



# Bankers' Index

AN ANALYSIS OF COLORADO COMMUNITY BANKS





The Bankers' Index is published by the Moss Adams. For more information on the data presented in this report, contact **Rebecca Radell, Senior Manager**, at **(209) 955-6136**.

## ASSET SIZE DEFINITION

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**Group A**     \$0–\$250 million

**Group B**     \$251 million–\$500 million

**Group C**     \$501 million–\$1 billion

**Group D**     Over \$1 billion–\$10 billion

# Performance Analysis

## Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Young Americans Bank	\$19,662	(\$277)	(5.67%)	(78.86%)	NM	\$57	(\$558)	(5.85%)	(80.17%)	NM	\$57
	First National Bank of Fleming	\$23,128	(\$24)	(0.42%)	(3.45%)	104.19%	\$60	\$159	1.41%	11.58%	74.73%	\$60
	McClave State Bank	\$37,904	\$154	1.65%	14.17%	48.08%	\$76	\$264	1.43%	12.36%	52.44%	\$78
	Champion Bank	\$49,945	\$664	5.43%	30.79%	55.17%	\$85	\$1,279	5.13%	30.79%	55.88%	\$87
	Bank of Burlington	\$50,760	\$180	1.37%	9.42%	62.18%	\$61	\$363	1.37%	9.55%	62.15%	\$62
	Colorado National Bank	\$52,916	(\$177)	(1.33%)	(12.79%)	118.18%	\$85	(\$162)	(0.60%)	(5.81%)	105.74%	\$88
	First Colorado National Bank	\$62,400	\$772	5.04%	25.97%	54.28%	\$93	\$572	1.87%	9.61%	74.79%	\$86
	Rocky Mountain Bank & Trust	\$69,715	\$141	0.86%	10.46%	79.30%	\$71	\$178	0.55%	6.68%	79.66%	\$63
	Fowler State Bank	\$76,337	\$167	0.91%	5.99%	59.86%	\$88	\$440	1.20%	7.98%	49.67%	\$72
	Citizens Bank of Pagosa Springs	\$78,093	\$194	0.98%	10.56%	67.25%	\$70	\$321	0.81%	8.96%	71.36%	\$71
	Del Norte Bank	\$78,446	\$187	0.96%	10.97%	68.55%	\$70	\$323	0.84%	9.66%	71.12%	\$71
	Gunnison Bank and Trust Company	\$87,697	\$230	1.07%	11.24%	68.46%	\$62	\$408	0.95%	10.07%	71.45%	\$64
	Pikes Peak National Bank	\$89,155	\$168	0.76%	6.89%	80.60%	\$58	\$269	0.61%	5.55%	83.74%	\$57
	Native American Bank, National Association	\$89,946	\$180	0.80%	7.74%	89.58%	\$92	\$278	0.59%	6.02%	91.64%	\$90
	Citizens State Bank of Ouray	\$93,064	(\$134)	(0.58%)	(5.66%)	110.01%	\$68	(\$137)	(0.30%)	(2.89%)	105.49%	\$68
	Century Savings and Loan Association	\$98,971	\$89	0.36%	2.72%	79.65%	\$74	\$140	0.28%	2.15%	83.89%	\$75
	Mountain View Bank of Commerce	\$100,211	\$91	0.38%	4.04%	80.97%	\$108	\$80	0.17%	1.83%	90.77%	\$113
	Park State Bank & Trust	\$101,429	\$143	0.57%	7.16%	88.48%	\$78	\$325	0.65%	8.34%	86.54%	\$71
	Grand Mountain Bank, FSB	\$101,565	\$100	0.40%	4.98%	89.08%	\$64	\$175	0.35%	4.39%	90.46%	\$63
	Farmers State Bank of Brush	\$101,629	\$334	1.33%	7.25%	55.52%	\$66	\$621	1.24%	6.79%	57.67%	\$66
	State Bank	\$101,882	\$268	1.03%	7.94%	63.17%	\$49	\$399	0.77%	5.96%	72.38%	\$53
	Rio Grande Savings and Loan Association	\$103,477	\$99	0.39%	3.45%	85.98%	\$66	\$170	0.34%	2.98%	86.80%	\$67
	Gunnison Savings and Loan Association	\$104,311	\$83	0.31%	2.97%	80.78%	\$58	\$125	0.23%	2.24%	85.07%	\$58
	Community State Bank	\$105,611	\$347	1.36%	10.45%	61.36%	\$84	\$694	1.40%	10.49%	61.45%	\$85
	Home Loan State Bank	\$106,534	\$140	0.53%	6.89%	73.07%	\$68	\$214	0.42%	5.35%	77.95%	\$68
	Evergreen National Bank	\$107,283	\$82	0.31%	3.36%	89.73%	\$56	\$116	0.22%	2.39%	92.34%	\$57
	First National Bank, Cortez	\$108,487	\$208	0.75%	8.42%	70.01%	\$69	\$328	0.61%	6.73%	76.37%	\$76
	Morgan Federal Bank	\$112,264	\$385	1.37%	12.29%	64.76%	\$76	\$504	0.89%	8.10%	78.68%	\$80
	Redstone Bank	\$113,714	\$233	0.87%	7.29%	59.74%	\$133	\$570	1.10%	9.02%	59.14%	\$128
	Stockmens Bank	\$116,495	\$425	1.51%	17.97%	63.06%	\$74	\$772	1.36%	16.34%	64.33%	\$73
	First National Bank of Hugo	\$117,535	\$325	1.11%	8.67%	67.98%	\$84	\$646	1.12%	8.73%	68.15%	\$81
	Colorado Bank and Trust Company of La											
	Junta	\$127,690	\$214	0.67%	8.51%	75.87%	\$89	\$426	0.67%	8.58%	76.34%	\$90
	Bank of Estes Park	\$127,758	\$373	1.21%	12.46%	67.34%	\$79	\$620	1.01%	10.49%	70.95%	\$78
	Cache Bank & Trust	\$130,847	\$7	0.02%	0.21%	84.39%	\$83	\$117	0.17%	1.74%	86.44%	\$84
	Castle Rock Bank	\$147,793	\$578	1.59%	14.93%	51.39%	\$69	\$1,179	1.63%	15.66%	50.38%	\$70
	North Valley Bank	\$152,607	\$1,013	2.73%	22.39%	52.40%	\$71	\$1,908	2.60%	21.26%	53.59%	\$70
	Wray State Bank	\$153,438	\$196	0.51%	5.44%	70.00%	\$80	\$453	0.59%	6.33%	69.45%	\$80
	High Plains Bank	\$154,422	\$588	1.55%	16.93%	68.09%	\$66	\$1,150	1.56%	16.67%	69.55%	\$67
	Flatirons Bank	\$161,177	\$462	1.17%	13.00%	64.01%	\$120	\$1,049	1.38%	14.98%	62.44%	\$114
	Solera National Bank	\$163,431	\$313	0.79%	5.59%	60.40%	\$93	\$544	0.69%	4.95%	63.55%	\$97
	FMS Bank	\$166,280	\$813	1.96%	18.12%	69.05%	\$89	\$1,561	1.89%	17.68%	68.43%	\$86
	Equitable Savings and Loan Association	\$167,262	\$206	0.49%	3.18%	79.63%	\$55	\$401	0.47%	3.09%	79.72%	\$55
	First Pioneer National Bank	\$171,524	\$439	1.02%	7.60%	56.95%	\$83	\$853	0.99%	7.44%	57.41%	\$82
	Mountain Valley Bank	\$175,733	\$315	0.71%	6.58%	59.04%	\$78	\$610	0.69%	6.42%	59.92%	\$75
	Integrity Bank & Trust	\$178,823	\$456	1.02%	12.49%	77.25%	\$88	\$857	0.96%	11.89%	77.62%	\$83
	5Star Bank	\$183,471	\$638	1.41%	7.81%	50.61%	\$79	\$1,174	1.35%	8.32%	52.45%	\$76
	Bank of Denver	\$196,835	\$447	0.91%	8.46%	64.55%	\$77	\$827	0.84%	7.89%	66.43%	\$79
	First FarmBank	\$211,360	(\$449)	(0.89%)	(10.72%)	70.15%	\$78	(\$239)	(0.25%)	(2.95%)	73.55%	\$77
	First National Bank in Trinidad	\$213,049	\$263	0.49%	4.52%	85.01%	\$56	\$525	0.49%	4.56%	85.27%	\$56
	First State Bank of Colorado	\$219,497	\$455	0.85%	6.78%	62.43%	\$62	\$823	0.78%	6.17%	65.49%	\$60
	Farmers Bank	\$225,733	\$1,147	2.07%	15.15%	50.44%	\$100	\$2,349	2.12%	15.56%	49.46%	\$99
	Timberline Bank	\$237,801	\$711	1.20%	14.35%	72.88%	\$99	\$1,326	1.12%	13.53%	73.36%	\$100
	Alamosa State Bank	\$237,973	\$1,090	1.82%	20.26%	46.74%	\$67	\$2,138	1.81%	20.11%	46.85%	\$66
	Farmers State Bank of Calhan	\$239,645	\$683	1.13%	10.45%	71.43%	\$81	\$1,343	1.12%	10.50%	72.03%	\$82
	Points West Community Bank	\$241,104	\$1,161	1.93%	19.35%	45.90%	\$76	\$2,297	1.93%	19.55%	47.59%	\$78
	Dolores State Bank	\$241,523	\$744	1.26%	9.38%	51.89%	\$68	\$1,456	1.24%	9.33%	53.04%	\$68
	High Country Bank	\$246,211	\$791	1.31%	13.01%	65.29%	\$78	\$1,590	1.34%	13.24%	63.74%	\$73
	Verus Bank of Commerce	\$248,669	\$1,242	2.01%	14.41%	33.36%	\$153	\$2,038	1.65%	12.00%	44.66%	\$232
Average of Asset Group A		\$134,176	\$356	0.95%	7.59%	69.22%	\$78	\$677	0.90%	7.36%	70.55%	\$79

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	San Luis Valley Federal Bank	\$262,047	\$510	0.79%	4.83%	71.29%	\$72	\$1,031	0.79%	4.94%	70.48%	\$70
	Yampa Valley Bank	\$268,512	\$1,627	2.51%	28.01%	51.07%	\$79	\$2,828	2.23%	24.85%	55.21%	\$79
	First American State Bank	\$275,141	\$97	0.16%	1.91%	77.08%	\$131	\$353	0.29%	3.52%	75.65%	\$128
	Frontier Bank	\$286,399	\$1,418	2.02%	17.47%	46.49%	\$66	\$2,784	1.98%	17.50%	47.39%	\$66
	Advantage Bank	\$291,602	\$1,312	1.81%	18.33%	28.91%	\$100	\$2,200	1.55%	15.69%	42.50%	\$99
	First Southwest Bank	\$299,229	\$393	0.54%	5.39%	78.33%	\$71	\$743	0.51%	5.12%	79.13%	\$70
	Legacy Bank	\$301,017	\$1,256	1.68%	10.72%	52.34%	\$74	\$2,743	1.82%	11.87%	49.23%	\$71
	Valley Bank & Trust	\$314,187	\$1,444	1.84%	19.48%	56.50%	\$66	\$2,619	1.67%	18.47%	59.25%	\$66
	Bankers' Bank of the West	\$327,597	\$795	0.96%	7.29%	76.00%	\$126	\$1,463	0.90%	6.73%	76.64%	\$126
	First National Bank of Las Animas	\$340,731	\$1,977	2.35%	20.00%	46.17%	\$68	\$3,895	2.34%	19.74%	46.53%	\$67
	AMG National Trust Bank	\$369,110	\$1,659	1.73%	20.07%	70.77%	\$155	\$2,919	1.49%	17.95%	72.75%	\$156
	Eastern Colorado Bank	\$372,482	\$1,692	1.83%	16.83%	53.33%	\$75	\$3,241	1.76%	16.49%	53.64%	\$75
	Pueblo Bank and Trust Company	\$396,415	\$1,115	1.14%	10.54%	71.94%	\$58	\$2,257	1.16%	10.75%	71.79%	\$56
	Peoples National Bank	\$409,778	\$2,033	2.08%	20.05%	74.88%	\$120	\$3,261	1.72%	16.27%	78.01%	\$112
	Fortis Private Bank	\$431,925	(\$99)	(0.10%)	(1.14%)	86.45%	\$107	(\$68)	(0.03%)	(0.42%)	89.85%	\$112
	Collegiate Peaks Bank	\$466,361	\$1,571	1.36%	11.63%	51.24%	\$100	\$2,979	1.30%	11.18%	53.13%	\$99
	First National Bank of Durango	\$491,026	\$988	0.81%	9.45%	69.25%	\$64	\$2,204	0.90%	10.71%	70.26%	\$64
	Average of Asset Group B	\$347,268	\$1,164	1.38%	12.99%	62.47%	\$90	\$2,203	1.32%	12.43%	64.20%	\$89
Asset Group C - \$501 million to \$1 billion in total assets												
	Trust Company of America	\$761,917	\$4,004	2.15%	40.79%	68.91%	\$125	\$6,951	1.89%	36.66%	71.65%	\$125
	Citywide Banks	\$817,859	\$746	0.36%	2.56%	81.68%	\$95	\$2,112	0.49%	3.65%	78.07%	\$94
	First Western Trust Bank	\$932,567	\$734	0.33%	3.37%	89.22%	\$151	\$1,657	0.37%	3.91%	87.47%	\$134
	Average of Asset Group C	\$837,448	\$1,828	0.95%	15.57%	79.94%	\$124	\$3,573	0.92%	14.74%	79.06%	\$118
Asset Group D - \$1 billion to \$10 billion in total assets												
	Colorado Federal Savings Bank	\$1,736,241	\$3,498	0.79%	7.09%	38.65%	\$168	\$7,191	0.82%	7.35%	39.97%	\$171
	ANB Bank	\$2,520,583	\$9,678	1.52%	18.72%	61.78%	\$73	\$17,719	1.36%	17.53%	63.65%	\$76
	Alpine Bank	\$3,268,795	\$9,567	1.19%	12.73%	62.67%	\$91	\$20,469	1.29%	13.78%	62.49%	\$90
	Bank of Colorado	\$3,318,495	\$13,669	1.65%	16.47%	56.55%	\$73	\$26,030	1.59%	16.07%	57.06%	\$73
	Guaranty Bank and Trust Company	\$3,401,742	\$10,770	1.27%	10.35%	52.46%	\$87	\$21,280	1.26%	10.26%	52.98%	\$89
	Sunflower Bank, National Association	\$3,743,892	(\$11,509)	(2.10%)	(15.00%)	140.40%	\$56	(\$4,384)	(0.43%)	(3.62%)	113.26%	\$47
	CoBiz Bank	\$3,768,842	\$10,725	1.15%	10.98%	55.43%	\$130	\$20,465	1.12%	10.60%	57.21%	\$134
	NBH Bank	\$4,678,079	\$9,995	0.86%	8.78%	60.46%	\$86	\$16,542	0.71%	7.28%	64.84%	\$87
	Regional Average	\$3,304,584	\$7,049	0.79%	8.77%	66.05%	\$95	\$15,664	0.97%	9.91%	63.93%	\$96

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Balance Sheet & Net Interest Margin

## Balance Sheet &amp; Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

		As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group A - \$0 to \$250 million in total assets													
	Young Americans Bank	\$19,662	\$61	\$18,162	0.34%	106.41%	\$1,512	1.24%	0.11%	0.09%	1.16%	11.74%	12.48%
	First National Bank of Fleming	\$23,128	\$19,627	\$19,652	99.87%	3.62%	\$3,855	4.30%	0.71%	0.62%	3.74%	3.31%	(0.81%)
	McClave State Bank	\$37,904	\$30,624	\$32,862	93.19%	8.68%	\$5,415	5.81%	1.05%	0.99%	4.98%	3.16%	(0.86%)
	Champion Bank	\$49,945	\$30,401	\$40,770	74.57%	43.14%	\$2,172	5.73%	0.93%	0.61%	5.14%	1.38%	(4.10%)
	Bank of Burlington	\$50,760	\$31,018	\$42,994	72.14%	33.60%	\$4,230	4.17%	0.32%	0.21%	3.95%	(8.07%)	(10.28%)
	Colorado National Bank	\$52,916	\$31,088	\$46,653	66.64%	33.08%	\$2,117	3.69%	0.30%	0.20%	3.49%	(12.41%)	(12.64%)
	First Colorado National Bank	\$62,400	\$45,130	\$50,003	90.25%	22.58%	\$1,950	5.30%	0.49%	0.33%	5.01%	4.75%	6.35%
	Rocky Mountain Bank & Trust	\$69,715	\$42,187	\$63,765	66.16%	21.37%	\$3,669	4.49%	0.57%	0.41%	4.08%	20.73%	21.39%
	Fowler State Bank	\$76,337	\$37,101	\$64,690	57.35%	48.50%	\$6,361	3.61%	0.61%	0.56%	3.25%	8.57%	7.94%
	Citizens Bank of Pagosa Springs	\$78,093	\$38,256	\$70,390	54.35%	47.17%	\$4,881	3.42%	0.36%	0.23%	3.59%	(5.86%)	(8.31%)
	Del Norte Bank	\$78,446	\$62,814	\$70,416	89.20%	6.72%	\$3,269	5.23%	0.38%	0.31%	4.92%	12.11%	14.42%
	Gunnison Bank and Trust Company	\$87,697	\$61,729	\$78,394	78.74%	26.77%	\$3,132	4.79%	0.46%	0.25%	4.58%	8.27%	10.70%
	Pikes Peak National Bank	\$89,155	\$38,609	\$79,206	48.75%	62.29%	\$2,972	3.63%	0.34%	0.18%	3.46%	0.63%	(0.03%)
	Native American Bank, National Association	\$89,946	\$76,730	\$76,135	100.78%	4.12%	\$2,901	5.23%	0.76%	0.56%	4.72%	(20.22%)	(31.28%)
	Citizens State Bank of Ouray	\$93,064	\$35,009	\$82,324	42.53%	49.39%	\$3,579	2.73%	0.19%	0.14%	2.63%	(1.55%)	(1.68%)
	Century Savings and Loan Association	\$98,971	\$23,744	\$83,971	28.28%	65.51%	\$6,186	2.85%	0.66%	0.66%	2.28%	(0.19%)	(0.74%)
	Mountain View Bank of Commerce	\$100,211	\$82,415	\$77,844	105.87%	17.34%	\$5,895	4.43%	1.01%	0.94%	3.66%	14.15%	11.02%
	Park State Bank & Trust	\$101,429	\$57,288	\$93,036	61.58%	36.11%	\$3,498	4.05%	0.31%	0.26%	3.79%	5.52%	4.44%
	Grand Mountain Bank, FSB	\$101,565	\$61,935	\$93,237	66.43%	34.76%	\$3,386	3.74%	0.17%	0.13%	3.63%	1.22%	0.91%
	Farmers State Bank of Brush	\$101,629	\$72,224	\$79,366	91.00%	14.64%	\$4,235	4.28%	0.41%	0.33%	4.19%	1.70%	(4.06%)
	State Bank	\$101,882	\$58,335	\$85,740	68.04%	26.27%	\$3,287	4.00%	0.33%	0.24%	3.89%	(6.71%)	(8.12%)
	Rio Grande Savings and Loan Association	\$103,477	\$74,950	\$91,705	81.73%	22.69%	\$3,449	4.17%	0.26%	0.23%	3.95%	2.38%	2.02%
	Gunnison Savings and Loan Association	\$104,311	\$55,443	\$90,955	60.96%	50.56%	\$4,012	3.16%	0.68%	0.65%	2.57%	(3.50%)	(4.15%)
	Community State Bank	\$105,611	\$83,494	\$82,315	101.43%	11.86%	\$5,281	5.06%	0.89%	0.84%	4.37%	23.58%	21.25%
	Home Loan State Bank	\$106,534	\$57,196	\$94,308	60.65%	16.00%	\$4,097	3.97%	0.53%	0.44%	3.73%	15.94%	20.17%
	Evergreen National Bank	\$107,283	\$58,725	\$97,219	60.40%	42.86%	\$3,155	3.58%	0.02%	0.01%	3.57%	(2.34%)	(3.17%)
	First National Bank, Cortez	\$108,487	\$49,939	\$95,668	52.09%	13.54%	\$5,166	4.05%	0.28%	0.20%	3.85%	1.98%	12.63%
	Morgan Federal Bank	\$112,264	\$51,975	\$96,648	53.78%	39.31%	\$4,491	3.43%	0.61%	0.52%	3.10%	(1.97%)	(0.84%)
	Redstone Bank	\$113,714	\$84,297	\$100,556	83.83%	24.57%	\$7,581	6.01%	0.90%	0.62%	5.43%	31.60%	34.96%
	Stockmens Bank	\$116,495	\$92,889	\$102,156	90.93%	17.77%	\$5,295	4.65%	1.01%	0.71%	3.98%	12.36%	15.72%
	First National Bank of Hugo	\$117,535	\$57,912	\$100,675	57.52%	30.60%	\$4,897	3.95%	0.25%	0.18%	3.96%	8.54%	8.14%
	Colorado Bank and Trust Company of La Junta	\$127,690	\$64,626	\$115,433	55.99%	30.30%	\$3,360	3.95%	0.08%	0.04%	3.90%	(3.27%)	(5.16%)
	Bank of Estes Park	\$127,758	\$65,400	\$115,185	56.78%	48.40%	\$5,110	3.33%	0.03%	0.02%	3.35%	7.17%	7.02%
	Cache Bank & Trust	\$130,847	\$64,109	\$112,433	57.02%	33.39%	\$4,673	3.46%	0.34%	0.28%	3.20%	(0.42%)	(3.53%)
	Castle Rock Bank	\$147,793	\$76,531	\$130,837	58.49%	42.60%	\$7,779	3.58%	0.39%	0.30%	3.47%	2.74%	0.48%
	North Valley Bank	\$152,607	\$127,857	\$134,128	95.32%	13.80%	\$4,239	5.56%	0.25%	0.17%	5.42%	12.36%	13.39%
	Wray State Bank	\$153,438	\$121,243	\$138,347	87.64%	8.01%	\$5,115	4.57%	0.75%	0.59%	4.03%	3.30%	4.60%
	High Plains Bank	\$154,422	\$120,180	\$129,941	92.49%	12.09%	\$3,217	5.19%	0.55%	0.41%	4.83%	18.06%	22.99%
	Flatirons Bank	\$161,177	\$117,547	\$128,557	91.44%	25.63%	\$8,059	4.20%	0.65%	0.52%	3.94%	36.01%	20.65%
	Solera National Bank	\$163,431	\$111,744	\$132,454	84.36%	18.22%	\$8,602	3.93%	1.10%	1.04%	3.01%	10.03%	7.19%
	FMS Bank	\$166,280	\$125,678	\$137,237	91.58%	11.19%	\$3,615	5.36%	0.41%	0.30%	5.07%	4.92%	2.89%
	Equitable Savings and Loan Association	\$167,262	\$154,941	\$125,985	122.98%	5.22%	\$3,217	3.67%	0.52%	0.49%	3.24%	(8.16%)	(14.02%)
	First Pioneer National Bank	\$171,524	\$108,826	\$143,624	75.77%	15.71%	\$6,353	3.49%	0.53%	0.39%	3.37%	(5.40%)	(7.55%)
	Mountain Valley Bank	\$175,733	\$136,768	\$146,095	93.62%	14.69%	\$5,169	4.94%	0.53%	0.42%	4.60%	2.76%	2.29%
	Integrity Bank & Trust	\$178,823	\$113,760	\$163,623	69.53%	26.51%	\$3,974	4.39%	0.33%	0.22%	4.17%	2.51%	1.80%
	5Star Bank	\$183,471	\$131,328	\$147,734	88.89%	32.62%	\$5,242	5.08%	0.54%	0.45%	4.68%	32.44%	10.57%
	Bank of Denver	\$196,835	\$151,060	\$174,899	86.37%	5.32%	\$4,374	4.26%	0.24%	0.16%	4.21%	4.26%	3.70%
	First FarmBank	\$211,360	\$158,443	\$179,728	88.16%	6.01%	\$4,804	4.71%	0.88%	0.75%	3.99%	41.41%	40.25%
	First National Bank in Trinidad	\$213,049	\$93,087	\$189,354	49.16%	32.94%	\$3,382	3.51%	0.34%	0.25%	3.26%	2.39%	1.84%
	First State Bank of Colorado	\$219,497	\$140,412	\$191,687	73.25%	24.43%	\$3,784	4.19%	0.29%	0.19%	4.03%	8.41%	8.56%
	Farmers Bank	\$225,733	\$171,811	\$195,011	88.10%	25.80%	\$7,524	4.81%	0.80%	0.67%	4.22%	2.48%	2.55%
	Timberline Bank	\$237,801	\$184,348	\$216,819	85.02%	20.27%	\$5,405	4.39%	0.24%	0.18%	4.27%	(0.20%)	(1.77%)
	Alamosa State Bank	\$237,973	\$128,614	\$215,704	59.63%	24.62%	\$6,799	3.58%	0.20%	0.16%	3.47%	1.11%	0.83%
	Farmers State Bank of Calhan	\$239,645	\$117,474	\$181,112	64.86%	36.51%	\$5,099	4.42%	0.89%	0.65%	3.80%	1.63%	6.88%
	Points West Community Bank	\$241,104	\$164,149	\$198,473	82.71%	16.80%	\$6,028	4.75%	0.69%	0.53%	4.43%	10.30%	6.43%
	Dolores State Bank	\$241,523	\$141,610	\$205,750	68.83%	33.51%	\$4,391	4.11%	0.16%	0.12%	4.28%	7.85%	7.33%
	High Country Bank	\$246,211	\$177,013	\$220,159	80.40%	20.22%	\$3,373	5.26%	0.26%	0.22%	5.05%	10.96%	10.90%
	Verus Bank of Commerce	\$248,669	\$222,042	\$186,250	119.22%	11.51%	\$15,542	4.98%	0.76%	0.59%	4.47%	(4.07%)	(27.15%)
	Regional Average	\$134,176	\$87,823	\$114,803	74.60%	27.21%	\$4,727	4.25%	0.49%	0.39%	3.94%	5.73%	4.09%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



# Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets													
	San Luis Valley Federal Bank	\$262,047	\$159,649	\$217,274	73.48%	39.76%	\$4,597	3.73%	0.23%	0.20%	3.62%	(2.63%)	(4.97%)
	Yampa Valley Bank	\$268,512	\$215,034	\$243,761	88.22%	17.34%	\$4,795	4.74%	0.28%	0.18%	4.67%	20.91%	21.87%
	First American State Bank	\$275,141	\$193,831	\$226,503	85.58%	23.92%	\$10,190	4.26%	1.20%	0.96%	3.29%	4.42%	36.21%
	Frontier Bank	\$286,399	\$162,331	\$252,961	64.17%	27.28%	\$4,938	4.08%	0.48%	0.36%	3.98%	8.67%	7.58%
	Advantage Bank	\$291,602	\$238,320	\$248,141	96.04%	15.22%	\$6,943	5.35%	0.79%	0.66%	4.74%	12.29%	11.41%
	First Southwest Bank	\$299,229	\$211,408	\$264,039	80.07%	13.20%	\$3,740	4.43%	0.35%	0.28%	4.15%	6.79%	9.45%
	Legacy Bank	\$301,017	\$202,498	\$252,201	80.29%	21.35%	\$6,271	4.43%	0.55%	0.43%	4.14%	(4.99%)	(3.71%)
	Valley Bank & Trust	\$314,187	\$171,748	\$280,620	61.20%	37.74%	\$3,832	4.05%	0.20%	0.12%	4.25%	0.57%	(2.79%)
	Bankers' Bank of the West	\$327,597	\$217,826	\$263,298	82.73%	33.83%	\$7,445	3.97%	1.23%	0.77%	3.30%	2.10%	2.71%
	First National Bank of Las Animas	\$340,731	\$256,983	\$288,988	88.93%	11.24%	\$4,868	4.87%	0.48%	0.39%	4.64%	5.37%	7.23%
	AMG National Trust Bank	\$369,110	\$143,798	\$332,639	43.23%	33.50%	\$2,977	2.27%	0.14%	0.13%	2.14%	(10.62%)	(12.65%)
	Eastern Colorado Bank	\$372,482	\$266,909	\$313,726	85.08%	14.73%	\$5,102	4.70%	0.51%	0.39%	4.55%	2.85%	1.53%
	Pueblo Bank and Trust Company	\$396,415	\$192,880	\$348,808	55.30%	41.91%	\$3,477	3.48%	0.10%	0.08%	3.42%	6.58%	6.35%
	Peoples National Bank	\$409,778	\$309,474	\$299,227	103.42%	6.26%	\$1,479	4.23%	0.30%	0.24%	4.04%	(2.69%)	9.08%
	Fortis Private Bank	\$431,925	\$263,023	\$336,749	78.11%	27.80%	\$7,853	3.47%	0.65%	0.46%	3.14%	22.63%	18.02%
	Collegiate Peaks Bank	\$466,361	\$336,608	\$399,089	84.34%	18.07%	\$5,830	4.86%	0.39%	0.25%	4.68%	(11.42%)	(12.99%)
	First National Bank of Durango	\$491,026	\$172,768	\$443,017	39.00%	56.96%	\$4,464	3.01%	0.15%	0.13%	3.26%	(2.84%)	(3.81%)
	Regional Average	\$347,268	\$218,535	\$294,767	75.83%	25.89%	\$5,224	4.11%	0.47%	0.35%	3.88%	3.41%	5.32%
Asset Group C - \$501 million to \$1 billion in total assets													
	Trust Company of America	\$761,917	\$0	\$718,178	0.00%	35.22%	\$4,209	1.78%	0.03%	0.03%	1.82%	10.10%	8.95%
	Citywide Banks	\$817,859	\$559,693	\$682,872	81.96%	16.08%	\$5,489	4.59%	0.40%	0.28%	4.44%	(18.61%)	(13.79%)
	First Western Trust Bank	\$932,567	\$751,379	\$776,894	96.72%	7.96%	\$4,987	3.68%	0.65%	0.49%	3.21%	9.80%	3.29%
	Regional Average	\$837,448	\$437,024	\$725,981	59.56%	19.75%	\$4,895	3.35%	0.36%	0.27%	3.16%	0.43%	(0.52%)
Asset Group D - \$1 billion to \$10 billion in total assets													
	Colorado Federal Savings Bank	\$1,736,241	\$685,087	\$1,228,963	55.75%	29.12%	\$35,433	2.67%	1.02%	0.56%	2.19%	1.97%	11.06%
	ANB Bank	\$2,520,583	\$1,397,899	\$2,139,282	65.34%	22.20%	\$5,262	3.47%	0.21%	0.15%	3.41%	(10.50%)	(11.50%)
	Alpine Bank	\$3,268,795	\$2,151,131	\$2,892,041	74.38%	20.18%	\$5,272	4.18%	0.11%	0.07%	4.36%	14.22%	14.80%
	Bank of Colorado	\$3,318,495	\$2,198,160	\$2,823,157	77.86%	18.11%	\$5,673	3.62%	0.29%	0.27%	3.42%	2.05%	4.51%
	Guaranty Bank and Trust Company	\$3,401,742	\$2,578,463	\$2,783,343	92.64%	11.89%	\$7,147	4.07%	0.47%	0.33%	3.86%	2.26%	5.50%
	Sunflower Bank, National Association	\$3,743,892	\$2,747,807	\$3,119,828	88.08%	13.42%	\$4,289	3.67%	0.41%	0.33%	3.38%	197.93%	224.77%
	CoBiz Bank	\$3,768,842	\$3,054,492	\$3,089,309	98.87%	11.66%	\$8,413	3.85%	0.28%	0.17%	3.92%	9.76%	2.69%
	NBH Bank	\$4,678,079	\$3,095,012	\$3,932,027	78.71%	19.99%	\$5,304	3.72%	0.42%	0.41%	3.51%	5.36%	(0.06%)
	Regional Average	\$3,304,584	\$2,238,506	\$2,750,994	78.95%	18.32%	\$9,599	3.66%	0.40%	0.29%	3.51%	27.88%	31.47%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.



# Asset Quality

## Asset Quality

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Young Americans Bank	\$19,662	\$1	1.64%	16.39%	NM	0.07%	0.01%
	First National Bank of Fleming	\$23,128	\$1,513	7.71%	1.72%	21.09%	119.87%	7.21%
	McClave State Bank	\$37,904	\$82	0.27%	1.33%	480.00%	1.76%	0.22%
	Champion Bank	\$49,945	\$1,752	5.76%	5.08%	60.17%	25.72%	5.41%
	Bank of Burlington	\$50,760	\$0	0.00%	1.45%	NA	0.00%	0.00%
	Colorado National Bank	\$52,916	\$0	0.00%	1.26%	NA	0.00%	0.00%
	First Colorado National Bank	\$62,400	\$469	1.04%	2.21%	187.05%	4.66%	0.85%
	Rocky Mountain Bank & Trust	\$69,715	\$694	1.65%	1.47%	89.63%	11.35%	1.00%
	Fowler State Bank	\$76,337	\$857	2.31%	3.01%	130.34%	11.61%	1.12%
	Citizens Bank of Pagosa Springs	\$78,093	\$76	0.20%	3.46%	402.13%	5.49%	0.62%
	Del Norte Bank	\$78,446	\$174	0.28%	0.90%	170.09%	4.38%	0.42%
	Gunnison Bank and Trust Company	\$87,697	\$0	0.00%	1.52%	749.60%	1.36%	0.14%
	Pikes Peak National Bank	\$89,155	\$1,142	2.96%	1.29%	22.48%	21.42%	2.48%
	Native American Bank, National Association	\$89,946	\$4,011	5.23%	1.31%	25.08%	38.76%	4.46%
	Citizens State Bank of Ouray	\$93,064	\$0	0.00%	0.63%	29.92%	8.03%	0.79%
	Century Savings and Loan Association	\$98,971	\$958	4.03%	3.34%	55.41%	10.28%	1.45%
	Mountain View Bank of Commerce	\$100,211	\$90	0.11%	1.39%	NM	16.76%	1.79%
	Park State Bank & Trust	\$101,429	\$157	0.27%	1.22%	32.89%	58.80%	5.12%
	Grand Mountain Bank, FSB	\$101,565	\$706	1.14%	1.61%	88.87%	12.35%	1.11%
	Farmers State Bank of Brush	\$101,629	\$0	0.00%	1.18%	NA	2.05%	0.36%
	State Bank	\$101,882	\$941	1.61%	1.34%	82.78%	11.75%	1.67%
	Rio Grande Savings and Loan Association	\$103,477	\$934	1.25%	0.85%	67.88%	11.70%	1.38%
	Gunnison Savings and Loan Association	\$104,311	\$0	0.00%	0.90%	NA	0.00%	0.00%
	Community State Bank	\$105,611	\$0	0.00%	2.60%	NA	0.77%	0.00%
	Home Loan State Bank	\$106,534	\$898	1.57%	1.18%	36.19%	22.84%	1.92%
	Evergreen National Bank	\$107,283	\$423	0.72%	1.21%	109.26%	9.58%	0.91%
	First National Bank, Cortez	\$108,487	\$951	1.90%	1.52%	79.81%	11.28%	0.92%
	Morgan Federal Bank	\$112,264	\$0	0.00%	0.70%	NA	0.01%	0.00%
	Redstone Bank	\$113,714	\$252	0.30%	1.47%	492.06%	1.78%	0.22%
	Stockmens Bank	\$116,495	\$0	0.00%	0.99%	NA	0.00%	0.00%
	First National Bank of Hugo	\$117,535	\$132	0.23%	1.80%	789.39%	1.81%	0.14%
	Colorado Bank and Trust Company of La Junta	\$127,690	\$574	0.89%	3.42%	337.71%	6.92%	0.65%
	Bank of Estes Park	\$127,758	\$0	0.00%	1.95%	NA	0.00%	0.00%
	Cache Bank & Trust	\$130,847	\$1,465	2.29%	1.09%	47.65%	14.25%	1.59%
	Castle Rock Bank	\$147,793	\$1,487	1.94%	1.91%	84.48%	15.81%	1.85%
	North Valley Bank	\$152,607	\$0	0.00%	1.19%	NA	0.00%	0.00%
	Wray State Bank	\$153,438	\$1,502	1.24%	1.49%	55.08%	27.01%	2.14%
	High Plains Bank	\$154,422	\$304	0.25%	1.57%	620.39%	2.08%	0.20%
	Flatirons Bank	\$161,177	\$231	0.20%	1.02%	520.35%	1.49%	0.14%
	Solera National Bank	\$163,431	\$0	0.00%	1.42%	NA	9.27%	0.00%
	FMS Bank	\$166,280	\$332	0.26%	1.31%	495.48%	2.10%	0.20%
	Equitable Savings and Loan Association	\$167,262	\$63	0.04%	0.25%	603.17%	0.24%	0.04%
	First Pioneer National Bank	\$171,524	\$1	0.00%	1.42%	NM	5.62%	0.00%
	Mountain Valley Bank	\$175,733	\$1,256	0.92%	1.25%	91.68%	10.46%	1.06%
	Integrity Bank & Trust	\$178,823	\$652	0.57%	1.16%	202.15%	23.88%	2.14%
	5Star Bank	\$183,471	\$24	0.02%	1.01%	156.80%	4.46%	0.46%
	Bank of Denver	\$196,835	\$3,570	2.36%	0.67%	28.54%	16.47%	1.81%
	First FarmBank	\$211,360	\$1,133	0.72%	1.44%	201.94%	5.78%	0.54%
	First National Bank in Trinidad	\$213,049	\$2,890	3.10%	1.77%	34.96%	23.32%	2.76%
	First State Bank of Colorado	\$219,497	\$1,374	0.98%	1.04%	48.79%	15.46%	1.84%
	Farmers Bank	\$225,733	\$0	0.00%	1.61%	80.85%	19.54%	2.87%
	Timberline Bank	\$237,801	\$314	0.17%	1.24%	287.88%	8.08%	0.75%
	Alamosa State Bank	\$237,973	\$6	0.00%	1.49%	NM	0.68%	0.07%
	Farmers State Bank of Calhan	\$239,645	\$616	0.52%	0.91%	173.86%	10.43%	1.20%
	Points West Community Bank	\$241,104	\$1,329	0.81%	1.82%	115.60%	13.04%	1.07%
	Dolores State Bank	\$241,523	\$571	0.40%	1.36%	220.32%	4.11%	0.48%
	High Country Bank	\$246,211	\$0	0.00%	0.69%	171.59%	2.73%	0.29%
	Verus Bank of Commerce	\$248,669	\$95	0.04%	0.86%	NM	0.26%	0.04%
	Regional Average	\$134,176	\$638	1.03%	1.77%	204.22%	11.55%	1.14%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

**Asset Quality**
**June 30, 2017**
**Run Date: August 21, 2017**

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	San Luis Valley Federal Bank	\$262,047	\$1,641	1.03%	0.95%	63.58%	8.73%	1.47%
	Yampa Valley Bank	\$268,512	\$2,237	1.04%	1.74%	140.82%	9.63%	0.99%
	First American State Bank	\$275,141	\$0	0.00%	1.07%	NA	30.23%	2.47%
	Frontier Bank	\$286,399	\$188	0.12%	2.32%	NM	0.86%	0.11%
	Advantage Bank	\$291,602	\$2,008	0.84%	0.77%	91.14%	9.96%	0.94%
	First Southwest Bank	\$299,229	\$0	0.00%	1.39%	126.30%	15.18%	1.39%
	Legacy Bank	\$301,017	\$1,455	0.72%	1.49%	66.81%	16.57%	1.81%
	Valley Bank & Trust	\$314,187	\$2,372	1.38%	1.41%	58.12%	18.78%	2.01%
	Bankers' Bank of the West	\$327,597	\$817	0.38%	2.22%	591.31%	3.13%	0.47%
	First National Bank of Las Animas	\$340,731	\$115	0.04%	2.00%	NM	1.80%	0.23%
	AMG National Trust Bank	\$369,110	\$0	0.00%	1.01%	NA	0.00%	0.00%
	Eastern Colorado Bank	\$372,482	\$25	0.01%	1.42%	265.34%	9.29%	1.03%
	Pueblo Bank and Trust Company	\$396,415	\$412	0.21%	1.49%	128.15%	32.00%	3.70%
	Peoples National Bank	\$409,778	\$907	0.29%	0.92%	91.02%	7.39%	0.76%
	Fortis Private Bank	\$431,925	\$526	0.20%	0.46%	186.72%	107.78%	0.26%
	Collegiate Peaks Bank	\$466,361	\$682	0.20%	1.24%	442.27%	1.81%	0.20%
	First National Bank of Durango	\$491,026	\$148	0.09%	1.69%	64.81%	14.63%	1.36%
	Regional Average	\$347,268	\$796	0.39%	1.39%	178.18%	16.93%	1.13%
Asset Group C - \$501 million to \$1 billion in total assets								
	Trust Company of America	\$761,917	\$0	NA	NA	NA	0.00%	0.00%
	Citywide Banks	\$817,859	\$2,758	0.49%	0.50%	100.80%	3.81%	0.39%
	First Western Trust Bank	\$932,567	\$5,323	0.71%	0.93%	131.17%	10.33%	0.87%
	Regional Average	\$837,448	\$2,694	0.60%	0.72%	115.99%	4.71%	0.42%
Asset Group D - \$1 billion to \$10 billion in total assets								
	Colorado Federal Savings Bank	\$1,736,241	\$1,238	0.18%	0.82%	53.38%	5.32%	0.61%
	ANB Bank	\$2,520,583	\$1,996	0.14%	1.01%	533.80%	1.34%	0.12%
	Alpine Bank	\$3,268,795	\$11,749	0.55%	1.35%	115.09%	10.15%	0.98%
	Bank of Colorado	\$3,318,495	\$30,313	1.38%	1.62%	111.88%	9.80%	0.96%
	Guaranty Bank and Trust Company	\$3,401,742	\$4,622	0.18%	0.90%	82.50%	7.70%	0.83%
	Sunflower Bank, National Association	\$3,743,892	\$13,436	0.49%	0.82%	156.50%	4.62%	0.50%
	CoBiz Bank	\$3,768,842	\$3,830	0.13%	1.16%	119.25%	7.02%	0.79%
	NBH Bank	\$4,678,079	\$32,456	1.05%	1.13%	92.89%	18.83%	1.11%
	Regional Average	\$3,304,584	\$12,455	0.51%	1.10%	158.16%	8.10%	0.74%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

# Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	Young Americans Bank	\$19,662	\$1,419	\$1,404	\$1,404	7.19%	191.54%	192.77%	191.54%
	First National Bank of Fleming	\$23,128	\$2,772	\$2,772	\$2,772	12.22%	18.81%	20.07%	18.81%
	McClave State Bank	\$37,904	\$4,435	\$4,397	\$4,397	11.80%	13.25%	14.48%	13.25%
	Champion Bank	\$49,945	\$8,959	\$8,959	\$8,959	18.31%	30.23%	31.53%	30.23%
	Bank of Burlington	\$50,760	\$7,605	\$7,478	\$7,478	14.25%	17.98%	19.06%	17.98%
	Colorado National Bank	\$52,916	\$5,442	\$4,784	\$4,784	9.08%	18.92%	20.18%	18.92%
	First Colorado National Bank	\$62,400	\$12,276	\$9,742	\$9,742	16.59%	19.13%	20.42%	19.13%
	Rocky Mountain Bank & Trust	\$69,715	\$5,492	\$5,402	\$5,402	8.29%	11.66%	12.92%	11.66%
	Fowler State Bank	\$76,337	\$11,233	\$11,233	\$11,233	15.22%	26.66%	27.93%	26.66%
	Citizens Bank of Pagosa Springs	\$78,093	\$7,537	\$7,320	\$7,320	9.23%	13.55%	14.82%	13.55%
	Del Norte Bank	\$78,446	\$6,989	\$6,962	\$6,962	8.90%	12.58%	13.60%	12.58%
	Gunnison Bank and Trust Company	\$87,697	\$8,257	\$8,288	\$8,288	9.61%	13.83%	15.09%	13.83%
	Pikes Peak National Bank	\$89,155	\$9,842	\$9,842	\$9,842	11.16%	26.69%	27.94%	26.69%
	Native American Bank, National Association	\$89,946	\$9,392	\$9,140	\$9,140	10.22%	30.78%	32.06%	30.78%
	Citizens State Bank of Ouray	\$93,064	\$9,444	\$9,182	\$9,182	10.04%	20.67%	21.16%	20.67%
	Century Savings and Loan Association	\$98,971	\$13,149	\$13,204	\$13,204	13.36%	49.15%	50.42%	49.15%
	Mountain View Bank of Commerce	\$100,211	\$9,550	\$9,550	\$9,550	9.89%	11.64%	12.89%	11.64%
	Park State Bank & Trust	\$101,429	\$8,204	\$8,277	\$8,277	8.22%	14.47%	15.69%	14.47%
	Grand Mountain Bank, FSB	\$101,565	\$8,092	\$8,096	\$8,096	8.03%	15.28%	16.54%	15.28%
	Farmers State Bank of Brush	\$101,629	\$18,570	\$18,411	\$18,411	18.34%	26.07%	27.28%	26.07%
	State Bank	\$101,882	\$13,659	\$13,523	\$13,523	12.99%	19.34%	20.45%	19.34%
	Rio Grande Savings and Loan Association	\$103,477	\$11,582	\$11,601	\$11,601	11.44%	19.96%	21.05%	19.96%
	Gunnison Savings and Loan Association	\$104,311	\$11,228	\$11,228	\$11,228	10.61%	32.81%	34.06%	32.81%
	Community State Bank	\$105,611	\$13,452	\$13,456	\$13,456	13.19%	16.08%	17.34%	16.08%
	Home Loan State Bank	\$106,534	\$8,323	\$8,433	\$5,433	8.03%	11.35%	12.26%	7.31%
	Evergreen National Bank	\$107,283	\$9,861	\$9,512	\$9,512	9.06%	17.20%	18.46%	17.20%
	First National Bank, Cortez	\$108,487	\$10,129	\$10,090	\$10,090	9.11%	16.38%	17.63%	16.38%
	Morgan Federal Bank	\$112,264	\$12,631	\$12,407	\$12,407	11.03%	20.13%	20.72%	20.13%
	Redstone Bank	\$113,714	\$12,903	\$12,903	\$12,903	12.03%	15.31%	16.56%	15.31%
	Stockmens Bank	\$116,495	\$9,305	\$9,305	\$9,305	8.25%	10.13%	13.85%	10.13%
	First National Bank of Hugo	\$117,535	\$15,207	\$14,231	\$14,231	12.30%	24.49%	25.75%	24.49%
	Colorado Bank and Trust Company of La Junta	\$127,690	\$10,178	\$10,254	\$10,254	7.99%	15.21%	16.49%	15.21%
	Bank of Estes Park	\$127,758	\$12,033	\$11,964	\$11,964	9.66%	16.69%	17.95%	16.69%
	Cache Bank & Trust	\$130,847	\$13,867	\$14,180	\$14,180	10.51%	17.62%	18.48%	17.62%
	Castle Rock Bank	\$147,793	\$15,849	\$15,519	\$15,519	10.69%	18.45%	19.70%	18.45%
	North Valley Bank	\$152,607	\$18,287	\$18,287	\$18,287	12.34%	16.84%	18.09%	16.84%
	Wray State Bank	\$153,438	\$14,476	\$11,810	\$11,810	7.82%	9.33%	10.58%	9.33%
	High Plains Bank	\$154,422	\$14,011	\$14,034	\$14,034	9.27%	11.19%	12.44%	11.19%
	Flatirons Bank	\$161,177	\$14,342	\$13,979	\$13,979	8.84%	12.90%	14.01%	12.90%
	Solera National Bank	\$163,431	\$23,105	\$22,536	\$22,536	14.21%	18.48%	19.73%	18.48%
	FMS Bank	\$166,280	\$18,215	\$18,060	\$18,060	10.91%	10.96%	11.96%	10.96%
	Equitable Savings and Loan Association	\$167,262	\$25,956	\$25,984	\$25,984	15.48%	20.49%	20.79%	20.49%
	First Pioneer National Bank	\$171,524	\$23,253	\$22,963	\$22,963	13.35%	18.92%	20.17%	18.92%
	Mountain Valley Bank	\$175,733	\$19,298	\$17,956	\$17,956	10.18%	12.40%	13.58%	12.40%
	Integrity Bank & Trust	\$178,823	\$14,730	\$14,783	\$14,783	8.29%	11.27%	12.28%	11.27%
	5Star Bank	\$183,471	\$34,674	\$33,684	\$33,684	18.75%	24.59%	25.56%	24.59%
	Bank of Denver	\$196,835	\$21,312	\$21,259	\$21,259	10.88%	13.52%	14.17%	13.52%
	First FarmBank	\$211,360	\$17,312	\$17,526	\$17,526	8.65%	10.34%	11.59%	10.34%
	First National Bank in Trinidad	\$213,049	\$23,518	\$24,073	\$24,073	11.33%	25.18%	26.44%	25.18%
	First State Bank of Colorado	\$219,497	\$27,085	\$24,749	\$24,749	11.63%	17.79%	18.84%	17.79%
	Farmers Bank	\$225,733	\$30,370	\$30,378	\$30,378	13.71%	17.42%	18.67%	17.42%
	Timberline Bank	\$237,801	\$19,877	\$20,364	\$20,364	8.61%	11.06%	12.31%	11.06%
	Alamosa State Bank	\$237,973	\$21,779	\$21,891	\$21,891	9.15%	16.32%	17.57%	16.32%
	Farmers State Bank of Calhan	\$239,645	\$26,702	\$25,915	\$25,915	10.76%	18.39%	19.14%	18.39%
	Points West Community Bank	\$241,104	\$24,567	\$22,861	\$22,861	9.54%	14.12%	15.38%	14.12%
	Dolores State Bank	\$241,523	\$32,235	\$30,404	\$30,404	12.98%	22.53%	23.78%	22.53%
	High Country Bank	\$246,211	\$24,798	\$24,877	\$24,877	10.31%	13.63%	14.30%	13.63%
	Verus Bank of Commerce	\$248,669	\$35,091	\$33,881	\$33,881	13.77%	15.37%	16.23%	15.37%
	Regional Average	\$134,176	\$15,067	\$14,747	\$14,695	11.17%	20.98%	22.16%	20.91%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets									
	San Luis Valley Federal Bank	\$262,047	\$42,621	\$42,989	\$42,989	16.63%	25.11%	26.00%	25.11%
	Yampa Valley Bank	\$268,512	\$23,852	\$23,515	\$23,515	9.08%	10.56%	11.82%	10.56%
	First American State Bank	\$275,141	\$20,555	\$20,596	\$20,596	8.26%	13.07%	14.32%	13.07%
	Frontier Bank	\$286,399	\$33,195	\$32,006	\$32,006	11.41%	17.59%	18.85%	17.59%
	Advantage Bank	\$291,602	\$29,309	\$28,669	\$28,669	9.92%	12.57%	13.38%	12.57%
	First Southwest Bank	\$299,229	\$29,288	\$24,803	\$24,803	8.62%	12.25%	13.51%	12.25%
	Legacy Bank	\$301,017	\$47,269	\$41,363	\$41,363	14.10%	17.18%	18.43%	17.18%
	Valley Bank & Trust	\$314,187	\$31,243	\$30,663	\$30,663	9.76%	14.08%	15.19%	14.08%
	Bankers' Bank of the West	\$327,597	\$44,059	\$43,015	\$43,015	13.06%	17.08%	18.33%	17.08%
	First National Bank of Las Animas	\$340,731	\$39,714	\$36,969	\$36,969	11.03%	13.37%	14.62%	13.37%
	AMG National Trust Bank	\$369,110	\$33,676	\$33,386	\$33,386	8.69%	11.89%	12.44%	11.89%
	Eastern Colorado Bank	\$372,482	\$41,471	\$37,649	\$37,649	10.31%	12.94%	14.19%	12.94%
	Pueblo Bank and Trust Company	\$396,415	\$42,968	\$43,721	\$43,721	11.13%	17.56%	18.75%	17.56%
	Peoples National Bank	\$409,778	\$41,502	\$41,603	\$41,603	10.65%	14.72%	15.79%	14.72%
	Fortis Private Bank	\$431,925	\$39,750	\$38,756	\$38,756	9.67%	16.42%	16.94%	16.42%
	Collegiate Peaks Bank	\$466,361	\$54,785	\$49,537	\$49,537	10.88%	13.94%	15.12%	13.94%
	First National Bank of Durango	\$491,026	\$42,639	\$40,334	\$40,334	8.24%	12.64%	13.60%	12.64%
	Regional Average	\$347,268	\$37,523	\$35,857	\$35,857	10.67%	14.88%	15.96%	14.88%
Asset Group C - \$501 million to \$1 billion in total assets									
	Trust Company of America	\$761,917	\$41,243	\$44,808	\$44,808	6.01%	23.69%	23.69%	23.69%
	Citywide Banks	\$817,859	\$117,369	\$82,808	\$82,808	10.35%	14.69%	15.19%	14.69%
	First Western Trust Bank	\$932,567	\$87,532	\$72,523	\$72,523	8.17%	9.64%	10.59%	9.64%
	Regional Average	\$837,448	\$82,048	\$66,713	\$66,713	8.18%	16.01%	16.49%	16.01%
Asset Group D - \$1 billion to \$10 billion in total assets									
	Colorado Federal Savings Bank	\$1,736,241	\$198,376	\$181,921	\$181,921	10.44%	21.60%	22.27%	21.60%
	ANB Bank	\$2,520,583	\$211,426	\$214,940	\$214,940	8.42%	12.96%	13.81%	12.96%
	Alpine Bank	\$3,268,795	\$303,612	\$285,990	\$285,990	8.95%	11.57%	12.76%	11.57%
	Bank of Colorado	\$3,318,495	\$341,352	\$301,902	\$301,902	9.21%	12.82%	14.07%	12.82%
	Guaranty Bank and Trust Company	\$3,401,742	\$413,199	\$353,898	\$353,898	10.60%	12.19%	12.99%	12.19%
	Sunflower Bank, National Association	\$3,743,892	\$432,062	\$370,731	\$370,731	17.41%	11.68%	12.39%	11.68%
	CoBiz Bank	\$3,768,842	\$395,567	\$378,829	\$378,829	10.19%	11.92%	12.94%	11.92%
	NBH Bank	\$4,678,079	\$457,325	\$385,466	\$385,466	8.39%	10.88%	11.88%	10.88%
	Regional Average	\$3,304,584	\$344,115	\$309,210	\$309,210	10.45%	13.20%	14.14%	13.20%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

# Definitions





<b>Total assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
<b>Net income</b>	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.
<b>Return on average equity (%)</b>	Return on average equity; net income as a percent of average equity.
<b>Efficiency ratio (FTE) (%)</b>	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
<b>Total loans and leases</b>	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.
<b>Total deposits</b>	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
<b>Liquidity ratio (%)</b>	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.
<b>Loans ÷ deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.
<b>Yield on earning assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
<b>Cost of interest-bearing liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

<b>Cost of funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net interest margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Deposit growth rate (%)</b>	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
<b>Total loans and leases nonaccrual</b>	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
<b>Nonaccrual loans ÷ total loans (%)</b>	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Nonperforming assets / total assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)</b>	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
<b>Total equity capital</b>	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
<b>Tier 1 capital</b>	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
<b>Leverage ratio (%)</b>	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
<b>Tier 1 risk-based ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
<b>Risk-Based Capital Ratio (%)</b>	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
<b>Common Equity Tier Risk Based Ratio (%)</b>	Tier 1 common capital as a percent of risk-weighted assets.