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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

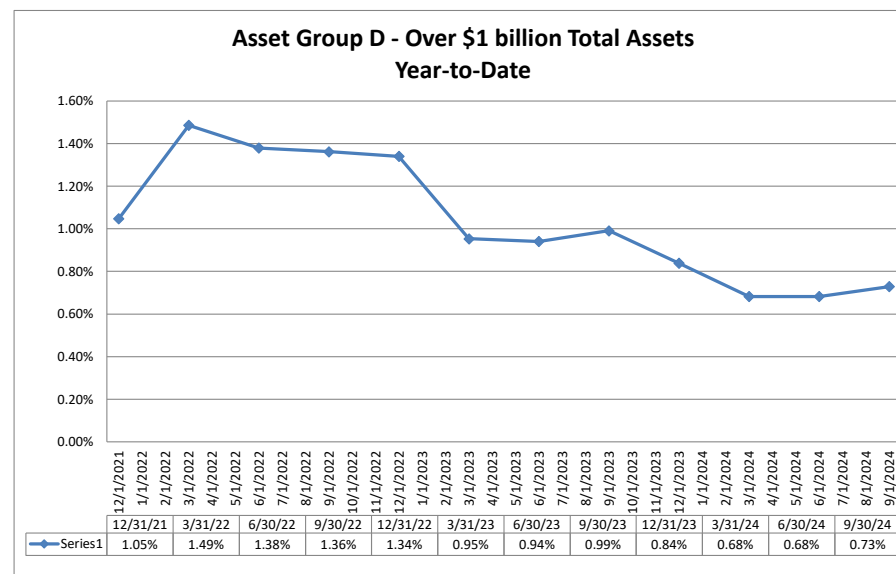
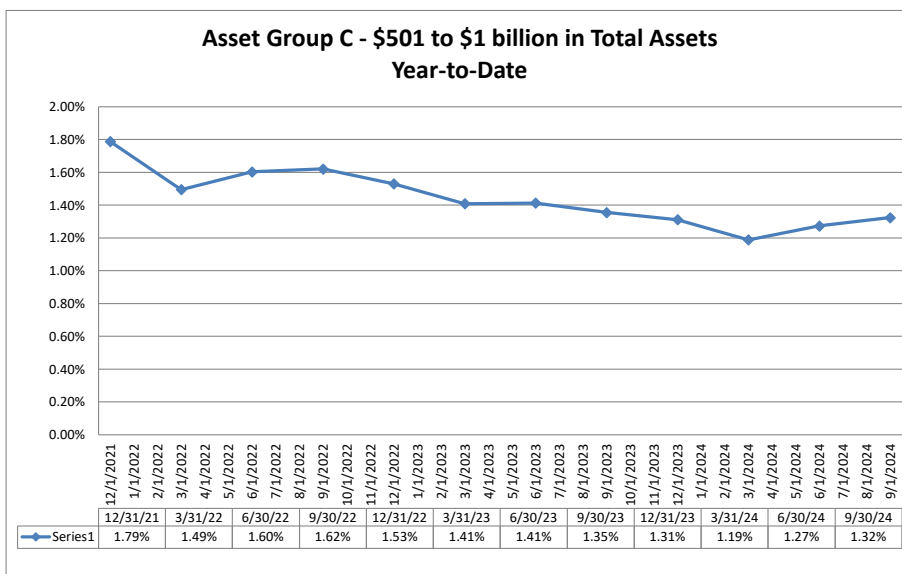
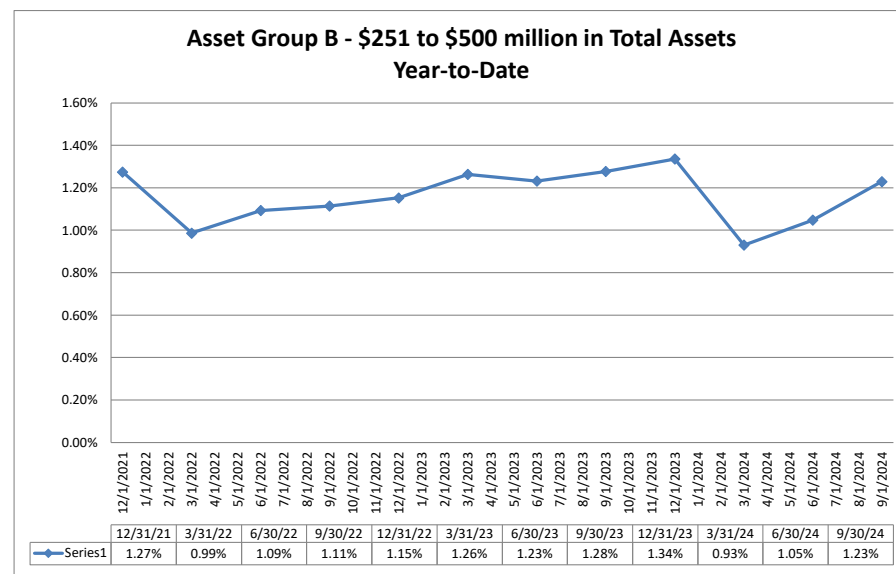
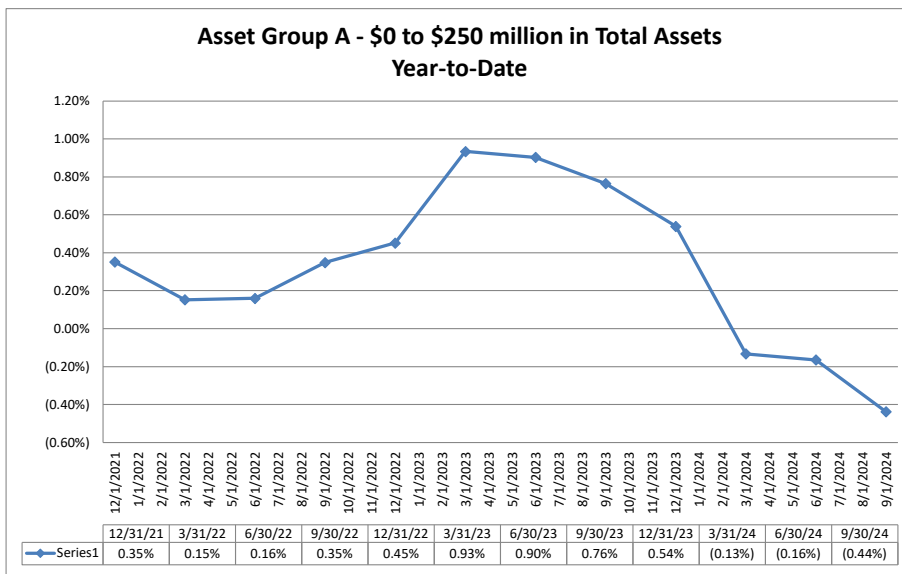
DENVER
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ASSET SIZE DEFINITION

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



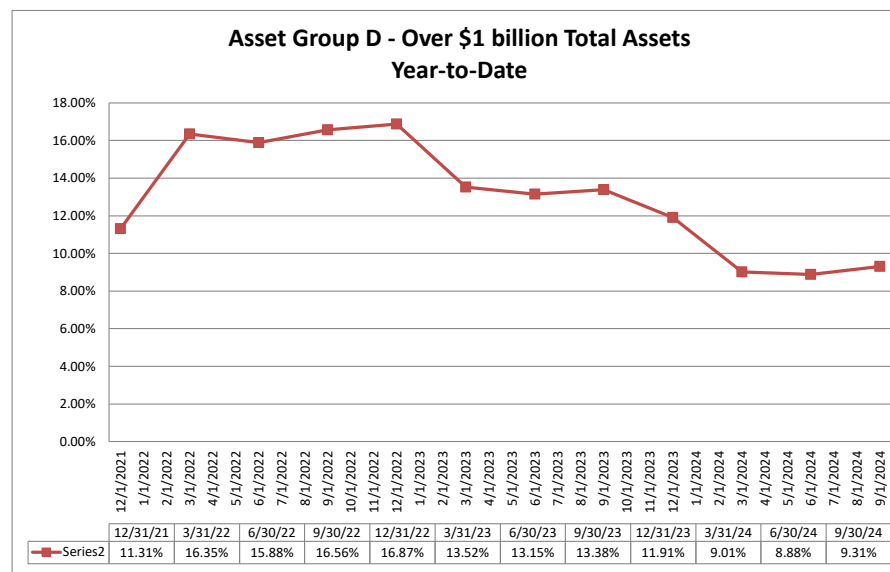
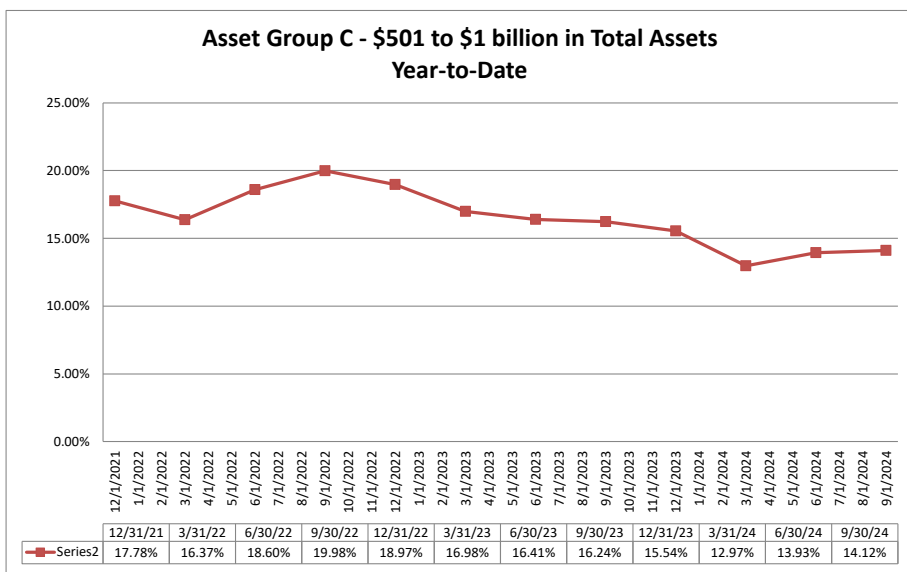
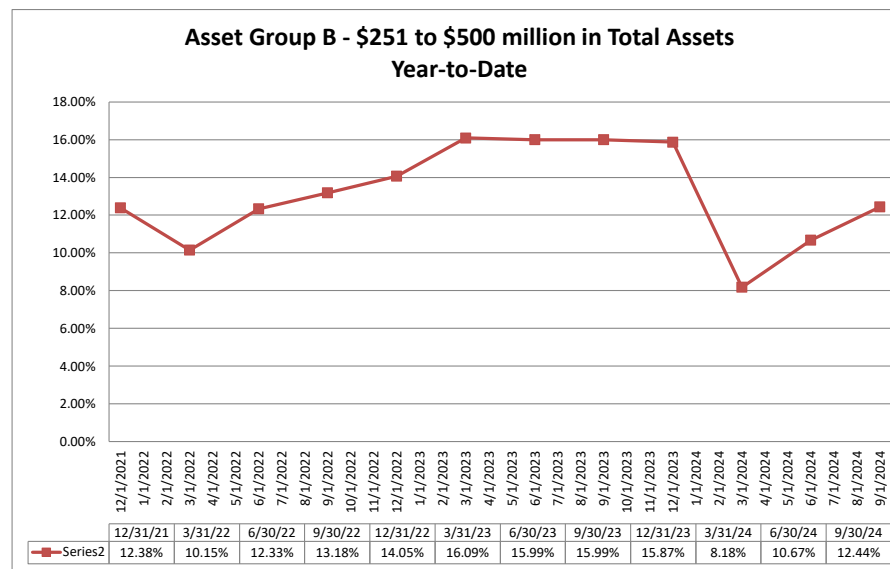
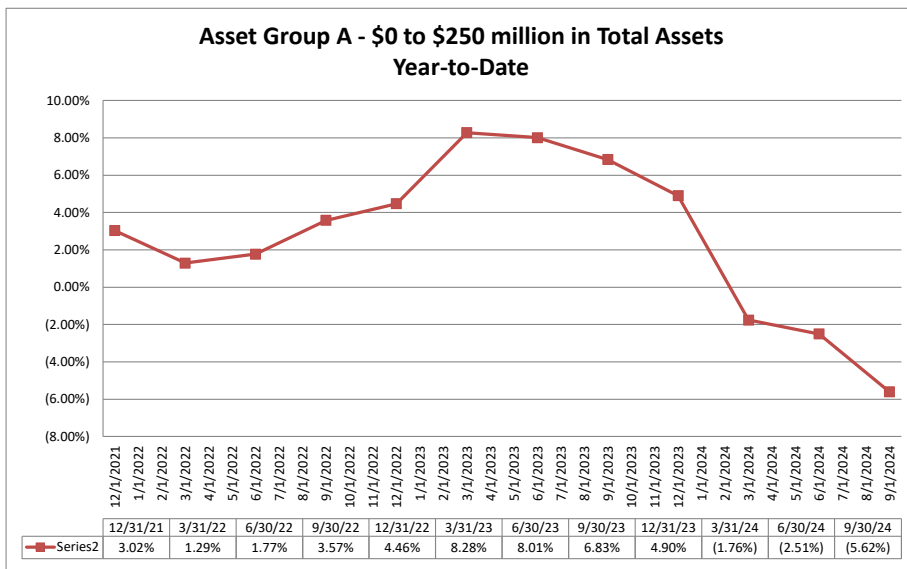
Source: SNL Financial

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



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

September 30, 2024

Run Date: November 8, 2024

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	\$6,540	(\$370)	(23.06%)	(258.29%)	NM	\$101	(\$1,118)	(19.92%)	(184.03%)	338.38%	\$100
	Young Americans Bank	\$18,364	(\$559)	(12.85%)	(176.06%)	NM	\$98	(\$1,453)	(10.79%)	(133.61%)	NM	\$98
	The First National Bank of Fleming	\$28,843	\$115	1.58%	12.34%	61.68%	\$58	\$279	1.31%	10.25%	65.52%	\$58
	Champion Bank	\$45,194	\$21	0.18%	0.51%	96.40%	\$110	\$28	0.08%	0.23%	98.23%	\$94
	Century Savings and Loan Association	\$75,330	(\$179)	(0.90%)	(7.07%)	122.55%	\$86	(\$183)	(0.30%)	(2.53%)	114.08%	\$89
	McClave State Bank	\$76,510	\$298	1.62%	13.22%	47.55%	\$94	\$875	1.70%	13.38%	48.61%	\$94
	Pikes Peak National Bank	\$101,407	\$31	0.12%	0.79%	96.24%	\$84	(\$76)	(0.10%)	(0.65%)	103.54%	\$94
	Gunnison Savings and Loan Association	\$105,396	(\$58)	(0.22%)	(1.77%)	110.39%	\$88	(\$185)	(0.24%)	(1.87%)	111.56%	\$83
	The Farmers State Bank of Brush	\$117,116	\$150	0.50%	2.92%	79.82%	\$89	\$441	0.49%	2.93%	80.99%	\$92
	Rocky Mountain Bank and Trust	\$126,133	\$315	1.03%	10.48%	73.92%	\$82	\$1,120	1.16%	13.08%	69.79%	\$80
	The State Bank	\$129,255	\$267	0.81%	4.92%	54.00%	\$76	\$1,235	1.28%	7.82%	54.19%	\$76
	Fowler State Bank	\$131,273	\$405	1.23%	9.10%	50.06%	\$117	\$1,187	1.19%	9.09%	45.07%	\$103
	Evergreen National Bank	\$133,917	\$345	1.03%	9.98%	70.56%	\$84	\$1,088	1.12%	11.05%	72.14%	\$83
	RG Bank, a Savings and Loan Association	\$138,008	\$8	0.02%	0.25%	97.78%	\$87	\$149	0.15%	1.56%	94.49%	\$84
	Park State Bank & Trust	\$142,559	\$415	1.17%	11.95%	78.19%	\$101	\$1,025	1.00%	10.24%	81.08%	\$100
	First National Bank of Hugo	\$144,218	\$416	1.13%	12.74%	80.05%	\$94	\$993	0.90%	10.64%	76.66%	\$90
	First National Bank, Cortez	\$145,537	\$348	0.98%	10.84%	66.71%	\$99	\$1,055	1.01%	11.36%	65.89%	\$94
	Del Norte Bank, A Savings and Loan Association	\$147,812	\$280	0.79%	8.87%	74.19%	\$106	\$844	0.80%	9.42%	74.04%	\$108
	Bank of Estes Park	\$150,525	\$175	0.48%	5.09%	71.10%	\$93	\$661	0.61%	6.64%	77.23%	\$99
	Equitable Savings and Loan Association	\$161,033	\$57	0.14%	0.88%	94.95%	\$65	(\$56)	(0.05%)	(0.29%)	101.76%	\$68
	Community State Bank	\$176,659	\$919	2.11%	16.30%	44.61%	\$100	\$2,867	2.25%	17.58%	43.79%	\$96
	Mountain View Bank of Commerce	\$179,353	\$199	0.44%	3.65%	75.21%	\$182	\$845	0.62%	5.25%	74.79%	\$180
	Verus Bank of Commerce	\$190,055	\$637	1.31%	6.75%	59.80%	\$258	\$1,634	1.11%	5.84%	64.25%	\$284
	Home Loan State Bank	\$202,162	\$690	1.45%	21.69%	72.00%	\$100	\$621	0.44%	6.79%	75.92%	\$94
	The Citizens State Bank of Ouray	\$219,575	\$104	0.19%	3.08%	90.61%	\$87	\$137	0.09%	1.38%	94.20%	\$93
	The Colorado Bank and Trust Company of La Junta	\$228,117	\$533	0.96%	6.46%	73.68%	\$162	\$2,586	1.67%	10.59%	63.36%	\$139
	First Pioneer National Bank	\$240,104	\$347	0.58%	5.59%	68.92%	\$93	\$1,099	0.62%	6.11%	67.92%	\$89
	Average of Asset Group A	\$131,889	\$219	(0.64%)	(9.81%)	76.44%	\$103	\$655	(0.44%)	(5.62%)	86.83%	\$102

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2024

Run Date: November 8, 2024

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

The Gunnison Bank and Trust Company	\$250,491	\$1,259	2.00%	18.51%	49.56%	\$87	\$3,575	1.95%	18.21%	50.64%	\$85
First National Bank in Trinidad	\$255,936	\$315	0.49%	10.22%	81.83%	\$66	(\$1,245)	(0.62%)	(14.86%)	84.31%	\$65
North Valley Bank	\$256,343	\$2,048	3.34%	26.32%	41.14%	\$118	\$5,296	2.88%	23.22%	43.99%	\$116
Wray State Bank	\$259,905	\$862	1.31%	13.41%	55.23%	\$91	\$2,406	1.25%	13.00%	56.06%	\$91
Redstone Bank	\$283,092	\$370	0.56%	4.82%	73.43%	\$131	\$1,008	0.51%	4.46%	71.90%	\$131
First American State Bank	\$292,297	\$240	0.33%	3.64%	83.65%	\$173	\$573	0.26%	2.91%	86.41%	\$171
Farmers Bank	\$300,596	\$1,460	1.80%	30.78%	52.65%	\$134	\$4,362	1.82%	34.04%	52.99%	\$128
FMS Bank	\$308,687	\$1,472	1.96%	19.39%	66.06%	\$143	\$4,033	1.80%	18.35%	67.97%	\$143
Flatirons Bank	\$331,389	\$1,029	1.20%	17.91%	65.71%	\$145	\$2,047	0.82%	12.24%	69.23%	\$138
Alamosa State Bank	\$341,212	\$1,872	2.25%	22.16%	39.33%	\$96	\$5,636	2.23%	23.49%	38.51%	\$91
First FarmBank	\$358,732	\$953	1.06%	9.77%	66.10%	\$98	\$2,864	1.07%	10.04%	66.13%	\$100
5Star Bank	\$359,225	\$1,329	1.44%	9.17%	57.52%	\$102	\$2,908	1.04%	6.81%	68.28%	\$102
Integrity Bank & Trust	\$367,511	\$921	1.03%	11.96%	66.88%	\$110	\$2,791	1.06%	12.54%	65.55%	\$108
San Luis Valley Federal Bank	\$378,993	\$961	1.04%	6.74%	72.72%	\$98	\$2,850	1.02%	6.90%	72.61%	\$99
Farmers State Bank of Calhan	\$391,516	\$772	0.78%	14.93%	72.39%	\$94	\$2,222	0.74%	15.21%	72.74%	\$93
Native American Bank, National Association	\$401,417	\$1,610	1.85%	17.45%	55.62%	\$157	\$3,409	1.46%	12.79%	61.72%	\$146
High Plains Bank	\$401,841	\$1,350	1.36%	13.11%	67.34%	\$91	\$3,768	1.28%	12.43%	70.44%	\$95
Bankers' Bank of the West	\$404,756	\$600	0.59%	4.39%	88.42%	\$151	\$4,438	1.46%	10.93%	84.03%	\$151
Frontier Bank	\$409,861	\$1,686	1.59%	18.49%	49.01%	\$86	\$5,004	1.57%	19.16%	50.42%	\$86
The Dolores State Bank	\$414,859	\$1,698	1.74%	12.67%	48.79%	\$105	\$4,568	1.58%	11.88%	50.15%	\$104
High Country Bank	\$496,808	\$908	0.74%	8.84%	72.29%	\$104	\$2,251	0.63%	7.40%	73.87%	\$101
Average of Asset Group B	\$345,975	\$1,129	1.36%	14.03%	63.13%	\$113	\$3,084	1.23%	12.44%	64.66%	\$112

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

Stockmens Bank	\$517,864	\$1,707	1.31%	12.06%	57.52%	\$74	\$5,267	1.32%	12.69%	55.96%	\$73
First Southwest Bank	\$540,057	\$1,346	1.02%	5.99%	64.43%	\$103	\$3,041	0.76%	4.63%	71.41%	\$99
Mountain Valley Bank	\$548,076	\$1,222	0.91%	9.72%	63.83%	\$107	\$2,062	0.51%	5.61%	77.10%	\$105
Grand Valley Bank	\$584,753	\$1,721	1.15%	15.66%	57.70%	\$87	\$5,338	1.20%	17.36%	56.07%	\$86
First National Bank Colorado	\$604,641	\$3,073	2.12%	22.03%	47.70%	\$90	\$8,557	2.00%	21.25%	48.38%	\$89
Yampa Valley Bank	\$619,043	\$2,870	1.85%	24.35%	50.13%	\$118	\$7,598	1.64%	22.65%	55.04%	\$116
The Pueblo Bank and Trust Company	\$625,493	\$3,296	2.09%	18.79%	62.19%	\$109	\$10,470	2.22%	20.71%	60.86%	\$110
AMG National Trust Bank	\$645,887	\$4,031	2.44%	15.54%	64.15%	\$196	\$11,119	2.17%	14.91%	64.52%	\$197
The Eastern Colorado Bank	\$666,149	\$1,844	1.11%	10.82%	68.17%	\$124	\$5,844	1.19%	11.61%	65.17%	\$113
Timberline Bank	\$791,519	\$1,057	0.55%	8.48%	74.79%	\$121	\$3,155	0.56%	8.63%	75.86%	\$119
Points West Community Bank	\$811,735	\$2,262	1.08%	15.68%	66.77%	\$86	\$6,173	0.99%	15.22%	67.74%	\$83
Average of Asset Group C	\$632,292	\$2,221	1.42%	14.47%	61.58%	\$110	\$6,239	1.32%	14.12%	63.46%	\$108

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

Solera National Bank	\$1,162,497	\$5,537	1.80%	25.46%	36.35%	\$152	\$12,849	1.36%	20.57%	40.76%	\$152
Fortis Bank	\$1,337,121	(\$521)	(0.16%)	(2.06%)	93.43%	\$189	(\$1,674)	(0.18%)	(2.21%)	105.14%	\$204
Colorado Federal Savings Bank	\$2,372,924	\$3,234	0.54%	5.22%	49.78%	\$152	\$9,266	0.52%	5.04%	51.14%	\$157
Silver Queen Financial Services, Inc.	\$2,409,578	\$2,930	0.48%	4.77%	NA	NA	\$8,337	0.46%	4.60%	NA	NA
First Western Trust Bank	\$2,906,182	\$2,681	0.38%	3.87%	83.70%	\$157	\$8,141	0.38%	3.96%	82.13%	\$153
ANB Bank	\$3,021,865	\$4,351	0.55%	10.57%	78.17%	\$87	\$12,958	0.54%	11.34%	79.03%	\$88
Alpine Bank	\$6,575,763	\$15,150	0.92%	10.28%	66.52%	\$108	\$40,644	0.82%	9.45%	70.29%	\$111
Bank of Colorado	\$7,858,210	\$13,901	0.71%	9.56%	63.87%	\$108	\$39,014	0.67%	9.38%	64.78%	\$105
NBH Bank	\$9,957,057	\$34,977	1.40%	12.02%	54.37%	\$110	\$99,663	1.33%	11.64%	55.30%	\$109
HTLF Bank	\$18,205,212	\$70,406	1.50%	13.37%	49.04%	\$142	\$178,267	1.23%	11.64%	53.48%	\$146
FirstBank	\$27,332,523	\$70,472	1.01%	18.26%	54.16%	\$101	\$188,563	0.89%	16.98%	55.98%	\$103
Average of Asset Group D	\$7,558,085	\$20,283	0.83%	10.12%	62.94%	\$131	\$54,184	0.73%	9.31%	65.80%	\$133

Source: SNL Financial

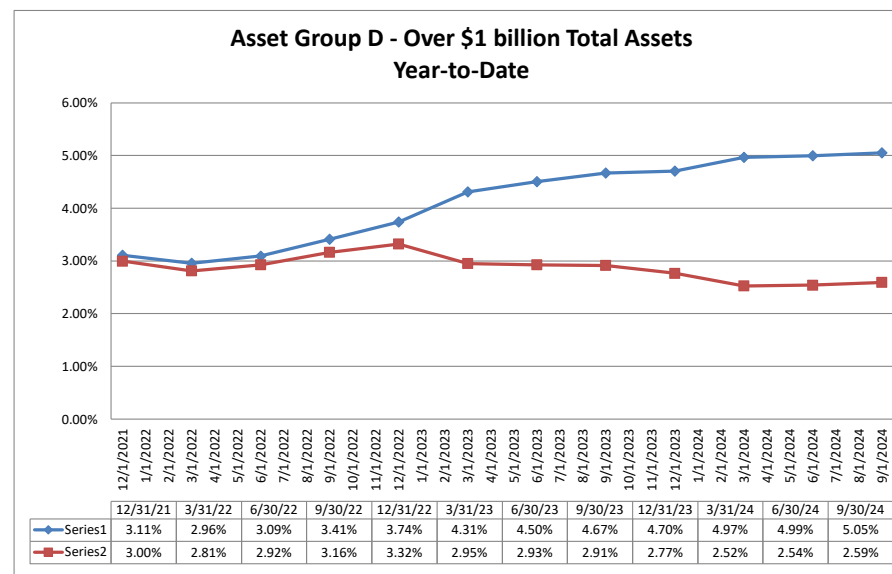
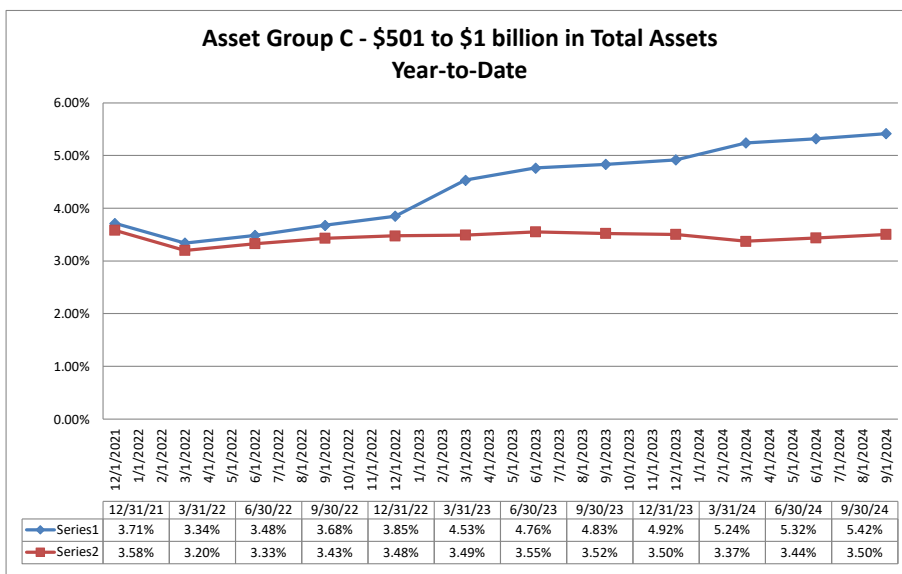
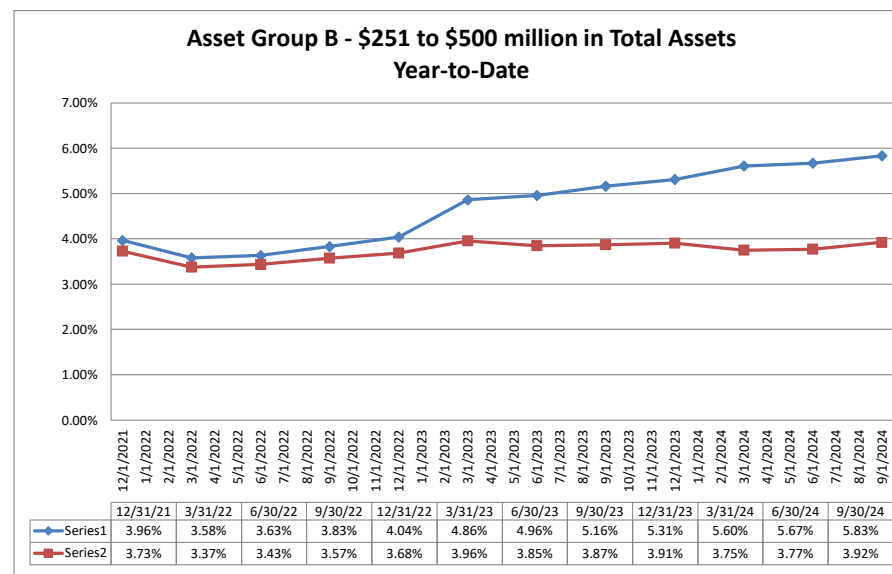
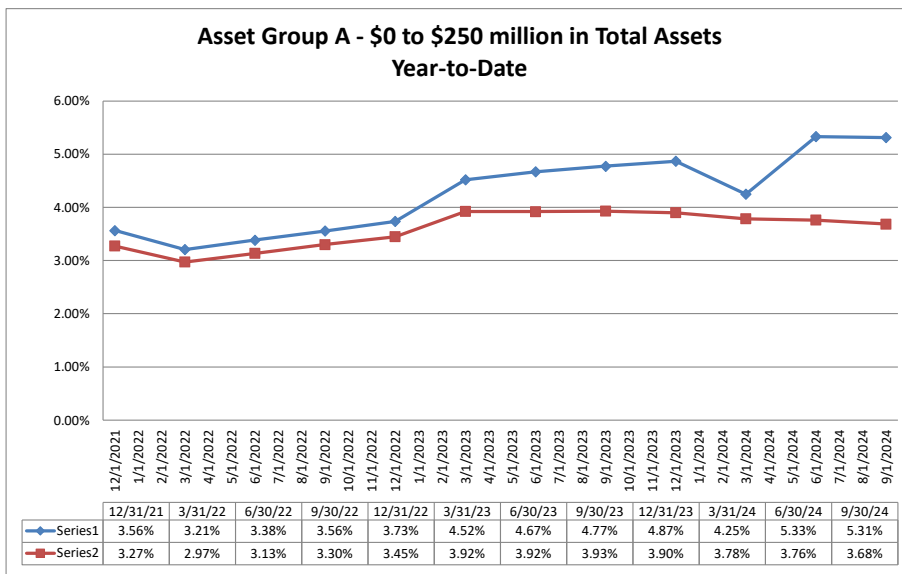
Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

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



Source: SNL Financial

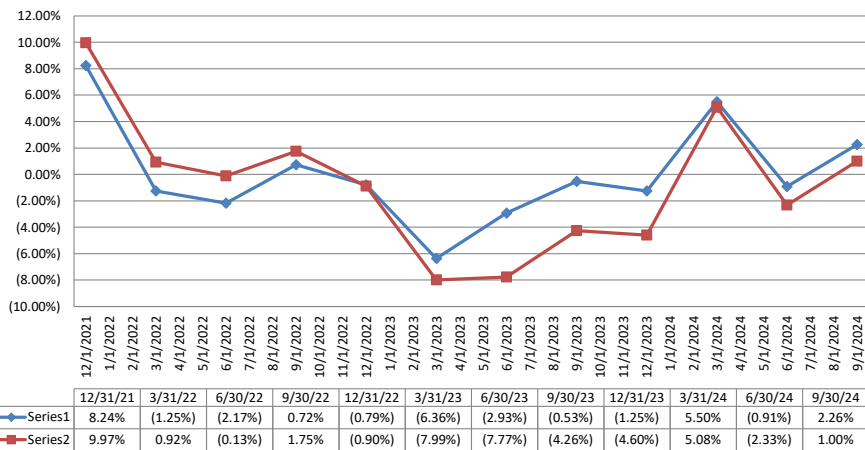
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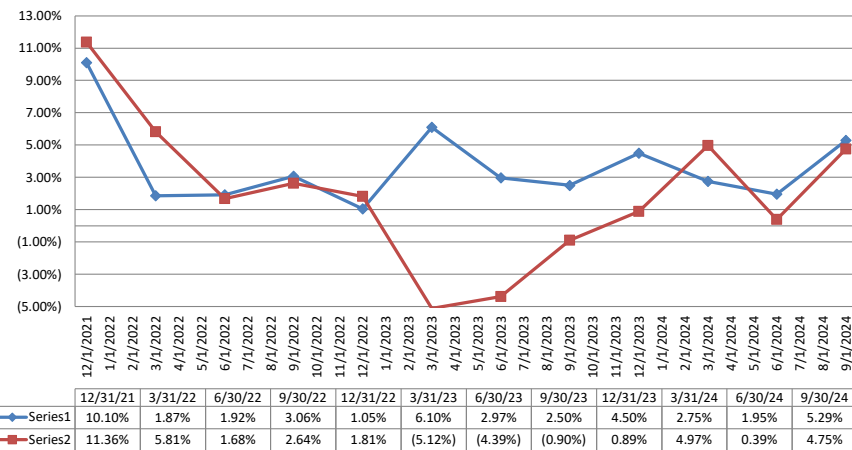
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

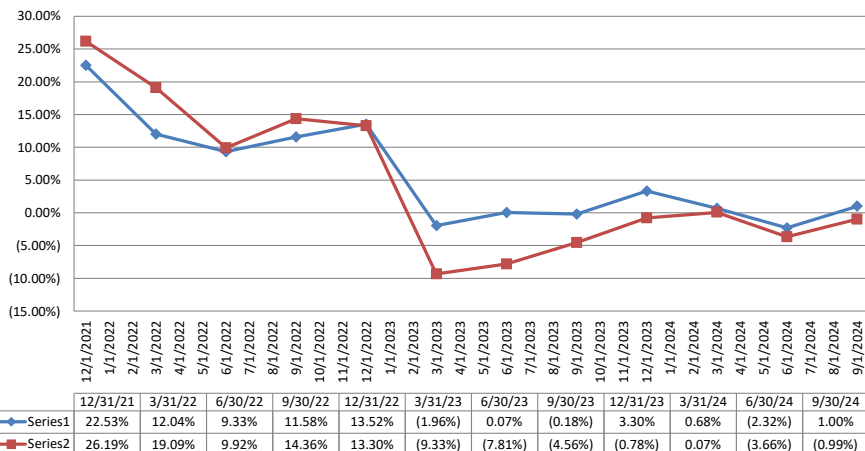
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



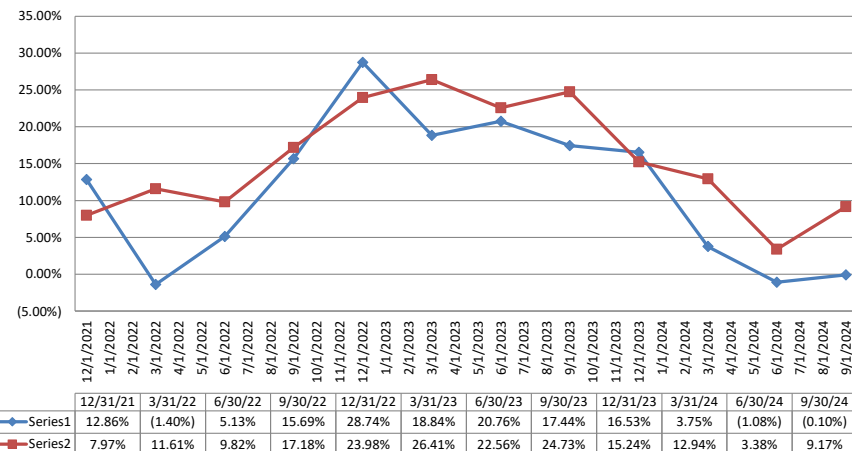
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 8, 2024

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	\$6,540	\$2,447	\$4,805	50.93%	23.73%	\$727	6.42%	3.78%	1.27%	4.78%	(15.92%)	(22.45%)
	Young Americans Bank	\$18,364	\$32	\$17,014	0.19%	105.89%	\$1,530	4.61%	1.95%	1.56%	3.12%	(4.45%)	(1.81%)
	The First National Bank of Fleming	\$28,843	\$22,993	\$24,803	92.70%	4.83%	\$4,120	6.29%	3.02%	2.48%	4.06%	1.69%	0.55%
	Champion Bank	\$45,194	\$14,581	\$28,306	51.51%	97.56%	\$3,013	5.09%	2.06%	1.27%	4.20%	(8.72%)	(14.52%)
	Century Savings and Loan Association	\$75,330	\$40,624	\$61,898	65.63%	27.68%	\$5,795	3.07%	1.16%	1.09%	2.13%	(12.32%)	(19.39%)
	McClave State Bank	\$76,510	\$66,244	\$62,428	106.11%	11.18%	\$7,651	7.84%	3.78%	3.32%	4.82%	26.08%	20.12%
	Pikes Peak National Bank	\$101,407	\$64,410	\$84,710	76.04%	38.49%	\$4,056	5.21%	2.46%	1.50%	3.87%	(11.23%)	(13.55%)
	Gunnison Savings and Loan Association	\$105,396	\$55,612	\$83,867	66.31%	45.77%	\$6,587	3.54%	1.89%	1.76%	2.00%	3.81%	3.06%
	The Farmers State Bank of Brush	\$117,116	\$65,997	\$91,333	72.26%	17.86%	\$5,323	4.37%	2.47%	1.87%	2.83%	(0.08%)	(6.63%)
	Rocky Mountain Bank and Trust	\$126,133	\$55,621	\$102,898	54.05%	32.56%	\$5,045	5.49%	3.18%	2.13%	3.45%	(15.20%)	2.65%
	The State Bank	\$129,255	\$68,588	\$106,768	64.24%	28.69%	\$4,787	5.68%	1.45%	1.00%	4.79%	5.64%	4.23%
	Fowler State Bank	\$131,273	\$71,791	\$104,837	68.48%	20.35%	\$10,098	5.04%	2.94%	2.44%	2.87%	(0.47%)	(1.67%)
	Evergreen National Bank	\$133,917	\$90,030	\$119,187	75.54%	30.31%	\$3,939	5.66%	0.88%	0.31%	5.36%	1.33%	(0.80%)
	RG Bank, a Savings and Loan Association	\$138,008	\$106,717	\$117,775	90.61%	19.67%	\$4,929	4.78%	1.72%	1.39%	3.47%	0.51%	(7.45%)
	Park State Bank & Trust	\$142,559	\$103,653	\$127,804	81.10%	16.85%	\$4,752	6.09%	2.16%	1.76%	4.47%	12.69%	13.03%
	First National Bank of Hugo	\$144,218	\$72,681	\$129,778	56.00%	24.77%	\$7,211	3.94%	2.01%	1.34%	2.64%	1.49%	4.88%
	First National Bank, Cortez	\$145,537	\$88,002	\$118,631	74.18%	19.02%	\$7,660	5.39%	2.46%	1.78%	3.67%	11.48%	13.61%
	Del Norte Bank, A Savings and Loan Association	\$147,812	\$113,853	\$124,976	91.10%	18.27%	\$5,475	6.30%	2.51%	2.23%	4.28%	10.40%	11.34%
	Bank of Estes Park	\$150,525	\$85,783	\$134,931	63.58%	38.65%	\$5,789	4.60%	1.54%	1.16%	3.51%	1.38%	0.31%
	Equitable Savings and Loan Association	\$161,033	\$145,437	\$123,943	117.34%	8.98%	\$3,221	4.31%	1.36%	1.27%	3.24%	3.90%	(5.95%)
	Community State Bank	\$176,659	\$143,162	\$151,340	94.60%	13.47%	\$8,833	6.65%	3.39%	2.66%	4.28%	6.84%	14.82%
	Mountain View Bank of Commerce	\$179,353	\$158,290	\$143,478	110.32%	13.27%	\$9,964	6.27%	4.09%	2.86%	3.66%	(2.47%)	4.19%
	Verus Bank of Commerce	\$190,055	\$165,397	\$143,173	115.52%	15.15%	\$15,838	5.84%	3.41%	2.38%	3.87%	(2.03%)	(8.37%)
	Home Loan State Bank	\$202,162	\$85,842	\$185,415	46.30%	23.38%	\$7,487	4.93%	2.49%	1.79%	3.18%	3.66%	3.10%
	The Citizens State Bank of Ouray	\$219,575	\$146,140	\$204,793	71.36%	19.19%	\$6,099	4.87%	2.69%	1.90%	2.95%	18.78%	19.59%
	The Colorado Bank and Trust Company of La Junta	\$228,117	\$158,801	\$182,221	87.15%	12.11%	\$6,337	7.00%	2.64%	1.50%	5.67%	25.21%	20.06%
	First Pioneer National Bank	\$240,104	\$121,265	\$189,429	64.02%	26.15%	\$8,893	4.12%	2.63%	2.07%	2.27%	(1.05%)	(5.82%)
	Average of Asset Group A	\$131,889	\$85,703	\$110,020	74.34%	27.92%	\$6,117	5.31%	2.45%	1.78%	3.68%	2.26%	1.00%

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

September 30, 2024

Run Date: November 8, 2024

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													
	The Gunnison Bank and Trust Company	\$250,491	\$161,374	\$198,756	81.19%	23.20%	\$5,964	5.95%	2.17%	1.19%	4.83%	11.75%	11.52%
	First National Bank in Trinidad	\$255,936	\$138,095	\$234,034	59.01%	9.75%	\$3,820	4.05%	1.52%	1.08%	3.00%	(17.38%)	(2.05%)
	North Valley Bank	\$256,343	\$227,793	\$209,808	108.57%	11.94%	\$8,545	7.59%	3.22%	2.61%	5.28%	(1.14%)	(3.51%)
	Wray State Bank	\$259,905	\$188,618	\$230,259	81.92%	11.99%	\$7,426	6.62%	3.61%	2.90%	3.87%	7.22%	5.89%
	Redstone Bank	\$283,092	\$161,527	\$228,362	70.73%	29.83%	\$9,436	6.16%	3.78%	2.88%	3.46%	17.16%	21.70%
	First American State Bank	\$292,297	\$212,027	\$195,047	108.71%	27.21%	\$13,286	5.53%	3.93%	3.46%	2.37%	(1.26%)	(21.05%)
	Farmers Bank	\$300,596	\$173,261	\$278,122	62.30%	16.98%	\$9,394	5.71%	2.73%	2.12%	3.83%	(0.70%)	(2.83%)
	FMS Bank	\$308,687	\$225,179	\$275,779	81.65%	17.86%	\$5,824	7.50%	3.28%	2.33%	5.34%	7.11%	16.88%
	Flatirons Bank	\$331,389	\$265,949	\$281,115	94.61%	3.81%	\$10,042	5.45%	3.19%	2.53%	3.00%	5.08%	9.09%
	Alamosa State Bank	\$341,212	\$169,697	\$304,895	55.66%	24.91%	\$11,007	4.50%	1.20%	0.89%	3.67%	(4.70%)	(7.13%)
	First FarmBank	\$358,732	\$281,140	\$297,691	94.44%	9.34%	\$6,080	6.63%	2.93%	2.65%	4.15%	0.00%	(0.13%)
	5Star Bank	\$359,225	\$316,858	\$299,147	105.92%	7.30%	\$6,415	6.78%	3.36%	2.68%	4.50%	(2.00%)	(3.35%)
	Integrity Bank & Trust	\$367,511	\$260,129	\$313,517	82.97%	18.61%	\$6,229	5.83%	2.77%	1.88%	4.06%	7.93%	12.56%
	San Luis Valley Federal Bank	\$378,993	\$260,271	\$314,473	82.76%	25.37%	\$6,016	4.54%	0.40%	0.25%	4.27%	(1.45%)	(4.48%)
	Farmers State Bank of Calhan	\$391,516	\$183,813	\$318,986	57.62%	13.85%	\$7,529	4.83%	3.01%	2.22%	2.59%	(4.72%)	(0.24%)
	Native American Bank, National Association	\$401,417	\$155,695	\$359,803	43.27%	52.08%	\$9,335	5.94%	1.49%	1.19%	4.85%	52.32%	57.59%
	High Plains Bank	\$401,841	\$325,759	\$345,572	94.27%	9.98%	\$4,673	6.60%	2.87%	2.22%	4.51%	5.90%	14.14%
	Bankers' Bank of the West	\$404,756	\$322,582	\$227,763	141.63%	12.48%	\$7,637	6.39%	4.81%	3.16%	3.49%	7.46%	(16.24%)
	Frontier Bank	\$409,861	\$198,595	\$349,032	56.90%	17.56%	\$7,191	4.74%	2.62%	2.08%	2.86%	0.01%	(8.90%)
	The Dolores State Bank	\$414,859	\$285,055	\$344,379	82.77%	25.40%	\$7,978	5.30%	1.76%	1.34%	4.10%	11.63%	10.71%
	High Country Bank	\$496,808	\$410,660	\$411,955	99.69%	3.78%	\$5,582	5.82%	2.07%	1.58%	4.33%	10.86%	9.50%
	Average of Asset Group B	\$345,975	\$234,480	\$286,595	83.17%	17.77%	\$7,591	5.83%	2.70%	2.06%	3.92%	5.29%	4.75%
Asset Group C - \$501 million to \$1 billion in total assets													
	Stockmens Bank	\$517,864	\$429,646	\$453,720	94.69%	12.47%	\$4,932	6.45%	3.17%	2.15%	4.27%	(5.81%)	(5.21%)
	First Southwest Bank	\$540,057	\$289,737	\$362,918	79.84%	27.12%	\$6,001	4.76%	1.81%	1.54%	3.43%	(1.87%)	(6.03%)
	Mountain Valley Bank	\$548,076	\$381,148	\$422,218	90.27%	17.74%	\$9,787	5.19%	3.00%	2.41%	2.91%	1.02%	0.32%
	Grand Valley Bank	\$584,753	\$278,310	\$535,252	52.00%	44.54%	\$6,028	5.01%	2.56%	1.69%	3.46%	1.46%	(0.16%)
	First National Bank Colorado	\$604,641	\$364,513	\$503,938	72.33%	11.23%	\$7,558	5.33%	2.01%	1.51%	3.94%	3.90%	(2.71%)
	Yampa Valley Bank	\$619,043	\$459,701	\$564,766	81.40%	21.77%	\$8,254	5.90%	3.43%	2.38%	3.69%	0.50%	1.94%
	The Pueblo Bank and Trust Company	\$625,493	\$423,158	\$532,071	79.53%	18.42%	\$4,703	5.34%	1.48%	0.80%	4.43%	0.11%	(2.31%)
	AMG National Trust Bank	\$645,887	\$260,519	\$531,097	49.05%	34.18%	\$4,517	5.47%	3.52%	3.20%	2.35%	(9.24%)	(13.66%)
	The Eastern Colorado Bank	\$666,149	\$477,317	\$559,789	85.27%	15.06%	\$8,765	5.71%	3.16%	2.35%	3.43%	4.79%	0.12%
	Timberline Bank	\$791,519	\$578,618	\$739,324	78.26%	16.81%	\$8,995	5.57%	2.40%	2.14%	3.48%	11.51%	14.52%
	Points West Community Bank	\$811,735	\$457,350	\$695,937	65.72%	13.93%	\$5,412	4.85%	2.26%	1.51%	3.16%	4.66%	2.25%
	Average of Asset Group C	\$632,292	\$400,002	\$536,457	75.31%	21.21%	\$6,814	5.42%	2.62%	1.97%	3.50%	1.00%	(0.99%)
Asset Group D - Over \$1 billion in total assets													
	Solera National Bank	\$1,162,497	\$797,551	\$1,017,966	78.35%	7.27%	\$17,885	5.73%	5.01%	2.78%	3.11%	(7.10%)	6.56%
	Fortis Bank	\$1,337,121	\$1,015,967	\$1,175,023	86.46%	12.89%	\$17,143	4.82%	4.27%	2.71%	2.22%	4.14%	23.03%
	Colorado Federal Savings Bank	\$2,372,924	\$1,665,495	\$1,444,743	115.28%	19.47%	\$34,390	4.85%	4.32%	3.45%	1.38%	2.38%	37.20%
	Silver Queen Financial Services, Inc.	\$2,409,578	\$1,665,495	\$1,437,621	115.85%	19.13%	\$34,921	5.53%	4.53%	4.02%	1.46%	2.34%	39.00%
	First Western Trust Bank	\$2,906,182	\$2,395,996	\$2,520,970	95.04%	12.02%	\$9,025	5.66%	4.02%	3.44%	2.45%	(2.87%)	(1.52%)
	ANB Bank	\$3,021,865	\$1,908,178	\$2,538,609	75.17%	16.42%	\$6,020	4.26%	1.97%	1.29%	2.96%	(5.84%)	(2.99%)
	Alpine Bank	\$6,575,763	\$4,033,610	\$5,894,456	68.43%	21.39%	\$7,856	4.73%	2.58%	1.80%	3.04%	3.37%	4.06%
	Bank of Colorado	\$7,858,210	\$4,670,236	\$6,310,190	74.01%	20.38%	\$11,694	4.31%	3.11%	2.26%	2.21%	13.43%	2.47%
	NBH Bank	\$9,957,057	\$7,731,101	\$8,617,006	89.72%	7.49%	\$7,865	5.86%	3.12%	2.25%	3.74%	0.57%	5.15%
	HTLF Bank	\$18,205,212	\$11,444,452	\$15,270,583	74.94%	12.95%	\$10,554	5.67%	3.04%	1.83%	3.63%	(7.79%)	(9.86%)
	FirstBank	\$27,332,523	\$16,289,346	\$23,995,632	67.88%	8.67%	\$11,285	4.14%	2.11%	1.93%	2.31%	(3.74%)	(2.20%)
	Average of Asset Group D	\$7,558,085	\$4,874,312	\$6,383,891	85.56%	14.37%	\$15,331	5.05%	3.46%	2.52%	2.59%	(0.10%)	9.17%

Note: Report includes only bank-level data.

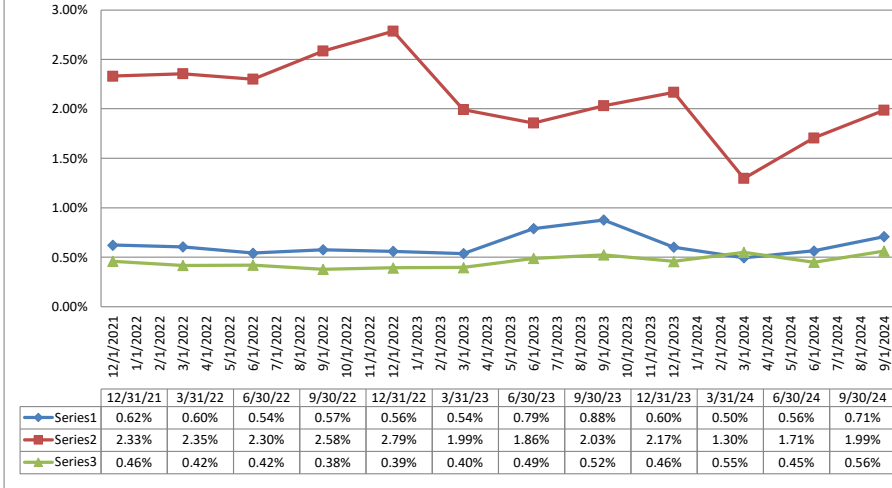
NA = data was not available.

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

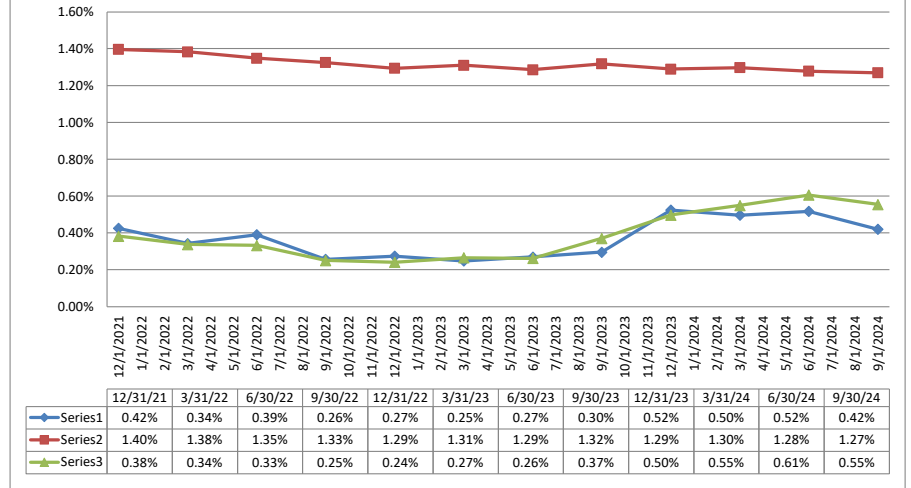
Asset Quality

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

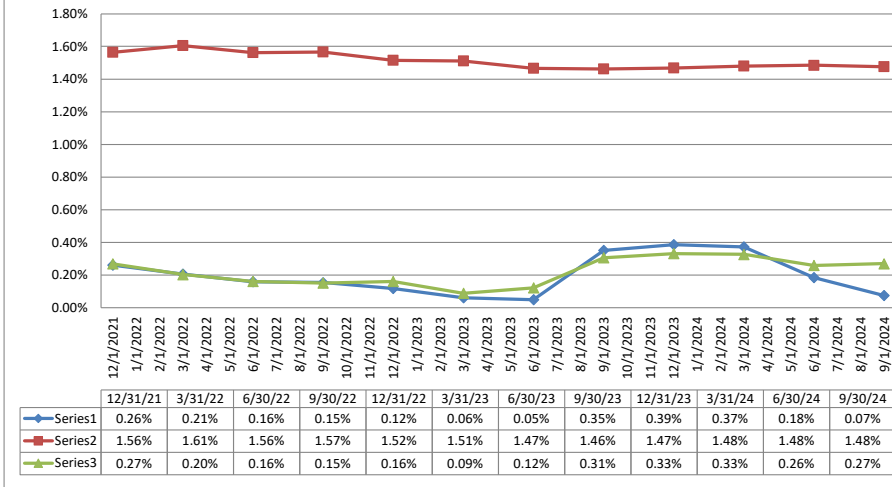
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



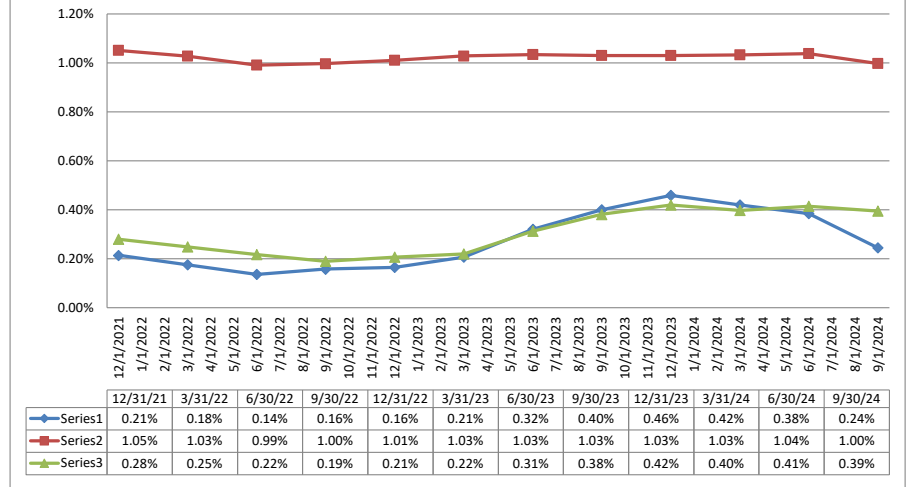
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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.

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Asset Quality

September 30, 2024

Run Date: November 8, 2024

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								
	Transact Bank, National Association	\$6,540	\$0	0.00%	0.00%	NA	0.00%	0.00%
	Young Americans Bank	\$18,364	\$0	0.00%	18.75%	NA	0.08%	0.00%
	The First National Bank of Fleming	\$28,843	\$440	1.91%	1.37%	71.59%	21.68%	1.53%
	Champion Bank	\$45,194	\$476	3.26%	2.67%	81.72%	3.76%	1.11%
	Century Savings and Loan Association	\$75,330	\$295	0.73%	1.09%	68.41%	5.85%	0.86%
	McClave State Bank	\$76,510	\$357	0.54%	1.20%	170.66%	4.67%	0.61%
	Pikes Peak National Bank	\$101,407	\$0	0.00%	1.73%	NA	0.00%	0.00%
	Gunnison Savings and Loan Association	\$105,396	\$96	0.17%	0.92%	531.25%	0.71%	0.09%
	The Farmers State Bank of Brush	\$117,116	\$0	0.00%	1.28%	NA	0.41%	0.00%
	Rocky Mountain Bank and Trust	\$126,133	\$1,522	2.74%	1.43%	52.23%	11.40%	1.21%
	The State Bank	\$129,255	\$280	0.41%	1.85%	452.86%	1.19%	0.22%
	Fowler State Bank	\$131,273	\$70	0.10%	1.93%	NM	8.47%	0.05%
	Evergreen National Bank	\$133,917	\$0	0.00%	1.13%	NA	0.00%	0.00%
	RG Bank, a Savings and Loan Association	\$138,008	\$2,111	1.98%	1.25%	63.33%	14.81%	1.53%
	Park State Bank & Trust	\$142,559	\$9	0.01%	1.04%	NM	7.05%	0.77%
	First National Bank of Hugo	\$144,218	\$0	0.00%	1.95%	NA	0.14%	0.00%
	First National Bank, Cortez	\$145,537	\$576	0.65%	1.25%	191.49%	4.00%	0.40%
	Del Norte Bank, A Savings and Loan Association	\$147,812	\$111	0.10%	1.15%	120.63%	10.45%	0.73%
	Bank of Estes Park	\$150,525	\$1,375	1.60%	1.65%	103.05%	8.69%	0.91%
	Equitable Savings and Loan Association	\$161,033	\$0	0.00%	0.24%	NA	0.00%	0.00%
	Community State Bank	\$176,659	\$1,102	0.77%	2.36%	307.17%	4.77%	0.62%
	Mountain View Bank of Commerce	\$179,353	\$358	0.23%	1.41%	625.14%	1.48%	0.20%
	Verus Bank of Commerce	\$190,055	\$746	0.45%	0.82%	181.77%	1.89%	0.39%
	Home Loan State Bank	\$202,162	\$0	0.00%	1.86%	39.24%	26.41%	2.02%
	The Citizens State Bank of Ouray	\$219,575	\$377	0.26%	1.00%	237.16%	4.04%	0.28%
	The Colorado Bank and Trust Company of La Junta	\$228,117	\$288	0.18%	1.14%	531.47%	1.09%	0.15%
	First Pioneer National Bank	\$240,104	\$3,640	3.00%	1.17%	38.93%	13.26%	1.52%
	Average of Asset Group A	\$131,889	\$527	0.71%	1.99%	214.89%	5.79%	0.56%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

September 30, 2024

Run Date: November 8, 2024

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

The Gunnison Bank and Trust Company	\$250,491	\$0	0.00%	1.19%	NA	9.35%	0.00%
First National Bank in Trinidad	\$255,936	\$1,231	0.89%	1.43%	140.18%	8.95%	0.55%
North Valley Bank	\$256,343	\$0	0.00%	1.46%	NA	0.00%	0.00%
Wray State Bank	\$259,905	\$1,142	0.61%	1.49%	210.64%	10.17%	0.51%
Redstone Bank	\$283,092	\$2,237	1.38%	1.71%	123.51%	7.54%	0.79%
First American State Bank	\$292,297	\$0	0.00%	0.87%	NA	8.49%	0.82%
Farmers Bank	\$300,596	\$1,392	0.80%	1.81%	65.14%	34.12%	1.70%
FMS Bank	\$308,687	\$1,205	0.54%	1.10%	205.73%	10.45%	0.39%
Flatirons Bank	\$331,389	\$1,046	0.39%	1.17%	139.60%	8.20%	0.67%
Alamosa State Bank	\$341,212	\$0	0.00%	1.08%	NA	0.00%	0.00%
First FarmBank	\$358,732	\$83	0.03%	0.99%	NM	5.26%	0.02%
5Star Bank	\$359,225	\$101	0.03%	1.25%	63.74%	14.90%	2.57%
Integrity Bank & Trust	\$367,511	\$981	0.38%	1.21%	321.10%	6.16%	0.58%
San Luis Valley Federal Bank	\$378,993	\$1,141	0.44%	0.98%	134.17%	3.11%	0.50%
Farmers State Bank of Calhan	\$391,516	\$962	0.52%	0.87%	166.53%	4.25%	0.25%
Native American Bank, National Association	\$401,417	\$1,373	0.88%	0.76%	86.09%	3.50%	0.34%
High Plains Bank	\$401,841	\$503	0.15%	1.23%	210.86%	5.14%	0.55%
Bankers' Bank of the West	\$404,756	\$1,500	0.46%	1.74%	374.73%	2.49%	0.37%
Frontier Bank	\$409,861	\$30	0.02%	2.01%	NM	0.07%	0.01%
The Dolores State Bank	\$414,859	\$1,486	0.52%	1.25%	240.11%	3.78%	0.36%
High Country Bank	\$496,808	\$3,263	0.79%	1.07%	134.72%	7.05%	0.66%
Average of Asset Group B	\$345,975	\$937	0.42%	1.27%	174.46%	7.28%	0.55%

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

Stockmens Bank	\$517,864	\$1,103	0.26%	1.60%	327.57%	3.35%	0.41%
First Southwest Bank	\$540,057	\$367	0.13%	1.47%	221.74%	2.08%	0.36%
Mountain Valley Bank	\$548,076	\$652	0.17%	1.03%	523.87%	1.68%	0.14%
Grand Valley Bank	\$584,753	\$48	0.02%	1.89%	NM	0.09%	0.01%
First National Bank Colorado	\$604,641	\$33	0.01%	1.81%	NM	0.05%	0.01%
Yampa Valley Bank	\$619,043	\$163	0.04%	1.45%	NM	0.29%	0.03%
The Pueblo Bank and Trust Company	\$625,493	\$98	0.02%	1.47%	NM	13.52%	1.65%
AMG National Trust Bank	\$645,887	\$0	0.00%	1.25%	NA	0.10%	0.00%
The Eastern Colorado Bank	\$666,149	\$375	0.08%	1.27%	NM	0.55%	0.06%
Timberline Bank	\$791,519	\$0	0.00%	1.20%	NA	0.00%	0.00%
Points West Community Bank	\$811,735	\$430	0.09%	1.79%	350.26%	3.50%	0.29%
Average of Asset Group C	\$632,292	\$297	0.07%	1.48%	355.86%	2.29%	0.27%

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

Solera National Bank	\$1,162,497	\$5,259	0.66%	1.37%	207.49%	6.01%	0.45%
Fortis Bank	\$1,337,121	\$1,789	0.18%	0.90%	512.13%	4.60%	0.13%
Colorado Federal Savings Bank	\$2,372,924	\$956	0.06%	0.82%	288.42%	1.83%	0.20%
Silver Queen Financial Services, Inc.	\$2,409,578	\$956	0.06%	0.82%	288.42%	1.84%	0.20%
First Western Trust Bank	\$2,906,182	\$15,040	0.63%	0.78%	111.38%	20.32%	1.86%
ANB Bank	\$3,021,865	\$506	0.03%	0.80%	NM	0.88%	0.05%
Alpine Bank	\$6,575,763	\$3,849	0.10%	1.10%	633.76%	4.89%	0.45%
Bank of Colorado	\$7,858,210	\$734	0.02%	1.25%	NM	0.15%	0.01%
NBH Bank	\$9,957,057	\$23,545	0.30%	1.23%	319.74%	4.38%	0.31%
HTLF Bank	\$18,205,212	\$69,115	0.60%	0.93%	141.03%	5.62%	0.51%
FirstBank	\$27,332,523	\$7,642	0.05%	0.97%	345.16%	4.12%	0.17%
Average of Asset Group D	\$7,558,085	\$11,763	0.24%	1.00%	316.39%	4.97%	0.39%

Source: SNL Financial

Note: Report includes only bank-level data.

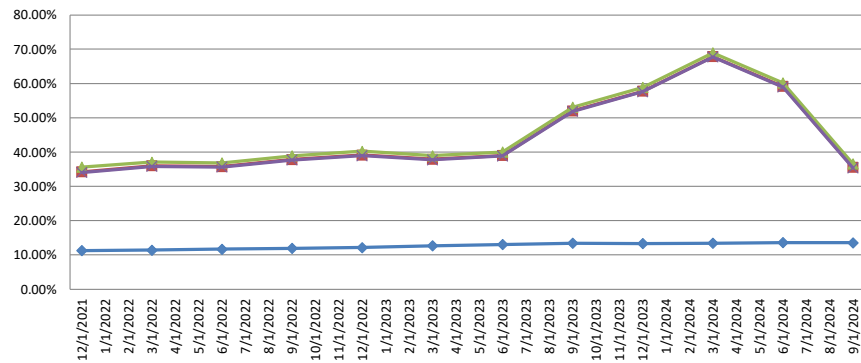
NA = data was not available.

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

Capital Adequacy

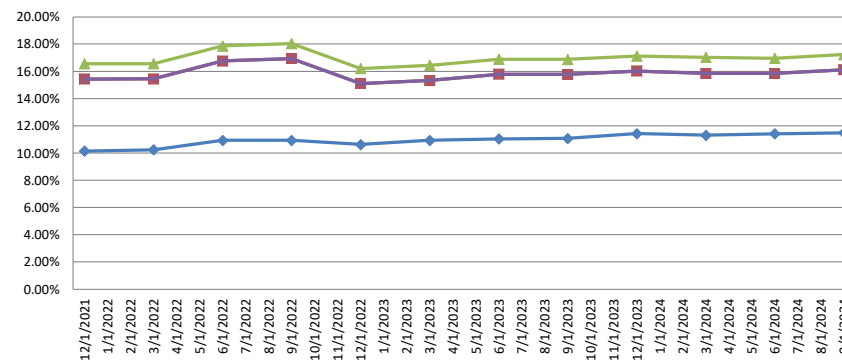
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio, Risk Based Capital Ratio & Common Equity Tier 1 Risk Based Ratio

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



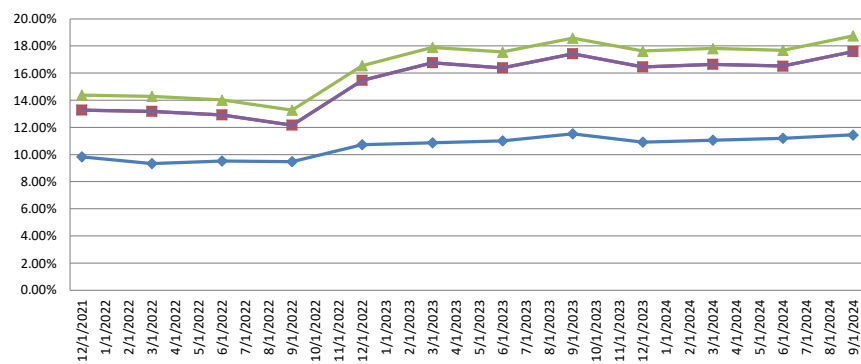
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Series1	11.29%	11.39%	11.69%	11.93%	12.14%	12.67%	13.02%	13.39%	13.35%	13.42%	13.64%	13.57%
Series2	34.22%	35.98%	35.75%	37.83%	39.12%	37.89%	38.99%	52.01%	57.77%	67.88%	59.14%	35.54%
Series3	35.63%	37.07%	36.83%	38.89%	40.24%	38.94%	40.03%	53.06%	58.84%	68.93%	60.19%	36.57%
Series4	34.03%	35.80%	35.60%	37.67%	38.95%	37.74%	38.83%	51.85%	57.61%	67.71%	58.95%	35.34%

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



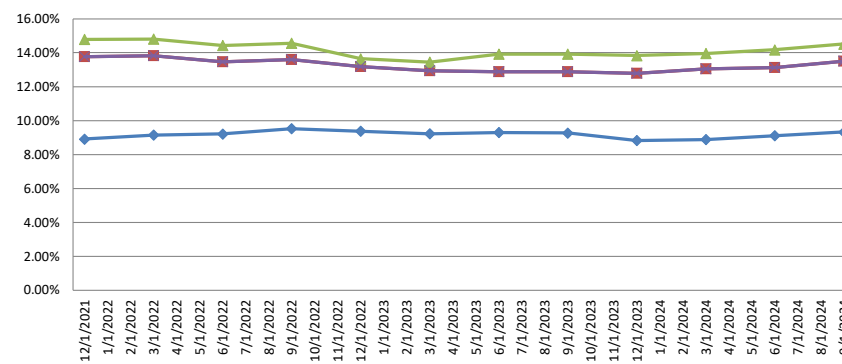
	12/31/21	3/31/22	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24	9/30/24
Series1	10.16%	10.24%	10.93%	10.93%	10.62%	10.93%	11.04%	11.07%	11.43%	11.31%	11.41%	11.48%
Series2	15.43%	15.44%	16.75%	16.93%	15.12%	15.33%	15.78%	15.77%	16.02%	15.84%	15.84%	16.11%
Series3	16.55%	16.56%	17.87%	18.05%	16.21%	16.45%	16.89%	16.87%	17.12%	17.02%	16.95%	17.22%
Series4	15.43%	15.44%	16.75%	16.93%	15.12%	15.33%	15.78%	15.77%	16.02%	15.84%	15.84%	16.11%

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



	12/31/21	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
Series1	9.83%	9.33%	9.53%	9.48%	10.72%	10.86%	11.00%	11.53%	10.90%	11.05%	11.19%	11.44%
Series2	13.27%	13.18%	12.92%	12.17%	15.46%	16.75%	16.38%	17.42%	16.45%	16.65%	16.51%	17.60%
Series3	14.38%	14.29%	14.02%	13.28%	16.56%	17.89%	17.55%	18.57%	17.62%	17.81%	17.68%	18.74%
Series4	13.27%	13.18%	12.92%	12.17%	15.46%	16.75%	16.38%	17.42%	16.45%	16.65%	16.51%	17.60%

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



	12/31/21	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
Series1	8.91%	9.14%	9.21%	9.52%	9.37%	9.23%	9.29%	9.27%	8.82%	8.88%	9.11%	9.32%
Series2	13.77%	13.82%	13.47%	13.59%	13.19%	12.93%	12.89%	12.87%	12.79%	13.05%	13.12%	13.50%
Series3	14.78%	14.81%	14.43%	14.56%	13.65%	13.46%	13.91%	13.92%	13.83%	13.96%	14.17%	14.51%
Series4	13.77%	13.82%	13.47%	13.59%	13.19%	12.93%	12.89%	12.87%	12.79%	13.05%	13.12%	13.50%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2024

Run Date: November 8, 2024

		As of Date							
Region	Institution Name	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 A - \$0 to \$250 million in total assets									
	Transact Bank, National Association	\$6,540	\$459	\$478	\$478	7.45%	18.89%	18.89%	18.89%
	Young Americans Bank	\$18,364	\$1,190	\$1,190	\$1,190	6.84%	161.90%	162.72%	161.90%
	The First National Bank of Fleming	\$28,843	\$3,785	\$3,785	\$3,785	13.03%	NA	NA	NA
	Champion Bank	\$45,194	\$16,723	\$17,142	\$17,142	37.14%	92.88%	94.14%	92.88%
	Century Savings and Loan Association	\$75,330	\$10,652	\$14,054	\$14,054	17.76%	NA	NA	NA
	McClave State Bank	\$76,510	\$9,193	\$9,294	\$9,294	12.64%	NA	NA	NA
	Pikes Peak National Bank	\$101,407	\$15,923	\$15,648	\$15,648	15.45%	22.81%	24.07%	22.81%
	Gunnison Savings and Loan Association	\$105,396	\$13,089	\$13,064	\$13,064	12.49%	NA	NA	NA
	The Farmers State Bank of Brush	\$117,116	\$21,005	\$22,837	\$22,837	19.02%	NA	NA	NA
	Rocky Mountain Bank and Trust	\$126,133	\$12,559	\$13,947	\$13,947	11.37%	NA	NA	NA
	The State Bank	\$129,255	\$22,189	\$23,606	\$23,606	18.00%	28.75%	30.00%	28.75%
	Fowler State Bank	\$131,273	\$18,009	\$18,009	\$18,009	13.63%	NA	NA	NA
	Evergreen National Bank	\$133,917	\$14,338	\$15,789	\$15,789	11.79%	17.91%	19.16%	17.91%
	RG Bank, a Savings and Loan Association	\$138,008	\$13,131	\$15,010	\$15,010	11.19%	NA	NA	NA
	Park State Bank & Trust	\$142,559	\$14,407	\$16,367	\$16,367	11.49%	17.59%	18.75%	17.59%
	First National Bank of Hugo	\$144,218	\$13,786	\$16,227	\$16,227	11.14%	NA	NA	NA
	First National Bank, Cortez	\$145,537	\$13,282	\$14,644	\$14,644	10.34%	15.29%	16.49%	15.29%
	Del Norte Bank, A Savings and Loan Association	\$147,812	\$13,339	\$14,672	\$14,672	10.30%	NA	NA	NA
	Bank of Estes Park	\$150,525	\$14,400	\$16,591	\$16,591	11.37%	NA	NA	NA
	Equitable Savings and Loan Association	\$161,033	\$26,116	\$25,742	\$25,742	15.99%	29.45%	29.86%	29.45%
	Community State Bank	\$176,659	\$23,239	\$23,806	\$23,806	13.63%	15.16%	16.43%	15.16%
	Mountain View Bank of Commerce	\$179,353	\$21,888	\$22,012	\$22,012	12.15%	14.30%	15.55%	14.30%
	Verus Bank of Commerce	\$190,055	\$38,064	\$37,657	\$37,657	19.35%	NA	NA	NA
	Home Loan State Bank	\$202,162	\$13,838	\$17,195	\$14,405	9.02%	15.46%	16.73%	12.95%
	The Citizens State Bank of Ouray	\$219,575	\$13,854	\$16,836	\$16,836	7.86%	11.58%	12.59%	11.58%
	The Colorado Bank and Trust Company of La Junta	\$228,117	\$33,056	\$30,244	\$30,244	13.82%	NA	NA	NA
	First Pioneer National Bank	\$240,104	\$26,036	\$29,200	\$29,200	12.10%	NA	NA	NA
	Average of Asset Group A	\$131,889	\$16,206	\$17,224	\$17,121	13.57%	35.54%	36.57%	35.34%

Source: SNL Financial

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Capital Adequacy

September 30, 2024

Run Date: November 8, 2024

		As of Date							
Region	Institution Name	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									
	The Gunnison Bank and Trust Company	\$250,491	\$27,802	\$29,760	\$29,760	11.81%	NA	NA	NA
	First National Bank in Trinidad	\$255,936	\$13,732	\$26,100	\$26,100	10.24%	NA	NA	NA
	North Valley Bank	\$256,343	\$31,433	\$31,433	\$31,433	12.80%	NA	NA	NA
	Wray State Bank	\$259,905	\$26,625	\$24,969	\$24,969	9.55%	13.81%	15.07%	13.81%
	Redstone Bank	\$283,092	\$31,281	\$29,425	\$29,425	11.26%	NA	NA	NA
	First American State Bank	\$292,297	\$26,413	\$26,460	\$26,460	9.14%	13.28%	14.24%	13.28%
	Farmers Bank	\$300,596	\$20,171	\$39,311	\$39,311	12.12%	NA	NA	NA
	FMS Bank	\$308,687	\$31,162	\$33,874	\$33,874	11.30%	12.19%	13.09%	12.19%
	Flatirons Bank	\$331,389	\$24,011	\$28,979	\$28,979	8.45%	11.05%	12.30%	11.05%
	Alamosa State Bank	\$341,212	\$35,390	\$37,753	\$37,753	11.32%	20.11%	21.18%	20.11%
	First FarmBank	\$358,732	\$39,659	\$41,190	\$41,190	11.46%	13.85%	14.80%	13.85%
	5Star Bank	\$359,225	\$58,695	\$59,409	\$59,409	16.08%	NA	NA	NA
	Integrity Bank & Trust	\$367,511	\$31,658	\$33,087	\$33,087	9.32%	13.21%	14.47%	13.21%
	San Luis Valley Federal Bank	\$378,993	\$58,659	\$63,534	\$63,534	17.12%	26.97%	28.15%	26.97%
	Farmers State Bank of Calhan	\$391,516	\$21,521	\$35,966	\$35,966	9.04%	16.87%	17.63%	16.87%
	Native American Bank, National Association	\$401,417	\$38,079	\$39,223	\$39,223	11.25%	NA	NA	NA
	High Plains Bank	\$401,841	\$41,636	\$41,608	\$41,608	10.52%	NA	NA	NA
	Bankers' Bank of the West	\$404,756	\$54,719	\$56,240	\$56,240	13.75%	13.67%	14.92%	13.67%
	Frontier Bank	\$409,861	\$38,606	\$45,353	\$45,353	10.71%	17.97%	19.23%	17.97%
	The Dolores State Bank	\$414,859	\$55,449	\$58,970	\$58,970	15.11%	20.37%	21.61%	20.37%
	High Country Bank	\$496,808	\$41,860	\$43,373	\$43,373	8.79%	NA	NA	NA
	Average of Asset Group B	\$345,975	\$35,646	\$39,334	\$39,334	11.48%	16.11%	17.22%	16.11%
Asset Group C - \$501 million to \$1 billion in total assets									
	Stockmens Bank	\$517,864	\$57,554	\$56,646	\$56,646	10.89%	12.70%	13.96%	12.70%
	First Southwest Bank	\$540,057	\$92,634	\$104,112	\$104,112	19.81%	33.65%	34.91%	33.65%
	Mountain Valley Bank	\$548,076	\$51,549	\$51,812	\$51,812	9.72%	NA	NA	NA
	Grand Valley Bank	\$584,753	\$46,921	\$62,168	\$62,168	10.43%	NA	NA	NA
	First National Bank Colorado	\$604,641	\$58,649	\$68,423	\$68,423	11.82%	NA	NA	NA
	Yampa Valley Bank	\$619,043	\$49,242	\$56,163	\$56,163	9.06%	NA	NA	NA
	The Pueblo Bank and Trust Company	\$625,493	\$71,974	\$73,924	\$73,924	11.75%	15.60%	16.85%	15.60%
	AMG National Trust Bank	\$645,887	\$106,356	\$94,213	\$94,213	14.54%	19.91%	20.68%	19.91%
	The Eastern Colorado Bank	\$666,149	\$68,926	\$69,809	\$69,809	10.60%	12.43%	13.51%	12.43%
	Timberline Bank	\$791,519	\$50,346	\$61,768	\$61,768	8.02%	11.28%	12.53%	11.28%
	Points West Community Bank	\$811,735	\$62,556	\$76,700	\$76,700	9.23%	NA	NA	NA
	Average of Asset Group C	\$632,292	\$65,155	\$70,522	\$70,522	11.44%	17.60%	18.74%	17.60%
Asset Group D - Over \$1 billion in total assets									
	Solera National Bank	\$1,162,497	\$89,672	\$106,461	\$106,461	8.64%	11.62%	12.82%	11.62%
	Fortis Bank	\$1,337,121	\$101,774	\$109,276	\$109,276	8.42%	11.72%	12.89%	11.72%
	Colorado Federal Savings Bank	\$2,372,924	\$250,036	\$251,676	\$251,676	10.48%	15.79%	16.65%	15.79%
	Silver Queen Financial Services, Inc.	\$2,409,578	\$248,385	\$250,026	\$250,026	10.26%	15.33%	16.17%	15.33%
	First Western Trust Bank	\$2,906,182	\$278,247	\$252,549	\$252,549	9.11%	11.39%	12.13%	11.39%
	ANB Bank	\$3,021,865	\$170,633	\$282,056	\$282,056	8.91%	13.85%	14.66%	13.85%
	Alpine Bank	\$6,575,763	\$603,790	\$632,382	\$632,382	9.62%	14.15%	15.30%	14.15%
	Bank of Colorado	\$7,858,210	\$607,933	\$674,559	\$674,559	8.66%	14.44%	15.69%	14.44%
	NBH Bank	\$9,957,057	\$1,190,120	\$912,857	\$912,857	9.43%	11.65%	12.86%	11.65%
	HTLF Bank	\$18,205,212	\$2,142,101	\$1,922,670	\$1,922,670	10.57%	13.49%	14.32%	13.49%
	FirstBank	\$27,332,523	\$1,613,093	\$2,355,344	\$2,355,344	8.47%	15.04%	16.14%	15.04%
	Average of Asset Group D	\$7,558,085	\$663,253	\$704,532	\$704,532	9.32%	13.50%	14.51%	13.50%

Source: SNL Financial

Note: Report includes only bank-level data.

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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.	Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
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.	Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Return on average assets (%)	Return on average assets; net income as a percent of average 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.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.	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.
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.	Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
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.	Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
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.	Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
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.	Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.	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.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.	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.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.	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.
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.	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.