



**Fourth Quarter 2015
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
Thrfts included starting March 2012
Performing TDRs not included starting March 2015



Implications:

1. We continue to decline in number reflecting the improving health of banks.

Issue:

1. Will this metric reach zero (no banks above 100%) or not?

Source:

Bank Strategies LLC

Key Statistics

This table provides a snapshot of what portion of banks fell into key ratio categories for 4th quarter 2014 and 2015.

Category	4th Quarter 2014		4th Quarter 2015		Basis Point Change
	# Institutions	% Total Institutions	# Institutions	% Total Institutions	
Texas Ratio > 100%	8	1.03%	3	0.41%	-0.62%
CRE#1 > 100%	36	4.64%	37	4.90%	0.27%
CRE#2 > 300%	24	3.09%	28	3.81%	0.72%
Loan Loss Reserve / Total Loans < 1.00%	106	13.66%	111	15.12%	1.46%
Non Performing Loans / Total Loans > 2.00%	119	15.34%	91	12.40%	-2.94%
Leverage Ratio < 8.0%	59	7.60%	37	5.04%	-2.56%
Risk Based Capital / Risk Based Assets < 10.0%	3	0.39%	3	0.41%	0.02%

CRE Concentration continues to climb:

>The key observation that number of banks exceeding the CRE#2 is up over YE 2014 levels.

>A large number of institutions have Loan Loss Reserve/Total Loans of less than 1%, an increase over 2014 levels.

>The percentage of banks with a Leverage Ratio below 8% continues to decline.

CRE Concentration and Growth Rate past 36 Months

Given the increase in the number of banks with CRE#2 ratios above 300%, we thought we would look at the median position in CRE#1, CRE#2 and growth in past 36 months, as well as the highest ratio for banks in each category by asset size.

Following table documents:

1. Stratifies all the 734 banks based on their 12/31/2015 total assets.
2. Shows the median as well as the highest for CRE#1, CRE#2 and CRE#2 Growth past 36 months.

Asset Size	# Banks	Median CRE#1	Median CRE#2	Median 36 Mo Grow	Highest CRE#1	Highest CRE#2	Highest 36 Mo Grow
Less \$50 million	135	0.56%	16.12%	0.00%	209.81%	313.59%	4035.71%
\$50M to \$100M	177	11.57%	51.64%	4.70%	122.18%	400.14%	3008.58%
\$101M to \$250M*	221	18.03%	77.61%	13.92%	210.57%	453.55%	13994.76%
\$251M to \$500M	110	30.80%	109.58%	32.57%	174.84%	467.50%	19149.15%
\$500M to \$1 Billion	55	37.51%	143.41%	40.41%	137.24%	318.47%	793.07%
\$1.1B to \$5B	27	52.71%	213.41%	48.95%	100.48%	344.85%	760.58%
\$5.1B+	9	48.77%	139.51%	61.29%	88.73%	263.57%	418.97%
Total	734	15.45%	66.34%	18.76%	210.57%	467.50%	19149.15%

Implications:

1. The Median CRE ratios steadily increase with larger asset size until the \$5 billion plus category.
2. Banks in all asset categories, except \$5 billion plus, have at least one bank where the CRE#2 ratios exceed the 300% guideline.

Issues:

1. Given the recent communications from regulators on CRE concentrations, will banks with CRE levels exceeding the guidelines receive increased scrutiny at their next regular examination?
2. Will regulators utilize special Horizontal Exams for banks with very high CRE concentrations as they did in 2008 and 2009?

Source: Call Report Data and Bank Strategies LLC analysis.

Arizona

Fourth Quarter 2015 (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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio	
Arizona Total	18,184,520	5.78%	0.47%	0.26%	1.14%	68.05%	218.30%	229.11%	2.58%	23.84%	244.08%	9.27%	12.19%	88.22%	
Arizona Median Value	187,811	8.55%	0.81%	0.28%	1.40%	40.67%	189.37%	25.21%	0.87%	7.47%	137.86%	10.66%	15.90%	80.59%	
Commerce Bank of Arizona	Tucson	173,525	89.93%	5.85%	2.07%	2.29%	114.07%	453.55%	-8.03%	-0.16%	-2.84%	40.14%	6.34%	8.62%	89.14%
Goldwater Bank, N.A.	Scottsdale	95,747	34.89%	4.81%	0.27%	0.63%	16.86%	16.86%	-78.68%	0.88%	11.78%	13.11%	9.71%	19.01%	71.69%
Horizon Community Bank	Lake Havasu City	202,097	21.02%	0.83%	1.55%	1.40%	38.92%	224.32%	14.94%	0.63%	6.93%	169.97%	9.53%	13.03%	87.29%
RepublicBankAz, N.A.	Phoenix	85,724	17.01%	3.16%	0.35%	3.41%	17.44%	186.28%	29.16%	0.72%	5.27%	111.83%	14.53%	22.11%	94.18%
Mohave State Bank	Lake Havasu City	325,311	15.79%	0.99%	1.31%	1.40%	55.46%	270.70%	6.81%	1.07%	9.69%	143.41%	11.61%	15.89%	78.02%
1st Bank Yuma	Yuma	262,105	11.52%	0.93%	0.31%	0.89%	72.92%	349.85%	77.06%	0.82%	8.02%	97.02%	8.53%	10.12%	88.45%
Canyon Community Bank, National Association	Tucson	79,006	11.03%	4.73%	0.01%	1.83%	6.63%	107.67%	21.26%	0.08%	0.91%	39.39%	18.53%	32.43%	50.61%
The Foothills Bank	Yuma	302,937	10.52%	1.31%	0.30%	1.30%	67.71%	306.25%	55.89%	1.06%	8.53%	101.00%	11.40%	14.47%	86.19%
Mission Bank	Kingman	89,042	8.73%	0.66%	0.51%	1.08%	42.43%	132.79%	11.65%	0.41%	4.06%	165.53%	10.31%	13.92%	78.58%
Arizona Bank & Trust	Phoenix	591,066	8.37%	0.26%	0.57%	0.77%	26.54%	98.94%	88.65%	0.73%	6.67%	294.55%	8.50%	12.66%	88.92%
Metro Phoenix Bank	Phoenix	130,703	4.91%	0.00%	0.53%	1.24%	38.04%	227.62%	78.62%	1.17%	9.11%	0.00%	10.78%	15.90%	82.59%
Pinnacle Bank	Scottsdale	159,426	4.85%	0.80%	0.00%	1.64%	128.86%	192.46%	111.36%	0.89%	6.46%	209.25%	13.08%	15.55%	102.42%
Western Alliance Bank	Phoenix	14,155,275	4.43%	0.33%	0.21%	1.07%	74.72%	226.95%	418.97%	1.59%	15.43%	326.49%	8.95%	11.36%	92.19%
Country Bank	Prescott	205,511	3.96%	0.42%	0.24%	1.72%	88.84%	182.87%	31.58%	1.15%	10.96%	417.05%	10.54%	17.82%	57.48%
Nordstrom fsb	Scottsdale	264,771	2.44%	1.58%	0.00%	2.04%	0.00%	0.00%	0.00%	72.07%	190.43%	132.32%	12.53%	34.24%	40.14%
BNC National Bank	Glendale	903,318	0.90%	0.13%	0.03%	2.00%	37.51%	209.49%	39.43%	1.11%	10.80%	1524.07%	9.45%	18.71%	54.80%
West Valley National Bank	Goodyear	48,662	0.24%	0.05%	0.00%	1.68%	45.64%	117.24%	-3.94%	-2.35%	-16.77%	3487.50%	11.63%	19.64%	78.55%
Gateway Commercial Bank	Mesa	110,294	0.00%	0.00%	0.00%	1.31%	14.67%	98.28%	9.25%	0.85%	5.99%	0.00%	12.97%	20.63%	65.81%

Colorado

Fourth Quarter 2015 (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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio
Colorado Total	50,731,430	6.88%	0.72%	0.25%	1.31%	52.77%	183.38%	47.23%	1.10%	11.20%	219.31%	9.33%	15.12%	70.95%
Colorado Median	161,806	5.90%	0.55%	0.14%	1.36%	38.55%	137.96%	21.08%	0.91%	8.29%	132.16%	9.92%	15.96%	75.76%
Champion Bank	51,343	89.78%	8.00%	7.00%	5.47%	28.46%	133.99%	-44.77%	0.91%	7.79%	72.38%	12.60%	18.14%	83.68%
Park State Bank & Trust	94,120	68.50%	1.44%	5.10%	1.42%	83.45%	185.88%	-45.23%	0.05%	0.60%	100.00%	8.12%	14.42%	64.62%
The Pueblo Bank and Trust Company	354,710	49.52%	2.23%	4.78%	1.96%	44.86%	251.05%	1011.96%	0.86%	7.86%	89.22%	11.13%	19.12%	54.31%
Rocky Mountain Bank & Trust	65,208	39.25%	5.06%	0.56%	1.36%	36.44%	140.29%	-48.82%	-0.62%	-7.78%	27.25%	8.38%	11.89%	66.44%
First American State Bank	273,684	33.71%	0.03%	2.49%	0.84%	36.23%	361.37%	-13.63%	0.28%	4.18%	2839.22%	7.03%	13.28%	83.23%
Front Range Bank	331,908	32.21%	4.36%	0.17%	0.55%	57.32%	157.23%	42.10%	0.37%	3.67%	12.66%	8.61%	14.63%	81.56%
Integrity Bank & Trust	155,820	31.74%	0.27%	2.71%	1.17%	203.25%	334.22%	76.05%	2.75%	31.30%	438.01%	8.55%	11.78%	78.18%
Grand Mountain Bank, FSB	94,646	31.59%	1.59%	1.63%	2.05%	36.91%	62.65%	-57.97%	1.35%	18.70%	131.56%	7.76%	15.53%	69.31%
Advantage Bank	265,130	23.46%	1.06%	1.29%	0.44%	174.84%	383.96%	3.90%	0.93%	13.58%	41.21%	8.69%	11.69%	89.80%
The Bank of Denver	183,845	21.02%	3.61%	0.00%	0.83%	23.38%	325.23%	1580.96%	0.49%	5.33%	23.26%	9.28%	15.66%	76.01%
First State Bank of Colorado	206,093	20.46%	1.91%	1.37%	0.97%	52.84%	156.13%	-17.89%	0.52%	4.03%	51.16%	11.72%	19.64%	64.84%
Farmers Bank	216,135	20.06%	0.34%	2.51%	1.21%	126.29%	164.77%	4.36%	2.30%	18.59%	355.81%	12.76%	15.96%	100.73%
Valley Bank & Trust	303,870	19.88%	2.70%	0.76%	1.59%	58.34%	115.26%	8.69%	0.77%	8.42%	59.99%	9.28%	15.59%	49.91%
Colorado East Bank & Trust	757,595	18.12%	1.77%	0.94%	1.59%	80.65%	155.33%	-14.14%	0.32%	2.75%	91.13%	10.46%	15.68%	68.27%
First Southwest Bank	261,878	16.91%	0.40%	1.37%	1.34%	66.90%	192.74%	12.37%	0.20%	1.81%	342.34%	9.13%	13.37%	81.81%
First Western Trust Bank	819,504	16.15%	1.17%	0.37%	0.95%	44.80%	270.84%	136.66%	0.52%	5.36%	81.69%	7.97%	10.54%	88.56%
Bankers' Bank of the West	335,974	15.88%	2.50%	0.70%	2.41%	63.52%	194.03%	46.60%	0.64%	5.30%	98.60%	11.57%	19.22%	67.74%
Northstar Bank of Colorado	625,559	15.68%	2.11%	0.26%	1.23%	90.90%	220.41%	793.07%	0.99%	5.67%	59.08%	10.30%	12.96%	78.72%
Cache Bank and Trust	132,142	15.20%	0.00%	1.74%	1.08%	4.94%	51.85%	-43.01%	0.49%	5.05%	0.00%	10.59%	21.05%	48.27%
Citywide Banks	1,335,099	14.93%	0.54%	1.22%	1.82%	90.80%	298.01%	41.43%	0.68%	7.01%	341.84%	9.58%	13.24%	76.52%
The State Bank	102,780	14.77%	1.83%	1.08%	1.74%	36.95%	51.75%	-47.16%	0.61%	5.02%	97.11%	11.87%	23.30%	51.44%
Castle Rock Bank	138,689	13.95%	1.04%	0.98%	2.39%	64.18%	144.22%	28.46%	1.90%	18.06%	235.34%	10.10%	17.91%	55.43%
Centennial Bank	749,130	12.83%	1.35%	0.26%	1.76%	107.27%	279.36%	122.05%	0.29%	2.83%	132.16%	9.27%	12.57%	88.62%
Pikes Peak National Bank	88,857	12.24%	3.57%	0.00%	1.26%	19.85%	98.41%	-59.07%	0.71%	6.89%	35.76%	10.18%	29.50%	41.54%
Wray State Bank	137,609	12.16%	1.38%	0.00%	1.40%	38.55%	47.05%	123.95%	0.53%	5.30%	102.54%	7.70%	10.39%	81.24%
Home Loan State Bank	85,973	12.06%	1.98%	0.08%	1.28%	107.19%	124.35%	154.20%	0.53%	5.85%	65.61%	8.53%	12.96%	60.26%
Native American Bank, National Association	77,145	12.01%	1.53%	0.00%	1.62%	16.30%	34.22%	153.31%	0.07%	0.70%	108.05%	10.12%	28.73%	94.86%
Peoples National Bank	353,555	11.96%	1.19%	0.32%	0.66%	65.28%	137.96%	355.34%	2.40%	25.24%	56.22%	9.89%	16.04%	100.88%
San Luis Valley Federal Bank	260,135	11.65%	2.86%	0.19%	0.99%	14.50%	38.60%	3.38%	0.70%	4.55%	34.99%	15.69%	24.84%	70.57%
The First National Bank in Trinidad	202,001	11.06%	1.81%	0.56%	1.87%	29.35%	42.03%	-81.22%	0.21%	1.76%	105.14%	11.48%	30.30%	51.04%
Del Norte Bank	57,307	11.06%	1.43%	0.00%	1.00%	30.83%	56.59%	17.81%	0.85%	9.25%	70.57%	9.23%	13.58%	90.88%
Legacy Bank	285,949	10.65%	1.10%	0.63%	1.18%	57.73%	156.23%	47.54%	1.41%	9.66%	108.28%	12.67%	16.44%	87.45%
Evergreen National Bank	107,507	9.89%	1.01%	0.35%	1.38%	36.80%	188.66%	46.23%	0.06%	0.68%	137.64%	8.39%	18.56%	56.31%
Rio Grande Savings and Loan Association	96,488	9.55%	0.54%	0.80%	0.98%	6.94%	42.22%	-51.38%	0.40%	3.42%	183.00%	11.52%	21.41%	76.30%
Mountain Valley Bank	156,614	8.86%	0.88%	0.34%	0.95%	18.98%	115.41%	41.18%	0.10%	0.92%	109.77%	10.68%	13.42%	88.50%
Century Savings and Loan Association	99,747	8.82%	3.96%	0.14%	3.22%	0.71%	53.22%	15.12%	0.25%	1.96%	84.05%	12.99%	47.20%	32.15%
Timberline Bank	212,669	8.70%	0.38%	0.59%	1.46%	28.13%	182.87%	7.33%	0.79%	8.29%	387.43%	9.25%	14.42%	74.01%
First Colorado National Bank	59,708	8.36%	1.51%	0.22%	1.87%	45.12%	169.80%	53.79%	1.90%	9.88%	126.40%	17.14%	18.72%	99.34%
Fowler State Bank	73,779	8.17%	2.86%	0.00%	3.53%	0.78%	7.61%	-17.74%	0.78%	5.46%	127.81%	14.23%	28.59%	50.44%
The Colorado Bank and Trust Company of La Junta	114,780	7.74%	1.07%	0.17%	3.77%	27.25%	70.25%	80.59%	0.82%	10.54%	367.77%	7.82%	16.76%	53.57%
Farmers State Bank of Calhan	230,500	7.12%	1.19%	0.20%	1.03%	86.82%	132.31%	12.16%	0.92%	8.47%	87.43%	10.49%	19.37%	65.44%
Citizens Bank of Pagosa Springs	73,806	7.04%	1.02%	0.21%	3.88%	64.76%	170.32%	-6.30%	0.99%	9.76%	702.63%	8.96%	15.16%	51.38%
The First National Bank of Durango	476,521	6.65%	0.41%	0.46%	2.29%	29.82%	135.64%	19149.15%	0.93%	10.39%	2706.50%	8.08%	14.45%	33.76%
Yampa Valley Bank	222,207	6.35%	0.65%	0.19%	2.16%	105.55%	190.28%	42.69%	1.89%	20.03%	338.37%	9.28%	12.93%	79.01%
Alpine Bank	2,738,933	5.98%	0.55%	0.24%	1.52%	90.68%	213.43%	21.08%	1.12%	11.22%	392.90%	9.25%	12.94%	75.76%
The First National Bank of Fleming	23,552	5.90%	0.50%	0.28%	1.68%	0.00%	0.00%	-100.00%	0.88%	8.34%	338.46%	10.64%	18.81%	88.98%
5Star Bank	144,877	5.82%	0.75%	0.00%	0.45%	65.70%	361.21%	-6.49%	0.52%	3.34%	60.52%	10.04%	12.49%	91.79%
Guaranty Bank and Trust Company	2,365,816	5.65%	0.81%	0.03%	1.27%	36.49%	344.85%	51.90%	1.06%	10.13%	158.92%	10.55%	13.09%	100.49%
The Eastern Colorado Bank	349,758	5.43%	0.02%	0.55%	1.27%	27.48%	106.36%	3010.82%	1.55%	14.95%	7564.29%	9.60%	13.09%	89.60%
First FarmBank	149,560	5.42%	0.69%	0.00%	1.05%	22.28%	77.12%	74.44%	0.66%	7.01%	152.52%	9.39%	12.18%	89.42%
High Country Bank	221,300	5.06%	0.81%	0.00%	0.83%	58.49%	171.79%	49.74%	1.19%	11.54%	102.82%	9.83%	15.81%	75.83%
Summit Bank & Trust	161,806	4.55%	0.63%	0.00%	0.88%	112.12%	206.64%	13994.76%	0.19%	2.07%	140.03%	8.67%	11.26%	80.78%
CoBiz Bank	3,317,977	4.49%	0.62%	0.00%	1.50%	54.31%	192.23%	24.10%	0.95%	8.91%	246.55%	10.14%	12.06%	97.44%
Points West Community Bank	225,066	4.23%	0.64%	0.00%	1.77%	67.09%	124.75%	46.28%	2.23%	22.53%	280.45%	9.06%	15.32%	81.67%
Bank of Colorado	3,065,108	4.09%	0.51%	0.05%	1.65%	48.15%	245.51%	36.23%	1.64%	16.79%	331.97%	8.53%	12.98%	77.79%
FirstBank	15,504,998	4.01%	0.57%	0.02%	1.01%	53.46%	172.75%	69.93%	1.28%	15.73%	487.49%	7.92%	15.23%	62.35%
The Dolores State Bank	237,283	3.64%	0.63%	0.14%	1.25%	8.10%	28.92%	-72.34%	0.89%	7.36%	201.97%	11.41%	23.36%	56.01%
ANB Bank	2,464,471	3.50%	0.29%	0.16%	1.03%	70.77%	208.19%	98.15%	1.10%	12.98%	365.09%	8.13%	13.95%	60.09%
FMS Bank	156,227	3.43%	0.54%	0.00%	1.33%	68.43%	137.89%	63.33%	1.54%	15.97%	249.75%	9.92%	10.89%	88.26%
The First National Bank of Hugo	108,225	3.40%	0.39%	0.22%	1.62%	2.74%	5.70%	-96.41%	1.08%	8.45%	424.47%	12.19%	22.57%	70.33%
Academy Bank, National Association	972,566	3.08%	0.60%	0.19%	1.91%	16.72%	149.20%	561.46%	0.94%	4.70%	325.85%	18.72%	26.44%	88.70%
The Farmers State Bank of Brush	97,159	2.19%	0.01%	0.41%	1.25%	1.47%	2.45%	-96.27%	1.10%	6.48%	15940.00%	17.78%	28.13%	82.06%

Colorado

Fourth Quarter 2015 (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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio
The First National Bank of Las Animas	Las Animas	326,584	1.99%	0.08%	0.18%	1.96%	21.56%	52.62%	29.35%	2.34%	20.48%	2376.12%	10.98%	14.52%	86.11%
Flatirons Bank	Boulder	132,523	1.78%	0.27%	0.00%	1.23%	59.88%	98.91%	-38.99%	1.59%	14.77%	461.94%	9.56%	16.25%	79.09%
First National Bank, Cortez	Cortez	101,180	1.77%	0.19%	0.10%	1.60%	47.95%	125.91%	39.44%	0.60%	6.39%	867.50%	9.13%	19.17%	47.87%
Gunnison Savings and Loan Association	Gunnison	104,495	1.67%	0.36%	0.00%	0.92%	12.04%	26.38%	-35.98%	0.53%	5.38%	261.38%	10.28%	28.64%	57.49%
High Plains Bank	Flagler	132,468	1.65%	0.00%	0.17%	1.54%	81.18%	161.80%	166.98%	1.35%	14.47%	0.00%	9.25%	13.21%	91.15%
Colorado National Bank	Palisade	63,569	1.47%	0.00%	0.14%	0.88%	63.12%	168.74%	-48.30%	-3.32%	-31.09%	0.00%	9.07%	19.25%	73.97%
The Gunnison Bank and Trust Company	Gunnison	81,152	1.42%	0.00%	0.14%	1.75%	83.37%	227.02%	-83.08%	0.96%	9.99%	0.00%	9.22%	15.76%	72.58%
North Valley Bank	Thornton	147,814	1.27%	0.22%	0.00%	1.42%	47.49%	192.30%	8.97%	2.30%	21.83%	667.69%	11.44%	19.14%	82.39%
Collegiate Peaks Bank	Buena Vista	444,817	1.24%	0.19%	0.00%	1.24%	121.28%	277.55%	94.05%	1.10%	10.84%	655.67%	8.81%	14.15%	67.54%
The Home State Bank	Loveland	877,158	1.15%	0.08%	0.07%	1.88%	54.99%	198.44%	74.05%	1.37%	15.83%	2555.96%	8.52%	14.40%	60.55%
Colorado Federal Savings Bank	Greenwood Villag	1,682,531	0.91%	0.31%	0.01%	0.66%	6.42%	6.42%	0.00%	0.48%	3.99%	213.48%	10.89%	26.47%	53.41%
Verus Bank of Commerce	Fort Collins	270,808	0.70%	0.04%	0.07%	0.91%	28.14%	371.04%	21.49%	2.08%	14.13%	2356.84%	14.68%	17.41%	117.32%
Solera National Bank	Lakewood	146,094	0.66%	0.16%	0.00%	1.83%	18.03%	114.65%	-18.14%	1.31%	10.64%	1158.78%	13.19%	20.01%	67.86%
Bank of Estes Park	Estes Park	121,152	0.63%	0.00%	0.06%	2.48%	27.76%	232.73%	-8.04%	0.55%	5.90%	0.00%	9.32%	19.77%	47.29%
Morgan Federal Bank	Fort Morgan	117,247	0.48%	0.12%	0.00%	0.75%	17.49%	60.08%	35.93%	0.56%	5.20%	618.64%	10.27%	18.82%	49.43%
Equitable Savings and Loan Association	Sterling	181,768	0.42%	0.07%	0.00%	0.24%	3.47%	4.00%	16.97%	0.78%	5.45%	348.62%	14.13%	28.46%	113.35%
Frontier Bank	Lamar	269,637	0.40%	0.09%	0.00%	2.34%	3.86%	81.15%	-5.53%	1.76%	14.73%	2553.54%	10.88%	20.30%	58.04%
McClave State Bank	McClave	33,004	0.10%	0.02%	0.00%	1.32%	0.00%	0.00%	-100.00%	1.14%	9.52%	8725.00%	11.03%	14.41%	93.09%
Alamosa State Bank	Alamosa	219,614	0.07%	0.01%	0.00%	1.38%	14.76%	84.10%	5.40%	1.59%	17.80%	10726.67%	8.90%	17.06%	58.52%
First Pioneer National Bank	Wray	176,940	0.02%	0.00%	0.00%	1.37%	3.46%	30.93%	156.77%	0.92%	7.38%	36550.00%	12.35%	18.94%	71.18%
AMG National Trust Bank	Boulder	283,485	0.00%	0.00%	0.00%	1.04%	48.28%	260.01%	154.64%	1.53%	17.01%	0.00%	9.27%	15.29%	48.93%
Community State Bank	Lamar	87,419	0.00%	0.00%	0.00%	2.93%	1.92%	27.50%	20.08%	1.64%	11.75%	0.00%	14.54%	21.04%	86.32%
Mountain View Bank of Commerce	Westminster	80,411	0.00%	0.00%	0.00%	1.52%	55.76%	369.11%	30.24%	0.38%	3.35%	0.00%	10.71%	13.19%	123.57%
Redstone Bank	Centennial	92,076	0.00%	0.00%	0.00%	1.30%	114.10%	228.08%	468.23%	1.11%	9.12%	0.00%	11.99%	16.78%	92.13%
Stockmens Bank	Colorado Springs	91,687	0.00%	0.00%	0.00%	0.97%	44.50%	128.70%	-36.02%	1.43%	15.20%	0.00%	9.30%	15.68%	100.61%
The Bank of Burlington	Burlington	64,301	0.00%	0.00%	0.00%	1.72%	0.00%	0.00%	-100.00%	0.97%	9.83%	0.00%	10.35%	20.40%	43.34%
The Citizens State Bank of Ouray	Ouray	90,498	0.00%	0.00%	0.00%	1.30%	11.41%	100.02%	35.03%	0.44%	4.08%	0.00%	10.16%	26.32%	34.84%
Trust Company of America	Centennial	661,423	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.18%	21.95%	0.00%	5.63%	33.86%	0.00%
Young Americans Bank	Denver	17,354	0.00%	0.00%	0.00%	13.11%	0.00%	0.00%	0.00%	-6.54%	-91.94%	0.00%	7.28%	329.02%	0.38%

Idaho

Fourth Quarter 2015 (Texas Ratio Listed Highest to Lowest)

City	Total assets	Texas Ratio	Nonperforming 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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital /		
			Total loans	OREO to Total Assets	LLR / Total loans								Risk Based Assets	Risk Based Assets	Loan / Deposit ratio
Idaho Total	5,209,677	5.83%	0.44%	0.46%	1.56%	51.85%	123.29%	56.03%	0.97%	8.10%	362.92%	11.71%	17.44%	73.87%	
Idaho Median	362,786	6.35%	0.49%	0.24%	1.52%	49.92%	143.45%	36.32%	1.00%	7.42%	278.53%	10.78%	17.39%	74.69%	
D. L. Evans Bank	Burley	1,227,109	13.84%	0.45%	1.14%	1.94%	53.58%	118.86%	64.33%	1.04%	11.09%	437.64%	9.51%	14.89%	76.07%
Ireland Bank	Malad City	209,643	11.82%	0.07%	1.24%	1.13%	0.28%	124.52%	36.03%	0.70%	7.05%	1701.12%	10.02%	17.62%	73.42%
Idaho First Bank	Mccall	122,127	11.04%	1.22%	0.31%	1.28%	46.25%	168.33%	52.51%	1.63%	13.47%	106.66%	10.57%	13.78%	91.48%
Bank of Idaho	Idaho Falls	275,672	9.12%	0.75%	0.44%	1.54%	66.07%	171.43%	74.06%	1.31%	13.36%	209.40%	9.76%	13.65%	82.57%
bankcda	Coeur D Alene	102,595	8.65%	1.37%	0.02%	1.50%	63.46%	168.40%	32.97%	0.06%	0.55%	111.52%	9.31%	13.31%	72.39%
Idaho Trust Bank	Boise	87,511	8.57%	1.73%	0.55%	1.75%	19.79%	95.65%	-12.58%	1.04%	5.15%	102.88%	16.04%	30.89%	62.27%
The Bank of Commerce	Ammon	1,052,122	4.14%	0.52%	0.33%	1.09%	39.09%	76.78%	35.89%	1.18%	7.78%	210.99%	14.97%	21.04%	68.69%
Farmers Bank	Buhl	455,758	4.07%	1.01%	0.17%	3.39%	5.28%	20.84%	-12.25%	1.04%	7.85%	346.06%	13.03%	24.99%	45.65%
First Federal Savings Bank of Twin Falls	Twin Falls	574,005	1.64%	0.23%	0.02%	0.97%	42.01%	116.70%	60.70%	0.46%	4.28%	422.91%	10.66%	17.47%	82.76%
Idaho Independent Bank	Coeur D Alene	556,474	1.60%	0.10%	0.14%	2.09%	85.16%	162.38%	36.60%	0.96%	8.55%	2145.26%	10.90%	17.30%	63.53%
Northwest Bank	Boise	449,899	0.13%	0.02%	0.00%	1.12%	109.79%	267.21%	120.38%	0.94%	6.47%	4977.91%	13.35%	13.94%	102.74%
Community 1st Bank	Post Falls	96,762	0.00%	0.00%	0.00%	1.74%	98.56%	182.17%	32.24%	0.60%	5.33%	0.00%	11.22%	18.38%	75.95%

Kansas

Fourth Quarter 2015 (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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Assets	Loan / Deposit ratio	
Kansas Total	66,682,906	7.01%	0.80%	0.32%	1.26%	25.32%	97.45%	28.73%	1.04%	8.89%	161.66%	10.69%	17.32%	80.36%	
Kansas Median	96,034	3.37%	0.39%	0.03%	1.44%	8.09%	50.33%	14.44%	0.91%	7.77%	251.49%	10.39%	16.85%	73.15%	
Stanley Bank	Overland Park	98,622	47.96%	10.22%	0.65%	1.94%	42.99%	54.18%	97.40%	1.02%	5.85%	19.36%	15.22%	67.59%	88.19%
CoreFirst Bank & Trust	Topeka	891,158	46.62%	5.69%	1.70%	1.78%	39.28%	271.57%	30.08%	0.33%	3.76%	31.80%	9.58%	13.65%	86.26%
Cornerstone Bank	Overland Park	163,454	40.26%	0.00%	4.33%	2.07%	46.35%	192.29%	2.81%	0.58%	6.24%	0.00%	9.45%	11.96%	99.34%
The University National Bank of Lawrence	Lawrence	73,076	33.70%	0.18%	3.02%	1.93%	54.34%	152.94%	41.04%	-0.16%	-1.82%	1118.07%	8.60%	15.92%	75.92%
Security Bank of Kansas City	Kansas City	821,051	33.04%	0.47%	3.87%	1.74%	116.45%	254.01%	40.48%	0.92%	6.04%	385.50%	11.80%	15.83%	77.42%
Kaw Valley Bank	Topeka	357,985	31.37%	3.56%	1.30%	3.18%	31.77%	132.99%	10.32%	0.65%	5.47%	92.33%	11.02%	16.19%	88.76%
The Lyndon State Bank	Lyndon	73,346	29.94%	1.43%	2.47%	1.67%	7.12%	51.95%	-48.17%	0.31%	2.67%	119.03%	10.39%	13.87%	73.70%
Marquette Farmers State Bank of Marquette	Marquette	33,197	29.54%	3.40%	2.54%	2.35%	0.61%	9.13%	-49.94%	0.75%	5.64%	70.74%	13.28%	24.60%	60.17%
First State Bank and Trust	Tonganoxie	246,052	29.40%	0.25%	2.48%	1.62%	37.89%	303.86%	118.80%	0.56%	5.77%	646.12%	8.15%	12.34%	79.56%
First Federal Savings and Loan Bank	Olathe	77,162	27.63%	3.21%	0.41%	1.17%	46.12%	55.48%	216.14%	2.70%	23.04%	37.03%	11.15%	20.01%	114.50%
The Security State Bank	Wellington	59,668	27.60%	8.80%	0.08%	4.26%	2.09%	81.33%	-10.15%	-0.43%	-3.66%	50.60%	11.10%	24.76%	43.68%
Heritage Bank	Topeka	51,298	27.46%	0.17%	1.78%	1.77%	69.12%	400.14%	-10.46%	-0.06%	-0.93%	1089.55%	6.15%	10.67%	90.87%
Bank of Blue Valley	Overland Park	633,730	27.37%	0.89%	2.44%	1.05%	77.91%	202.39%	-4.22%	0.26%	2.20%	119.56%	10.52%	12.63%	92.72%
The Dickinson County Bank	Enterprise	10,919	25.00%	3.00%	1.01%	1.94%	0.00%	33.39%	-75.73%	0.37%	3.42%	66.01%	10.66%	21.90%	71.12%
Alterra Bank	Leawood	312,518	24.11%	2.25%	0.52%	0.80%	83.70%	347.69%	121.98%	1.27%	9.86%	35.60%	9.89%	11.39%	96.68%
The First National Bank of Hope	Hope	81,927	23.66%	4.12%	0.15%	1.53%	11.90%	29.82%	19.70%	0.75%	5.83%	37.62%	12.54%	16.28%	86.76%
Peoples Bank	Lawrence	451,930	23.20%	1.33%	1.59%	1.13%	56.26%	166.38%	19.26%	2.46%	25.46%	85.51%	10.88%	15.40%	94.75%
The Union State Bank of Everest	Everest	297,916	22.38%	2.62%	0.41%	2.00%	11.16%	24.75%	42.35%	1.51%	14.83%	78.02%	9.00%	13.08%	80.08%
Mutual Savings Association, FSA	Leavenworth	197,091	21.57%	7.40%	2.36%	1.34%	19.75%	36.18%	-17.15%	0.78%	2.65%	18.41%	29.83%	48.27%	83.48%
The Farmers and Merchants State Bank of Argonia	Argonia	37,842	21.28%	2.18%	0.05%	1.49%	13.06%	111.27%	-19.60%	0.55%	6.87%	69.24%	7.95%	12.23%	97.47%
The Walton State Bank	Walton	10,606	20.50%	0.41%	1.27%	1.17%	0.00%	14.03%	-41.04%	0.15%	2.05%	285.71%	6.86%	16.61%	34.58%
Roxbury Bank	Roxbury	15,463	20.36%	0.39%	2.06%	2.93%	9.69%	17.36%	-64.63%	0.96%	9.23%	780.00%	10.36%	19.79%	75.35%
State Bank of Burrton	Burrton	9,509	19.04%	0.00%	2.35%	3.30%	3.76%	92.57%	-37.20%	0.06%	0.53%	0.00%	11.54%	29.68%	45.99%
Farmers State Bank	Phillipsburg	36,493	18.72%	1.19%	1.21%	1.42%	2.23%	47.15%	165.42%	0.98%	10.24%	121.21%	9.62%	14.95%	74.90%
The Peoples Bank	Pratt	367,309	18.20%	3.26%	0.35%	2.30%	1.76%	5.65%	-18.17%	1.45%	10.32%	72.18%	10.04%	19.12%	65.99%
The Farmers State Bank of Oakley, Kansas	Oakley	127,556	17.97%	4.22%	0.00%	1.05%	7.19%	15.94%	54.93%	1.04%	7.44%	25.13%	13.77%	17.57%	81.73%
The Midland National Bank of Newton	Newton	136,517	15.68%	2.41%	0.70%	1.57%	10.85%	113.50%	-4.43%	0.62%	6.01%	66.11%	10.03%	14.47%	47.48%
Conway Bank, National Association	Conway Springs	59,636	15.30%	1.94%	0.34%	1.70%	21.72%	152.96%	15.85%	-0.12%	-0.85%	89.62%	9.94%	16.72%	88.90%
Community First National Bank	Manhattan	206,674	15.30%	1.86%	0.00%	1.38%	65.31%	186.45%	23.79%	0.94%	10.11%	75.27%	9.47%	13.25%	95.89%
Bank of Palmer	Palmer	44,371	15.28%	2.96%	0.00%	2.02%	2.73%	2.73%	-33.33%	0.65%	7.05%	69.80%	9.16%	17.27%	58.26%
Armed Forces Bank, National Association	Fort Leavenworth	1,064,155	15.02%	0.66%	2.63%	3.13%	20.70%	73.35%	-48.76%	1.58%	6.50%	487.93%	19.27%	32.99%	59.22%
The Freeport State Bank	Harper	23,550	14.36%	0.00%	1.15%	0.90%	19.68%	84.15%	93.40%	0.30%	4.23%	0.00%	7.28%	12.39%	72.98%
Legacy Bank	Colwich	312,833	14.33%	0.68%	1.04%	1.05%	145.63%	281.63%	33.34%	0.60%	5.88%	155.45%	10.32%	13.35%	98.31%
Union State Bank	Olsburg	30,922	13.74%	4.40%	0.00%	1.40%	0.00%	0.00%	-100.00%	1.01%	6.46%	32.20%	15.13%	28.41%	57.19%
Kaw Valley State Bank	Eudora	43,081	13.65%	1.47%	0.57%	1.76%	8.09%	76.35%	80.40%	1.48%	16.43%	121.41%	9.21%	16.85%	63.37%
Golden Belt Bank, FSA	Ellis	152,696	12.13%	2.14%	0.06%	1.27%	9.65%	52.01%	-16.31%	1.44%	10.54%	60.04%	12.84%	14.44%	89.89%
The State Bank of Spring Hill	Spring Hill	39,104	12.05%	0.06%	1.29%	1.86%	98.83%	99.62%	767.28%	0.51%	4.86%	3200.00%	10.40%	22.17%	47.40%
Valley View State Bank	Overland Park	868,081	12.03%	2.67%	0.89%	2.29%	34.81%	137.52%	-19.63%	0.65%	4.82%	87.58%	13.39%	26.58%	38.62%
Bank of Labor	Kansas City	544,027	12.02%	0.44%	0.94%	2.06%	34.34%	168.14%	-20.54%	0.23%	2.43%	475.37%	9.31%	15.17%	50.01%
Ford County State Bank	Spearville	39,468	11.76%	2.67%	0.00%	1.68%	2.60%	26.53%	41.32%	0.84%	6.67%	63.93%	13.57%	19.38%	77.36%
First Bank of Newton	Newton	188,591	11.65%	1.03%	0.31%	1.25%	17.94%	125.55%	-2.93%	1.06%	12.53%	123.17%	8.51%	12.21%	88.93%
Emerald Bank	Burden	16,293	11.60%	0.03%	1.27%	2.50%	11.65%	18.17%	35.39%	0.28%	2.83%	8800.00%	10.41%	18.70%	72.52%
Towanda State Bank	Towanda	10,076	11.55%	1.43%	0.00%	1.26%	0.00%	63.98%	41.78%	-0.21%	-2.36%	88.99%	8.40%	16.48%	84.32%
Intrust Bank, National Association	Wichita	4,416,352	11.48%	1.75%	0.03%	1.19%	42.91%	132.84%	61.03%	1.18%	14.47%	68.58%	8.28%	11.69%	74.40%
The Nekoma State Bank	La Crosse	47,026	11.45%	0.62%	0.82%	2.86%	0.00%	34.61%	68.40%	0.57%	6.82%	478.82%	8.36%	19.62%	37.17%
Community Bank of Wichita, Inc.	Wichita	72,695	11.45%	0.45%	0.82%	1.25%	65.44%	142.85%	128.17%	0.70%	7.56%	279.62%	9.08%	12.34%	96.18%
The Farmers State Bank	Fairview	24,350	11.42%	1.71%	0.00%	1.19%	0.00%	0.00%	-100.00%	0.49%	6.37%	70.21%	7.80%	13.06%	68.29%
Prairie Bank of Kansas	Stafford	107,224	11.38%	2.29%	0.00%	1.36%	7.41%	44.44%	-31.73%	0.09%	0.98%	60.33%	8.49%	15.82%	53.16%
The Peoples State Bank	Cherryvale	19,700	11.19%	1.94%	1.04%	0.87%	0.00%	25.58%	457.80%	2.77%	11.02%	45.26%	23.89%	29.50%	136.18%
Fidelity Bank	Wichita	1,776,865	10.91%	1.63%	0.09%	1.30%	49.72%	302.78%	35.55%	0.88%	7.57%	100.35%	9.39%	14.00%	96.93%
First National Bank	Goodland	185,507	10.90%	2.63%	0.15%	2.08%	0.00%	17.66%	-57.72%	1.65%	11.96%	80.61%	13.12%	22.09%	67.00%
KansasLand Bank	Quinter	52,288	10.76%	0.40%	0.83%	1.10%	0.00%	25.57%	-47.12%	0.70%	6.98%	275.74%	9.52%	15.58%	74.87%

Kansas

Fourth Quarter 2015 (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 equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Assets	Loan / Deposit ratio
Farmers Bank & Trust	Atwood	102,413	10.59%	2.06%	0.35%	1.55%	3.61%	34.18%	331.65%	0.64%	6.44%	76.33%	9.17%	16.49%	33.11%
The Western State Bank	Garden City	469,290	10.52%	1.96%	0.02%	2.30%	17.66%	79.61%	-2.76%	1.34%	11.65%	120.59%	11.19%	16.07%	71.64%
Peoples Bank	Coldwater	50,089	10.45%	2.89%	0.00%	1.58%	16.41%	28.32%	8.87%	0.97%	7.61%	55.68%	11.37%	19.93%	50.04%
The Farmers & Merchants State Bank of Cawker City	Cawker City	17,773	10.35%	1.19%	0.00%	0.89%	0.00%	41.39%	-43.15%	0.99%	10.05%	75.39%	9.61%	12.05%	134.00%
Equity Bank	Andover	1,589,071	10.08%	0.86%	0.37%	0.57%	41.71%	152.73%	2.09%	0.89%	8.74%	66.89%	8.39%	12.77%	76.40%
The Fowler State Bank	Fowler	66,753	10.04%	1.79%	0.00%	1.33%	1.18%	94.39%	125.74%	0.60%	5.81%	75.15%	11.24%	14.90%	79.42%
Bank of the Flint Hills	Wamego	170,853	10.02%	1.55%	0.00%	1.76%	58.51%	179.10%	83.89%	1.18%	10.99%	115.94%	10.27%	14.41%	96.35%
Bankers' Bank of Kansas	Wichita	184,474	9.87%	1.42%	0.46%	2.84%	25.01%	97.39%	1.29%	0.49%	3.94%	205.23%	12.58%	17.80%	69.44%
The Haviland State Bank	Haviland	40,335	9.76%	2.02%	0.00%	1.63%	0.60%	4.37%	-80.74%	1.20%	10.00%	81.80%	11.72%	18.16%	76.69%
The Olpe State Bank	Olpe	35,490	9.70%	0.86%	1.08%	1.08%	0.02%	3.79%	-76.74%	0.93%	5.78%	126.26%	15.26%	26.53%	71.18%
Union State Bank	Uniontown	48,308	9.50%	1.11%	0.01%	0.96%	0.00%	2.08%	-93.90%	0.94%	11.81%	87.16%	7.31%	11.27%	81.84%
The Farmers State Bank of Blue Mound	Blue Mound	42,812	9.29%	0.40%	1.34%	1.79%	0.00%	2.38%	-53.56%	1.40%	8.79%	450.43%	16.17%	23.56%	83.27%
The Marion National Bank	Marion	23,124	8.67%	2.85%	0.00%	1.70%	0.00%	41.17%	-11.32%	0.50%	3.43%	60.65%	10.78%	21.70%	39.18%
The Denison State Bank	Holton	308,594	8.61%	1.89%	0.02%	2.29%	20.10%	50.22%	3.12%	1.53%	12.24%	124.26%	12.32%	18.50%	73.90%
Rose Hill Bank	Rose Hill	351,272	8.54%	1.10%	0.09%	0.90%	82.49%	243.52%	64.39%	0.60%	5.45%	82.32%	8.38%	12.30%	71.29%
Garden Plain State Bank	Wichita	89,814	8.44%	2.25%	0.16%	1.96%	76.21%	80.36%	-15.16%	0.92%	6.99%	89.24%	13.18%	16.42%	54.55%
The Plains State Bank	Plains	118,561	8.37%	3.82%	0.00%	2.18%	0.00%	1.09%	30.83%	0.33%	2.94%	58.33%	11.17%	26.22%	31.22%
Farmers and Merchants Bank of Mound City, Kansas	Mound City	40,142	8.30%	0.76%	0.00%	0.88%	10.23%	64.48%	28.61%	1.23%	18.36%	116.53%	6.63%	10.64%	91.26%
The State Exchange Bank	Mankato	41,945	8.27%	2.40%	0.00%	1.49%	0.00%	12.24%	-24.52%	0.54%	5.27%	62.97%	10.17%	20.57%	38.92%
The Girard National Bank	Girard	668,251	8.16%	1.11%	0.13%	1.30%	8.23%	33.56%	25.13%	0.91%	7.53%	118.82%	10.13%	13.33%	88.03%
Peoples State Bank	Mc Donald	134,536	8.08%	0.12%	0.66%	1.29%	20.61%	26.34%	-8.67%	2.04%	22.87%	1100.72%	8.33%	10.74%	111.51%
Farmers Bank & Trust	Great Bend	738,622	8.02%	0.93%	0.94%	1.63%	12.78%	57.71%	19.03%	2.33%	15.46%	259.61%	15.33%	23.59%	56.10%
The Citizens State Bank	Gridley	186,045	7.98%	0.58%	0.23%	0.84%	17.11%	30.67%	-1.51%	0.66%	8.40%	145.21%	7.57%	11.55%	74.86%
American Bank of Baxter Springs	Baxter Springs	91,119	7.87%	0.00%	0.84%	8.88%	8.78%	120.41%	-43.12%	0.37%	3.81%	0.00%	10.39%	24.87%	45.79%
The Exchange State Bank of St. Paul, Kansas	St. Paul	69,330	7.72%	0.40%	0.53%	1.10%	0.68%	12.86%	-72.62%	0.68%	8.00%	276.69%	8.88%	17.67%	58.04%
Southwind Bank	Natoma	120,717	7.59%	1.95%	0.00%	1.58%	0.00%	36.93%	28.92%	1.02%	11.78%	82.25%	8.99%	16.48%	41.89%
The Stockton National Bank	Stockton	170,903	7.50%	1.29%	0.00%	1.67%	10.35%	75.05%	247.86%	0.83%	7.91%	132.19%	10.07%	13.09%	85.63%
Citizens State Bank	Paola	82,893	7.49%	3.86%	0.00%	2.40%	12.06%	29.59%	-29.85%	0.71%	3.47%	63.70%	14.34%	32.57%	41.15%
The Lyons State Bank	Lyons	102,788	7.45%	0.59%	0.49%	1.90%	3.95%	54.26%	81.37%	1.19%	11.50%	328.82%	11.03%	14.94%	86.85%
The First National Bank of Sedan	Sedan	62,516	6.99%	0.26%	0.62%	1.79%	14.21%	77.92%	71.50%	0.65%	6.77%	706.25%	9.87%	20.54%	43.23%
Merit Bank	Overland Park	90,822	6.90%	0.04%	0.64%	1.48%	84.58%	164.03%	44.60%	0.60%	6.41%	3474.19%	8.52%	11.99%	99.15%
Citizens State Bank	Morland	39,444	6.86%	0.48%	0.25%	1.12%	4.63%	5.77%	341.67%	0.55%	6.61%	236.60%	8.40%	11.12%	104.51%
VisionBank	Topeka	122,032	6.84%	0.46%	0.28%	1.16%	35.38%	292.65%	36.81%	0.53%	5.69%	254.36%	8.49%	12.48%	92.16%
The Baxter State Bank	Baxter Springs	28,866	6.80%	1.63%	0.35%	2.30%	9.28%	16.68%	-32.72%	1.06%	4.73%	144.56%	19.66%	43.38%	92.45%
Community National Bank	Seneca	412,460	6.50%	0.45%	0.41%	1.44%	32.98%	79.39%	34.19%	2.02%	22.62%	322.46%	8.47%	18.19%	34.60%
The First National Bank of Beloit	Beloit	85,510	6.48%	0.58%	0.43%	1.62%	2.23%	39.04%	32.73%	0.54%	4.92%	285.88%	11.24%	17.62%	63.92%
The Valley State Bank	Syracuse	106,089	6.36%	0.16%	0.47%	1.21%	6.91%	54.30%	-11.23%	0.76%	9.01%	765.57%	8.31%	11.17%	92.43%
The First National Bank of Girard	Girard	80,762	6.27%	0.71%	0.28%	1.63%	2.95%	19.55%	145.28%	1.12%	10.56%	235.34%	10.76%	18.34%	75.16%
Alliance Bank	Topeka	94,188	6.11%	0.87%	0.11%	1.45%	69.47%	160.90%	86.33%	0.55%	5.43%	168.24%	10.53%	16.52%	80.52%
State Bank	Hoxie	147,868	6.07%	0.91%	0.00%	1.43%	2.69%	2.69%	0.00%	2.14%	18.15%	159.93%	12.20%	13.57%	104.98%
The State Bank of Blue Rapids	Blue Rapids	46,599	6.01%	1.29%	0.00%	1.01%	0.00%	25.44%	4.98%	0.52%	5.11%	79.30%	10.93%	20.93%	59.25%
Citizens State Bank and Trust Co., Ellsworth, Kansas	Ellsworth	177,173	5.97%	0.51%	0.26%	0.91%	0.75%	10.75%	-30.42%	1.21%	12.73%	179.67%	8.72%	14.88%	66.05%
Swedish-American State Bank	Courtland	62,111	5.94%	0.52%	0.06%	1.03%	0.00%	0.00%	0.00%	0.67%	9.10%	198.40%	7.50%	9.98%	97.77%
Bison State Bank	Bison	9,000	5.92%	2.11%	0.00%	6.00%	0.19%	0.19%	-93.10%	-0.39%	-3.82%	303.23%	10.38%	29.96%	38.99%
Leonardville State Bank	Leonardville	47,042	5.86%	0.97%	0.00%	1.54%	48.41%	119.73%	95.82%	0.36%	2.81%	161.56%	11.66%	17.01%	90.45%
Citizens Savings and Loan Association, FSB	Leavenworth	201,154	5.84%	2.81%	0.00%	1.38%	3.39%	4.46%	-65.45%	0.09%	0.49%	49.66%	18.34%	48.28%	58.68%
The Mission Bank	Mission	536,531	5.83%	0.27%	0.87%	2.00%	55.23%	203.10%	-0.38%	1.07%	6.13%	758.62%	16.24%	23.61%	71.69%
Capital City Bank	Topeka	430,725	5.80%	0.35%	0.29%	0.90%	34.26%	206.58%	-14.14%	0.51%	6.06%	262.45%	8.43%	12.32%	76.06%
Sunflower Bank, National Association	Salina	1,682,588	5.77%	0.70%	0.15%	1.20%	29.90%	217.60%	67.98%	0.91%	8.07%	174.19%	10.56%	15.42%	90.80%
Carson Bank	Mulvane	101,505	5.63%	0.75%	0.09%	1.01%	41.00%	141.42%	28.11%	0.25%	3.07%	135.12%	8.47%	16.23%	64.78%
First Option Bank	Osawatomie	300,373	5.60%	0.74%	0.20%	1.42%	18.14%	84.51%	-19.30%	1.32%	15.18%	195.20%	8.81%	20.20%	44.10%
Astra Bank	Scandia	264,134	5.04%	0.29%	0.32%	1.60%	8.24%	34.17%	43.89%	1.07%	10.83%	552.11%	9.03%	11.89%	75.58%
Bank of Commerce	Chanute	183,323	4.82%	0.34%	0.27%	1.07%	5.67%	41.76%	-28.66%	0.59%	7.21%	317.54%	8.42%	18.17%	50.51%
Labette Bank	Altamont	379,416	4.81%	0.57%	0.16%	1.28%	10.26%	41.21%	240.85%	1.01%	9.54%	226.65%	10.05%	14.88%	69.75%

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Fourth Quarter 2015 (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 equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Assets	Loan / Deposit ratio
Grant County Bank	Ulysses	227,554	4.73%	0.91%	0.09%	1.57%	2.49%	17.68%	-7.08%	1.39%	10.97%	175.65%	12.52%	21.89%	78.26%
Silver Lake Bank	Topeka	250,841	4.68%	0.08%	0.52%	1.65%	50.85%	88.08%	2.48%	0.52%	4.56%	1990.24%	11.38%	19.82%	84.32%
First National Bank of Elkhart	Elkhart	78,332	4.61%	0.76%	0.10%	0.84%	0.00%	1.93%	-55.06%	0.90%	7.86%	110.58%	11.63%	19.79%	72.59%
Emprise Bank	Wichita	1,561,937	4.60%	0.53%	0.02%	1.21%	91.09%	225.76%	43.99%	1.28%	13.69%	231.93%	7.54%	11.30%	76.39%
Community State Bank	Coffeyville	170,047	4.59%	1.00%	0.05%	1.07%	4.73%	124.61%	306.35%	1.03%	10.28%	107.62%	9.54%	18.92%	48.58%
Bank of Denton	Denton	17,925	4.58%	1.58%	0.08%	1.19%	0.00%	3.06%	-7.62%	0.52%	3.00%	76.15%	17.40%	35.06%	59.41%
Impact Bank	Wellington	133,958	4.52%	0.82%	0.00%	1.68%	6.91%	37.94%	-31.76%	1.27%	11.76%	208.05%	10.57%	16.02%	71.76%
The Howard State Bank, Howard, Kansas	Howard	55,124	4.50%	1.16%	0.00%	2.87%	1.56%	1.56%	0.00%	0.74%	8.30%	253.56%	9.36%	22.27%	42.24%
Millennium Bank	Junction City	35,703	4.50%	0.77%	0.00%	1.56%	7.65%	154.37%	54.74%	0.48%	3.53%	205.22%	13.07%	19.01%	105.59%
Community National Bank & Trust	Chanute	936,842	4.50%	0.52%	0.05%	1.30%	24.39%	106.18%	51.13%	0.76%	8.45%	251.49%	8.30%	11.58%	82.89%
The Tampa State Bank	Tampa	55,135	4.08%	0.76%	0.02%	2.25%	1.07%	13.91%	4.70%	0.68%	6.38%	303.38%	10.58%	16.60%	68.56%
The First State Bank of Ransom	Ransom	46,627	3.97%	0.01%	0.83%	2.29%	0.00%	6.89%	-51.02%	1.20%	5.95%	40700.00%	20.33%	39.46%	48.23%
Bank of the Prairie	Olathe	96,064	3.93%	0.56%	0.00%	1.56%	79.44%	157.68%	66.67%	0.89%	8.43%	282.23%	9.78%	14.77%	97.62%
The Bennington State Bank	Salina	701,314	3.89%	0.57%	0.01%	1.97%	8.44%	43.25%	3.48%	1.65%	17.16%	356.12%	9.06%	13.24%	84.59%
Community First Bank	Kansas City	131,801	3.89%	0.00%	0.40%	1.39%	87.85%	199.49%	79.33%	0.99%	10.70%	0.00%	9.13%	11.31%	108.79%
The Farmers State Bank	Wathena	62,143	3.81%	1.14%	0.12%	3.84%	5.73%	15.23%	-36.36%	0.79%	4.78%	351.05%	16.37%	31.58%	59.94%
NBKC Bank	Overland Park	567,648	3.79%	0.67%	0.18%	1.21%	37.94%	94.96%	43.10%	1.85%	14.03%	243.18%	13.22%	19.68%	88.29%
ESB Financial	Emporia	209,835	3.76%	0.56%	0.00%	1.04%	29.63%	152.72%	88.16%	0.97%	10.62%	187.05%	8.72%	12.43%	77.75%
United Bank & Trust	Marysville	585,828	3.75%	0.00%	0.41%	1.52%	14.99%	87.75%	-17.74%	1.20%	10.26%	0.00%	10.01%	13.90%	97.50%
Landmark National Bank	Manhattan	876,160	3.69%	0.50%	0.11%	1.34%	17.49%	90.26%	4.04%	1.28%	11.53%	273.15%	9.40%	15.77%	61.31%
First National Bank in Fredonia	Fredonia	100,486	3.68%	1.93%	0.01%	2.43%	0.00%	23.20%	12.54%	1.45%	9.54%	128.93%	15.23%	35.38%	34.17%
First National Bank and Trust	Phillipsburg	206,047	3.61%	0.13%	0.46%	1.72%	14.75%	26.64%	35.88%	1.06%	7.21%	1322.29%	14.46%	20.83%	78.95%
The Valley State Bank	Belle Plaine	125,139	3.58%	0.85%	0.00%	1.18%	2.70%	22.55%	104.91%	0.73%	5.89%	139.90%	12.22%	24.00%	67.30%
The Baldwin State Bank	Baldwin City	71,874	3.55%	0.90%	0.00%	1.95%	3.61%	24.14%	27.25%	0.54%	5.06%	221.01%	10.72%	25.65%	49.13%
Industrial State Bank	Kansas City	143,499	3.51%	0.68%	0.51%	1.26%	29.89%	123.49%	-12.10%	1.24%	4.90%	187.35%	25.52%	31.47%	83.25%
Bank of Commerce and Trust Company	Wellington	57,826	3.46%	0.18%	0.29%	1.56%	11.59%	34.93%	35.64%	1.37%	13.64%	855.32%	10.23%	22.30%	51.12%
FirstOak Bank	Independence	111,118	3.44%	0.00%	0.34%	1.37%	61.07%	116.84%	66.31%	1.07%	10.66%	0.00%	9.43%	12.18%	86.36%
BANK VI	Salina	76,734	3.43%	0.12%	0.29%	1.67%	21.72%	180.68%	25.44%	2.48%	24.49%	1455.07%	10.33%	15.51%	109.25%
KS StateBank	Manhattan	1,502,221	3.40%	0.40%	0.01%	1.55%	22.74%	166.09%	15.73%	2.20%	25.34%	437.31%	8.90%	13.52%	91.98%
The Baileyville State Bank	Seneca	42,854	3.37%	0.40%	0.09%	1.12%	17.72%	26.82%	-34.46%	0.46%	5.06%	279.80%	9.14%	16.02%	65.79%
The Piqua State Bank	Piqua	26,406	3.35%	0.64%	0.07%	1.96%	0.00%	79.00%	-5.43%	0.37%	3.84%	312.50%	9.76%	21.65%	48.40%
Argentine Federal Savings	Kansas City	49,062	3.32%	0.66%	0.00%	0.88%	0.00%	8.31%	-46.98%	-0.16%	-1.16%	134.30%	14.08%	30.19%	100.34%
The First National Bank of Syracuse	Syracuse	257,581	3.32%	0.47%	0.02%	1.10%	0.28%	19.31%	6.78%	1.24%	11.45%	237.37%	10.30%	13.68%	81.89%
The Farmers State Bank	Holton	56,728	3.24%	0.38%	0.11%	1.47%	12.79%	97.00%	-10.41%	0.65%	6.97%	395.90%	9.48%	17.53%	69.26%
First Commerce Bank	Marysville	63,700	3.16%	0.44%	0.00%	1.09%	22.59%	29.86%	107.57%	1.53%	13.32%	249.18%	11.26%	16.28%	119.93%
The Citizens State Bank of Cheney, Kansas	Cheney	61,762	3.09%	0.60%	0.00%	1.65%	23.72%	136.15%	35.90%	1.44%	12.47%	277.88%	10.67%	18.16%	72.20%
The Solomon State Bank	Solomon	199,647	3.05%	0.17%	0.31%	3.09%	6.22%	51.32%	-11.51%	1.32%	9.74%	1887.19%	13.96%	23.78%	105.77%
Cornerbank	Winfield	289,984	2.98%	0.00%	0.27%	1.35%	24.80%	109.20%	28.89%	0.63%	7.35%	43620.00%	8.70%	14.15%	63.66%
First National Bank of Kansas	Burlington	73,593	2.96%	0.11%	0.26%	1.59%	11.17%	29.45%	44.34%	0.45%	4.68%	1433.33%	9.08%	22.28%	33.36%
The First National Bank of Scott City	Scott City	125,372	2.96%	0.45%	0.04%	1.36%	0.69%	5.02%	-0.28%	0.72%	6.67%	308.60%	10.84%	14.39%	75.80%
The Bank of Holyrood	Holyrood	63,046	2.95%	0.29%	0.17%	1.57%	0.32%	8.07%	-13.94%	1.53%	13.13%	547.66%	12.11%	19.66%	85.80%
Vintage Bank Kansas	Leon	55,931	2.94%	0.02%	0.35%	1.00%	10.85%	58.52%	195.70%	1.05%	8.80%	5242.86%	11.36%	19.40%	89.14%
Union State Bank	Clay Center	140,762	2.76%	0.36%	0.17%	1.82%	0.86%	43.97%	13.92%	0.47%	4.08%	508.87%	10.77%	19.15%	70.06%
The Liberty Savings Association, FSA	Fort Scott	35,965	2.70%	1.64%	0.00%	1.27%	2.13%	24.03%	94.15%	0.09%	0.53%	78.86%	17.63%	75.12%	36.63%
Flint Hills Bank	Eskridge	125,884	2.67%	0.08%	0.27%	1.92%	16.60%	60.20%	49.70%	1.23%	11.42%	2350.00%	11.09%	19.57%	67.75%
Bank of Hays	Hays	258,494	2.66%	0.43%	0.00%	1.35%	9.68%	117.17%	43.90%	0.97%	11.82%	320.90%	8.57%	14.64%	74.48%
The Bank of Tescott	Tescott	335,396	2.65%	0.36%	0.05%	2.17%	10.45%	58.91%	65.53%	2.14%	16.95%	614.64%	12.64%	15.13%	102.58%
The First State Bank & Trust Co. of Larned	Larned	138,702	2.54%	0.60%	0.00%	1.96%	0.00%	165.62%	87.78%	1.43%	11.40%	331.59%	12.76%	20.87%	71.79%
Johnson State Bank	Johnson	77,664	2.51%	0.86%	0.00%	3.84%	0.60%	8.12%	-37.45%	0.72%	5.07%	462.20%	14.57%	24.95%	54.95%
Capital Federal Savings Bank	Topeka	9,149,159	2.44%	0.39%	0.06%	0.14%	5.08%	12.07%	114.70%	0.83%	6.07%	35.70%	11.26%	30.84%	131.32%
The Community Bank	Liberal	105,189	2.41%	0.47%	0.01%	1.62%	2.49%	21.45%	-40.60%	0.60%	5.68%	350.35%	10.44%	16.12%	66.34%
Greensburg State Bank	Greensburg	63,289	2.36%	2.30%	0.08%	1.23%	0.00%	0.00%	-100.00%	0.74%	4.28%	54.25%	18.85%	53.58%	17.95%
Elk State Bank	Clyde	50,771	2.31%	0.15%	0.11%	1.43%	16.18%	57.07%	31.66%	0.46%	5.84%	939.02%	7.73%	17.95%	71.97%
Cottonwood Valley Bank	Cedar Point	34,168	2.30%	1.00%	0.00%	3.03%	14.72%	14.72%	3.17%	0.13%	0.92%	311.61%	13.47%	30.72%	39.95%

Kansas

Fourth Quarter 2015 (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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Assets	Loan / Deposit ratio
Citizens Bank of Kansas	Kingman	241,195	2.29%	0.40%	0.03%	1.52%	8.55%	43.67%	5.37%	0.83%	6.67%	382.38%	9.66%	14.09%	57.84%
Goppert State Service Bank	Garnett	154,135	2.22%	0.23%	0.11%	1.41%	5.22%	6.08%	-10.60%	0.50%	4.70%	633.19%	10.76%	18.23%	75.05%
Guaranty State Bank and Trust Company	Beloit	264,064	2.21%	0.31%	0.00%	1.12%	8.09%	46.95%	14.44%	0.93%	8.21%	365.10%	11.44%	12.41%	114.50%
Central Bank and Trust Co.	Hutchinson	292,902	2.15%	0.08%	0.16%	1.99%	11.90%	164.68%	27.61%	2.24%	25.16%	2491.53%	9.44%	12.14%	84.82%
Almena State Bank	Almena	63,266	2.14%	0.23%	0.00%	0.84%	7.52%	209.46%	259.34%	3.08%	36.53%	367.97%	9.06%	11.19%	102.70%
Exchange National Bank & Trust Co.	Atchison	411,263	2.11%	0.29%	0.01%	1.45%	7.74%	20.90%	-27.33%	1.08%	12.12%	500.38%	9.21%	14.98%	75.27%
Farmers National Bank	Phillipsburg	127,163	2.10%	0.03%	0.31%	1.91%	0.00%	31.47%	18.80%	1.28%	8.47%	6244.00%	15.38%	22.86%	78.53%
Midwest Community Bank	Plainville	61,756	2.09%	0.70%	0.01%	1.53%	5.43%	26.35%	-5.03%	0.74%	5.96%	223.17%	12.79%	30.06%	52.06%
Centera Bank	Sublette	269,122	2.03%	0.36%	0.01%	1.20%	6.98%	46.49%	15.11%	0.99%	11.19%	333.77%	8.31%	15.55%	52.49%
The Farmers State Bank of Westmoreland	Westmoreland	164,552	2.03%	0.10%	0.23%	1.67%	56.39%	84.51%	0.98%	1.06%	7.74%	1619.30%	13.47%	15.47%	79.33%
The First State Bank	Norton	426,172	2.00%	0.11%	0.14%	1.56%	0.16%	13.61%	95.06%	1.27%	11.55%	1390.94%	9.52%	14.49%	72.82%
Farmers and Drovers Bank	Council Grove	182,370	1.96%	1.20%	0.00%	2.30%	0.94%	1.50%	-61.62%	1.05%	4.11%	195.66%	26.37%	46.94%	89.78%
The Bank of Whitewater	Whitewater	22,580	1.92%	0.34%	0.00%	2.23%	17.46%	38.07%	122.48%	0.94%	11.31%	679.49%	8.39%	15.76%	61.72%
Hillsboro State Bank	Hillsboro	18,424	1.88%	0.37%	0.00%	1.24%	2.36%	4.48%	0.00%	0.40%	4.68%	335.48%	8.44%	20.33%	51.40%
The Halstead Bank	Halstead	104,794	1.88%	0.23%	0.00%	1.14%	77.31%	128.42%	71.19%	0.95%	11.10%	492.19%	9.10%	10.57%	92.84%
Peoples Bank and Trust Company	Mcpherson	448,488	1.84%	0.44%	0.01%	1.87%	3.74%	91.42%	189.65%	0.91%	7.32%	436.71%	12.55%	16.88%	71.28%
The Bank	Oberlin	338,397	1.76%	0.23%	0.01%	0.80%	4.95%	5.85%	470.77%	2.11%	20.40%	350.00%	10.00%	13.67%	87.49%
Great American Bank	Lawrence	167,659	1.76%	0.00%	0.18%	1.61%	113.58%	326.81%	262.86%	1.51%	10.24%	0.00%	9.88%	13.76%	105.59%
Patriots Bank	Garnett	93,851	1.74%	0.02%	0.18%	1.33%	34.73%	98.30%	46.77%	1.07%	10.57%	6384.62%	10.29%	15.79%	76.82%
The Peabody State Bank	Peabody	40,128	1.70%	0.31%	0.00%	0.96%	6.40%	8.29%	167.94%	0.37%	3.38%	309.72%	10.56%	17.53%	71.27%
Kendall State Bank	Valley Falls	36,220	1.70%	0.27%	0.00%	1.49%	63.03%	153.12%	52.08%	1.98%	23.82%	561.40%	8.42%	15.50%	67.10%
CBW Bank	Weir	22,659	1.67%	3.11%	0.00%	3.57%	0.00%	1.77%	-92.28%	7.45%	39.28%	118.84%	19.19%	73.86%	12.67%
The First National Bank of Dighton	Dighton	57,944	1.64%	0.93%	0.02%	1.13%	0.00%	0.00%	0.00%	0.37%	1.86%	123.32%	20.57%	37.92%	46.37%
The Citizens State Bank	Moundridge	439,762	1.60%	0.31%	0.01%	1.17%	2.53%	43.72%	71.25%	1.01%	9.03%	376.40%	10.52%	14.02%	69.36%
The First National Bank of Louisburg	Louisburg	98,094	1.56%	0.00%	0.27%	1.87%	33.16%	38.99%	42.85%	0.86%	5.20%	0.00%	15.28%	32.81%	54.59%
The State Bank of Canton, Canton, Kansas	Canton	30,486	1.51%	0.42%	0.15%	0.86%	0.00%	0.00%	-100.00%	0.28%	1.59%	207.32%	17.61%	50.81%	39.47%
Farmers & Merchants Bank of Colby	Colby	182,614	1.51%	0.32%	0.00%	0.90%	12.04%	16.98%	-46.23%	1.71%	13.16%	283.29%	12.65%	14.65%	88.78%
Kanza Bank	Kingman	218,082	1.51%	0.17%	0.04%	1.26%	50.56%	272.83%	54.07%	0.93%	9.05%	759.47%	10.00%	14.70%	87.83%
Commercial Bank	Parsons	322,682	1.46%	0.39%	0.00%	1.92%	4.57%	21.25%	79.05%	1.33%	14.13%	500.71%	8.67%	18.97%	38.01%
Chisholm Trail State Bank	Wichita	73,481	1.42%	0.18%	0.05%	1.52%	45.83%	72.23%	-18.50%	0.35%	3.89%	864.52%	9.02%	18.84%	52.96%
The First State Bank of Healy	Healy	89,670	1.42%	0.48%	0.00%	1.65%	0.74%	0.74%	-29.65%	2.19%	11.60%	351.93%	18.40%	23.71%	71.25%
The Fidelity State Bank and Trust Company	Dodge City	174,650	1.31%	0.98%	0.00%	2.53%	0.00%	10.89%	-49.90%	0.91%	5.47%	266.22%	15.86%	56.00%	27.19%
CrossFirst Bank	Leawood	1,570,274	1.25%	0.20%	0.00%	1.56%	65.39%	192.74%	203.74%	0.58%	5.94%	1388.73%	9.21%	11.27%	76.29%
Kaw Valley State Bank and Trust Company	Wamego	152,266	1.23%	0.25%	0.00%	1.52%	15.23%	75.01%	49.77%	1.55%	13.38%	608.12%	11.79%	19.41%	73.15%
The Riley State Bank of Riley, Kansas	Riley	85,604	1.21%	0.19%	0.00%	1.92%	6.84%	7.55%	-50.48%	1.02%	10.59%	1046.73%	9.52%	14.25%	85.61%
Community Bank of the Midwest	Great Bend	175,920	1.19%	0.17%	0.00%	1.37%	1.64%	50.33%	2.28%	1.10%	14.47%	804.60%	7.34%	12.60%	63.42%
The Stockgrowers State Bank	Maple Hill	77,128	1.17%	0.31%	0.04%	2.03%	4.34%	52.78%	232.01%	1.11%	8.08%	662.65%	12.38%	27.15%	46.85%
The Morrill and Janes Bank and Trust Company	Merriam	902,917	1.16%	0.16%	0.00%	1.09%	98.27%	187.21%	79.76%	0.72%	8.09%	673.85%	8.07%	11.58%	75.68%
The Union State Bank	Arkansas City	290,838	1.06%	0.14%	0.01%	1.68%	21.61%	136.51%	140.08%	0.91%	6.93%	1189.62%	8.68%	13.09%	81.01%
The Citizens State Bank	Marysville	311,773	1.05%	0.04%	0.08%	1.25%	5.60%	95.92%	107.81%	1.98%	18.71%	2997.14%	9.62%	12.26%	108.84%
Lyons Federal Bank	Lyons	83,406	1.04%	0.16%	0.00%	1.10%	5.61%	78.09%	-4.06%	0.64%	5.73%	678.90%	11.45%	15.75%	101.33%
The First Security Bank	Overbrook	57,617	1.04%	0.00%	0.09%	1.33%	39.01%	110.81%	54.07%	0.76%	8.17%	0.00%	8.25%	14.61%	67.98%
Southwest National Bank	Wichita	437,070	1.00%	0.14%	0.00%	1.13%	3.12%	224.45%	0.91%	1.51%	16.43%	840.93%	9.28%	12.81%	86.49%
Gardner Bank	Gardner	99,529	0.98%	0.08%	0.05%	1.67%	16.09%	61.92%	-44.58%	-0.30%	-3.45%	2081.40%	9.06%	15.13%	63.59%
Prescott State Bank	Prescott	13,875	0.98%	0.00%	0.14%	1.53%	25.30%	47.59%	18.71%	0.47%	3.71%	0.00%	12.87%	25.36%	75.03%
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	51,678	0.91%	0.00%	0.07%	1.14%	12.23%	63.30%	79.21%	0.35%	4.86%	0.00%	7.20%	11.84%	84.97%
Inter-State Federal Savings and Loan Association of Kansas City	Kansas City	209,412	0.89%	1.18%	0.00%	0.64%	0.00%	0.00%	0.00%	0.53%	2.14%	54.55%	25.45%	115.25%	33.53%
The Bank of Protection	Protection	66,090	0.86%	0.13%	0.03%	0.97%	0.56%	6.64%	-53.94%	1.17%	10.24%	774.00%	12.10%	18.44%	74.99%
The Kearny County Bank	Lakin	192,437	0.81%	0.17%	0.02%	1.08%	9.70%	66.37%	96.00%	2.39%	14.10%	655.86%	16.49%	22.80%	86.08%
Central National Bank	Junction City	938,105	0.78%	0.19%	0.00%	2.24%	21.58%	102.23%	12.02%	1.02%	8.80%	1215.71%	9.44%	20.69%	53.99%
The Kansas State Bank Overbrook Kansas	Overbrook	56,274	0.74%	0.14%	0.02%	3.16%	6.64%	53.31%	51.90%	1.06%	8.47%	2277.50%	12.03%	19.98%	64.12%
The St. Marys State Bank	Saint Marys	91,727	0.72%	0.05%	0.06%	1.88%	28.39%	69.67%	19.87%	1.07%	9.49%	3651.72%	11.30%	15.55%	77.72%
Mid-America Bank	Baldwin City	115,046	0.69%	0.01%	0.08%	1.39%	113.67%	151.59%	85.35%	1.35%	12.24%	17650.00%	11.13%	10.06%	106.83%
The Jamestown State Bank	Jamestown	19,316	0.64%	0.36%	0.00%	5.33%	0.00%	0.00%	-100.00%	0.10%	0.59%	1585.00%	16.12%	37.18%	36.92%

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Fourth Quarter 2015 (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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Assets	Loan / Deposit ratio
The First National Bank of Cunningham	34,431	0.62%	0.16%	0.00%	0.88%	5.99%	13.82%	0.00%	1.18%	11.57%	540.91%	10.03%	18.83%	44.43%
First Bank	136,463	0.60%	0.14%	0.01%	3.36%	0.00%	65.46%	55.00%	1.14%	8.98%	2435.42%	13.06%	21.70%	62.58%
The First National Bank of Hutchinson	654,432	0.59%	0.06%	0.03%	1.18%	38.72%	164.12%	44.67%	0.81%	7.12%	1920.17%	11.04%	14.87%	72.20%
The State Bank of Bern	92,463	0.58%	0.18%	0.00%	1.05%	0.00%	5.41%	202.08%	1.41%	9.73%	596.15%	14.23%	20.34%	56.49%
The Gorham State Bank	31,166	0.58%	0.09%	0.00%	1.07%	0.00%	19.47%	10.02%	0.58%	7.43%	1143.75%	8.05%	16.96%	59.66%
Freedom Bank	164,296	0.54%	0.00%	0.06%	1.13%	8.63%	153.97%	13.66%	0.88%	7.77%	0.00%	10.80%	16.31%	70.56%
The Farmers State Bank of Aliceville, Kansas	133,199	0.53%	0.09%	0.00%	1.11%	3.71%	8.61%	31.61%	1.29%	10.77%	1245.65%	12.32%	18.18%	88.65%
First Bank Kansas	414,813	0.49%	0.10%	0.00%	1.57%	6.90%	101.15%	49.05%	0.84%	10.31%	1561.58%	8.16%	17.66%	46.80%
First National Bank in Frankfort	40,504	0.49%	0.11%	0.00%	1.14%	6.62%	76.32%	279.09%	1.24%	11.83%	1023.81%	9.90%	17.47%	53.90%
The First State Bank, Kiowa, Kansas	83,246	0.49%	0.09%	0.00%	1.13%	6.07%	31.23%	1074.33%	1.54%	11.36%	1227.27%	13.78%	18.44%	97.59%
Security State Bank	215,496	0.46%	0.08%	0.01%	1.07%	5.17%	9.50%	-31.39%	1.15%	7.66%	1422.05%	15.45%	16.58%	113.15%
Fidelity State Bank and Trust Company	107,884	0.45%	0.08%	0.00%	1.05%	29.41%	113.36%	207.01%	0.60%	5.74%	1362.96%	9.27%	16.14%	74.73%
The Alta Vista State Bank	19,585	0.44%	0.15%	0.00%	1.27%	3.59%	12.26%	-47.76%	0.83%	6.12%	833.33%	13.52%	33.57%	47.98%
The First State Bank	68,785	0.43%	0.20%	0.00%	4.15%	0.00%	0.06%	-33.33%	1.19%	7.77%	2169.57%	15.92%	25.37%	41.27%
SJN Bank of Kansas	94,687	0.38%	0.07%	0.00%	1.99%	0.00%	23.85%	41.10%	1.37%	11.32%	2831.91%	12.02%	16.59%	85.21%
The Lyon County State Bank	149,763	0.35%	0.10%	0.00%	1.24%	25.84%	77.61%	14.15%	0.40%	4.93%	1248.89%	8.20%	22.20%	33.83%
The First National Bank of Washington	80,118	0.33%	0.19%	0.00%	3.09%	0.00%	1.65%	-36.59%	0.93%	4.48%	1668.97%	22.09%	39.38%	54.91%
New Century Bank	36,771	0.33%	0.04%	0.00%	1.17%	209.81%	228.94%	117.45%	2.34%	22.22%	2846.15%	10.49%	13.24%	107.66%
Andover State Bank	80,648	0.31%	0.04%	0.00%	1.13%	93.11%	208.23%	-12.52%	0.49%	5.88%	3265.22%	8.31%	12.63%	94.27%
American State Bank & Trust Company	362,281	0.30%	0.05%	0.00%	0.83%	0.61%	159.97%	55.53%	0.91%	8.08%	1828.87%	9.55%	10.66%	75.14%
Verus Bank	134,255	0.29%	0.00%	0.03%	0.91%	32.65%	110.88%	24.50%	0.96%	10.38%	40600.00%	9.44%	13.35%	78.19%
First Neodesha Bank	93,384	0.27%	0.00%	0.03%	0.89%	7.20%	46.68%	-7.56%	1.53%	17.02%	0.00%	8.88%	12.44%	92.34%
Home Savings Bank	66,580	0.26%	0.07%	0.02%	1.40%	7.99%	25.98%	180.64%	0.52%	2.56%	2005.56%	19.06%	41.39%	55.81%
First Heritage Bank	135,054	0.22%	0.00%	0.03%	1.39%	14.31%	66.21%	267.28%	0.94%	7.59%	0.00%	11.41%	19.12%	59.17%
Peoples Exchange Bank	63,528	0.17%	0.03%	0.00%	1.44%	6.13%	31.16%	19.25%	0.92%	6.43%	4991.67%	10.67%	14.04%	92.92%
TriCentury Bank	57,356	0.16%	0.03%	0.00%	1.28%	0.00%	265.10%	3008.58%	0.15%	0.93%	4508.33%	13.15%	17.28%	98.12%
State Bank of Downs	94,751	0.14%	0.02%	0.00%	1.13%	98.10%	98.10%	51.01%	1.26%	13.19%	6250.00%	9.76%	13.12%	95.77%
The Farmers State Bank of Bucklin, Kansas	45,808	0.08%	0.02%	0.00%	1.90%	14.01%	14.96%	60.93%	1.08%	10.99%	12400.00%	8.15%	15.43%	63.66%
The Farmers Bank of Osborne	58,624	0.08%	0.02%	0.00%	1.39%	21.19%	22.70%	370.16%	1.32%	10.66%	9016.67%	12.43%	16.88%	76.83%
The Kansas State Bank	128,440	0.05%	0.02%	0.00%	1.35%	19.24%	53.09%	172.89%	0.91%	10.24%	8833.33%	9.04%	17.25%	34.52%
The Farmers State Bank	16,933	0.05%	0.01%	0.00%	1.46%	0.00%	0.00%	0.00%	0.01%	0.10%	12500.00%	11.18%	22.58%	56.94%
Citizens State Bank and Trust Company	94,270	0.03%	0.01%	0.00%	0.86%	0.55%	0.55%	-15.29%	0.49%	3.52%	10250.00%	14.45%	20.91%	62.36%
Bank of Greeley	37,114	0.02%	0.00%	0.00%	1.64%	0.50%	18.19%	-3.88%	1.12%	9.18%	35500.00%	12.41%	22.35%	67.93%
The Farmers State Bank	101,085	0.02%	0.00%	0.00%	1.66%	2.16%	77.71%	-23.51%	1.43%	15.17%	42950.00%	9.27%	15.77%	59.95%
The Citizens State Bank	129,127	0.01%	0.00%	0.00%	1.45%	24.81%	26.76%	398.69%	1.14%	9.12%	114400.00%	13.42%	19.37%	69.89%
Bank of Prairie Village	107,410	0.00%	0.00%	0.00%	1.18%	9.07%	116.86%	77.24%	1.08%	11.64%	0.00%	9.39%	16.67%	70.27%
BANKWEST OF KANSAS	91,575	0.00%	0.00%	0.00%	0.54%	4.58%	58.88%	18.84%	0.62%	4.81%	0.00%	11.86%	16.34%	77.72%
Chetopa State Bank & Trust Co.	30,694	0.00%	0.00%	0.00%	1.20%	3.53%	3.91%	94.29%	1.37%	13.84%	0.00%	10.60%	17.29%	76.65%
Community Bank	87,867	0.00%	0.00%	0.00%	1.21%	43.47%	188.72%	5.98%	0.91%	10.03%	0.00%	9.07%	10.60%	81.43%
First Federal Savings and Loan Association of Wakeeney	29,518	0.00%	0.00%	0.00%	1.48%	0.00%	1.03%	-64.42%	-0.13%	-1.17%	0.00%	11.60%	36.97%	40.12%
First Kansas Bank	173,899	0.00%	0.00%	0.00%	1.50%	0.00%	3.78%	281.46%	0.70%	7.97%	0.00%	8.45%	26.86%	24.40%
First National Bank in Pratt	103,126	0.00%	0.00%	0.00%	1.16%	5.99%	95.73%	208.24%	0.63%	5.84%	0.00%	10.37%	16.60%	63.49%
Home Bank and Trust Company	88,289	0.00%	0.00%	0.00%	1.20%	26.60%	211.35%	-5.42%	0.91%	11.91%	0.00%	7.85%	11.01%	86.09%
The Alden State Bank	19,659	0.00%	0.00%	0.00%	1.57%	0.00%	0.17%	-97.66%	0.22%	2.00%	0.00%	11.09%	24.61%	61.13%
The Benden State Bank	58,265	0.00%	0.00%	0.00%	0.98%	0.00%	58.71%	38.81%	1.21%	14.85%	0.00%	8.15%	11.31%	79.81%
The Citizens National Bank	170,485	0.00%	0.00%	0.00%	1.88%	8.57%	27.78%	-25.25%	0.74%	7.93%	0.00%	9.26%	21.90%	41.75%
The Citizens State Bank and Trust Company	16,723	0.00%	0.00%	0.00%	0.20%	24.66%	24.66%	4035.71%	0.16%	1.35%	0.00%	13.83%	17.45%	90.03%
The City State Bank	37,122	0.00%	0.00%	0.00%	1.00%	7.34%	57.88%	7.30%	1.00%	11.65%	0.00%	8.75%	16.59%	67.56%
The First National Bank in Cimarron	92,144	0.00%	0.00%	0.00%	1.40%	1.43%	52.87%	-20.91%	0.96%	11.98%	0.00%	7.53%	13.87%	51.87%
The First National Bank of Harveyville	13,775	0.00%	0.00%	0.00%	1.07%	0.00%	5.18%	11.76%	0.39%	3.94%	0.00%	10.17%	22.33%	71.55%
The First National Bank of Liberal	311,362	0.00%	0.00%	0.00%	1.30%	5.76%	85.33%	7.40%	0.97%	11.08%	0.00%	9.10%	15.05%	59.41%
The First National Bank of Spearville	33,859	0.00%	0.00%	0.00%	1.99%	0.00%	34.67%	0.00%	0.88%	5.15%	0.00%	13.96%	19.56%	78.93%
The Lorraine State Bank	23,817	0.00%	0.00%	0.00%	0.82%	0.00%	0.61%	-57.45%	0.96%	7.73%	0.00%	13.28%	17.48%	88.50%
The State Bank of Kansas	64,573	0.00%	0.00%	0.00%	1.87%	8.91%	188.51%	-21.45%	1.35%	9.42%	0.00%	13.24%	23.27%	69.02%

Kansas

Fourth Quarter 2015 (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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
The Stockgrowers State Bank of Ashland, Kansas	Ashland	134,163	0.00%	0.00%	0.00%	1.28%	3.99%	15.36%	6.09%	0.85%	6.22%	0.00%	13.29%	20.44%	63.10%
The Trego-Wakeeney State Bank	Wakeeney	68,191	0.00%	0.00%	0.00%	1.86%	31.20%	70.25%	-25.18%	1.18%	12.60%	0.00%	9.86%	18.08%	49.96%
The Wilson State Bank	Wilson	87,744	0.00%	0.00%	0.00%	1.01%	15.79%	20.02%	0.31%	1.19%	11.74%	0.00%	9.08%	12.35%	89.55%

Montana

Fourth Quarter 2015 (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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio
City	Total assets														
Montana Total	29,704,150		7.24%	1.08%	0.17%	1.79%	49.35%	132.06%	45.73%	1.36%	11.68%	168.27%	10.48%	15.73%	75.21%
Montana Median	94,573		5.51%	0.72%	0.07%	1.57%	27.97%	73.83%	21.03%	1.10%	9.36%	124.84%	10.20%	17.84%	72.70%
First Citizens Bank of Polson, National Association	Polson	21,423	114.68%	8.27%	2.64%	2.04%	1.78%	45.29%	-41.89%	-0.26%	-2.82%	25.15%	6.71%	12.83%	74.68%
Bank of The Rockies, National Association	White Sulphur Sp	137,315	33.19%	1.90%	2.30%	1.57%	38.49%	88.46%	9.14%	1.42%	12.60%	83.98%	10.04%	15.40%	77.62%
Helena	39,723	30.68%	3.46%	1.18%	1.62%	45.94%	70.10%	112.50%	0.60%	5.58%	47.53%	11.01%	18.67%	79.63%	
Garfield County Bank	Jordan	73,533	29.46%	5.15%	0.00%	1.86%	0.00%	0.00%	-100.00%	1.33%	12.01%	36.75%	10.77%	15.04%	83.41%
Farmers State Bank	Victor	346,222	25.45%	2.36%	1.68%	1.53%	52.10%	86.00%	54.34%	0.78%	7.22%	65.70%	10.50%	18.79%	57.58%
Treasure State Bank	Missoula	71,131	23.46%	1.84%	1.33%	2.02%	48.65%	217.20%	-0.83%	0.63%	4.78%	111.99%	10.52%	13.67%	92.08%
Ruby Valley National Bank	Twin Bridges	92,146	22.73%	6.13%	0.00%	2.97%	8.95%	25.84%	0.63%	2.20%	15.41%	49.91%	14.55%	22.61%	68.75%
Valley Bank of Kalispell	Kalispell	119,602	22.72%	5.30%	0.40%	1.48%	43.25%	73.09%	88.10%	1.06%	8.98%	28.28%	11.61%	20.25%	52.19%
First Security Bank of Malta	Malta	34,042	22.00%	4.19%	0.00%	1.52%	0.00%	0.00%	-14.73%	0.87%	8.18%	36.74%	10.56%	19.43%	66.97%
Beartooth Bank	Billings	40,417	20.60%	0.00%	3.33%	2.22%	34.86%	176.94%	50.89%	0.97%	6.33%	7000.00%	15.54%	18.79%	92.00%
Freedom Bank	Columbia Falls	57,980	19.71%	1.75%	0.94%	2.03%	90.39%	162.80%	19.84%	2.24%	21.62%	118.82%	10.70%	16.33%	92.06%
First Community Bank	Glasgow	274,665	16.05%	3.53%	0.14%	2.58%	26.39%	40.92%	-13.52%	1.09%	11.00%	74.94%	10.09%	18.47%	55.22%
First Security Bank of Roundup	Roundup	50,426	14.37%	3.26%	0.00%	0.79%	4.79%	16.74%	46.00%	1.77%	17.06%	24.31%	10.87%	19.05%	60.52%
Peoples Bank of Deer Lodge	Deer Lodge	29,269	12.02%	2.18%	0.19%	1.76%	23.11%	49.71%	18.66%	0.46%	4.42%	82.04%	10.32%	20.02%	59.75%
Citizens Bank & Trust Company	Big Timber	112,722	9.04%	1.87%	0.05%	2.00%	10.35%	74.57%	10.13%	0.64%	5.72%	109.10%	9.32%	17.81%	51.43%
First Interstate Bank	Billings	8,699,182	8.87%	1.39%	0.07%	1.47%	48.77%	128.94%	36.97%	1.14%	10.23%	106.71%	9.50%	14.38%	73.97%
TrailWest Bank	Lolo	401,297	8.75%	0.63%	0.44%	1.51%	60.40%	152.29%	23.56%	1.69%	16.85%	243.90%	9.65%	13.69%	99.46%
First Montana Bank, Inc.	Libby	291,923	8.49%	1.10%	0.19%	1.22%	60.74%	142.37%	42.87%	0.81%	7.53%	111.75%	10.55%	14.09%	87.65%
Valley Bank	Glasgow	36,261	7.94%	0.00%	0.83%	0.75%	9.93%	80.55%	12.75%	0.86%	9.01%	0.00%	9.87%	15.65%	82.19%
The Yellowstone Bank	Laurel	693,079	7.31%	0.81%	0.52%	0.43%	61.38%	122.06%	25.57%	2.92%	18.95%	53.36%	15.60%	19.69%	93.54%
Flathead Bank of Bigfork, Montana	Bigfork	231,574	7.18%	1.00%	0.48%	2.14%	44.71%	64.85%	-29.19%	1.88%	17.52%	11.01%	23.20%	43.85%	
Three Rivers Bank of Montana	Kalispell	120,936	6.97%	1.59%	0.00%	1.06%	62.00%	89.56%	-5.36%	1.12%	7.99%	67.52%	13.53%	20.18%	75.27%
Manhattan Bank	Manhattan	149,241	6.89%	0.32%	0.49%	1.78%	97.97%	153.07%	97.21%	1.11%	12.36%	564.38%	9.04%	14.63%	68.87%
Glacier Bank	Kalispell	9,067,390	6.36%	1.07%	0.18%	2.53%	50.29%	139.51%	60.29%	1.43%	10.80%	242.00%	11.66%	16.66%	73.42%
First Madison Valley Bank	Ennis	145,354	5.95%	0.93%	0.07%	1.19%	59.90%	156.27%	-3.10%	1.15%	12.76%	129.23%	8.75%	16.42%	60.26%
Valley Bank of Ronan	Ronan	96,804	5.82%	0.58%	0.30%	1.72%	29.55%	44.61%	-9.00%	1.18%	11.50%	300.40%	8.99%	19.55%	49.82%
Rocky Mountain Bank	Billings	491,522	5.74%	0.69%	0.05%	0.88%	98.38%	217.56%	28.73%	1.09%	10.68%	92.44%	12.14%	89.10%	
The State Bank of Townsend	Townsend	56,799	5.66%	0.88%	0.11%	1.05%	23.02%	23.02%	6.82%	1.06%	10.37%	120.44%	9.99%	28.16%	62.24%
The Bank of Baker	Baker	153,149	5.36%	1.03%	0.00%	1.64%	56.93%	67.02%	15.59%	2.27%	25.09%	162.64%	9.64%	15.47%	64.53%
Bozeman Bank	Bozeman	349,600	5.10%	0.00%	0.74%	1.33%	114.22%	169.49%	-9.11%	0.89%	9.30%	0.00%	9.40%	17.91%	82.54%
Opportunity Bank of Montana	Helena	625,070	5.08%	0.59%	0.10%	0.83%	76.13%	147.67%	384.46%	0.54%	5.21%	141.94%	9.36%	14.09%	88.12%
Stockman Bank of Montana	Miles City	3,203,045	4.69%	0.72%	0.01%	1.75%	60.79%	218.25%	61.13%	1.89%	20.19%	248.14%	8.89%	13.54%	88.00%
Dutton State Bank	Dutton	52,334	4.64%	0.71%	0.00%	1.03%	12.06%	70.57%	38.27%	1.84%	15.50%	145.40%	12.60%	14.00%	101.98%
Teton Banks	Fairfield	217,452	4.56%	0.74%	0.00%	0.14%	9.51%	18.76%	-16.21%	1.11%	8.95%	18.74%	8.67%	13.46%	59.31%
Belt Valley Bank	Belt	58,641	4.27%	0.77%	0.09%	1.57%	57.52%	80.53%	81.21%	1.09%	8.40%	206.65%	13.67%	21.34%	83.02%
First Security Bank	Bozeman	743,831	4.20%	0.69%	0.00%	2.27%	41.46%	148.87%	40.41%	1.29%	12.90%	336.88%	9.08%	13.56%	71.98%
Stockmens Bank	Cascade	35,553	3.96%	1.59%	0.00%	2.28%	15.10%	50.08%	63.79%	0.62%	5.21%	147.02%	11.47%	32.27%	34.60%
First State Bank of Forsyth	Forsyth	136,501	3.21%	0.80%	0.02%	1.92%	2.73%	26.98%	102.98%	1.26%	11.60%	245.86%	9.62%	19.27%	46.39%
First Citizens Bank of Butte	Butte	62,296	2.11%	0.07%	0.19%	2.16%	7.22%	44.82%	-23.77%	0.65%	6.18%	2972.00%	9.94%	18.88%	69.32%
Prairie Mountain Bank	Great Falls	86,686	1.98%	0.00%	0.19%	1.28%	74.77%	200.98%	33.21%	-0.80%	-8.00%	0.00%	8.73%	12.68%	81.26%
Granite Mountain Bank Inc dba Granite Mountain Bank	Philipsburg	69,161	1.73%	0.03%	0.14%	1.35%	21.75%	140.48%	-17.31%	0.74%	8.20%	4042.86%	8.79%	17.76%	68.12%
Eagle Bank	Polson	53,666	1.67%	0.34%	0.00%	1.34%	73.74%	121.16%	178.55%	0.33%	3.47%	398.86%	9.04%	17.78%	54.43%
Western Bank of Wolf Point	Wolf Point	93,948	1.65%	0.06%	0.14%	2.21%	8.96%	58.64%	80.03%	1.43%	14.28%	3559.26%	9.70%	17.88%	53.82%
The First State Bank of Malta	Malta	143,842	1.28%	0.37%	0.00%	2.70%	4.94%	19.59%	-3.47%	1.17%	8.10%	746.30%	14.16%	20.63%	60.59%
Montana State Bank	Plentywood	79,043	1.03%	0.20%	0.00%	1.18%	5.53%	464.38%	0.78%	0.78%	9.41%	584.42%	8.90%	19.01%	53.99%
Bank of Bridger, National Association	Bridger	398,595	0.93%	0.05%	0.06%	1.93%	25.59%	71.92%	17.42%	0.96%	10.16%	3727.84%	9.09%	18.12%	52.16%
The First State Bank of Shelby	Shelby	130,256	0.92%	0.64%	0.07%	2.34%	0.02%	4.96%	-22.36%	1.41%	7.54%	374.48%	19.01%	54.29%	22.17%
Independence Bank	Havre	611,275	0.61%	0.11%	0.00%	1.29%	0.51%	25.55%	68.07%	1.79%	13.96%	1237.28%	12.82%	16.77%	96.25%
First Security Bank of Deer Lodge	Deer Lodge	34,264	0.30%	0.04%	0.00%	0.91%	19.64%	112.48%	-48.90%	0.08%	0.87%	2411.11%	8.66%	15.24%	76.35%
Pioneer Federal Savings and Loan Association	Deer Lodge	95,198	0.09%	0.02%	0.00%	1.89%	1.79%	9.12%	-47.09%	0.60%	3.78%	8000.00%	16.01%	35.09%	74.71%
Little Horn State Bank	Hardin	81,735	0.01%	0.00%	0.00%	1.42%	24.89%	85.77%	106.90%	0.75%	8.07%	82500.00%	8.91%	12.18%	79.06%
1st Bank	Broadus	52,733	0.00%	0.00%	0.00%	4.22%	0.00%	6.05%	-83.22%	2.03%	19.90%	0.00%	10.49%	25.91%	49.73%
Bank of Bozeman	Bozeman	64,160	0.00%	0.00%	0.00%	1.59%	122.18%	213.43%	22.22%	0.75%	7.24%	0.00%	10.38%	12.32%	87.35%
Bank of Montana	Missoula	62,051	0.00%	0.00%	0.00%	1.31%	59.06%	218.52%	43.41%	5.27%	45.46%	0.00%	11.67%	17.87%	85.09%
Davidson Trust Co.	Great Falls	6,082	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.25%	2.91%	0.00%	76.75%	196.96%	0.00%
First Bank of Lincoln	Lincoln	22,005	0.00%	0.00%	0.00%	0.65%	13.30%	13.30%	106.67%	1.27%	10.17%	0.00%	10.42%	12.35%	101.22%

Nebraska

Fourth Quarter 2015 (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 equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
Nebraska Total		73,040,720	4.75%	0.59%	0.09%	1.54%	35.30%	116.99%	39.78%	1.21%	11.48%	267.17%	10.03%	12.86%	94.95%
Nebraska Median		107,302	1.41%	0.17%	0.00%	1.29%	6.96%	32.20%	12.63%	0.97%	8.92%	209.04%	10.30%	13.97%	86.63%
Thayer County Bank	Hebron	56,919	50.93%	3.90%	3.15%	1.01%	19.39%	33.98%	-34.79%	0.42%	4.07%	26.23%	10.61%	14.65%	75.49%
Cedar Security Bank	Fordyce	53,490	39.58%	5.74%	0.13%	2.87%	7.00%	40.33%	205.21%	0.43%	3.64%	51.50%	11.27%	12.17%	104.80%
Ashton State Bank	Ashton	23,191	26.10%	4.13%	0.00%	3.12%	0.00%	2.91%	-28.72%	0.73%	8.32%	77.87%	9.19%	14.15%	73.21%
FirsTier Bank	Kimball	235,870	24.75%	0.00%	4.15%	2.94%	29.48%	167.81%	-5.10%	3.35%	23.32%	0.00%	15.91%	19.51%	84.83%
Lincoln FSB of Nebraska	Lincoln	281,316	20.26%	3.59%	0.45%	2.66%	22.66%	146.47%	-34.12%	0.53%	3.98%	76.18%	11.29%	25.89%	92.15%
First State Bank & Trust Company	Fremont	208,435	19.42%	1.58%	0.87%	1.57%	50.38%	112.69%	-1.57%	1.37%	15.28%	101.20%	8.91%	12.38%	81.74%
State Bank of Scotia	Scotia	36,433	19.05%	6.27%	0.00%	1.80%	0.00%	21.16%	12.73%	1.28%	5.44%	29.23%	23.53%	28.56%	111.68%
United Republic Bank	Omaha	133,077	16.87%	0.00%	1.90%	1.29%	88.62%	324.99%	114.07%	0.69%	6.84%	0.00%	10.34%	11.78%	97.22%
Great Plains State Bank	Petersburg	46,290	16.68%	1.85%	0.00%	1.16%	0.00%	39.75%	37.14%	1.84%	22.10%	63.75%	8.45%	10.90%	81.90%
Bank of Clarks	Clarks	35,184	16.59%	2.38%	0.00%	1.97%	0.60%	11.54%	-40.42%	0.84%	8.11%	84.47%	10.81%	12.53%	100.00%
State Bank of Odell	Odell	26,882	15.16%	2.74%	0.00%	1.04%	0.00%	11.75%	-19.00%	0.52%	5.58%	38.38%	9.31%	13.98%	60.00%
Iowa - Nebraska State Bank	South Sioux City	214,771	12.84%	2.10%	0.00%	1.59%	8.21%	79.46%	6.83%	0.56%	6.55%	76.72%	8.58%	12.37%	66.97%
The First National Bank of Gordon	Gordon	178,680	12.81%	3.31%	0.06%	3.16%	3.65%	30.22%	-6.76%	1.33%	10.17%	98.49%	12.99%	22.85%	64.93%
Commercial State Bank	Cedar Bluffs	23,324	11.84%	1.64%	0.00%	0.68%	0.00%	23.61%	2.74%	0.24%	3.41%	42.03%	7.26%	11.77%	65.40%
First State Bank	Gothensburg	365,994	11.62%	1.69%	0.27%	1.47%	26.88%	82.36%	129.16%	1.35%	10.22%	110.01%	11.79%	13.81%	114.99%
The Hershey State Bank	Hershey	77,512	11.46%	2.07%	0.12%	2.24%	0.00%	20.62%	80.79%	1.61%	11.90%	110.22%	14.48%	19.01%	92.54%
Core Bank	Omaha	434,291	11.43%	0.82%	0.36%	2.01%	159.26%	398.02%	2474.65%	0.90%	10.21%	249.34%	8.65%	10.68%	97.63%
Siouxland National Bank	South Sioux City	50,511	10.75%	0.63%	0.77%	1.31%	6.96%	32.20%	-12.22%	0.45%	4.93%	209.04%	9.46%	19.95%	58.44%
Platte Valley Bank	Scottsbluff	480,330	9.60%	1.07%	0.11%	1.51%	10.43%	60.01%	-10.82%	1.20%	12.57%	143.44%	9.78%	12.41%	102.50%
Commercial State Bank	Wausa	99,408	9.54%	0.74%	0.44%	1.06%	28.20%	126.58%	-0.67%	1.36%	13.33%	144.80%	10.38%	11.71%	97.85%
Mutual of Omaha Bank	Omaha	7,025,122	9.51%	1.18%	0.02%	1.13%	88.73%	263.57%	8.20%	0.62%	5.62%	97.09%	8.95%	11.51%	89.67%
City Bank & Trust Co.	Lincoln	157,272	9.42%	1.11%	0.71%	1.61%	64.47%	195.33%	-29.48%	0.58%	4.19%	147.65%	14.16%	22.04%	81.84%
First Bank of Utica	Utica	67,294	9.28%	0.84%	0.15%	1.24%	7.99%	30.95%	-38.16%	0.61%	7.20%	148.98%	8.42%	11.41%	122.13%
Equitable Bank	Grand Island	222,509	9.20%	1.17%	0.15%	1.46%	34.01%	142.52%	66.05%	0.71%	6.72%	126.66%	11.71%	14.78%	99.47%
Pathway Bank	Cairo	137,933	8.82%	0.29%	0.86%	2.07%	2.05%	3.85%	-66.97%	0.67%	5.57%	717.33%	11.35%	14.38%	97.47%
Cornerstone Bank	York	1,448,789	8.73%	1.14%	0.00%	1.12%	20.84%	87.13%	28.66%	1.43%	16.70%	99.05%	8.32%	11.81%	82.18%
Security Bank	Laurel	196,482	8.39%	1.35%	0.02%	1.38%	6.35%	23.79%	158.97%	1.22%	10.48%	103.31%	10.75%	15.53%	79.56%
The Potter State Bank of Potter	Potter	37,717	8.19%	2.14%	0.00%	1.12%	0.00%	17.77%	41.57%	0.73%	6.04%	52.88%	11.86%	17.93%	57.56%
Sidney Federal Savings and Loan Association	Midney	22,750	8.05%	1.56%	0.00%	1.03%	1.59%	7.99%	65.82%	-1.53%	-15.74%	66.67%	7.29%	23.07%	45.19%
Amfirst Bank	Mccook	260,988	7.62%	0.19%	0.67%	1.53%	44.56%	90.99%	18.17%	0.82%	8.48%	828.73%	9.50%	12.90%	88.80%
Midwest Bank National Association	Pierce	657,959	7.33%	1.16%	0.00%	1.52%	5.64%	68.20%	26.25%	1.10%	10.34%	133.74%	10.65%	13.71%	87.93%
Clarkson Bank	Clarkson	56,078	7.25%	1.91%	0.00%	3.08%	0.00%	5.39%	-14.23%	1.24%	11.11%	165.81%	12.45%	18.97%	63.27%
State Bank of Colon	Colon	16,405	7.13%	0.97%	0.00%	2.88%	4.05%	5.76%	-65.99%	0.28%	2.97%	307.20%	10.06%	13.49%	112.62%
The Cattle National Bank and Trust Company	Seward	242,530	7.07%	0.81%	0.30%	1.42%	49.07%	174.95%	26.00%	1.34%	11.33%	177.45%	11.82%	16.64%	91.45%
First State Bank	Scottsbluff	249,931	6.89%	0.68%	0.28%	2.05%	27.84%	218.05%	4.36%	2.47%	25.67%	306.02%	9.63%	13.31%	77.40%
State Nebraska Bank & Trust	Wayne	147,945	6.77%	1.54%	0.00%	1.38%	13.63%	22.81%	14.94%	1.00%	8.73%	91.14%	11.36%	16.90%	65.61%
First State Bank Nebraska	Lincoln	448,126	6.63%	0.58%	0.20%	1.13%	13.47%	50.52%	-20.18%	1.26%	11.13%	197.04%	9.08%	12.65%	100.66%
Citizens State Bank	Wisner	334,268	6.61%	0.58%	0.20%	1.72%	3.88%	24.50%	-21.82%	1.43%	14.58%	303.64%	9.39%	11.59%	99.21%
First Bank & Trust Company	Cozad	260,752	6.61%	1.17%	0.00%	2.14%	28.67%	145.94%	71.14%	1.83%	15.67%	186.70%	11.07%	13.85%	85.80%
American National Bank	Omaha	2,957,377	6.31%	0.76%	0.06%	1.06%	62.65%	185.05%	128.61%	1.36%	13.94%	140.68%	9.27%	11.51%	91.38%
First Bank of Bancroft	Bancroft	21,114	6.11%	1.81%	0.05%	1.15%	5.79%	10.79%	111.93%	0.84%	5.53%	64.50%	15.25%	25.18%	63.62%
Corn Growers State Bank	Murdock	24,978	5.94%	0.97%	0.00%	1.03%	0.00%	0.00%	-100.00%	0.15%	2.18%	107.08%	7.07%	15.57%	52.36%
Home Federal Savings and Loan Association of Nebraska	Lexington	56,065	5.60%	0.73%	0.00%	1.31%	0.09%	41.41%	-13.88%	-0.35%	-3.38%	229.32%	10.13%	13.37%	97.33%
Two Rivers Bank	Blair	145,077	5.25%	0.96%	0.09%	0.86%	23.48%	51.50%	-20.56%	0.87%	8.16%	91.18%	10.93%	16.40%	69.79%
Bank of Bennington	Bennington	82,944	5.23%	0.92%	0.00%	1.36%	66.81%	96.25%	64.43%	1.31%	9.68%	150.53%	13.61%	12.72%	111.63%
First National Bank of Omaha	Omaha	18,260,025	5.15%	0.65%	0.08%	2.01%	25.22%	82.96%	48.89%	1.09%	10.74%	315.39%	9.74%	12.02%	89.03%
Union Bank and Trust Company	Lincoln	3,351,909	5.13%	0.36%	0.24%	1.53%	78.22%	223.13%	63.75%	1.00%	10.46%	434.74%	9.38%	12.67%	103.24%
Arbor Bank	Nebraska City	267,301	4.52%	0.48%	0.03%	1.13%	32.68%	132.90%	45.98%	0.71%	8.75%	238.79%	8.19%	10.95%	96.95%
Ericson State Bank	Ericson	82,417	4.49%	0.24%	0.23%	0.99%	0.00%	24.01%	122.21%	1.19%	14.29%	422.67%	8.45%	12.31%	94.06%
Farmers State Bank	Wallace	50,252	4.49%	0.77%	0.00%	0.78%	3.53%	6.51%	-44.87%	0.48%	5.21%	101.83%	9.12%	15.08%	63.08%
Bank of Lewellen	Lewellen	23,969	4.44%	2.30%	0.00%	1.52%	0.00%	0.00%	0.00%	0.54%	2.20%	67.15%	24.35%	44.04%	67.82%
Exchange Bank	Gibbon	748,049	4.40%	0.69%	0.03%	1.33%	38.46%	187.02%	140.88%	1.82%	16.99%	194.67%	10.37%	14.78%	94.52%

Nebraska

Fourth Quarter 2015 (Texas Ratio Listed Highest to Lowest)		Total assets	Texas Ratio	Nonperforming loans / Total loans	OREO to Total Assets	LLR / Total loans	CRE #1 / Risk Based Capital	CRE #2 / Risk Based Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
Valley Bank and Trust Co.	Scottsbluff	361,119	4.39%	0.53%	0.08%	1.29%	32.75%	41.62%	35.30%	0.55%	5.40%	248.34%	9.79%	13.18%	80.66%
State Bank of Table Rock	Table Rock	65,130	4.38%	0.50%	0.00%	0.98%	26.72%	37.38%	59.38%	0.72%	8.83%	198.46%	8.21%	11.64%	113.57%
CHARTER WEST BANK	West Point	217,021	4.37%	0.41%	0.12%	1.17%	15.26%	77.40%	136.17%	1.43%	15.13%	291.25%	9.32%	11.33%	94.23%
Columbus Bank and Trust Company	Columbus	118,509	4.28%	0.56%	0.00%	0.37%	12.64%	75.73%	-8.75%	1.22%	10.73%	66.53%	9.37%	11.06%	89.12%
Cornhusker Bank	Lincoln	468,577	4.00%	0.47%	0.05%	1.81%	67.91%	248.36%	25.93%	1.33%	15.35%	395.59%	8.66%	12.29%	86.71%
BankFirst	Norfolk	348,507	3.71%	0.76%	0.00%	1.54%	64.67%	118.73%	35.01%	1.14%	7.97%	205.76%	12.85%	15.83%	85.71%
Frontier Bank	Omaha	651,502	3.67%	0.42%	0.02%	0.99%	85.13%	180.51%	159.57%	1.84%	16.56%	237.88%	9.33%	10.96%	94.90%
Bank of Dixon County	Ponca	85,690	3.66%	0.67%	0.00%	0.88%	10.65%	24.31%	0.35%	0.90%	8.77%	132.56%	10.46%	18.12%	67.96%
Western National Bank	Chester	79,062	3.55%	0.00%	0.34%	1.08%	29.65%	100.59%	4.88%	1.22%	11.08%	0.00%	8.87%	12.23%	100.21%
FirstBank of Nebraska	Wahoo	222,834	3.51%	0.48%	0.12%	1.25%	18.41%	29.28%	-9.39%	0.96%	9.16%	262.32%	9.96%	12.24%	80.18%
Town & Country Bank	Ravenna	165,037	3.39%	0.01%	0.36%	1.11%	4.43%	6.70%	-25.85%	1.18%	11.98%	21316.67%	10.06%	12.68%	97.20%
World's Foremost Bank	Sidney	5,381,132	3.35%	0.40%	0.00%	1.48%	0.00%	0.00%	0.00%	2.28%	21.65%	378.42%	10.60%	11.30%	578.42%
Custer Federal State Bank	Broken Bow	120,607	3.35%	0.32%	0.03%	1.01%	19.57%	25.19%	12.84%	1.01%	11.97%	317.27%	8.31%	10.95%	117.67%
Byron State Bank	Byron	46,315	3.18%	0.33%	0.10%	0.94%	11.96%	32.61%	33.51%	1.07%	9.73%	285.94%	11.05%	13.57%	98.32%
The Tri-County Bank	Stuart	107,302	3.16%	0.41%	0.00%	1.04%	14.24%	37.39%	25.44%	0.81%	10.37%	254.79%	7.90%	12.41%	75.41%
First State Bank	Farnam	116,950	3.08%	0.25%	0.23%	1.37%	3.36%	43.40%	395.70%	1.78%	12.90%	544.63%	12.01%	17.72%	96.98%
Points West Community Bank	Sidney	352,481	3.08%	0.59%	0.00%	2.00%	15.25%	60.38%	26.43%	1.03%	10.18%	346.26%	9.72%	17.95%	64.74%
Pinnacle Bank	Lincoln	4,302,336	2.99%	0.39%	0.02%	1.52%	52.71%	232.82%	48.95%	1.74%	17.65%	394.56%	9.40%	12.47%	86.56%
Nebraska Bank of Commerce	Lincoln	115,653	2.95%	0.21%	0.13%	1.55%	53.45%	313.38%	106.17%	0.92%	10.06%	763.05%	9.60%	12.71%	117.49%
Wahoo State Bank	Wahoo	70,338	2.89%	0.37%	0.00%	1.34%	12.54%	23.80%	-10.59%	0.50%	6.76%	370.37%	7.06%	11.84%	70.66%
Henderson State Bank	Henderson	248,431	2.81%	0.35%	0.00%	1.00%	0.02%	42.12%	-18.99%	1.50%	15.55%	290.25%	9.67%	11.15%	129.50%
Gothenburg State Bank	Gothenburg	144,157	2.74%	0.47%	0.00%	1.45%	22.97%	90.14%	76.60%	1.60%	13.53%	312.65%	12.06%	14.75%	100.93%
Nebraska State Bank	Lynch	15,652	2.72%	0.90%	0.00%	2.67%	0.00%	0.00%	0.00%	0.13%	0.98%	303.28%	13.81%	26.23%	52.49%
The State Bank of Hildreth	Hildreth	33,874	2.67%	0.36%	0.00%	1.00%	0.00%	21.25%	-29.80%	0.89%	9.03%	282.02%	9.48%	11.57%	92.95%
Heritage Bank	Wood River	602,344	2.49%	0.93%	0.00%	1.65%	3.33%	9.85%	-8.78%	1.27%	8.34%	179.44%	14.80%	24.29%	55.58%
Tecumseh Federal Bank	Tecumseh	56,352	2.49%	0.73%	0.00%	1.11%	0.00%	4.48%	-61.69%	0.57%	3.56%	152.72%	16.06%	37.94%	70.45%
First Tri County Bank	Swanton	54,697	2.42%	0.29%	0.00%	0.68%	0.00%	7.38%	20.18%	0.31%	3.06%	233.83%	9.53%	12.49%	97.12%
Generations Bank	Exeter	39,577	2.09%	0.00%	0.20%	1.28%	51.06%	117.40%	29.77%	0.58%	5.75%	0.00%	8.87%	11.93%	93.21%
The Tilden Bank	Tilden	86,960	2.08%	0.26%	0.06%	1.82%	1.99%	18.38%	0.47%	0.82%	8.13%	709.09%	9.87%	15.94%	73.51%
Farmers State Bank	Ewing	20,679	1.99%	0.64%	0.00%	0.95%	0.00%	19.43%	0.00%	0.46%	2.23%	148.91%	20.59%	29.52%	97.75%
Countryside Bank	Unadilla	78,881	1.93%	0.19%	0.19%	0.97%	1.89%	3.91%	-34.60%	0.85%	5.82%	523.08%	14.88%	25.31%	64.84%
Adams Bank & Trust	Ogallala	671,079	1.87%	0.09%	0.15%	1.41%	22.37%	124.09%	58.79%	1.23%	10.98%	1661.32%	11.00%	13.64%	100.88%
Cass County Bank, Inc.	Plattsmouth	62,227	1.86%	0.27%	0.00%	0.64%	48.64%	97.21%	113.67%	1.07%	9.44%	239.13%	11.21%	14.65%	94.63%
Oak Creek Valley Bank	Valparaiso	79,807	1.82%	0.34%	0.00%	0.31%	4.35%	18.07%	-70.56%	0.67%	4.58%	89.74%	11.00%	15.42%	69.30%
Security First Bank	Lincoln	891,231	1.81%	0.27%	0.00%	1.69%	30.75%	130.75%	38.19%	0.69%	6.92%	640.33%	8.67%	12.18%	75.87%
Five Points Bank of Hastings	Hastings	283,751	1.81%	0.46%	0.00%	1.59%	21.13%	62.95%	87.50%	1.10%	10.91%	354.95%	10.90%	17.05%	51.52%
First Central Bank McCook	McCook	104,041	1.74%	0.13%	0.10%	1.57%	7.14%	31.21%	-14.98%	1.23%	11.80%	1216.04%	10.16%	12.36%	91.45%
Genoa Community Bank	Genoa	63,274	1.62%	0.04%	0.16%	1.38%	23.61%	54.86%	93.11%	2.28%	21.88%	3225.00%	11.27%	15.20%	105.49%
York State Bank	York	148,225	1.60%	0.19%	0.00%	1.23%	0.13%	24.66%	-38.80%	0.83%	7.09%	658.26%	8.66%	10.93%	92.82%
Auburn State Bank	Auburn	171,141	1.59%	0.50%	0.00%	0.99%	3.67%	6.24%	-27.68%	0.94%	5.76%	199.77%	15.50%	26.57%	61.71%
Security State Bank	Ansley	192,922	1.55%	0.11%	0.05%	1.07%	25.26%	112.22%	109.83%	1.21%	14.29%	1001.11%	8.53%	10.83%	99.09%
First National Bank Northeast	Lyons	278,451	1.48%	0.33%	0.00%	1.96%	32.22%	51.71%	0.63%	0.76%	6.83%	606.77%	11.37%	10.88%	72.07%
Elkhorn Valley Bank & Trust	Norfolk	738,322	1.41%	0.16%	0.07%	1.17%	10.04%	45.71%	-10.65%	1.06%	10.58%	718.05%	10.15%	15.23%	52.46%
Butte State Bank	Butte	41,301	1.32%	0.30%	0.00%	2.11%	0.00%	4.50%	-1.28%	1.42%	12.46%	714.71%	12.01%	20.51%	65.92%
Enterprise Bank	Omaha	243,718	1.26%	0.15%	0.00%	1.33%	50.84%	353.28%	243.48%	0.82%	9.25%	904.46%	9.18%	11.21%	97.31%
Farmers and Merchants State Bank, Bloomfield, Nebraska	Bloomfield	121,796	1.26%	0.19%	0.00%	1.28%	0.00%	7.92%	12.63%	0.89%	9.10%	679.88%	10.06%	11.91%	86.39%
Washington County Bank	Blair	339,642	1.13%	0.15%	0.00%	1.25%	19.34%	87.73%	55.56%	1.05%	11.81%	850.26%	9.17%	12.13%	94.76%
Bank of Prague	Prague	23,006	1.10%	0.26%	0.00%	0.93%	0.00%	0.00%	0.00%	2.25%	13.82%	366.67%	16.58%	20.98%	92.98%
Bank of the Valley	Bellwood	175,119	1.10%	0.13%	0.00%	1.58%	17.08%	18.78%	205.92%	0.89%	9.72%	1198.95%	8.99%	11.04%	104.05%
The First National Bank of Johnson	Johnson	72,445	1.04%	0.81%	0.00%	1.65%	1.69%	3.64%	-23.75%	0.01%	0.04%	207.38%	19.40%	45.38%	33.56%
Farmers and Merchants Bank	Milford	621,016	1.01%	0.21%	0.00%	0.65%	6.29%	18.32%	-23.32%	1.13%	12.17%	307.40%	8.86%	15.47%	52.44%
First Central Bank	Cambridge	93,535	1.00%	0.00%	0.11%	1.76%	0.00%	14.35%	-32.86%	1.87%	18.19%	0.00%	9.73%	21.75%	87.87%
Chambers State Bank	Chambers	41,705	0.94%	0.37%	0.00%	1.06%	0.00%	4.76%	0.00%	0.97%	3.93%	287.13%	25.81%	35.16%	98.27%
Citizens Bank & Trust Company	Saint Paul	163,732	0.92%	0.06%	0.05%	0.74%	33.31%	52.50%	36.97%	1.54%	14.91%	1183.75%	10.63%	11.82%	107.54%

Nebraska

Fourth Quarter 2015 (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 equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
First Westroads Bank, Inc.	Omaha	277,284	0.91%	0.15%	0.00%	2.10%	173.49%	467.50%	30.36%	1.69%	16.24%	1467.99%	9.81%	14.29%	81.26%
The Nehawka Bank	Nehawka	16,608	0.91%	0.18%	0.00%	0.96%	7.92%	109.38%	36.32%	0.42%	2.71%	552.00%	15.73%	22.71%	102.37%
Bank of Keystone	Keystone	67,915	0.90%	0.17%	0.00%	1.50%	0.00%	12.25%	95.82%	1.36%	11.94%	873.68%	11.68%	16.52%	74.06%
McCook National Bank	Mccook	330,430	0.90%	0.03%	0.12%	1.99%	3.43%	8.17%	-52.10%	1.13%	7.87%	6376.32%	14.66%	18.11%	88.88%
Heartland Bank	Geneva	387,620	0.89%	0.11%	0.00%	1.05%	5.16%	30.94%	-27.31%	1.16%	11.34%	952.96%	8.79%	11.27%	96.48%
F&M Bank	West Point	277,918	0.87%	0.12%	0.00%	1.14%	46.43%	91.67%	97.41%	1.30%	14.15%	1001.68%	9.33%	11.57%	84.66%
Home Federal Savings and Loan Association of Grand Island	Grand Island	229,172	0.85%	0.17%	0.00%	1.98%	54.98%	161.58%	54.90%	0.58%	5.83%	1177.16%	11.32%	17.32%	69.39%
Community First Bank	Maywood	127,852	0.81%	0.12%	0.00%	1.41%	0.00%	24.98%	7.06%	0.78%	7.87%	1214.29%	9.38%	12.23%	79.53%
Madison County Bank	Madison	360,353	0.80%	0.19%	0.00%	3.07%	5.83%	27.70%	-2.99%	1.17%	6.67%	1685.16%	17.21%	17.64%	113.59%
Access Bank	Omaha	293,292	0.79%	0.02%	0.09%	1.48%	40.43%	161.97%	26.96%	0.71%	7.25%	8272.22%	12.31%	16.66%	79.79%
Security National Bank of Omaha	Omaha	848,838	0.78%	0.15%	0.00%	2.01%	26.74%	154.34%	24.10%	1.31%	11.94%	4386.11%	10.03%	15.40%	65.44%
Adams County Bank	Kenesaw	176,038	0.77%	0.11%	0.00%	0.98%	9.13%	27.31%	98.86%	1.20%	16.90%	926.85%	7.54%	11.33%	92.50%
Plattsmouth State Bank	Plattsmouth	98,210	0.76%	0.15%	0.00%	1.38%	42.39%	45.97%	0.85%	0.38%	4.26%	905.48%	9.24%	12.43%	58.20%
First State Bank	Loomis	144,425	0.69%	0.08%	0.00%	1.22%	2.20%	5.87%	-46.23%	1.24%	11.79%	1481.32%	8.70%	10.93%	95.45%
Springfield State Bank	Springfield	41,973	0.59%	0.12%	0.00%	1.24%	36.29%	156.67%	20.80%	1.11%	9.82%	1013.33%	10.89%	18.22%	66.38%
Platte Valley Bank	North Bend	73,686	0.56%	0.12%	0.00%	1.00%	10.82%	28.98%	-7.71%	0.86%	6.29%	834.48%	13.83%	18.59%	76.00%
Cedar Rapids State Bank	Cedar Rapids	41,002	0.54%	0.06%	0.00%	1.17%	0.00%	45.74%	30.61%	1.05%	12.66%	1852.38%	8.80%	11.03%	97.46%
The Jones National Bank and Trust Company of Seward	Seward	225,767	0.53%	0.09%	0.00%	1.36%	23.01%	40.55%	-7.45%	0.98%	10.74%	1593.44%	9.25%	14.85%	80.05%
Adams State Bank	Adams	50,195	0.53%	0.15%	0.00%	0.65%	0.00%	0.00%	-100.00%	1.45%	8.07%	444.90%	18.28%	24.61%	95.88%
First Nebraska Bank	Valley	277,585	0.52%	0.06%	0.01%	1.18%	57.62%	99.62%	12.64%	1.13%	11.76%	1858.33%	9.51%	11.90%	70.38%
Banner Capital Bank	Harrisburg	116,491	0.50%	0.07%	0.00%	1.27%	6.82%	14.62%	433.60%	1.21%	10.50%	1817.39%	10.92%	13.55%	102.59%
South Central State Bank	Campbell	124,849	0.45%	0.07%	0.00%	1.15%	62.68%	110.56%	30.03%	1.08%	10.70%	1596.49%	9.90%	11.57%	85.20%
Franklin State Bank	Franklin	49,571	0.39%	0.14%	0.00%	0.54%	0.00%	5.39%	28.86%	0.50%	2.97%	384.85%	17.11%	27.75%	57.53%
Farmers and Merchants Bank	Axtell	7,830	0.38%	0.33%	0.00%	3.93%	0.00%	0.00%	0.00%	0.41%	5.08%	1233.33%	9.05%	31.93%	13.36%
Scribner Bank	Scribner	69,837	0.37%	0.07%	0.00%	1.36%	6.43%	41.64%	-15.24%	1.20%	10.78%	1959.38%	12.41%	16.31%	75.26%
First Bank and Trust of Fullerton	Fullerton	82,491	0.37%	0.08%	0.00%	0.98%	0.00%	15.15%	28.18%	0.89%	5.85%	1280.43%	14.46%	17.33%	105.16%
Bank of Nebraska	La Vista	145,038	0.31%	0.04%	0.00%	1.16%	91.91%	221.43%	31.01%	1.18%	12.08%	2893.62%	9.70%	13.05%	90.92%
Sandhills State Bank	Bassett	164,572	0.30%	0.04%	0.00%	1.02%	0.00%	66.31%	48.71%	0.59%	5.99%	2702.08%	8.87%	11.77%	92.26%
The First National Bank of Fairbury	Fairbury	155,120	0.26%	0.13%	0.00%	2.00%	2.24%	2.63%	168.73%	0.87%	5.04%	1574.29%	17.23%	26.91%	46.21%
Premier Bank	Omaha	199,589	0.25%	0.04%	0.00%	1.12%	166.72%	293.31%	174.95%	0.65%	5.07%	2873.77%	11.36%	11.42%	89.23%
The American National Bank of Sidney	Sidney	87,008	0.25%	0.06%	0.00%	0.96%	6.98%	30.79%	298.93%	0.65%	6.11%	1500.00%	11.14%	21.05%	56.57%
Five Points Bank	Grand Island	986,321	0.16%	0.03%	0.00%	1.37%	41.33%	135.23%	62.41%	1.66%	15.54%	5213.10%	10.24%	13.13%	78.26%
First Community Bank	Beemer	144,398	0.13%	0.02%	0.00%	1.82%	1.20%	2.96%	-69.81%	0.75%	7.69%	10577.78%	9.25%	13.26%	88.68%
American Exchange Bank	Elmwood	42,161	0.11%	0.02%	0.00%	1.58%	2.26%	2.26%	116.07%	0.93%	8.01%	7600.00%	10.86%	16.04%	79.01%
Homestead Bank	Cozad	243,127	0.11%	0.02%	0.00%	1.10%	0.52%	22.40%	9.24%	1.66%	13.52%	5105.71%	12.21%	17.70%	78.97%
Bank of Newman Grove	Newman Grove	35,324	0.11%	0.02%	0.00%	1.30%	0.00%	9.66%	-15.91%	0.40%	4.16%	7650.00%	9.69%	13.23%	76.96%
Western Nebraska Bank	Curtis	95,211	0.09%	0.01%	0.00%	0.99%	0.73%	61.40%	24.71%	0.49%	5.01%	7822.22%	10.30%	11.87%	88.04%
Nebraska State Bank and Trust Company	Broken Bow	210,133	0.09%	0.01%	0.00%	0.78%	1.36%	63.27%	-14.23%	1.35%	12.25%	6595.24%	10.99%	13.62%	104.86%
Minden Exchange Bank & Trust Company	Minden	154,592	0.08%	0.03%	0.00%	2.37%	1.26%	10.18%	463.76%	1.16%	7.79%	9410.00%	15.26%	23.78%	68.95%
CerescoBank	Ceresco	45,148	0.08%	0.02%	0.00%	2.11%	22.44%	39.08%	17.95%	0.83%	5.32%	10533.33%	15.07%	19.32%	79.21%
First National Bank of Chadron	Chadron	129,725	0.06%	0.01%	0.00%	1.28%	0.37%	29.13%	-6.26%	1.34%	10.88%	11925.00%	10.53%	13.53%	78.83%
Farmers Bank of Cook	Cook	89,676	0.01%	0.00%	0.00%	1.27%	0.00%	25.98%	-2.22%	0.94%	9.20%	63700.00%	10.13%	17.20%	64.55%
American Interstate Bank	Elkhorn	110,701	0.00%	0.00%	0.00%	1.41%	59.91%	193.62%	10.85%	1.91%	14.44%	0.00%	14.57%	18.57%	91.61%
Bank of Doniphan	Doniphan	101,359	0.00%	0.00%	0.00%	1.01%	5.94%	93.06%	2.69%	0.64%	6.16%	0.00%	8.86%	11.55%	91.00%
Bank of Elgin	Elgin	60,379	0.00%	0.00%	0.00%	1.40%	1.34%	20.27%	-62.75%	1.42%	13.77%	0.00%	10.80%	14.89%	84.07%
Bank of Hartington	Hartington	76,480	0.00%	0.00%	0.00%	1.26%	24.84%	72.48%	15.53%	1.17%	14.45%	0.00%	7.98%	12.81%	75.56%
Bank of Lindsay	Lindsay	64,931	0.00%	0.00%	0.00%	0.54%	0.00%	0.00%	-100.00%	0.52%	5.17%	0.00%	11.02%	11.37%	129.95%
Bank of Mead	Mead	27,391	0.00%	0.00%	0.00%	2.28%	3.50%	6.71%	51.18%	0.86%	8.77%	0.00%	9.80%	20.05%	58.13%
Bank of Orchard	Orchard	24,655	0.00%	0.00%	0.00%	2.05%	0.00%	1.96%	-73.88%	1.09%	8.32%	0.00%	13.34%	25.36%	46.14%
Battle Creek State Bank	Battle Creek	32,918	0.00%	0.00%	0.00%	1.62%	1.67%	31.30%	35.25%	0.42%	3.24%	0.00%	13.26%	18.13%	87.92%
Boelus State Bank	Boelus	15,854	0.00%	0.00%	0.00%	2.59%	0.00%	0.00%	-100.00%	0.58%	4.23%	0.00%	13.87%	23.67%	58.59%
Bruning State Bank	Bruning	341,147	0.00%	0.00%	0.00%	1.92%	1.90%	19.91%	-12.72%	0.74%	7.71%	0.00%	10.14%	12.75%	82.75%
Brunswick State Bank	Brunswick	103,794	0.00%	0.00%	0.00%	1.14%	0.00%	157.00%	48.28%	2.36%	23.87%	0.00%	9.83%	11.52%	99.58%
Citizens State Bank	Carleton	17,435	0.00%	0.00%	0.00%	0.75%	0.00%	0.00%	0.00%	0.66%	7.64%	0.00%	8.74%	16.49%	95.47%

Nebraska

Fourth Quarter 2015 (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 equity capital	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
Commercial Bank	Nelson	40,922	0.00%	0.00%	0.00%	1.86%	8.80%	8.80%	0.00%	0.97%	7.30%	0.00%	13.69%	15.97%	78.20%	
Commercial State Bank	Republican City	67,351	0.00%	0.00%	0.00%	0.79%	0.00%	3.53%	17.97%	1.53%	6.26%	0.00%	24.05%	37.12%	60.67%	
Eagle State Bank	Eagle	25,150	0.00%	0.00%	0.00%	1.02%	10.80%	178.21%	1910.22%	0.43%	4.69%	0.00%	9.37%	11.85%	88.46%	
F&M Bank	Falls City	123,802	0.00%	0.00%	0.00%	0.99%	16.70%	47.26%	292.89%	1.00%	11.07%	0.00%	8.55%	15.21%	41.60%	
Farmers and Merchants Bank	Milligan	64,248	0.00%	0.00%	0.00%	0.48%	0.50%	0.50%	-75.34%	1.94%	19.20%	0.00%	10.57%	12.43%	114.20%	
Farmers and Merchants Bank of Ashland	Ashland	70,206	0.00%	0.00%	0.00%	1.22%	28.36%	43.41%	-10.23%	0.59%	5.26%	0.00%	11.19%	16.44%	78.01%	
Farmers State Bank	Humphrey	27,594	0.00%	0.00%	0.00%	1.58%	0.00%	11.27%	58.20%	0.76%	7.01%	0.00%	11.43%	20.37%	54.79%	
Farmers State Bank	Dodge	120,313	0.00%	0.00%	0.00%	0.96%	0.00%	54.72%	5.10%	0.94%	9.29%	0.00%	8.85%	10.46%	108.42%	
Farmers State Bank	Carroll	28,659	0.00%	0.00%	0.00%	1.78%	0.00%	12.38%	-29.44%	0.76%	8.92%	0.00%	8.82%	17.55%	51.49%	
Farmers State Bank, Spencer	Spencer	40,598	0.00%	0.00%	0.00%	0.88%	0.00%	0.00%	0.00%	0.23%	1.82%	0.00%	11.30%	12.90%	101.73%	
First Bank and Trust Company	Minden	74,967	0.00%	0.00%	0.00%	1.39%	9.68%	18.19%	36.15%	0.74%	7.71%	0.00%	9.19%	17.28%	55.50%	
First National Bank in Ord	Ord	135,994	0.00%	0.00%	0.00%	1.47%	0.00%	13.67%	5.77%	0.61%	7.98%	0.00%	7.60%	15.26%	52.86%	
First State Bank	Hordville	43,607	0.00%	0.00%	0.00%	1.11%	11.13%	57.80%	358.76%	0.79%	8.15%	0.00%	9.98%	12.67%	124.22%	
First State Bank	Randolph	58,189	0.00%	0.00%	0.00%	1.58%	0.00%	0.00%	-100.00%	1.51%	12.77%	0.00%	12.65%	19.75%	84.02%	
Foundation One Bank	Waterloo	77,836	0.00%	0.00%	0.00%	0.77%	47.94%	171.03%	113.32%	0.75%	7.59%	0.00%	9.38%	11.40%	102.63%	
Horizon Bank	Waverly	244,213	0.00%	0.00%	0.00%	0.36%	138.44%	245.52%	63.78%	1.86%	15.04%	0.00%	12.89%	16.17%	82.26%	
Jefferson County Bank	Daykin	45,421	0.00%	0.00%	0.00%	1.30%	0.00%	0.00%	0.00%	1.37%	10.55%	0.00%	13.39%	21.13%	63.77%	
Nebraska State Bank	Oshkosh	49,841	0.00%	0.00%	0.00%	0.94%	0.00%	0.00%	0.00%	3.92%	31.62%	0.00%	13.89%	18.90%	90.89%	
Nebraska State Bank	Bristow	16,922	0.00%	0.00%	0.00%	1.65%	0.00%	7.83%	340.00%	0.47%	3.32%	0.00%	14.23%	24.26%	61.75%	
NebraskaLand National Bank	North Platte	654,356	0.00%	0.00%	0.00%	1.13%	36.06%	230.42%	45.88%	0.99%	9.79%	0.00%	10.35%	12.24%	89.63%	
Security Home Bank	Malmo	42,954	0.00%	0.00%	0.00%	1.51%	5.21%	46.44%	-30.59%	0.80%	8.24%	0.00%	9.67%	13.11%	139.86%	
Stanton State Bank	Stanton	47,242	0.00%	0.00%	0.00%	1.67%	14.15%	14.15%	-19.45%	0.29%	3.37%	0.00%	8.34%	15.22%	57.36%	
The Bank of Steinauer	Steinauer	11,777	0.00%	0.00%	0.00%	0.66%	0.00%	0.00%	0.00%	0.35%	3.95%	0.00%	8.82%	12.84%	94.07%	
The Culbertson Bank	Culbertson	15,856	0.00%	0.00%	0.00%	3.29%	0.00%	0.00%	0.00%	0.27%	2.05%	0.00%	13.34%	33.23%	35.38%	
The Fullerton National Bank	Fullerton	44,775	0.00%	0.00%	0.00%	1.94%	0.56%	13.17%	74.50%	1.66%	15.32%	0.00%	11.29%	14.66%	103.68%	
The Murray State Bank	Murray	48,020	0.00%	0.00%	0.00%	0.89%	18.73%	32.44%	-15.95%	0.47%	4.64%	0.00%	10.52%	16.98%	80.75%	
Tri Valley Bank	Talmage	44,520	0.00%	0.00%	0.00%	1.11%	8.95%	313.59%	76.07%	1.81%	21.90%	0.00%	8.26%	10.54%	98.08%	
West Gate Bank	Lincoln	435,793	0.00%	0.00%	0.00%	1.05%	116.24%	331.60%	31.80%	1.56%	15.09%	0.00%	10.62%	13.29%	86.63%	
West Plains Bank	Ainsworth	114,748	0.00%	0.00%	0.00%	1.01%	2.39%	18.07%	60.84%	1.07%	9.37%	0.00%	11.47%	13.97%	89.39%	

New Mexico

Fourth Quarter 2015 (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 Capital	CRE #2 / Risk Capital	Growth of CRE #2 in last 36 months	ROA - Return on average assets	ROE - Return on avg. equity capital	Coverage Ratio	Leverage ratio	Risk Based Capital / Assets	Loan / Deposit ratio
			Total loans	Total Assets											
New Mexico Total	14,478,688	9.46%	1.17%	0.38%	1.50%	43.71%	175.88%	42.91%	1.00%	9.69%	130.26%	9.75%	16.87%	60.44%	
New Mexico Median	210,172	5.28%	0.61%	0.17%	1.48%	30.12%	124.56%	10.54%	1.02%	9.97%	193.85%	9.93%	20.59%	55.09%	
Community 1st Bank Las Vegas	Las Vegas	130,000	106.09%	12.90%	1.07%	3.07%	54.54%	211.38%	-34.09%	-0.41%	-5.87%	24.55%	6.53%	13.71%	55.85%
Bank of the Southwest	Roswell	148,602	28.95%	1.87%	1.48%	0.97%	48.44%	147.01%	-19.51%	0.71%	7.81%	52.39%	9.48%	15.03%	87.48%
Western Commerce Bank	Carlsbad	435,340	26.88%	3.58%	1.02%	1.06%	16.35%	146.14%	-16.47%	1.56%	19.46%	29.97%	8.37%	20.82%	42.58%
International Bank	Raton	300,486	23.72%	2.21%	2.33%	2.45%	37.13%	89.08%	11.79%	0.71%	5.46%	113.68%	13.70%	22.38%	58.70%
Los Alamos National Bank	Los Alamos	1,395,394	21.60%	2.76%	0.61%	1.92%	59.75%	245.25%	-20.35%	0.38%	4.23%	70.86%	9.41%	16.22%	67.07%
Western Bank	Alamogordo	66,108	18.05%	3.95%	0.89%	1.39%	53.89%	77.37%	-21.80%	0.70%	4.80%	35.67%	15.05%	28.34%	69.28%
Four Corners Community Bank	Farmington	306,762	16.44%	2.70%	0.07%	1.90%	72.29%	246.03%	104.45%	2.12%	20.45%	71.46%	10.81%	15.61%	94.17%
Western Bank	Lordsburg	167,502	14.22%	3.80%	0.26%	3.88%	12.33%	51.63%	-19.05%	1.16%	9.39%	106.16%	11.97%	25.58%	46.98%
The James Polk Stone Community Bank	Portales	228,850	12.52%	2.21%	0.24%	1.96%	20.16%	46.06%	-25.56%	1.33%	13.55%	90.54%	9.88%	19.00%	53.67%
Century Bank	Santa Fe	739,557	12.24%	0.32%	0.93%	1.51%	46.34%	201.21%	54.97%	0.95%	10.69%	475.44%	8.29%	12.56%	61.85%
My Bank	Belen	165,202	11.30%	0.82%	0.90%	2.69%	57.92%	139.98%	-2.74%	0.69%	6.59%	335.77%	10.63%	21.54%	54.33%
Tucumcari Federal Savings and Loan Association	Tucumcari	38,469	9.73%	0.65%	0.92%	1.20%	10.45%	31.04%	-67.67%	0.27%	2.07%	186.21%	12.74%	32.89%	87.32%
New Mexico Bank & Trust	Albuquerque	1,336,004	9.09%	0.79%	0.27%	0.96%	76.53%	238.36%	78.39%	1.13%	12.48%	122.90%	7.76%	11.17%	73.52%
The First National Bank of Santa Fe	Albuquerque	1,767,644	8.09%	0.50%	0.58%	0.91%	40.16%	280.26%	208.93%	0.29%	1.87%	184.48%	10.88%	14.60%	69.41%
American Heritage Bank	Clovis	86,513	7.70%	1.19%	0.19%	1.42%	17.02%	74.37%	-14.71%	0.92%	9.29%	120.80%	9.74%	15.28%	62.68%
First New Mexico Bank	Deming	218,986	6.96%	1.48%	0.33%	1.43%	13.02%	127.89%	16.95%	1.22%	10.59%	98.04%	11.87%	23.68%	40.11%
Western Bank, Artesia, New Mexico	Artesia	194,967	6.25%	0.36%	0.45%	1.48%	5.96%	118.01%	34.15%	1.87%	20.35%	417.33%	9.15%	16.87%	47.84%
BANK 34	Alamogordo	272,090	5.96%	0.73%	0.15%	0.92%	45.43%	286.44%	162.46%	0.32%	2.90%	127.11%	11.21%	17.10%	90.89%
Pioneer Bank	Roswell	738,364	5.71%	1.15%	0.13%	1.18%	43.36%	58.70%	18.98%	0.64%	6.84%	103.90%	9.94%	23.51%	53.25%
The Bank of Clovis	Clovis	210,215	5.53%	0.69%	0.32%	1.99%	14.50%	81.60%	-1.47%	0.67%	6.73%	295.24%	10.34%	24.79%	49.59%
Lea County State Bank	Hobbs	302,518	5.03%	2.28%	0.04%	1.90%	2.98%	2.98%	-28.42%	1.20%	12.71%	85.00%	9.08%	23.62%	22.14%
Western Heritage Bank	Las Cruces	99,289	5.03%	0.34%	0.25%	1.13%	23.24%	121.22%	-0.31%	0.80%	7.37%	334.80%	11.69%	14.86%	88.37%
First American Bank	Artesia	1,069,283	4.05%	0.62%	0.08%	1.82%	48.94%	198.31%	26.56%	1.25%	13.41%	298.97%	9.06%	17.10%	61.96%
FNB New Mexico	Clayton	200,705	3.30%	0.53%	0.00%	1.24%	7.29%	46.03%	-7.13%	0.95%	9.97%	236.54%	9.46%	14.23%	73.28%
Farmers & Stockmens Bank	Clayton	203,731	2.60%	0.32%	0.05%	1.54%	33.46%	148.49%	89.27%	1.17%	10.90%	484.94%	9.49%	13.02%	80.90%
Citizens Bank of Las Cruces	Las Cruces	489,246	2.40%	0.09%	0.19%	2.13%	115.13%	316.22%	56.93%	2.07%	21.77%	2334.54%	9.14%	14.94%	65.23%
Bank of New Mexico	Grants	161,710	2.38%	0.60%	0.00%	1.55%	18.52%	180.08%	372.89%	0.49%	4.94%	263.50%	8.38%	13.66%	39.52%
The Carlsbad National Bank	Carlsbad	333,081	2.21%	0.57%	0.00%	1.13%	6.17%	78.73%	76.13%	1.32%	15.94%	201.50%	8.92%	22.55%	39.43%
First New Mexico Bank of Silver City	Silver City	106,489	2.09%	0.39%	0.10%	1.76%	23.88%	130.97%	24.93%	1.18%	10.95%	462.75%	10.89%	20.36%	43.29%
Southwest Capital Bank	Las Vegas	338,602	2.06%	0.29%	0.00%	1.29%	114.12%	332.76%	120.30%	2.07%	22.01%	444.97%	10.10%	12.09%	95.17%
First State Bank	Socorro	136,681	2.03%	2.48%	0.08%	12.29%	0.81%	4.03%	-23.06%	0.88%	8.78%	565.38%	9.97%	49.71%	6.84%
First National Bank	Alamogordo	326,546	2.00%	0.48%	0.04%	1.39%	53.49%	178.82%	40.54%	1.66%	13.84%	295.53%	11.89%	21.63%	49.70%
Main Bank	Albuquerque	116,201	1.82%	0.00%	0.19%	1.19%	56.19%	252.89%	70.83%	1.88%	16.92%	0.00%	9.92%	15.34%	78.50%
Valley Bank of Commerce	Roswell	175,491	1.33%	0.28%	0.05%	1.49%	8.80%	8.80%	1.09%	1.01%	13.86%	530.95%	9.11%	30.25%	28.15%
The Citizens Bank	Farmington	730,511	1.26%	0.32%	0.04%	1.63%	4.89%	48.03%	9.29%	1.56%	16.71%	525.93%	9.58%	21.01%	36.69%
Western Bank of Clovis	Clovis	58,802	1.14%	0.22%	0.00%	1.37%	22.85%	314.68%	44.92%	0.85%	6.71%	628.57%	12.69%	22.12%	101.01%
First New Mexico Bank, Las Cruces	Las Cruces	121,070	1.05%	0.22%	0.05%	2.93%	39.11%	92.00%	8.76%	1.24%	9.98%	1402.88%	12.49%	23.08%	48.04%
The Citizens Bank of Clovis	Clovis	347,854	0.07%	0.02%	0.00%	0.96%	26.78%	61.59%	136.50%	0.93%	9.64%	5640.74%	10.45%	22.77%	53.69%
Centinel Bank of Taos	Taos	210,129	0.00%	0.00%	0.00%	1.87%	46.21%	114.44%	0.22%	1.48%	16.15%	0.00%	9.03%	21.71%	45.03%
DSRM National Bank	Albuquerque	3,694	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.03%	1.23%	0.00%	84.17%	321.90%	0.00%

Utah

Fourth Quarter 2015 (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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Based Assets	Loan / Deposit ratio
Utah Total	68,116,805	6.08%	0.97%	0.06%	1.50%	42.76%	160.72%	176.03%	0.81%	6.48%	157.20%	11.17%	15.12%	80.15%
Utah Median	205,718	7.10%	0.71%	0.04%	1.74%	70.89%	175.71%	37.83%	1.37%	10.93%	240.92%	12.18%	16.84%	84.76%
Proficio Bank	Cottonwood Heights	110,052	143.71%	5.34%	3.81%	0.67%	210.57%	343.36%	2.73%	-6.11%	-88.01%	12.64%	4.65%	77.38%
Gunnison Valley Bank	Gunnison	83,459	74.66%	8.64%	1.75%	1.87%	10.67%	13.79%	-52.70%	0.56%	4.93%	22.01%	11.10%	97.37%
Republic Bank	Bountiful	132,249	32.66%	9.22%	0.00%	2.48%	65.38%	175.71%	39.79%	1.25%	7.67%	27.54%	19.40%	107.58%
Central Bank	Springville	890,040	23.45%	4.38%	1.52%	2.64%	135.56%	193.93%	36.48%	1.54%	9.73%	62.03%	15.45%	70.20%
Home Savings Bank	Salt Lake City	119,018	21.66%	1.55%	1.68%	1.50%	135.47%	190.15%	-3.23%	0.94%	8.05%	98.07%	12.18%	88.07%
Prime Alliance Bank	Woods Cross	205,718	11.70%	1.85%	0.00%	1.50%	10.20%	92.22%	25.37%	1.86%	13.88%	81.97%	12.88%	99.80%
Grand Valley Bank	Heber City	363,130	10.25%	0.79%	0.65%	1.87%	53.53%	96.07%	17.20%	0.76%	8.34%	242.54%	8.70%	43.11%
American Bank of Commerce	Provo	70,055	9.58%	2.37%	0.00%	1.64%	57.92%	97.55%	8.47%	0.77%	5.86%	70.32%	14.96%	77.26%
Holladay Bank & Trust	Salt Lake City	50,315	8.87%	0.91%	0.63%	2.15%	99.71%	175.60%	37.83%	0.97%	7.83%	240.92%	13.00%	78.82%
Cache Valley Bank	Logan	913,045	7.92%	0.60%	0.41%	1.74%	118.87%	198.90%	73.85%	1.55%	15.20%	295.07%	9.93%	84.94%
Town & Country Bank	Saint George	102,637	7.39%	1.27%	0.00%	1.68%	92.14%	219.53%	-3.13%	1.95%	17.21%	134.60%	11.85%	89.44%
The First National Bank of Layton	Layton	297,873	7.35%	0.65%	0.62%	1.96%	72.59%	218.02%	37.49%	1.32%	10.09%	305.78%	13.10%	73.96%
Liberty Bank, Inc.	Salt Lake City	11,397	7.10%	1.14%	0.00%	4.65%	0.00%	16.12%	-85.89%	-3.14%	-32.68%	426.87%	8.04%	59.81%
Continental Bank	Salt Lake City	167,695	6.26%	0.10%	1.05%	1.19%	5.95%	38.80%	-43.97%	5.08%	30.47%	1184.51%	17.65%	103.80%
Utah Independent Bank	Salina	71,838	5.66%	0.15%	0.73%	2.12%	31.19%	51.64%	45.76%	1.56%	10.93%	1490.48%	13.51%	72.17%
Zions First National Bank	Salt Lake City	59,401,875	5.63%	0.95%	0.01%	1.49%	36.06%	157.75%	227.80%	0.70%	5.67%	158.70%	10.97%	79.58%
People's Intermountain Bank	American Fork	1,520,117	4.26%	0.71%	0.04%	1.46%	100.48%	229.88%	79.51%	1.37%	12.10%	209.63%	11.31%	81.29%
State Bank of Southern Utah	Cedar City	867,629	4.06%	0.46%	0.29%	1.76%	70.89%	184.08%	57.49%	1.42%	11.35%	387.05%	12.90%	71.24%
First Utah Bank	Salt Lake City	314,427	3.67%	0.48%	0.00%	2.23%	73.28%	249.62%	59.20%	1.60%	21.78%	474.83%	7.85%	84.76%
Capital Community Bank	Provo	208,333	1.91%	0.00%	0.22%	0.94%	63.81%	164.55%	35.74%	1.24%	11.37%	83800.00%	11.27%	101.90%
Marlin Business Bank	Salt Lake City	754,634	1.13%	0.22%	0.00%	1.20%	0.00%	0.85%	113.60%	2.84%	16.95%	553.51%	16.90%	116.93%
Rock Canyon Bank	Provo	282,739	0.91%	0.11%	0.01%	1.32%	135.74%	257.59%	96.99%	1.14%	11.78%	1219.60%	9.55%	90.78%
Bank of Utah	Ogden	952,884	0.13%	0.02%	0.00%	1.18%	104.26%	284.06%	54.06%	1.71%	12.47%	4878.09%	13.17%	95.83%
Brighton Bank	Salt Lake City	188,170	0.00%	0.00%	0.00%	1.78%	67.50%	214.32%	45.35%	1.61%	13.49%	0.00%	11.64%	63.24%
Utah Community Bank	Sandy	37,476	0.00%	0.00%	0.00%	1.91%	122.27%	142.66%	109.24%	1.43%	9.34%	0.00%	13.06%	94.44%

Wyoming

Fourth Quarter 2015 (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	Coverage Ratio Noncurrent Loans	Leverage ratio	Risk Based Capital / Risk Assets	Loan / Deposit ratio	
Wyoming Total	7,778,828	5.25%	0.82%	0.15%	1.65%	43.62%	121.22%	27.99%	1.13%	10.98%	204.38%	10.03%	18.36%	57.20%	
Wyoming Median	169,143	3.77%	0.68%	0.04%	1.71%	27.42%	122.18%	28.20%	0.98%	9.41%	192.84%	9.65%	17.57%	62.71%	
State Bank	Green River	38,260	45.71%	6.12%	2.89%	1.02%	10.88%	103.92%	-22.66%	0.30%	2.37%	16.80%	12.37%	21.65%	61.09%
Summit National Bank	Hulett	63,170	29.59%	3.38%	0.59%	1.46%	21.38%	58.79%	83.29%	0.66%	6.22%	43.77%	9.94%	14.08%	91.36%
Cheyenne State Bank	Cheyenne	42,197	12.69%	0.00%	1.93%	1.88%	102.03%	167.12%	8.07%	0.22%	1.58%	0.00%	13.63%	21.93%	83.26%
Wyoming Community Bank	Riverton	142,835	11.40%	1.76%	0.15%	1.70%	18.79%	124.61%	28.34%	1.19%	12.90%	98.13%	8.84%	15.74%	63.32%
First Northern Bank of Wyoming	Buffalo	281,901	10.32%	1.14%	0.33%	1.77%	69.50%	109.96%	39.39%	1.76%	19.00%	159.03%	9.11%	14.91%	70.37%
Jonah Bank of Wyoming	Casper	287,530	10.31%	1.79%	0.00%	1.90%	74.56%	162.84%	31.22%	0.98%	10.75%	108.35%	9.30%	15.19%	69.67%
Uinta Bank	Mountain View	133,405	9.52%	2.36%	0.00%	1.82%	36.54%	174.65%	28.06%	0.77%	8.60%	78.46%	8.94%	23.31%	43.69%
Cowboy State Bank	Ranchester	44,232	9.46%	0.69%	0.50%	1.95%	69.46%	139.39%	21.05%	0.47%	5.18%	286.49%	9.11%	14.24%	70.22%
Pinnacle Bank - Wyoming	Torrington	713,926	8.56%	1.14%	0.03%	1.96%	34.25%	143.41%	7.44%	2.15%	23.64%	175.76%	9.20%	13.07%	86.51%
First Federal Savings Bank	Sheridan	252,393	7.96%	2.31%	0.08%	1.91%	43.85%	115.23%	94.23%	0.03%	0.16%	84.27%	16.14%	26.08%	66.49%
Bank of Jackson Hole	Jackson	608,408	7.87%	0.14%	0.84%	1.58%	137.24%	318.47%	32.82%	0.86%	7.93%	1133.06%	10.92%	14.31%	81.99%
Platte Valley Bank	Torrington	339,906	6.44%	0.98%	0.00%	2.00%	36.09%	102.64%	67.74%	1.47%	13.52%	208.88%	10.75%	13.93%	92.68%
Farmers State Bank	Pine Bluffs	22,812	5.81%	0.75%	0.27%	2.02%	0.04%	58.38%	405.33%	-0.38%	-4.08%	273.33%	9.49%	18.52%	60.20%
Security State Bank	Basin	322,578	4.99%	0.92%	0.02%	1.36%	25.73%	125.26%	2.79%	0.97%	9.49%	150.08%	10.66%	18.39%	72.91%
Sundance State Bank	Sundance	185,891	4.09%	0.72%	0.03%	1.50%	29.10%	62.68%	52.18%	0.98%	10.57%	211.11%	9.18%	15.66%	56.87%
Big Horn Federal Savings Bank	Greybull	235,505	3.82%	0.91%	0.02%	1.58%	12.88%	12.88%	-30.29%	0.45%	4.73%	176.79%	9.42%	20.92%	46.79%
Bank of Star Valley	Afton	150,567	3.71%	0.67%	0.00%	1.44%	100.88%	125.41%	47.27%	1.76%	16.21%	216.59%	10.72%	16.97%	73.98%
First National Bank of Gillette	Gillette	605,485	3.36%	1.19%	0.10%	1.73%	8.83%	26.63%	57.00%	0.90%	8.72%	147.26%	9.69%	31.50%	22.69%
Central Bank and Trust	Lander	158,375	3.16%	0.21%	0.18%	1.00%	49.35%	119.74%	58.91%	1.48%	16.53%	481.77%	9.06%	15.32%	72.33%
RSNB Bank	Rock Springs	376,297	2.91%	1.77%	0.00%	1.03%	25.32%	45.67%	5.67%	1.05%	9.34%	58.73%	10.88%	28.69%	20.74%
Wyoming State Bank	Laramie	173,735	2.74%	0.19%	0.13%	1.44%	64.52%	280.67%	26.93%	0.78%	6.77%	781.22%	9.15%	13.81%	74.89%
Rocky Mountain Bank	Jackson	248,436	2.12%	0.03%	0.22%	1.14%	96.11%	218.61%	8.33%	1.07%	9.50%	4395.74%	10.56%	16.37%	91.44%
Wyoming Bank & Trust	Cheyenne	169,109	1.93%	0.39%	0.00%	1.97%	56.82%	145.90%	30.72%	2.14%	20.45%	507.96%	9.59%	17.37%	58.53%
Buffalo Federal Bank	Buffalo	106,394	1.75%	0.30%	0.00%	1.74%	19.11%	143.43%	-4.72%	0.68%	6.61%	582.21%	10.22%	15.93%	74.36%
First State Bank of Newcastle	Newcastle	154,845	1.00%	0.55%	0.00%	2.10%	6.47%	21.74%	-21.09%	0.77%	5.89%	392.46%	12.06%	38.86%	27.75%
Security First Bank	Cheyenne	69,660	0.83%	0.01%	0.08%	2.87%	12.28%	141.94%	-35.16%	1.02%	10.84%	56050.00%	9.62%	14.09%	62.10%
Lusk State Bank	Lusk	58,008	0.73%	0.17%	0.00%	1.36%	1.63%	14.39%	-18.81%	1.48%	13.53%	822.45%	10.98%	18.58%	57.62%
Hilltop National Bank	Casper	904,132	0.67%	0.21%	0.00%	1.24%	9.60%	54.01%	19.95%	1.23%	13.01%	606.36%	9.60%	26.31%	30.80%
The Rawlins National Bank	Rawlins	169,176	0.60%	0.00%	0.06%	2.00%	17.23%	193.91%	95.05%	0.11%	1.23%	0.00%	8.57%	17.77%	51.16%
Bank of Commerce	Rawlins	127,003	0.58%	0.05%	0.05%	1.89%	57.81%	141.36%	149.36%	1.02%	8.80%	3818.18%	11.58%	21.58%	59.73%
Oregon Trail Bank	Guernsey	38,341	0.00%	0.00%	0.00%	0.11%	22.63%	94.43%	22.84%	1.83%	19.51%	0.00%	10.90%	19.78%	52.37%
The Converse County Bank	Douglas	554,316	0.00%	0.00%	0.00%	1.48%	15.65%	40.39%	56.90%	1.10%	12.65%	0.00%	8.12%	21.21%	29.82%