



**Fourth Quarter 2011  
YTD Texas Ratio and CRE Report**

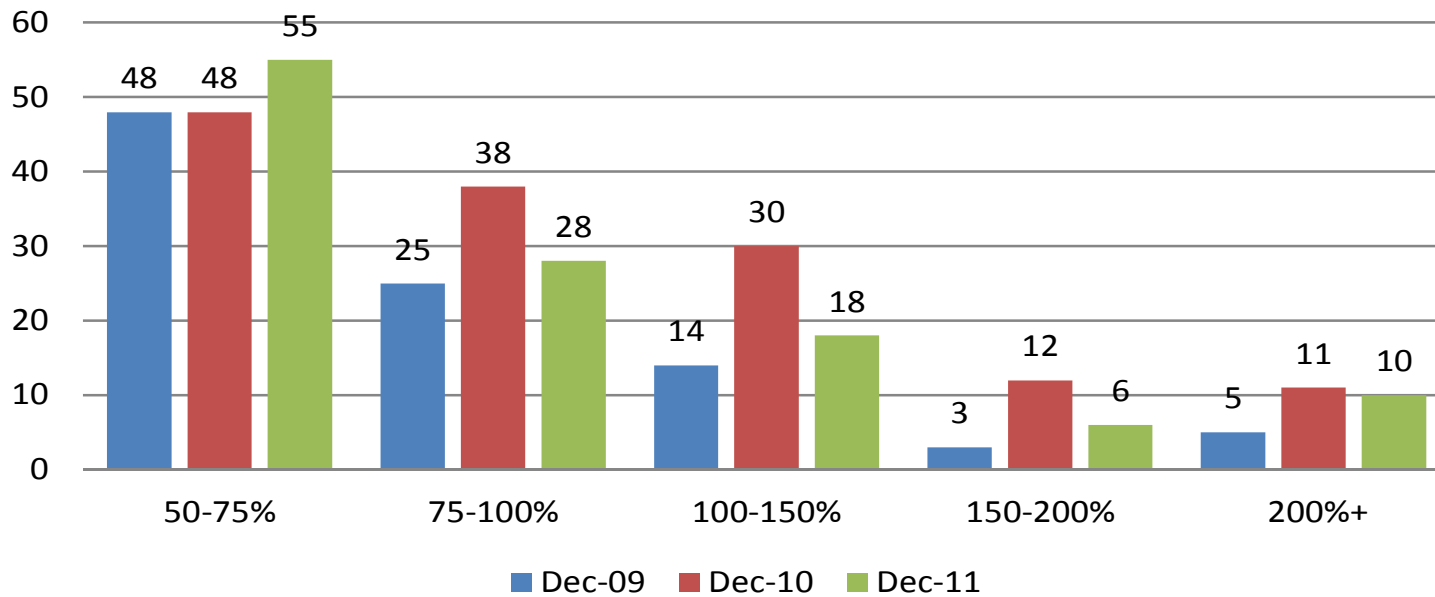
**States Covered:**

Arizona  
Colorado  
Idaho  
Kansas  
Nebraska  
Montana  
New Mexico  
Utah  
Wyoming

**For Question or Comments**

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**Nine State Total  
Texas Ratio Quarterly Trend**  
(Montana included starting June 2010)



**Implications:**

1. 100% plus Texas Ratio banks have declined by 36% since year-end 2010.

**Issue:**

1. Eleven of the banks above 100% have tangible capital below 3%.

**Source:**

Bank Strategies LLC

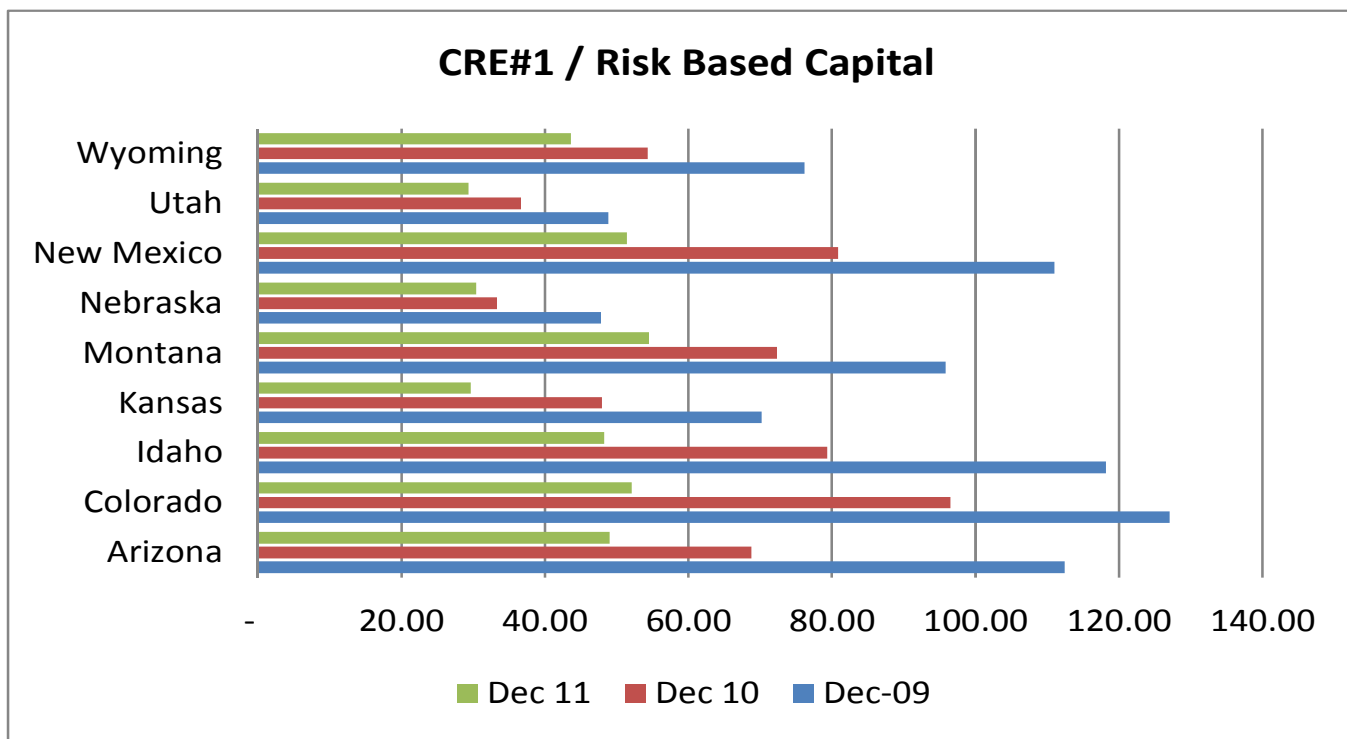
All Nine States Third Quarter 2011--Leverage Ratio Stratification*	# Banks	% Total Banks	Total assets (billions)	Avg. Texas Ratio	Avg.						
					Nonperfor ming loans / Total loans	Avg. ROA - Return on average assets	Total Other real estate owned (millions)	Average per Institution (million \$)	Avg. Leverage ratio	Avg. LLR / Total loans	
Less than 5%	15	1.79%	\$2.86	201.66	7.66%	-2.64%	\$151.61	\$10.11	2.81%	4.13%	
5% to 7.9%	83	9.89%	\$32.95	30.36	1.51%	0.50%	\$184.00	\$2.21	7.38%	1.98%	
8.0% to 9.9%	356	42.43%	\$117.69	23.19	1.91%	0.72%	\$775.39	\$2.18	9.01%	1.88%	
10% to 11.9%	213	25.39%	\$68.17	21.40	2.19%	0.85%	\$466.29	\$2.19	10.84%	1.99%	
12% or greater	172	20.50%	\$30.64	16.59	2.32%	0.89%	\$581.99	\$3.38	15.77%	2.28%	
<b>Total</b>	<b>839</b>	<b>100%</b>	<b>\$252.31</b>	<b>25.28</b>	<b>2.13%</b>	<b>0.71%</b>	<b>\$2,159.28</b>	<b>\$2.57</b>	<b>10.59%</b>	<b>2.04%</b>	

\* Avg. means average ratio for banks in Leverage Ratio category.

This table stratifies all 843 institutions in the nine state region at September 30, 2011 by their leverage ratio.

As shown, there are 15 institutions with less than a 5% leverage ratio, putting them at significant risk.

Bank Strategies LLC is aware that a number of these institutions have new investors interested in recapitalizing them, we hope they all do.



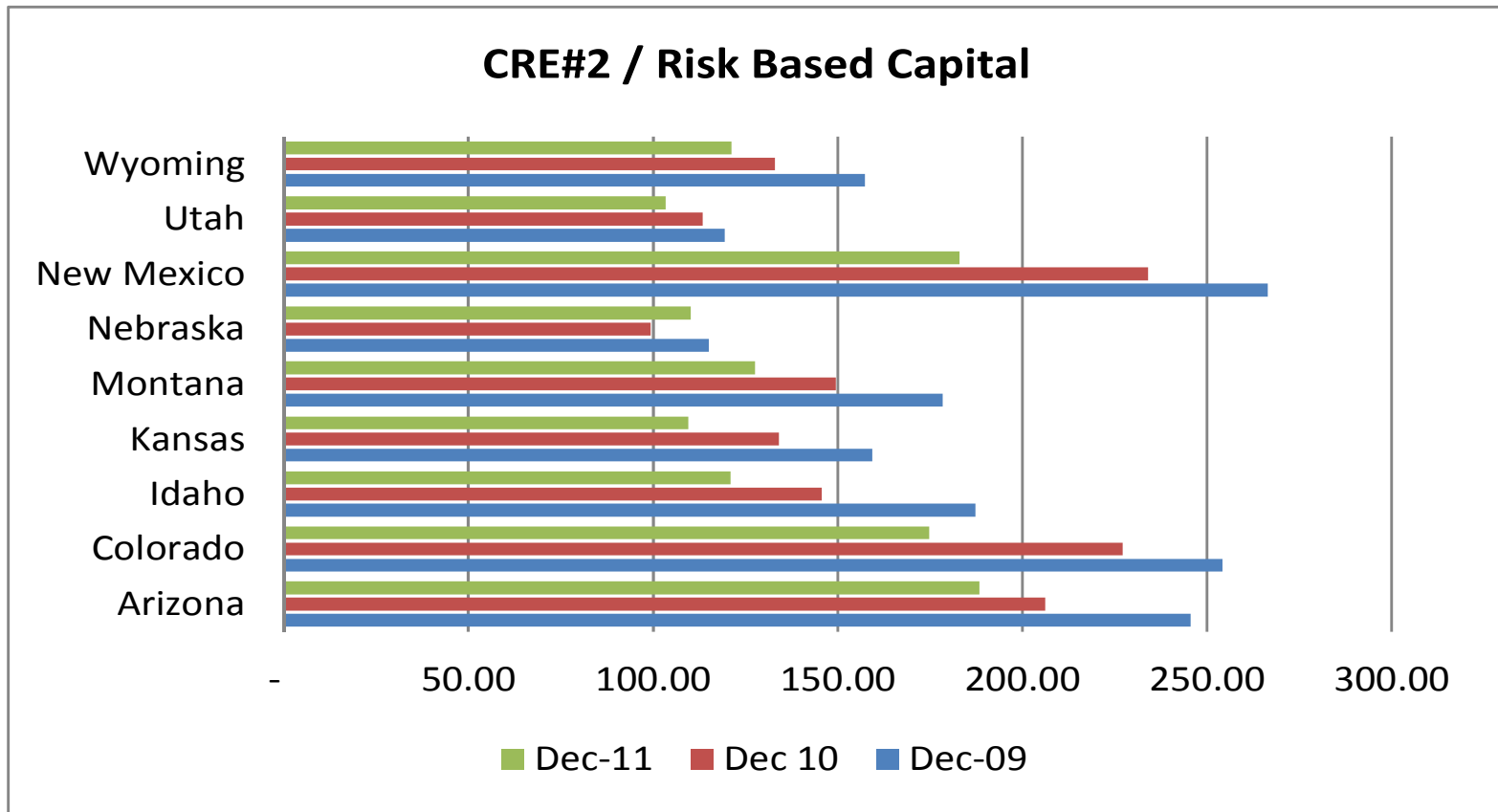
**Implications:**

1. CRE#1 ratios continue to decline in all nine states.
2. All states are below 60% at December 31, 2011.

**Issues:**

1. While the state totals are positive, all states have at least one bank with CRE#1 ratio above 100%.

Source: Call Report Data and Bank Strategies LLC analysis.



**Implications:**

1. All States are below are 200% and continue the downward trend.
2. Six states are below 150%.

**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 2011 (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 - average assets	ROE - Return on avg. equity capital	Other real estate owned	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Arizona Total		11,961,242	32.61	3.23	49.02	188.41	(32.78)	0.37	3.13	135,765	3.69	0.80	11.68	11.68	16.53	82.04	2.57
SUNRISE BANK OF ARIZONA	Phoenix	303,609	369.51	10.10	140.51	862.35	(24.46)	(4.09)	(199.61)	21,129	(6.89)	0.46	2.03	2.03	3.85	84.70	4.68
Central Arizona Bank	Scottsdale	41,976	326.37	12.29	109.77	850.04	(49.48)	(2.87)	(128.75)	2,188	(9.65)	0.44	2.01	2.01	3.95	80.85	5.44
Goldwater Bank, N.A.	Scottsdale	154,241	227.45	8.53	91.83	129.97	(74.74)	(2.20)	(62.72)	5,616	5.90	0.27	3.16	3.16	8.07	62.22	2.32
Mohave State Bank	Lake Havasu City	282,833	138.45	7.06	99.14	352.60	(30.19)	0.22	2.45	18,362	(1.00)	0.36	9.39	9.39	12.73	83.04	2.56
Gold Canyon Bank	Gold Canyon	59,851	83.98	7.39	108.60	316.81	(20.04)	(1.74)	(41.01)	544	(23.85)	0.30	3.94	3.94	7.78	48.28	2.24
Commerce Bank of Arizona	Tucson	267,329	83.23	4.01	93.27	269.11	3.78	(0.60)	(6.69)	7,493	(14.05)	0.36	8.45	8.45	15.02	75.73	1.43
Horizon Community Bank	Lake Havasu City	156,269	81.44	4.11	68.62	248.85	(30.69)	(0.67)	(8.02)	7,009	(10.33)	0.50	8.06	8.06	12.10	71.99	2.07
SunBank, NA	Phoenix	31,439	75.94	33.72	32.25	67.62	(82.52)	(2.47)	(14.26)	2,780	(52.99)	0.62	23.27	23.27	57.43	28.83	20.96
Metro Phoenix Bank	Phoenix	63,162	61.40	6.36	84.17	116.23	(51.72)	(0.71)	(5.26)	-	(10.79)	0.78	12.80	12.80	20.80	79.94	4.96
Bank 1440	Phoenix	87,069	60.96	9.73	-	333.86	52.59	0.12	1.23	833	12.82	0.44	9.91	9.91	15.68	73.49	4.24
The Foothills Bank	Yuma	287,885	57.07	4.03	100.15	294.90	9.15	1.74	14.30	3,491	(24.23)	0.32	10.38	10.38	12.42	80.63	1.27
Arizona Bank & Trust	Phoenix	225,807	44.69	5.15	99.34	160.11	(56.50)	(1.36)	(13.53)	2,974	18.92	0.58	8.50	8.50	12.10	86.78	3.00
Country Bank	Prescott	154,353	42.67	2.25	90.38	199.78	(24.35)	0.18	1.83	1,316	(37.92)	0.98	10.96	10.96	16.47	69.98	2.21
The Biltmore Bank of Arizona	Phoenix	261,333	37.14	5.82	83.99	147.87	(54.14)	(0.36)	(3.96)	477	15.47	0.35	8.83	8.83	13.65	68.15	2.01
Mission Bank	Kingman	89,597	31.40	1.04	39.05	113.77	(35.77)	0.46	4.46	1,403	(0.06)	1.36	10.52	10.52	13.49	88.73	1.42
BNC National Bank	Glendale	662,437	30.34	1.70	51.42	227.49	(39.19)	0.88	9.74	10,145	17.00	1.72	9.41	9.41	18.22	62.72	2.94
Western Alliance Bank	Phoenix	2,234,702	29.03	1.04	54.28	264.98	34.31	0.98	11.11	7,773	34.04	1.27	8.85	8.85	11.90	87.61	1.32
Pinnacle Bank	Scottsdale	71,061	24.70	3.75	38.40	93.20	27.45	0.44	2.54	190	(15.41)	0.80	19.49	19.49	29.43	102.99	3.00
West Valley National Bank	Avondale	40,640	24.63	0.34	19.55	47.55	(48.75)	(4.60)	(16.04)	2,643	(3.97)	7.13	24.50	24.50	33.15	104.17	2.45
RepublicBankAz, N.A.	Phoenix	65,794	23.56	2.41	10.04	217.02	577.99	4.13	42.40	268	7.33	0.90	11.61	11.61	16.05	102.07	2.18
Canyon Community Bank, NA	Tucson	88,468	23.35	4.71	11.05	154.60	(36.51)	(1.47)	(14.37)	337	(55.97)	0.54	9.54	9.54	18.38	49.73	2.55
Gateway Commercial Bank	Mesa	78,904	23.31	0.26	13.09	119.33	362.12	0.83	5.40	1,462	0.60	3.54	15.25	15.25	24.17	59.28	0.93
National Bank of Arizona	Tucson	4,485,602	20.86	3.04	46.00	188.88	(41.46)	0.57	4.00	33,247	(14.39)	0.97	13.65	13.65	18.98	88.78	2.96
Heritage Bank, NA	Phoenix	103,577	20.30	1.45	33.04	210.93	(51.96)	(2.63)	(22.42)	1,064	4.64	1.85	10.71	10.71	18.59	97.16	2.68
Bank of Tucson	Tucson	302,828	15.94	2.44	39.22	251.72	(28.10)	0.74	5.40	84	(30.35)	0.30	8.07	8.07	13.71	59.93	0.72
UMB Bank Arizona, NA	Phoenix	144,637	15.58	2.16	15.67	46.53	414.68	0.23	2.42	-	49.48	0.84	10.87	10.87	11.08	194.52	1.81
1st Bank Yuma	Yuma	143,876	15.38	1.17	50.63	202.34	13.07	0.94	7.71	108	8.01	1.30	12.80	12.80	16.52	85.84	1.52
Meridian Bank, NA	Wickenburg	971,866	14.79	4.93	26.88	35.55	(81.57)	1.63	10.09	2,829	25.04	0.94	18.51	18.51	24.64	64.99	4.65
Sonoran Bank, N.A.	Phoenix	31,396	8.82	1.81	-	158.83	(0.26)	(0.16)	(1.26)	-	(2.04)	2.00	10.47	10.47	15.87	69.98	3.62
FIRST SCOTTSDALE BANK, NA	Scottsdale	68,701	-	-	26.05	72.52	(7.14)	(3.51)	(11.05)	-	(63.09)	-	28.75	28.75	51.77	51.73	1.38

# Colorado

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
<b>Colorado Total</b>		<b>41,199,162</b>	<b>32.48</b>	<b>2.80</b>	<b>52.11</b>	<b>174.74</b>	<b>(32.02)</b>	<b>0.80</b>	<b>8.20</b>	<b>502,326</b>	<b>2.85</b>	<b>0.88</b>	<b>9.01</b>	<b>9.01</b>	<b>15.83</b>	<b>61.72</b>	<b>2.46</b>
Rocky Mountain Bank & Trust Florence	Florence	104,960	277.25	8.48	25.22	129.33	(69.14)	(0.57)	(21.80)	3,695	0.12	0.50	6.89	6.89	7.59	32.77	4.23
Advantage Bank	Loveland	348,283	264.80	13.66	435.77	639.47	(47.59)	(3.30)	(59.36)	33,664	(5.45)	0.27	4.76	4.76	8.11	70.18	3.73
Mile High Banks	Longmont	957,092	228.79	6.83	492.64	1,344.00	(34.09)	(3.02)	(66.93)	47,866	(8.92)	0.68	2.27	2.27	4.22	85.62	4.63
Champion Bank	Parker	64,963	192.35	18.20	109.16	263.07	(67.84)	(3.10)	(32.11)	7,112	(9.21)	0.33	9.40	9.40	14.22	78.55	6.03
Premier Bank	Denver	58,625	189.93	5.69	59.94	932.66	(21.61)	(3.17)	(60.99)	1,733	(5.86)	0.35	3.30	3.30	5.66	72.72	2.02
Park State Bank & Trust	Woodland Park	83,611	189.08	2.28	107.30	278.57	(24.81)	(0.46)	(7.30)	7,293	(4.88)	1.14	6.33	6.33	10.42	61.77	2.60
First American State Bank	Greenwood Village	240,966	137.53	4.61	47.74	481.78	(27.36)	0.07	0.92	18,025	10.47	0.46	6.42	6.42	11.56	67.26	2.11
The Pueblo Bank and Trust Company	Pueblo	309,637	135.88	5.43	46.19	248.84	(53.55)	(1.66)	(14.85)	36,674	(22.98)	0.79	10.58	10.58	17.58	54.30	4.29
Farmers Bank	Ault	233,531	125.66	5.79	119.05	174.81	(49.92)	0.94	9.98	18,944	31.76	0.42	10.17	10.17	13.67	88.22	2.42
Integrity Bank & Trust	Monument	109,157	90.55	5.48	187.03	260.26	(42.63)	0.29	2.91	4,835	13.35	0.33	9.81	9.81	15.28	78.02	1.82
Pikes Peak National Bank	Colorado Springs	74,433	90.25	17.04	35.23	168.90	71.66	(0.45)	(4.40)	706	(58.50)	0.20	10.13	10.13	20.21	63.26	3.48
First Southwest Bank	Alamosa	245,809	90.01	8.60	50.83	177.28	3.68	(0.06)	(0.53)	8,294	(5.06)	0.39	9.68	9.68	14.25	80.02	3.32
Pine River Valley Bank	Bayfield	145,247	85.56	4.47	81.71	175.98	(40.20)	(0.17)	(1.98)	9,052	(2.08)	0.80	8.79	8.79	14.24	65.37	3.58
Valley Bank & Trust	Brighton	245,159	82.44	9.36	73.34	136.70	(43.98)	0.21	2.28	7,448	(4.59)	0.28	9.35	9.35	14.73	57.41	2.64
Colorado Community Bank	Yuma	527,764	81.83	5.90	189.27	271.30	3.49	0.19	1.81	4,142	(10.15)	0.48	10.59	10.59	15.32	87.50	2.83
Millennium Bank	Edwards	256,739	79.27	5.90	155.31	279.55	(52.85)	(0.66)	(9.22)	5,634	26.69	0.47	6.77	6.77	10.53	75.13	2.77
Academy Bank, National Association	Colorado Springs	282,084	74.26	17.07	40.22	90.23	(63.96)	1.88	10.57	22,668	(20.86)	0.53	19.47	19.47	36.87	52.36	9.02
North Valley Bank	Thornton	131,244	73.14	6.92	101.29	253.04	(12.41)	(0.21)	(2.10)	2,236	(11.01)	0.27	9.33	9.33	14.04	90.16	1.90
Colorado East Bank & Trust	Lamar	798,164	70.51	4.35	100.72	209.25	(25.05)	(0.74)	(6.91)	24,191	(5.40)	0.51	9.10	9.10	13.96	69.69	2.24
Citizens Bank of Pagosa Springs	Pagosa Springs	71,163	69.11	4.28	56.62	175.10	(48.64)	0.33	3.42	1,609	(14.33)	1.22	10.18	10.18	16.60	60.29	5.22
Timberline Bank	Grand Junction	172,673	65.86	4.32	81.52	222.45	(57.68)	(0.41)	(4.24)	3,103	12.51	0.62	9.78	9.78	13.16	100.94	2.69
Bankers' Bank of the West	Denver	367,367	64.68	7.82	52.04	205.37	(56.54)	0.49	5.59	9,146	(21.16)	0.56	8.67	8.67	17.93	51.81	4.34
First State Bank of Colorado	Hotchkiss	179,801	64.38	3.72	55.02	193.67	(33.13)	0.51	3.81	9,358	1.00	0.64	11.90	11.90	19.19	71.27	2.38
Legacy Bank	Wiley	252,442	60.42	7.86	101.52	156.92	(19.49)	0.48	3.62	4,117	9.68	0.19	10.75	10.75	16.06	75.84	1.46
Citywide Banks	Aurora	989,913	59.57	1.70	69.76	248.88	2.40	0.57	5.81	46,420	0.49	1.32	9.81	9.81	13.97	75.15	2.25
Yampa Valley Bank	Steamboat Springs	174,194	56.56	4.76	108.55	169.88	(17.34)	0.53	6.04	143	7.72	0.50	9.10	9.10	14.71	69.23	2.38
Castle Rock Bank	Castle Rock	105,273	56.13	3.44	83.46	161.68	(49.81)	0.94	9.04	3,839	(4.92)	1.08	10.66	10.66	16.64	73.36	3.70
Peoples National Bank	Colorado Springs	196,611	55.19	1.46	95.37	179.62	(54.85)	1.00	9.74	4,838	10.09	1.24	9.35	9.35	16.58	100.80	1.81
Mountain Valley Bank	Walden	146,197	54.38	3.82	41.91	113.93	(46.89)	0.12	1.22	5,284	17.22	0.55	9.68	9.68	15.67	70.77	2.10
Evergreen National Bank	Evergreen	99,768	51.63	7.14	33.60	117.89	(53.19)	0.04	0.45	3,198	(52.15)	0.52	9.05	9.05	23.87	38.27	3.69
Front Range Bank	Lakewood	151,574	50.47	2.57	44.74	158.96	(45.05)	(0.32)	(3.07)	3,490	11.70	0.47	9.91	9.91	17.38	72.25	1.21
Montrose Bank	Montrose	221,393	49.79	1.97	50.40	98.09	(40.89)	1.91	18.74	1,993	(7.19)	0.93	9.22	9.22	18.05	59.23	1.83
First National Bank of the Rockies	Grand Junction	340,578	49.05	9.01	52.50	79.11	(71.58)	(0.18)	(2.31)	4,750	5.24	0.44	9.15	9.15	17.14	39.35	4.00
The Bank at Broadmoor	Colorado Springs	179,734	44.23	0.23	52.50	218.22	(31.72)	0.39	4.01	3,311	(32.11)	1.50	6.86	6.86	11.83	50.26	0.34
The State Bank	La Junta	94,180	44.19	5.13	41.30	81.29	(14.94)	0.16	1.19	2,963	(18.80)	0.32	12.57	12.57	18.66	70.20	1.63
Alpine Bank	Glenwood Springs	2,256,513	41.68	4.43	108.53	214.68	(54.66)	0.59	5.14	17,937	3.09	0.76	10.36	10.36	15.11	71.51	3.35
First Western Trust Bank	Denver	627,853	41.35	2.24	34.79	197.35	12.92	0.23	2.25	5,070	29.38	0.55	8.78	8.78	11.29	98.56	1.23
The Home State Bank	Loveland	599,069	41.18	5.05	84.84	179.45	(31.05)	0.19	2.04	9,883	4.99	0.52	8.57	8.57	15.29	61.44	2.65
Native American Bank, National Association	Denver	69,574	41.09	6.10	5.35	363.07	35.82	(0.50)	(5.08)	219	11.80	0.46	9.49	9.49	27.30	88.52	2.79
The First National Bank of Ordway	Ordway	43,453	36.20	6.09	39.02	127.67	(36.55)	0.09	0.85	446	4.45	0.63	9.93	9.93	17.07	72.56	3.84
The Colorado Bank and Trust Company of La Junta	La Junta	94,079	35.66	6.85	49.49	92.95	(25.41)	0.35	4.11	370	(16.58)	0.78	7.80	7.80	15.29	56.08	5.35
First Colorado National Bank	Paonia	46,989	35.52	4.03	53.43	166.03	(25.56)	2.64	16.67	944	(15.72)	0.79	12.85	12.85	17.71	82.92	3.19
Mancos Valley Bank	Mancos	83,381	35.26	2.68	18.02	97.23	24.33	0.58	7.18	351	(32.20)	1.21	8.39	8.39	16.33	55.44	3.25
Summit Bank & Trust	Broomfield	101,122	33.09	4.43	57.28	140.54	(17.12)	(0.84)	(6.41)	344	18.10	0.36	11.72	11.72	16.03	79.09	1.58
The First National Bank of Fleming	Fleming	21,826	33.05	2.53	3.97	3.97	100.00	0.69	7.72	112	(26.42)	0.77	9.11	9.11	17.24	74.83	1.94
High Plains Bank	Flagler	98,691	30.82	4.35	40.46	64.08	(67.39)	0.84	7.99	838	(16.44)	0.52	10.23	10.23	16.87	77.57	2.24
The Gunnison Bank and Trust Company	Gunnison	70,303	29.29	3.23	99.84	233.10	(37.90)	0.04	0.39	489	4.29	0.60	9.38	9.38	14.53	72.60	1.92
Canon National Bank	Canon City	226,571	27.86	2.72	25.70	221.05	(1.91)	0.24	2.22	4,190	(0.83)	1.13	9.79	9.79	16.64	59.68	3.07
Cache Bank and Trust	Greeley	167,295	27.41	-	7.17	88.47	(49.61)	0.38	4.33	1,043	(5.85)	-	8.72	8.72	17.21	49.46	0.86
The Citizens State Bank of Ouray	Ouray	86,330	27.37	2.53	35.46	61.62	(77.38)	1.03	8.72	-	(26.30)	0.46	9.61	9.61	22.71	41.74	1.16
The First National Bank in Trinidad	Trinidad	182,903	25.15	2.53	32.58	53.24	(1.00)	0.55	4.55	2,590	(46.74)	0.73	12.21	12.21	28.96	67.90	1.85
Century Savings and Loan Association	Trinidad	105,483	24.81	5.83	5.24	40.91	(42.71)	0.47	4.14	902	14.80	0.34	11.35	11.35	33.29	42.44	1.99
Guaranty Bank and Trust Company	Denver	1,687,800	24.78	2.44	48.12	253.89	(40.68)	0.58	5.31	29,027	5.27	1.29	11.53	11.53	15.59	82.45	3.16
The First National Bank of Durango	Durango	417,652	24.70	4.77	38.93	147.91	(42.12)	0.86	7.86	3,881	(10.61)	0.72	9.82	9.82	17.65	44.48	3.43
Points West Community Bank	Julesburg	197,142	22.79	2.38	27.11	80.14	25.90	2.37	25.68	802	9.06	0.74	8.35	8.35	15.99	62.07	1.76
High Country Bank	Salida	181,388	20.99	1.06	47.30	116.48	-	0.87	7.37	2,580	(12.49)	1.08	11.61	11.61	19.35	81.85	1.14
Bank of the San Juans	Durango	243,013	19.39	0.19	171.27	288.21	(21.06)	0.53	2.53	24,42	15.87	24.42	15.87	8.48	13.63	69.47	3.09
The Citizens State Bank of Cortez	Cortez	76,160	17.83	1.30	29.66	91.28	(21.28)	0.57	5.12	304	(28.93)	1.97	11.53	11.53	20.80	74.65	2.56
CoBiz Bank	Denver	2,372,399	17.07	1.78	49.32	197.62	(39.91)	1.33	14.21	7,448	19.09	1.87	9.73	9.73	13.35	83.64	3.34
New West Bank	Greeley	164,161	16.66	0.09	35.72	69.70	(21.72)	0.90	10.17	2,595	12.13	16.46	8.13	8.13	14.69	56.79	1.40
Bank of Colorado	Fort Collins	2,140,697	16.64	2.24	44.22	240.30	0.05	1.55	14.74	5,154	8.90	0.99	8.55	8.55	14.10	70.53	2.22
Kit Carson State Bank	Kit Carson	72,373	15.97	1.25	-	21.93	148.99	1.09	10.13	661	(1.52)	1.17	10.42	10.42	18.12	59.97	1.46
The Eastern Colorado Bank	Cheyenne Wells	224,050	14.74	0.38	22.38	113.82	(37.73)	1.17	10.65	1,830	18.41	4.61	10.21	10.21	15.03	78.06	1.73
Farmers State Bank of Calhan	Calhan	190,383	14.35	1.49	48.75	116.78	9.44	0.83	8.06	1,707	20.03	1.34	11.09	11.09	20.15	60.31	2.00
First National Bank, Cortez	Cortez	90,749	14.35	1.35	24.33	82.70	(12.27)	0.36	3.92	293	14.46	1.24	8.53	8.53	19.99	32.86	1.68
The Bank of Denver	Denver	192,118	14.11	0.05	29.92	307.32	(12.73)	1.08	10.78	2,829	(12.02)	25.36	9.93	9.93	14.23	71.30	1.15
Solera National Bank	Lakewood	145,371	13.47	1.10	7.60	114.09	91.06	0.39	3.34	1,776							

# Colorado

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Verus Bank of Commerce	Fort Collins	249,275	11.11	0.97	39.92	235.88	(1.38)	1.44	12.16	2,487	17.72	2.01	15.17	15.17	17.93	109.19	1.95
Flatirons Bank	Boulder	93,503	11.04	2.84	89.31	233.13	(0.67)	1.94	19.27	-	5.05	1.41	8.95	8.95	16.93	57.43	3.99
FirstBank	Lakewood	11,597,148	10.09	0.98	18.72	123.00	(4.85)	1.60	19.09	8,700	1.12	1.86	7.87	7.87	17.52	49.40	1.83
First National Bank of Estes Park	Estes Park	110,636	8.82	1.10	33.69	285.45	(21.10)	0.89	7.96	531	(22.60)	2.16	10.63	10.63	20.24	58.60	2.36
First Pioneer National Bank	Wray	161,267	7.85	1.81	4.81	13.54	(30.75)	0.78	6.38	285	(4.93)	0.92	11.88	11.88	21.84	55.89	1.66
Fowler State Bank	Fowler	66,415	7.50	2.09	1.32	7.59	0.76	0.84	6.85	-	(14.66)	1.20	12.36	12.36	24.66	56.29	2.51
Fort Morgan State Bank	Fort Morgan	101,269	7.49	0.63	10.64	98.93	83.55	1.43	14.27	496	23.94	3.09	11.91	11.91	16.96	92.36	1.94
The First National Bank of Hugo	Hugo	102,678	7.23	1.50	10.06	20.78	(55.62)	1.06	8.57	46	(7.79)	1.45	10.62	10.62	20.58	64.41	2.17
The First National Bank of Las Animas	Las Animas	249,525	7.13	0.92	25.98	109.51	(10.98)	2.49	22.23	733	6.41	2.27	10.34	10.34	16.24	79.66	2.10
Steele Street Bank & Trust	Denver	399,694	5.62	0.06	55.24	242.99	9.22	1.53	15.35	2,276	(1.49)	18.47	10.12	10.12	14.77	77.91	1.18
Colorado National Bank	Palisade	51,654	4.54	1.27	3.32	135.44	(29.74)	0.54	2.63	-	(24.40)	0.78	12.65	12.65	25.24	57.81	1.00
The Dolores State Bank	Dolores	127,326	4.45	0.39	9.09	27.77	5.01	1.10	8.61	497	(0.90)	3.76	12.20	12.20	21.59	65.50	1.46
ANB Bank	Denver	1,746,734	4.07	1.14	16.90	87.88	(77.75)	0.60	5.53	2,367	8.97	2.64	9.53	9.53	21.56	31.57	3.01
Wray State Bank	Wray	94,077	3.99	0.48	10.36	28.96	(47.35)	0.52	4.64	-	(3.27)	4.49	8.34	8.34	13.41	65.95	2.17
5Star Bank	Colorado Springs	187,679	3.92	-	22.04	143.70	146.55	0.23	1.10	932	(14.10)	-	20.10	20.10	33.85	63.10	1.48
Alamosa State Bank	Alamosa	175,274	2.72	0.53	16.72	93.10	(0.93)	1.20	12.76	-	(30.13)	2.95	9.12	9.12	17.56	57.03	1.55
Centennial Bank	Centennial	147,670	2.51	0.56	56.07	172.00	2,857.39	(0.73)	(6.42)	-	8.37	2.14	9.23	9.23	17.84	53.02	1.20
The Farmers State Bank of Brush	Brush	93,651	2.49	0.03	4.67	4.67	(52.52)	1.14	6.78	397	(4.39)	49.81	16.49	16.49	27.58	70.93	1.46
Home Loan State Bank	Grand Junction	64,978	2.16	0.24	38.70	49.03	5.73	0.09	0.73	110	17.44	9.69	10.36	10.36	21.14	37.56	2.33
UMB Bank Colorado, National Association	Denver	1,566,195	1.63	0.25	11.75	76.81	29.02	0.92	8.90	191	14.36	4.01	7.00	7.00	12.46	52.52	1.01
Frontier Bank	Lamar	209,016	1.53	0.43	18.46	102.77	(36.06)	1.82	14.69	5	(3.26)	5.30	11.06	11.06	20.34	56.70	2.28
Collegiate Peaks Bank	Buena Vista	217,942	1.44	0.18	82.84	191.92	87.27	0.73	5.42	108	(20.66)	8.05	10.69	10.69	14.88	76.76	1.41
The Colorado State Bank of Walsh	Walsh	42,641	0.39	-	-	21.45	(16.58)	0.94	6.49	-	(20.27)	-	13.32	13.32	27.04	44.27	1.51
Community State Bank	Lamar	76,885	0.03	0.01	3.46	31.25	30.12	1.09	10.16	-	(10.12)	368.00	10.76	10.76	18.07	68.32	2.37
Young Americans Bank	Denver	14,816	-	-	-	-	-	(5.87)	(74.10)	-	(1,951.29)	-	7.13	7.13	89.12	0.23	16.13
McClave State Bank	McClave	22,661	-	-	-	21.84	13.60	1.83	19.79	-	(5.75)	-	9.60	9.60	16.38	70.92	2.67
The Bank of Burlington	Burlington	61,923	-	-	-	13.37	(9.33)	0.91	11.37	-	(25.58)	-	7.20	7.20	28.97	13.48	1.80
Trust Company of America	Centennial	497,357	-	-	-	-	-	1.79	24.59	-	(1.50)	-	5.82	5.82	65.60	-	-
AMG National Trust Bank	Boulder	198,425	-	-	21.43	94.54	2,435.39	1.33	15.98	-	(48.83)	-	7.77	7.77	18.24	25.58	0.89
First FarmBank	Greeley	78,012	-	-	7.25	73.10	27.26	0.95	9.54	-	17.52	-	10.07	10.07	14.05	92.15	1.32
Redstone Bank	Centennial	53,702	-	-	69.24	152.54	818.42	(1.17)	(6.87)	-	(35.15)	-	14.87	14.87	20.20	70.69	1.62



# Idaho

Fourth Quarter 2011 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming	CRE #1 /	CRE #2 /	Growth of	ROA -	ROE -	Net Non-core			Coverage	Tangible		Risk Based Capital /		Loan /	LLR /
			loans /	Risk	Risk	last 36	Return on	Return on	Funding	Noncurre	Leverage	Equity	Risk	Deposit	Total			
			Total	Based	Based	months	average	equity	Other real	ce	nt Loans	ratio	Ratio	Assets	ratio	loans		
Idaho Total	7,368,616	38.68	4.58	48.27	121.05	(38.92)	(0.32)	(2.68)	109,288	2.44	0.66	11.33	11.33	19.04	69.91	3.04		
Idaho Banking Company	Boise	124,891	214.66	10.88	68.15	548.84	(69.21)	(3.14)	(84.98)	10,581	2.32	0.61	2.88	2.88	4.74	80.71	6.63	
Syringa Bank	Boise	197,439	115.66	4.62	77.38	394.15	(55.95)	(2.45)	(47.04)	4,586	8.97	0.51	3.95	3.95	6.07	94.28	2.34	
Bank of Idaho	Idaho Falls	233,219	85.77	4.04	66.70	182.85	(53.68)	(0.20)	(2.84)	5,598	(4.03)	0.64	6.77	6.77	10.86	73.58	2.57	
Idaho Independent Bank	Coeur D Alene	441,101	75.14	10.81	126.30	158.83	(54.63)	(1.43)	(11.52)	9,041	(25.94)	0.35	12.42	12.42	17.93	69.20	3.83	
Idaho First Bank	Mccall	77,156	71.64	1.63	99.69	327.29	26.34	(0.18)	(3.07)	887	5.01	1.00	6.25	6.25	8.58	92.79	1.64	
Ireland Bank	Malad City	212,178	57.32	3.19	4.07	91.49	83.51	0.14	1.61	3,032	3.88	0.33	8.69	8.69	13.19	73.83	1.05	
bankcda	Coeur D Alene	77,271	51.07	4.06	60.23	174.66	(50.43)	0.39	3.46	84	(8.50)	0.68	11.24	11.24	15.74	89.23	2.76	
The Farmers National Bank of Buhl	Buhl	373,431	39.86	9.58	13.00	46.87	(62.00)	0.62	4.66	4,419	(3.13)	0.36	12.74	12.74	21.93	57.58	3.42	
Mountain West Bank	Coeur D Alene	1,129,417	38.72	3.55	70.20	122.96	(56.71)	(2.18)	(14.46)	18,951	13.92	1.44	12.81	12.81	20.42	87.77	5.11	
Home Federal Bank	Nampa	1,098,540	37.99	8.65	20.67	120.52	-	(0.22)	(1.77)	19,780	(13.02)	0.35	12.44	12.44	33.67	49.95	3.05	
D. L. Evans Bank	Burley	970,450	30.64	2.65	40.72	88.81	(42.91)	0.85	8.96	16,498	7.69	0.93	10.02	10.02	17.37	71.50	2.46	
Citizens Community Bank	Pocatello	361,150	29.46	1.87	51.41	137.06	(13.15)	1.15	10.38	1,692	53.47	1.70	7.65	7.65	13.85	69.98	3.19	
The Bank of Commerce	Ammon	832,877	24.29	3.72	31.44	76.89	(33.88)	0.68	4.10	6,881	(20.53)	0.41	15.88	15.88	24.63	63.79	1.51	
Idaho Trust Bank	Boise	74,584	22.12	4.20	35.75	120.30	(55.42)	(2.13)	(10.32)	608	(10.58)	0.68	17.44	17.44	24.99	83.44	2.87	
Panhandle State Bank	Sandpoint	936,301	19.97	1.78	58.29	159.75	(57.73)	0.14	1.60	6,650	12.40	1.37	8.07	8.07	13.74	71.41	2.43	
Community 1st Bank	Post Falls	70,182	8.70	2.01	51.14	138.34	84.31	0.01	0.07	-	(24.93)	1.00	13.83	13.83	21.87	72.46	2.02	
Western Capital Bank	Boise	158,429	5.42	2.21	39.28	105.33	460.89	0.74	2.39	-	(8.86)	0.60	27.89	27.89	28.33	66.32	1.32	

# Kansas

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
<b>Kansas Total</b>		<b>51,520,746</b>	<b>28.30</b>	<b>2.53</b>	<b>29.67</b>	<b>109.53</b>	<b>(32.79)</b>	<b>0.76</b>	<b>6.93</b>	<b>675,653</b>	<b>4.88</b>	<b>0.84</b>	<b>10.15</b>	<b>10.16</b>	<b>16.76</b>	<b>67.79</b>	<b>2.12</b>
Heartland Bank	Leawood	122,393	225.53	3.46	650.43	1,159.28	(48.92)	(2.88)	(83.81)	3,738	(51.12)	1.68	2.06	2.06	4.99	64.14	5.83
Cornerstone Bank	Overland Park	179,773	138.16	8.15	134.49	199.04	(58.04)	(0.74)	(9.83)	16,243	29.11	0.60	7.76	7.76	12.07	111.21	4.92
Security Bank of Kansas City	Kansas City	824,945	123.94	6.01	95.65	234.20	(32.77)	0.33	2.45	63,766	10.69	0.33	9.79	9.79	14.55	77.64	2.00
Armed Forces Bank, National Association	Fort Leavenworth	1,839,722	123.31	32.86	77.27	154.06	(76.67)	(0.67)	(4.23)	226,727	(21.68)	0.43	15.07	15.07	29.58	49.11	14.05
First State Bank and Trust	Tonganoxie	232,769	113.18	4.23	58.46	162.40	(43.56)	0.20	2.39	19,628	(0.51)	0.62	7.52	7.52	13.29	77.16	2.64
Heritage Bank	Topeka	53,071	95.80	2.14	71.00	409.91	(22.29)	(2.34)	(38.67)	1,628	7.33	1.59	5.78	5.78	9.58	104.38	3.40
American Bank of Baxter Springs	Baxter Springs	111,291	89.27	9.95	57.43	142.32	(30.49)	(1.29)	(15.07)	3,741	(25.26)	0.69	8.62	8.62	14.38	65.31	6.86
Bank of the Prairie	Olathe	83,011	87.52	3.58	19.05	110.48	(70.13)	(0.40)	(4.52)	5,035	9.10	0.57	7.81	7.81	11.63	78.14	2.02
Pilsen State Bank, Lincolnville, Kansas	Lincolnville	10,584	84.34	11.72	1.29	1.29	(87.57)	3.62	26.70	-	(12.97)	0.06	14.67	14.67	20.67	93.19	0.75
Peoples Bank	Lawrence	514,118	82.32	2.07	76.09	208.55	(29.61)	0.35	4.71	13,657	21.70	0.63	6.76	6.76	11.33	117.55	1.31
The First State Bank of Burlingame	Burlingame	24,450	79.77	1.46	54.95	181.84	(56.72)	(1.18)	(39.85)	120	(16.63)	1.74	2.56	2.56	5.73	75.28	2.54
Bank of Blue Valley	Overland Park	653,809	76.33	2.55	68.82	210.23	(44.35)	(1.98)	(18.13)	28,869	13.19	1.16	9.61	9.61	12.98	90.51	2.97
Alliant Bank	Sedgwick	14,172	75.51	5.69	-	369.17	(42.39)	(1.33)	(55.94)	139	(19.02)	0.74	2.24	2.24	6.40	39.43	4.18
Valley View State Bank	Overland Park	868,906	69.47	6.01	56.74	205.57	(24.48)	0.02	0.19	38,781	(2.19)	0.56	12.20	12.20	22.30	56.11	3.40
Kaw Valley Bank	Topeka	451,968	67.27	3.45	60.12	127.56	(23.12)	(0.96)	(10.99)	14,509	19.08	0.71	8.01	8.01	13.91	73.56	2.43
Kendall State Bank	Valley Falls	31,478	64.63	2.85	35.03	173.83	(42.26)	(2.27)	(26.46)	566	(32.41)	1.15	6.20	6.20	10.93	73.24	3.29
The University National Bank of Lawrence	Lawrence	74,560	63.93	5.40	43.94	174.68	(57.16)	(5.05)	(56.51)	2,895	(20.71)	0.77	9.62	9.62	18.29	80.04	4.17
First National Bank	Hays	87,109	63.88	10.25	39.66	84.22	(35.53)	0.10	0.88	659	(31.84)	0.28	10.43	10.43	20.41	58.04	2.89
First Federal Savings and Loan Bank	Olathe	65,334	62.08	5.72	-	11.73	-	5.81	244.59	1,010	39.01	0.33	11.88	11.88	19.92	110.11	1.87
BANK VI	Salina	67,919	58.41	3.73	19.16	216.17	(54.36)	0.46	5.78	2,082	14.36	0.72	8.20	8.20	13.34	108.71	2.67
The Mission Bank	Mission	555,441	56.63	2.05	42.00	257.28	(20.84)	0.37	2.55	17,610	12.65	1.70	13.58	13.58	21.83	82.25	3.48
The Lyndon State Bank	Lyndon	80,067	49.71	4.02	6.69	103.03	(31.63)	0.45	4.95	1,830	8.03	0.31	8.85	8.85	14.53	76.51	1.26
Roxbury Bank	Roxbury	13,005	48.47	2.60	-	34.35	(68.54)	(1.51)	(18.11)	555	(15.02)	1.65	9.08	9.08	15.61	72.00	4.28
The Midland National Bank of Newton	Newton	132,168	47.63	6.34	10.98	156.98	(13.46)	0.24	2.20	935	(7.79)	0.46	9.84	9.84	17.41	55.43	2.93
CoreFirst Bank & Trust	Topeka	1,154,428	47.62	5.00	33.70	178.40	(17.66)	0.06	0.71	14,692	24.46	0.37	8.77	8.77	14.78	74.33	1.86
United Bank of Kansas	Lenexa	109,030	47.11	0.07	54.44	187.07	663.39	0.44	4.48	3,134	(11.52)	18.22	8.05	8.05	12.43	83.14	1.20
Bank of Kansas	So. Hutchinson	329,955	46.88	5.62	54.25	218.44	307.33	0.33	2.68	6,782	(16.82)	0.43	10.32	10.32	18.82	71.80	2.44
First National Bank	Goodland	257,256	45.67	6.12	-	80.75	(49.58)	0.26	3.84	433	(3.45)	0.56	6.42	6.42	11.28	58.04	3.42
The First National Bank of Southern Kansas	Mount Hope	61,264	42.42	1.90	37.14	132.73	(9.99)	0.37	3.84	419	(10.15)	1.38	9.92	9.92	15.09	60.47	2.61
The Peoples Bank	Pratt	344,667	42.00	8.33	4.06	11.22	(44.51)	1.14	8.18	2,162	4.17	0.29	11.62	11.62	21.25	62.21	2.43
Community National Bank	Seneca	231,492	41.49	4.32	32.95	66.89	(44.39)	1.54	14.55	6,624	2.53	0.36	10.10	10.10	16.00	50.90	1.55
National Bank of Kansas City	Overland Park	619,450	41.29	5.97	24.55	83.04	(69.14)	0.02	0.28	6,138	25.40	0.30	10.35	10.35	16.76	78.07	1.79
Farmers State Bank	Phillipsburg	32,463	40.91	3.13	8.33	25.80	(64.25)	1.09	11.55	519	4.70	0.53	9.33	9.33	16.75	63.42	1.66
Citizens Bank, National Association	Fort Scott	273,413	40.54	8.10	22.03	89.00	(27.24)	0.01	0.10	3,662	30.31	0.28	9.62	9.62	17.97	71.55	2.28
The Farmers State Bank of Blue Mound	Blue Mound	40,703	39.73	1.83	1.78	3.94	1,100.00	1.06	7.93	-	(21.05)	1.11	14.21	14.21	20.81	78.89	2.03
Banker's Bank of Kansas, National Association	Wichita	129,028	39.51	2.37	22.50	118.37	(8.15)	0.97	7.44	1,532	(3.47)	1.55	12.87	12.87	16.07	97.62	3.66
Alterra Bank	Overland Park	134,512	39.12	1.12	92.91	273.49	1.07	0.52	4.74	2,419	8.08	0.99	9.33	9.33	11.91	93.26	1.11
Tightwad Bank	Osage City	15,309	38.48	1.17	2.25	117.43	(17.94)	(0.29)	(2.78)	561	(7.15)	1.81	9.59	9.59	15.39	89.58	2.12
State Bank of Burrton	Burrton	9,375	38.18	0.75	-	200.62	(17.84)	0.51	4.67	166	(36.86)	3.76	11.12	11.12	20.28	61.42	2.81
Midwest Community Bank	Plainville	67,995	35.05	4.08	0.40	17.53	(55.97)	1.46	17.39	736	13.08	0.18	11.01	11.01	23.54	61.77	0.75
The Lawrence Bank	Lawrence	67,850	34.50	2.40	49.81	231.08	(15.06)	0.89	5.75	1,033	7.30	0.77	9.48	9.48	13.16	107.81	1.84
The First State Bank of Kansas City, Kansas	Kansas City	74,630	34.31	2.24	22.09	149.28	5.23	(0.16)	(1.48)	356	4.50	0.74	10.07	10.07	18.18	78.91	1.65
The Farmers National Bank of Stafford	Stafford	105,554	33.98	5.18	11.14	47.38	42.20	0.59	6.86	-	(13.56)	0.33	8.14	8.14	14.01	60.80	1.73
Farmers Bank & Trust, National Association	Great Bend	648,887	33.35	4.32	14.32	87.15	(43.05)	0.28	2.51	9,023	27.69	0.66	11.48	11.48	19.08	56.75	2.86
VisionBank	Topeka	84,781	32.60	-	45.95	286.36	(10.96)	0.30	3.22	2,604	3.28	-	8.63	8.63	12.90	90.62	1.35
Fidelity Bank	Wichita	1,562,678	31.81	4.07	44.39	178.34	(27.68)	0.60	5.22	9,165	10.29	0.31	12.59	12.59	14.96	76.74	1.26
Brotherhood Bank & Trust	Kansas City	516,996	31.01	4.73	59.73	208.24	(19.06)	0.56	4.90	6,423	20.73	0.44	10.88	10.88	20.74	58.21	2.07
Marquette Farmers State Bank of Marquette	Marquette	32,451	29.65	4.56	11.57	20.85	(23.68)	0.68	5.56	514	7.09	0.20	12.20	12.20	22.94	60.26	0.93
Grant County Bank	Ulysses	201,703	29.25	3.37	2.19	34.77	7.08	1.90	17.35	988	16.83	0.91	10.52	10.52	17.86	70.37	3.07
Gardner Bank	Gardner	85,958	28.98	0.89	32.78	145.47	(33.62)	0.68	7.18	1,168	8.72	1.49	9.31	9.31	13.33	93.54	1.33
Legacy Bank	Colwich	258,133	28.67	2.23	116.76	240.32	(7.89)	0.81	8.39	2,092	17.87	0.78	9.97	9.97	13.59	96.58	1.75
The Citizens State Bank	Marysville	290,824	28.62	2.12	12.24	58.99	(31.23)	1.65	15.97	1,334	20.20	0.75	9.76	9.76	13.56	104.41	1.59
Capital City Bank	Topeka	414,607	28.29	0.50	21.42	243.26	1.63	0.57	7.16	6,895	22.45	2.58	7.61	7.61	12.32	75.97	1.30
The Citizens State Bank and Trust Company	Woodbine	10,477	26.95	1.53	-	-	(100.00)	(0.05)	(0.29)	269	(20.84)	0.78	13.12	13.12	21.67	54.74	1.19
Carson Bank	Mulvane	83,527	26.57	2.34	25.76	154.86	(29.02)	0.30	3.60	557	(13.46)	0.68	8.98	8.98	16.93	60.76	1.59
Cornerbank, National Association	Winfield	276,837	26.55	1.46	28.49	92.45	(56.64)	0.61	6.18	5,457	25.49	1.12	8.74	8.74	15.81	59.79	1.63
The Tampa State Bank	Tampa	43,630	26.24	2.62	5.58	21.27	588.89	0.29	2.53	112	3.69	1.32	11.40	11.40	18.50	84.40	3.46
The Piqua State Bank	Piqua	24,748	25.98	1.91	-	84.00	66.69	0.19	1.93	96	(19.62)	1.27	9.99	9.99	22.93	46.20	2.42
Security State Bank	Scott City	132,428	25.89	2.23	17.20	27.60	(77.18)	0.82	5.78	3,106	8.96	1.21	13.25	13.25	17.66	81.81	2.69
Ford County State Bank	Spearsville	33,272	25.70	6.64	11.71	27.80	(43.24)	0.62	4.78	33	1.71	0.30	12.70	12.70	20.92	61.88	2.00
Stanley Bank	Stanley	95,134	25.58														

# Kansas

Fourth Quarter 2011 (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	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans	
The Exchange State Bank of St. Paul, Kansas	St Paul	67,975	23.91	0.70	2.33	60.57	(44.53)	1.06	14.71	132	5.21	2.56	7.76	7.76	16.08	53.58	1.78
The Baileyville State Bank	Seneca	35,918	23.39	1.71	76.11	76.11	31.20	0.54	6.85	20	5.27	0.84	8.49	8.49	14.29	70.88	1.45
Bank of Commerce and Trust Company	Wellington	53,786	23.20	1.75	17.43	53.60	100.16	0.73	8.75	729	3.71	0.92	7.94	7.94	16.91	52.95	1.61
The Farmers State Bank of Westmoreland	Westmoreland	128,947	22.96	3.05	51.73	103.04	(19.65)	0.85	5.82	1,723	(3.33)	0.62	14.57	14.57	15.19	80.68	1.90
Emerald Bank	Burden	16,711	21.90	0.39	0.26	11.25	(26.78)	0.52	6.43	116	(16.96)	4.98	8.44	8.44	14.72	84.64	1.93
First Bank of Newton	Newton	154,353	21.74	0.89	27.63	203.84	560.82	1.06	14.35	645	(8.23)	1.67	7.81	7.81	12.92	72.27	1.48
Conway Bank, National Association	Conway Springs	71,084	21.17	3.59	6.07	84.75	(59.62)	(1.07)	(8.64)	942	(27.88)	1.29	10.50	10.50	22.77	61.40	4.62
University Bank	Pittsburg	108,604	21.03	1.80	4.47	77.88	(43.30)	1.29	11.29	1,489	6.78	1.03	11.56	11.56	17.20	97.57	1.86
State Bank of Downs	Downs	58,251	20.78	0.68	67.13	67.13	(61.75)	0.61	4.58	1,455	0.61	2.12	13.42	13.42	15.13	104.86	1.45
Kaw Valley State Bank	Eudora	37,471	20.61	1.48	8.65	66.64	8.02	1.18	13.30	388	(6.89)	0.89	8.80	8.80	14.34	61.85	1.32
Home Bank and Trust Company	Eureka	84,396	19.72	0.10	32.49	198.88	195.88	0.55	7.61	1,226	(0.85)	8.25	7.37	7.37	10.97	83.71	0.86
Central National Bank	Junction City	889,704	19.64	2.55	5.35	106.01	(35.71)	0.56	5.05	9,017	(18.38)	0.83	10.51	10.51	18.80	57.89	2.12
Patriots Bank	Garnett	92,397	19.60	-	36.79	86.26	(54.19)	0.21	2.38	1,419	(0.27)	-	8.86	8.86	14.99	67.85	1.33
First Community Bank	Emporia	48,540	19.43	1.78	29.28	209.11	(46.32)	0.34	4.36	112	(56.78)	1.87	8.03	8.03	17.51	53.69	3.33
The State Bank of Spring Hill	Spring Hill	38,397	19.43	6.46	4.77	12.80	(61.35)	0.17	1.27	398	(15.46)	0.36	13.47	13.47	14.59	33.22	2.33
The Valley State Bank	Syracuse	76,503	19.16	1.58	27.20	86.96	(3.77)	1.13	11.27	212	(3.35)	1.49	8.98	8.98	15.06	60.29	2.35
Freedom Bank	Overland Park	123,083	18.64	1.29	21.57	154.51	29.94	0.73	7.69	1,134	27.20	1.08	11.79	11.79	16.17	86.44	1.39
The Baxter State Bank	Baxter Springs	29,555	18.36	5.19	2.68	19.88	(44.25)	0.51	2.54	215	(23.20)	0.52	18.23	18.23	30.79	66.83	2.69
The Girard National Bank	Girard	512,660	18.35	2.38	13.92	46.37	1.24	0.66	5.71	2,433	7.32	0.68	10.09	10.09	13.47	85.60	1.62
Swedish-American State Bank	Courtland	40,906	18.09	2.51	-	-	-	0.81	9.24	-	20.85	0.43	8.44	8.44	13.51	78.06	1.07
Chisholm Trail State Bank	Wichita	67,382	18.04	0.83	67.61	96.38	(46.76)	-	0.03	384	(22.42)	0.38	8.58	8.58	15.77	65.32	1.90
The Baldwin State Bank	Baldwin City	75,636	17.92	3.47	5.58	20.66	(28.25)	0.63	6.38	-	(5.12)	0.58	8.56	8.56	19.93	52.77	2.01
Prescott State Bank	Prescott	14,737	17.84	4.43	-	43.10	(54.17)	0.46	4.15	-	17.81	0.41	11.25	11.25	22.96	62.05	1.81
The Farmers and Merchants State Bank of Argonia	Argonia	29,823	17.69	0.23	1.02	57.15	133.16	0.58	7.63	395	(5.54)	5.69	7.32	7.32	12.22	71.47	1.30
Rose Hill Bank	Rose Hill	267,326	17.38	2.05	51.71	178.74	14.31	0.27	2.68	847	(3.50)	-	9.25	9.25	14.14	65.85	-
Central Bank and Trust Company	Hutchinson	231,794	17.03	0.43	31.48	139.89	(35.65)	0.73	7.53	3,881	9.34	5.83	9.81	9.81	14.92	68.55	2.52
The Stockgrowers State Bank of Ashland, Kansas	Ashland	116,850	16.68	0.36	-	15.33	(32.15)	0.77	5.93	390	(0.21)	4.36	12.08	12.08	20.00	65.52	1.57
The Community Bank	Liberal	98,027	16.66	4.14	6.08	49.50	(35.22)	1.02	10.11	-	(5.79)	0.84	9.49	9.49	17.49	51.42	3.46
Towanda State Bank	Towanda	9,188	16.61	0.38	-	43.79	61.11	(0.46)	(4.82)	120	(4.96)	3.80	9.26	9.26	17.03	79.23	1.45
United Bank & Trust	Marysville	503,365	16.51	0.23	29.58	114.85	(20.11)	0.69	5.83	9,060	7.32	6.62	10.86	10.86	16.30	86.26	1.55
The Kansas State Bank Overbrook Kansas	Overbrook	47,901	16.28	2.06	12.76	46.67	(28.23)	0.92	8.00	652	7.33	2.04	11.10	11.10	20.61	58.66	4.20
Union State Bank	Clay Center	136,539	16.28	1.88	11.27	57.50	(49.18)	1.16	10.33	476	40.06	1.50	10.58	10.58	23.98	61.16	2.82
Industrial State Bank	Kansas City	148,357	16.14	-	50.90	166.83	(14.82)	1.23	5.88	2,660	(6.85)	-	21.63	21.63	28.80	85.39	1.46
The Peoples State Bank	Cherryvale	16,734	16.14	1.80	-	5.03	152.22	4.26	15.58	178	12.86	0.90	26.47	26.47	32.29	148.86	1.63
The Walton State Bank	Walton	8,648	16.09	2.91	-	27.37	13.75	0.39	5.20	-	(8.23)	0.40	7.34	7.34	16.69	45.88	1.17
The Lyons State Bank	Lyons	95,299	16.01	2.64	2.41	45.94	(0.97)	2.15	24.44	25	(4.46)	0.88	9.74	9.74	14.09	75.87	2.33
Alliance Bank	Topeka	85,655	15.14	0.35	52.36	114.62	(39.63)	0.55	5.31	418	(21.96)	5.41	10.33	10.33	18.01	68.76	1.91
The Haviland State Bank	Haviland	36,339	15.03	3.79	13.76	37.90	23.43	1.05	8.68	-	(11.72)	0.47	11.10	11.10	18.54	60.57	1.79
State Bank	Hoxie	126,863	14.92	2.06	-	-	-	1.76	17.56	-	(16.49)	0.76	10.17	10.17	14.13	82.33	1.58
First National Bank of Elkhart	Elkhart	76,445	14.63	1.87	-	5.27	(47.11)	1.28	11.98	500	9.42	0.87	11.00	11.00	20.91	62.52	1.63
Community State Bank	Coffeyville	60,669	14.30	1.34	11.32	98.16	(52.80)	1.12	11.50	168	(0.85)	1.37	10.30	10.30	18.59	54.78	1.85
Community First National Bank	Manhattan	152,158	14.11	1.20	98.98	223.98	49.11	1.16	13.05	200	5.74	1.11	8.99	8.99	12.72	97.58	1.34
The Farmers State Bank	Holton	55,872	14.01	1.59	4.20	132.61	246.54	0.30	3.19	-	3.32	0.55	9.23	9.23	16.58	70.21	0.87
First Option Bank	Osawatomie	223,134	13.84	0.24	19.14	173.58	3.47	1.64	19.23	559	(3.94)	4.55	8.19	8.19	18.13	56.00	1.11
The Farmers State Bank	Wathena	63,177	13.80	3.85	6.41	34.42	(15.90)	0.69	4.12	419	(2.02)	1.19	15.35	15.35	30.63	61.96	4.59
Bison State Bank	Bison	10,080	13.70	4.17	-	6.16	100.00	0.16	1.66	-	(4.38)	1.16	9.33	9.33	20.91	45.59	4.83
Bank of Hays	Hays	191,057	13.42	0.73	34.23	105.62	5.46	0.99	12.88	-	13.33	1.85	7.69	7.69	14.06	65.57	1.36
The Troy State Bank	Troy	28,131	13.29	2.58	6.89	10.97	(14.02)	0.25	2.56	38	(6.88)	0.84	9.06	9.06	18.40	54.66	2.16
First National Bank, Independence, Kansas	Independence	83,046	13.23	1.49	51.96	69.31	(64.91)	1.02	9.88	274	5.69	1.02	9.78	9.78	12.85	96.30	1.53
The Exchange National Bank of Cottonwood Falls	Cottonwood Falls	31,794	13.10	-	-	9.57	(40.69)	(0.16)	(1.59)	12	(8.66)	-	9.59	9.59	16.71	70.59	1.79
Home State Bank & Trust Co. of McPherson, Kansas	Mcpherson	144,358	13.07	1.32	7.09	60.19	42.13	0.07	0.71	433	14.99	-	10.20	10.20	11.85	58.23	-
Peoples Exchange Bank	Belleville	65,787	13.06	2.17	16.02	22.99	(51.39)	0.87	5.88	5	28.69	0.83	10.69	10.69	11.23	111.94	1.81
Intrust Bank, National Association	Wichita	4,065,989	13.05	0.79	28.02	81.30	(16.52)	1.14	12.04	5,445	(0.87)	2.21	8.90	8.90	14.08	65.30	1.74
The First National Bank and Trust Company of Junction City,	Junction City	108,702	12.88	0.08	23.38	109.13	(10.76)	1.79	14.23	518	27.12	2.17	9.90	9.90	14.88	58.21	1.64
The First National Bank of Hope	Hope	48,733	12.21	2.03	27.72	46.91	22.29	1.63	12.36	61	10.37	0.97	12.97	12.97	14.20	97.18	1.96
The First National Bank of Smith Center	Smith Center	47,289	11.77	-	-	16.31	(47.77)	0.74	6.83	259	(38.67)	-	10.50	10.50	20.88	37.73	1.17
Equity Bank, A National Association	Andover	605,882	11.71	1.40	31.09	176.80	14.91	0.46	3.11	3,556	12.94	0.93	12.23	12.23	18.42	69.25	1.31
Union State Bank	Uniontown	40,944	11.54	1.67	0.79	38.19	(36.76)	0.83	9.40	5	18.00	0.85	7.77	7.77	11.99	76.73	1.42
Peoples State Bank	Mc Donald	115,815	11.48	-	36.71	37.03	16.48	2.47	28.63	272	21.23	1,258.00	8.57	8.57	10.97	104.84	1.31
The First National Bank of Hutchinson	Hutchinson	553,542	11.47	0.55	15.20	135.12	9.10	0.81	7.42	201	(12.65)	2.71	10.64	10.64	19.75	50.88	1.50
Citizens State Bank and Trust Co., Ellsworth, Kansas	Ellsworth	114,453	11.32	0.61	9.67	29.15	41.98	1.33	14.10	-	17.97	2.84	8.39	8.39	16.02	53.99	1.75
Union State Bank	Olsburg	28,365	11.30	3.19	4.11	4.11	207.27	1.04	7.15	59	2.58	0.26	14.31	14.31	25.65	60.42	0.85
The First National Bank in Wellington	Wellington	89,484	11.28	0.27	42.48	106.94	(47.46)	0.87	10.07	48	4.07	6.48	8.82	8.82	16.20	70.30	1.72

# Kansas

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
First Security Bank & Trust Company	Norton	61,646	11.04	0.07	5.97	74.81	(56.15)	0.76	5.52	466	(8.17)	51.36	12.74	12.74	22.07	62.36	3.78
The Denison State Bank	Holton	286,400	10.95	1.09	26.91	61.86	(17.97)	1.29	11.29	1,122	6.01	1.92	10.59	10.59	17.16	78.43	2.09
Merit Bank	Goff	55,514	10.91	0.31	77.89	152.64	75.25	0.46	4.79	470	7.24	5.57	8.78	8.78	13.40	94.55	1.74
The Bennington State Bank	Salina	444,250	10.84	1.21	24.69	71.85	140.25	1.60	14.68	2,088	(3.77)	1.25	10.43	10.43	16.08	77.54	1.52
Bank of Prairie Village	Prairie Village	100,207	10.80	-	43.12	138.20	23.73	1.37	16.26	-	(2.90)	-	8.35	8.35	12.52	74.41	1.54
Community Bank	Topeka	80,423	10.79	0.68	22.08	184.41	(20.82)	0.72	7.98	485	(3.48)	1.90	8.87	8.87	13.74	87.82	1.28
Mid-America Bank	Baldwin City	59,870	10.39	0.02	112.24	134.88	(34.55)	1.24	13.06	732	(2.76)	196.29	9.70	9.70	11.36	90.45	3.01
The State Exchange Bank	Mankato	36,117	10.38	0.83	18.66	55.00	130.96	1.41	14.89	260	(5.88)	2.28	9.30	9.30	17.89	51.21	1.89
The Alta Vista State Bank	Alta Vista	18,186	10.29	0.73	27.28	27.28	(32.74)	0.95	7.90	197	(24.66)	2.98	12.21	12.21	27.32	54.23	2.18
Great American Bank	De Soto	51,437	10.26	0.89	23.52	330.03	151.44	1.32	6.89	400	9.52	2.10	13.08	13.08	19.91	92.08	1.88
Farmers and Merchants Bank of Mound City, Kansas	Mound City	35,724	10.19	1.07	8.39	22.33	27.57	1.38	19.09	72	6.42	0.95	7.08	7.08	12.98	72.09	1.01
Garden City State Bank	Garden City	67,723	10.12	0.23	6.27	96.82	(8.36)	2.36	18.56	60	1.70	7.39	12.87	12.87	16.02	101.47	1.68
The Security State Bank	Wellington	55,297	10.10	2.71	7.98	56.99	44.89	0.88	6.65	121	4.07	0.79	12.11	12.11	22.71	54.26	2.15
The Wellsville Bank	Wellsville	35,212	10.05	0.62	15.68	19.63	(77.87)	1.53	17.41	290	(16.85)	3.02	8.79	8.79	17.12	50.34	1.88
Farmers and Merchants Bank of Hill City	Hill City	41,682	9.99	1.93	6.95	6.95	(91.18)	0.36	3.19	-	(34.00)	0.92	11.22	11.22	17.04	70.39	1.77
Community National Bank & Trust	Chanute	766,287	9.95	0.81	23.71	108.16	36.91	0.74	8.98	1,704	1.82	1.66	7.32	7.32	11.93	73.82	1.34
The First Security Bank	Overbrook	35,664	9.73	1.73	1.48	99.62	(8.09)	0.54	4.39	-	(11.16)	0.82	10.08	10.08	16.91	73.47	1.41
Citizens State Bank	Paola	79,657	9.67	3.31	40.37	93.52	2.83	1.22	6.33	10	20.21	0.59	12.67	12.67	24.12	59.24	1.94
Astra Bank	Scandia	184,620	9.61	0.69	14.61	40.02	(22.83)	1.61	13.99	-	7.43	2.31	9.71	9.71	13.77	73.39	1.61
The State Bank of Conway Springs	Conway Springs	26,288	9.56	2.02	-	36.03	(29.88)	0.85	9.12	-	(38.13)	0.82	8.68	8.68	17.22	54.56	1.67
Citizens State Bank	Morland	31,169	9.51	1.28	3.97	10.77	38.37	0.36	3.87	-	(0.11)	1.09	9.34	9.34	14.82	89.06	1.39
Kansas State Bank of Manhattan	Manhattan	798,484	9.50	0.21	38.68	217.35	21.65	1.86	19.90	5,368	14.01	9.83	9.51	9.51	14.66	100.41	2.03
The Morrill and Janes Bank and Trust Company	Merriam	646,849	9.37	0.06	35.87	98.83	(38.70)	0.81	7.50	2,392	22.94	24.30	9.00	9.00	16.53	63.83	1.43
Labelle Bank	Altamont	328,725	9.34	1.02	4.01	15.80	(30.87)	0.93	9.56	557	5.98	1.63	8.70	8.70	16.69	57.36	1.66
The Dickinson County Bank	Enterprise	8,046	9.30	1.74	-	148.55	149.24	-	-	28	(16.72)	2.52	12.35	12.35	20.96	76.91	4.37
The Farmers State Bank	Dwight	15,210	9.23	2.25	-	-	-	0.15	1.20	-	(14.51)	0.66	12.16	12.16	22.16	60.94	1.48
The First National Bank of Beloit	Beloit	79,291	9.19	1.42	5.14	40.80	(15.54)	0.84	7.15	234	(8.42)	0.75	11.36	11.36	17.23	55.90	1.07
The Union State Bank of Everest	Everest	216,869	9.10	0.87	8.90	13.32	(86.51)	1.64	15.94	683	10.57	2.02	8.31	8.31	12.16	85.73	1.75
Sunflower Bank, National Association	Salina	1,733,783	8.93	0.65	14.01	138.12	(13.63)	1.33	13.53	9,571	15.53	2.07	8.62	8.62	16.68	66.67	1.35
The Federal Savings Bank	Overland Park	72,848	8.82	0.05	7.03	25.12	(75.43)	7.46	68.46	588	23.24	6.48	12.08	12.08	15.38	110.89	0.32
The Stockton National Bank	Stockton	69,931	8.81	0.55	29.94	43.47	(81.13)	0.64	5.40	52	(22.43)	3.26	11.71	11.71	18.66	72.13	1.80
Community Bank of Wichita, Inc.	Wichita	61,315	8.62	0.65	45.62	129.58	(0.25)	0.73	7.66	270	10.22	1.64	9.43	9.43	13.01	87.46	1.07
Bank of Denton	Denton	13,570	8.61	3.19	-	3.76	(7.21)	0.70	3.71	8	(9.35)	0.46	19.25	19.25	37.07	67.24	1.46
TriCentury Bank	Simpson	4,001	8.55	2.13	-	150.67	125.79	0.96	8.56	-	25.22	2.23	12.10	12.10	22.10	34.78	4.75
Peoples Bank	Coldwater	45,160	8.51	2.54	0.65	34.54	19.05	0.55	4.52	-	(16.01)	0.70	10.26	10.26	19.55	43.17	1.78
The Western State Bank	Garden City	468,341	8.34	1.19	4.10	88.60	1.63	1.30	11.97	1,147	(17.47)	2.13	10.69	10.69	16.81	59.05	2.54
Millennium Bank	Junction City	32,244	8.33	-	28.06	151.52	426.65	1.40	10.31	-	(0.53)	-	13.71	13.71	18.25	105.01	1.15
The First National Bank of Spearville	Spearville	29,982	7.99	1.91	-	-	-	0.95	5.80	-	(16.26)	1.05	13.25	13.25	22.14	70.28	2.00
New Century Bank, National Association	Belleville	21,670	7.97	1.01	143.33	143.33	(38.57)	1.01	9.73	24	7.06	1.71	10.57	10.57	15.41	97.76	1.74
American State Bank & Trust Company	Great Bend	322,030	7.86	1.00	0.47	106.35	(25.17)	0.81	6.89	-	23.45	1.65	8.54	8.54	14.27	58.67	1.65
Centera Bank	Sublette	237,640	7.82	0.12	11.57	65.22	25.43	1.28	13.68	-	(1.29)	9.13	7.92	7.92	14.87	49.83	1.12
Silver Lake Bank	Topeka	218,349	7.81	1.04	57.76	102.32	(34.22)	0.78	6.63	825	10.03	1.39	11.71	11.71	20.18	84.40	1.45
The State Bank of Bern	Bern	72,938	7.79	0.58	-	1.37	(82.05)	1.51	11.69	-	(2.39)	1.97	12.53	12.53	18.48	57.31	1.14
First Neodesha Bank	Neodesha	77,092	7.46	0.08	3.94	57.06	(29.36)	1.33	16.98	359	(4.89)	11.29	8.49	8.49	14.05	82.92	0.88
The St. Marys State Bank	Saint Marys	82,331	7.20	0.79	68.64	89.55	(22.01)	0.50	5.07	265	9.96	2.13	9.38	9.38	14.46	81.74	1.67
Emprise Bank	Wichita	1,461,858	7.14	0.67	36.89	141.92	(20.65)	1.33	13.99	2,769	5.90	2.13	7.67	7.67	13.44	57.68	1.43
United National Bank	Natoma	107,221	7.14	1.80	-	35.36	104.65	0.68	7.52	16	(41.15)	0.96	8.04	8.04	16.38	40.73	1.72
Farmers National Bank of Kansas	Walnut	41,534	6.98	0.05	3.50	63.25	16.75	0.72	7.92	276	(10.20)	21.47	9.13	9.13	14.65	79.06	1.08
The Halstead Bank	Halstead	76,500	6.94	0.28	33.94	108.93	33.09	0.78	9.72	303	(8.88)	4.52	8.06	8.06	11.45	78.40	1.26
The Valley State Bank	Belle Plaine	121,578	6.85	1.09	9.16	20.97	(43.76)	0.52	4.54	460	5.26	1.73	10.89	10.89	25.93	52.40	1.88
The Bank of Tescott	Tescott	295,977	6.81	0.84	15.98	49.66	33.16	1.93	18.22	700	3.69	2.31	10.01	10.01	15.79	80.61	1.94
State Bank of Carbondale	Carbondale	17,548	6.81	0.67	-	-	-	0.23	2.59	56	(13.22)	1.92	9.00	9.00	16.74	62.31	1.28
First National Bank in Fredonia	Fredonia	102,021	6.64	2.37	-	20.20	7.99	1.34	9.07	245	2.14	0.72	13.43	13.43	28.86	37.30	1.72
The First National Bank of Syracuse	Syracuse	184,090	6.52	0.66	5.44	24.88	(49.59)	1.06	8.85	555	30.75	2.13	9.98	9.98	15.79	79.13	1.40
The First National Bank of Girard	Girard	72,121	6.51	1.28	7.71	7.71	46.80	1.27	11.53	42	3.28	1.50	11.06	11.06	20.08	68.26	1.93
The Freepoint State Bank	Harper	23,497	6.42	1.12	24.58	46.19	(21.67)	0.30	4.03	-	(24.43)	1.49	6.75	6.75	12.08	48.29	1.67
Landmark National Bank	Manhattan	596,405	6.32	0.44	34.21	121.29	(23.84)	0.88	6.79	2,264	14.89	3.32	10.29	10.29	16.97	71.17	1.45
The Wilson State Bank	Wilson	79,807	6.25	0.72	12.46	25.11	135.83	1.38	12.47	53	(3.54)	1.42	8.81	8.81	11.55	85.84	1.02
The Farmers State Bank	Fairview	22,417	6.25	0.98	-	7.70	(29.65)	0.65	8.79	-	(20.68)	1.60	7.21	7.21	14.15	56.38	1.57
First National Bank of Kansas	Burlington	68,972	6.13	0.76	11.54	41.57	(51.15)	0.69	6.41	356	13.35	2.96	9.36	9.36	23.85	34.31	2.24
Bank of Palmer	Palmer	39,497	6.12	0.98	-	-	-	0.65	7.77	-	5.64	1.19	8.13	8.13	13.60	71.62	1.17
Garnett State Savings Bank	Garnett	113,958	6.12	1.02	8.22	8.22	(45.84)	0.28	2.72	265	(32.09)	1.85	10.18	10.18	20.54	48.21	1.88
UMB National Bank of America	Salina	825,618	6.04	1.86	5.71	19.70	14.41	1.16	12.58	-	29.57	0.51	9.02	9.02	19.48	52.09	

# Kansas

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
The First National Bank of Scott City	Scott City	100,736	5.62	0.96	3.14	17.67	196.68	1.05	10.86	-	(4.88)	1.31	9.98	9.98	12.11	70.84	1.26
KansasLand Bank	Quinter	44,223	5.61	0.24	15.39	82.18	15.27	0.14	1.45	127	(1.93)	4.38	8.34	8.34	13.92	70.42	1.03
Hillsboro State Bank	Hillsboro	14,395	5.57	0.31	32.44	33.71	37.16	0.23	2.50	60	(24.15)	5.64	9.41	9.41	17.16	61.47	1.77
First Bank	Sterling	113,896	5.43	0.82	-	43.30	30.68	1.23	10.05	70	12.30	3.50	11.98	11.98	19.32	78.37	2.88
Kaw Valley State Bank and Trust Company	Wamego	135,237	5.41	1.13	9.47	42.34	(45.89)	1.81	16.18	47	3.39	1.40	10.89	10.89	19.49	67.25	1.59
The First National Bank of Sedan	Sedan	51,937	5.40	1.47	-	54.87	121.98	0.91	8.31	45	(1.05)	1.35	10.40	10.40	21.25	43.77	1.97
The Farmers State Bank	Mcperson	86,737	5.28	0.62	21.53	149.83	23.63	1.43	16.61	170	9.77	2.45	8.03	8.03	14.29	69.14	1.52
Farmers & Merchants Bank of Colby	Colby	138,079	5.28	0.23	12.49	27.90	(34.47)	1.38	12.36	640	23.32	4.85	10.44	10.44	16.34	72.19	1.14
Citizens Bank of Kansas, National Association	Kingman	226,862	5.24	0.53	25.31	75.09	18.18	0.75	6.38	748	9.56	2.52	7.90	7.90	11.74	41.44	1.33
Elk State Bank	Clyde	50,956	5.07	0.58	-	46.36	(9.42)	0.57	6.74	-	37.47	2.04	7.95	7.95	16.21	77.54	1.17
Garden Plain State Bank	Wichita	80,482	5.00	0.54	127.94	137.40	36.43	1.23	11.52	172	9.46	2.24	10.18	10.18	13.69	72.59	1.20
The Bank of Whitewater	Whitewater	18,832	4.98	0.43	5.75	32.52	496.74	0.35	3.98	-	(27.49)	7.64	8.59	8.59	15.37	63.92	3.25
The Bank of Holyrood	Holyrood	56,224	4.73	0.35	-	16.88	(41.41)	1.64	16.93	172	(25.59)	4.22	9.51	9.51	17.90	62.94	1.49
Kanza Bank	Kingman	203,086	4.68	0.46	23.03	219.73	(23.51)	0.63	6.06	327	5.96	3.31	9.27	9.27	14.60	75.21	1.52
Vintage Bank Kansas	Leon	12,624	4.52	1.30	-	-	(100.00)	(0.31)	(2.22)	-	(2.76)	0.78	12.96	12.96	25.40	55.93	1.02
The Citizens State Bank	Gridley	121,016	4.47	0.52	20.51	36.92	157.21	1.23	13.35	87	(0.22)	2.04	8.75	8.75	13.44	76.29	1.06
The First State Bank of Ransom	Ransom	43,715	4.46	-	-	17.05	(37.64)	1.42	7.26	405	(4.96)	-	19.00	19.00	36.80	47.50	2.50
The Kansas State Bank	Ottawa	115,993	4.45	2.16	8.89	21.58	(52.52)	0.75	7.02	33	(43.07)	1.10	10.19	10.19	29.59	22.48	2.37
The State Bank of Oskaloosa	Oskaloosa	28,657	4.42	-	1.00	17.56	(47.29)	0.07	0.83	102	(249.94)	-	8.03	8.03	26.64	29.87	1.15
The Kearny County Bank	Lakin	124,573	4.34	2.31	1.35	3.15	27.72	2.00	9.00	-	(17.02)	0.88	21.33	21.33	38.21	53.72	2.04
The Peabody State Bank	Peabody	40,344	4.17	0.81	-	0.79	100.00	(0.14)	(1.39)	-	0.31	1.51	8.20	8.20	14.06	61.60	1.22
Chetopa State Bank & Trust Co.	Chetopa	28,582	4.17	-	4.89	5.06	(48.57)	1.23	14.75	121	(35.95)	-	8.96	8.96	17.84	59.57	1.69
The Lorraine State Bank	Lorraine	23,021	4.15	0.67	-	2.03	(41.18)	1.09	10.61	-	(1.52)	1.23	10.59	10.59	14.30	77.27	0.82
First National Bank and Trust	Phillipsburg	176,755	4.14	0.11	5.23	27.32	12.80	1.32	8.57	594	0.67	18.74	14.07	14.07	20.97	55.38	2.15
The St. John National Bank	Saint John	72,075	4.08	0.24	3.11	24.36	2,466.25	1.47	12.99	-	(6.64)	4.47	11.47	11.47	17.39	62.90	1.05
The First National Bank of Liberal	Liberal	241,262	4.04	0.02	12.04	66.01	(15.18)	0.95	10.86	278	16.66	101.74	8.63	8.63	15.42	58.01	1.57
The First State Bank of Healy	Healy	72,588	4.04	0.21	14.06	14.06	(66.08)	1.48	7.79	243	10.54	14.06	17.54	17.54	21.85	64.09	1.62
ESB Financial	Emporia	161,544	4.00	0.35	20.20	76.06	32.49	1.03	10.78	378	9.40	3.47	8.93	8.93	13.90	72.14	1.22
The Citizens State Bank	Hugoton	125,138	3.99	-	1.05	2.65	19.35	1.18	9.36	644	(17.90)	940.00	13.21	13.21	21.06	55.98	1.54
The Bank	Oberlin	201,854	3.97	0.59	0.97	2.30	0.92	2.29	22.90	92	(8.63)	2.00	9.09	9.09	14.64	70.58	1.18
The Farmers Bank of Osborne	Osborne	56,661	3.94	-	21.84	23.22	(19.37)	1.03	8.93	280	(15.34)	-	11.14	11.14	17.68	61.93	1.46
Exchange National Bank & Trust Co.	Atchison	330,487	3.93	0.57	17.49	45.70	(17.46)	1.04	11.89	-	(6.82)	2.27	8.80	8.80	13.65	76.55	1.28
The Farmers State Bank of Aliceville, Kansas	Westphalia	117,760	3.91	0.21	2.18	9.35	(55.15)	1.18	13.74	223	(5.79)	5.52	8.01	8.01	12.51	77.62	1.16
The First National Bank of Harveyville	Harveyville	13,092	3.91	0.73	-	5.42	(13.64)	0.31	3.09	-	(24.18)	1.39	9.82	9.82	24.82	69.53	1.02
The Alden State Bank	Sterling	19,672	3.90	-	1.61	19.69	(72.59)	0.34	3.19	90	(33.67)	-	10.42	10.42	21.73	51.89	2.02
Andover State Bank	Andover	65,169	3.88	0.38	113.32	285.17	4.68	0.39	4.72	-	15.31	2.63	8.53	8.53	11.81	93.97	1.00
The Olpe State Bank	Olpe	36,601	3.88	0.03	8.46	19.60	15.31	0.93	6.63	206	(6.85)	36.00	13.39	13.39	23.70	66.08	1.08
The State Bank of Delphos	Delphos	43,025	3.85	0.48	-	32.62	16.13	1.24	14.09	30	9.87	2.88	9.42	9.42	14.32	86.87	1.38
The Fowler State Bank	Fowler	59,815	3.70	0.24	5.62	42.88	67.03	0.80	6.35	216	(11.73)	3.03	11.90	11.90	20.17	58.14	0.74
The State Bank of Blue Rapids	Blue Rapids	48,779	3.57	0.52	-	35.17	4.36	0.68	7.92	29	(14.09)	2.62	8.89	8.89	16.73	61.32	1.37
The Marion National Bank	Marion	24,155	3.57	0.54	-	89.41	167.19	0.19	1.58	15	(0.31)	3.31	8.21	8.21	14.65	57.22	1.79
The Farmers' State Bank of Jetmore, Kansas	Jetmore	22,096	3.42	2.04	-	30.20	14.29	(0.09)	(0.82)	-	(51.34)	0.89	9.88	9.88	28.30	18.76	1.83
The Farmers State Bank of Oakley, Kansas	Oakley	106,496	3.15	0.18	7.10	14.09	(59.67)	1.00	7.59	397	8.26	10.10	12.82	12.82	23.39	53.00	1.79
CrossFirst Bank	Leawood	346,130	3.12	0.15	77.11	134.05	(15.93)	1.88	17.78	712	13.10	8.84	10.17	10.17	14.90	64.49	1.37
The First National Bank of Louisburg	Louisburg	80,583	3.10	-	20.60	37.24	138.49	1.09	5.41	531	1.82	-	18.79	18.79	36.06	60.74	2.04
The Johnson State Bank	Johnson	75,840	2.91	1.17	-	15.11	633.80	0.70	4.72	-	(29.87)	2.28	14.08	14.08	24.08	41.44	2.66
Verus Bank	Derby	115,765	2.77	0.36	27.10	98.07	7.97	1.03	10.84	73	(5.81)	3.01	8.90	8.90	14.54	67.68	1.09
Southwest National Bank	Wichita	421,467	2.66	0.16	10.87	225.55	47.49	2.22	25.24	115	16.23	7.30	8.10	8.10	10.92	83.31	1.18
Farmers and Drivers Bank	Council Grove	155,023	2.42	0.96	0.64	4.29	(26.24)	1.37	4.88	172	12.81	2.72	27.05	27.05	48.46	72.27	2.62
The Solomon State Bank	Solomon	184,989	2.40	0.29	10.99	66.45	138.85	1.32	11.21	147	7.82	6.62	12.24	12.24	21.21	109.60	1.93
The First State Bank	Norton	299,496	2.38	0.36	1.89	12.61	(30.37)	1.81	17.07	30	23.94	5.65	8.10	8.10	14.41	62.76	2.06
Condon Bank & Trust	Coffeyville	97,240	2.26	0.43	3.65	63.61	(46.78)	0.92	9.35	128	0.60	4.91	9.37	9.37	26.34	31.84	2.09
Peoples Bank and Trust Company	Mcperson	376,368	2.12	0.50	4.85	41.37	3.57	1.07	9.30	50	6.66	4.45	10.42	10.42	17.97	57.69	2.23
Community Bank of the Midwest	Great Bend	130,531	2.02	0.18	3.72	67.27	60.13	0.57	7.30	75	(39.27)	6.14	7.17	7.17	12.26	60.73	1.13
Fidelity State Bank and Trust Company	Topeka	96,690	1.95	0.42	5.60	100.29	(7.72)	0.55	4.54	-	(9.67)	3.46	11.46	11.46	18.68	72.08	1.46
First Commerce Bank	Marysville	48,565	1.93	0.11	9.16	20.83	(34.09)	1.67	15.56	72	2.74	10.38	11.18	11.18	17.02	107.54	1.15
The Union State Bank	Arkansas City	230,891	1.89	0.09	7.22	113.23	(24.93)	1.36	9.90	402	6.45	33.96	9.14	9.14	16.50	52.83	3.22
Farmers Bank & Trust	Atwood	87,126	1.81	-	18.02	36.88	1.53	1.20	14.24	-	(2.19)	-	7.42	7.42	17.07	30.49	1.28
The Riley State Bank of Riley, Kansas	Riley	74,737	1.77	0.02	13.92	15.55	1.43	1.03	10.88	125	12.26	82.10	9.05	9.05	13.23	88.44	1.58
The First National Bank of Dighton	Dighton	58,776	1.75	1.07	-	-	-	0.35	1.66	-	(43.23)	2.09	19.95	19.95	43.19	42.34	2.23
BANKWEST OF KANSAS	Goodland	101,148	1.75	0.24	-	41.77	(8.03)	0.89	7.45	104	19.48	2.86	10.84	10.84	17.90	59.73	0.68
First National Bank of Holcomb	Holcomb	53,128	1.66	0.55	0.13	12.27	(39.39)	1.49	10.84	-	10.76	1.98	13.73	13.73	25.86	56.21	1.08
The First State Bank & Trust Co. of Larned	Larned	108,894	1.62	0.38	19.79	91.60	67.72	1.31	11.07	-	(12.75)	5.84	11.66	11.66	18.21	66.21	2.20

# Kansas

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Almena State Bank	Almena	23,782	1.60	0.12	20.19	95.58	53.83	1.35	17.45	10	(1.33)	10.57	7.63	7.63	10.43	87.75	1.26
The State Bank of Canton, Canton, Kansas	Canton	30,568	1.60	0.74	-	43.92	(12.40)	0.35	2.08	21	(32.17)	1.83	16.45	16.45	40.18	35.34	1.36
The Farmers State Bank	Atwood	23,762	1.57	0.30	14.75	14.75	(70.84)	0.75	9.34	-	(24.08)	6.83	8.46	8.46	16.18	55.96	2.03
Farmers National Bank	Phillipsburg	107,709	1.48	0.11	2.52	30.16	30.32	1.03	8.02	162	(8.57)	19.79	12.98	12.98	21.96	61.83	2.16
The Citizens State Bank	Moundridge	243,910	1.46	-	2.62	59.13	(3.13)	0.85	9.93	339	(28.39)	334.20	8.44	8.44	15.19	58.54	1.38
Commercial Bank	Parsons	230,909	1.24	0.28	1.07	11.11	(71.98)	1.52	11.61	90	11.30	8.95	11.42	11.42	26.12	45.19	2.52
The Bendena State Bank	Bendena	41,254	1.05	0.15	-	107.22	70.38	0.80	8.54	-	(5.30)	4.62	7.68	7.68	12.71	65.80	0.69
Western National Bank	Summerfield	27,324	1.03	-	31.01	254.66	1,642.34	0.96	7.43	29	12.12	-	9.73	9.73	12.96	115.89	1.18
The Gorham State Bank	Gorham	25,532	1.02	0.17	36.36	52.86	205.90	0.58	7.43	-	(87.67)	5.86	7.78	7.78	15.22	51.29	1.02
The First National Bank of Centralia	Centralia	105,883	1.02	0.13	11.29	26.25	13.89	1.35	10.40	-	25.49	13.92	11.27	11.27	20.70	59.42	1.84
Premier Bank	Lenexa	158,613	0.97	0.22	7.06	101.30	(76.94)	(1.53)	(13.30)	-	(30.47)	12.94	9.60	9.60	25.99	35.67	2.91
The Howard State Bank, Howard, Kansas	Howard	44,541	0.93	0.08	6.64	6.64	140.94	0.88	8.53	31	(31.19)	34.12	9.80	9.80	19.90	52.82	2.59
Bank of Greeley	Greeley	34,567	0.92	0.01	1.11	22.83	20.55	1.33	10.62	39	(22.81)	99.00	11.95	11.95	20.75	71.15	1.40
The Fidelity State Bank and Trust Company	Dodge City	172,241	0.90	0.52	2.75	27.15	10.91	1.14	7.17	-	(58.81)	3.55	14.67	14.67	43.25	34.15	1.84
First Bank Kansas	Salina	256,632	0.88	0.14	2.61	72.87	15.46	1.26	13.55	80	2.56	11.37	9.20	9.20	19.61	47.53	1.61
Douglas County Bank	Lawrence	294,206	0.87	0.16	30.36	172.30	(1.77)	0.63	5.32	106	(10.07)	11.44	11.26	11.26	20.88	52.02	1.85
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	41,045	0.69	0.17	-	33.34	(34.44)	0.01	0.09	-	4.30	10.81	7.88	7.88	19.14	40.46	1.86
The Lyon County State Bank	Emporia	84,690	0.69	0.13	11.22	64.13	(34.99)	0.74	7.45	-	4.64	13.74	9.40	9.40	22.60	36.74	1.74
The State Bank of Kansas	Fredonia	68,588	0.68	0.14	5.82	287.85	(7.54)	1.91	14.43	-	(12.71)	11.27	12.61	12.61	19.00	81.68	1.58
Greensburg State Bank	Greensburg	62,063	0.66	0.75	-	-	(100.00)	1.53	7.84	-	(1.96)	2.06	18.21	18.21	50.83	18.48	1.55
The Plains State Bank	Plains	123,711	0.61	0.11	-	-	-	1.38	15.67	30	16.65	18.74	8.31	8.31	16.82	39.58	2.10
The Citizens National Bank	Greenleaf	176,251	0.61	0.02	15.00	46.14	17.07	0.92	10.46	92	0.68	102.00	8.20	8.20	18.73	46.10	1.53
First National Bank in Pratt	Pratt	107,481	0.56	-	0.18	55.19	4.43	0.60	5.67	55	(8.10)	-	8.56	8.56	14.86	47.05	0.92
The Citizens State Bank of Cheney, Kansas	Cheney	51,231	0.49	0.11	5.46	97.49	(14.90)	2.22	16.92	-	2.84	17.75	12.18	12.18	20.86	73.38	1.96
The Jamestown State Bank	Jamestown	20,849	0.45	0.23	-	-	(100.00)	0.53	3.16	-	(1.37)	18.82	14.48	14.48	36.46	46.74	4.31
The Bank of Protection	Protection	59,762	0.31	0.01	6.00	18.27	(61.18)	1.19	11.61	17	6.61	152.50	8.96	8.96	18.21	47.51	1.21
The First State Bank	Ness City	65,096	0.25	0.12	-	0.12	(80.00)	1.49	9.91	-	(12.60)	29.12	13.70	13.70	23.78	38.74	3.52
Leonardville State Bank	Leonardville	12,512	0.23	-	70.24	184.32	100.00	0.66	5.24	-	(1.62)	-	12.03	12.03	14.27	82.82	0.95
The City State Bank	Fort Scott	33,120	0.15	0.03	3.34	49.05	(33.18)	1.06	10.95	-	(16.13)	38.00	9.51	9.51	18.10	63.94	0.99
Guaranty State Bank and Trust Company	Beloit	166,466	0.13	0.02	0.35	46.50	13.83	1.05	10.40	-	25.31	70.88	10.04	10.04	11.90	111.30	1.20
The Trego-WaKeeney State Bank	Wakeeney	62,184	0.12	0.03	94.84	96.37	(72.94)	1.12	11.21	-	(46.33)	78.62	9.72	9.72	18.28	50.86	2.20
CBW Bank	Weir	8,365	0.07	-	-	-	-	1.45	10.26	1	(4.29)	-	14.83	14.83	34.10	45.60	2.82
Bank of Commerce	Chanute	166,665	0.06	0.01	-	70.25	0.87	0.72	9.24	-	(21.21)	107.38	8.08	8.08	18.63	51.13	1.12
The First National Bank in Cimarron	Cimarron	91,750	0.05	0.01	0.11	71.69	18.26	1.57	17.45	-	6.43	147.25	7.51	7.51	15.44	46.67	1.57
Citizens State Bank and Trust Company	Hiawatha	77,903	0.04	0.01	1.31	1.31	100.00	0.70	4.64	-	(26.00)	71.40	14.86	14.86	25.61	60.35	0.98
The First National Bank of Washington	Washington	74,581	0.03	0.02	0.83	2.31	(77.23)	1.16	5.63	-	(5.78)	240.50	20.19	20.19	41.40	47.29	3.86
The First State Bank, Kiowa, Kansas	Kiowa	61,178	0.02	-	-	-	(100.00)	1.22	13.06	-	(7.27)	581.00	9.42	9.42	15.08	64.39	1.71
The Farmers State Bank of Bucklin, Kansas	Bucklin	42,656	-	-	-	3.26	(77.20)	0.67	7.90	-	(9.40)	-	6.20	8.52	15.31	40.37	2.62
The Stockgrowers State Bank	Maple Hill	75,779	-	-	5.00	19.42	(23.93)	1.25	9.78	-	12.92	-	10.60	10.60	21.72	55.45	1.94
The Citizens State Bank	Miltonvale	29,475	-	-	13.78	16.14	885.45	0.59	5.47	-	(3.96)	-	10.46	10.46	20.02	52.82	1.34
The Nekoma State Bank	La Crosse	36,840	-	-	-	26.84	39.40	0.83	9.01	-	(0.13)	-	8.28	8.28	21.25	38.32	2.79
1st Bank of Troy	Troy	24,975	-	-	-	23.58	44.35	0.42	4.59	-	(41.18)	-	8.65	8.65	12.66	49.69	1.52
The Montezuma State Bank	Montezuma	94,278	-	-	-	7.55	54.44	1.28	15.91	-	5.74	-	7.25	7.25	19.11	34.36	1.79
The Citizens State Bank	Grainfield	10,531	-	-	-	10.67	420.00	1.27	16.14	-	(124.34)	-	8.65	8.65	22.66	45.37	2.09
The Caldwell State Bank in Caldwell, Kansas	Caldwell	39,595	-	-	39.17	90.88	(35.44)	1.15	12.41	-	(76.38)	-	10.50	10.50	18.24	59.80	0.93
The Farmers & Merchants State Bank of Cawker City	Cawker City	15,669	-	-	2.62	59.78	3.33	1.75	21.35	-	29.12	-	8.47	8.47	11.11	111.33	0.95
The First National Bank of Cunningham	Cunningham	29,501	-	-	-	-	(100.00)	1.19	11.12	-	3.18	-	9.44	9.44	18.02	42.62	1.04
The First National Bank of Howard	Howard	8,565	-	-	-	-	(100.00)	0.70	3.88	-	(64.00)	-	19.83	19.83	34.44	53.94	1.02
Flint Hills Bank of Eskridge	Eskridge	92,998	-	-	15.87	50.64	32.13	1.80	15.07	-	15.86	-	10.97	10.97	20.73	63.98	2.04
The Downs National Bank	Downs	17,867	-	-	5.51	39.20	43.38	0.49	4.99	-	(29.65)	-	9.56	9.56	22.83	41.41	2.52
Cottonwood Valley Bank	Cedar Point	21,761	-	-	51.93	80.85	(34.87)	0.19	1.75	-	(70.35)	-	10.27	10.27	19.35	44.82	4.26
First National Bank in Frankfort	Frankfort	34,201	-	-	14.93	31.01	137.80	1.80	16.89	-	4.14	-	9.70	9.70	20.64	50.38	1.54
Signature Bank	Haddam	5,435	-	-	18.02	184.05	(37.36)	1.23	8.15	-	(4.52)	-	12.12	12.12	14.63	89.20	1.12
First Kansas Bank	Hoisington	103,359	-	-	-	0.68	(95.69)	0.90	10.67	-	17.47	-	7.55	7.55	20.95	26.32	2.41
RelianzBank	Wichita	44,072	-	-	38.99	262.61	(20.39)	1.08	10.19	-	(1.24)	-	10.33	10.33	15.28	85.05	1.92



# Montana

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
<b>Montana Total</b>		<b>21,937,228</b>	<b>34.90</b>	4.05	54.52	127.67	(30.05)	0.91	8.21	208,659	10.13	0.65	9.76	9.76	15.96	72.90	2.62
First Citizens Bank of Polson, NA	Polson	23,932	173.17	18.41	26.10	47.61	(75.61)	(1.19)	(10.31)	3,308	(0.41)	0.25	11.56	11.56	18.29	68.75	4.64
Bank of Bozeman	Bozeman	67,004	140.20	5.07	145.92	277.36	(56.76)	(4.08)	(49.76)	5,907	(8.82)	0.62	8.00	8.00	11.86	62.95	3.16
Freedom Bank	Columbia Falls	45,651	136.67	8.36	116.12	284.82	(59.93)	(0.98)	(12.70)	3,454	(6.14)	0.37	7.92	7.92	12.03	81.47	3.11
Treasure State Bank	Missoula	76,708	122.97	9.49	78.23	322.67	(48.68)	0.47	6.64	3,762	(10.82)	0.42	7.52	7.52	11.06	75.93	4.00
Bank of The Rockies, NA	White Sulphur Springs	126,453	117.62	8.30	69.63	122.65	(36.44)	(0.59)	(5.46)	6,817	(0.88)	0.33	9.19	9.19	14.55	67.55	2.73
American Bank	Bozeman	332,263	108.35	2.56	204.49	237.85	(44.99)	(0.10)	(1.13)	31,615	2.15	1.65	9.25	9.25	17.91	84.64	4.22
Flathead Bank of Bigfork, Montana	Kalispell	203,926	80.05	7.97	92.69	135.70	(58.49)	(1.67)	(12.24)	5,968	1.19	0.42	10.17	10.17	15.89	81.22	3.34
Lake County Bank	Saint Ignatius	29,639	74.78	7.02	29.50	42.05	(60.52)	(2.47)	(18.00)	2,119	(69.36)	1.07	11.07	11.07	17.85	56.17	7.51
Ravalli County Bank	Hamilton	186,845	74.13	5.93	48.16	80.61	(52.11)	(0.28)	(2.58)	9,090	6.28	0.49	10.34	10.34	18.81	75.57	2.88
Mountain West Bank, NA	Helena	640,825	71.29	10.34	57.43	201.24	(46.00)	0.30	2.88	11,797	1.97	0.32	10.54	10.54	15.12	81.75	3.33
Farmers State Bank	Victor	310,926	63.65	8.51	43.21	67.14	(59.52)	0.54	5.35	6,795	2.45	0.40	9.53	9.53	16.60	54.03	3.41
Community Bank, Inc.	Ronan	95,502	61.46	3.96	37.41	58.73	(49.61)	(0.41)	(4.22)	1,360	(43.87)	0.76	9.71	9.71	16.52	67.01	3.03
Peoples Bank of Deer Lodge	Deer Lodge	26,622	61.04	1.85	32.83	72.23	38.48	0.62	6.27	177	0.03	0.98	10.24	10.24	20.24	57.08	1.82
First Madison Valley Bank	Ennis	124,950	54.23	5.21	81.03	164.04	(24.83)	0.07	0.84	1,171	(7.08)	0.29	8.40	8.40	13.83	73.58	1.51
First Community Bank	Glasgow	226,542	53.67	4.75	35.52	77.99	(45.88)	0.40	4.32	603	0.15	0.42	8.50	8.50	14.64	64.99	1.97
Prairie Mountain Bank	Great Falls	68,982	50.95	5.36	71.85	197.88	39.98	0.97	10.89	-	2.43	0.39	9.12	9.12	12.28	92.92	2.11
Manhattan Bank	Manhattan	119,702	43.07	3.40	62.68	100.01	(46.12)	1.05	10.34	907	(1.04)	0.85	9.72	9.72	16.08	61.69	2.90
First Security Bank of Missoula	Missoula	1,103,547	41.59	4.93	46.18	123.26	(22.38)	1.12	9.18	17,723	35.73	0.79	10.49	10.49	17.18	78.51	3.90
Big Sky Western Bank	Bozeman	386,167	41.19	5.03	78.71	138.94	(37.43)	1.01	5.58	7,836	31.76	0.77	17.33	17.33	25.43	103.65	3.86
First Security Bank	Bozeman	565,802	40.58	6.02	54.48	137.02	(25.27)	0.68	6.50	2,327	(3.89)	0.39	9.43	9.43	15.33	68.04	2.35
Glacier Bank	Kalispell	1,375,690	39.57	6.15	70.91	152.37	(29.32)	1.03	7.71	10,078	34.63	0.72	13.00	13.00	19.95	98.76	4.43
First Security Bank of Helena	Helena	42,591	39.52	5.05	38.79	84.38	(52.74)	(0.33)	(2.97)	230	3.79	0.33	10.29	10.29	16.22	93.59	1.65
First Interstate Bank	Billings	7,294,743	38.63	4.89	60.37	143.43	(29.73)	0.76	7.31	37,452	9.39	0.55	8.24	8.24	13.79	71.80	2.69
Community Bank - Missoula	Missoula	79,941	37.57	3.75	37.19	55.29	(69.93)	1.11	10.58	455	(47.36)	0.86	11.03	11.03	20.92	60.63	3.23
Valley Bank of Kalispell	Kalispell	106,893	37.20	7.56	26.15	58.50	(59.40)	0.18	1.63	1,165	3.18	0.31	10.18	10.18	20.22	48.18	2.34
Beartooth Bank	Billings	38,928	35.30	2.40	9.16	153.48	(64.09)	0.77	6.35	1,334	(15.59)	1.18	12.40	12.40	15.80	80.28	2.84
Belt Valley Bank	Belt	66,114	34.79	3.63	44.78	67.39	(20.90)	0.59	6.56	193	(19.96)	1.02	9.19	9.19	16.59	65.07	3.71
The State Bank of Townsend	Townsend	48,579	33.99	4.63	5.09	5.09	(77.18)	0.92	9.46	-	(27.96)	0.27	10.11	10.11	20.72	59.89	1.23
First Valley Bank	Seeley Lake	52,448	31.11	1.00	57.90	230.37	(29.72)	1.53	17.97	972	(21.69)	1.03	8.98	8.98	13.09	81.43	1.04
Little Horn State Bank	Hardin	67,573	30.27	0.14	30.12	76.46	(46.72)	0.04	0.43	1,275	(12.09)	19.74	9.58	9.58	16.58	59.47	2.74
Rocky Mountain Bank	Billings	434,565	29.59	3.34	64.55	138.47	(46.49)	0.31	2.58	5,729	7.98	0.45	10.50	10.50	16.16	70.97	1.49
State Bank & Trust Co.	Dillon	100,136	27.76	2.39	32.70	106.27	(45.08)	0.97	9.87	-	(19.45)	0.87	9.60	9.60	17.94	56.10	2.09
First Montana Bank, Inc.	Libby	295,700	26.80	1.97	70.62	137.95	(31.64)	0.37	4.01	1,736	12.88	0.95	9.02	9.02	14.98	74.38	1.87
Flint Creek Valley Bank	Philipsburg	61,465	24.52	2.61	43.13	197.98	-	0.76	8.30	2	(13.54)	0.48	8.69	8.69	13.89	76.23	1.77
West One Bank	Kalispell	43,280	24.34	0.92	30.33	119.10	(58.66)	(2.15)	(15.99)	460	(2.61)	3.00	10.73	10.73	16.71	92.95	2.72
Bitterroot Valley Bank	Lolo	192,324	23.82	2.30	85.20	190.64	(22.12)	2.11	20.66	-	10.60	0.86	10.25	10.25	14.38	110.01	1.99
Citizens Bank & Trust Company	Big Timber	103,396	23.56	2.33	2.42	87.20	(0.38)	0.79	7.11	583	(19.40)	0.91	8.89	8.89	15.95	58.20	2.13
Valley Bank of Helena	Helena	462,064	19.46	0.37	51.15	150.97	(7.32)	1.70	21.11	853	36.73	5.78	6.94	6.94	14.01	64.19	2.16
First Bank of Lincoln	Lincoln	14,825	19.25	1.60	5.31	5.31	(62.98)	0.44	3.48	-	(11.83)	0.74	12.38	12.38	21.36	87.55	1.19
The Yellowstone Bank	Laurel	437,304	17.06	2.44	50.12	102.66	(25.23)	1.98	10.92	6,364	(18.68)	0.32	17.92	17.92	25.37	86.14	0.78
Bank of Bridger, NA	Bridger	303,802	15.83	2.41	32.08	85.42	(19.15)	0.82	8.81	716	15.46	0.80	8.51	8.51	15.72	54.97	1.93
Dutton State Bank	Dutton	30,521	14.94	2.24	31.70	128.74	794.74	0.16	1.95	-	(10.43)	0.75	8.84	8.84	13.39	72.70	1.67
First Security Bank of Malta	Malta	36,889	14.41	0.85	-	40.04	4.63	0.72	8.15	-	(33.37)	1.90	8.26	8.26	14.88	56.94	1.61
First Security Bank of Roundup	Roundup	49,007	14.09	2.65	8.40	20.69	52.57	1.99	19.38	-	(10.95)	0.41	10.13	10.13	16.02	62.26	1.07
Three Rivers Bank of Montana	Kalispell	115,398	13.96	1.65	74.15	112.55	(39.53)	0.66	5.74	393	7.97	1.17	11.15	11.15	20.17	67.82	1.93
Ruby Valley National Bank	Twin Bridges	79,284	13.25	2.58	28.24	39.96	(21.82)	2.38	17.41	145	(5.92)	0.68	13.33	13.33	19.75	80.51	1.75
Stockmens Bank	Cascade	29,953	13.14	1.92	-	28.13	79.58	0.74	5.98	-	(79.19)	1.00	12.01	12.01	20.24	45.14	1.92
Valley Bank of Ronan	Ronan	65,817	13.01	2.28	10.60	28.45	(84.83)	0.77	6.68	133	(29.10)	0.81	11.53	11.53	16.35	71.68	1.84
Valley Bank	Glasgow	35,674	13.01	-	2.47	78.86	(30.84)	0.39	4.69	276	(30.14)	-	8.05	8.05	16.82	57.52	1.67
Garfield County Bank	Jordan	50,729	12.85	2.42	-	-	-	1.51	12.32	-	(14.55)	0.80	11.77	11.77	15.67	77.73	1.93
United Bank	Absarokee	69,179	12.42	0.60	20.05	46.28	(55.75)	0.34	3.37	220	(20.24)	4.86	10.01	10.01	18.89	53.62	2.93
Farmers State Bank of Denton, Montana	Denton	18,698	10.45	1.45	-	-	-	1.22	10.31	-	(5.95)	1.44	11.42	11.42	17.12	76.72	2.08
The First State Bank of Malta	Malta	126,198	10.42	4.15	6.10	22.36	(31.07)	1.17	7.93	-	(16.31)	0.50	13.66	13.66	28.70	44.60	2.09
Western Security Bank	Billings	807,620	10.30	0.16	30.20	97.90	(38.16)	1.24	10.64	4,994	37.49	16.34	8.28	8.28	17.07	49.51	2.68
Stockman Bank of Montana	Miles City	2,132,797	10.08	0.96	55.52	170.91	22.09	1.82	18.69	9,369	8.75	1.87	9.16	9.16	14.13	79.64	1.80
The Bank of Baker	Baker	128,638	9.79	1.14	43.82	65.36	79.92	2.31	26.97	325	(34.02)	1.32	8.53	8.53	14.01	64.34	1.51
Independence Bank	Havre	433,825	9.11	1.39	1.42	15.00	28.72	1.86	15.97	250	11.57	1.17	11.42	11.42	15.46	89.04	1.62
First Citizens Bank of Butte	Butte	71,266	8.99	1.59	19.89	77.17	(34.65)	1.22	12.78	-	(19.22)	1.66	9.49	9.49	18.38	74.84	2.64
First State Bank of Forsyth	Forsyth	109,933	8.60	2.47	0.44	0.44	(89.22)	1.05	10.24	-	8.06	0.65	9.70	9.70	19.78	47.27	1.61
Eagle Bank	Polson	29,926	7.40	1.73	32.83	68.77	(13.94)	0.18	1.92	-	(46.14)	0.89	8.84	8.84	19.11	42.30	1.55
Western Bank of Wolf Point	Wolf Point	76,291	6.53	1.42	6.22	38.90	(51.55)	1.55	15.01	166	(14.26)	1.70	9.07	9.07	18.86	44.69</	

# Montana

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Assets	Loan / Deposit ratio	LLR / Total loans
<b>Montana Total</b>	21,937,228	34.90	4.05	54.52	127.67	(30.05)	0.91	8.21	208,659	10.13	0.65	9.76	9.76	15.96	72.90	2.62
Basin State Bank	146,265	4.51	0.73	0.91	0.91	(79.25)	1.68	15.12	55	(16.05)	1.03	11.08	11.08	12.49	75.49	0.75
The First State Bank of Shelby	131,454	3.82	3.21	0.07	0.07	(98.97)	1.24	7.49	-	(8.85)	0.95	15.19	15.19	29.25	22.67	3.03
First Bank of Montana	265,821	1.96	0.25	4.09	57.06	51.45	1.57	11.28	-	30.52	10.37	8.33	8.33	15.05	60.31	2.57
First Security Bank of Deer Lodge	28,230	1.66	0.27	10.27	247.63	14.99	0.34	3.79	-	(32.18)	3.17	9.61	9.61	17.04	68.79	0.87
1st Bank	134,076	0.36	0.06	8.57	18.75	258.24	1.55	15.24	-	(75.07)	16.75	8.57	8.57	17.56	60.41	1.07
Community First Bank of Glendive	47,583	0.06	0.01	10.20	15.50	214.29	0.66	6.54	-	(23.70)	116.67	9.43	9.43	17.21	54.90	1.49
Montana State Bank	72,369	0.03	0.01	-	1.39	(65.56)	1.07	12.87	-	(96.45)	251.00	7.98	7.98	19.07	45.25	1.69
Bank of Montana	34,888	-	-	45.00	143.73	92.64	1.66	10.30	-	(9.08)	-	17.84	17.84	15.65	97.08	1.40



# Nebraska

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
<b>Nebraska Total</b>	56,436,202	19.05	1.42	30.41	110.21	(7.28)	1.14	10.71	175,806	11.50	1.40	9.74	9.74	14.14	87.79	1.98
FirsTier Bank	Kimball 241,022	149.25	16.22	146.54	361.12	(40.91)	(4.88)	(51.89)	6,527	1.24	0.25	9.04	9.04	13.06	85.35	4.06
City Bank & Trust Co.	Lincoln 194,134	97.84	3.24	133.86	322.87	(45.89)	(0.56)	(4.90)	6,806	1.28	0.72	11.38	11.38	16.45	96.73	2.32
Thayer County Bank	Hebron 60,314	75.79	1.77	38.41	64.62	(64.16)	0.01	0.15	3,306	23.08	0.67	8.48	8.48	13.36	71.37	1.19
Amfirst Bank, National Association	Mccook 248,730	61.00	2.02	31.85	87.38	(62.66)	1.02	10.96	5,028	0.15	0.88	9.56	9.56	13.46	81.14	1.78
Omaha State Bank	Omaha 291,924	60.62	5.50	290.48	548.76	14.15	(0.24)	(2.51)	1,913	4.06	0.39	8.16	8.16	10.42	107.76	2.17
The First National Bank of Wayne	Wayne 35,198	59.96	8.87	36.27	67.11	(69.52)	0.01	0.12	-	(2.49)	0.33	10.37	10.37	18.27	54.51	2.92
The State Bank of Bartley	Bartley 71,448	53.77	1.90	69.44	128.56	41.78	1.24	12.74	90	2.07	0.53	9.73	9.73	19.25	90.48	1.01
Farmers and Merchants Bank	Milford 480,823	52.34	1.08	10.24	21.19	(19.73)	0.99	8.70	209	43.63	0.70	8.98	8.98	12.79	80.32	0.75
Iowa - Nebraska State Bank	So. Sioux City 194,783	51.58	1.16	18.06	110.12	(35.78)	0.24	2.98	775	3.61	2.18	8.19	8.19	13.51	73.68	2.54
Siouxland National Bank	So. Sioux City 46,829	47.21	1.74	8.36	30.69	(49.33)	0.51	6.11	1,637	(20.22)	0.65	8.77	8.77	16.22	62.29	1.13
Plattsmouth State Bank	Plattsmouth 78,880	44.04	6.42	36.12	59.30	(48.19)	0.02	0.24	372	10.00	0.21	9.99	9.99	14.80	64.58	1.37
First State Bank	Gothenburg 290,722	43.65	5.93	6.25	42.78	(28.99)	1.05	7.55	3,592	34.65	0.47	12.85	12.85	17.06	101.85	2.78
First State Bank & Trust Company	Fremont 219,058	40.79	3.07	22.03	150.68	(7.32)	1.10	12.44	4,923	(16.13)	0.65	8.76	8.76	13.61	71.26	2.00
Two Rivers Bank	Blair 129,833	38.52	5.14	48.24	106.32	(26.53)	0.16	1.54	1,585	29.11	0.41	10.33	10.33	15.39	76.09	2.09
Adams Bank & Trust	Ogallala 550,175	38.22	2.88	15.88	107.75	(9.93)	0.83	6.96	7,096	4.35	0.61	12.88	12.88	16.26	99.65	1.74
Farmers State Bank	Maywood 96,712	37.74	2.48	-	43.59	7.28	0.05	0.53	120	(10.32)	0.67	9.05	9.05	12.92	67.50	1.66
State Bank of Scotia	Scotia 27,993	36.98	13.31	-	21.36	100.00	0.47	1.82	28	(2.32)	0.09	26.46	26.46	32.75	106.70	1.20
Cass County Bank, Inc.	Plattsmouth 48,451	36.74	1.80	31.20	53.33	(51.36)	0.49	4.27	694	(15.16)	0.64	11.76	11.76	19.71	80.66	1.15
West Gate Bank	Lincoln 317,191	34.88	2.69	106.12	352.53	(14.72)	1.35	14.30	1,428	6.41	0.75	9.67	9.67	12.38	83.25	2.00
Arbor Bank	Nebraska City 204,527	34.38	2.33	6.90	104.49	(38.81)	0.31	3.62	2,233	15.34	0.62	8.95	8.95	13.76	78.86	1.45
Genoa Community Bank	Genoa 59,593	34.30	4.86	1.34	27.86	(36.43)	0.85	9.13	175	22.25	0.31	9.17	9.17	13.08	88.35	1.51
United Republic Bank	Omaha 72,436	33.59	2.31	34.80	121.75	35.08	0.48	3.19	2,203	1.05	0.52	13.74	13.74	16.35	88.31	1.20
Centennial Bank	Omaha 74,717	32.02	4.26	7.77	73.53	(5.20)	0.40	3.25	654	14.86	0.51	11.61	11.61	16.76	96.07	2.18
Enterprise Bank National Association	Omaha 189,056	30.35	3.70	23.26	131.33	(11.35)	(0.04)	(0.37)	138	(8.54)	0.46	9.51	9.51	12.86	86.34	1.71
CHARTER WEST NATIONAL BANK	West Point 180,540	29.69	1.59	13.04	24.61	(75.82)	1.91	19.19	3,360	14.79	0.90	9.35	9.35	12.40	89.83	1.43
First Central Bank	Cambridge 85,248	29.59	1.70	11.13	58.03	(32.22)	0.68	7.09	305	13.09	0.77	9.63	9.63	13.74	75.26	1.30
Premier Bank	Omaha 130,095	29.07	1.32	35.96	44.65	100.00	(0.12)	(1.39)	3,141	(48.15)	0.12	10.03	10.03	23.03	60.04	0.15
Hastings State Bank	Hastings 137,434	29.01	1.28	19.22	271.84	(32.51)	0.16	2.37	1,144	14.78	3.27	7.87	7.87	14.32	64.79	4.18
Henderson State Bank	Henderson 160,621	28.94	3.47	-	57.88	(21.19)	0.92	10.44	-	42.40	0.34	9.46	9.46	11.56	130.34	1.19
Bank of Dixon County	Ponca 73,851	28.39	0.99	13.05	23.44	50.85	0.83	8.28	785	(19.66)	1.44	9.97	9.97	18.08	67.43	1.42
First Central Bank McCook	Mccook 81,229	27.15	2.38	31.72	72.59	2.49	1.07	11.35	156	16.35	0.59	9.42	9.42	12.54	88.04	1.40
Bank of Nebraska	La Vista 120,941	27.13	1.15	68.57	213.66	(18.10)	0.59	5.63	695	(8.32)	0.99	10.40	10.40	13.57	95.70	1.14
First National Bank of Omaha	Omaha 13,433,098	26.98	1.87	25.23	81.45	(44.12)	1.13	10.75	37,900	(0.52)	1.78	9.83	9.83	15.26	86.66	3.33
Mutual of Omaha Bank	Omaha 5,553,220	26.25	2.16	100.13	363.98	61.43	0.85	7.14	28,535	9.60	0.48	7.65	7.65	10.53	88.28	1.04
First Bank and Trust Company	Minden 74,658	25.78	2.38	9.97	29.49	76.70	0.67	7.14	-	17.66	0.62	8.24	8.24	16.97	59.90	1.49
Farmers Bank of Cook	Cook 83,173	25.27	0.10	17.25	51.07	(60.89)	0.81	9.01	946	9.59	13.72	9.18	9.18	13.70	77.39	1.36
Butte State Bank	Butte 44,659	24.22	2.79	-	5.29	(47.79)	1.27	14.13	94	0.76	0.82	9.09	9.09	15.55	74.09	2.28
Columbus Bank and Trust Company	Columbus 100,256	23.43	2.84	8.25	79.46	(6.83)	0.84	9.45	106	(13.21)	0.45	9.09	9.09	11.57	78.75	1.27
First Tri County Bank	Swanton 54,324	23.04	0.98	-	-	-	0.97	11.56	-	1.70	1.09	7.95	7.95	11.74	87.95	1.07
Union Bank and Trust Company	Lincoln 2,481,611	23.03	1.37	36.61	164.67	2.32	1.08	11.00	10,305	22.28	1.12	9.86	9.86	14.08	92.44	1.54
First State Bank	Lincoln 360,727	22.83	2.32	29.95	72.05	(24.59)	0.87	7.90	2,001	6.79	0.54	10.06	10.06	14.53	93.94	1.25
First National Bank in Exeter	Exeter 28,091	22.65	0.64	-	94.37	30.80	0.69	5.43	130	1.87	0.47	9.80	9.80	13.47	80.64	0.30
Frontier Bank	Madison 155,546	22.51	2.19	37.05	129.02	32.99	0.71	6.04	578	14.80	0.31	11.49	11.49	11.13	112.42	0.68
The Murray State Bank	Murray 47,444	21.40	2.46	25.09	39.30	12.26	0.65	4.09	-	(3.92)	0.32	16.16	16.16	24.62	91.37	0.79
The Cattle National Bank and Trust Company	Seward 199,102	21.37	2.52	70.76	194.61	24.59	1.28	11.56	27	8.27	0.58	10.77	10.77	15.37	86.66	1.45
Springfield State Bank	Springfield 38,637	21.30	0.06	41.92	170.57	(7.52)	1.19	14.44	-	(10.21)	18.85	8.45	8.45	15.21	64.33	1.08
Security Home Bank	Malmo 34,743	20.86	1.02	21.15	90.38	6.37	0.70	7.12	365	27.49	1.14	9.05	9.05	11.44	132.83	1.17
Valley Bank and Trust Co.	Scottsbluff 323,021	20.13	1.28	18.90	45.69	(30.79)	0.93	8.65	157	8.18	1.15	10.21	10.21	13.92	88.17	1.47
Pathway Bank	Cairo 141,022	19.16	1.88	3.06	10.86	(67.05)	0.27	2.58	1,469	2.97	1.32	9.51	9.51	13.58	83.25	2.49
Eagle State Bank	Eagle 16,148	18.93	3.02	-	-	(100.00)	(0.14)	(1.44)	149	(119.04)	0.31	9.40	9.40	24.78	33.79	0.93
The First National Bank of Wahoo	Wahoo 194,782	18.48	1.90	13.54	62.83	67.79	0.95	10.23	660	11.13	0.53	8.65	8.65	12.79	76.27	1.01
World's Foremost Bank	Sidney 3,354,927	17.53	0.47	-	-	-	1.12	10.49	-	89.49	4.91	10.83	10.83	11.82	322.20	2.30
State Bank of Odell	Odell 24,896	17.38	0.93	-	23.34	(16.86)	0.53	5.97	320	(27.91)	1.65	9.24	9.24	15.45	60.50	1.54
Commercial State Bank	Wausa 76,475	17.09	0.92	5.38	156.20	27.33	0.94	9.03	966	4.20	1.58	10.47	10.47	13.69	88.58	1.45
Bank of Bennington	Bennington 58,408	16.88	1.73	60.88	84.66	3.99	1.26	13.84	-	(17.45)	1.13	9.43	9.43	14.88	72.06	1.95
South Central State Bank	Campbell 108,094	16.23	0.04	79.09	139.09	20.74	0.90	10.02	71	(3.34)	27.63	8.48	8.48	10.95	90.13	1.03
Ashton State Bank	Ashton 18,410	16.09	3.13	-	5.35	(50.00)	0.83	9.09	-	(47.74)	0.39	9.37	9.37	16.03	60.63	1.23
Scribner Bank	Scribner 63,198	15.98	1.23	4.73	51.32	33.50	0.94	8.78	-	(18.01)	1.39	11.10	11.10	16.51	68.41	1.70
First State Bank	Scottsbluff 215,152	15.37	0.78	23.32	295.44	3.35	1.98	22.07	1,682	(3.58)	2.37	9.11	9.11	12.61	85.43	1.85
The Tilden Bank	Tilden 76,846	15.17	1.29	8.61	42.95	63.18	1.18	14.39	225	3.78	1.03	7.91	7.91	10.23	98.50	1.33

# Nebraska

Fourth Quarter 2011 (Texas Ratio Listed Highest to Lowest)			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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
Petersburg State Bank	Petersburg	32,831	15.13	1.48	-	51.51	27.05	1.35	17.25	-	8.43	0.79	7.82	7.82	11.68	91.72	1.17
Bank of Clarks	Clarks	36,263	14.61	1.99	-	23.56	23.70	0.57	6.49	33	(10.53)	1.27	9.39	9.39	13.14	87.88	2.53
McCook National Bank	Mccook	297,734	14.30	2.55	12.06	26.95	(32.00)	1.13	8.08	1,305	11.98	0.57	13.18	13.18	17.63	75.76	1.46
Pinnacle Bank	Lincoln	3,171,239	13.85	1.10	46.36	171.68	4.04	1.90	19.02	5,550	6.70	1.72	9.16	9.16	13.41	78.58	1.90
The Nehawka Bank	Nehawka	17,527	13.80	0.09	-	41.69	87.48	0.50	3.59	358	(21.37)	13.33	14.22	14.22	24.39	89.66	1.19
Brunswick State Bank	Brunswick	84,488	12.70	0.05	-	106.82	41.88	2.49	26.13	678	(0.35)	22.17	9.20	9.20	12.30	85.35	1.10
First Bank & Trust Company	Cozad	221,378	12.69	1.76	7.68	84.40	12.75	1.52	13.92	93	5.05	1.19	10.13	10.13	14.21	67.89	2.10
Spencer State Bank	Spencer	16,868	12.56	3.73	-	-	-	0.16	1.32	-	(41.31)	1.06	11.77	11.77	21.84	46.74	3.95
Wahoo State Bank	Wahoo	62,525	12.40	0.51	15.48	39.79	(76.13)	0.81	11.03	436	(9.13)	2.33	7.38	7.38	14.54	76.81	1.20
Cedar Security Bank	Fordyce	40,386	12.26	1.93	23.13	27.69	336.09	1.13	9.31	64	(9.10)	0.77	12.51	12.51	14.05	87.73	1.50
First Bank of Utica	Utica	44,477	12.13	1.42	4.27	64.47	38.07	0.50	5.47	-	7.30	0.72	8.81	8.81	11.65	101.83	1.02
The State Bank of Hildreth	Hildreth	26,391	11.78	2.32	-	31.36	17.13	0.58	5.12	-	(10.07)	0.94	11.80	11.80	15.56	81.44	2.18
The Fullerton National Bank	Fullerton	36,535	11.73	1.76	-	11.51	100.00	1.48	15.02	-	8.58	0.97	9.38	9.38	12.73	105.15	1.70
Security First Bank	Lincoln	829,180	11.53	1.26	24.89	109.29	(30.56)	0.67	6.81	917	15.83	1.61	7.11	7.11	11.80	63.34	2.03
North Loup Valley Bank	North Loup	21,971	11.06	2.16	-	1.72	(86.54)	0.11	1.33	-	(38.73)	0.99	8.24	8.24	11.63	51.95	2.13
Farmers State Bank	Wallace	43,507	10.55	0.01	11.88	23.59	16.89	0.45	5.30	-	(12.08)	137.50	8.73	8.73	15.92	49.99	1.39
Lisco State Bank	Lisco	18,109	10.00	2.24	15.82	77.03	49.62	1.70	12.14	-	10.86	0.91	13.46	13.46	19.08	93.45	2.04
Byron State Bank	Byron	39,108	9.86	1.58	5.22	33.41	(13.84)	1.04	8.81	41	(24.10)	0.49	11.93	11.93	16.48	80.88	0.78
The Tri-County Bank	Stuart	79,758	9.46	1.04	25.67	47.06	90.35	0.53	6.48	-	(29.67)	1.55	8.10	8.10	12.46	60.71	1.61
Elkhorn Valley Bank & Trust	Norfolk	526,131	9.37	1.46	15.48	82.03	3.33	1.36	15.20	873	(6.13)	1.00	8.87	8.87	13.72	57.16	1.46
Cornerstone Bank	York	1,118,176	9.34	0.38	8.08	77.03	19.85	1.65	19.63	1,897	5.30	3.30	7.86	7.86	11.55	68.95	1.25
CNB Community Bank	Greeley	19,668	9.26	1.18	8.54	16.14	(20.15)	0.29	3.02	87	(45.85)	1.32	9.49	9.49	20.27	52.53	1.56
Security State Bank	Ansley	112,198	9.21	0.38	10.02	102.83	70.20	1.36	16.43	429	57.96	2.64	8.02	8.02	10.46	98.25	1.01
Farmers State Bank	Dodge	48,390	9.16	-	-	37.26	(33.32)	(0.32)	(2.96)	440	(1.41)	-	10.45	10.45	14.33	76.49	0.22
First Westroads Bank, Inc.	Omaha	205,132	9.10	0.52	210.03	445.87	(2.87)	1.84	15.89	908	12.39	2.57	11.37	11.37	15.30	98.27	1.34
American Exchange Bank	Elmwood	41,568	9.03	1.90	0.92	0.92	100.00	1.30	11.20	-	6.62	1.05	10.78	10.78	18.55	78.49	1.99
Platte Valley State Bank & Trust Company	Kearney	403,650	8.89	1.03	15.89	108.36	(34.75)	0.90	9.74	211	14.04	0.91	7.81	7.81	13.22	88.70	0.94
First National Bank	North Platte	433,420	8.70	0.81	7.28	69.71	(28.69)	0.85	10.97	108	(6.40)	1.23	7.63	7.63	14.04	80.83	1.00
American National Bank	Omaha	1,928,109	8.37	0.67	25.34	88.08	8.87	2.08	17.13	4,722	15.43	2.28	11.16	11.16	17.53	81.58	1.53
Franklin State Bank	Franklin	49,138	8.32	3.55	-	3.86	(18.38)	1.05	5.94	-	(10.53)	0.46	17.29	17.29	32.12	51.25	1.62
Jefferson County Bank	Daykin	39,966	7.69	1.03	-	-	-	1.90	15.76	216	(4.90)	1.52	12.52	12.52	21.08	65.36	1.56
Bank of Keystone	Keystone	55,995	7.51	1.21	-	3.02	(86.86)	1.58	14.52	-	(5.03)	1.20	11.31	11.31	14.47	82.64	1.45
State Bank of Colon	Colon	18,163	7.51	1.28	-	26.85	392.24	0.37	3.43	-	(4.19)	0.92	10.52	10.52	15.65	93.51	1.17
Platte Valley Bank	Scottsbluff	393,161	7.51	0.65	17.68	75.52	(17.52)	1.06	11.53	876	3.56	2.02	9.31	9.31	13.62	92.66	1.31
First Nebraska Bank	Valley	178,145	7.48	0.31	55.29	100.97	(12.95)	1.42	15.91	984	4.18	3.18	8.69	8.69	11.20	77.71	1.00
The Guide Rock State Bank	Guide Rock	27,304	7.39	1.38	6.00	9.06	(55.50)	0.62	4.83	35	(19.94)	1.73	12.39	12.39	17.77	78.16	2.39
Commercial State Bank	Cedar Bluffs	24,296	7.34	1.16	-	33.91	75.33	0.45	5.48	-	(41.73)	0.66	7.19	7.19	11.71	48.93	0.76
BankFirst	Norfolk	276,218	6.69	0.48	18.98	121.32	48.81	1.40	11.30	1,251	6.35	2.70	11.05	11.05	15.86	83.05	1.29
Community Bank	Alma	44,559	6.47	1.02	0.46	38.57	(46.86)	1.45	12.07	154	(1.18)	2.02	12.56	12.56	18.42	66.79	2.06
Geneva State Bank	Geneva	228,189	6.31	0.37	6.13	71.64	(17.80)	1.13	12.80	100	17.09	3.48	8.60	8.60	11.99	87.98	1.30
The Potter State Bank of Potter	Potter	30,438	6.08	-	-	7.05	(15.48)	0.62	4.89	237	(5.24)	-	12.24	12.24	20.57	53.64	1.44
The First National Bank of Gordon	Gordon	152,928	6.00	1.46	2.34	34.28	(0.97)	2.20	17.28	174	23.32	1.38	12.30	12.30	24.90	62.64	2.02
Exchange Bank	Gibbon	389,060	5.88	0.56	30.02	178.18	60.11	1.70	19.21	555	18.52	2.90	9.52	9.52	13.29	84.52	1.61
Farmers Bank and Trust Company	Nebraska City	43,560	5.59	1.99	7.31	48.58	(37.52)	0.70	7.50	-	(24.41)	0.64	8.57	8.57	23.86	31.99	1.27
Bank of Stapleton	Stapleton	22,113	5.49	0.01	-	30.80	263.27	0.34	3.28	126	6.35	87.50	9.59	9.59	12.26	93.25	1.06
Security National Bank of Omaha	Omaha	651,887	5.30	0.77	18.84	170.82	19.33	1.67	15.16	150	5.07	2.92	10.11	10.11	15.50	79.40	2.26
Bank of Doniphan	Doniphan	86,389	5.03	0.30	5.19	105.62	34.04	0.82	7.60	232	(5.26)	3.28	9.33	9.33	12.68	88.01	0.98
The Hershey State Bank	Hershey	47,991	5.00	0.83	1.58	20.23	(24.30)	1.98	12.62	82	18.37	3.25	15.96	15.96	21.21	108.17	2.70
Horizon Bank	Waverly	197,517	4.96	-	116.67	187.88	71.82	2.04	20.29	-	6.99	-	9.44	9.44	13.25	97.66	0.35
Access Bank	Omaha	140,801	4.83	0.84	37.29	179.37	332.64	0.51	4.08	-	11.78	1.68	11.48	11.48	15.71	86.29	1.41
Adams County Bank	Kenesaw	122,484	4.81	0.64	13.90	29.99	86.49	0.97	12.10	-	26.21	1.59	7.92	7.92	11.31	96.44	1.02
Ceresco Bank	Ceresco	41,757	4.60	0.91	21.01	39.21	(17.60)	1.15	8.43	60	(0.78)	2.41	13.43	13.43	20.36	75.29	2.19
Corn Growers State Bank	Murdock	22,527	4.53	0.20	-	-	(100.00)	0.18	2.58	-	(6.06)	4.57	7.23	7.23	16.55	51.60	0.92
Frontier Bank	Davenport	23,576	4.45	1.12	-	55.71	(63.34)	1.39	9.19	35	(67.91)	2.12	16.95	16.95	26.82	59.50	2.37
Platte Valley Bank	North Bend	63,369	4.31	0.05	5.08	27.09	(13.58)	0.94	6.24	386	(12.88)	32.72	14.56	14.56	19.35	72.84	1.49
Bank of Elgin	Elgin	50,784	4.23	0.12	-	86.22	88.57	1.37	14.16	137	(6.10)	8.93	8.16	8.16	11.28	82.69	1.07
Chambers State Bank	Chambers	37,819	4.12	1.67	-	-	-	0.98	3.71	-	(5.37)	0.69	25.80	25.80	37.26	99.39	1.15
Town & Country Bank	Ravenna	131,058	3.98	0.63	3.45	15.98	167.31	1.31	12.73	-	13.99	1.78	9.83	9.83	13.60	88.10	1.13
Banner County Bank, Inc.	Harrisburg	116,472	3.88	0.12	14.02	16.30	(5.22)	0.85	8.40	290	(9.94)	10.35	9.05	9.05	13.74	71.97	1.27
Nebraska State Bank	Oshkosh	47,205	3.81	0.75	-	10.18	254.74	2.07	21.08	-	6.35	1.53	10.01	10.01	14.99	61.89	1.15
Foundation First Bank	Waterloo	47,821	3.80	0.01	6.14	81.92	215.81	0.01	0.11	-	7.35	178.50	10.57	10.57	15.82	84.84	1.02

# Nebraska

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
American Interstate Bank	Elkhorn	110,498	3.76	0.48	63.29	313.88	(25.41)	2.34	27.67	-	(18.47)	3.71	8.34	8.34	12.63	82.95	1.78
Five Points Bank of Hastings	Hastings	208,586	3.67	0.66	11.41	45.30	(33.15)	1.27	15.05	-	(4.43)	2.37	9.04	9.04	14.85	57.39	1.56
First Community Bank	Beemer	121,183	3.51	0.08	1.76	11.43	79.60	0.77	8.54	-	25.07	24.76	7.80	7.80	12.08	71.75	2.07
Bank of Marquette	Marquette	30,578	3.48	1.39	10.06	37.08	47.22	1.27	6.07	-	5.35	1.19	20.62	20.62	32.57	72.62	1.65
First State Bank	Farnam	45,705	3.46	0.61	5.07	23.14	(56.96)	1.04	5.52	-	6.50	3.58	15.11	15.11	23.74	77.87	2.17
Farmers and Merchants Bank of Ashland	Ashland	62,005	3.41	0.33	5.32	40.77	(30.36)	0.82	7.45	107	10.82	3.40	11.36	11.36	15.29	99.22	1.11
State Bank of Table Rock	Table Rock	50,371	3.40	0.29	2.60	26.33	(56.49)	0.41	5.06	44	2.77	4.10	8.41	8.41	12.94	103.73	1.21
The Fremont National Bank and Trust Company	Fremont	308,117	3.37	0.46	16.52	59.87	(41.24)	1.21	14.80	-	(11.71)	2.07	7.86	7.86	19.64	65.28	0.95
The Bank of Steinauer	Steinauer	10,545	3.29	-	-	-	-	0.31	3.42	34	(12.18)	-	8.69	8.69	13.93	73.63	1.53
Bank of Mead	Mead	22,504	3.17	0.06	1.83	5.98	(70.36)	1.05	9.80	-	1.03	25.88	10.56	10.56	19.24	68.48	1.58
State Bank of Chester	Chester	23,627	2.85	-	18.34	46.36	96.55	1.28	12.57	77	(32.00)	-	10.31	10.31	15.52	76.78	1.01
Cornhusker Bank	Lincoln	392,949	2.70	0.25	44.69	251.22	24.18	1.15	14.09	283	10.05	6.05	8.43	8.43	12.00	83.29	1.54
First National Bank & Trust Company of Columbus	Columbus	414,496	2.53	0.21	7.13	33.74	(18.71)	1.10	14.09	-	(0.18)	4.66	7.85	7.85	13.64	81.40	0.99
York State Bank	York	133,686	2.47	0.29	-	37.60	3.86	0.92	7.52	-	0.44	4.15	8.39	8.39	11.41	87.89	1.21
Homestead Bank	Cozad	231,030	2.30	0.43	1.09	25.67	31.80	1.25	9.97	-	(9.14)	1.95	11.47	11.47	16.28	73.83	0.84
The First National Bank of Cambridge	Cambridge	48,562	2.17	0.44	1.32	6.71	(41.61)	0.71	7.17	-	(27.76)	2.64	9.72	9.72	18.06	57.74	1.17
Heritage Bank	Wood River	539,741	2.09	0.56	6.81	14.81	37.92	2.04	15.79	64	10.96	2.88	12.10	12.10	19.51	68.33	1.61
Farmers State Bank	Ewing	18,062	2.06	0.74	-	-	(100.00)	0.62	2.76	-	(13.73)	1.34	23.07	23.07	34.51	105.97	0.99
The State National Bank & Trust Company	Wayne	121,884	2.00	0.50	7.29	21.26	(36.56)	0.74	5.68	-	1.20	2.74	11.92	11.92	18.62	62.64	1.38
Heartland Community Bank	Bennet	56,369	1.96	0.13	40.13	51.23	(63.91)	0.86	13.71	28	(5.29)	5.78	6.24	6.24	9.76	69.08	0.78
The First National Bank of Bancroft	Bancroft	19,904	1.95	0.59	-	3.89	49.43	0.76	4.89	-	(14.91)	2.22	15.54	15.54	24.19	68.06	1.32
The First National Bank of Fairbury	Fairbury	148,726	1.93	0.26	0.71	1.30	(7.33)	1.47	8.76	366	25.70	8.63	15.27	15.27	27.36	46.69	2.22
Bank of Lindsay	Lindsay	40,524	1.87	0.18	-	0.25	(95.70)	0.97	11.73	-	23.40	2.68	8.34	8.34	9.01	115.60	0.48
Midwest Bank National Association	Pierce	477,691	1.86	0.02	15.61	51.87	88.36	1.19	11.44	962	7.15	97.11	10.19	10.19	14.43	84.19	1.53
Citizens State Bank	Wisner	291,332	1.85	0.18	5.31	49.49	101.42	1.09	11.56	80	3.21	7.70	8.59	8.59	11.25	91.74	1.42
The Carson National Bank of Auburn	Auburn	66,927	1.85	0.67	1.29	28.73	(19.31)	0.55	4.52	-	(2.37)	2.06	11.65	11.65	23.49	42.96	1.38
Points West Community Bank	Sidney	318,786	1.78	0.23	12.99	61.26	(30.64)	1.45	14.53	173	9.74	7.82	8.67	8.67	16.12	64.30	1.83
The Jones National Bank and Trust Company of Seward	Seward	215,474	1.76	0.23	21.15	58.71	22.32	1.07	11.50	88	8.49	5.95	9.11	9.11	13.66	78.77	1.34
West Plains Bank	Ainsworth	91,543	1.74	0.35	14.60	29.63	65.94	1.06	8.63	-	2.98	3.74	11.61	11.61	13.79	76.79	1.32
Countryside Bank	Unadilla	69,386	1.71	0.34	2.53	5.29	(9.34)	1.09	8.14	40	(7.02)	4.26	13.43	13.43	23.37	73.89	1.44
Farmers and Merchants State Bank, Bloomfield, Nebraska	Bloomfield	112,496	1.57	0.22	-	10.64	992.16	1.08	12.63	-	(1.25)	4.96	8.62	8.62	10.43	75.68	1.10
Clarkson Bank	Clarkson	55,381	1.56	0.42	-	6.83	33.02	1.92	16.12	-	12.29	7.50	10.83	10.83	18.57	61.99	3.19
Security National Bank	Laurel	166,139	1.51	0.04	8.44	20.53	20.43	1.47	12.76	237	(18.50)	44.45	10.38	10.38	14.72	64.09	1.87
Richardson County Bank & Trust Company	Falls City	99,472	1.40	0.19	7.75	13.97	199.16	0.96	8.23	-	(5.26)	1.64	7.99	7.99	12.15	66.72	0.31
Citizens Bank & Trust Company	Saint Paul	115,364	1.40	0.21	31.28	43.15	132.76	1.60	16.64	-	4.17	5.43	9.95	9.95	13.41	82.93	1.15
Five Points Bank	Grand Island	693,969	1.39	0.25	14.24	86.55	24.15	1.89	18.57	-	6.70	5.98	9.98	9.98	14.59	71.89	1.49
Ericson State Bank	Ericson	49,256	1.16	0.13	-	14.71	(3.74)	1.19	13.87	-	0.54	8.91	8.93	8.93	12.57	98.12	1.18
Curtis State Bank	Curtis	36,085	1.03	-	-	33.93	421.79	1.96	15.01	39	21.79	-	9.81	9.81	14.79	79.09	1.14
First State Bank	Loomis	89,880	1.02	0.13	2.48	14.87	(39.20)	1.43	13.53	-	5.46	9.61	8.57	8.57	11.71	88.26	1.21
The First National Bank of Johnson	Johnson	74,680	1.00	0.82	1.50	6.01	310.00	0.31	1.63	-	(11.59)	1.88	18.22	18.22	41.42	28.36	1.54
Bank of Prague	Prague	21,130	0.98	0.25	-	-	(100.00)	1.62	9.96	-	(12.09)	2.47	16.35	16.35	22.19	83.19	0.61
Peoples-Webster County Bank	Red Cloud	68,038	0.96	0.47	1.99	3.41	103.47	1.68	5.84	-	(8.84)	2.71	28.57	28.57	34.59	79.51	1.28
Washington County Bank	Blair	290,071	0.95	0.07	6.80	81.37	11.47	1.14	13.14	103	15.73	17.85	8.57	8.57	11.96	99.09	1.30
Home State Bank	Louisville	79,779	0.89	-	21.54	185.48	(17.54)	1.99	16.02	-	13.29	-	12.64	12.64	15.03	112.43	1.72
First Bank and Trust of Fullerton	Fullerton	66,419	0.86	0.26	0.88	13.03	1,178.51	0.81	4.58	-	(0.49)	5.71	17.68	17.68	23.70	82.15	1.46
The Culbertson Bank	Culbertson	14,674	0.79	0.32	-	-	-	0.22	1.49	-	(49.73)	8.84	14.87	14.87	30.19	47.36	2.86
Auburn State Bank	Auburn	88,014	0.77	0.20	3.76	16.07	(50.76)	1.08	5.67	-	(2.23)	5.07	18.93	18.93	31.47	72.32	1.02
First State Bank	Hordville	31,459	0.65	0.11	-	17.72	(7.36)	0.49	4.20	-	(2.79)	15.92	11.56	11.56	14.00	95.71	1.74
Bank of Bertrand	Bertrand	39,987	0.63	0.17	-	1.14	(74.05)	0.51	3.46	-	(14.93)	5.76	14.73	14.73	22.85	70.33	1.01
Pender State Bank	Pender	140,732	0.57	0.06	-	0.63	(56.92)	1.80	13.39	-	38.62	17.59	9.32	9.32	10.63	102.61	1.12
Sandhills State Bank	Bassett	98,082	0.51	0.08	-	12.72	100.00	(0.66)	(6.89)	-	(17.39)	18.93	8.06	8.06	12.31	64.86	1.50
Nebraska State Bank and Trust Company	Broken Bow	176,379	0.42	0.03	4.46	76.76	1,096.96	1.63	14.20	36	9.16	23.00	10.61	10.61	12.12	87.98	0.67
F&M Bank	West Point	277,163	0.34	0.06	15.78	56.20	(39.74)	0.81	9.96	-	(1.19)	22.82	8.26	8.26	11.77	63.36	1.29
Gothenburg State Bank	Gothenburg	124,217	0.18	0.03	8.15	53.06	100.73	1.91	15.76	-	15.98	48.28	11.26	11.26	14.86	91.07	1.55
First State Bank	Randolph	49,258	0.16	-	-	0.94	425.00	1.41	10.30	11	(7.63)	-	13.12	13.12	15.38	90.15	1.41
Minden Exchange Bank & Trust Company	Minden	136,329	0.15	0.06	-	2.11	(49.12)	1.04	7.35	-	(23.94)	59.09	14.38	14.38	27.15	52.75	3.29
First National Bank Northeast	Lyons	244,654	0.13	0.02	42.05	77.87	105.58	1.09	11.37	-	6.56	72.30	9.13	9.13	10.99	82.96	1.44
First National Bank of Chadron	Chadron	111,664	0.13	0.03	0.77	30.74	(26.32)	1.47	10.99	-	(14.92)	59.18	10.87	10.87	17.00	70.36	1.63
Bruning State Bank	Bruning	260,530	0.09	0.02	2.86	87.42	77.20	0.98	9.44	-	12.57	117.27	10.06	10.06	14.22	81.49	1.91
First National Bank in Ord	Ord	93,621	0.09	0.02	-	17.99	(6.00)	0.72	7.04	-	(16.11)	98.67	10.23	10.23	17.98	65.06	1.72
Farmers and Merchants Bank	Milligan	50,250	0.06	0.01	-	-	(100.00)	1.71	17.30	-	30.81	95.67	9.68	9.68	12.05	123.13	0.63

# Nebraska

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
The American National Bank of Sidney	Sidney	79,392	0.06	0.03	0.76	5.77	(19.97)	0.61	6.12	-	(34.59)	64.40	9.59	9.59	26.40	30.11	1.63	
Oak Creek Valley Bank	Valparaiso	63,624	0.05	0.01	20.98	65.79	(36.06)	2.33	20.08	-	10.61	97.50	10.81	10.81	16.66	76.40	1.00	
Bank of the Valley	Bellwood	101,415	0.03	-	8.86	12.55	29.09	1.14	13.68	-	17.27	357.33	8.31	8.31	12.16	93.63	1.39	
State Bank of Riverdale	Riverdale	68,148	0.02	-	8.96	41.50	1,080.54	1.06	10.94	-	(3.05)	510.00	7.97	7.97	10.64	91.67	0.94	
Bank of Hartington	Hartington	59,978	-	-	13.19	57.02	(19.09)	1.04	11.84	-	5.71	-	7.92	7.92	10.76	67.74	1.06	
Bank of Lewellen	Lewellen	21,158	-	-	-	-	-	0.97	3.44	-	(7.55)	-	27.92	27.92	45.82	78.81	1.17	
Bank of Newman Grove	Newman Grove	36,759	-	-	-	10.58	65.28	0.40	4.53	-	7.02	-	8.19	8.19	13.47	64.32	1.47	
Commercial Bank	Nelson	29,189	-	-	-	-	(100.00)	0.87	4.71	-	(12.74)	-	17.58	17.58	29.29	59.43	2.28	
Nebraska State Bank	Bristow	14,601	-	-	-	2.18	(66.67)	0.65	4.27	-	(43.66)	-	15.06	15.06	23.85	68.23	1.46	
Farmers State Bank	Humphrey	35,275	-	-	-	3.70	(52.85)	0.62	7.24	-	(72.14)	-	8.90	8.90	18.90	33.20	1.96	
The First National Bank of Holdrege	Holdrege	108,477	-	-	3.84	36.52	263.17	0.65	8.08	-	6.84	-	8.60	8.60	16.94	52.17	2.11	
Citizens State Bank	Carleton	16,947	-	-	-	-	-	0.66	9.05	-	5.02	-	7.48	7.48	14.69	100.74	0.73	
First National Bank and Trust Company	Falls City	104,561	-	-	-	14.94	(54.81)	1.00	9.91	-	(10.02)	-	8.40	8.40	18.55	32.48	1.40	
Adams State Bank	Adams	38,388	-	-	0.17	0.17	(99.02)	1.62	8.45	-	3.37	-	19.45	19.45	26.38	82.96	0.81	
Stanton State Bank	Stanton	38,127	-	-	5.45	15.73	(10.00)	0.50	5.28	-	(25.36)	-	9.12	9.12	16.34	68.38	1.79	
Tri Valley Bank	Talmage	30,550	-	-	78.15	186.64	1,277.72	1.13	13.82	-	10.35	-	8.36	8.36	10.94	92.49	1.05	
Winside State Bank	Winside	21,776	-	-	-	-	-	1.23	5.99	-	9.91	-	21.62	21.62	22.88	100.46	0.89	
Boelus State Bank	Boelus	15,979	-	-	-	-	-	0.50	3.96	-	(97.16)	-	12.50	12.50	26.00	46.78	3.16	
Farmers State Bank	Carroll	23,122	-	-	-	51.19	34.42	0.74	10.00	-	0.44	-	7.84	7.84	14.07	59.36	1.90	
Nebraska State Bank	Lynch	14,033	-	-	-	-	-	0.42	2.76	-	(107.55)	-	14.56	14.56	27.69	51.63	3.44	
Bank of Orchard	Orchard	24,254	-	-	-	8.49	100.00	0.89	7.25	-	(30.87)	-	11.84	11.84	25.11	40.96	2.22	
Commercial State Bank	Republican City	61,451	-	-	-	1.01	13.91	1.82	9.52	-	(19.42)	-	20.44	20.44	52.72	26.79	1.86	
Farmers and Merchants Bank	Axtell	9,184	-	-	-	-	-	0.49	5.81	-	(0.53)	-	7.51	7.51	20.39	18.59	2.39	
Battle Creek State Bank	Battle Creek	26,463	-	-	0.64	12.88	(45.37)	1.01	10.64	-	(9.69)	-	9.33	9.33	15.37	73.39	4.76	
Cedar Rapids State Bank	Cedar Rapids	32,672	-	-	-	1.77	100.00	0.53	6.53	-	27.26	-	8.02	8.02	10.52	120.94	0.95	
NebraskaLand National Bank	North Platte	400,133	-	-	108.80	295.25	20.14	1.31	14.22	-	31.29	-	8.97	8.97	11.64	88.27	1.33	

# New Mexico

Fourth Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans
New Mexico Total	14,383,702	26.13	2.86	51.39	182.92	(15.79)	0.81	7.81	98,075	4.54	0.74	9.93	9.93	16.53	69.42	2.11
SUNRISE BANK OF ALBUQUERQUE	60,138	251.57	8.86	342.95	992.21	(47.53)	(2.92)	(115.72)	3,048	(1.89)	0.49	2.43	2.43	4.50	86.08	4.38
Valley National Bank	293,834	91.32	19.24	81.55	203.40	(42.47)	(0.86)	(8.70)	3,458	36.78	0.24	9.91	9.91	21.19	61.56	4.71
Bank 1st	71,824	87.51	0.84	49.90	168.02	(81.66)	(0.32)	(6.09)	3,015	(12.11)	4.35	5.12	5.12	9.98	50.11	3.67
Community 1st Bank Las Vegas	167,168	71.84	1.73	52.89	176.67	4.67	1.08	11.55	5,413	3.95	1.16	8.74	8.74	15.77	73.57	2.00
City Bank New Mexico	108,787	54.40	3.77	51.51	224.86	(39.27)	0.36	3.75	3,203	(13.05)	0.70	10.10	10.10	17.23	63.67	2.65
International Bank	308,846	51.53	5.93	28.92	167.18	46.04	0.63	6.03	7,625	1.30	0.34	10.76	10.76	16.48	79.39	2.03
My Bank	162,976	50.44	4.69	90.99	161.60	(19.08)	0.36	3.75	3,173	4.19	0.48	9.32	9.32	16.61	62.88	2.25
Los Alamos National Bank	1,515,912	45.84	4.79	94.52	287.64	(12.27)	0.57	5.47	14,139	1.59	0.47	10.36	10.36	14.32	92.81	2.26
Community Bank	186,913	39.38	3.28	103.55	321.46	(3.57)	(0.02)	(0.17)	1,125	(6.46)	0.80	9.83	9.83	15.47	77.53	2.62
New Mexico Bank & Trust	974,943	38.08	2.95	52.49	183.34	(22.52)	0.79	8.21	7,214	25.48	0.44	8.45	8.45	13.45	74.47	1.29
Vectra Bank Colorado, National Association	2,356,862	35.48	3.17	63.25	240.07	(14.15)	(0.44)	(3.72)	8,821	4.71	0.83	11.01	11.01	13.79	97.38	2.62
Union Savings Bank	66,568	29.45	0.22	27.24	287.60	(23.65)	0.73	6.87	1,347	29.38	8.81	10.64	10.64	20.65	61.60	1.96
Century Bank	545,533	26.74	3.03	51.39	140.35	(35.92)	0.49	4.34	8,811	22.91	0.58	11.08	11.08	17.34	71.24	1.75
Western Bank	73,432	26.67	0.08	25.51	141.58	20.86	0.59	4.56	2,298	11.33	15.03	13.07	13.07	30.96	70.56	1.19
First American Bank	732,255	24.91	2.58	40.28	223.58	(13.09)	1.79	20.35	6,029	3.64	0.81	8.51	8.51	15.63	68.29	2.08
American Heritage Bank	71,600	23.98	3.86	20.38	89.26	(19.67)	0.81	7.44	7	2.67	0.40	11.08	11.08	16.64	69.67	1.54
First New Mexico Bank	194,106	18.38	1.43	20.28	138.77	16.58	1.20	11.50	64	(31.63)	1.09	10.78	10.78	21.64	39.80	1.55
Western Commerce Bank	363,825	17.47	1.93	23.86	195.44	9.49	2.07	22.87	2,949	(11.28)	0.59	9.20	9.20	18.74	51.20	1.14
Bank of the Rio Grande, National Association	101,651	15.28	3.46	39.65	101.95	(35.30)	0.68	5.37	64	(37.76)	0.68	12.34	12.34	20.82	60.33	2.35
Bank of the Southwest	156,664	15.10	0.91	80.59	197.61	46.90	1.15	13.22	1,116	(13.89)	1.09	8.73	8.73	13.68	87.27	1.00
The James Polk Stone Community Bank	182,157	14.11	2.13	9.66	77.82	(58.81)	1.11	12.15	452	(21.78)	0.85	9.07	9.07	16.20	60.48	1.81
Grants State Bank	123,332	12.56	2.24	7.72	54.31	(72.18)	1.22	10.33	42	(13.39)	2.64	8.34	8.34	17.96	19.89	5.91
Western Bank, Artesia, New Mexico	149,918	12.24	0.87	27.33	136.54	(10.79)	1.95	19.74	1,378	(2.09)	1.18	9.27	9.27	16.15	57.36	1.03
Farmers & Stockmens Bank	114,942	12.17	1.23	13.98	53.02	28.37	0.67	6.61	452	(19.24)	1.31	9.03	9.03	12.14	64.66	1.61
Centinel Bank of Taos	178,587	10.91	0.18	67.92	153.92	(30.63)	1.49	15.94	1,164	(7.80)	10.09	8.76	8.76	19.57	49.47	1.78
Western Bank	146,473	10.52	0.46	7.10	68.05	62.78	1.54	12.07	813	(4.30)	6.22	11.99	11.99	20.70	62.98	2.83
Four Corners Community Bank	214,356	9.71	1.09	23.56	189.36	(11.13)	2.03	20.75	1,047	24.31	1.63	10.19	10.19	18.43	72.15	1.79
AmBank	119,553	9.54	1.04	48.12	87.76	51.76	0.61	4.42	754	3.97	2.43	9.44	9.44	18.99	50.35	2.51
Western Heritage Bank	73,579	9.51	1.03	43.79	237.95	581.41	(0.23)	(2.45)	-	(2.08)	2.03	7.74	7.74	10.16	93.79	2.09
Citizens Bank of Las Cruces	393,709	8.76	0.50	95.62	232.49	15.59	2.07	20.51	2,939	(7.26)	3.97	9.33	9.33	16.24	59.87	1.99
Pioneer Bank	594,700	8.45	1.26	40.26	64.16	(54.04)	1.21	12.53	1,900	21.21	1.05	9.58	9.58	24.01	62.03	1.32
The Bank of Clovis	165,860	7.77	1.27	48.48	93.36	70.39	0.75	6.95	84	8.05	1.58	11.45	11.45	28.99	51.36	2.00
First New Mexico Bank of Silver City	85,897	7.46	2.24	24.16	146.10	(36.61)	1.22	11.62	40	(25.59)	0.95	10.63	10.63	21.16	41.20	2.12
Main Bank	72,386	5.75	-	79.41	175.13	(23.64)	1.41	13.38	503	(2.91)	-	10.56	10.56	19.20	78.23	1.05
First New Mexico Bank, Las Cruces	98,656	5.44	0.44	83.20	107.53	0.62	1.32	10.36	548	(23.23)	6.24	12.75	12.75	21.93	54.07	2.77
The First National Bank of Santa Fe	734,604	4.52	0.64	39.21	257.37	(16.24)	1.00	9.59	1,394	(12.95)	3.47	10.33	10.33	17.22	58.89	2.23
The Citizens Bank	645,065	4.31	1.00	14.50	53.94	(35.30)	1.68	17.47	926	19.87	1.62	8.80	8.80	20.73	38.17	1.62
The First National Bank of New Mexico	179,382	3.62	0.58	19.08	72.60	(30.76)	1.16	13.38	-	2.63	2.13	8.25	8.25	13.17	67.37	1.23
First National Bank	309,063	3.26	1.02	50.72	155.12	23.68	1.24	10.74	156	(3.98)	1.68	10.99	10.99	22.61	40.71	1.71
Valley Bank of Commerce	139,958	2.88	-	6.85	6.85	(79.57)	1.78	23.58	322	(80.94)	-	7.78	7.78	17.13	48.02	1.01
The Bank of Las Vegas	205,177	2.73	0.13	23.36	251.79	(19.18)	2.18	22.91	200	12.65	10.40	9.57	9.57	14.65	90.46	1.36
Lea County State Bank	240,066	2.28	1.77	8.93	10.39	178.95	1.44	15.66	35	6.99	0.68	8.59	8.59	22.37	14.17	1.20
Western Bank of Clovis	52,040	1.70	-	14.17	40.13	(10.62)	1.05	8.53	-	15.03	-	12.03	12.03	15.94	86.88	1.70
First State Bank	119,380	1.47	1.27	2.66	10.08	(19.23)	0.93	10.46	7	(1.89)	4.10	9.38	9.38	38.61	12.56	5.22
The Citizens Bank of Clovis	293,810	0.14	0.05	27.54	45.69	13.60	1.70	13.80	-	11.34	26.43	11.55	11.55	29.80	48.87	1.24
The Carlsbad National Bank	233,724	0.08	0.02	6.63	51.54	236.72	1.52	15.12	-	(2.82)	70.74	9.61	9.61	21.50	45.97	1.43
DSRM National Bank	3,491	-	-	-	-	-	1.47	1.74	-	8.41	-	84.78	84.78	170.79	-	-

# Utah

Fourth Quarter 2011 (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		Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Tangible Equity Ratio	Risk Based Capital / Assets		LLR / Total loans
								capital	estate owned					Risk Based Assets	Loan / Deposit ratio	
Utah Total	40,111,029	31.68	3.94	29.36	103.49	(20.84)	1.54	14.93	210,936	2.28	0.69	10.38	10.38	15.53	85.50	2.71
Gunnison Valley Bank	73,396	165.68	7.37	45.18	50.83	(83.64)	0.46	4.66	6,690	(11.29)	0.27	9.57	9.57	13.52	82.49	2.03
Proficio Bank	142,947	154.96	9.87	61.70	169.49	(62.52)	(4.70)	(39.44)	11,162	16.85	0.24	8.38	8.38	12.00	78.39	2.40
The Village Bank	175,138	143.58	1.10	478.45	737.46	(68.15)	(1.60)	(25.67)	15,234	2.73	4.25	1.81	1.81	3.67	66.58	4.66
Holladay Bank & Trust	46,275	122.80	4.98	33.67	111.64	(83.36)	(2.06)	(17.45)	4,432	(24.84)	0.66	11.33	11.33	17.10	73.31	3.28
Liberty Bank, Inc.	12,316	119.96	9.72	8.04	75.12	(72.78)	(7.40)	(94.43)	191	(40.09)	0.57	12.69	12.69	17.89	72.36	5.54
First Utah Bank	253,367	84.09	4.43	115.62	240.39	(68.56)	(1.40)	(20.17)	10,632	6.07	0.94	7.60	7.60	12.10	74.18	4.17
Utah Community Bank	29,134	66.28	2.03	44.71	70.36	(81.18)	(2.20)	(13.97)	2,084	(29.28)	1.25	13.02	13.02	21.74	72.94	2.54
Capital Community Bank	112,191	59.47	2.17	64.61	131.62	(63.43)	0.52	3.84	5,228	(6.84)	1.05	12.19	12.19	15.77	84.90	2.28
Home Savings Bank	109,570	56.82	1.99	134.83	240.69	(52.10)	0.21	1.77	6,226	(1.26)	0.75	12.44	12.44	17.73	90.42	1.50
Central Bank	662,099	53.47	2.45	121.72	183.40	(27.90)	0.68	4.26	53,716	8.79	1.40	15.44	15.44	22.44	70.97	3.43
Cache Valley Bank	488,018	52.97	4.29	80.61	140.36	79.16	4.80	39.67	11,417	(0.96)	0.45	11.35	11.35	16.57	73.92	1.91
Brighton Bank	152,239	51.74	0.05	45.34	178.05	(34.83)	1.53	10.74	1,585	(35.40)	55.26	13.53	13.53	26.41	59.31	2.94
Prime Alliance Bank	100,203	44.55	0.56	97.98	159.40	(61.88)	0.98	7.23	2,551	0.78	5.11	13.74	13.74	18.94	92.22	2.84
Wells Fargo Bank Northwest, NA	15,825,000	42.33	6.48	-	-	-	2.22	24.89	-	(7.14)	0.45	8.48	8.48	15.75	87.60	2.94
American Bank of Commerce	46,229	40.67	6.27	76.99	130.59	(50.64)	0.42	2.55	179	(17.99)	0.50	17.76	17.76	22.89	88.39	3.12
Bank of American Fork	890,231	38.69	5.54	88.66	216.45	(41.85)	0.77	6.48	9,671	5.94	0.47	11.61	11.61	17.21	76.65	2.58
Grand Valley Bank	264,221	34.44	6.46	42.11	79.27	(64.70)	0.57	5.67	3,969	(5.01)	0.43	9.51	9.51	22.65	38.81	2.75
The First National Bank of Layton	255,171	34.21	3.03	61.68	165.21	(39.73)	0.35	2.58	6,771	(1.29)	0.85	12.96	12.96	21.01	70.80	2.58
State Bank of Southern Utah	674,265	33.30	4.36	86.89	166.67	(22.70)	0.39	3.26	11,527	6.53	0.67	11.68	11.68	17.49	68.96	2.91
Lewiston State Bank	244,524	33.02	2.11	155.48	227.14	4.03	0.80	7.29	2,466	4.60	1.07	10.76	10.76	14.64	83.85	2.27
Town & Country Bank	68,852	21.52	2.78	70.86	254.87	170.84	0.46	3.78	510	(12.52)	0.59	12.54	12.54	15.94	87.20	1.63
Bank of Utah	745,832	20.17	2.51	55.88	206.40	(5.75)	1.32	11.21	4,350	(23.27)	1.01	11.77	11.77	18.98	71.29	2.53
Zions First National Bank	17,531,277	19.34	1.99	35.38	165.62	(13.07)	0.92	8.39	37,052	6.51	1.32	11.57	11.57	14.62	86.22	2.62
Utah Independent Bank	61,440	17.75	2.38	22.09	61.61	37.34	1.02	7.83	785	(20.75)	1.31	13.10	13.10	21.20	66.31	3.12
Continental Bank	113,700	16.12	2.44	27.96	75.06	154.92	10.07	44.46	2,508	42.57	1.02	27.41	27.41	28.22	115.62	2.49
Republic Bank	765,178	4.92	0.70	-	4.90	3,755.56	3.97	29.83	-	75.32	1.43	14.16	14.16	15.78	107.19	0.99
Marlin Business Bank	268,216	0.44	0.09	-	0.88	100.00	2.41	9.90	-	58.55	9.55	20.78	20.78	20.64	123.05	0.89

# Wyoming

Third Quarter 2011 (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	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	LLR / Total loans	
Wyoming Total	7,391,968	23.11	2.39	43.62	121.30	(22.60)	0.71	7.07	42,774	7.30	0.89	9.02	9.02	16.87	58.35	2.12	
Rocky Mountain Bank	Wilson	222,215	227.79	14.36	465.77	958.53	(52.65)	(3.70)	(85.92)	1,419	20.93	0.44	2.69	2.69	5.26	83.30	6.31
Bank of Jackson Hole	Jackson	568,951	75.16	0.63	143.02	291.30	(10.65)	0.56	6.10	18,394	3.19	2.68	9.02	9.02	14.21	78.97	1.69
Cowboy State Bank	Ranchester	40,916	54.60	1.67	37.32	142.51	(40.66)	0.65	7.26	1,112	(24.03)	1.51	9.65	9.65	15.46	71.64	2.51
State Bank	Green River	38,942	49.27	4.61	13.99	120.50	(54.00)	0.05	0.42	1,301	(13.29)	0.29	11.41	11.41	16.69	76.66	1.35
Oregon Trail Bank	Guernsey	28,822	49.23	1.66	11.66	94.15	(19.63)	0.36	3.99	841	(13.50)	0.77	8.21	8.21	15.37	57.20	1.28
Wyoming Bank & Trust	Cheyenne	121,388	34.97	2.80	66.85	155.13	29.79	1.16	12.25	83	(22.41)	0.82	8.63	8.63	14.35	64.47	2.30
The Rawlins National Bank	Rawlins	149,705	28.95	3.17	14.95	123.36	(61.76)	0.11	1.15	2,350	(14.52)	0.65	9.36	9.36	16.48	52.70	2.06
Pinnacle Bank - Wyoming	Torrington	597,680	27.08	3.64	55.65	177.79	5.52	1.73	19.23	1,982	7.43	0.64	9.01	9.01	13.23	74.58	2.33
Uinta Bank	Mountain View	96,507	23.13	4.60	30.41	169.53	216.22	0.73	8.41	-	30.41	0.55	8.30	8.30	24.63	41.60	2.51
First Bank of Wyoming	Powell	391,151	21.61	5.28	23.29	43.05	(62.29)	0.91	7.95	1,728	28.61	0.32	10.40	10.40	19.95	45.33	1.67
1ST BANK	Evanston	785,634	20.96	3.83	34.51	60.90	(56.53)	(1.36)	(9.99)	5,072	35.36	0.92	8.49	8.49	19.48	45.40	3.52
The First National Bank of Buffalo	Buffalo	216,013	20.06	2.70	53.80	82.28	(17.34)	1.07	12.05	474	(2.42)	0.67	8.75	8.75	14.27	65.11	1.81
Bank of Star Valley	Afton	119,109	18.77	1.12	90.63	109.51	(22.77)	0.89	8.97	406	3.58	2.09	10.04	10.04	15.69	65.46	2.35
Cheyenne State Bank	Cheyenne	41,098	18.08	0.61	104.41	217.46	(7.49)	0.62	5.06	870	(13.55)	3.69	12.80	12.80	18.06	79.17	2.23
Central Bank and Trust	Lander	149,976	17.11	1.09	20.61	70.87	52.12	1.17	11.64	1,493	6.93	1.20	8.49	8.49	17.09	61.84	1.31
Summit National Bank	Hulett	71,501	17.05	1.92	15.36	41.39	6.42	0.75	8.42	284	1.44	0.76	7.76	7.76	13.29	70.70	1.47
The Rock Springs National Bank	Rock Springs	361,579	16.55	4.77	21.06	53.99	(48.88)	1.94	20.58	1,533	8.44	0.41	9.46	9.46	25.34	31.80	1.98
First National Bank of Wyoming	Laramie	181,380	15.04	2.95	31.19	211.34	(27.65)	(0.35)	(3.11)	498	(11.12)	0.94	10.17	10.17	19.40	59.04	2.76
Sundance State Bank	Rawlance	137,838	13.57	1.96	34.71	59.84	(43.33)	1.05	12.74	89	7.71	0.84	7.81	7.81	12.68	62.26	1.64
Tri-County Bank	Cheyenne	55,068	13.41	1.74	62.51	143.91	(2.40)	0.86	7.90	156	11.68	0.83	11.24	11.24	16.77	100.23	1.45
Security State Bank	Basin	303,410	10.02	1.57	30.45	129.28	(18.04)	1.05	11.23	190	1.73	0.88	9.04	9.04	15.33	67.99	1.38
Wyoming National Bank	Riverton	112,511	9.43	0.89	19.87	114.79	(27.55)	1.00	12.47	392	12.95	2.21	8.16	8.16	13.79	71.26	1.97
Jonah Bank of Wyoming	Casper	199,079	7.84	0.83	60.47	152.61	44.79	1.16	13.35	26	2.74	1.96	9.38	9.38	17.92	65.39	1.63
Lusk State Bank	Lusk	50,828	7.72	0.85	3.11	20.59	4.89	3.34	35.13	162	(19.39)	1.52	9.79	9.79	16.74	66.33	1.29
Security First Bank	Cheyenne	63,639	7.34	0.10	45.35	269.68	46.48	1.22	12.04	386	(4.76)	24.75	9.87	9.87	14.50	73.56	2.41
Platte Valley Bank	Torrington	201,305	7.32	0.88	27.73	107.60	18.64	1.36	12.92	168	16.15	1.96	10.36	10.36	13.23	106.90	1.74
Farmers State Bank	Pine Bluffs	21,799	6.47	0.26	4.21	21.84	611.11	(0.60)	(7.42)	108	(56.64)	11.58	7.13	7.13	15.92	36.13	3.04
Wyoming State Bank	Laramie	131,137	5.33	-	45.21	255.73	(13.90)	0.79	6.08	-	(14.06)	-	9.28	9.28	14.83	80.76	1.74
First National Bank of Gillette	Gillette	450,458	4.99	1.16	8.52	23.77	(57.51)	1.06	8.95	830	(12.84)	1.46	10.52	10.52	27.35	31.01	1.70
First State Bank of Newcastle	Newcastle	147,495	3.04	0.62	8.20	35.98	24.44	1.84	13.98	274	6.26	2.13	11.09	11.09	26.41	36.25	1.33
Hilltop National Bank	Casper	572,190	2.33	0.61	9.64	62.46	15.42	1.53	16.44	-	(6.73)	2.07	8.90	8.90	20.95	44.60	1.27
Bank of Commerce	Rawlins	119,810	1.28	0.34	11.43	76.05	27.47	0.69	6.68	-	0.90	6.10	9.82	9.82	23.29	39.92	2.09
First State Bank	Wheatland	268,495	0.94	-	5.89	76.52	39.41	1.13	13.43	153	5.70	-	8.96	8.96	14.38	72.07	1.66
The Converse County Bank	Douglas	374,339	-	-	13.11	61.81	60.36	1.71	18.43	-	10.07	-	8.13	8.13	19.52	36.98	2.02