



**Fourth Quarter 2012
YTD Texas Ratio and CRE Report**

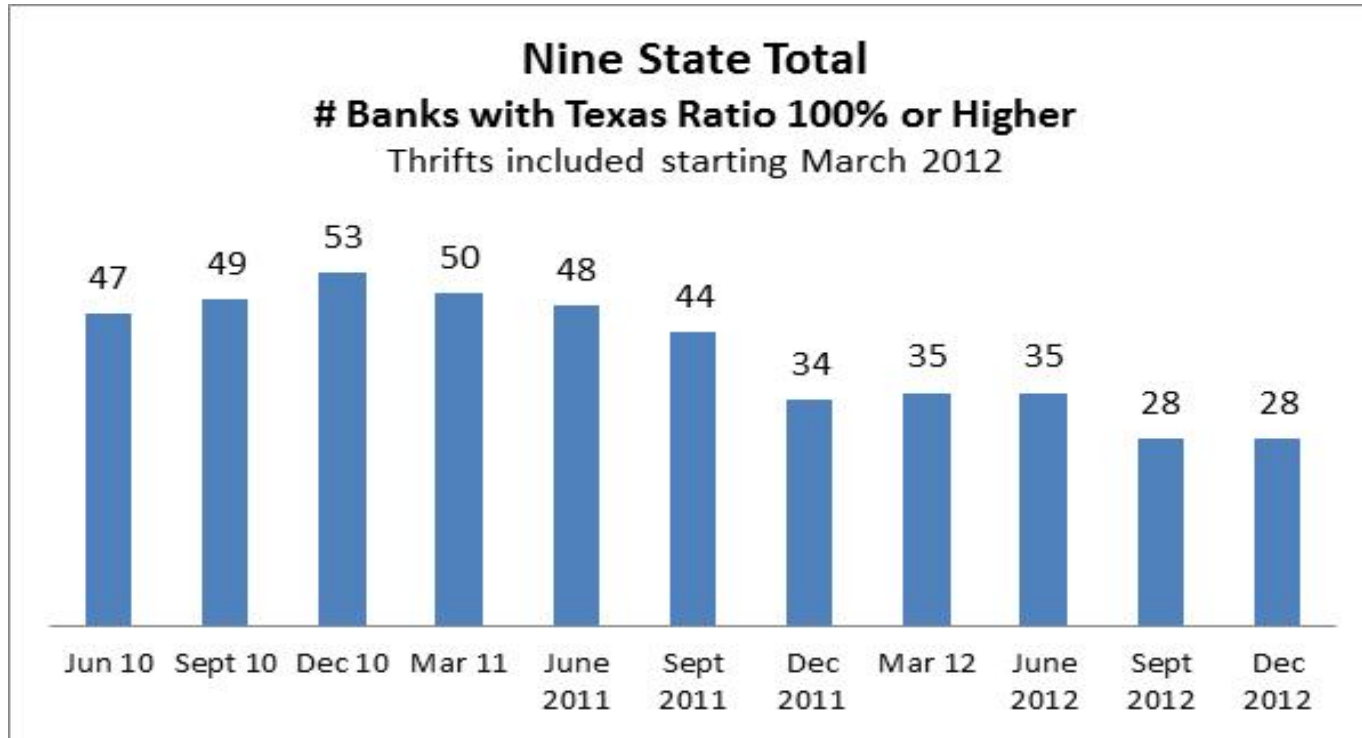
States Covered:

Arizona
Colorado
Idaho
Kansas
Nebraska
Montana
New Mexico
Utah
Wyoming

For Question or Comments

Jim Swanson
Bank Strategies LLC
Denver, Co
303-903-9369

Jim@BankStrategiesLLC.com



Implications:

1. The number of institutions in the nine state region with a Texas Ratio remained flat in the fourth quarter.

Issue:

1. The number of banks with a Texas Ratio above 100% and Tangible Capital of less than 3% remained at five at the end of the fourth-quarter.

Source:

Bank Strategies LLC

All Nine States First Quarter 2012-- Leverage Ratio Stratification*	# Banks	% Total Banks YE 2012	% Total Banks YE 2011	Total assets (billions)	Avg. Texas Ratio	Avg.	Avg. ROA	Avg. Total	Avg. Leverage ratio	Avg. LLR / Total loans
						Nonperfor ming loans / Total loans	- Return on average assets	Other real estate owned / TA		
Less than 5%	9	1.07%	1.79%	\$1.21	232.78	9.42%	-1.52%	3.87	2.79%	4.02%
5% to 7.9%	68	8.10%	9.89%	\$29.07	21.81	1.25%	0.54%	0.75	7.26%	1.81%
8.0% to 9.9%	355	42.26%	42.43%	\$128.43	19.77	1.69%	0.89%	0.72	9.02%	1.74%
10% to 11.9%	232	27.62%	25.39%	\$83.80	20.55	2.12%	0.84%	0.77	10.87%	2.00%
12% or greater	176	20.95%	20.50%	\$40.18	12.45	1.74%	1.21%	0.56	16.75%	2.10%
Total	840	100%	100%	\$282.70	20.90	1.87%	0.89%	0.73	10.94%	1.92%

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

This table stratifies all 840 institutions in the nine state region at December, 2012 by their leverage ratio.

As shown, there are 9 institutions with less than a 5% leverage ratio, putting them at significant risk.

At year-end 2011 the % of total institutions with less than 5% leverage capital was 1.79% of total institutions, this has fallen to 1.07% at year-end 2012.

State	CRE#1 Ratio			CRE#2 Ratio		
	Dec 2011	Dec 2012	Basis Point Chng	Dec 2011	Dec 2012	Basis Point Chng
AZ	49.02	43.98	(5.04)	188.41	192.32	3.91
CO	52.11	41.57	(10.54)	174.74	155.84	(18.90)
ID	48.27	36.45	(11.82)	121.05	111.44	(9.61)
KS	29.67	19.93	(9.74)	109.53	85.57	(23.96)
MT	54.52	47.20	(7.32)	127.67	114.59	(13.08)
NE	30.41	27.22	(3.19)	110.21	105.02	(5.19)
NM	51.39	43.02	(8.37)	182.92	163.05	(19.87)
UT	29.36	25.66	(3.70)	103.49	103.09	(0.40)
WY	43.62	40.13	(3.49)	121.30	120.87	(0.43)
Average	43.15	26.96	(16.19)	137.70	96.85	(40.85)

Key: Increase

Note: This table shows how the CRE#1 and #2 ratios for all institutions in a State changed from the prior period.

Implications:

1. One state, Arizona, experienced an increase in CRE#2 from YE-2011 to 2012.
3. All other states continued to decline in both ratios.

Issues:

1. When we will begin to see increases in both categories for all states?

Source: Call Report Data and Bank Strategies LLC analysis.

Arizona

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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
Airzona Total	12,430,167	23.77	1.93	0.76	1.93	43.98	192.32	(14.80)	1.87	14.84	4.09	100.11	11.77	11.77	15.98	85.73
SUNRISE BANK OF ARIZONA	215,394	416.92	9.62	2.70	2.86	95.44	945.59	(52.44)	(1.37)	(64.85)	(9.23)	29.77	2.05	2.05	3.88	85.04
Central Arizona Bank	32,511	282.13	11.34	2.85	5.76	132.03	870.73	(52.80)	(3.50)	(166.43)	(10.76)	50.78	2.04	2.04	4.11	78.72
Gold Canyon Bank	45,158	223.17	13.09	1.42	3.35	168.03	611.38	(31.99)	(2.59)	(77.01)	(3.56)	25.61	1.92	1.92	4.19	60.57
Mohave State Bank	275,955	127.39	5.15	6.16	1.96	91.95	340.92	(17.45)	0.38	3.84	(0.93)	38.02	10.00	10.00	13.50	85.59
Commerce Bank of Arizona	224,205	116.65	4.13	3.67	2.41	98.94	287.07	(2.73)	(1.21)	(13.51)	(2.89)	58.38	9.27	9.27	14.13	87.57
Goldwater Bank, N.A.	134,254	108.03	6.30	2.09	2.64	48.20	114.95	(64.53)	0.25	6.61	11.89	41.89	3.95	3.95	9.29	69.49
Horizon Community Bank	165,760	62.01	1.64	3.93	1.74	56.54	283.06	(4.79)	0.18	2.35	(0.88)	106.55	7.78	7.78	11.79	76.57
Canyon Community Bank, National Association	85,685	56.37	12.33	0.32	2.25	15.57	143.42	(24.24)	(0.42)	(4.37)	(62.01)	18.21	9.53	9.53	17.55	50.05
Metro Phoenix Bank	73,863	55.22	2.16	1.48	2.87	74.07	188.63	(20.85)	0.59	4.64	3.56	132.73	12.78	12.78	20.11	87.96
The Foothills Bank	288,251	37.02	2.56	0.72	1.26	71.33	235.03	3.77	1.06	9.30	(18.12)	49.29	10.42	10.42	12.76	78.47
Mission Bank	81,986	33.98	0.51	1.49	1.79	35.09	126.12	(17.14)	0.18	1.66	(5.57)	350.16	10.03	10.03	13.23	85.83
Country Bank	164,011	31.96	1.82	0.67	2.06	65.59	171.83	(26.57)	0.52	4.85	(52.93)	113.35	10.68	10.68	17.78	62.20
Arizona Bank & Trust Bank 1440	307,870	29.45	1.73	2.03	2.17	48.42	91.69	(41.60)	1.40	13.82	13.46	125.18	9.93	9.93	14.13	84.28
BNC National Bank	79,221	26.49	5.61	-	3.01	-	329.74	(8.17)	0.88	7.36	11.25	53.58	11.99	11.99	17.46	81.79
Western Alliance Bank	768,613	24.89	2.73	0.67	2.62	51.04	161.72	(45.96)	3.65	33.11	14.33	96.00	10.68	10.68	21.06	58.07
Pinnacle Bank	2,565,137	20.68	1.22	0.34	1.04	65.59	275.31	44.10	1.55	17.59	30.71	85.31	8.62	8.62	10.87	91.59
RepublicBankAz, N.A.	98,283	20.28	1.60	-	1.76	67.23	120.03	54.83	3.16	18.48	(5.40)	109.80	17.24	17.24	22.77	105.83
The Biltmore Bank of Arizona	81,665	19.36	1.78	0.63	2.69	8.84	171.86	34.64	3.62	30.13	9.12	150.56	13.14	13.14	15.81	113.64
SunBank, National Association	353,862	18.88	2.87	0.12	0.10	47.69	129.05	(56.53)	0.01	0.11	(9.96)	3.56	9.20	9.20	13.43	59.50
National Bank of Arizona	31,595	16.26	9.12	1.76	8.76	26.84	36.83	(83.08)	(0.96)	(4.21)	(61.04)	96.09	22.52	22.52	62.97	32.47
West Valley National Bank	4,574,981	14.56	1.40	0.45	2.30	42.73	226.84	(14.81)	0.69	5.11	(7.55)	163.62	12.12	12.12	15.79	93.68
1st Bank Yuma	42,602	14.46	0.24	3.33	2.38	18.24	81.00	8.42	(2.05)	(8.53)	(9.34)	976.71	22.75	22.75	30.71	97.65
Gateway Commercial Bank	196,728	13.92	0.78	0.08	1.33	70.74	241.27	35.05	0.86	8.24	8.82	170.77	9.28	9.28	14.38	72.19
Bank of Tucson	80,375	13.23	-	0.49	0.94	17.89	105.42	295.08	0.75	4.95	1.05	-	14.89	14.89	23.13	65.76
Meridian Bank, National Association	320,759	8.62	1.75	0.12	0.91	24.04	173.84	(34.07)	0.99	6.39	(8.40)	52.33	9.12	9.12	15.63	53.92
Heritage Bank, National Association	709,584	7.98	1.04	0.25	2.20	21.85	49.90	(68.96)	1.54	7.95	14.35	212.34	18.25	18.25	24.69	79.53
Nordstrom fsb	107,766	7.19	-	-	-	21.68	139.86	(61.13)	0.04	0.29	(29.91)	-	11.59	11.59	20.13	73.40
FIRST SCOTTSDALE BANK, NATIONAL ASSOCIATION	244,407	4.64	0.81	-	3.82	-	-	-	41.59	100.37	(25.23)	473.59	49.35	49.35	65.45	253.96
	79,686	0	-	-	1.41	17.46	129.77	77.57	(2.17)	(8.96)	(14.98)	-	22.35	22.35	28.30	83.92

Colorado

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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 / Assets	Loan / Deposit ratio	
High Country Bank	Salida	190,536	9.33	0.53	0.34	1.07	40.61	118.94	(10.57)	1.08	9.25	(12.42)	202.42	11.37	11.37	18.85	79.33
Bank of Colorado	Fort Collins	2,345,845	9.28	1.64	0.02	2.19	41.07	231.66	4.38	1.66	15.53	7.11	133.56	8.84	8.84	14.71	69.70
Bank of Estes Park	Estes Park	117,772	8.85	1.96	0.14	2.56	33.78	246.59	(22.86)	0.95	9.02	(31.22)	130.99	10.18	10.18	19.82	48.30
Morgan Federal Bank	Fort Morgan	110,418	8.20	0.35	0.75	0.70	9.53	47.96	(53.06)	0.91	8.45	(0.88)	200.66	10.03	10.03	18.36	50.48
Wray State Bank	Wray	104,026	7.71	1.12	-	2.22	9.85	27.58	(58.22)	0.39	3.50	(0.85)	197.97	8.25	8.25	13.49	63.20
The First National Bank of Las Animas	Las Animas	304,874	7.40	0.21	0.63	2.04	18.90	84.07	(20.91)	1.91	18.11	4.34	982.91	9.75	9.75	14.82	72.52
Colorado Federal Savings Bank	Greenwood Village	1,835,386	6.83	0.34	0.09	0.30	-	-	(100.00)	0.33	4.44	1.76	86.73	7.04	7.04	16.20	62.72
The First National Bank of Hugo	Hugo	112,806	6.67	1.59	0.06	2.18	9.48	17.05	(44.95)	2.01	16.67	(16.05)	136.52	11.18	11.18	22.42	54.56
The Farmers State Bank of Brush	Brush	102,580	6.47	1.21	0.39	1.26	6.70	7.50	165.10	1.21	7.31	(5.25)	104.27	15.63	15.63	27.06	67.69
Fowler State Bank	Fowler	69,175	6.16	1.87	-	3.21	1.30	10.83	21.26	0.77	6.02	(13.02)	171.74	12.91	12.91	26.09	53.74
Frontier Bank	Lamar	221,713	5.38	1.49	-	2.28	8.86	103.16	2.14	2.06	16.25	(1.32)	152.94	11.19	11.19	20.96	56.69
First Pioneer National Bank	Wray	184,955	5.28	1.39	-	1.62	2.81	13.88	14.40	0.71	6.10	(11.80)	116.83	10.78	10.78	20.98	52.31
5Star Bank	Colorado Springs	177,646	4.38	0.87	0.11	1.35	27.91	157.53	40.95	0.80	3.86	(6.90)	154.88	19.97	19.97	30.06	76.97
New West Bank	Greeley	179,259	4.00	0.15	0.30	1.31	31.35	73.21	(23.44)	1.00	10.95	5.21	861.07	8.33	8.33	15.24	52.77
Colorado National Bank	Palisade	56,588	2.97	0.55	-	0.74	0.67	361.30	176.48	(1.31)	(6.14)	(5.34)	135.09	10.44	10.44	23.92	69.81
Steele Street Bank & Trust	Denver	477,759	2.39	-	0.26	1.20	97.81	246.91	57.57	1.84	17.82	1.45	-	10.30	10.30	15.10	74.73
Redstone Bank	Centennial	66,850	2.15	0.40	-	1.52	111.48	212.07	1,912.97	0.58	4.52	(16.88)	379.69	12.28	12.28	16.79	82.21
Collegiate Peaks Bank	Buena Vista	261,312	1.72	0.27	-	1.37	110.36	244.24	85.35	1.06	7.67	(7.67)	504.62	10.22	10.22	14.28	80.24
Home Loan State Bank	Grand Junction	72,944	1.36	0.50	-	2.41	49.01	54.54	(5.49)	0.07	0.72	17.11	481.19	9.02	9.02	21.06	32.66
Alamosa State Bank	Alamosa	184,214	1.08	0.11	-	1.48	14.60	94.94	7.62	1.81	19.37	(31.82)	1,384.00	9.12	9.12	18.05	56.11
Equitable Savings and Loan Association	Sterling	175,128	0.78	-	0.11	0.25	1.25	3.78	(38.79)	0.78	5.94	3.09	-	13.25	13.25	27.99	106.14
The Colorado State Bank of Walsh	Walsh	44,435	0.36	-	0.05	1.51	-	19.94	(27.41)	0.80	5.57	(40.45)	-	13.37	13.37	28.35	42.43
Community State Bank	Lamar	86,061	0.04	0.01	-	2.67	2.50	39.28	(15.74)	1.32	12.18	(21.59)	33,425.00	10.84	10.84	18.27	65.60
Young Americans Bank	Denver	14,954	-	-	-	16.67	-	-	-	(6.44)	(87.59)	(3,277.24)	-	7.54	7.54	221.83	0.13
Aurora Bank FSB	Littleton	459,128	-	-	-	-	-	-	(100.00)	(18.58)	(85.16)	-	-	41.51	41.51	561.78	-
The Bank of Burlington	Burlington	70,523	-	-	-	1.57	-	3.59	(66.07)	0.75	8.47	(25.05)	-	8.09	8.09	33.26	13.73
Trust Company of America	Centennial	619,607	-	-	-	-	-	-	-	1.60	17.99	-	-	5.46	5.46	43.20	-
AMG National Trust Bank	Boulder	262,973	-	-	-	1.02	33.97	200.33	1,182.92	1.60	17.02	(23.77)	-	8.29	8.29	14.25	27.90
Flatirons Bank	Boulder	105,606	-	-	-	2.80	86.36	222.03	16.73	0.99	9.36	9.01	-	8.86	8.86	15.56	74.49
First FarmBank	Greeley	84,474	-	-	-	1.26	11.06	68.49	(0.63)	1.02	9.57	13.40	-	10.92	10.92	14.87	88.67

Idaho

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Net Non-core Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Idaho Total	6,654,516	25.80	2.66	1.11	2.14	36.45	111.44	(23.59)	0.48	3.89	(6.51)	80.45	11.62	11.62	19.83	65.47	
Idaho Banking Company	Boise	105,821	254.99	8.16	7.15	6.45	55.23	537.12	(66.50)	(0.34)	(10.29)	(15.23)	79.05	3.10	3.10	5.05	75.34
Syringa Bank	Boise	170,816	86.16	3.46	1.33	2.61	41.46	444.81	(41.14)	(1.34)	(34.70)	(0.14)	75.51	3.08	3.08	5.21	87.86
Idaho First Bank	Mccall	85,741	73.61	1.40	0.96	1.54	87.01	285.57	17.56	0.32	5.47	4.00	110.08	6.00	6.00	8.73	92.15
Bank of Idaho	Idaho Falls	238,141	51.21	2.56	2.65	2.38	63.03	159.21	(29.20)	0.56	7.75	(6.25)	92.98	7.01	7.01	12.32	69.11
Idaho Independent Bank	Coeur D Alene	467,109	48.37	5.93	1.68	3.11	90.56	141.75	(56.34)	(1.22)	(10.13)	(31.65)	52.49	11.20	11.20	16.55	59.57
bankcda	Coeur D Alene	70,759	38.67	3.33	1.92	2.18	55.38	130.17	(53.38)	0.38	2.90	(10.80)	65.32	13.13	13.13	19.69	85.76
Ireland Bank	Malad City	217,571	30.99	2.23	0.85	1.28	12.41	101.67	86.89	0.30	3.35	(0.07)	57.34	8.73	8.73	14.45	65.85
The Farmers National Bank of Buhl	Buhl	402,175	29.06	8.29	0.80	4.01	6.10	31.92	(68.64)	0.73	5.29	(6.20)	48.34	13.00	13.00	24.93	46.61
D. L. Evans Bank	Burley	994,602	24.17	1.62	1.45	2.41	35.70	88.05	(26.66)	1.05	9.67	3.73	149.33	9.85	9.85	17.28	70.32
Home Federal Bank	Nampa	1,033,685	21.47	4.71	1.00	2.97	24.87	124.66	-	0.18	1.23	(10.47)	63.02	13.77	13.77	34.53	49.07
First Federal Savings Bank of Twin Falls	Twin Falls	506,899	20.48	0.49	0.12	0.95	29.75	83.45	(48.54)	0.62	5.60	(20.25)	192.20	10.42	10.42	18.70	81.45
The Bank of Commerce	Ammon	977,395	19.45	1.70	0.85	1.48	28.20	66.70	(39.30)	0.86	5.69	(16.16)	86.77	13.99	13.99	23.34	60.49
Idaho Trust Bank	Boise	73,570	14.03	0.19	3.21	2.68	31.54	102.22	(37.92)	2.29	10.85	(6.60)	1,423.33	19.69	19.69	33.10	83.99
Panhandle State Bank	Sandpoint	971,491	11.49	1.23	0.51	1.50	31.23	114.09	(50.75)	0.60	4.99	6.29	121.66	11.60	11.60	19.07	69.35
Northwest Bank	Boise	264,726	10.28	2.23	0.25	0.82	80.38	206.28	94.52	1.80	9.30	0.49	36.95	17.66	17.66	17.14	78.48
Community 1st Bank	Post Falls	74,015	7.94	0.17	1.02	1.98	57.18	162.01	38.97	0.16	1.23	(14.19)	1,143.53	12.79	12.79	19.59	76.59

Kansas

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)

	City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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 Assets	Loan / Deposit ratio
Kansas Total		63,567,485	19.94	1.79	0.80	1.67	19.93	85.57	(26.45)	0.86	7.28	8.34	93.75	11.05	11.06	18.98	71.73
Cornerstone Bank	Overland Park	169,848	122.75	7.21	7.67	3.98	120.30	203.36	(49.92)	0.19	2.29	26.04	55.21	8.48	8.48	12.69	104.26
Bank of the Prairie	Olathe	80,485	100.25	4.50	7.42	2.25	17.94	128.87	(49.45)	0.32	3.24	2.62	50.04	8.21	8.21	11.93	78.27
CoreFirst Bank & Trust	Topeka	1,031,283	99.84	11.11	2.79	3.03	36.88	222.60	(25.36)	(2.07)	(24.24)	20.34	27.29	7.35	7.35	12.46	72.33
Security Bank of Kansas City	Kansas City	800,651	95.88	2.61	7.26	1.95	74.11	206.52	(31.03)	0.40	2.81	9.24	74.71	10.71	10.71	15.36	77.25
American Bank of Baxter Springs	Baxter Springs	98,948	88.41	13.80	1.95	6.16	43.60	201.94	(3.21)	(0.04)	(40.17)	44.68	9.77	9.77	16.78	64.14	
Heritage Bank	Topeka	49,829	87.91	7.14	2.50	3.31	72.18	397.29	4.67	(1.55)	(27.55)	8.47	46.33	6.99	6.99	10.99	105.40
First State Bank and Trust	Tonganoxie	225,265	82.05	2.49	6.71	2.39	42.14	164.80	(49.16)	(0.23)	(2.58)	(7.25)	96.25	7.40	7.40	11.95	69.22
Kaw Valley Bank	Topeka	396,826	79.42	9.05	2.80	3.13	52.22	138.40	(38.75)	(1.21)	(12.21)	13.80	34.61	8.49	8.49	14.09	73.58
The University National Bank of Lawrence	Lawrence	71,124	74.57	3.75	6.60	3.90	16.84	103.63	(69.95)	(0.52)	(5.08)	(23.39)	103.94	9.50	9.50	18.53	72.06
Bank of Blue Valley	Overland Park	656,400	69.43	1.14	4.83	2.14	64.42	205.96	(28.71)	0.27	2.67	14.57	187.21	10.08	10.08	13.33	87.26
Kendall State Bank	Valley Falls	33,712	68.63	4.21	0.08	2.38	29.30	134.22	(40.68)	0.14	1.96	(31.87)	56.61	6.57	6.57	10.91	78.79
Silver Lake Bank	Topeka	221,080	61.87	7.06	0.78	2.76	54.91	94.84	(31.11)	0.12	0.96	11.93	39.05	11.71	11.71	19.94	83.60
Valley View State Bank	Overland Park	869,768	60.52	10.99	3.49	4.19	44.15	183.16	(30.41)	0.25	1.97	0.76	38.15	12.33	12.33	24.60	47.98
Armed Forces Bank, National Association	Fort Leavenworth	1,668,374	58.58	14.54	6.60	14.02	46.75	98.91	(80.51)	0.49	2.74	(19.27)	96.39	17.78	17.78	38.53	45.22
The Mission Bank	Mission	551,805	54.36	1.32	2.50	4.28	23.67	235.34	(26.71)	0.41	2.61	6.28	323.54	13.81	13.81	23.49	73.14
TriCentury Bank	Simpson	3,533	50.45	18.95	-	4.39	-	87.12	9.42	0.05	0.39	(56.53)	23.17	11.97	11.97	24.61	44.97
VisionBank	Topeka	88,050	49.98	2.46	2.32	1.58	27.60	292.39	(1.96)	0.62	6.86	(12.92)	64.00	8.40	8.40	13.38	80.87
State Bank of Burrton	Burrton	9,217	49.09	6.19	1.18	3.07	-	147.52	(37.28)	0.35	3.07	(64.83)	49.65	11.67	11.67	22.88	57.49
The Lawrence Bank	Lawrence	72,203	48.59	2.32	2.75	1.33	61.93	237.62	17.58	0.86	5.71	(2.74)	57.36	9.33	9.33	13.00	96.19
BANK VI	Salina	65,035	46.84	3.40	2.41	2.24	40.92	185.59	(52.54)	0.66	7.37	18.80	65.98	9.31	9.31	14.98	120.40
First Federal Savings and Loan Bank	Olathe	64,692	46.12	3.71	1.67	1.75	9.61	189.09	126.88	1.91	15.35	35.94	47.06	13.03	13.03	25.27	107.28
Peoples Bank	Lawrence	468,124	45.64	0.99	3.12	1.39	54.52	170.16	(5.40)	1.22	15.62	4.06	140.69	8.82	8.82	13.85	99.31
First Federal Savings and Loan Association of Independence	Independence	157,496	44.34	4.29	2.39	2.53	16.81	49.29	(73.04)	0.08	0.90	0.26	58.91	8.57	8.57	17.43	82.86
The Exchange State Bank of St. Paul, Kansas	St Paul	67,612	44.19	4.57	0.39	2.03	4.45	50.91	(37.19)	0.74	9.27	5.07	44.40	8.14	8.14	16.45	55.94
Banker's Bank of Kansas	Wichita	176,800	43.05	5.26	0.66	4.43	14.58	114.22	(6.93)	1.12	8.96	(4.09)	84.18	13.14	13.14	15.82	70.29
Citizens Bank, National Association	Fort Scott	270,152	42.94	9.51	1.20	2.30	3.88	58.04	(49.05)	1.11	9.16	27.28	24.21	10.98	10.98	18.48	69.17
Roxbury Bank	Roxbury	13,392	42.64	2.66	3.91	4.68	15.92	59.68	(12.81)	0.96	9.52	(26.93)	176.15	9.99	9.99	17.80	68.31
Mutual Savings Association, FSA	Leavenworth	213,966	42.05	9.66	0.97	1.09	25.53	46.61	(46.82)	0.77	3.16	(2.86)	11.28	25.77	25.77	35.18	75.31
Bank of Kansas	So. Hutchinson	315,256	41.90	2.84	1.38	2.36	48.39	175.49	(37.84)	0.74	5.87	(21.28)	83.10	10.02	10.02	18.37	61.44
First National Bank	Hays	79,943	40.92	4.47	1.14	4.05	25.07	53.68	(58.53)	(1.14)	(11.04)	(39.05)	90.44	10.15	10.15	23.32	42.56
Gardner Bank	Gardner	87,651	39.61	1.76	2.57	1.38	30.10	110.42	(39.29)	0.90	8.34	4.60	78.48	10.52	10.52	15.72	77.46
The Midland National Bank of Newton	Newton	130,618	39.03	4.57	0.75	2.77	9.41	122.16	(33.16)	0.40	3.59	(2.60)	60.58	10.02	10.02	15.18	50.27
The Farmers State Bank of Blue Mound	Blue Mound	41,220	37.79	2.26	-	2.55	3.64	5.65	1,795.00	1.02	7.01	(7.69)	112.85	14.97	14.97	20.27	87.68
Prescott State Bank	Prescott	15,000	37.49	10.00	-	2.02	3.74	42.63	(24.90)	0.15	1.28	1.37	20.20	11.50	11.50	24.73	57.73
Legacy Bank	Colwich	265,761	35.06	1.72	0.90	1.55	120.09	245.44	(11.19)	0.90	9.23	11.43	90.34	9.73	9.73	13.68	90.21
Brotherhood Bank & Trust	Kansas City	556,667	33.18	5.93	0.98	2.17	39.58	172.28	(38.92)	0.49	3.94	15.20	36.56	10.85	10.85	23.02	44.09
Farmers Bank & Trust, National Association	Great Bend	669,944	32.79	3.00	1.54	2.06	7.56	66.83	(45.97)	2.63	19.29	24.82	68.70	12.26	12.26	20.52	56.55
Cottonwood Valley Bank	Cedar Point	33,777	31.95	6.80	0.34	3.01	14.98	15.58	(77.11)	0.95	7.15	(74.88)	44.27	12.61	12.61	25.33	46.16
Alliance Bank	Topeka	88,292	31.78	2.44	0.38	1.78	41.15	104.36	(39.46)	0.42	3.87	(32.11)	73.07	10.61	10.61	18.95	65.34
Community First Bank	Kansas City	91,304	31.59	1.85	0.67	1.51	59.14	168.00	16.49	0.57	5.57	21.64	81.76	9.46	9.46	12.71	101.89
Fidelity Bank	Wichita	1,595,673	31.57	3.01	0.42	1.38	39.44	249.25	(1.12)	0.11	0.92	10.42	45.77	11.41	11.41	14.65	87.84
Community National Bank	Seneca	279,998	30.90	2.55	2.37	1.60	34.39	74.99	46.18	2.32	22.47	1.14	62.64	9.60	9.60	16.73	41.00
Alterra Bank	Overland Park	165,323	30.51	0.67	1.51	1.10	88.41	279.28	94.08	0.66	5.94	5.10	163.40	10.15	10.15	12.16	96.72
First National Bank	Goodland	191,832	30.35	9.35	0.17	3.75	-	45.44	(54.08)	2.52	33.65	5.56	40.09	9.65	9.65	24.40	56.03
Intrust Bank, National Association	Wichita	4,319,939	29.33	0.81	0.09	1.37	32.58	96.76	4.19	0.22	2.45	(8.87)	169.81	8.27	8.27	12.60	65.54
Conway Bank, National Association	Conway Springs	70,744	28.94	3.31	0.98	2.93	15.87	119.71	(39.73)	(0.62)	(5.30)	(38.27)	88.54	9.51	9.51	21.61	61.69
Farmers State Bank	Phillipsburg	35,545	28.84	5.07	0.32	1.78	5.22	19.37	(66.78)	0.88	8.68	0.42	35.11	9.21	9.21	18.06	55.20
Marquette Farmers State Bank of Marquette	Marquette	34,187	28.61	4.72	1.50	1.19	10.86	19.75	(21.99)	0.41	3.26	7.01	25.19	11.92	11.92	22.77	58.14
The Baileyville State Bank	Seneca	38,547	28.32	3.29	-	1.66	46.23	46.23	(38.99)	0.67	7.30	1.74	50.44	8.61	8.61	15.75	64.77
The Peoples Bank	Pratt	361,109	27.66	5.28	0.20	1.69	0.78	7.05	(63.14)	0.84	6.12	6.03	31.94	11.62	11.62	19.99	63.23
First Bank of Newton	Newton	153,095	27.20	0.78	0.23	1.63	17.19	163.57	8.34	1.30	16.27	(16.45)	209.99	8.28	8.28	13.87	74.66
The Piqua State Bank	Piqua	25,485	27.03	2.00	0.16	3.01	-	83.19	7.34	0.35	3.48	(30.33)	150.75	9.84	9.84	20.23	44.40
Capital City Bank	Topeka	433,700	26.84	0.84	1.43	1.30	23.28	254.89	10.10	0.56	7.05	18.20	154.72	7.69	7.69	12.42	66.91
Community First National Bank	Manhattan	157,742	26.56	2.98	-	1.35	49.56	192.36	7.80	1.18	12.69	8.64	45.36	9.64	9.64	13.73	99.09
The Lyndon State Bank	Lyndon	80,471	25.09	1.26	2.18	1.86	9.58	100.33	(30.49)	0.56	5.22	5.48	148.49	9.58	9.58	15.32	71.55
Union State Bank	Clay Center	141,592	24.89	6.26	0.32	2.77	3.68	39.86	(65.02)	0.87	6.98	41.34	44.18	10.72	10.72	25.50	59.11
American State Bank & Trust Company	Great Bend	295,694	24.62	4.12	-	1.49	8.24	133.94	(14.92)	0.76	7.12	19.13	36.20	8.23	8.23	12.42	66.33
Landmark National Bank	Manhattan	612,317	23.63	2.78	0.40	1.40	35.97	114.47	(26.79)	1.07	8.72	9.87	50.30	9.90	9.90	17.33	67.40
Golden Belt Bank, FSA	Ellis	134,613	23.11	2.78	0.90	1.30	8.82	79.78	(54.50)	2.24	17.25	(7.08)	46.73	11.62	11.62	14.96	89.77
Emerald Bank	Burden	18,021	23.01	0.36	0.93	1.98	8.62	14.75	192.77	0.58	6.95	(29.49)	544.44	8.40	8.40	15.28	75.31
The Citizens State Bank and Trust Company	Woodbine	13,771	22														

Kansas

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)	City	Total assets	Texas Ratio	Nonperforming	OREO to	LLR / Total	CRE #1 /	CRE #2 /	Growth of	ROA - Return	ROE -	Net Non-	Coverage	Leverage ratio	Tangible Equity Ratio	Risk Based	Loan /
				ing loans / Total loans	Total Assets	loans	Risk Based Capital	Risk Based Capital	CRE #2 in last 36 months	on average assets	Return on avg. equity capital	core Funding Dependence	Ratio Noncurrent Loans			Capital / Risk Based Assets	
Kaw Valley State Bank	Eudora	39,250	21.86	1.85	0.97	1.31	3.44	48.63	27.61	1.28	14.18	0.83	70.56	8.95	8.95	13.41	60.02
The State Bank of Spring Hill	Spring Hill	38,790	21.21	0.02	2.42	2.65	7.56	11.73	(73.21)	0.07	0.56	(16.53)	12,550.00	9.85	9.85	10.80	27.59
The Valley State Bank	Syracuse	88,079	21.16	3.61	0.03	1.96	8.68	76.70	7.04	0.90	9.60	1.80	54.19	8.32	8.32	13.27	68.85
Cornerbank, National Association	Winfield	287,255	20.84	1.37	1.28	1.34	27.35	92.66	(8.46)	0.46	4.77	5.38	97.89	8.38	8.38	15.71	47.58
Equity Bank	Andover	1,189,785	20.10	1.47	0.89	0.62	46.84	187.03	(21.20)	0.41	3.81	8.37	42.25	10.67	10.67	14.06	71.20
The Girard National Bank	Girard	560,406	20.08	1.71	0.40	1.72	4.53	33.97	(36.96)	0.80	6.75	(3.45)	100.76	10.39	10.39	14.07	77.94
Union State Bank	Uniontown	42,336	19.25	0.96	0.17	1.33	5.06	38.17	(12.29)	0.73	8.61	2.46	138.02	7.52	7.52	11.09	70.70
The Kansas State Bank Overbrook Kansas	Overbrook	51,156	19.18	4.19	0.81	4.45	2.90	42.01	(10.29)	0.70	5.57	4.34	106.27	11.23	11.23	20.88	56.96
The Farmers State Bank	Holton	57,695	19.18	1.66	0.54	0.91	23.92	116.80	95.56	0.29	3.08	5.88	54.55	9.28	9.28	15.95	69.69
United Bank & Trust	Marysville	547,458	19.05	0.82	1.64	1.49	29.18	114.13	(13.12)	0.86	7.09	10.07	183.32	10.58	10.58	15.59	82.54
Grant County Bank	Ulysses	219,713	18.66	2.19	0.11	3.07	2.67	26.69	(33.48)	1.41	12.60	14.41	140.13	10.39	10.39	19.99	63.60
The Baldwin State Bank	Baldwin City	77,999	18.62	3.78	-	1.93	2.35	21.70	11.57	0.34	3.83	2.41	51.16	8.14	8.14	19.96	50.46
Patriots Bank	Garnett	89,831	18.59	-	0.71	1.37	31.20	75.95	(34.19)	0.44	4.66	(1.24)	-	9.21	9.21	15.71	68.80
Citizens State Bank and Trust Co., Ellsworth, Kansas	Ellsworth	121,123	18.18	2.01	0.10	1.70	4.38	24.07	32.70	1.18	12.59	18.19	84.56	8.14	8.14	15.59	51.67
The Baxter State Bank	Baxter Springs	30,017	17.71	3.13	1.68	2.56	9.00	24.90	40.30	0.76	3.48	(25.01)	81.80	19.96	19.96	30.45	70.17
The Community Bank	Liberal	92,405	17.67	0.76	-	3.42	0.37	43.76	(39.10)	0.69	6.35	3.09	450.42	9.78	9.78	16.92	56.74
The Farmers State Bank of Westmoreland	Westmoreland	136,802	17.59	3.42	0.59	2.31	47.93	98.93	(18.98)	0.85	5.70	(11.07)	67.49	14.69	14.69	14.72	75.98
The Dickinson County Bank	Enterprise	9,170	17.20	3.00	0.29	3.46	0.92	158.86	190.88	0.61	4.84	(12.02)	115.38	12.30	12.30	14.73	86.38
The Union State Bank of Everest	Everest	240,895	17.16	2.02	0.30	1.81	12.83	24.06	45.35	1.72	16.66	12.57	89.55	8.34	8.34	12.03	88.76
Industrial State Bank	Kansas City	146,876	17.13	-	1.22	1.61	47.55	153.17	(17.28)	1.21	5.44	(10.51)	-	22.50	22.50	31.99	79.88
Central Bank and Trust Company	Hutchinson	255,352	17.01	0.32	1.31	2.28	24.33	159.47	(8.90)	0.83	8.97	18.77	717.23	8.49	8.49	13.46	71.48
The State Exchange Bank	Mankato	39,750	16.69	4.41	0.17	2.13	-	18.22	(57.27)	0.83	8.18	(15.69)	48.17	9.40	9.40	21.29	38.30
State Bank of Downs	Downs	65,331	16.58	0.72	1.13	1.34	72.85	76.65	(28.79)	0.62	4.90	(8.92)	186.86	12.48	12.48	14.04	96.55
Argentine Federal Savings	Kansas City	56,945	15.73	2.35	0.08	0.39	3.42	16.18	(65.19)	0.31	2.68	4.06	16.51	12.11	12.11	24.16	94.86
Carson Bank	Mulvane	94,129	15.40	2.55	-	1.56	14.48	119.66	(34.79)	0.33	3.77	(12.37)	61.39	8.56	8.56	17.35	52.90
Towanda State Bank	Towanda	9,128	15.30	2.06	-	1.22	8.98	45.56	(3.18)	0.79	8.94	(3.70)	59.03	9.28	9.28	18.10	85.61
First National Bank, Independence, Kansas	Independence	85,198	14.80	1.26	0.72	1.56	62.81	81.77	1.14	1.02	9.88	9.53	123.42	9.92	9.92	13.46	98.62
The Denison State Bank	Holton	281,973	14.76	1.81	0.16	2.60	15.04	57.48	(1.24)	1.33	11.29	4.83	143.90	11.17	11.17	18.13	77.40
University Bank	Pittsburg	107,701	14.61	1.76	0.08	2.12	11.91	71.12	58.18	1.24	10.39	9.49	120.72	12.18	12.18	16.58	99.61
The Peoples State Bank	Cherryvale	15,409	14.52	2.56	0.70	1.54	-	4.72	2.35	4.25	15.56	(0.12)	60.06	26.97	26.97	36.00	139.62
Bank of Hays	Hays	243,908	14.39	2.33	-	1.19	21.27	100.79	29.52	0.98	12.05	7.49	51.17	8.38	8.38	13.81	61.13
The Tampa State Bank	Tampa	50,613	14.33	1.50	0.05	2.90	1.79	14.17	428.10	0.51	4.36	(8.74)	193.41	11.05	11.05	18.62	63.51
Great American Bank	De Soto	79,233	14.33	0.64	1.04	1.85	21.77	411.23	81.73	1.64	9.05	23.66	287.36	10.97	10.97	15.33	87.94
Community State Bank	Coffeyville	63,211	13.87	2.29	0.10	1.65	6.20	74.16	(69.76)	1.07	9.81	(2.76)	71.80	10.75	10.75	18.20	60.04
Andover State Bank	Andover	69,773	13.86	1.11	0.28	1.03	91.68	276.87	49.58	0.60	7.34	3.72	92.85	8.24	8.24	11.26	98.38
The Farmers State Bank	Wathena	66,049	13.77	4.01	0.51	4.38	0.26	25.28	(39.37)	0.88	5.48	(0.90)	109.23	14.37	14.37	29.65	60.19
The Haviland State Bank	Haviland	40,675	13.77	3.27	-	1.93	3.52	26.34	27.32	0.94	7.97	(19.49)	59.12	10.09	10.09	19.35	58.00
Chisholm Trail State Bank	Wichita	68,426	13.43	2.40	0.02	1.96	62.94	95.12	(39.86)	0.46	5.13	(8.11)	81.66	8.95	8.95	17.19	62.28
Freedom Bank	Overland Park	151,796	13.26	0.87	0.27	1.29	15.23	157.38	(3.65)	0.87	8.14	23.81	148.52	10.06	10.06	15.46	73.95
Peoples Exchange Bank	Belleville	66,664	13.08	1.98	-	1.72	20.44	27.88	(55.93)	1.00	7.16	28.24	86.79	9.82	9.82	12.41	110.14
Community National Bank & Trust	Chanute	822,819	13.01	0.70	0.53	1.40	18.46	88.70	30.05	0.82	9.64	1.85	199.85	7.60	7.60	11.64	70.39
First Option Bank	Osawatomie	241,214	12.71	1.24	0.03	1.10	22.66	165.26	5.57	1.20	12.70	(5.31)	88.77	8.07	8.07	19.00	53.91
1st Bank of Troy	Troy	27,939	12.47	2.95	-	0.04	-	21.00	5.24	(0.34)	(3.98)	(44.30)	1.35	9.32	9.32	13.53	39.21
Astra Bank	Scandia	203,619	12.46	1.07	0.05	1.41	15.75	35.25	(16.50)	1.67	13.97	15.16	132.48	9.67	9.67	12.43	82.57
Downs Bank	Downs	18,765	12.42	3.68	-	2.17	5.51	40.93	46.61	0.29	2.87	(47.94)	59.02	9.60	9.60	25.87	39.22
State Bank	Hoxie	148,199	12.32	1.81	-	1.56	-	-	(100.00)	1.67	16.94	(40.40)	86.15	9.77	9.77	15.12	70.80
The Bennington State Bank	Salina	465,391	12.29	1.94	0.22	1.72	17.58	54.47	29.63	1.65	14.79	(1.50)	88.67	10.81	10.81	16.18	77.67
The Western State Bank	Garden City	478,397	12.17	0.76	0.02	2.36	3.71	85.08	(3.96)	1.31	11.86	(8.40)	309.26	10.52	10.52	16.53	63.19
The Stockgrowers State Bank of Ashland, Kansas	Ashland	116,484	12.16	0.30	-	1.71	1.76	16.13	(51.77)	0.85	6.14	(2.46)	570.56	12.61	12.61	21.14	60.23
Midwest Community Bank	Plainville	71,219	12.01	1.91	0.44	0.64	-	30.65	433.33	0.52	4.67	14.83	33.51	10.52	10.52	23.31	53.75
Bank of Commerce and Trust Company	Wellington	54,975	11.86	0.18	1.05	1.49	3.50	32.93	1.32	0.66	7.60	2.68	840.48	8.15	8.15	18.88	48.55
Condon Bank & Trust	Coffeyville	100,428	11.42	1.90	0.01	1.39	-	76.32	(19.00)	0.60	6.08	(3.23)	73.19	8.95	8.95	26.69	27.65
First National Bank in Frankfort	Frankfort	35,144	11.41	3.46	-	1.53	1.77	23.05	175.96	1.43	12.75	5.10	44.22	9.84	9.84	20.12	49.37
The Walton State Bank	Walton	9,370	11.34	2.20	-	1.24	-	25.15	(18.40)	0.28	3.93	(14.05)	56.41	7.03	7.03	17.15	40.66
The Security State Bank	Wellington	63,725	11.23	2.60	0.05	1.75	13.54	83.88	146.07	1.03	7.84	5.63	67.34	11.78	11.78	18.95	66.51
The First National Bank and Trust Company of Junction City,	Junction City	109,760	11.21	3.31	0.05	1.65	18.59	83.74	(5.42)	1.65	12.08	28.55	49.86	10.50	10.50	13.81	57.49
Mid-America Bank	Baldwin City	70,598	10.91	0.79	0.75	2.42	99.03	136.45	(6.78)	1.83	18.44	(9.50)	304.79	11.30	11.30	12.99	97.51
Peoples Bank	Coldwater	47,382	10.72	3.42	-	1.82	14.80	31.22	(31.93)	0.85	6.81	(4.35)	53.24	10.34	10.34	18.52	42.62
The Farmers State Bank	Fairview	24,667	10.67	2.01	-	1.76	-	1.89	(77.99)	0.50	7.16	(41.99)	87.50	6.77	6.77	15.56	44.27
Home State Bank & Trust Co. of McPherson, Kansas	McPherson	140,907	10.61	1.56	0.30	0.36	6.18	25.81	(33.73)	0.67	5.00	12.64	23.03	10.96	10.96	11.55	55.51
The Nekoma State Bank	La Crosse	40,765	10.52	3.51	-	2.94	-	24.21	14.97	0.59	6.33	(2.37)	83.84	8.04	8.04	21.88	33.84
The Morrill and Janes Bank and Trust Company	Merriam	754,575	10.49	0.30	0.39	1.05	46.46	128.72	(10.15)	0.88	7.90	11.72	354.02	7.88	7.88	13.63	64.84
Security State Bank	Scott City	145,173	10.48	1.76	0.62	2.12	10.06	19.13	(76.66)	0.79	5.07	8.43	120.51	16.01	16.01	19.36	96.70

Kansas

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)		City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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 Assets	Loan / Deposit ratio
The First National Bank of Beloit	Beloit	75,606	10.46	2.24	-	1.25	-	33.13	(24.74)	0.54	4.84	(8.18)	55.63	11.16	11.16	17.44	63.34	
The First National Bank of Liberal	Liberal	271,797	10.24	1.50	-	1.68	24.62	95.89	46.72	1.04	11.48	17.10	111.87	8.51	8.51	14.72	60.18	
The Bank of Whitewater	Whitewater	20,858	10.14	0.99	-	3.42	-	18.69	17.23	1.33	16.14	(23.99)	346.96	8.19	8.19	15.27	63.41	
Bison State Bank	Bison	11,203	10.03	3.25	-	4.54	-	2.81	100.00	0.32	3.11	(19.62)	139.52	9.50	9.50	21.31	37.69	
The Alden State Bank	Sterling	18,625	10.02	-	1.26	2.05	4.71	7.68	(85.12)	0.25	2.27	(29.45)	-	11.01	11.01	23.55	54.15	
Vintage Bank Kansas	Leon	15,259	9.91	3.08	-	0.91	15.49	59.67	636.61	(0.20)	(1.32)	2.91	29.46	14.30	14.30	30.11	58.96	
Rose Hill Bank	Rose Hill	266,942	9.83	1.47	0.03	0.42	35.68	186.64	(1.94)	1.01	9.20	13.81	28.58	9.18	9.18	15.34	69.45	
Leonardville State Bank	Leonardville	23,232	9.63	0.01	-	1.05	102.72	213.29	857.82	(1.07)	(9.71)	(7.41)	18,400.00	7.54	7.54	11.40	81.46	
Peoples State Bank	Mc Donald	131,771	9.60	1.13	0.02	1.39	11.07	30.37	(9.85)	2.60	29.68	9.19	122.51	8.57	8.57	11.58	93.65	
The Lyons State Bank	Lyons	93,972	9.42	0.84	0.54	2.71	6.51	36.53	(31.05)	1.38	13.27	17.19	323.39	9.71	9.71	14.48	74.55	
Ford County State Bank	Spearville	35,232	9.40	2.30	-	1.73	8.87	23.11	(48.34)	0.71	5.44	-	75.11	12.78	12.78	19.61	66.80	
The First National Bank of Girard	Girard	75,869	9.27	1.57	0.14	1.83	8.67	8.67	32.19	0.89	8.16	2.07	116.57	10.59	10.59	18.99	70.85	
The First National Bank of Hutchinson	Hutchinson	613,227	9.25	0.26	0.06	1.56	17.69	148.57	7.34	0.83	7.43	(14.17)	594.72	10.21	10.21	17.46	52.68	
The First National Bank of Smith Center	Smith Center	51,359	9.18	1.77	0.26	1.19	-	18.38	(41.53)	0.21	2.16	(35.87)	67.01	9.28	9.28	18.08	35.14	
Community Bank	Topeka	83,007	9.11	1.06	0.17	1.30	48.59	179.54	(14.18)	0.52	5.64	(2.04)	122.56	9.24	9.24	13.53	87.29	
The First National Bank of Scott City	Scott City	110,655	9.10	1.65	-	1.42	1.86	18.61	289.93	0.82	8.47	(8.51)	85.95	9.96	9.96	12.35	66.09	
RelianzBank	Wichita	49,722	8.96	0.40	-	1.85	30.91	217.41	(14.43)	0.80	7.83	11.27	467.53	9.81	9.81	14.60	88.76	
National Bank of Kansas City	Overland Park	627,435	8.91	1.98	0.36	2.22	11.46	51.20	(53.63)	5.20	44.93	13.84	112.02	15.77	15.77	28.38	68.87	
The Olpe State Bank	Olpe	37,039	8.86	2.18	-	1.18	7.96	17.44	21.91	1.09	7.42	(12.26)	54.01	13.67	13.67	24.11	67.39	
The Valley State Bank	Belle Plaine	119,990	8.37	0.57	0.34	1.52	1.17	12.37	(65.63)	0.58	4.74	8.75	266.86	11.67	11.67	24.98	58.62	
Citizens Savings and Loan Association, FSB	Leavenworth	195,723	8.34	3.57	0.02	0.58	10.91	13.14	(27.55)	0.38	1.94	14.18	16.20	18.94	18.94	44.25	66.19	
First Security Bank & Trust Company	Norton	63,296	8.17	0.08	0.32	2.75	0.71	67.30	(55.31)	1.12	7.87	0.36	3,376.00	12.96	12.96	22.56	62.23	
The Citizens State Bank	Gridley	171,221	7.93	1.05	0.02	0.89	13.37	32.97	192.09	0.69	7.48	(2.27)	84.98	7.95	7.95	12.39	67.82	
Citizens State Bank	Paola	85,138	7.74	3.28	0.01	2.46	27.90	84.00	486.45	1.06	5.37	16.78	74.86	12.75	12.75	29.25	44.16	
Community Bank of Wichita, Inc.	Wichita	70,862	7.67	0.45	0.49	1.24	25.45	66.95	(45.73)	0.89	9.36	2.35	273.76	9.09	9.09	14.02	71.91	
The State Bank of Oskaloosa	Oskaloosa	26,502	7.58	0.21	0.61	1.01	3.54	19.54	18.80	0.04	0.42	(225.41)	487.50	8.13	8.13	28.14	31.96	
The Citizens State Bank	Marysville	294,371	7.37	0.24	0.42	1.39	6.34	48.58	(30.75)	1.82	16.40	19.83	584.10	9.87	9.87	13.61	105.07	
The First National Bank of Wamego	Wamego	163,230	7.33	1.29	-	2.12	25.37	109.29	(18.79)	1.25	12.56	15.02	163.64	9.93	9.93	16.12	71.70	
Centra Bank	Sublettle	246,879	7.29	0.11	-	1.30	21.27	45.43	(11.32)	1.21	12.07	(0.62)	1,140.31	8.19	8.19	15.20	50.97	
Central National Bank	Junction City	889,173	7.16	0.86	0.43	2.13	4.56	94.79	(26.27)	1.05	9.30	(15.97)	249.26	11.00	11.00	20.70	55.29	
Merit Bank	Goff	69,543	7.14	0.09	0.64	1.34	77.48	147.27	86.04	0.88	9.45	0.23	1,478.85	8.89	8.89	13.19	95.35	
The First National Bank of Hope	Hope	47,911	6.88	0.98	0.26	2.39	19.44	38.31	(15.41)	1.22	8.69	3.76	244.28	13.36	13.36	14.41	87.87	
ESB Financial	Emporia	168,815	6.77	1.03	0.19	1.30	11.05	97.45	17.47	1.04	10.19	6.70	126.64	9.06	9.06	13.88	66.63	
The Solomon State Bank	Solomon	201,394	6.70	0.40	0.53	2.48	9.68	71.91	28.95	1.21	9.62	4.00	612.50	11.33	11.33	18.87	104.07	
The Stockton National Bank	Stockton	68,875	6.52	0.27	-	1.87	29.73	47.20	(51.33)	0.92	7.64	(12.16)	696.26	11.98	11.98	20.17	69.56	
The Farmers National Bank of Stafford	Stafford	116,334	6.50	0.97	-	1.19	12.80	64.77	43.52	0.24	2.77	(6.85)	122.56	8.12	8.12	13.86	57.94	
Farmers & Merchants Bank of Colby	Colby	156,571	6.16	0.61	0.39	1.02	13.60	46.50	17.05	1.38	12.45	29.18	166.88	9.90	9.90	15.22	69.99	
Farmers and Merchants Bank of Hill City	Hill City	43,844	6.14	1.21	-	1.99	6.34	6.34	(90.88)	0.82	7.35	(25.06)	163.91	11.10	11.10	17.49	69.36	
Emprise Bank	Wichita	1,518,039	6.05	0.55	0.17	1.25	38.82	165.57	(2.51)	1.32	13.56	2.22	228.37	7.46	7.46	12.77	58.92	
Labette Bank	Altamont	337,793	5.98	0.35	0.13	1.60	5.78	15.14	0.77	0.91	9.58	2.16	456.64	8.76	8.76	17.05	63.40	
United National Bank	Natoma	112,073	5.77	1.62	-	2.02	0.71	34.71	206.19	0.64	7.25	(31.95)	124.31	7.78	7.78	17.06	37.55	
CrossFirst Bank	Leawood	560,582	5.76	1.11	-	1.47	47.34	165.56	102.52	0.49	4.20	0.44	132.69	10.88	10.88	14.56	71.61	
The First State Bank of Ransom	Ransom	46,605	5.75	3.17	-	2.45	-	15.42	(41.69)	1.01	5.30	(5.29)	77.24	17.99	17.99	38.49	45.20	
Elk State Bank	Clyde	49,459	5.73	0.30	0.30	1.41	3.40	45.00	(4.97)	0.51	5.94	21.72	475.00	7.93	7.93	17.70	66.37	
First National Bank and Trust	Phillipsburg	186,950	5.67	1.45	0.18	1.97	2.29	22.35	11.24	1.03	6.87	(2.14)	135.81	13.99	13.99	20.50	58.79	
The Bank of Tescott	Tescott	309,782	5.65	0.71	0.20	2.11	7.12	45.62	20.70	2.07	18.60	3.22	299.21	10.69	10.69	15.42	85.15	
The Bank of Holyrood	Holyrood	63,147	5.56	0.95	0.08	1.57	-	12.01	(48.95)	1.62	17.50	(37.39)	165.94	9.36	9.36	18.22	60.80	
Home Savings Bank	Chanute	67,094	5.50	0.51	1.06	1.06	3.29	8.89	(64.98)	0.04	0.18	2.93	205.43	19.49	19.49	53.91	34.69	
The Lyon County State Bank	Emporia	123,574	5.50	0.02	0.40	1.24	11.36	93.20	(47.78)	(0.33)	(3.85)	(9.81)	6,387.50	7.11	7.11	16.94	37.09	
Goppert State Service Bank	Garnett	155,670	5.46	0.53	0.33	1.52	6.85	7.26	(59.86)	0.43	4.36	(29.06)	288.38	10.10	10.10	18.83	56.18	
The State Bank of Bern	Bern	80,410	5.44	0.20	-	1.46	-	2.31	(66.05)	1.44	10.73	0.08	746.88	12.05	12.05	20.25	48.17	
Exchange National Bank & Trust Co.	Atchison	401,663	5.24	0.45	0.15	1.17	15.80	42.05	(22.76)	0.93	10.80	(13.19)	261.37	7.98	7.98	12.46	71.76	
KansasLand Bank	Quinter	48,935	5.20	0.27	0.24	1.16	19.20	60.08	(38.90)	0.53	5.47	7.31	432.50	8.39	8.39	13.96	69.28	
The St. Marys State Bank	Saint Marys	88,502	5.14	0.74	0.21	2.77	51.05	69.67	(29.86)	0.90	8.80	7.28	375.82	9.66	9.66	14.57	70.54	
First National Bank of Kansas	Burlington	73,502	5.11	0.34	0.52	2.83	-	20.52	(74.95)	0.56	5.01	10.89	834.00	9.16	9.16	26.29	25.95	
The Freeport State Bank	Harper	24,566	5.10	0.79	-	1.42	33.62	49.73	(5.65)	0.49	6.86	(17.78)	180.00	5.90	5.90	11.74	49.72	
The First National Bank of Spearville	Spearville	30,785	5.08	1.11	-	1.80	-	-	-	1.06	6.38	(9.96)	162.79	13.14	13.14	20.87	77.76	
Kaw Valley State Bank and Trust Company	Wamego	142,588	5.05	0.84	0.08	1.66	12.16	54.94	5.35	2.16	18.23	(8.03)	198.82	11.70	11.70	20.82	68.38	
Swedish-American State Bank	Courtland	46,577	5.05	0.68	-	1.11	-	-	-	0.71	8.39	23.22	163.90	8.23	8.23	13.19	78.93	
First Neodesha Bank	Neodesha	74,535	5.02	-	0.32	0.91	3.34	61.83	(5.78)	1.54	17.98	(1.45)	-	9.07	9.07	14.39	88.52	
Tightwad Bank	Osage City	9,519	4.90	-	0.68	3.42	1.43	131.57	(48.47)	(4.94)	(47.51)	(45.70)	-	10.81	10.81	20.92	73.77	
The First National Bank of Sedan	Sedan	51,040	4.78	1.50	0.07	1.83	-	48.70	8.08	0.53	4.35	(5.79)	122.26	11.24	11.24	23.31	39.28	
The First State Bank	Norton	316,721	4.77	1.08	-	1.97	1.42	10.91	(15.24)	1.55	13.62	19.40	183.26	8.40	8.40	15.54	60.04	

Kansas

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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 Assets	Loan / Deposit ratio	
Farmers and Merchants Bank of Mound City, Kansas	Mound City	36,288	4.52	0.26	0.20	0.88	1.74	52.88	139.12	1.32	16.89	(0.94)	331.75	7.12	7.12	12.63	73.87
Hillsboro State Bank	Hillsboro	17,543	4.46	0.28	0.28	1.98	4.95	4.95	(89.65)	0.10	1.14	(50.46)	710.00	8.33	8.33	16.20	44.72
Bank of Palmer	Palmer	42,903	4.44	0.77	-	1.26	4.80	4.80	100.00	0.56	6.39	9.33	163.89	8.11	8.11	14.46	65.90
Capitol Federal Savings Bank	Topeka	9,241,781	4.35	0.51	0.07	0.19	2.57	5.25	(18.30)	0.78	5.22	36.91	36.35	14.73	14.73	36.59	116.74
The State Bank of Delphos	Delphos	45,284	4.30	0.40	0.17	1.31	-	25.68	(9.08)	1.19	13.26	13.74	326.98	9.16	9.16	11.83	94.43
New Century Bank, National Association	Belleville	22,196	4.27	0.65	-	1.65	148.11	148.11	(5.64)	1.94	17.80	4.47	254.40	11.58	11.58	15.84	102.00
Kanza Bank	Kingman	210,558	4.25	0.42	0.11	1.37	12.53	197.49	(23.55)	1.04	9.76	5.43	327.38	9.60	9.60	15.35	71.43
Bank of Denton	Denton	15,738	4.25	1.71	-	1.31	-	3.68	(4.55)	0.68	3.94	(4.73)	76.86	17.22	17.22	36.98	61.63
First National Bank in Fredonia	Fredonia	101,729	4.22	1.94	0.04	2.20	-	22.06	21.61	1.35	8.93	1.59	113.45	13.83	13.83	30.61	36.66
Millennium Bank	Junction City	33,384	4.00	-	-	1.15	16.45	117.10	59.33	1.47	10.71	(0.90)	-	13.91	13.91	20.59	102.44
The Trego-Wakeeney State Bank	Wakeeney	68,690	3.98	0.95	-	1.79	66.62	100.48	(61.39)	0.98	10.39	(51.58)	187.89	9.31	9.31	18.82	42.96
Kansas State Bank of Manhattan	Manhattan	962,277	3.91	0.11	0.15	2.06	18.75	215.68	26.08	2.43	25.95	15.76	1,802.96	9.46	9.46	13.57	97.13
First National Bank in Pratt	Pratt	106,709	3.60	0.12	0.04	1.15	0.16	35.90	(26.32)	0.62	5.93	(18.34)	976.00	9.13	9.13	18.15	44.86
Lyons Federal Bank	Lyons	84,788	3.58	0.26	0.20	1.06	12.36	97.02	(43.09)	0.55	5.42	(17.83)	409.15	9.69	9.69	15.09	80.37
The Citizens State Bank	Moundridge	275,761	3.54	0.35	0.12	1.36	2.40	51.26	(20.53)	0.88	10.23	(13.96)	392.49	8.15	8.15	12.58	60.13
The Fowler State Bank	Fowler	73,541	3.54	0.28	0.27	0.93	2.85	46.18	65.14	0.60	5.05	(19.53)	336.78	10.40	10.40	18.30	48.07
Flint Hills Bank	Eskridge	122,809	3.49	0.78	0.02	1.98	14.79	48.17	2.06	1.06	10.16	14.14	252.30	9.43	9.43	19.13	56.44
Peoples Bank and Trust Company	Mcpherson	411,319	3.46	0.73	0.03	2.31	3.79	40.67	33.38	1.07	9.36	10.36	318.53	10.69	10.69	17.21	57.87
The Stockgrowers State Bank	Maple Hill	77,294	3.46	1.25	-	2.23	4.41	17.44	74.05	1.56	10.84	9.96	179.01	11.26	11.26	23.62	50.78
Sunflower Bank, National Association	Salina	1,754,705	3.45	0.24	0.23	1.33	9.11	148.68	(3.24)	1.26	11.98	9.85	560.25	9.08	9.08	17.63	66.74
The First National Bank of Syracuse	Syracuse	203,696	3.35	0.55	-	1.35	4.77	22.87	(24.33)	1.25	10.10	35.98	244.37	10.33	10.33	14.78	84.39
The Alta Vista State Bank	Alta Vista	18,691	3.23	0.72	0.14	1.73	20.62	26.37	(16.19)	1.01	7.94	9.14	241.07	12.48	12.48	28.26	49.39
Farmers National Bank	Phillipsburg	115,730	3.20	0.79	0.03	2.23	7.25	33.41	38.03	1.10	8.49	(7.79)	284.55	13.30	13.30	21.85	62.53
The Peabody State Bank	Peabody	36,982	3.07	0.64	-	1.22	2.77	3.70	100.00	0.22	2.12	(1.21)	190.48	8.69	8.69	16.94	63.94
First Bank Kansas	Salina	265,378	2.99	0.53	0.08	1.75	4.74	95.83	40.88	1.09	11.10	(3.39)	329.39	9.17	9.17	19.47	49.03
The St. John National Bank	Saint John	88,161	2.89	0.03	-	1.15	5.02	22.23	504.35	1.33	11.41	(15.85)	4,092.31	11.32	11.32	16.42	59.44
The State Bank of Blue Rapids	Blue Rapids	46,390	2.86	0.48	0.06	1.45	-	26.24	(25.66)	0.56	6.17	(25.26)	300.00	9.19	9.19	19.25	55.25
The Kansas State Bank	Ottawa	113,315	2.75	0.69	-	2.26	7.27	21.12	5.33	0.35	3.40	(26.45)	328.39	10.09	10.09	28.07	22.61
The Lorraine State Bank	Lorraine	24,904	2.64	0.47	-	0.98	-	1.83	(34.72)	0.96	9.46	(10.68)	207.14	10.17	10.17	15.06	66.62
The First State Bank of Healy	Healy	81,544	2.46	0.25	0.04	1.45	1.27	1.27	(95.37)	2.14	11.23	12.97	573.63	16.67	16.67	16.74	56.75
First Bank	Sterling	127,715	2.42	0.49	0.05	2.90	-	52.54	82.91	1.20	9.45	16.38	593.22	11.49	11.49	17.94	75.64
The Farmers State Bank of Oakley, Kansas	Oakley	118,626	2.40	0.12	0.28	1.76	6.17	12.42	(72.27)	0.98	7.30	3.23	1,417.54	12.26	12.26	22.77	47.64
First Commerce Bank	Marysville	56,538	2.31	0.15	0.13	1.14	5.62	19.43	(54.43)	1.72	17.40	(9.30)	788.52	9.98	9.98	15.82	90.22
The First National Bank of Louisburg	Louisburg	83,140	2.29	-	0.47	2.18	20.19	28.35	(10.07)	1.05	5.30	0.70	-	18.62	18.62	36.47	54.75
First National Bank of Elkhart	Elkhart	77,356	2.29	0.43	-	0.70	-	4.81	(31.59)	0.83	6.91	22.23	160.62	11.15	11.15	20.60	68.50
The Farmers Bank of Osborne	Osborne	57,708	2.27	0.51	-	1.52	4.30	5.78	(81.69)	1.28	10.91	(12.78)	298.77	10.70	10.70	16.64	64.23
The First National Bank of Centralia	Centralia	114,375	2.21	0.76	0.02	1.87	4.38	20.70	(3.76)	1.32	9.46	19.86	245.18	11.16	11.16	20.51	48.40
Southwest National Bank	Wichita	444,283	2.19	0.17	-	1.18	1.28	244.93	56.71	1.87	22.61	25.04	681.77	8.27	8.27	11.66	86.28
Citizens Bank of Kansas, National Association	Kingman	225,787	2.10	0.42	0.02	1.62	7.05	50.64	0.14	1.01	7.95	4.43	385.58	8.81	8.81	13.86	38.89
The Farmers State Bank of Aliceville, Kansas	Westphalia	122,849	2.01	0.08	0.14	1.11	4.78	9.64	(37.42)	0.91	9.34	(11.41)	1,379.17	9.22	9.22	14.11	80.61
The Federal Savings Bank	Overland Park	237,816	2.01	0.06	0.14	1.10	3.35	3.97	(78.71)	11.01	114.15	33.31	171.90	9.18	9.18	17.28	126.92
The Farmers and Merchants State Bank of Argonia	Argonia	34,392	1.92	0.16	-	1.19	28.07	170.23	597.83	0.97	13.24	8.82	756.10	7.04	7.04	11.00	86.32
The Kearny County Bank	Lakin	202,659	1.89	0.45	-	0.60	9.28	44.65	(7.42)	1.55	8.68	(8.14)	133.07	13.69	13.69	19.07	64.69
Union State Bank	Olsburg	30,055	1.80	0.21	0.20	0.93	8.93	8.93	664.00	1.13	7.16	(6.77)	442.86	14.15	14.15	27.12	52.69
Verus Bank	Derby	119,586	1.79	0.30	-	1.10	16.67	98.39	12.46	1.02	10.55	(1.11)	366.07	9.24	9.24	14.41	71.27
The Wilson State Bank	Wilson	81,642	1.66	0.11	0.08	1.09	12.83	20.77	22.70	1.29	11.87	1.05	1,020.90	9.04	9.04	11.26	87.94
Farmers and Drovers Bank	Council Grove	201,187	1.64	0.43	0.02	2.58	0.29	4.34	0.16	0.95	4.50	(4.57)	607.67	21.17	21.17	43.13	49.84
Chetopa State Bank & Trust Co.	Chetopa	28,235	1.63	-	0.17	1.59	2.44	2.44	(74.73)	1.13	12.55	(35.44)	-	9.30	9.30	19.25	63.25
The Howard State Bank, Howard, Kansas	Howard	47,796	1.59	0.39	-	2.63	-	-	(100.00)	1.29	12.63	(53.50)	680.00	9.37	9.37	20.85	47.99
The Marion National Bank	Marion	21,001	1.52	0.47	-	3.01	-	54.14	11.36	0.48	3.43	(17.38)	642.86	10.14	10.14	20.45	42.54
The State Bank of Conway Springs	Conway Springs	28,642	1.51	0.32	-	1.75	9.41	51.85	18.38	0.64	7.61	(68.43)	543.90	8.37	8.37	17.36	51.34
Bank of Greeley	Greeley	36,709	1.42	0.24	-	1.79	1.36	20.08	6.49	1.18	9.50	(37.11)	759.57	11.61	11.61	23.08	62.64
The State Bank of Canton, Canton, Kansas	Canton	31,698	1.40	0.87	-	1.26	3.03	49.49	(1.00)	0.52	3.09	(16.30)	144.16	16.48	16.48	40.56	33.77
The Farmers State Bank	Atwood	28,113	1.37	0.30	-	2.27	0.84	8.14	(98.04)	0.64	7.81	(28.72)	764.71	8.20	8.20	17.30	44.20
The Fidelity State Bank and Trust Company	Dodge City	167,186	1.35	0.79	-	2.07	2.06	25.85	(1.41)	0.86	5.61	(60.67)	262.09	12.95	12.95	42.07	33.08
First National Bank of Holcomb	Holcomb	57,089	1.35	0.25	-	0.03	1.18	20.72	(34.87)	0.09	0.63	15.59	11.76	9.47	9.47	15.70	58.17
Inter-State Federal Savings and Loan Association of Kansas C	Kansas City	241,849	1.29	1.37	-	0.42	-	-	-	0.03	0.16	15.68	30.26	21.34	21.34	159.37	32.43
Impact Bank	Wellington	138,596	1.28	0.19	0.02	1.13	24.99	63.50	(62.58)	0.68	7.07	2.84	599.37	9.55	9.55	14.93	68.73
Farmers Bank & Trust	Atwood	108,178	1.26	0.07	-	1.54	8.50	8.50	(73.12)	0.68	7.07	(15.10)	2,076.47	8.60	8.60	20.49	23.34
The Halstead Bank	Halstead	82,071	1.18	0.10	-	1.26	47.14	105.16	2.65	1.07	13.15	(6.59)	1,314.04	8.16	8.16	10.74	81.61
The First Security Bank	Overbrook	54,096	1.17	-	0.10	1.08	7.72	79.15	(15.34)	0.70	6.77	(14.55)	-	8.07	8.07	13.08	69.58
Garden Plain State Bank	Wichita	89,113	1.17	0.13	0.05	1.37	115.47	121.02	22.19	1.53	13.57	(1.93)	1,019.44	10.65	10.65	13.68	68.03
The Bank	Oberlin	301,508	1.14	0.11	0.03	0.88	0.13	1.60	(39.90)	2.29	22.77	(17.08)	787.70	8.51	8.51	12.42	62.26

Kansas

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)	City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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 Assets	Loan / Deposit ratio
Community Bank of the Midwest	Great Bend	138,298	1.14	0.15	-	1.20	7.89	63.85	16.50	0.65	8.69	(16.33)	774.81	7.24	7.24	12.17	66.76
The Plains State Bank	Plains	141,248	1.09	0.34	-	1.83	0.96	0.96	100.00	0.88	8.95	21.70	536.54	8.61	8.61	18.99	39.09
The First National Bank of Dighton	Dighton	61,017	1.07	0.71	-	2.78	-	-	-	0.63	3.23	(22.78)	391.04	18.81	18.81	44.75	38.56
The Union State Bank	Arkansas City	240,585	1.04	0.23	0.02	2.93	6.28	122.18	(9.86)	1.05	7.49	7.86	1,291.60	9.38	9.38	15.95	54.57
The Johnson State Bank	Johnson	77,486	1.00	0.05	0.12	3.02	-	14.33	100.00	0.59	4.04	(10.46)	6,176.92	14.02	14.02	23.21	40.38
Commercial Bank	Parsons	236,464	0.99	0.25	0.01	2.23	3.47	12.14	(70.41)	1.33	10.23	(3.80)	875.92	11.61	11.61	26.10	46.71
The Citizens State Bank of Cheney, Kansas	Cheney	53,126	0.98	0.23	-	2.08	1.91	101.72	(8.00)	1.82	14.14	5.62	893.33	12.00	12.00	21.19	69.88
The Montezuma State Bank	Montezuma	116,110	0.97	0.28	-	1.91	-	13.06	172.55	1.63	21.62	15.24	678.95	6.46	6.46	19.35	28.68
Almena State Bank	Almena	28,900	0.80	0.08	-	0.99	0.52	149.36	155.88	1.87	24.79	3.31	1,273.68	7.46	7.46	10.26	91.18
The First State Bank & Trust Co. of Larned	Larned	121,189	0.77	0.18	-	2.17	-	108.66	61.89	1.57	13.18	(16.00)	1,195.83	12.00	12.00	19.82	63.16
The Gorham State Bank	Gorham	27,802	0.77	0.14	-	1.08	6.65	22.13	(33.29)	0.55	7.08	(104.27)	752.94	7.58	7.58	16.06	46.23
The First State Bank	Ness City	73,552	0.73	0.36	-	3.83	-	0.10	(68.97)	1.50	9.59	(11.52)	1,053.16	13.73	13.73	22.74	34.23
The State Bank of Kansas	Fredonia	64,896	0.69	0.14	-	1.69	1.46	249.56	(31.18)	2.09	14.57	(23.19)	1,219.67	12.53	12.53	18.43	79.92
Fidelity State Bank and Trust Company	Topeka	96,322	0.62	0.14	-	1.61	3.87	51.32	(44.71)	0.68	5.49	(15.95)	1,135.53	11.38	11.38	19.98	66.49
First Federal Savings and Loan Association of Wakeeney	Wakeeney	30,873	0.52	0.19	-	1.46	-	2.74	(97.01)	(0.12)	(1.02)	(17.21)	760.00	11.86	11.86	34.81	38.89
Greensburg State Bank	Greensburg	65,526	0.49	0.59	-	1.80	0.65	0.65	100.00	1.34	7.35	(30.93)	303.92	18.13	18.13	49.54	15.69
Citizens State Bank	Morland	34,131	0.40	0.05	-	1.33	-	1.51	(79.13)	0.35	3.99	(6.25)	2,500.00	8.74	8.74	14.17	82.57
The First National Bank in Cimarron	Cimarron	93,019	0.36	0.08	-	1.51	0.56	71.67	1.16	1.19	12.89	(0.73)	1,936.67	7.37	7.37	15.17	46.20
Home Bank and Trust Company	Eureka	89,026	0.24	-	0.02	1.17	58.37	246.24	152.39	0.90	12.38	(6.83)	36,650.00	7.43	7.43	11.37	80.64
The Riley State Bank of Riley, Kansas	Riley	74,820	0.20	0.03	-	1.76	13.31	17.88	13.41	1.07	11.17	13.24	5,831.25	9.37	9.37	13.88	86.93
Douglas County Bank	Lawrence	294,240	0.18	0.05	-	1.89	35.84	158.15	(11.29)	0.52	4.32	(7.84)	3,617.39	11.47	11.47	22.21	50.95
Guaranty State Bank and Trust Company	Beloit	176,530	0.18	0.02	-	1.19	2.58	66.73	52.60	1.07	10.25	20.55	4,778.38	10.40	10.40	12.32	106.26
The Farmers State Bank	Dwight	15,575	0.15	-	-	1.59	-	-	-	0.03	0.21	(50.73)	-	12.17	12.17	24.21	56.72
The Jamestown State Bank	Jamestown	20,630	0.13	0.07	-	4.74	-	3.87	14.56	0.22	1.30	3.55	6,400.00	14.19	14.19	39.86	41.90
The Bank of Protection	Protection	63,250	0.08	0.02	-	1.31	10.36	19.67	907.69	1.72	16.13	0.58	7,220.00	9.21	9.21	17.83	49.16
The First National Bank of Washington	Washington	75,957	0.03	0.02	-	3.53	1.60	2.97	(72.90)	1.01	4.78	(11.78)	19,280.00	21.16	21.16	41.43	50.62
Citizens State Bank and Trust Company	Hiawatha	82,574	0.02	0.01	-	1.00	0.70	0.70	(74.16)	0.38	2.76	(46.48)	17,850.00	13.82	13.82	25.95	54.18
The First State Bank, Kiowa, Kansas	Kiowa	71,074	-	-	-	1.17	4.66	4.66	6.38	0.98	11.20	(17.31)	-	8.62	8.62	14.94	55.68
The Farmers State Bank of Bucklin, Kansas	Bucklin	44,267	-	-	-	2.14	-	11.36	83.27	0.69	7.78	(4.46)	-	6.48	8.73	14.61	52.03
CBW Bank	Weir	12,994	-	-	-	2.83	-	66.04	3,275.00	1.12	9.53	(61.63)	-	10.75	10.75	32.55	26.04
Western National Bank	Summerfield	31,815	-	-	-	1.19	15.33	219.34	301.57	1.05	9.21	(0.06)	-	9.29	9.29	12.89	102.26
The Citizens State Bank	Miltonvale	34,610	-	-	-	1.54	-	4.34	(54.61)	0.88	9.39	(5.37)	-	7.08	7.08	16.26	38.75
The Citizens State Bank	Grainfield	12,553	-	-	-	0.48	-	21.26	236.36	0.97	11.26	(138.16)	-	8.73	8.73	23.79	36.19
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	44,121	-	-	-	1.45	6.27	39.73	(3.10)	0.15	1.85	(0.42)	-	7.54	7.54	16.34	49.83
Bank of Prairie Village	Prairie Village	110,570	-	-	-	1.85	14.23	73.60	(39.27)	1.29	15.66	8.17	-	8.37	8.37	12.80	73.22
The Farmers & Merchants State Bank of Cawker City	Cawker City	17,049	-	-	-	0.87	-	90.44	67.79	1.90	22.36	31.57	-	8.69	8.69	10.76	106.23
The City State Bank	Fort Scott	33,817	-	-	-	0.98	2.66	57.90	33.87	1.18	12.50	(19.30)	-	9.35	9.35	18.48	64.14
The First National Bank of Cunningham	Cunningham	32,311	-	-	-	0.98	-	-	(100.00)	1.20	10.84	4.61	-	9.16	9.16	17.05	40.67
The Farmers State Bank	Mcpherson	90,286	-	-	-	1.68	7.53	124.80	15.93	1.46	15.73	10.78	-	8.31	8.31	14.86	65.65
The First National Bank of Howard	Howard	9,798	-	-	-	1.34	-	-	(100.00)	0.43	2.11	(173.00)	-	18.57	18.57	39.22	32.14
Bank of Commerce	Chanute	163,998	-	-	-	1.08	0.06	64.23	4.60	0.61	7.66	(19.35)	-	8.21	8.21	17.81	53.83
The First National Bank of Harveyville	Harveyville	12,354	-	-	-	0.98	-	4.75	(20.93)	0.32	3.22	(15.45)	-	10.62	10.62	21.69	78.73
The Citizens State Bank	Hugoton	133,445	-	-	-	1.40	4.64	5.81	22.46	1.14	8.90	(4.01)	-	12.63	12.63	18.89	60.48
The Liberty Savings Association, FSA	Fort Scott	38,156	-	-	-	2.06	3.81	12.44	(79.59)	0.19	1.14	(2.69)	-	16.61	16.61	70.71	38.21
BANKWEST OF KANSAS	Goodland	96,279	-	-	-	0.66	-	49.91	40.12	0.63	5.02	4.24	-	11.06	11.06	17.94	65.04
The Citizens National Bank	Greenleaf	187,069	-	-	-	1.69	13.94	41.98	0.03	0.75	8.68	1.39	-	7.49	7.49	18.45	40.41
The Bendena State Bank	Bendena	49,415	-	-	-	0.85	2.58	56.35	1.85	0.99	12.70	0.65	-	7.28	7.28	11.34	76.94
First Kansas Bank	Holsington	117,101	-	-	-	2.23	-	1.65	(92.02)	1.15	12.72	17.53	-	7.77	7.77	23.85	25.02
National Advisors Trust Company, FSB	Overland Park	6,370	-	-	-	-	-	-	-	9.72	11.70	(21.70)	-	80.94	80.94	274.76	-

Montana

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)	City	Total assets	Texas Ratio	Nonperforming loans / Total	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	Return on avg. equity capital	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Tangible Equity Ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio
Montana Total		26,682,195	24.87	2.72	0.66	2.54	47.20	114.59	(25.84)	1.05	9.45	8.50	93.39	9.88	9.88	16.83	68.01
First Citizens Bank of Polson, National Association	Polson	23,560	170.12	15.45	10.05	2.93	25.49	54.13	(56.27)	(2.02)	(17.47)	4.58	18.95	9.09	9.09	15.24	69.35
American Bank	Bozeman	323,456	142.09	9.68	10.11	3.83	170.15	203.73	(49.40)	(0.62)	(6.88)	(4.45)	39.59	9.23	9.23	18.10	75.07
Bank of The Rockies, National Association	White Sulphur Springs	127,778	117.68	11.04	4.57	3.52	58.26	95.00	(42.86)	0.30	2.98	(5.75)	31.87	9.08	9.08	15.50	63.02
Freedom Bank	Columbia Falls	45,066	108.57	5.30	8.65	3.36	92.30	209.78	(57.68)	0.53	6.26	(12.68)	63.32	9.03	9.03	13.98	74.77
Bank of Bozeman	Bozeman	64,095	93.25	0.69	7.71	3.44	122.82	212.36	(60.79)	(1.50)	(18.08)	(2.65)	500.40	8.27	8.27	13.50	63.32
Treasure State Bank	Missoula	67,295	88.71	7.27	3.74	3.89	69.79	258.97	(46.36)	0.36	4.54	(13.11)	53.47	8.80	8.80	12.92	82.96
Flathead Bank of Bigfork, Montana	Bigfork	206,767	72.99	8.32	2.58	4.43	93.98	115.76	(55.28)	(2.00)	(16.52)	(4.46)	53.27	9.51	9.51	18.94	60.93
Lake County Bank	Saint Ignatius	31,075	66.72	8.20	4.35	7.34	29.58	29.58	(39.09)	0.15	1.16	(93.83)	89.59	10.69	10.69	19.19	48.84
Mountain West Bank, National Association	Helena	647,555	56.90	8.18	1.37	3.25	45.96	178.38	(36.75)	0.59	5.08	(0.62)	39.75	11.71	11.71	17.23	76.84
First Security Bank of Helena	Helena	39,664	54.11	6.38	0.78	1.88	13.89	35.36	(61.63)	0.58	6.09	(2.25)	29.42	9.88	9.88	15.72	86.04
Farmers State Bank	Victor	314,850	53.15	4.95	2.77	2.91	40.03	65.22	(52.14)	0.53	5.13	2.24	58.77	9.83	9.83	18.11	50.46
First Community Bank	Glasgow	246,788	52.63	5.57	0.10	2.04	30.38	62.36	(47.12)	0.82	8.64	(13.84)	36.61	8.76	8.76	16.71	58.85
First Bank of Lincoln	Lincoln	15,550	39.92	2.66	-	1.53	6.53	6.53	100.00	0.69	5.59	(32.37)	57.43	12.23	12.23	20.86	84.46
Community Bank, Inc.	Ronan	183,811	36.14	0.93	1.16	2.34	33.05	50.08	(50.28)	0.77	7.72	(21.51)	250.79	10.67	10.67	20.43	60.78
Belt Valley Bank	Belt	63,604	33.73	3.24	0.92	3.31	37.03	53.16	(46.64)	1.13	11.18	(18.17)	102.12	10.55	10.55	19.66	61.96
First Madison Valley Bank	Ennis	128,692	33.15	2.50	1.42	1.62	68.38	186.10	23.07	0.28	3.21	(16.86)	64.77	8.55	8.55	14.91	64.20
Peoples Bank of Deer Lodge	Deer Lodge	28,571	32.15	5.54	0.62	2.05	19.58	45.47	(23.48)	0.52	4.74	(0.44)	36.91	10.60	10.60	21.28	48.41
Flint Creek Valley Bank	Philipsburg	63,281	32.11	2.37	-	1.39	42.11	189.40	(16.07)	0.68	7.53	(20.91)	58.66	8.62	8.62	14.48	75.95
Bitterroot Valley Bank	Lolo	354,710	31.16	2.63	0.88	1.30	62.23	128.18	(29.28)	0.31	3.13	0.67	49.65	10.57	10.57	16.71	90.91
Manhattan Bank	Manhattan	124,799	29.04	2.05	0.76	2.40	55.51	90.56	(30.06)	1.08	10.43	4.18	116.82	9.75	9.75	16.47	60.73
Citizens Bank & Trust Company	Big Timber	114,138	28.51	3.65	0.39	2.02	6.98	75.93	(22.65)	0.76	6.83	(31.80)	55.27	8.28	8.28	16.08	53.70
Beartooth Bank	Billings	40,507	27.27	2.64	2.22	2.75	9.88	137.90	(47.36)	0.75	5.82	(15.88)	103.99	13.39	13.39	16.87	75.87
Valley Bank of Kalispell	Kalispell	109,616	26.83	6.71	0.51	2.91	16.35	47.44	(44.42)	0.46	4.05	2.19	43.42	10.13	10.13	21.48	46.95
Ruby Valley National Bank	Twin Bridges	82,693	25.69	3.83	0.22	2.93	18.99	31.47	(28.29)	1.86	13.34	(0.27)	76.48	13.36	13.36	19.10	81.12
Prairie Mountain Bank	Great Falls	70,157	25.09	2.57	1.09	2.69	53.28	168.32	40.45	0.78	8.08	(8.54)	104.46	9.91	9.91	14.25	83.14
First Interstate Bank	Billings	7,694,310	23.57	2.61	0.42	2.38	47.95	124.44	(28.90)	0.93	8.76	2.53	91.30	8.41	8.41	14.60	67.63
Glacier Bank	Kalispell	7,681,182	23.43	2.78	0.38	3.69	47.61	112.37	(30.85)	1.08	9.34	30.23	132.95	10.55	10.55	18.79	65.89
Rocky Mountain Bank	Billings	465,600	23.30	2.86	0.69	1.43	61.60	153.94	0.13	1.48	11.75	2.29	49.81	11.41	11.41	16.46	76.74
First Security Bank	Bozeman	627,335	22.41	3.40	0.18	2.56	48.87	131.70	(25.94)	0.81	7.43	(19.11)	75.19	9.21	9.21	15.57	60.40
Farmers State Bank of Denton, Montana	Denton	19,333	21.42	3.32	-	1.78	-	-	-	1.19	9.76	(2.34)	53.71	12.34	12.34	17.53	84.36
The State Bank of Townsend	Townsend	50,201	20.46	3.24	-	1.29	24.11	24.11	284.23	0.95	8.96	(24.24)	39.85	10.13	10.13	18.17	65.67
Little Horn State Bank	Hardin	65,188	19.24	0.80	1.92	3.09	15.81	46.05	(55.70)	0.68	6.53	(10.57)	386.10	10.71	10.71	18.47	56.34
First Montana Bank, Inc.	Libby	294,371	19.22	1.55	0.52	1.93	54.82	110.80	(25.02)	0.70	6.96	11.86	124.33	9.51	9.51	15.87	71.87
The Yellowstone Bank	Laurel	475,031	19.12	2.43	1.23	0.64	62.41	122.22	6.47	2.78	15.02	(9.30)	26.22	18.43	18.43	23.28	90.32
Valley Bank of Ronan	Ronan	68,810	18.31	1.96	0.68	1.91	29.92	54.73	(27.90)	0.29	2.58	(28.03)	97.44	11.04	11.04	16.85	65.31
First Valley Bank	Seeley Lake	52,538	17.25	0.92	0.10	1.10	69.36	215.88	(30.52)	1.63	17.63	(24.61)	119.38	9.31	9.31	14.43	81.42
West One Bank	Kalispell	39,484	16.10	1.71	1.32	2.80	16.23	76.58	(66.44)	0.62	4.82	(10.85)	163.56	13.42	13.42	23.65	86.88
First Citizens Bank of Butte	Butte	70,373	15.20	1.83	0.39	2.01	17.82	68.10	(40.89)	0.72	7.76	(23.03)	109.84	8.52	8.52	16.38	71.00
Three Rivers Bank of Montana	Kalispell	113,935	14.44	1.26	0.27	1.40	69.80	111.19	(4.13)	1.36	11.10	8.31	110.81	11.91	11.91	20.83	69.82
First Security Bank of Malta	Malta	32,426	13.19	0.94	-	2.21	-	28.87	12.53	(3.58)	(45.34)	(39.67)	233.81	8.60	8.60	18.06	50.43
Dutton State Bank	Dutton	31,079	13.17	0.96	-	1.79	26.36	111.92	1,014.29	0.83	8.89	(12.70)	186.10	9.43	9.43	13.06	83.15
Valley Bank	Glasgow	37,606	12.97	0.11	0.73	1.60	11.99	86.56	14.80	0.74	8.80	(30.43)	1,412.50	7.97	7.97	15.32	62.33
First Security Bank of Roundup	Roundup	49,278	12.53	2.65	-	1.19	-	12.92	36.14	1.82	17.69	(12.59)	44.79	10.39	10.39	17.73	57.03
Teton Banks	Fairfield	189,181	10.42	2.38	-	1.63	5.62	16.23	(36.50)	1.25	7.23	(6.06)	68.60	11.84	11.84	21.65	59.81
Eagle Bank	Polson	32,647	10.16	2.86	0.30	1.76	24.18	47.98	26.32	0.15	1.65	(8.37)	61.32	12.63	12.63	28.54	49.32
United Bank	Absarokee	67,169	10.10	0.57	0.07	2.59	19.42	39.89	(55.25)	0.64	6.04	(27.12)	454.55	10.47	10.47	18.35	60.38
Stockmens Bank	Cascade	33,588	9.91	1.62	-	2.40	-	31.84	206.86	0.75	6.10	(82.69)	148.47	11.62	11.62	20.00	34.13
Bank of Bridger, National Association	Bridger	335,995	9.22	1.62	0.09	1.96	28.88	79.37	(11.27)	0.88	9.12	16.00	120.69	8.51	8.51	16.96	49.54
Independence Bank	Havre	478,389	8.46	1.17	0.06	1.51	4.25	20.29	(24.74)	1.92	15.77	13.48	129.02	11.93	11.93	15.92	91.46
First State Bank of Forsyth	Forsyth	122,208	8.34	2.67	-	1.82	-	14.96	65.62	1.13	10.25	7.53	68.18	9.49	9.49	20.93	41.83
Stockman Bank of Montana	Miles City	2,382,417	7.54	0.63	0.33	1.75	62.68	179.50	30.32	2.11	21.19	1.02	278.86	9.27	9.27	14.36	80.82
Garfield County Bank	Jordan	58,002	7.41	1.10	0.19	1.92	1.21	1.21	(52.02)	1.21	10.66	(16.64)	174.45	10.92	10.92	14.93	73.20
The Bank of Baker	Baker	136,931	7.36	1.03	0.03	1.56	55.55	75.65	100.93	2.25	26.09	(17.34)	151.48	8.67	8.67	12.79	71.01
American Federal Savings Bank	Helena	502,604	5.83	0.50	0.23	0.79	18.13	42.80	(60.75)	0.73	5.78	3.64	157.46	8.46	8.46	15.90	55.41
The First State Bank of Malta	Malta	128,735	5.67	2.42	-	2.38	4.72	23.26	(17.07)	1.07	7.14	(13.92)	98.31	13.80	13.80	30.06	42.68
Pioneer Federal Savings and Loan Association	Deer Lodge	95,785	5.31	1.05	0.10	1.66	8.04	19.43	(47.11)	0.66	4.58	0.36	157.96	14.18	14.18	31.68	78.92
Western Bank of Wolf Point	Wolf Point	78,902	2.68	0.35	0.17	2.10	9.31	40.98	(12.33)	1.36	13.11	2.94	591.38	8.95	8.95	17.32	48.01
The First State Bank of Shelby	Shelby	142,816	2.23	1.91	-	3.75	0.05	7.52	2.33	1.24	7.82	(7.57)	196.30	15.20	15.20	43.34	22.40
First Security Bank of Deer Lodge	Deer Lodge	28,188	2.02	0.14	-	1.04	5.93	209.24	9.35	1.05	10.10	(31.83)	743.48	10.29	10.29	19.37	65.60
Montana State Bank	Plentywood	77,605	0.61	0.12	-	1.55	-	1.13	(57.31)	0.96	12.27	(100.50)	1,290.00	7.94	7.94	18.18	47.37
Basin State Bank	Stanford	157,688	0.58	0.11	-	0.90	2.07	2.07	(65.37)	1.58							

Montana

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)

		Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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
Montana Total		26,682,195	24.87	2.72	0.66	2.54	47.20	114.59	(25.84)	1.05	9.45	8.50	93.39	9.88	9.88	16.83	68.01
1st Bank	Sidney	149,272	-	-	-	1.03	6.70	16.46	167.96	1.66	17.81	(94.71)	-	7.92	7.92	19.17	54.99
Davidson Trust Co.	Great Falls	5,231	-	-	-	-	-	-	-	1.80	2.29	-	-	82.39	82.39	209.83	-
Bank of Montana	Missoula	42,610	-	-	-	1.47	36.73	199.66	199.12	1.52	10.92	(7.51)	-	13.39	13.39	20.07	82.11

Nebraska

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)		City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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 Assets	Risk Based Capital / Risk Assets	Loan / Deposit ratio
Home Federal Savings and Loan Association of Nebraska	Lexington	54,481	11.76	1.23	-	2.87	9.48	61.77	(75.30)	(0.47)	(4.35)	(30.16)	233.41	10.52	10.52	16.97	82.61		
The First National Bank of Gordon	Gordon	167,113	11.74	3.07	0.09	2.44	5.70	38.78	33.39	1.70	13.33	19.61	79.53	11.95	11.95	23.39	59.37		
Pinnacle Bank	Lincoln	3,757,956	11.01	0.93	0.12	1.63	48.09	194.15	1.50	1.81	17.24	8.22	175.75	9.11	9.11	13.02	78.17		
North Loup Valley Bank	North Loup	22,144	10.92	2.08	-	2.19	11.11	11.11	8.70	0.29	3.55	(49.90)	105.24	8.33	8.33	15.15	54.48		
First Nebraska Bank of Wayne	Wayne	42,357	10.55	1.42	-	2.36	24.30	36.41	(77.31)	0.27	2.79	(14.35)	165.74	9.32	9.32	19.72	39.65		
Nebraska Bank of Commerce	Lincoln	85,369	10.23	0.04	0.35	1.66	52.80	238.56	(5.07)	0.32	3.57	4.09	4,580.77	8.81	8.81	12.04	110.57		
Butte State Bank	Butte	42,155	9.99	1.26	0.22	2.39	-	4.97	(31.49)	1.21	11.09	2.63	190.17	10.51	10.51	19.38	63.94		
American National Bank	Omaha	2,029,920	9.73	0.77	0.22	1.36	30.74	110.79	47.23	1.83	15.75	9.98	175.70	9.75	9.75	14.63	81.13		
Petersburg State Bank	Petersburg	35,664	9.65	1.11	-	1.18	7.13	35.89	(6.87)	1.21	14.82	2.41	106.35	7.90	7.90	11.99	82.22		
First Bank & Trust Company	Cozad	219,605	9.02	1.06	0.04	2.22	17.05	107.88	52.12	1.85	16.09	1.26	208.63	10.48	10.48	13.52	73.02		
Security First Bank	Lincoln	881,054	8.92	1.07	0.08	1.87	24.04	112.65	(9.99)	0.66	7.15	7.94	175.23	7.51	7.51	12.25	61.69		
Platte Valley Bank	Scottsbluff	421,461	8.55	0.57	0.07	1.58	17.40	80.47	8.30	1.21	12.95	2.92	277.81	9.36	9.36	13.40	92.39		
The Jones National Bank and Trust Company of Seward	Seward	222,571	8.50	1.40	-	1.30	23.41	45.26	(28.54)	1.15	12.12	1.46	93.31	9.22	9.22	13.97	75.51		
Bank of Marquette	Marquette	34,556	8.48	2.30	0.60	1.77	7.44	33.40	111.55	1.33	6.52	0.70	76.92	13.41	19.41	32.75	62.05		
Community Bank	Alma	50,515	8.33	1.72	0.05	1.96	-	45.54	(47.70)	1.34	11.20	(6.09)	114.32	9.99	9.99	14.21	61.60		
Franklin State Bank	Franklin	51,386	8.29	3.63	-	1.77	-	4.08	59.82	0.90	5.21	(4.21)	48.63	16.51	16.51	32.06	46.98		
First Bank and Trust Company	Minden	80,935	7.76	-	-	1.23	2.35	14.62	(20.41)	0.66	6.79	14.89	-	8.59	8.59	14.79	54.59		
Spencer State Bank	Spencer	18,113	7.55	1.93	-	2.99	-	-	-	0.21	1.77	(30.63)	154.90	11.62	11.62	19.25	49.59		
Ericson State Bank	Ericson	54,596	7.40	0.38	0.42	1.03	-	15.03	27.74	1.29	13.80	1.22	267.84	9.23	9.23	13.07	91.08		
Columbus Bank and Trust Company	Columbus	102,580	7.27	0.39	0.16	1.45	13.01	89.76	24.11	0.82	9.04	(10.87)	369.69	9.23	9.23	11.86	76.38		
Security National Bank of Omaha	Omaha	724,726	7.25	0.76	0.09	2.25	19.49	154.25	4.66	1.52	14.26	1.34	297.32	9.76	9.76	16.17	73.51		
The Tri-County Bank	Stuart	88,290	7.11	0.74	-	1.47	14.92	36.87	142.52	0.45	5.57	(33.43)	198.19	8.10	8.10	13.16	56.00		
First Westroads Bank, Inc.	Omaha	216,215	6.96	0.51	0.26	2.04	203.17	429.17	(3.82)	1.71	14.99	6.29	403.89	11.08	11.08	15.17	86.77		
The First National Bank of Cambridge	Cambridge	52,258	6.58	1.43	-	1.31	-	1.40	(73.29)	0.43	4.39	(34.75)	91.55	9.94	9.94	18.57	52.63		
First National Bank	North Platte	457,920	6.50	0.63	-	0.96	4.74	58.94	(35.60)	0.84	10.46	(7.76)	153.43	7.55	7.55	13.65	78.92		
The Tilden Bank	Tilden	85,239	6.43	0.58	0.25	2.03	19.34	20.90	22.08	1.22	13.06	(18.90)	348.24	9.17	9.17	13.72	78.66		
Bank of Stapleton	Stapleton	22,692	6.43	0.24	0.53	0.95	-	77.85	100.00	1.26	12.81	8.62	400.00	9.43	9.43	10.93	95.72		
BankFirst	Norfolk	292,287	6.20	1.04	0.09	1.36	18.39	120.44	24.96	1.34	10.05	(1.19)	131.13	11.79	11.79	17.13	74.81		
Bank of Mead	Mead	25,523	6.17	-	-	1.89	1.51	4.92	(60.68)	0.93	8.94	(17.11)	-	9.65	9.65	20.55	54.58		
Security Home Bank	Malmo	34,608	5.87	-	0.60	1.40	8.69	83.61	(1.61)	0.90	8.96	18.38	-	9.72	9.72	12.91	121.86		
Five Points Bank of Hastings	Hastings	268,070	5.75	0.96	-	1.42	7.00	46.68	(27.67)	1.45	17.06	(19.18)	147.91	8.94	8.94	15.33	46.97		
Oak Creek Valley Bank	Valparaiso	67,337	5.74	-	-	1.04	21.13	69.23	(9.06)	2.15	17.38	8.08	-	10.91	10.91	17.55	67.86		
Sidney Federal Savings and Loan Association	Sidney	27,604	5.72	0.91	0.36	1.18	-	3.31	(67.76)	(0.01)	(0.11)	10.51	130.16	8.40	8.40	34.27	35.26		
Gothenburg State Bank	Gothenburg	123,193	5.56	1.07	-	1.61	6.74	62.03	92.55	1.68	12.89	10.13	151.28	12.40	12.40	16.18	88.33		
Cornhusker Bank	Lincoln	406,877	5.47	0.27	0.02	1.79	47.41	232.96	2.75	1.44	16.80	9.95	668.03	8.59	8.59	12.31	86.39		
Auburn State Bank	Auburn	99,147	5.24	1.69	-	0.79	2.94	13.46	40.33	1.03	5.63	(6.11)	46.94	17.54	17.54	29.39	66.97		
Siouxland National Bank	So. Sioux City	49,137	5.16	0.90	-	1.58	9.15	40.57	23.57	0.57	6.89	(42.00)	175.30	8.12	8.12	18.32	61.82		
F&M Bank	West Point	267,159	5.01	0.44	0.19	1.49	8.23	49.79	(35.45)	0.99	11.02	(4.35)	340.15	8.94	8.94	12.56	64.15		
Horizon Bank	Waverly	201,974	4.90	0.06	-	0.35	137.45	219.50	139.45	2.28	20.89	0.34	568.18	10.37	10.37	13.96	90.45		
Lisco State Bank	Lisco	20,355	4.88	1.24	-	2.16	14.60	70.83	1.05	1.55	11.11	(20.96)	174.29	12.68	12.68	20.60	72.09		
Bank of Doniphan	Doniphan	94,679	4.84	0.40	0.15	0.93	14.85	101.55	(15.23)	0.74	7.00	7.35	229.58	9.03	9.03	11.65	89.34		
The Nehawka Bank	Nehawka	19,074	4.80	-	0.65	0.65	-	85.45	118.40	(0.17)	(1.24)	(18.59)	-	13.37	13.37	20.98	89.41		
Elkhorn Valley Bank & Trust	Norfolk	594,591	4.73	0.44	0.10	1.37	13.77	70.50	(4.15)	1.43	15.63	(9.72)	310.24	9.19	9.19	14.36	53.77		
Farmers and Merchants State Bank, Bloomfield, Nebraska	Bloomfield	131,082	4.71	0.74	-	1.19	-	8.30	12.68	0.97	11.36	(4.92)	159.89	8.78	8.78	11.04	61.72		
Platte Valley State Bank & Trust Company	Kearney	418,940	4.65	0.66	-	1.01	13.20	85.92	(47.52)	0.86	9.82	6.59	154.00	8.02	8.02	14.01	76.56		
Ceresco Bank	Ceresco	44,630	4.36	0.61	0.28	2.00	23.29	38.02	(1.79)	0.94	6.39	(4.62)	330.64	13.98	13.98	19.36	75.14		
Richardson County Bank & Trust Company	Falls City	117,374	4.34	0.51	-	0.61	11.61	16.80	18.83	1.46	11.74	8.77	119.07	7.27	7.27	10.57	82.22		
State Bank of Table Rock	Table Rock	53,794	4.30	0.51	-	1.09	11.05	28.91	(49.16)	0.62	7.32	5.10	212.62	8.54	8.54	12.26	102.82		
American Exchange Bank	Elmwood	40,996	4.26	1.09	-	2.59	1.10	1.10	100.00	1.07	9.01	(15.15)	237.50	11.16	11.16	19.40	60.23		
First Nebraska Bank	Valley	259,233	4.19	0.22	0.24	0.88	59.80	113.81	0.73	1.31	15.47	(3.59)	404.22	8.02	8.02	10.09	69.02		
York State Bank	York	139,772	4.15	0.48	-	1.19	4.04	45.43	43.90	0.95	8.02	(2.81)	249.01	8.24	8.24	10.90	86.57		
Points West Community Bank	Sidney	348,783	4.14	0.89	-	1.97	8.01	54.90	(24.72)	1.36	13.40	4.68	222.28	8.86	8.86	18.45	54.09		
The Guide Rock State Bank	Guide Rock	28,662	4.10	0.72	0.14	2.69	0.66	4.57	(77.22)	0.73	5.74	(34.40)	376.00	12.11	12.11	18.28	69.63		
Geneva State Bank	Geneva	275,816	4.02	0.09	0.04	1.43	2.55	72.48	(25.14)	1.12	12.75	10.50	1,613.53	7.78	7.78	11.57	68.36		
Brunswick State Bank	Brunswick	86,402	3.97	0.02	-	1.07	-	136.65	150.52	2.51	26.81	11.66	4,593.75	9.30	9.30	11.16	94.88		
The Potter State Bank of Potter	Potter	34,800	3.80	-	0.45	1.56	-	14.98	125.46	0.71	6.11	(15.47)	-	11.17	11.17	20.64	42.85		
Exchange Bank	Gibbon	465,475	3.73	0.47	0.09	1.45	28.09	137.15	7.04	2.35	23.12	23.12	305.51	9.59	9.59	12.98	89.42		
Corn Growers State Bank	Murdock	25,856	3.70	0.68	-	1.04	15.02	15.02	117.39	(0.13)	(2.05)	(36.08)	153.23	5.95	5.95	17.99	38.06		
State Bank of Colon	Colon	16,888	3.68	0.71	-	3.37	-	15.95	121.64	(1.79)	(18.73)	(13.12)	476.62	10.60	10.60	16.05	80.87		
Platte Valley Bank	North Bend	65,494	3.53	0.01	0.50	1.10	12.89	34.77	29.69	0.86	5.98	(3.83)	12,125.00	13.91	13.91	17.20	82.02		
First State Bank	Farnam	45,970	3.53	0.61	-	2.32	5.50	20.43	(35.27)	1.60	8.60	5.72	381.62	12.85	12.85	23.02	70.20		
Foundation First Bank	Waterloo	53,799	3.37	-	-	0.91	14.81	107.42	124.81	0.86	7.52	21.52	-	10.20	10.20	15.05	102.54		
First Community Bank	Beemer	129,565	3.15	0.05	-	1.79	-	13.01	177.60	0.86	9.70	27.69	3,734.15	8.00	8.00	11.29	82.85		

Nebraska

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)		City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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 Assets	Loan / Deposit ratio
Farmers Bank and Trust Company	Nebraska City	46,418	3.12	1.09	-	0.36	-	27.72	(49.67)	0.62	6.67	(32.50)	33.09	8.29	8.29	22.48	29.69	
First National Bank Northeast	Lyons	267,997	3.04	0.49	-	1.62	37.72	67.94	(18.62)	1.00	10.60	8.54	331.76	8.58	8.58	12.07	73.61	
Custer Federal Savings and Loan Association	Broken Bow	79,426	2.95	0.38	-	0.86	18.72	33.06	(86.95)	0.50	5.59	7.83	226.42	8.75	8.75	13.91	81.07	
Premier Bank	Omaha	123,740	2.88	0.31	0.02	1.13	107.71	150.82	129,030.00	0.87	6.56	(5.89)	359.38	14.06	14.06	20.16	67.54	
Banner County Bank, Inc.	Harrisburg	103,460	2.85	0.08	0.23	1.56	0.99	3.14	(17.58)	0.77	7.20	5.69	1,924.19	10.47	10.47	14.32	84.65	
First Tri County Bank	Swanton	58,845	2.80	0.32	-	0.69	-	6.33	862.86	0.71	7.55	2.00	214.77	9.09	9.09	12.35	93.14	
State Bank of Chester	Chester	27,880	2.79	-	0.28	0.97	11.04	45.35	101.12	1.18	12.33	(42.61)	-	9.24	9.24	14.35	66.64	
Security Bank	Laurel	172,050	2.75	0.14	0.12	1.72	7.17	15.08	5.45	1.51	13.62	(3.22)	1,191.72	10.25	10.25	13.80	65.64	
Chambers State Bank	Chambers	38,023	2.71	1.21	-	1.27	-	-	-	0.91	3.48	(28.41)	105.32	25.79	25.79	39.84	82.28	
Farmers State Bank	Wallace	48,972	2.61	-	-	1.20	11.65	13.29	(53.37)	0.42	4.98	(24.08)	-	8.42	8.42	18.27	47.17	
Bank of the Valley	Bellwood	112,633	2.56	0.34	-	1.43	6.35	9.16	(7.48)	1.17	12.32	19.32	417.73	9.97	9.97	12.42	94.17	
Bank of Keystone	Keystone	62,438	2.34	0.40	-	1.63	-	7.51	41.40	1.13	10.15	(0.82)	408.43	11.49	11.49	14.76	74.74	
Farmers State Bank	Ewing	19,753	2.11	0.70	-	0.94	-	-	(100.00)	0.42	1.90	(19.78)	134.07	20.59	20.59	31.12	98.77	
The Fremont National Bank and Trust Company	Fremont	313,322	2.03	0.02	-	0.89	21.75	52.68	(39.28)	0.96	11.68	(6.25)	3,953.85	8.05	8.05	19.60	61.57	
The Carson National Bank of Auburn	Auburn	71,219	1.99	0.73	-	1.51	2.68	19.98	(45.92)	0.64	5.33	(27.05)	207.39	11.47	11.47	23.92	39.78	
Citizens State Bank	Wisner	327,696	1.93	0.10	0.10	1.46	2.93	35.78	40.99	1.68	17.68	5.76	1,402.18	8.61	8.61	10.78	90.50	
Midwest Bank National Association	Pierce	572,724	1.91	0.01	0.18	1.49	12.90	74.27	105.14	1.11	10.92	8.45	10,824.07	9.10	9.10	12.89	80.23	
The Hershey State Bank	Hershey	55,420	1.77	0.33	-	2.48	-	15.98	(30.94)	1.98	13.38	28.46	761.15	13.63	13.63	18.02	102.13	
Nebraska State Bank	Lynch	13,728	1.73	0.72	-	3.92	-	-	-	0.20	1.36	(124.34)	546.15	14.67	14.67	30.83	46.50	
The State Bank of Hildreth	Hildreth	27,583	1.59	0.34	-	2.54	-	30.16	1.41	0.56	5.37	(27.70)	757.14	11.10	11.10	16.31	72.75	
Countryside Bank	Unadilla	75,714	1.58	0.31	0.05	1.31	4.20	6.66	25.31	0.91	6.64	(10.61)	416.03	13.32	13.32	23.82	68.53	
Commercial Bank	Nelson	34,621	1.48	0.52	-	2.26	-	-	-	0.87	5.37	(2.89)	434.15	15.10	15.10	20.27	59.06	
Washington County Bank	Blair	313,835	1.46	0.18	-	1.24	5.52	67.92	1.99	1.16	13.77	12.17	681.24	8.50	8.50	11.96	96.16	
First National Bank & Trust Company of Columbus	Columbus	454,067	1.40	0.10	-	1.04	7.95	38.72	(13.59)	0.91	11.47	(7.71)	1,061.48	7.68	7.68	13.04	71.76	
Bank of Lindsay	Lindsay	38,934	1.37	0.16	-	0.49	-	0.24	(95.51)	1.19	15.23	28.80	300.00	8.00	8.00	10.61	108.84	
Clarkson Bank	Clarkson	61,233	1.35	0.40	-	3.32	-	7.11	21.39	1.66	13.79	8.40	828.97	10.40	10.40	19.03	52.02	
Farmers and Merchants Bank of Ashland	Ashland	66,009	1.32	-	0.15	0.98	22.56	53.25	24.43	0.86	7.74	(1.54)	42,700.00	11.22	11.22	16.13	82.37	
Generations Bank	Exeter	32,822	1.30	0.07	0.07	0.78	32.35	118.44	67.19	0.57	4.77	11.24	1,100.00	9.31	9.31	11.26	82.90	
The State National Bank & Trust Company	Wayne	135,638	1.13	0.27	-	1.22	8.08	22.81	(9.61)	0.96	7.66	5.71	458.82	11.10	11.10	16.97	61.19	
American Interstate Bank	Elkhorn	114,948	1.00	0.16	-	1.60	41.87	218.30	(21.24)	2.31	26.30	(24.44)	974.07	10.99	10.99	16.14	79.95	
Homestead Bank	Cozad	251,825	0.97	0.19	-	0.88	-	22.09	7.95	1.37	11.74	(12.43)	473.96	11.29	11.29	16.42	72.43	
State Bank of Riverdale	Riverdale	86,468	0.95	0.12	-	0.98	5.26	50.24	1,398.12	0.97	11.53	(16.58)	846.38	7.96	7.96	11.72	77.11	
West Plains Bank	Ainsworth	97,925	0.95	0.22	-	1.42	4.25	12.93	(34.92)	0.87	7.39	(1.65)	646.85	11.29	11.29	14.53	63.48	
Peoples-Webster County Bank	Red Cloud	73,690	0.94	-	0.24	1.30	-	0.15	(94.36)	1.51	5.66	(7.99)	27,350.00	25.00	25.00	30.80	76.43	
Town & Country Bank	Ravenna	143,115	0.91	0.12	0.02	1.13	0.64	11.00	13.16	1.24	12.51	8.95	931.82	9.80	9.80	13.89	76.07	
Nebraska State Bank	Bristow	15,878	0.90	0.26	-	1.60	-	1.93	(28.57)	0.31	2.16	(67.95)	619.05	14.49	14.49	24.25	59.70	
First State Bank	Loomis	103,903	0.89	0.17	-	1.11	3.09	10.81	(27.71)	1.38	11.99	10.47	668.33	14.46	14.46	15.72	94.55	
Bank of Elgin	Elgin	55,892	0.88	0.10	-	0.97	6.86	72.82	66.57	1.30	13.78	(5.62)	920.93	8.51	8.51	11.26	87.01	
Access Bank	Omaha	184,040	0.84	0.09	0.03	1.55	91.33	273.93	334.64	0.91	8.26	3.23	1,758.26	9.88	9.88	13.98	82.24	
The First National Bank of Bancroft	Bancroft	20,836	0.80	0.30	-	1.29	-	5.31	20.55	0.50	3.18	(38.40)	429.63	15.43	15.43	27.05	55.51	
Home State Bank	Louisville	80,680	0.68	-	-	1.69	19.54	170.42	(28.28)	1.89	15.19	10.76	-	12.01	12.01	13.31	107.05	
Bank of Bertrand	Bertrand	47,222	0.66	0.19	-	0.96	-	3.88	32.60	0.58	4.11	(19.78)	512.20	14.67	14.67	22.75	55.49	
Adams County Bank	Kenesaw	161,982	0.62	0.08	-	0.97	6.58	17.25	0.84	1.12	14.69	36.19	1,166.67	6.98	6.98	11.14	85.00	
Five Points Bank	Grand Island	837,762	0.62	0.11	-	1.42	26.39	109.24	79.32	1.97	19.59	6.18	1,317.37	9.59	9.59	13.05	69.68	
The First National Bank of Fairbury	Fairbury	155,520	0.58	0.35	-	2.16	0.53	0.98	(25.79)	1.76	10.17	18.08	620.47	16.91	16.91	26.05	46.55	
The First National Bank of Johnson	Johnson	78,712	0.58	0.48	-	1.40	1.58	4.92	42.68	0.32	1.74	(28.94)	290.00	17.41	17.41	41.52	26.52	
First State Bank	Hordville	35,922	0.54	0.08	-	1.58	-	14.63	22.53	0.51	4.70	(4.80)	1,886.36	10.92	10.92	14.79	94.18	
Madison County Bank	Madison	267,725	0.40	0.10	-	2.33	3.96	37.02	(77.99)	1.52	10.82	1.31	2,341.71	17.66	17.66	19.44	101.31	
First National Bank of Chadron	Chadron	121,195	0.39	0.08	-	1.61	2.90	31.64	(2.94)	1.17	8.91	(25.80)	1,900.00	10.70	10.70	18.04	66.25	
Nebraska State Bank and Trust Company	Broken Bow	183,197	0.38	0.05	-	0.73	9.22	91.53	632.04	1.27	11.61	6.05	1,584.85	10.36	10.36	12.56	88.78	
Boelus State Bank	Boelus	15,204	0.36	0.11	-	2.96	-	1.81	100.00	0.49	3.89	(82.58)	2,587.50	13.03	13.03	25.48	52.93	
The Fullerton National Bank	Fullerton	36,788	0.34	0.06	-	2.18	0.61	9.79	100.00	1.57	15.56	1.22	3,693.33	10.23	10.23	13.93	95.81	
Pender State Bank	Pender	150,617	0.30	0.03	-	1.08	-	-	(100.00)	2.04	15.44	22.42	3,221.95	8.97	8.97	10.44	96.34	
Heritage Bank	Wood River	577,216	0.29	0.09	-	1.63	2.95	12.71	(8.09)	2.03	14.13	(1.03)	1,773.71	13.12	13.12	23.08	60.15	
Sandhills State Bank	Bassett	116,202	0.24	0.03	-	0.99	-	61.04	100.00	0.41	3.89	4.54	3,032.14	10.10	10.10	12.81	88.54	
The American National Bank of Sidney	Sidney	79,070	0.19	0.02	-	1.38	1.69	9.07	150.00	0.34	3.68	(30.65)	6,420.00	9.48	9.48	25.84	36.03	
First Bank and Trust of Fullerton	Fullerton	70,358	0.13	0.03	-	1.27	-	12.47	1,350.98	0.91	5.30	2.35	3,750.00	16.66	16.66	21.47	89.69	
Western Nebraska Bank	Curtis	61,583	0.10	0.02	-	0.81	-	79.65	1,496.60	0.64	5.16	8.60	5,333.33	9.60	9.60	13.57	76.00	
Bank of Orchard	Orchard	25,004	0.10	0.03	-	1.16	-	8.78	191.30	0.73	6.29	(66.97)	6,666.67	11.40	11.40	24.42	42.12	
Henderson State Bank	Henderson	168,639	0.09	0.01	-	1.32	-	86.03	19.06	1.67	18.21	35.66	13,271.43	8.07	8.07	10.41	110.55	
Minden Exchange Bank & Trust Company	Minden	148,122	0.09	0.03	-	3.20	-	2.07	(45.42)	0.94	6.84	(35.76)	9,376.19	13.88	13.88	26.41	50.82	
First National Bank in Ord	Ord	129,126	0.07	0.01	-	1.54	2.37	14.32	30.61	0.45	4.87	(53.51)	12,328.57	7.92	7.92	16.10	49.61	
F&M Bank	Falls City	114,179	0.06	-	-	1.35	0.38	13.89	15.34	1.12	11.52	(21.88)	-	7.95	7.95	18.87	30.59	

Nebraska

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)		City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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
Adams State Bank	Adams	44,652	0.06	0.02	-	0.70	1.81	1.81	(82.60)	1.55	8.22	3.47	3,780.00	17.86	17.86	26.33	82.60	
Farmers and Merchants Bank	Milligan	54,302	0.05	0.01	-	0.59	2.60	2.60	100.00	1.75	16.90	22.68	9,566.67	10.06	10.06	11.80	111.87	
Winside State Bank	Winside	24,246	0.02	0.01	-	0.94	-	-	-	1.31	6.37	2.79	13,800.00	20.98	20.98	23.24	76.50	
Bank of Hartington	Hartington	69,580	-	-	-	1.09	20.13	80.42	85.49	1.13	12.93	(5.67)	-	7.71	7.71	12.60	58.85	
Bank of Lewellen	Lewellen	23,283	-	-	-	1.42	-	-	-	1.26	4.65	(13.93)	-	25.14	25.14	41.91	69.28	
Bank of Newman Grove	Newman Grove	36,875	-	-	-	1.65	-	12.00	6.31	0.46	4.97	6.38	-	8.65	8.65	14.95	58.31	
Bruning State Bank	Bruning	302,925	-	-	-	1.91	3.09	28.93	(30.82)	0.97	9.81	12.49	-	9.25	9.25	13.24	75.16	
Farmers State Bank	Dodge	75,238	-	-	-	0.30	2.21	91.81	268.46	(0.21)	(1.70)	23.49	-	10.48	10.48	10.33	109.97	
Farmers State Bank	Humphrey	32,932	-	-	-	1.98	-	7.60	41.86	0.57	7.06	(65.82)	-	10.14	10.14	20.12	35.46	
The First National Bank of Holdrege	Holdrege	117,361	-	-	-	2.08	1.35	30.44	101.46	0.41	5.23	17.85	-	8.26	8.26	15.90	52.65	
Citizens State Bank	Carleton	16,609	-	-	-	0.74	-	-	-	0.72	9.31	(3.02)	-	8.00	8.00	14.31	93.88	
Jefferson County Bank	Daykin	45,465	-	-	-	1.34	-	-	-	1.40	11.94	(7.49)	-	11.51	11.51	20.83	65.77	
Stanton State Bank	Stanton	40,509	-	-	-	1.89	9.33	19.34	28.33	0.25	2.72	(37.70)	-	9.00	9.00	16.78	60.12	
The Bank of Steinauer	Steinauer	11,497	-	-	-	1.33	-	-	(100.00)	0.23	2.46	(47.08)	-	8.69	8.69	14.42	64.19	
Tri Valley Bank	Talmage	37,004	-	-	-	1.09	-	229.51	451.75	1.88	24.17	(3.54)	-	7.79	7.79	10.72	91.03	
Farmers State Bank	Carrroll	24,918	-	-	-	1.99	-	29.36	(26.46)	1.09	13.70	(1.42)	-	8.17	8.17	15.09	54.82	
Bank of Prague	Prague	21,145	-	-	-	1.22	-	-	-	1.72	10.30	(16.53)	-	16.81	16.81	23.68	79.19	
First State Bank	Randolph	51,789	-	-	-	1.61	-	0.16	450.00	1.13	8.48	(28.31)	-	12.89	12.89	15.54	75.70	
Commercial State Bank	Republican City	62,731	-	-	-	1.18	-	3.45	179.88	1.46	6.57	(5.10)	-	21.49	21.49	34.08	35.18	
Citizens Bank & Trust Company	Saint Paul	132,089	-	-	-	0.99	38.49	52.24	65.40	1.53	15.61	6.76	-	9.60	9.60	12.10	84.57	
Farmers and Merchants Bank	Axtell	8,316	-	-	-	2.22	-	-	-	0.43	5.96	(3.35)	-	7.58	7.58	23.05	21.87	
Battle Creek State Bank	Battle Creek	25,259	-	-	-	3.63	1.46	37.17	249.84	0.92	8.95	(4.85)	-	10.46	10.46	15.28	85.48	
Cedar Rapids State Bank	Cedar Rapids	30,491	-	-	-	1.22	-	46.05	4,789.29	0.64	6.94	11.70	-	8.97	8.97	11.73	90.75	
The Culbertson Bank	Culbertson	16,641	-	-	-	3.08	-	-	-	0.11	0.76	(73.83)	-	13.82	13.82	30.32	36.63	
NebraskaLand National Bank	North Platte	477,904	-	-	-	1.51	63.93	224.67	36.37	1.48	15.51	27.52	-	10.50	10.50	14.47	79.53	

New Mexico

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / OREO to Total Assets		LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Net Non-core Funding Dependence	Coverage Ratio		Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
			Total loans	Total Assets								Noncurrent Loans	Leverage ratio				
New Mexico Total	15,336,123	22.48	2.46	0.69	2.13	43.02	163.05	(17.76)	0.94	8.74	1.83	86.36	10.11	10.11	16.98	66.89	
SUNRISE BANK OF ALBUQUERQUE	Albuquerque	48,179	290.88	10.10	5.12	4.27	395.53	1,214.69	(35.27)	(1.47)	(66.86)	(13.36)	42.30	2.01	2.01	4.00	78.76
Valley National Bank	Espanola	206,418	101.28	27.29	2.37	5.56	56.88	177.34	(44.11)	(2.26)	(19.66)	7.26	20.39	11.95	11.95	22.84	57.57
Community 1st Bank Las Vegas	Las Vegas	170,172	67.75	6.45	3.03	1.86	55.47	173.40	(13.56)	0.59	5.80	(6.57)	28.76	9.33	9.33	16.84	68.17
International Bank	Raton	302,792	67.51	7.36	3.87	2.02	17.08	90.33	(45.93)	0.77	6.69	(0.33)	27.51	11.73	11.73	19.07	71.17
My Bank	Belen	164,005	52.73	4.41	2.38	2.75	101.96	162.64	(3.10)	0.35	3.58	1.83	62.30	9.56	9.56	17.35	59.16
Los Alamos National Bank	Los Alamos	1,570,443	49.70	4.91	0.98	3.03	78.29	284.61	(14.39)	0.37	3.79	(3.39)	61.67	9.28	9.28	13.76	88.00
Community Bank	Santa Fe	174,091	40.83	3.53	1.25	2.77	82.65	254.07	(35.62)	0.14	1.08	(9.77)	78.37	10.69	10.69	16.96	78.12
Tucumcari Federal Savings and Loan Association	Tucumcari	39,372	34.41	4.40	0.61	1.57	27.82	106.91	(27.39)	0.04	0.36	19.95	35.66	11.15	11.15	25.70	91.17
New Mexico Bank & Trust	Albuquerque	1,026,951	32.88	2.13	1.04	1.36	48.03	160.28	(12.86)	0.99	9.98	25.11	63.83	8.47	8.47	14.51	69.85
Century Bank	Santa Fe	584,683	27.87	1.46	1.94	1.75	43.54	135.11	(13.81)	0.72	6.31	20.15	120.42	10.21	10.21	16.10	68.38
AmBank	Silver City	121,703	23.59	4.88	0.31	3.29	46.26	82.70	(1.70)	0.62	4.26	1.23	67.33	10.28	10.28	19.78	49.63
Western Commerce Bank	Carlsbad	395,096	22.91	1.22	1.55	1.11	24.45	190.72	(8.37)	1.92	22.43	(22.27)	90.81	8.62	8.62	18.02	47.36
Western Heritage Bank	Las Cruces	78,485	22.86	1.71	-	1.65	15.26	161.99	69.84	0.93	11.20	(1.26)	96.18	10.09	10.09	12.88	104.46
BANK'34	Alamogordo	184,356	22.46	3.97	0.48	1.87	59.10	137.86	(45.66)	(0.99)	(7.41)	8.56	47.19	13.05	13.05	23.63	79.57
American Heritage Bank	Clovis	73,091	20.97	2.05	0.31	1.50	35.74	99.83	(23.64)	1.08	9.34	6.12	73.01	10.36	10.36	14.76	69.16
Western Bank	Lordsburg	152,021	20.82	5.36	0.17	2.93	22.19	70.28	7.28	0.80	6.44	(13.87)	54.75	11.69	11.69	22.20	56.31
Union Savings Bank	Albuquerque	61,439	20.49	0.20	1.64	1.81	47.05	201.94	(42.28)	0.31	2.64	31.00	906.67	11.31	11.31	19.81	71.39
Western Bank	Alamogordo	67,181	20.36	0.66	2.18	1.35	82.80	100.47	(21.52)	0.49	3.55	12.51	204.24	14.33	14.33	28.85	72.73
Vectra Bank Colorado, National Association	Farmington	2,510,586	18.80	1.37	0.49	2.24	45.70	197.95	(13.97)	0.78	6.69	4.43	163.59	11.52	11.52	13.58	100.94
Main Bank	Albuquerque	126,697	17.87	0.58	0.45	0.82	44.96	152.19	(44.57)	1.01	11.05	(10.53)	140.13	12.17	12.17	18.01	67.46
Bank of the Southwest	Roswell	155,625	17.32	0.60	1.17	1.00	81.05	184.31	15.57	1.19	13.75	(9.86)	166.19	8.49	8.49	14.27	90.12
The James Polk Stone Community Bank	Portales	196,329	16.33	2.19	0.46	2.03	16.63	77.39	(4.63)	0.66	7.39	(30.20)	92.55	8.85	8.85	16.15	57.61
First New Mexico Bank	Deming	207,082	15.04	0.60	0.05	1.37	13.78	129.09	18.55	1.19	10.87	(40.68)	230.00	11.07	11.07	21.99	37.66
The First National Bank of Santa Fe	Santa Fe	779,302	14.80	1.45	0.20	2.24	23.80	210.40	(41.15)	0.94	8.86	(15.80)	153.93	10.46	10.46	18.25	49.27
First American Bank	Artesia	838,425	12.22	1.82	0.31	2.08	30.47	216.73	1.15	1.72	18.75	10.89	114.84	8.65	8.65	16.51	59.54
Four Corners Community Bank	Farmington	221,143	11.62	2.60	-	2.57	34.58	179.99	(16.61)	1.48	14.16	24.14	98.64	10.55	10.55	19.41	70.25
Western Bank of Clovis	Clovis	52,746	11.32	-	-	1.84	27.11	239.49	406.56	0.98	7.47	19.89	-	12.76	12.76	18.68	83.18
City Bank New Mexico	Ruidoso	111,194	10.64	1.78	0.37	2.59	39.45	216.66	(28.48)	0.83	7.92	(16.55)	146.14	10.74	10.74	19.42	59.33
Western Bank, Artesia, New Mexico	Artesia	192,210	10.07	1.82	0.25	1.23	21.53	103.44	(30.75)	2.31	22.85	(26.36)	67.82	8.93	8.93	16.73	39.93
The First National Bank of New Mexico	Clayton	192,666	9.10	0.04	0.34	1.16	9.56	61.20	(26.90)	1.18	12.85	1.00	3,317.50	8.24	8.24	13.07	65.69
Pioneer Bank	Roswell	615,906	8.88	1.54	0.26	1.27	41.11	57.16	(43.81)	1.23	12.22	14.18	82.14	10.00	10.00	25.24	59.16
Centinel Bank of Taos	Taos	189,480	8.82	-	0.60	1.77	53.43	130.39	(36.48)	1.49	16.21	(29.16)	-	8.67	8.67	21.90	46.67
Citizens Bank of Las Cruces	Las Cruces	398,105	7.41	0.59	0.23	2.14	97.55	240.02	7.58	1.93	18.80	(6.94)	361.63	9.33	9.33	16.28	60.58
Bank of the Rio Grande, National Association	Las Cruces	135,156	7.24	2.51	-	0.78	37.68	71.01	(7.96)	(0.40)	(1.45)	(81.63)	31.21	23.03	23.03	39.78	58.28
First New Mexico Bank, Las Cruces	Las Cruces	107,215	5.07	0.66	0.42	3.10	71.56	95.95	(12.58)	1.25	10.10	(32.01)	473.81	12.45	12.45	22.84	48.77
Grants State Bank	Grants	132,622	4.49	2.86	0.03	6.37	6.69	49.33	(47.57)	1.20	9.79	(14.14)	222.70	8.06	8.06	14.82	17.50
The Bank of Clovis	Clovis	177,899	4.29	0.59	0.26	1.31	34.08	106.31	25.74	0.87	7.32	6.08	223.86	11.56	11.56	26.27	54.27
First New Mexico Bank of Silver City	Silver City	94,326	3.49	0.97	0.06	2.13	28.69	137.65	(31.26)	1.16	11.12	(35.73)	218.51	10.57	10.57	21.47	38.17
First National Bank	Alamogordo	329,752	2.76	0.19	0.22	1.41	53.51	143.44	11.85	1.60	12.94	(6.02)	748.40	10.63	10.63	22.33	40.04
Southwest Capital Bank	Las Vegas	204,374	2.53	0.42	-	1.68	48.36	278.45	(11.49)	2.37	24.18	5.17	403.66	9.88	9.88	16.43	83.60
Farmers & Stockmens Bank	Clayton	136,452	1.93	0.01	0.14	1.49	21.13	117.28	804.96	1.54	15.95	(9.45)	13,420.00	9.07	9.07	11.86	73.43
Lea County State Bank	Hobbs	262,926	1.86	0.50	-	1.60	5.41	5.41	(44.95)	0.64	6.10	2.97	319.39	8.24	8.24	23.59	14.29
The Citizens Bank	Farmington	696,428	1.48	0.29	0.07	1.60	9.83	52.06	(33.88)	1.58	15.95	19.12	558.98	8.69	8.69	21.58	35.10
First State Bank	Socorro	117,910	1.36	0.73	0.08	6.41	2.16	8.63	(22.82)	0.96	9.68	(4.94)	882.76	10.55	10.55	43.18	11.36
The Citizens Bank of Clovis	Clovis	325,091	0.10	0.03	-	1.26	11.27	28.53	(53.57)	0.90	7.40	15.66	3,614.63	9.94	9.94	28.02	44.71
The Carlsbad National Bank	Carlsbad	265,925	0.07	0.02	-	1.37	4.86	53.76	102.75	1.79	17.52	(3.12)	7,594.44	9.94	9.94	22.74	42.46
Valley Bank of Commerce	Roswell	138,473	-	-	-	1.16	12.05	12.05	(33.45)	1.62	20.58	(121.22)	-	8.46	8.46	19.36	44.05
DSRM National Bank	Albuquerque	3,600	-	-	-	-	-	-	1.16	1.38	8.10	-	83.91	83.91	178.64	-	

Utah

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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	
Utah Total	42,518,294	15.76	1.74	0.34	3.30	25.66	103.09	(16.07)	1.49	14.14	(10.49)	189.30	10.36	10.36	16.58	69.95	
Frontier Bank, FSB	Park City	191,802	138.06	9.21	1.94	4.83	103.47	610.30	(62.53)	(1.55)	(51.24)	(14.93)	52.50	2.59	2.59	6.20	65.86
Liberty Bank, Inc.	Salt Lake City	10,505	123.30	6.94	0.36	4.49	7.19	79.02	(57.98)	(2.78)	(22.27)	(24.08)	64.72	11.66	11.66	17.39	66.93
Gunnison Valley Bank	Gunnison	75,267	105.30	4.24	8.10	1.96	31.38	36.53	(78.83)	0.35	3.54	(6.53)	46.20	9.81	9.81	12.31	88.26
The Village Bank	Saint George	117,050	92.98	1.40	7.02	4.17	169.45	280.80	(75.27)	1.58	18.53	0.93	297.81	5.63	5.63	9.19	70.04
Holladay Bank & Trust	Salt Lake City	51,465	89.26	1.34	8.25	2.92	78.18	148.42	(44.86)	0.29	2.45	(28.17)	217.61	11.02	11.02	16.26	70.13
Utah Community Bank	Sandy	28,004	58.65	0.61	4.36	2.12	51.87	97.05	(67.41)	(0.80)	(5.21)	(15.81)	349.59	11.74	11.74	16.98	85.29
Proficio Bank	Cottonwood Hgt	209,365	58.57	3.95	4.60	1.49	29.67	72.46	(60.28)	2.92	38.15	8.97	37.79	9.19	9.19	19.37	92.45
Home Savings Bank	Salt Lake City	107,617	56.41	2.99	4.58	1.50	132.50	217.71	(45.84)	0.71	5.89	1.68	50.24	12.36	12.36	16.85	91.04
First Utah Bank	Salt Lake City	273,416	55.79	2.72	2.01	3.61	85.64	209.63	(55.50)	(0.51)	(6.75)	(1.76)	132.86	7.14	7.14	11.89	69.49
Lewiston State Bank	Lewiston	249,742	47.30	2.92	2.26	2.46	118.18	201.81	(15.45)	0.83	7.33	0.77	84.49	10.96	10.96	15.33	78.24
Capital Community Bank	Provo	130,397	45.94	2.29	1.84	1.56	91.55	180.70	3.03	0.45	3.67	(18.74)	68.05	11.37	11.37	15.27	85.13
Cache Valley Bank	Logan	523,874	42.44	3.51	1.58	2.05	112.34	192.78	100.87	1.91	17.34	(1.97)	58.40	10.55	10.55	16.11	79.85
Prime Alliance Bank	Woods Cross	122,420	40.79	0.06	0.34	2.68	58.05	117.41	(57.71)	1.56	10.49	13.55	4,231.82	14.26	14.26	14.85	106.84
Brighton Bank	Salt Lake City	169,253	36.47	0.59	0.46	2.34	32.92	156.58	(18.90)	1.56	11.62	(37.77)	393.80	13.04	13.04	27.82	46.62
Central Bank	Springville	709,710	36.14	1.94	5.05	2.94	118.72	182.71	(3.69)	0.86	5.46	7.94	151.74	15.05	15.05	23.43	69.95
Rock Canyon Bank	Orem	166,759	33.58	0.18	1.92	2.59	99.38	212.53	14.36	1.24	10.83	(11.69)	1,457.39	10.33	10.33	14.09	87.30
American Bank of Commerce	Provo	60,240	29.91	3.10	0.52	1.82	35.36	110.43	(56.64)	0.77	4.60	(59.27)	58.78	15.54	15.54	22.48	64.82
The First National Bank of Layton	Layton	268,754	24.72	1.71	2.09	2.46	76.41	180.92	(12.89)	0.51	3.78	(8.53)	143.69	13.11	13.11	20.74	72.61
Town & Country Bank	Saint George	73,666	23.94	1.71	0.33	1.59	88.77	305.63	75.67	1.27	10.62	(7.63)	93.18	12.17	12.17	16.00	89.63
Bank of American Fork	American Fork	991,420	22.43	3.70	0.19	2.26	77.99	199.97	(17.16)	1.02	8.43	(2.91)	61.02	11.69	11.69	18.29	69.67
Continental Bank	Salt Lake City	127,977	21.52	1.84	1.70	1.60	22.57	67.86	33.77	6.85	26.67	52.73	87.04	24.23	24.23	25.71	125.15
Grand Valley Bank	Heber City	318,252	20.83	4.74	0.20	1.92	58.33	100.04	(35.19)	0.85	8.46	(5.89)	40.56	8.81	8.81	19.84	38.30
Zions First National Bank	Salt Lake City	17,930,123	18.88	1.90	0.12	2.78	27.72	164.59	(16.06)	1.08	10.08	(6.62)	146.42	10.63	10.63	14.30	80.86
Republic Bank	Bountiful	696,930	18.67	2.64	-	1.27	10.43	44.35	548.01	3.79	27.85	82.67	48.09	11.02	11.02	13.10	101.87
State Bank of Southern Utah	Cedar City	715,582	18.61	2.12	0.95	2.39	63.74	152.94	(22.07)	1.30	10.66	4.09	112.59	12.11	12.11	18.15	65.35
Utah Independent Bank	Salina	59,873	13.17	1.48	1.07	3.06	15.51	41.46	(37.19)	0.76	5.39	(16.84)	206.17	13.47	13.47	21.72	70.75
Bank of Utah	Ogden	758,749	7.32	0.17	0.36	1.95	56.80	238.76	22.08	1.61	12.03	(6.87)	1,172.92	12.85	12.85	18.68	82.63
Wells Fargo Bank Northwest, National Association	Ogden	16,815,000	5.45	0.98	-	5.26	-	0.12	100.00	1.92	20.39	(26.14)	538.71	9.41	9.41	19.81	51.70
Marlin Business Bank	Salt Lake City	475,911	1.18	0.20	-	1.14	-	0.70	100.00	2.68	15.60	53.07	571.23	15.66	15.66	16.63	115.64
Heritage Bank	Saint George	89,171	0.56	3.08	-	11.68	3.83	6.46	(64.22)	0.44	2.75	68.65	379.75	13.36	13.36	50.91	6.69

Wyoming

Fourth Quarter 2012 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	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	
Wyoming Total	7,271,828	15.49	1.99	0.24	1.78	40.13	120.87	(17.28)	0.99	9.81	(0.70)	89.20	9.41	9.41	17.51	57.47	
Rocky Mountain Bank	Jackson	204,309	90.03	11.49	0.68	1.53	184.58	321.01	(58.42)	(1.44)	(17.72)	10.70	13.34	8.02	8.02	13.85	88.23
Oregon Trail Bank	Guernsey	31,681	53.07	0.69	3.30	1.14	22.77	123.95	11.11	0.24	2.75	(3.67)	165.38	8.19	8.19	14.86	52.77
Bank of Jackson Hole	Jackson	633,081	52.18	3.61	0.55	1.77	136.62	296.92	(10.10)	0.34	3.70	13.42	48.94	8.82	8.82	14.40	69.40
State Bank	Green River	41,682	44.34	3.97	2.83	1.19	8.60	140.38	(16.53)	0.25	2.16	(33.23)	30.00	10.76	10.76	17.77	67.26
The Rawlins National Bank	Rawlins	154,110	32.60	1.36	1.72	2.16	14.09	108.80	(62.04)	(0.78)	(8.21)	(36.21)	158.63	9.13	9.13	19.53	44.88
Bank of Star Valley	Afton	117,817	29.97	2.67	0.50	2.30	89.15	105.03	(15.14)	1.35	12.64	(3.71)	85.98	11.16	11.16	17.01	68.38
Cowboy State Bank	Ranchester	41,148	27.61	0.60	1.04	1.92	22.77	122.67	(27.42)	(0.38)	(3.91)	(10.15)	318.47	9.03	9.03	15.52	69.79
Summit National Bank	Hulett	64,725	27.03	4.19	0.41	2.82	14.62	34.44	24.70	0.81	8.54	(9.15)	67.24	9.03	9.03	15.26	66.74
Wyoming Bank & Trust	Cheyenne	139,364	25.80	1.87	0.06	2.13	51.65	147.42	(1.94)	1.98	20.96	(10.90)	113.63	8.67	8.67	15.37	60.74
Buffalo Federal Savings Bank	Buffalo	135,868	22.23	2.39	1.01	1.86	19.11	128.20	(67.53)	-	(0.03)	(15.23)	77.66	9.55	9.55	16.98	66.35
Pinnacle Bank - Wyoming	Torrington	660,628	19.53	2.32	0.21	1.96	39.36	167.86	(7.43)	1.18	11.97	5.38	84.34	8.36	8.36	12.85	71.14
First Federal Savings Bank	Sheridan	221,548	17.05	3.73	0.06	1.84	29.93	62.80	(41.01)	0.34	1.96	2.89	49.35	17.53	17.53	35.53	59.99
Cheyenne State Bank	Cheyenne	37,357	17.02	1.48	1.74	2.38	91.50	170.69	(25.72)	1.02	7.36	(9.13)	160.30	14.59	14.59	22.36	84.56
Uinta Bank	Mountain View	103,083	16.45	1.94	-	1.92	40.30	189.72	55.55	0.72	8.52	21.42	98.85	8.22	8.22	20.85	45.36
Tri-County Bank	Cheyenne	58,295	14.40	1.16	0.49	1.59	64.15	167.33	51.92	1.00	8.80	14.21	136.46	11.49	11.49	16.23	97.37
Sundance State Bank	Sundance	157,969	12.73	2.00	0.05	1.65	32.79	58.13	4.58	1.09	12.87	(2.45)	82.35	7.68	7.68	12.77	57.30
First Northern Bank of Wyoming	Buffalo	244,616	10.37	1.47	-	1.99	66.63	103.02	(6.81)	1.32	14.51	(8.57)	135.21	8.41	8.41	13.26	61.82
Farmers State Bank	Pine Bluffs	21,102	9.57	0.72	0.51	3.51	-	16.59	782.35	0.11	1.45	(41.90)	488.46	7.79	7.79	13.14	37.65
Big Horn Federal Savings Bank	Greybull	225,424	8.91	0.75	-	1.08	20.54	20.54	(82.13)	0.55	6.27	(43.88)	143.98	8.70	8.70	19.58	50.25
Jonah Bank of Wyoming	Casper	228,997	8.62	1.31	0.01	1.80	45.58	171.69	45.68	1.61	18.19	1.81	137.30	8.92	8.92	15.15	74.95
Security State Bank	Basin	318,948	7.41	1.24	0.03	1.42	34.74	137.22	49.69	1.11	11.38	(1.34)	114.33	9.72	9.72	14.46	70.47
Security First Bank	Cheyenne	64,615	7.40	0.75	0.26	2.85	28.83	229.40	2.76	1.09	10.91	(18.17)	378.67	10.04	10.04	14.88	66.45
Capital West Bank	Laramie	171,704	6.79	1.30	0.12	1.95	26.35	220.09	(22.15)	0.86	7.23	0.34	150.19	11.65	11.65	19.07	67.14
RSNB Bank	Rock Springs	362,049	6.43	2.13	0.23	1.45	21.79	48.33	(38.90)	1.40	13.40	6.44	68.31	9.83	9.83	27.03	26.84
First National Bank of Gillette	Gillette	517,343	6.15	2.08	-	1.87	6.31	31.85	0.29	1.08	9.70	(14.73)	89.58	9.69	9.69	27.58	28.50
Wyoming Community Bank	Riverton	124,020	5.84	0.48	0.29	1.92	29.45	120.27	(23.88)	1.23	13.62	14.62	400.58	8.23	8.23	14.21	67.73
Wyoming State Bank	Laramie	142,022	4.94	-	-	1.87	50.82	261.35	(2.26)	0.77	5.98	(14.85)	-	9.37	9.37	14.41	71.59
First State Bank of Newcastle	Newcastle	159,739	4.87	1.00	0.11	1.94	4.77	29.98	3.40	1.60	12.05	(16.75)	193.81	11.37	11.37	30.27	30.02
Central Bank and Trust	Lander	160,949	4.72	0.73	0.02	1.20	36.38	76.39	1.35	1.75	18.76	4.12	164.16	8.74	8.74	17.02	60.47
Platte Valley Bank	Torrington	221,445	4.25	0.50	0.08	1.80	22.39	98.17	13.48	1.73	15.34	15.54	361.15	10.99	10.99	12.98	105.71
Lusk State Bank	Lusk	55,112	4.21	0.85	0.02	1.56	-	21.31	(20.16)	2.24	22.19	(45.80)	182.70	9.59	9.59	19.84	56.25
Hilltop National Bank	Casper	637,046	1.96	0.57	-	1.17	13.34	56.56	7.36	1.45	15.09	(7.36)	206.63	8.70	8.70	21.63	41.50
First State Bank	Wheatland	280,743	1.57	0.25	-	1.68	14.82	84.80	98.17	1.18	12.97	9.25	666.00	8.94	8.94	14.07	71.80
Bank of Commerce	Rawlins	124,916	0.68	0.14	0.02	2.30	4.44	68.03	(9.27)	0.85	8.04	(0.60)	1,668.33	9.99	9.99	23.72	39.08
The Converse County Bank	Douglas	408,373	-	-	-	2.18	9.82	66.12	102.67	1.67	17.91	10.37	-	8.00	8.00	20.75	32.82