



Bankers' Index

AN ANALYSIS OF COLORADO COMMUNITY BANKS





The Credit Union Index is published by Moss Adams.

For more information on the data presented in this report, contact **Heidi Berenbrok, Director**, at **(303) 294-7778**.

Colorado

DENVER

675 15th Street, Ste 1900
Denver, CO 80202
(303) 298-9600

ASSET SIZE DEFINITION

Group A \$0–\$250 million

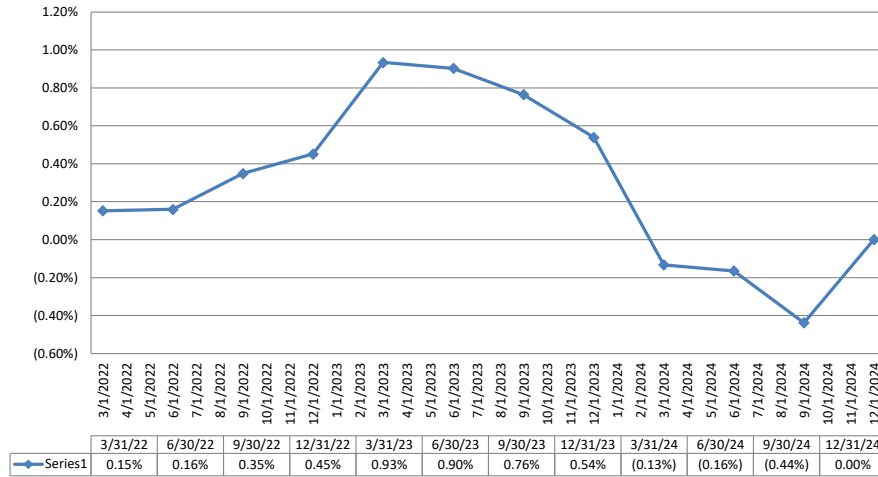
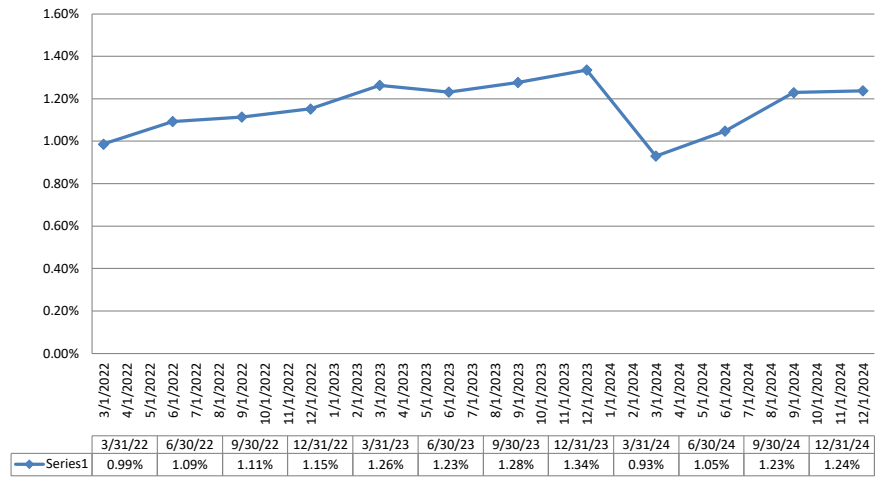
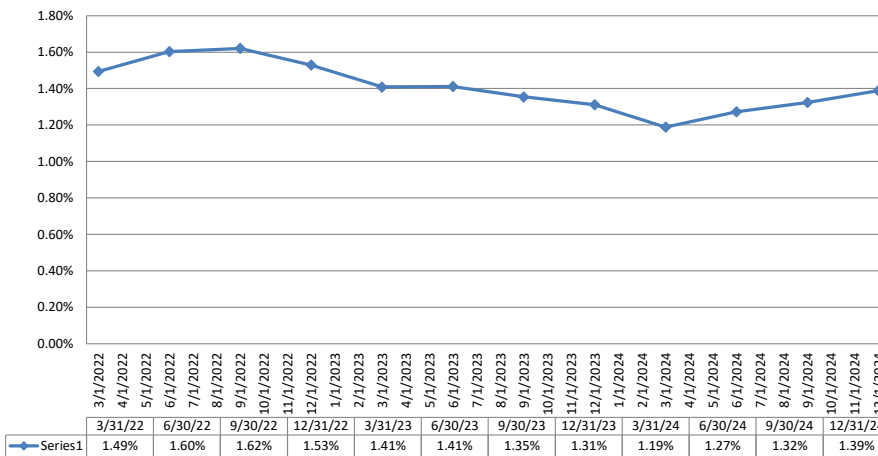
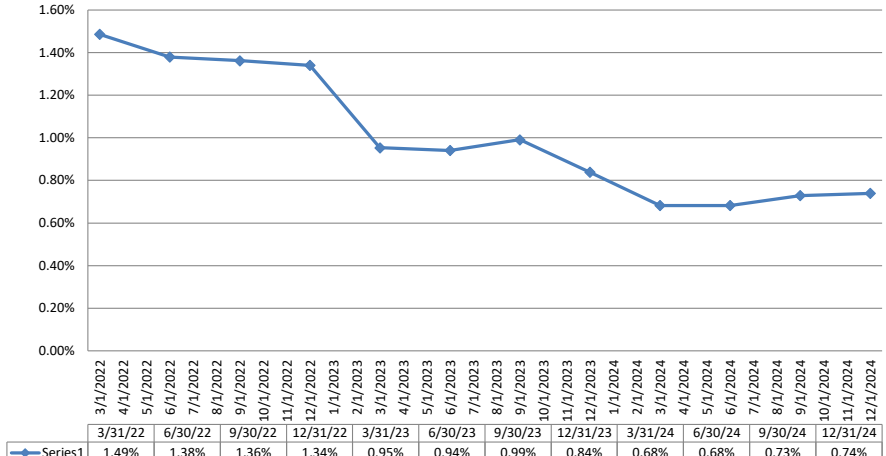
Group B \$251 million–\$500 million

Group C \$501 million–\$1 billion

Group D Over \$1 billion

Performance Analysis

Summary Trends of Historical Asset Group Averages: Return on Average Assets

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion Total Assets**
Year-to-Date

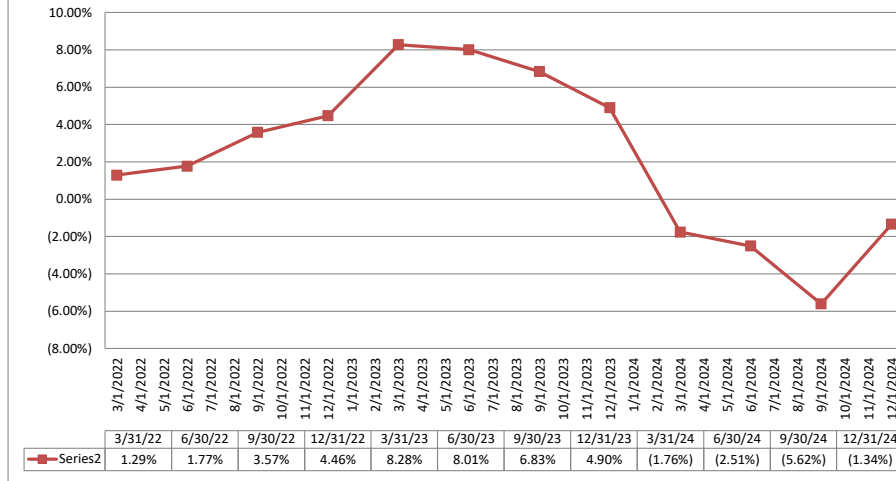
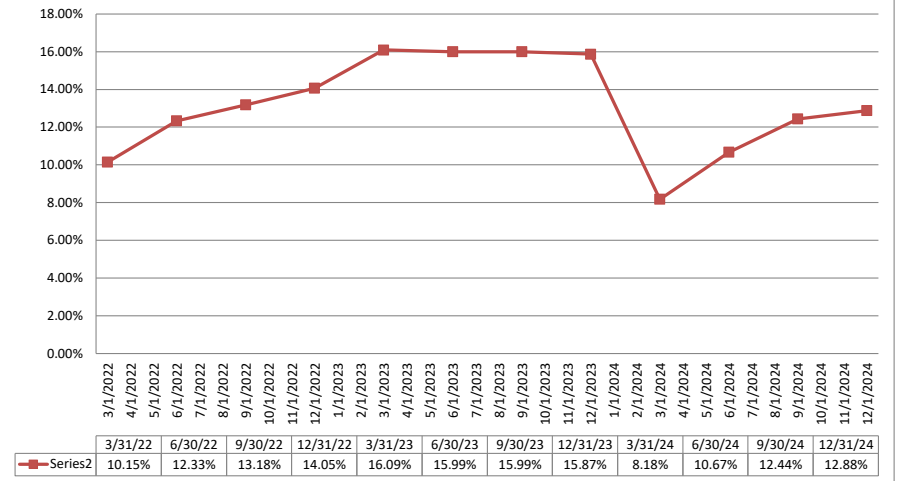
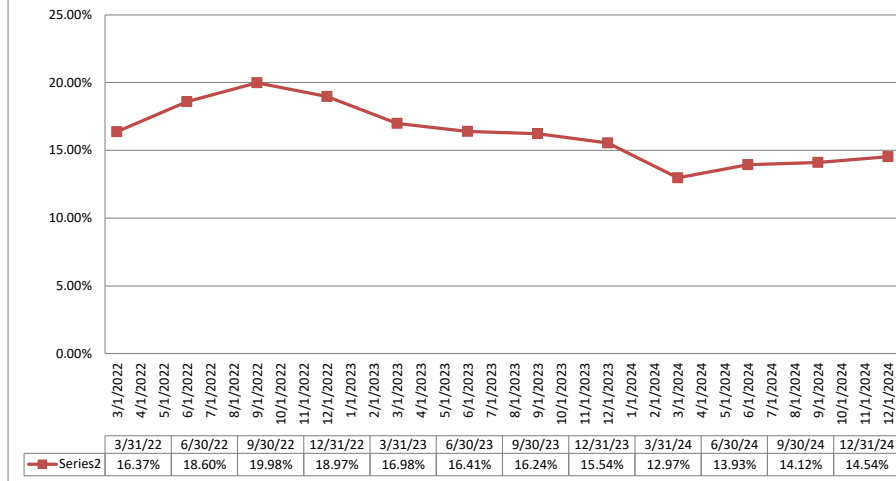
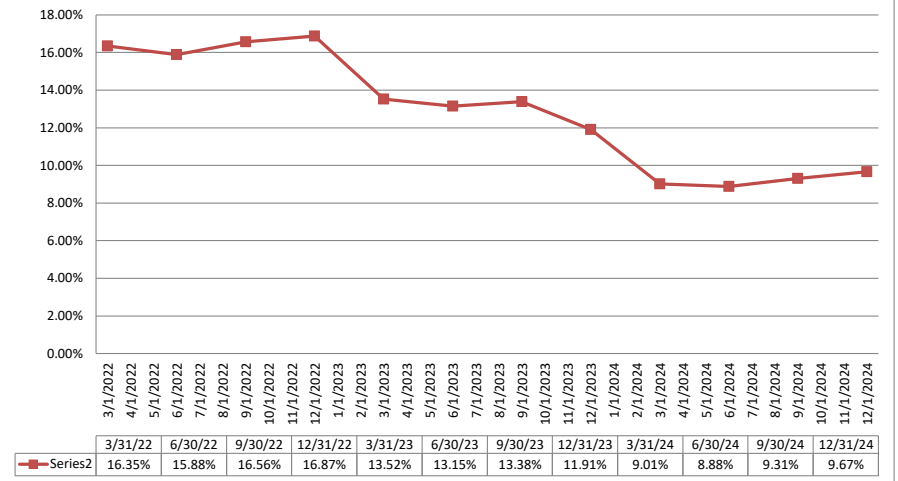
Source: SNL Financial

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.

Summary Trends of Historical Asset Group Averages: Return on Average Equity

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion Total Assets**
Year-to-Date

Source: SNL Financial

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Performance Analysis

December 31, 2024

Run Date: February 10, 2025

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												
	Transact Bank, National Association	\$6,539	\$387	23.97%	200.00%	57.05%	\$109	(\$731)	(10.11%)	(91.26%)	153.36%	\$112
	Young Americans Bank	\$17,265	(\$333)	(7.58%)	(90.67%)	320.39%	\$120	(\$1,786)	(10.00%)	(122.75%)	NM	\$110
	The First National Bank of Fleming	\$28,594	\$24	0.34%	2.56%	88.62%	\$81	\$303	1.07%	8.28%	71.13%	\$63
	Champion Bank	\$44,114	\$33	0.30%	0.80%	93.68%	\$85	\$61	0.13%	0.37%	97.08%	\$92
	Century Savings and Loan Association	\$74,593	\$51	0.26%	2.00%	114.39%	\$82	(\$132)	(0.17%)	(1.35%)	114.15%	\$88
	McClave State Bank	\$78,777	\$241	1.28%	10.38%	57.52%	\$138	\$1,116	1.59%	12.59%	50.99%	\$105
	Gunnison Savings and Loan Association	\$101,511	(\$64)	(0.25%)	(1.96%)	112.29%	\$94	(\$249)	(0.24%)	(1.90%)	111.74%	\$95
	Pikes Peak National Bank	\$101,830	\$66	0.26%	1.67%	92.24%	\$78	(\$10)	(0.01%)	(0.06%)	100.55%	\$87
	The Farmers State Bank of Brush	\$114,487	\$48	0.16%	0.92%	93.60%	\$93	\$489	0.41%	2.41%	83.96%	\$89
	Rocky Mountain Bank and Trust	\$121,769	\$298	0.98%	9.74%	70.32%	\$86	\$1,418	1.11%	12.20%	69.92%	\$84
	The State Bank	\$126,279	\$615	1.90%	11.04%	58.25%	\$82	\$1,850	1.43%	8.66%	55.19%	\$78
	Fowler State Bank	\$137,601	(\$135)	(0.40%)	(3.02%)	110.00%	\$197	\$1,052	0.79%	6.00%	61.32%	\$121
	Evergreen National Bank	\$137,622	\$319	0.95%	8.89%	77.17%	\$86	\$1,407	1.07%	10.47%	73.41%	\$84
	First National Bank of Hugo	\$139,329	\$155	0.43%	4.72%	77.85%	\$79	\$1,148	0.79%	9.10%	76.95%	\$84
	RG Bank, a Savings and Loan Association	\$140,147	\$62	0.18%	1.92%	93.13%	\$87	\$211	0.16%	1.65%	94.14%	\$85
	Del Norte Bank, A Savings and Loan Association	\$140,781	\$460	1.27%	14.15%	62.43%	\$114	\$1,304	0.92%	10.68%	70.91%	\$115
	Park State Bank & Trust	\$141,215	\$328	0.91%	9.22%	83.53%	\$118	\$1,353	0.98%	9.97%	81.74%	\$107
	First National Bank, Cortez	\$141,269	\$311	0.88%	9.43%	64.07%	\$93	\$1,366	0.98%	10.86%	65.43%	\$97
	Bank of Estes Park	\$153,594	\$452	1.18%	12.87%	66.18%	\$89	\$1,113	0.76%	8.26%	74.16%	\$96
	Equitable Savings and Loan Association	\$161,698	\$14	0.03%	0.21%	98.67%	\$66	(\$42)	(0.03%)	(0.16%)	101.00%	\$68
	Community State Bank	\$189,985	\$914	1.97%	15.48%	46.90%	\$95	\$3,781	2.18%	17.02%	44.64%	\$89
	Verus Bank of Commerce	\$192,264	\$811	1.67%	8.70%	50.21%	\$176	\$2,445	1.25%	6.56%	60.56%	\$257
	Home Loan State Bank	\$201,674	\$121	0.23%	3.73%	73.05%	\$90	\$742	0.38%	5.99%	75.18%	\$86
	The Citizens State Bank of Ouray	\$203,722	\$167	0.33%	4.84%	85.75%	\$95	\$304	0.15%	2.27%	91.83%	\$95
	The Gunnison Bank and Trust Company	\$231,091	\$714	1.16%	10.21%	70.02%	\$137	\$4,289	1.75%	16.11%	55.52%	\$96
	Redstone Bank	\$235,910	\$286	0.44%	3.68%	72.87%	\$127	\$1,294	0.50%	4.26%	72.14%	\$130
	First Pioneer National Bank	\$241,923	\$368	0.61%	5.75%	65.56%	\$92	\$1,467	0.62%	6.02%	67.30%	\$88
	The Colorado Bank and Trust Company of La Junta	\$242,810	\$740	1.29%	8.92%	63.80%	\$56	\$3,326	1.57%	10.17%	63.47%	\$118
	Average of Asset Group A	\$137,443	\$266	1.24%	9.51%	86.41%	\$102	\$1,032	0.00%	(1.34%)	79.18%	\$101

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Performance Analysis

December 31, 2024

Run Date: February 10, 2025

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		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

North Valley Bank	\$250,536	\$1,923	3.04%	24.28%	41.15%	\$121	\$7,219	2.92%	23.50%	43.26%	\$117
First National Bank in Trinidad	\$254,781	\$598	0.94%	19.56%	73.15%	\$68	(\$647)	(0.25%)	(5.66%)	81.18%	\$65
Wray State Bank	\$266,909	\$471	0.71%	7.22%	71.32%	\$99	\$2,877	1.11%	11.49%	59.87%	\$93
Farmers Bank	\$293,138	\$1,346	1.68%	30.04%	55.57%	\$137	\$5,708	1.78%	33.00%	53.62%	\$131
First American State Bank	\$294,478	\$401	0.55%	6.21%	74.60%	\$159	\$974	0.33%	3.72%	83.33%	\$174
FMS Bank	\$322,782	\$947	1.17%	12.37%	71.67%	\$163	\$4,980	1.64%	16.81%	68.93%	\$146
Alamosa State Bank	\$336,012	\$1,412	1.64%	16.10%	55.35%	\$154	\$7,048	2.08%	21.52%	42.86%	\$104
Flatirons Bank	\$340,308	\$1,199	1.37%	20.39%	65.11%	\$151	\$3,246	0.96%	14.36%	68.05%	\$144
First FarmBank	\$359,803	\$829	0.93%	8.33%	69.77%	\$104	\$3,693	1.03%	9.60%	67.02%	\$102
5Star Bank	\$369,801	\$1,247	1.37%	8.41%	60.29%	\$109	\$4,155	1.12%	7.23%	66.16%	\$102
San Luis Valley Federal Bank	\$379,250	\$1,097	1.17%	7.56%	69.36%	\$91	\$3,947	1.06%	7.07%	71.77%	\$97
Integrity Bank & Trust	\$383,222	\$533	0.58%	6.75%	72.25%	\$118	\$3,324	0.94%	11.02%	67.22%	\$113
Farmers State Bank of Calhan	\$390,921	\$784	0.80%	14.76%	72.13%	\$99	\$3,006	0.76%	15.09%	72.59%	\$94
Native American Bank, National Association	\$404,104	\$1,992	1.97%	20.53%	50.93%	\$159	\$5,401	1.61%	14.86%	58.21%	\$136
Frontier Bank	\$410,613	\$1,541	1.48%	16.68%	55.85%	\$100	\$6,545	1.54%	18.51%	51.81%	\$91
High Plains Bank	\$410,774	\$1,333	1.30%	12.68%	74.72%	\$112	\$5,101	1.28%	12.49%	71.55%	\$97
The Dolores State Bank	\$417,831	\$2,471	2.31%	17.98%	37.60%	\$69	\$7,039	1.77%	13.49%	46.84%	\$98
Bankers' Bank of the West	\$431,504	\$413	0.41%	3.04%	90.51%	\$176	\$4,851	1.20%	8.95%	85.62%	\$157
High Country Bank	\$499,482	\$848	0.68%	8.18%	80.62%	\$101	\$3,099	0.64%	7.60%	75.64%	\$100
Average of Asset Group B	\$358,750	\$1,126	1.27%	13.74%	65.37%	\$121	\$4,293	1.24%	12.88%	65.03%	\$114

Asset Group C - \$501 million to \$1 billion in total assets

Stockmens Bank	\$539,437	\$1,872	1.40%	12.82%	56.25%	\$71	\$7,139	1.34%	12.72%	56.04%	\$70
First Southwest Bank	\$565,768	\$2,839	2.05%	12.33%	50.89%	\$105	\$5,880	1.09%	6.63%	64.41%	\$99
Mountain Valley Bank	\$571,946	\$1,284	0.93%	9.88%	58.98%	\$98	\$3,346	0.62%	6.73%	72.03%	\$101
Grand Valley Bank	\$578,052	\$1,890	1.24%	16.88%	54.97%	\$85	\$7,228	1.21%	17.23%	55.79%	\$86
First National Bank Colorado	\$606,106	\$3,218	2.10%	22.17%	46.08%	\$95	\$11,775	2.03%	21.49%	47.78%	\$92
The Pueblo Bank and Trust Company	\$616,730	\$3,011	1.93%	16.73%	65.55%	\$111	\$13,481	2.15%	19.67%	62.02%	\$114
Yampa Valley Bank	\$631,671	\$3,307	2.10%	26.96%	49.06%	\$112	\$10,905	1.75%	23.80%	53.39%	\$114
The Eastern Colorado Bank	\$673,237	\$1,658	0.98%	9.67%	68.75%	\$127	\$7,502	1.13%	11.11%	66.10%	\$120
AMG National Trust Bank	\$723,180	\$4,537	2.71%	17.67%	60.47%	\$190	\$15,656	2.31%	15.61%	63.48%	\$194
Timberline Bank	\$776,587	\$1,489	0.76%	11.66%	73.84%	\$118	\$4,644	0.61%	9.42%	75.31%	\$121
Points West Community Bank	\$814,262	\$2,445	1.16%	16.47%	63.47%	\$80	\$8,618	1.03%	15.55%	66.63%	\$85
Average of Asset Group C	\$645,180	\$2,505	1.58%	15.75%	58.94%	\$108	\$8,743	1.39%	14.54%	62.09%	\$109

Asset Group D - Over \$1 billion in total assets

Solera National Bank	\$1,171,127	\$5,272	1.76%	23.55%	39.34%	\$166	\$18,121	1.46%	21.36%	40.39%	\$159
Fortis Bank	\$1,301,059	\$855	0.26%	3.36%	85.35%	\$192	(\$819)	(0.06%)	(0.81%)	99.16%	\$194
Colorado Federal Savings Bank	\$2,317,950	\$5,238	0.88%	8.54%	37.62%	\$168	\$14,504	0.61%	5.92%	46.94%	\$165
Silver Queen Financial Services, Inc.	\$2,354,685	\$4,964	0.82%	7.95%	NA	NA	\$13,301	0.55%	5.45%	NA	NA
First Western Trust Bank	\$2,913,562	\$3,476	0.48%	4.96%	83.86%	\$156	\$11,617	0.41%	4.21%	82.56%	\$154
ANB Bank	\$2,964,088	\$4,814	0.62%	12.11%	77.53%	\$86	\$17,772	0.56%	11.54%	78.63%	\$86
Alpine Bank	\$6,521,366	\$15,317	0.93%	10.22%	67.03%	\$112	\$55,961	0.85%	9.65%	69.43%	\$110
Bank of Colorado	\$7,230,434	\$17,515	0.91%	11.47%	56.65%	\$108	\$56,529	0.73%	9.94%	62.56%	\$105
NBH Bank	\$9,771,263	\$30,699	1.23%	10.33%	53.35%	\$102	\$130,362	1.31%	11.30%	54.79%	\$107
FirstBank	\$27,247,393	\$84,001	1.20%	21.22%	51.46%	\$107	\$272,564	0.97%	18.10%	54.79%	\$105
Average of Asset Group D	\$6,379,293	\$17,215	0.91%	11.37%	61.35%	\$133	\$58,991	0.74%	9.67%	65.47%	\$132

Source: SNL Financial

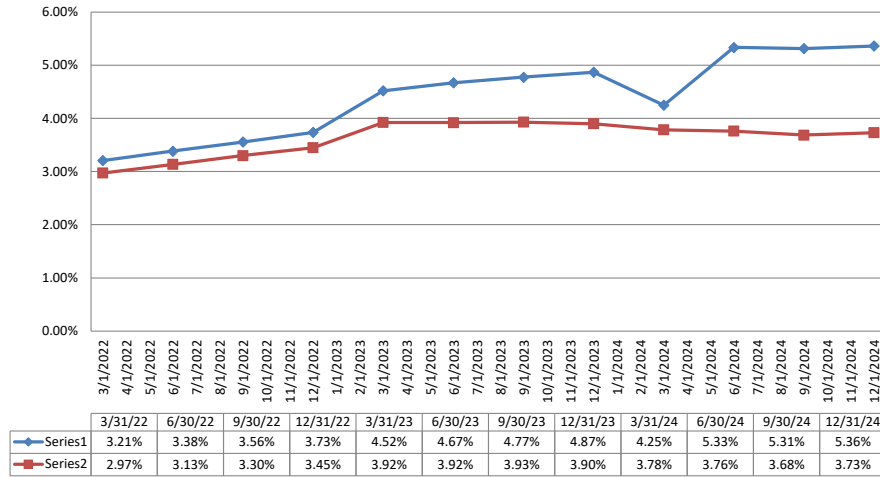
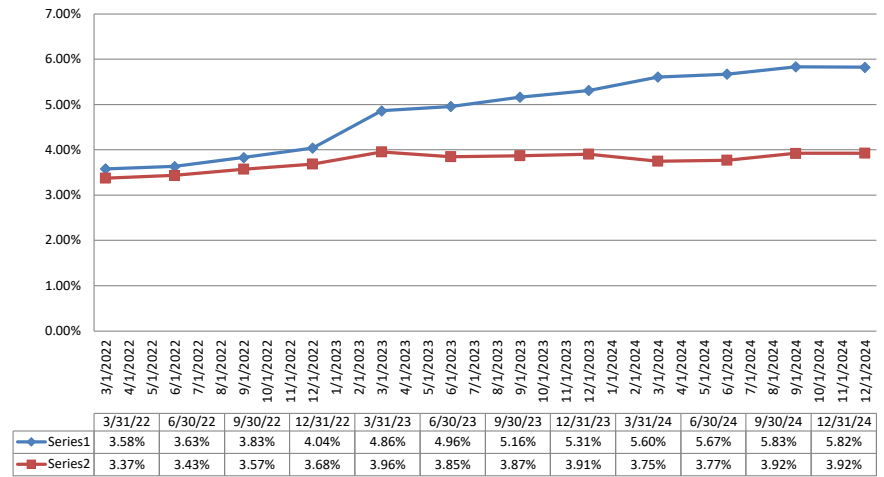
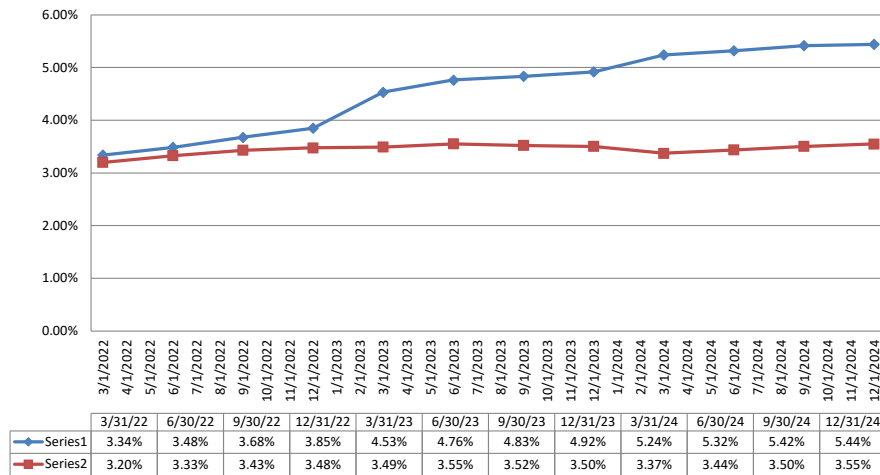
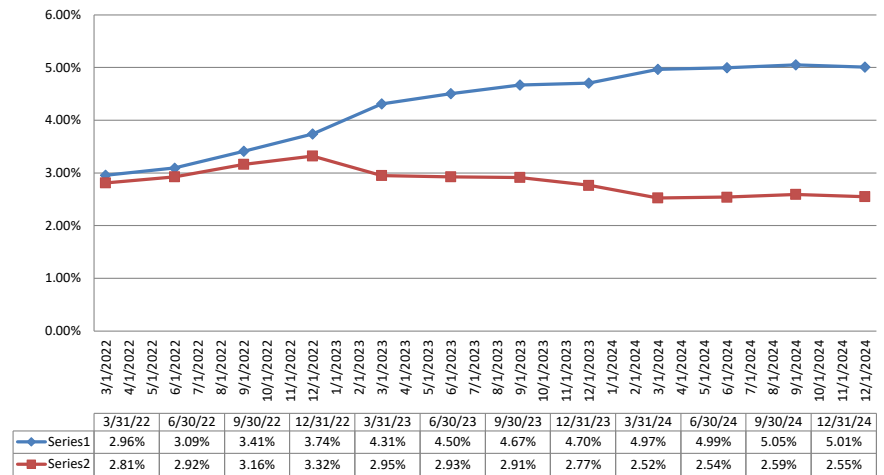
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Balance Sheet & Net Interest Margin

Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion Total Assets**
Year-to-Date

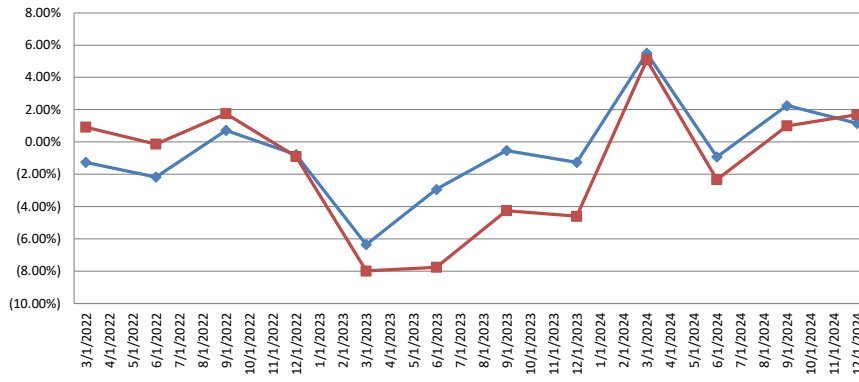
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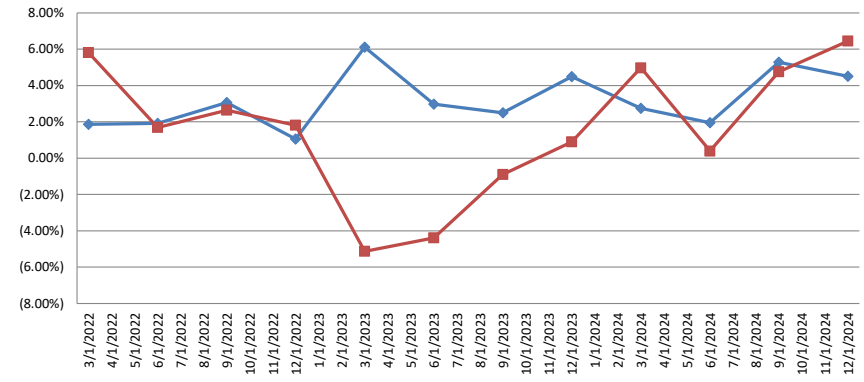
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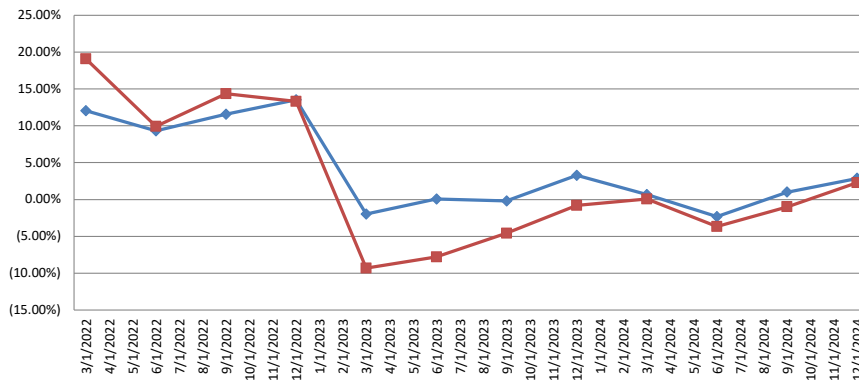
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date

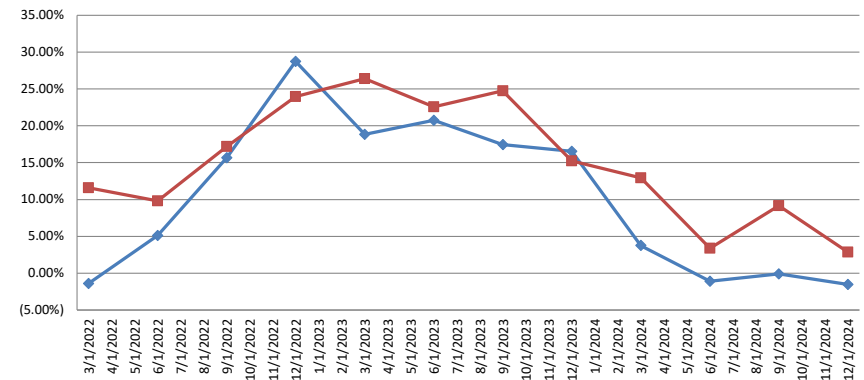
	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Series1	(1.25%)	(2.17%)	0.72%	(0.79%)	(6.36%)	(2.93%)	(0.53%)	(1.25%)	5.50%	(0.91%)	2.26%	1.16%
Series2	0.92%	(0.13%)	1.75%	(0.90%)	(7.99%)	(7.77%)	(4.26%)	(4.60%)	5.08%	(2.33%)	1.00%	1.69%

Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date

	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Series1	1.87%	1.92%	3.06%	1.05%	6.10%	2.97%	2.50%	4.50%	2.75%	1.95%	5.29%	4.51%
Series2	5.81%	1.68%	2.64%	1.81%	(5.12%)	(4.39%)	(0.90%)	0.89%	4.97%	0.39%	4.75%	6.44%

Asset Group C - \$501 to \$1 billion in Total Assets
Year-to-Date

	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Series1	12.04%	9.33%	11.58%	13.52%	(1.96%)	0.07%	(0.18%)	3.30%	0.68%	(2.32%)	1.00%	2.87%
Series2	19.09%	9.92%	14.36%	13.30%	(9.33%)	(7.81%)	(4.56%)	(0.78%)	0.07%	(3.66%)	(0.99%)	2.27%

Asset Group D - Over \$1 billion Total Assets
Year-to-Date

	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24	12/31/24
Series1	(1.40%)	5.13%	15.69%	28.74%	18.84%	20.76%	17.44%	16.53%	3.75%	(1.08%)	(0.10%)	(1.51%)
Series2	11.61%	9.82%	17.18%	23.98%	26.41%	22.56%	24.73%	15.24%	12.94%	3.38%	9.17%	2.88%

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Balance Sheet & Net Interest Margin

December 31, 2024

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Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total 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 A - \$0 to \$250 million in total assets													
	Transact Bank, National Association	\$6,539	\$2,421	\$5,206	46.50%	26.40%	\$817	6.27%	3.85%	1.40%	4.39%	(11.96%)	(9.90%)
	Young Americans Bank	\$17,265	\$28	\$15,308	0.18%	108.62%	\$1,570	4.70%	1.97%	1.56%	3.21%	(9.12%)	(11.25%)
	The First National Bank of Fleming	\$28,594	\$23,238	\$23,546	98.69%	2.60%	\$4,085	6.36%	3.07%	2.52%	4.07%	0.40%	(4.68%)
	Champion Bank	\$44,114	\$14,239	\$27,478	51.82%	97.60%	\$2,941	5.17%	2.15%	1.34%	4.23%	(8.78%)	(13.49%)
	Century Savings and Loan Association	\$74,593	\$40,725	\$62,069	65.61%	25.44%	\$5,738	3.10%	1.21%	1.15%	2.12%	(10.13%)	(14.31%)
	McClave State Bank	\$78,777	\$67,493	\$64,983	103.86%	11.25%	\$7,878	7.87%	3.73%	3.30%	4.83%	23.10%	19.80%
	Gunnison Savings and Loan Association	\$101,511	\$54,669	\$82,593	66.19%	44.54%	\$7,251	3.58%	1.95%	1.81%	2.00%	(0.93%)	0.74%
	Pikes Peak National Bank	\$101,830	\$64,391	\$85,420	75.38%	38.83%	\$3,917	5.28%	2.46%	1.49%	3.95%	(8.04%)	(9.41%)
	The Farmers State Bank of Brush	\$114,487	\$65,482	\$91,679	71.43%	18.19%	\$4,978	4.41%	2.56%	1.94%	2.81%	(2.30%)	(4.61%)
	Rocky Mountain Bank and Trust	\$121,769	\$60,437	\$108,933	55.48%	34.55%	\$5,074	5.46%	3.08%	2.06%	3.50%	(14.46%)	7.97%
	The State Bank	\$126,279	\$69,427	\$103,668	66.97%	27.12%	\$4,677	5.66%	1.42%	0.96%	4.80%	1.83%	0.17%
	Fowler State Bank	\$137,601	\$82,410	\$108,472	75.97%	15.52%	\$9,829	5.10%	3.03%	2.48%	2.88%	4.45%	2.17%
	Evergreen National Bank	\$137,622	\$86,593	\$122,879	70.47%	35.14%	\$4,048	5.56%	0.99%	0.36%	5.23%	3.79%	2.48%
	First National Bank of Hugo	\$139,329	\$71,019	\$125,370	56.65%	26.58%	\$6,635	3.96%	2.04%	1.36%	2.65%	(2.31%)	0.14%
	RG Bank, a Savings and Loan Association	\$140,147	\$106,050	\$120,262	88.18%	21.64%	\$5,005	4.81%	1.73%	1.40%	3.48%	1.93%	(3.59%)
	Del Norte Bank, A Savings and Loan Association	\$140,781	\$114,065	\$120,234	94.87%	15.42%	\$5,631	6.30%	2.48%	2.16%	4.34%	2.67%	4.39%
	Park State Bank & Trust	\$141,215	\$103,120	\$126,799	81.33%	17.14%	\$4,869	6.10%	2.05%	1.67%	4.57%	8.49%	8.91%
	First National Bank, Cortez	\$141,269	\$90,892	\$120,041	75.72%	20.52%	\$7,848	5.43%	2.50%	1.83%	3.67%	5.43%	11.52%
	Bank of Estes Park	\$153,594	\$92,653	\$138,664	66.82%	35.21%	\$5,907	4.66%	1.52%	1.14%	3.59%	3.10%	3.00%
	Equitable Savings and Loan Association	\$161,698	\$147,873	\$124,986	118.31%	7.59%	\$3,234	4.37%	1.44%	1.34%	3.24%	3.35%	(3.66%)
	Community State Bank	\$189,985	\$154,592	\$162,968	94.86%	13.60%	\$8,636	6.74%	3.45%	2.72%	4.33%	13.06%	19.65%
	Verus Bank of Commerce	\$192,264	\$168,363	\$150,068	112.19%	14.13%	\$16,022	5.91%	3.41%	2.40%	3.95%	(0.38%)	(1.77%)
	Home Loan State Bank	\$201,674	\$84,513	\$186,648	45.28%	24.03%	\$6,722	4.98%	2.51%	1.81%	3.20%	2.50%	3.00%
	The Citizens State Bank of Ouray	\$203,722	\$149,106	\$188,980	78.90%	12.34%	\$5,821	4.95%	2.62%	1.84%	3.09%	5.85%	5.83%
	The Gunnison Bank and Trust Company	\$231,091	\$150,344	\$195,623	76.85%	26.57%	\$5,374	5.98%	2.21%	1.20%	4.85%	0.38%	6.92%
	Redstone Bank	\$235,910	\$160,633	\$199,359	80.57%	24.20%	\$7,864	6.15%	3.76%	2.85%	3.48%	(5.94%)	1.51%
	First Pioneer National Bank	\$241,923	\$128,697	\$200,034	64.34%	21.87%	\$8,640	4.16%	2.63%	2.07%	2.32%	(0.03%)	0.99%
	The Colorado Bank and Trust Company of La Junta	\$242,810	\$178,760	\$197,665	90.44%	8.49%	\$6,745	7.04%	2.68%	1.61%	5.61%	26.56%	24.79%
Average of Asset Group A		\$137,443	\$90,437	\$116,426	74.07%	27.68%	\$5,991	5.36%	2.45%	1.78%	3.73%	1.16%	1.69%

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

December 31, 2024

Run Date: February 10, 2025

Region		Institution Name		As of Date						Year to Date					
				Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total 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

North Valley Bank	\$250,536	\$225,907	\$206,437	109.43%	10.61%	\$8,351	7.61%	3.24%	2.63%	5.29%	(3.10%)	(4.20%)
First National Bank in Trinidad	\$254,781	\$139,092	\$235,864	58.97%	10.61%	\$3,747	4.08%	1.46%	1.04%	3.06%	(13.43%)	(0.77%)
Wray State Bank	\$266,909	\$191,278	\$238,338	80.25%	14.29%	\$7,626	6.55%	3.56%	2.85%	3.86%	8.26%	8.08%
Farmers Bank	\$293,138	\$171,019	\$275,921	61.98%	20.82%	\$9,161	5.67%	2.71%	2.09%	3.81%	(2.99%)	(2.90%)
First American State Bank	\$294,478	\$212,560	\$193,541	109.83%	27.49%	\$14,023	5.54%	3.90%	3.44%	2.40%	(0.21%)	(16.44%)
FMS Bank	\$322,782	\$233,025	\$290,705	80.16%	19.65%	\$5,977	7.46%	3.30%	2.33%	5.31%	10.14%	18.76%
Alamosa State Bank	\$336,012	\$176,210	\$299,745	58.79%	21.66%	\$10,500	4.54%	1.24%	0.91%	3.69%	(5.00%)	(6.94%)
Flatirons Bank	\$340,308	\$260,659	\$312,784	83.34%	8.75%	\$10,635	5.50%	3.18%	2.48%	3.10%	6.60%	18.85%
First FarmBank	\$359,803	\$284,587	\$308,323	92.30%	6.16%	\$6,204	6.60%	2.92%	2.64%	4.13%	0.29%	3.47%
5Star Bank	\$369,801	\$311,008	\$308,170	100.92%	12.82%	\$6,488	6.83%	3.32%	2.64%	4.60%	1.40%	0.43%
San Luis Valley Federal Bank	\$379,250	\$262,854	\$316,424	83.07%	24.66%	\$6,020	4.58%	0.41%	0.25%	4.31%	(1.02%)	(2.76%)
Integrity Bank & Trust	\$383,222	\$277,012	\$345,323	80.22%	16.92%	\$6,723	5.87%	2.79%	1.94%	4.05%	10.48%	20.52%
Farmers State Bank of Calhan	\$390,921	\$187,164	\$319,486	58.58%	12.68%	\$7,376	4.81%	2.99%	2.21%	2.60%	(3.69%)	(0.03%)
Native American Bank, National Association	\$404,104	\$177,161	\$360,513	49.14%	44.26%	\$8,247	5.95%	1.42%	1.13%	4.91%	40.17%	43.47%
Frontier Bank	\$410,613	\$199,990	\$373,361	53.56%	24.04%	\$7,332	4.78%	2.60%	2.07%	2.90%	0.19%	(0.17%)
High Plains Bank	\$410,774	\$338,773	\$354,098	95.67%	8.64%	\$4,615	6.67%	2.91%	2.25%	4.55%	6.75%	13.33%
The Dolores State Bank	\$417,831	\$286,549	\$348,154	82.31%	25.73%	\$8,357	5.30%	1.74%	1.32%	4.12%	9.50%	9.22%
Bankers' Bank of the West	\$431,504	\$315,734	\$291,975	108.14%	20.79%	\$8,142	6.39%	4.66%	3.19%	3.50%	12.58%	12.58%
High Country Bank	\$499,482	\$417,903	\$414,948	100.71%	2.88%	\$5,550	5.84%	2.01%	1.62%	4.37%	8.73%	7.90%
Average of Asset Group B	\$358,750	\$245,710	\$304,953	81.44%	17.55%	\$7,635	5.82%	2.65%	2.05%	3.92%	4.51%	6.44%

Asset Group C - \$501 million to \$1 billion in total assets

Stockmens Bank	\$539,437	\$430,503	\$474,832	90.66%	14.65%	\$4,949	6.45%	3.10%	2.08%	4.35%	(0.37%)	0.56%
First Southwest Bank	\$565,768	\$302,817	\$396,779	76.32%	30.54%	\$6,150	4.81%	1.89%	1.62%	3.41%	3.29%	4.39%
Mountain Valley Bank	\$571,946	\$399,527	\$435,345	91.77%	21.61%	\$9,861	5.22%	2.93%	2.36%	3.01%	5.15%	3.36%
Grand Valley Bank	\$578,052	\$277,473	\$532,766	52.08%	43.65%	\$6,021	5.03%	2.56%	1.68%	3.49%	(0.07%)	(0.58%)
First National Bank Colorado	\$606,106	\$352,455	\$518,068	68.03%	14.93%	\$7,771	5.35%	2.07%	1.56%	3.92%	3.17%	0.71%
The Pueblo Bank and Trust Company	\$616,730	\$434,859	\$538,705	80.72%	15.22%	\$4,818	5.38%	1.48%	0.80%	4.47%	(1.32%)	(0.51%)
Yampa Valley Bank	\$631,671	\$470,919	\$573,447	82.12%	21.68%	\$8,311	5.97%	3.34%	2.33%	3.82%	2.43%	3.01%
The Eastern Colorado Bank	\$673,237	\$486,771	\$573,519	84.87%	16.43%	\$9,222	5.69%	3.15%	2.34%	3.43%	4.70%	2.54%
AMG National Trust Bank	\$723,180	\$272,719	\$615,501	44.31%	43.23%	\$5,022	5.46%	3.45%	3.14%	2.39%	4.21%	4.02%
Timberline Bank	\$776,587	\$559,567	\$718,593	77.87%	17.82%	\$9,030	5.57%	2.33%	2.09%	3.54%	6.58%	7.78%
Points West Community Bank	\$814,262	\$489,270	\$682,588	71.68%	12.98%	\$5,616	4.90%	2.28%	1.52%	3.20%	3.82%	(0.26%)
Average of Asset Group C	\$645,180	\$406,989	\$550,922	74.58%	22.98%	\$6,979	5.44%	2.60%	1.96%	3.55%	2.87%	2.27%

Asset Group D - Over \$1 billion in total assets

Solera National Bank	\$1,171,127	\$792,753	\$934,747	84.81%	7.89%	\$18,589	5.78%	4.94%	2.72%	3.22%	(4.62%)	(3.66%)
Fortis Bank	\$1,301,059	\$1,030,128	\$1,166,906	88.28%	9.57%	\$15,867	4.82%	3.98%	2.54%	2.40%	0.32%	16.46%
Colorado Federal Savings Bank	\$2,317,950	\$1,682,242	\$1,202,531	139.89%	13.32%	\$35,120	4.87%	4.39%	3.51%	1.36%	(0.57%)	6.46%
Silver Queen Financial Services, Inc.	\$2,354,685	\$1,682,243	\$1,199,928	140.20%	13.05%	\$35,677	5.53%	4.60%	4.08%	1.43%	(0.56%)	7.88%
First Western Trust Bank	\$2,913,562	\$2,451,271	\$2,531,386	96.84%	10.63%	\$9,077	5.64%	3.97%	3.37%	2.48%	(1.90%)	(0.73%)
ANB Bank	\$2,964,088	\$1,907,979	\$2,569,106	74.27%	17.10%	\$5,778	4.31%	1.93%	1.25%	3.04%	(6.21%)	(1.07%)
Alpine Bank	\$6,521,366	\$4,060,717	\$5,848,468	69.43%	19.93%	\$7,672	4.77%	2.53%	1.76%	3.11%	1.68%	2.24%
Bank of Colorado	\$7,230,434	\$4,733,551	\$6,306,052	75.06%	13.51%	\$10,712	4.33%	3.04%	2.21%	2.29%	1.28%	1.79%
NBH Bank	\$9,771,263	\$7,775,488	\$8,371,933	92.88%	5.16%	\$7,646	5.88%	3.08%	2.21%	3.79%	(1.45%)	0.91%
FirstBank	\$27,247,393	\$16,258,455	\$24,037,740	67.64%	9.46%	\$11,391	4.14%	2.12%	1.94%	2.36%	(3.11%)	(1.48%)
Average of Asset Group D	\$6,379,293	\$4,237,483	\$5,416,880	92.93%	11.96%	\$15,753	5.01%	3.46%	2.56%	2.55%	(1.51%)	2.88%

Source: SNL Financial

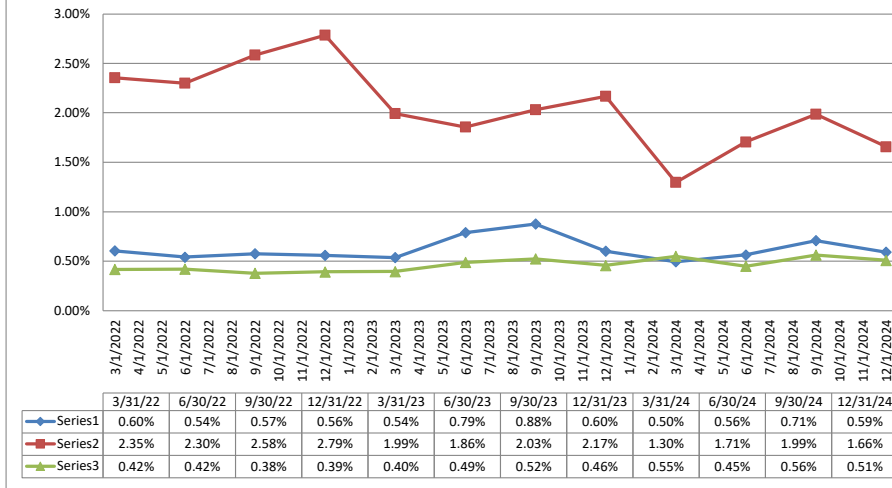
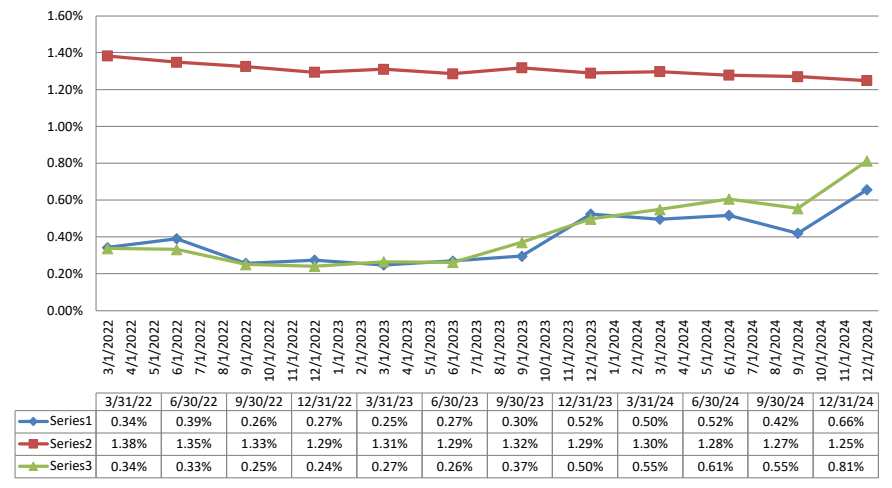
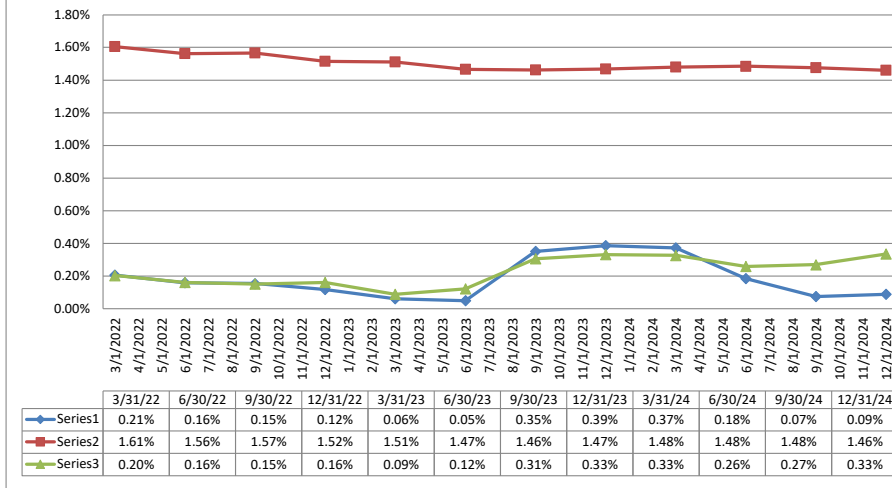
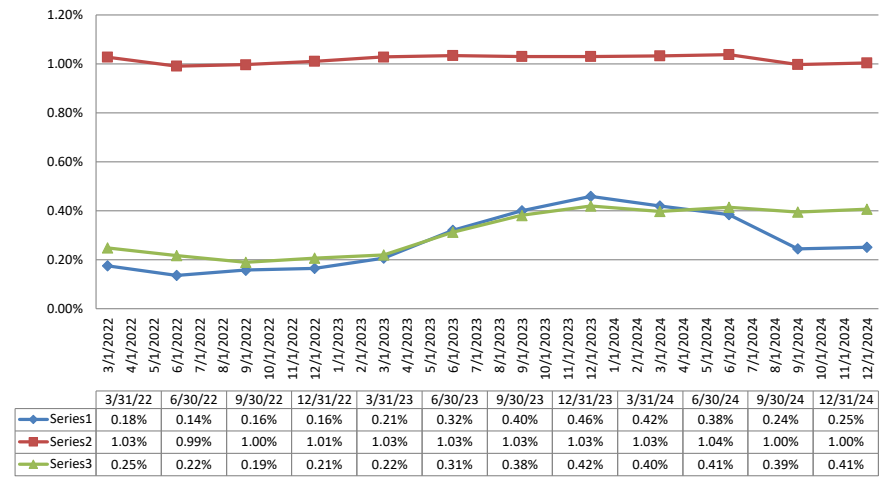
Note: Report includes only bank-level data.

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

Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

Asset Group A - \$0 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion Total Assets
As of Date

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

December 31, 2024

Run Date: February 10, 2025

		As of Date						
Region	Institution Name	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								
	Transact Bank, National Association	\$6,539	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Young Americans Bank	\$17,265	\$0	0.00%	10.71%	NA	0.06%	0.00%
	The First National Bank of Fleming	\$28,594	\$274	1.18%	1.29%	109.12%	9.26%	1.30%
	Champion Bank	\$44,114	\$0	0.00%	2.73%	NA	0.14%	0.05%
	Century Savings and Loan Association	\$74,593	\$284	0.70%	0.79%	62.82%	5.08%	0.69%
	McClave State Bank	\$78,777	\$0	0.00%	0.98%	600.00%	2.02%	0.26%
	Gunnison Savings and Loan Association	\$101,511	\$92	0.17%	0.93%	554.35%	0.68%	0.09%
	Pikes Peak National Bank	\$101,830	\$0	0.00%	1.73%	NA	1.94%	0.32%
	The Farmers State Bank of Brush	\$114,487	\$15	0.02%	1.30%	NM	0.84%	0.01%
	Rocky Mountain Bank and Trust	\$121,769	\$1,458	2.41%	1.42%	59.05%	11.40%	1.20%
	The State Bank	\$126,279	\$684	0.99%	1.72%	174.71%	2.90%	0.54%
	Fowler State Bank	\$137,601	\$1,154	1.40%	1.79%	128.08%	7.29%	0.84%
	Evergreen National Bank	\$137,622	\$0	0.00%	1.18%	NA	0.00%	0.00%
	First National Bank of Hugo	\$139,329	\$0	0.00%	1.91%	NA	0.20%	0.00%
	RG Bank, a Savings and Loan Association	\$140,147	\$2,594	2.45%	1.28%	46.85%	20.60%	2.06%
	Del Norte Bank, A Savings and Loan Association	\$140,781	\$203	0.18%	1.14%	112.12%	10.54%	0.90%
	Park State Bank & Trust	\$141,215	\$9	0.01%	1.04%	NM	7.21%	0.77%
	First National Bank, Cortez	\$141,269	\$567	0.62%	1.27%	204.06%	3.97%	0.40%
	Bank of Estes Park	\$153,594	\$1,375	1.48%	1.60%	107.78%	9.06%	0.90%
	Equitable Savings and Loan Association	\$161,698	\$124	0.08%	0.24%	285.48%	0.47%	0.08%
	Community State Bank	\$189,985	\$1,045	0.68%	2.29%	338.09%	4.09%	0.55%
	Verus Bank of Commerce	\$192,264	\$0	0.00%	0.80%	NA	0.00%	0.00%
	Home Loan State Bank	\$201,674	\$0	0.00%	1.89%	113.07%	10.31%	0.70%
	The Citizens State Bank of Ouray	\$203,722	\$38	0.03%	0.99%	534.66%	1.82%	0.14%
	The Gunnison Bank and Trust Company	\$231,091	\$0	0.00%	1.30%	NA	0.00%	0.00%
	Redstone Bank	\$235,910	\$2,155	1.34%	1.77%	131.65%	7.33%	0.91%
	First Pioneer National Bank	\$241,923	\$3,640	2.83%	1.15%	40.55%	13.68%	1.50%
	The Colorado Bank and Trust Company of La Junta	\$242,810	\$21	0.01%	1.17%	NM	0.26%	0.03%
Average of Asset Group A		\$137,443	\$562	0.59%	1.66%	211.91%	4.68%	0.51%

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

December 31, 2024

Run Date: February 10, 2025

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

Asset Group B - \$251 to \$500 million in total assets

North Valley Bank	\$250,536	\$3,588	1.59%	1.52%	95.76%	10.15%	1.43%
First National Bank in Trinidad	\$254,781	\$675	0.49%	1.43%	234.75%	7.78%	0.39%
Wray State Bank	\$266,909	\$3,378	1.77%	1.52%	81.28%	22.35%	1.34%
Farmers Bank	\$293,138	\$1,980	1.16%	1.84%	58.23%	30.41%	1.86%
First American State Bank	\$294,478	\$0	0.00%	0.81%	NA	8.89%	0.81%
FMS Bank	\$322,782	\$1,520	0.65%	1.10%	167.96%	11.20%	0.47%
Alamosa State Bank	\$336,012	\$18	0.01%	1.09%	NM	0.05%	0.01%
Flatirons Bank	\$340,308	\$2,174	0.83%	1.18%	93.35%	12.62%	0.97%
First FarmBank	\$359,803	\$91	0.03%	0.98%	89.38%	7.30%	0.87%
5Star Bank	\$369,801	\$0	0.00%	1.26%	64.07%	17.37%	2.55%
San Luis Valley Federal Bank	\$379,250	\$900	0.34%	0.99%	156.88%	2.76%	0.44%
Integrity Bank & Trust	\$383,222	\$1,169	0.42%	1.14%	270.57%	6.73%	0.61%
Farmers State Bank of Calhan	\$390,921	\$988	0.53%	0.85%	161.13%	4.43%	0.25%
Native American Bank, National Association	\$404,104	\$3,395	1.92%	0.81%	42.50%	8.29%	0.84%
Frontier Bank	\$410,613	\$437	0.22%	2.00%	914.87%	1.11%	0.11%
High Plains Bank	\$410,774	\$781	0.23%	1.08%	124.31%	7.02%	0.79%
The Dolores State Bank	\$417,831	\$2,717	0.95%	1.27%	134.08%	5.85%	0.65%
Bankers' Bank of the West	\$431,504	\$1,500	0.48%	1.81%	381.20%	8.52%	0.35%
High Country Bank	\$499,482	\$3,538	0.85%	1.06%	125.75%	8.67%	0.71%

Average of Asset Group B	\$358,750	\$1,518	0.66%	1.25%	188.00%	9.55%	0.81%
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Asset Group C - \$501 million to \$1 billion in total assets

Stockmens Bank	\$539,437	\$1,146	0.27%	1.60%	321.54%	4.45%	0.40%
First Southwest Bank	\$565,768	\$367	0.12%	1.45%	265.01%	1.80%	0.29%
Mountain Valley Bank	\$571,946	\$1,246	0.31%	1.04%	309.11%	2.75%	0.23%
Grand Valley Bank	\$578,052	\$48	0.02%	1.91%	NM	0.10%	0.01%
First National Bank Colorado	\$606,106	\$0	0.00%	1.88%	NA	0.07%	0.00%
The Pueblo Bank and Trust Company	\$616,730	\$0	0.00%	1.41%	145.34%	18.92%	2.34%
Yampa Valley Bank	\$631,671	\$114	0.02%	1.47%	NM	0.25%	0.02%
The Eastern Colorado Bank	\$673,237	\$0	0.00%	1.22%	NA	0.00%	0.00%
AMG National Trust Bank	\$723,180	\$0	0.00%	1.17%	NA	0.14%	0.00%
Timberline Bank	\$776,587	\$1,032	0.18%	1.21%	654.36%	1.76%	0.13%
Points West Community Bank	\$814,262	\$263	0.05%	1.70%	393.20%	3.65%	0.26%

Average of Asset Group C	\$645,180	\$383	0.09%	1.46%	348.09%	3.08%	0.33%
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Asset Group D - Over \$1 billion in total assets

Solera National Bank	\$1,171,127	\$4,244	0.54%	1.38%	257.14%	5.14%	0.36%
Fortis Bank	\$1,301,059	\$1,193	0.12%	0.92%	798.41%	3.77%	0.09%
Colorado Federal Savings Bank	\$2,317,950	\$4,672	0.28%	0.81%	160.21%	3.41%	0.37%
Silver Queen Financial Services, Inc.	\$2,354,685	\$4,672	0.28%	0.81%	160.21%	3.49%	0.36%
First Western Trust Bank	\$2,913,562	\$13,051	0.53%	0.75%	130.76%	18.55%	1.71%
ANB Bank	\$2,964,088	\$1,304	0.07%	0.84%	NM	1.08%	0.06%
Alpine Bank	\$6,521,366	\$4,850	0.12%	1.10%	750.85%	4.74%	0.44%
Bank of Colorado	\$7,230,434	\$602	0.01%	1.26%	NM	0.12%	0.01%
NBH Bank	\$9,771,263	\$35,994	0.46%	1.21%	195.05%	6.91%	0.50%
FirstBank	\$27,247,393	\$16,181	0.10%	0.95%	375.90%	4.17%	0.16%

Average of Asset Group D	\$6,379,293	\$8,676	0.25%	1.00%	353.57%	5.14%	0.41%
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Source: SNL Financial

Note: Report includes only bank-level data.

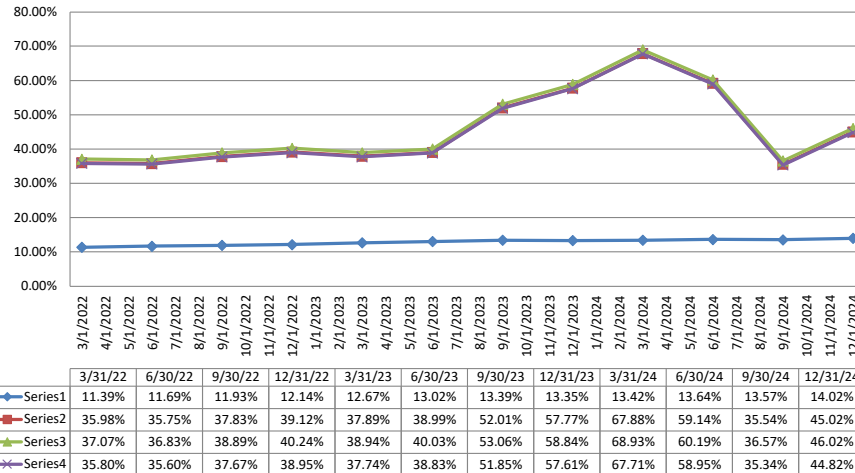
NA = data was not available.

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

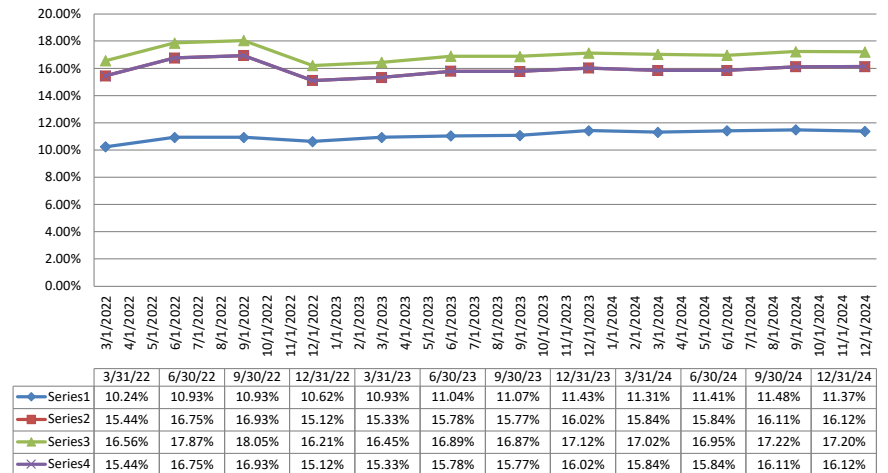
Capital Adequacy

Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio, Risk Based Capital Ratio & Common Equity Tier 1 Risk Based Ratio

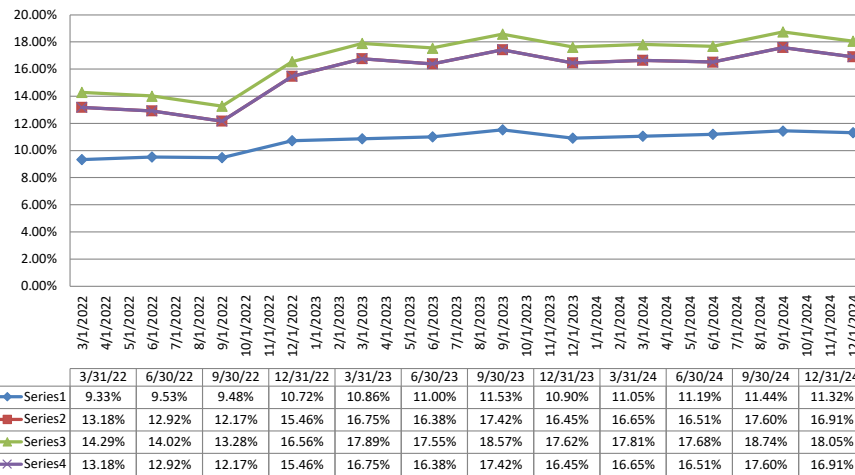
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



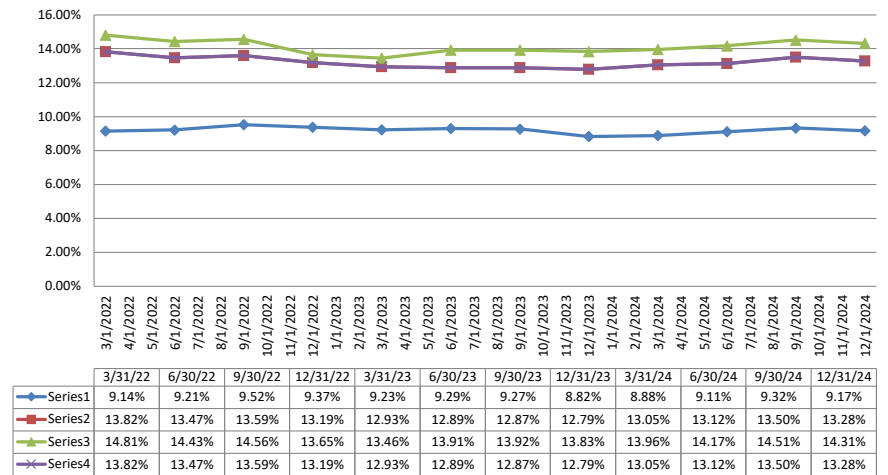
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



Asset Group D - Over \$1 billion Total Assets
As of Date



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

December 31, 2024

Run Date: February 10, 2025

		As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier 1 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 (%)
Region	Institution Name								
Asset Group A - \$0 to \$250 million in total assets									
	Transact Bank, National Association	\$6,539	\$1,089	\$1,116	\$1,116	17.28%	43.24%	43.24%	43.24%
	Young Americans Bank	\$17,265	\$1,748	\$1,748	\$1,748	9.95%	252.60%	253.03%	252.60%
	The First National Bank of Fleming	\$28,594	\$3,729	\$3,729	\$3,729	13.04%	NA	NA	NA
	Champion Bank	\$44,114	\$16,454	\$17,174	\$17,174	39.31%	98.63%	99.90%	98.63%
	Century Savings and Loan Association	\$74,593	\$9,745	\$14,104	\$14,104	17.94%	NA	NA	NA
	McClave State Bank	\$78,777	\$9,381	\$9,535	\$9,535	12.65%	NA	NA	NA
	Gunnison Savings and Loan Association	\$101,511	\$12,994	\$13,000	\$13,000	12.48%	NA	NA	NA
	Pikes Peak National Bank	\$101,830	\$15,721	\$15,734	\$15,734	15.40%	23.13%	24.38%	23.13%
	The Farmers State Bank of Brush	\$114,487	\$20,657	\$22,801	\$22,801	19.37%	NA	NA	NA
	Rocky Mountain Bank and Trust	\$121,769	\$11,924	\$13,745	\$13,745	11.29%	NA	NA	NA
	The State Bank	\$126,279	\$22,395	\$24,221	\$24,221	18.72%	29.22%	30.47%	29.22%
	Fowler State Bank	\$137,601	\$17,798	\$17,798	\$17,798	13.34%	NA	NA	NA
	Evergreen National Bank	\$137,622	\$14,367	\$16,058	\$16,058	11.94%	18.38%	19.63%	18.38%
	First National Bank of Hugo	\$139,329	\$12,499	\$16,007	\$16,007	11.18%	NA	NA	NA
	RG Bank, a Savings and Loan Association	\$140,147	\$12,687	\$15,072	\$15,072	10.88%	NA	NA	NA
	Del Norte Bank, A Savings and Loan Association	\$140,781	\$12,666	\$14,382	\$14,382	9.96%	NA	NA	NA
	Park State Bank & Trust	\$141,215	\$14,057	\$16,695	\$16,695	11.61%	18.51%	19.70%	18.51%
	First National Bank, Cortez	\$141,269	\$13,109	\$14,960	\$14,960	10.64%	15.54%	16.79%	15.54%
	Bank of Estes Park	\$153,594	\$13,703	\$16,858	\$16,858	10.99%	NA	NA	NA
	Equitable Savings and Loan Association	\$161,698	\$26,033	\$25,562	\$25,562	15.79%	28.32%	28.72%	28.32%
	Community State Bank	\$189,985	\$24,005	\$24,691	\$24,691	13.31%	14.61%	15.87%	14.61%
	Verus Bank of Commerce	\$192,264	\$36,513	\$36,106	\$36,106	18.64%	NA	NA	NA
	Home Loan State Bank	\$201,674	\$12,121	\$17,279	\$14,489	8.39%	15.76%	17.03%	13.21%
	The Citizens State Bank of Ouray	\$203,722	\$13,721	\$17,408	\$17,408	8.49%	11.98%	13.00%	11.98%
	The Gunnison Bank and Trust Company	\$231,091	\$28,123	\$30,474	\$30,474	12.41%	NA	NA	NA
	Redstone Bank	\$235,910	\$30,871	\$29,800	\$29,800	11.64%	15.30%	16.55%	15.30%
	First Pioneer National Bank	\$241,923	\$25,137	\$29,392	\$29,392	12.24%	NA	NA	NA
	The Colorado Bank and Trust Company of La Junta	\$242,810	\$33,317	\$30,613	\$30,613	13.55%	NA	NA	NA
Average of Asset Group A		\$137,443	\$16,663	\$18,074	\$17,974	14.02%	45.02%	46.02%	44.82%

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

December 31, 2024

Run Date: February 10, 2025

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier 1 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									
	North Valley Bank	\$250,536	\$31,923	\$31,923	\$31,923	12.62%	NA	NA	NA
	First National Bank in Trinidad	\$254,781	\$10,728	\$26,499	\$26,499	10.41%	NA	NA	NA
	Wray State Bank	\$266,909	\$25,586	\$25,346	\$25,346	9.60%	NA	NA	NA
	Farmers Bank	\$293,138	\$15,673	\$38,957	\$38,957	12.19%	NA	NA	NA
	First American State Bank	\$294,478	\$25,276	\$26,561	\$26,561	9.04%	13.60%	14.50%	13.60%
	FMS Bank	\$322,782	\$30,061	\$33,978	\$33,978	10.50%	11.80%	12.69%	11.80%
	Alamosa State Bank	\$336,012	\$34,751	\$38,289	\$38,289	11.15%	19.86%	20.91%	19.86%
	Flatirons Bank	\$340,308	\$23,028	\$29,178	\$29,178	8.31%	11.09%	12.34%	11.09%
	First FarmBank	\$359,803	\$39,948	\$42,019	\$42,019	11.79%	13.91%	14.84%	13.91%
	5Star Bank	\$369,801	\$59,899	\$60,562	\$60,562	16.67%	NA	NA	NA
	San Luis Valley Federal Bank	\$379,250	\$57,390	\$64,632	\$64,632	17.30%	26.89%	28.05%	26.89%
	Integrity Bank & Trust	\$383,222	\$31,470	\$33,389	\$33,389	9.18%	12.79%	14.01%	12.79%
	Farmers State Bank of Calhan	\$390,921	\$20,961	\$36,150	\$36,150	9.26%	15.78%	16.47%	15.78%
	Native American Bank, National Association	\$404,104	\$39,527	\$41,215	\$41,215	10.21%	NA	NA	NA
	Frontier Bank	\$410,613	\$35,323	\$45,293	\$45,293	10.85%	17.67%	18.92%	17.67%
	High Plains Bank	\$410,774	\$42,497	\$42,688	\$42,688	10.40%	NA	NA	NA
	The Dolores State Bank	\$417,831	\$54,496	\$60,296	\$60,296	14.15%	20.42%	21.66%	20.42%
	Bankers' Bank of the West	\$431,504	\$53,797	\$55,484	\$55,484	13.75%	13.56%	14.81%	13.56%
	High Country Bank	\$499,482	\$41,060	\$43,621	\$43,621	8.74%	NA	NA	NA
	Average of Asset Group B	\$358,750	\$35,442	\$40,846	\$40,846	11.37%	16.12%	17.20%	16.12%
Asset Group C - \$501 million to \$1 billion in total assets									
	Stockmens Bank	\$539,437	\$59,228	\$58,404	\$58,404	10.97%	12.92%	14.18%	12.92%
	First Southwest Bank	\$565,768	\$91,555	\$106,289	\$106,289	19.30%	33.33%	34.58%	33.33%
	Mountain Valley Bank	\$571,946	\$52,399	\$53,113	\$53,113	9.67%	NA	NA	NA
	Grand Valley Bank	\$578,052	\$42,652	\$63,419	\$63,419	10.41%	NA	NA	NA
	First National Bank Colorado	\$606,106	\$57,450	\$71,638	\$71,638	11.71%	NA	NA	NA
	The Pueblo Bank and Trust Company	\$616,730	\$72,033	\$75,361	\$75,361	12.13%	15.51%	16.77%	15.51%
	Yampa Valley Bank	\$631,671	\$48,873	\$57,822	\$57,822	9.17%	NA	NA	NA
	The Eastern Colorado Bank	\$673,237	\$68,222	\$70,202	\$70,202	10.48%	12.29%	13.33%	12.29%
	AMG National Trust Bank	\$723,180	\$99,079	\$87,514	\$87,514	13.33%	17.77%	18.49%	17.77%
	Timberline Bank	\$776,587	\$51,789	\$62,863	\$62,863	8.05%	11.97%	13.22%	11.97%
	Points West Community Bank	\$814,262	\$56,175	\$77,495	\$77,495	9.25%	14.55%	15.80%	14.55%
	Average of Asset Group C	\$645,180	\$63,587	\$71,284	\$71,284	11.32%	16.91%	18.05%	16.91%
Asset Group D - Over \$1 billion in total assets									
	Solera National Bank	\$1,171,127	\$89,443	\$111,734	\$111,734	9.32%	12.43%	13.66%	12.43%
	Fortis Bank	\$1,301,059	\$101,807	\$110,102	\$110,102	8.51%	11.46%	12.62%	11.46%
	Colorado Federal Savings Bank	\$2,317,950	\$240,912	\$243,503	\$243,503	10.20%	14.76%	15.60%	14.76%
	Silver Queen Financial Services, Inc.	\$2,354,685	\$234,898	\$237,490	\$237,490	9.80%	14.08%	14.90%	14.08%
	First Western Trust Bank	\$2,913,562	\$282,490	\$256,419	\$256,419	8.94%	11.41%	12.10%	11.41%
	ANB Bank	\$2,964,088	\$147,313	\$251,870	\$251,870	8.07%	12.68%	13.53%	12.68%
	Alpine Bank	\$6,521,366	\$595,626	\$640,299	\$640,299	9.75%	14.22%	15.37%	14.22%
	Bank of Colorado	\$7,230,434	\$613,187	\$691,519	\$691,519	9.03%	14.67%	15.92%	14.67%
	NBH Bank	\$9,771,263	\$1,188,263	\$921,509	\$921,509	9.53%	11.78%	13.00%	11.78%
	FirstBank	\$27,247,393	\$1,553,573	\$2,390,596	\$2,390,596	8.55%	15.33%	16.41%	15.33%
	Average of Asset Group D	\$6,379,293	\$504,751	\$585,504	\$585,504	9.17%	13.28%	14.31%	13.28%

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



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income	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.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.
Efficiency ratio (FTE) (%)	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.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases	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.
Total deposits	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.
Liquidity ratio (%)	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.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	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.
Total equity capital	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.
Tier 1 capital	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.
Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
Risk-Based Capital Ratio (%)	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.
Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.