345	0.52%	0.00%	0.11%	2.04%	0.00%	0.72%	-84.16%	4.16%	-30.99%	6.93%	33.68%	4900.00%	22.00%	151.54%	9.63%
BANK VI	Salina	104,872	0.51%	0.06%	0.00%	1.44%	55.73%	190.38%	48.44%	34.00%	279.89%	0.85%	8.58%	1985.25%	10.26%	14.45%	112.39%
FNB Washington	Washington	79,501	0.44%	0.10%	0.00%	2.89%	0.00%	1.36%	-32.44%	104.36%	30.32%	0.98%	4.22%	1124.10%	24.71%	44.00%	58.31%
The Lyon County State Bank	Emporia	144,272	0.44%	0.04%	0.00%	1.61%	7.48%	111.38%	48.25%	25.66%	-22.16%	0.21%	2.82%	1537.74%	7.82%	21.34%	38.53%
The First State Bank & Trust Co. of Larned	Larned	150,817	0.42%	0.06%	0.00%	1.93%	0.00%	138.94%	0.57%	139.63%	-7.62%	1.38%	10.89%	1830.59%	12.74%	21.21%	69.92%
Bank of Commerce	Chanute	173,861	0.39%	0.04%	0.00%	1.12%	2.26%	46.11%	1.62%	155.13%	28.86%	0.87%	9.67%	1501.52%	9.36%	19.31%	55.99%
Community First Bank	Kansas City	158,858	0.37%	0.04%	0.00%	1.28%	79.31%	191.43%	30.29%	4.01%	279.43%	1.21%	12.76%	3061.29%	9.53%	11.50%	117.47%
Lyons Federal Bank	Lyons	118,348	0.37%	0.00%	0.05%	1.14%	8.75%	72.88%	3.93%	236.10%	29.29%	0.42%	3.31%	44700.00%	11.97%	18.51%	83.41%
Fidelity State Bank and Trust Company	Topeka	130,115	0.36%	0.03%	0.00%	0.90%	23.14%	147.11%	37.83%	0.00%	-100.00%	0.79%	8.63%	1620.45%	8.20%	15.05%	68.48%
Home Bank and Trust Company	Eureka	98,855	0.35%	0.03%	0.00%	1.05%	19.19%	215.87%	26.64%	52.69%	-13.12%	1.16%	14.76%	2940.00%	8.01%	11.21%	96.52%
The First National Bank of Dighton	Dighton	56,750	0.32%	0.07%	0.00%	0.91%	0.00%	0.00%	0.00%	123.32%	24.09%	0.77%	3.53%	573.17%	21.88%	34.49%	58.77%
The First National Bank of Liberal	Liberal	320,111	0.29%	0.03%	0.00%	1.11%	17.17%	78.93%	42.37%	137.53%	8.40%	1.01%	10.64%	1979.79%	10.18%	16.45%	58.05%
Andover State Bank	Andover	83,849	0.21%	0.02%	0.00%	1.09%	83.52%	253.76%	13.86%	5.59%	-27.48%	0.36%	4.23%	4681.25%	8.52%	12.23%	95.86%
The St. Marys State Bank	Saint Marys	95,823	0.20%	0.03%	0.00%	1.70%	30.31%	68.11%	0.30%	111.63%	26.32%	1.22%	10.58%	4328.00%	11.65%	15.22%	80.88%
Prescott State Bank	Prescott	13,388	0.19%	0.00%	0.03%	1.74%	0.00%	20.26%	-24.09%	170.73%	15.94%	0.43%	3.00%	0.00%	14.68%	28.49%	66.93%
The Farmers State Bank of Aliceville, Kansas	Westphalia	147,258	0.18%	0.03%	0.00%	1.38%	2.14%	2.50%	-76.52%	273.62%	-1.67%	1.08%	8.19%	3778.95%	13.20%	21.15%	81.77%
Kaw Valley State Bank and Trust Company	Wamego	165,277	0.17%	0.02%	0.00%	1.52%	14.74%	99.36%	36.25%	138.71%	12.44%	1.46%	12.63%	4529.41%	11.62%	19.65%	72.48%
The First National Bank in Cimarron	Cimarron	92,487	0.12%	0.01%	0.00%	1.46%	0.00%	51.52%	-35.79%	288.14%	-2.02%	1.09%	14.14%	7388.89%	7.92%	14.51%	54.89%
The Bendena State Bank	Bendena	63,549	0.09%	0.01%	0.00%	1.18%	0.00%	61.88%	62.17%	461.44%	24.61%	1.63%	18.30%	9500.00%	9.00%	13.02%	83.66%
The First National Bank of Cunningham	Cunningham	30,837	0.00%	0.00%	0.00%	1.33%	2.12%	2.12%	-90.57%	184.72%	-15.76%	1.00%	8.48%	0.00%	11.58%	23.55%	39.26%
The First National Bank of Harveyville	Harveyville	14,397	0.00%	0.00%	0.00%	1.06%	0.00%	26.32%	111.41%	162.86%	1.26%	0.26%	2.64%	0.00%	9.74%	21.86%	63.78%
The First National Bank of Louisburg	Louisburg	111,616	0.00%	0.00%	0.00%	1.78%	44.64%	58.55%	160.51%	25.99%	119.78%	1.21%	8.81%	0.00%	13.62%	27.28%	57.02%
The Marion National Bank	Marion	23,496	0.00%	0.00%	0.00%	1.60%	0.00%	19.03%	-60.52%	112.75%	-10.63%	0.62%	4.09%	0.00%	11.93%	23.45%	39.30%
First Neodesha Bank	Neodesha	97,193	0.00%	0.00%	0.00%	1.00%	6.10%	42.90%	-3.66%	381.39%	29.48%	1.62%	16.96%	0.00%	9.46%	14.07%	93.06%
Citizens State Bank and Trust Company	Hiawatha	95,577	0.00%	0.00%	0.00%	0.86%	2.69%	2.69%	578.95%	223.94%	52.07%	1.21%	8.20%	0.00%	14.92%	22.67%	69.96%
New Century Bank	Belleville	44,282	0.00%	0.00%	0.00%	1.63%	210.02%	214.68%	173.85%	61.61%	-22.84%	2.45%	23.23%	0.00%	10.67%	15.32%	102.24%
BANKWEST OF KANSAS	Goodland	94,530	0.00%	0.00%	0.00%	0.96%	3.71%	69.65%	-3.91%	401.58%	3.70%	0.93%	7.34%	0.00%	12.19%	15.66%	89.32%
The State Bank of Kansas	Fredonia	63,523	0.00%	0.00%	0.00%	1.44%	0.00%	107.35%	-41.22%	59.40%	-22.40%	1.05%	6.81%	0.00%	14.84%	35.67%	47.76%
Chetopa State Bank & Trust Co.	Chetopa	34,185	0.00%	0.00%	0.00%	1.00%	7.35%	7.35%	1720.00%	349.45%	21.92%	1.68%	16.58%	0.00%	10.08%	15.33%	81.50%
Union State Bank	Clay Center	145,092	0.00%	0.00%	0.00%	1.73%	5.25%	38.84%	19.93%	204.54%	36.43%	0.65%	6.09%	0.00%	10.87%	20.52%	74.14%
The Riley State Bank of Riley, Kansas	Riley	86,211	0.00%	0.00%	0.00%	2.09%	11.29%	12.24%	36.72%	391.18%	11.23%	1.05%	10.40%	0.00%	10.09%	15.11%	86.01%

Kansas

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Loan / Deposit ratio		
			Nonperforming loans / Total loans	OREO to Total Assets											Risk Based Assets	Risk Based Loans	
Total All Kansas Banks	70,305,898	5.42%	0.47%	0.17%	1.17%	33.06%	121.10%	63.32%	98.24%	25.42%	1.03%	8.89%	152.34%	10.69%	16.65%	83.73%	
Median Values All Kansas Banks	110,110	3.18%	0.24%	0.02%	1.40%	8.75%	52.81%	26.64%	148.42%	18.31%	0.91%	7.76%	176.14%	10.45%	16.94%	76.06%	
Kendall State Bank	Valley Falls	38,480	0.00%	0.00%	0.00%	1.35%	155.83%	341.50%	88.36%	58.84%	-15.51%	0.24%	2.37%	0.00%	9.68%	15.78%	75.63%
The Gorham State Bank	Gorham	29,418	0.00%	0.00%	0.00%	1.07%	9.71%	23.90%	67.68%	272.17%	3.18%	0.77%	7.75%	0.00%	10.25%	18.58%	68.69%
Cottonwood Valley Bank	Cedar Point	33,414	0.00%	0.00%	0.00%	3.57%	13.59%	13.59%	11.64%	79.34%	-41.75%	0.36%	2.56%	0.00%	13.48%	30.56%	35.07%
The Lorraine State Bank	Lorraine	22,487	0.00%	0.00%	0.00%	0.99%	0.00%	0.27%	0.00%	347.27%	14.05%	0.83%	5.58%	0.00%	15.53%	19.78%	95.59%
The Haviland State Bank	Haviland	38,840	0.00%	0.00%	0.00%	1.83%	0.18%	0.58%	-94.92%	432.58%	15.63%	1.23%	9.09%	0.00%	13.53%	19.13%	91.00%
The Jamestown State Bank	Jamestown	19,342	0.00%	0.00%	0.00%	5.37%	0.00%	0.00%	0.00%	134.71%	-23.03%	0.51%	3.08%	0.00%	16.54%	37.27%	35.55%
The City State Bank	Fort Scott	40,931	0.00%	0.00%	0.00%	1.01%	3.72%	49.87%	-5.72%	269.20%	32.76%	1.17%	13.65%	0.00%	8.72%	16.36%	69.10%
The Farmers State Bank	Dwight	16,223	0.00%	0.00%	0.00%	1.38%	0.00%	0.00%	0.00%	357.62%	15.18%	0.02%	0.21%	0.00%	11.88%	22.54%	65.56%
The Stockgrowers State Bank of Ashland, Kansas	Ashland	133,172	0.00%	0.00%	0.00%	1.20%	0.67%	15.02%	46.59%	277.05%	26.79%	0.86%	6.17%	0.00%	14.15%	20.10%	70.03%
The Alden State Bank	Sterling	20,291	0.00%	0.00%	0.00%	1.56%	0.00%	0.81%	185.71%	83.33%	-16.54%	0.19%	1.56%	0.00%	11.50%	25.45%	58.23%
Bank of Prairie Village	Prairie Village	110,110	0.00%	0.00%	0.00%	1.62%	19.85%	137.86%	85.01%	5.69%	1190.57%	1.40%	13.94%	0.00%	10.31%	20.45%	59.24%
Bank of Greeley	Greeley	40,251	0.00%	0.00%	0.00%	1.58%	1.57%	14.26%	-8.30%	218.39%	3.72%	0.61%	4.99%	0.00%	12.25%	22.29%	64.55%
The Piqua State Bank	Piqua	30,440	0.00%	0.00%	0.00%	2.21%	0.00%	74.58%	4.37%	148.42%	29.29%	0.41%	4.15%	0.00%	8.94%	18.22%	44.11%
TriCentury Bank	De Soto	88,162	0.00%	0.00%	0.00%	1.22%	0.94%	395.41%	496.04%	27.84%	82.40%	0.99%	9.17%	0.00%	10.81%	14.16%	155.03%
The Stockgrowers State Bank	Maple Hill	83,828	0.00%	0.00%	0.00%	1.47%	9.14%	125.67%	193.96%	157.95%	-35.25%	1.31%	10.62%	0.00%	10.27%	20.25%	67.04%
First Kansas Bank	Hoisington	192,730	0.00%	0.00%	0.00%	1.54%	2.46%	4.40%	6.81%	132.19%	22.29%	0.87%	10.56%	0.00%	8.26%	25.04%	25.87%
Verus Bank	Derby	137,738	0.00%	0.00%	0.00%	0.96%	53.72%	97.43%	1.09%	154.78%	-2.39%	1.09%	12.54%	0.00%	9.00%	13.22%	77.16%
Home Savings Bank	Chanute	73,892	0.00%	0.00%	0.00%	1.22%	25.43%	38.71%	100.16%	23.33%	4.77%	0.00%	0.00%	0.00%	17.92%	35.68%	62.87%
The Liberty Savings Association, FSA	Fort Scott	33,950	0.00%	0.00%	0.00%	1.04%	5.29%	25.48%	4.50%	1.30%	-80.77%	0.13%	0.70%	0.00%	18.78%	76.96%	33.55%
Community Bank	Topeka	89,551	0.00%	0.00%	0.00%	1.27%	58.68%	170.71%	25.99%	16.42%	26.18%	1.06%	11.30%	0.00%	9.79%	12.77%	91.19%
Farmers & Merchants Bank of Colby	Colby	211,638	0.00%	0.00%	0.00%	0.96%	14.66%	40.00%	75.28%	218.19%	41.01%	1.65%	12.10%	581.78%	13.55%	15.41%	91.30%
Great American Bank	Lawrence	194,543	0.00%	0.00%	0.00%	1.35%	185.26%	399.08%	73.73%	8.32%	-69.59%	1.49%	11.07%	0.00%	9.48%	12.25%	115.93%
Freedom Bank	Overland Park	175,494	0.00%	0.00%	0.00%	0.85%	16.04%	202.08%	37.05%	0.00%	0.00%	0.36%	3.53%	0.00%	10.71%	14.57%	87.60%

Montana

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.			CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
			Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans												
Total All Montana Banks	34,408,467	5.48%	0.49%	0.10%	1.44%	62.08%	175.59%	66.45%	76.81%	29.07%	1.31%	11.11%	181.05%	10.22%	14.39%	81.27%	
Median Values All Montana Banks	107,079	4.98%	0.42%	0.03%	1.44%	35.80%	89.08%	36.13%	105.87%	25.35%	1.03%	8.73%	123.73%	10.56%	17.27%	75.20%	
First Citizens Bank of Polson, National Association	Polson	17,451	104.91%	2.95%	2.81%	1.42%	33.88%	196.19%	40.81%	3.27%	-83.43%	-4.99%	-77.58%	33.66%	4.30%	8.57%	73.60%
Bank of The Rockies, National Association	White Sulphur Sp	146,606	33.82%	1.25%	2.41%	1.57%	38.68%	103.93%	38.21%	204.89%	9.36%	0.71%	6.49%	71.46%	10.10%	14.79%	79.40%
Beartooth Bank	Billings	48,995	23.04%	0.00%	3.76%	1.89%	38.40%	213.07%	83.57%	36.41%	168.68%	-0.42%	-2.67%	0.00%	13.20%	16.49%	99.51%
Garfield County Bank	Jordan	94,836	21.78%	2.60%	0.00%	2.05%	0.26%	0.26%	0.00%	462.73%	35.42%	1.08%	9.84%	52.34%	10.87%	15.09%	75.30%
First State Bank of Forsyth	Forsyth	131,719	21.14%	2.49%	0.06%	1.96%	6.70%	45.28%	85.36%	157.15%	28.70%	1.16%	10.25%	35.87%	10.95%	20.05%	53.60%
First Community Bank	Glasgow	281,953	16.80%	1.61%	0.39%	0.76%	2.16%	28.29%	36.70%	13.62%	7.66%	0.78%	7.04%	44.85%	11.10%	19.03%	57.11%
First Security Bank of Roundup	Roundup	54,109	16.69%	2.07%	0.00%	1.52%	2.80%	10.99%	4.70%	229.17%	29.30%	2.02%	16.96%	38.19%	11.93%	20.06%	60.00%
The Bank of Baker	Baker	146,235	15.74%	1.70%	0.02%	1.44%	79.18%	89.09%	14.53%	230.15%	9.52%	2.13%	21.74%	51.67%	10.01%	15.06%	68.49%
First Security Bank of Helena	Helena	49,549	14.75%	1.15%	0.07%	0.51%	19.81%	85.81%	210.75%	0.00%	-100.00%	0.49%	3.23%	30.40%	12.92%	21.02%	81.51%
Valley Bank of Kalispell	Kalispell	117,351	13.96%	1.42%	0.22%	1.30%	69.13%	126.44%	168.97%	11.26%	65.12%	0.71%	6.41%	59.36%	11.80%	16.23%	72.71%
Belt Valley Bank	Belt	59,306	11.74%	1.55%	0.30%	1.20%	52.03%	81.63%	6.25%	165.86%	42.39%	1.16%	8.00%	63.70%	14.89%	20.36%	97.71%
The First State Bank of Malta	Malta	140,387	9.04%	1.57%	0.00%	2.73%	0.65%	18.31%	12.40%	328.84%	67.22%	1.14%	7.26%	111.10%	15.50%	21.19%	76.40%
Farmers State Bank	Victor	375,490	8.29%	0.58%	0.38%	1.42%	71.89%	140.26%	103.39%	16.91%	46.80%	0.56%	5.10%	82.97%	10.81%	17.64%	66.01%
Rocky Mountain Bank	Billings	487,136	8.14%	0.82%	0.00%	0.91%	66.69%	139.49%	-27.46%	117.96%	12.77%	1.38%	13.28%	70.90%	9.82%	13.78%	79.12%
Citizens Bank & Trust Company	Big Timber	112,792	8.07%	0.87%	0.00%	1.96%	21.46%	73.76%	51.00%	204.53%	41.22%	0.80%	6.95%	118.55%	9.73%	18.04%	59.44%
Peoples Bank of Deer Lodge	Deer Lodge	34,567	7.79%	0.59%	0.16%	1.51%	26.10%	46.37%	-28.96%	147.57%	49.93%	0.65%	6.64%	131.71%	9.68%	18.27%	57.14%
Manhattan Bank	Manhattan	165,300	7.67%	0.05%	0.70%	1.67%	74.04%	136.51%	10.31%	203.98%	13.61%	1.03%	12.07%	2209.33%	9.11%	15.45%	66.27%
First Interstate Bank	Billings	12,151,833	7.36%	0.53%	0.08%	0.95%	66.78%	198.67%	96.62%	27.60%	0.63%	1.12%	9.75%	105.12%	8.48%	12.29%	76.61%
First Madison Valley Bank	Ennis	161,679	6.91%	0.56%	0.04%	1.05%	53.25%	163.01%	14.53%	33.15%	-10.34%	1.13%	13.37%	95.33%	8.62%	16.44%	55.02%
American Bank	Bozeman	406,685	6.23%	0.41%	0.30%	1.22%	112.99%	235.95%	34.91%	50.37%	4.07%	1.55%	14.92%	195.51%	10.66%	15.36%	75.10%
Freedom Bank	Columbia Falls	69,522	5.80%	0.72%	0.00%	1.64%	84.21%	171.64%	49.76%	10.10%	282.65%	1.74%	16.65%	202.20%	10.60%	15.04%	104.99%
First Montana Bank, Inc.	Missoula	302,091	5.75%	0.60%	0.02%	1.07%	55.89%	152.61%	29.64%	10.27%	4.12%	0.69%	6.45%	128.04%	10.34%	14.00%	86.90%
The State Bank of Townsend	Townsend	112,611	5.34%	0.55%	0.08%	0.44%	41.10%	70.59%	622.90%	281.19%	84.90%	1.03%	9.45%	62.46%	18.26%	16.28%	87.77%
First Security Bank	Bozeman	1,024,287	5.33%	0.54%	0.02%	1.86%	63.81%	137.57%	40.01%	154.46%	159.23%	1.60%	15.11%	216.18%	9.69%	13.92%	71.76%
Prairie Mountain Bank	Great Falls	90,730	5.12%	0.00%	0.59%	2.46%	69.78%	166.46%	-8.47%	17.37%	34.18%	0.97%	10.45%	157300.00%	9.64%	15.25%	79.62%
Ruby Valley Bank	Twin Bridges	95,643	4.85%	0.65%	0.14%	2.28%	6.24%	23.29%	6.88%	174.72%	5.37%	2.68%	18.21%	208.35%	15.57%	23.99%	70.00%
Glacier Bank	Kalispell	9,652,147	4.76%	0.50%	0.09%	1.96%	73.17%	190.95%	60.88%	38.23%	44.99%	1.32%	10.21%	254.50%	11.43%	14.99%	87.18%
First Security Bank of Malta	Malta	37,788	4.50%	0.46%	0.00%	1.18%	0.00%	21.28%	-6.70%	280.43%	-6.89%	0.71%	6.79%	119.43%	10.11%	23.14%	51.93%
Little Horn State Bank	Hardin	91,892	4.27%	0.43%	0.00%	1.42%	33.63%	81.01%	24.35%	344.53%	65.63%	0.99%	11.12%	266.33%	8.91%	11.64%	90.39%
Eagle Bank	Polson	65,371	4.19%	0.41%	0.00%	1.41%	44.64%	123.02%	328.03%	75.30%	80.94%	0.69%	7.71%	200.38%	9.42%	15.46%	64.25%
Valley Bank	Glasgow	39,584	3.56%	0.02%	0.35%	1.11%	20.38%	73.75%	-0.40%	179.70%	-8.48%	0.37%	3.72%	39.24%	9.61%	18.83%	68.14%
TrailWest Bank	Lolo	508,066	2.71%	0.28%	0.00%	1.38%	85.36%	187.07%	71.45%	72.57%	186.90%	1.59%	17.09%	410.86%	9.37%	12.65%	107.91%
Stockman Bank of Montana	Miles City	3,522,047	2.69%	0.27%	0.01%	1.81%	60.52%	242.38%	51.03%	205.81%	21.71%	1.92%	19.40%	453.54%	9.45%	13.07%	91.33%
Western Bank of Wolf Point	Wolf Point	94,564	2.07%	0.10%	0.14%	2.26%	19.05%	54.11%	55.41%	191.13%	5.69%	1.25%	12.04%	954.64%	10.10%	20.05%	51.10%
Opportunity Bank of Montana	Helena	701,960	1.61%	0.14%	0.07%	1.10%	70.46%	194.05%	403.30%	15.69%	384.94%	0.90%	7.83%	588.54%	12.17%	17.41%	100.29%
First Citizens Bank of Butte	Butte	66,942	1.53%	0.00%	0.18%	1.95%	18.29%	61.42%	41.67%	53.18%	23.80%	0.75%	7.15%	0.00%	10.52%	17.96%	76.29%
Valley Bank of Ronan	Ronan	101,547	1.44%	0.14%	0.01%	1.46%	44.34%	64.15%	74.37%	112.62%	203.66%	0.76%	7.55%	619.42%	9.93%	18.27%	64.80%
Bank of Bridger, National Association	Bridger	477,720	1.15%	0.07%	0.05%	1.69%	18.24%	70.67%	21.21%	193.22%	62.98%	0.94%	9.62%	850.87%	9.32%	18.39%	54.13%
Stockmens Bank	Cascade	36,183	1.13%	0.14%	0.00%	1.65%	24.93%	89.07%	92.19%	99.12%	5.82%	0.65%	5.23%	473.08%	11.74%	25.99%	46.81%
Pioneer Federal Savings and Loan Association	Deer Lodge	96,449	1.06%	0.19%	0.00%	1.81%	4.07%	11.14%	60.32%	11.03%	3857.45%	0.38%	2.31%	610.38%	16.54%	36.29%	77.38%
The First State Bank of Shelby	Shelby	132,153	0.97%	0.14%	0.06%	2.64%	0.00%	3.88%	4.47%	50.52%	2.38%	1.38%	6.78%	311.29%	20.62%	63.02%	20.85%
The Yellowstone Bank	Laurel	722,681	0.80%	0.07%	0.07%	0.40%	37.72%	146.17%	49.76%	57.70%	-11.12%	2.82%	16.55%	251.28%	16.65%	21.53%	97.13%
Independence Bank	Havre	714,594	0.61%	0.06%	0.02%	1.30%	2.49%	24.45%	0.04%	293.06%	26.90%	1.55%	11.96%	1325.94%	12.91%	15.68%	93.49%
Granite Mountain Bank Inc dba Granite Mountain B Philipsburg	Philipsburg	75,170	0.21%	0.00%	0.02%	1.45%	27.77%	107.12%	-18.36%	29.68%	-16.16%	0.41%	4.70%	0.00%	8.52%	17.13%	62.47%
1st Bank	Broadus	51,026	0.14%	0.02%	0.00%	2.45%	0.00%	2.33%	-56.80%	249.15%	1.81%	1.59%	12.73%	5550.00%	13.00%	28.17%	50.78%
First Security Bank of Deer Lodge	Deer Lodge	35,643	0.05%	0.01%	0.00%	0.97%	2.71%	49.82%	-72.53%	163.01%	214.96%	1.75%	16.79%	12800.00%	10.47%	20.86%	83.87%
Three Rivers Bank of Montana	Kalispell	147,434	0.02%	0.00%	0.00%	1.07%	88.17%	153.99%	49.33%	23.59%	-29.29%	1.01%	7.77%	36666.67%	12.88%	17.59%	83.72%
Davidson Trust Co.	Great Falls	6,733	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.60%	3.29%	0.00%	78.12%	187.89%	0.00%
Bank of Bozeman	Bozeman	69,140	0.00%	0.00%	0.00%	1.42%	116.38%	234.64%	37.35%	34.75%	3.01%	0.53%	5.26%	0.00%	10.10%	13.11%	90.79%
Bank of Montana	Missoula	82,770	0.00%	0.00%	0.00%	1.24%	23.31%	174.76%	15.86%	42.01%	110.61%	4.67%	46.65%	0.00%	10.61%	15.60%	88.71%

Nebraska

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio
			Nonperforming loans / Total loans	OREO to Total Assets													
Total All Nebraska Banks	74,103,475	5.22%	0.52%	0.05%	1.68%	45.96%	155.41%	56.04%	163.29%	14.90%	1.04%	9.80%	232.50%	10.24%	13.15%	91.32%	
Median Values All Nebraska Banks	121,388	1.40%	0.15%	0.00%	1.35%	9.57%	35.15%	25.84%	274.66%	14.18%	1.01%	8.99%	196.19%	10.72%	14.71%	89.12%	
Thayer County Bank	Hebron	59,405	46.21%	4.22%	1.44%	1.64%	19.62%	34.71%	5.81%	121.69%	11.44%	0.57%	4.98%	22.88%	11.81%	19.76%	70.98%
Cass County Bank, Inc.	Plattsmouth	70,080	33.35%	3.66%	0.00%	1.99%	80.31%	108.85%	92.71%	155.46%	-46.42%	-0.13%	-1.23%	42.42%	9.76%	13.41%	87.23%
Ashton State Bank	Ashton	21,362	32.96%	4.43%	0.00%	3.36%	0.00%	4.54%	50.65%	594.99%	27.25%	0.48%	4.60%	58.71%	10.78%	13.64%	90.68%
NebraskaLand National Bank	North Platte	698,597	22.98%	2.78%	0.00%	1.53%	22.61%	214.17%	36.79%	87.10%	5.67%	0.75%	7.07%	38.52%	10.99%	14.54%	89.12%
The Hershey State Bank	Hershey	73,525	22.98%	0.60%	3.89%	2.40%	2.77%	33.07%	96.90%	211.73%	-24.21%	1.61%	9.39%	342.50%	17.26%	22.08%	103.83%
McCook National Bank	McCook	343,917	20.65%	3.31%	0.00%	2.11%	2.29%	8.71%	9.77%	327.38%	-5.35%	0.86%	5.80%	44.89%	14.62%	18.90%	85.59%
Citizens Bank & Trust Company	Saint Paul	197,925	18.07%	1.95%	0.00%	0.92%	28.68%	50.27%	38.58%	465.49%	27.04%	1.25%	11.81%	35.24%	10.48%	11.84%	108.35%
Cedar Security Bank	Fordyce	54,724	17.22%	1.67%	0.91%	5.14%	5.03%	22.37%	-2.44%	292.30%	-21.52%	0.28%	2.38%	198.25%	11.45%	15.52%	76.68%
Community First Bank	Maywood	133,417	16.95%	1.68%	0.10%	1.24%	0.55%	32.94%	103.99%	483.98%	34.42%	0.79%	7.09%	31.65%	10.19%	12.74%	83.85%
FirsTier Bank	Kimball	298,610	16.37%	1.34%	1.39%	2.14%	53.59%	165.74%	51.82%	132.27%	24.06%	1.73%	11.07%	121.17%	15.50%	17.54%	91.08%
Western Nebraska Bank	Curtis	110,704	15.38%	1.44%	0.00%	1.43%	4.46%	44.73%	-3.61%	488.79%	47.90%	0.47%	4.85%	77.77%	8.63%	10.41%	99.48%
The First National Bank of Gordon	Gordon	194,087	15.17%	1.86%	0.37%	3.77%	2.86%	27.18%	25.84%	265.83%	2.89%	1.28%	10.16%	102.39%	13.09%	22.73%	59.90%
Nebraska State Bank	Lynch	13,354	15.05%	2.71%	0.00%	3.79%	0.00%	0.00%	0.00%	235.04%	1.39%	-0.03%	-0.19%	74.31%	15.18%	27.34%	63.26%
Mutual of Omaha Bank	Omaha	8,144,695	13.95%	1.27%	0.01%	0.95%	86.25%	312.17%	45.72%	0.27%	230.88%	0.87%	8.29%	58.24%	9.22%	11.86%	98.52%
Security State Bank	Ansley	276,042	13.92%	1.28%	0.00%	1.06%	78.36%	233.07%	172.68%	226.83%	7.37%	0.85%	10.17%	69.65%	8.45%	11.43%	100.32%
Pathway Bank	Cairo	163,894	13.27%	0.56%	1.05%	2.18%	10.29%	24.81%	156.89%	466.20%	18.22%	0.82%	7.47%	299.35%	10.21%	12.77%	101.01%
Genoa Community Bank	Genoa	58,735	13.09%	1.79%	0.00%	1.88%	19.48%	51.54%	40.02%	426.84%	-3.44%	1.42%	11.45%	82.08%	12.61%	16.06%	104.00%
City Bank & Trust Co.	Lincoln	146,789	11.99%	1.85%	0.00%	1.42%	57.05%	182.72%	-23.08%	52.63%	41.37%	0.50%	3.47%	50.37%	14.67%	21.88%	78.22%
Nebraska Bank of Commerce	Lincoln	126,306	11.66%	1.29%	0.00%	1.60%	39.97%	351.25%	71.66%	45.60%	40.46%	0.46%	4.97%	110.45%	9.62%	12.65%	114.59%
Butte State Bank	Butte	38,277	11.12%	1.51%	0.00%	1.44%	0.00%	5.03%	-61.70%	279.88%	-14.83%	0.45%	3.58%	20.90%	12.83%	20.15%	72.79%
American Exchange Bank	Elmwood	44,790	10.98%	1.35%	0.00%	1.77%	1.14%	1.14%	138.46%	238.66%	-14.77%	0.85%	7.73%	85.48%	11.07%	17.00%	76.04%
First State Bank & Trust Company	Fremont	231,781	10.68%	0.26%	0.85%	1.79%	90.98%	154.58%	48.28%	76.13%	-25.87%	1.26%	14.42%	529.03%	9.26%	12.01%	85.09%
Clarkson Bank	Clarkson	57,111	10.55%	1.48%	0.00%	2.35%	0.00%	12.24%	155.35%	366.66%	12.58%	1.33%	10.67%	92.32%	13.23%	18.48%	75.85%
The Culbertson Bank	Culbertson	14,636	10.38%	1.60%	0.00%	2.63%	0.00%	0.00%	0.00%	212.80%	46.53%	-0.25%	-1.78%	63.68%	14.31%	30.67%	45.30%
First Bank of Utica	Utica	68,745	10.29%	1.13%	0.18%	1.49%	6.71%	12.87%	-59.27%	441.66%	8.00%	0.58%	5.32%	115.00%	11.65%	15.01%	109.73%
Bank of Bennington	Bennington	116,056	9.81%	1.12%	0.00%	1.26%	44.70%	68.22%	-3.91%	18.68%	-8.39%	0.69%	6.00%	75.29%	10.87%	15.58%	75.63%
Equitable Bank	Grand Island	270,549	9.14%	0.80%	0.27%	1.61%	77.49%	218.72%	96.39%	204.42%	36.16%	0.48%	4.24%	178.80%	10.37%	12.29%	110.25%
Gothenburg State Bank	Gothenburg	151,221	8.94%	1.22%	0.00%	1.64%	15.95%	64.36%	-20.17%	302.28%	-4.40%	1.60%	12.28%	96.68%	13.05%	15.96%	88.16%
Lincoln FSB of Nebraska	Lincoln	337,238	8.92%	1.21%	0.00%	1.81%	24.27%	120.34%	-15.92%	0.30%	-33.87%	0.09%	0.73%	97.92%	9.46%	24.41%	88.66%
Bank of the Valley	Bellwood	239,751	8.41%	0.28%	0.51%	1.54%	12.40%	13.08%	93.00%	660.48%	51.62%	0.68%	7.54%	445.70%	8.55%	11.50%	98.96%
Corn Growers State Bank	Murdock	24,600	8.05%	0.66%	0.00%	0.99%	0.00%	0.00%	0.00%	374.65%	14.24%	0.23%	3.13%	80.37%	7.81%	16.98%	59.78%
Frontier Bank	Omaha	787,150	8.01%	0.77%	0.03%	1.04%	74.49%	203.22%	67.30%	306.81%	330.03%	1.19%	10.88%	112.16%	9.51%	11.37%	107.04%
Platte Valley Bank	Scottsbluff	566,565	7.89%	0.82%	0.01%	1.52%	16.30%	75.22%	21.02%	230.58%	23.34%	1.01%	10.90%	153.39%	9.31%	12.11%	107.61%
First State Bank	Farnam	146,182	7.67%	0.85%	0.00%	1.32%	10.93%	36.62%	95.15%	325.04%	207.37%	1.83%	15.25%	93.91%	11.41%	16.01%	95.79%
State Nebraska Bank & Trust	Wayne	150,472	7.57%	0.96%	0.00%	1.45%	30.30%	46.42%	94.82%	225.90%	-5.48%	0.82%	6.79%	93.18%	11.97%	17.74%	73.55%
First State Bank	Gothenburg	491,852	7.38%	0.77%	0.04%	1.33%	32.60%	92.90%	86.41%	296.16%	72.98%	1.15%	10.29%	123.75%	10.38%	13.56%	108.56%
Sidney Federal Savings and Loan Association	Sidney	16,433	7.27%	0.52%	0.00%	0.95%	2.01%	9.53%	-31.45%	0.00%	-100.00%	-1.35%	-15.39%	143.53%	6.55%	15.17%	84.37%
Siouxland Bank	South Sioux City	54,514	7.01%	0.70%	0.00%	1.19%	7.49%	35.15%	17.11%	85.14%	-19.52%	0.49%	5.28%	87.21%	9.40%	19.50%	57.17%
Henderson State Bank	Henderson	262,676	6.36%	0.77%	0.00%	1.52%	0.00%	32.47%	-12.22%	519.78%	9.63%	1.20%	12.08%	159.10%	10.72%	13.36%	117.58%
Great Plains State Bank	Petersburg	163,126	6.06%	0.65%	0.00%	0.80%	12.58%	93.79%	1303.50%	577.12%	283.06%	0.71%	6.58%	102.73%	10.36%	12.47%	94.32%
State Bank of Table Rock	Table Rock	83,681	6.02%	0.54%	0.00%	0.94%	20.41%	26.59%	42.48%	573.33%	38.38%	0.34%	4.20%	145.54%	8.14%	10.74%	118.02%
Battle Creek State Bank	Battle Creek	32,934	5.95%	0.87%	0.00%	1.49%	0.00%	33.97%	97.81%	112.75%	-22.89%	0.58%	4.28%	133.80%	13.27%	17.48%	92.53%
Farmers and Merchants Bank	Milford	599,898	5.83%	0.57%	0.00%	0.88%	8.84%	22.55%	19.19%	207.67%	21.69%	0.81%	7.35%	65.38%	9.97%	17.73%	51.32%
Custer Federal State Bank	Broken Bow	132,884	5.81%	0.45%	0.18%	1.35%	19.94%	21.18%	120.27%	434.22%	21.06%	1.08%	11.83%	245.83%	9.74%	13.36%	105.50%
Union Bank and Trust Company	Lincoln	3,836,505	5.64%	0.45%	0.18%	1.51%	71.35%	227.87%	54.44%	86.08%	6.75%	1.24%	12.31%	235.38%	10.29%	13.26%	106.49%
Commercial State Bank	Wausa	106,398	5.61%	0.66%	0.00%	1.14%	36.92%	126.37%	14.84%	286.62%	16.06%	1.31%	12.60%	146.66%	10.47%	13.09%	96.47%
Bank of Dixon County	Ponca	95,885	5.37%	0.40%	0.18%	1.00%	12.43%	26.62%	33.13%	295.02%	24.69%	0.89%	8.47%	158.03%	10.53%	18.11%	71.05%
First National Bank of Omaha	Omaha	20,351,074	5.33%	0.53%	0.04%	2.60%	39.35%	113.81%	63.39%	77.39%	-2.56%	0.66%	6.53%	353.01%	9.70%	11.82%	89.45%
Arbor Bank	Nebraska City	308,742	4.92%	0.42%	0.00%	0.99%	35.39%	177.03%	94.36%	378.67%	19.08%	0.87%	10.82%	196.19%	7.98%	10.66%	100.57%
Iowa - Nebraska State Bank	South Sioux City	207,535	4.73%	0.47%	0.03%	1.29%	11.12%	92.73%	32.12%	161.18%	31.50%	1.08%	10.72%	171.50%	9.86%	12.74%	72.21%
Homestead Bank	Cozad	262,281	4.63%	0.65%	0.00%	1.05%	0.14%	28.12%	32.65%	366.37%	6.78%	1.74%	12.73%	86.34%	13.83%	19.31%	89.85%
Columbus Bank and Trust Company	Columbus	134,268	4.60%	0.31%	0.11%	0.58%	2.72%	70.30%	32.99%	437.74%	52.67%	1.03%	9.57%	140.48%	9.34%	10.95%	91.20%
First State Bank Nebraska	Lincoln	478,339	4.56%	0.40%	0.06%	1.25%	8.44%	49.47%	-6.12%	347.50%	19.39%	1.17%	10.05%	162.07%	9.45%	14.10%	99.08%
Commercial State Bank	Cedar Bluffs	21,578	4.35%	0.33%	0.00%	1.33%	0.00%	11.74%	-60.71%	503.93%	-8.06%	-0.63%	-8.81%	191.55%	7.52%	12.60%	53.87%
Bank of Lewellen	Lewellen	25,693	3.97%	0.97%	0.00%	2.07%	0.00%	0.00%	0.00%	142.23%	-12.50%	0.73%	2.99%	85.94%	23.80%	54.12%	53.07%

Nebraska

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.		LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets		Loan / Deposit ratio
			Nonperforming loans / Total loans	OREO to Total Assets											Risk	Risk	
Total All Nebraska Banks	74,103,475	5.22%	0.52%	0.05%	1.68%	45.96%	155.41%	56.04%	163.29%	14.90%	1.04%	9.80%	232.50%	10.24%	13.15%	91.32%	
Median Values All Nebraska Banks	121,388	1.40%	0.15%	0.00%	1.35%	9.57%	35.15%	25.84%	274.66%	14.18%	1.01%	8.99%	196.19%	10.72%	14.71%	89.12%	
Core Bank	Omaha	464,026	3.94%	0.25%	0.17%	1.40%	147.11%	442.59%	57.85%	12.58%	0.85%	9.33%	221.85%	9.39%	11.33%	119.03%	
Exchange Bank	Gibson	876,013	3.94%	0.42%	0.00%	1.46%	69.31%	218.86%	53.87%	171.53%	1.79%	17.57%	241.75%	9.73%	14.09%	101.68%	
Generations Bank	Exeter	39,797	3.87%	0.00%	0.40%	1.49%	75.95%	129.45%	42.90%	320.37%	14.18%	0.75%	6.97%	0.00%	9.79%	12.28%	98.00%
Citizens State Bank	Wisner	324,285	3.48%	0.37%	0.03%	1.86%	7.58%	26.11%	-11.41%	594.64%	1.44%	13.60%	429.02%	10.03%	12.22%	97.66%	
Adams Bank & Trust	Ogallala	736,916	3.37%	0.38%	0.03%	1.48%	34.84%	154.99%	59.84%	288.66%	1.09%	10.04%	354.25%	10.85%	13.04%	106.66%	
Washington County Bank	Blair	366,995	3.28%	0.35%	0.00%	1.23%	21.83%	88.93%	35.70%	455.29%	1.43%	10.35%	283.11%	9.61%	12.42%	96.13%	
United Republic Bank	Omaha	117,286	3.18%	0.00%	0.28%	0.00%	97.52%	429.29%	16.78%	26.44%	0.02%	0.19%	0.00%	9.59%	10.06%	105.29%	
Western National Bank	Chester	128,638	3.12%	0.17%	0.13%	0.98%	23.15%	79.71%	8.93%	494.44%	1.41%	12.95%	476.47%	9.28%	12.35%	102.05%	
State Bank of Odell	Odell	26,654	3.07%	0.31%	0.00%	1.15%	0.00%	11.92%	-10.67%	239.81%	0.28%	3.06%	178.05%	9.35%	17.02%	52.70%	
Bank of Lindsay	Lindsay	74,414	3.05%	0.34%	0.00%	0.71%	0.00%	0.00%	0.00%	655.13%	0.87%	8.19%	183.59%	11.00%	12.06%	126.43%	
Banner Capital Bank	Harrisburg	133,205	2.86%	0.29%	0.05%	1.25%	18.19%	74.10%	12003.13%	487.93%	23.14%	1.31%	12.03%	372.66%	11.01%	13.27%	104.90%
State Bank of Scotia	Scotia	40,651	2.85%	0.72%	0.00%	1.78%	0.76%	25.22%	76.69%	215.88%	29.14%	1.42%	5.90%	188.78%	23.16%	29.64%	102.32%
Heartland Bank	Geneva	402,877	2.65%	0.27%	0.00%	1.19%	11.68%	23.74%	-18.39%	548.91%	9.26%	1.35%	12.17%	272.99%	9.74%	12.51%	89.84%
Cornhusker Bank	Lincoln	578,391	2.63%	0.24%	0.00%	1.44%	82.11%	376.50%	84.58%	24.71%	1.03%	12.27%	461.78%	8.27%	11.55%	88.03%	
Cattle Bank and Trust	Seward	273,807	2.55%	0.19%	0.14%	1.35%	57.62%	177.07%	38.98%	148.93%	-4.52%	1.59%	13.12%	518.06%	12.47%	17.20%	86.97%
Oak Creek Valley Bank	Valparaiso	82,211	2.51%	0.30%	0.00%	1.11%	13.08%	39.84%	70.07%	371.35%	27.38%	1.50%	9.68%	234.57%	11.47%	16.13%	82.87%
Sandhills State Bank	Bassett	240,373	2.46%	0.08%	0.15%	0.91%	0.00%	44.71%	-10.38%	671.06%	78.20%	1.27%	11.20%	947.06%	8.92%	11.85%	93.57%
First State Bank	Scottsbluff	233,138	2.40%	0.01%	0.29%	2.06%	32.61%	270.59%	13.32%	86.02%	-4.17%	2.62%	21077.78%	10.52%	13.38%	92.02%	
The Jones National Bank and Trust Company of Seward	Seward	233,990	2.36%	0.26%	0.00%	1.48%	39.87%	64.28%	52.95%	274.66%	5.20%	1.30%	13.40%	365.44%	10.13%	16.54%	77.66%
Security First Bank	Lincoln	961,180	2.29%	0.22%	0.00%	1.79%	45.55%	212.38%	96.56%	237.26%	8.61%	0.70%	7.08%	557.24%	8.69%	12.40%	86.27%
Pinnacle Bank	Lincoln	4,594,004	2.27%	0.21%	0.03%	1.44%	63.08%	271.05%	49.38%	217.97%	8.89%	1.79%	17.64%	535.71%	9.85%	12.31%	91.82%
Cornstone Bank	York	1,634,251	2.13%	0.07%	0.12%	1.06%	22.98%	98.08%	78.57%	408.32%	29.75%	1.49%	17.19%	1076.92%	8.59%	11.39%	86.50%
Home Federal Savings and Loan Association of Grand Island	Grand Island	278,015	2.00%	0.26%	0.00%	1.89%	53.35%	154.33%	46.17%	58.14%	258.61%	0.44%	3.81%	553.27%	12.02%	17.08%	78.70%
Waypoint Bank	Cozad	268,393	1.94%	0.25%	0.00%	2.34%	35.18%	238.10%	115.86%	260.76%	-15.93%	1.93%	15.70%	668.18%	11.88%	14.32%	87.34%
American National Bank	Omaha	3,567,564	1.92%	0.18%	0.00%	1.06%	82.93%	244.42%	116.68%	26.53%	6.38%	1.40%	14.69%	440.59%	8.97%	10.93%	99.60%
Tecumseh Federal Bank	Tecumseh	51,136	1.82%	0.36%	0.00%	1.27%	10.31%	13.92%	55.09%	41.93%	44.14%	0.55%	2.92%	205.95%	19.29%	41.80%	79.18%
Midwest Bank National Association	Pierce	703,422	1.81%	0.22%	0.01%	1.59%	16.37%	86.36%	64.07%	379.83%	14.92%	1.10%	9.38%	471.96%	11.35%	15.19%	93.01%
Bank of Doniphan	Doniphan	114,233	1.79%	0.17%	0.00%	1.15%	18.22%	102.38%	19.53%	267.23%	-7.37%	0.82%	8.01%	471.96%	8.81%	13.11%	83.57%
Tri Valley Bank	Talmage	50,073	1.73%	0.15%	0.00%	1.06%	26.09%	286.64%	79.81%	409.82%	39.38%	1.90%	22.55%	638.96%	8.44%	10.20%	110.73%
BankFirst	Norfolk	444,666	1.56%	0.21%	0.00%	1.37%	97.60%	223.41%	206.17%	227.97%	52.31%	1.45%	10.64%	482.57%	12.59%	14.37%	113.89%
Elkhorn Valley Bank & Trust	Norfolk	773,507	1.54%	0.12%	0.07%	1.43%	15.22%	52.15%	46.17%	155.79%	-1.27%	1.04%	9.41%	608.62%	11.50%	17.14%	57.29%
First Bank and Trust of Fullerton	Fullerton	84,433	1.46%	0.23%	0.00%	1.09%	0.00%	13.09%	40.46%	430.07%	20.35%	1.07%	7.13%	366.15%	14.79%	17.64%	111.38%
York State Bank	York	151,364	1.40%	0.14%	0.00%	1.17%	5.77%	26.15%	36.14%	601.66%	8.30%	0.78%	6.22%	684.29%	9.65%	11.61%	98.42%
Bank of Clarks	Clarks	34,034	1.36%	0.18%	0.00%	1.42%	0.00%	21.15%	18.44%	430.12%	-7.44%	1.31%	11.32%	696.67%	11.62%	13.84%	99.50%
State Bank of Colon	Colon	18,075	1.34%	0.15%	0.00%	3.12%	2.78%	2.78%	-77.17%	622.57%	0.10%	-0.01%	-0.12%	1444.44%	9.38%	13.41%	96.87%
Bruning State Bank	Bruning	355,478	1.31%	0.16%	0.00%	1.92%	0.37%	37.62%	91.24%	360.34%	14.65%	0.78%	7.24%	830.77%	11.11%	12.87%	88.73%
Platte Valley Bank	North Bend	81,189	1.20%	0.16%	0.00%	0.96%	27.00%	42.35%	112.81%	269.58%	2.99%	0.97%	7.26%	353.44%	12.95%	19.90%	68.81%
Farmers State Bank	Dodge	242,461	1.05%	0.10%	0.00%	1.43%	10.02%	82.08%	204.56%	551.77%	82.49%	1.11%	10.83%	1077.14%	9.32%	12.15%	88.56%
Nebraska State Bank	Bristow	17,646	1.00%	0.15%	0.00%	1.38%	0.00%	24.44%	208.41%	280.96%	23.57%	0.61%	4.09%	548.15%	14.97%	22.19%	71.26%
The Tilden Bank	Tilden	84,243	0.98%	0.12%	0.00%	1.71%	3.70%	19.81%	198.75%	469.71%	8.94%	0.97%	9.33%	1028.87%	10.38%	15.19%	77.63%
First National Bank of Chadron	Chadron	121,388	0.93%	0.12%	0.00%	1.28%	0.00%	24.33%	13.59%	376.47%	-1.29%	1.59%	10.97%	645.64%	12.96%	16.02%	85.49%
Security National Bank of Omaha	Omaha	858,400	0.89%	0.10%	0.00%	1.71%	23.16%	172.90%	17.30%	1.37%	-51.05%	1.47%	13.78%	1460.52%	10.76%	15.62%	73.36%
Chambers State Bank	Chambers	61,357	0.89%	0.24%	0.00%	0.98%	0.00%	0.00%	202.84%	59.79%	1.22%	4.62%	288.51%	26.38%	35.15%	99.40%	
CerescoBank	Ceresco	46,929	0.86%	0.15%	0.00%	1.84%	3.97%	18.17%	-45.02%	167.76%	29.28%	0.83%	5.11%	798.59%	15.27%	18.93%	78.76%
Points West Community Bank	Sidney	369,114	0.85%	0.03%	0.05%	2.10%	16.57%	52.65%	4.22%	268.65%	9.39%	1.28%	12.65%	2375.78%	9.40%	19.41%	57.40%
CHARTER WEST BANK	West Point	235,212	0.81%	0.01%	0.07%	1.29%	25.49%	69.59%	14.65%	376.85%	9.76%	1.34%	14.27%	9554.17%	9.52%	13.04%	87.48%
The Potter State Bank of Potter	Potter	39,187	0.81%	0.11%	0.00%	1.25%	0.00%	2.10%	-85.50%	189.03%	7.53%	0.99%	7.74%	515.91%	13.53%	21.16%	54.86%
Access Bank	Omaha	526,048	0.74%	0.08%	0.00%	1.14%	90.93%	253.77%	117.37%	10.41%	237.99%	0.56%	4.78%	1166.43%	10.37%	12.25%	95.41%
The AMERICAN BANK OF SIDNEY, NEBRASKA	Sidney	91,861	0.66%	0.01%	0.08%	1.52%	4.40%	25.04%	-14.40%	92.58%	-7.24%	0.95%	8.13%	9740.00%	11.77%	26.71%	47.93%
Heritage Bank	Wood River	593,567	0.64%	0.11%	0.00%	1.85%	6.86%	12.76%	18.73%	156.50%	-12.97%	1.71%	10.33%	646.97%	16.90%	31.03%	56.32%
First Central Bank McCook	McCook	112,239	0.63%	0.07%	0.00%	2.02%	14.46%	30.38%	16.83%	458.80%	8.06%	1.42%	12.52%	2296.30%	9.57%	11.70%	96.31%
Two Rivers Bank	Blair	140,568	0.60%	0.08%	0.00%	1.17%	18.00%	55.22%	-4.07%	172.43%	17.58%	1.00%	8.68%	896.40%	12.64%	18.48%	80.15%
FirstBank of Nebraska	Wahoo	244,040	0.58%	0.05%	0.01%	1.31%	18.45%	48.67%	150.87%	330.42%	28.30%	1.43%	14.17%	1450.42%	9.53%	12.10%	78.60%
Farmers and Merchants Bank	Milligan	108,692	0.55%	0.01%	0.05%	0.56%	0.00%	0.00%	0.00%	685.52%	49.46%	1.68%	14.48%	6133.33%	10.22%	12.04%	109.24%
Security Bank	Laurel	224,834	0.52%	0.02%	0.04%	1.20%	1.98%	25.15%	28.48%	469.40%	39.63%	1.56%	13.79%	1347.30%	10.59%	15.88%	83.90%

Nebraska

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Total All Nebraska Banks	74,103,475	5.22%	0.52%	0.05%	1.68%	45.96%	155.41%	56.04%	163.29%	14.90%	1.04%	9.80%	232.50%	10.24%	13.15%	91.32%	
Median Values All Nebraska Banks	121,388	1.40%	0.15%	0.00%	1.35%	9.57%	35.15%	25.84%	274.66%	14.18%	1.01%	8.99%	196.19%	10.72%	14.71%	89.12%	
First Central Bank	Cambridge	98,754	0.48%	0.06%	0.00%	2.29%	2.35%	13.60%	-34.28%	443.79%	20.77%	1.90%	17.64%	3127.59%	10.02%	10.33%	92.67%
Farmers and Merchants State Bank, Bloomfield, Nebraska	Bloomfield	129,788	0.44%	0.05%	0.00%	1.27%	0.00%	7.32%	36.61%	507.20%	9.88%	0.82%	7.64%	1767.19%	10.76%	13.81%	77.88%
The First National Bank of Johnson	Johnson	72,961	0.42%	0.08%	0.00%	1.05%	3.65%	7.80%	-5.62%	104.40%	55.24%	1.37%	427.59%	19.22%	38.73%	41.78%	
Foundation One Bank	Waterloo	100,346	0.41%	0.05%	0.00%	0.79%	42.10%	150.04%	59.40%	9.97%	35.61%	0.58%	4.85%	1347.06%	11.84%	14.37%	110.52%
The First National Bank of Fairbury	Fairbury	148,917	0.40%	0.07%	0.00%	1.42%	0.99%	7.60%	271.12%	162.87%	13.84%	0.76%	4.44%	787.74%	17.90%	27.07%	53.58%
First Bank and Trust Company	Minden	73,096	0.39%	0.04%	0.00%	1.55%	4.39%	28.41%	37.78%	265.39%	3.24%	0.54%	5.71%	1879.31%	9.70%	18.61%	64.63%
First Community Bank	Beemer	138,983	0.38%	0.01%	0.04%	2.29%	0.00%	2.72%	0.00%	558.86%	-10.58%	0.63%	6.02%	29425.00%	10.08%	14.09%	92.18%
Auburn State Bank	Auburn	167,133	0.33%	0.01%	0.05%	1.33%	0.77%	4.94%	18.42%	160.54%	61.95%	1.02%	6.12%	7233.33%	17.06%	29.64%	59.83%
First National Bank in Ord	Ord	131,888	0.32%	0.03%	0.00%	1.57%	1.17%	9.55%	-19.65%	330.81%	4.27%	0.57%	7.23%	2763.89%	8.28%	16.29%	54.31%
The Tri-County Bank	Stuart	114,672	0.31%	0.03%	0.00%	1.15%	17.65%	37.26%	28.96%	426.09%	27.37%	0.90%	10.21%	2940.00%	8.97%	12.08%	86.65%
Brunswick State Bank	Brunswick	117,968	0.29%	0.03%	0.00%	1.24%	0.00%	128.86%	9.56%	477.69%	22.97%	2.07%	21.61%	3534.29%	9.69%	11.38%	99.15%
Franklin State Bank	Franklin	46,369	0.28%	0.05%	0.00%	0.89%	0.00%	5.30%	12.24%	240.72%	13.32%	1.21%	6.69%	925.00%	18.93%	28.85%	68.28%
Enterprise Bank	Omaha	289,282	0.28%	0.03%	0.00%	1.26%	40.85%	410.38%	58.63%	4.80%	365.67%	0.68%	7.43%	4000.00%	8.94%	11.03%	97.71%
First Bank of Bancroft	Bancroft	23,111	0.27%	0.00%	0.04%	1.08%	0.00%	1.83%	-83.46%	270.35%	37.63%	0.89%	5.88%	0.00%	15.42%	22.28%	72.95%
Five Points Bank	Grand Island	996,789	0.27%	0.03%	0.00%	1.38%	31.11%	175.73%	32.14%	104.68%	20.18%	1.78%	15.26%	2888.53%	11.33%	14.55%	82.85%
First Tri County Bank	Swanton	54,425	0.27%	0.03%	0.00%	0.57%	0.00%	15.99%	140.59%	455.11%	-7.48%	0.45%	4.12%	1746.67%	9.81%	12.54%	97.95%
Scribner Bank	Scribner	68,935	0.23%	0.03%	0.00%	1.41%	5.17%	39.84%	5.36%	349.40%	18.17%	1.35%	10.62%	3118.18%	12.73%	17.95%	81.18%
Nebraska State Bank and Trust Company	Broken Bow	225,472	0.21%	0.02%	0.00%	0.80%	4.55%	91.47%	92.48%	421.51%	11.31%	1.09%	9.94%	2971.70%	10.77%	13.07%	102.43%
Madison County Bank	Madison	389,321	0.17%	0.03%	0.00%	3.28%	6.40%	32.36%	21.23%	293.19%	14.38%	0.95%	5.34%	7597.66%	17.12%	20.62%	112.29%
First Nebraska Bank	Valley	278,311	0.14%	0.02%	0.00%	1.27%	85.99%	148.39%	61.84%	224.66%	-6.21%	1.23%	12.56%	1308.11%	9.77%	13.64%	78.52%
First Westroads Bank, Inc.	Omaha	264,203	0.13%	0.02%	0.00%	2.00%	153.20%	414.45%	21.40%	4.96%	-0.79%	1.82%	14.91%	8442.86%	12.58%	16.31%	93.13%
South Central State Bank	Campbell	130,457	0.12%	0.01%	0.00%	0.98%	103.38%	166.72%	162.36%	387.16%	23.26%	1.37%	12.24%	5155.56%	11.43%	13.17%	86.14%
Plattsmouth State Bank	Plattsmouth	102,443	0.10%	0.01%	0.00%	1.28%	114.23%	115.12%	214.25%	224.55%	68.03%	0.72%	8.54%	8477.78%	8.54%	10.37%	69.42%
Eagle State Bank	Eagle	31,246	0.10%	0.01%	0.00%	1.09%	40.38%	239.80%	112.33%	253.00%	81.96%	0.77%	8.61%	10000.00%	9.72%	10.88%	104.26%
Premier Bank	Omaha	240,480	0.10%	0.01%	0.00%	1.19%	181.18%	320.78%	79.05%	28.45%	733.61%	0.75%	6.69%	8611.11%	10.81%	12.29%	94.55%
Bank of Orchard	Orchard	24,724	0.08%	0.01%	0.00%	3.19%	0.00%	2.40%	-40.28%	108.51%	-36.84%	0.52%	3.71%	7733.33%	13.53%	38.10%	34.24%
Adams State Bank	Adams	50,454	0.05%	0.01%	0.00%	0.85%	1.38%	16.47%	0.00%	223.96%	15.93%	1.20%	6.45%	5800.00%	18.28%	26.02%	103.52%
West Plains Bank	Ainsworth	111,324	0.04%	0.01%	0.00%	0.95%	5.48%	20.95%	5.62%	343.89%	17.59%	1.36%	10.36%	13733.33%	13.64%	14.71%	102.33%
Wahoo State Bank	Wahoo	80,087	0.01%	0.00%	0.00%	1.49%	19.45%	24.37%	18.24%	175.55%	26.96%	0.99%	11.82%	69700.00%	8.23%	13.58%	69.87%
F&M Bank	West Point	289,336	0.00%	0.00%	0.00%	1.24%	82.02%	114.37%	70.18%	411.97%	-1.85%	1.26%	13.20%	266600.00%	9.95%	12.12%	83.84%
Town & Country Bank	Ravenna	162,698	0.00%	0.00%	0.00%	1.18%	4.32%	5.52%	-20.78%	439.72%	-0.56%	1.18%	10.33%	0.00%	11.59%	14.52%	88.58%
Countryside Bank	Unadilla	74,441	0.00%	0.00%	0.00%	0.96%	9.00%	10.26%	259.07%	140.44%	6.74%	0.00%	9.00%	0.00%	16.52%	28.12%	68.93%
American Interstate Bank	Elkhorn	108,331	0.00%	0.00%	0.00%	1.50%	74.17%	198.31%	20.03%	60.00%	29.38%	2.16%	14.80%	0.00%	14.25%	19.04%	101.51%
Commercial State Bank	Republican City	57,827	0.00%	0.00%	0.00%	1.03%	0.00%	1.27%	-63.00%	107.38%	12.74%	1.42%	4.92%	0.00%	29.27%	36.18%	51.52%
Farmers and Merchants Bank of Ashland	Ashland	74,439	0.00%	0.00%	0.00%	1.12%	15.88%	28.90%	-39.62%	245.16%	7.10%	0.55%	4.97%	0.00%	11.11%	16.23%	78.25%
F&M Bank	Falls City	107,786	0.00%	0.00%	0.00%	1.02%	25.51%	60.79%	400.43%	275.44%	58.64%	1.05%	10.66%	0.00%	10.02%	15.35%	64.24%
The Fullerton National Bank	Fullerton	44,888	0.00%	0.00%	0.00%	1.89%	0.46%	9.84%	-36.81%	388.03%	8.27%	1.54%	13.39%	0.00%	11.91%	16.27%	107.23%
First Northeast Bank of Nebraska	Lyons	294,340	0.00%	0.00%	0.00%	1.62%	43.77%	64.35%	102.21%	294.22%	0.28%	1.09%	8.99%	0.00%	12.75%	13.63%	78.97%
Minden Exchange Bank & Trust Company	Minden	143,635	0.00%	0.00%	0.00%	2.18%	12.71%	23.01%	858.85%	227.20%	19.86%	1.35%	7.77%	0.00%	18.04%	25.68%	82.97%
Bank of Newman Grove	Newman Grove	33,691	0.00%	0.00%	0.00%	1.14%	0.00%	14.66%	33.17%	631.04%	33.10%	0.41%	4.16%	0.00%	10.86%	13.16%	91.43%
Stanton State Bank	Stanton	43,870	0.00%	0.00%	0.00%	1.61%	3.73%	3.73%	-69.18%	239.88%	13.76%	0.50%	5.53%	0.00%	9.69%	15.76%	64.81%
First State Bank	Hordville	45,141	0.00%	0.00%	0.00%	1.18%	0.00%	73.60%	195.09%	553.93%	10.52%	0.83%	7.94%	0.00%	10.68%	12.97%	130.63%
Nebraska State Bank	Oshkosh	50,881	0.00%	0.00%	0.00%	1.16%	0.00%	0.00%	0.00%	420.53%	1.94%	3.79%	25.45%	0.00%	16.11%	21.76%	91.29%
The Bank of Steinauer	Steinauer	12,000	0.00%	0.00%	0.00%	0.68%	0.00%	0.00%	0.00%	260.15%	-4.12%	0.36%	3.80%	0.00%	9.46%	14.19%	92.91%
The Nehawka Bank	Nehawka	15,177	0.00%	0.00%	0.00%	1.12%	0.00%	87.61%	-12.61%	122.39%	-4.79%	0.22%	1.31%	0.00%	17.27%	27.59%	94.99%
Commercial Bank	Nelson	49,673	0.00%	0.00%	0.00%	1.71%	4.76%	4.76%	0.00%	223.46%	8.98%	1.09%	8.93%	0.00%	11.89%	15.54%	78.72%
Bank of Prague	Prague	24,842	0.00%	0.00%	0.00%	1.07%	0.00%	0.00%	0.00%	310.90%	26.30%	2.69%	0.00%	0.00%	16.03%	19.03%	100.38%
Bank of Mead	Mead	29,612	0.00%	0.00%	0.00%	2.07%	5.01%	8.66%	-60.70%	173.71%	-3.93%	0.92%	9.37%	0.00%	9.88%	18.81%	64.58%
Bank of Hartington	Hartington	91,356	0.00%	0.00%	0.00%	1.22%	8.63%	52.66%	0.93%	528.36%	51.52%	1.07%	12.49%	0.00%	8.50%	11.67%	96.32%
Adams County Bank	Kenesaw	168,603	0.00%	0.00%	0.00%	0.99%	4.53%	17.76%	-19.71%	483.55%	5.89%	1.15%	14.03%	0.00%	9.04%	13.25%	96.07%
Five Points Bank of Hastings	Hastings	300,452	0.00%	0.00%	0.00%	1.65%	9.81%	43.45%	-32.85%	119.03%	20.16%	1.14%	9.58%	0.00%	12.63%	20.93%	51.82%
Horizon Bank	Waverly	276,368	0.00%	0.00%	0.00%	0.36%	221.05%	375.19%	239.47%	26.86%	105.83%	1.95%	14.35%	0.00%	14.42%	15.48%	99.64%
Security Home Bank	Malmo	40,968	0.00%	0.00%	0.00%	1.61%	9.57%	43.80%	-15.97%	454.90%	10.49%	0.74%	6.72%	0.00%	10.97%	14.96%	148.03%
First State Bank	Randolph	61,044	0.00%	0.00%	0.00%	1.46%	0.00%	0.49%	0.00%	482.28%	25.11%	1.63%	12.75%	0.00%	14.30%	17.31%	113.05%
Bank of Elgin	Elgin	59,364	0.00%	0.00%	0.00%	1.41%	0.31%	19.11%	-41.24%	474.74%	-6.29%	1.85%	14.78%	0.00%	12.75%	17.97%	85.54%

Nebraska

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj.			LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets		Loan / Deposit ratio
			Nonperforming loans / Total loans	OREO to Total Assets												Risk	Risk	
Total All Nebraska Banks	74,103,475	5.22%	0.52%	0.05%	1.68%	45.96%	155.41%	56.04%	163.29%	14.90%	1.04%	9.80%	232.50%	10.24%	13.15%	91.32%		
Median Values All Nebraska Banks	121,388	1.40%	0.15%	0.00%	1.35%	9.57%	35.15%	25.84%	274.66%	14.18%	1.01%	8.99%	196.19%	10.72%	14.71%	89.12%		
First State Bank	Loomis	137,581	0.00%	0.00%	1.29%	0.00%	2.19%	-64.78%	527.94%	1.94%	1.15%	9.39%	0.00%	10.28%	12.88%	98.13%		
Springfield State Bank	Springfield	44,982	0.00%	0.00%	1.49%	34.22%	118.24%	11.96%	105.93%	3.41%	1.12%	10.04%	0.00%	10.98%	22.59%	69.01%		
Farmers and Merchants Bank	Axtell	7,801	0.00%	0.00%	1.94%	0.00%	0.00%	0.00%	170.09%	2254.39%	0.01%	0.14%	0.00%	9.41%	36.33%	26.24%		
Jefferson County Bank	Daykin	44,877	0.00%	0.00%	1.37%	0.00%	0.00%	0.00%	278.77%	1.94%	1.41%	9.22%	0.00%	15.08%	24.41%	63.52%		
Boelus State Bank	Boelus	17,378	0.00%	0.00%	3.24%	0.00%	0.00%	0.00%	206.82%	-12.02%	0.63%	4.62%	0.00%	13.93%	28.01%	42.63%		
Ericson State Bank	Ericson	86,387	0.00%	0.00%	0.84%	0.00%	20.52%	13.09%	609.18%	33.77%	1.63%	16.74%	0.00%	10.11%	12.95%	104.42%		
Mainstreet Bank	Cook	91,880	0.00%	0.00%	1.26%	0.00%	17.61%	-48.34%	364.33%	27.01%	0.68%	6.29%	0.00%	10.55%	17.06%	71.85%		
Citizens State Bank	Carleton	20,577	0.00%	0.00%	0.77%	0.00%	0.30%	0.00%	627.20%	17.64%	0.82%	8.95%	0.00%	9.20%	15.37%	97.65%		
Cedar Rapids State Bank	Cedar Rapids	43,349	0.00%	0.00%	1.24%	0.00%	26.50%	-41.00%	549.72%	-1.75%	0.84%	9.80%	0.00%	8.61%	11.77%	92.60%		
West Gate Bank	Lincoln	491,903	0.00%	0.00%	1.39%	61.76%	276.39%	27.60%	3.56%	102.36%	1.41%	12.74%	0.00%	11.02%	15.28%	93.48%		

New Mexico

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans		OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk	
			Total loans	Total Assets												Based Assets	Based Deposits
Total All New Mexico Banks	13,276,907	7.38%	0.48%	0.31%	1.48%	47.83%	184.27%	35.07%	34.93%	11.17%	1.21%	12.13%	140.69%	10.16%	17.12%	65.22%	
Median Values All New Mexico Banks	225,058	5.37%	0.29%	0.10%	1.51%	36.82%	141.55%	27.23%	17.89%	0.35%	1.26%	11.36%	104.52%	10.16%	19.05%	61.02%	
Community 1st Bank Las Vegas	129,918	37.94%	1.54%	2.23%	2.26%	34.60%	146.48%	-0.14%	25.30%	-20.61%	0.43%	5.18%	50.19%	9.17%	18.60%	43.72%	
Southwest Capital Bank	384,566	37.67%	1.74%	2.20%	1.63%	93.74%	250.68%	-12.10%	15.67%	-3.64%	1.22%	12.40%	65.21%	9.92%	13.43%	79.03%	
Western Bank, Artesia, New Mexico	188,338	25.05%	2.22%	0.45%	1.71%	20.26%	87.73%	-15.15%	7.99%	-49.51%	2.00%	20.40%	33.65%	10.16%	18.79%	48.64%	
Bank of the Southwest	147,876	19.09%	0.09%	1.88%	0.96%	40.14%	190.29%	4.17%	61.62%	20.94%	1.04%	10.52%	157.33%	9.84%	14.13%	96.14%	
Los Alamos National Bank	1,285,059	17.53%	1.35%	0.50%	1.54%	46.40%	251.90%	-0.41%	0.00%	0.00%	-0.03%	-0.30%	62.30%	9.74%	16.36%	61.18%	
Western Bank	65,864	14.73%	0.61%	1.79%	1.31%	65.84%	104.25%	36.98%	39.34%	2.33%	0.42%	2.74%	109.02%	15.58%	28.26%	67.82%	
Four Corners Community Bank	359,159	12.72%	1.21%	0.33%	1.40%	36.82%	263.48%	38.91%	43.12%	0.35%	2.06%	18.73%	82.45%	11.38%	16.16%	90.86%	
The James Polk Stone Community Bank	233,732	11.88%	0.85%	0.51%	1.96%	12.09%	44.17%	26.52%	22.02%	20.35%	1.52%	14.19%	104.52%	11.24%	21.10%	53.63%	
International Bank	319,457	10.25%	0.66%	0.84%	2.00%	80.17%	125.48%	63.33%	40.13%	-3.12%	0.76%	5.52%	142.62%	13.72%	23.29%	55.17%	
My Bank	161,719	10.16%	0.80%	0.52%	2.44%	72.82%	152.33%	6.63%	17.04%	-31.59%	0.79%	6.95%	152.23%	11.64%	21.29%	61.02%	
American Heritage Bank	87,937	9.20%	1.15%	0.00%	1.52%	14.93%	64.82%	-9.49%	234.62%	14.44%	1.24%	11.36%	77.51%	10.71%	16.80%	70.96%	
Century Bank	826,691	8.30%	0.23%	0.58%	1.47%	57.16%	234.23%	73.33%	0.74%	84.52%	1.37%	15.49%	344.13%	8.74%	12.38%	68.32%	
Western Bank	179,020	7.71%	0.40%	0.62%	3.57%	6.08%	49.85%	-10.11%	118.08%	40.45%	1.57%	12.53%	319.67%	11.82%	25.15%	48.84%	
Tucumcari Federal Savings and Loan Association	33,010	7.61%	0.77%	0.45%	1.15%	8.43%	29.59%	-4.74%	0.00%	0.00%	0.20%	1.32%	90.55%	15.30%	37.86%	80.34%	
Bank of New Mexico	153,012	7.12%	0.67%	0.00%	1.77%	27.45%	238.11%	90.63%	4.33%	-28.37%	0.89%	8.88%	93.70%	8.66%	13.90%	50.87%	
Farmers & Stockmens Bank	211,838	6.98%	0.67%	0.10%	1.48%	85.60%	211.03%	15.90%	167.13%	14.70%	2.12%	18.93%	170.48%	10.09%	12.78%	94.72%	
First National Bank	345,723	6.96%	0.73%	0.13%	1.42%	41.05%	203.12%	29.92%	28.81%	11.88%	1.72%	14.61%	92.43%	12.04%	20.89%	53.51%	
Lea County State Bank	298,039	5.98%	0.64%	0.00%	1.21%	12.69%	12.69%	18.27%	11.62%	66.65%	1.02%	9.93%	53.55%	10.14%	20.84%	32.41%	
First New Mexico Bank	225,058	5.59%	0.53%	0.19%	2.27%	9.99%	110.28%	2.46%	35.32%	6.38%	1.27%	10.55%	139.08%	12.25%	25.59%	37.43%	
The Carlsbad National Bank	385,796	5.37%	0.43%	0.00%	1.05%	2.65%	68.32%	17.74%	17.89%	44.25%	1.56%	19.06%	98.38%	9.15%	19.05%	44.37%	
FNB New Mexico	233,713	4.59%	0.13%	0.31%	1.17%	9.86%	61.87%	59.68%	435.99%	21.98%	1.14%	13.03%	644.30%	9.08%	12.77%	80.24%	
Western Commerce Bank	415,710	4.39%	0.00%	0.42%	1.02%	19.13%	160.03%	-8.07%	7.46%	-18.57%	1.52%	17.12%	157.67%	9.14%	19.59%	52.09%	
The Citizens Bank	703,457	3.82%	0.37%	0.03%	1.35%	8.82%	69.14%	76.15%	2.36%	93.72%	1.54%	15.96%	134.51%	9.92%	23.47%	46.75%	
First American Bank	1,072,281	3.04%	0.29%	0.07%	2.01%	31.18%	237.15%	49.39%	36.86%	27.66%	1.73%	16.88%	399.88%	10.55%	17.63%	79.02%	
New Mexico Bank & Trust	1,453,534	2.55%	0.14%	0.09%	0.95%	77.48%	254.78%	49.09%	24.38%	6.18%	1.29%	14.67%	484.78%	8.54%	11.42%	83.49%	
First New Mexico Bank of Silver City	107,211	2.17%	0.21%	0.06%	1.72%	40.66%	173.15%	38.53%	0.00%	-100.00%	1.26%	10.89%	336.89%	11.65%	25.82%	47.90%	
The Bank of Clovis	197,978	2.05%	0.25%	0.00%	1.75%	13.69%	91.31%	5.23%	73.66%	22.91%	0.79%	6.84%	356.02%	11.66%	26.67%	61.36%	
BANK 34	335,906	1.67%	0.23%	0.00%	1.13%	47.23%	383.28%	90.89%	0.65%	0.00%	0.19%	1.53%	57.33%	11.96%	17.21%	114.04%	
Western Heritage Bank	114,758	1.30%	0.03%	0.16%	0.88%	44.36%	258.11%	269.33%	22.92%	-35.80%	0.14%	0.91%	2010.53%	14.59%	17.22%	90.94%	
Citizens Bank of Las Cruces	538,056	0.97%	0.04%	0.07%	1.75%	148.12%	346.79%	45.47%	5.01%	84.86%	2.10%	22.25%	2787.45%	9.76%	13.54%	78.55%	
First State Bank	153,274	0.92%	0.00%	0.10%	13.99%	0.30%	2.35%	-58.47%	0.90%	47.87%	0.54%	5.17%	0.00%	9.52%	47.58%	5.52%	
Pioneer Bank	817,556	0.49%	0.04%	0.01%	1.15%	56.76%	100.09%	73.58%	0.00%	0.00%	0.94%	10.90%	88.93%	9.08%	21.14%	63.43%	
Valley Bank of Commerce	189,617	0.27%	0.03%	0.00%	1.51%	15.08%	15.08%	55.82%	147.93%	47.64%	1.67%	19.23%	1833.33%	9.30%	28.75%	33.91%	
First New Mexico Bank, Las Cruces	118,219	0.13%	0.00%	0.02%	2.58%	51.54%	126.05%	33.55%	2.20%	0.00%	1.32%	10.14%	0.00%	13.26%	24.73%	56.88%	
The Citizens Bank of Clovis	351,897	0.05%	0.01%	0.00%	1.05%	80.12%	141.55%	301.00%	151.02%	-12.14%	1.52%	14.48%	10747.37%	11.52%	18.98%	64.59%	
Centinel Bank of Taos	231,545	0.00%	0.00%	0.00%	1.82%	42.74%	119.11%	24.68%	0.83%	0.00%	1.54%	17.84%	0.00%	9.10%	22.64%	41.68%	
Western Bank of Clovis	83,681	0.00%	0.00%	0.00%	1.56%	7.61%	235.43%	27.23%	52.18%	-6.15%	0.79%	6.32%	0.00%	13.83%	18.14%	56.97%	
Main Bank	132,937	0.00%	0.00%	0.00%	1.24%	85.74%	272.53%	28.86%	11.11%	-24.37%	1.98%	21.10%	0.00%	9.50%	14.22%	78.84%	
DSRM National Bank	3,765	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.02%	1.20%	0.00%	84.97%	341.43%	0.00%	

Utah

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest) Excludes special purpose institutions (commercial banks, industrial banks and savings associations).

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Total All Utah Banks	76,482,058	5.54%	0.58%	0.04%	1.20%	48.73%	171.39%	219.03%	9.45%	44.80%	1.01%	8.52%	130.41%	10.71%	14.52%	85.27%	
Median Values All Utah Banks	328,386	3.29%	0.14%	0.04%	1.51%	76.41%	171.31%	44.63%	5.38%	16.91%	1.43%	10.80%	353.62%	11.97%	16.79%	89.92%	
Gunnison Valley Bank	Gunnison	76,086	48.43%	6.92%	0.14%	3.55%	4.17%	7.32%	-56.87%	156.24%	-21.42%	1.11%	10.47%	43.36%	11.25%	14.81%	96.52%
Prime Alliance Bank	Woods Cross	304,844	16.99%	2.30%	0.00%	2.51%	0.20%	71.67%	42.29%	0.60%	0.00%	2.35%	20.92%	98.40%	11.76%	12.53%	102.57%
Continental Bank	Salt Lake City	158,530	16.73%	2.30%	0.77%	1.40%	5.20%	28.16%	-42.01%	1.03%	-57.10%	2.85%	17.20%	50.03%	16.88%	20.59%	100.68%
Rock Canyon Bank	Provo	396,661	11.69%	0.13%	1.04%	0.96%	84.58%	207.61%	35.04%	96.68%	92.91%	1.73%	17.97%	583.43%	9.41%	11.62%	87.77%
Cache Valley Bank	Logan	1,102,105	7.94%	0.94%	0.00%	1.41%	115.11%	251.12%	68.34%	85.50%	61.50%	2.02%	18.76%	82.52%	10.90%	13.45%	91.52%
Home Savings Bank	Salt Lake City	120,332	7.89%	0.30%	0.84%	1.45%	109.07%	181.32%	-5.96%	2.75%	0.00%	1.01%	8.12%	397.21%	12.97%	17.86%	94.71%
First Utah Bank	Salt Lake City	336,360	7.54%	0.00%	0.90%	1.40%	59.66%	212.65%	16.50%	8.28%	181.90%	2.47%	22.78%	70.79%	10.96%	15.50%	89.68%
Central Bank	Provo	1,017,062	6.44%	0.09%	1.01%	2.27%	164.60%	223.15%	56.12%	4.47%	8.20%	1.45%	9.18%	1485.74%	15.90%	22.88%	81.94%
ZB, National Association	Salt Lake City	66,080,511	5.77%	0.62%	0.01%	1.16%	39.60%	165.50%	310.15%	6.28%	30.23%	0.92%	7.84%	118.71%	10.43%	14.24%	84.58%
Capital Community Bank	Provo	359,300	5.68%	0.13%	0.53%	1.11%	64.74%	160.88%	79.30%	0.28%	-72.12%	1.03%	10.79%	702.07%	10.49%	12.85%	99.88%
Liberty Bank, Inc.	Salt Lake City	10,857	3.35%	0.40%	0.07%	4.87%	1.45%	19.31%	-37.38%	0.00%	0.00%	-2.29%	-23.12%	688.37%	11.05%	20.19%	63.60%
Holladay Bank & Trust	Salt Lake City	55,728	3.23%	0.00%	0.53%	2.19%	96.67%	155.32%	20.93%	0.00%	0.00%	1.21%	8.32%	0.00%	14.49%	21.81%	87.20%
American Bank of Commerce	Provo	83,298	2.95%	0.46%	0.00%	1.10%	143.71%	177.11%	75.40%	1.05%	0.00%	1.14%	8.58%	189.21%	14.04%	18.83%	93.08%
Utah Independent Bank	Salina	85,628	2.76%	0.38%	0.00%	1.58%	35.16%	93.54%	104.71%	105.30%	25.61%	1.68%	12.46%	270.81%	13.31%	17.11%	75.02%
Marlin Business Bank	Salt Lake City	1,011,506	1.69%	0.27%	0.00%	1.60%	0.00%	0.78%	8.82%	2.16%	1725.81%	2.17%	15.34%	547.05%	14.81%	16.46%	114.49%
People's Intermountain Bank	American Fork	2,123,382	1.49%	0.12%	0.05%	1.12%	149.67%	286.95%	114.35%	20.51%	460.78%	1.17%	9.54%	636.85%	11.32%	14.51%	90.15%
The First National Bank of Layton	Layton	320,411	1.28%	0.13%	0.05%	1.56%	89.55%	266.25%	32.57%	6.54%	110.91%	1.83%	14.31%	524.43%	13.05%	16.40%	90.56%
State Bank of Southern Utah	Cedar City	980,943	1.01%	0.15%	0.00%	1.46%	94.73%	223.55%	71.76%	38.88%	27.82%	1.40%	10.64%	310.03%	13.64%	19.44%	78.77%
Brighton Bank	Salt Lake City	209,239	0.97%	0.12%	0.00%	1.60%	64.04%	213.23%	48.57%	0.00%	0.00%	2.05%	17.52%	724.00%	11.32%	20.16%	64.59%
Grand Valley Bank	Heber City	373,982	0.57%	0.03%	0.03%	1.55%	70.67%	105.74%	45.27%	121.97%	90.31%	1.02%	10.81%	2248.36%	9.60%	17.86%	52.45%
Bank of Utah	Ogden	1,210,221	0.23%	0.03%	0.00%	1.25%	108.62%	300.39%	43.98%	7.39%	53.24%	1.30%	10.31%	2574.06%	12.18%	15.93%	88.98%
FinWise Bank	Sandy	65,072	0.00%	0.00%	0.00%	1.70%	82.15%	91.20%	243.82%	0.00%	0.00%	3.80%	25.20%	0.00%	16.12%	20.77%	100.56%

Wyoming

4th Quarter 2017 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Modified Texas Ratio	Adj. Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 last 36 months	Total Farmland and Farm Loans / RBC	Growth in Farmland and Farm Loans last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
Total All Wyoming Banks	8,346,900	6.61%	0.66%	0.08%	1.56%	45.02%	143.87%	46.14%	73.58%	38.05%	1.05%	10.01%	132.75%	10.57%	17.55%	64.82%
Median Values All Wyoming Banks	183,134	4.52%	0.38%	0.04%	1.58%	31.03%	131.61%	28.42%	46.78%	17.46%	0.89%	8.67%	139.17%	10.36%	16.03%	66.62%
State Bank	29,875	34.31%	1.86%	3.53%	1.10%	11.24%	87.01%	-23.23%	0.00%	0.00%	-1.15%	-8.13%	12.95%	14.68%	24.96%	62.19%
Summit National Bank	77,086	24.40%	2.07%	0.20%	1.95%	32.89%	97.93%	105.99%	229.57%	-8.69%	0.69%	7.68%	62.29%	8.30%	13.41%	74.89%
First Federal Bank & Trust	287,687	20.57%	3.08%	0.11%	1.65%	64.28%	163.23%	76.42%	1.65%	-23.22%	0.10%	0.67%	34.81%	16.17%	22.40%	76.72%
First Northern Bank of Wyoming	310,308	14.28%	1.38%	0.07%	1.76%	81.87%	157.14%	70.34%	116.55%	-0.19%	1.14%	12.31%	87.47%	9.04%	14.23%	77.53%
First National Bank of Gillette	552,315	14.09%	1.48%	0.17%	2.60%	11.24%	27.13%	17.51%	13.45%	137.26%	0.72%	6.60%	40.35%	11.23%	31.82%	25.95%
Sundance State Bank	182,672	11.89%	1.12%	0.20%	1.53%	33.58%	88.21%	74.90%	168.63%	29.40%	0.92%	9.00%	81.06%	10.27%	15.79%	66.15%
Jonah Bank of Wyoming	313,654	9.80%	0.91%	0.18%	1.71%	56.96%	196.21%	30.81%	17.89%	-58.07%	0.88%	8.76%	119.46%	10.41%	15.47%	71.36%
Cheyenne State Bank	46,330	9.41%	1.02%	0.34%	1.71%	69.50%	138.77%	-18.11%	9.42%	-17.22%	0.49%	3.74%	103.61%	13.42%	22.32%	71.80%
Platte Valley Bank	372,921	8.73%	0.69%	0.34%	1.85%	40.15%	128.42%	14.93%	127.20%	33.81%	0.84%	7.74%	218.91%	10.31%	12.55%	103.22%
Western States Bank	491,848	7.54%	0.82%	0.05%	1.54%	62.79%	225.25%	210.71%	123.46%	1564.57%	0.80%	7.38%	147.05%	10.61%	13.96%	88.07%
Bank of Jackson Hole	737,195	7.45%	0.81%	0.01%	1.20%	156.44%	440.80%	74.71%	1.47%	-7.49%	0.93%	8.75%	112.28%	10.40%	12.82%	84.80%
Pinnacle Bank - Wyoming	807,059	7.17%	0.72%	0.03%	1.53%	28.85%	148.24%	21.31%	251.29%	37.58%	2.07%	22.45%	171.97%	9.34%	12.38%	91.40%
Security State Bank	320,688	6.81%	0.84%	0.01%	1.50%	29.18%	134.79%	26.04%	126.91%	9.89%	0.54%	4.60%	113.07%	11.72%	19.10%	76.38%
Uinta Bank	174,294	6.42%	0.44%	0.09%	1.73%	40.04%	207.04%	41.91%	16.11%	25.53%	0.71%	8.77%	127.77%	8.12%	21.65%	35.23%
Cowboy State Bank	45,998	6.13%	0.00%	0.58%	1.50%	71.91%	167.49%	73.86%	128.75%	45.05%	0.23%	2.49%	0.00%	8.65%	11.99%	67.55%
Big Horn Federal Savings Bank	241,883	5.07%	0.48%	0.07%	1.58%	13.97%	13.97%	50.08%	72.54%	38.65%	0.45%	4.42%	131.29%	10.09%	21.00%	52.52%
Wyoming Community Bank	147,358	3.96%	0.38%	0.01%	1.71%	17.16%	115.47%	22.95%	199.01%	37.80%	1.14%	12.36%	258.92%	9.16%	15.15%	67.09%
Lusk State Bank	57,519	2.63%	0.33%	0.00%	1.41%	1.25%	11.58%	-19.35%	302.03%	18.35%	1.95%	16.22%	226.56%	11.99%	19.71%	61.20%
First State Bank of Newcastle	142,068	2.59%	0.38%	0.00%	2.41%	8.94%	25.13%	5.03%	24.59%	16.57%	0.69%	4.87%	170.04%	13.88%	41.30%	31.50%
Oregon Trail Bank	35,572	2.53%	0.29%	0.00%	0.75%	27.17%	84.86%	3.08%	159.55%	142.49%	-0.02%	-0.15%	189.22%	10.71%	15.37%	81.90%
Bank of Star Valley	188,034	2.48%	0.27%	0.00%	1.57%	63.69%	99.79%	19.55%	38.62%	-6.62%	1.63%	15.61%	286.28%	10.24%	17.35%	55.34%
Central Bank and Trust	151,544	2.44%	0.23%	0.00%	0.97%	37.49%	123.60%	36.58%	32.81%	-7.54%	0.92%	10.42%	255.77%	9.19%	16.02%	70.30%
Rocky Mountain Bank	292,476	2.37%	0.11%	0.17%	1.33%	84.58%	180.53%	11.33%	6.30%	-30.47%	0.97%	8.30%	925.08%	10.55%	15.60%	85.02%
Buffalo Federal Bank	111,453	1.72%	0.07%	0.13%	1.79%	15.50%	191.35%	63.78%	42.10%	124.93%	0.89%	8.32%	1841.03%	10.72%	15.13%	83.63%
RSNB Bank	355,680	0.81%	0.10%	0.00%	1.00%	29.06%	57.46%	32.97%	15.51%	61.29%	1.70%	15.09%	308.82%	11.93%	25.59%	33.61%
Security First Bank	75,390	0.70%	0.00%	0.07%	3.07%	40.94%	194.48%	12.41%	20.84%	-7.00%	1.29%	13.74%	#####	9.50%	13.87%	58.97%
Bank of Commerce	124,955	0.16%	0.02%	0.00%	1.51%	28.81%	145.48%	57.13%	26.62%	6.68%	1.18%	8.95%	3717.86%	13.44%	24.98%	63.53%
Wyoming Bank & Trust	179,794	0.11%	0.01%	0.00%	1.73%	39.00%	178.39%	35.50%	104.74%	28.78%	2.13%	19.65%	7840.91%	9.22%	16.03%	62.67%
Hilltop National Bank	735,294	0.08%	0.01%	0.00%	1.34%	7.44%	45.68%	-5.62%	10.77%	-20.69%	1.20%	11.94%	5175.38%	11.51%	29.17%	38.56%
Farmers State Bank	26,652	0.00%	0.00%	0.00%	1.92%	0.24%	83.51%	-21.32%	185.44%	50.50%	0.54%	5.44%	0.00%	9.52%	19.81%	61.94%
The Rawlins National Bank	183,596	0.00%	0.00%	0.00%	1.81%	22.61%	190.76%	47.77%	51.47%	8.60%	0.76%	8.59%	0.00%	9.24%	15.62%	62.30%
The Converse County Bank	547,702	0.00%	0.00%	0.00%	1.49%	11.11%	39.98%	-19.34%	73.67%	80.88%	1.09%	11.88%	0.00%	8.92%	22.97%	34.19%