



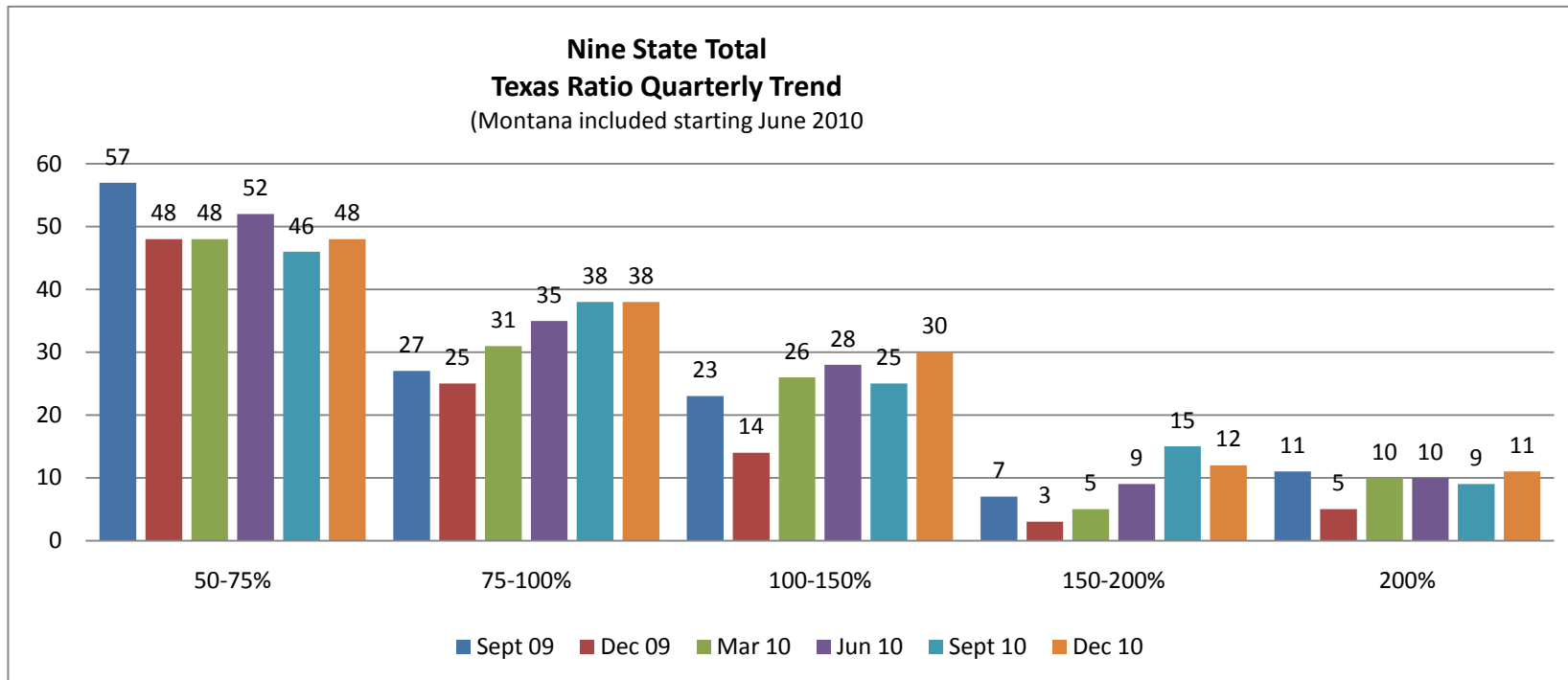
**Year-End 2010
YTD Texas Ratio and CRE Report**

States Covered:

Arizona
Colorado
Idaho
Kansas
Nebraska
Montana
New Mexico
Utah
Wyoming

For Question or Comments

Larry Martin
Bank Strategies LLC
Denver, Co
303-618-0056
Larry@bankstrategiesllc.com



Implications:

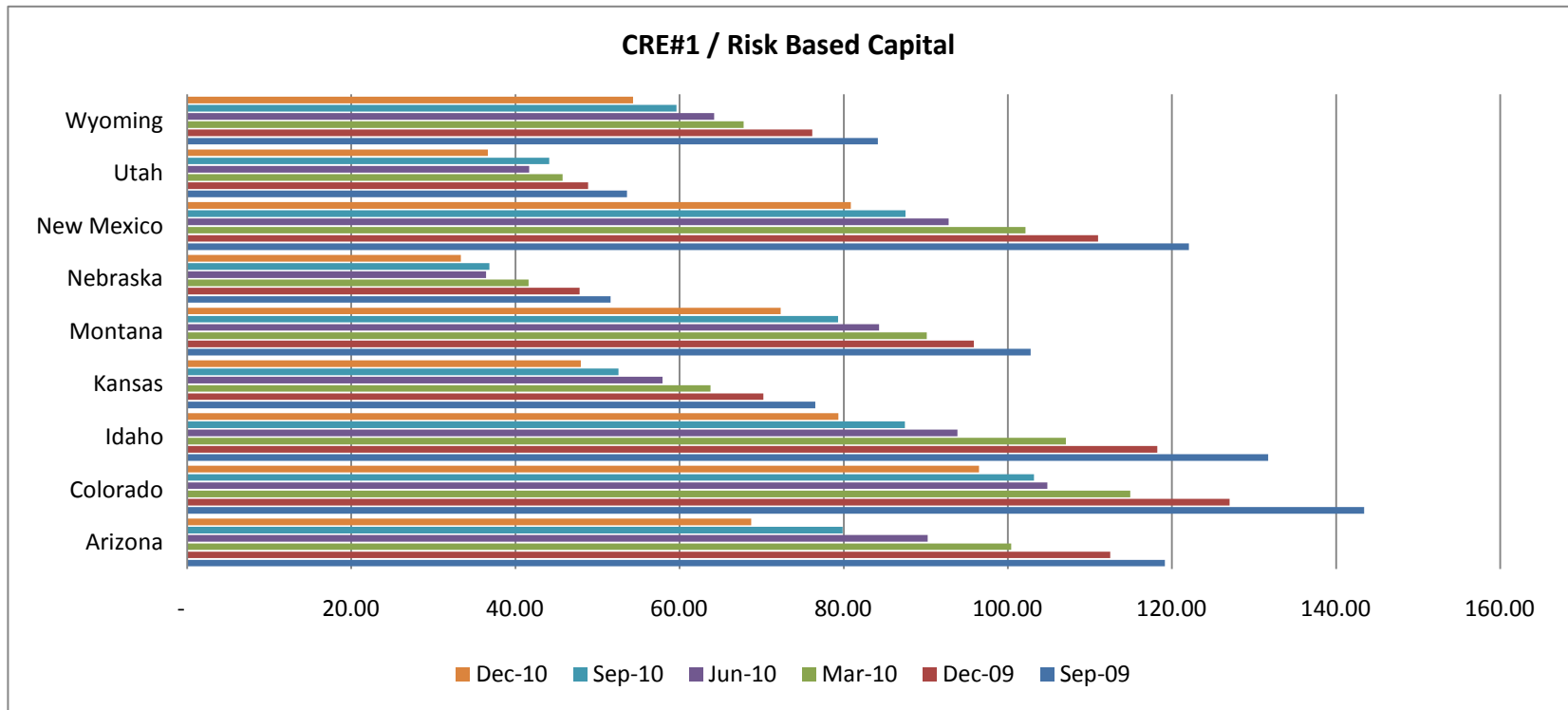
1. The number of 100%+ Texas Ratio banks in the nine state region increased by two in the fourth quarter despite.
2. The number of 100%+ Texas Ratio banks stood at 53 at YE 2010 up from 49 at 9/30/2010.

Issue:

1. When will we see the number of 100% plus banks begin to flatten out and then decline?
2. Two of the banks above 100% have been closed since year-end 2010.

Source:

Bank Strategies LLC



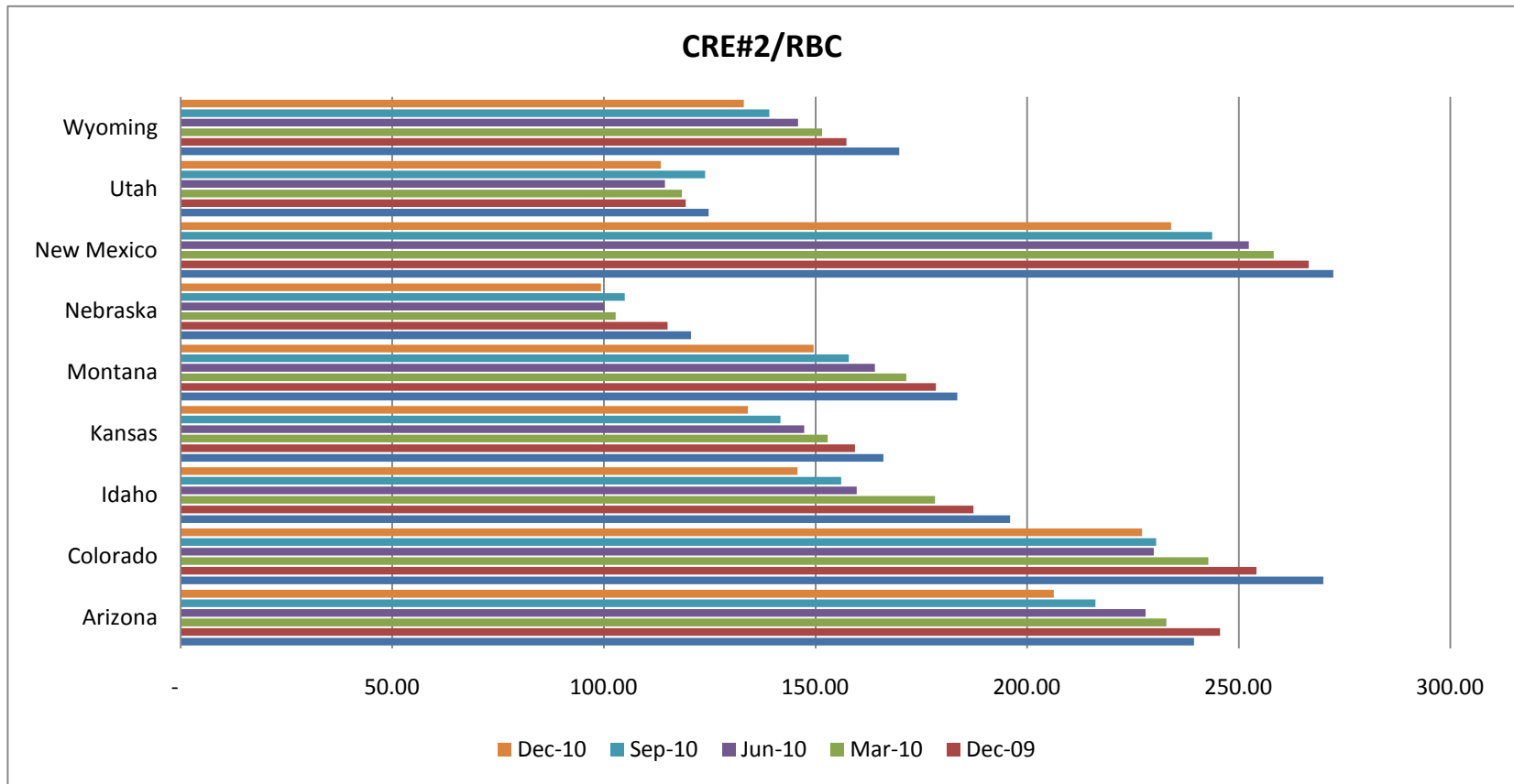
Implications:

1. CRE#1 ratios declined in all nine states.
2. All states are below 100% at year-end 2010.

Issues:

1. While the state totals are positive, many states have banks with Texas Ratios above 100%,

Source: Call Report Data and Bank Strategies LLC analysis.



Implications:

1. All States are below are 300%.
2. Arizona, Colorado and New Mexico continue to be above 200% on a state total basis.
3. All states decreased their Texas #2 ratio compared to third quarter positions.

Issues:

1. A number of banks in key states exceed the 300% guideline, some substantially.

Source: Call Reports and Bank Strategies LLC analysis

Arizona

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming	CRE #1 /	CRE #2 /	Growth of	ROA -	ROE -	Net Non-	Coverage	Risk					
			loans / Total loans	Risk Based Capital	Risk Based Capital	CRE #2 in last 36 months	Return on average assets	Return on equity capital	core Funding Dependence	Ratio Noncurrent Loans	Leverage ratio	Risk Based Assets	Loan / Deposit ratio	LLR / Total loans		
Arizona Total	13,575,162	45.15	4.58	68.73	206.27	(55.44)	(1.01)	(9.24)	227,248	15.80	0.75	10.40	15.48	83.36	3.42	
Legacy Bank	Scottsdale	136,446	485.65	3.47	945.05	1,325.42	(58.28)	(2.92)	(98.25)	19,865	67.66	0.78	1.36	3.06	81.66	2.71
SUNRISE BANK OF ARIZONA	Phoenix	353,163	430.86	11.33	350.54	1,789.44	(62.70)	(9.64)	(411.87)	32,157	28.49	0.56	0.69	1.84	81.02	6.32
Central Arizona Bank	Casa Grande	75,590	239.17	9.64	71.25	692.68	(66.54)	(6.61)	(172.01)	2,769	(7.60)	0.50	2.24	4.49	71.76	4.83
Summit Bank	Prescott	80,829	238.07	6.25	299.11	856.46	(49.93)	(3.68)	(69.00)	3,466	36.89	0.88	3.09	5.30	84.07	5.49
Mohave State Bank	Lake Havasu City	302,562	147.71	10.69	120.33	400.99	(44.04)	(2.84)	(32.66)	17,467	19.64	0.35	7.80	10.88	87.10	3.75
Western National Bank	Phoenix	200,846	146.42	8.64	118.73	519.40	(65.07)	(5.17)	(88.53)	7,032	55.77	0.58	3.62	5.64	105.33	5.02
SunBank, National Association	Phoenix	73,865	123.61	56.47	50.39	99.95	(63.29)	(3.21)	(53.95)	3,682	(154.08)	0.29	11.42	46.20	19.90	16.24
Goldwater Bank, N.A.	Scottsdale	191,893	100.29	9.64	106.48	203.03	103.29	(0.82)	(15.37)	3,753	25.66	0.41	4.63	13.30	48.83	3.98
Metro Phoenix Bank	Phoenix	68,563	97.61	10.77	85.62	248.39	377.64	(4.85)	(29.78)	-	38.63	0.27	12.80	16.18	111.25	2.88
Heritage Bank, National Association	Phoenix	121,372	90.01	11.05	57.35	237.46	(45.33)	(2.94)	(24.51)	3,800	34.51	0.24	10.00	18.11	96.97	2.67
Commerce Bank of Arizona	Tucson	270,739	84.81	5.43	158.25	349.95	(21.43)	2.11	22.14	4,539	18.82	0.26	9.05	15.10	85.59	1.41
Bank of Tucson	Tucson	224,412	84.14	4.84	100.61	298.86	(52.34)	0.71	8.63	1,447	(20.46)	0.31	7.09	10.56	76.54	1.49
Horizon Community Bank	Lake Havasu City	155,924	82.85	6.04	78.99	200.05	(60.25)	(1.17)	(14.28)	6,914	4.44	0.46	8.77	13.57	68.56	2.78
BNC National Bank	Phoenix	745,184	65.86	3.93	69.88	326.50	(35.83)	(2.80)	(33.13)	12,706	13.24	0.83	7.53	12.80	68.73	3.25
CrediCard National Bank	Tucson	1,391	58.33	6.76	-	-	-	(11.13)	(135.95)	-	9.42	1.00	2.79	5.44	85.83	6.76
Bank 1440	Phoenix	99,884	52.68	10.18	6.23	336.29	253.29	(4.24)	(32.78)	810	17.03	0.53	8.67	14.11	65.23	5.44
Arizona Bank & Trust	Phoenix	223,574	49.35	7.02	113.50	165.31	(60.04)	(1.99)	(23.65)	2,967	16.95	0.61	9.45	15.67	68.37	4.31
Gold Canyon Bank	Gold Canyon	58,532	48.01	3.26	136.09	294.32	38.17	(2.50)	(38.04)	633	23.63	0.81	5.37	10.28	54.45	2.64
Bank of Arizona, National Association	Phoenix	287,560	38.50	4.22	39.44	122.17	(52.26)	(1.42)	(9.21)	4,257	27.15	0.90	10.16	12.05	106.12	3.80
Country Bank	Prescott	146,113	37.22	0.57	133.11	264.74	(45.99)	0.33	3.56	2,660	(9.45)	3.07	9.14	13.60	74.62	1.75
The Harris Bank National Association	Scottsdale	618,320	33.74	4.48	11.78	35.22	(66.89)	0.82	7.67	356	3.09	0.69	9.66	14.67	103.38	3.11
Meridian Bank, National Association	Wickenburg	1,254,657	32.41	6.30	46.17	65.12	(86.42)	(1.89)	(15.62)	7,694	53.27	0.70	12.18	17.43	78.53	4.42
Alliance Bank of Arizona	Phoenix	1,927,545	31.77	1.75	71.25	255.74	(18.36)	0.68	9.36	12,108	36.09	0.89	8.33	13.71	78.12	1.56
National Bank of Arizona	Tucson	4,407,396	31.69	4.42	68.67	207.21	(63.86)	(0.18)	(1.25)	65,048	(6.23)	0.97	12.71	18.19	89.62	4.31
Sonoran Bank, N.A.	Phoenix	35,447	31.24	4.64	6.46	225.98	(23.49)	(2.94)	(21.98)	728	4.68	0.85	8.57	14.25	62.39	3.95
West Valley National Bank	Avondale	35,310	29.99	9.10	35.76	43.41	(18.04)	(5.76)	(15.89)	1,540	5.29	0.29	34.10	45.37	122.16	2.61
1st Bank Yuma	Yuma	134,130	24.87	1.33	98.13	276.62	(25.84)	0.40	3.66	708	18.48	1.13	9.72	12.83	83.15	1.50
Mission Bank	Kingman	95,249	22.67	0.04	59.94	136.61	(67.15)	(0.15)	(1.52)	1,496	14.85	34.93	9.92	13.04	82.45	1.55
Pinnacle Bank	Scottsdale	83,330	21.15	3.11	42.87	76.07	(55.85)	0.45	2.72	243	(45.32)	1.18	18.41	31.93	65.67	3.66
The Biltmore Bank of Arizona	Phoenix	257,803	17.80	0.85	109.40	220.54	(37.22)	0.17	1.93	3,376	22.79	2.44	9.52	12.60	74.91	2.07
The Foothills Bank	Yuma	204,939	16.95	1.85	102.48	242.17	(51.81)	1.10	8.90	1,068	4.88	0.53	11.16	13.62	93.30	0.99
Gateway Commercial Bank	Mesa	71,242	16.76	-	14.24	112.89	1,545.03	0.16	0.93	428	7.93	-	14.95	25.73	54.97	0.91
Canyon Community Bank, National Association	Tucson	92,814	13.98	1.52	35.70	145.41	(69.33)	(0.48)	(4.30)	883	(22.91)	1.47	11.05	18.77	54.24	2.23
Southern Arizona Community Bank	Tucson	108,120	13.07	1.88	27.49	162.66	(47.60)	(0.68)	(5.60)	207	(4.59)	-	22.18	27.43	87.44	-
FirstBank of Arizona, Inc.	Phoenix	133,974	6.39	0.88	29.67	181.02	748.37	(2.51)	(9.68)	441	20.24	2.72	23.96	29.84	89.69	2.38
UMB Bank Arizona, National Association	Phoenix	109,606	2.05	0.27	17.93	30.47	16.97	0.57	5.07	-	63.52	5.63	10.16	11.16	191.22	1.54
RepublicBankAz, N.A.	Phoenix	55,660	1.34	0.19	24.00	279.67	100.00	(0.69)	(6.88)	-	28.08	13.34	9.32	13.14	99.90	2.48
First Western Trust Bank	Scottsdale	65,849	-	-	15.15	75.66	-	0.19	1.33	-	19.85	-	14.98	19.95	105.23	1.18
First National Bank of Scottsdale	Scottsdale	65,329	-	-	3.75	33.89	100.00	(1.15)	(9.02)	-	(272.46)	-	33.34	180.43	23.29	0.75

Colorado

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

	City	Total assets	Texas Ratio	Nonperforming loans /		Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio	LLR / Total loans	
				Total loans	CRE #1 / Risk Based Capital											CRE #2 / Risk Based Capital
Colorado Total		45,339,997	52.85	5.45	96.48	227.15	-38.47	-0.11	-1.28	598,250	16.62	0.55	8.03	13.73	65.26	3.01
FirsTier Bank (Failed January 2010)	Louisville	764,090	636.06	24.91	(11,477.03)	(15,806.26)	12.47	(3.42)	(152.30)	62,917	64.41	0.26	(0.30)	(0.40)	77.75	6.43
Bank of Choice	Greeley	1,155,004	253.15	14.14	390.06	833.98	(51.21)	(4.74)	(83.34)	39,145	32.00	0.35	2.32	5.16	69.55	5.00
Signature Bank	Windsor	72,664	223.30	4.94	184.06	311.37	(56.64)	(1.02)	(19.50)	7,116	36.23	0.85	4.52	6.87	76.66	4.19
Colorado Capital Bank	Castle Rock	919,148	204.93	15.78	749.98	908.13	15.29	(3.90)	(54.18)	8,684	39.60	0.36	3.73	6.92	76.37	5.61
Community Banks of Colorado	Greenwood Village	1,575,679	184.30	13.49	502.68	776.78	(47.83)	(3.73)	(70.15)	37,797	31.42	0.40	2.99	5.28	80.41	5.45
Advantage Bank	Loveland	353,555	183.25	12.05	426.81	582.20	(44.20)	(2.80)	(33.97)	29,204	36.78	0.25	5.93	8.82	81.92	3.02
Rocky Mountain Bank & Trust Florence	Florence	137,786	180.34	22.56	77.66	160.48	(50.10)	0.31	8.34	3,182	67.92	0.16	6.82	9.01	36.83	3.54
Champion Bank	Parker	76,974	159.97	17.47	129.37	255.18	(49.18)	(3.70)	(38.37)	6,415	49.45	0.32	9.08	13.70	85.23	5.61
The Pueblo Bank and Trust Company	Pueblo	332,931	131.58	15.45	125.43	346.38	(38.08)	(3.16)	(24.64)	26,746	(4.18)	0.27	10.41	16.03	71.85	4.15
Premier Bank	Denver	66,325	129.82	7.00	37.91	574.66	(45.52)	(2.13)	(37.45)	1,851	30.98	0.30	5.78	8.90	77.90	2.09
Mile High Banks	Longmont	1,163,398	119.23	2.86	273.13	612.05	(48.27)	(3.04)	(40.31)	30,396	33.97	1.15	5.65	8.75	91.44	3.30
Peoples National Bank	Colorado Springs	174,544	117.02	7.65	134.11	233.94	(62.40)	(0.43)	(4.52)	9,692	(12.39)	0.35	8.54	14.50	70.57	2.65
Pikes Peak National Bank	Colorado Springs	77,200	109.44	21.15	28.14	158.53	(57.68)	0.34	3.41	1,536	(33.67)	0.23	10.46	19.63	67.44	4.78
Park State Bank & Trust	Woodland Park	89,585	108.26	6.07	98.43	228.14	(55.12)	(1.70)	(21.03)	4,960	11.04	0.46	7.27	12.35	65.45	2.78
Farmers Bank	Ault	270,004	103.60	6.16	175.88	236.00	(29.04)	(2.17)	(26.41)	13,633	27.56	0.38	8.08	12.07	83.83	2.36
Millennium Bank	Edwards	273,272	99.53	7.16	178.19	295.49	(39.77)	(2.66)	(33.62)	5,781	45.39	0.47	6.78	10.47	79.78	3.37
Citizens Bank of Pagosa Springs	Pagosa Springs	75,475	97.56	8.65	74.02	193.29	(59.71)	(2.51)	(26.80)	2,021	(0.97)	0.56	9.24	13.74	68.45	4.85
Front Range Bank	Lakewood	134,541	97.00	7.83	73.45	168.41	(51.89)	-	-	3,674	41.34	-	8.55	15.67	60.53	-
Integrity Bank & Trust	Monument	107,090	96.33	5.40	218.24	275.35	(39.24)	(0.55)	(5.69)	4,774	21.31	0.30	9.59	14.25	82.86	1.62
Castle Rock Bank	Castle Rock	104,216	96.03	4.39	103.79	208.24	(62.49)	(0.18)	(1.85)	5,989	15.03	0.83	9.54	14.75	74.51	3.63
Pine River Valley Bank	Bayfield	174,781	93.26	9.06	69.49	123.12	(66.50)	0.49	6.21	5,271	26.20	0.22	7.89	13.58	70.03	1.97
First American State Bank	Greenwood Village	219,882	92.32	1.57	81.22	532.91	(17.43)	(0.36)	(5.42)	14,166	28.88	1.25	6.41	10.88	83.43	1.95
First Southwest Bank	Alamosa	238,604	89.79	6.79	66.87	208.69	(38.39)	(0.31)	(3.09)	11,081	28.87	0.45	8.27	12.44	101.04	3.03
Academy Bank, National Association	Colorado Springs	334,451	89.46	18.61	75.94	143.94	(56.34)	1.36	14.02	20,515	(32.72)	0.37	11.79	27.58	57.34	6.90
Colorado East Bank & Trust	Lamar	858,615	85.55	7.36	145.69	231.66	10.24	0.63	6.12	18,697	20.46	0.20	9.12	14.11	69.78	1.45
Bankers' Bank of the West	Denver	387,791	84.80	12.77	85.55	302.98	(55.85)	(0.02)	(0.24)	7,782	(8.63)	0.51	7.40	14.85	58.66	6.56
First National Bank of the Rockies	Grand Junction	334,793	75.20	12.92	95.36	129.21	(60.61)	(2.78)	(29.71)	3,074	22.97	0.39	9.15	16.19	48.07	5.02
Citywide Banks	Aurora	961,942	66.04	4.91	83.51	269.88	(20.50)	0.45	4.61	29,090	9.24	0.43	9.46	14.21	74.24	2.13
Alpine Bank	Glenwood Springs	2,373,464	63.51	6.91	159.34	289.25	(39.85)	(1.92)	(17.47)	17,025	16.81	0.58	9.39	13.16	77.50	4.02
Evergreen National Bank	Evergreen	98,189	59.84	9.22	67.47	160.26	(50.56)	(0.14)	(1.56)	2,771	(25.24)	0.54	9.06	18.19	49.31	5.01
The Home State Bank	Loveland	565,671	59.63	7.72	104.73	200.52	(51.18)	0.33	3.51	9,573	12.25	0.33	8.96	14.60	68.61	2.53
First State Bank of Colorado	Hotchkiss	193,133	59.59	3.70	46.18	210.84	(35.07)	0.53	4.46	8,794	4.92	0.59	11.14	16.43	73.71	2.16
The State Bank	La Junta	93,331	57.39	6.33	45.72	77.52	(54.34)	0.55	4.13	3,999	8.54	0.37	12.63	17.56	76.00	2.34
Valley Bank and Trust	Brighton	232,977	56.05	2.49	77.53	145.20	(63.45)	0.71	7.70	9,819	3.48	0.63	9.28	13.55	67.28	1.57
First Colorado National Bank	Paonia	56,988	54.07	1.94	72.56	232.64	(3.13)	0.02	0.14	944	20.59	1.20	8.72	12.74	105.41	2.33
Timberline Bank	Grand Junction	183,744	53.82	6.02	144.90	271.05	(46.18)	(1.65)	(16.46)	1,556	27.05	0.55	9.14	12.33	109.22	3.30
Legacy Bank	Wiley	241,515	53.33	3.80	104.02	168.30	(9.62)	0.25	1.90	2,667	27.29	0.44	10.72	15.91	86.51	1.65
Mountain Valley Bank	Walden	144,104	52.38	6.51	67.64	136.03	(53.61)	0.41	4.32	1,039	32.05	0.25	9.56	13.85	88.31	1.65
Guaranty Bank and Trust Company	Denver	1,867,535	51.04	7.53	79.98	299.20	(45.29)	(1.44)	(13.61)	22,898	24.71	0.51	9.33	14.07	82.30	3.86
High Plains Bank	Flagler	95,251	44.64	6.98	87.24	113.37	(61.08)	0.59	5.56	448	7.79	0.44	9.98	15.31	89.84	3.07
Summit Bank & Trust	Broomfield	95,414	43.77	12.34	76.11	153.97	2.00	0.28	2.16	7	26.60	0.21	12.07	19.63	59.64	2.63
The Palisades National Bank	Palisade	52,739	42.54	8.60	34.70	55.11	(77.34)	(0.52)	(3.63)	413	(99.30)	0.16	8.87	22.73	45.50	1.42
Mancos Valley Bank	Mancos	88,571	41.50	2.50	23.62	60.46	(73.91)	0.51	6.50	423	9.42	0.75	7.89	13.73	68.09	1.88
The First National Bank of Durango	Durango	395,925	40.72	5.20	65.18	177.16	(55.83)	0.95	8.79	3,125	3.48	0.54	9.80	15.88	57.03	2.78
Peoples National Bank Leadville	Leadville	45,172	38.87	3.40	57.99	82.62	(63.81)	(0.01)	(0.07)	564	(26.98)	0.85	8.45	31.12	34.07	2.90
The Gunnison Bank and Trust Company	Gunnison	67,770	37.90	2.14	124.02	267.72	(50.02)	0.57	5.97	18	21.01	1.15	9.44	13.69	86.54	2.46
Native American Bank, National Association	Denver	82,931	37.27	4.26	8.98	516.11	72.35	1.46	20.82	391	52.10	0.89	6.82	17.54	81.06	3.79
North Valley Bank	Thornton	129,790	36.90	3.57	90.77	221.54	(47.17)	1.01	9.63	1,897	7.99	0.44	10.60	14.52	100.88	1.56
First Western Trust Bank	Denver	494,002	36.89	3.42	57.11	164.80	55.93	0.90	9.64	3,124	34.20	0.47	8.70	11.25	100.42	1.61
The Bank at Broadmoor	Colorado Springs	176,110	36.52	1.75	74.39	234.77	(32.97)	0.80	9.52	1,316	(11.61)	1.09	8.10	13.98	61.32	1.92
Canon National Bank	Canon City	228,154	35.14	2.88	37.06	189.60	(54.40)	0.19	1.93	4,787	12.75	1.17	9.80	17.27	60.91	3.36
The Citizens State Bank of Cortez	Cortez	79,649	31.87	4.72	40.31	124.31	(39.29)	0.29	2.91	503	3.58	0.55	10.25	17.05	82.50	2.60

Colorado

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans /		Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding		Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk		Loan / Deposit ratio	LLR / Total loans
			Total loans	CRE #1 / Risk Based Capital					CRE #2 / Risk Based Capital	Dependence			Assets			
Colorado Total	45,339,997	52.85	5.45	96.48	227.15	-38.47	-0.11	-1.28	598,250	16.62	0.55	8.03	13.73	65.26	3.01	
New West Bank	152,000	30.63	2.67	42.72	78.89	(63.51)	0.76	9.25	2,047	24.27	0.58	8.34	13.97	58.55	1.54	
High Country Bank	180,682	30.09	2.11	55.34	122.28	-	0.95	8.66	3,850	7.76	0.48	11.39	18.30	89.02	1.01	
Larimer Bank of Commerce	97,181	28.12	2.40	131.00	410.26	7.80	0.91	10.34	796	23.43	0.69	8.87	12.05	101.68	1.66	
The Colorado Bank and Trust Company of La Junta	91,438	27.97	4.08	52.49	109.40	(50.41)	0.45	5.39	485	(6.56)	1.05	7.76	14.83	60.77	4.27	
Yampa Valley Bank	167,355	27.58	2.21	115.70	192.80	(32.07)	1.48	16.85	144	25.70	0.79	8.43	12.59	76.44	1.74	
The Eastern Colorado Bank	214,542	27.04	0.77	37.68	136.30	(32.92)	0.46	4.02	1,829	32.20	2.54	9.60	14.18	85.51	1.96	
Fort Morgan State Bank	81,567	26.10	1.70	19.75	126.79	(3.27)	1.59	17.59	411	35.28	1.07	9.14	12.53	96.66	1.82	
American National Bank	1,716,024	25.87	6.83	31.80	103.53	(75.77)	0.82	7.54	11,929	15.94	0.52	10.57	22.69	44.18	3.58	
The First National Bank in Trinidad	180,310	24.76	1.45	34.85	70.62	(47.18)	0.38	3.19	1,847	(11.27)	1.19	11.89	27.50	73.85	1.72	
CoBiz Bank	2,344,123	24.51	2.61	77.31	236.70	(53.69)	0.15	1.68	8,756	30.97	1.55	8.38	11.67	84.56	4.05	
The Citizens State Bank of Ouray	81,858	24.11	-	40.88	71.59	(73.04)	1.16	9.78	-	5.36	-	9.80	21.02	46.45	1.05	
Solera National Bank	140,162	23.19	3.03	14.46	97.44	407.42	0.29	2.37	1,838	30.03	0.66	11.16	18.67	51.78	2.00	
Fort Collins Commerce Bank	106,848	22.97	0.49	101.64	347.61	(16.05)	0.58	6.00	2,218	3.77	3.42	9.45	12.71	101.53	1.68	
Colorado State Bank and Trust, N. A.	1,378,228	22.83	4.18	15.67	53.05	(55.09)	0.06	0.53	7,822	(42.05)	0.57	6.85	13.76	30.32	2.38	
Colorado Community Bank	534,912	22.54	1.36	170.20	264.98	(17.17)	0.46	4.44	4,903	25.83	1.69	10.15	13.76	92.63	2.30	
Bank of the San Juans	230,363	21.39	2.27	179.75	295.55	(29.21)	0.93	7.18	1,652	20.73	1.40	8.83	13.03	77.94	3.18	
The First National Bank of Fleming	19,353	20.46	1.66	-	-	(100.00)	0.54	7.72	129	27.81	1.12	8.02	15.34	76.35	1.86	
Cache Bank and Trust	165,552	20.40	0.43	5.43	90.37	(69.84)	0.35	4.07	1,739	13.94	3.24	8.65	15.72	56.23	1.40	
The First National Bank of Ordway	44,839	20.05	2.34	48.00	134.57	(43.60)	0.60	6.33	454	36.72	1.69	9.92	16.20	81.11	3.96	
Fowler State Bank	63,004	18.46	4.67	3.72	10.87	(66.36)	0.75	6.28	-	5.12	0.63	12.07	23.14	62.86	2.95	
First National Bank, Cortez	81,889	18.19	1.67	38.58	91.87	(15.88)	0.81	8.24	239	21.52	1.03	8.96	20.42	36.00	1.72	
Bank of Colorado	1,963,927	15.80	1.61	50.56	246.20	(32.77)	1.43	14.10	3,790	22.79	1.32	8.65	13.89	77.35	2.13	
Farmers State Bank of Calhan	176,789	15.69	1.86	52.03	131.08	(5.56)	0.73	7.58	1,173	24.43	1.01	11.32	17.30	67.86	1.88	
Flatirons Bank	86,167	14.86	-	118.48	338.58	(5.61)	(10.11)	(71.45)	-	31.48	-	6.64	12.79	61.27	3.98	
McClave State Bank	21,283	14.64	0.44	-	25.14	(9.02)	0.23	2.53	190	34.15	6.29	7.62	12.39	73.37	2.74	
The First National Bank of Las Animas	232,208	14.56	0.65	31.04	116.20	(21.00)	1.69	16.27	1,184	23.25	3.15	10.03	14.60	87.12	2.03	
The Bank of Denver	192,533	13.34	0.02	31.08	356.01	(25.91)	1.06	11.06	2,609	9.64	35.03	9.75	13.02	78.85	0.86	
First Pioneer National Bank	146,578	12.56	3.44	5.32	14.05	(47.45)	0.24	1.81	-	10.63	0.47	12.27	22.11	57.17	1.63	
MontroseBank	208,477	12.08	1.17	86.70	143.90	(28.30)	2.14	21.13	1,000	(0.23)	1.19	9.31	15.24	73.67	1.39	
FirstBank	10,384,792	11.90	1.27	32.39	135.26	(17.00)	1.63	23.19	14,786	6.57	1.56	7.61	16.47	47.73	1.99	
Kit Carson State Bank	65,395	11.48	0.25	-	14.01	(79.04)	0.95	8.72	565	22.33	4.92	10.39	16.82	70.67	1.21	
5Star Bank	181,270	11.20	3.48	25.11	124.14	100.00	2.26	11.20	1,108	(5.34)	0.44	20.48	39.85	51.15	1.51	
Mountain View Bank of Commerce	60,303	10.87	2.15	84.87	332.81	-	0.34	2.52	-	(33.45)	0.89	12.02	19.25	83.92	1.92	
Wray State Bank	77,450	10.49	0.82	15.39	42.33	(31.33)	0.51	4.25	244	24.21	2.61	8.06	11.62	78.00	2.15	
The First National Bank of Hugo	98,766	10.36	2.17	10.62	23.14	(73.79)	1.07	8.83	68	2.24	1.07	10.45	19.41	61.54	2.32	
Loveland Bank of Commerce	42,899	9.76	1.84	38.27	344.32	102.63	0.95	6.03	-	11.34	0.78	16.32	18.89	105.09	1.43	
Steele Street Bank & Trust	369,770	8.03	0.16	45.81	253.69	5.48	1.36	13.12	2,676	16.30	7.66	9.97	14.89	75.96	1.22	
The Dolores State Bank	119,912	6.32	0.63	9.65	30.92	(12.21)	1.10	8.52	560	18.48	2.35	12.20	20.69	69.04	1.49	
Centennial Bank	86,649	6.22	1.11	30.21	78.84	801.10	(3.83)	(17.36)	-	22.17	1.17	11.08	23.34	32.78	1.30	
The Farmers State Bank of Brush	89,589	6.09	-	5.09	5.09	(70.99)	1.12	6.74	946	9.91	692.00	16.22	26.23	74.46	1.26	
Points West Community Bank	127,493	5.46	0.58	24.23	93.84	8.87	1.28	12.96	243	21.26	3.21	8.42	14.31	70.81	1.87	
FRONTIER BANK	186,542	4.85	1.11	14.56	102.56	(43.04)	2.25	17.53	163	19.08	2.13	11.81	21.56	62.33	2.38	
Alamosa State Bank	158,489	2.93	0.20	18.73	96.04	(51.22)	1.84	20.11	299	(1.91)	7.47	9.16	17.00	61.64	1.47	
Redstone Bank	39,381	2.29	-	47.03	91.49	-	(3.35)	(11.48)	-	5.44	-	21.18	28.54	78.36	1.47	
UMB Bank Colorado, National Association	1,372,497	2.05	0.32	26.73	69.86	(66.92)	0.96	7.10	92	24.88	3.88	7.17	12.89	56.96	1.24	
Community State Bank	70,800	1.72	0.30	9.26	31.88	-	0.57	4.94	-	31.16	5.68	11.03	17.23	73.68	1.73	
Collegiate Peaks Bank	196,204	1.48	0.22	139.32	248.98	25.16	0.15	1.13	20	(7.27)	6.41	9.70	14.14	72.31	1.39	
Home Loan State Bank	43,426	1.29	0.38	60.57	67.17	119.84	(0.46)	(3.39)	-	32.41	4.86	8.93	21.95	70.19	1.85	
First National Bank of Estes Park	99,011	1.22	-	55.97	312.43	(26.42)	1.49	12.83	156	(11.54)	-	11.42	18.78	72.29	2.13	
Young Americans Bank	14,124	0.09	4.17	-	-	-	(4.81)	(55.98)	-	(582.22)	5.00	7.14	87.52	0.19	20.83	
The Colorado State Bank of Walsh	38,328	-	-	-	25.14	24.70	0.87	5.80	-	13.57	-	14.37	25.83	52.87	1.40	
The Bank of Burlington	50,187	-	-	-	17.88	(41.84)	1.02	11.32	-	(1.73)	-	7.75	27.16	16.49	1.82	

Colorado

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

			Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Colorado Total		45,339,997	52.85	5.45	96.48	227.15	-38.47	-0.11	-1.28	598,250	16.62	0.55	8.03	13.73	65.26	3.01
Trust Company of America	Centennial	519,367	-	-	-	-	-	2.00	29.46	-	(1.14)	-	5.55	16.49	-	-
AMG National Trust Bank	Boulder	156,838	-	-	19.23	36.34	-	0.90	7.83	-	(72.09)	-	10.76	27.11	21.09	0.71
First FarmBank	Greeley	73,854	-	-	1.73	65.14	17,972.41	1.21	11.75	-	39.56	-	10.20	14.77	81.25	1.41

Idaho

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming	CRE #1 /	CRE #2 /	Growth of	ROA -	ROE -	Other	Net Non-	Coverage	Leverage ratio	Risk Based	Loan /	LLR /	
			loans / Total loans	Risk Based Capital	Risk Based Capital	last 36 months	Return on average assets	Return on avg. equity capital	real estate owned	core Funding Dependence	Ratio Noncurrent Loans		Capital / Risk Based Assets	Deposit ratio	Total loans	
Idaho Total	6,253,834	40.80	5.54	79.36	145.71	(54.40)	(0.91)	(7.57)	82,725	18.53	0.54	10.87	16.54	81.95	2.98	
Idaho Banking Company	Boise	185,653	198.40	14.32	72.09	351.48	(66.81)	(4.16)	(66.61)	13,742	38.81	0.50	4.67	7.10	81.71	7.17
Syringa Bank	Boise	229,080	90.94	4.80	60.47	266.44	(71.91)	(0.75)	(12.26)	7,549	29.04	0.43	5.73	8.45	97.13	2.08
Bank of Idaho	Idaho Falls	237,297	84.87	7.83	78.51	231.41	(60.00)	(1.92)	(24.25)	4,003	(0.17)	0.51	6.56	10.37	83.95	3.98
Idaho Independent Bank	Coeur D Alene	441,854	78.51	10.60	162.67	195.12	(67.56)	(1.17)	(9.37)	10,699	(12.35)	0.32	11.76	16.85	78.94	3.38
Idaho First Bank	Mccall	77,405	77.81	3.52	84.20	232.66	(20.52)	(2.40)	(58.47)	1,064	47.42	0.55	5.88	10.25	77.74	1.93
The Farmers National Bank of Buhl	Buhl	369,701	48.79	10.10	57.44	89.36	(55.28)	0.37	2.97	4,882	11.85	0.41	11.87	18.12	69.27	4.16
Mountain West Bank	Coeur D Alene	1,171,496	39.37	7.94	102.55	150.17	(49.91)	(1.02)	(6.95)	8,481	29.44	0.54	13.29	20.09	106.63	4.27
D. L. Evans Bank	Burley	939,587	37.10	2.88	49.60	105.14	(66.64)	(0.27)	(2.89)	17,303	21.40	0.85	8.42	14.42	75.55	2.43
Idaho Trust Bank	Boise	89,275	29.99	6.38	56.08	139.88	(14.12)	(4.58)	(21.71)	927	(23.46)	0.35	15.35	26.45	74.32	2.23
bankcda	Coeur D Alene	84,979	29.44	0.93	70.80	214.39	(54.84)	0.34	3.36	471	13.03	2.31	9.95	14.56	91.03	2.16
Citizens Community Bank	Pocatello	289,571	22.64	2.92	80.62	146.86	(38.19)	1.21	9.52	1,848	52.03	1.11	8.86	13.12	81.44	3.26
Ireland Bank	Malad City	207,378	22.53	1.83	2.94	76.18	(62.40)	0.56	6.17	1,654	16.54	0.69	8.78	13.07	79.50	1.26
Panhandle State Bank	Sandpoint	1,004,400	22.29	1.99	102.43	202.96	(59.75)	(2.91)	(31.86)	4,429	18.80	1.08	7.26	11.94	74.18	2.15
The Bank of Commerce	Ammon	777,070	20.26	4.63	57.50	99.61	(16.75)	1.11	6.62	5,532	3.70	0.31	16.37	23.53	72.13	1.44
Community 1st Bank	Post Falls	52,715	1.85	0.12	38.00	118.39	1,088.95	0.35	1.92	141	29.07	14.43	16.44	23.68	90.78	1.70
Western Capital Bank	Boise	96,373	0.25	0.07	37.03	107.92	-	(0.06)	(0.17)	-	(24.32)	17.46	36.23	41.11	89.60	1.25

Kansas

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

			Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Kansas Total		50,156,273	40.67	4.20	47.97	134.05	(42.10)	0.47	4.76	804,239	16.45	0.55	9.42	16.19	72.42	2.31
The First National Bank of Olathe	Olathe	578,775	442.75	24.51	518.43	1,051.56	(59.51)	(2.97)	(77.79)	77,640	23.90	0.27	2.83	5.19	68.92	6.74
Armed Forces Bank, National Association	Fort Leavenworth	2,008,776	153.35	37.87	130.90	221.82	(71.63)	(0.62)	(10.26)	263,366	(6.68)	0.37	7.13	23.84	68.31	14.17
Heartland Bank	Leawood	136,442	138.41	9.27	341.26	679.90	(44.77)	(7.91)	(94.04)	3,910	14.67	0.45	4.53	8.23	85.14	4.20
Cornerstone Bank	Overland Park	209,086	136.99	12.59	168.08	247.76	(63.32)	(3.13)	(36.91)	12,645	30.13	0.44	7.48	11.14	113.53	5.58
Security Bank of Kansas City	Kansas City	859,011	131.11	7.86	135.00	296.35	(32.57)	0.28	2.37	43,616	25.95	0.28	8.76	13.19	86.76	2.21
Pilsen State Bank, Lincolnville, Kansas	Lincolnville	11,798	129.81	12.91	2.10	4.20	(91.76)	5.81	61.84	-	(0.20)	-	10.45	14.87	81.06	-
First State Bank and Trust	Tonganoxie	289,917	108.98	4.10	70.74	202.10	(62.97)	(1.44)	(18.23)	13,552	18.86	0.59	6.04	11.22	85.07	2.43
Roxbury Bank	Roxbury	15,805	108.37	5.56	-	18.58	(74.54)	(2.49)	(31.08)	1,452	5.18	0.64	9.13	14.52	73.06	3.58
Hillcrest Bank, National Association	Overland Park	1,359,486	105.23	18.35	179.34	267.95	-	10.91	75.20	73,535	31.17	-	14.33	80.51	67.81	-
Peoples Bank	Lawrence	373,638	97.96	3.63	88.08	208.60	(59.49)	0.53	6.51	16,185	(1.89)	0.69	8.20	12.90	83.86	2.49
Midwest Community Bank	Plainville	81,947	91.33	5.64	0.09	0.09	(99.96)	(2.48)	(70.04)	927	36.03	0.91	2.65	6.05	81.28	5.12
The Farmers and Merchants State Bank of Argonia	Argonia	26,070	83.44	7.90	10.07	41.28	(51.06)	0.40	5.04	395	33.77	0.25	7.25	12.52	80.28	1.96
National Bank of Kansas City	Overland Park	656,302	80.43	11.41	58.61	130.14	(69.47)	(1.17)	(13.42)	14,869	39.44	0.19	9.75	16.34	74.45	2.20
The University National Bank of Lawrence	Lawrence	87,533	79.89	8.42	61.09	205.23	(56.06)	(2.73)	(26.71)	3,702	5.78	0.56	9.10	17.07	86.13	4.69
Alliant Bank	Sedgwick	13,985	78.89	0.19	-	259.34	(51.94)	(3.76)	(65.41)	586	29.10	21.83	3.50	7.20	47.64	4.17
Bank of Blue Valley	Overland Park	721,298	77.44	6.06	85.32	226.71	(49.44)	(0.23)	(2.28)	20,134	26.91	0.49	9.41	13.15	92.35	2.94
Valley View State Bank	Overland Park	826,453	73.91	8.43	70.18	234.87	(15.10)	0.35	2.72	41,427	11.41	0.31	12.59	19.81	66.42	2.61
The First State Bank of Burlingame	Burlingame	29,020	70.58	1.70	67.37	159.48	(76.97)	(0.80)	(23.34)	-	24.17	1.51	3.24	6.29	78.71	2.55
Kendall State Bank	Valley Falls	35,262	68.63	4.96	30.28	174.78	(51.92)	(2.58)	(29.11)	257	3.00	0.62	7.57	12.48	79.68	3.07
Heritage Bank	Topeka	53,921	67.19	4.34	123.94	404.59	(29.32)	(2.10)	(30.14)	1,555	35.39	0.74	6.82	10.01	115.35	3.19
The First State Bank of Kansas City, Kansas	Kansas City	76,907	64.16	5.23	32.12	138.13	(49.13)	0.06	0.58	1,683	23.57	0.37	10.54	14.89	78.71	1.92
Bank of Kansas	So. Hutchinson	337,083	61.31	6.22	71.67	251.59	394.82	0.33	3.03	4,425	19.76	0.37	9.60	16.58	79.25	2.27
The Mission Bank	Mission	573,462	60.94	3.16	58.84	312.61	2.51	0.07	0.53	10,825	27.76	1.04	12.70	18.72	93.68	3.28
Citizens Bank, National Association	Fort Scott	277,733	59.76	8.07	24.50	112.94	(38.73)	0.44	4.16	6,389	38.63	0.25	9.95	15.81	88.33	2.03
Tightwad Bank	Reading	19,881	55.39	6.02	2.11	146.37	68.96	0.86	9.53	107	31.00	0.31	8.53	13.04	91.25	1.84
CoreFirst Bank & Trust	Topeka	1,194,010	51.84	4.29	47.24	191.32	(38.08)	(0.26)	(3.32)	25,479	35.02	0.47	8.09	13.88	79.74	2.01
Cornerbank, National Association	Winfield	242,410	49.89	2.01	17.58	104.91	(71.21)	0.57	5.66	7,509	33.82	0.88	9.20	15.73	66.22	1.78
First National Bank	Goodland	239,975	49.82	5.54	12.88	109.44	(71.94)	(1.14)	(18.94)	2,247	9.68	0.88	5.48	10.36	67.18	4.87
Security State Bank	Scott City	138,926	47.64	9.22	45.96	61.14	(67.55)	0.55	4.33	-	23.31	0.43	11.30	13.69	92.60	4.01
American Bank of Baxter Springs	Baxter Springs	115,058	47.51	7.14	65.56	164.93	(63.21)	(4.06)	(59.31)	1,339	(0.72)	0.95	8.95	13.36	76.50	6.76
Farmers Bank & Trust, National Association	Great Bend	665,875	46.92	5.12	28.81	110.60	(58.96)	0.01	0.07	14,908	29.76	0.55	10.51	16.95	63.22	2.80
Bank of the Prairie	Olathe	96,985	46.66	3.74	41.97	173.30	(71.83)	(1.12)	(14.12)	975	26.26	0.49	7.00	10.61	83.46	1.82
The Farmers State Bank of Blue Mound	Blue Mound	38,527	45.16	1.93	-	0.52	(95.73)	0.73	5.44	-	(5.61)	1.10	13.39	19.76	78.55	2.12
State Bank of Burrton	Burrton	8,836	43.37	1.34	23.93	236.35	15.07	(0.28)	(2.43)	147	(33.89)	1.84	11.28	18.91	71.73	2.46
Farmers State Bank	Phillipsburg	32,250	42.80	2.58	26.93	50.69	(42.64)	0.33	3.76	302	32.30	0.75	8.38	14.28	68.77	1.94
State Bank of Downs	Downs	58,919	42.80	5.69	87.13	87.13	(62.20)	0.26	2.01	943	6.79	0.26	12.84	15.42	104.89	1.48
First Community Bank	Emporia	54,626	42.75	2.08	30.19	237.93	(38.97)	(0.28)	(3.64)	282	(19.84)	1.04	7.35	16.04	55.22	2.15
First Security Bank & Trust Company	Norton	56,849	42.75	4.90	28.67	104.20	(41.88)	(1.18)	(8.76)	1,814	28.77	0.59	12.82	19.69	78.33	2.91
Patriots Bank	Garnett	90,394	42.41	1.28	49.41	107.54	(63.71)	0.86	9.87	1,348	17.50	1.23	8.88	13.86	79.62	1.57
Banker's Bank of Kansas, National Association	Wichita	122,217	41.79	5.08	17.45	103.91	(49.12)	0.69	5.64	533	0.44	0.61	12.74	16.31	95.71	3.08
The Midland National Bank of Newton	Newton	134,155	41.33	3.39	27.83	194.67	(37.26)	(0.30)	(2.69)	1,109	10.71	0.66	9.15	14.94	64.47	2.23
VisionBank	Topeka	83,326	41.03	1.97	47.99	306.72	(17.96)	0.21	2.15	1,998	23.73	0.75	8.67	12.33	91.49	1.47
The Farmers State Bank of Westmoreland	Westmoreland	124,989	40.50	8.19	56.66	108.90	(21.01)	0.53	3.80	813	14.52	0.32	14.07	15.29	82.94	2.65
First National Bank	Hays	87,303	39.37	5.51	34.92	81.61	(73.52)	(0.78)	(7.77)	754	5.94	0.41	9.77	16.53	82.05	2.28
The Citizens State Bank	Marysville	288,814	37.63	1.67	18.86	63.23	(67.94)	(0.57)	(5.93)	1,256	35.60	0.93	8.50	12.04	108.11	1.55
Community National Bank	Seneca	205,942	36.36	3.82	32.51	60.53	(64.86)	0.99	10.02	4,370	7.58	0.48	9.97	16.01	57.44	1.82
Altterra Bank	Overland Park	120,845	35.36	0.88	102.82	247.99	(51.50)	(0.66)	(6.77)	24	36.12	0.95	9.02	14.52	84.57	0.84
The Lyndon State Bank	Lyndon	84,655	35.31	3.26	27.77	135.15	(24.79)	0.51	6.26	902	22.08	0.45	8.20	14.40	79.49	1.48
The Piqua State Bank	Piqua	25,781	34.68	5.88	-	80.67	129.87	0.04	0.46	46	(1.68)	0.41	9.00	19.23	49.24	2.39
BANK VI	Salina	74,479	34.66	3.89	127.13	358.58	(29.39)	(1.84)	(26.71)	50	31.47	0.78	6.95	10.62	123.53	3.02
United Bank of Kansas	Lenexa	100,095	32.75	0.25	86.33	215.45	144.55	0.67	7.06	724	14.09	5.27	8.08	11.12	100.73	1.31

Kansas

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

	City	Total assets	Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Kansas Total		50,156,273	40.67	4.20	47.97	134.05	(42.10)	0.47	4.76	804,239	16.45	0.55	9.42	16.19	72.42	2.31
The Tampa State Bank	Tampa	44,181	31.67	1.93	6.86	6.86	(90.75)	(0.18)	(1.59)	83	23.76	1.52	10.80	17.71	85.21	2.94
Industrial State Bank	Kansas City	151,276	31.32	0.12	69.02	195.10	(0.02)	1.06	5.56	2,772	7.01	12.26	19.90	25.90	87.38	1.47
Gardner Bank	Gardner	89,799	31.18	0.38	41.23	169.75	(55.31)	0.14	1.62	1,549	18.98	3.42	8.72	11.75	107.50	1.31
Towanda State Bank	Towanda	8,515	31.11	2.57	20.40	51.17	261.42	0.36	3.90	125	2.72	0.60	9.34	18.17	84.33	1.55
The Peoples Bank	Pratt	326,657	30.89	6.15	7.76	15.52	(65.87)	1.23	8.90	26	22.03	0.33	11.25	20.15	67.95	2.03
The Peabody State Bank	Peabody	39,536	29.49	4.78	-	-	(100.00)	(0.08)	(0.80)	244	13.21	0.45	8.48	15.45	63.90	2.16
Legacy Bank	Colwich	247,183	29.07	2.30	145.14	293.91	(17.16)	0.49	5.64	2,394	38.26	0.60	8.72	11.22	104.71	1.38
Marquette Farmers State Bank of Marquette	Marquette	29,780	28.59	4.22	12.29	22.02	(3.56)	0.24	1.74	451	25.16	0.16	13.32	24.41	63.18	0.69
Kaw Valley Bank	Topeka	492,764	27.63	0.66	77.67	150.23	(23.63)	0.76	8.38	3,182	47.54	2.62	8.89	13.57	84.46	1.73
Brotherhood Bank & Trust	Kansas City	505,962	27.46	3.50	77.26	279.55	(12.10)	(0.30)	(2.87)	7,804	29.86	0.88	9.03	15.52	67.27	3.10
University Bank	Pittsburg	104,940	27.40	2.19	6.89	93.42	(71.22)	0.68	7.07	1,385	17.54	0.79	10.83	17.34	91.44	1.73
Freedom Bank	Overland Park	112,532	26.50	0.91	24.44	270.04	85.24	0.71	8.94	1,761	24.75	1.38	7.58	11.51	86.44	1.26
The Baileyville State Bank	Seneca	37,881	26.22	3.05	77.28	81.27	229.22	0.32	4.59	20	24.99	0.39	6.95	10.61	72.00	1.20
The Girard National Bank	Girard	497,631	26.21	3.64	13.79	51.63	(52.61)	0.54	4.78	1,135	23.84	0.46	9.59	12.74	93.18	1.66
United Bank & Trust	Marysville	497,695	25.60	0.71	37.83	145.92	(26.65)	0.65	5.54	11,277	20.41	3.00	9.59	14.57	83.84	2.14
Central National Bank	Junction City	837,325	25.53	2.81	7.15	121.15	(55.56)	0.69	6.32	5,127	(7.41)	0.81	10.62	17.08	67.35	2.28
Conway Bank, National Association	Conway Springs	77,111	25.16	4.04	29.43	132.27	(55.87)	(0.79)	(6.12)	847	14.54	0.92	11.14	18.51	81.35	3.73
Capital City Bank	Topeka	389,109	25.14	0.90	41.65	214.15	(40.62)	0.49	6.33	6,071	34.14	1.47	7.80	12.74	78.37	1.33
Stanley Bank	Stanley	125,772	24.46	3.44	22.56	30.46	(68.78)	(3.54)	(19.51)	2,409	(32.84)	0.79	13.85	24.27	79.57	2.74
Community Bank	Topeka	83,995	23.87	1.49	25.12	187.09	(51.18)	0.37	4.17	1,112	14.93	0.86	8.94	13.19	91.00	1.27
Central Bank and Trust Company	Hutchinson	227,504	23.11	2.27	33.45	174.84	(47.66)	0.47	5.07	2,416	25.56	1.12	9.11	13.72	74.76	2.54
Union State Bank	Clay Center	137,136	22.88	1.38	10.97	110.35	7.21	(0.31)	(2.79)	561	46.62	1.67	9.95	21.14	62.15	2.32
The Valley State Bank	Syracuse	70,578	22.75	2.17	30.54	86.61	0.54	0.66	6.81	240	16.03	1.16	8.81	16.32	56.38	2.51
The Exchange State Bank of St. Paul, Kansas	St Paul	66,404	22.64	0.13	5.88	81.17	(34.27)	1.01	15.07	120	17.33	14.38	7.08	14.74	55.30	1.80
Kaw Valley State Bank	Eudora	38,072	22.31	2.96	6.80	44.20	(44.66)	0.80	9.10	254	(19.74)	0.46	8.39	15.79	52.72	1.37
The Lawrence Bank	Lawrence	70,385	22.14	0.57	81.82	219.48	(56.94)	0.24	1.52	1,250	22.27	3.46	9.32	12.64	97.65	1.97
The Stockgrowers State Bank of Ashland, Kansas	Ashland	115,361	22.13	0.43	-	19.90	(17.47)	0.71	5.51	565	21.63	3.24	12.07	17.06	76.41	1.39
The Citizens State Bank and Trust Company	Woodbine	8,504	21.99	6.51	17.92	17.92	100.00	0.14	0.69	-	1.06	0.18	14.18	24.65	62.22	1.16
Premier Bank	Lenexa	179,778	20.80	4.81	40.35	123.42	(76.08)	1.89	17.01	834	1.96	0.51	11.07	22.26	56.82	2.45
The Dickinson County Bank	Enterprise	8,877	20.72	3.17	-	84.33	43.16	(0.66)	(7.65)	114	(8.95)	1.53	10.48	21.66	55.89	4.85
Grant County Bank	Ulysses	180,411	20.40	0.73	2.49	42.84	(29.87)	1.12	10.56	940	38.17	3.85	10.17	15.85	84.95	2.82
The Haviland State Bank	Haviland	32,991	20.15	3.63	15.12	26.12	(24.79)	1.15	8.58	74	7.01	0.36	11.41	18.39	70.44	1.32
The First National Bank of Wamego	Wamego	155,626	20.08	2.05	95.85	165.45	(40.50)	(0.12)	(1.49)	750	26.20	0.75	7.90	12.27	85.07	1.54
Carson Bank	Mulvane	79,546	19.19	1.48	54.44	207.75	(37.18)	(1.21)	(14.34)	208	3.15	1.22	7.98	13.83	70.31	1.80
Community First National Bank	Manhattan	136,884	18.85	1.62	81.61	211.02	8.43	0.97	11.59	-	22.59	0.79	8.60	11.95	100.22	1.28
The Union State Bank of Everest	Everest	168,325	18.76	1.90	11.98	18.75	(87.20)	1.59	15.10	714	21.82	0.87	8.34	12.25	93.31	1.66
The Alden State Bank	Sterling	19,133	18.68	2.59	-	25.69	(64.85)	0.31	3.10	123	2.03	0.65	9.92	19.65	63.65	1.68
The Lyons State Bank	Lyons	109,671	18.64	2.63	14.74	56.41	(45.53)	0.42	5.45	-	15.55	0.77	7.39	11.69	67.23	2.03
First Option Bank	Osawatomie	201,647	18.37	0.19	37.97	192.96	38.44	1.10	13.04	742	2.40	5.67	7.74	16.06	59.92	1.05
The Peoples State Bank	Cherryvale	17,687	17.60	1.85	-	2.44	(36.90)	4.43	18.67	186	24.12	0.82	23.02	28.99	146.76	1.51
The First National Bank of Southern Kansas	Mount Hope	67,038	17.19	2.46	55.55	169.11	(23.03)	(0.06)	(0.76)	156	9.74	0.92	7.75	13.09	60.90	2.26
The Walton State Bank	Walton	7,432	17.16	3.03	-	35.73	(51.69)	0.08	1.00	-	6.73	0.39	7.49	16.85	53.20	1.18
The Farmers State Bank	Wathena	61,723	17.14	4.99	3.89	38.30	0.05	0.72	4.25	217	5.35	0.72	15.22	29.09	66.35	3.61
The First National Bank in Wellington	Wellington	83,565	16.75	2.03	64.46	159.67	(28.36)	0.08	1.04	7	22.02	0.75	8.77	13.04	87.00	1.52
Condon Bank & Trust	Coffeyville	93,644	16.72	4.91	4.31	88.43	(31.00)	0.40	4.00	78	1.30	0.46	9.42	23.48	37.80	2.24
Community State Bank	Coffeyville	59,045	16.13	1.57	32.79	147.30	(56.03)	1.22	13.10	50	(1.23)	1.08	9.27	15.99	61.12	1.69
Farmers National Bank of Kansas	Walnut	37,347	15.65	0.40	10.57	80.89	50.38	0.77	7.95	495	19.96	2.41	9.69	14.07	87.63	0.96
Bank of Hays	Hays	181,169	15.57	0.81	43.34	121.07	(3.52)	0.84	11.62	-	25.74	1.43	7.72	12.92	67.42	1.16
Citizens Bank of Kansas, National Association	Kingman	216,166	15.56	3.13	6.53	56.67	(11.14)	0.74	6.48	505	19.96	0.50	7.56	12.35	42.76	1.56
The First National Bank and Trust Company of Junction City,	Junction City	103,313	15.26	0.02	37.24	129.91	(34.80)	1.26	9.93	571	34.40	64.20	9.22	13.46	59.63	1.50
The Farmers State Bank	Holton	55,762	15.12	1.29	3.95	44.26	(6.53)	0.49	5.08	175	25.26	0.79	9.35	15.80	65.48	1.01

Kansas

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

			Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Kansas Total		50,156,273	40.67	4.20	47.97	134.05	(42.10)	0.47	4.76	804,239	16.45	0.55	9.42	16.19	72.42	2.31
The Baldwin State Bank	Baldwin City	67,279	14.94	3.09	9.08	17.70	(65.71)	0.59	5.74	-	3.45	0.75	9.22	20.63	59.63	2.31
Equity Bank, A National Association	Andover	486,030	14.85	1.67	40.02	169.14	(15.23)	0.41	3.45	4,295	25.30	0.82	12.23	18.43	75.64	1.37
Sunflower Bank, National Association	Salina	1,694,138	14.81	1.26	45.42	165.50	(44.45)	0.97	10.70	9,783	24.88	0.91	7.52	14.17	70.43	1.15
Community National Bank & Trust	Chanute	718,746	14.64	1.04	24.52	109.87	(27.90)	0.67	8.06	2,736	12.05	1.23	7.28	11.54	78.02	1.28
Home State Bank & Trust Co. of McPherson, Kansas	Mcpherson	129,827	14.42	1.35	15.31	55.75	(56.48)	0.90	10.91	741	26.16	1.15	8.11	11.82	67.90	1.55
Chisholm Trail State Bank	Wichita	64,052	14.42	0.48	117.69	185.91	(39.35)	(0.01)	(0.19)	231	(12.60)	2.86	8.47	15.15	73.65	1.37
The First National Bank of Smith Center	Smith Center	42,873	14.30	-	3.16	20.30	(38.14)	0.31	2.95	258	(26.10)	-	10.46	19.05	43.48	1.01
The Troy State Bank	Troy	25,819	14.24	2.76	6.87	10.94	(86.60)	0.35	3.37	30	9.67	0.58	9.73	19.47	59.51	1.61
The Downs National Bank	Downs	17,462	13.66	-	5.59	28.29	28.79	0.47	4.63	-	(24.26)	-	9.59	24.55	40.43	2.55
The Denison State Bank	Holton	266,385	13.61	1.91	30.48	63.84	(50.89)	1.27	10.85	573	14.84	1.09	10.84	16.80	84.42	2.09
Landmark National Bank	Manhattan	559,650	13.41	1.49	37.89	122.68	(43.00)	0.46	3.60	3,194	15.02	1.03	10.50	17.02	74.82	1.53
First National Bank of Elkhart	Elkhart	75,868	13.40	2.35	-	12.17	(76.03)	1.03	9.65	-	16.15	0.65	10.85	17.20	68.01	1.52
First Bank of Newton	Newton	141,444	13.33	1.26	15.71	190.19	(0.80)	1.30	18.34	368	5.13	1.00	7.28	12.03	72.72	1.26
The Stockton National Bank	Stockton	67,318	13.27	2.13	25.41	40.52	(79.75)	0.22	1.84	52	(19.36)	0.80	11.79	19.41	70.35	1.71
Intrust Bank, National Association	Wichita	3,705,025	13.22	0.87	32.75	90.28	(43.53)	0.93	9.99	5,986	9.96	1.56	9.06	12.94	76.22	1.35
Kaw Valley State Bank and Trust Company	Wamego	128,801	13.18	1.62	20.78	53.05	(67.40)	1.86	16.86	558	12.06	0.94	10.69	18.30	69.91	1.51
The Stockgrowers State Bank	Maple Hill	72,452	12.99	1.12	4.74	13.73	(30.18)	1.58	13.54	650	22.41	1.37	10.56	20.30	58.97	1.54
Peoples Exchange Bank	Belleville	73,084	12.93	2.34	33.59	38.66	18.01	0.96	7.08	-	25.87	0.73	10.48	13.16	97.80	1.72
The First National Bank of Sedan	Sedan	54,362	12.80	3.08	-	51.46	75.38	1.52	13.62	46	19.80	0.60	9.16	17.51	45.14	1.86
The Wellsville Bank	Wellsville	32,024	12.50	0.70	31.25	104.58	(15.36)	1.13	12.70	72	10.79	2.33	8.42	14.98	58.58	1.64
The First State Bank of Healy	Healy	65,221	12.21	0.26	15.43	15.43	(72.72)	0.87	4.59	1,428	28.78	5.89	18.27	23.07	66.27	1.51
Emerald Bank	Burden	17,203	12.15	1.43	0.28	12.53	(73.31)	0.48	5.87	-	18.85	1.31	7.72	13.35	84.52	1.86
The State Bank of Spring Hill	Spring Hill	41,123	12.10	1.06	8.51	16.27	(82.28)	0.13	0.99	568	(21.30)	2.22	13.10	13.62	30.84	2.34
The St. Marys State Bank	Saint Marys	76,685	12.02	1.37	68.33	83.73	(57.67)	0.28	2.95	339	20.72	1.47	9.42	14.48	88.76	2.01
The First National Bank of Hutchinson	Hutchinson	549,787	11.77	0.79	25.19	148.74	2.94	0.55	5.33	312	(6.20)	1.98	9.81	18.36	54.91	1.57
Bank of Commerce and Trust Company	Wellington	48,616	11.75	1.86	20.55	42.74	(9.11)	0.18	2.38	-	16.35	0.67	7.79	16.89	59.41	1.25
Merit Bank	Goff	54,162	11.72	1.10	67.84	118.87	1,642.90	0.28	2.79	125	14.44	1.53	8.31	14.08	96.11	1.68
The Fowler State Bank	Fowler	63,167	11.72	2.11	1.35	39.36	46.63	0.11	0.86	308	(5.50)	0.76	11.20	20.56	50.27	1.60
The State Exchange Bank	Mankato	33,825	11.69	0.54	20.15	59.10	11.58	0.65	7.38	260	7.68	3.05	8.26	13.96	61.10	1.65
The Kansas State Bank Overbrook Kansas	Overbrook	46,698	11.69	1.48	12.55	53.91	(61.44)	0.80	6.87	368	21.00	2.82	10.76	19.13	65.40	4.16
The Alta Vista State Bank	Alta Vista	18,655	11.47	0.81	36.84	36.84	(15.95)	0.86	7.82	197	3.43	2.69	11.14	24.38	53.81	2.18
Garden Plain State Bank	Wichita	73,205	11.21	0.69	118.72	136.88	(40.17)	0.95	9.12	555	21.19	1.70	9.88	13.74	73.62	1.17
The Bennington State Bank	Salina	402,609	11.19	1.15	14.91	55.12	(28.06)	1.45	13.44	1,935	12.23	1.04	10.10	15.73	77.56	1.20
Farmers and Merchants Bank of Mound City, Kansas	Mound City	37,372	11.09	1.03	3.86	18.93	(69.33)	1.14	16.84	83	20.65	0.95	6.38	12.10	71.59	0.97
The Farmers Bank of Osborne	Osborne	45,379	11.01	1.17	46.30	48.22	(1.08)	1.38	11.84	310	0.41	1.44	10.76	16.98	64.88	1.69
Farmers & Merchants Bank of Colby	Colby	119,255	10.92	2.42	32.80	42.40	(63.91)	1.12	10.32	-	30.33	0.59	10.10	17.34	68.77	1.42
The First National Bank of Hope	Hope	45,242	10.59	1.59	37.43	44.92	147.41	1.33	10.26	-	20.67	1.28	12.39	14.58	90.03	2.05
Great American Bank	De Soto	51,885	10.56	0.82	47.51	321.90	(84.49)	1.47	7.95	405	28.81	2.38	11.58	19.10	83.69	1.96
Kansas State Bank of Manhattan	Manhattan	733,124	10.40	0.93	26.81	214.70	(38.53)	1.59	17.65	2,182	18.47	2.15	8.92	14.72	100.44	2.01
The Freeport State Bank	Harper	23,180	10.28	1.46	39.72	62.10	(32.65)	(0.63)	(8.11)	-	0.34	1.23	6.97	12.40	50.64	1.80
The Bank of Tescott	Tescott	276,777	10.27	1.31	15.32	50.91	(10.77)	1.58	15.22	198	18.38	1.30	9.75	15.37	81.25	1.70
The Bank of Whitewater	Whitewater	17,315	10.16	1.61	0.78	14.04	38.69	1.26	13.03	-	(4.63)	1.46	9.05	15.75	71.79	2.35
New Century Bank, National Association	Belleville	22,138	10.15	1.29	92.55	92.55	(67.97)	1.23	12.22	25	5.21	1.29	9.91	14.87	95.98	1.67
Bank of Palmer	Palmer	37,891	10.06	1.34	15.08	15.08	(38.03)	0.65	7.73	-	16.09	0.85	7.78	12.74	73.89	1.13
Mid-America Bank	Baldwin City	57,824	9.98	0.96	148.11	166.51	(54.97)	1.17	13.83	216	22.59	2.80	8.87	12.94	96.99	2.67
The Morrill and Janes Bank and Trust Company	Merriam	598,671	9.97	0.61	58.65	127.69	(47.41)	0.95	8.92	297	34.89	2.79	8.24	15.26	68.59	1.69
American State Bank & Trust Company	Great Bend	288,580	9.92	0.92	5.58	145.12	27.06	1.06	9.22	805	23.40	1.67	10.04	15.99	68.29	1.54
The Valley State Bank	Belle Plaine	117,513	9.86	1.13	10.28	24.25	(83.19)	0.85	7.53	721	20.86	1.46	10.98	23.67	56.54	1.65
Centera Bank	Sublette	221,656	9.84	0.84	9.30	62.12	(43.43)	1.33	14.18	-	16.99	1.27	7.77	13.80	54.23	1.07
The State Bank of Leon	Leon	10,421	9.80	1.87	-	-	(100.00)	0.15	1.48	-	(12.07)	0.81	10.21	16.18	61.36	1.51
The State Bank of Blue Rapids	Blue Rapids	50,406	9.69	1.62	-	44.13	71.56	(0.40)	(4.53)	-	13.74	0.91	7.76	15.70	57.01	1.47

Kansas

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

	City	Total assets	Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Kansas Total		50,156,273	40.67	4.20	47.97	134.05	(42.10)	0.47	4.76	804,239	16.45	0.55	9.42	16.19	72.42	2.31
State Bank	Hoxie	117,926	9.68	0.01	-	-	(100.00)	1.93	19.10	-	2.53	122.42	9.86	13.83	83.02	1.67
Bank of Denton	Denton	12,856	9.55	2.97	-	4.19	(66.26)	0.73	3.90	33	(4.17)	0.34	19.56	37.51	74.49	1.01
United National Bank	Natoma	92,477	9.45	2.30	6.24	29.47	(56.64)	0.79	8.68	16	(15.71)	0.70	8.44	17.37	43.56	1.62
The Bank of Holyrood	Holyrood	47,854	9.38	1.33	-	26.73	(0.74)	1.29	13.01	65	(2.39)	0.91	9.38	16.14	75.00	1.21
The First National Bank of Spearville	Spearville	31,108	9.37	2.03	-	-	(100.00)	0.62	3.90	-	7.40	1.08	12.08	20.08	72.30	2.19
State Bank of Carbondale	Carbondale	18,120	9.32	1.44	-	-	(100.00)	0.30	3.54	-	(2.39)	0.78	8.44	14.98	68.24	1.13
The City State Bank	Fort Scott	30,870	9.29	0.15	3.63	47.64	(16.46)	1.10	10.92	271	11.30	6.28	9.81	16.31	67.54	0.97
Rose Hill Bank	Rose Hill	242,245	9.23	0.51	70.73	193.79	5.69	1.13	11.49	1,246	28.41	2.02	9.69	16.30	72.89	1.04
First National Bank in Fredonia	Fredonia	97,059	9.23	3.14	-	21.74	31.00	1.52	9.88	200	11.89	0.46	12.90	26.03	41.49	1.45
KansasLand Bank	Quinter	41,463	9.11	1.01	47.54	117.93	18.45	0.18	1.92	-	30.56	1.02	7.53	11.80	75.05	1.03
The State Bank of Delphos	Delphos	40,291	8.76	1.17	-	31.74	(40.47)	1.62	18.18	-	15.79	1.23	8.98	13.25	96.09	1.44
Alliance Bank	Topeka	80,446	8.74	0.62	94.07	168.85	(42.93)	0.45	4.47	466	14.70	2.62	9.52	15.46	75.61	1.64
Labette Bank	Altamont	277,177	8.50	0.99	2.53	16.33	(80.95)	0.62	6.27	682	23.84	1.36	8.95	16.87	68.80	1.35
The Security State Bank	Wellington	48,955	8.42	2.38	0.79	36.10	(30.47)	0.77	5.38	24	10.73	1.11	13.53	24.70	55.59	2.65
The State Bank of Conway Springs	Conway Springs	21,812	8.42	1.56	8.34	46.17	64.63	1.32	12.97	-	11.10	1.06	9.87	16.15	72.84	1.66
The First National Bank of Scott City	Scott City	90,728	8.41	1.33	1.94	6.36	(72.78)	0.71	6.27	-	0.02	0.90	10.63	11.88	76.17	1.20
The Kearny County Bank	Lakin	119,254	8.33	3.96	1.74	3.59	(1.34)	1.97	9.47	51	(3.62)	0.49	20.80	37.83	57.10	1.94
Garnett State Savings Bank	Garnett	107,656	8.31	1.55	6.60	6.60	(90.49)	0.41	3.93	270	(7.41)	1.24	10.42	19.60	51.09	1.92
Garden City State Bank	Garden City	61,381	8.31	1.43	15.99	127.22	(31.20)	2.11	16.97	-	23.32	1.53	13.10	15.65	106.17	2.19
The First State Bank	Norton	274,274	8.30	1.16	-	11.42	(69.73)	1.74	17.34	17	36.61	1.84	7.79	13.14	72.93	2.13
The First National Bank of Beloit	Beloit	66,793	8.28	1.13	5.61	47.51	(2.20)	0.93	7.92	234	(1.87)	0.97	11.77	18.05	65.90	1.10
Silver Lake Bank	Topeka	215,825	8.27	0.40	80.52	143.00	(49.61)	(0.03)	(0.31)	1,630	24.55	4.24	11.03	17.26	92.66	1.69
Kanza Bank	Kingman	184,775	8.26	0.89	28.93	214.14	2.08	0.67	6.93	388	21.69	1.71	9.02	13.16	90.79	1.51
Ford County State Bank	Spearville	30,665	8.07	1.71	18.03	35.32	(20.86)	0.94	7.01	33	14.87	1.12	13.05	18.90	71.80	1.92
The Trego-WaKeeney State Bank	Wakeeney	59,942	7.82	-	115.16	159.35	(50.19)	1.15	12.02	481	(24.58)	-	9.50	16.68	59.35	1.81
Emprise Bank	Wichita	1,442,236	7.63	0.88	43.61	157.84	(38.54)	1.11	12.49	1,579	11.17	1.70	7.64	12.65	60.03	1.51
The Farmers State Bank of Aliceville, Kansas	Westphalia	111,226	7.53	0.58	4.28	13.12	(81.65)	1.10	13.63	221	1.03	2.08	7.23	11.75	73.87	1.21
The Kansas State Bank	Ottawa	104,584	7.50	1.75	7.32	21.09	(76.31)	0.46	4.79	327	(9.59)	1.57	9.92	27.97	29.63	2.74
The Baxter State Bank	Baxter Springs	26,582	7.37	0.42	0.35	16.18	(88.77)	0.41	2.25	274	(1.45)	6.75	17.42	30.01	66.17	2.80
Union State Bank	Uniontown	34,422	7.29	0.78	7.77	47.17	(25.39)	0.81	9.02	75	33.18	2.07	8.47	13.86	89.61	1.61
Peoples Bank	Coldwater	39,836	6.85	1.52	-	36.96	55.18	0.62	4.69	-	(9.40)	0.92	11.01	18.14	61.17	1.39
The Farmers State Bank	Fairview	21,499	6.72	0.84	-	15.99	19.92	0.70	9.81	-	4.63	1.50	7.14	12.06	71.76	1.26
Farmers and Merchants Bank of Hill City	Hill City	40,098	6.72	0.78	17.35	20.47	(89.51)	0.64	5.65	117	(11.11)	1.41	11.22	16.01	74.02	1.10
The Western State Bank	Garden City	425,080	6.70	0.99	3.46	95.69	(40.52)	1.08	9.83	1,040	(4.63)	2.70	10.07	17.56	63.33	2.68
Bison State Bank	Bison	9,876	6.54	1.74	-	-	(100.00)	0.19	1.79	-	7.92	2.70	9.21	19.57	51.30	4.70
The Olpe State Bank	Olpe	35,393	6.44	0.44	10.47	17.65	(64.31)	0.91	6.37	152	5.27	1.98	13.24	23.21	66.33	0.86
Citizens State Bank and Trust Co., Ellsworth, Kansas	Ellsworth	100,869	6.40	0.31	6.32	34.28	(6.93)	1.36	14.69	-	15.70	5.43	10.10	16.66	63.15	1.67
The First National Bank of Liberal	Liberal	234,910	6.22	0.52	15.45	71.68	(39.06)	0.93	10.73	418	24.12	2.83	8.56	15.51	55.19	1.48
The First National Bank of Syracuse	Syracuse	172,165	6.02	0.28	1.59	19.72	(42.55)	(2.12)	(19.43)	777	37.97	4.82	9.48	15.09	74.84	1.36
The Farmers State Bank	Mcpherson	83,053	5.99	0.06	24.08	126.73	(6.73)	0.97	11.71	411	20.64	22.97	7.61	13.02	70.67	1.35
The Halstead Bank	Halstead	72,563	5.96	0.47	16.13	104.53	30.29	0.76	8.96	156	10.40	2.31	8.24	11.45	80.56	1.08
First National Bank, Independence, Kansas	Independence	82,807	5.84	0.33	39.97	67.72	(83.91)	1.29	13.08	311	29.84	4.83	9.42	12.71	96.69	1.60
The Plains State Bank	Plains	107,664	5.77	0.94	-	-	(100.00)	0.31	3.73	102	43.22	2.78	7.46	13.62	50.90	2.61
Cottonwood Valley Bank	Cedar Point	21,085	5.67	1.48	64.51	103.34	(5.16)	0.39	3.57	-	(3.95)	2.40	10.39	17.32	53.57	3.56
CrossFirst Bank	Overland Park	218,214	5.58	1.04	61.80	125.01	189.90	0.37	3.76	136	15.68	1.43	10.81	15.94	64.40	1.49
First Bank	Sterling	111,158	5.41	0.74	-	38.90	(37.62)	1.09	8.80	50	24.55	3.82	11.59	19.49	69.11	2.82
The Bank of McLouth	Mc Louth	38,658	5.24	0.72	7.09	7.09	(93.42)	0.80	4.49	-	(34.25)	1.70	6.99	11.87	60.72	1.22
Swedish-American State Bank	Courtland	36,284	5.24	0.69	-	-	(100.00)	1.01	11.48	-	31.23	1.67	8.80	13.66	87.35	1.15
The First National Bank of Dighton	Dighton	49,839	5.02	2.98	-	-	(100.00)	0.69	2.97	-	(13.40)	0.93	22.00	44.92	53.40	2.78
The Farmers State Bank of Oakley, Kansas	Oakley	98,505	5.01	0.50	20.02	27.06	(65.63)	1.12	8.37	119	21.03	3.31	12.38	22.11	57.05	1.66
Chetopa State Bank & Trust Co.	Chetopa	28,637	4.97	-	14.86	15.17	(81.64)	1.19	14.37	134	(6.62)	-	8.19	16.97	58.93	1.71

Kansas

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

			Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Kansas Total		50,156,273	40.67	4.20	47.97	134.05	(42.10)	0.47	4.76	804,239	16.45	0.55	9.42	16.19	72.42	2.31
The First State Bank of Ransom	Ransom	41,073	4.92	3.12	5.10	39.34	59.40	0.99	4.72	-	(5.37)	1.00	19.66	40.81	41.64	3.12
The Citizens State Bank	Gridley	122,003	4.78	0.57	12.07	14.18	(22.32)	0.55	5.12	87	9.90	1.69	9.16	14.23	71.94	0.96
TriCentury Bank	Simpson	4,592	4.47	-	-	97.12	73.53	0.53	5.08	-	12.85	-	10.52	18.21	32.54	4.75
The Citizens State Bank	Hugoton	126,216	4.43	1.00	0.20	3.19	(89.18)	1.35	11.96	-	0.02	1.17	11.94	18.59	61.71	1.16
The First National Bank of Centralia	Centralia	106,370	4.40	1.17	6.90	23.83	(33.47)	1.63	13.31	31	37.47	1.70	10.86	21.27	57.83	2.00
The Farmers National Bank of Stafford	Stafford	98,663	4.27	0.62	16.56	57.97	(5.19)	0.72	9.30	-	10.94	2.62	7.64	12.17	67.12	1.62
Home Bank and Trust Company	Eureka	78,082	4.14	0.42	39.34	178.79	161.08	0.66	9.57	13	25.36	2.02	7.21	10.89	88.56	0.84
Hillsboro State Bank	Hillsboro	13,945	4.13	-	62.34	65.10	(13.74)	0.65	6.97	60	(14.80)	-	9.42	18.15	63.31	1.81
Citizens State Bank	Paola	71,686	3.95	0.74	56.12	145.84	4.06	1.08	5.41	129	29.53	1.97	12.83	22.13	61.75	1.45
The Bank of Protection	Protection	51,269	3.92	0.82	0.91	1.29	(97.06)	0.82	6.67	-	15.93	1.60	9.54	19.03	52.66	1.30
The First National Bank of Louisburg	Louisburg	76,573	3.80	1.46	19.71	34.30	(39.43)	1.44	7.03	73	7.32	1.32	19.56	37.00	65.95	1.92
The Marion National Bank	Marion	27,119	3.75	-	-	71.62	80.57	(0.10)	(0.83)	77	1.05	-	7.28	13.43	51.46	1.59
First National Bank and Trust	Phillipsburg	159,068	3.68	0.44	11.70	21.16	(59.37)	1.16	7.22	594	10.67	5.26	14.61	21.01	59.88	2.29
The Caldwell State Bank in Caldwell, Kansas	Caldwell	36,719	3.50	0.54	55.49	129.24	97.21	0.12	1.28	-	23.56	2.63	10.50	16.15	71.48	1.42
The St. John National Bank	Saint John	64,282	3.40	0.68	-	17.86	1,343.01	1.41	12.63	-	22.32	1.51	11.17	16.15	66.86	1.03
Peoples State Bank	Mc Donald	106,124	3.32	0.07	34.42	35.13	(63.22)	1.64	19.42	287	26.37	23.34	8.70	12.02	93.27	1.56
Verus Bank, National Association	Derby	109,224	3.21	0.41	22.46	113.59	(27.96)	1.22	12.90	73	4.10	2.71	9.13	14.15	74.14	1.11
Astra Bank	Scandia	170,866	3.18	0.52	25.95	50.25	(45.42)	1.53	13.90	-	15.13	2.28	9.65	13.37	79.28	1.18
The Solomon State Bank	Solomon	180,930	3.06	0.09	14.16	77.89	2.19	1.27	11.10	558	25.86	15.71	11.31	19.14	116.94	1.36
Greensburg State Bank	Greensburg	55,263	3.03	3.01	-	-	(100.00)	1.43	7.96	-	4.42	0.50	18.23	49.41	22.80	1.50
The Howard State Bank, Howard, Kansas	Howard	43,830	2.93	0.25	3.30	3.30	(92.10)	1.31	12.02	77	(26.62)	7.75	9.94	18.12	60.19	1.96
The Bank	Oberlin	185,133	2.88	0.29	0.53	2.00	(78.34)	2.88	28.78	186	3.02	3.98	8.70	16.08	74.05	1.17
The Union State Bank	Arkansas City	217,528	2.85	0.18	8.93	149.77	(2.69)	0.68	4.95	462	18.74	16.45	8.52	14.52	58.04	2.93
The First National Bank of Girard	Girard	75,312	2.85	0.56	3.47	3.47	(92.76)	1.12	10.53	-	14.28	3.11	10.61	18.26	73.59	1.73
UMB National Bank of America	Salina	838,503	2.83	0.60	7.16	26.50	(64.48)	1.03	11.43	175	(4.38)	1.48	7.87	16.63	55.26	0.89
The Johnson State Bank	Johnson	68,097	2.72	0.82	-	16.94	(24.43)	0.70	4.93	34	8.62	2.76	12.75	20.71	51.93	2.28
Farmers Bank & Trust	Atwood	74,284	2.70	-	31.88	51.81	210.86	1.16	13.63	-	5.94	298.00	7.34	16.30	34.81	1.25
Union State Bank	Olsburg	27,873	2.66	0.30	1.33	1.33	(89.76)	0.94	6.71	68	8.91	3.37	13.81	27.87	48.60	1.01
The Farmers State Bank of Highland, Kansas	Highland	12,490	2.65	1.48	-	17.50	427.54	0.08	0.58	-	(111.73)	2.69	14.36	36.41	38.32	3.99
ESB Financial	Emporia	154,230	2.63	0.29	19.43	139.48	(22.21)	0.93	9.73	141	20.53	3.75	8.67	12.86	73.49	1.09
The Exchange National Bank of Cottonwood Falls	Cottonwood Falls	35,817	2.60	0.36	-	15.53	(35.32)	(1.18)	(11.98)	26	(15.23)	5.42	9.24	17.15	59.73	1.98
CBW Bank	Weir	7,204	2.53	0.70	-	12.14	454.55	(1.10)	(7.70)	1	2.63	3.76	13.15	26.42	56.69	2.65
Community Bank of the Midwest	Great Bend	107,654	2.49	0.25	1.55	58.01	(4.59)	0.58	6.89	98	(23.20)	5.22	7.86	15.24	57.60	1.31
First National Bank & Trust Co. of Leavenworth	Leavenworth	101,149	2.47	0.38	16.14	44.83	(65.26)	0.95	9.45	-	4.73	3.85	9.86	14.41	85.24	1.47
First Bank Kansas	Salina	234,431	2.44	0.23	6.96	67.69	(12.32)	1.26	14.09	308	17.66	6.94	8.64	18.04	50.42	1.58
Farmers National Bank	Phillipsburg	97,337	2.40	0.32	6.80	27.06	29.04	1.01	7.80	161	(23.53)	6.39	13.18	22.62	65.76	2.03
The Lorraine State Bank	Lorraine	21,836	2.39	0.38	-	2.36	(8.77)	1.04	9.52	-	7.55	1.98	10.32	14.09	71.12	0.75
First Commerce Bank	Marysville	45,333	2.37	0.11	12.76	34.19	(50.18)	1.87	16.15	92	19.14	9.22	11.66	16.98	114.89	1.04
First National Bank of Kansas	Burlington	68,230	2.30	0.71	21.61	61.62	108.69	0.93	9.70	-	27.71	2.70	8.79	17.67	42.36	1.92
Farmers and Drivers Bank	Council Grove	140,366	2.25	0.94	-	4.02	(65.42)	1.44	4.92	70	7.83	2.70	28.34	49.48	70.69	2.52
The State Bank of Kansas	Fredonia	74,422	2.23	-	2.63	313.50	(10.66)	1.75	13.79	-	(2.24)	-	11.98	17.50	83.66	1.48
The Riley State Bank of Riley, Kansas	Riley	69,635	2.18	0.06	26.51	28.47	(30.80)	0.71	7.20	125	29.47	21.74	9.15	13.75	88.60	1.39
Almena State Bank	Almena	21,563	2.04	0.22	2.50	68.32	0.57	1.39	20.91	-	15.66	6.51	7.19	10.38	83.73	1.44
Southwest National Bank	Wichita	357,123	1.97	0.22	3.86	207.09	11.79	2.31	25.83	-	21.03	5.01	9.06	11.20	97.59	1.09
Community Bank of Wichita, Inc.	Wichita	59,977	1.79	0.11	55.50	145.16	(38.62)	0.88	9.88	60	23.83	9.64	9.12	12.36	88.00	1.02
The State Bank of Canton, Canton, Kansas	Canton	28,825	1.78	0.96	-	47.94	43.28	0.46	2.56	-	(3.91)	1.28	16.97	37.85	41.44	1.23
Western National Bank	Summerfield	22,527	1.68	-	7.97	169.81	719.22	0.17	1.03	44	18.37	-	11.09	15.50	101.11	1.25
Commercial Bank	Parsons	232,552	1.66	0.29	2.59	40.74	(13.83)	1.58	12.49	198	21.23	7.52	13.00	27.36	50.73	2.18
BANKWEST OF KANSAS	Goodland	96,933	1.61	0.10	-	40.68	(20.74)	(0.28)	(2.21)	136	26.74	7.53	11.33	18.20	62.80	0.75
Peoples Bank and Trust Company	Mcpherson	332,130	1.57	0.31	2.64	43.69	(58.48)	1.04	8.72	122	15.18	6.96	10.96	18.41	61.31	2.18
The Exchange National Bank and Trust Company of Atchison	Atchison	205,711	1.55	0.22	17.66	50.14	(57.76)	1.33	14.45	-	(0.33)	5.33	8.92	13.39	81.39	1.17

Kansas

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

			Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Kansas Total		50,156,273	40.67	4.20	47.97	134.05	(42.10)	0.47	4.76	804,239	16.45	0.55	9.42	16.19	72.42	2.31
Fidelity State Bank and Trust Company	Topeka	96,663	1.54	0.29	18.30	86.67	(25.49)	1.39	12.26	-	15.05	2.19	10.58	16.40	83.32	0.63
The Citizens State Bank	Moundridge	246,440	1.46	-	1.86	59.85	(6.02)	1.09	12.00	339	(18.14)	-	8.58	13.45	64.00	1.27
The First National Bank of Howard	Howard	10,379	1.38	0.48	-	12.68	2,550.00	0.84	4.70	-	(40.83)	1.65	17.10	26.57	54.62	0.80
First National Bank of Holcomb	Holcomb	49,135	1.34	0.37	0.22	16.72	(34.24)	1.10	8.31	-	22.39	2.89	13.26	23.73	59.07	1.07
The First State Bank & Trust Co. of Larned	Larned	104,815	1.19	0.08	21.07	88.70	95.23	1.01	8.53	105	(5.09)	23.67	11.38	18.48	64.70	1.94
Andover State Bank	Andover	63,805	1.17	0.13	79.03	220.67	(27.58)	0.19	2.65	-	4.37	6.25	7.12	11.16	80.06	0.81
The Community Bank	Liberal	86,350	1.07	0.23	15.17	71.81	(69.86)	0.24	2.40	-	26.27	14.90	9.59	15.64	61.05	3.41
Bank of Greeley	Greeley	34,022	0.98	0.02	1.35	24.96	(19.38)	1.07	8.61	39	(12.29)	70.75	12.01	21.30	67.88	1.42
Douglas County Bank	Lawrence	284,373	0.94	0.14	38.79	191.33	(15.14)	0.65	5.48	126	7.65	12.09	11.19	19.38	57.93	1.69
The Gorham State Bank	Gorham	21,662	0.94	0.17	19.40	37.92	(10.27)	0.60	7.46	-	(75.73)	6.39	8.03	16.32	53.32	1.09
The Citizens National Bank	Greenleaf	175,297	0.88	0.12	17.43	47.61	(24.17)	0.95	10.91	45	10.53	11.32	7.72	17.85	47.21	1.40
The First State Bank	Ness City	59,337	0.83	0.18	-	0.13	(97.23)	1.65	10.97	30	4.35	17.30	13.73	22.88	42.83	3.14
Elk State Bank	Clyde	46,980	0.79	0.13	-	53.50	(19.48)	0.39	4.61	-	29.80	8.85	8.05	14.96	85.85	1.14
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	37,625	0.76	0.18	17.98	29.35	(21.11)	0.32	3.39	-	1.18	10.19	8.41	19.90	43.71	1.83
The First National Bank in Cimarron	Cimarron	84,929	0.74	0.11	-	69.58	45.00	1.32	15.96	-	9.18	12.42	6.35	12.08	55.11	1.38
The Farmers' State Bank of Jetmore, Kansas	Jetmore	17,918	0.71	0.40	-	39.79	43.31	0.04	0.36	-	(22.01)	3.69	11.69	32.03	25.60	1.47
Citizens State Bank	Morland	30,420	0.71	0.10	5.78	13.93	(15.01)	0.77	8.33	-	16.76	14.48	9.44	15.60	88.41	1.48
The First State Bank, Kiowa, Kansas	Kiowa	55,127	0.69	0.12	-	-	(100.00)	0.82	8.11	-	17.11	12.02	9.34	14.94	69.94	1.45
First National Bank in Pratt	Pratt	102,082	0.68	-	19.10	77.60	(13.95)	0.67	6.38	61	0.96	-	8.83	16.80	48.65	0.77
The Lyon County State Bank	Emporia	79,387	0.62	0.17	12.98	71.89	(51.03)	0.69	7.40	-	5.10	10.22	9.01	20.67	44.54	1.69
First National Bank in Frankfort	Frankfort	32,741	0.61	0.15	10.18	13.75	34.22	0.88	8.39	-	19.17	9.48	9.55	19.79	49.96	1.44
The Citizens State Bank of Cheney, Kansas	Cheney	46,368	0.59	0.12	5.83	104.40	(20.71)	2.23	16.73	-	16.76	11.92	12.82	19.68	85.79	1.40
The Wilson State Bank	Wilson	64,945	0.56	0.08	-	13.29	(61.01)	1.12	8.51	-	(0.21)	13.47	9.27	13.10	80.24	1.12
The Jamestown State Bank	Jamestown	18,950	0.55	0.26	-	5.97	66.39	0.51	3.00	-	2.56	16.05	16.00	34.64	53.54	4.09
The Fidelity State Bank and Trust Company	Dodge City	160,719	0.46	0.15	6.78	26.77	(3.47)	1.12	6.75	39	(49.86)	11.04	15.13	37.76	38.81	1.69
The First National Bank of Cunningham	Cunningham	27,251	0.43	0.11	3.77	3.77	(89.46)	1.06	10.38	-	10.90	9.33	9.13	19.07	46.08	1.04
The Farmers State Bank of Bucklin, Kansas	Bucklin	40,380	0.36	0.09	2.29	5.53	(43.21)	0.74	8.73	-	10.97	35.93	5.78	14.74	43.75	3.19
The State Bank of Bern	Bern	66,218	0.20	0.05	-	8.08	(4.26)	1.33	10.81	-	5.95	26.88	11.39	18.02	55.76	1.34
The Citizens State Bank	Miltonvale	29,563	0.17	0.04	13.29	14.63	585.71	0.56	6.06	-	22.57	35.20	10.00	18.69	53.10	1.24
Citizens State Bank and Trust Company	Hiawatha	70,957	0.12	0.04	1.70	1.70	(94.24)	0.96	6.06	-	(14.22)	25.93	15.59	24.68	70.27	0.91
Guaranty State Bank and Trust Company	Beloit	158,485	0.09	0.01	2.14	44.03	29.00	1.52	15.67	-	31.88	111.43	9.71	12.41	105.52	1.29
The First National Bank of Washington	Washington	71,177	0.08	0.05	0.31	1.07	(86.64)	1.20	5.62	-	(1.82)	81.42	20.10	39.50	49.08	3.89
Flint Hills Bank of Eskridge	Eskridge	89,871	0.05	0.01	27.08	49.76	17.46	1.51	13.11	-	31.64	200.40	10.31	18.75	71.01	2.04
Leonardville State Bank	Leonardville	12,643	-	-	163.86	308.84	100.00	(2.62)	(23.74)	-	(53.66)	-	7.99	14.22	49.43	0.94
The Farmers State Bank	Atwood	21,807	-	-	-	50.00	21.46	0.46	5.67	-	(19.16)	-	8.34	15.99	55.20	2.13
First Neodesha Bank	Neodesha	65,248	-	-	5.95	77.87	22.63	1.37	17.19	-	12.04	-	7.90	13.13	81.36	0.89
The Nekoma State Bank	La Crosse	34,189	-	-	-	31.71	32,833.33	0.64	6.75	-	(3.34)	-	8.67	17.43	42.60	1.69
The State Bank of Oskaloosa	Oskaloosa	30,986	-	-	-	12.39	(57.40)	0.01	0.16	-	(198.88)	-	7.98	28.68	29.71	0.99
The First Security Bank	Overbrook	33,737	-	-	-	110.06	(55.39)	0.26	2.11	-	(17.38)	-	10.43	17.31	71.24	1.48
Prescott State Bank	Prescott	14,635	-	-	10.97	63.34	(19.22)	0.39	3.69	-	16.25	-	10.76	20.53	69.13	1.65
Bank of Parsons	Parsons	12,296	-	-	52.61	52.61	(2.03)	0.34	5.48	-	(1.97)	-	6.56	14.42	71.67	0.98
1st Bank of Troy	Troy	23,440	-	-	-	16.70	(64.38)	0.36	3.65	-	(29.68)	-	9.06	14.18	50.21	1.05
The Montezuma State Bank	Montezuma	89,663	-	-	-	7.23	(25.30)	1.55	17.10	-	21.94	-	7.55	18.21	40.92	1.66
The Citizens State Bank	Grainfield	10,297	-	-	-	7.67	(83.59)	1.60	22.56	-	(48.51)	-	7.68	20.33	60.25	1.59
Bank of Prairie Village	Prairie Village	91,976	-	-	57.62	158.27	(18.82)	1.00	10.89	-	34.98	-	8.68	12.42	79.88	1.49
The Farmers & Merchants State Bank of Cawker City	Cawker City	16,079	-	-	-	54.77	(3.82)	1.94	23.24	-	47.23	-	8.06	10.41	126.01	0.89
Bank of Commerce	Chanute	164,146	-	-	-	72.74	(31.09)	0.80	10.65	-	(11.31)	-	7.73	16.60	55.26	1.05
The First National Bank of Harveyville	Harveyville	13,446	-	-	-	5.99	(77.45)	0.36	3.42	-	12.76	-	9.75	20.14	69.73	0.88
The Farmers State Bank	Dwight	15,800	-	-	-	-	(100.00)	0.02	0.16	-	1.81	-	11.57	20.37	59.32	1.08
Signature Bank	Haddam	5,343	-	-	4.84	223.21	(17.52)	0.74	4.54	-	24.54	-	11.16	13.52	95.50	1.00
The Bendena State Bank	Bendena	24,088	-	-	-	74.85	20.61	1.04	10.87	-	5.72	-	9.01	14.03	80.45	0.94

Kansas

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

			Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio	LLR / Total loans
Kansas Total		50,156,273	40.67	4.20	47.97	134.05	(42.10)	0.47	4.76	804,239	16.45	0.55	9.42	16.19	72.42	2.31
First Kansas Bank	Hoisington	88,648	-	-	-	1.71	(87.88)	0.79	9.11	-	20.00	-	7.53	20.75	28.30	2.52
CrossFirst Bank Leawood	Leawood	81,327	-	-	106.48	219.71	(68.58)	0.69	8.05	-	31.86	-	9.46	13.87	69.30	0.23
RelianzBank	Wichita	38,782	-	-	55.30	265.89	(29.09)	0.94	8.74	-	29.90	-	10.64	15.57	91.34	1.64
Bank of Kansas City, National Association	Overland Park	252,920	-	-	9.79	28.43	505.74	(0.65)	(8.67)	-	(70.18)	-	6.21	19.45	21.95	2.19
Millennium Bank	Junction City	28,685	-	-	17.50	66.33	(5.07)	0.92	6.27	-	12.46	-	13.90	19.76	99.16	1.18

Montana

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans	
Montana Total	21,672,207	37.28	4.51	72.32	149.52	(45.14)	0.65	5.95	199,326	20.12	0.58	9.37	15.02	76.82	2.60	
First Citizens Bank of Polson, National Association	Polson	27,435	196.60	17.07	45.86	70.82	(87.45)	(2.54)	(24.78)	3,798	15.31	0.29	9.41	13.79	69.59	5.01
Freedom Bank	Columbia Falls	51,140	141.23	14.42	168.12	332.13	(56.20)	(2.10)	(30.26)	1,629	36.25	0.19	8.15	11.33	89.13	2.70
Treasure State Bank	Missoula	80,338	140.38	7.59	134.92	409.97	(0.11)	(5.09)	(52.08)	4,950	5.07	0.60	6.12	9.62	81.76	4.55
Bank of The Rockies, National Association	White Sulphur Springs	128,210	118.40	11.29	75.68	128.83	(49.95)	0.23	2.22	6,606	2.04	0.26	9.78	15.57	68.70	2.93
American Bank	Bozeman	377,720	112.49	8.20	255.48	281.90	(47.49)	(4.13)	(40.46)	28,666	20.51	0.61	8.20	17.09	85.55	4.98
Mountain West Bank, National Association	Helena	708,901	96.34	12.52	74.92	237.40	(63.28)	(0.57)	(6.24)	10,784	20.93	0.24	9.06	12.99	86.06	3.04
Bank of Bozeman	Bozeman	73,457	93.84	9.34	218.38	347.25	(56.78)	(6.75)	(94.03)	2,706	26.13	0.28	8.53	12.87	67.93	2.64
Peoples Bank of Deer Lodge	Deer Lodge	31,734	75.46	4.91	40.87	92.91	(37.16)	0.01	0.15	-	5.83	0.33	8.69	19.03	47.22	1.63
Flathead Bank of Bigfork, Montana	Kalispell	217,757	72.29	3.59	93.27	146.92	(38.96)	0.17	1.35	5,761	12.03	0.50	11.14	15.89	90.61	1.81
Belt Valley Bank	Belt	65,476	71.36	8.63	77.86	101.85	(38.30)	(1.22)	(12.01)	-	15.90	0.32	9.13	14.46	76.80	2.80
First Security Bank	Bozeman	603,625	65.91	7.34	82.19	189.16	(40.83)	(0.99)	(9.79)	1,174	5.26	0.28	7.90	13.04	72.04	2.05
Valley Bank of Kalispell	Kalispell	103,637	65.27	7.75	35.22	69.86	(66.56)	0.16	1.41	2,302	8.14	0.29	10.15	18.52	54.53	2.23
Rocky Mountain Bank	Billings	417,781	61.86	8.69	75.46	151.67	(63.65)	0.29	2.71	7,485	14.76	0.18	10.02	15.68	70.80	1.53
Farmers State Bank	Victor	320,670	60.75	6.60	62.69	104.74	(71.05)	(0.25)	(2.65)	5,251	21.12	0.61	8.59	15.21	59.92	4.02
Ravalli County Bank	Hamilton	183,733	60.71	4.73	67.50	106.79	(68.19)	0.27	2.57	7,874	18.48	0.56	10.40	17.92	91.01	2.63
First Madison Valley Bank	Ennis	131,068	59.04	6.34	75.19	266.34	17.42	0.40	4.87	1,228	10.44	0.23	7.95	12.59	75.85	1.43
Beartooth Bank	Billings	41,979	55.09	2.08	52.33	180.12	(48.38)	(6.72)	(45.81)	2,611	23.59	1.72	10.80	13.49	88.07	3.56
Community Bank, Inc.	Ronan	96,065	53.94	5.78	48.14	70.86	(76.93)	(0.89)	(8.68)	2,184	(14.22)	0.39	9.35	14.41	72.35	2.25
Manhattan Bank	Manhattan	112,325	53.85	5.08	41.19	108.25	(55.51)	0.65	6.66	495	3.79	0.57	9.65	15.42	66.79	2.88
Lake County Bank	Saint Ignatius	28,833	48.86	10.39	19.01	19.01	(87.31)	0.07	0.47	962	(45.63)	0.63	14.39	22.89	64.60	6.50
Prairie Mountain Bank	Great Falls	66,794	44.95	5.88	62.31	189.61	(32.15)	0.52	5.56	-	17.79	0.32	8.82	12.31	86.77	1.87
First Community Bank	Glasgow	216,662	42.36	4.71	52.85	105.66	(51.95)	0.77	9.02	898	16.83	0.46	8.20	13.18	73.98	2.18
Glacier Bank	Kalispell	1,373,636	41.50	6.66	104.68	180.96	(32.90)	0.99	8.10	7,999	39.79	0.60	11.98	17.89	116.98	4.01
First Security Bank of Missoula	Missoula	1,005,996	39.38	6.26	73.09	146.72	(47.43)	1.10	8.31	12,450	35.53	0.53	10.82	16.62	80.20	3.33
West One Bank	Kalispell	48,496	38.49	4.31	55.81	137.88	(69.02)	(0.69)	(6.20)	392	27.76	0.71	12.35	16.86	103.56	3.06
First Interstate Bank	Billings	7,473,004	35.43	4.52	83.07	171.30	(45.14)	0.66	6.57	33,631	17.62	0.61	7.68	12.80	73.66	2.76
Big Sky Western Bank	Bozeman	362,206	34.96	4.03	97.64	168.83	(42.01)	0.75	4.44	8,527	43.45	0.99	17.43	23.23	125.05	3.99
The State Bank of Townsend	Townsend	45,131	33.10	2.45	2.16	2.16	(98.02)	1.20	11.74	-	5.49	0.45	9.63	17.45	71.82	1.10
United Bank, National Association	Absarokee	70,638	30.73	5.77	15.77	46.51	(83.59)	0.15	1.53	350	14.28	0.49	9.67	16.92	60.88	2.80
Bitterroot Valley Bank	Lolo	199,243	30.03	2.04	92.20	189.51	(51.40)	1.73	17.73	300	19.20	1.00	9.91	14.19	109.58	2.04
State Bank & Trust Co.	Dillon	93,737	29.58	1.24	57.13	129.65	(57.90)	1.07	10.96	209	4.31	1.43	9.62	15.53	67.52	1.78
Little Horn State Bank	Hardin	64,450	28.61	3.79	31.69	58.75	(74.29)	(0.50)	(4.79)	684	6.94	0.81	9.35	16.63	63.03	3.06
Ruby Valley National Bank	Twin Bridges	75,128	26.08	5.19	32.44	45.68	(53.09)	3.04	23.15	-	8.03	0.40	13.60	18.74	85.50	2.07
Valley Bank	Glasgow	32,655	25.92	0.12	-	87.00	(61.89)	0.44	5.36	719	1.38	10.78	8.39	13.88	64.78	1.28
First Montana Bank, Inc.	Libby	305,300	25.86	2.33	79.31	155.39	(60.64)	0.66	7.58	942	24.62	0.83	8.03	13.26	77.21	1.93
Community Bank - Missoula	Missoula	86,756	25.33	3.67	51.21	81.78	(79.70)	(0.14)	(1.34)	455	0.89	0.81	9.58	17.81	60.77	2.99
Bank of Bridger, National Association	Bridger	273,524	22.86	2.52	31.72	83.10	(56.54)	0.90	9.94	1,237	16.19	0.64	8.27	14.74	60.33	1.60
Flint Creek Valley Bank	Philipsburg	56,548	22.82	2.25	52.76	334.28	34.01	0.64	6.82	2	2.37	0.58	8.97	12.86	84.68	1.30
Citizens Bank & Trust Company	Big Timber	100,168	21.30	3.62	1.93	100.64	(51.43)	0.53	4.69	-	(5.71)	0.51	8.56	14.72	61.90	1.86
First Security Bank of Malta	Malta	32,465	20.23	1.52	-	35.93	(29.56)	0.75	7.84	380	(8.62)	1.07	8.76	15.45	58.38	1.63
First Valley Bank	Seeley Lake	52,762	20.23	0.55	78.81	284.00	13.91	1.36	17.33	767	(2.18)	1.76	8.36	12.36	82.26	0.96
Western Bank of Wolf Point	Wolf Point	67,454	19.46	2.94	10.08	51.11	(27.71)	1.43	13.97	576	8.54	0.77	9.31	17.36	50.32	2.26
Dutton State Bank	Dutton	28,826	18.54	3.11	10.95	79.87	71.11	(0.49)	(6.13)	-	1.18	0.65	7.64	14.43	55.70	2.03
Valley Bank of Ronan	Ronan	65,565	18.24	3.01	12.59	47.47	(82.39)	0.40	3.49	136	5.23	0.61	10.93	15.20	75.92	1.83
Independence Bank	Havre	399,962	17.75	1.34	3.97	18.89	(84.80)	1.88	16.14	4,693	29.66	1.12	11.21	14.60	95.37	1.50
Garfield County Bank	Jordan	43,100	17.35	3.01	-	-	(100.00)	1.24	10.27	-	27.97	0.61	11.79	15.20	88.62	1.83
First Security Bank of Roundup	Roundup	45,838	16.56	2.93	4.90	7.86	(16.05)	0.93	8.45	-	(11.71)	0.40	9.79	15.90	60.68	1.18

Montana

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming	CRE #1 /	CRE #2 /	Growth	ROA -	ROE -	Other real estate owned	Net Non-	Coverage	Leverage ratio	Risk Based	Loan /	LLR /
			loans / Total loans	Risk Based Capital	Risk Based Capital	of CRE #2 in last 36 months	Return on average assets	Return on equity capital		core Funding Dependence	Ratio Noncurr ent Loans		Capital / Risk Based Assets		
Montana Total	21,672,207	37.28	4.51	72.32	149.52	(45.14)	0.65	5.95	199,326	20.12	0.58	9.37	15.02	76.82	2.60
The First State Bank of Malta	118,582	15.72	3.40	9.42	26.24	18.12	1.12	7.48	372	(2.13)	0.83	13.97	27.13	49.57	2.84
The Yellowstone Bank	427,576	15.43	1.10	53.66	102.87	(46.93)	2.38	13.74	9,389	(0.37)	1.32	18.04	25.89	84.35	1.46
Three Rivers Bank of Montana	107,769	15.12	2.04	88.04	120.20	(56.17)	0.91	8.27	608	34.21	0.86	11.09	18.29	74.56	1.76
Western Security Bank	766,681	15.06	2.03	44.78	123.00	(41.50)	1.30	9.81	3,111	36.09	1.23	9.21	16.56	53.02	2.49
Stockman Bank of Montana	2,009,048	14.62	1.31	68.33	182.14	20.96	1.70	17.51	12,476	24.96	1.26	8.83	13.68	83.09	1.64
First Citizens Bank of Butte	66,201	13.46	2.15	18.65	71.54	(66.73)	0.66	7.03	15	7.61	1.44	8.84	15.83	81.94	3.09
First Security Bank of Helena	43,022	12.27	1.62	32.77	81.51	(31.19)	0.56	5.80	17	25.77	0.80	10.17	15.95	99.27	1.29
Farmers State Bank of Denton, Montana	18,196	12.00	1.15	-	-	-	1.58	13.26	-	11.62	1.64	11.63	16.57	82.80	1.88
The Bank of Baker	112,010	11.21	0.20	40.16	72.98	5.97	2.41	27.88	1,085	(17.84)	10.12	8.30	13.77	62.77	1.99
Stockmens Bank	29,031	7.35	2.06	-	16.11	(69.48)	0.61	4.56	-	(48.63)	0.94	12.60	20.31	46.43	1.94
First Security Bank of Deer Lodge	28,094	7.03	1.15	-	209.72	(36.59)	0.31	3.47	-	(30.53)	0.37	8.87	16.10	63.78	0.43
The Citizen's State Bank of Choteau, Montana	183,439	6.69	0.30	4.92	28.93	7.93	1.40	7.62	295	5.13	7.34	17.67	26.66	69.29	2.21
The First State Bank of Shelby	109,258	6.35	4.69	-	8.36	(27.86)	1.38	7.30	-	(0.26)	0.62	17.46	44.13	29.76	2.90
Eagle Bank	26,296	3.79	0.87	31.01	81.27	143.64	0.27	2.66	-	(45.31)	1.69	10.18	19.10	48.51	1.47
Valley Bank of Helena	394,250	3.38	0.57	54.18	143.86	(42.75)	2.13	23.78	124	34.58	4.44	8.05	15.08	66.17	2.54
Basin State Bank	138,943	2.26	0.34	3.56	3.56	(31.92)	1.94	17.71	21	8.08	2.10	10.82	12.72	78.70	0.72
First State Bank of Forsyth	103,595	2.26	0.57	5.87	5.87	(89.16)	0.96	9.57	-	13.73	3.31	9.10	18.62	46.87	1.89
First Bank of Montana	239,540	1.12	0.23	6.27	44.16	(55.05)	1.57	9.81	-	21.12	11.89	9.18	15.19	65.92	2.76
Montana State Bank	63,167	0.32	0.06	-	2.43	(73.84)	0.99	10.62	-	(38.92)	26.21	8.12	17.90	52.00	1.69
Community First Bank of Glendive	44,007	0.17	0.03	0.22	0.22	(99.48)	0.62	6.15	-	(1.29)	44.00	9.65	16.01	61.18	1.46
1st Bank	114,841	-	-	9.58	9.58	(79.47)	1.41	13.33	-	(56.79)	-	9.14	18.65	61.26	1.25
First Bank of Lincoln	14,885	-	-	-	-	(100.00)	0.59	4.54	-	(0.48)	-	12.38	21.10	82.32	1.52
Bank of Montana	25,848	-	-	21.01	148.34	309.99	0.27	1.65	-	18.72	-	14.60	15.07	94.43	1.40

Nebraska

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans	
Nebraska Total	48,068,795	17.23	1.85	33.35	99.34	(36.18)	1.14	11.78	169,868	20.84	1.45	9.51	13.93	93.09	2.67	
FirsTier Bank	Kimball	256,552	189.81	13.22	175.65	386.89	8.71	(2.69)	(28.19)	10,392	20.97	0.24	9.32	12.97	92.33	3.17
Mid City Bank, Inc.	Omaha	178,175	146.52	25.36	-	219.26	(38.89)	(11.66)	(116.87)	6,665	3.54	0.64	3.03	7.17	53.03	16.27
The First National Bank of Wayne	Wayne	32,747	128.01	8.10	98.29	150.43	(70.45)	(4.88)	(52.64)	1,293	1.07	0.67	6.02	10.81	57.81	5.46
City Bank & Trust Co.	Lincoln	214,164	79.64	4.79	144.98	344.11	(44.03)	0.22	2.13	8,251	21.47	0.45	10.83	14.91	110.32	2.15
Thayer County Bank	Hebron	60,712	74.32	1.53	79.50	106.99	(53.69)	(0.21)	(2.45)	2,982	37.24	0.83	8.39	13.25	77.10	1.28
Siouxland National Bank	So. Sioux City	47,677	58.95	3.91	7.55	28.45	(82.02)	0.38	4.59	1,435	(1.15)	0.29	8.32	15.45	63.37	1.13
Iowa - Nebraska State Bank	So. Sioux City	191,267	56.52	5.30	17.18	118.10	(67.34)	(0.99)	(11.90)	856	19.79	0.43	7.82	11.86	84.27	2.29
First State Bank	Shelton	30,245	52.75	9.47	-	67.19	(73.57)	0.01	0.10	42	3.54	0.34	9.57	15.24	74.50	3.17
Centennial Bank	Omaha	68,743	51.10	5.27	16.26	69.26	(42.37)	(0.64)	(4.90)	2,396	26.92	0.64	11.94	13.56	83.00	3.38
Nebraska Bankers' Bank	Lincoln	36,955	50.78	5.87	49.03	185.98	(55.09)	0.17	1.41	221	56.04	0.65	12.18	16.11	244.31	3.82
Cass County Bank, Inc.	Plattsmouth	49,622	43.55	1.37	43.78	60.98	(60.02)	0.43	3.94	1,064	5.27	0.80	11.24	18.05	78.26	1.10
First State Bank & Trust Company	Fremont	202,751	43.30	2.75	16.00	167.40	(42.31)	0.13	1.54	2,956	10.43	0.55	8.18	12.34	80.80	1.52
Enterprise Bank National Association	Omaha	183,532	42.51	5.63	28.97	149.62	(52.96)	0.37	4.29	26	25.92	0.30	9.92	12.60	92.95	1.71
Bank of Bennington	Bennington	61,120	40.76	5.09	75.69	102.61	(59.14)	(1.52)	(15.48)	-	(8.88)	0.39	9.12	14.04	76.11	2.00
Farmers State Bank	Maywood	97,547	39.61	2.57	-	52.29	61.53	1.00	10.20	71	10.28	0.53	8.35	11.99	70.29	1.37
First State Bank	Gothenburg	300,521	39.44	7.37	11.66	47.14	(69.40)	0.85	6.88	1,568	45.65	0.42	11.87	16.26	95.60	3.08
Security State Bank	Ansley	94,593	38.86	3.68	6.14	94.17	57.53	2.21	26.19	408	44.18	0.27	8.07	10.52	96.28	0.98
Arbor Bank	Nebraska City	154,201	38.43	4.24	17.68	129.33	(47.52)	(0.62)	(6.82)	566	24.51	0.49	8.61	13.42	74.77	2.06
Bank of Dixon County	Ponca	71,692	37.70	0.74	14.76	24.53	(55.76)	0.56	5.66	904	0.44	1.92	9.89	16.89	72.65	1.42
Two Rivers Bank	Blair	131,987	37.35	6.74	47.93	126.80	(3.98)	0.10	0.97	-	45.44	0.30	9.56	14.60	84.15	2.02
Butte State Bank	Butte	44,170	35.48	4.69	0.40	7.98	(33.96)	(0.26)	(3.24)	95	24.63	0.58	8.09	11.65	78.13	2.70
First Bank of Utica	Utica	36,885	34.94	4.02	13.72	85.98	(7.02)	0.64	6.00	46	29.84	0.32	9.88	11.94	115.03	1.28
Pathway Bank	Cairo	144,239	34.63	3.12	8.05	32.76	(24.96)	0.07	0.80	893	29.07	0.56	7.71	11.44	82.34	1.75
Amfirst Bank, National Association	Mccook	252,447	34.45	1.58	63.68	123.63	(61.35)	(0.13)	(1.52)	5,397	30.23	1.14	8.20	11.61	86.55	1.81
Adams Bank & Trust	Ogallala	512,906	33.89	1.19	43.56	160.72	(27.34)	0.76	6.80	7,596	21.40	1.45	11.05	14.08	103.39	1.72
The Genoa National Bank	Genoa	55,375	32.00	4.65	4.65	36.88	(34.10)	0.81	8.64	175	35.75	0.38	9.64	13.97	82.76	1.78
First State Bank	Farnam	45,083	31.63	2.59	5.23	22.39	(56.86)	0.72	4.14	1,439	23.29	0.90	14.38	21.68	88.44	2.34
CHARTER WEST NATIONAL BANK	West Point	177,356	31.22	0.43	15.93	55.33	(66.63)	1.79	17.10	2,678	24.22	3.46	9.33	13.04	87.28	1.48
State Bank of Odell	Odell	25,282	31.09	3.05	-	15.94	(55.42)	0.35	4.14	322	(15.82)	0.56	8.35	15.55	59.79	1.72
Omaha State Bank	Omaha	274,247	30.85	3.81	245.92	396.54	(15.01)	1.50	14.17	481	(0.74)	0.23	10.43	13.24	103.63	0.89
State Bank of Scotia	Scotia	27,490	29.99	10.74	-	29.54	852.72	1.90	7.00	22	1.42	0.23	27.48	33.12	117.95	2.45
Farmers Bank of Cook	Cook	81,035	29.63	0.49	30.92	79.73	(46.92)	0.44	5.20	916	11.52	2.23	8.25	12.89	78.57	1.09
Bank of Nebraska	La Vista	118,938	28.50	3.42	102.19	251.43	(48.69)	1.22	12.82	515	(1.43)	0.25	10.38	13.43	95.46	0.87
The Cattle National Bank and Trust Company	Seward	184,982	28.05	1.21	66.89	181.93	(26.32)	1.41	13.03	-	17.70	1.21	10.65	15.12	88.68	1.46
Valley Bank and Trust Co.	Scottsbluff	328,854	27.40	1.19	16.76	42.93	(78.66)	0.48	4.69	1,716	26.82	1.18	9.37	13.01	86.65	1.40
United Republic Bank	Omaha	55,598	26.26	-	33.06	76.55	29.63	(0.28)	(1.43)	2,603	20.20	-	17.77	20.14	94.40	1.20
First National Bank in Exeter	Exeter	28,103	25.16	1.44	1.82	90.86	(0.34)	1.04	7.99	67	(0.95)	1.14	9.47	13.78	75.96	1.64
First Tri County Bank	Swanton	50,251	23.88	0.82	9.28	9.28	227.87	0.83	10.00	-	3.32	1.39	7.41	10.55	94.62	1.13
Points West Community Bank	Sidney	312,926	22.90	0.30	18.38	68.76	(35.64)	1.81	17.17	836	22.91	6.51	8.64	16.59	61.64	1.92
First National Bank of Omaha	Omaha	13,128,306	22.38	2.81	41.75	100.53	(46.22)	1.36	16.00	57,848	11.94	1.77	8.87	13.54	96.47	4.97
Commercial State Bank	Wausa	70,447	21.85	3.13	31.41	144.03	63.58	1.50	14.08	106	15.05	0.54	10.81	14.30	94.15	1.68
First Bank & Trust Company	Cozad	209,004	21.82	2.94	0.52	79.82	84.27	1.11	10.87	583	17.50	0.72	9.51	12.82	70.28	2.12
The First National Bank of Wahoo	Wahoo	178,800	21.82	2.57	16.31	102.29	58.31	1.05	11.64	223	19.01	0.35	8.59	14.01	82.86	0.90
The State Bank of Bartley	Bartley	67,720	21.54	2.83	60.91	131.01	(28.88)	0.90	9.58	-	20.17	0.33	8.88	18.19	93.38	0.93
Hastings State Bank	Hastings	146,968	21.05	0.45	17.67	273.27	(49.20)	(1.67)	(25.86)	1,671	30.07	6.79	7.27	13.30	66.70	3.04
Union Bank and Trust Company	Lincoln	2,451,138	20.20	1.38	50.60	172.09	(12.59)	0.80	9.11	9,017	22.20	0.94	8.79	13.98	93.73	1.30
First Westroads Bank, Inc.	Omaha	188,148	20.09	1.27	235.59	464.81	(11.17)	1.70	15.65	1,988	7.08	1.28	11.04	15.23	92.50	1.63

Nebraska

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming	CRE #1 /	CRE #2 /	Growth of	ROA -	ROE -	Other real estate owned	Net Non-core	Coverage Ratio	Leverage ratio	Risk Based Capital /	Loan / Deposit ratio	LLR / Total loans	
			loans / Total loans	Risk Based Capital	Risk Based Capital	last 36 months	Return on average assets	Return on avg. equity capital		Funding Dependence	Noncurrent Loans		Risk Based Assets			
Nebraska Total	48,068,795	17.23	1.85	33.35	99.34	(36.18)	1.14	11.78	169,868	20.84	1.45	9.51	13.93	93.09	2.67	
West Gate Bank	Lincoln	294,228	18.38	1.61	179.82	444.91	(1.11)	0.91	9.61	-	18.88	0.98	9.28	11.26	96.21	1.57
North Loup Valley Bank	North Loup	19,743	17.99	3.47	-	6.50	(47.37)	0.38	4.04	-	7.36	0.59	9.15	11.39	58.13	2.05
First State Bank	Lincoln	342,457	17.96	1.15	48.12	97.76	(54.58)	0.96	9.22	1,925	16.86	0.92	7.21	10.82	90.71	1.06
Cornerstone Bank	York	940,199	17.89	2.13	9.76	91.75	19.86	1.41	17.53	-	18.74	0.59	7.77	11.32	81.38	1.26
Springfield State Bank	Springfield	36,227	17.15	0.34	79.87	239.47	89.42	1.38	15.43	-	3.35	2.56	8.83	14.26	69.27	0.86
Wahoo State Bank	Wahoo	61,587	17.09	1.01	25.98	55.84	(80.10)	1.15	16.56	436	(0.09)	1.48	7.04	13.47	81.11	1.49
First National Bank	North Platte	412,707	16.94	1.77	19.73	88.22	(26.32)	1.24	13.44	540	10.83	0.61	7.68	13.53	85.71	1.08
South Central State Bank	Campbell	96,434	16.60	0.12	66.52	128.13	2.64	0.92	10.02	374	9.35	7.92	8.47	11.14	95.21	0.97
Community Bank	Alma	43,601	16.24	2.69	0.06	48.64	(34.01)	1.29	11.62	243	16.98	0.78	11.05	17.73	71.00	2.10
The Guide Rock State Bank	Guide Rock	26,435	16.11	2.97	5.35	9.67	66.03	0.42	3.57	60	7.03	0.96	12.14	16.68	83.94	2.85
Pinnacle Bank	Lincoln	2,951,720	16.05	1.37	54.72	205.90	(16.40)	1.85	19.10	9,139	20.51	1.24	8.87	12.11	84.68	1.69
Nebraska National Bank	Kearney	152,381	15.80	2.39	30.30	110.05	1.83	1.11	13.13	203	22.42	0.80	8.65	13.00	73.05	1.90
The Fullerton National Bank	Fullerton	30,607	15.78	2.50	-	0.76	100.00	1.49	14.30	-	8.14	0.75	10.35	13.71	91.44	1.87
The Tilden Bank	Tilden	67,041	15.23	1.39	1.74	37.11	(31.25)	0.86	9.76	173	10.00	0.72	8.17	10.77	94.20	1.00
Cedar Security Bank	Fordyce	36,805	14.95	2.30	9.11	18.76	24.61	1.14	9.35	35	5.37	0.62	11.97	13.53	97.73	1.42
Farmers State Bank	Wallace	41,750	14.88	2.34	15.02	34.46	108.40	0.39	4.56	-	(2.77)	0.54	8.46	16.50	49.30	1.27
Eagle State Bank	Eagle	15,479	14.68	0.86	-	-	(100.00)	(0.24)	(2.51)	196	(91.82)	1.76	9.17	25.29	35.07	1.52
Plattsmouth State Bank	Plattsmouth	81,060	14.35	1.97	74.99	135.80	(23.87)	0.99	11.49	72	21.54	0.78	9.00	15.31	73.76	1.53
First Central Bank McCook	Mccook	81,692	14.29	1.86	39.29	87.99	(4.97)	1.09	12.20	-	31.24	0.66	8.94	11.67	84.33	1.23
The Tri-County Bank	Stuart	76,148	14.28	1.76	13.75	32.53	(41.77)	0.51	6.01	-	(15.54)	0.96	7.97	13.16	60.71	1.69
First Nebraska Bank	Valley	172,103	13.74	2.10	45.82	80.52	(42.62)	1.64	18.23	-	6.11	0.58	8.67	11.64	77.89	1.21
Security National Bank	Laurel	141,103	13.58	2.04	4.12	19.74	(64.79)	1.23	10.55	225	4.30	0.81	10.77	14.46	77.59	1.66
Henderson State Bank	Henderson	153,383	13.56	1.43	-	66.61	362.33	1.20	13.75	-	57.84	0.77	8.81	10.64	144.09	1.11
Brunswick State Bank	Brunswick	75,187	13.46	0.52	-	69.29	292.82	2.67	28.69	678	21.53	2.25	8.99	12.19	87.14	1.17
First State Bank	Scottsbluff	219,733	13.03	0.80	75.58	299.49	(20.24)	1.64	19.43	1,676	6.02	2.53	8.28	12.79	80.04	2.01
Platte Valley State Bank & Trust Company	Kearney	388,138	12.98	1.60	26.83	122.58	(42.68)	1.21	12.44	476	21.26	0.67	8.69	14.11	90.86	1.08
Farmers State Bank	Dodge	44,006	12.71	1.94	-	41.25	(37.21)	0.57	5.80	50	28.32	0.93	9.63	14.31	87.78	1.81
State Bank of Table Rock	Table Rock	50,201	12.53	0.54	19.65	43.25	(40.35)	0.22	2.88	333	15.00	2.14	7.80	12.04	107.58	1.14
Security First Bank	Lincoln	815,778	12.51	1.82	23.44	95.46	(61.70)	0.93	8.34	1,029	26.17	1.15	8.67	15.16	62.20	2.10
American National Bank	Omaha	1,687,949	11.85	1.57	25.82	78.38	(56.35)	2.02	17.54	5,973	19.16	1.07	10.96	16.85	88.64	1.68
Spencer State Bank	Spencer	16,656	11.45	3.37	-	-	(100.00)	0.24	1.99	-	(89.86)	1.34	12.22	25.31	47.05	4.51
Security Home Bank	Malmo	30,986	11.40	-	27.79	105.39	45.96	0.65	6.96	335	35.97	-	9.15	12.57	122.56	1.19
Banner County Bank, Inc.	Harrisburg	58,041	10.92	0.22	6.28	9.93	(27.21)	0.91	6.67	704	20.30	6.76	12.85	16.38	93.90	1.50
Bank of Keystone	Keystone	52,402	10.84	1.73	-	5.57	(72.73)	1.24	11.50	-	(0.50)	0.79	11.23	14.29	79.56	1.37
Lisco State Bank	Lisco	15,701	10.81	2.49	15.88	80.56	63.12	1.71	11.11	-	(0.05)	0.89	13.83	19.61	88.49	2.22
The First National Bank of Gordon	Gordon	150,409	10.79	2.88	4.79	30.13	0.63	2.10	17.58	-	24.80	0.66	11.36	24.03	59.41	1.90
Heartland Community Bank	Bennet	52,313	10.73	0.74	38.91	51.95	38.38	0.44	6.37	-	(1.30)	0.89	6.53	10.96	71.91	0.65
Byron State Bank	Byron	36,231	10.46	0.26	10.56	50.23	(39.20)	1.16	9.80	35	4.76	2.62	11.71	15.85	86.88	0.68
Jefferson County Bank	Daykin	39,942	9.97	1.21	-	-	(100.00)	1.59	14.22	240	16.78	1.38	11.37	20.15	66.95	1.67
Battle Creek State Bank	Battle Creek	25,294	9.75	1.89	-	10.58	(84.51)	0.43	5.50	-	(10.13)	2.69	8.64	14.08	77.78	5.08
Bank of Doniphan	Doniphan	80,960	9.62	1.07	20.51	103.11	106.92	0.92	8.57	75	15.03	0.86	9.28	12.05	97.34	0.92
Platte Valley Bank	Scottsbluff	380,836	9.61	1.13	21.22	77.96	(43.12)	0.75	8.70	16	21.19	1.22	8.77	12.89	95.41	1.38
Columbus Bank and Trust Company	Columbus	94,593	9.48	0.74	15.10	101.79	(0.72)	1.06	11.75	323	5.44	1.91	9.28	11.84	88.14	1.42
Bank of Stapleton	Stapleton	19,964	9.40	1.41	-	17.24	(1.27)	0.12	1.05	10	4.54	0.61	10.58	12.05	88.82	0.86
Franklin State Bank	Franklin	46,017	9.03	4.09	-	3.56	(40.78)	0.77	4.17	-	4.40	0.45	17.74	34.77	48.48	1.83
McCook National Bank	Mccook	268,875	8.86	1.99	13.59	31.45	(51.09)	1.10	7.54	260	18.22	0.86	13.70	19.24	75.51	1.71
State Bank of Chester	Chester	23,734	8.48	1.44	18.65	42.68	3.07	1.36	12.98	-	(12.54)	0.74	10.55	15.36	74.67	1.07

Nebraska

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans	
Nebraska Total	48,068,795	17.23	1.85	33.35	99.34	(36.18)	1.14	11.78	169,868	20.84	1.45	9.51	13.93	93.09	2.67	
Oak Creek Valley Bank	Valparaiso	60,259	8.17	-	59.50	85.93	(20.42)	1.87	17.02	34	23.94	-	10.01	15.66	81.01	1.01
American Exchange Bank	Elmwood	36,945	8.15	1.77	-	-	(100.00)	1.37	10.84	-	2.96	1.19	11.99	18.25	75.67	2.12
CNB Community Bank	Greeley	19,800	8.07	0.81	-	10.68	(80.04)	0.09	0.96	96	(45.74)	2.20	9.88	21.01	47.42	1.78
Bank of Clarks	Clarks	36,853	8.03	0.92	-	18.09	(68.77)	0.61	6.77	53	(2.00)	2.70	8.54	12.47	85.77	2.49
BankFirst	Norfolk	265,676	7.98	1.09	20.82	122.38	(4.68)	0.98	8.56	323	12.90	1.40	9.95	14.90	84.99	1.53
Platte Valley Bank	North Bend	57,044	7.74	1.83	1.71	23.11	(57.31)	0.86	5.01	-	(4.75)	0.83	15.15	20.38	82.18	1.52
The Potter State Bank of Potter	Potter	27,002	7.47	0.20	-	8.41	(24.33)	0.75	5.61	247	15.07	7.03	12.73	19.61	62.33	1.41
Frontier Bank	Madison	114,377	7.36	0.12	39.44	130.60	(15.22)	0.13	1.10	690	21.02	7.08	9.55	11.14	105.71	0.87
Adams County Bank	Kenesaw	90,945	7.21	0.90	9.96	30.39	(34.30)	0.96	10.07	-	24.82	1.26	8.80	11.74	101.63	1.13
Ashton State Bank	Ashton	17,970	7.16	1.41	-	7.30	(43.67)	0.76	8.04	-	(14.17)	1.25	9.04	16.06	55.76	1.77
Bank of Elgin	Elgin	46,030	6.97	0.29	17.13	86.19	14.68	1.03	10.10	187	(3.63)	4.78	8.09	11.94	82.09	1.39
Purdum State Bank	Purdum	19,834	6.92	1.43	-	9.18	(20.00)	2.21	17.19	-	(4.41)	1.82	13.81	18.92	92.62	2.61
The State Bank of Hildreth	Hildreth	24,499	6.75	1.32	-	35.86	135.24	0.79	6.45	-	(1.32)	1.73	12.12	16.49	91.15	2.28
First National Bank	Schuyler	108,072	6.67	0.94	8.38	17.98	(73.30)	1.07	13.10	-	3.57	1.68	7.49	13.26	70.31	1.57
Bank of the Valley	Bellwood	83,907	6.59	0.77	10.97	15.65	(50.87)	1.08	13.11	-	29.79	1.73	8.54	11.95	99.26	1.33
State Bank of Colon	Colon	16,689	6.51	1.13	-	21.60	190.20	0.62	5.39	-	17.27	1.07	11.91	16.84	89.65	1.21
State Bank of Riverdale	Riverdale	57,279	6.46	0.13	-	21.49	103.33	1.03	8.91	273	3.83	7.63	8.24	10.63	86.10	1.03
Exchange Bank	Gibbon	206,651	6.44	0.83	49.24	254.26	60.67	1.71	20.18	53	32.01	1.95	9.04	11.46	98.76	1.62
Elkhorn Valley Bank & Trust	Norfolk	463,185	6.19	1.08	26.68	83.53	(37.07)	1.27	14.28	-	2.18	1.41	8.69	13.80	62.61	1.53
The Hershey State Bank	Hershey	48,207	6.10	1.11	1.58	30.39	(12.10)	1.66	11.14	35	16.90	2.26	14.04	20.48	99.97	2.51
Farmers Bank and Trust Company	Nebraska City	41,898	6.01	1.96	5.13	61.52	51.86	0.85	8.11	-	(45.99)	0.64	9.24	23.34	33.64	1.25
Washington County Bank	Blair	281,827	5.89	0.76	9.43	79.05	(43.98)	0.98	12.20	-	17.17	1.61	8.36	12.01	92.24	1.22
First Central Bank	Cambridge	78,416	5.88	0.85	25.32	71.22	(5.83)	0.69	7.10	-	28.27	1.35	9.54	12.91	85.78	1.14
Cornhusker Bank	Lincoln	356,734	5.41	0.44	63.21	272.71	(24.11)	1.19	14.61	628	15.77	3.35	7.93	11.83	79.70	1.47
Farmers and Merchants Bank of Ashland	Ashland	63,605	5.38	0.62	14.58	38.35	(77.16)	0.86	8.26	111	15.38	2.20	10.63	15.67	99.23	1.36
Petersburg State Bank	Petersburg	32,804	5.38	0.40	-	45.58	50.90	1.34	16.79	-	29.43	2.98	7.46	11.17	93.67	1.20
Farmers and Merchants Bank	Milford	455,735	5.33	0.74	9.83	23.29	(72.35)	1.07	9.45	-	39.45	0.90	9.34	12.21	92.71	0.67
The First National Bank of Holdrege	Holdrege	94,693	5.16	1.01	0.86	25.64	115.95	(0.03)	(0.36)	-	17.27	1.76	8.54	16.29	56.84	1.77
Five Points Bank of Hastings	Hastings	189,959	5.09	0.84	11.55	55.77	(66.13)	1.21	14.77	-	4.61	1.63	8.76	13.35	64.39	1.37
Corn Growers State Bank	Murdock	22,216	4.86	0.18	-	-	-	0.46	6.41	-	3.38	5.89	7.35	15.74	53.41	1.05
Ericson State Bank	Ericson	48,256	4.41	0.23	-	13.77	(8.66)	0.44	5.99	104	5.73	7.19	7.82	10.84	99.08	1.62
Citizens State Bank	Wisner	239,649	4.34	0.45	1.57	18.88	(24.23)	1.09	11.59	108	9.72	2.79	8.44	11.07	87.01	1.25
F&M Bank	West Point	271,536	4.30	0.59	29.73	88.68	(43.95)	0.77	9.78	-	3.36	2.09	8.71	11.71	71.47	1.24
NebraskaLand National Bank	North Platte	328,430	4.29	-	69.71	256.22	(28.52)	1.04	11.07	-	40.36	-	9.24	13.12	87.35	1.36
World's Foremost Bank	Sidney	2,917,589	4.18	0.60	-	-	-	1.07	13.98	-	89.02	5.39	10.17	12.15	543.78	3.22
Chambers State Bank	Chambers	35,491	4.10	1.67	-	-	-	1.03	3.90	-	13.37	0.72	26.07	37.65	101.89	1.20
The Bank of Steinauer	Steinauer	10,506	3.91	0.60	-	-	(100.00)	0.40	4.47	-	(16.56)	2.72	8.49	14.99	67.90	1.63
Pender State Bank	Pender	130,286	3.90	0.43	-	0.67	(95.39)	2.13	15.10	-	38.81	2.62	9.36	10.34	106.25	1.13
Scribner Bank	Scribner	62,270	3.86	0.82	6.78	55.79	62.66	1.23	11.20	-	(32.03)	2.32	10.83	17.22	62.45	1.90
First State Bank	Beaver City	47,592	3.85	0.92	0.07	0.07	(99.11)	1.41	8.33	65	5.90	1.07	15.06	21.13	57.95	0.99
Bank of Marquette	Marquette	31,199	3.80	1.46	15.44	30.17	(7.11)	1.41	6.86	-	23.60	1.56	19.50	31.93	75.25	2.29
Countryside Bank	Unadilla	65,738	3.79	0.59	3.29	6.55	(83.49)	1.15	8.25	136	(2.77)	2.65	13.31	22.76	73.96	1.56
The Carson National Bank of Auburn	Auburn	61,532	3.78	1.13	-	22.92	(47.30)	0.89	7.05	-	1.59	1.19	12.15	23.03	51.74	1.35
Frontier Bank	Davenport	22,556	3.78	0.81	-	139.67	19.35	1.18	7.55	-	3.65	2.37	17.19	20.33	98.31	1.92
Homestead Bank	Cozad	114,313	3.73	0.86	0.28	19.55	(33.67)	1.49	10.18	39	(13.19)	1.61	14.78	21.33	78.11	1.39
CerescoBank	Ceresco	40,584	3.55	0.91	21.76	35.92	(33.85)	1.12	8.19	-	1.41	3.53	13.46	20.55	70.61	3.22
Bank of Mead	Mead	21,743	3.36	0.12	7.80	13.03	(71.86)	1.04	9.82	-	1.56	12.67	10.18	19.02	66.35	1.49

Nebraska

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans	
Nebraska Total	48,068,795	17.23	1.85	33.35	99.34	(36.18)	1.14	11.78	169,868	20.84	1.45	9.51	13.93	93.09	2.67	
First Community Bank	Beemer	106,984	3.20	0.46	0.20	5.01	(77.41)	0.84	8.71	-	31.65	4.78	8.23	12.94	76.55	2.20
West Plains Bank	Ainsworth	83,201	3.09	0.71	0.27	19.23	(46.00)	1.27	10.29	-	6.88	2.53	11.91	17.08	68.45	1.79
American Interstate Bank	Elkhorn	113,469	3.02	0.31	112.48	332.78	(27.25)	2.22	27.17	54	13.09	5.61	8.02	12.34	84.88	1.75
Nebraska State Bank and Trust Company	Broken Bow	150,661	2.85	0.38	4.08	4.97	(84.67)	1.60	13.32	10	19.64	1.86	10.87	12.94	93.31	0.71
Midwest Bank National Association	Pierce	448,842	2.72	0.41	2.87	37.58	8.90	1.14	11.11	-	16.34	3.68	9.92	13.61	85.96	1.51
Farmers and Merchants State Bank, Bloomfield, Nebraska	Bloomfield	102,757	2.67	0.39	-	9.41	(40.41)	1.30	13.76	-	21.69	2.80	8.73	11.67	73.61	1.09
Nebraska State Bank	Oshkosh	44,796	2.64	0.46	-	27.68	131.59	2.26	24.98	-	16.37	2.34	9.45	14.37	70.73	1.08
Five Points Bank	Grand Island	618,405	2.50	0.44	18.52	75.41	(55.79)	2.04	19.46	-	6.65	3.13	10.25	14.94	73.00	1.39
Heritage Bank	Wood River	513,159	2.48	0.54	4.99	11.18	(72.07)	2.14	18.14	107	16.14	3.21	10.60	18.37	68.28	1.74
Bank of Lindsay	Lindsay	32,774	2.43	0.26	-	0.46	(94.40)	0.58	6.24	-	25.45	2.14	9.68	10.35	107.38	0.56
The State National Bank & Trust Company	Wayne	106,521	2.41	0.60	7.19	20.29	(48.68)	0.77	5.20	-	2.01	2.40	13.71	20.65	67.77	1.44
Foundation First Bank	Waterloo	38,501	2.38	0.49	23.01	160.16	283.14	(1.21)	(6.08)	-	10.39	2.28	17.41	20.30	78.50	1.11
Geneva State Bank	Geneva	216,521	2.36	0.15	3.13	110.33	(40.13)	1.07	12.28	225	28.14	6.65	8.45	10.90	95.25	0.97
Security National Bank of Omaha	Omaha	642,027	2.34	0.42	27.84	147.39	(47.97)	1.52	15.30	-	14.81	5.17	9.20	14.76	78.76	2.19
Peoples-Webster County Bank	Red Cloud	63,402	2.28	1.04	0.99	3.06	(74.56)	1.50	5.13	63	(3.04)	1.76	28.71	37.53	76.33	1.84
The Fremont National Bank and Trust Company	Fremont	293,716	2.25	0.30	10.83	66.37	(63.60)	1.53	17.34	-	6.60	2.78	8.19	18.96	74.10	0.83
Commercial Bank	Nelson	25,976	2.18	0.85	-	-	(100.00)	0.71	3.52	-	(2.30)	2.46	19.55	30.82	68.14	2.10
Farmers State Bank	Ewing	17,976	2.14	0.78	-	-	(100.00)	0.78	3.18	-	(6.98)	1.33	23.42	35.26	100.05	1.04
The First National Bank of Bancroft	Bancroft	20,569	1.93	0.47	-	4.05	(72.67)	1.04	6.45	-	1.51	1.94	15.79	21.58	83.70	0.92
Access Bank	Omaha	104,500	1.93	0.40	38.88	149.85	1,487.69	0.61	3.94	-	31.87	3.64	14.58	19.06	94.83	1.44
The First National Bank of Cambridge	Cambridge	49,769	1.80	0.37	-	2.88	(83.18)	0.86	8.00	-	(13.99)	3.86	10.06	17.63	55.02	1.42
First Bank and Trust Company	Minden	63,884	1.75	-	0.80	22.34	(54.95)	0.85	8.46	112	17.03	-	9.36	17.96	59.41	1.40
The First National Bank of Fairbury	Fairbury	137,544	1.75	0.03	-	0.32	(95.08)	1.61	9.03	415	27.68	68.31	17.31	29.83	49.95	1.87
Bank of Bertrand	Bertrand	36,004	1.69	0.44	-	1.35	(75.38)	0.61	3.53	-	1.67	2.19	15.85	21.91	85.90	0.95
First National Bank in Ord	Ord	88,313	1.65	-	1.01	18.69	(25.03)	0.74	7.01	165	(3.47)	-	10.36	17.66	68.43	1.81
The Jones National Bank and Trust Company of Seward	Seward	216,768	1.52	0.16	29.95	73.53	(3.01)	0.92	9.74	115	26.00	7.91	8.81	13.53	76.07	1.25
The Nehawka Bank	Nehawka	16,708	1.51	0.04	-	41.25	250.66	0.67	4.50	34	(5.19)	30.80	14.27	23.80	99.37	1.09
Sandhills State Bank	Bassett	60,118	1.47	0.26	-	-	(100.00)	(1.25)	(7.77)	-	15.22	5.42	11.14	14.46	77.70	1.39
Commercial State Bank	Republican City	62,063	1.46	1.18	-	1.93	32.76	1.74	9.15	-	28.01	1.30	19.32	49.81	29.83	1.54
Richardson County Bank & Trust Company	Falls City	94,552	1.31	0.40	2.18	6.25	(48.90)	1.39	10.05	-	(22.71)	5.61	13.57	24.25	58.31	2.27
Bank of Prague	Prague	19,232	1.20	0.33	-	-	(100.00)	1.85	10.46	-	(3.02)	3.40	17.25	23.26	83.43	1.11
First State Bank	Hordville	28,960	1.13	0.21	-	13.26	5.96	0.42	3.37	-	7.49	9.43	12.32	16.26	90.11	1.94
York State Bank and Trust Company	York	126,738	1.13	0.15	1.43	41.90	(64.66)	0.89	7.34	-	10.87	8.98	8.50	12.43	83.32	1.33
The First National Bank of Friend	Friend	38,352	1.12	0.18	3.28	3.28	(86.38)	1.20	12.53	-	(1.51)	8.90	10.00	15.89	86.46	1.64
Home State Bank	Louisville	80,453	1.03	-	57.45	204.26	(35.11)	2.77	25.41	-	30.61	380.67	11.75	13.15	118.25	1.73
The First National Bank of Johnson	Johnson	72,562	1.03	0.94	1.77	6.03	12.76	0.56	2.84	-	(15.05)	2.35	18.34	43.54	26.20	2.19
Auburn State Bank	Auburn	84,040	1.02	0.35	2.98	13.04	(66.26)	1.21	6.33	-	8.73	3.06	19.19	31.10	75.24	1.07
The Culbertson Bank	Culbertson	14,667	0.92	0.36	-	-	-	0.10	0.68	-	(1.06)	8.59	14.45	29.37	49.09	3.10
The Murray State Bank	Murray	43,953	0.91	-	25.02	38.39	(25.83)	0.83	5.15	66	12.94	-	16.08	25.95	89.36	0.86
Clarkson Bank	Clarkson	53,521	0.87	0.20	3.68	14.35	(16.49)	1.96	16.00	-	27.20	14.79	11.00	17.39	65.99	2.97
First National Bank Northeast	Lyons	228,150	0.73	-	53.58	97.88	105.77	1.13	11.58	119	19.08	-	9.15	11.84	93.52	1.12
First National Bank & Trust Company of Columbus	Columbus	402,685	0.72	0.08	14.01	46.55	(66.79)	1.28	14.50	25	4.06	12.34	7.61	13.60	78.42	0.95
Gothenburg State Bank	Gothenburg	110,724	0.70	0.12	5.18	36.25	(20.75)	1.78	15.19	2	24.96	13.31	11.82	15.16	89.77	1.60
First Bank and Trust of Fullerton	Fullerton	62,808	0.62	0.19	-	10.05	41.92	0.85	4.51	-	(6.85)	8.51	17.81	25.09	79.41	1.63
Boelus State Bank	Boelus	14,332	0.38	0.13	-	-	(100.00)	0.64	4.95	-	(92.22)	26.38	12.77	27.44	49.03	3.47
Bank of Hartington	Hartington	54,204	0.35	0.06	25.46	65.82	35.35	1.08	11.65	-	7.33	22.28	8.50	12.12	65.40	1.24
Town & Country Bank	Ravenna	115,286	0.34	0.06	1.10	6.32	(79.85)	1.27	11.77	-	24.75	21.60	10.51	14.31	81.36	1.26

Nebraska

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans	
Nebraska Total	48,068,795	17.23	1.85	33.35	99.34	(36.18)	1.14	11.78	169,868	20.84	1.45	9.51	13.93	93.09	2.67	
First State Bank	Loomis	85,948	0.26	0.03	2.68	20.42	(34.06)	1.33	13.05	-	15.30	36.75	7.95	11.36	84.37	1.16
First State Bank	Randolph	44,165	0.23	0.02	-	0.02	(99.91)	1.60	10.56	11	(22.27)	95.50	14.71	17.69	77.24	1.57
First National Bank of Chadron	Chadron	107,148	0.15	0.03	0.50	34.99	(5.99)	1.82	12.55	-	(2.21)	52.63	10.68	16.20	76.24	1.54
Bank of Lewellen	Lewellen	20,751	0.14	0.06	-	-	(100.00)	1.05	3.82	-	12.81	14.62	27.94	39.70	92.51	0.88
Citizens Bank & Trust Company in St. Paul	Saint Paul	108,188	0.10	0.01	35.78	39.94	15.22	1.49	14.85	-	16.06	83.73	9.48	13.10	78.68	1.25
Minden Exchange Bank & Trust Company	Minden	132,075	0.07	0.02	0.81	4.10	(79.43)	0.94	6.77	-	(10.26)	129.00	13.45	23.88	62.13	2.80
Nebraska State Bank	Bristow	13,553	0.05	0.01	-	3.06	(42.74)	0.39	2.43	-	(17.05)	135.00	15.24	24.45	70.45	1.68
The American National Bank of Sidney	Sidney	70,039	0.05	0.02	-	5.01	51.32	0.67	6.18	-	(11.96)	80.25	10.53	22.02	45.57	1.27
Adams State Bank	Adams	36,610	0.01	0.01	1.26	1.26	(95.00)	1.25	6.33	-	13.30	185.00	19.72	28.61	68.89	0.96
Bank of Newman Grove	Newman Grove	34,034	-	-	-	10.82	36.74	0.60	5.76	-	15.13	-	9.04	14.14	65.93	1.54
Bruning State Bank	Bruning	224,298	-	-	0.05	41.94	(60.23)	1.00	9.17	-	28.26	-	10.38	13.96	91.32	1.79
Farmers State Bank	Humphrey	33,465	-	-	-	6.45	(26.67)	0.92	9.74	-	(33.70)	-	9.28	18.98	35.41	1.94
Citizens State Bank	Carleton	15,375	-	-	-	-	(100.00)	0.86	12.62	-	24.47	-	6.69	12.32	105.71	0.77
Curtis State Bank	Curtis	29,969	-	-	13.45	37.21	72.10	1.51	13.25	-	22.10	-	10.02	12.81	74.46	1.21
First National Bank and Trust Company	Falls City	92,110	-	-	-	16.62	(14.58)	0.88	8.36	-	(18.94)	-	8.61	21.15	35.28	1.46
Stanton State Bank	Stanton	35,456	-	-	-	11.86	(72.17)	0.34	3.62	-	1.57	-	9.56	15.92	77.93	1.65
Tri Valley Bank	Talmage	29,428	-	-	-	75.64	290.77	(0.02)	(0.22)	-	(2.79)	-	6.77	10.31	68.32	0.73
Winside State Bank	Winside	21,019	-	-	-	-	(100.00)	1.37	6.63	-	10.81	-	20.58	27.40	86.07	1.05
Commercial State Bank	Cedar Bluffs	23,168	-	-	-	28.53	(38.90)	0.36	4.18	-	(12.30)	-	7.27	12.00	47.51	0.73
Farmers State Bank	Carroll	22,704	-	-	-	51.85	0.73	0.60	8.01	-	11.32	-	7.57	14.08	56.07	1.98
Nebraska State Bank	Lynch	12,193	-	-	-	-	-	0.34	2.09	-	(93.23)	-	15.32	30.34	55.69	3.78
Farmers and Merchants Bank	Milligan	48,123	-	-	11.24	11.24	(85.66)	1.75	18.95	-	41.77	-	9.40	11.15	136.32	0.63
Bank of Orchard	Orchard	23,214	-	-	-	6.90	150.00	1.05	8.78	-	23.75	-	12.10	26.07	42.90	1.90
Horizon Bank	Waverly	168,822	-	-	163.85	237.74	80.18	1.76	16.80	-	22.82	-	9.59	11.69	104.07	0.38
Farmers and Merchants Bank	Axtell	5,772	-	-	-	-	-	0.29	2.81	-	31.57	-	9.82	22.95	34.58	2.08
Cedar Rapids State Bank	Cedar Rapids	31,303	-	-	-	10.86	126.52	0.46	4.89	-	34.98	-	9.29	11.04	114.49	0.89

New Mexico

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio	LLR / Total loans	
New Mexico Total	17,298,141	43.17	5.48	80.86	234.00	(39.44)	0.12	1.34	151,635	14.84	0.58	8.45	14.15	70.27	3.16	
First Community Bank (Failed January 2010)	Taos	2,188,154	220.78	17.19	799.58	1,932.93	(52.52)	(4.46)	(133.21)	41,941	38.47	0.43	1.19	3.11	83.21	7.40
SUNRISE BANK OF ALBUQUERQUE	Albuquerque	73,540	213.95	9.01	331.90	948.17	(56.11)	(5.28)	(120.13)	4,103	45.57	0.53	2.43	4.68	81.42	4.76
Bank 1st	Albuquerque	75,660	146.14	2.63	72.20	268.55	(75.01)	(0.77)	(15.29)	3,935	13.17	1.35	4.91	9.13	61.01	3.56
Valley National Bank	Espanola	317,819	107.28	21.27	102.92	218.68	(40.12)	0.19	1.84	7,093	41.32	0.21	10.49	19.91	65.92	4.54
Community Bank	Santa Fe	198,177	58.82	4.41	120.60	327.80	(16.81)	0.42	3.70	3,307	11.72	0.48	9.37	14.85	77.57	2.11
My Bank	Belen	161,443	48.77	4.71	113.85	194.44	(57.72)	0.63	6.74	1,760	18.10	0.39	9.03	15.12	70.76	1.85
Century Bank	Santa Fe	520,502	46.08	4.71	73.08	167.22	(32.98)	0.18	1.61	12,052	29.46	0.35	10.88	16.72	73.57	1.65
City Bank New Mexico	Ruidoso	108,379	45.71	4.18	65.87	298.35	(32.71)	0.29	3.32	2,119	4.74	0.45	9.15	14.07	78.73	1.89
Los Alamos National Bank	Los Alamos	1,557,187	41.96	4.12	97.35	273.47	(26.54)	0.22	2.29	21,860	18.27	0.57	9.64	14.26	89.09	2.37
The Bank of Las Vegas	Las Vegas	177,809	41.19	1.14	9.23	338.20	(22.35)	1.56	16.79	-	34.61	1.08	9.60	15.83	102.82	1.23
New Mexico Bank & Trust	Albuquerque	913,776	39.15	4.04	71.21	206.21	(42.35)	1.16	12.81	2,542	34.93	0.37	8.01	12.87	79.52	1.50
Vectra Bank Colorado, National Association	Farmington	2,298,699	38.94	4.69	71.68	205.67	(44.69)	0.28	2.48	14,690	7.19	0.81	12.05	13.83	95.25	3.80
Western Bank	Alamogordo	71,822	37.20	0.37	46.47	162.68	28.22	0.49	3.94	3,187	26.45	4.00	12.89	27.00	76.28	1.47
First American Bank	Artesia	624,832	33.10	3.96	73.19	243.50	(33.32)	1.95	23.05	6,955	15.25	0.58	7.93	14.71	77.03	2.29
International Bank	Raton	323,728	32.87	2.04	36.61	196.32	6.31	1.26	13.38	6,982	21.70	0.80	9.47	13.37	89.41	1.64
Four Corners Community Bank	Farmington	209,463	28.98	3.00	37.22	228.14	(16.98)	1.68	18.12	2,258	38.73	0.60	9.10	15.97	76.73	1.79
Community 1st Bank Las Vegas	Las Vegas	181,425	22.61	2.35	76.85	231.84	43.99	1.04	11.44	588	22.95	0.69	8.42	14.61	77.76	1.63
Main Bank	Albuquerque	78,608	22.16	-	64.51	124.20	(74.22)	1.26	14.51	1,744	(23.76)	-	9.49	18.74	63.94	1.23
Farmers & Stockmens Bank	Clayton	80,675	20.75	0.59	32.12	95.05	150.20	(0.27)	(2.45)	1,168	6.03	1.25	9.28	13.30	72.47	0.74
Centinel Bank of Taos	Taos	165,004	17.73	0.79	103.04	206.07	(38.90)	2.05	23.90	529	(1.67)	1.94	8.67	18.19	57.52	1.53
Grants State Bank	Grants	109,897	17.66	5.35	29.09	68.75	(73.95)	1.25	10.13	474	0.08	0.76	8.76	19.33	25.86	4.05
Western Bank of Clovis	Clovis	52,682	16.55	-	23.76	53.16	(62.58)	0.86	7.13	-	27.85	-	11.77	15.58	91.25	1.63
Western Heritage Bank	Las Cruces	59,380	15.53	-	25.76	185.36	247.45	0.16	1.74	976	(16.34)	-	10.22	15.39	65.80	1.45
Western Bank, Artesia, New Mexico	Artesia	165,322	14.75	2.81	48.55	153.30	(17.38)	2.01	19.49	195	(12.19)	0.36	8.90	13.40	47.63	1.01
Bank of the Rio Grande, National Association	Las Cruces	104,668	14.52	2.29	59.61	133.47	(58.77)	1.12	9.97	294	(10.31)	0.96	11.77	17.36	72.26	2.19
American Heritage Bank	Clovis	70,428	13.75	2.49	24.14	119.79	37.95	0.67	5.90	-	11.28	0.54	10.42	14.93	73.30	1.35
Citizens Bank of Las Cruces	Las Cruces	370,772	12.69	2.16	110.39	240.74	(22.48)	2.20	23.75	269	4.10	0.79	8.83	15.73	64.01	1.71
Bank of the Southwest	Roswell	151,243	12.39	0.51	57.15	160.46	(26.17)	1.14	13.10	1,182	0.17	1.89	8.76	13.86	91.53	0.97
First New Mexico Bank, Las Cruces	Las Cruces	93,763	11.91	2.81	98.35	117.92	-	1.42	10.59	253	(11.83)	0.93	13.17	23.96	58.12	2.62
AmBank	Silver City	113,833	11.79	2.41	57.58	99.91	(16.18)	0.95	6.58	123	(9.03)	1.08	9.77	16.86	55.59	2.60
First National Bank of Ruidoso	Ruidoso	58,281	10.99	2.53	44.52	168.41	(47.27)	0.96	8.07	18	2.40	0.67	11.03	19.46	57.49	1.69
Western Bank	Lordsburg	129,331	8.63	1.79	19.57	70.33	(49.46)	1.49	11.44	306	8.39	1.45	12.82	21.57	68.72	2.59
The Bank of Clovis	Clovis	145,244	8.14	0.16	69.44	134.46	145.00	0.74	8.24	90	17.38	11.92	7.87	19.14	56.02	1.94
The James Polk Stone Community Bank	Portales	171,393	8.05	0.82	19.02	89.55	(49.61)	1.42	15.42	522	(10.15)	1.91	9.26	15.35	67.03	1.57
First New Mexico Bank	Deming	183,661	8.04	2.03	22.26	140.36	(53.61)	1.34	12.22	182	(15.49)	0.66	10.85	21.88	43.10	1.34
Bank of Albuquerque, National Association	Albuquerque	1,903,236	6.37	1.91	26.81	58.39	(50.03)	0.66	7.95	2,692	(10.53)	1.65	7.19	18.45	28.82	3.16
The First National Bank of New Mexico	Clayton	173,243	6.21	0.89	19.73	75.11	(68.38)	1.03	12.87	5	20.78	1.39	7.78	12.72	65.79	1.23
Western Commerce Bank	Carlsbad	331,650	5.84	0.02	24.73	217.73	55.63	2.26	23.09	1,996	5.81	50.00	10.05	18.28	58.53	1.18
The Citizens Bank	Farmington	580,389	4.82	1.12	15.74	81.38	(45.13)	1.90	19.23	422	15.78	1.62	8.73	19.04	44.25	1.81
First National Bank in Alamogordo	Alamogordo	272,955	4.05	0.78	35.60	123.23	(28.94)	1.79	16.49	239	(8.23)	1.89	9.45	21.92	33.16	1.48
Valley Bank of Commerce	Roswell	123,297	3.50	-	21.59	21.59	(72.77)	1.90	22.65	322	(30.83)	-	7.07	13.44	57.23	1.00
The First National Bank of Santa Fe	Santa Fe	707,367	3.50	0.17	48.22	321.56	(2.56)	1.08	10.67	2,133	(3.74)	11.86	10.31	16.10	72.06	1.97
Lea County State Bank	Hobbs	212,245	1.55	0.88	12.45	14.11	(55.04)	1.62	19.12	-	12.76	1.22	8.34	20.66	16.94	1.07
The Citizens Bank of Clovis	Clovis	280,831	0.80	0.22	34.69	57.57	(27.41)	1.96	15.55	-	26.96	5.03	12.14	27.53	57.64	1.09
First State Bank	Socorro	119,155	0.76	0.52	7.89	16.49	(42.42)	0.98	11.90	7	(0.76)	8.62	9.19	35.51	14.43	4.47

New Mexico

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans	
New Mexico Total	17,298,141	43.17	5.48	80.86	234.00	(39.44)	0.12	1.34	151,635	14.84	0.58	8.45	14.15	70.27	3.16	
The Carlsbad National Bank	Carlsbad	204,859	0.59	0.05	5.21	20.54	(74.11)	1.41	15.62	82	5.52	29.13	9.78	19.02	47.77	1.58
First New Mexico Bank of Silver City	Silver City	78,877	0.43	-	30.10	164.32	(34.99)	1.35	12.29	40	(10.52)	-	10.98	21.83	47.65	1.98
DSRM National Bank	Albuquerque	3,437	-	-	-	-	-	1.52	1.81	-	15.83	-	84.36	208.03	-	-

Utah

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

			Texas Ratio	Nonperforming loans / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Utah Total		39,449,796	30.81	3.64	36.65	113.46	(47.82)	0.74	8.13	309,457	5.44	0.98	9.78	14.32	90.00	3.58
SunFirst Bank	Saint George	224,704	192.94	12.41	193.74	299.86	(57.47)	(2.56)	(26.39)	20,860	56.44	0.24	6.82	10.38	74.08	3.02
The Village Bank	Saint George	208,840	158.69	9.02	326.12	461.50	(60.97)	(2.25)	(29.62)	17,150	16.37	0.47	3.95	6.42	68.55	4.23
Gunnison Valley Bank	Gunnison	68,195	156.28	12.09	90.19	96.31	(72.09)	0.42	6.08	5,517	9.10	0.16	9.69	12.56	88.07	1.92
First Utah Bank	Salt Lake City	305,698	155.42	8.12	144.60	254.76	(76.06)	(4.98)	(71.53)	23,656	35.32	0.60	6.16	10.83	64.51	4.89
Holladay Bank & Trust	Salt Lake City	56,616	140.32	15.88	80.27	185.33	(64.27)	(0.63)	(5.10)	4,509	(7.60)	0.19	11.44	18.39	67.76	2.98
Liberty Bank, Inc.	Salt Lake City	12,461	108.84	5.77	34.19	194.52	(84.03)	(6.71)	(73.91)	735	25.42	0.61	6.63	13.01	83.28	3.50
Proficio Bank	Salt Lake City	151,625	93.09	9.90	70.95	168.68	3.74	(2.94)	(24.62)	10,213	82.45	0.20	12.14	18.75	94.39	1.93
Home Savings Bank	Salt Lake City	119,468	88.22	1.65	178.48	302.25	(56.31)	(0.36)	(3.45)	10,532	28.47	0.99	11.22	15.73	88.16	1.64
Western Community Bank	Orem	110,306	83.36	11.93	163.28	251.67	(60.57)	(4.52)	(46.34)	3,064	4.30	0.47	10.36	15.05	85.60	5.60
Prime Alliance Bank	Woods Cross	104,725	82.28	5.89	174.12	232.44	(49.70)	(2.95)	(25.08)	4,153	37.65	0.71	10.98	15.68	88.27	4.18
Utah Community Bank	Sandy	32,350	76.06	7.28	68.88	96.63	(90.27)	(2.82)	(17.30)	2,347	15.04	0.53	15.14	24.18	83.68	3.87
Capital Community Bank	Provo	105,649	72.82	1.82	86.68	139.50	(74.49)	(2.00)	(14.62)	5,949	1.50	1.96	11.74	17.38	76.58	3.56
Central Bank	Springville	633,696	72.03	6.03	78.82	176.33	(43.66)	0.60	3.83	57,852	19.27	0.47	15.09	22.03	74.74	2.86
American Bank of Commerce	Provo	53,112	64.07	6.66	83.17	156.45	(39.75)	(0.38)	(2.31)	2,026	(14.27)	0.41	16.00	21.30	69.70	2.74
Grand Valley Bank	Heber City	254,981	54.53	8.34	65.79	121.44	(64.02)	0.64	6.50	4,142	5.63	0.31	9.06	19.48	45.75	2.55
Bank of American Fork	American Fork	842,848	51.84	7.86	107.16	229.69	(55.07)	0.42	3.54	12,715	10.60	0.42	11.53	16.10	79.94	3.27
Brighton Bank	Salt Lake City	142,930	47.55	1.26	118.58	198.28	(52.02)	2.05	14.85	2,896	(24.89)	2.25	13.43	23.27	70.15	2.83
Lewiston State Bank	Lewiston	233,177	44.72	4.00	174.44	234.22	(41.53)	0.68	6.29	2,093	22.63	0.64	10.52	14.06	85.72	2.57
The First National Bank of Layton	Layton	256,084	43.30	4.60	77.64	167.01	(68.23)	0.37	3.16	7,609	12.38	0.62	11.98	16.55	70.34	2.84
Town & Country Bank	Saint George	68,250	36.88	5.06	114.24	273.63	-	(1.15)	(9.89)	734	16.82	0.44	11.07	15.85	78.63	2.20
State Bank of Southern Utah	Cedar City	671,816	34.48	4.59	116.91	153.41	(52.77)	0.03	0.22	8,171	25.91	0.59	11.44	16.18	78.19	2.70
Zions First National Bank	Salt Lake City	16,168,053	29.86	3.70	45.88	187.97	(46.40)	(0.27)	(2.77)	91,786	13.79	0.81	10.44	12.93	95.16	2.99
Bank of Utah	Ogden	746,890	25.41	2.58	92.90	248.10	(31.76)	1.16	10.96	5,512	(9.28)	0.96	9.93	16.18	74.53	2.47
Wells Fargo Bank Northwest, National Association	Ogden	16,582,000	20.87	3.08	-	-	-	1.95	25.65	2,000	(13.50)	1.48	8.57	15.33	88.83	4.54
Utah Independent Bank	Salina	57,933	20.84	2.16	21.54	71.56	(34.08)	(0.76)	(5.66)	850	(1.17)	1.19	12.40	19.18	75.86	2.57
Republic Bank	Bountiful	697,703	20.52	1.34	-	6.11	3,780.27	2.76	24.10	-	86.47	1.02	12.65	14.28	104.79	1.37
Cache Valley Bank	Logan	278,466	14.37	0.51	99.54	180.23	25.53	1.52	12.16	1,758	31.07	4.58	12.51	15.79	88.47	2.34
Continental Bank	Salt Lake City	102,183	8.45	1.30	18.98	92.67	328.46	10.36	66.53	628	72.56	2.73	20.52	23.13	114.62	3.54
Marlin Business Bank	Salt Lake City	123,809	2.26	0.28	-	3.07	-	3.52	22.75	-	65.84	4.86	16.58	18.65	122.34	1.38
Bonneville Bank	Provo	35,228	1.81	0.79	10.37	33.01	7.18	0.30	1.71	-	(16.20)	1.50	17.88	36.20	51.43	1.18

Wyoming

Fourth Quarter 2010 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Wyoming Total	6,982,059	22.41	2.69	54.32	133.06	(31.47)	0.59	5.71	49,915	18.55	0.80	9.08	16.44	62.31	2.15
Rocky Mountain Bank	286,994	131.29	16.52	271.91	540.68	(11.34)	(6.89)	(84.79)	3,835	49.83	0.34	5.33	9.43	78.91	5.66
Oregon Trail Bank	29,751	63.39	1.61	30.71	97.23	(63.88)	0.22	2.55	1,183	16.63	0.76	7.90	13.82	57.02	1.22
Wyoming Bank & Trust	120,513	43.17	1.76	69.01	174.53	4.76	1.26	12.95	113	(9.54)	1.13	8.20	14.13	64.38	2.00
The Rawlins National Bank	146,039	42.17	5.94	56.56	198.65	(52.38)	(0.72)	(7.12)	1,381	1.16	0.34	9.42	14.12	69.67	1.99
Cowboy State Bank	43,847	37.37	0.74	57.82	172.40	(42.11)	(0.65)	(7.44)	1,364	11.12	3.26	8.02	12.50	76.17	2.42
The First National Bank of Buffalo	211,154	37.00	3.44	54.93	115.40	(25.73)	1.01	11.27	1,031	10.76	0.54	8.35	14.47	61.15	1.85
State Bank	40,217	36.77	0.26	32.30	153.21	(42.23)	0.11	1.01	1,738	4.58	5.58	10.97	15.55	81.02	1.47
Bank of Jackson Hole	551,088	36.16	0.74	173.67	323.16	(11.89)	0.44	4.76	17,322	6.54	2.45	9.15	14.11	79.01	1.81
Central Bank and Trust	156,249	29.96	3.51	19.58	56.82	(20.43)	1.35	12.17	1,810	20.64	0.37	10.43	20.93	57.87	1.29
Pinnacle Bank - Wyoming	576,529	26.17	3.45	69.94	195.00	(15.86)	1.77	20.30	1,391	21.94	0.61	8.28	12.91	74.96	2.11
First National Bank and Trust Company	352,098	26.14	6.42	34.86	55.38	(71.09)	0.69	5.42	-	20.27	0.28	11.77	19.98	55.42	1.76
The Rock Springs National Bank	336,589	25.46	4.66	24.14	50.44	(69.06)	1.09	12.46	2,131	16.15	0.39	8.48	22.21	38.66	1.84
First National Bank of Wyoming	178,970	22.83	3.92	31.19	209.49	(53.53)	(0.19)	(1.78)	1,198	4.37	0.76	10.50	18.95	64.29	2.98
Wyoming National Bank	108,513	18.04	1.88	42.05	177.03	(33.94)	0.79	10.48	53	23.51	0.93	7.14	11.49	75.20	1.75
Wyoming State Bank	124,097	17.69	1.52	37.59	158.43	(46.68)	0.13	1.02	317	(5.14)	1.23	9.32	15.34	73.96	1.87
Bank of Star Valley	114,419	17.26	1.24	98.02	124.98	(32.44)	1.03	10.04	946	25.66	1.45	9.85	15.30	72.40	1.80
Sundance State Bank	129,772	16.91	2.11	38.22	61.26	(27.43)	0.92	11.18	-	13.66	0.81	7.78	12.71	60.77	1.72
1ST BANK	716,070	16.75	1.30	55.09	81.86	(52.61)	0.88	5.38	8,855	35.03	3.01	9.42	18.87	56.83	3.93
Summit National Bank	73,563	15.51	1.78	23.41	51.19	(17.88)	0.43	4.83	254	5.80	1.08	7.56	13.48	62.81	1.91
Tri-County Bank	53,796	14.04	1.28	69.23	136.44	(56.08)	0.44	4.18	357	37.10	0.97	10.64	15.50	95.53	1.25
Cheyenne State Bank	42,145	13.39	1.68	146.23	242.82	(39.99)	0.60	5.36	181	19.03	1.12	11.45	15.75	88.60	1.88
Security First Bank	66,573	12.96	1.16	69.26	241.74	(14.28)	0.24	2.32	450	11.00	2.05	10.11	15.00	70.10	2.37
Platte Valley Bank	199,404	12.71	1.12	33.20	105.70	(14.80)	0.39	4.07	793	32.57	1.42	9.38	12.24	99.06	1.60
Farmers State Bank	21,847	12.11	1.30	-	2.23	(46.25)	(4.39)	(40.51)	120	(33.64)	1.38	8.35	16.28	44.48	1.79
First National Bank of Gillette	389,786	10.67	3.71	15.22	42.92	(54.15)	1.74	16.16	823	11.57	0.56	10.08	26.01	35.04	2.07
Lusk State Bank	43,539	8.03	0.53	9.70	31.68	(66.97)	2.39	25.94	188	0.97	2.12	9.20	14.95	77.31	1.13
Uinta Bank	88,522	7.70	0.38	49.07	184.24	964.71	0.49	5.62	-	37.29	5.81	8.45	23.20	42.34	2.18
Security State Bank	286,506	5.78	0.60	31.69	125.96	15.80	0.80	8.83	698	20.63	2.37	8.80	15.98	64.55	1.41
First State Bank	270,623	5.12	0.17	3.62	68.67	(32.21)	0.99	12.47	944	25.03	9.58	7.89	13.02	71.06	1.61
Jonah Bank of Wyoming	181,644	4.63	0.65	49.80	137.35	(13.89)	0.96	9.90	28	(3.86)	2.36	8.77	16.06	69.54	1.54
First State Bank of Newcastle	136,740	3.30	0.73	8.00	37.10	(11.55)	1.79	13.07	243	22.04	1.57	11.59	25.18	40.10	1.14
Bank of Commerce	110,850	2.96	0.36	14.64	85.99	34.98	(0.31)	(2.74)	168	21.19	3.13	9.76	20.71	44.50	1.14
Hilltop National Bank	482,306	1.60	0.36	7.67	54.53	(50.65)	1.75	17.54	-	7.61	4.32	9.33	20.55	50.84	1.57
The Converse County Bank	311,306	-	-	15.59	80.69	19.08	1.72	18.00	-	22.33	-	9.18	19.91	44.39	2.01