



**Fourth Quarter 2014
YTD Texas Ratio and CRE Report**

States Covered:

Arizona
Colorado
Idaho
Kansas
Nebraska
Montana
New Mexico
Utah
Wyoming

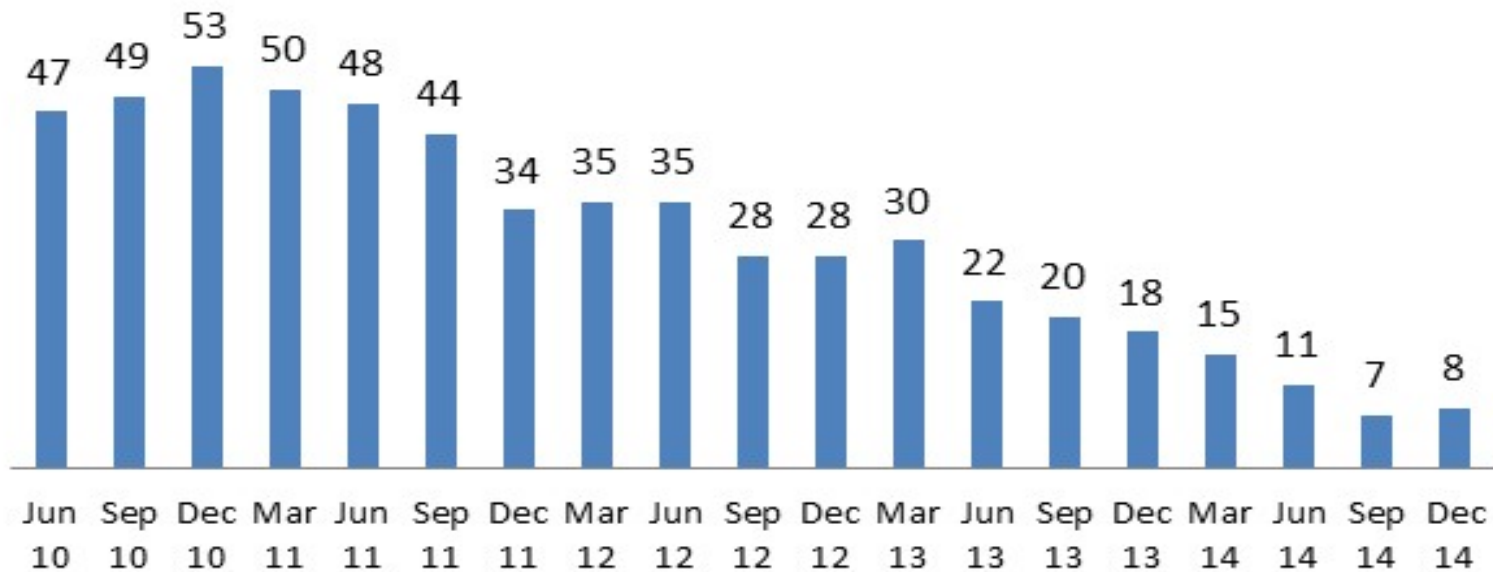
For Question or Comments

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Nine State Total # Banks with Texas Ratio 100% or Higher

Thriffs included starting March 2012



Implications:

1. A decline of eleven from year-end 2013 or a 44% decline. However, up 1 from 3rd quarter.
2. Arizona (1), Colorado (3), Kansas (2), Montana (1) and New Mexico (1) have banks with a Texas Ratio above 100%.

Issue:

1. One bank had a Texas Ratio above 100% and a leverage capital ratio below 3% at quarter end.

Source:

Bank Strategies LLC

ROA Stratification

All Nine States ROA Stratification 4th Quarter 2014	# Banks	% Total Banks	Total Assets	Avg Assets	Median NPA/TL	Median OREO/TA	Median LLR/TL
Negative	38	4.90%	3,928,030	103,369	1.65	0.18	2.24
0 to 0.24%	46	5.93%	5,440,803	118,278	0.60	0.31	1.44
.25% to 0.49%	69	8.89%	10,063,137	145,843	0.69	0.13	1.48
0.50% to 0.99%	293	37.76%	81,811,265	279,219	0.44	0.05	1.48
1.00% to 1.49%	204	26.29%	129,052,047	632,608	0.34	0.08	1.46
1.50% and Greater	126	16.24%	58,327,769	462,919	0.39	0.02	1.41
Total	776	100.00%	288,623,051	371,937	0.44	0.06	1.49

This table stratifies all institutions in the nine state region for fourth quarter 2014 by their ROA.

There are three points worthy of note:

>Since year-end 2013, total assets increased by \$13.1 billion from \$275.5 billion to \$288.6 billion or only 4.8%!

>Since year-end 2013, the number of banks decreased by 33 from 809 to 776 or 4%.

>The median Loan Loss Reserve of 1.49 is a nine basis points less than the December 31, 2014 median.

Change in Total State CRE Ratios

State	CRE#1 Ratio			CRE#2 Ratio		
	Dec 2013	Sep 2014	Basis	Dec 2013	Sep 2014	Basis
			Point			Point
Chng	Chng	Chng				
AZ	46.85	52.93	6.08	211.89	221.97	10.08
CO	47.10	48.64	1.54	169.45	178.12	8.67
ID	39.32	44.41	5.09	114.27	108.42	(5.85)
KS	19.58	21.76	2.18	86.51	91.86	5.35
MT	45.76	49.82	4.06	119.52	126.80	7.28
NE	29.30	33.42	4.12	108.88	111.78	2.90
NM	45.75	44.78	(0.97)	161.28	172.05	10.77
UT	42.90	43.45	0.55	158.74	148.64	(10.10)
WY	38.23	41.68	3.45	119.37	120.43	1.06
Average	39.42	42.32	2.90	138.88	142.23	3.35

Key: Increase

Note: This table shows the change CRE#1 and #2 ratios for all institutions in a State from year end 2013.

Implications:

1. All states, except New Mexico have increased CRE#1 ratios over year-end 2013 levels.
2. There are 36 institutions with CRE#1 ratios of 100% or higher up from 27 at year-end, a 33% increase .
3. All but two states experienced increases in CRE#2 from year-end levels.
4. There are 24 institutions with CRE#2 ratios of 300% or more, this is an increase of one over year-end 2013.

Issues:

1. Will we continue to see growth in the number of banks exceeding the CRE#1 and #2 guidelines?

Source: Call Report Data and Bank Strategies LLC analysis.

Arizona

Fourth Quarter 2014 (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
Airzona Total		19,843,933	13.42	0.82	0.35	1.30	52.93	221.97	21.07	1.92	17.65	12.31	158.34	10.75	10.75	13.68	90.00
Arizona Median Value		174,373	14.91	0.74	0.29	1.52	41.18	180.88	13.32	0.80	6.79	(4.83)	151.88	10.53	10.53	15.18	81.60
Commerce Bank of Arizona	Tucson	173,026	182.48	8.71	2.94	2.45	141.51	471.66	(27.95)	(1.61)	(31.80)	(6.62)	28.15	4.82	4.82	7.88	85.03
Goldwater Bank, N.A.	Scottsdale	76,205	90.13	7.54	0.34	0.79	24.71	39.16	(68.56)	(2.81)	(39.00)	10.88	10.43	7.76	7.76	14.05	74.87
Mohave State Bank	Lake Havasu City	316,756	84.92	2.82	2.94	1.40	61.07	294.58	(1.39)	1.80	16.43	(10.38)	49.77	10.39	10.39	14.96	75.72
Canyon Community Bank, National Association	Tucson	73,752	56.81	7.91	0.21	2.31	31.95	329.31	16.87	(2.16)	(31.09)	(63.14)	29.20	6.34	6.34	10.73	52.26
Horizon Community Bank	Lake Havasu City	175,720	39.41	2.03	2.04	1.90	65.05	260.48	25.04	0.84	10.21	(4.93)	93.88	8.71	8.71	13.20	78.85
The Foothills Bank	Yuma	298,455	27.78	2.25	0.23	1.55	64.26	305.44	22.10	0.72	6.22	(4.73)	69.09	10.43	10.43	13.43	80.05
Metro Phoenix Bank	Phoenix	94,284	25.40	1.10	1.07	1.49	43.53	213.76	150.25	0.78	5.26	3.78	135.17	12.47	12.47	16.11	97.31
RepublicBankAz, N.A.	Phoenix	87,259	23.97	1.47	0.74	3.14	21.15	211.57	35.57	0.58	4.77	12.86	214.12	12.24	12.24	16.18	97.94
Country Bank	Prescott	187,870	18.92	0.84	0.43	1.66	71.63	178.77	5.20	0.99	9.32	(45.05)	197.77	10.62	10.62	18.24	60.38
Arizona Bank & Trust	Phoenix	470,997	18.52	0.63	1.34	0.95	31.73	93.85	(19.81)	0.81	7.55	22.92	151.11	10.25	10.25	14.57	97.94
Pinnacle Bank	Scottsdale	138,370	15.64	0.52	-	1.55	109.91	171.47	173.07	1.40	8.81	(2.27)	300.51	15.70	15.70	19.80	101.59
Western Alliance Bank	Phoenix	10,476,408	14.18	0.67	0.35	1.31	69.15	269.11	27.38	1.60	17.07	24.39	197.00	9.24	9.24	11.21	93.40
1st Bank Yuma	Yuma	214,295	13.51	1.88	-	1.03	54.18	251.56	45.21	0.73	7.14	3.76	55.15	9.97	9.97	13.54	83.14
Gateway Commercial Bank	Mesa	95,045	11.99	0.03	0.43	0.95	4.93	91.63	(10.22)	0.91	6.43	3.90	3,270.59	14.11	14.11	19.39	72.93
Mission Bank	Kingman	92,803	7.86	0.22	0.64	1.12	36.12	124.62	(2.20)	0.15	1.61	(19.24)	517.97	9.08	9.08	13.30	70.97
National Bank of Arizona	Tucson	4,770,870	6.52	0.70	0.05	1.07	37.39	218.07	9.76	0.99	8.38	(7.34)	152.64	11.84	11.84	15.22	90.86
BNC National Bank	Glendale	933,532	5.40	0.01	0.03	2.11	59.05	182.99	9.01	1.11	10.99	14.02	14,100.00	9.13	9.13	19.73	49.90
Meridian Bank, National Association	Phoenix	738,413	3.62	0.08	0.08	1.10	40.39	140.08	110.55	1.46	10.86	13.21	1,317.18	13.60	13.60	15.14	100.42
West Valley National Bank	Goodyear	40,280	2.29	0.29	-	1.74	18.60	97.03	45.68	(2.56)	(13.42)	(11.16)	607.78	17.74	17.74	23.71	95.94
Nordstrom fsb	Scottsdale	249,717	2.26	0.78	-	2.26	-	-	-	48.51	111.18	(34.37)	290.47	50.44	50.44	67.09	314.73
SunBank, National Association	Phoenix	32,126	-	-	-	2.40	1.73	48.15	(29.09)	0.51	1.82	(25.00)	-	23.89	23.89	46.75	69.86
FIRST SCOTTSDALE BANK, NATIONAL ASSOCIATION	Scottsdale	107,750	-	-	-	1.23	41.96	134.03	78.05	(0.31)	(1.83)	(32.14)	-	16.73	16.73	24.43	77.93

Colorado

Fourth Quarter 2014 (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	
Colorado Total		48,296,280	12.39	0.68	0.41	1.39	48.64	178.12	32.09	1.11	11.43	0.14	205.21	9.38	9.38	15.91	68.01
Bank of Colorado	Fort Collins	2,732,217	4.46	0.58	0.02	1.77	41.08	225.37	29.69	1.61	16.04	4.15	302.17	9.00	9.00	14.00	80.22
McClave State Bank	McClave	25,791	4.30	0.03	0.54	1.69	-	16.64	12.36	1.17	9.72	4.69	5,366.67	12.56	12.56	18.55	85.57
The First National Bank of Las Animas	Las Animas	317,066	4.22	0.07	0.21	2.01	15.39	35.89	(57.57)	2.36	22.20	7.33	2,968.87	10.32	10.32	15.20	81.65
The Dolores State Bank	Dolores	156,614	4.11	0.68	0.19	1.48	4.73	24.29	3.92	1.00	8.11	(9.54)	216.51	12.07	12.07	25.09	58.47
Frontier Bank	Lamar	268,371	3.89	0.81	0.04	2.16	6.23	84.79	4.00	1.77	14.68	(3.25)	265.71	11.32	11.32	19.83	63.59
The Home State Bank	Loveland	819,430	3.45	0.14	0.14	2.04	54.46	195.44	44.04	1.15	13.41	8.56	1,432.90	8.44	8.44	14.77	62.50
The Gunnison Bank and Trust Company	Gunnison	75,623	3.36	-	0.15	1.76	131.25	265.69	29.32	0.92	9.62	(11.28)	-	9.67	9.67	15.61	75.39
High Plains Bank	Flagler	125,619	3.10	0.20	0.18	1.53	89.06	167.57	210.20	1.57	16.86	(5.00)	755.85	9.47	9.47	13.63	85.77
Verus Bank of Commerce	Fort Collins	266,662	3.01	0.22	0.26	0.92	40.42	351.31	50.41	2.13	14.37	15.81	410.93	14.47	14.47	17.63	120.62
ANB Bank	Denver	2,390,870	2.96	0.23	0.12	1.15	56.77	217.91	117.84	0.82	9.16	9.11	502.57	8.34	8.34	13.93	55.71
Morgan Federal Bank	Fort Morgan	106,949	2.30	0.03	0.25	0.73	1.44	42.43	(36.48)	0.65	5.95	2.98	2,791.67	10.91	10.91	19.81	52.48
SStar Bank	Colorado Springs	172,747	2.29	0.71	-	1.04	38.27	162.48	13.02	1.31	5.97	(31.80)	146.87	22.50	22.50	30.99	83.88
The Farmers State Bank of Brush	Brush	107,151	2.23	-	0.37	1.17	2.80	4.20	0.67	1.15	7.58	(1.94)	-	15.82	15.82	26.17	72.04
Flatirons Bank	Boulder	125,966	1.57	0.27	-	1.26	65.86	127.81	(10.32)	2.11	20.40	13.56	461.94	10.86	10.86	16.41	89.44
Colorado National Bank	Palisade	75,989	1.37	-	0.14	0.71	39.01	88.85	(16.60)	(2.37)	(21.84)	(27.94)	-	10.66	10.66	33.79	56.94
Alamosa State Bank	Alamosa	208,260	0.82	0.02	-	1.40	16.38	89.38	13.61	1.59	17.60	(24.46)	6,818.18	9.08	9.08	17.18	56.72
Bank of Estes Park	Estes Park	118,974	0.64	-	0.07	2.74	34.40	213.24	(26.67)	0.48	5.22	(15.95)	-	9.87	9.87	21.49	43.58
Collegiate Peaks Bank	Buena Vista	403,508	0.53	0.07	-	1.18	125.79	332.78	153.48	0.96	9.94	(28.98)	1,597.33	8.68	8.68	13.20	72.12
The Bank of Denver	Denver	218,807	0.34	0.07	-	1.00	24.35	281.97	(5.66)	0.68	7.78	(55.89)	1,516.90	8.74	8.74	16.43	54.52
Equitable Savings and Loan Association	Sterling	173,807	0.20	-	0.03	0.26	0.27	0.82	(83.69)	0.65	4.55	3.05	-	14.36	14.36	29.90	105.59
Young Americans Bank	Denver	15,949	0.18	4.35	-	19.57	-	-	-	(6.72)	(99.06)	(9,061.39)	450.00	6.65	6.65	375.80	0.31
Community State Bank	Lamar	85,019	0.01	-	-	2.79	3.06	31.28	38.44	1.49	11.66	(0.83)	157,000.00	13.62	13.62	21.06	76.69
First Pioneer National Bank	Wray	177,182	-	-	-	1.45	1.18	31.60	160.62	0.79	6.73	(1.70)	140,600.00	11.75	11.75	19.82	64.32
The Bank of Burlington	Burlington	73,914	-	-	-	1.30	-	32.98	276.47	0.78	9.99	(39.45)	-	8.26	8.26	26.05	21.99
Trust Company of America	Centennial	706,672	-	-	-	-	-	-	-	1.04	22.87	-	-	5.34	5.34	18.59	-
AMG National Trust Bank	Boulder	281,688	-	-	-	1.03	45.49	341.86	394.48	1.75	21.07	(89.44)	-	7.67	7.67	14.64	49.51
Steele Street Bank & Trust	Denver	572,850	-	-	-	1.17	96.73	318.82	96.28	1.97	19.29	9.84	-	10.30	10.30	13.32	87.32
First FarmBank	Greeley	135,064	-	-	-	1.06	26.27	88.27	85.97	0.56	6.34	8.50	-	9.47	9.47	12.23	90.16
Redstone Bank	Centennial	83,540	-	-	-	1.35	108.24	151.90	33.52	1.55	12.48	(29.66)	-	12.66	12.66	18.10	78.33

Idaho

Fourth Quarter 2014 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Net Non-core Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Idaho Total	4,993,526	12.77	1.08	0.63	1.71	44.41	108.42	0.46	0.93	7.71	(10.04)	158.71	11.63	11.63	17.89	71.35	
Idaho Median Value	336,457	12.38	0.79	0.51	1.74	49.83	126.68	3.57	0.99	7.23	(6.09)	175.52	10.72	10.72	15.92	73.48	
bankcda	Coeur D Alene	93,667	29.44	2.34	0.80	1.83	57.42	136.21	(20.89)	0.20	1.95	4.47	78.43	9.49	9.49	14.27	76.04
D. L. Evans Bank	Burley	1,206,213	25.94	1.79	1.22	2.02	44.69	117.15	7.40	0.85	9.07	4.34	112.79	8.77	8.77	14.03	75.00
Ireland Bank	Malad City	216,277	23.98	0.41	1.24	1.20	6.45	98.44	16.32	0.53	5.89	(0.02)	291.71	9.31	9.31	15.65	67.57
Bank of Idaho	Idaho Falls	251,998	15.66	1.04	0.72	1.64	63.32	172.20	42.19	0.98	10.45	(4.06)	157.50	9.39	9.39	13.70	81.66
Idaho First Bank	Mccall	109,520	13.08	-	0.28	1.44	54.97	172.56	17.50	1.71	16.03	5.61	-	10.53	10.53	13.19	92.52
Farmers Bank	Buhl	443,353	13.07	2.93	0.62	4.08	7.49	26.89	(33.75)	1.08	8.38	(8.12)	139.46	12.51	12.51	25.93	41.77
Idaho Trust Bank	Boise	85,727	11.69	1.47	0.40	2.84	33.92	110.36	(7.35)	1.63	6.86	(23.97)	193.54	16.23	16.23	29.36	71.96
The Bank of Commerce	Ammon	994,457	9.66	1.12	0.74	1.20	24.03	59.44	(20.96)	1.16	7.59	(17.15)	107.25	14.92	14.92	24.03	66.04
Idaho Independent Bank	Coeur D Alene	530,655	7.20	0.53	0.10	2.42	103.39	161.57	(0.26)	1.03	8.99	(48.50)	455.62	10.78	10.78	16.18	60.79
First Federal Savings Bank of Twin Falls	Twin Falls	547,047	5.67	0.21	0.06	1.10	32.46	52.56	(59.51)	0.49	4.42	(21.40)	515.48	10.65	10.65	18.41	81.51
Northwest Bank	Boise	420,915	2.31	0.45	-	0.96	83.19	252.01	60.27	0.99	6.49	(3.04)	215.66	16.70	16.70	15.25	95.74
Community 1st Bank	Post Falls	93,697	1.60	0.17	0.09	1.88	78.58	159.65	30.96	0.73	6.47	(27.04)	1,083.17	11.21	11.21	18.64	70.04

Kansas

Fourth Quarter 2014 (Texas Ratio Listed Highest to Lowest)

			Texas															Risk Based Capital /	
City	Total assets	Ratio	ing loans /	OREO to Total	LLR /	Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Net Non-core Funding Dependence	Coverage Ratio		Tangible Equity Ratio	Risk Based Assets	Loan / Deposit ratio			
			Total loans	Assets	Total loans	Capital	Capital	months	assets	capital		Loans	Noncurrent	Leverage ratio	Ratio	Assets	ratio		
Kansas Total	66,016,658	11.83	0.93	0.48	1.33	21.76	91.86	13.87	0.99	8.51	10.84	142.96	11.33	11.33	18.65	77.13			
Kansas Median Value	93,764	4.57	0.41	0.06	1.48	7.64	49.71	4.07	0.84	7.70	1.22	235.77	10.19	10.19	17.42	69.17			
The Citizens State Bank and Trust Company	Woodbine	15,508	140.96	23.56	-	4.21	10.79	134.33	100.00	(0.89)	(9.12)	(4.31)	17.89	8.66	8.66	13.83	79.18		
Cornerstone Bank	Overland Park	168,373	100.02	1.83	9.98	3.79	48.44	157.39	(17.66)	0.09	0.97	10.09	207.59	8.44	8.44	11.14	85.99		
American Bank of Baxter Springs	Baxter Springs	99,192	69.37	13.87	1.20	5.33	8.80	156.59	0.22	(1.62)	(18.11)	(39.68)	38.44	9.10	9.10	19.89	47.90		
Security Bank of Kansas City	Kansas City	828,519	69.19	1.38	4.86	1.87	87.69	215.65	3.30	0.69	4.55	3.92	135.26	11.05	11.05	16.98	69.25		
CoreFirst Bank & Trust	Topeka	935,609	68.89	6.32	2.43	2.10	21.65	251.53	13.45	0.16	2.12	23.17	33.14	8.71	8.71	13.46	81.40		
Kaw Valley Bank	Topeka	350,759	61.26	4.01	3.84	3.78	26.07	121.44	(19.75)	0.70	6.46	17.07	94.16	9.58	9.58	14.92	82.42		
Heritage Bank	Topeka	48,760	59.46	1.57	2.33	1.97	57.09	365.07	(18.44)	(0.35)	(6.03)	(3.41)	125.59	5.83	5.83	10.50	87.76		
Stanley Bank	Overland Park	94,319	52.91	10.46	0.83	1.97	46.30	56.90	115.20	0.92	5.07	(37.54)	18.88	17.81	17.81	27.54	85.92		
Legacy Bank	Colwich	296,346	48.44	1.80	1.30	1.11	132.50	264.23	27.90	0.66	6.41	14.90	61.93	10.27	10.27	13.54	99.34		
The University National Bank of Lawrence	Lawrence	72,615	43.40	0.84	3.80	2.18	44.83	148.34	(22.18)	0.05	0.49	(18.72)	257.53	8.63	8.63	17.14	70.11		
Farmers and Merchants Bank of Mound City, Kansas	Mound City	38,678	42.54	0.73	-	0.86	4.55	56.83	157.74	1.16	17.28	8.98	117.14	6.67	6.67	11.23	83.08		
Patriots Bank	Garnett	92,638	37.43	0.43	0.10	1.39	30.10	86.59	9.62	0.98	9.78	2.59	324.12	10.02	10.02	16.08	75.14		
Valley View State Bank	Overland Park	830,447	36.91	3.99	3.32	2.07	35.59	159.99	(19.90)	0.52	4.04	2.38	51.98	13.11	13.11	26.72	42.47		
Silver Lake Bank	Topeka	239,445	35.83	0.23	1.24	1.73	48.24	85.41	(11.12)	0.43	3.88	14.46	739.25	11.24	11.24	20.10	80.87		
First State Bank and Trust	Tonganoxie	230,200	35.49	0.18	3.50	1.72	47.51	292.19	65.13	0.38	3.88	1.86	971.62	8.27	8.27	12.36	82.92		
Fidelity Bank	Wichita	1,622,355	34.13	2.34	0.50	1.34	33.90	254.19	42.91	0.77	6.69	13.53	57.23	12.08	12.08	15.16	98.23		
State Bank of Burrton	Burrton	9,818	33.95	-	2.29	3.34	4.71	100.00	(48.61)	0.08	0.72	(86.27)	-	10.80	10.80	24.14	43.80		
Mutual Savings Association, FSA	Leavenworth	195,930	33.26	8.42	2.48	1.39	23.44	39.08	(46.79)	0.55	1.88	(9.60)	16.52	28.57	28.57	43.20	80.08		
Peoples Bank	Lawrence	447,877	32.27	0.52	2.20	1.23	65.05	192.94	15.37	1.29	13.40	3.85	235.77	9.57	9.57	14.62	93.19		
First Federal Savings and Loan Bank	Olathe	65,857	32.08	2.59	0.85	1.34	37.46	43.29	303.66	2.41	19.12	33.43	51.99	12.63	12.63	22.94	110.93		
The Farmers State Bank of Blue Mound	Blue Mound	42,773	30.80	6.24	0.97	1.92	2.78	5.90	63.89	0.53	3.50	(13.26)	30.77	15.34	15.34	22.47	76.38		
Bank of Blue Valley	Overland Park	634,535	30.18	1.17	2.64	1.51	62.30	173.02	(12.23)	1.76	15.72	15.83	128.47	11.14	11.14	14.98	89.52		
The Piqua State Bank	Piqua	27,677	28.65	1.47	0.08	1.95	-	79.20	(5.65)	(0.19)	(2.04)	(32.10)	133.33	8.99	8.99	20.27	43.29		
Bank of the Prairie	Olathe	87,365	28.63	-	2.56	1.63	66.90	154.88	65.54	0.53	5.27	15.40	-	9.44	9.44	13.71	95.38		
Marquette Farmers State Bank of Marquette	Marquette	33,780	28.21	2.83	2.60	2.40	2.50	10.42	(46.21)	0.62	5.02	6.96	84.71	12.40	12.40	21.35	57.32		
The Dickinson County Bank	Enterprise	10,776	27.55	2.24	1.98	2.06	13.53	50.04	(63.23)	0.44	4.29	(29.80)	91.78	10.43	10.43	20.83	67.99		
Gardner Bank	Gardner	117,416	26.95	1.19	1.11	1.27	11.98	46.29	(65.72)	0.30	3.89	11.45	106.06	7.89	7.89	14.59	60.31		
The Lyndon State Bank	Lyndon	77,389	25.92	1.36	2.04	1.86	12.68	84.84	(9.99)	0.53	4.93	6.66	136.47	10.02	10.02	14.81	75.14		
First National Bank	Goodland	188,964	25.03	5.56	0.27	2.52	-	21.46	(61.48)	0.57	4.44	12.87	45.37	12.94	12.94	23.29	64.59		
Farmers State Bank	Phillipsburg	34,338	24.86	1.64	1.29	1.55	4.08	55.34	123.72	1.04	11.41	6.61	94.34	9.02	9.02	15.63	65.25		
Bankers' Bank of Kansas	Wichita	178,021	24.05	1.70	1.28	3.05	25.34	98.21	1.21	0.73	5.83	(4.78)	179.70	12.34	12.34	17.42	73.16		
Bank of Labor	Kansas City	536,013	23.54	1.03	0.87	2.51	23.29	137.32	(40.24)	0.35	3.32	0.99	243.69	10.22	10.22	16.82	44.50		
The Midland National Bank of Newton	Newton	137,402	23.53	2.79	0.87	2.29	16.28	101.77	(30.58)	0.39	4.18	0.01	82.15	9.78	9.78	15.08	45.28		
Roxbury Bank	Roxbury	15,519	23.09	0.74	1.10	2.79	4.98	25.58	(6.24)	0.99	9.97	(34.42)	376.47	10.03	10.03	19.50	75.20		
The First National Bank of Hope	Hope	80,856	22.48	3.97	0.15	1.74	12.29	27.95	(20.38)	1.12	8.92	16.99	43.73	12.48	12.48	14.12	96.77		
The Mission Bank	Mission	535,492	22.02	0.31	1.32	2.03	40.00	198.94	(14.98)	0.97	6.05	14.82	645.30	15.47	15.47	25.88	71.30		
Union State Bank	Uniontown	47,401	21.84	0.73	0.01	0.94	6.43	9.16	(74.10)	0.84	10.99	10.11	127.95	7.38	7.38	10.06	76.13		
Golden Belt Bank, FSA	Ellis	152,716	21.66	2.23	1.17	1.28	9.29	54.61	(69.26)	1.66	12.64	(6.61)	57.49	11.61	11.61	13.07	90.53		
Millennium Bank	Junction City	33,392	21.61	1.78	0.31	1.22	14.72	158.99	8.58	0.07	0.51	(0.11)	68.32	13.01	13.01	18.49	104.54		
Intrust Bank, National Association	Wichita	4,950,396	21.27	0.91	0.08	1.26	40.16	114.79	47.34	1.07	12.69	8.45	138.54	7.84	7.84	12.52	68.98		
The Union State Bank of Everest	Everest	259,167	21.21	2.60	0.25	1.91	9.58	18.68	78.84	1.71	17.28	13.48	73.40	8.80	8.80	12.25	95.93		
Prescott State Bank	Prescott	14,357	21.07	5.30	0.15	1.73	7.06	29.32	(29.20)	0.36	3.16	0.27	32.63	11.81	11.81	23.46	63.31		
VisionBank	Topeka	103,591	20.66	0.30	0.86	1.12	23.06	283.32	35.49	0.71	7.35	(0.01)	370.45	9.00	9.00	13.30	97.92		
The Farmers State Bank	Fairview	24,868	20.49	1.80	0.66	1.21	29.96	30.16	327.86	0.46	6.32	(14.64)	67.36	7.41	7.41	12.81	62.51		
Community First National Bank	Manhattan	187,860	20.20	1.81	-	1.40	62.70	215.25	23.77	0.83	8.29	18.49	77.50	9.63	9.63	12.84	103.74		
Conway Bank, National Association	Conway Springs	59,708	20.00	1.33	0.34	1.69	27.67	156.28	51.34	(0.20)	(1.56)	(0.62)	126.91	10.19	10.19	18.01	80.22		
The Walton State Bank	Walton	8,947	19.89	1.84	0.86	1.17	-	8.90	(64.84)	0.20	2.83	(2.78)	63.64	7.47	7.47	18.00	43.42		
The Freeport State Bank	Harper	26,286	19.60	2.55	-	1.58	6.77	71.22	68.05	0.24	3.55	(10.46)	61.89	6.36	6.36	11.78	64.11		
Capital City Bank	Topeka	410,623	19.47	0.54	1.17	1.00	40.16	202.91	(12.45)	0.62	7.91	24.32	185.09	8.23	8.23	12.50	72.85		
Alterra Bank	Leawood	258,795	19.32	0.62	0.61	0.17	116.27	379.52	141.63	0.17	1.74	(4.10)	27.60	9.01	9.01	10.90	92.13		
Emerald Bank	Burden	17,535	18.96	0.26	0.90	2.63	4.47	24.24	144.57	0.21	2.33	(44.94)	1,017.86	9.19	9.19	17.80	68.30		
Ford County State Bank	Spearsville	38,521	18.11	4.19	-	1.63	6.99	29.89	23.74	0.76	6.04	(4.89)	38.93	13.20	13.20	19.27	68.51		
The Denison State Bank	Holton	300,066	17.94	3.14	0.07	2.24	16.78	49.71	(6.46)	1.46	11.97	5.86	71.41	11.92	11.92	18.84	73.42		
Farmers Bank & Trust	Great Bend	727,505	17.33	0.45	1.17	1.68	12.01	59.69	(11.30)	1.59	11.49	33.35	369.26	13.43	13.43	21.52	52.41		
Rose Hill Bank	Rose Hill	257,717	17.16	0.30	0.05	1.12	80.81	232.47	49.42	0.56	4.69	14.68	368.55	10.21	10.21	14.59	89.70		
Community First Bank	Kansas City	119,870	17.06	0.12	1.55	1.33	76.29	200.80	98.02	0.76	8.69	29.45	1,089.15	8.93	8.93	11.29	105.11		
Kaw Valley State Bank	Eudora	42,235	17.04	0.59	1.34	1.76	6.32	67.59	9.41	1.18	14.25	(0.12)	297.89	8.13	8.13	13.65	64.02		

Kansas

Fourth Quarter 2014 (Texas Ratio Listed Highest to Lowest)			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 / Assets	Loan / Deposit ratio
Kansas Total		66,016,658	11.83	0.93	0.48	1.33	21.76	91.86	13.87	0.99	8.51	10.84	142.96	11.33	11.33	18.65	77.13
Prairie Bank of Kansas	Stafford	106,819	17.03	2.44	0.14	1.08	33.06	66.01	49.79	0.30	3.55	2.90	44.27	8.65	8.65	14.28	63.49
The Security State Bank	Wellington	64,481	16.65	4.29	0.08	3.41	0.47	89.27	60.59	(0.18)	(1.54)	4.26	79.65	10.58	10.58	20.99	56.78
The Farmers State Bank of Westmoreland	Westmoreland	164,292	15.96	2.11	0.44	1.93	43.44	85.01	(6.30)	0.87	5.72	(9.79)	91.24	13.46	13.46	13.64	69.38
RelianzBank	Wichita	51,435	15.83	-	-	1.65	34.22	164.93	(25.42)	0.87	8.58	12.99	-	10.34	10.34	16.54	86.35
The Peoples Bank	Pratt	366,771	14.92	2.66	0.16	1.97	0.77	5.47	(49.84)	1.48	10.48	10.40	73.89	11.71	11.71	19.28	66.41
First Federal Savings and Loan Association of Independence	Independence	136,349	14.48	1.92	0.40	1.97	15.46	41.70	(66.15)	0.45	4.65	13.59	102.36	10.04	10.04	20.62	95.04
Landmark National Bank	Manhattan	861,430	13.77	1.40	0.03	1.23	28.54	99.42	(26.36)	1.04	9.98	7.87	87.99	8.53	8.53	15.21	61.10
Freedom Bank	Overland Park	144,590	13.69	-	0.21	1.20	9.65	155.19	32.91	1.00	9.40	32.04	-	11.60	11.60	18.13	82.20
The Peoples State Bank	Cherryvale	16,534	13.44	3.64	0.72	1.42	-	14.83	211.89	3.84	13.51	(5.55)	38.90	28.23	28.23	35.32	123.01
The State Bank of Spring Hill	Spring Hill	36,772	13.23	-	1.55	2.41	77.50	106.56	516.48	0.31	2.94	(15.53)	-	10.99	10.99	24.94	36.61
Peoples State Bank	Mc Donald	135,206	12.81	0.82	0.56	1.30	13.39	19.85	(34.72)	2.26	24.95	19.27	159.47	8.58	8.58	11.11	109.38
Towanda State Bank	Towanda	9,661	12.77	1.75	-	1.22	-	41.10	4.77	0.04	0.45	(6.11)	69.84	9.19	9.19	18.24	82.63
Equity Bank	Andover	1,178,230	12.75	1.49	0.40	0.82	33.42	152.05	(24.91)	0.87	7.60	16.36	55.07	10.28	10.28	14.74	73.51
Andover State Bank	Andover	74,088	12.71	0.04	0.68	1.00	140.88	248.82	2.48	0.44	5.00	9.41	2,411.11	8.74	8.74	11.59	102.50
The Marion National Bank	Marion	22,856	12.24	3.48	-	1.97	-	54.43	(30.16)	0.47	3.43	(10.53)	566.61	10.48	10.48	20.80	43.43
First Bank of Newton	Newton	169,614	12.16	0.38	0.30	1.38	17.88	133.05	(16.49)	0.90	10.91	(6.40)	363.75	8.44	8.44	12.52	79.78
The Baxter State Bank	Baxter Springs	27,615	11.97	0.25	0.27	2.67	11.58	31.62	65.71	1.21	5.51	(5.88)	1,063.41	20.27	20.27	32.17	78.80
Industrial State Bank	Kansas City	141,835	11.93	1.02	0.73	1.21	18.16	115.91	(24.42)	1.19	4.85	(0.59)	117.78	24.96	24.96	36.01	78.61
KansasLand Bank	Quinter	52,371	11.60	0.32	0.83	1.16	5.00	40.34	(38.11)	0.50	5.48	6.52	362.50	8.66	8.66	15.79	65.63
The Nekoma State Bank	La Crosse	44,099	11.47	0.67	0.88	3.23	-	31.66	39.84	0.58	7.11	5.71	482.14	8.13	8.13	20.50	31.79
The Community Bank	Liberal	103,548	11.33	0.16	-	1.85	1.14	30.41	(26.19)	0.72	6.61	(3.45)	1,156.84	10.78	10.78	16.43	64.83
Bank of Palmer	Palmer	41,682	11.30	2.23	-	1.93	-	-	-	0.57	6.59	6.52	86.34	9.01	9.01	17.43	60.91
Alliance Bank	Topeka	97,436	11.14	0.89	0.11	1.39	51.33	122.25	20.05	0.57	5.55	(25.95)	154.88	9.80	9.80	17.26	70.60
National Bank of Kansas City	Overland Park	593,777	11.01	2.25	0.16	1.50	29.04	84.38	18.45	0.57	4.39	16.14	66.68	12.17	12.17	20.78	77.66
Union State Bank	Clay Center	139,269	10.91	0.45	0.33	1.88	1.61	34.09	(37.28)	0.65	5.90	35.37	412.60	10.95	10.95	23.69	65.49
Bank of Commerce	Chanute	176,346	10.88	0.34	0.64	1.13	4.06	50.19	(24.51)	0.65	7.82	(21.41)	329.35	8.34	8.34	18.87	49.95
The Girard National Bank	Girard	583,337	10.79	1.58	0.22	1.50	4.14	28.43	(27.70)	0.87	7.48	10.74	95.44	10.81	10.81	14.30	82.10
The Citizens State Bank	Moundridge	424,022	10.77	0.96	0.15	1.17	3.61	40.56	(17.66)	0.77	7.13	11.53	121.89	10.15	10.15	14.41	65.84
Armed Forces Bank, National Association	Fort Leavenworth	1,671,860	10.69	1.72	2.33	3.42	15.03	67.49	(36.10)	2.25	8.14	(7.42)	199.41	26.56	26.56	46.50	66.79
Grant County Bank	Ulysses	236,959	10.56	0.74	0.02	2.05	1.97	20.14	(23.85)	1.43	12.37	15.49	276.67	11.55	11.55	20.79	71.98
The Valley State Bank	Syracuse	107,223	10.39	1.26	0.06	1.27	17.61	88.44	30.35	0.95	11.42	6.89	101.27	8.05	8.05	11.55	79.54
Emprise Bank	Wichita	1,508,881	10.35	1.26	0.03	1.38	84.22	223.91	65.20	1.44	15.26	2.28	109.42	7.56	7.56	12.44	72.85
The Haviland State Bank	Haviland	40,941	10.03	2.11	-	1.51	0.52	13.09	(61.42)	1.28	10.61	1.99	71.32	11.16	11.16	17.23	77.62
The Tampa State Bank	Tampa	51,816	9.12	0.58	-	2.58	1.42	13.04	(32.09)	0.60	5.99	(7.33)	444.64	10.79	10.79	16.24	65.57
Centera Bank	Sublette	268,379	9.06	0.90	0.13	1.06	4.48	52.42	(6.90)	1.00	11.46	(4.68)	118.68	8.08	8.08	15.13	51.11
Bank of Hays	Hays	275,672	9.00	1.37	0.02	1.37	14.51	112.19	42.80	0.95	12.02	9.32	100.15	7.69	7.69	14.78	63.92
The Kansas State Bank Overbrook Kansas	Overbrook	54,360	8.76	0.33	1.04	3.09	3.65	46.03	14.58	0.91	7.70	7.90	931.46	11.52	11.52	20.34	60.25
Carson Bank	Mulvane	99,643	8.57	1.16	0.13	1.10	32.21	125.79	(11.25)	0.27	3.41	1.56	94.70	8.54	8.54	16.11	60.60
The Exchange State Bank of St. Paul, Kansas	St Paul	67,275	8.45	0.38	0.60	1.20	0.78	35.42	(36.08)	0.69	8.37	(3.14)	319.47	8.34	8.34	18.48	53.08
First Option Bank	Osawatomie	285,969	8.44	0.11	0.24	1.40	13.74	117.11	(10.18)	1.34	16.30	(4.99)	1,282.26	8.76	8.76	22.44	43.62
The Bank of Whitewater	Whitewater	21,586	8.40	0.78	-	2.41	4.55	25.95	(7.65)	0.92	10.85	(36.51)	310.00	8.64	8.64	16.56	58.54
The Citizens State Bank	Gridley	181,100	7.87	0.52	0.29	0.85	23.00	36.46	17.43	0.62	7.90	(2.31)	163.32	7.50	7.50	11.68	72.14
Union State Bank	Olsburg	30,889	7.80	2.23	0.19	1.42	0.15	0.15	(95.86)	0.92	5.56	(4.67)	63.98	15.32	15.32	27.71	55.30
The Alta Vista State Bank	Alta Vista	20,103	7.60	2.84	-	2.44	3.37	5.52	(76.83)	0.75	5.86	11.63	85.98	12.86	12.86	30.95	44.27
The Olpe State Bank	Olpe	36,257	7.60	0.28	1.06	1.18	0.03	4.19	(76.40)	1.17	7.67	(3.47)	419.35	15.11	15.11	25.41	73.94
Peoples Exchange Bank	Belleville	66,400	7.60	1.30	-	1.25	17.10	29.47	39.54	1.27	9.10	18.94	96.53	11.33	11.33	14.47	102.85
The First National Bank of Sedan	Sedan	62,179	7.58	0.49	0.62	2.02	-	48.91	(4.29)	0.70	6.97	0.55	407.69	9.60	9.60	20.80	35.74
The First National Bank of Beloit	Beloit	85,360	7.55	0.81	0.43	1.54	3.74	46.80	26.16	0.32	2.83	(2.97)	189.24	11.03	11.03	17.79	56.58
Bank of Denton	Denton	17,040	7.50	3.03	0.07	1.26	-	3.29	(1.94)	0.61	3.62	(19.72)	41.74	16.99	16.99	37.67	51.36
Astra Bank	Scandia	267,494	7.49	0.78	0.02	1.49	9.58	50.10	(13.87)	1.35	14.20	5.94	191.36	9.46	9.46	11.61	72.96
The Lyons State Bank	Lyons	104,807	7.48	0.54	0.48	2.43	1.94	43.84	9.44	0.66	6.96	11.85	453.15	10.01	10.01	14.76	74.41
Community National Bank	Seneca	379,454	7.37	0.63	0.43	1.34	37.69	78.84	54.10	2.02	22.28	(17.09)	210.98	8.60	8.60	19.45	35.27
Bank of the Flint Hills	Wamego	159,197	7.19	0.77	-	1.82	45.89	176.47	93.44	0.96	8.75	14.47	236.65	10.46	10.46	15.43	91.78
University Bank	Pittsburg	111,947	7.13	0.76	0.02	2.11	9.39	39.32	(40.13)	1.28	9.88	4.08	276.77	13.25	13.25	19.00	87.01
The First National Bank of Hutchinson	Hutchinson	621,131	7.07	0.79	0.03	1.32	28.99	167.62	35.39	0.80	7.33	(3.54)	166.39	11.34	11.34	17.50	61.75
The Baldwin State Bank	Baldwin City	68,411	6.99	1.55	0.02	1.99	11.15	35.15	89.37	0.64	6.54	(5.09)	128.27	10.06	10.06	25.14	50.77
State Bank	Hoxie	146,388	6.97	0.97	-	1.30	-	-	-	1.73	16.23	(0.05)	134.42	11.04	11.04	13.30	100.31
The State Bank of Oskaloosa	Oskaloosa	28,965	6.96	0.71	0.39	1.08	-	14.94	(16.70)	0.05	0.55	(252.01)	151.92	8.19	8.19	41.44	27.64

Kansas

Kansas																			Risk Based Capital /
Fourth Quarter 2014 (Texas Ratio Listed Highest to Lowest)		City	Total assets	Texas Ratio	Nonperforming loans / Total	OREO to Assets	LLR / Total	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Tangible Equity Ratio	Risk Based Assets	Loan / Deposit ratio	
Kansas Total			66,016,658	11.83	0.93	0.48	1.33	21.76	91.86	13.87	0.99	8.51	10.84	142.96	11.33	11.33	18.65	77.13	
First National Bank of Elkhart	Elkhart	77,202	6.70	1.16	0.09	0.75	-	3.01	(38.04)	1.01	8.77	19.69	65.23	11.60	11.60	19.85	71.74		
Swedish-American State Bank	Courtland	54,218	6.61	0.69	-	1.19	-	-	-	0.46	5.58	20.63	172.15	7.78	7.78	10.85	95.69		
Community National Bank & Trust	Chanute	890,871	6.56	0.48	0.21	1.33	23.76	117.48	42.45	0.84	9.51	4.01	275.29	8.35	8.35	12.00	80.39		
The Kearny County Bank	Lakin	190,954	6.47	0.25	-	1.07	3.39	51.19	49.96	2.18	13.73	(3.35)	428.88	15.06	15.06	21.07	81.66		
Bank of Prairie Village	Prairie Village	102,814	6.25	1.02	-	1.27	1.58	87.44	(28.20)	1.16	13.15	1.22	123.91	9.14	9.14	15.81	64.76		
Mid-America Bank	Baldwin City	99,834	6.19	0.32	0.45	1.53	120.99	150.27	104.57	1.68	15.31	2.61	470.11	10.74	10.74	11.31	103.80		
Southwind Bank	Natoma	126,522	6.10	1.58	-	1.75	-	37.21	23.73	0.74	9.21	(7.39)	110.98	7.96	7.96	16.72	36.87		
The Stockton National Bank	Stockton	164,469	6.00	0.92	-	2.34	8.75	73.41	26.68	0.56	4.85	(10.26)	254.22	9.96	9.96	15.14	74.63		
Citizens State Bank and Trust Co., Ellsworth, Kansas	Ellsworth	120,102	5.97	0.30	0.40	1.35	4.58	10.33	(60.54)	1.30	15.24	20.26	449.14	8.78	8.78	15.98	57.67		
The Stockgrowers State Bank	Maple Hill	79,951	5.89	1.56	-	1.29	9.55	40.98	156.45	1.28	9.28	14.09	82.52	12.34	12.34	21.84	68.36		
The First National Bank of Harveyville	Harveyville	14,197	5.74	1.02	-	1.03	7.12	12.60	142.11	0.29	2.80	(56.71)	101.19	9.77	9.77	22.28	66.76		
The St. Marys State Bank	Saint Marys	95,493	5.71	0.17	-	1.94	59.96	80.41	9.61	1.08	10.71	(3.44)	1,120.93	10.19	10.19	15.42	64.85		
United Bank & Trust	Marysville	589,881	5.64	0.02	0.63	1.53	16.02	83.45	(16.52)	1.14	9.90	15.06	8,105.41	10.67	10.67	15.12	91.46		
Merit Bank	Overland Park	83,000	5.56	0.02	0.54	1.62	102.50	226.26	127.42	0.38	4.09	11.07	7,237.50	8.76	8.76	10.97	105.18		
The First National Bank of Girard	Girard	78,944	5.34	0.50	0.30	1.71	7.11	24.97	245.57	1.14	10.43	8.46	340.56	10.73	10.73	18.07	77.99		
Goppert State Service Bank	Garnett	156,017	5.21	0.49	0.31	1.51	6.83	7.65	(63.29)	0.45	4.34	(14.36)	309.05	10.40	10.40	19.19	64.87		
Citizens Savings and Loan Association, FSB	Leavenworth	197,897	5.17	2.13	0.06	1.06	5.62	7.22	(59.60)	0.04	0.24	8.94	49.56	18.74	18.74	52.44	63.40		
Labette Bank	Altamont	359,386	5.00	0.45	0.10	1.37	13.96	34.76	195.42	0.96	9.42	3.93	305.11	10.00	10.00	17.52	70.87		
The State Bank of Bern	Bern	91,362	4.95	0.20	-	1.15	-	4.00	285.16	1.33	9.90	(1.28)	582.93	13.03	13.03	20.59	53.39		
KS StateBank	Manhattan	1,291,449	4.94	0.32	-	1.86	18.77	171.22	16.98	1.99	22.34	16.80	578.36	9.03	9.03	13.89	90.24		
Farmers Bank & Trust	Atwood	106,761	4.94	0.04	0.35	1.71	8.15	38.07	51.53	0.75	7.80	(31.36)	4,263.64	8.98	8.98	20.16	28.34		
The State Bank of Blue Rapids	Blue Rapids	48,789	4.88	0.98	0.02	1.00	-	50.39	55.84	0.45	4.62	(34.99)	101.70	10.01	10.01	17.42	54.82		
The Farmers State Bank	Wathena	62,669	4.83	0.83	0.47	3.65	2.41	13.26	(59.77)	0.97	6.35	(1.90)	440.64	15.94	15.94	31.40	57.84		
The First National Bank of Syracuse	Syracuse	264,876	4.68	0.66	0.02	0.80	1.17	22.90	18.95	1.09	10.09	50.69	121.04	9.92	9.92	13.47	74.62		
The Farmers and Merchants State Bank of Argonia	Argonia	36,885	4.59	0.13	0.05	1.51	35.08	139.23	215.19	0.61	8.23	15.66	1,186.84	7.61	7.61	12.38	93.31		
Kaw Valley State Bank and Trust Company	Wamego	154,292	4.57	0.78	0.02	1.54	16.52	82.67	125.25	1.48	13.48	(2.98)	197.08	11.04	11.04	19.65	71.05		
The Western State Bank	Garden City	466,033	4.52	0.89	-	2.24	3.89	78.34	1.28	1.46	12.58	(8.41)	253.01	11.66	11.66	17.05	74.78		
Bank of Commerce and Trust Company	Wellington	57,120	4.51	0.32	0.35	1.94	8.01	26.91	(34.11)	1.48	16.61	5.38	614.63	9.86	9.86	21.53	53.11		
Chisholm Trail State Bank	Wichita	74,175	4.46	0.34	0.27	1.51	49.65	90.55	4.07	0.47	5.57	(14.32)	446.72	8.54	8.54	18.16	53.36		
BANK VI	Salina	68,569	4.41	0.14	0.40	2.13	20.48	203.62	11.09	0.83	8.23	18.62	1,575.34	10.15	10.15	15.17	122.34		
The State Bank of Delphos	Delphos	44,042	4.30	0.24	0.11	1.14	-	30.81	10.56	1.07	10.63	2.99	469.14	10.48	10.48	14.45	94.34		
Citizens State Bank	Paola	83,889	4.14	1.62	0.11	2.28	8.45	39.87	(50.90)	0.92	4.82	15.85	140.20	13.68	13.68	28.75	42.13		
First National Bank in Fredonia	Fredonia	101,701	4.12	2.11	0.01	2.33	-	22.11	18.65	1.57	11.02	4.85	110.39	14.62	14.62	35.28	34.68		
ESB Financial	Emporia	194,195	4.11	0.57	0.06	1.03	18.65	120.74	86.45	0.80	8.96	7.35	180.98	8.85	8.85	13.08	72.58		
The First State Bank of Ransom	Ransom	47,119	4.03	0.02	0.82	2.38	-	6.50	(58.40)	1.17	6.09	(0.15)	10,200.00	19.60	19.60	39.50	46.17		
Community State Bank	Coffeyville	174,709	4.01	0.35	0.16	0.98	4.39	95.40	20.64	0.85	8.53	(3.41)	277.36	9.18	9.18	19.05	38.38		
The Fowler State Bank	Fowler	76,365	3.99	0.82	-	0.82	3.53	68.89	72.48	0.68	6.70	(11.55)	99.34	10.29	10.29	17.17	52.96		
CORNERBANK	Winfield	286,088	3.95	0.09	0.31	1.26	21.14	95.42	7.14	0.34	3.91	10.83	1,379.85	8.45	8.45	14.92	58.36		
Midwest Community Bank	Plainville	70,458	3.92	0.84	0.03	1.03	0.26	30.41	74.27	0.39	3.52	19.29	123.48	10.92	10.92	24.16	57.47		
The First National Bank of Louisburg	Louisburg	93,764	3.90	-	0.70	2.15	11.79	23.27	(35.95)	0.70	4.15	(5.77)	-	16.37	16.37	36.77	46.99		
The Citizens State Bank	Marysville	310,355	3.85	0.07	0.15	1.27	9.45	60.33	7.37	1.98	18.88	22.12	1,761.45	9.52	9.52	13.11	112.87		
The Valley State Bank	Belle Plaine	127,375	3.75	0.31	0.08	1.20	5.96	23.50	25.12	0.76	6.08	20.16	385.15	11.70	11.70	24.71	60.62		
First National Bank and Trust	Phillipsburg	201,112	3.71	0.21	0.46	1.67	1.76	11.81	(49.94)	0.93	6.68	(2.34)	806.78	13.80	13.80	19.57	67.03		
Lyons Federal Bank	Lyons	90,999	3.71	0.30	-	1.04	17.51	107.20	(41.76)	0.54	5.28	(1.59)	341.92	9.94	9.94	14.91	90.78		
First Commerce Bank	Marysville	60,044	3.66	0.53	-	1.10	9.36	20.72	24.18	1.74	17.58	1.69	205.80	11.50	11.50	17.37	110.97		
FirstOak Bank	Independence	93,063	3.64	0.15	0.15	1.43	40.92	54.71	(10.32)	1.40	13.34	10.63	925.64	10.01	10.01	14.02	99.89		
First National Bank of Kansas	Burlington	71,239	3.62	0.27	0.29	2.46	5.86	34.23	(15.21)	0.34	4.05	17.55	920.41	9.44	9.44	24.59	32.18		
The Solomon State Bank	Solomon	202,109	3.61	0.11	0.47	2.84	9.61	48.08	(16.41)	1.40	11.15	4.94	2,506.67	13.65	13.65	22.87	109.28		
Community Bank of Wichita, Inc.	Wichita	73,348	3.61	0.15	0.25	1.17	37.17	116.43	2.95	1.64	7.06	13.11	772.94	8.98	8.98	12.53	89.15		
Cottonwood Valley Bank	Cedar Point	33,481	3.56	1.07	0.13	3.01	11.74	11.74	(71.20)	0.65	4.84	(78.76)	282.48	13.27	13.27	30.21	45.55		
The Bank of Protection	Protection	63,665	3.53	0.69	-	0.90	3.97	11.97	(14.00)	1.28	12.31	(0.18)	130.98	11.04	11.04	17.40	65.84		
The Howard State Bank, Howard, Kansas	Howard	56,732	3.52	0.85	-	2.71	-	-	(100.00)	0.67	7.19	(59.06)	320.21	9.09	9.09	20.41	42.84		
The Halstead Bank	Halstead	94,079	3.42	0.38	-	1.20	75.77	124.71	44.87	0.75	9.29	(5.20)	316.91	8.38	8.38	10.48	86.81		
The First National Bank of Dighton	Dighton	64,462	3.35	1.87	-	1.07	-	-	-	0.38	2.14	(28.64)	57.25	18.31	18.31	40.89	42.49		
The Citizens State Bank of Cheney, Kansas	Cheney	57,682	3.35	0.69	-	1.43	19.24	113.70	20.98	1.60	13.31	2.08	208.50	11.00	11.00	17.70	73.31		
Vintage Bank Kansas	Leon	53,919	3.34	-	0.36	0.87	3.25	64.78	320.31	0.62	5.32	11.79	-	10.79	10.79	18.53	81.99		
Flint Hills Bank	Esckridge	123,536	3.28	0.01	0.27	1.96	18.57	74.80	48.71	1.19	12.06	14.96	18,257.14	10.55	10.55	19.69	64.25		
Peoples Bank and Trust Company	Mcpheerson	455,836	3.25	0.67	0.01	1.96	2.16	79.81	153.44	0.95	8.21	11.20	290.50	11.44	11.44	17.23	65.24		

Kansas

Fourth Quarter 2014 (Texas Ratio Listed Highest to Lowest)			Texas Ratio		CRE #1 / Risk Based Capital		CRE #2 / Risk Based Capital		Growth of CRE #2 in last 36 months		ROA - Return on average assets		ROE - Return on avg. equity capital		Net Non-core Funding Dependence		Coverage Ratio		Tangible Equity Ratio		Risk Based Capital / Risk Based Assets		Loan / Deposit ratio
City	Total assets	Total loans	OREO to Total Assets	LLR / Total Loans	Risk Based Capital	Risk Based Capital	CRE #2 in last 36 months	Return on average assets	Return on avg. equity capital	Net Non-core Funding Dependence	Loans	Leverage ratio	Equity Ratio	Assets	Ratio	Ratio	Ratio						
Kansas Total	66,016,658	11.83	0.93	0.48	1.33	21.76	91.86	13.87	0.99	8.51	10.84	142.96	11.33	11.33	18.65	77.13							
The Farmers State Bank	Holtton	54,827	3.23	0.58	-	1.59	7.64	104.19	(22.37)	0.71	8.21	0.91	271.75	9.12	9.12	17.86	65.69						
Peoples Bank	Coldwater	49,064	3.18	1.01	-	1.79	19.27	32.17	9.30	0.88	7.12	(1.52)	177.13	11.47	11.47	20.83	44.15						
The First National Bank of Scott City	Scott City	118,606	3.17	0.51	0.05	1.34	2.36	15.97	16.83	0.92	8.99	(4.27)	263.61	10.77	10.77	12.90	71.76						
The Farmers State Bank of Bucklin, Kansas	Bucklin	46,155	3.14	-	0.32	1.82	2.65	3.96	44.88	0.82	9.05	(7.34)	-	6.98	9.06	15.00	57.52						
The Farmers State Bank	Atwood	23,385	3.07	0.74	-	2.60	-	-	(100.00)	0.56	5.47	(30.18)	349.43	10.71	10.71	18.90	56.08						
Sunflower Bank, National Association	Salina	1,723,296	3.01	0.47	0.02	1.23	24.23	205.74	66.96	1.03	9.47	3.74	263.55	9.59	9.59	16.12	79.84						
Capitol Federal Savings Bank	Topeka	9,070,573	2.97	0.44	0.05	0.15	3.40	9.64	61.36	0.81	6.09	36.40	33.75	14.36	14.36	33.44	129.32						
Citizens Bank of Kansas	Kingman	236,364	2.86	0.66	0.02	1.39	5.73	50.34	(15.21)	0.58	4.84	2.10	211.57	9.38	9.38	14.35	49.65						
Central Bank and Trust Co.	Hutchinson	258,995	2.83	0.11	0.22	2.61	41.10	148.98	11.43	2.20	26.49	26.11	2,358.37	8.81	8.81	12.32	85.45						
The First State Bank	Norton	311,218	2.80	0.16	0.20	1.67	0.18	9.27	(8.59)	1.47	13.32	19.34	1,039.39	9.54	9.54	15.93	69.71						
Central National Bank	Junction City	890,389	2.73	0.18	0.08	2.28	8.76	101.30	1.28	0.96	8.17	(10.36)	1,264.14	11.28	11.28	20.59	54.45						
The Bennington State Bank	Salina	562,548	2.69	0.32	0.02	1.89	11.28	44.96	(19.41)	1.85	16.91	4.24	587.99	10.38	10.38	14.52	88.98						
The First State Bank of Healy	Healy	90,831	2.68	0.11	0.08	2.58	1.05	1.05	(90.96)	2.48	14.40	11.10	2,387.76	16.93	16.93	25.44	63.37						
CrossFirst Bank	Leawood	1,216,371	2.55	0.41	0.01	1.26	90.07	229.11	149.20	0.55	5.40	16.75	310.40	10.06	10.06	12.90	81.06						
The Fidelity State Bank and Trust Company	Dodge City	167,292	2.53	1.64	-	2.15	0.55	15.57	(38.83)	0.96	5.63	(72.37)	131.07	16.07	16.07	49.29	32.60						
The Morrill and Janes Bank and Trust Company	Merriam	898,161	2.53	0.09	0.11	0.52	76.50	186.28	55.33	0.80	9.01	14.44	606.58	7.34	7.34	12.02	62.93						
Kendall State Bank	Valley Falls	37,060	2.52	0.32	-	1.31	156.47	235.93	71.42	0.45	6.18	(37.12)	411.39	6.88	6.88	11.82	74.18						
The State Bank of Canton, Canton, Kansas	Canton	31,711	2.50	0.97	0.14	1.24	2.51	46.76	14.37	0.26	1.57	(27.00)	128.42	16.79	16.79	40.52	37.37						
The Farmers & Merchants State Bank of Cawker City	Cawker City	18,062	2.48	0.26	-	0.77	-	18.57	(62.90)	2.11	23.71	35.65	295.35	9.25	9.25	11.23	131.41						
SIN BANK OF KANSAS	Saint John	90,991	2.46	0.03	-	1.55	-	23.06	24.70	1.35	11.53	0.54	5,089.47	11.49	11.49	16.14	84.61						
Security State Bank	Scott City	184,988	2.42	0.45	0.02	1.37	5.49	13.87	23.43	1.37	8.92	14.55	305.49	14.46	14.46	16.44	105.54						
The State Exchange Bank	Mankato	41,755	2.39	0.73	-	1.26	-	14.22	(70.68)	0.80	7.87	(28.41)	173.20	9.77	9.77	22.17	35.84						
The Bank of Holyrood	Holyrood	64,570	2.39	0.16	0.19	1.60	-	10.42	(17.57)	1.45	13.67	(26.44)	985.48	11.18	11.18	20.29	67.34						
Citizens State Bank	Morland	39,414	2.37	0.26	-	0.84	-	1.31	(87.02)	0.54	6.56	8.07	317.50	7.97	7.97	12.12	96.20						
Exchange National Bank & Trust Co.	Atchison	410,405	2.28	0.27	0.03	1.39	13.28	38.84	(1.62)	1.04	12.02	(9.78)	512.37	8.82	8.82	13.55	76.76						
Greensburg State Bank	Greensburg	63,644	2.16	2.13	0.08	1.70	0.18	0.18	100.00	0.96	5.84	(0.06)	79.89	18.49	18.49	54.26	15.38						
The Baileyville State Bank	Seneca	41,406	2.11	0.17	0.10	1.06	13.65	13.65	(78.96)	0.57	6.64	8.13	627.50	9.08	9.08	16.11	69.17						
The Bank of Tescott	Tescott	324,870	2.09	0.26	0.07	2.20	11.10	56.88	50.16	2.08	17.42	6.25	831.53	11.93	11.93	15.83	96.85						
Farmers National Bank	Phillipsburg	120,687	2.06	0.03	0.31	2.07	-	23.08	(1.34)	1.19	8.41	1.27	6,046.15	14.71	14.71	22.05	74.16						
Farmers and Drivers Bank	Council Grove	191,962	2.05	0.69	-	2.36	0.94	2.50	(34.34)	1.17	5.06	1.13	341.91	23.96	23.96	45.12	57.96						
The Farmers Bank of Osborne	Osborne	59,414	2.02	0.41	-	1.45	7.32	8.99	(55.69)	1.48	12.45	(10.59)	349.03	12.00	12.00	16.65	72.60						
Farmers & Merchants Bank of Colby	Colby	171,751	1.93	0.38	0.03	0.90	26.83	32.71	70.01	1.59	12.64	32.58	238.01	11.86	11.86	15.41	87.35						
Argentine Federal Savings	Kansas City	50,637	1.91	0.25	0.09	0.42	1.19	10.57	(51.98)	0.16	1.18	3.89	171.43	13.94	13.94	28.26	96.24						
Bison State Bank	Bison	9,342	1.88	0.70	-	6.05	-	15.90	158.06	0.09	1.08	(2.54)	861.90	9.42	9.42	33.71	35.66						
The Bendena State Bank	Bendena	55,729	1.88	0.19	0.03	1.00	-	51.43	(33.11)	1.22	16.47	9.59	530.67	7.80	7.80	11.39	85.06						
The First State Bank & Trust Co. of Larned	Larned	131,140	1.80	0.42	-	1.98	-	163.26	126.65	1.67	13.42	(5.03)	476.66	12.57	12.57	20.06	75.31						
Great American Bank	Lawrence	146,823	1.67	0.04	0.09	1.67	42.28	285.40	18.78	1.21	8.45	12.28	4,308.70	10.33	10.33	14.58	106.40						
The First National Bank of Cunningham	Cunningham	34,285	1.65	0.01	0.16	0.83	11.14	25.03	100.00	1.18	12.49	3.27	10,900.00	9.61	9.61	18.07	43.63						
Community Bank	Topeka	83,166	1.59	0.19	0.03	1.32	36.38	157.25	(9.74)	0.85	8.80	(5.28)	692.98	9.12	9.12	11.37	84.29						
The Peabody State Bank	Peabody	38,623	1.52	0.31	-	0.63	-	2.71	303.70	0.56	5.18	(0.76)	204.55	10.06	10.06	17.98	65.66						
Bank of Greeley	Greeley	37,672	1.52	0.04	0.13	1.69	0.88	16.53	(23.59)	1.04	8.75	(25.07)	3,933.33	11.70	11.70	21.74	64.13						
Kanza Bank	Kingman	229,373	1.46	0.15	0.01	1.17	39.25	291.73	50.36	0.90	8.67	6.54	795.71	9.54	9.54	13.67	83.79						
Johnson State Bank	Johnson	77,982	1.39	0.47	-	3.75	0.65	10.13	(26.55)	0.67	4.86	(12.06)	791.02	14.47	14.47	21.77	54.18						
The Alden State Bank	Sterling	20,999	1.39	-	0.16	1.55	-	0.30	(98.37)	0.28	2.80	(28.81)	-	10.04	10.04	21.54	57.05						
The Lyon County State Bank	Emporia	151,145	1.38	-	-	1.31	25.21	75.08	(34.37)	0.30	3.82	(1.62)	-	7.62	7.62	21.69	29.12						
Commercial Bank	Parsons	323,368	1.36	0.31	0.01	2.01	4.65	19.79	86.75	0.89	8.79	0.81	656.15	8.56	8.56	21.12	35.39						
The Lorraine State Bank	Lorraine	25,763	1.32	0.04	0.14	0.90	-	-	(100.00)	1.01	8.92	(12.35)	2,416.67	11.65	11.65	17.17	71.02						
First Bank	Sterling	141,145	1.31	0.19	0.08	2.98	-	63.61	77.82	1.08	9.55	5.34	1,604.44	11.90	11.90	20.46	63.21						
The Wilson State Bank	Wilson	85,085	1.31	0.04	0.01	1.00	13.94	20.63	(11.22)	1.32	13.04	9.25	2,385.19	9.08	9.08	10.91	89.23						
Home Savings Bank	Chanute	70,617	1.29	0.15	-	1.19	8.46	21.77	(9.34)	(1.11)	(5.50)	19.00	816.13	16.48	16.48	42.01	44.46						
Inter-State Federal Savings and Loan Association of Kansas C	Kansas City	229,438	1.27	1.46	0.03	0.61	-	-	-	0.49	2.25	18.31	41.77	23.16	23.16	99.21	33.39						
The Riley State Bank of Riley, Kansas	Riley	83,186	1.24	0.19	-	1.82	9.80	10.41	(22.66)	0.90	9.50	14.34	966.67	9.47	9.47	13.87	85.57						
Southwest National Bank	Wichita	441,679	1.22	0.15	0.01	1.18	0.95	253.17	33.94	1.83	21.07	21.84	793.79	9.02	9.02	12.51	87.78						
The First Security Bank	Overbrook	54,019	1.10	-	0.10	1.29	20.37	143.02	78.31	0													

Kansas

Fourth Quarter 2014 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming	OREO to	LLR /	CRE #1 /	CRE #2 /	Growth of	ROA -	ROE -	Net Non-core	Coverage		Tangible	Risk Based		Loan / Deposit
			loans / Total	Assets	Total	Risk Based Capital	Risk Based Capital	CRE #2 in last 36 months	Return on average assets	Return on avg. equity capital		Funding	Loans		Leverage ratio	Equity Ratio	
Kansas Total	66,016,658	11.83	0.93	0.48	1.33	21.76	91.86	13.87	0.99	8.51	10.84	142.96	11.33	11.33	18.65	77.13	
The Bank	Oberlin	331,592	0.96	0.11	0.02	0.79	-	1.37	(20.59)	1.98	19.59	(8.66)	727.13	9.20	9.20	13.21	77.81
The Farmers State Bank of Oakley, Kansas	Oakley	126,331	0.95	0.23	-	1.13	6.13	16.44	42.92	1.06	7.86	12.42	485.71	13.02	13.02	19.38	75.13
Fidelity State Bank and Trust Company	Topeka	102,535	0.78	0.14	-	1.19	39.12	116.97	158.49	0.48	4.42	(7.11)	876.92	10.66	10.66	16.11	74.95
Hillsboro State Bank	Hillsboro	17,539	0.75	0.14	-	1.22	13.54	13.54	(56.97)	0.14	1.58	(34.30)	858.33	8.59	8.59	16.71	54.66
State Bank of Downs	Downs	98,193	0.73	0.02	-	1.08	97.00	97.00	45.47	0.88	8.79	(10.18)	5,892.86	8.82	8.82	12.61	90.37
The Union State Bank	Arkansas City	250,341	0.67	0.14	-	2.22	20.81	66.07	(30.31)	0.87	6.56	7.24	1,568.82	10.01	10.01	17.53	66.87
Douglas County Bank	Lawrence	334,479	0.66	0.13	-	1.28	31.94	330.36	107.40	1.13	9.49	7.76	1,004.00	11.71	11.71	16.63	75.28
The Jamestown State Bank	Jamestown	18,916	0.65	0.34	-	4.64	-	-	-	0.02	0.09	0.95	1,378.26	14.90	14.90	34.61	43.48
The State Bank of Kansas	Fredonia	62,364	0.62	0.15	-	1.98	-	199.09	(36.04)	1.12	8.23	(34.28)	1,330.36	13.16	13.16	21.68	71.17
The Trego-Wakeeney State Bank	Wakeeney	75,413	0.60	0.03	-	1.88	25.73	61.02	(31.28)	0.94	10.62	(33.30)	5,430.00	8.76	8.76	18.03	41.71
First Federal Savings and Loan Association of Wakeeney	Wakeeney	30,723	0.60	0.23	-	1.60	-	1.12	(98.72)	(0.27)	(2.32)	(29.71)	690.91	11.44	11.44	35.40	35.39
Garden Plain State Bank	Wichita	92,499	0.56	0.16	-	1.75	82.85	87.01	(16.17)	0.60	4.95	(17.80)	1,122.73	11.64	11.64	19.73	52.51
TriCentury Bank	De Soto	26,196	0.52	0.10	0.03	1.68	-	94.69	777.66	(3.09)	(18.37)	(46.57)	1,653.33	35.13	35.13	39.12	77.21
Verus Bank	Derby	127,094	0.50	-	0.05	0.95	27.81	100.11	15.95	1.03	11.51	0.38	-	9.01	9.01	13.74	77.04
The First National Bank of Washington	Washington	85,060	0.44	0.26	-	3.27	-	2.25	11.68	0.85	4.04	(19.90)	1,268.42	20.70	20.70	42.41	49.81
Community Bank of the Midwest	Great Bend	160,348	0.42	0.06	-	1.18	0.52	61.93	21.91	1.14	15.08	(18.61)	2,138.60	7.55	7.55	11.61	70.62
Almena State Bank	Almena	33,691	0.38	0.04	-	0.89	3.53	189.66	181.96	1.68	22.12	18.04	2,463.64	7.75	7.75	10.11	102.64
American State Bank & Trust Company	Great Bend	354,279	0.34	0.05	-	0.96	8.19	116.43	32.36	1.14	10.96	9.21	1,758.42	9.34	9.34	14.00	63.37
Elk State Bank	Clyde	52,008	0.23	0.04	-	1.19	-	41.87	(9.47)	0.44	5.81	20.61	3,120.00	7.50	7.50	18.16	64.91
First Heritage Bank	Centralia	118,353	0.22	-	0.03	1.97	4.61	23.06	(1.50)	1.06	8.60	19.76	-	11.91	11.91	21.37	47.71
First National Bank in Frankfort	Frankfort	39,453	0.21	0.06	-	1.25	15.36	55.91	102.63	1.34	13.24	1.48	2,233.33	9.58	9.58	18.09	47.56
The Kansas State Bank	Ottawa	122,634	0.20	0.07	-	1.45	19.80	44.52	103.25	0.71	8.32	(11.31)	2,063.64	9.16	9.16	21.60	28.91
Impact Bank	Wellington	138,181	0.15	0.03	-	1.58	9.23	48.96	(48.12)	0.68	6.57	(4.24)	6,113.64	9.91	9.91	15.80	69.69
Citizens State Bank and Trust Company	Hiawatha	85,025	0.14	0.05	-	0.92	0.45	0.45	(63.46)	0.46	3.41	(52.44)	1,855.56	14.05	14.05	29.57	54.57
First Neodesha Bank	Neodesha	84,730	0.11	0.01	-	0.88	9.03	53.95	9.13	1.58	17.81	7.53	6,655.56	9.02	9.02	14.08	95.06
The Plains State Bank	Plains	132,904	0.10	0.04	-	1.91	-	1.60	100.00	0.58	5.81	10.37	4,893.75	9.83	9.83	23.17	34.81
The First State Bank, Kiowa, Kansas	Kiowa	81,984	0.09	0.02	-	0.79	5.96	9.93	100.00	1.38	11.22	5.41	4,822.22	12.15	12.15	17.94	81.37
The Stockgrowers State Bank of Ashland, Kansas	Ashland	123,057	0.09	0.03	-	1.40	0.81	11.17	(18.17)	1.17	8.68	1.98	5,546.67	13.37	13.37	22.34	57.71
The First National Bank in Cimarron	Cimarron	92,001	0.09	0.02	-	1.34	-	86.64	31.79	1.10	13.32	(2.42)	8,414.29	7.85	7.85	14.50	53.22
The Farmers State Bank	Dwight	16,178	0.05	-	-	1.66	-	-	-	0.04	0.36	(46.10)	-	11.42	11.42	25.38	53.64
The First State Bank	Ness City	70,099	0.03	0.01	-	4.00	-	1.00	940.00	1.45	10.05	(1.07)	32,000.00	14.85	14.85	24.52	39.98
Leonardville State Bank	Leonardville	40,992	-	-	-	1.56	29.81	83.41	65.04	0.21	1.72	0.13	-	13.51	13.51	20.05	77.08
CBW Bank	Weir	14,566	-	-	-	3.11	-	12.42	100.00	6.46	46.89	(152.58)	-	15.58	15.58	27.74	24.27
The First National Bank of Liberal	Liberal	309,106	-	-	-	1.38	3.83	66.69	23.27	0.96	11.58	14.96	-	8.50	8.50	14.49	58.98
The Farmers State Bank of Aliceville, Kansas	Westphalia	135,644	-	-	-	1.09	6.51	14.00	132.84	1.32	11.92	(6.44)	-	10.91	10.91	15.94	85.58
The First National Bank of Spearville	Spearville	32,279	-	-	-	1.92	5.94	34.80	100.00	0.96	5.60	(7.88)	-	13.60	13.60	20.86	85.40
First National Bank in Pratt	Pratt	117,929	-	-	-	0.98	2.04	93.09	92.57	0.55	5.38	(11.71)	-	9.11	9.11	14.92	55.33
New Century Bank	Belleville	26,707	-	-	-	1.50	122.42	122.42	13.92	1.96	18.12	(2.24)	-	11.33	11.33	14.58	99.62
Tightwad Bank	Osage City	4,056	-	-	-	15.25	1.56	114.76	(66.63)	(4.17)	(38.39)	(90.61)	-	12.15	12.15	29.19	69.14
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	49,338	-	-	-	1.05	17.83	74.45	149.96	0.37	5.12	7.87	-	7.23	7.23	12.75	76.89
The City State Bank	Fort Scott	38,029	-	-	-	0.99	4.12	60.69	26.70	0.87	10.49	(17.60)	-	8.36	8.36	17.14	61.09
The Farmers State Bank	Mcperson	100,548	-	-	-	1.67	6.21	95.94	(20.82)	1.51	16.94	7.87	-	8.71	8.71	15.18	62.46
The First National Bank of Howard	Howard	8,067	-	-	-	0.96	-	3.72	100.00	0.66	3.13	(61.10)	-	20.41	20.41	39.41	56.66
Home Bank and Trust Company	Eureka	90,310	-	-	-	1.13	4.46	195.90	12.73	0.78	10.47	(11.14)	-	7.51	7.51	11.10	78.22
The Citizens State Bank	Hugoton	134,250	-	-	-	1.54	4.04	5.50	122.60	0.96	8.11	(5.84)	-	13.11	13.11	19.96	59.89
The Liberty Savings Association, FSA	Fort Scott	35,926	-	-	-	1.28	2.43	24.79	(40.63)	0.01	0.08	(2.11)	-	17.66	17.66	74.71	36.51
BANKWEST OF KANSAS	Goodland	93,573	-	-	-	0.50	4.01	82.50	100.04	0.83	6.47	11.28	-	11.54	11.54	15.18	82.26
The Citizens National Bank	Greenleaf	164,689	-	-	-	1.76	9.10	32.27	(25.67)	0.77	8.65	1.42	-	9.31	9.31	21.06	45.95
First Kansas Bank	Hoisington	177,860	-	-	-	1.88	0.41	4.35	1,068.52	0.75	9.55	7.12	-	8.15	8.15	27.62	19.38
National Advisors Trust Company, FSB	Overland Park	7,009	-	-	-	-	-	-	-	3.45	3.94	(3.38)	-	83.54	83.54	265.74	-

Montana

Fourth Quarter 2014 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Tangible Equity Ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio	
Montana Total	28,480,398	13.09	1.24	0.31	1.95	49.82	126.80	14.71	1.34	11.53	5.82	157.72	10.45	10.45	16.55	71.47	
Montana Median Values	83,433	13.59	0.90	0.26	1.84	22.73	71.09	1.03	1.06	9.53	(7.31)	114.55	10.27	10.27	17.99	70.73	
First Citizens Bank of Polson, National Association	Polson	19,991	107.68	11.73	4.88	3.04	22.51	65.42	(15.41)	(10.88)	(8.03)	25.88	9.21	9.21	15.37	72.49	
First Bank of Lincoln	Lincoln	17,738	75.12	-	3.32	0.69	3.25	21.08	257.94	1.72	12.43	(12.85)	-	10.39	10.39	15.13	79.48
Bank of The Rockies, National Association	White Sulphur Springs	132,530	69.62	5.58	4.12	2.31	39.43	83.55	(23.96)	0.86	7.76	(8.82)	41.38	9.98	9.98	16.21	70.73
Freedom Bank	Columbia Falls	51,910	62.82	2.80	5.56	2.59	76.93	162.92	(21.67)	1.49	14.68	(1.51)	92.63	10.41	10.41	15.34	88.71
Ruby Valley National Bank	Twin Bridges	88,512	53.65	11.15	0.06	2.82	12.70	26.18	(24.77)	2.03	14.40	(8.32)	25.29	14.32	14.32	22.00	72.52
American Bank	Bozeman	321,583	49.07	-	2.12	1.59	121.36	167.30	(30.41)	1.75	17.32	(3.30)	-	9.65	9.65	18.38	82.79
Treasure State Bank	Missoula	71,577	38.23	4.63	2.58	2.76	40.98	209.87	(21.93)	3.36	30.01	(21.53)	59.60	10.42	10.42	14.14	82.19
First Security Bank of Helena	Helena	38,857	37.09	4.03	1.51	1.86	13.11	40.35	(56.39)	0.45	4.30	(13.56)	46.03	10.58	10.58	17.52	80.84
Lake County Bank	Saint Ignatius	31,746	33.60	2.89	3.16	5.51	5.19	12.68	(70.91)	(0.55)	(4.64)	(127.77)	190.53	9.86	9.86	20.12	41.36
Flathead Bank of Bigfork, Montana	Bigfork	213,802	33.14	2.50	0.79	5.38	49.22	68.30	(48.11)	0.61	6.03	6.16	215.77	10.31	10.31	23.87	46.15
First Community Bank	Glasgow	280,975	32.90	3.35	0.25	2.51	22.73	39.68	(33.93)	1.00	10.29	(12.36)	75.02	9.40	9.40	19.02	51.24
Beartooth Bank	Billings	36,663	32.15	4.96	1.95	2.72	5.51	136.31	1.40	0.68	4.62	(15.03)	54.70	15.18	15.18	18.52	89.62
Peoples Bank of Deer Lodge	Deer Lodge	29,444	29.04	2.18	0.27	1.78	27.51	71.76	9.64	0.47	4.54	(0.87)	81.49	10.11	10.11	22.61	58.30
Citizens Bank & Trust Company	Big Timber	110,966	28.15	3.22	0.28	2.08	6.19	54.60	(31.09)	0.66	5.96	(21.17)	64.60	8.97	8.97	18.16	45.69
Community Bank, Inc.	Ronan	174,897	27.22	2.90	0.18	1.84	31.86	54.00	6.15	0.71	6.27	(9.15)	63.66	11.95	11.95	21.04	62.12
Farmers State Bank	Victor	336,233	25.76	1.77	2.01	1.48	38.83	82.12	39.92	0.62	6.01	1.42	83.79	10.13	10.13	18.92	54.44
The State Bank of Townsend	Townsend	54,251	24.18	4.03	-	1.24	22.39	22.39	385.77	0.90	8.90	(21.38)	30.80	10.05	10.05	20.79	57.28
Valley Bank of Kalispell	Kalispell	122,683	23.21	4.00	1.12	2.47	20.68	48.74	(3.48)	0.83	7.56	(0.21)	61.67	10.27	10.27	22.42	42.52
First Citizens Bank of Butte	Butte	63,741	21.11	2.33	0.64	2.06	0.99	46.49	(38.85)	0.83	8.19	(13.78)	88.45	10.38	10.38	21.53	71.02
Manhattan Bank	Manhattan	146,089	20.93	1.72	0.05	1.90	89.80	142.78	65.57	1.06	12.04	2.93	110.97	9.07	9.07	14.83	63.64
Belt Valley Bank	Belt	60,661	20.70	1.01	0.76	1.82	69.44	88.16	63.75	0.90	7.85	(9.46)	179.95	12.49	12.49	20.62	73.92
First Madison Valley Bank	Ennis	142,356	19.48	1.48	0.70	1.31	59.71	161.89	12.44	1.01	11.60	(4.93)	88.38	8.72	8.72	15.97	59.27
Granite Mountain Bank Inc dba Granite Mountain Bank	Philipsburg	66,544	18.62	1.62	0.44	1.54	30.12	147.97	(19.08)	0.59	6.60	(20.29)	94.71	8.86	8.86	17.37	67.10
Bitterroot Valley Bank	Lolo	352,939	18.03	1.52	0.31	1.30	61.37	159.65	(3.47)	1.65	16.64	2.69	86.08	9.19	9.19	14.18	92.39
Farmers State Bank of Denton, Montana	Denton	20,034	16.64	2.05	-	1.57	-	-	-	1.41	11.72	(5.48)	76.74	11.82	11.82	17.53	85.36
Garfield County Bank	Jordan	70,396	15.08	2.75	-	1.90	-	-	-	1.26	11.23	(14.10)	69.02	11.24	11.24	14.73	74.50
The Yellowstone Bank	Laurel	669,841	14.99	1.32	1.19	0.46	68.02	125.78	44.73	2.51	14.42	(13.19)	34.65	14.23	14.23	18.88	87.20
Valley Bank of Ronan	Ronan	66,663	14.78	0.85	0.26	1.96	29.53	45.54	70.99	0.60	4.94	(43.25)	229.71	12.12	12.12	20.16	55.43
Prairie Mountain Bank	Great Falls	76,612	14.44	0.01	1.47	2.44	94.33	198.25	25.45	1.07	10.26	(9.77)	17,075.00	10.77	10.77	15.09	83.63
First Montana Bank, Inc.	Libby	284,865	13.83	0.53	0.15	1.55	53.80	123.02	(1.46)	0.70	6.64	8.61	290.49	10.29	10.29	15.71	77.84
Valley Bank	Glasgow	36,868	13.59	0.87	0.81	1.43	2.96	81.91	29.33	1.14	12.99	(14.20)	163.77	9.14	9.14	16.69	71.46
Glacier Bank	Kalispell	8,288,508	13.58	1.38	0.22	2.86	54.24	136.65	24.16	1.47	10.77	12.18	208.00	12.03	12.03	18.25	70.85
First Interstate Bank	Billings	8,576,299	12.01	1.32	0.16	1.52	50.22	129.39	(2.31)	1.17	10.85	1.47	114.55	9.15	9.15	15.06	69.84
Eagle Bank	Polson	49,594	11.21	0.24	0.69	1.70	29.15	36.83	0.16	0.17	1.70	(24.77)	697.67	9.49	9.49	21.57	39.49
First Security Bank of Roundup	Roundup	51,930	10.78	2.60	-	1.15	-	12.84	(30.50)	1.64	16.37	(14.39)	44.35	10.39	10.39	19.63	48.75
First Security Bank	Bozeman	694,338	8.74	0.87	0.10	2.23	48.14	155.00	34.80	1.18	11.72	0.65	255.42	9.16	9.16	14.31	73.75
Three Rivers Bank of Montana	Kalispell	115,033	8.11	0.32	0.45	1.12	93.37	124.23	34.42	1.11	8.04	7.86	346.83	13.60	13.60	20.58	82.20
Rocky Mountain Bank	Billings	468,672	8.09	0.54	0.15	0.96	77.83	203.87	46.22	0.98	9.30	10.83	176.56	9.53	9.53	12.78	90.65
West One Bank	Kalispell	40,057	6.69	-	1.17	2.32	54.34	77.70	(14.22)	1.45	9.39	15.55	-	15.43	15.43	22.66	111.71
Bank of Bozeman	Bozeman	64,224	6.60	0.76	0.22	2.26	88.31	193.04	(20.19)	0.14	1.38	(4.69)	298.26	9.81	9.81	14.25	78.89
First State Bank of Forsyth	Forsyth	126,181	5.62	0.46	0.48	1.76	2.82	27.25	7,484.00	1.22	11.09	4.95	385.78	10.48	10.48	20.96	43.18
Little Horn State Bank	Hardin	83,403	5.45	-	0.50	1.87	21.05	79.16	15.06	0.46	4.41	(30.34)	-	9.00	9.00	13.92	58.20
Independence Bank	Havre	555,338	5.07	0.01	0.57	1.35	7.84	31.54	183.46	1.84	14.23	24.71	13,734.88	12.50	12.50	15.84	94.65
Bank of Bridger, National Association	Bridger	374,098	4.81	0.55	0.09	1.89	23.45	77.89	15.97	0.97	10.59	15.16	343.45	8.77	8.77	17.04	51.88
The First State Bank of Malta	Malta	139,195	4.52	0.90	0.25	2.64	1.46	19.03	(5.09)	1.25	8.45	(7.31)	292.90	14.09	14.09	26.30	49.69
The Bank of Baker	Baker	162,811	4.41	0.22	0.29	1.61	62.67	82.95	62.03	1.98	23.44	(33.12)	744.33	8.55	8.55	14.52	60.21
Stockman Bank of Montana	Miles City	3,016,833	4.31	0.62	0.02	1.75	62.80	199.15	62.14	1.80	18.71	18.56	280.14	9.06	9.06	13.68	82.14
Dutton State Bank	Dutton	33,758	4.00	0.62	-	1.59	31.45	105.52	16.07	1.10	10.62	(14.96)	255.95	11.30	11.30	14.14	90.98
Pioneer Federal Savings and Loan Association	Deer Lodge	93,668	3.87	0.03	0.64	1.91	3.83	7.65	(64.67)	0.62	4.03	(0.47)	6,222.22	15.79	15.79	36.76	74.75
Stockmens Bank	Cascade	34,442	3.34	1.12	-	2.21	13.16	49.77	89.44	0.58	5.07	(75.01)	198.43	11.39	11.39	19.47	37.54
First Security Bank of Malta	Malta	34,678	3.32	0.36	0.16	1.65	-	24.33	(29.23)	1.22	11.63	(17.25)	460.87	10.12	10.12	18.57	63.12
Opportunity Bank of Montana	Helena	555,380	3.32	0.29	0.11	0.73	25.06	71.09	(50.74)	0.58	6.21	15.03	254.68	8.62	8.62	13.59	76.16
Teton Banks	Fairfield	201,457	2.66	0.63	-	1.32	6.66	14.63	(17.34)	1.20	8.86	(1.67)	210.97	14.24	14.24	22.15	65.83
The First State Bank of Shelby	Shelby	138,861	1.67	1.65	-	2.29	0.03	4.23	7,242.86	1.70	9.93	(2.71)	139.13	16.98	16.98	32.42	22.08
Western Bank of Wolf Point	Wolf Point	89,104	1.51	0.05	0.15	2.31	5.23	42.69	36.20	1.37	14.30	16.69	4,715.79	9.16	9.16	17.33	49.63
Montana State Bank	Plentywood	83,433	0.36	0.07	-	1.36	-	9.04	678.31	1.04	12.92	(95.81)	1,950.00	8.19	8.19	17.99	49.43
First Security Bank of Deer Lodge	Deer Lodge	30,545	0.12	0.02	-	1.04	4.02	220.27	1.03	0.92	9.53	(28.76)	5,300.00	9.62	9.62	17.09	74.62
United Bank	Absarokee	74,868	0.01	-	-	2.43	22.08	49.38	14.27	0.57	5.67	(6.97)	91,700.00	9.89	9.89	17.63	58.60
1st Bank	Sidney	53,074	-	-	-	4.28	-	6.54	(83.57)	4.20	35.14	(122.18)	-	7.59	7.59	21.10	48.09
Davidson Trust Co.	Great Falls	5,900	-	-	-	-	-	-	-	2.70	3.47	-	-	78.92	78.92	200.2	

Nebraska

Fourth Quarter 2014 (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		69,104,708	9.04	0.62	0.14	1.57	33.42	111.78	16.37	1.16	11.16	16.26	251.58	9.93	9.93	13.30	93.13
Nebraska Median Values		93,869	2.45	0.16	-	1.28	5.92	31.69	2.66	0.97	9.19	4.69	291.58	10.04	10.04	14.16	84.75
First Tier Bank	Kimball	235,524	82.41	1.93	7.58	3.45	28.79	160.24	(39.17)	1.71	13.72	(6.48)	178.33	13.13	13.13	20.22	63.17
Thayer County Bank	Hebron	55,489	61.75	3.01	4.77	0.99	23.66	38.41	(34.16)	0.61	6.04	8.45	33.00	10.27	10.27	14.20	79.54
Iowa - Nebraska State Bank	So. Sioux City	204,838	33.93	0.42	0.10	2.19	6.93	81.06	(19.17)	0.52	6.13	4.98	523.59	8.74	8.74	14.17	66.04
City Bank & Trust Co.	Lincoln	166,422	30.61	1.27	0.75	1.48	76.86	223.63	(30.37)	0.50	3.57	(21.97)	116.38	13.59	13.59	22.09	81.30
First State Bank	Gothenburg	325,075	29.89	3.84	0.27	1.48	23.09	64.66	64.15	1.48	10.87	29.50	38.55	12.57	12.57	14.24	112.67
Genoa Community Bank	Genoa	65,825	29.01	4.03	0.22	1.57	24.79	42.21	69.69	1.17	12.15	21.61	38.86	9.61	9.61	13.32	101.60
Lincoln FSB of Nebraska	Lincoln	284,493	28.51	3.90	1.68	2.55	19.79	157.71	(41.34)	0.75	5.80	14.67	65.44	12.54	12.54	24.18	95.22
Butte State Bank	Butte	43,790	27.24	5.14	0.21	2.67	5.67	13.85	189.83	0.82	7.63	13.34	51.87	10.74	10.74	18.70	67.83
Bank of Clarks	Clarks	36,344	24.87	3.33	0.14	1.79	0.69	19.19	(10.95)	0.65	6.66	1.47	53.61	10.03	10.03	13.12	94.27
First State Bank & Trust Company	Fremont	214,767	23.22	0.57	1.31	1.43	43.31	119.41	(21.91)	1.47	17.02	(7.07)	252.43	8.61	8.61	13.26	78.15
Core Bank	Omaha	348,319	22.87	1.71	1.00	2.15	150.04	383.18	(14.81)	0.34	3.69	0.70	125.35	9.13	9.13	11.31	104.36
Equitable Bank	Grand Island	197,366	22.51	0.51	0.17	1.43	38.28	171.37	(36.54)	0.60	5.82	1.94	279.74	9.06	9.06	11.71	102.15
Amfirst Bank, National Association	Mccook	263,049	22.31	0.28	0.76	1.40	71.76	120.59	45.21	0.91	9.20	17.33	493.07	9.67	9.67	13.10	97.40
Ashton State Bank	Ashton	22,488	21.44	3.86	-	3.29	-	3.61	(23.76)	0.02	0.20	(36.77)	85.27	8.60	8.60	14.18	66.01
Richardson County Bank & Trust Company	Falls City	138,196	21.32	2.54	0.05	1.32	11.95	85.64	762.63	1.72	14.87	23.47	51.89	7.45	7.45	11.65	89.87
State Bank of Scotia	Scotia	35,259	21.19	7.43	-	1.63	-	16.58	(12.52)	1.19	4.99	2.83	22.00	23.71	23.71	31.25	102.62
The Nehawka Bank	Nehawka	16,084	21.18	1.38	-	1.30	-	104.41	154.15	0.04	0.27	(0.86)	93.81	15.70	15.70	23.33	103.98
Security State Bank	Ansley	159,510	20.08	0.70	0.05	1.03	14.57	149.42	121.06	1.17	13.55	20.55	146.16	8.61	8.61	10.92	98.37
Arbor Bank	Nebraska City	249,549	18.45	0.60	0.06	1.25	25.50	111.33	16.56	0.63	7.92	20.22	209.41	7.92	7.92	11.30	91.63
United Republic Bank	Omaha	117,703	18.39	-	2.15	1.30	68.79	277.85	202.66	0.60	4.88	21.09	-	11.30	11.30	13.44	99.71
Farmers State Bank	Maywood	100,248	18.20	0.06	-	1.38	-	23.47	(44.10)	0.99	10.22	5.29	2,188.10	8.98	8.98	12.07	74.07
First Bank of Utica	Utica	62,878	17.85	1.16	0.14	1.12	6.60	45.89	(4.34)	0.61	7.63	20.53	97.12	8.33	8.33	11.54	108.56
Bank of Nebraska	La Vista	134,627	16.93	0.03	0.08	1.16	70.48	216.28	12.19	1.29	12.92	(17.04)	3,670.59	10.46	10.46	14.07	90.70
South Central State Bank	Campbell	119,033	16.75	0.08	-	1.16	35.26	80.31	(25.57)	1.22	11.76	16.56	1,528.81	9.77	9.77	12.12	81.98
Siouxland National Bank	So. Sioux City	51,723	15.40	2.27	0.27	1.65	3.75	32.56	20.29	0.47	5.14	(44.19)	73.02	9.26	9.26	17.89	62.10
Cornerstone Bank	York	1,394,500	14.64	0.85	-	1.17	10.89	68.11	9.63	1.64	20.32	16.35	137.46	8.11	8.11	11.83	76.38
Union Bank and Trust Company	Lincoln	3,040,462	13.59	0.34	0.50	1.50	65.29	196.88	41.07	1.04	10.24	26.09	440.43	9.70	9.70	12.93	101.04
Petersburg State Bank	Petersburg	38,382	13.47	1.38	-	1.15	-	33.52	(22.74)	1.43	16.87	17.63	83.86	8.13	8.13	10.66	103.03
Farmers State Bank	Wallace	50,531	12.62	0.11	0.95	0.72	4.65	8.13	(60.10)	0.14	1.56	1.58	634.29	8.88	8.88	13.13	69.50
The First National Bank of Gordon	Gordon	174,647	12.54	3.25	-	2.51	3.94	24.35	(17.02)	1.96	15.27	26.69	77.24	12.69	12.69	22.53	67.48
First National Bank of Omaha	Omaha	17,377,985	12.33	0.75	0.11	2.19	24.52	79.41	4.71	1.14	11.22	7.35	292.45	9.76	9.76	12.93	86.29
First State Bank	Scottsbluff	252,584	11.98	1.31	0.30	1.81	22.20	247.65	2.66	2.52	27.27	7.92	138.63	9.04	9.04	12.58	83.03
Mutual of Omaha Bank	Omaha	6,625,772	11.66	1.40	0.05	1.20	85.48	260.43	2.89	0.52	4.85	16.24	85.81	9.04	9.04	12.30	94.22
Two Rivers Bank	Blair	141,503	11.60	0.06	-	1.39	39.94	67.77	(26.69)	0.94	9.74	27.04	2,204.08	10.60	10.60	17.10	70.31
Springfield State Bank	Springfield	41,127	11.60	0.07	-	1.24	39.36	122.48	(2.48)	1.15	10.38	(24.31)	1,718.75	10.93	10.93	20.84	61.01
Bank of Dixon County	Ponca	86,007	10.68	1.03	-	0.89	7.98	23.64	13.65	0.70	7.17	(14.59)	85.99	10.09	10.09	17.65	64.84
Cedar Security Bank	Fordyce	51,874	10.19	1.59	-	1.50	6.70	22.45	12.13	1.39	11.37	4.24	94.01	12.57	12.57	14.60	108.61
Valley Bank and Trust Co.	Scottsbluff	335,716	9.81	0.30	0.10	1.32	12.09	24.60	(46.18)	0.41	3.85	9.77	445.99	10.04	10.04	13.47	84.75
Commercial State Bank	Wausa	91,375	9.66	0.71	0.50	1.25	18.67	135.81	0.97	1.03	9.47	6.32	176.00	10.78	10.78	12.38	98.49
Platte Valley Bank	Scottsbluff	458,982	9.53	0.81	0.13	1.56	10.30	76.87	20.56	1.06	11.27	7.34	192.98	9.42	9.42	13.34	91.81
Ericson State Bank	Ericson	75,479	9.49	0.73	0.28	0.96	-	24.86	132.04	1.21	13.99	13.74	130.90	8.50	8.50	11.86	94.50
First Bank & Trust Company	Cozad	268,719	9.16	1.09	-	1.93	21.10	119.86	75.87	1.85	16.01	5.85	177.54	10.75	10.75	13.37	86.25
Pathway Bank	Cairo	134,894	8.70	0.43	0.88	2.14	1.29	10.48	10.53	0.57	4.63	5.04	501.41	11.57	11.57	15.59	92.51
Gothenburg State Bank	Gothenburg	156,820	8.68	1.38	-	1.31	14.83	91.74	108.14	1.74	14.87	27.80	95.63	11.03	11.03	13.50	92.72
World's Foremost Bank	Sidney	4,913,482	8.42	0.33	-	1.26	-	-	-	1.64	15.10	89.76	382.73	10.27	10.27	11.33	552.00
First State Bank Nebraska	Lincoln	424,173	8.36	0.53	0.30	1.09	21.74	62.63	(6.66)	1.15	10.10	14.10	204.62	8.91	8.91	12.78	98.95
American National Bank	Omaha	2,189,966	8.17	0.46	0.07	1.16	53.67	173.25	97.28	1.63	16.15	14.39	251.14	9.40	9.40	12.48	93.38
Wahoo State Bank	Wahoo	66,635	8.07	0.11	0.61	1.32	18.33	27.13	(25.38)	0.64	8.41	(13.29)	1,208.89	7.38	7.38	12.67	69.48
State Nebraska Bank & Trust	Wayne	148,093	8.05	1.75	-	1.26	5.67	27.17	40.27	0.98	8.87	9.91	72.03	10.84	10.84	17.85	66.12
The Tilden Bank	Tilden	82,030	7.98	1.29	-	2.02	7.16	7.33	(78.25)	0.76	7.98	(10.84)	156.53	9.72	9.72	15.19	79.17
Byron State Bank	Byron	44,830	7.77	0.87	0.23	0.87	11.11	33.58	3.09	1.06	10.25	(4.57)	100.00	10.57	10.57	14.16	85.74
Community Bank	Alma	49,160	7.68	0.62	0.43	1.72	-	15.92	(61.31)	1.43	13.34	4.43	279.04	10.27	10.27	14.99	71.62
Bank of Bennington	Bennington	79,232	7.62	1.10	-	1.20	64.87	85.40	81.86	0.93	8.46	5.70	109.16	13.50	13.50	14.73	96.23
First Nebraska Bank of Wayne	Wayne	42,200	7.62	1.46	-	1.03	14.87	76.33	22.88	0.35	4.22	(9.28)	70.26	9.49	9.49	15.99	54.46
The Potter State Bank of Potter	Potter	35,222	7.58	2.11	-	1.26	-	17.27	190.48	0.77	6.60	(13.95)	59.48	11.78	11.78	20.47	53.85
Adams Bank & Trust	Ogallala	664,052	7.50	0.33	0.22	1.29	19.04	110.36	8.78	1.19	10.24	4.69	395.15	11.03	11.03	14.05	94.75
Security Home Bank	Malmo	40,343	7.47	0.31	0.49	1.44	7.24	64.44	(9.97)	0.87	8.96	27.03	464.76	9.01	9.01	12.48	140.90

Nebraska

Fourth Quarter 2014 (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		69,104,708	9.04	0.62	0.14	1.57	33.42	111.78	16.37	1.16	11.16	16.26	251.58	9.93	9.93	13.30	93.13
First Central Bank McCook	McCook	101,030	7.47	0.10	0.10	1.41	7.99	28.92	(48.67)	1.46	14.31	20.78	1,430.77	10.06	10.06	12.65	90.06
Franklin State Bank	Franklin	49,672	7.46	2.66	-	1.58	-	4.93	27.63	1.04	6.76	2.78	59.52	16.46	16.46	27.02	59.39
Sidney Federal Savings and Loan Association	Sidney	22,706	7.45	2.52	-	1.19	1.96	6.93	(61.50)	(1.01)	(9.84)	0.96	47.24	9.78	9.78	37.86	33.67
McCook National Bank	McCook	330,680	7.10	0.04	0.29	1.81	2.40	8.87	(61.02)	1.27	8.97	10.13	4,952.17	13.82	13.82	17.20	92.17
The Cattle National Bank and Trust Company	Seward	230,714	7.04	0.80	0.32	1.41	36.91	160.28	2.02	1.23	10.54	9.74	177.28	11.63	11.63	17.28	88.18
Enterprise Bank	Omaha	237,291	7.00	0.32	0.07	1.40	30.18	326.94	196.14	0.84	9.59	(10.14)	439.93	8.82	8.82	11.76	87.22
Oak Creek Valley Bank	Valparaiso	71,657	6.74	0.52	-	0.93	2.13	23.60	(51.46)	2.34	18.95	7.99	179.04	12.75	12.75	20.22	75.70
Exchange Bank	Gibbon	673,073	6.34	1.11	0.03	1.40	36.61	172.60	54.21	1.90	17.97	31.28	126.37	10.38	10.38	15.40	96.04
Corn Growers State Bank	Murdock	27,080	6.11	0.92	-	0.89	-	-	-	0.26	4.07	(6.30)	97.30	6.57	6.57	14.75	54.33
Cornhusker Bank	Lincoln	450,768	6.08	0.28	-	1.85	65.76	255.47	21.31	1.43	16.33	12.96	666.52	8.55	8.55	12.06	84.01
CHARTER WEST NATIONAL BANK	West Point	207,164	6.08	0.62	0.10	1.23	20.04	73.03	226.66	1.30	13.32	18.33	197.54	9.23	9.23	11.65	89.60
Home Federal Savings and Loan Association of Nebraska	Lexington	56,290	6.02	0.66	-	1.38	-	32.43	(87.74)	(0.12)	(1.11)	1.90	208.33	10.32	10.32	13.59	109.47
Security Bank	Laurel	182,737	5.99	0.96	0.06	1.36	8.65	23.67	38.86	1.73	15.58	3.39	141.43	10.72	10.72	14.22	77.73
Nebraska Bank of Commerce	Lincoln	104,466	5.90	-	0.15	1.62	82.52	280.52	18.18	1.07	12.67	2.87	-	8.55	8.55	12.58	109.53
West Gate Bank	Lincoln	397,763	5.86	0.14	0.04	1.35	85.70	299.29	11.07	1.09	10.83	9.13	953.21	10.29	10.29	13.37	81.78
Citizens State Bank	Wisner	338,128	5.64	0.32	0.30	1.53	2.59	31.69	(22.01)	1.46	15.38	14.12	469.69	9.02	9.02	11.13	101.09
Town & Country Bank	Ravenna	163,706	5.52	0.23	0.41	1.03	5.22	8.35	(36.77)	1.19	12.21	18.79	458.43	9.78	9.78	12.56	93.51
NebraskaLand National Bank	North Platte	618,907	5.10	-	-	1.12	42.22	202.77	15.20	1.06	10.26	32.70	-	10.13	10.13	12.47	93.00
F&M Bank	West Point	285,372	5.09	0.21	0.15	1.14	22.82	78.29	45.29	0.99	10.62	3.24	540.48	8.58	8.58	10.26	79.66
North Loup Valley Bank	North Loup	20,751	5.04	0.18	0.47	3.06	8.59	10.45	542.86	(0.04)	(0.45)	(61.38)	1,735.29	9.56	9.56	16.44	51.56
Generations Bank	Exeter	34,863	4.71	0.31	0.22	0.90	50.16	117.12	51.69	0.68	6.34	3.17	293.06	8.73	8.73	11.30	79.05
Bank of Elgin	Elgin	60,073	4.58	-	-	1.08	2.76	42.96	(28.68)	1.65	16.53	(5.07)	-	9.60	9.60	12.46	89.89
The State Bank of Hildreth	Hildreth	31,171	4.43	0.67	-	1.28	-	19.90	(35.61)	0.37	3.76	1.66	190.60	10.22	10.22	13.10	85.98
Western National Bank	Chester	71,896	4.38	0.01	0.42	1.00	22.87	132.62	9.10	1.27	11.69	5.61	15,050.00	9.11	9.11	12.32	102.29
Pinnacle Bank	Lincoln	4,037,913	4.11	0.41	0.05	1.50	61.91	219.06	53.44	1.68	16.98	5.12	367.94	9.53	9.53	13.13	83.95
Security National Bank of Omaha	Omaha	755,185	4.06	0.06	0.15	2.08	34.67	167.17	17.17	1.35	12.85	4.41	3,475.26	10.29	10.29	15.73	78.01
CerescoBank	Ceresco	45,825	3.96	0.06	-	2.11	17.91	36.04	7.75	0.92	6.15	2.70	3,444.44	14.78	14.78	19.41	77.82
Points West Community Bank	Sidney	380,431	3.94	0.43	-	1.88	9.25	51.67	(8.01)	1.23	12.79	6.42	440.28	8.90	8.90	18.70	54.38
The Hershey State Bank	Hershey	76,370	3.92	0.65	-	1.95	-	21.79	44.39	1.70	12.97	35.19	298.84	13.36	13.36	16.56	107.27
FirstBank of Nebraska	Wahoo	216,522	3.74	0.38	0.20	1.23	7.48	20.99	(58.30)	0.93	9.19	12.66	320.50	9.67	9.67	12.70	71.05
Tecumseh Federal Bank	Tecumseh	57,545	3.48	0.97	-	1.15	4.97	9.84	(63.51)	0.64	4.25	(14.19)	117.90	15.58	15.58	37.07	69.93
Horizon Bank	Waverly	226,597	3.41	-	-	0.34	60.39	155.79	20.33	1.87	15.96	(12.16)	-	12.18	12.18	16.73	78.93
State Bank of Odell	Odell	25,749	3.35	0.60	-	1.52	-	13.50	(38.83)	0.40	4.45	(22.88)	252.81	9.40	9.40	15.31	63.75
Columbus Bank and Trust Company	Columbus	119,678	3.28	0.36	0.05	0.11	-	63.00	(15.99)	0.95	8.57	1.32	31.47	9.17	9.17	10.94	81.05
Cass County Bank, Inc.	Plattsmouth	71,648	3.07	0.35	-	0.24	31.88	63.30	26.58	0.61	4.86	16.53	68.63	10.74	10.74	11.57	106.71
Brunswick State Bank	Brunswick	97,993	3.01	0.01	-	1.07	-	136.17	68.81	2.39	24.31	13.88	10,537.50	10.37	10.37	12.37	99.56
First National Bank Northeast	Lyons	297,500	2.95	0.51	-	1.52	24.66	38.40	(36.09)	0.99	9.29	20.89	300.62	10.37	10.37	12.73	90.56
State Bank of Table Rock	Table Rock	62,112	2.88	0.32	-	0.95	12.91	25.19	14.13	0.67	8.07	18.95	301.26	8.40	8.40	11.04	116.25
Foundation One Bank	Waterloo	68,656	2.84	-	-	0.78	26.59	175.11	175.41	0.83	7.90	16.68	-	9.35	9.35	10.74	106.43
Bank of Stapleton	Stapleton	26,230	2.75	0.34	0.05	0.74	0.18	47.74	122.19	2.02	17.60	7.23	217.95	11.92	11.92	12.60	101.87
Bank of Keystone	Keystone	72,213	2.72	0.48	-	1.47	-	13.56	455.05	1.34	11.98	(19.29)	307.73	11.29	11.29	15.25	71.46
York State Bank	York	148,425	2.65	0.27	0.01	1.16	-	22.34	(34.02)	0.79	6.77	8.59	431.46	8.37	8.37	10.46	96.00
Five Points Bank of Hastings	Hastings	267,211	2.60	0.55	-	1.28	25.76	87.95	182.93	0.97	9.65	(8.02)	232.31	10.58	10.58	15.30	53.31
First Westroads Bank, Inc.	Omaha	248,807	2.45	0.40	-	2.09	217.23	421.50	8.70	1.67	15.68	3.03	518.71	10.64	10.64	15.25	87.01
First Tri County Bank	Swanton	56,066	2.44	0.30	-	0.63	-	6.81	100.00	0.30	3.06	(5.41)	212.78	9.27	9.27	12.57	89.74
Geneva Bank	Geneva	402,317	2.41	0.11	-	0.95	8.16	36.31	(28.27)	1.16	11.74	27.47	853.16	8.16	8.16	10.53	107.67
Bank of the Valley	Bellwood	151,446	2.37	0.31	-	1.52	7.51	9.54	27.55	0.91	9.85	33.90	487.40	9.58	9.58	11.95	102.66
Security First Bank	Lincoln	891,075	2.27	0.27	-	1.67	23.71	125.90	44.35	0.72	7.30	15.11	630.55	8.11	8.11	11.98	71.83
First Community Bank	Beemer	146,503	2.23	0.02	-	1.59	-	-	(100.00)	0.77	8.84	29.33	7,556.52	9.13	9.13	12.05	90.63
Western Nebraska Bank	Curtis	74,302	2.15	0.28	-	1.07	-	71.15	301.88	0.88	8.16	13.33	386.67	8.85	8.85	11.33	85.19
Farmers State Bank	Ewing	21,084	2.05	0.63	-	0.84	-	-	-	0.43	2.09	(23.54)	132.61	20.56	20.56	28.30	96.44
Adams County Bank	Kenesaw	168,363	2.02	0.26	-	0.96	6.53	26.75	18.07	1.16	16.44	33.54	366.15	7.70	7.70	11.92	89.32
The Guide Rock State Bank	Guide Rock	28,429	2.00	0.48	-	2.57	4.06	10.19	25.59	0.73	5.57	(18.51)	539.77	13.61	13.61	18.89	75.35
BankFirst	Norfolk	344,272	2.00	0.13	0.18	1.59	35.74	98.17	9.54	1.33	9.02	(0.57)	1,204.20	12.81	12.81	17.57	72.87
Homestead Bank	Cozad	264,062	1.94	0.19	-	0.98	-	26.85	15.71	1.51	13.00	0.52	513.37	11.06	11.06	15.35	80.83
Auburn State Bank	Auburn	99,723	1.80	0.60	-	0.97	4.18	6.44	(54.89)	1.19	6.36	(0.36)	162.89	19.27	19.27	30.17	79.96
Citizens Bank & Trust Company	Saint Paul	153,475	1.71	0.17	0.06	0.97	31.28	47.91	46.32	1.40	13.84	8.46	557.29	10.25	10.25	12.80	91.33
First Central Bank	Cambridge	86,956	1.70	0.11	0.11	1.60	-	23.83	(52.44)	1.17	11.46	20.79	1,404.05	10.43	10.43	13.91	86.42

Nebraska

Fourth Quarter 2014 (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 #1 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		69,104,708	9.04	0.62	0.14	1.57	33.42	111.78	16.37	1.16	11.16	16.26	251.58	9.93	9.93	13.30	93.13
Clarkson Bank	Clarkson	61,523	1.70	0.39	-	2.92	-	5.25	(11.14)	1.52	17.81	15.75	748.33	11.35	11.35	18.31	61.60
Farmers and Merchants State Bank, Bloomfield, Nebraska	Bloomfield	124,709	1.67	0.23	-	1.21	-	6.11	(29.62)	0.95	10.43	3.59	532.71	9.68	9.68	11.22	85.61
Scribner Bank	Scribner	75,741	1.66	0.31	-	1.36	6.36	42.97	(4.74)	1.17	11.02	(19.94)	443.48	11.24	11.24	15.45	67.06
Access Bank	Omaha	225,688	1.64	0.20	-	1.49	65.28	294.51	118.48	0.73	8.52	16.22	740.54	8.76	8.76	11.78	95.05
Midwest Bank National Association	Pierce	651,127	1.53	0.23	-	1.50	6.10	66.04	69.25	1.25	12.71	4.03	641.55	9.82	9.82	13.84	82.56
First Bank of Bancroft	Bancroft	23,665	1.42	0.04	0.05	1.08	5.65	12.05	211.54	0.53	3.58	(13.05)	2,950.00	14.40	14.40	25.60	63.55
Henderson State Bank	Henderson	228,559	1.41	0.16	-	0.87	-	51.99	24.73	1.64	19.16	43.02	527.36	9.52	9.52	10.70	128.21
Elkhorn Valley Bank & Trust	Norfolk	680,178	1.40	0.12	0.08	1.09	9.14	48.69	(17.27)	1.20	12.15	(4.95)	903.25	9.67	9.67	14.43	55.23
Countryside Bank	Unadilla	76,359	1.39	0.02	0.20	1.15	0.79	3.20	(31.84)	0.82	5.91	(11.38)	5,775.00	14.44	14.44	25.36	65.23
Home Federal Savings and Loan Association of Grand Island	Grand Island	235,503	1.19	0.13	-	2.00	57.25	145.35	(21.68)	0.41	4.25	3.18	1,522.67	10.08	10.08	17.39	63.11
Frontier Bank	Madison	318,272	1.11	0.12	-	0.83	159.00	321.15	364.39	1.82	18.85	44.19	701.82	9.11	9.11	10.58	106.57
Bank of Mead	Mead	28,347	1.00	-	-	2.28	6.60	24.61	354.67	0.84	9.13	(9.98)	-	9.23	9.23	19.85	59.90
Chambers State Bank	Chambers	39,479	0.92	0.37	-	1.07	-	-	-	0.70	2.81	(31.23)	291.58	25.23	25.23	35.64	97.70
Commercial State Bank	Cedar Bluffs	25,531	0.91	0.13	-	0.59	-	30.37	(4.50)	0.17	2.54	(13.56)	466.67	6.46	6.46	10.88	54.78
Banner Capital Bank	Harrisburg	112,103	0.90	0.14	-	1.39	0.47	0.69	(94.87)	1.51	13.12	6.06	999.21	11.27	11.27	14.71	91.88
The Tri-County Bank	Stuart	100,231	0.90	0.12	-	1.17	12.38	37.81	(1.43)	0.45	5.60	2.36	1,001.30	7.57	7.57	10.46	72.88
Washington County Bank	Blair	351,441	0.85	0.11	-	1.18	21.04	80.71	14.91	1.01	11.98	13.10	1,114.87	8.27	8.27	11.79	96.13
Custer Federal State Bank	Broken Bow	104,264	0.84	0.05	0.04	0.96	5.19	14.10	(91.21)	0.86	9.87	13.39	1,793.48	8.63	8.63	11.95	103.57
Heritage Bank	Wood River	606,982	0.84	0.26	0.01	1.53	3.16	12.98	2.42	1.84	12.78	3.14	595.31	13.72	13.72	23.48	58.74
First National Bank in Ord	Ord	131,083	0.84	0.15	-	1.36	0.66	12.90	(35.39)	0.53	6.65	(22.17)	938.20	7.71	7.71	16.03	53.12
Pender State Bank	Pender	168,070	0.84	0.11	-	1.03	4.84	38.90	7,246.43	1.74	13.35	26.91	955.22	9.41	9.41	12.16	90.20
Plattsmouth State Bank	Plattsmouth	93,869	0.83	0.16	-	1.32	21.91	36.48	(30.60)	0.54	5.76	7.48	822.08	9.59	9.59	14.28	59.93
Commercial State Bank	Republican City	64,266	0.82	-	0.20	1.10	-	3.89	358.02	1.76	7.47	5.90	-	23.87	23.87	37.96	41.05
Platte Valley Bank	North Bend	71,104	0.76	0.15	-	1.01	5.52	22.42	(12.52)	0.76	5.77	(6.29)	654.05	13.17	13.17	17.61	78.36
The First National Bank of Johnson	Johnson	73,971	0.73	0.58	-	1.32	5.92	8.15	41.10	0.19	0.98	(23.28)	225.24	19.17	19.17	44.31	30.71
American Exchange Bank	Elmwood	41,946	0.64	0.13	-	1.63	0.49	0.49	(43.48)	0.73	6.34	2.67	1,238.24	11.60	11.60	16.30	71.91
Nebraska State Bank	Lynch	16,389	0.56	0.19	-	2.95	-	-	-	0.19	1.32	(98.61)	1,569.23	13.70	13.70	26.60	48.50
Cedar Rapids State Bank	Cedar Rapids	37,693	0.53	0.06	-	1.16	-	55.08	3,558.82	0.96	12.03	26.95	2,000.00	8.02	8.02	10.59	107.40
First Nebraska Bank	Valley	277,133	0.52	0.04	0.03	0.98	57.93	104.64	43.67	0.92	10.34	(5.14)	2,586.57	9.10	9.10	10.93	72.39
First State Bank	Farnam	55,766	0.51	0.12	-	1.49	4.21	43.56	100.87	1.70	11.26	19.04	1,286.84	13.03	13.03	19.37	96.50
Madison County Bank	Madison	314,314	0.50	0.12	-	2.92	7.33	32.53	(82.36)	1.06	5.94	12.97	2,430.49	16.87	16.87	17.56	116.36
First National Bank of Chadron	Chadron	133,962	0.46	0.08	-	1.24	-	26.05	(12.39)	1.20	9.71	0.43	1,555.74	10.12	10.12	14.01	78.15
Home State Bank	Louisville	81,765	0.44	-	-	1.19	37.64	214.36	14.03	1.76	14.19	1.79	-	12.60	12.60	15.73	99.31
Sandhills State Bank	Bassett	156,305	0.44	0.06	-	1.01	-	73.23	945.77	0.54	5.19	14.45	1,747.76	9.34	9.34	11.97	89.25
The American National Bank of Sidney	Sidney	85,383	0.43	0.12	-	1.00	14.37	36.74	627.55	0.60	6.11	(7.85)	846.15	10.57	10.57	21.51	50.30
The Bank of Steinauer	Steinauer	12,558	0.37	0.05	-	0.70	-	-	-	0.24	3.08	(20.51)	1,525.00	8.12	8.12	13.35	75.62
Commercial Bank	Nelson	40,482	0.32	0.09	-	2.30	-	-	-	0.87	6.49	(3.96)	2,550.00	13.19	13.19	17.43	61.37
Bank of Doniphan	Doniphan	96,576	0.29	0.01	0.02	0.85	12.88	100.15	5.08	0.56	5.54	6.79	6,911.11	8.89	8.89	12.06	92.09
Premier Bank	Omaha	146,113	0.29	0.05	-	1.11	138.33	251.11	787.02	0.91	6.72	(7.55)	2,156.90	13.37	13.37	12.77	89.33
Farmers Bank of Cook	Cook	91,817	0.21	-	0.02	1.19	-	35.88	(13.27)	0.97	9.28	12.29	-	10.24	10.24	16.46	67.58
Bank of Lindsay	Lindsay	49,935	0.17	0.02	-	0.33	-	-	(100.00)	0.82	10.33	18.07	1,750.00	9.40	9.40	10.26	113.66
First State Bank	Hordville	42,316	0.14	0.02	-	1.29	-	28.86	82.37	0.66	6.83	7.98	6,900.00	9.97	9.97	12.88	109.73
Minden Exchange Bank & Trust Company	Minden	147,797	0.14	0.04	-	2.42	-	2.82	52.66	1.10	8.02	(10.22)	5,535.29	14.74	14.74	24.35	68.10
The Jones National Bank and Trust Company of Seward	Seward	234,728	0.14	0.02	-	1.20	21.24	47.30	(15.69)	0.98	11.44	20.01	5,618.75	8.85	8.85	13.29	82.74
American Interstate Bank	Elkhorn	108,789	0.13	0.02	-	1.61	74.92	195.68	(13.14)	1.98	17.57	(21.71)	7,100.00	12.06	12.06	17.72	88.04
Five Points Bank	Grand Island	967,592	0.12	0.02	-	1.24	75.53	162.52	155.85	1.42	14.71	3.17	6,585.83	9.64	9.64	12.11	77.67
Bank of Orchard	Orchard	25,182	0.12	0.04	-	2.03	-	4.28	(42.86)	1.00	8.01	(50.57)	5,175.00	12.71	12.71	25.36	46.50
First State Bank	Loomis	139,020	0.11	0.01	-	1.25	3.61	8.33	(26.68)	1.16	10.97	7.54	10,875.00	7.34	7.34	10.24	91.28
Farmers and Merchants Bank	Milford	587,275	0.09	0.02	-	0.71	9.06	24.11	26.58	1.51	16.44	22.91	4,653.85	8.10	8.10	13.56	58.44
The Culbertson Bank	Culbertson	15,805	0.09	0.05	-	3.99	-	-	-	(1.11)	(7.80)	(27.51)	8,000.00	12.87	12.87	32.89	29.26
Adams State Bank	Adams	47,808	0.08	0.02	-	0.68	-	-	(100.00)	1.45	8.44	10.83	2,971.43	18.02	18.02	26.48	92.17
Nebraska State Bank and Trust Company	Broken Bow	197,783	0.08	0.01	-	0.78	0.89	55.07	27.41	1.30	11.99	16.87	7,470.59	10.80	10.80	12.78	94.96
The First National Bank of Fairbury	Fairbury	143,384	0.08	0.04	-	2.00	1.70	2.11	73.10	0.72	4.49	2.60	5,104.76	17.63	17.63	25.84	49.21
Bruning State Bank	Bruning	348,211	0.07	0.01	-	2.04	0.24	24.32	(64.25)	0.81	9.01	16.47	15,146.15	9.35	9.35	13.98	76.71
The Fullerton National Bank	Fullerton	43,749	0.06	0.01	-	1.97	2.24	18.67	110.16	1.60	14.88	2.34	19,533.33	10.57	10.57	14.07	95.66
First Bank and Trust of Fullerton	Fullerton	77,677	0.06	0.01	-	1.05	-	10.24	(19.00)	0.85	5.21	7.74	8,400.00	15.78	15.78	19.19	99.86
Bank of Hartington	Hartington	76,385	-	-	-	1.07	5.48	67.18	54.78	1.29	16.22	2.39	-	8.34	8.34	11.09	82.20
Bank of Lewellen	Lewellen	23,287	-	-	-	1.56	-	-	-	0.81	3.27	(22.63)	-	24.95	24.95	47.72	67.92

Nebraska

Fourth Quarter 2014 (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		69,104,708	9.04	0.62	0.14	1.57	33.42	111.78	16.37	1.16	11.16	16.26	251.58	9.93	9.93	13.30	93.13
The Murray State Bank	Murray	50,256	-	-	-	0.85	10.79	30.70	(48.54)	0.46	4.75	2.99	-	9.81	9.81	15.94	83.99
Bank of Newman Grove	Newman Grove	36,190	-	-	-	1.37	-	10.96	13.17	0.44	5.20	6.74	-	9.24	9.24	14.20	71.84
Nebraska State Bank	Bristow	15,667	-	-	-	1.60	-	8.72	328.00	0.35	2.23	(48.52)	-	15.39	15.39	23.67	67.58
First Bank and Trust Company	Minden	76,776	-	-	-	1.35	6.04	21.95	(19.18)	0.68	7.39	0.60	-	9.15	9.15	15.58	50.24
Farmers State Bank	Dodge	104,011	-	-	-	0.84	3.57	63.78	267.36	0.98	9.31	16.71	-	8.88	8.88	10.50	110.03
Farmers State Bank	Humphrey	28,759	-	-	-	1.48	-	11.32	224.14	0.67	6.52	(26.67)	-	10.63	10.63	18.03	55.42
The First National Bank of Holdrege	Holdrege	117,235	-	-	-	1.73	-	15.41	(52.24)	0.76	10.00	11.22	-	8.64	8.64	15.13	55.90
Citizens State Bank	Carleton	17,267	-	-	-	0.61	-	-	-	0.56	6.73	(1.99)	-	8.47	8.47	14.59	100.64
Jefferson County Bank	Daykin	47,797	-	-	-	1.32	-	-	-	1.39	11.66	(15.72)	-	12.44	12.44	22.61	63.72
Eagle State Bank	Eagle	22,225	-	-	-	0.79	19.05	195.15	100.00	0.39	4.45	(12.89)	-	7.68	7.68	11.10	78.57
F&M Bank	Falls City	120,241	-	-	-	1.15	0.48	13.50	5.72	0.98	11.39	(11.73)	-	8.28	8.28	18.39	32.55
Farmers State Bank, Spencer	Spencer	28,343	-	-	-	0.77	0.21	0.21	100.00	(0.48)	(4.02)	6.00	-	13.47	13.47	15.82	87.37
Stanton State Bank	Stanton	44,217	-	-	-	1.75	13.49	13.71	(6.70)	0.23	2.64	(29.42)	-	8.48	8.48	16.03	58.70
Tri Valley Bank	Talmage	38,603	-	-	-	1.06	52.57	210.27	44.04	1.75	20.58	17.09	-	8.36	8.36	10.09	115.62
Farmers and Merchants Bank of Ashland	Ashland	68,059	-	-	-	1.21	24.39	50.60	35.92	0.60	5.39	(3.30)	-	11.38	11.38	16.03	83.02
Winside State Bank	Winside	26,571	-	-	-	0.56	-	-	-	1.05	5.18	10.98	-	20.97	20.97	20.57	92.28
Farmers Bank and Trust Company	Nebraska City	55,838	-	-	-	0.30	-	-	(100.00)	0.51	6.69	(36.97)	-	8.28	8.28	23.63	22.07
Boelus State Bank	Boelus	14,489	-	-	-	2.93	-	-	-	0.52	3.87	(79.20)	-	14.00	14.00	25.74	57.21
Farmers State Bank	Carrroll	28,477	-	-	-	1.74	-	21.17	(47.43)	0.77	9.58	7.90	-	8.37	8.37	15.48	55.88
Farmers and Merchants Bank	Milligan	69,124	-	-	-	0.45	-	-	-	1.91	19.33	31.93	-	9.51	9.51	10.42	130.58
Bank of Prague	Prague	22,211	-	-	-	1.07	-	-	-	1.74	10.74	(0.82)	-	16.77	16.77	20.93	94.99
First State Bank	Randolph	58,125	-	-	-	1.28	-	-	(100.00)	1.70	12.98	4.57	-	13.01	13.01	15.11	95.40
Nebraska State Bank	Oshkosh	47,893	-	-	-	0.94	-	-	(100.00)	2.97	27.02	(2.59)	-	12.34	12.34	16.03	93.25
West Plains Bank	Ainsworth	110,302	-	-	-	0.96	4.31	24.47	(7.64)	1.01	8.55	13.35	-	11.48	11.48	12.58	89.52
The Carson National Bank of Auburn	Auburn	71,785	-	-	-	1.11	-	19.76	(22.82)	0.66	5.36	(7.82)	-	12.67	12.67	24.50	41.54
Farmers and Merchants Bank	Axtell	8,920	-	-	-	4.37	-	-	-	0.13	2.39	(3.22)	-	7.59	7.59	32.67	10.98
Battle Creek State Bank	Battle Creek	36,214	-	-	-	1.59	-	17.42	128.33	0.60	5.10	(10.50)	-	13.44	13.44	17.37	80.97
State Bank of Colon	Colon	18,106	-	-	-	2.92	7.01	12.79	(61.65)	(0.16)	(1.85)	2.14	-	8.50	8.50	12.78	99.63

New Mexico

Fourth Quarter 2014 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / OREO to Total Assets		LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Net Non-core Funding Dependence	Coverage Ratio		Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
			Total loans	Total Assets								Noncurrent Loans	Leverage ratio				
New Mexico Total	17,168,283	18.99	1.58	0.53	1.65	44.78	172.05	(4.94)	0.86	8.03	0.28	104.18	10.03	10.03	16.96	65.18	
New Mexico Median Values	199,716	7.41	1.01	0.23	1.51	40.16	121.79	0.34	0.97	9.90	(0.97)	109.44	9.90	9.90	18.26	56.57	
Community 1st Bank Las Vegas	Las Vegas	133,461	161.03	14.19	5.32	46.71	169.51	(35.08)	(1.74)	(20.33)	(6.47)	29.48	7.35	7.35	12.69	61.27	
Los Alamos National Bank	Los Alamos	1,441,909	77.34	4.50	1.04	2.96	69.11	246.08	(29.63)	(0.01)	(14.71)	65.81	8.85	8.85	15.48	71.26	
Valley National Bank	Espanola	169,473	76.43	10.62	6.19	10.04	34.36	71.04	(77.43)	(1.27)	(11.77)	94.56	11.64	11.64	31.42	32.51	
International Bank	Raton	302,116	47.47	1.36	3.98	2.28	34.93	87.30	(40.88)	0.42	3.34	167.14	12.72	12.72	21.95	60.59	
Community Bank	Santa Fe	180,665	38.14	4.06	0.81	2.94	42.05	204.59	(35.56)	0.42	3.26	(18.01)	72.31	10.50	10.50	17.78	69.69
My Bank	Belen	162,335	23.51	2.01	0.89	2.64	51.37	162.81	10.52	0.69	6.87	(0.44)	131.33	10.32	10.32	21.33	56.57
Century Bank	Santa Fe	603,535	22.17	1.01	1.26	1.60	41.23	163.85	16.27	0.87	8.79	18.16	158.85	9.76	9.76	14.66	70.95
Bank of the Southwest	Roswell	161,236	22.16	1.47	0.97	0.99	75.97	184.04	(3.55)	0.97	11.31	(20.80)	67.50	8.32	8.32	14.34	83.29
Western Bank	Lordsburg	164,249	22.08	5.06	0.34	3.89	17.20	60.12	(3.44)	0.83	6.72	(15.98)	76.77	11.97	11.97	26.81	46.80
Western Bank	Alamogordo	67,937	18.90	1.36	1.42	1.40	57.45	79.96	(41.88)	0.61	4.24	13.90	102.86	14.24	14.24	21.85	68.76
American Heritage Bank	Clovis	83,584	16.42	2.53	-	1.49	42.64	87.13	(0.16)	0.83	8.39	(0.16)	58.82	9.90	9.90	15.45	61.46
Main Bank	Albuquerque	105,315	16.36	2.32	0.23	0.99	38.94	228.30	40.60	1.57	13.59	(3.13)	42.89	11.80	11.80	17.38	87.87
The First National Bank of Santa Fe	Albuquerque	1,739,867	16.01	1.66	0.75	0.67	53.80	281.77	(21.24)	0.37	2.33	1.35	40.60	10.83	10.83	15.72	67.80
Western Commerce Bank	Carlsbad	440,170	15.63	0.67	1.08	1.02	15.90	182.09	0.34	1.72	21.67	(25.10)	151.86	8.24	8.24	18.24	43.62
Four Corners Community Bank	Farmington	308,995	13.25	1.83	0.22	2.02	58.09	252.87	57.64	1.63	17.84	21.67	110.44	9.78	9.78	15.48	85.87
BANK'34	Alamogordo	247,645	12.73	0.44	0.33	0.92	63.86	296.02	4.25	0.21	1.77	5.02	208.94	11.68	11.68	17.09	91.31
New Mexico Bank & Trust	Albuquerque	1,142,580	12.51	1.01	0.37	1.08	65.43	233.00	46.13	0.97	10.38	20.28	106.97	8.22	8.22	13.04	74.13
The James Polk Stone Community Bank	Portales	210,808	11.66	1.82	0.35	1.98	17.60	42.71	(32.08)	1.41	14.53	(15.34)	108.81	9.87	9.87	18.43	54.39
Vectra Bank Colorado, National Association	Farmington	2,998,792	10.02	0.82	-	1.38	43.65	157.27	(13.67)	0.79	6.48	(0.97)	169.17	11.77	11.77	15.01	90.05
Pioneer Bank	Roswell	673,205	9.08	1.30	0.30	1.25	45.73	63.66	17.75	0.79	8.54	16.39	95.79	10.16	10.16	24.76	53.84
First American Bank	Artesia	1,040,072	7.61	1.31	0.09	2.02	41.25	200.20	17.39	1.09	11.91	0.35	154.21	8.53	8.53	16.93	56.55
Tucumcari Federal Savings and Loan Association	Tucumcari	38,587	7.41	0.34	0.80	1.20	3.45	32.25	(66.70)	0.42	3.32	26.31	351.95	12.57	12.57	31.76	87.77
Western Bank, Artesia, New Mexico	Artesia	183,930	7.26	0.53	0.48	1.20	4.74	119.03	2.27	2.06	23.49	(3.32)	227.12	9.38	9.38	16.87	46.72
First New Mexico Bank	Deming	219,098	7.21	2.38	-	1.49	11.64	120.83	1.53	1.18	10.63	(33.21)	62.56	11.40	11.40	17.51	38.00
Western Heritage Bank	Las Cruces	74,832	7.21	0.65	0.48	1.76	14.14	121.79	(20.41)	0.95	7.73	0.10	270.46	12.89	12.89	18.26	90.61
The Bank of Clovis	Clovis	228,369	7.19	1.87	-	1.36	17.77	93.30	12.24	0.91	8.34	(8.29)	72.67	9.88	9.88	25.94	48.37
Centinel Bank of Taos	Taos	196,974	6.93	-	0.68	1.99	40.16	113.07	(16.81)	1.25	14.22	(7.97)	-	8.71	8.71	22.18	44.53
Citizens Bank of Las Cruces	Las Cruces	450,081	6.39	0.40	0.23	2.20	103.12	308.81	51.85	2.12	22.42	2.07	546.65	9.16	9.16	16.08	63.49
Western Bank of Clovis	Clovis	52,014	5.66	0.85	0.02	1.78	42.79	219.70	(10.54)	0.50	3.71	16.36	209.96	13.60	13.60	19.30	82.27
Lea County State Bank	Hobbs	299,589	5.07	2.84	-	1.51	13.07	13.07	56.47	1.03	10.73	3.63	53.19	8.41	8.41	23.34	18.76
The First National Bank of New Mexico	Clayton	199,716	5.02	0.62	-	1.03	7.06	47.71	(21.73)	1.08	12.16	8.62	167.03	8.85	8.85	12.76	77.11
The Citizens Bank	Farmington	732,879	4.81	1.54	0.02	1.69	6.33	41.44	(8.36)	1.61	18.74	21.07	109.44	9.13	9.13	23.99	36.80
Farmers & Stockmens Bank	Clayton	178,503	4.39	-	0.13	1.15	111.38	265.94	660.59	1.44	13.64	6.94	-	8.62	8.62	10.44	90.19
First National Bank	Alamogordo	327,125	2.90	0.66	0.03	1.52	48.72	171.35	23.13	1.62	14.32	(6.54)	229.66	11.71	11.71	21.47	48.25
First New Mexico Bank, Las Cruces	Las Cruces	115,668	2.69	0.71	0.06	2.82	43.62	104.35	11.77	1.24	9.90	(31.23)	398.32	12.59	12.59	22.53	51.15
Valley Bank of Commerce	Roswell	163,722	2.17	0.38	0.05	1.38	13.89	13.89	123.37	1.27	17.75	(178.13)	365.57	7.05	7.05	23.16	32.26
Bank of New Mexico	Grants	159,349	1.77	0.50	0.02	1.60	16.96	133.55	211.66	0.38	3.55	(11.31)	322.17	7.95	7.95	14.29	32.48
Southwest Capital Bank	Las Vegas	277,008	1.66	0.15	0.05	1.36	116.88	412.06	114.69	1.90	19.88	17.54	896.26	9.16	9.16	13.82	93.92
First New Mexico Bank of Silver City	Silver City	104,501	0.60	-	0.07	1.75	32.26	140.42	16.93	1.20	10.96	(22.33)	-	10.94	10.94	21.48	41.42
First State Bank	Socorro	130,091	0.47	0.20	0.04	9.89	1.45	6.34	(26.98)	0.86	8.14	(5.03)	4,994.44	10.62	10.62	47.39	7.81
The Citizens Bank of Clovis	Clovis	342,235	0.13	0.03	-	1.15	16.82	42.48	(9.10)	0.90	10.18	4.88	3,331.11	9.90	9.90	25.57	44.28
The Carlsbad National Bank	Carlsbad	312,368	-	-	-	1.17	4.18	68.84	62.14	1.42	16.87	(11.91)	-	8.84	8.84	22.25	41.14
DSRM National Bank	Albuquerque	3,695	-	-	-	-	-	-	-	1.21	1.44	19.57	-	84.68	84.68	381.89	-

Utah

Fourth Quarter 2014 (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	27,374,183	10.07	0.76	0.19	1.76	43.45	148.64	(2.02)	1.27	11.61	(11.70)	230.83	11.13	11.13	16.05	76.30
Utah Median Values	186,385	14.37	0.76	0.09	1.77	65.35	155.15	14.99	1.08	10.06	(0.48)	190.53	11.71	11.71	17.30	80.28
Gunnison Valley Bank	78,552	91.39	9.35	2.79	1.58	13.25	17.21	(57.92)	0.90	8.00	(9.52)	16.89	10.94	10.94	14.27	92.75
Liberty Bank, Inc.	9,682	86.57	3.98	-	6.65	0.91	33.42	(68.21)	(2.98)	(25.92)	(50.33)	167.06	12.36	12.36	22.54	50.63
Proficio Bank	161,483	59.34	2.60	3.09	0.76	130.87	155.15	(6.34)	(7.95)	(63.52)	9.82	29.25	7.65	7.65	10.20	83.80
First Utah Bank	346,224	35.56	0.32	0.68	2.38	136.87	275.59	40.64	0.98	13.73	(2.13)	750.07	7.13	7.13	11.64	72.63
Brighton Bank	186,385	27.86	-	-	2.05	65.35	158.93	(3.32)	1.51	12.60	(20.17)	-	11.65	11.65	23.12	53.42
Continental Bank	172,660	24.02	0.78	1.27	1.47	7.40	47.19	(37.81)	6.74	37.54	68.26	189.10	16.76	16.76	18.11	111.55
Cache Valley Bank	834,300	23.63	0.76	0.65	1.93	126.90	208.35	71.17	1.08	10.12	(13.66)	252.98	10.20	10.20	13.50	82.28
Central Bank	798,917	22.32	2.94	2.26	2.69	122.60	184.40	24.02	1.60	10.06	7.63	91.55	15.67	15.67	25.35	71.42
Holladay Bank & Trust	53,078	21.23	2.44	0.83	2.67	61.80	117.53	26.06	0.95	7.75	(42.22)	109.25	12.52	12.52	20.83	72.28
Lewiston State Bank	287,597	20.46	1.51	0.49	0.46	103.37	190.79	(11.10)	0.64	5.89	0.12	30.36	10.23	10.23	14.36	75.23
Home Savings Bank	116,104	18.55	0.72	1.49	1.50	166.29	226.87	(7.77)	0.78	6.94	13.50	209.13	11.68	11.68	16.26	94.39
American Bank of Commerce	84,292	18.21	1.36	-	1.52	91.64	123.04	14.99	1.04	8.66	(71.76)	111.24	11.71	11.71	20.83	59.30
Utah Community Bank	31,096	14.56	-	-	1.84	48.78	65.00	3.40	0.29	1.96	(21.65)	-	13.60	13.60	20.08	86.91
Prime Alliance Bank	164,305	14.37	2.11	0.01	1.83	15.50	77.37	(19.80)	2.77	19.94	13.65	86.46	14.23	14.23	16.27	100.88
Grand Valley Bank	327,835	13.55	0.92	0.96	1.76	43.54	90.92	36.32	0.75	8.14	(0.48)	190.53	8.97	8.97	20.24	46.29
Republic Bank	277,804	12.55	2.43	-	1.77	60.42	75.15	465.18	3.14	23.68	78.50	72.56	13.18	13.18	17.30	94.70
The First National Bank of Layton	278,155	12.37	0.96	0.85	2.13	82.21	231.04	58.90	0.83	6.15	(8.20)	221.53	13.63	13.63	21.02	69.13
Town & Country Bank	84,968	8.99	0.31	0.05	1.30	123.14	218.66	2.73	1.67	15.26	(3.10)	423.23	11.51	11.51	16.11	86.48
Capital Community Bank	169,441	8.78	0.14	0.09	1.15	78.35	185.24	96.95	1.20	10.58	(14.24)	832.62	11.34	11.34	14.54	89.78
State Bank of Southern Utah	825,809	8.61	0.75	0.43	1.95	64.47	169.67	31.28	1.32	10.93	1.85	260.41	12.30	12.30	18.95	66.97
Rock Canyon Bank	217,119	8.38	0.20	0.04	1.71	150.16	247.84	63.69	0.95	8.85	2.38	836.46	10.38	10.38	13.42	93.94
Bank of American Fork	1,079,951	8.26	0.64	0.03	1.87	93.36	244.27	36.61	1.28	11.19	2.11	293.40	11.45	11.45	16.21	80.28
Zions First National Bank	19,078,815	7.78	0.65	0.02	1.77	25.18	138.80	(16.99)	1.21	11.95	(21.22)	271.25	10.56	10.56	15.36	74.21
Utah Independent Bank	62,759	7.77	0.30	0.83	2.21	27.46	55.30	2.60	1.36	9.82	(7.04)	746.03	13.73	13.73	20.18	80.03
Bank of Utah	857,469	4.26	0.04	-	1.14	82.38	271.80	70.57	1.49	10.87	2.67	2,959.76	13.07	13.07	17.04	93.11
Heritage Bank	85,324	2.62	17.45	-	11.57	4.81	5.67	(7.70)	0.54	4.12	47.76	66.31	15.06	15.06	63.91	6.69
Marlin Business Bank	704,059	1.19	0.24	-	1.34	-	0.91	147.36	3.10	19.32	46.01	563.79	17.29	17.29	19.44	113.62

Wyoming

Fourth Quarter 2014 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Net Non-core Funding Dependence	Coverage Ratio Noncurrent Loans	Leverage ratio	Tangible Equity Ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Wyoming Total	7,345,082	9.45	1.04	0.18	1.68	41.68	120.43	6.64	1.16	11.32	(2.47)	161.61	9.97	9.97	18.53	56.95	
Wyoming Median Values	160,196	8.42	0.68	0.08	1.81	27.00	109.45	22.71	1.00	9.57	(3.97)	210.10	9.64	9.64	16.79	62.76	
Oregon Trail Bank	Guernsey	33,841	43.43	0.36	2.48	1.13	25.02	124.24	35.20	0.05	0.67	(11.24)	310.53	7.50	7.50	14.97	51.06
Cheyenne State Bank	Cheyenne	41,146	35.23	4.88	1.83	1.88	123.79	180.36	(4.13)	0.60	4.02	(0.65)	38.56	14.86	14.86	19.96	90.69
State Bank	Green River	37,768	33.00	1.87	2.93	1.00	7.32	106.25	(8.59)	0.40	3.27	(31.31)	53.52	12.57	12.57	20.52	62.58
Rocky Mountain Bank	Jackson	218,231	28.02	0.41	0.45	1.11	90.43	226.03	(30.23)	1.16	9.75	8.30	270.49	10.60	10.60	17.24	89.42
Bank of Jackson Hole	Jackson	609,311	26.79	3.17	0.95	1.89	119.57	305.53	23.68	0.99	9.28	(0.95)	59.58	10.61	10.61	16.69	71.95
Summit National Bank	Hulett	62,210	25.05	3.61	0.20	1.85	20.80	51.69	26.56	0.56	5.35	(8.64)	51.30	9.21	9.21	14.80	77.12
Buffalo Federal Bank	Buffalo	106,917	20.97	2.28	0.43	1.90	20.31	134.69	(70.92)	0.35	3.27	(7.84)	83.39	9.64	9.64	16.89	64.38
Bank of Star Valley	Afton	131,748	16.36	0.83	0.04	1.59	87.86	108.80	21.94	1.69	15.11	(3.24)	192.79	11.14	11.14	16.21	75.81
First Federal Savings Bank	Sheridan	221,599	13.09	1.94	0.01	1.81	35.56	98.01	0.95	0.41	2.33	3.32	93.20	18.21	18.21	30.30	71.97
First National Bank of Gillette	Gillette	578,170	10.54	1.49	0.06	1.93	12.59	25.97	34.70	1.14	11.22	(2.13)	129.10	10.08	10.08	30.29	24.88
Uinta Bank	Mountain View	119,778	10.34	2.50	-	1.83	33.12	189.47	52.14	0.88	9.71	15.91	72.91	9.05	9.05	22.87	46.64
Farmers State Bank	Pine Bluffs	30,309	10.11	1.33	0.31	2.46	-	153.08	701.30	0.01	0.16	(81.47)	184.68	7.33	7.33	14.18	32.78
Wyoming Bank & Trust	Cheyenne	145,861	9.54	0.62	0.06	2.00	57.17	153.29	41.22	1.97	18.80	(9.49)	320.35	10.29	10.29	17.05	63.75
Wyoming Community Bank	Riverton	136,202	9.49	1.41	0.16	1.80	14.27	103.89	11.97	1.26	14.81	9.39	127.71	8.39	8.39	15.19	62.89
First Northern Bank of Wyoming	Buffalo	275,025	8.62	1.08	0.13	1.64	69.26	110.09	73.86	1.48	16.87	3.56	152.04	8.62	8.62	14.16	68.53
Pinnacle Bank - Wyoming	Torrington	682,294	8.43	0.80	0.07	1.83	35.41	147.30	(1.96)	1.47	15.97	4.06	227.41	9.21	9.21	13.32	84.52
Cowboy State Bank	Ranchester	42,066	8.40	-	0.85	2.17	44.87	101.90	(29.31)	(0.10)	(1.12)	(19.08)	-	9.20	9.20	16.56	62.62
Platte Valley Bank	Torrington	323,286	5.99	0.62	0.14	1.91	60.61	128.94	40.05	1.70	15.75	9.77	308.21	10.45	10.45	13.81	97.77
Wyoming State Bank	Laramie	164,434	5.84	0.22	-	1.63	47.62	264.21	23.41	0.74	6.01	(12.78)	728.07	9.00	9.00	14.56	70.32
Sundance State Bank	Sundance	181,201	5.64	1.15	-	1.80	23.13	60.59	45.68	1.05	11.78	(4.69)	156.43	8.84	8.84	15.89	51.49
Big Horn Federal Savings Bank	Greybull	230,251	5.60	1.06	-	1.49	10.74	10.74	(92.26)	0.52	5.51	(35.62)	140.33	9.07	9.07	20.21	48.64
Bank of Commerce	Rawlins	127,127	4.36	0.08	-	1.94	30.50	108.76	72.05	0.93	8.42	(1.05)	2,442.22	11.12	11.12	22.08	50.28
Security State Bank	Basin	356,110	3.77	0.11	0.08	1.28	40.07	122.33	9.63	1.01	9.22	(8.73)	1,166.22	9.64	9.64	16.47	65.87
Hilltop National Bank	Casper	706,956	3.76	0.40	-	1.17	17.45	58.57	22.00	1.53	16.88	(11.28)	290.49	9.82	9.82	23.92	39.07
Central Bank and Trust	Lander	153,324	3.42	0.37	0.10	1.00	28.98	89.85	35.25	1.46	16.83	2.88	266.95	9.24	9.24	15.94	73.07
First State Bank of Newcastle	Newcastle	155,958	2.66	0.66	0.08	2.20	8.31	25.39	(20.30)	0.81	6.50	(5.58)	333.48	11.79	11.79	38.46	25.95
Security First Bank	Cheyenne	69,762	1.81	0.04	0.11	2.80	24.58	184.57	(28.94)	0.94	9.42	(11.25)	6,300.00	9.68	9.68	14.23	64.11
RSNB Bank	Rock Springs	377,032	1.69	0.70	0.06	1.06	16.63	46.80	(1.29)	1.22	11.50	4.01	151.21	10.59	10.59	29.42	21.25
Lusk State Bank	Lusk	59,290	1.49	0.33	-	1.45	-	16.89	(2.10)	1.66	16.21	(52.11)	433.33	9.78	9.78	19.56	54.13
The Rawlins National Bank	Rawlins	165,206	0.91	0.03	0.07	1.63	20.83	150.71	25.47	0.07	0.79	(28.64)	5,566.67	8.93	8.93	19.08	48.68
The Converse County Bank	Douglas	500,253	0.28	-	-	1.82	14.86	61.21	30.21	1.38	15.16	5.29	86,666.67	8.12	8.12	19.23	31.27
Jonah Bank of Wyoming	Casper	302,416	-	-	-	1.72	68.35	189.97	76.44	1.24	13.86	(2.49)	294,900.00	8.98	8.98	15.19	62.04