



**Fourth Quarter 2013
YTD Texas Ratio and CRE Report**

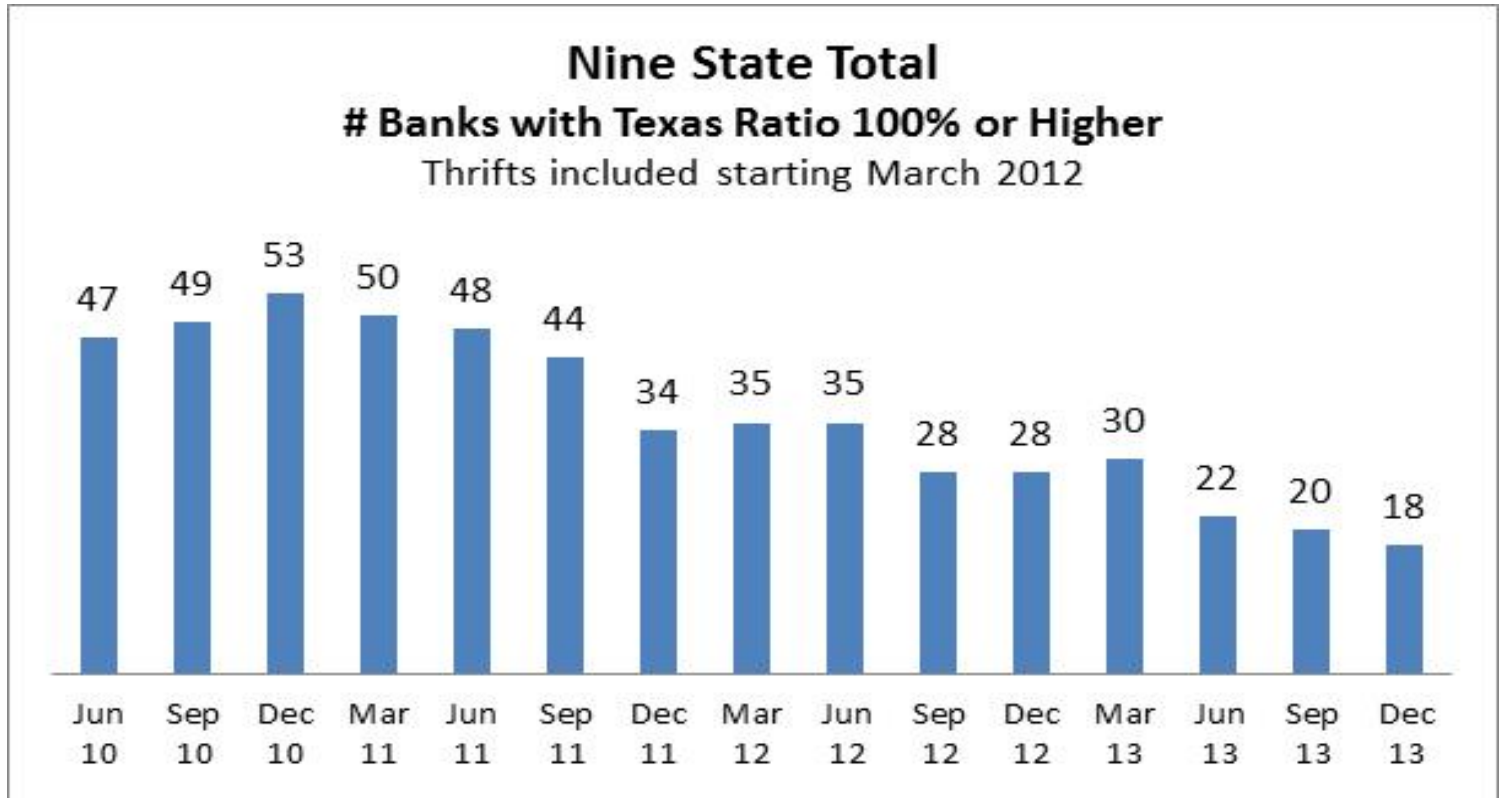
States Covered:

Arizona
Colorado
Idaho
Kansas
Nebraska
Montana
New Mexico
Utah
Wyoming

For Question or Comments

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Implications:

1. The number of institutions with Texas Ratios of 100% or higher continued to decline from the peak in December 2010.
2. The decline from the Third Quarter of two banks is due to one merger and one bank reducing the Texas Ratio below 100%.

Issue:

1. Two banks with a Texas Ratio above 100% had a leverage capital ratio below 3% at quarter end.

Source:

Bank Strategies LLC

ROA Stratification

All Nine States ROA Stratification 4th Quarter 2013	# Banks	% Total Banks	Total Assets	Avg Assets	Median NPA/TL	Median OREO/TA	Median LLR/TL
Negative	54	6.67%	5,840,709	108,161	1.94	0.76	2.37
0 to 0.24%	54	6.67%	11,389,300	210,913	1.41	0.45	1.75
.25% to 0.49%	84	10.38%	9,330,700	111,080	0.79	0.19	0.60
0.50% to 0.99%	298	36.84%	84,332,665	282,996	0.82	0.06	1.50
1.00% to 1.49%	207	25.59%	113,794,616	549,732	0.56	0.03	1.60
1.50% and Greater	112	13.84%	50,805,310	453,619	0.45	0.10	1.50
Total	809	100.00%	275,493,300	340,536	0.71	0.11	1.58

This table stratifies all institutions in the nine state region for fourth quarter 2013 by their ROA.

There are three points worthy of note:

>While not shown in the table, the median ROA for all institutions was 0.85% for the 4th Quarter vs. 0.88% for the 3rd Quarter 2013.

>And the blinding flash of obvious--as NPA and OREO levels decline profit improves.

>The median Loan Loss Reserve is 1.58% for the 4th Quarter vs 1.60% for the 3rd quarter, no change.

Change in CRE Ratios

State	CRE#1 Ratio			CRE#2 Ratio		
	Dec 2012	Dec 2013	Basis	Dec 2012	Dec 2013	Basis
			Point			Point
Chng	Chng	Chng				
AZ	43.98	46.85	2.87	192.32	211.89	19.57
CO	41.57	47.10	5.53	155.81	169.45	13.64
ID	36.45	39.32	2.87	111.44	114.27	2.83
KS	19.93	19.58	(0.35)	85.57	86.51	0.94
MT	47.20	45.76	(1.44)	114.59	119.52	4.93
NE	27.22	29.30	2.08	105.02	108.88	3.86
NM	43.02	45.75	2.73	163.05	161.28	(1.77)
UT	25.66	42.90	17.24	103.09	158.74	55.65
WY	40.13	38.23	(1.90)	120.87	119.37	(1.50)
Average	36.13	39.42	3.29	127.97	96.85	(31.12)

Key: Increase

Note: This table shows the change CRE#1 and #2 ratios for all institutions in a State from the year-ago period.

Implications:

1. Two-thirds of the States, six, experienced increases in CRE#1 YE 2012 to YE 2013.
2. Utah experienced a whopping 17.24 basis point change in CRE#1 year-over-year.
3. There were 27 institutions with CRE#1 ratios of 100% or higher at YE 2013.
3. All but two States experienced increases in CRE#2 YE 2012 to YE 2013.
4. Three States had substantial increases in CRE#2 ratios with Utah being the largest at 55.65 basis points over 2012 levels.
5. There were 23 institutions with CRE#2 ratios of 300% or higher at YE 2013.

Issues:

1. What is driving the increases in CRE#1 and CRE#2 in Utah?

Source: Call Report Data and Bank Strategies LLC analysis.

Arizona

Fourth Quarter 2013 (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
Airzona Total	18,517,207	17.31	1.17	0.50	1.62	46.85	211.89	5.96	1.82	16.23	10.17	138.64	10.96	10.96	14.18	86.39
Commerce Bank of Arizona	201,050	125.73	6.84	3.35	4.46	97.56	341.82	(40.68)	(2.63)	(31.05)	(14.08)	65.25	7.09	7.09	12.30	81.31
Mohave State Bank	287,857	115.13	5.45	4.33	1.79	78.35	303.75	(12.40)	0.56	5.50	(7.45)	32.91	10.50	10.50	14.58	80.06
Goldwater Bank, N.A.	102,326	112.38	11.96	0.79	2.44	47.45	103.09	(73.69)	(0.71)	(13.71)	(11.39)	20.41	4.26	4.26	11.17	48.72
Canyon Community Bank, National Association	80,984	64.60	10.23	0.77	2.36	40.22	243.47	3.97	(2.28)	(26.54)	(56.83)	23.05	7.86	7.86	13.61	52.36
Horizon Community Bank	168,724	55.59	2.40	2.96	1.92	58.20	264.63	34.46	0.54	6.90	(5.87)	80.25	8.08	8.08	12.31	77.25
Metro Phoenix Bank	87,613	30.41	1.83	1.15	2.44	53.42	185.24	(16.66)	5.93	49.53	1.01	133.78	12.55	12.55	17.60	91.53
The Foothills Bank	283,289	28.52	2.62	0.49	1.70	79.83	277.43	38.03	(0.59)	(4.70)	(13.25)	64.88	10.27	10.27	13.00	77.98
Country Bank	171,988	26.75	1.29	0.48	1.49	66.69	175.18	(10.86)	0.73	6.95	(49.19)	115.91	10.66	10.66	17.74	62.19
RepublicBankAz, N.A.	88,473	25.93	2.53	1.18	3.88	13.11	203.24	42.31	0.31	2.48	26.14	153.18	11.56	11.56	14.34	115.14
Arizona Bank & Trust	450,321	25.89	1.34	1.59	1.25	34.76	84.73	(46.11)	0.93	8.32	23.92	93.66	10.33	10.33	14.59	89.80
Bank 1440	82,480	22.67	2.70	-	2.68	11.34	325.30	7.59	1.07	8.11	10.26	99.53	12.74	12.74	18.16	88.45
Mission Bank	84,105	18.84	0.50	0.96	1.47	33.58	121.49	(15.41)	0.31	3.03	(15.56)	293.36	10.28	10.28	13.95	79.73
Pinnacle Bank	108,501	17.48	1.17	-	1.58	84.22	143.42	160.35	1.28	7.55	(10.38)	135.65	16.60	16.60	23.54	98.84
Western Alliance Bank	9,194,974	17.17	0.88	0.42	1.47	54.03	257.08	13.78	1.49	16.32	19.56	167.19	9.45	9.45	11.74	85.93
Gateway Commercial Bank	86,723	14.95	0.43	0.45	1.01	3.75	81.68	(12.94)	0.80	5.39	3.35	236.41	14.63	14.63	20.28	68.97
1st Bank Yuma	198,938	14.93	1.15	0.28	1.03	50.90	210.68	15.29	0.95	8.95	5.93	89.65	10.19	10.19	14.16	78.90
BNC National Bank	841,451	11.92	1.60	0.13	2.81	45.96	154.93	(33.43)	1.21	11.31	19.27	175.31	10.06	10.06	21.40	47.90
National Bank of Arizona	4,581,990	11.31	0.99	0.27	1.67	46.13	233.47	9.21	0.95	7.74	(2.99)	168.80	11.54	11.54	14.59	94.83
The Biltmore Bank of Arizona	287,297	6.93	1.11	0.03	0.41	28.98	100.63	(47.39)	0.58	5.06	8.86	36.60	10.73	10.73	14.76	79.96
Meridian Bank, National Association	701,231	5.12	0.08	0.16	1.24	37.79	96.65	(4.38)	1.25	7.20	15.32	1,518.98	14.33	14.33	16.85	98.38
Nordstrom fsb	246,365	3.24	0.75	-	3.08	-	-	-	50.59	107.66	(41.70)	408.70	50.16	50.16	70.84	249.73
FIRST SCOTTSDALE BANK, NATIONAL ASSOCIATION	108,581	0.05	0.01	-	1.10	23.44	94.74	149.11	0.71	4.27	(7.56)	9,000.00	15.39	15.39	21.00	71.99
West Valley National Bank	41,150	-	-	-	2.11	20.33	86.79	39.47	(2.90)	(13.60)	(11.67)	-	19.78	19.78	27.08	88.74
SunBank, National Association	30,796	-	-	-	2.99	4.22	18.71	(84.85)	6.66	29.14	(35.17)	-	25.41	25.41	53.31	57.35

Colorado

Fourth Quarter 2013 (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
Colorado Total	44,968,297	18.88	1.16	0.62	1.61	47.10	169.45	8.02	1.04	10.66	1.19	138.55	9.31	9.31	16.24	65.25
Advantage Bank	256,811	302.45	8.42	5.65	2.86	547.03	965.95	(37.47)	(2.43)	(59.50)	(6.10)	34.00	2.64	2.64	4.95	73.16
Premier Bank	42,569	199.36	8.70	3.82	3.64	36.71	551.41	(54.45)	(1.14)	(29.49)	(8.36)	41.89	4.07	4.07	8.55	56.83
Park State Bank & Trust	85,945	155.20	9.17	6.96	2.03	85.95	179.37	(13.97)	(0.60)	(6.93)	(7.85)	22.20	8.56	8.56	14.91	59.51
Grand Mountain Bank, FSB	91,182	146.59	10.03	4.11	4.68	90.67	133.55	(76.65)	0.12	2.09	(4.10)	46.64	6.02	6.02	10.55	77.64
Champion Bank	62,958	133.89	9.27	6.22	3.89	113.00	235.88	(45.88)	(0.20)	(2.11)	(4.03)	41.92	9.56	9.56	13.63	90.16
First American State Bank	249,029	82.97	1.23	5.39	1.10	56.70	459.90	(6.13)	0.21	2.94	22.40	89.43	6.72	6.72	11.46	91.98
The Pueblo Bank and Trust Company	313,968	81.15	3.32	7.41	4.06	27.74	222.60	(37.28)	0.54	5.03	(14.58)	122.24	11.26	11.26	19.89	52.03
Valley Bank & Trust	275,009	75.39	6.03	2.52	1.61	77.54	130.97	(6.67)	(0.07)	(0.89)	(8.01)	26.72	8.41	8.41	14.29	48.22
Colorado East Bank & Trust	775,802	70.73	6.85	1.71	2.94	62.42	164.01	(35.86)	0.18	1.66	(4.43)	42.82	9.43	9.43	15.84	60.83
Rocky Mountain Bank & Trust Florence	82,248	70.56	8.46	0.79	3.26	10.57	103.03	(55.54)	(3.26)	(44.47)	(7.44)	38.54	7.77	7.77	11.09	34.11
Native American Bank, National Association	59,784	64.23	7.75	-	2.37	-	532.56	(3.22)	(1.21)	(10.22)	19.10	30.63	8.91	8.91	23.27	94.61
First State Bank of Colorado	182,379	63.22	4.29	2.29	1.47	51.46	191.35	(3.17)	0.32	2.39	1.73	34.19	12.11	12.11	18.69	76.23
Pine River Valley Bank	137,602	61.18	1.04	4.68	2.49	64.83	156.87	(35.15)	(0.32)	(3.38)	0.65	238.54	9.54	9.54	18.16	54.84
Farmers Bank	236,275	55.26	1.33	4.34	1.41	87.77	126.85	(27.04)	1.88	14.81	(15.51)	106.36	13.35	13.35	18.04	86.89
Integrity Bank & Trust	126,393	52.98	1.19	3.38	1.75	173.71	254.43	7.36	0.61	6.35	(8.99)	146.77	9.48	9.48	15.62	71.85
Evergreen National Bank	108,485	48.53	5.01	1.86	1.39	44.15	150.02	(6.48)	0.25	2.88	(26.94)	27.77	8.42	8.42	20.66	47.58
First Southwest Bank	239,268	47.96	2.58	3.18	1.58	60.88	179.47	(8.44)	0.41	3.61	1.69	61.17	9.81	9.81	15.13	76.52
Citizens Bank of Pagosa Springs	72,483	43.42	2.73	0.31	4.79	58.53	153.86	(21.79)	0.72	6.78	(32.58)	175.63	9.96	9.96	18.14	49.01
Legacy Bank	246,874	43.32	3.07	3.36	1.54	65.70	120.15	(20.95)	0.48	3.43	11.64	50.23	11.83	11.83	17.06	77.36
Northstar Bank of Colorado	665,412	42.19	4.57	1.61	0.87	78.44	233.53	(30.34)	(0.05)	(0.38)	(27.21)	19.11	9.45	9.45	15.01	61.80
Pikes Peak National Bank	79,824	38.08	4.72	1.43	3.18	10.17	101.05	(35.70)	0.41	3.88	(105.22)	67.26	10.57	10.57	25.24	50.22
Mancos Valley Bank	73,301	37.94	4.85	0.36	4.27	17.77	86.34	59.23	0.73	7.00	(29.45)	87.96	10.79	10.79	22.15	49.53
Citywide Banks	1,183,547	34.63	1.21	2.28	2.23	90.88	265.96	9.95	0.82	8.64	(8.71)	183.73	8.98	8.98	13.75	70.92
The State Bank	95,540	34.19	4.77	2.12	2.20	36.70	63.15	(19.47)	0.76	5.99	(40.87)	46.07	12.08	12.08	21.86	57.27
FMS Bank	148,260	32.87	4.09	-	1.73	28.19	100.84	35.32	0.86	9.75	20.73	42.36	8.44	8.44	12.93	76.90
Cache Bank and Trust	158,611	31.95	1.93	1.66	0.82	1.87	56.62	(39.89)	0.03	0.38	(6.11)	42.28	8.44	8.44	18.76	39.75
MontroseBank	227,746	30.29	0.95	0.76	2.01	33.22	83.17	(35.25)	1.45	13.75	(5.43)	211.58	9.71	9.71	22.85	43.39
First National Bank of the Rockies	340,037	30.13	2.56	1.49	1.51	42.08	89.03	(30.02)	1.07	10.87	10.71	58.87	9.86	9.86	17.45	43.96
The First National Bank of Fleming	23,812	28.99	2.89	0.30	1.67	2.97	2.97	100.00	0.90	9.33	(9.02)	57.82	9.48	9.48	17.28	85.37
Front Range Bank	197,327	27.00	3.19	0.32	1.03	26.28	168.35	56.66	1.12	12.95	18.66	32.17	8.70	8.70	16.60	63.41
North Valley Bank	138,132	26.86	0.97	2.03	1.91	58.35	213.46	(3.36)	1.23	12.18	(20.67)	197.38	10.15	10.15	16.30	83.20
First Western Trust Bank	658,902	26.68	0.50	0.81	1.00	15.72	185.08	31.14	0.53	4.59	20.16	201.54	8.78	8.78	12.61	86.16
Alpine Bank	2,321,723	26.66	0.75	0.91	2.22	97.02	212.09	(23.10)	1.15	10.11	3.98	296.50	10.30	10.30	14.51	75.40
First Colorado National Bank	45,423	26.66	2.11	1.29	3.34	11.06	130.80	(11.98)	1.08	5.79	(0.61)	158.73	16.91	16.91	19.65	102.35
Castle Rock Bank	115,521	25.57	0.97	2.38	3.98	62.56	130.92	(26.70)	1.16	11.62	(10.31)	408.35	10.27	10.27	19.06	56.84
Yampa Valley Bank	191,053	24.30	2.42	0.35	2.31	114.98	194.47	32.88	1.26	13.20	4.07	95.30	9.43	9.43	13.86	73.53
Peoples National Bank	268,323	24.27	0.92	1.27	1.10	43.84	100.27	(20.34)	1.41	12.45	(6.24)	119.12	11.96	11.96	26.10	62.15
Centennial Bank	459,613	22.87	1.51	1.15	1.11	99.71	281.67	81.68	1.19	11.76	20.15	73.51	9.29	9.29	12.24	91.87
Timberline Bank	187,861	22.68	2.54	0.51	1.97	46.38	160.25	(42.58)	0.53	4.92	(6.09)	77.36	10.76	10.76	15.33	83.36
The First National Bank in Trinidad	188,296	21.73	1.17	1.76	2.10	29.42	50.49	(25.42)	0.32	2.65	(52.46)	179.94	12.08	12.08	30.58	56.31
Century Savings and Loan Association	103,605	21.61	5.23	0.88	2.27	1.01	63.49	(2.33)	0.23	1.94	5.55	43.41	11.85	11.85	38.20	38.07
The Colorado Bank and Trust Company of La Junta	99,883	17.71	2.81	0.18	4.17	26.61	95.13	(8.99)	0.35	4.32	(32.88)	148.18	8.09	8.09	17.22	52.90
Mountain Valley Bank	157,119	16.72	1.03	1.04	1.53	17.73	91.69	(28.15)	0.75	8.07	14.42	148.74	10.00	10.00	17.13	60.13
Rio Grande Savings and Loan Association	93,083	16.61	1.21	1.08	0.67	10.67	44.53	(49.08)	0.16	1.45	(10.59)	72.11	11.29	11.29	19.58	81.46
Gunnison Savings and Loan Association	108,476	16.55	1.08	0.69	0.75	13.97	39.63	(42.28)	0.12	1.31	(49.27)	69.38	9.18	9.18	21.28	66.32
Academy Bank, National Association	299,517	15.85	4.28	2.12	3.89	18.19	81.96	(26.36)	1.81	8.72	(22.37)	90.87	21.67	21.67	50.05	41.57
San Luis Valley Federal Bank	251,163	15.81	2.61	0.15	1.17	15.33	38.02	(56.91)	0.77	5.40	(10.44)	44.74	14.57	14.57	25.37	75.46
The Bank of Denver	207,089	14.55	0.64	1.07	1.13	26.08	314.80	(8.43)	0.67	7.02	(40.12)	177.26	9.08	9.08	14.97	59.09
Mountain View Bank of Commerce	59,361	13.95	0.78	1.46	1.82	47.48	308.23	3.57	0.29	2.18	(16.36)	233.52	12.48	12.48	17.47	97.16
Summit Bank & Trust	113,718	13.83	0.93	0.87	1.80	43.69	181.64	9.63	(0.54)	(5.23)	3.71	193.90	9.16	9.16	12.79	73.09
High Country Bank	195,849	13.00	0.90	0.50	0.98	41.83	152.39	29.07	0.97	8.77	(9.00)	108.60	10.93	10.93	17.85	78.40
The Gunnison Bank and Trust Company	76,076	12.69	0.93	0.15	1.76	102.06	254.19	3.14	0.82	8.34	(17.25)	189.69	9.58	9.58	15.19	70.62
High Plains Bank	115,207	12.55	0.06	0.47	1.72	61.69	124.35	24.18	1.35	14.17	(6.36)	2,964.58	9.67	9.67	13.89	86.53
Colorado Federal Savings Bank	1,556,338	12.48	2.11	0.07	0.65	-	-	(100.00)	0.77	10.42	(8.31)	31.01	9.14	9.14	30.74	49.93
The Home State Bank	739,503	12.38	0.94	0.51	1.99	58.28	188.23	17.34	1.10	12.54	5.20	211.41	8.56	8.56	14.63	63.82
Guaranty Bank and Trust Company	1,904,311	11.84	1.17	0.23	1.59	52.23	295.91	14.05	0.85	7.71	11.14	135.73	11.00	11.00	14.37	86.07
The Eastern Colorado Bank	321,104	11.67	0.17	0.39	1.26	23.45	90.43	(11.39)	1.54	15.81	17.26	727.79	8.94	8.94	13.03	78.01
First National Bank, Cortez	93,132	11.66	0.66	0.14	1.74	22.12	91.82	10.27	0.36	3.96	9.62	264.76	8.83	8.83	19.76	38.50
Del Norte Bank	53,367	11.65	0.67	0.23	0.98	27.42	114.60	(48.41)	0.73	8.47	9.36	146.30	8.79	8.79	15.37	86.34
CoBiz Bank	2,764,606	11.61	0.73	0.05	1.76	57.61	195.40	17.76	1.21	11.32	12.26	241.40	10.51	10.51	13.54	90.02
Fowler State Bank	68,505	11.48	3.81	-	3.70	1.20	9.80	7.54	0.87	6.50	(18.21)	97.18	13.57	13.57	28.72	53.66
Wray State Bank	107,406	11.26	0.79	-	2.06	15.55	27.94	(8.67)	0.48	4.62	9.03	259.69	7.97	7.97	12.68	72.35
Solera National Bank	169,665	11.02	-	1.03	1.28	11.71	115.03	23.04	(0.21)	(2.05						

Colorado

Fourth Quarter 2013 (Texas Ratio Listed Highest to Lowest) City

		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	
Colorado Total	44,968,297	18.88	1.16	0.62	1.61	47.10	169.45	8.02	1.04	10.66	1.19	138.55	9.31	9.31	16.24	65.25	
The Dolores State Bank	Dolores	140,948	8.19	1.43	0.33	1.54	2.94	23.34	(10.24)	1.18	9.58	(1.62)	107.75	12.38	12.38	24.64	59.00
Bank of Colorado	Fort Collins	2,527,421	6.91	0.90	0.08	1.86	51.95	239.91	22.75	1.67	16.54	7.52	207.35	8.53	8.53	13.57	75.24
The First National Bank of Hugo	Hugo	106,358	6.90	1.52	0.11	2.07	3.90	10.34	(46.11)	1.05	8.48	(9.82)	135.72	12.04	12.04	25.82	57.55
McClave State Bank	McClave	24,177	6.48	1.11	-	1.82	-	14.43	0.44	1.10	9.63	(0.34)	164.80	11.79	11.79	18.17	83.42
Bankers' Bank of the West	Denver	316,713	5.65	0.24	0.70	3.46	43.46	137.24	(44.56)	1.28	11.17	(26.86)	1,438.77	11.67	11.67	21.46	59.33
Morgan Federal Bank	Fort Morgan	106,549	5.14	-	0.55	0.67	12.33	53.77	(35.01)	0.50	4.69	8.11	-	10.66	10.66	19.32	53.26
ANB Bank	Denver	2,057,632	4.60	0.65	0.11	1.47	44.03	182.46	55.58	0.58	6.13	6.91	225.01	8.83	8.83	15.16	46.10
Frontier Bank	Lamar	264,951	4.39	0.46	0.31	1.96	6.48	93.69	13.22	1.16	9.97	(1.18)	429.95	10.50	10.50	20.15	60.08
The Farmers State Bank of Brush	Brush	109,864	4.03	-	0.36	1.19	2.36	3.73	(18.68)	1.14	7.84	0.31	-	14.66	14.66	25.38	68.24
Points West Community Bank	Julesburg	207,829	4.02	0.59	0.09	1.83	40.41	102.15	95.59	2.37	23.98	8.94	310.62	9.38	9.38	17.34	64.43
Home Loan State Bank	Grand Junction	70,636	2.16	0.61	-	1.91	74.25	81.42	17.39	0.14	1.53	24.28	313.89	9.20	9.20	19.87	41.25
Colorado National Bank	Palisade	68,117	1.79	0.29	-	0.38	14.55	50.83	26.10	(2.13)	(13.02)	(2.72)	131.78	9.73	9.73	28.79	75.35
First Pioneer National Bank	Wray	176,556	1.49	0.35	-	1.51	6.77	27.14	117.42	0.72	6.32	(2.55)	432.38	11.70	11.70	20.26	60.53
Steele Street Bank & Trust	Denver	544,297	1.22	-	0.13	1.13	88.49	253.74	54.67	1.85	18.27	2.12	-	10.49	10.49	13.99	75.73
First FarmBank	Greeley	113,720	0.93	0.12	-	1.02	10.56	66.87	42.89	0.66	6.79	8.08	845.45	9.59	9.59	12.49	81.68
Bank of Estes Park	Estes Park	111,949	0.69	-	0.07	2.60	22.04	228.32	(27.84)	0.49	5.14	(11.50)	-	10.17	10.17	20.74	48.64
Collegiate Peaks Bank	Buena Vista	337,447	0.68	0.06	-	1.29	93.30	226.17	51.69	0.93	8.42	(31.16)	2,082.26	8.56	8.56	14.39	70.09
Alamosa State Bank	Alamosa	189,210	0.57	0.01	-	1.64	13.31	91.63	12.93	1.64	17.65	(30.13)	15,440.00	9.34	9.34	18.40	55.26
Community State Bank	Lamar	86,840	0.16	0.03	-	2.58	3.25	34.13	45.85	1.06	9.38	(15.76)	7,383.33	11.09	11.09	20.59	67.33
Equitable Savings and Loan Association	Sterling	174,734	0.04	0.01	-	0.25	0.46	1.03	(83.82)	0.77	5.61	7.58	4,222.22	13.79	13.79	28.89	108.19
Young Americans Bank	Denver	15,250	-	-	-	14.81	-	-	(6.80)	(94.34)	(3,394.47)	-	-	6.90	6.90	315.96	0.19
The Bank of Burlington	Burlington	80,196	-	-	-	1.25	-	6.47	(45.23)	0.67	7.87	(59.78)	-	8.30	8.30	26.38	14.94
Trust Company of America	Centennial	514,794	-	-	-	-	-	-	-	1.29	19.35	1.02	-	6.04	6.04	46.16	-
AMG National Trust Bank	Boulder	273,561	-	-	-	0.98	16.19	252.73	811.63	1.93	20.42	(14.15)	-	9.61	9.61	14.55	36.52
Flatirons Bank	Boulder	121,249	-	-	-	2.35	95.86	220.53	6.99	0.87	8.89	1.19	-	9.13	9.13	15.06	75.14
Redstone Bank	Centennial	71,450	-	-	-	1.61	97.97	179.55	121.35	1.33	10.97	(31.12)	-	12.61	12.61	18.90	76.59

Idaho

Fourth Quarter 2013 (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	Loan / Deposit ratio	
Idaho Total	6,581,867	18.87	1.79	0.76	1.98	39.32	114.27	1.20	0.74	6.01	(4.79)	110.16	11.71	11.71	19.53	68.26	
Idaho Banking Company	Boise	99,770	203.57	7.97	5.65	6.62	49.16	521.58	(40.51)	0.06	1.99	(23.73)	83.06	3.43	3.43	5.69	64.87
Syringa Bank	Boise	153,361	90.59	3.29	0.46	3.36	41.48	635.31	(33.04)	(1.50)	(53.94)	(9.04)	102.03	2.02	2.02	3.85	82.16
Ireland Bank	Malad City	218,559	35.12	2.04	1.08	1.29	0.72	109.78	51.00	0.74	8.89	0.76	63.43	9.02	9.02	15.09	65.49
Bank of Idaho	Idaho Falls	244,570	29.51	1.47	1.74	2.02	46.21	173.08	(1.05)	0.72	8.85	(4.28)	137.60	8.93	8.93	14.06	74.96
bankcda	Coeur D Alene	95,964	28.61	2.26	0.73	2.01	54.68	149.67	(29.08)	-	(0.16)	(1.67)	88.86	9.14	9.14	15.30	63.06
Idaho First Bank	Mccall	90,868	28.11	1.17	0.67	1.52	73.30	216.10	70.16	1.41	17.72	9.59	130.49	10.19	10.19	13.13	93.34
D. L. Evans Bank	Burley	1,007,356	25.44	2.10	1.15	2.19	43.00	104.94	20.59	0.98	9.52	8.46	104.38	9.73	9.73	15.67	78.58
The Farmers National Bank of Buhl	Buhl	399,056	20.29	5.07	0.63	3.61	4.26	26.97	(66.33)	0.55	4.05	(4.55)	71.15	12.70	12.70	24.29	47.09
Idaho Independent Bank	Coeur D Alene	469,277	18.97	2.88	0.54	2.45	86.10	145.87	(28.91)	0.65	5.73	(22.43)	85.09	11.14	11.14	15.76	65.89
The Bank of Commerce	Ammon	962,534	15.10	1.35	0.83	1.50	19.75	59.73	(39.46)	1.15	7.83	(16.79)	111.26	14.64	14.64	24.88	62.06
Home Federal Bank	Nampa	993,218	13.23	2.37	0.48	2.17	38.64	131.49	-	0.34	2.28	(9.66)	91.56	14.58	14.58	33.63	50.09
Panhandle State Bank	Sandpoint	937,065	12.97	0.51	0.39	1.47	42.07	131.72	(20.10)	1.13	8.68	9.62	288.01	10.06	10.06	16.95	72.58
First Federal Savings Bank of Twin Falls	Twin Falls	505,857	11.43	0.22	0.05	1.05	29.29	37.47	(75.51)	0.59	5.37	(18.27)	470.71	11.00	11.00	18.73	84.25
Community 1st Bank	Post Falls	85,681	7.32	0.09	0.88	2.03	56.12	142.95	29.04	0.43	3.66	(19.66)	2,332.61	11.50	11.50	18.74	69.75
Idaho Trust Bank	Boise	75,878	7.05	0.15	1.67	3.00	25.28	94.41	(33.91)	2.66	11.36	(20.62)	2,000.00	19.60	19.60	34.26	78.05
Northwest Bank	Boise	242,853	6.05	1.19	0.26	1.20	90.18	229.61	59.98	0.54	2.96	(2.59)	101.15	17.64	17.64	18.89	94.19

Kansas

Fourth Quarter 2013 (Texas Ratio Listed Highest to Lowest)

			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
Kansas Total		63,419,134	14.80	1.27	0.61	1.46	19.58	86.51	(7.66)	1.06	9.04	10.29	115.58	11.31	11.31	19.03	73.88
CoreFirst Bank & Trust	Topeka	942,578	110.53	10.76	2.32	3.06	24.50	224.99	(5.55)	0.18	2.39	24.39	28.43	8.57	8.57	13.35	78.31
Cornerstone Bank	Overland Park	163,478	109.99	4.67	8.71	4.30	37.61	137.29	(48.54)	0.12	1.45	28.03	92.14	8.62	8.62	12.55	100.48
Security Bank of Kansas City	Kansas City	797,047	86.40	1.24	5.75	1.86	65.52	195.87	(26.12)	0.70	4.56	5.98	149.41	11.31	11.31	16.37	73.33
American Bank of Baxter Springs	Baxter Springs	105,490	79.83	14.21	1.91	6.55	29.69	172.13	(7.81)	(0.38)	(4.22)	(40.27)	46.11	8.87	8.87	18.14	52.69
Kaw Valley Bank	Topeka	363,523	79.68	9.57	1.99	3.39	35.83	162.11	(27.00)	(0.57)	(5.49)	14.53	35.41	8.67	8.67	13.32	81.14
Bank of the Prairie	Olathe	78,653	64.86	2.52	5.25	1.75	70.63	168.96	(9.17)	0.22	2.08	7.66	69.72	8.67	8.67	12.58	83.17
Valley View State Bank	Overland Park	819,966	57.35	4.99	4.78	1.96	40.06	170.31	(32.63)	0.26	2.10	4.84	39.24	11.86	11.86	22.35	43.64
Roxbury Bank	Roxbury	14,313	57.17	2.49	4.30	4.09	0.87	15.69	(23.78)	0.50	5.04	(6.54)	164.32	9.88	9.88	19.06	61.96
The University National Bank of Lawrence	Lawrence	71,497	54.78	0.68	5.24	2.47	15.05	116.91	(56.27)	(0.49)	(5.02)	(17.97)	361.03	9.09	9.09	18.11	68.82
Legacy Bank	Colwich	273,063	52.73	1.47	1.29	1.88	115.35	255.19	12.78	0.90	8.71	14.63	127.21	10.66	10.66	14.28	95.80
Heritage Bank	Topeka	49,615	51.59	0.63	3.48	2.68	50.30	388.13	(26.62)	(1.47)	(22.26)	(10.67)	422.84	5.68	5.68	10.58	83.94
Bank of Blue Valley	Overland Park	608,412	51.05	1.71	4.24	2.16	61.27	183.97	(21.62)	0.18	1.75	22.00	126.54	10.80	10.80	14.24	91.99
The Mission Bank	Mission	541,086	47.49	0.52	4.37	3.23	32.45	221.36	(27.43)	0.96	6.24	15.25	617.48	13.72	13.72	22.28	70.95
Farmers State Bank	Phillipsburg	33,854	45.84	3.65	2.24	1.65	4.44	44.58	3.50	0.65	6.93	6.21	45.14	9.54	9.54	17.04	60.73
First State Bank and Trust	Tonganoxie	220,325	43.89	0.39	4.04	1.96	39.01	234.60	(2.98)	0.15	1.63	(1.13)	504.27	8.41	8.41	12.85	77.46
Kendall State Bank	Valley Falls	35,660	42.02	1.58	0.81	2.53	42.93	158.71	(22.49)	0.51	7.23	(36.02)	160.10	6.35	6.35	11.57	74.64
Silver Lake Bank	Topeka	242,894	40.95	1.85	0.62	1.74	48.74	87.92	(33.08)	0.15	1.32	9.68	94.12	10.82	10.82	18.99	76.48
Peoples Bank	Lawrence	439,528	40.30	1.41	2.10	1.48	53.42	174.49	9.43	0.19	2.01	7.57	104.68	9.70	9.70	15.17	90.79
First Federal Savings and Loan Bank	Olathe	66,262	38.54	3.87	0.77	1.71	13.99	21.71	-	2.34	18.14	29.95	44.21	12.58	12.58	23.18	99.75
Kaw Valley State Bank	Eudora	39,601	37.16	0.95	1.13	1.94	5.20	45.92	13.92	0.57	6.60	(9.86)	204.59	8.63	8.63	13.50	57.27
State Bank of Burrton	Burrton	10,340	35.64	5.96	-	3.68	4.75	121.48	(45.60)	0.01	0.09	(98.01)	61.76	10.07	10.07	23.92	43.29
The Midland National Bank of Newton	Newton	134,760	34.53	5.42	0.91	2.76	14.92	103.27	(44.34)	0.22	2.26	(10.74)	50.87	9.84	9.84	16.11	40.13
Marquette Farmers State Bank of Marquette	Marquette	33,784	33.51	5.69	1.52	1.22	9.81	17.93	(11.29)	0.65	5.21	10.37	21.50	12.65	12.65	23.70	57.91
Fidelity Bank	Wichita	1,560,571	33.34	2.90	0.45	1.40	35.33	257.34	21.77	0.95	8.11	14.35	48.29	12.30	12.30	15.41	93.05
The Farmers State Bank of Blue Mound	Blue Mound	41,624	33.34	7.96	0.30	2.09	-	1.72	290.00	0.48	3.20	(11.01)	26.23	14.92	14.92	21.48	78.79
Gardner Bank	Gardner	102,555	33.07	0.94	1.94	1.25	17.93	78.26	(49.86)	0.29	3.31	7.02	132.52	9.02	9.02	15.15	61.34
Mutual Savings Association, FSA	Leavenworth	206,491	32.47	7.04	2.45	1.61	24.76	49.84	(37.84)	0.55	2.07	(6.32)	22.88	26.43	26.43	36.87	73.03
Bankers' Bank of Kansas	Wichita	169,748	32.37	4.15	1.19	4.07	20.62	109.14	28.98	0.94	8.45	(2.58)	98.19	11.64	11.64	17.42	71.56
Stanley Bank	Stanley	95,181	31.53	6.58	1.19	1.34	30.70	39.74	12.15	1.15	6.24	(33.19)	20.36	17.72	17.72	25.96	86.25
The Farmers State Bank	Fairview	25,236	31.18	5.10	-	1.36	-	0.47	(96.82)	0.42	6.20	(19.20)	26.76	6.95	6.95	13.69	54.66
Union State Bank	Uniontown	44,263	29.23	2.14	0.06	1.12	12.67	50.56	17.17	0.72	9.68	5.07	52.56	7.21	7.21	10.77	72.66
First National Bank	Goodland	186,544	28.68	7.04	0.16	3.12	-	37.71	(48.72)	0.23	1.88	4.20	44.39	11.92	11.92	24.82	57.06
VisionBank	Topeka	100,277	28.42	0.42	1.44	1.42	44.91	284.31	20.30	0.64	7.01	(12.50)	336.16	9.03	9.03	14.38	84.28
Community First Bank	Kansas City	106,960	27.13	1.37	1.42	1.51	83.80	214.42	84.55	0.72	8.20	24.34	109.69	8.68	8.68	11.16	100.29
The Farmers State Bank	Holton	54,520	26.23	3.34	0.46	1.67	7.38	144.55	195.52	0.80	9.09	(3.91)	50.05	8.49	8.49	15.93	67.17
Golden Belt Bank, FSA	Ellis	145,830	26.03	2.52	1.31	1.22	16.16	74.37	(56.84)	1.83	14.31	(4.37)	48.33	11.04	11.04	14.27	89.71
Patriots Bank	Garnett	86,372	24.78	0.90	0.20	1.44	34.61	84.22	(18.36)	0.89	9.27	0.12	160.00	9.98	9.98	16.46	74.10
The Exchange State Bank of St. Paul, Kansas	St Paul	66,750	24.56	2.18	1.25	1.82	7.02	47.71	(31.62)	0.44	5.33	3.41	83.23	8.27	8.27	17.54	54.80
First Federal Savings and Loan Association of Independence	Independence	136,971	24.22	3.31	0.74	2.37	15.50	44.72	(73.17)	(1.46)	(14.95)	2.72	71.55	9.54	9.54	21.01	83.90
The Bank of Protection	Protection	61,671	24.11	4.47	-	1.28	1.32	11.17	988.06	1.25	12.47	2.41	28.54	10.33	10.33	17.43	58.33
American State Bank & Trust Company	Great Bend	315,563	24.01	3.71	-	1.43	0.46	120.90	(28.25)	0.58	5.84	20.75	38.62	8.42	8.42	11.94	68.77
Community First National Bank	Manhattan	162,785	23.61	2.71	-	1.51	44.34	199.79	28.13	1.08	11.09	5.67	55.89	9.82	9.82	14.60	97.52
The Farmers State Bank of Westmoreland	Westmoreland	140,691	23.53	1.31	2.64	2.18	48.60	89.47	(4.95)	0.81	5.28	(6.48)	165.58	15.49	15.49	15.05	70.29
Union State Bank	Clay Center	141,624	23.26	2.03	0.93	2.33	5.47	40.44	(58.67)	0.62	5.59	34.90	114.87	10.79	10.79	23.69	56.23
State Bank of Downs	Downs	79,099	23.23	1.81	0.74	1.11	145.71	148.89	85.74	1.18	9.98	(0.85)	61.48	10.85	10.85	13.92	101.58
Bank of Labor	Kansas City	518,966	23.03	1.54	0.77	3.20	26.63	171.87	(34.92)	0.20	1.65	(3.68)	207.62	10.43	10.43	19.72	43.05
Alliance Bank	Topeka	88,055	23.03	1.81	1.11	1.45	36.81	118.86	(17.46)	0.39	3.76	(22.94)	80.02	10.39	10.39	17.95	70.53
The Piqua State Bank	Piqua	25,676	22.82	0.23	0.09	2.25	-	82.66	4.80	(0.08)	(0.80)	(27.88)	962.50	9.60	9.60	22.88	44.77
The Walton State Bank	Walton	9,410	21.88	4.22	-	1.19	-	23.14	(27.95)	0.30	4.25	(6.46)	28.21	7.37	7.37	17.25	42.33
The Dickinson County Bank	Enterprise	8,967	21.82	1.08	2.31	2.34	23.55	63.93	(21.34)	0.11	0.89	(11.58)	217.39	11.99	11.99	23.35	85.56
Conway Bank, National Association	Conway Springs	64,303	21.77	1.72	0.42	2.06	23.19	145.54	(22.01)	(0.23)	(1.91)	(23.41)	119.94	9.81	9.81	20.78	66.73
The Lyndon State Bank	Lyndon	77,948	21.56	1.52	1.36	1.90	5.98	85.57	(29.21)	0.65	6.13	7.60	125.53	10.00	10.00	15.51	71.78
Kanza Bank	Kingman	216,391	21.40	0.38	0.06	1.26	15.55	259.74	42.60	0.81	7.92	13.59	327.37	9.38	9.38	14.07	82.39
Community National Bank	Seneca	306,309	21.35	2.47	1.06	1.50	39.37	86.03	91.38	2.03	22.08	3.63	60.95	9.12	9.12	19.45	41.99
Alterra Bank	Leawood	210,788	21.33	0.62	0.97	1.23	75.86	353.17	150.27	0.86	8.37	1.87	198.81	8.77	8.77	10.83	98.60
The First National Bank and Trust Company of Junction City	Junction City	114,758	21.27	3.49	0.71	1.80	6.94	65.75	(39.40)	1.63	11.35	28.11	51.67	10.87	10.87	14.28	60.01
Capital City Bank	Topeka	434,286	20.85	0.68	1.03	1.14	40.86	257.90	25.87	0.47	6.38	29.14	168.74	7.61	7.61	12.23	71.17

Kansas

Fourth Quarter 2013 (Texas Ratio Listed Highest to Lowest)

			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
Kansas Total		63,419,134	14.80	1.27	0.61	1.46	19.58	86.51	(7.66)	1.06	9.04	10.29	115.58	11.31	11.31	19.03	73.88
Intrust Bank, National Association	Wichita	4,364,875	20.68	1.28	0.07	1.32	35.79	99.81	16.64	0.88	10.08	(3.66)	103.16	8.46	8.46	12.92	66.73
Cornerbank, National Association	Winfield	285,968	20.67	0.07	1.39	0.91	10.88	99.50	0.45	0.50	5.57	8.36	1,247.00	8.52	8.52	14.26	54.84
Citizens State Bank	Morland	35,674	20.54	2.46	-	1.16	-	1.39	(89.45)	0.54	6.34	7.50	47.17	8.53	8.53	13.08	94.15
Millennium Bank	Junction City	33,013	20.53	1.91	-	1.17	11.29	119.14	122.26	0.97	6.85	4.54	60.85	14.56	14.56	20.35	107.46
The Denison State Bank	Holton	293,343	20.31	3.26	0.17	2.48	15.52	54.02	(2.41)	1.40	11.80	5.30	76.05	11.53	11.53	18.73	74.97
Cottonwood Valley Bank	Cedar Point	32,836	19.93	3.94	1.14	2.53	7.44	10.44	(80.64)	0.42	3.20	(67.59)	64.23	13.34	13.34	25.24	47.17
Farmers Bank & Trust	Great Bend	690,026	19.74	1.49	0.89	2.53	11.08	64.86	(27.83)	1.80	13.18	29.44	169.53	13.14	13.14	22.50	44.70
Emerald Bank	Burden	18,382	18.98	-	0.91	2.12	6.68	12.21	16.48	0.50	5.76	(34.17)	-	8.72	8.72	16.51	72.38
Great American Bank	De Soto	77,206	18.59	0.80	0.95	1.92	24.58	344.73	52.62	1.61	10.59	16.86	239.02	11.09	11.09	15.66	99.59
The Peoples Bank	Pratt	355,627	18.55	3.31	0.18	1.99	5.31	11.41	(22.54)	1.18	8.54	10.73	60.16	11.77	11.77	19.81	65.33
Central Bank and Trust Co.	Hutchinson	258,541	18.20	0.22	1.02	2.56	21.08	161.83	(8.93)	1.44	16.87	25.75	1,186.76	7.93	7.93	11.40	77.21
Towanda State Bank	Towanda	9,432	18.08	2.52	-	1.27	7.81	42.08	(11.98)	0.26	2.88	(7.88)	50.29	9.23	9.23	18.67	80.94
First National Bank of Kansas	Burlington	70,725	18.00	3.51	0.65	2.92	1.48	20.88	(63.53)	0.57	6.29	18.14	83.24	9.39	9.39	26.64	25.64
The State Bank of Spring Hill	Spring Hill	40,651	17.95	1.77	1.41	2.40	22.43	25.82	16.76	0.11	1.05	(34.37)	135.42	9.85	9.85	24.78	29.57
Equity Bank	Andover	1,141,191	17.66	2.00	0.64	0.85	26.55	148.34	(27.37)	0.74	6.84	16.04	42.50	9.77	9.77	15.04	68.34
The Security State Bank	Wellington	60,474	17.53	3.67	0.17	2.99	0.94	69.71	112.30	0.08	0.63	3.80	81.53	11.86	11.86	19.95	71.40
KansasLand Bank	Quinter	51,400	17.08	1.58	0.40	1.20	3.68	50.20	(41.75)	0.54	6.00	6.77	75.62	8.44	8.44	14.68	66.65
Citizens State Bank and Trust Co., Ellsworth, Kansas	Ellsworth	113,492	16.93	1.02	0.47	1.48	10.42	35.20	15.17	1.26	15.09	18.94	144.80	8.65	8.65	16.77	57.59
The Tampa State Bank	Tampa	51,220	16.74	1.35	0.22	2.58	1.61	17.13	172.51	0.80	7.72	0.20	191.73	10.91	10.91	18.03	66.25
First Bank of Newton	Newton	162,425	16.20	0.51	0.25	1.51	16.34	164.49	10.78	0.96	11.59	(9.69)	295.55	8.17	8.17	13.00	77.20
Freedom Bank	Overland Park	147,092	16.20	0.30	0.21	1.51	6.39	120.35	(18.00)	1.04	10.39	32.36	496.11	10.81	10.81	16.57	75.92
Centera Bank	Sublette	262,040	16.10	2.27	-	1.27	6.74	45.20	(10.03)	1.13	12.97	(2.06)	55.88	8.08	8.08	14.99	51.11
The Lawrence Bank	Lawrence	70,198	15.92	0.25	1.28	1.33	65.73	246.67	6.84	0.66	4.42	2.23	529.79	8.91	8.91	12.82	99.48
The First National Bank of Beloit	Beloit	80,250	15.67	3.40	-	1.46	1.74	47.72	15.31	0.38	3.38	(8.79)	42.86	11.34	11.34	17.80	59.07
Farmers Bank & Trust	Atwood	106,499	15.09	3.31	-	1.48	8.22	29.81	(11.41)	0.67	7.42	(20.91)	44.69	8.63	8.63	20.58	24.01
The Community Bank	Liberal	97,746	15.03	0.19	0.17	2.07	5.62	39.79	(30.82)	1.06	9.82	9.75	1,099.00	10.54	10.54	16.59	63.24
University Bank	Pittsburg	111,918	14.62	1.31	0.60	2.36	4.39	43.08	(42.47)	1.24	9.83	7.22	179.85	12.60	12.60	17.92	91.02
The Union State Bank of Everest	Everest	243,093	14.50	1.61	0.25	1.97	12.54	25.41	91.27	1.73	17.56	7.95	122.20	8.78	8.78	12.30	87.89
The Citizens State Bank and Trust Company	Woodbine	16,928	14.48	2.11	-	1.36	8.54	12.45	(4.61)	(0.87)	(6.84)	(10.67)	64.32	9.52	9.52	13.87	71.76
The Peoples State Bank	Cherryvale	16,808	14.43	2.18	1.06	1.40	-	8.68	284.91	4.65	16.40	(0.11)	64.49	27.77	27.77	34.91	132.40
Industrial State Bank	Kansas City	142,678	14.33	-	0.73	1.57	30.57	141.77	(18.12)	1.31	5.64	0.98	-	24.00	24.00	33.12	85.74
Peoples State Bank	Mc Donald	127,701	14.21	1.56	0.08	1.30	6.11	24.54	(17.98)	2.02	23.34	12.29	83.18	8.34	8.34	11.28	98.17
Carson Bank	Mulvane	100,323	14.19	1.68	0.39	1.31	33.69	129.33	(23.59)	0.26	3.24	(10.70)	78.21	8.35	8.35	16.23	54.19
The Baileyville State Bank	Seneca	40,184	14.09	0.27	0.94	1.03	47.46	47.46	(24.73)	0.37	4.21	12.75	383.05	8.87	8.87	15.16	67.38
Landmark National Bank	Manhattan	826,507	13.96	1.37	0.05	1.30	34.66	119.07	(28.36)	0.59	5.08	5.63	94.30	8.51	8.51	13.63	61.85
The Girard National Bank	Girard	561,138	13.89	1.52	0.15	1.58	4.94	30.39	(30.38)	0.62	5.39	6.74	104.46	10.42	10.42	14.13	79.19
Rose Hill Bank	Rose Hill	250,165	13.70	0.70	0.09	0.68	59.16	212.61	14.36	0.82	7.27	11.36	97.41	10.26	10.26	15.47	79.76
The Valley State Bank	Syracuse	93,162	13.69	0.95	0.66	1.64	7.89	80.78	17.29	1.04	11.55	9.73	172.83	8.22	8.22	12.15	77.03
First National Bank in Frankfort	Frankfort	36,069	13.68	2.64	0.28	1.24	4.04	28.85	150.99	1.25	12.04	3.06	46.88	10.24	10.24	19.12	48.80
Ford County State Bank	Spearville	44,307	13.67	3.46	-	1.79	3.51	10.54	(65.94)	0.64	5.08	(29.66)	51.76	11.55	11.55	19.11	49.93
The Kansas State Bank Overbrook Kansas	Overbrook	53,470	13.29	1.14	1.14	3.10	3.16	40.84	(12.39)	0.82	7.27	8.01	271.17	10.91	10.91	20.72	55.43
Swedish-American State Bank	Courtland	47,770	13.03	1.50	-	1.02	-	-	-	0.76	9.17	24.77	68.48	8.47	8.47	12.33	94.20
Downs Bank	Downs	18,168	13.01	0.32	1.19	2.08	0.48	40.07	49.90	0.30	3.26	(44.78)	645.45	9.79	9.79	22.74	41.75
Armed Forces Bank, National Association	Fort Leavenworth	1,664,450	12.93	2.15	2.77	5.76	24.51	67.86	(63.69)	8.35	41.89	(8.69)	267.63	23.21	23.21	47.53	50.92
The Haviland State Bank	Haviland	39,313	12.71	2.73	-	1.78	-	18.85	(19.14)	1.20	10.43	(5.69)	65.37	11.31	11.31	17.13	70.13
Grant County Bank	Ulysses	237,452	12.53	0.83	0.03	2.50	1.86	21.65	(32.57)	1.25	11.78	15.01	299.71	10.62	10.62	19.77	66.36
Prairie Bank of Kansas	Stafford	113,163	12.40	1.38	0.19	1.36	4.22	64.52	35.08	0.48	5.66	2.29	98.17	8.30	8.30	13.63	62.03
The Marion National Bank	Marion	28,943	12.30	3.44	-	2.05	-	64.24	0.96	0.54	4.11	(38.23)	59.42	8.94	8.94	18.05	31.67
Midwest Community Bank	Plainville	70,425	12.29	2.64	0.06	1.48	-	32.49	84,800.00	0.22	2.11	17.83	56.07	10.06	10.06	23.49	59.14
Union State Bank	Olsburg	27,653	12.17	3.63	0.21	0.86	0.14	0.14	(88.46)	1.19	7.30	(4.62)	23.59	15.71	15.71	28.46	61.43
The Baldwin State Bank	Baldwin City	75,355	11.82	1.95	-	2.13	9.02	35.33	117.45	0.56	6.35	(11.21)	109.12	8.82	8.82	21.51	50.01
Prescott State Bank	Prescott	15,667	11.53	0.30	1.21	1.69	-	25.48	(57.61)	(0.02)	(0.17)	7.73	554.55	10.70	10.70	21.20	61.73
First Option Bank	Osawatomie	253,254	11.30	0.80	-	1.47	16.70	143.68	3.31	1.33	15.73	(2.73)	185.05	8.60	8.60	20.36	49.73
The Farmers State Bank	Wathena	62,914	11.27	2.71	0.49	4.15	3.04	28.03	(25.54)	1.09	7.17	0.36	152.98	15.21	15.21	30.66	57.52
Bank of Commerce	Chanute	171,240	11.22	0.36	0.67	1.12	3.88	55.00	(15.35)	0.80	9.83	(18.55)	307.09	8.57	8.57	17.90	52.45
Peoples Exchange Bank	Belleville	65,707	11.20	1.92	-	1.58	15.01	21.30	(49.46)	1.10	8.23	17.75	82.37	10.69	10.69	14.28	98.61
The Nekoma State Bank	La Crosse	40,623	11.13	3.17	-	3.15	-	27.27	0.20	0.33	4.04	8.81	99.50	8.57	8.57	22.69	36.46

Kansas

Fourth Quarter 2013 (Texas Ratio Listed Highest to Lowest)

			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
Kansas Total		63,419,134	14.80	1.27	0.61	1.46	19.58	86.51	(7.66)	1.06	9.04	10.29	115.58	11.31	11.31	19.03	73.88
The First Security Bank	Overbrook	50,508	11.03	1.33	0.11	1.23	3.03	84.31	(1.64)	0.53	5.88	(12.03)	92.44	8.67	8.67	14.67	67.38
The First National Bank of Scott City	Scott City	117,816	10.88	1.94	-	1.62	2.69	15.56	234.32	0.99	10.18	(6.61)	83.72	10.24	10.24	12.96	67.07
Citizens Savings and Loan Association, FSB	Leavenworth	197,771	10.85	4.69	0.15	1.26	7.04	9.16	(49.72)	(0.03)	(0.18)	10.89	26.80	18.71	18.71	44.98	56.52
The First National Bank of Hope	Hope	76,252	9.96	1.63	0.15	1.79	14.02	32.28	0.64	1.13	9.60	8.68	109.88	12.79	12.79	14.89	81.22
Community State Bank	Coffeyville	164,033	9.72	0.83	0.38	0.77	10.97	101.57	(8.29)	0.55	6.08	(2.18)	92.66	9.08	9.08	20.28	37.72
United Bank & Trust	Marysville	559,788	9.71	0.02	1.06	1.54	14.68	89.12	(23.11)	0.89	7.58	15.10	8,778.12	10.74	10.74	15.35	89.38
The State Bank of Blue Rapids	Blue Rapids	46,357	9.59	2.11	-	0.87	-	19.45	(51.06)	0.20	2.04	(22.06)	41.06	9.66	9.66	20.10	51.52
The Citizens State Bank	Gridley	176,459	9.58	0.83	0.23	0.86	14.08	34.08	129.33	0.82	9.97	1.06	102.73	7.77	7.77	11.98	70.57
The Stockgrowers State Bank of Ashland, Kansas	Ashland	120,336	9.53	-	0.01	1.56	-	11.23	(37.84)	0.87	6.38	3.11	-	13.22	13.22	22.55	57.78
The Citizens State Bank	Moundridge	432,745	9.08	1.51	0.13	1.18	5.07	44.78	(7.17)	0.81	8.32	3.79	77.82	9.27	9.27	14.26	55.97
First Security Bank & Trust Company	Norton	63,379	9.03	0.03	0.32	2.67	-	80.56	(19.71)	0.09	0.74	16.16	8,460.00	11.71	11.71	19.87	65.18
The Valley State Bank	Belle Plaine	124,450	8.98	0.81	0.26	1.50	20.28	36.73	67.28	0.61	4.99	19.87	185.88	11.51	11.51	24.77	59.47
The Farmers and Merchants State Bank of Argonia	Argonia	35,005	8.96	0.39	-	1.68	42.66	181.40	478.06	1.61	20.96	10.24	427.36	7.10	7.10	11.02	87.90
The Lyons State Bank	Lyons	102,238	8.69	0.66	0.53	2.72	4.04	42.32	(8.84)	0.92	9.57	13.22	411.59	10.12	10.12	15.83	67.94
Chisholm Trail State Bank	Wichita	73,255	8.54	0.57	0.52	1.75	62.88	89.89	(48.30)	0.48	5.49	(24.58)	307.25	8.66	8.66	18.32	54.33
First National Bank of Elkhart	Elkhart	77,045	8.53	1.52	-	0.75	-	4.61	(58.92)	0.97	9.07	24.70	49.27	11.06	11.06	18.21	73.08
The First National Bank of Sedan	Sedan	56,632	8.47	2.76	-	1.87	-	39.71	(14.73)	0.31	2.90	8.00	67.70	9.96	9.96	23.13	39.79
The First National Bank of Hutchinson	Hutchinson	599,709	8.44	1.03	0.03	1.41	18.06	121.97	(12.86)	0.74	6.87	(9.94)	137.84	10.88	10.88	18.18	53.92
Citizens State Bank	Paola	86,844	8.43	3.47	0.02	2.34	12.32	60.88	(48.86)	0.86	4.69	20.19	67.52	12.51	12.51	23.38	45.88
The Bank of Whitewater	Whitewater	20,692	8.41	0.78	-	3.34	-	20.09	64.38	1.17	13.91	(29.56)	427.27	8.33	8.33	17.21	59.48
Mid-America Bank	Baldwin City	79,063	8.24	0.29	0.83	1.87	110.56	142.29	48.46	1.16	10.65	7.17	651.79	11.78	11.78	12.80	107.16
Impact Bank	Wellington	130,725	8.15	1.37	-	1.46	13.12	62.34	(52.00)	0.84	8.39	4.04	106.41	9.89	9.89	15.42	75.24
State Bank	Hoxie	152,265	8.14	1.29	-	1.43	-	-	-	1.45	14.77	(32.38)	110.75	9.95	9.95	14.84	75.84
The Kearny County Bank	Lakin	184,323	8.07	0.60	-	0.91	8.42	48.49	7.56	1.69	11.61	(4.79)	151.65	14.03	14.03	20.47	75.16
Argentine Federal Savings	Kansas City	54,947	8.05	0.86	-	0.48	3.31	15.08	(38.51)	0.15	1.18	2.39	56.21	12.70	12.70	25.97	92.83
The Bank of Holyrood	Holyrood	64,878	7.99	1.39	0.07	1.16	-	13.82	(27.99)	1.45	13.96	(29.70)	83.91	10.53	10.53	19.00	63.84
Astra Bank	Scandia	262,579	7.92	0.26	0.22	1.30	10.35	38.38	(41.87)	0.95	10.25	10.02	502.26	8.65	8.65	12.31	70.13
Andover State Bank	Andover	68,656	7.83	0.22	-	1.17	75.22	194.76	18.65	0.63	7.19	1.12	533.33	9.01	9.01	12.82	95.57
Goppert State Service Bank	Garnett	151,906	7.81	1.35	0.14	1.60	4.28	5.46	(76.41)	0.34	3.35	(24.94)	118.60	9.73	9.73	18.05	61.57
RelianzBank	Wichita	51,693	7.68	0.98	-	1.90	38.34	212.97	(4.13)	1.10	11.17	17.23	193.88	9.64	9.64	14.19	90.75
BANK VI	Salina	65,715	7.65	0.33	0.48	2.32	22.97	175.21	(45.45)	0.15	1.64	12.76	713.58	9.52	9.52	15.87	115.83
Elk State Bank	Clyde	52,128	7.61	0.55	0.29	1.22	6.07	46.23	(13.46)	0.28	3.53	34.25	220.42	7.42	7.42	17.80	69.74
Kaw Valley State Bank and Trust Company	Wamego	153,712	7.46	1.27	0.09	1.68	13.39	61.27	34.09	1.64	14.92	4.66	131.89	10.83	10.83	19.51	64.51
Security State Bank	Scott City	155,702	7.43	1.03	0.49	1.72	8.38	17.31	(55.95)	1.05	6.18	14.12	165.99	16.50	16.50	18.45	107.58
Bank of Commerce and Trust Company	Wellington	56,833	7.35	0.21	0.53	1.59	14.18	35.43	2.42	0.39	4.89	4.56	768.63	8.31	8.31	19.20	48.92
The Olpe State Bank	Olpe	37,167	7.29	1.94	-	1.21	7.37	11.22	(30.17)	0.79	5.42	(15.89)	62.41	13.82	13.82	25.59	66.15
The State Bank of Oskaloosa	Oskaloosa	27,220	7.19	0.74	0.42	1.13	-	15.24	18.65	0.01	0.17	(230.48)	151.79	8.41	8.41	41.67	30.38
Community National Bank & Trust	Chanute	838,887	7.15	0.53	0.16	1.35	15.75	105.63	24.95	0.84	9.17	9.08	253.00	8.01	8.01	11.85	77.18
Peoples Bank	Coldwater	45,945	6.95	0.75	0.46	1.72	8.22	21.16	(35.27)	0.92	7.59	(3.15)	229.32	11.36	11.36	20.15	44.20
Merit Bank	Goff	72,422	6.81	0.02	0.62	1.46	87.53	200.82	153.22	0.76	7.92	10.05	6,428.57	9.44	9.44	11.88	103.23
Community Bank of Wichita, Inc.	Wichita	68,322	6.73	0.21	0.53	1.28	58.13	104.03	(14.98)	0.33	3.41	11.06	599.03	9.42	9.42	13.46	81.09
ESB Financial	Emporia	177,084	6.60	0.91	0.09	1.15	8.60	119.95	1.62	0.77	8.30	13.01	125.97	8.96	8.96	13.35	73.23
Central National Bank	Junction City	845,160	6.57	0.41	0.30	2.41	4.39	95.91	(16.11)	0.89	7.47	(12.65)	584.79	11.22	11.22	20.52	54.02
TriCentury Bank	Simpson	3,715	6.52	1.09	-	3.26	-	53.73	(45.13)	(0.99)	(7.09)	(100.94)	300.00	11.66	11.66	26.05	46.32
The Citizens State Bank	Marysville	297,735	6.52	0.11	0.39	1.36	5.27	39.40	(28.09)	1.84	17.36	15.22	1,282.30	9.92	9.92	13.49	103.43
First Commerce Bank	Marysville	52,662	6.48	0.74	0.14	1.11	4.39	28.96	(8.11)	1.75	17.13	2.16	149.55	10.96	10.96	16.14	106.86
National Bank of Kansas City	Overland Park	566,962	6.42	1.55	0.17	2.27	17.81	69.80	(23.66)	1.65	10.08	22.00	146.46	16.29	16.29	25.52	78.72
The Baxter State Bank	Baxter Springs	28,707	6.12	0.71	0.67	2.54	7.43	24.23	55.25	0.44	2.03	(27.00)	355.37	19.95	19.95	30.35	76.99
The Bank of Tescott	Tescott	319,930	6.11	0.83	0.13	2.12	5.39	50.01	30.89	1.99	17.51	5.93	253.73	11.36	11.36	15.61	91.51
The Bennington State Bank	Salina	483,124	6.07	0.93	0.01	1.91	12.86	44.39	4.43	1.64	14.64	(0.13)	204.12	10.88	10.88	15.45	82.34
Bank of Denton	Denton	16,328	5.80	2.46	-	1.37	-	3.51	(5.45)	0.69	3.99	(17.86)	55.81	17.25	17.25	37.52	54.65
The First National Bank of Girard	Girard	73,688	5.75	0.89	0.11	1.71	5.85	24.95	660.07	1.03	9.56	9.42	191.38	10.88	10.88	18.57	80.09
The Farmers Bank of Osborne	Osborne	58,825	5.73	1.09	-	1.42	5.79	7.48	(79.78)	1.32	11.25	(5.40)	129.90	11.41	11.41	15.97	74.49
BANK UNITED	Natoma	115,409	5.72	1.27	0.06	1.85	3.47	34.12	35.78	0.66	7.96	(13.41)	145.69	8.11	8.11	17.06	38.00
Labette Bank	Altamont	352,132	5.61	0.35	0.08	1.54	5.47	19.34	54.38	0.89	9.31	3.10	440.11	9.41	9.41	17.21	65.55
Exchange National Bank & Trust Co.	Atchison	396,829	5.59	0.59	0.10	1.36	14.96	44.00	0.83	0.95	11.68	(9.55)	230.31	8.29	8.29	12.96	76.66
First National Bank and Trust	Phillipsburg	197,408	5.53	0.85	0.35	1.69	3.32	27.63	53.02	0.91	6.41	0.21	198.19	13.70	13.70	19.42	61.54

Kansas

Fourth Quarter 2013 (Texas Ratio Listed Highest to Lowest)

			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
Kansas Total		63,419,134	14.80	1.27	0.61	1.46	19.58	86.51	(7.66)	1.06	9.04	10.29	115.58	11.31	11.31	19.03	73.88
The First National Bank of Smith Center	Smith Center	49,857	5.51	1.49	-	0.73	-	15.31	(23.22)	0.58	5.99	(62.91)	48.83	9.96	9.96	18.83	37.99
The State Bank of Bern	Bern	85,080	5.45	0.15	-	1.30	-	5.44	(5.07)	1.38	10.15	2.94	857.14	13.00	13.00	19.94	50.97
Tightwad Bank	Osage City	7,281	5.34	-	0.84	9.05	1.64	152.51	(51.79)	(3.69)	(33.77)	(101.10)	-	10.58	10.58	23.17	57.50
Emprise Bank	Wichita	1,549,015	5.25	0.52	0.06	1.25	70.56	207.47	37.00	1.31	14.00	6.41	243.24	7.47	7.47	12.45	67.34
The First State Bank of Ransom	Ransom	46,606	4.85	2.48	-	2.32	-	11.54	(67.51)	0.96	5.15	(1.54)	93.64	19.14	19.14	37.78	47.02
The State Bank of Canton, Canton, Kansas	Canton	31,452	4.76	2.80	-	1.35	2.71	42.98	(3.15)	0.43	2.64	(19.40)	48.26	16.39	16.39	41.54	35.37
The Solomon State Bank	Solomon	237,219	4.55	0.09	0.50	2.82	9.45	64.40	(2.19)	1.34	11.56	(25.42)	3,022.15	11.12	11.12	21.57	82.48
Flint Hills Bank	Eskridge	121,971	4.54	0.71	-	1.96	16.36	74.19	43.32	1.12	11.81	16.10	277.88	9.96	9.96	19.95	61.52
First National Bank in Fredonia	Fredonia	102,693	4.20	1.89	0.02	2.27	-	22.24	18.20	1.43	9.84	4.04	120.48	14.13	14.13	31.19	34.64
Vintage Bank Kansas	Leon	46,874	4.19	0.86	-	0.46	6.22	76.09	271.67	0.05	0.40	(24.40)	53.17	14.62	14.62	21.70	59.80
Bank of Greeley	Greeley	36,786	4.15	0.86	-	1.79	1.23	16.11	(31.24)	0.98	8.05	(21.54)	208.00	11.93	11.93	22.27	63.68
The State Bank of Delphos	Delphos	44,817	4.08	0.54	0.04	1.23	-	28.00	7.55	1.21	12.63	12.45	226.92	10.08	10.08	14.03	100.01
The Farmers State Bank	Atwood	24,454	4.06	1.00	-	2.67	-	-	(100.00)	0.62	7.36	(25.25)	267.89	9.47	9.47	19.81	49.67
Sunflower Bank, National Association	Salina	1,675,841	4.05	0.53	0.11	1.30	8.52	163.75	25.87	1.03	9.60	10.58	246.51	9.70	9.70	17.64	76.05
The First State Bank	Norton	310,326	3.98	0.66	0.03	1.87	-	9.66	8.30	1.38	13.46	18.46	282.41	8.84	8.84	16.18	61.99
FirstOak Bank	Independence	91,852	3.90	0.26	0.02	1.50	58.91	74.45	26.58	1.51	14.46	9.17	572.63	9.96	9.96	13.37	98.54
The Stockgrowers State Bank	Maple Hill	74,443	3.76	1.12	-	1.96	3.32	42.08	258.17	1.50	10.84	9.68	174.71	12.10	12.10	24.49	55.10
The Western State Bank	Garden City	473,393	3.70	0.70	0.01	2.16	4.27	85.21	7.92	1.36	12.26	(10.64)	309.09	11.09	11.09	16.41	70.40
The First National Bank of Wamego	Wamego	152,431	3.65	0.53	-	1.86	34.97	127.24	(1.87)	1.02	9.30	19.28	353.86	10.53	10.53	16.00	83.52
The City State Bank	Fort Scott	36,804	3.59	0.52	0.05	1.04	2.93	50.67	9.06	0.90	10.45	(22.00)	202.02	8.41	8.41	18.05	57.01
The Citizens State Bank of Cheney, Kansas	Cheney	55,892	3.54	0.08	-	1.79	12.08	119.41	22.39	1.58	12.92	4.70	2,117.24	11.59	11.59	19.16	70.98
The First National Bank of Syracuse	Syracuse	214,969	3.50	0.45	0.05	0.56	2.18	23.90	59.16	1.09	9.32	38.88	122.65	10.98	10.98	14.38	83.02
Farmers & Merchants Bank of Colby	Colby	161,508	3.42	0.55	0.09	0.82	29.80	49.90	67.12	1.25	10.87	32.99	149.17	10.88	10.88	14.90	77.78
Kansas State Bank of Manhattan	Manhattan	1,099,031	3.39	0.27	-	2.08	20.87	191.62	27.94	2.19	23.76	11.94	761.16	9.18	9.18	13.84	88.64
The Farmers State Bank of Bucklin, Kansas	Bucklin	45,258	3.34	0.70	-	1.98	-	1.52	(67.80)	0.59	6.69	(10.67)	281.33	6.63	8.80	14.77	52.21
First Neodesha Bank	Neodesha	79,360	3.30	-	0.19	0.90	21.97	72.54	23.28	1.79	19.76	5.98	-	9.49	9.49	14.95	93.31
Capitol Federal Savings Bank	Topeka	9,128,932	3.30	0.46	0.04	0.15	3.31	5.79	(8.57)	0.75	5.07	37.23	32.11	14.57	14.57	34.75	124.53
Bank of Hays	Hays	238,051	3.20	0.50	-	1.27	15.05	88.75	(1.41)	0.93	11.46	3.72	252.15	7.97	7.97	14.95	61.95
Citizens Bank of Kansas	Kingman	225,066	3.14	0.67	0.02	1.58	6.46	50.03	10.36	0.72	6.06	8.10	235.96	9.02	9.02	14.53	45.25
The First State Bank of Healy	Healy	85,282	3.11	0.48	-	1.25	1.12	1.12	(91.26)	2.23	12.65	15.30	260.29	16.48	16.48	25.94	64.18
Johnson State Bank	Johnson	75,258	3.06	-	0.43	4.10	0.70	11.73	(27.22)	0.37	2.83	(6.92)	-	13.66	13.66	22.13	45.84
The Stockton National Bank	Stockton	111,691	3.04	0.14	0.01	2.07	11.87	77.36	149.18	0.49	4.29	(3.38)	1,516.30	12.21	12.21	19.53	71.80
The Kansas State Bank	Ottawa	113,656	2.92	0.57	0.12	1.90	9.32	25.46	24.19	0.60	6.45	(7.76)	334.01	9.80	9.80	21.73	25.80
Lyons Federal Bank	Lyons	85,949	2.91	0.36	0.06	1.03	9.85	92.64	(51.23)	0.36	3.49	(8.46)	287.62	9.94	9.94	15.45	81.17
The First National Bank of Louisburg	Louisburg	92,697	2.89	0.24	0.42	2.22	14.58	23.01	(31.14)	0.59	3.15	(10.43)	921.52	17.77	17.77	37.43	43.43
The Farmers State Bank of Aliceville, Kansas	Westphalia	127,921	2.88	0.25	0.02	1.10	1.72	10.43	26.35	1.50	14.83	(2.39)	430.86	10.12	10.12	14.50	88.05
The Farmers State Bank of Oakley, Kansas	Oakley	117,207	2.86	0.27	0.28	1.66	6.37	13.85	(37.31)	0.82	6.14	6.56	613.29	13.20	13.20	22.86	55.05
CrossFirst Bank	Leawood	843,001	2.82	0.42	0.04	1.23	88.36	224.15	80.05	0.60	5.65	9.74	291.52	9.70	9.70	13.44	72.51
The Peabody State Bank	Peabody	38,106	2.71	0.52	-	0.85	7.26	10.76	100.00	0.59	5.68	2.42	162.83	9.23	9.23	16.14	69.85
Farmers and Merchants Bank of Mound City, Kansas	Mound City	35,852	2.67	0.26	-	0.78	0.54	51.16	174.76	1.18	16.83	7.96	302.94	7.18	7.18	12.03	81.66
The Morrill and Janes Bank and Trust Company	Merriam	889,895	2.67	0.04	0.16	0.11	61.64	169.15	15.29	0.15	1.48	14.90	276.19	7.38	7.38	13.00	55.64
The St. John National Bank	Saint John	86,120	2.66	-	-	1.16	0.76	22.57	68.93	1.30	11.58	(13.83)	-	11.22	11.22	16.90	66.72
The Fowler State Bank	Fowler	71,062	2.61	0.13	0.20	0.94	1.13	46.63	24.32	0.86	8.16	(13.41)	741.46	11.09	11.09	18.53	50.16
Home Savings Bank	Chanute	63,334	2.56	1.06	0.02	1.06	4.27	10.63	(61.59)	0.15	0.73	1.59	99.42	18.43	18.43	51.21	32.75
Bison State Bank	Bison	9,707	2.54	0.68	-	5.41	-	9.29	100.00	0.12	1.44	(8.79)	800.00	9.15	9.15	23.12	37.93
The Lorraine State Bank	Lorraine	24,125	2.53	0.46	-	0.90	-	0.71	(61.54)	1.09	9.82	(6.89)	194.44	11.45	11.45	16.52	72.64
First Bank Kansas	Salina	256,278	2.53	0.29	0.10	1.82	17.11	101.43	82.09	1.02	11.07	0.06	620.85	9.48	9.48	19.15	53.20
Community Bank	Topeka	80,735	2.53	0.37	0.03	1.40	52.57	152.10	(12.86)	0.79	8.08	(5.21)	378.37	10.11	10.11	13.87	82.44
Farmers National Bank	Phillipsburg	118,737	2.44	0.63	-	2.16	-	31.74	50.97	1.20	8.84	(2.25)	341.63	14.06	14.06	21.91	68.69
First National Bank in Pratt	Pratt	109,520	2.42	-	-	1.02	7.95	56.21	(15.72)	0.45	4.40	(10.90)	-	9.14	9.14	16.15	53.09
Hillsboro State Bank	Hillsboro	18,301	2.28	0.47	-	1.45	-	-	(100.00)	0.30	3.70	(49.14)	305.88	8.54	8.54	16.26	43.71
CBW Bank	Weir	12,322	2.24	1.23	-	2.80	-	34.49	340.16	2.47	20.77	(63.62)	228.57	11.81	11.81	19.63	27.29
Farmers and Drovers Bank	Council Grove	200,668	2.18	0.68	0.02	2.57	0.82	4.21	18.44	1.12	5.04	4.04	375.95	22.16	22.16	43.85	50.46
Community Bank of the Midwest	Great Bend	151,783	2.17	0.06	0.14	1.18	6.98	73.72	62.32	0.50	6.47	(27.94)	1,891.23	7.27	7.27	11.40	66.11
The St. Marys State Bank	Saint Marys	89,138	2.08	0.36	0.03	2.67	60.87	83.24	16.03	0.95	9.75	4.56	731.15	10.10	10.10	14.55	70.45
The First National Bank of Howard	Howard	8,134	2.08	1.41	-	1.41	-	-	(100.00)	0.23	1.15	(181.77)	100.00	20.06	20.06	46.55	38.28
The First National Bank of Liberal	Liberal	280,646	2.04	0.01	-	1.65	4.93	66.20	12.09	0.98	11.69	17.99	17,769.23	8.74	8.74	15.15	57.81

Kansas

Fourth Quarter 2013 (Texas Ratio Listed Highest to Lowest)

			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		63,419,134	14.80	1.27	0.61	1.46	19.58	86.51	(7.66)	1.06	9.04	10.29	115.58	11.31	11.31	19.03	73.88
Peoples Bank and Trust Company	Mcperson	428,079	1.97	0.33	0.01	2.18	1.62	46.98	40.74	1.00	8.68	10.23	653.24	11.32	11.32	17.81	59.93
New Century Bank, National Association	Belleville	24,535	1.97	-	0.24	1.55	141.03	141.03	83.64	1.48	13.55	(2.89)	-	11.20	11.20	14.29	97.49
The Bank	Oberlin	310,603	1.92	0.21	0.04	0.80	0.59	1.77	36.06	1.91	19.56	(13.28)	385.60	8.61	8.61	13.26	67.84
Verus Bank	Derby	127,000	1.90	0.28	-	0.98	30.10	109.89	10.21	0.99	10.86	3.35	354.78	9.11	9.11	13.78	76.30
The Lyon County State Bank	Emporia	118,694	1.79	0.01	-	1.50	12.39	83.55	(44.44)	0.70	8.95	(4.74)	27,500.00	8.06	8.06	20.50	34.57
The Federal Savings Bank	Overland Park	141,772	1.76	0.09	0.23	0.18	1.90	1.90	(86.48)	1.25	9.32	16.43	207.77	16.59	16.59	31.57	103.51
Greensburg State Bank	Greensburg	58,032	1.64	1.41	0.05	1.90	-	-	-	1.31	7.66	(1.30)	134.78	19.08	19.08	53.28	16.47
First Bank	Sterling	131,430	1.63	0.31	0.05	2.97	-	64.27	103.09	1.18	10.30	10.82	951.11	11.65	11.65	19.80	68.25
Southwest National Bank	Wichita	430,522	1.46	0.17	-	1.18	1.70	261.44	50.13	1.80	21.38	24.45	703.65	8.82	8.82	12.23	88.23
Garden Plain State Bank	Wichita	87,907	1.39	0.29	-	1.32	98.67	103.27	7.24	1.40	12.07	3.60	449.02	11.85	11.85	16.58	67.40
The First National Bank of Cunningham	Cunningham	34,163	1.38	0.32	-	0.88	36.70	47.42	1,405.00	1.08	11.53	6.72	275.61	9.10	9.10	17.42	43.01
First National Bank of Holcomb	Holcomb	48,995	1.30	0.13	0.08	0.41	2.71	18.30	(7.02)	0.69	5.62	12.26	316.67	12.20	12.20	20.16	61.13
The Fidelity State Bank and Trust Company	Dodge City	158,548	1.29	0.84	-	2.26	1.21	21.25	(17.87)	0.93	5.67	(56.39)	267.90	15.78	15.78	47.77	31.88
The Wilson State Bank	Wilson	80,929	1.18	-	-	1.01	11.89	19.10	77.78	1.33	12.77	0.93	-	8.91	8.91	11.42	84.83
Douglas County Bank	Lawrence	290,962	1.15	0.29	-	1.72	36.88	206.31	15.55	0.54	4.43	(7.59)	585.85	12.00	12.00	21.81	56.58
Inter-State Federal Savings and Loan Association of Kansas C	Kansas City	237,280	1.14	1.15	0.02	0.61	-	-	-	0.15	0.69	19.70	52.90	21.90	21.90	116.81	32.28
First Federal Savings and Loan Association of Wakeeney	Wakeeney	30,228	1.11	0.42	-	1.51	-	2.38	(97.11)	(0.20)	(1.73)	(20.07)	361.90	11.91	11.91	34.58	38.48
The Jamestown State Bank	Jamestown	18,736	1.01	0.51	-	4.61	-	-	(100.00)	(0.90)	(5.55)	(1.58)	902.86	14.12	14.12	33.46	44.66
The Gorham State Bank	Gorham	30,434	0.97	0.15	-	0.89	11.65	24.48	(20.28)	0.51	6.70	(93.41)	578.26	7.48	7.48	16.29	52.94
The Bendena State Bank	Bendena	51,632	0.93	0.10	-	0.97	5.66	52.44	5.80	1.15	16.37	1.79	933.33	7.45	7.45	11.59	73.68
The Farmers State Bank	Mcperson	95,838	0.90	0.08	0.04	1.76	3.94	110.93	9.05	1.54	17.46	10.52	2,292.11	8.59	8.59	15.87	62.38
The Howard State Bank, Howard, Kansas	Howard	50,264	0.90	0.22	-	2.80	-	-	(100.00)	0.81	8.40	(57.80)	1,254.35	9.53	9.53	21.65	45.22
The Halstead Bank	Halstead	90,651	0.85	0.06	-	1.26	60.11	119.45	32.12	0.82	10.45	0.67	2,126.32	7.77	7.77	10.40	84.75
Fidelity State Bank and Trust Company	Topeka	99,928	0.70	0.14	-	1.41	12.75	87.57	5.92	0.40	3.53	(14.56)	1,000.00	11.15	11.15	18.61	67.96
The State Exchange Bank	Mankato	37,415	0.70	0.19	-	1.39	-	14.69	(70.03)	0.31	3.23	(17.53)	712.50	9.93	9.93	23.20	36.62
The First National Bank of Dighton	Dighton	69,115	0.70	0.44	-	1.16	-	-	-	0.56	2.90	(30.64)	261.63	19.64	19.64	41.80	34.20
Commercial Bank	Parsons	243,273	0.69	0.20	-	2.26	5.78	13.18	(68.63)	1.20	10.17	(0.47)	1,129.57	12.23	12.23	25.86	43.25
The State Bank of Kansas	Fredonia	65,206	0.66	0.14	-	1.77	-	214.65	(35.70)	1.44	10.49	(32.21)	1,261.02	12.65	12.65	19.07	75.33
The Farmers State Bank	Dwight	15,314	0.64	0.15	-	1.47	-	-	-	0.03	0.21	(54.82)	961.54	12.03	12.03	21.92	63.62
Guaranty State Bank and Trust Company	Beloit	189,259	0.63	0.09	-	1.47	0.77	64.38	90.70	0.85	8.48	23.67	1,657.46	10.10	10.10	13.02	98.67
Almena State Bank	Almena	30,319	0.55	0.05	-	0.90	-	162.00	253.78	2.47	31.83	(0.16)	1,721.43	7.93	7.93	10.30	95.62
The Union State Bank	Arkansas City	246,515	0.52	0.11	-	2.52	23.85	70.79	(39.65)	0.87	6.65	11.43	2,229.32	9.53	9.53	15.12	61.47
First Heritage Bank	Centralia	116,364	0.44	0.15	-	2.17	2.76	18.87	(10.48)	1.06	8.45	18.84	1,401.64	11.42	11.42	21.50	42.58
The Riley State Bank of Riley, Kansas	Riley	77,115	0.42	0.06	-	1.83	17.99	31.95	27.82	0.91	9.51	11.30	2,920.00	9.44	9.44	13.80	86.58
The First National Bank in Cimarron	Cimarron	90,069	0.42	0.07	-	1.46	-	71.52	31.11	0.99	12.57	5.53	1,965.52	7.27	7.27	15.32	48.91
The First National Bank of Washington	Washington	79,304	0.41	0.24	-	3.39	5.65	7.27	693.15	1.00	4.72	(11.48)	1,411.76	20.91	20.91	41.97	50.27
The First State Bank	Ness City	72,827	0.39	0.19	-	4.38	-	1.07	854.55	1.42	9.84	(10.04)	2,325.64	14.35	14.35	24.92	32.47
Home Bank and Trust Company	Eureka	87,403	0.33	0.04	-	1.29	9.19	172.45	14.60	0.85	11.61	(12.98)	3,154.17	7.36	7.36	12.00	75.70
The Plains State Bank	Plains	133,704	0.31	0.10	-	2.05	-	-	-	0.54	5.80	14.41	1,952.38	9.25	9.25	21.84	33.72
Bank of Prairie Village	Prairie Village	106,126	0.23	-	-	1.50	20.74	83.40	(39.93)	1.05	12.47	3.17	-	8.54	8.54	14.89	61.53
Citizens State Bank and Trust Company	Hiawatha	87,862	0.18	0.06	-	1.00	1.32	1.32	(18.09)	0.41	2.92	(47.40)	1,595.45	14.14	14.14	28.39	50.29
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	45,667	0.11	0.01	-	1.13	15.66	41.77	51.75	0.21	2.78	2.46	7,750.00	7.41	7.41	14.33	64.57
The Alta Vista State Bank	Alta Vista	19,549	0.08	0.03	-	2.09	19.18	19.18	(39.45)	0.53	4.10	13.17	7,800.00	12.81	12.81	31.46	45.96
The First State Bank & Trust Co. of Larned	Larned	124,358	0.04	0.01	-	1.99	-	144.04	108.88	1.68	14.36	(17.80)	23,216.67	12.08	12.08	20.36	68.06
The First State Bank, Kiowa, Kansas	Kiowa	78,477	-	-	-	0.43	-	-	-	0.78	7.34	3.18	-	12.16	12.16	20.94	64.54
Leonardville State Bank	Leonardville	30,210	-	-	-	1.42	26.04	91.50	22.82	(1.44)	(16.29)	(1.65)	-	12.27	12.27	17.83	88.21
Bank of Palmer	Palmer	42,319	-	-	-	1.40	1.78	1.78	(85.54)	0.63	7.56	8.81	-	8.49	8.49	15.97	61.30
The First National Bank of Spearville	Spearville	30,061	-	-	-	2.06	4.09	4.09	100.00	0.93	5.46	(19.42)	-	13.93	13.93	22.15	78.87
The Alden State Bank	Sterling	20,362	-	-	-	1.73	-	1.23	(94.90)	0.16	1.54	(32.22)	-	10.38	10.38	22.68	53.02
The Montezuma State Bank	Montezuma	97,123	-	-	-	1.66	-	18.73	130.26	(0.87)	(15.08)	(196.49)	-	5.50	5.50	14.54	34.41
The Trego-Wakeeney State Bank	Wakeeney	70,338	-	-	-	2.03	40.63	72.36	(50.71)	0.75	8.14	(41.67)	-	9.16	9.16	19.23	40.83
The Citizens State Bank	Grainfield	12,433	-	-	-	1.05	-	6.93	16.92	0.40	4.93	(188.46)	-	8.43	8.43	23.87	34.39
The Farmers & Merchants State Bank of Cawker City	Cawker City	17,075	-	-	-	0.88	-	14.96	(70.29)	1.53	17.70	17.98	-	8.92	8.92	11.27	99.97
The Freeport State Bank	Harper	23,370	-	-	-	1.16	68.50	131.34	146.46	0.53	7.64	(1.56)	-	7.15	7.15	11.95	64.59
Chetopa State Bank & Trust Co.	Chetopa	29,095	-	-	-	1.44	-	-	(100.00)	1.40	15.01	2.11	-	10.02	10.02	18.92	68.01
The First National Bank of Harveyville	Harveyville	12,538	-	-	-	1.02	-	4.06	(28.92)	0.52	4.61	(31.87)	-	11.35	11.35	23.30	77.17
The Citizens State Bank	Hugoton	136,799	-	-	-	1.49	3.41	4.25	43.51	0.95	8.46	(7.90)	-	12.08	12.08	19.48	58.22

Kansas

Fourth Quarter 2013 (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
Kansas Total	63,419,134	14.80	1.27	0.61	1.46	19.58	86.51	(7.66)	1.06	9.04	10.29	115.58	11.31	11.31	19.03	73.88
The Liberty Savings Association, FSA	36,384	-	-	-	1.41	5.51	13.76	(75.51)	0.01	0.05	(7.17)	-	17.43	17.43	78.08	32.59
BANKWEST OF KANSAS	92,693	-	-	-	0.54	4.68	62.86	56.88	0.71	5.87	13.71	-	11.53	11.53	16.33	78.53
The Citizens National Bank	169,793	-	-	-	1.76	10.41	32.85	(25.26)	0.67	8.34	3.20	-	8.37	8.37	19.63	46.30
First Kansas Bank	113,270	-	-	-	2.76	-	7.11	452.46	0.50	6.28	16.91	-	7.99	7.99	28.24	21.89
National Advisors Trust Company, FSB	6,595	-	-	-	-	-	-	-	9.07	10.42	(2.98)	-	79.76	79.76	283.11	-

Montana

Fourth Quarter 2013 (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	Risk Based Loan / Deposit ratio
Montana Total			26,972,054	18.19	1.94	0.40	2.27	45.76	119.52	(8.01)	1.30	11.36	8.79	117.10	10.40	10.40	16.70	71.43
First Citizens Bank of Polson, National Association	Polson	18,842	128.44	13.01	6.82	3.71	32.23	67.71	(41.95)	(2.55)	(25.73)	5.73	28.54	7.72	7.72	13.27	76.23	
Granite Mountain Bank Inc dba Granite Mountain Bank	Philipsburg	64,967	110.93	1.82	0.45	1.57	45.27	177.16	(41.07)	0.50	5.67	(28.88)	85.89	8.62	8.62	15.06	70.46	
Freedom Bank	Columbia Falls	46,648	83.51	4.06	6.97	2.75	99.27	200.89	(36.48)	1.30	13.32	(4.24)	67.66	10.18	10.18	14.49	82.84	
Bank of The Rockies, National Association	White Sulphur Springs	122,872	81.97	7.06	5.13	3.16	43.61	83.26	(38.29)	0.24	2.27	(7.28)	44.75	9.75	9.75	16.31	65.69	
Treasure State Bank	Missoula	65,802	79.67	5.69	2.40	3.41	53.08	228.43	(33.97)	0.85	8.57	(20.87)	59.99	10.00	10.00	14.46	82.42	
American Bank	Bozeman	320,402	79.49	8.37	3.52	2.94	127.29	174.75	(39.76)	0.49	5.12	(11.87)	35.12	9.87	9.87	19.29	78.33	
Lake County Bank	Saint Ignatius	29,541	71.86	7.20	4.08	6.41	35.91	35.91	45.50	0.12	1.02	(71.97)	89.08	10.85	10.85	18.72	55.64	
Bank of Bozeman	Bozeman	58,967	55.17	0.31	5.14	2.81	86.24	169.64	(52.48)	1.14	12.57	0.46	916.39	10.22	10.22	15.09	75.81	
First Security Bank of Helena	Helena	37,446	54.25	5.75	2.14	1.97	15.10	39.35	(58.78)	0.47	4.74	(11.53)	34.28	10.29	10.29	15.62	84.66	
First Bank of Lincoln	Lincoln	18,556	51.92	0.33	1.66	1.54	10.63	10.63	100.00	(0.80)	(6.67)	(40.91)	471.05	9.35	9.35	16.42	70.88	
Ruby Valley National Bank	Twain Bridges	84,815	51.02	10.00	0.06	3.45	14.75	30.17	(21.03)	2.34	16.77	(9.46)	34.50	14.29	14.29	21.57	76.67	
Flathead Bank of Bigfork, Montana	Bigfork	203,109	50.59	2.94	1.17	5.54	64.17	86.85	(50.60)	0.44	4.46	(4.29)	188.26	10.15	10.15	21.82	49.17	
Belt Valley Bank	Belt	61,674	39.48	3.45	0.62	2.62	32.33	52.87	(38.89)	0.87	8.34	(10.90)	75.90	11.29	11.29	20.17	70.33	
Community Bank, Inc.	Ronan	183,907	38.27	2.18	0.51	1.95	36.88	58.09	(11.98)	0.98	8.88	(13.00)	89.81	11.22	11.22	19.94	61.83	
First Community Bank	Glasgow	244,722	36.97	3.07	0.29	2.35	27.86	51.56	(39.79)	0.93	9.80	(5.47)	76.36	9.50	9.50	17.93	57.39	
Farmers State Bank	Victor	327,946	35.83	3.50	2.21	2.14	36.65	52.52	(41.42)	0.74	7.28	1.33	61.14	10.04	10.04	19.88	47.01	
Peoples Bank of Deer Lodge	Deer Lodge	28,790	29.83	2.33	0.27	1.89	17.51	63.26	(21.74)	0.50	4.57	(3.07)	81.27	10.81	10.81	20.94	52.80	
Citizens Bank & Trust Company	Big Timber	108,393	28.83	3.74	0.28	2.08	5.31	66.95	(25.78)	0.62	5.85	(25.63)	55.55	8.82	8.82	16.78	51.33	
Manhattan Bank	Manhattan	137,384	27.91	2.06	0.38	2.11	59.55	109.11	15.49	0.94	10.03	2.03	101.96	9.20	9.20	15.51	59.49	
Valley Bank of Kalispell	Kalispell	111,474	27.48	4.90	1.16	3.06	18.91	47.06	(24.86)	0.65	5.94	4.05	62.57	10.55	10.55	22.48	43.41	
Bitterroot Valley Bank	Lolo	348,458	25.78	2.16	1.11	1.41	57.65	140.62	(18.23)	1.56	15.34	1.11	64.95	9.95	9.95	15.56	88.66	
First Madison Valley Bank	Ennis	132,288	24.98	1.32	1.30	1.45	50.08	152.71	(38.07)	0.77	9.06	(9.60)	110.12	8.49	8.49	15.64	59.71	
Mountain West Bank, National Association	Helena	641,042	22.04	3.81	0.48	3.00	49.10	177.95	(15.59)	0.76	6.43	(1.27)	78.62	12.01	12.01	17.62	74.95	
Valley Bank of Ronan	Ronan	66,920	21.28	1.02	0.89	2.02	33.84	52.55	20.01	0.62	5.20	(36.88)	197.78	11.80	11.80	18.63	60.08	
Prairie Mountain Bank	Great Falls	72,943	21.16	2.18	1.05	2.80	44.00	146.52	(6.54)	0.62	6.34	(16.92)	128.56	10.03	10.03	15.40	77.06	
Eagle Bank	Polson	36,388	19.72	2.47	-	1.59	29.12	54.40	24.77	0.24	2.01	(20.26)	64.16	12.50	12.50	24.28	53.14	
First Interstate Bank	Billings	7,537,959	18.64	2.23	0.21	1.97	48.57	127.32	(15.26)	1.29	11.90	5.90	88.21	8.90	8.90	14.70	70.80	
Valley Bank	Glasgow	37,112	18.49	0.90	0.74	1.41	10.53	91.42	19.66	0.78	9.53	(17.76)	155.98	8.19	8.19	14.49	68.51	
Glacier Bank	Kalispell	7,871,150	18.13	2.01	0.23	3.17	47.40	123.07	(7.02)	1.31	10.27	21.99	157.68	11.44	11.44	17.93	72.98	
Farmers State Bank of Denton, Montana	Denton	20,143	17.34	2.37	-	1.84	-	3.46	100.00	1.29	10.65	(9.38)	77.67	11.82	11.82	18.75	77.46	
Rocky Mountain Bank	Billings	467,443	15.17	1.05	0.63	1.31	59.31	165.29	17.99	0.77	6.75	10.76	124.68	10.01	10.01	14.24	83.60	
The Yellowstone Bank	Laurel	480,861	15.10	1.18	2.03	0.59	64.58	115.49	29.34	2.73	14.67	(3.87)	50.30	19.53	19.53	23.97	98.28	
First Security Bank of Malta	Malta	33,695	14.06	1.21	-	2.01	-	35.16	12.18	0.93	9.37	(22.62)	165.82	9.86	9.86	19.70	54.03	
First Montana Bank, Inc.	Libby	285,460	13.35	0.88	0.29	1.42	61.05	126.27	(6.97)	0.67	6.49	11.16	161.63	10.01	10.01	15.86	76.48	
Beartooth Bank	Billings	37,684	12.99	0.23	1.95	2.43	33.98	164.01	0.49	0.87	6.29	(11.98)	1,045.59	14.43	14.43	16.45	91.45	
First Citizens Bank of Butte	Butte	69,878	11.96	1.00	0.69	2.13	2.14	39.73	(42.01)	0.67	7.58	(42.78)	213.43	9.29	9.29	20.77	60.74	
First Security Bank of Roundup	Roundup	48,320	11.92	2.41	-	1.19	1.56	14.33	111.63	1.75	17.92	(12.63)	49.40	10.26	10.26	18.62	57.02	
First Security Bank	Bozeman	659,312	11.86	1.35	0.04	2.31	36.82	128.88	(15.30)	1.23	11.88	(5.01)	170.89	9.30	9.30	15.55	66.95	
Little Horn State Bank	Hardin	67,193	11.03	0.54	0.92	2.06	17.90	50.36	(9.16)	(0.10)	(0.94)	(21.88)	382.89	10.39	10.39	17.17	57.90	
Three Rivers Bank of Montana	Kalispell	110,091	10.94	0.41	0.49	1.60	58.01	91.51	(6.79)	1.16	8.81	7.02	390.87	13.53	13.53	22.68	69.95	
Stockmens Bank	Cascade	34,104	9.98	1.37	-	2.36	7.84	47.12	214.24	0.58	5.04	(88.90)	172.60	11.39	11.39	19.83	35.38	
Basin State Bank	Stanford	157,034	9.89	0.60	-	0.99	1.28	1.28	(65.20)	1.67	14.83	(19.49)	164.33	8.95	8.95	12.31	69.41	
First Valley Bank	Seeley Lake	52,331	9.29	0.45	0.21	1.07	56.51	194.36	(24.81)	1.46	15.93	(36.77)	235.44	9.33	9.33	15.60	73.59	
Garfield County Bank	Jordan	62,633	7.70	1.36	-	1.82	-	-	-	1.17	10.32	(9.17)	133.74	11.21	11.21	14.84	76.89	
First State Bank of Forsyth	Forsyth	122,394	7.59	0.88	0.52	1.86	4.87	18.30	296.90	1.01	9.57	6.44	212.47	10.16	10.16	21.76	41.48	
West One Bank	Kalispell	37,857	7.52	-	1.30	3.49	47.06	77.51	(45.98)	0.75	5.21	(1.36)	-	14.98	14.98	23.77	98.86	
The First State Bank of Malta	Malta	126,499	6.75	1.67	0.29	2.90	3.12	21.88	(9.11)	0.99	6.73	(14.02)	173.48	14.50	14.50	28.96	46.32	
Bank of Bridger, National Association	Bridger	346,461	6.74	0.55	0.24	1.85	25.45	74.30	(0.38)	0.91	9.78	12.29	337.68	8.82	8.82	16.82	51.66	
The State Bank of Townsend	Townsend	55,348	6.66	0.78	-	1.27	3.40	3.40	93.00	1.39	13.86	(37.41)	163.76	9.90	9.90	20.27	56.79	
Independence Bank	Havre	497,416	4.59	0.70	-	1.49	5.07	24.59	75.10	1.93	15.09	19.10	212.45	12.97	12.97	16.43	94.50	
The Bank of Baker	Baker	147,658	4.07	0.08	0.35	1.52	68.09	89.44	68.08	2.35	27.10	(9.72)	1,988.24	8.86	8.86	14.08	66.33	
Pioneer Federal Savings and Loan Association	Deer Lodge	94,999	3.95	-	0.64	1.88	6.42	9.27	(68.03)	0.65	4.41	0.10	-	14.95	14.95	34.30	74.55	
Stockman Bank of Montana	Miles City	2,596,037	3.93	0.57	0.05	1.85	59.53	197.42	45.42	2.11	21.82	15.00	325.95	9.32	9.32	13.93	81.65	
Teton Banks	Fairfield	199,186	3.86	0.70	-	1.44	7.11	16.38	(53.50)	1.16	8.94	(10.97)	205.24	13.23	13.23	22.42	58.90	
Dutton State Bank	Dutton	30,824	3.78	0.62	-	1.91	32.63	114.79	116.94	1.14	11.15	(25.55)	307.86	10.73	10.73	14.68	82.12	
Western Bank of Wolf Point	Wolf Point	84,007	3.30	0.42	0.16	2.10	4.90	46.55	12.66	1.32	13.67	6.50	501.88	8.97	8.97	16.80	51.59	
American Federal Savings Bank	Helena	510,347	3.17	0.29	0.08	0.80	18.66	49.15	(66.63)	0.59	6.10	10.51	272.84	8.58	8.58	15.20	60.98	
The First State Bank of Shelby	Shelby	130,463	2.40	2.28	-	2.37	0.04	4.88	(31.25)	1.24	7.42	(2.58)	104.07	16.93	16.93	47.88	21.87	
United Bank	Absarokee	71,627	2.20	0.46	-	2.33	24.09	49.20	13.60	0.59	5.57	(18.43)	503.91	10.30	10.30	17.06	63.65	
First Security Bank of Deer Lodge	Deer Lodge	29,882	0.31	0.06	-	1.21	3.86	199.04	17.12	0.89	8.86	(55.63)	1,970.00	10.10	10.10	19.61	61.16	
Montana State Bank	Plentywood	79,814	0.01	-	-	1.44	-	10.40	422.9									

Montana

Fourth Quarter 2013 (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 Assets	Loan / Deposit ratio
Montana Total		26,972,054	18.19	1.94	0.40	2.27	45.76	119.52	(8.01)	1.30	11.36	8.79	117.10	10.40	10.40	16.70	71.43
Bank of Montana	Missoula	45,170	-	-	-	1.35	33.47	234.83	147.76	1.80	14.96	11.19	-	12.07	12.07	17.73	98.99

Nebraska

Fourth Quarter 2013 (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 Noncurrent Loans	Leverage ratio	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
Nebraska Total		64,808,819	11.59	0.72	0.21	1.67	29.30	108.88	1.95	1.15	11.06	15.67	231.00	9.87	9.87	13.47	90.78
FirsTier Bank	Kimball	226,516	127.49	2.38	12.18	3.68	40.43	189.22	(49.83)	0.87	7.85	(2.60)	154.26	11.87	11.87	17.80	63.10
Thayer County Bank	Hebron	55,020	65.57	1.60	3.66	0.92	32.71	50.47	(51.63)	0.64	6.76	9.81	57.40	9.85	9.85	13.42	75.51
City Bank & Trust Co.	Lincoln	179,420	50.92	0.32	1.61	2.47	73.13	237.06	(32.92)	0.55	4.01	(22.37)	779.32	13.89	13.89	20.68	82.84
Core Bank	Omaha	359,114	41.73	3.85	0.55	2.75	132.46	325.76	(8.91)	(0.37)	(4.06)	7.74	71.53	9.68	9.68	13.94	97.04
Iowa - Nebraska State Bank	So. Sioux City	198,054	41.62	0.71	0.20	2.53	5.78	57.92	(46.71)	0.58	6.88	2.25	355.96	8.86	8.86	15.06	61.46
Lincoln FSB of Nebraska	Lincoln	289,551	39.15	6.75	1.28	3.61	16.07	186.12	(42.02)	0.57	4.74	(7.92)	53.53	11.66	11.66	22.11	91.88
Two Rivers Bank	Blair	141,234	34.43	2.63	0.05	1.43	44.24	78.65	(33.47)	0.58	6.44	31.13	54.40	9.59	9.59	15.77	75.65
Cass County Bank, Inc.	Plattsmouth	49,667	34.02	3.11	0.86	1.00	19.13	42.67	(23.16)	0.50	4.04	(24.25)	32.24	12.42	12.42	22.34	72.57
Equitable Bank	Grand Island	172,144	30.62	1.11	0.16	1.65	31.08	153.12	(54.16)	0.60	5.67	3.15	148.11	9.48	9.48	12.46	104.76
State Bank of Scotia	Scotia	32,335	30.46	11.55	0.07	1.48	-	19.66	(27.84)	0.90	3.74	(4.49)	12.78	24.21	24.21	33.40	91.45
Amfirst Bank, National Association	McCook	249,748	27.30	0.15	1.20	1.53	39.34	93.77	(14.09)	1.05	10.70	12.67	1,026.01	9.87	9.87	13.99	87.84
Arbor Bank	Nebraska City	226,545	26.63	0.52	0.67	1.33	8.45	94.03	6.09	0.47	5.37	11.28	255.83	8.57	8.57	13.16	81.61
First State Bank	Gothenburg	302,923	24.39	2.66	0.49	2.09	15.78	56.58	27.45	1.23	8.83	32.58	78.72	12.51	12.51	15.39	116.39
State Bank of Colon	Colon	17,660	23.26	3.64	-	2.98	4.31	6.49	(74.55)	(0.73)	(8.00)	4.85	82.04	9.42	9.42	13.10	97.88
Farmers State Bank	Maywood	97,455	23.21	0.29	-	1.55	-	24.56	(47.30)	0.93	9.83	(1.46)	536.07	8.89	8.89	12.47	71.91
Adams Bank & Trust	Ogallala	603,672	22.41	0.77	1.18	1.20	13.93	91.41	(30.54)	1.11	9.08	11.86	155.86	11.63	11.63	14.68	100.84
Bank of Bennington	Bennington	72,892	21.65	2.87	-	1.27	70.93	114.98	28.88	0.65	7.14	(7.08)	44.18	8.74	8.74	11.36	73.89
First State Bank & Trust Company	Fremont	211,822	19.57	1.17	1.01	1.69	55.67	160.43	3.20	1.19	14.00	(6.69)	144.30	8.57	8.57	13.12	79.67
Bank of Dixon County	Ponca	79,767	19.56	1.54	0.74	1.05	19.78	30.85	45.85	0.79	8.07	(6.56)	68.13	10.19	10.19	16.96	70.90
Bank of Nebraska	La Vista	131,556	19.48	0.33	0.44	1.22	79.06	234.57	(5.07)	1.29	12.59	(23.71)	365.64	9.57	9.57	13.97	84.08
United Republic Bank	Omaha	94,444	19.44	-	2.67	1.41	77.49	187.40	219.92	1.31	11.38	7.55	-	12.06	12.06	15.33	95.20
Genoa Community Bank	Genoa	58,741	18.64	2.48	0.25	2.24	3.74	26.62	(22.58)	1.06	11.36	14.16	90.07	9.97	9.97	14.14	90.81
First Bank of Utica	Utica	61,746	18.06	1.20	-	1.05	4.92	65.81	11.35	0.42	5.37	27.11	87.87	8.22	8.22	11.13	116.86
Butte State Bank	Butte	42,861	17.85	2.79	0.22	2.57	1.57	7.61	16.40	1.06	9.98	11.42	92.38	10.64	10.64	17.98	69.81
Cedar Rapids State Bank	Cedar Rapids	36,301	17.83	1.92	-	1.19	-	68.44	626.76	0.18	2.27	23.78	62.19	7.75	7.75	10.27	101.45
First National Bank of Omaha	Omaha	14,540,393	17.16	0.86	0.17	2.54	19.02	73.85	(20.87)	1.10	10.78	8.16	293.85	9.93	9.93	13.01	87.78
Petersburg State Bank	Petersburg	35,397	17.08	1.83	-	1.13	11.89	58.74	51.39	1.22	14.59	7.80	61.51	8.40	8.40	11.26	100.87
First State Bank Nebraska	Lincoln	405,930	16.95	1.74	0.19	1.16	26.24	71.34	8.96	1.13	9.73	9.74	66.90	9.36	9.36	12.37	95.50
Plattsmouth State Bank	Plattsmouth	90,255	16.77	2.67	0.26	1.33	39.66	61.32	(51.14)	0.35	3.92	3.25	50.00	9.36	9.36	14.71	55.28
Union Bank and Trust Company	Lincoln	2,862,684	16.33	0.42	0.61	1.57	38.49	157.44	20.19	1.35	12.43	24.89	371.89	10.48	10.48	15.02	96.94
Bank of Clarks	Clarks	36,743	15.78	2.11	0.14	2.33	-	25.41	60.47	0.78	8.39	(2.79)	110.53	9.63	9.63	12.89	92.47
The State Bank of Bartley	Bartley	78,799	15.72	0.01	0.92	1.02	58.58	124.31	14.78	1.02	11.23	3.25	9,514.29	9.00	9.00	17.56	97.18
The First National Bank of Gordon	Gordon	163,605	14.64	3.63	0.06	2.17	4.92	34.07	31.70	1.47	11.82	23.57	59.77	12.38	12.38	22.65	63.29
Richardson County Bank & Trust Company	Falls City	121,558	14.28	1.56	0.02	1.01	7.02	72.39	731.55	1.86	15.72	13.03	65.17	7.76	7.76	11.07	84.42
Farmers State Bank	Wallace	51,841	14.14	0.24	0.93	1.22	3.50	12.24	(58.25)	0.31	3.75	(34.21)	513.33	8.35	8.35	16.23	39.90
Springfield State Bank	Springfield	41,361	13.17	0.04	-	1.17	53.69	126.24	(27.47)	1.19	11.80	(18.05)	2,844.44	10.35	10.35	19.96	59.09
The Cattle National Bank and Trust Company	Seward	216,074	12.80	1.41	0.53	1.35	55.87	177.57	22.76	1.42	12.52	6.64	95.42	11.49	11.49	16.37	87.52
Valley Bank and Trust Co.	Scottsbluff	343,928	12.72	0.97	0.26	1.57	5.86	21.77	(46.09)	0.79	7.44	4.44	162.07	9.84	9.84	13.56	86.08
Farmers Bank of Cook	Cook	88,689	12.68	-	0.19	1.18	1.38	35.21	(44.36)	0.92	8.92	12.13	-	10.15	10.15	16.14	64.64
CHARTER WEST NATIONAL BANK	West Point	190,848	12.60	1.39	0.32	1.47	15.56	44.18	(13.39)	1.73	17.08	10.31	105.86	9.50	9.50	13.25	80.01
First Bank & Trust Company	Cozad	264,583	12.59	1.58	0.07	2.07	19.74	110.29	86.02	1.77	16.73	1.41	131.24	10.13	10.13	13.75	75.38
State Bank of Chester	Chester	28,012	12.43	1.41	-	0.78	12.43	159.17	235.20	0.67	7.35	(17.95)	55.18	7.72	7.72	10.64	83.62
Ashton State Bank	Ashton	22,633	11.89	2.34	-	1.42	-	4.04	(33.33)	0.61	7.30	(55.82)	60.47	8.80	8.80	16.03	52.60
Pathway Bank	Cairo	145,466	11.71	0.84	0.88	2.03	0.85	12.15	(51.63)	0.56	4.84	10.41	242.66	10.51	10.51	13.99	90.98
The Tilden Bank	Tilden	84,796	11.49	1.65	0.17	2.16	2.75	3.02	(88.89)	0.47	5.08	(26.45)	130.34	9.17	9.17	15.73	69.23
Wahoo State Bank	Wahoo	68,981	11.08	0.36	0.58	1.22	30.34	40.62	(16.47)	0.51	6.72	(3.31)	342.58	7.26	7.26	12.22	73.63
West Gate Bank	Lincoln	377,882	11.07	0.32	-	2.00	103.47	354.79	5.75	1.32	12.15	16.34	633.26	9.57	9.57	12.30	84.67
South Central State Bank	Campbell	111,034	10.98	0.08	-	1.24	74.39	124.38	28.23	1.41	15.06	(15.30)	1,565.52	9.57	9.57	12.58	86.24
Mutual of Omaha Bank	Omaha	6,392,855	10.78	1.09	0.15	1.19	77.65	282.22	(7.48)	0.65	5.77	14.44	109.53	8.67	8.67	11.65	94.14
First Central Bank McCook	McCook	93,498	10.71	0.24	0.53	1.49	10.79	41.28	(39.56)	1.24	12.47	10.50	616.37	9.73	9.73	12.61	87.55
State Nebraska Bank & Trust	Wayne	147,563	9.91	2.07	-	1.26	1.00	18.61	(0.13)	0.98	8.79	11.31	60.65	10.74	10.74	15.75	64.71
World's Foremost Bank	Sidney	4,135,498	9.88	0.36	-	1.32	-	-	-	1.69	15.42	88.53	371.63	11.14	11.14	12.51	372.17
Commercial State Bank	Wausa	82,039	9.76	0.50	0.77	1.33	10.25	129.02	2.57	1.21	11.17	1.38	265.53	11.15	11.15	13.36	91.11
McCook National Bank	McCook	317,756	9.67	0.23	0.33	1.76	10.90	20.88	(21.50)	1.24	8.87	10.30	764.94	13.52	13.52	16.48	89.69
First Central Bank	Cambridge	86,750	9.28	0.02	0.67	1.57	-	37.11	(39.59)	1.03	10.40	23.26	6,350.00	10.22	10.22	13.28	85.60
Security State Bank	Ansley	136,496	9.26	0.45	0.27	1.07	5.46	103.83	70.07	1.15	13.30	23.51	237.24	8.54	8.54	11.37	95.68
Security Bank	Laurel	182,281	8.98	1.06	0.10	1.31	4.37	12.17	(28.06)	1.23	11.83	5.41	123.32	9.96	9.96	13.07	75.34
Pinnacle Bank	Lincoln	3,870,208	8.98	0.77	0.08	1.54	69.51	221.20	33.49	1.66	16.61	8.19	199.74	9.14	9.14	13.06	82.49

Nebraska

Fourth Quarter 2013 (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
Nebraska Total		64,808,819	11.59	0.72	0.21	1.67	29.30	108.88	1.95	1.15	11.06	15.67	231.00	9.87	9.87	13.47	90.78
North Loup Valley Bank	North Loup	20,318	8.75	1.77	-	2.01	9.48	9.48	57.69	(0.28)	(3.17)	(34.01)	113.92	9.70	9.70	16.44	61.39
FirstBank of Nebraska	Wahoo	208,433	8.68	1.13	0.28	1.07	12.58	32.47	(59.82)	0.84	8.54	10.82	94.38	9.44	9.44	12.12	73.44
Five Points Bank of Hastings	Hastings	250,271	8.56	1.06	-	1.41	12.94	71.04	96.57	1.18	13.22	(3.69)	132.60	9.89	9.89	14.90	52.12
First State Bank	Scottsbluff	235,521	8.54	0.73	0.35	1.81	18.31	271.84	6.45	2.63	28.40	10.71	247.03	9.54	9.54	12.59	82.61
Byron State Bank	Byron	44,186	8.41	0.95	0.18	0.82	3.81	32.22	(34.68)	0.95	10.16	(12.85)	86.49	9.76	9.76	13.45	78.81
Cedar Security Bank	Fordyce	52,565	8.41	1.21	-	1.33	17.33	25.59	85.70	1.22	10.24	10.21	110.04	11.47	11.47	12.64	110.06
Columbus Bank and Trust Company	Columbus	109,194	8.22	1.13	0.06	0.06	7.19	67.74	(31.41)	0.50	5.18	(4.36)	4.91	9.12	9.12	11.14	74.94
Cornerstone Bank	York	1,309,638	8.15	0.54	-	1.20	8.48	80.39	7.20	1.64	21.02	11.70	221.40	8.00	8.00	11.93	71.87
Exchange Bank	Gibbon	493,436	8.07	1.29	0.02	1.61	29.00	152.54	20.30	2.11	21.06	31.18	124.86	10.03	10.03	14.23	96.31
First National Bank	North Platte	442,085	7.96	0.58	0.10	0.92	8.48	65.48	(24.71)	0.63	8.31	(1.15)	158.48	7.39	7.39	12.05	84.23
Franklin State Bank	Franklin	50,609	7.83	2.73	-	1.65	-	3.99	13.25	0.91	5.90	0.62	60.34	16.55	16.55	27.64	51.59
First Bank and Trust Company	Minden	78,519	7.66	-	-	1.30	1.60	11.30	(45.05)	0.75	8.76	12.36	-	8.24	8.24	14.59	54.04
Nebraska Bank of Commerce	Lincoln	90,687	7.38	0.05	0.17	1.76	74.27	282.64	39.83	0.85	10.02	4.89	3,618.42	8.73	8.73	12.22	110.44
Community Bank	Alma	47,686	7.20	0.97	0.23	2.14	2.67	30.58	(39.20)	1.18	11.69	4.30	221.19	10.05	10.05	14.68	67.61
Platte Valley Bank	Scottsbluff	445,122	7.15	0.61	-	1.74	14.08	82.22	31.28	1.12	11.74	1.04	287.33	9.70	9.70	14.42	87.69
Enterprise Bank	Omaha	221,405	7.10	0.37	0.07	1.39	20.69	252.56	85.92	0.63	6.81	(10.15)	377.36	9.20	9.20	11.78	87.29
Generations Bank	Exeter	35,676	6.94	0.14	0.49	0.76	16.26	85.90	18.11	0.97	8.54	21.97	550.00	9.39	9.39	11.00	96.94
Town & Country Bank	Ravenna	153,651	6.73	0.96	0.02	1.03	6.31	14.50	176.56	1.09	11.47	17.72	107.53	9.72	9.72	12.50	89.94
The Hershey State Bank	Hershey	68,877	6.72	1.16	-	2.19	-	20.19	(16.13)	1.71	12.79	28.34	189.06	12.77	12.77	17.12	96.49
Home Federal Savings and Loan Association of Grand Island	Grand Island	237,568	6.71	1.29	-	2.87	29.06	130.03	(30.89)	0.39	4.08	1.77	222.90	9.58	9.58	17.81	58.13
American National Bank	Omaha	2,147,333	6.65	0.50	0.07	1.21	37.31	136.87	84.64	1.74	16.57	16.83	242.85	9.57	9.57	13.24	88.45
Bank of Mead	Mead	28,404	6.46	-	-	1.86	6.28	15.47	32.48	0.86	9.39	(6.47)	-	8.94	8.94	18.42	58.54
Cornhusker Bank	Lincoln	425,790	6.42	0.77	-	1.76	56.01	255.24	17.84	1.35	15.64	11.02	229.86	8.62	8.62	12.21	83.97
Oak Creek Valley Bank	Valparaiso	69,436	6.31	0.02	-	0.99	10.71	45.54	(28.04)	2.26	20.83	12.35	4,100.00	11.85	11.85	18.62	73.50
The Jones National Bank and Trust Company of Seward	Seward	224,940	6.14	0.92	0.01	1.48	18.70	40.24	(40.33)	0.76	8.73	6.31	161.17	8.99	8.99	13.61	78.41
Frontier Bank	Madison	237,222	6.12	0.11	0.48	0.95	157.40	288.91	348.80	1.85	17.24	7.80	851.46	9.38	9.38	10.25	107.50
Bank of Elgin	Elgin	59,178	6.06	0.05	-	0.95	1.76	66.83	5.86	1.42	15.16	(5.89)	2,030.00	8.97	8.97	11.83	86.75
Citizens State Bank	Wisner	335,720	5.95	0.68	0.01	1.60	3.20	34.72	55.54	1.55	16.87	10.76	234.68	8.72	8.72	11.10	97.07
Security National Bank of Omaha	Omaha	744,886	5.90	0.29	0.09	2.21	24.99	159.00	33.88	1.35	13.10	3.78	752.27	9.82	9.82	15.77	73.59
The Tri-County Bank	Stuart	96,572	5.39	0.49	-	1.14	30.03	58.47	124.27	0.55	6.69	2.15	229.93	8.11	8.11	10.77	71.07
Security Home Bank	Malmo	40,267	5.38	-	0.51	1.35	4.57	78.33	(3.30)	0.91	9.12	29.64	-	9.26	9.26	12.24	140.02
Battle Creek State Bank	Battle Creek	28,661	5.24	0.95	-	2.04	-	26.43	225.00	1.23	11.82	(12.16)	214.92	11.51	11.51	15.31	79.70
Security First Bank	Lincoln	879,159	5.23	0.75	-	1.76	20.51	112.48	22.74	0.57	6.12	14.79	234.41	8.00	8.00	12.13	70.87
Sidney Federal Savings and Loan Association	Sidney	24,879	5.15	0.60	0.40	1.21	1.85	4.73	(30.64)	0.07	0.72	11.49	202.78	9.93	9.93	41.47	31.49
State Bank of Odell	Odell	26,637	4.96	0.93	-	1.59	-	15.45	7.75	0.60	6.54	(31.48)	171.09	9.01	9.01	15.84	56.99
Bank of Stapleton	Stapleton	23,749	4.82	0.70	-	0.99	-	66.77	403.87	1.88	17.35	1.90	141.84	11.43	11.43	11.88	95.96
Home Federal Savings and Loan Association of Nebraska	Lexington	50,212	4.39	0.34	-	1.74	3.09	35.77	(82.94)	0.28	2.44	3.52	517.88	11.70	11.70	15.04	112.37
Geneva State Bank	Geneva	267,199	4.36	0.29	-	1.33	2.12	41.01	(52.95)	1.08	12.95	29.28	462.55	8.63	8.63	11.46	89.27
First Westroads Bank, Inc.	Omaha	235,842	4.35	0.66	-	1.98	225.92	450.00	15.83	1.78	16.47	13.77	302.19	10.31	10.31	14.40	93.88
State Bank of Table Rock	Table Rock	60,477	4.17	0.48	-	0.99	14.76	28.23	(23.06)	0.63	7.74	11.47	204.59	7.93	7.93	11.82	111.74
Brunswick State Bank	Brunswick	94,203	4.15	0.05	-	1.05	-	144.71	161.22	2.10	23.38	12.28	2,061.54	9.18	9.18	10.73	94.59
Siouxland National Bank	So. Sioux City	49,330	4.13	0.67	-	1.43	12.65	49.95	102.14	0.58	6.65	(22.20)	213.59	9.07	9.07	17.17	69.16
F&M Bank	West Point	261,437	4.03	0.56	0.01	1.22	16.83	56.85	(23.99)	1.05	10.54	(1.78)	219.65	10.31	10.31	12.56	75.24
The Potter State Bank of Potter	Potter	35,274	3.92	0.07	0.45	1.43	-	19.86	173.95	0.71	6.62	(19.88)	2,050.00	11.12	11.12	19.78	46.44
Horizon Bank	Waverly	230,681	3.86	-	-	0.35	85.32	180.49	15.22	1.95	18.13	(9.20)	50,000.00	10.15	10.15	15.34	73.41
First National Bank & Trust Company of Columbus	Columbus	447,421	3.77	0.34	-	0.87	11.11	45.63	1.17	0.85	11.30	3.00	256.93	7.09	7.09	11.78	82.39
Ericson State Bank	Ericson	64,304	3.71	0.01	0.34	0.93	-	13.85	38.44	1.22	13.45	8.44	11,550.00	8.78	8.78	12.49	92.25
BankFirst	Norfolk	297,879	3.45	0.56	0.10	1.68	34.14	107.25	20.88	1.35	9.76	11.91	299.35	12.44	12.44	17.99	86.51
First Tri County Bank	Swanton	54,815	3.36	0.41	-	0.83	-	5.98	(17.75)	0.56	5.49	(8.58)	200.54	9.39	9.39	12.98	91.70
Spencer State Bank	Spencer	15,820	3.28	0.71	-	2.87	-	-	-	(0.11)	(1.01)	(9.19)	403.70	11.98	11.98	18.87	57.00
First Bank and Trust of Fullerton	Fullerton	72,795	3.27	0.80	-	1.22	-	12.25	26.54	0.87	5.25	6.23	151.28	16.23	16.23	21.01	92.83
Tecumseh Federal Bank	Tecumseh	57,820	3.18	0.73	0.06	1.16	1.49	7.76	(76.50)	0.40	2.72	(9.83)	158.87	14.86	14.86	36.19	70.15
Corn Growers State Bank	Murdock	25,180	3.14	0.49	-	0.94	-	-	-	0.33	5.56	(21.03)	190.57	6.45	6.45	16.18	46.66
Premier Bank	Omaha	134,324	3.13	0.39	0.17	1.34	109.66	178.20	11,989.49	0.66	4.82	(12.05)	344.51	12.94	12.94	16.67	79.03
Foundation First Bank	Waterloo	58,206	3.11	-	-	1.01	24.66	172.00	30.60	0.67	6.22	13.34	-	9.76	9.76	10.88	98.51
First Community Bank	Beemer	126,020	3.05	0.05	-	1.73	-	3.66	(15.81)	0.71	8.32	25.82	3,279.59	7.90	7.90	10.90	87.11
CerescoBank	Ceresco	44,169	2.99	0.42	0.20	1.81	27.39	41.22	37.25	0.80	5.55	1.53	430.58	13.94	13.94	18.76	76.87
First Nebraska Bank	Valley	263,932	2.95	0.37	0.03	0.84	56.02	102.63	57.01	0.90	10.41	(3.84)	227.11	8.46	8.46	10.51	73.93

Nebraska

Fourth Quarter 2013 (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	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
Nebraska Total		64,808,819	11.59	0.72	0.21	1.67	29.30	108.88	1.95	1.15	11.06	15.67	231.00	9.87	9.87	13.47	90.78
Custer Federal State Bank	Broken Bow	93,418	2.89	0.35	-	0.85	14.56	33.00	(83.19)	0.79	8.70	13.89	246.27	9.03	9.03	12.87	98.41
Platte Valley State Bank & Trust Company	Kearney	440,577	2.76	0.31	-	0.92	26.52	106.92	(17.10)	0.70	8.57	20.01	291.94	7.56	7.56	12.26	91.89
Midwest Bank National Association	Pierce	612,521	2.74	0.18	0.16	1.54	5.99	64.75	121.56	1.09	11.28	6.90	855.26	9.29	9.29	13.37	79.90
NebraskaLand National Bank	North Platte	531,993	2.65	-	-	1.28	25.48	214.41	48.10	1.23	11.35	32.75	-	10.57	10.57	12.85	93.74
Bank of Doniphan	Doniphan	96,547	2.63	0.06	0.20	0.98	16.27	94.71	3.93	1.05	10.33	0.65	1,725.64	8.82	8.82	12.59	85.28
Farmers Bank and Trust Company	Nebraska City	48,500	2.48	-	0.19	0.36	-	20.81	(66.71)	0.49	6.22	(23.04)	-	8.06	8.06	24.42	23.71
The Fremont National Bank and Trust Company	Fremont	302,225	2.37	0.03	-	0.77	18.97	41.54	(43.15)	0.76	9.94	1.78	2,466.67	7.42	7.42	17.36	67.02
Western Nebraska Bank	Curtis	67,378	2.33	0.29	-	0.83	3.89	103.16	500.64	0.93	8.48	20.86	286.00	8.77	8.77	11.53	94.54
Citizens Bank & Trust Company	Saint Paul	142,824	2.33	0.19	-	0.95	31.43	47.91	58.63	1.51	15.39	12.98	487.32	9.90	9.90	12.40	92.90
The Guide Rock State Bank	Guide Rock	28,551	2.23	0.50	-	2.54	2.64	7.40	(15.27)	0.73	5.97	(23.05)	510.87	12.53	12.53	18.25	74.35
First National Bank Northeast	Lyons	268,886	2.20	0.39	-	1.69	40.96	63.85	(14.89)	1.37	14.02	14.77	436.17	10.11	10.11	12.71	81.01
York State Bank	York	142,967	2.19	0.23	0.01	1.14	1.33	30.94	(17.58)	0.81	6.98	1.85	490.87	8.63	8.63	10.81	92.15
Farmers State Bank	Ewing	19,061	2.09	0.68	-	0.90	-	-	-	0.51	2.30	(22.44)	132.61	22.46	22.46	31.26	100.92
Countryside Bank	Unadilla	76,836	2.08	0.18	0.20	1.10	3.76	6.79	21.00	0.82	6.06	(11.93)	598.73	13.70	13.70	23.95	69.93
Clarkson Bank	Clarkson	58,951	2.04	0.34	-	3.27	-	6.08	(50.52)	1.78	20.31	15.87	953.19	10.96	10.96	19.55	54.70
Elkhorn Valley Bank & Trust	Norfolk	609,481	2.00	0.24	0.10	1.32	12.83	60.85	7.91	1.22	12.64	(7.11)	548.93	9.90	9.90	15.54	54.11
American Interstate Bank	Elkhorn	104,381	2.00	0.24	0.04	1.57	81.38	262.29	(7.74)	1.86	18.80	(13.05)	648.04	10.38	10.38	14.10	90.19
Gothenburg State Bank	Gothenburg	135,845	1.98	0.33	-	1.24	6.71	76.79	155.56	1.63	12.63	20.14	378.40	12.07	12.07	14.07	98.49
First State Bank	Farnam	55,339	1.93	0.45	-	1.99	5.16	42.24	85.04	1.38	8.77	24.31	438.84	11.69	11.69	19.74	84.91
Boelus State Bank	Boelus	15,032	1.88	0.68	-	3.39	-	-	-	0.38	2.90	(101.11)	495.24	13.39	13.39	27.94	47.26
Access Bank	Omaha	205,852	1.83	0.24	-	1.53	72.15	312.87	172.05	0.64	6.90	9.87	648.92	9.42	9.42	12.32	90.10
Nebraska State Bank	Oshkosh	47,151	1.78	0.29	-	0.99	-	-	(100.00)	2.49	25.64	(4.91)	344.00	10.97	10.97	14.87	89.04
Henderson State Bank	Henderson	191,201	1.71	0.19	-	0.99	-	65.19	21.87	1.64	20.02	44.22	523.10	8.41	8.41	10.20	123.14
Banner Capital Bank	Harrisburg	110,934	1.69	0.14	0.04	1.39	0.65	1.24	(79.67)	1.60	14.54	7.59	966.67	10.93	10.93	14.56	88.13
Points West Community Bank	Sidney	356,005	1.69	0.31	-	1.91	18.80	65.86	2.06	1.17	12.17	6.48	613.77	9.04	9.04	17.79	58.16
Chambers State Bank	Chambers	39,991	1.68	0.65	-	1.06	-	-	-	0.82	3.44	(29.20)	163.91	24.60	24.60	34.44	97.82
Platte Valley Bank	North Bend	66,106	1.66	0.35	-	1.08	5.78	27.35	23.31	0.60	4.38	(3.87)	310.26	13.71	13.71	17.60	79.72
Scribner Bank	Scribner	69,773	1.63	0.30	-	1.30	6.53	48.50	(4.40)	1.15	10.93	(20.67)	437.01	11.20	11.20	14.88	68.73
First State Bank	Loomis	135,405	1.61	0.19	-	1.19	-	7.53	(46.30)	0.92	8.62	2.35	628.11	8.08	8.08	11.22	90.20
Farmers and Merchants State Bank, Bloomfield, Nebraska	Bloomfield	130,031	1.47	0.19	-	1.16	-	7.07	(5.53)	0.79	8.93	3.08	612.43	8.61	8.61	10.66	79.70
Washington County Bank	Blair	320,879	1.46	0.19	-	1.19	20.10	80.69	19.40	1.07	12.39	10.98	636.94	8.73	8.73	12.17	97.37
Nebraska State Bank	Lynch	14,603	1.33	0.45	-	3.48	-	-	-	0.44	3.01	(86.60)	770.97	14.49	14.49	27.16	54.97
The Carson National Bank of Auburn	Auburn	69,506	1.28	0.43	-	1.18	3.27	23.04	11.19	0.58	4.93	(8.06)	272.57	11.95	11.95	23.26	44.08
Farmers and Merchants Bank of Ashland	Ashland	66,684	1.22	-	0.15	1.01	37.41	70.34	101.20	0.67	6.08	7.12	-	10.95	10.95	14.74	88.49
American Exchange Bank	Elmwood	40,772	1.15	0.24	-	1.67	0.54	0.54	100.00	0.57	4.84	(0.35)	703.33	11.75	11.75	16.54	71.48
Heritage Bank	Wood River	623,582	1.14	0.32	-	1.43	2.79	12.95	51.69	1.23	8.07	8.96	445.56	12.44	12.44	20.99	61.83
Bank of the Valley	Bellwood	133,219	1.06	0.12	-	1.39	3.69	6.04	(35.28)	1.03	11.65	28.52	1,115.91	9.07	9.07	11.16	98.79
The Nehawka Bank	Nehawka	17,101	1.03	-	0.16	1.18	-	109.58	179.70	0.71	5.22	(4.50)	-	14.60	14.60	21.44	105.71
Homestead Bank	Cozad	278,646	0.99	0.18	-	0.97	1.23	20.49	19.72	1.26	11.38	0.82	543.71	10.28	10.28	16.17	75.55
First National Bank in Ord	Ord	132,766	0.98	0.18	-	1.55	5.35	10.59	(46.60)	0.23	2.82	(46.15)	846.53	7.68	7.68	16.50	46.98
West Plains Bank	Ainsworth	98,851	0.95	0.19	-	1.21	2.89	14.10	(18.39)	0.86	7.53	3.21	624.32	11.46	11.46	14.22	71.62
Bank of Prague	Prague	21,856	0.87	0.22	-	1.10	-	-	-	1.84	11.45	(7.10)	500.00	16.26	16.26	22.90	82.68
Nebraska State Bank and Trust Company	Broken Bow	191,563	0.82	0.11	-	0.75	7.22	51.41	1,180.89	1.21	11.39	22.22	703.01	10.32	10.32	12.60	96.46
Pender State Bank	Pender	157,828	0.78	0.09	-	1.00	1.99	1.99	253.49	2.12	16.28	30.82	1,079.83	9.54	9.54	11.25	95.34
Madison County Bank	Madison	290,095	0.72	0.17	-	2.67	4.78	33.86	(82.45)	1.15	6.47	6.30	1,531.27	17.15	17.15	18.31	106.45
First National Bank of Chadron	Chadron	121,214	0.62	0.12	-	1.40	0.47	28.51	(14.41)	1.04	8.40	(13.34)	1,206.25	10.13	10.13	15.15	75.77
The First National Bank of Fairbury	Fairbury	140,580	0.51	0.20	-	2.03	3.47	3.94	1,170.89	0.70	4.40	11.80	991.67	17.07	17.07	25.16	48.22
Auburn State Bank	Auburn	97,194	0.47	0.11	0.03	0.92	5.64	8.50	(27.62)	1.06	5.84	(4.66)	817.74	18.68	18.68	30.82	71.60
Adams County Bank	Kenesaw	169,858	0.44	0.05	-	0.84	10.71	17.02	(25.13)	0.97	15.14	34.85	1,698.00	6.97	6.97	10.61	93.05
Home State Bank	Louisville	76,726	0.44	-	-	1.78	35.19	185.58	(13.00)	1.53	12.48	7.39	-	12.58	12.58	16.27	99.95
The First National Bank of Johnson	Johnson	78,780	0.38	0.31	-	1.27	-	3.96	(31.61)	0.27	1.47	(31.77)	415.09	18.09	18.09	42.26	27.76
The First National Bank of Bancroft	Bancroft	21,042	0.36	0.01	0.05	1.31	1.13	10.50	166.67	0.61	3.90	(20.49)	12,700.00	15.70	15.70	28.85	56.84
First State Bank	Hordville	40,894	0.34	0.04	-	1.32	-	14.92	25.30	0.51	5.09	7.07	2,957.14	9.06	9.06	12.46	109.90
Farmers and Merchants Bank	Milford	566,294	0.30	0.02	0.01	0.73	11.71	25.39	13.54	1.44	15.63	50.52	3,347.27	7.91	7.91	11.70	61.08
Bank of Keystone	Keystone	65,222	0.25	0.04	-	1.37	0.10	10.46	142.73	1.58	14.83	(17.28)	3,252.63	10.86	10.86	15.17	78.05
Five Points Bank	Grand Island	902,939	0.18	0.03	-	1.24	59.10	144.88	160.34	1.60	17.24	10.54	4,637.01	9.46	9.46	11.05	75.25
Sandhills State Bank	Bassett	131,646	0.15	0.02	-	1.02	-	81.09	100.00	0.52	4.97	15.75	5,584.21	9.24	9.24	11.48	96.81
The American National Bank of Sidney	Sidney	82,216	0.11	0.01	-	1.17	6.32	19.44	316.96	0.39	4.13	(17.60)	10,666.67	9.86	9.86	23.83	41.68

Nebraska

Fourth Quarter 2013 (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
Nebraska Total		64,808,819	11.59	0.72	0.21	1.67	29.30	108.88	1.95	1.15	11.06	15.67	231.00	9.87	9.87	13.47	90.78
Bank of Marquette	Marquette	33,081	0.05	0.02	-	2.28	1.20	26.04	(6.31)	0.89	4.68	(10.11)	10,966.67	19.14	19.14	35.31	54.75
Bruning State Bank	Bruning	332,664	0.01	-	-	1.98	0.16	22.39	(30.38)	0.84	9.23	17.19	123,233.33	9.10	9.10	13.40	75.43
The First National Bank of Holdrege	Holdrege	113,445	0.01	-	-	2.03	-	21.59	(3.99)	0.41	5.75	13.14	96,400.00	8.01	8.01	15.10	55.97
Adams State Bank	Adams	47,348	0.01	-	-	0.69	-	-	(100.00)	1.33	7.69	7.99	19,900.00	17.48	17.48	25.91	85.84
Bank of Hartington	Hartington	68,780	-	-	-	1.15	30.57	102.74	76.67	1.05	13.34	2.09	-	7.43	7.43	11.06	79.65
Bank of Lewellen	Lewellen	23,993	-	-	-	1.45	-	-	-	1.04	4.19	(10.12)	-	24.66	24.66	43.20	69.88
The Murray State Bank	Murray	47,595	-	-	-	0.87	16.80	33.51	(42.78)	(0.26)	(2.65)	(2.34)	-	9.49	9.49	16.07	77.97
Bank of Newman Grove	Newman Grove	38,349	-	-	-	1.53	-	11.22	11.08	0.39	4.68	10.09	-	8.75	8.75	14.39	61.44
Commercial Bank	Nelson	39,317	-	-	-	1.86	-	-	-	0.83	5.97	(3.70)	-	13.41	13.41	16.46	62.86
Nebraska State Bank	Bristow	15,166	-	-	-	1.69	-	9.47	238.81	0.43	2.79	(54.08)	-	15.43	15.43	24.41	65.93
Bank of Lindsay	Lindsay	46,648	-	-	-	0.37	-	-	(100.00)	1.03	12.60	28.64	-	7.92	7.92	8.70	121.72
Farmers State Bank	Dodge	91,630	-	-	-	0.66	7.83	75.68	239.62	0.80	7.20	24.28	-	9.24	9.24	10.32	112.20
The Fullerton National Bank	Fullerton	39,723	-	-	-	2.06	-	17.57	2,957.69	1.64	16.04	(2.58)	-	10.61	10.61	13.81	91.53
The State Bank of Hildreth	Hildreth	27,909	-	-	-	1.88	-	35.86	0.59	0.31	3.48	(25.43)	-	10.18	10.18	16.10	69.65
Farmers State Bank	Humphrey	28,244	-	-	-	1.65	-	22.51	276.26	0.71	6.94	(25.60)	-	11.08	11.08	19.43	52.19
Western National Bank	Chester	38,670	-	-	-	1.28	29.69	222.79	87.95	1.10	9.80	0.72	-	8.83	8.83	12.32	105.24
Citizens State Bank	Carleton	17,428	-	-	-	0.69	-	-	-	0.43	5.34	(2.91)	-	8.40	8.40	14.80	95.09
Jefferson County Bank	Daykin	45,635	-	-	-	1.41	-	-	-	1.66	14.72	(5.88)	-	12.20	12.20	21.44	60.13
Eagle State Bank	Eagle	18,888	-	-	-	0.87	-	77.09	100.00	(0.31)	(3.17)	(21.24)	-	9.02	9.02	12.70	68.46
F&M Bank	Falls City	113,034	-	-	-	1.33	1.33	13.66	(1.83)	0.90	10.07	(9.25)	-	8.36	8.36	18.53	30.59
Stanton State Bank	Stanton	42,835	-	-	-	1.86	15.48	18.54	71.69	0.26	2.85	(30.09)	-	9.07	9.07	16.27	57.00
The Bank of Steinauer	Steinauer	13,024	-	-	-	1.24	-	-	-	0.30	3.44	(66.18)	-	8.34	8.34	14.20	59.44
Tri Valley Bank	Talmage	36,948	-	-	-	1.17	32.90	189.85	313.03	1.54	19.72	(1.26)	-	8.01	8.01	10.84	93.74
Winside State Bank	Winside	23,229	-	-	-	0.86	-	-	-	1.03	5.31	3.73	-	20.17	20.17	22.77	88.11
Commercial State Bank	Cedar Bluffs	27,060	-	-	-	0.52	-	36.06	39.39	0.19	2.88	(13.19)	-	6.21	6.21	9.96	51.96
Minden Exchange Bank & Trust Company	Minden	152,433	-	-	-	2.87	0.02	2.86	(18.80)	0.96	7.47	(19.80)	-	14.21	14.21	24.33	59.26
Farmers State Bank	Carroll	27,089	-	-	-	1.90	-	25.23	(37.81)	0.69	8.74	3.06	-	7.96	7.96	15.08	50.96
Farmers and Merchants Bank	Milligan	60,423	-	-	-	0.51	3.81	3.81	(57.84)	1.66	16.12	30.91	-	9.60	9.60	10.82	132.24
Bank of Orchard	Orchard	24,230	-	-	-	2.03	-	5.61	(12.20)	0.86	7.18	(43.38)	-	12.21	12.21	24.82	47.26
First Nebraska Bank of Wayne	Wayne	40,539	-	-	-	1.14	22.50	46.13	(48.59)	0.28	3.37	-	-	9.57	9.57	16.51	52.82
State Bank of Riverdale	Riverdale	94,900	-	-	-	0.81	13.58	92.70	552.19	0.65	7.34	5.69	-	7.77	7.77	9.11	96.33
First State Bank	Randolph	53,709	-	-	-	1.45	-	0.95	6,700.00	1.28	10.13	6.02	-	13.62	13.62	16.21	86.14
Commercial State Bank	Republican City	59,642	-	-	-	1.19	-	4.51	182.68	1.55	6.86	4.56	-	23.48	23.48	35.91	35.74
Farmers and Merchants Bank	Axtell	9,254	-	-	-	3.22	-	-	-	0.23	4.22	10.64	-	6.83	6.83	28.80	13.00
The Culbertson Bank	Culbertson	16,395	-	-	-	3.51	-	-	-	0.04	0.31	(58.71)	-	13.71	13.71	33.02	32.29

New Mexico

Fourth Quarter 2013 (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	Risk Based Loan / Deposit ratio	
New Mexico Total	16,243,560	30.92	2.54	0.70	1.84	45.75	166.28	(14.84)	0.84	7.95	(0.39)	72.67	10.15	10.15	17.18	66.96	
SUNRISE BANK OF ALBUQUERQUE	Albuquerque	40,842	253.93	8.69	4.74	4.65	346.32	1,161.66	(35.97)	(2.54)	(79.87)	(12.92)	53.49	2.08	2.08	3.94	81.98
Community 1st Bank Las Vegas	Las Vegas	152,663	133.03	10.41	5.06	2.75	48.66	176.79	(38.68)	(1.96)	(19.91)	2.91	26.39	7.83	7.83	14.17	66.47
Valley National Bank	Espanola	194,029	108.62	22.54	3.72	5.58	46.67	92.72	(72.41)	(1.07)	(9.51)	(23.24)	24.74	11.29	11.29	27.01	41.35
Los Alamos National Bank	Los Alamos	1,552,432	88.13	5.17	1.01	3.22	80.70	269.43	(11.26)	0.02	0.27	(17.19)	62.30	9.08	9.08	14.77	76.71
The First National Bank of Santa Fe	Albuquerque	1,703,388	85.28	7.25	1.15	0.64	67.96	262.41	(38.70)	0.19	1.39	(31.46)	8.81	10.66	10.66	17.09	62.39
International Bank	Raton	278,080	66.02	6.07	4.75	1.76	28.11	92.33	(46.00)	0.86	7.17	0.45	29.06	13.06	13.06	20.71	70.41
Community Bank	Santa Fe	174,837	35.69	3.10	1.05	2.81	78.62	241.00	(25.48)	0.47	3.65	(10.49)	90.50	10.70	10.70	17.46	76.73
My Bank	Belen	156,604	35.45	3.13	1.71	2.85	76.45	137.87	(26.52)	0.26	2.71	(0.55)	91.14	9.75	9.75	18.85	56.50
Tucumcari Federal Savings and Loan Association	Tucumcari	38,053	27.90	1.67	1.69	1.37	4.05	60.36	(52.25)	0.74	6.19	23.60	82.52	12.30	12.30	29.00	91.59
Century Bank	Santa Fe	592,720	26.65	0.84	1.47	1.55	47.90	163.24	(3.02)	0.69	6.82	28.00	183.41	9.55	9.55	14.08	76.06
American Heritage Bank	Clovis	75,691	25.21	3.20	0.29	1.51	32.66	90.61	(17.70)	0.71	6.71	3.63	47.17	10.76	10.76	15.07	67.48
Western Bank	Alamogordo	68,583	23.88	1.27	2.18	1.29	53.23	70.58	(54.21)	0.57	4.04	12.80	101.15	14.19	14.19	30.36	69.95
New Mexico Bank & Trust	Albuquerque	1,032,441	23.15	1.30	0.67	1.36	49.69	161.26	(5.86)	0.91	9.56	21.39	104.68	8.84	8.84	14.91	69.36
Western Bank	Lordsburg	154,972	22.95	5.35	0.22	3.06	16.09	62.32	(0.79)	0.82	6.78	(9.96)	57.15	12.26	12.26	25.34	51.67
AmBank	Silver City	125,018	22.39	4.23	0.28	3.20	27.29	46.93	(47.96)	0.48	3.53	4.15	75.82	9.69	9.69	19.33	54.16
Bank of the Southwest	Roswell	155,449	17.52	1.41	0.62	0.98	71.33	184.34	19.61	1.34	14.91	(15.24)	69.41	9.02	9.02	15.05	85.34
Four Corners Community Bank	Farmington	298,969	16.46	1.94	0.29	1.95	43.36	179.87	(6.80)	1.31	12.94	17.28	100.21	9.60	9.60	16.56	72.61
The James Polk Stone Community Bank	Portales	200,453	15.03	1.50	0.77	1.93	13.34	63.76	(14.58)	1.17	12.48	(33.19)	128.80	9.48	9.48	17.36	56.71
Vectra Bank Colorado, National Association	Farmington	2,570,710	14.39	1.21	0.27	1.81	47.80	184.41	1.53	0.83	6.92	5.99	149.40	12.02	12.02	14.28	105.41
Western Commerce Bank	Carlsbad	414,183	13.66	0.23	1.12	0.99	6.14	181.88	(11.93)	1.78	21.67	(19.81)	435.82	8.55	8.55	18.64	45.77
Western Heritage Bank	Las Cruces	68,336	11.70	2.54	-	2.75	19.58	138.24	(6.23)	1.03	9.93	(40.19)	108.11	11.05	11.05	19.97	66.06
City Bank New Mexico	Ruidoso	115,784	10.99	1.08	0.25	2.35	42.69	211.27	(17.54)	0.81	7.87	(13.32)	217.19	10.34	10.34	19.55	56.88
The First National Bank of New Mexico	Clayton	188,674	9.72	0.71	-	1.09	8.30	58.84	(4.66)	1.14	12.62	5.78	153.05	8.89	8.89	13.07	71.81
Western Bank of Clovis	Clovis	51,698	9.54	-	-	1.89	16.61	183.06	266.93	0.82	6.24	15.73	-	12.69	12.69	18.37	79.92
Main Bank	Albuquerque	108,640	9.27	1.14	0.30	0.93	31.44	171.35	4.55	1.33	12.87	(14.30)	81.86	11.24	11.24	19.60	75.84
Centinel Bank of Taos	Taos	187,443	9.15	-	0.57	1.94	43.96	119.29	(33.72)	1.34	15.14	(3.35)	-	9.11	9.11	22.22	46.36
Western Bank, Artesia, New Mexico	Artesia	177,292	8.92	0.65	0.53	1.45	17.26	126.35	(0.34)	1.98	23.32	(10.56)	223.90	8.59	8.59	19.00	40.89
Pioneer Bank	Roswell	645,901	8.69	1.19	0.23	1.18	39.59	53.25	(36.77)	0.75	8.23	18.33	99.36	9.86	9.86	23.67	58.48
First American Bank	Artesia	849,697	8.17	1.15	0.23	1.99	23.03	179.32	(6.64)	1.39	15.67	3.78	172.54	8.84	8.84	16.94	57.33
BANK'34	Alamogordo	167,422	7.77	0.60	0.77	1.77	26.91	144.53	(42.84)	(0.37)	(2.82)	8.44	293.85	13.89	13.89	24.66	75.90
Citizens Bank of Las Cruces	Las Cruces	435,234	7.09	0.21	0.32	2.05	138.16	291.02	39.67	1.99	19.83	(2.03)	979.01	9.18	9.18	15.77	62.78
Grants State Bank	Grants	119,930	4.39	2.48	0.03	3.80	5.85	45.87	(21.05)	1.19	10.25	(18.09)	153.54	8.95	8.95	17.74	20.08
The Bank of Clovis	Clovis	187,553	4.00	0.61	0.18	1.06	13.46	101.59	30.07	0.96	8.26	13.50	174.03	11.04	11.04	25.65	60.92
First New Mexico Bank	Deming	216,277	2.30	0.34	0.09	1.48	11.62	132.24	14.33	1.17	10.80	(37.53)	429.76	11.06	11.06	22.12	38.51
First New Mexico Bank, Las Cruces	Las Cruces	109,511	2.23	0.31	0.17	2.82	58.84	110.10	8.95	1.23	10.00	(24.87)	918.00	12.75	12.75	22.45	52.08
Southwest Capital Bank	Las Vegas	238,882	2.17	0.34	-	1.54	81.28	315.76	31.75	2.10	22.11	18.13	449.14	10.39	10.39	15.37	89.38
First New Mexico Bank of Silver City	Silver City	99,770	1.86	-	0.21	2.11	19.54	114.29	(15.64)	1.19	11.32	(31.47)	-	10.73	10.73	22.78	36.47
Valley Bank of Commerce	Roswell	152,661	1.78	0.42	-	1.29	6.80	6.80	(60.31)	1.37	17.38	(149.86)	307.62	7.72	7.72	22.08	35.96
Farmers & Stockmens Bank	Clayton	146,887	1.74	-	0.12	1.56	18.86	94.94	104.96	1.84	18.62	(4.10)	-	9.45	9.45	12.10	74.01
Lea County State Bank	Hobbs	274,277	1.26	0.33	-	1.46	7.50	7.50	(31.37)	0.86	8.94	5.40	440.77	8.42	8.42	23.67	16.01
First National Bank	Alamogordo	320,646	1.09	0.07	0.03	1.63	48.93	155.24	30.21	1.59	14.90	(4.48)	2,311.96	11.14	11.14	21.98	45.34
The Citizens Bank	Farmington	686,987	0.78	0.15	0.02	1.69	7.38	45.92	(30.95)	1.70	19.62	20.74	1,165.86	9.01	9.01	24.07	36.93
First State Bank	Socorro	118,973	0.71	0.84	0.01	8.40	1.83	7.62	(45.85)	0.84	8.13	(3.37)	994.12	10.65	10.65	46.58	9.50
The Citizens Bank of Clovis	Clovis	317,601	0.12	0.03	-	1.16	20.35	50.84	(14.08)	1.27	13.50	12.91	4,155.56	9.79	9.79	26.42	46.43
The Carlsbad National Bank	Carlsbad	273,681	0.02	-	-	1.26	4.37	67.71	300.20	1.48	16.79	(7.23)	27,480.00	9.32	9.32	22.29	44.18
DSRM National Bank	Albuquerque	3,686	-	-	-	-	-	-	1.10	1.33	21.68	-	82.27	82.27	415.05	-	

Utah

Fourth Quarter 2013 (Texas Ratio Listed Highest to Lowest) Excludes special purpose institutions (commercial banks, industrial banks and savings associations).

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	26,992,523	14.32	1.19	0.32	2.21	42.90	158.74	(2.42)	1.36	12.37	(8.34)	186.28	10.86	10.86	15.95	76.02	
Liberty Bank, Inc.	Salt Lake City	9,588	122.13	3.93	0.40	4.94	7.75	37.12	(79.60)	(3.32)	(31.34)	(57.04)	125.57	8.73	8.73	17.86	51.89
Gunnison Valley Bank	Gunnison	75,451	93.20	6.89	4.93	1.61	18.67	22.88	(71.54)	1.07	10.72	(6.63)	23.37	10.72	10.72	13.35	93.15
The Village Bank	Saint George	124,567	88.08	2.69	5.25	3.15	102.02	238.31	(60.24)	0.13	1.22	(6.95)	117.21	5.75	5.75	9.28	68.98
Holladay Bank & Trust	Salt Lake City	47,735	49.37	2.90	4.67	3.05	64.47	159.42	(22.80)	0.76	6.08	(27.98)	105.42	11.96	11.96	18.47	77.37
Home Savings Bank	Salt Lake City	120,803	44.96	2.71	2.83	1.50	154.39	229.52	(26.59)	0.59	5.20	7.56	55.41	11.18	11.18	15.67	87.10
Proficio Bank	Cottonwood Hgt:	168,648	43.55	2.97	5.01	1.41	18.76	48.27	(66.90)	0.46	3.36	1.40	47.39	14.49	14.49	21.57	80.15
First Utah Bank	Salt Lake City	279,288	38.27	2.09	0.16	2.85	112.69	221.63	(4.93)	0.71	10.24	4.77	136.61	7.49	7.49	11.44	81.85
Lewiston State Bank	Lewiston	268,209	36.47	1.80	1.05	-	136.16	231.19	1.73	0.24	2.10	(1.70)	-	10.62	10.62	13.84	76.81
Brighton Bank	Salt Lake City	183,237	30.99	-	-	2.10	44.47	157.47	(13.95)	1.13	9.20	(29.11)	-	11.74	11.74	24.84	49.32
Cache Valley Bank	Logan	687,327	29.91	1.38	0.42	1.84	124.18	225.19	144.13	1.43	12.72	(15.49)	132.89	10.04	10.04	15.82	76.35
Central Bank	Springville	739,894	29.02	2.61	3.61	2.83	123.42	181.77	19.73	1.43	9.15	8.36	108.35	15.68	15.68	24.62	70.30
American Bank of Commerce	Provo	64,733	25.94	2.75	0.19	1.68	54.48	87.45	(36.16)	0.97	6.48	(44.87)	61.09	14.31	14.31	22.09	69.19
Prime Alliance Bank	Woods Cross	138,324	24.86	0.76	1.54	2.27	26.58	76.30	(46.87)	2.29	17.29	13.69	298.42	14.21	14.21	17.72	98.30
Capital Community Bank	Provo	145,908	19.35	-	1.08	1.24	73.04	211.02	109.14	0.93	8.06	(7.48)	30,340.00	11.38	11.38	13.94	95.14
Grand Valley Bank	Heber City	307,180	17.67	1.31	1.13	1.48	36.89	91.33	(12.07)	0.59	6.46	(2.35)	113.30	8.90	8.90	19.91	46.84
Town & Country Bank	Saint George	80,889	17.21	1.38	0.06	1.86	103.43	287.98	20.37	(0.93)	(8.00)	(10.38)	134.78	10.58	10.58	15.26	78.83
The First National Bank of Layton	Layton	253,810	16.88	2.06	1.42	2.62	91.07	201.03	35.34	1.54	11.06	(3.18)	127.25	13.64	13.64	20.70	73.38
Utah Community Bank	Sandy	28,484	15.69	-	-	1.94	65.64	77.52	(40.60)	0.40	2.63	(15.29)	-	12.61	12.61	18.34	91.06
Bank of American Fork	American Fork	1,030,420	12.99	2.04	0.12	2.17	94.97	227.26	15.96	1.25	10.58	(2.67)	106.42	11.12	11.12	16.89	72.92
Zions First National Bank	Salt Lake City	18,590,433	12.27	1.10	0.05	2.34	30.17	164.92	(10.72)	1.26	12.49	(13.46)	212.48	10.06	10.06	14.64	76.11
Utah Independent Bank	Salina	62,334	12.05	0.81	1.11	2.47	23.50	50.68	(19.07)	0.99	7.17	(8.23)	305.88	13.64	13.64	20.22	75.08
State Bank of Southern Utah	Cedar City	754,577	11.92	1.35	0.43	2.22	66.49	163.53	29.87	1.35	11.31	3.15	163.90	12.32	12.32	19.09	66.40
Continental Bank	Salt Lake City	139,242	11.91	0.15	1.72	1.25	7.60	52.13	(26.51)	6.95	32.62	59.19	833.33	20.12	20.12	23.01	112.60
Rock Canyon Bank	Provo	198,238	10.76	0.08	0.13	2.21	120.03	210.67	47.60	1.32	11.70	(17.12)	2,716.52	10.98	10.98	15.48	79.77
Bank of Utah	Ogden	834,970	6.86	0.53	-	1.49	56.24	257.61	46.08	1.56	11.49	(8.41)	279.63	12.83	12.83	17.96	82.00
Republic Bank	Bountiful	459,978	5.21	0.93	-	1.69	22.61	44.85	461.27	4.00	31.56	80.74	182.54	13.26	13.26	16.46	106.23
Marlin Business Bank	Salt Lake City	631,085	1.32	0.24	-	1.44	-	0.93	44.04	2.92	19.75	49.59	603.52	15.70	15.70	17.64	113.87
Heritage Bank	Saint George	89,191	1.01	2.73	-	16.69	3.37	5.43	(49.18)	0.45	3.50	80.91	612.24	13.82	13.82	53.47	5.01
Green Dot Bank DBA Bonneville Bank	Provo	477,980	0.87	2.62	-	6.41	0.20	2.64	(12.55)	1.14	6.26	(1,744.40)	245.08	16.94	16.94	94.50	2.41

Wyoming

Fourth Quarter 2013 (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	6,989,839	13.3	1.6	0.3	1.8	38.2	119.4	(5.1)	1.1	10.8	0.0	112.6	10.0	10.0	18.5	57.1	
Rocky Mountain Bank	Jackson	206,067	50.1	4.3	2.4	1.1	90.5	228.9	(51.6)	(0.2)	(1.6)	(1.4)	26.9	9.4	9.4	16.7	80.5
Oregon Trail Bank	Guernsey	30,091	48.9	-	3.4	1.0	27.3	130.2	36.0	0.1	1.3	(10.3)	-	8.2	8.2	14.7	60.2
State Bank	Green River	39,873	35.3	1.8	2.8	1.0	9.8	127.9	(14.8)	0.4	3.6	(40.7)	55.4	11.7	11.7	19.5	61.3
Summit National Bank	Hulett	61,254	35.1	5.9	0.2	2.3	20.1	37.6	(18.5)	0.7	6.9	(0.5)	39.4	9.7	9.7	16.1	70.4
Bank of Jackson Hole	Jackson	541,486	33.8	3.5	1.3	1.9	131.0	328.3	16.1	0.6	6.2	10.5	55.1	10.2	10.2	15.5	77.7
Cowboy State Bank	Ranchester	41,338	31.5	0.2	2.3	1.9	46.3	96.3	(41.7)	0.4	4.8	(11.1)	782.5	9.1	9.1	15.5	69.4
Buffalo Federal Savings Bank	Buffalo	121,194	20.1	3.3	0.3	1.9	30.3	123.2	(66.3)	0.3	3.1	(3.0)	56.9	11.0	11.0	18.2	69.6
Tri-County Bank	Cheyenne	61,257	19.5	1.2	1.2	1.9	66.1	151.4	29.0	0.8	7.4	4.8	158.8	10.6	10.6	17.2	84.4
Bank of Star Valley	Afton	122,584	19.1	1.2	0.1	1.8	70.5	90.4	(14.1)	1.3	11.3	2.4	145.3	11.1	11.1	17.9	69.5
Wyoming Bank & Trust	Cheyenne	136,408	17.1	1.4	0.1	1.7	85.1	183.3	38.6	1.8	18.1	(6.7)	120.6	9.5	9.5	15.1	65.7
Pinnacle Bank - Wyoming	Torrington	654,362	17.0	2.1	0.2	2.0	30.1	142.4	(8.6)	1.9	21.1	6.3	96.8	9.3	9.3	14.4	76.2
First Federal Savings Bank	Sheridan	220,683	16.1	2.6	0.3	2.1	30.6	71.2	(34.5)	0.3	1.6	(3.5)	81.5	17.9	17.9	31.1	57.9
Jonah Bank of Wyoming	Casper	254,927	13.8	0.1	0.2	1.8	49.7	186.8	97.4	1.8	19.7	(3.3)	3,059.8	8.9	8.9	15.4	66.4
The Rawlins National Bank	Rawlins	155,161	13.1	0.9	0.1	1.9	28.5	126.7	(35.7)	(0.1)	(1.3)	(35.9)	208.0	9.3	9.3	21.6	44.7
Cheyenne State Bank	Cheyenne	35,405	12.5	1.2	1.3	2.4	99.6	153.9	(27.8)	0.9	5.8	2.1	198.1	16.4	16.4	23.5	87.1
Bank of Commerce	Rawlins	120,535	12.4	3.7	0.0	2.2	9.9	58.7	(16.3)	0.9	8.9	2.1	60.3	10.8	10.8	24.6	41.5
First Northern Bank of Wyoming	Buffalo	245,421	11.6	1.2	0.2	2.0	60.3	95.8	5.4	1.3	14.3	2.8	171.1	9.0	9.0	15.0	62.4
Farmers State Bank	Pine Bluffs	22,116	9.6	0.7	0.5	3.3	-	11.3	346.5	(0.2)	(3.1)	(47.7)	495.9	6.2	6.2	12.8	35.5
First State Bank of Newcastle	Newcastle	152,357	7.9	1.9	0.1	2.0	5.6	24.6	(24.6)	1.1	8.6	(11.1)	108.6	11.9	11.9	37.4	27.7
Security First Bank	Cheyenne	63,579	7.9	1.2	0.1	3.0	32.4	235.2	1.7	0.6	5.6	(4.2)	242.4	10.1	10.1	14.2	67.8
Uinta Bank	Mountain View	111,736	7.6	1.8	-	1.9	66.8	195.4	39.3	0.8	9.4	19.4	103.8	8.7	8.7	22.2	44.9
Sundance State Bank	Sundance	162,762	7.5	1.1	0.0	1.7	28.8	64.8	37.6	1.1	13.8	(0.6)	152.0	8.1	8.1	13.2	59.5
First National Bank of Gillette	Gillette	536,416	7.5	2.5	0.1	2.0	12.6	28.9	(20.1)	1.0	10.1	(8.4)	80.9	9.8	9.8	28.8	24.9
Big Horn Federal Savings Bank	Greybull	221,272	6.6	1.2	-	1.3	16.6	16.6	(87.0)	0.5	5.2	(24.7)	112.1	8.9	8.9	18.7	52.3
RSNB Bank	Rock Springs	364,034	6.3	1.9	0.2	1.4	13.4	48.6	20.3	1.4	13.1	2.3	71.8	10.3	10.3	28.9	22.0
Hilltop National Bank	Casper	650,112	5.6	0.6	-	1.2	4.4	40.1	(1.1)	1.5	16.7	(6.6)	224.8	9.6	9.6	23.1	39.8
Wyoming Community Bank	Riverton	128,528	5.6	0.4	0.2	1.8	31.3	127.5	(2.1)	1.3	14.8	11.0	411.8	8.6	8.6	14.2	69.2
Security State Bank	Basin	313,861	5.2	0.6	0.0	1.4	27.5	115.0	16.4	1.0	9.3	(0.6)	238.6	10.5	10.5	16.4	70.6
Capital West Bank	Laramie	167,399	5.0	0.4	0.3	1.9	33.6	213.2	4.5	0.2	1.7	6.1	536.0	11.3	11.3	17.8	72.1
Wyoming State Bank	Laramie	147,639	4.6	-	-	1.8	53.8	269.6	102.2	0.8	6.8	(4.2)	-	9.5	9.5	15.0	73.2
Platte Valley Bank	Torrington	235,352	4.2	0.4	0.2	1.8	30.0	116.5	60.4	1.9	16.4	19.3	435.7	11.2	11.2	13.3	112.9
Lusk State Bank	Lusk	56,941	3.7	0.8	0.0	1.6	-	19.6	(17.9)	1.5	14.4	(45.9)	197.2	9.8	9.8	20.6	53.3
Central Bank and Trust	Lander	160,929	3.7	0.5	0.1	1.1	33.4	86.0	27.5	1.4	16.1	0.4	233.3	8.8	8.8	16.6	63.7
The Converse County Bank	Douglas	446,760	-	-	-	2.1	11.0	63.6	0.2	1.4	15.6	8.9	-	8.0	8.0	19.0	32.7