

+ × -  
%

# Bankers' Index

AN ANALYSIS OF COLORADO COMMUNITY BANKS





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

## ASSET SIZE DEFINITION

---

**Group A**    \$0-\$250 million

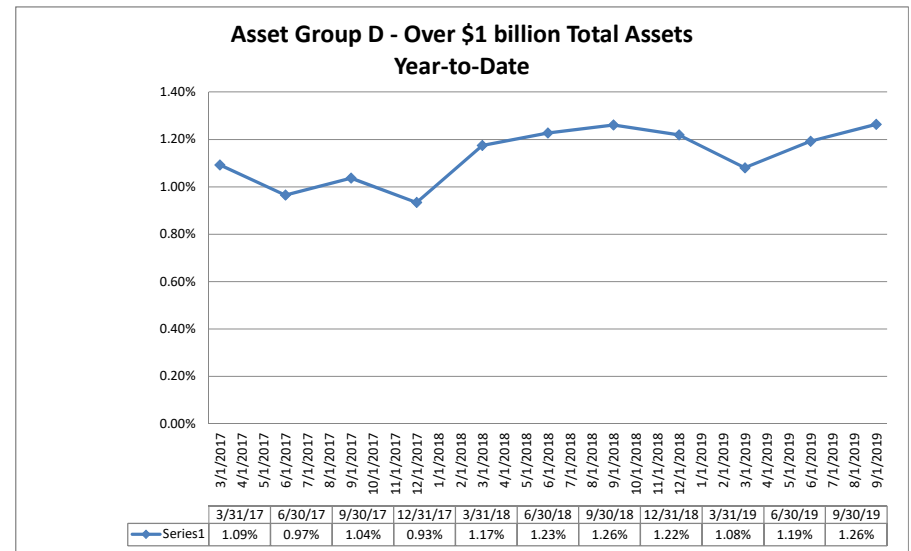
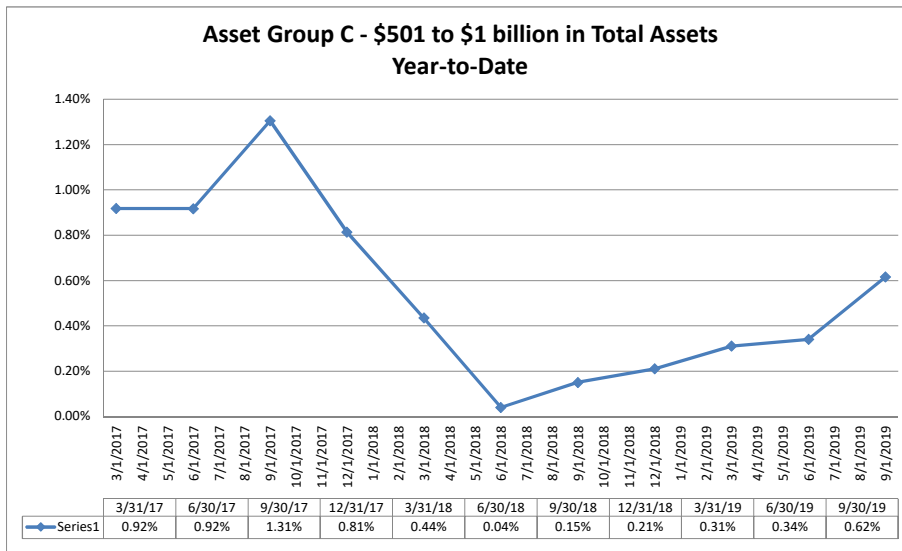
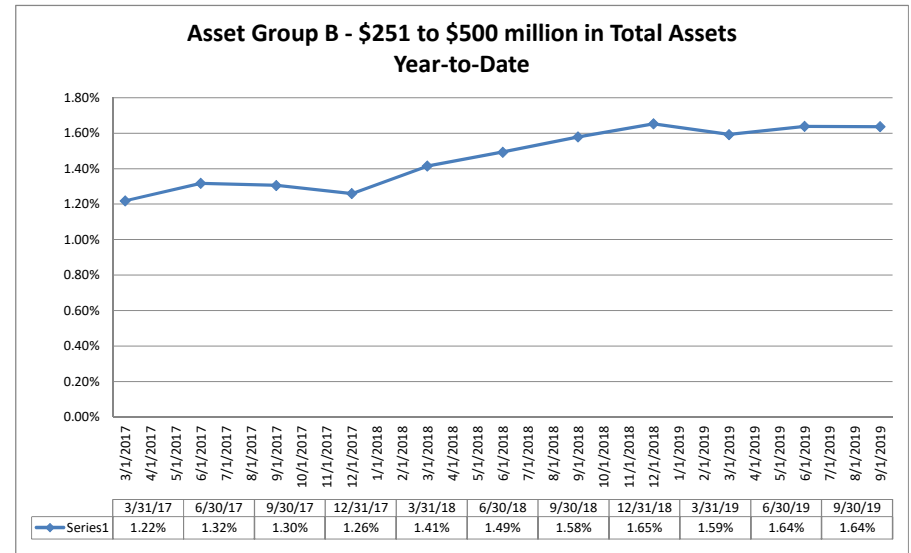
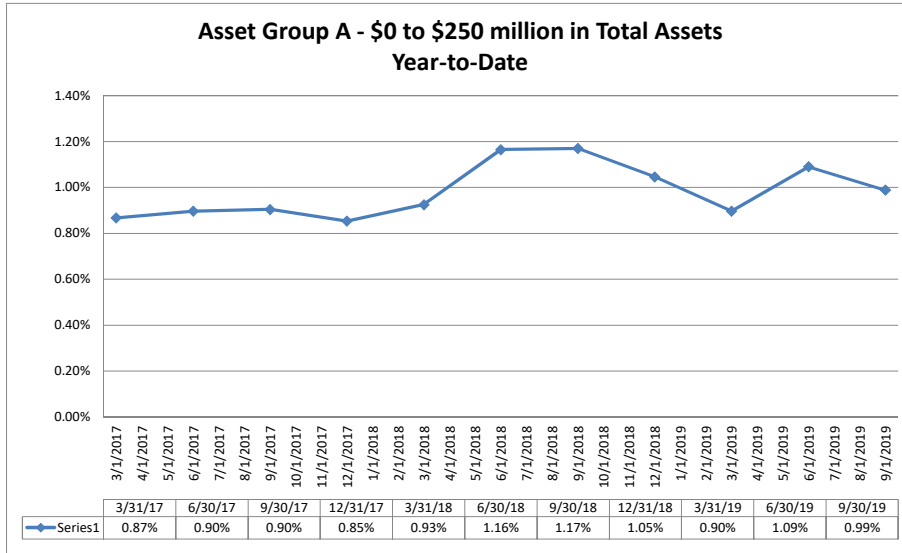
**Group B**    \$251 million-\$500 million

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

**Group D**    Over \$1 billion

# Performance Analysis

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



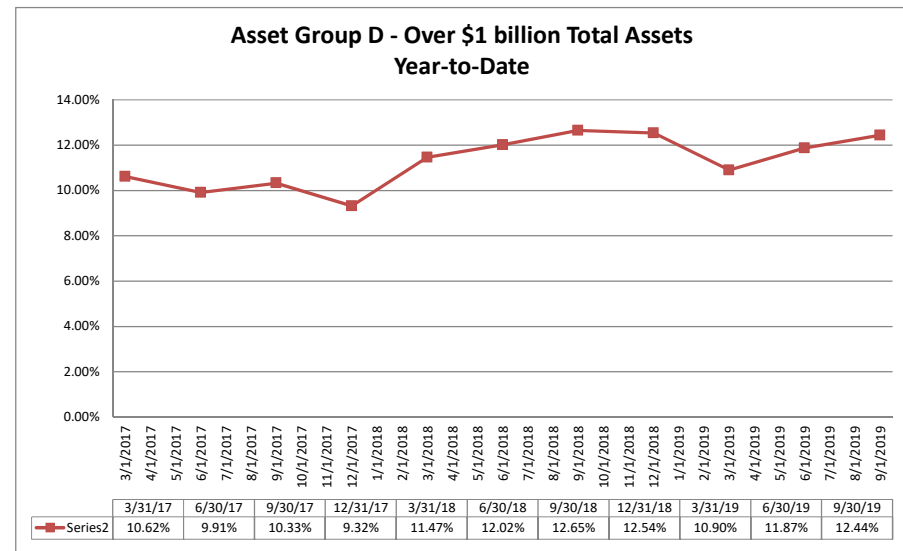
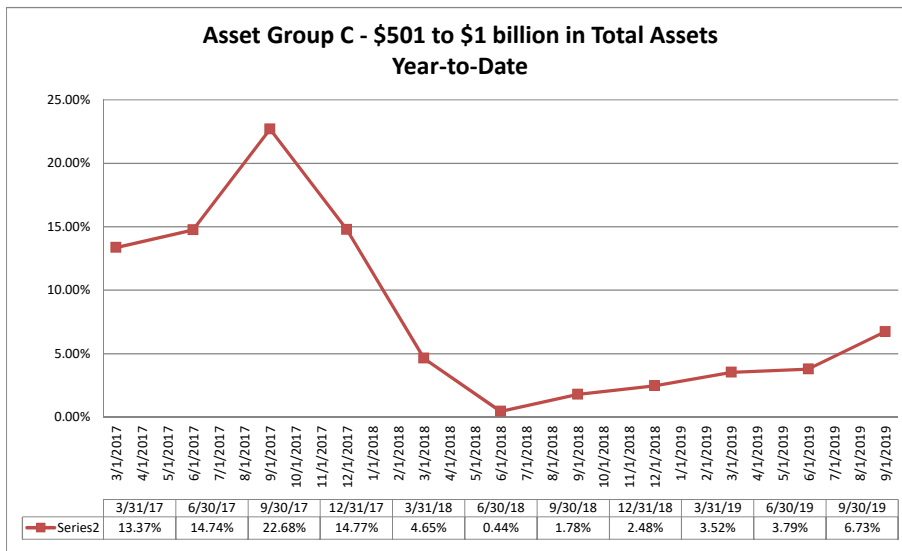
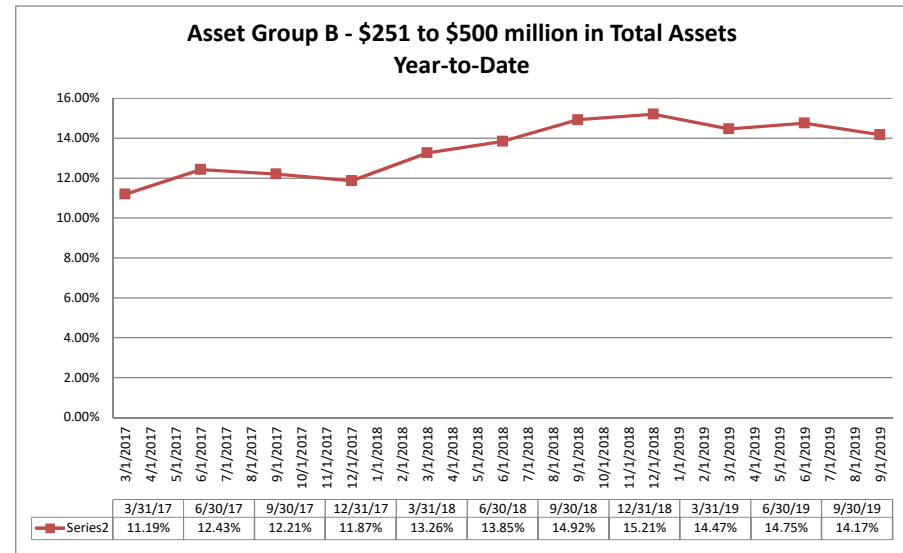
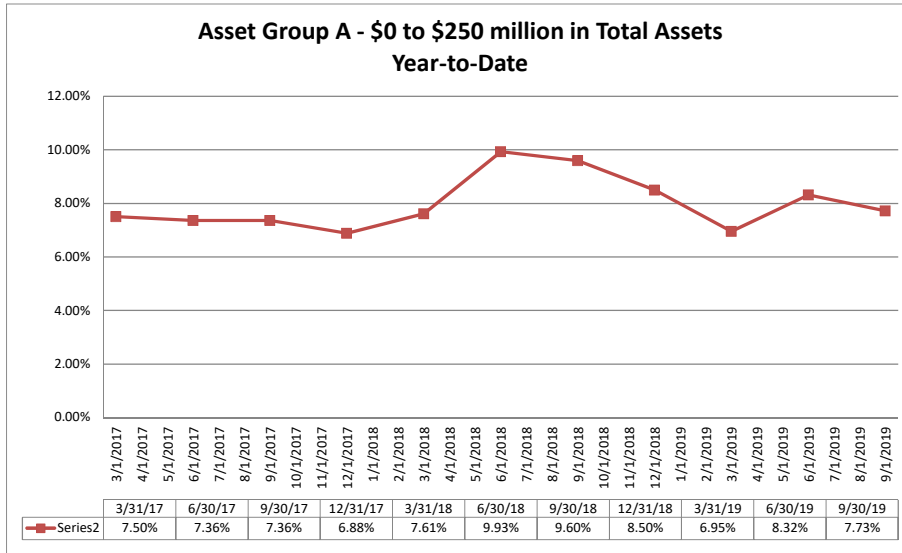
Source: SNL Financial

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, 2019

Run Date: November 8, 2019

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)
<b>Asset Group A - \$0 to \$250 million in total assets</b>												
	Young Americans Bank	\$20,502	(\$324)	(6.25%)	(85.83%)	339.55%	\$66	(\$940)	(6.12%)	(80.19%)	345.29%	\$66
	First National Bank of Fleming	\$22,113	\$52	0.95%	6.97%	76.95%	\$73	\$176	1.07%	8.03%	69.74%	\$73
	Colorado National Bank	\$26,823	(\$516)	(7.59%)	(29.74%)	269.18%	\$98	\$315	1.11%	6.52%	91.56%	\$138
	McClave State Bank	\$43,852	\$166	1.51%	11.40%	59.38%	\$69	\$557	1.72%	13.15%	53.96%	\$69
	Bank of Burlington	\$65,048	\$176	1.19%	8.37%	63.26%	\$60	\$634	1.46%	10.16%	59.33%	\$60
	First Colorado National Bank	\$72,929	(\$5)	(0.03%)	(0.14%)	94.77%	\$88	\$445	0.84%	4.28%	86.65%	\$89
	Champion Bank	\$73,183	\$396	2.16%	10.92%	62.68%	\$100	\$1,089	2.14%	10.27%	66.51%	\$100
	Rocky Mountain Bank & Trust	\$73,519	\$607	3.33%	32.48%	58.21%	\$68	\$993	1.89%	19.20%	69.18%	\$65
	Fowler State Bank	\$84,772	\$281	1.35%	8.85%	50.47%	\$85	\$832	1.32%	8.93%	49.65%	\$82
	Century Savings and Loan Association	\$90,319	\$57	0.25%	1.67%	87.90%	\$85	\$252	0.37%	2.51%	82.91%	\$88
	Pikes Peak National Bank	\$92,573	\$60	0.26%	1.77%	91.67%	\$66	\$951	1.38%	9.62%	66.78%	\$65
	Park State Bank & Trust	\$102,775	\$322	1.26%	12.39%	78.82%	\$75	\$843	1.12%	11.14%	80.65%	\$73
	Gunnison Savings and Loan Association	\$102,885	\$168	0.66%	5.46%	72.73%	\$68	\$509	0.67%	5.60%	72.94%	\$71
	State Bank	\$105,375	\$254	0.97%	6.48%	69.47%	\$66	\$907	1.16%	7.96%	67.05%	\$65
	Del Norte Bank	\$107,245	\$268	1.03%	11.87%	69.38%	\$88	\$671	0.89%	10.25%	73.52%	\$88
	Rio Grande Savings and Loan Association	\$108,413	\$27	0.10%	0.89%	96.05%	\$74	\$224	0.28%	2.50%	90.74%	\$70
	Farmers State Bank of Brush	\$108,516	\$516	1.92%	9.97%	49.93%	\$70	\$1,465	1.83%	9.64%	51.84%	\$72
	First National Bank, Cortez	\$109,805	\$297	1.09%	10.25%	68.08%	\$72	\$832	1.02%	9.93%	67.13%	\$69
	Cache Bank & Trust	\$114,608	\$55	0.18%	1.53%	86.75%	\$81	\$331	0.34%	3.20%	84.13%	\$90
	Citizens State Bank of Ouray	\$117,203	\$224	0.80%	8.20%	78.32%	\$67	\$611	0.77%	7.72%	80.42%	\$63
	Evergreen National Bank	\$118,390	\$170	0.59%	6.25%	85.92%	\$73	\$477	0.56%	6.02%	86.02%	\$66
	First National Bank of Hugo	\$122,302	\$459	1.52%	11.26%	63.06%	\$86	\$1,506	1.67%	12.91%	59.94%	\$83
	Gunnison Bank and Trust Company	\$123,699	\$589	1.96%	22.07%	55.40%	\$64	\$1,401	1.77%	18.54%	61.47%	\$63
	Mountain View Bank of Commerce	\$125,466	\$121	0.40%	4.22%	85.98%	\$118	\$364	0.42%	4.27%	85.94%	\$103
	Native American Bank, National Association	\$126,501	(\$54)	(0.17%)	(1.49%)	102.37%	\$109	\$156	0.17%	1.50%	95.14%	\$101
	Home Loan State Bank	\$126,516	\$343	1.08%	13.14%	63.94%	\$83	\$844	0.91%	11.44%	68.05%	\$85
	Community State Bank	\$127,742	\$670	2.13%	16.12%	50.74%	\$87	\$1,909	2.09%	15.82%	51.47%	\$89
	Grand Mountain Bank, FSB	\$130,591	\$244	0.76%	8.10%	76.45%	\$80	\$592	0.65%	6.68%	79.77%	\$76
	Bank of Estes Park	\$139,571	\$512	1.49%	14.79%	62.44%	\$82	\$1,487	1.53%	14.77%	63.04%	\$82
	Wray State Bank	\$152,403	\$378	1.01%	8.66%	63.15%	\$85	\$1,273	1.10%	10.00%	63.00%	\$84
	Colorado Bank and Trust Company of La Junta	\$152,876	\$706	1.96%	20.62%	58.30%	\$92	\$1,874	1.81%	19.32%	60.38%	\$91
	Redstone Bank	\$157,768	\$433	1.11%	6.68%	51.74%	\$128	\$1,298	1.10%	6.80%	48.37%	\$113
	Equitable Savings and Loan Association	\$164,291	\$270	0.66%	4.07%	77.35%	\$57	\$765	0.62%	3.86%	78.20%	\$57
	North Valley Bank	\$177,890	\$1,361	3.06%	25.45%	46.22%	\$89	\$3,907	2.96%	24.88%	47.99%	\$87
	Flatirons Bank	\$178,875	\$492	1.08%	10.29%	70.06%	\$103	\$1,362	1.00%	10.11%	71.96%	\$104
	First Pioneer National Bank	\$179,734	\$667	1.51%	10.20%	48.10%	\$74	\$1,911	1.44%	9.98%	51.76%	\$87
	FMS Bank	\$193,165	\$518	1.09%	10.34%	73.73%	\$96	\$1,432	1.03%	9.79%	72.21%	\$98
	High Plains Bank	\$194,613	\$809	1.70%	16.66%	63.89%	\$82	\$2,327	1.68%	16.60%	64.14%	\$82
	First National Bank in Trinidad	\$210,140	\$410	0.77%	6.20%	79.15%	\$56	\$1,058	0.67%	5.59%	81.64%	\$58
	Integrity Bank & Trust	\$214,984	\$673	1.25%	14.76%	65.15%	\$78	\$1,675	1.06%	12.78%	68.47%	\$76
	Bank of Denver	\$231,956	\$1,405	2.44%	23.69%	48.19%	\$94	\$2,294	1.32%	13.27%	61.48%	\$86
	Mountain Valley Bank	\$235,402	\$523	0.91%	9.16%	67.97%	\$82	\$1,654	1.02%	9.93%	65.06%	\$77
	First State Bank of Colorado	\$237,414	\$570	0.98%	7.45%	66.78%	\$84	\$1,848	1.06%	8.25%	66.31%	\$83
	First American State Bank	\$246,130	\$419	0.68%	7.35%	69.08%	\$131	\$1,092	0.59%	6.40%	73.86%	\$141
	Average of Asset Group A	\$129,793	\$358	0.80%	7.04%	79.97%	\$83	\$1,050	0.99%	7.73%	75.81%	\$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.

Performance Analysis

September 30, 2019

Run Date: November 8, 2019

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)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	5Star Bank	\$250,706	\$834	1.40%	8.50%	56.97%	\$103	\$1,955	1.15%	6.76%	60.96%	\$98
	First FarmBank	\$253,043	\$531	0.85%	9.70%	70.70%	\$83	\$1,792	0.96%	11.32%	68.59%	\$81
	Farmers Bank	\$253,427	\$1,548	2.50%	18.40%	43.90%	\$110	\$4,680	2.62%	18.79%	45.08%	\$109
	Points West Community Bank	\$253,752	\$1,259	1.98%	18.23%	54.72%	\$62	\$4,211	2.21%	20.73%	51.22%	\$59
	Alamosa State Bank	\$265,248	\$1,408	2.21%	21.15%	43.45%	\$77	\$4,169	2.20%	21.77%	43.53%	\$74
	Verus Bank of Commerce	\$268,881	\$1,594	2.36%	17.36%	33.73%	\$187	\$4,079	2.03%	15.39%	40.69%	\$229
	Dolores State Bank	\$269,961	\$1,086	1.65%	11.18%	49.15%	\$78	\$3,601	1.84%	12.87%	51.29%	\$80
	Solera National Bank	\$277,805	\$963	1.51%	10.24%	45.33%	\$94	\$2,737	1.52%	10.05%	48.15%	\$101
	Farmers State Bank of Calhan	\$280,173	\$774	1.12%	10.14%	71.71%	\$83	\$2,545	1.23%	11.74%	69.36%	\$82
	San Luis Valley Federal Bank	\$284,728	\$615	0.88%	5.24%	74.98%	\$80	\$1,635	0.80%	4.73%	76.60%	\$77
	High Country Bank	\$285,634	\$1,191	1.68%	18.15%	61.47%	\$91	\$3,452	1.68%	18.13%	62.15%	\$86
	Timberline Bank	\$307,911	\$281	0.37%	4.23%	88.31%	\$134	\$1,715	0.77%	8.92%	80.36%	\$115
	Frontier Bank	\$309,991	\$1,521	2.01%	17.63%	47.21%	\$75	\$4,362	1.90%	17.46%	48.90%	\$75
	Yampa Valley Bank	\$319,183	\$2,201	2.78%	28.11%	49.47%	\$91	\$5,746	2.43%	25.44%	51.38%	\$90
	First Southwest Bank	\$331,650	\$718	0.89%	8.90%	70.76%	\$75	\$2,170	0.93%	9.11%	74.21%	\$72
	Stockmens Bank	\$359,975	\$1,055	1.16%	11.91%	56.72%	\$56	\$2,922	1.09%	11.33%	55.62%	\$55
	Legacy Bank	\$367,835	\$1,826	2.05%	12.86%	49.01%	\$84	\$5,089	2.01%	12.30%	49.47%	\$80
	First National Bank of Las Animas	\$382,229	\$2,444	2.57%	20.39%	45.87%	\$72	\$7,183	2.55%	20.75%	46.07%	\$71
	Bankers' Bank of the West	\$382,906	\$1,073	1.19%	8.57%	78.20%	\$123	\$3,283	1.18%	8.79%	76.66%	\$112
	Eastern Colorado Bank	\$431,850	\$2,001	1.93%	15.93%	57.61%	\$88	\$5,707	1.88%	15.87%	57.95%	\$88
	Pueblo Bank and Trust Company	\$432,400	\$1,244	1.17%	9.86%	73.86%	\$73	\$3,533	1.11%	9.74%	75.15%	\$68
	AMG National Trust Bank	\$471,321	\$2,303	1.96%	19.12%	67.60%	\$153	\$6,784	1.91%	19.84%	68.11%	\$154
	Average of Asset Group B	\$320,028	\$1,294	1.65%	13.90%	58.67%	\$94	\$3,789	1.64%	14.17%	59.16%	\$94
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Fortis Private Bank	\$804,710	\$1,025	0.52%	5.79%	72.53%	\$161	\$2,311	0.40%	4.47%	79.09%	\$162
	First Western Trust Bank	\$1,261,356	\$2,525	0.85%	9.18%	82.04%	\$172	\$7,173	0.83%	8.99%	81.23%	\$150
	Average of Asset Group C	\$1,033,033	\$1,775	0.69%	7.49%	77.29%	\$167	\$4,742	0.62%	6.73%	80.16%	\$156
<b>Asset Group D - Over \$1 billion in total assets</b>												
	Colorado Federal Savings Bank	\$2,146,723	\$4,766	0.91%	8.35%	37.65%	\$150	\$8,603	0.59%	5.16%	54.45%	\$153
	Citywide Banks	\$2,335,811	\$6,030	1.06%	6.50%	59.24%	\$118	\$21,433	1.27%	7.78%	58.12%	\$124
	ANB Bank	\$2,607,701	\$9,375	1.46%	17.29%	64.22%	\$77	\$28,724	1.48%	18.01%	64.08%	\$78
	Alpine Bank	\$3,841,148	\$15,788	1.67%	16.65%	61.34%	\$93	\$46,254	1.66%	16.78%	61.35%	\$92
	Sunflower Bank, National Association	\$4,026,319	\$8,850	0.89%	7.61%	75.47%	\$107	\$16,622	0.57%	4.86%	83.14%	\$99
	Bank of Colorado	\$4,427,795	\$14,864	1.39%	13.83%	55.11%	\$90	\$47,008	1.50%	15.36%	52.90%	\$85
	NBH Bank	\$5,982,390	\$23,169	1.58%	14.67%	56.92%	\$101	\$62,624	1.44%	13.38%	59.41%	\$93
	FirstBank	\$19,526,919	\$75,093	1.56%	17.64%	48.33%	\$78	\$225,857	1.60%	18.16%	49.59%	\$80
	Average of Asset Group D	\$5,611,851	\$19,742	1.32%	12.82%	57.29%	\$102	\$57,141	1.26%	12.44%	60.38%	\$100

Source: SNL Financial

Note: Report includes only bank-level data.

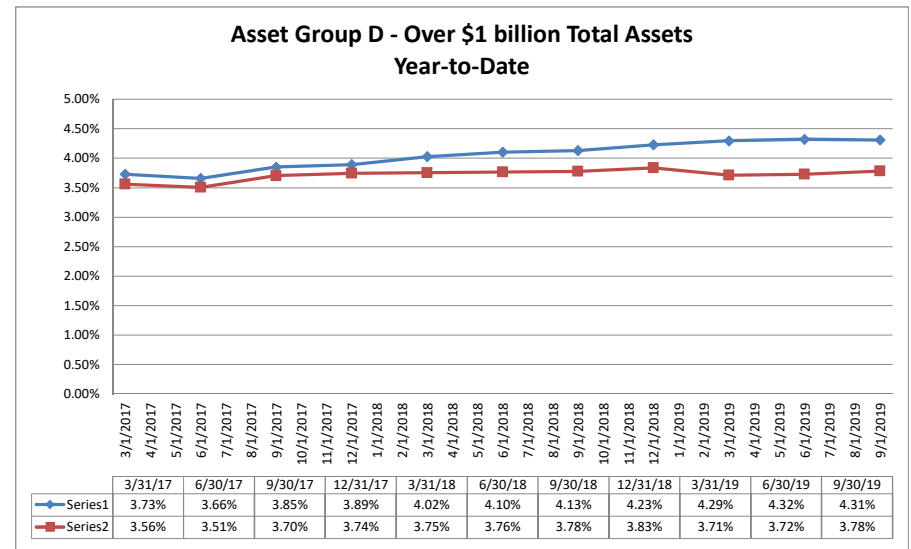
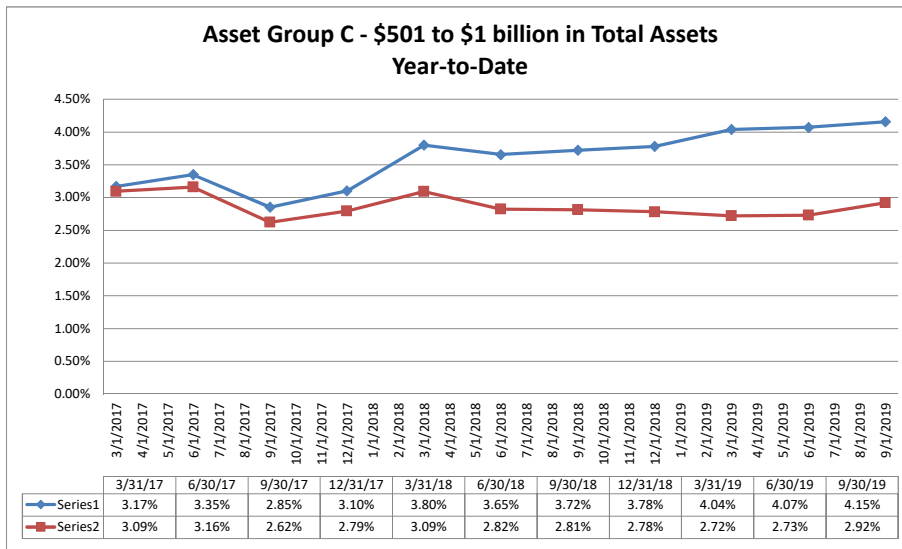
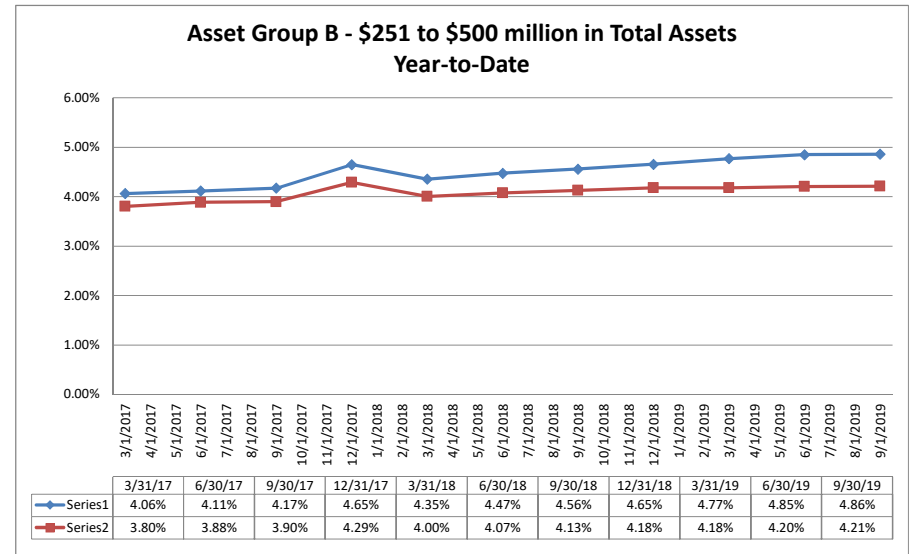
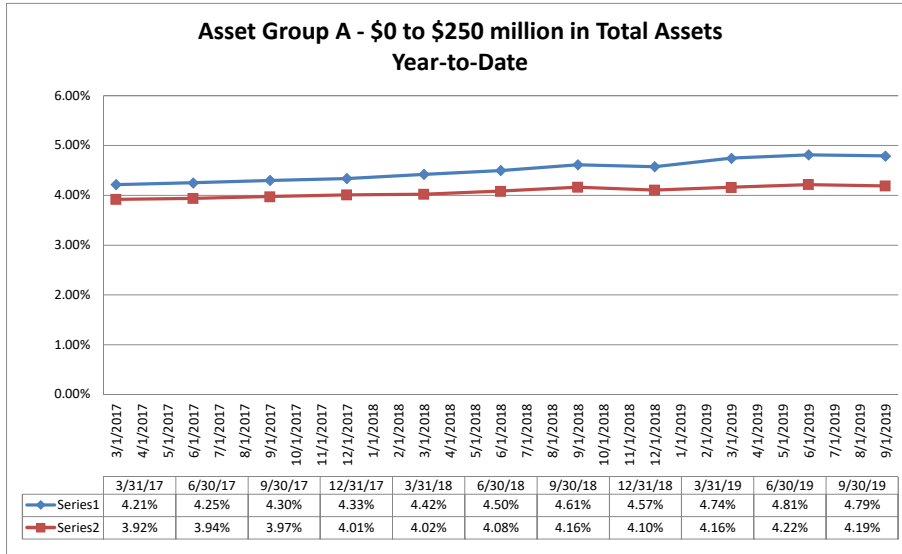
NA = data was not available.

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

# Balance Sheet & Net Interest Margin



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



Source: SNL Financial

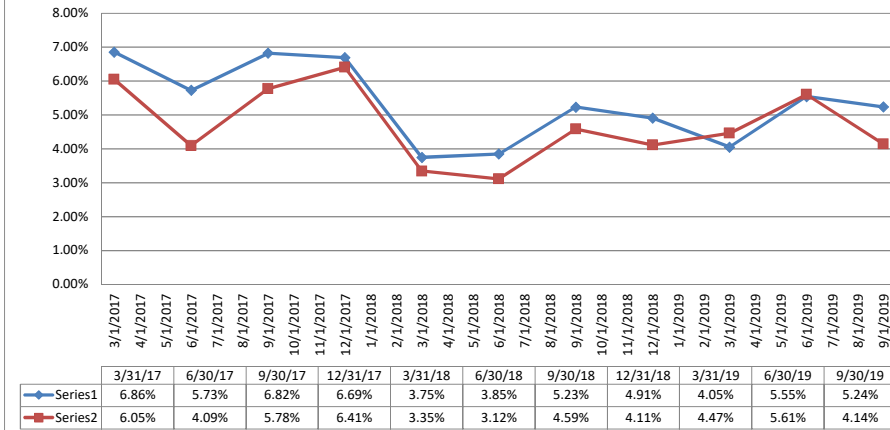
Note: Report includes only bank-level data.

NA = data was not available.

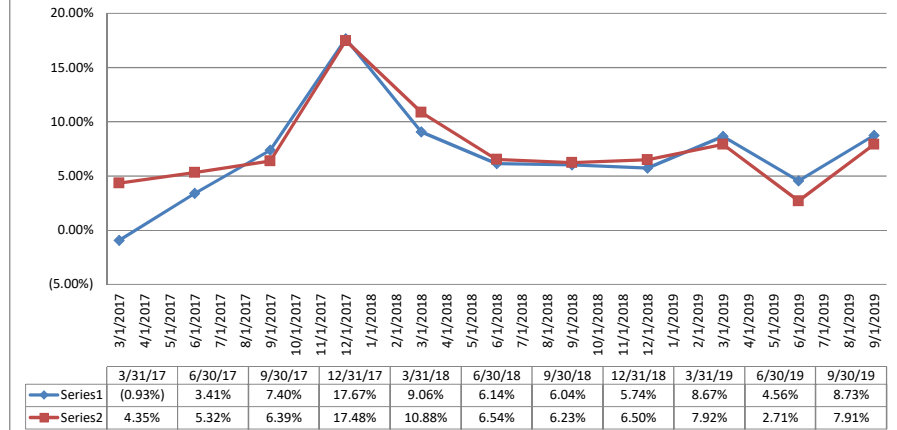
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

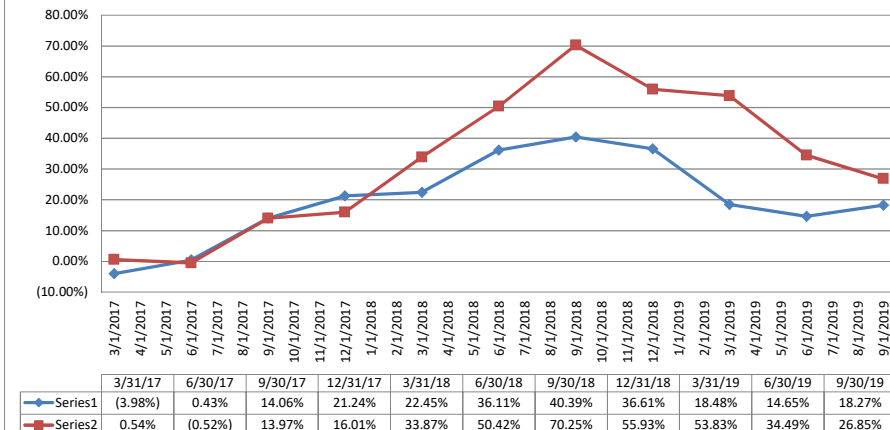
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



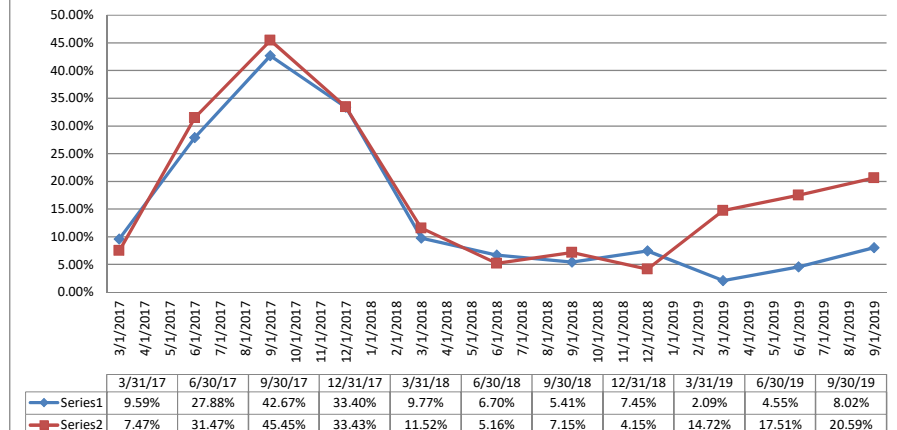
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



**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.

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, 2019

Run Date: November 8, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>													
	Young Americans Bank	\$20,502	\$81	\$18,929	0.43%	105.98%	\$1,464	2.56%	0.13%	0.11%	2.46%	1.33%	2.45%
	First National Bank of Fleming	\$22,113	\$18,020	\$17,888	100.74%	6.64%	\$4,423	5.50%	1.20%	1.00%	4.60%	(2.11%)	(9.79%)
	Colorado National Bank	\$26,823	\$6,321	\$19,655	32.16%	89.66%	\$2,063	2.41%	0.35%	0.19%	2.25%	(66.68%)	(77.13%)
	McClave State Bank	\$43,852	\$36,901	\$35,343	104.41%	11.15%	\$4,872	6.55%	1.73%	1.58%	5.15%	5.31%	2.71%
	Bank of Burlington	\$65,048	\$29,521	\$51,333	57.51%	46.43%	\$5,004	4.28%	0.71%	0.59%	3.73%	15.98%	19.57%
	First Colorado National Bank	\$72,929	\$41,959	\$58,636	71.56%	43.25%	\$2,026	5.75%	0.82%	0.57%	5.26%	7.12%	9.26%
	Champion Bank	\$73,183	\$21,894	\$58,301	37.55%	82.23%	\$3,327	3.90%	1.80%	1.12%	2.97%	28.02%	33.48%
	Rocky Mountain Bank & Trust	\$73,519	\$42,191	\$65,085	64.82%	34.67%	\$3,501	5.04%	0.70%	0.46%	4.59%	8.54%	5.73%
	Fowler State Bank	\$84,772	\$43,303	\$71,285	60.75%	43.88%	\$7,064	4.37%	1.41%	1.26%	3.33%	(0.78%)	(3.15%)
	Century Savings and Loan Association	\$90,319	\$29,677	\$71,757	41.36%	57.98%	\$5,645	3.57%	0.76%	0.78%	2.92%	(5.94%)	(14.90%)
	Pikes Peak National Bank	\$92,573	\$38,660	\$78,054	49.53%	63.23%	\$2,986	5.93%	0.66%	0.34%	5.61%	(2.53%)	(2.50%)
	Park State Bank & Trust	\$102,775	\$69,773	\$91,991	75.85%	28.55%	\$3,212	5.00%	0.24%	0.19%	4.82%	3.49%	2.40%
	Gunnison Savings and Loan Association	\$102,885	\$59,111	\$88,025	67.15%	46.19%	\$4,899	3.92%	0.90%	0.85%	3.17%	2.40%	2.01%
	State Bank	\$105,375	\$63,028	\$87,592	71.96%	18.94%	\$3,399	4.98%	0.44%	0.30%	4.76%	(0.84%)	(2.71%)
	Del Norte Bank	\$107,245	\$83,488	\$95,344	87.57%	12.82%	\$4,125	5.45%	1.18%	1.07%	4.52%	14.97%	20.09%
	Rio Grande Savings and Loan Association	\$108,413	\$87,920	\$95,195	92.36%	14.91%	\$3,738	4.58%	0.74%	0.64%	3.99%	4.84%	9.93%
	Farmers State Bank of Brush	\$108,516	\$65,335	\$86,150	75.84%	24.41%	\$4,718	4.60%	0.49%	0.39%	4.36%	0.71%	(1.17%)
	First National Bank, Cortez	\$109,805	\$59,931	\$91,751	65.32%	15.68%	\$4,774	4.46%	0.55%	0.40%	4.09%	3.73%	2.73%
	Cache Bank & Trust	\$114,608	\$54,307	\$99,755	54.44%	44.09%	\$4,408	3.68%	0.60%	0.45%	3.28%	(7.13%)	(9.78%)
	Citizens State Bank of Ouray	\$117,203	\$59,232	\$105,318	56.24%	37.43%	\$4,688	3.72%	0.40%	0.28%	3.47%	19.62%	20.11%
	Evergreen National Bank	\$118,390	\$63,194	\$107,083	59.01%	44.86%	\$2,888	4.31%	0.08%	0.03%	4.29%	4.40%	3.70%
	First National Bank of Hugo	\$122,302	\$65,131	\$102,328	63.65%	30.73%	\$5,317	4.55%	0.31%	0.20%	4.43%	6.35%	1.00%
	Gunnison Bank and Trust Company	\$123,699	\$86,140	\$111,676	77.13%	27.56%	\$3,343	5.50%	0.58%	0.29%	5.23%	34.75%	41.66%
	Mountain View Bank of Commerce	\$125,466	\$106,204	\$92,976	114.23%	16.18%	\$4,326	4.95%	1.78%	1.42%	3.67%	15.95%	17.68%
	Native American Bank, National Association	\$126,501	\$100,593	\$102,355	98.28%	3.32%	\$4,518	6.07%	2.36%	1.84%	4.29%	15.54%	19.73%
	Home Loan State Bank	\$126,516	\$67,759	\$112,424	60.27%	19.45%	\$4,866	4.63%	0.73%	0.56%	4.15%	3.82%	2.33%
	Community State Bank	\$127,742	\$105,867	\$110,437	95.86%	7.99%	\$6,083	5.92%	1.68%	1.39%	4.69%	12.32%	12.72%
	Grand Mountain Bank, FSB	\$130,591	\$85,599	\$118,073	72.50%	33.50%	\$4,213	4.31%	0.43%	0.33%	4.00%	19.49%	23.39%
	Bank of Estes Park	\$139,571	\$63,196	\$124,960	50.57%	56.05%	\$5,368	4.09%	0.25%	0.18%	3.94%	13.33%	13.39%
	Wray State Bank	\$152,403	\$124,763	\$127,847	97.59%	6.04%	\$5,080	5.28%	0.93%	0.73%	4.58%	(10.75%)	(18.95%)
	Colorado Bank and Trust Company of La Junta	\$152,876	\$83,903	\$136,853	61.31%	29.04%	\$3,640	4.82%	0.19%	0.10%	4.73%	18.37%	17.47%
	Redstone Bank	\$157,768	\$109,405	\$128,722	84.99%	27.95%	\$7,888	6.32%	1.93%	1.41%	5.03%	(3.15%)	(6.39%)
	Equitable Savings and Loan Association	\$164,291	\$140,539	\$127,679	110.07%	15.77%	\$3,221	3.93%	0.85%	0.82%	3.24%	(0.69%)	(1.56%)
	North Valley Bank	\$177,890	\$160,774	\$154,385	104.14%	9.06%	\$5,391	6.09%	0.72%	0.53%	5.62%	6.55%	5.04%
	Flatirons Bank	\$178,875	\$123,053	\$155,196	79.29%	28.53%	\$5,963	4.57%	1.46%	1.11%	3.69%	3.79%	(0.11%)
	First Pioneer National Bank	\$179,734	\$118,866	\$140,920	84.35%	12.61%	\$7,489	4.19%	0.77%	0.59%	3.80%	0.40%	(9.25%)
	FMS Bank	\$193,165	\$146,984	\$165,071	89.04%	14.55%	\$4,199	6.11%	0.89%	0.66%	5.50%	6.55%	7.37%
	High Plains Bank	\$194,613	\$142,555	\$164,206	86.81%	18.89%	\$3,892	5.62%	1.04%	0.51%	5.08%	13.44%	13.64%
	First National Bank in Trinidad	\$210,140	\$96,403	\$183,377	52.57%	29.06%	\$3,336	4.04%	0.32%	0.23%	3.82%	(2.78%)	(5.14%)
	Integrity Bank & Trust	\$214,984	\$160,202	\$188,396	85.03%	15.55%	\$3,839	5.24%	1.14%	0.73%	4.51%	8.49%	2.39%
	Bank of Denver	\$231,956	\$154,818	\$206,416	75.00%	13.15%	\$4,639	5.31%	0.75%	0.52%	4.89%	5.55%	4.05%
	Mountain Valley Bank	\$235,402	\$167,008	\$210,700	79.26%	16.58%	\$6,362	4.88%	1.19%	0.93%	4.03%	27.39%	32.22%
	First State Bank of Colorado	\$237,414	\$139,534	\$205,188	68.00%	35.17%	\$4,240	4.78%	0.57%	0.35%	4.46%	(0.20%)	(1.92%)
	First American State Bank	\$246,130	\$204,797	\$202,442	101.16%	15.42%	\$10,701	4.86%	2.03%	1.80%	3.18%	1.38%	(1.49%)
	Average of Asset Group A	\$129,793	\$84,726	\$110,616	73.13%	30.80%	\$4,571	4.79%	0.88%	0.68%	4.19%	5.24%	4.14%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 8, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>													
	5Star Bank	\$250,706	\$222,772	\$210,211	105.98%	12.11%	\$5,571	5.57%	1.30%	0.97%	4.78%	26.27%	30.25%
	First FarmBank	\$253,043	\$185,681	\$222,287	83.53%	12.03%	\$4,962	5.31%	1.53%	1.31%	4.03%	4.00%	(0.04%)
	Farmers Bank	\$253,427	\$195,637	\$218,968	89.35%	25.91%	\$8,448	5.65%	1.25%	0.99%	4.79%	11.27%	12.09%
	Points West Community Bank	\$253,752	\$166,129	\$210,802	78.81%	17.62%	\$3,965	5.14%	0.94%	0.71%	4.55%	0.77%	(2.97%)
	Alamosa State Bank	\$265,248	\$125,927	\$237,611	53.00%	35.03%	\$7,368	4.17%	0.39%	0.30%	3.91%	10.64%	10.40%
	Verus Bank of Commerce	\$268,881	\$244,642	\$225,640	108.42%	9.89%	\$17,925	5.38%	1.76%	1.30%	4.24%	5.20%	8.57%
	Dolores State Bank	\$269,961	\$160,031	\$226,473	70.66%	35.80%	\$5,399	4.46%	0.17%	0.13%	4.44%	4.00%	1.70%
	Solera National Bank	\$277,805	\$192,134	\$235,124	81.72%	28.16%	\$9,260	4.57%	1.66%	0.77%	3.89%	34.87%	39.57%
	Farmers State Bank of Calhan	\$280,173	\$132,471	\$209,279	63.30%	33.42%	\$5,837	4.82%	1.47%	1.09%	3.82%	3.90%	(1.87%)
	San Luis Valley Federal Bank	\$284,728	\$199,453	\$234,666	84.99%	28.51%	\$4,250	4.18%	0.49%	0.36%	3.85%	4.43%	3.31%
	High Country Bank	\$285,634	\$229,946	\$254,037	90.52%	11.03%	\$3,616	5.76%	0.25%	0.19%	5.60%	9.06%	8.19%
	Timberline Bank	\$307,911	\$220,570	\$280,299	78.69%	20.02%	\$5,309	5.01%	0.47%	0.39%	4.67%	13.88%	13.69%
	Frontier Bank	\$309,991	\$153,299	\$274,580	55.83%	27.50%	\$5,849	4.17%	0.99%	0.77%	3.60%	0.83%	(1.01%)
	Yampa Valley Bank	\$319,183	\$263,235	\$283,655	92.80%	17.25%	\$5,410	5.32%	0.91%	0.60%	4.80%	2.14%	(0.46%)
	First Southwest Bank	\$331,650	\$218,678	\$286,057	76.45%	23.05%	\$4,807	4.75%	0.71%	0.56%	4.23%	12.21%	14.05%
	Stockmens Bank	\$359,975	\$270,428	\$312,912	86.42%	10.61%	\$4,235	4.82%	1.42%	0.93%	3.83%	5.90%	6.84%
	Legacy Bank	\$367,835	\$261,183	\$302,346	86.39%	16.41%	\$6,812	5.11%	0.91%	0.70%	4.53%	21.21%	20.09%
	First National Bank of Las Animas	\$382,229	\$262,340	\$333,255	78.72%	21.58%	\$5,096	5.17%	0.65%	0.51%	4.77%	7.59%	6.34%
	Bankers' Bank of the West	\$382,906	\$242,890	\$256,660	94.63%	38.29%	\$7,364	4.78%	2.28%	1.34%	3.55%	6.62%	4.92%
	Eastern Colorado Bank	\$431,850	\$306,457	\$360,059	85.11%	13.24%	\$6,169	5.18%	1.14%	0.86%	4.51%	10.36%	7.76%
	Pueblo Bank and Trust Company	\$432,400	\$236,078	\$374,676	63.01%	36.59%	\$3,276	4.04%	0.11%	0.07%	3.98%	2.74%	1.08%
	AMG National Trust Bank	\$471,321	\$169,270	\$418,731	40.42%	46.35%	\$3,711	3.51%	1.37%	1.41%	2.20%	(5.73%)	(8.47%)
	Average of Asset Group B	\$320,028	\$211,784	\$271,288	79.49%	23.65%	\$6,120	4.86%	1.01%	0.74%	4.21%	8.73%	7.91%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>													
	Fortis Private Bank	\$804,710	\$586,753	\$718,088	81.71%	24.96%	\$12,380	4.06%	2.04%	1.17%	2.76%	12.99%	29.55%
	First Western Trust Bank	\$1,261,356	\$992,579	\$1,119,479	88.66%	17.61%	\$5,148	4.24%	1.55%	1.23%	3.08%	23.55%	24.14%
	Average of Asset Group C	\$1,033,033	\$789,666	\$918,784	85.19%	21.29%	\$8,764	4.15%	1.80%	1.20%	2.92%	18.27%	26.85%
<b>Asset Group D - Over \$1 billion in total assets</b>													
	Colorado Federal Savings Bank	\$2,146,723	\$991,664	\$1,864,820	53.18%	49.56%	\$35,779	3.52%	2.15%	0.88%	2.44%	21.57%	117.47%
	Citywide Banks	\$2,335,811	\$1,425,836	\$1,895,894	75.21%	30.30%	\$12,695	4.96%	0.97%	0.59%	4.43%	1.65%	3.43%
	ANB Bank	\$2,607,701	\$1,598,024	\$2,218,371	72.04%	19.80%	\$5,034	4.16%	0.47%	0.25%	3.90%	2.11%	1.67%
	Alpine Bank	\$3,841,148	\$2,572,434	\$3,367,563	76.39%	21.12%	\$5,142	4.79%	0.23%	0.11%	4.77%	4.85%	3.39%
	Sunflower Bank, National Association	\$4,026,319	\$3,067,902	\$3,340,528	91.84%	7.15%	\$3,990	4.24%	0.96%	0.77%	3.62%	5.90%	13.41%
	Bank of Colorado	\$4,427,795	\$2,602,398	\$3,741,476	69.56%	28.49%	\$6,875	4.10%	0.83%	0.76%	3.39%	13.28%	11.17%
	NBH Bank	\$5,982,390	\$4,606,519	\$4,859,865	94.79%	8.29%	\$4,722	4.56%	0.95%	0.58%	3.99%	7.45%	7.00%
	FirstBank	\$19,526,919	\$11,260,139	\$17,635,503	63.85%	36.46%	\$7,016	4.15%	0.59%	0.54%	3.70%	7.32%	7.18%
	Average of Asset Group D	\$5,611,851	\$3,515,615	\$4,865,503	74.61%	25.15%	\$10,157	4.31%	0.89%	0.56%	3.78%	8.02%	20.59%

Source: SNL Financial

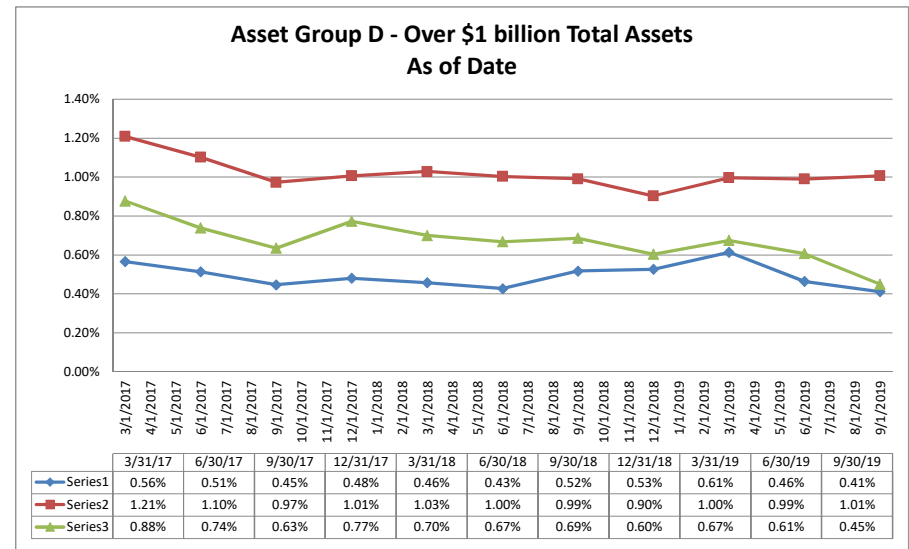
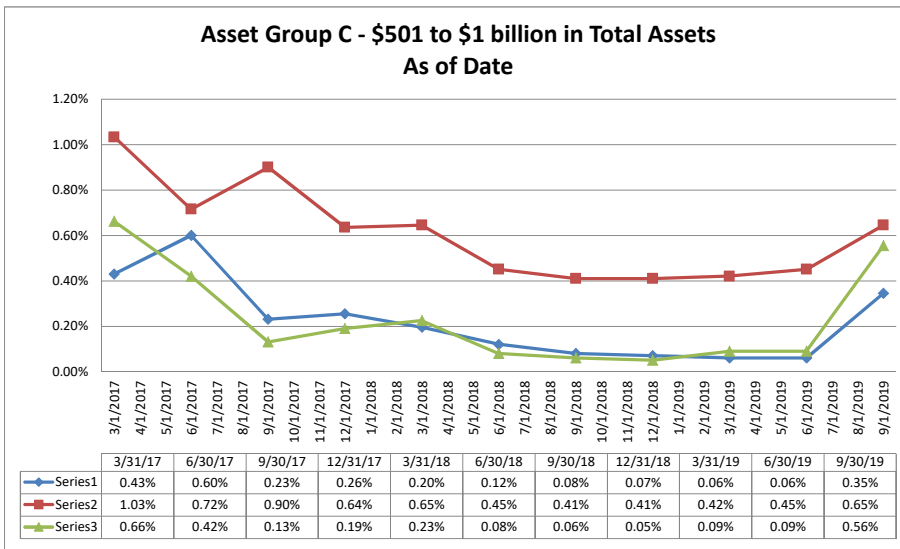
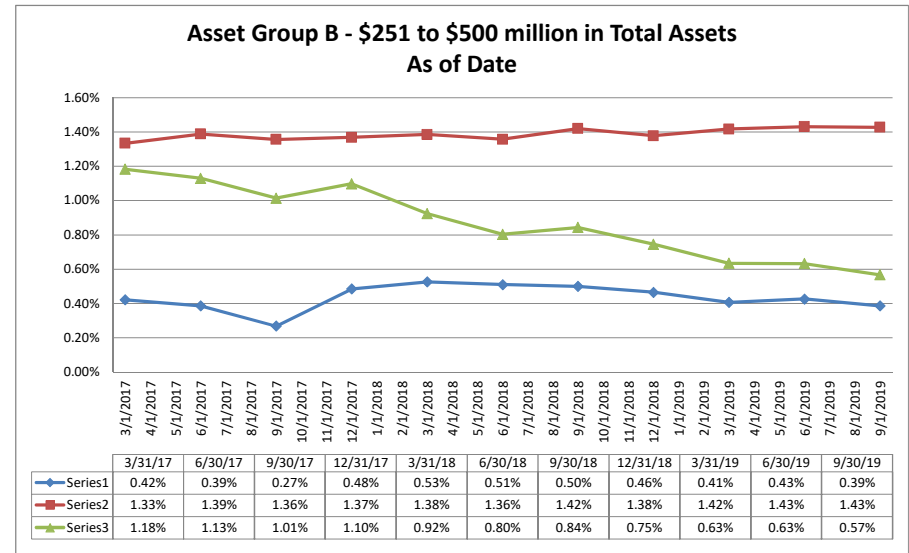
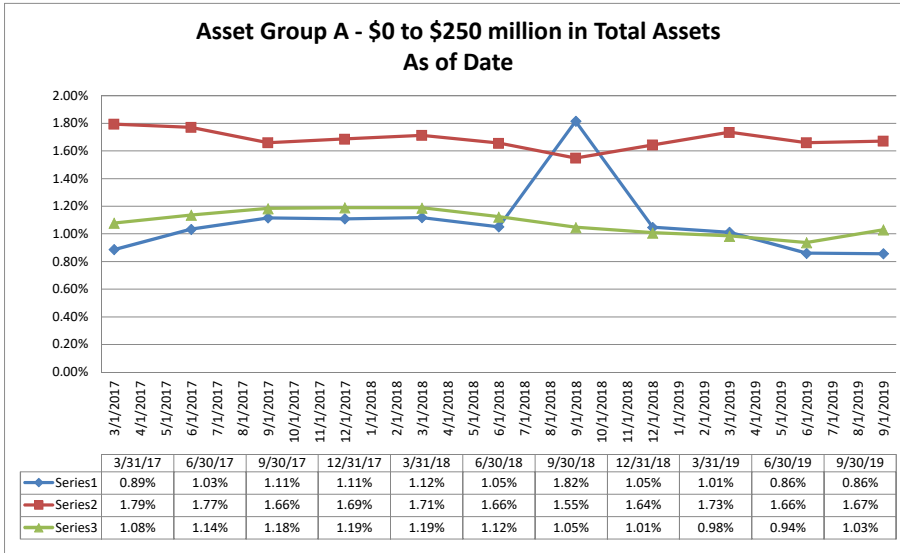
Note: Report includes only bank-level data.

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



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**

**September 30, 2019**

**Run Date: November 8, 2019**

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 (%)
	<b>Asset Group A - \$0 to \$250 million in total assets</b>							
	Young Americans Bank	\$20,502	\$0	0.00%	12.35%	NM	0.00%	0.00%
	First National Bank of Fleming	\$22,113	\$1,173	6.51%	1.70%	24.34%	37.91%	5.68%
	Colorado National Bank	\$26,823	\$0	0.00%	0.19%	NM	0.00%	0.00%
	McClave State Bank	\$43,852	\$389	1.05%	1.07%	77.36%	8.06%	1.16%
	Bank of Burlington	\$65,048	\$0	0.00%	1.52%	NM	0.00%	0.00%
	First Colorado National Bank	\$72,929	\$910	2.17%	2.71%	124.95%	13.02%	2.40%
	Champion Bank	\$73,183	\$188	0.86%	2.30%	267.55%	1.24%	0.26%
	Rocky Mountain Bank & Trust	\$73,519	\$142	0.34%	1.30%	385.92%	1.69%	0.19%
	Fowler State Bank	\$84,772	\$906	2.09%	2.98%	142.60%	7.82%	1.07%
	Century Savings and Loan Association	\$90,319	\$743	2.50%	2.42%	66.39%	7.51%	1.20%
	Pikes Peak National Bank	\$92,573	\$690	1.78%	1.33%	58.76%	6.18%	0.94%
	Park State Bank & Trust	\$102,775	\$1,104	1.58%	1.10%	43.92%	27.56%	3.04%
	Gunnison Savings and Loan Association	\$102,885	\$252	0.43%	0.85%	200.00%	2.34%	0.24%
	State Bank	\$105,375	\$508	0.81%	1.25%	155.51%	7.58%	1.20%
	Del Norte Bank	\$107,245	\$0	0.00%	0.94%	267.01%	4.51%	0.27%
	Rio Grande Savings and Loan Association	\$108,413	\$1,661	1.89%	0.98%	51.66%	15.39%	1.82%
	Farmers State Bank of Brush	\$108,516	\$33	0.05%	1.41%	NM	0.15%	0.03%
	First National Bank, Cortez	\$109,805	\$447	0.75%	1.53%	204.92%	6.58%	0.45%
	Cache Bank & Trust	\$114,608	\$300	0.55%	0.89%	65.71%	4.90%	0.64%
	Citizens State Bank of Ouray	\$117,203	\$302	0.51%	0.79%	65.54%	7.05%	0.68%
	Evergreen National Bank	\$118,390	\$944	1.49%	1.16%	77.97%	14.85%	0.80%
	First National Bank of Hugo	\$122,302	\$175	0.27%	1.59%	591.43%	1.83%	0.14%
	Gunnison Bank and Trust Company	\$123,699	\$0	0.00%	1.26%	NM	0.71%	0.07%
	Mountain View Bank of Commerce	\$125,466	\$130	0.12%	1.40%	NM	1.00%	0.10%
	Native American Bank, National Association	\$126,501	\$1,239	1.23%	0.93%	25.20%	23.22%	2.92%
	Home Loan State Bank	\$126,516	\$237	0.35%	1.19%	10.69%	67.68%	5.97%
	Community State Bank	\$127,742	\$55	0.05%	2.58%	NM	0.61%	0.09%
	Grand Mountain Bank, FSB	\$130,591	\$321	0.38%	1.36%	205.67%	4.23%	0.43%
	Bank of Estes Park	\$139,571	\$0	0.00%	2.21%	NM	0.00%	0.00%
	Wray State Bank	\$152,403	\$2,929	2.35%	1.52%	40.98%	27.66%	3.03%
	Colorado Bank and Trust Company of La Junta	\$152,876	\$100	0.12%	3.61%	338.59%	13.43%	1.50%
	Redstone Bank	\$157,768	\$0	0.00%	1.28%	NM	0.00%	0.00%
	Equitable Savings and Loan Association	\$164,291	\$0	0.00%	0.25%	NM	0.00%	0.00%
	North Valley Bank	\$177,890	\$0	0.00%	1.04%	NM	0.49%	0.06%
	Flatirons Bank	\$178,875	\$0	0.00%	1.16%	NM	0.00%	0.00%
	First Pioneer National Bank	\$179,734	\$0	0.00%	1.34%	NM	0.00%	0.00%
	FMS Bank	\$193,165	\$1,448	0.99%	1.48%	130.71%	7.68%	0.86%
	High Plains Bank	\$194,613	\$189	0.13%	1.70%	NM	1.45%	0.16%
	First National Bank in Trinidad	\$210,140	\$3,252	3.37%	1.69%	35.90%	19.01%	2.55%
	Integrity Bank & Trust	\$214,984	\$507	0.32%	1.02%	322.88%	15.32%	1.42%
	Bank of Denver	\$231,956	\$65	0.04%	0.98%	NM	0.45%	0.03%
	Mountain Valley Bank	\$235,402	\$2,516	1.51%	1.27%	69.88%	12.57%	1.29%
	First State Bank of Colorado	\$237,414	\$1,458	1.04%	0.91%	69.00%	6.70%	0.80%
	First American State Bank	\$246,130	\$0	0.00%	0.95%	NM	18.12%	1.82%
	Average of Asset Group A	\$129,793	\$575	0.86%	1.67%	147.18%	9.01%	1.03%

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**

**September 30, 2019**

**Run Date: November 8, 2019**

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	NPA's/Total Assets (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	5Star Bank	\$250,706	\$61	0.03%	1.29%	181.76%	3.81%	0.63%
	First FarmBank	\$253,043	\$1,870	1.01%	1.29%	128.02%	7.69%	0.74%
	Farmers Bank	\$253,427	\$0	0.00%	1.41%	NM	0.00%	0.00%
	Points West Community Bank	\$253,752	\$1,682	1.01%	2.25%	142.79%	9.20%	1.03%
	Alamosa State Bank	\$265,248	\$332	0.26%	1.74%	547.62%	1.37%	0.15%
	Verus Bank of Commerce	\$268,881	\$0	0.00%	0.81%	NM	0.00%	0.00%
	Dolores State Bank	\$269,961	\$2,836	1.77%	1.50%	80.96%	7.98%	1.10%
	Solera National Bank	\$277,805	\$10	0.01%	1.25%	NM	4.17%	0.00%
	Farmers State Bank of Calhan	\$280,173	\$621	0.47%	1.06%	208.81%	6.28%	0.72%
	San Luis Valley Federal Bank	\$284,728	\$1,585	0.79%	0.82%	77.23%	6.33%	1.09%
	High Country Bank	\$285,634	\$0	0.00%	0.71%	NM	0.00%	0.00%
	Timberline Bank	\$307,911	\$180	0.08%	1.20%	360.41%	4.49%	0.37%
	Frontier Bank	\$309,991	\$56	0.04%	2.71%	NM	0.28%	0.04%
	Yampa Valley Bank	\$319,183	\$190	0.07%	1.92%	993.14%	1.41%	0.16%
	First Southwest Bank	\$331,650	\$1,140	0.52%	1.29%	85.44%	15.50%	1.45%
	Stockmens Bank	\$359,975	\$755	0.28%	1.15%	384.09%	3.01%	0.27%
	Legacy Bank	\$367,835	\$4,841	1.85%	1.33%	42.84%	19.44%	2.20%
	First National Bank of Las Animas	\$382,229	\$0	0.00%	2.03%	NM	0.52%	0.07%
	Bankers' Bank of the West	\$382,906	\$371	0.15%	1.87%	NM	0.68%	0.10%
	Eastern Colorado Bank	\$431,850	\$126	0.04%	1.30%	630.96%	2.96%	0.35%
	Pueblo Bank and Trust Company	\$432,400	\$260	0.11%	1.39%	177.74%	15.94%	2.01%
	AMG National Trust Bank	\$471,321	\$0	0.00%	1.07%	NM	0.00%	0.00%
	Average of Asset Group B	\$320,028	\$769	0.39%	1.43%	288.70%	5.05%	0.57%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	Fortis Private Bank	\$804,710	\$344	0.06%	0.52%	890.41%	11.56%	0.04%
	First Western Trust Bank	\$1,261,356	\$6,299	0.63%	0.77%	60.06%	14.15%	1.07%
	Average of Asset Group C	\$1,033,033	\$3,322	0.35%	0.65%	475.24%	12.85%	0.56%
<b>Asset Group D - Over \$1 billion in total assets</b>								
	Colorado Federal Savings Bank	\$2,146,723	\$8,807	0.89%	1.24%	71.70%	7.21%	0.81%
	Citywide Banks	\$2,335,811	\$2,598	0.18%	0.63%	343.88%	2.05%	0.21%
	ANB Bank	\$2,607,701	\$3,421	0.21%	0.96%	435.00%	1.62%	0.14%
	Alpine Bank	\$3,841,148	\$3,582	0.14%	1.05%	125.99%	6.07%	0.60%
	Sunflower Bank, National Association	\$4,026,319	\$22,013	0.72%	0.90%	124.93%	6.45%	0.72%
	Bank of Colorado	\$4,427,795	\$14,718	0.57%	1.49%	253.22%	4.82%	0.35%
	NBH Bank	\$5,982,390	\$25,398	0.55%	0.84%	120.53%	7.65%	0.67%
	FirstBank	\$19,526,919	\$3,931	0.03%	0.94%	633.21%	1.70%	0.09%
	Average of Asset Group D	\$5,611,851	\$10,559	0.41%	1.01%	263.56%	4.70%	0.45%

Source: SNL Financial

Note: Report includes only bank-level data.

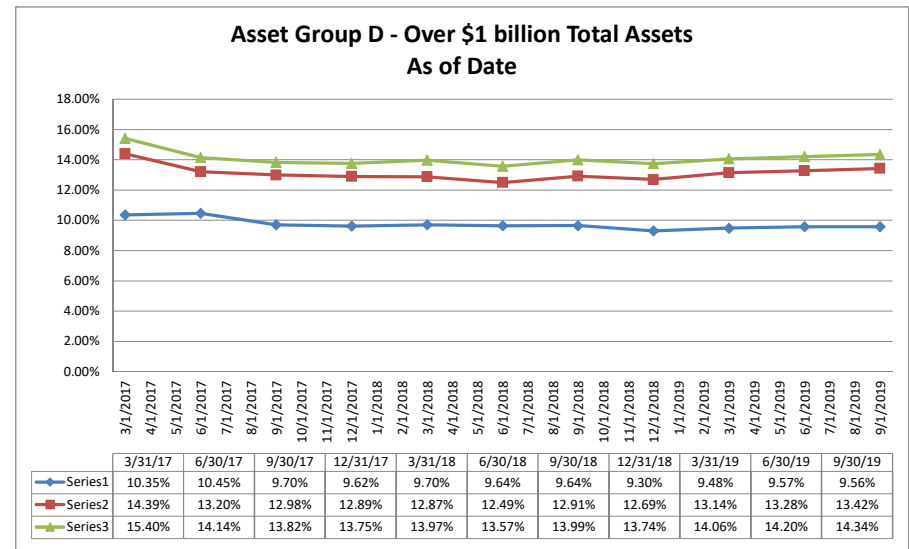
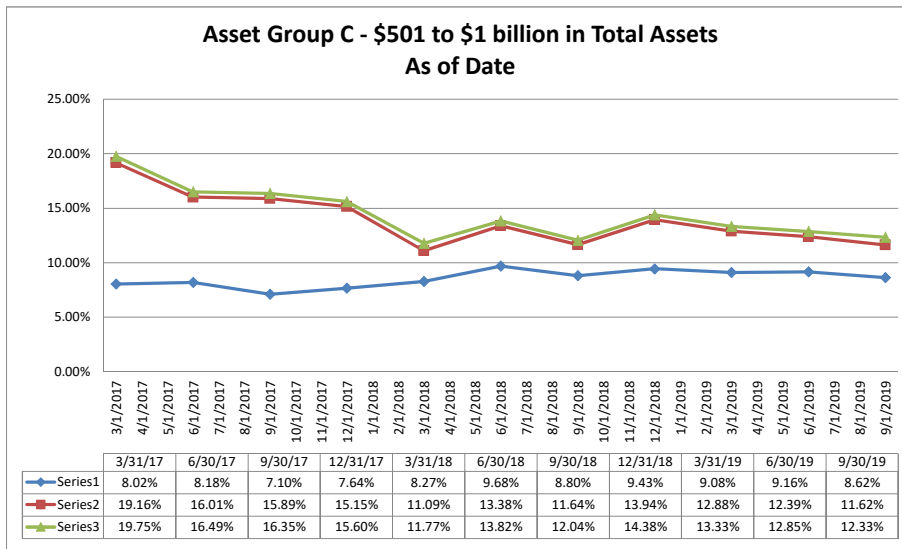
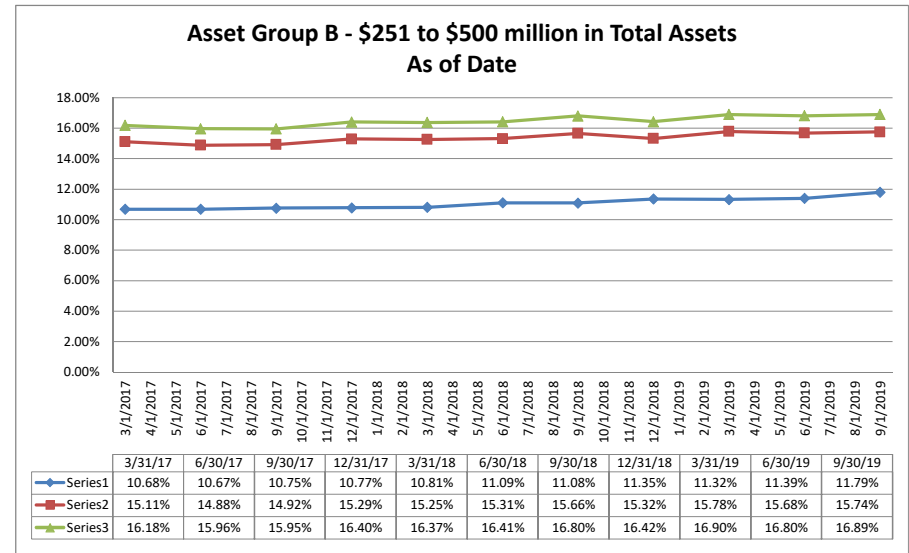
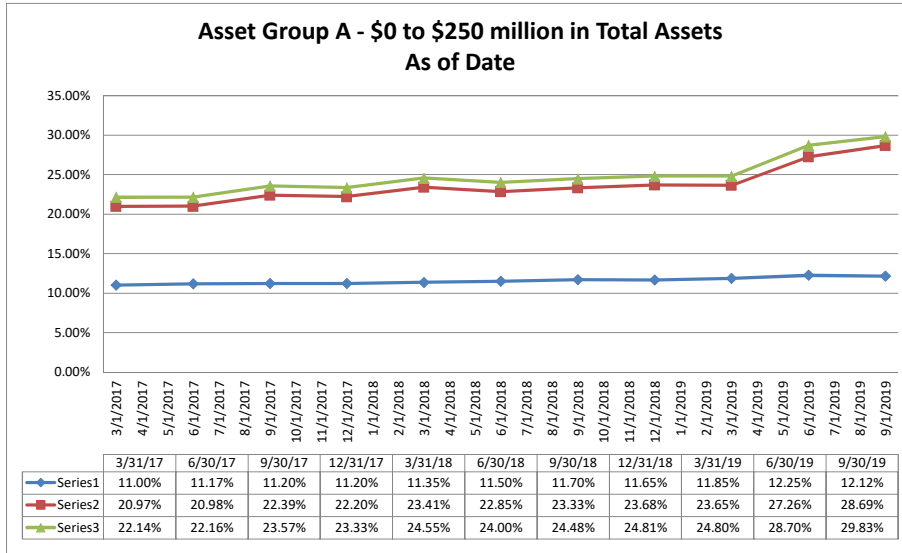
NA = data was not available.

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



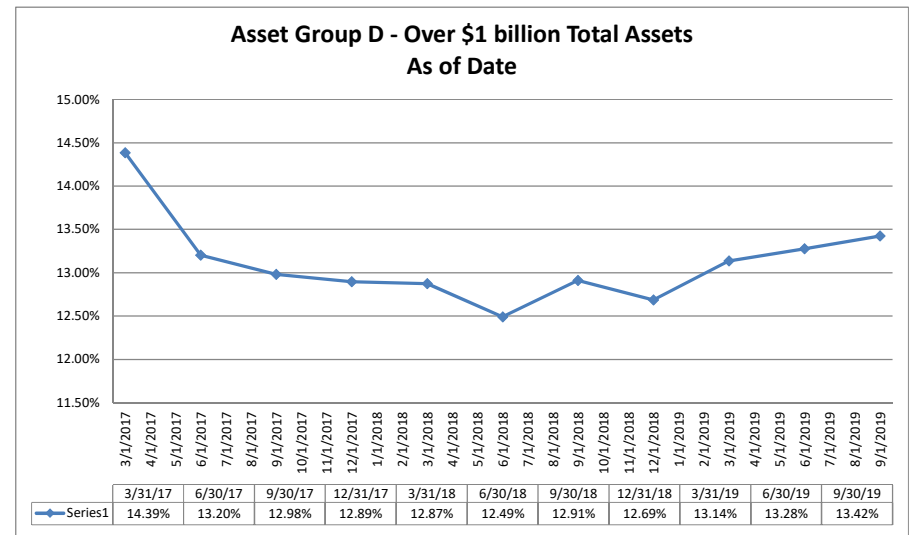
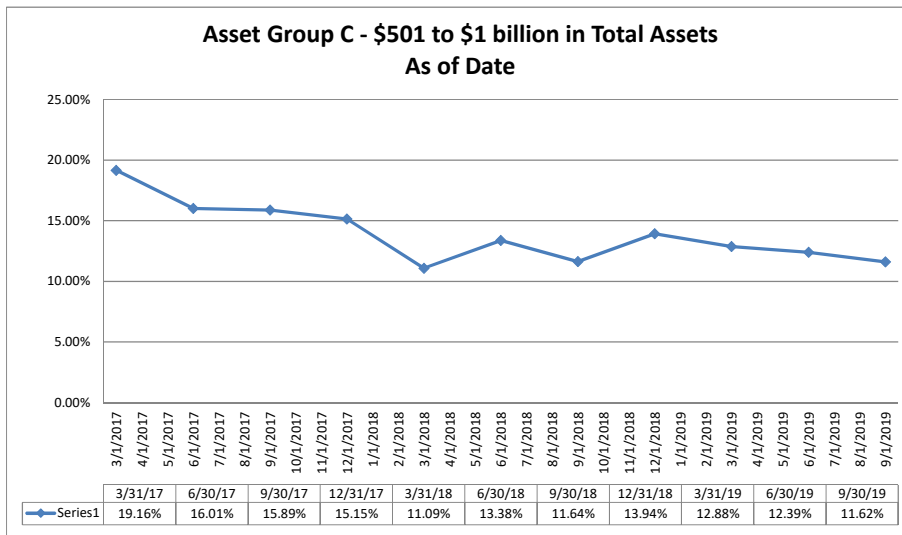
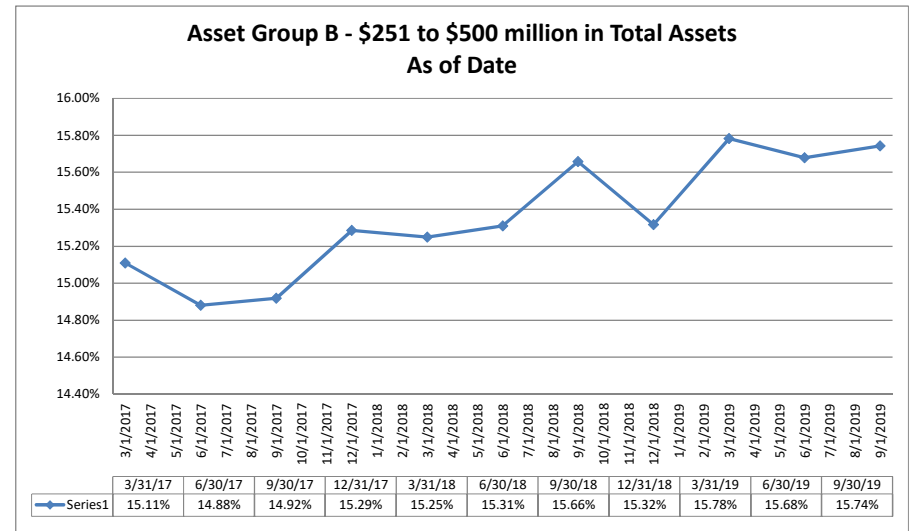
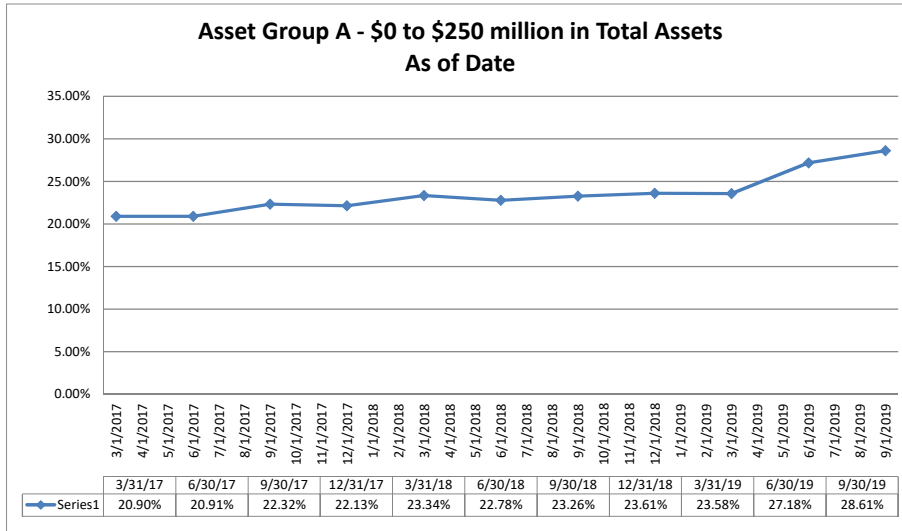
Source: SNL Financial

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: Common Equity Tier 1 Risk Based Ratio



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

September 30, 2019

Run Date: November 8, 2019

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>									
	Young Americans Bank	\$20,502	\$1,473	\$1,461	\$1,461	7.05%	240.69%	242.01%	240.69%
	First National Bank of Fleming	\$22,113	\$3,010	\$3,010	\$3,010	13.81%	27.36%	28.62%	27.36%
	Colorado National Bank	\$26,823	\$6,718	\$6,714	\$6,714	24.69%	176.96%	177.28%	176.96%
	McClave State Bank	\$43,852	\$5,910	\$5,884	\$5,884	13.42%	14.58%	15.56%	14.58%
	Bank of Burlington	\$65,048	\$8,499	\$8,452	\$8,452	14.23%	20.50%	21.60%	20.50%
	First Colorado National Bank	\$72,929	\$13,858	\$11,634	\$11,634	16.68%	20.32%	21.59%	20.32%
	Champion Bank	\$73,183	\$14,706	\$14,218	\$14,218	19.52%	60.13%	61.39%	60.13%
	Rocky Mountain Bank & Trust	\$73,519	\$7,859	\$7,029	\$7,029	9.68%	15.78%	17.03%	15.78%
	Fowler State Bank	\$84,772	\$12,847	\$12,851	\$12,851	15.49%	24.78%	26.05%	24.78%
	Century Savings and Loan Association	\$90,319	\$13,665	\$13,611	\$13,611	15.15%	40.51%	41.77%	40.51%
	Pikes Peak National Bank	\$92,573	\$13,605	\$13,190	\$13,190	14.17%	33.20%	34.46%	33.20%
	Park State Bank & Trust	\$102,775	\$10,553	\$10,681	\$10,681	10.44%	14.06%	15.07%	14.06%
	Gunnison Savings and Loan Association	\$102,885	\$12,381	\$12,381	\$12,381	12.16%	32.18%	33.43%	32.18%
	State Bank	\$105,375	\$15,886	\$15,467	\$15,467	14.76%	20.34%	21.38%	20.34%
	Del Norte Bank	\$107,245	\$9,174	\$9,119	\$9,119	8.72%	13.02%	14.14%	13.02%
	Rio Grande Savings and Loan Association	\$108,413	\$12,122	\$12,145	\$12,145	11.29%	18.47%	19.72%	18.47%
	Farmers State Bank of Brush	\$108,516	\$20,863	\$20,589	\$20,589	19.18%	30.77%	32.02%	30.77%
	First National Bank, Cortez	\$109,805	\$11,730	\$11,765	\$11,765	10.82%	16.56%	17.81%	16.56%
	Cache Bank & Trust	\$114,608	\$14,514	\$14,178	\$14,178	11.85%	22.32%	23.09%	22.32%
	Citizens State Bank of Ouray	\$117,203	\$11,081	\$10,834	\$10,834	9.75%	18.29%	19.08%	18.29%
	Evergreen National Bank	\$118,390	\$10,984	\$11,042	\$11,042	9.63%	18.70%	19.96%	18.70%
	First National Bank of Hugo	\$122,302	\$16,583	\$15,183	\$15,183	12.66%	21.12%	22.37%	21.12%
	Gunnison Bank and Trust Company	\$123,699	\$11,244	\$11,251	\$11,251	9.34%	13.52%	14.77%	13.52%
	Mountain View Bank of Commerce	\$125,466	\$11,542	\$11,542	\$11,542	9.57%	10.55%	11.80%	10.55%
	Native American Bank, National Association	\$126,501	\$15,020	\$12,574	\$12,574	10.25%	24.92%	26.18%	24.92%
	Home Loan State Bank	\$126,516	\$10,649	\$10,452	\$7,452	8.24%	12.75%	13.73%	9.09%
	Community State Bank	\$127,742	\$16,965	\$16,940	\$16,940	13.47%	14.98%	16.24%	14.98%
	Grand Mountain Bank, FSB	\$130,591	\$12,182	\$11,490	\$11,490	8.99%	15.84%	17.09%	15.84%
	Bank of Estes Park	\$139,571	\$14,000	\$13,746	\$13,746	10.03%	19.01%	20.26%	19.01%
	Wray State Bank	\$152,403	\$17,633	\$14,973	\$14,973	10.21%	12.34%	13.60%	12.34%
	Colorado Bank and Trust Company of La Junta	\$152,876	\$14,060	\$13,861	\$13,861	9.63%	15.63%	16.91%	15.63%
	Redstone Bank	\$157,768	\$26,134	\$19,968	\$19,968	13.34%	18.15%	19.40%	18.15%
	Equitable Savings and Loan Association	\$164,291	\$26,555	\$26,600	\$26,600	16.31%	31.17%	31.58%	31.17%
	North Valley Bank	\$177,890	\$21,602	\$21,602	\$21,602	12.13%	16.70%	17.95%	16.70%
	Fiatirons Bank	\$178,875	\$19,558	\$17,960	\$17,960	9.85%	15.23%	16.44%	15.23%
	First Pioneer National Bank	\$179,734	\$26,380	\$25,751	\$25,751	14.60%	19.53%	20.74%	19.53%
	FMS Bank	\$193,165	\$20,164	\$19,849	\$19,849	10.49%	10.40%	11.55%	10.40%
	High Plains Bank	\$194,613	\$19,632	\$19,572	\$19,572	10.26%	12.82%	14.08%	12.82%
	First National Bank in Trinidad	\$210,140	\$26,587	\$25,351	\$25,351	11.92%	25.49%	26.75%	25.49%
	Integrity Bank & Trust	\$214,984	\$18,533	\$18,347	\$18,347	8.50%	11.40%	12.42%	11.40%
	Bank of Denver	\$231,956	\$24,379	\$23,961	\$23,961	10.42%	15.26%	16.23%	15.26%
	Mountain Valley Bank	\$235,402	\$23,105	\$21,862	\$21,862	9.52%	12.29%	13.47%	12.29%
	First State Bank of Colorado	\$237,414	\$30,940	\$27,223	\$27,223	11.90%	19.93%	20.86%	19.93%
	First American State Bank	\$246,130	\$22,858	\$22,993	\$22,993	9.37%	13.88%	15.08%	13.88%
	Average of Asset Group A	\$129,793	\$15,403	\$14,757	\$14,689	12.12%	28.69%	29.83%	28.61%

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**

**September 30, 2019**

**Run Date: November 8, 2019**

		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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>									
	5Star Bank	\$250,706	\$39,676	\$38,759	\$38,759	16.35%	17.04%	18.29%	17.04%
	First FarmBank	\$253,043	\$22,128	\$22,084	\$22,084	8.79%	11.02%	12.23%	11.02%
	Farmers Bank	\$253,427	\$33,820	\$33,820	\$33,820	13.68%	17.12%	18.37%	17.12%
	Points West Community Bank	\$253,752	\$27,643	\$25,517	\$25,517	10.05%	14.61%	15.87%	14.61%
	Alamosa State Bank	\$265,248	\$27,031	\$26,327	\$26,327	10.34%	19.08%	20.34%	19.08%
	Verus Bank of Commerce	\$268,881	\$37,414	\$36,712	\$36,712	13.62%	15.16%	15.98%	15.16%
	Dolores State Bank	\$269,961	\$39,535	\$37,206	\$37,206	14.19%	24.00%	25.25%	24.00%
	Solera National Bank	\$277,805	\$38,179	\$37,913	\$37,913	14.82%	18.96%	20.15%	18.96%
	Farmers State Bank of Calhan	\$280,173	\$30,741	\$29,135	\$29,135	10.54%	18.04%	18.91%	18.04%
	San Luis Valley Federal Bank	\$284,728	\$47,334	\$47,510	\$47,510	17.05%	23.27%	24.07%	23.27%
	High Country Bank	\$285,634	\$26,777	\$26,646	\$26,646	9.41%	11.42%	12.12%	11.42%
	Timberline Bank	\$307,911	\$26,811	\$25,935	\$25,935	8.56%	10.46%	11.56%	10.46%
	Frontier Bank	\$309,991	\$34,930	\$32,549	\$32,549	10.74%	17.54%	18.80%	17.54%
	Yampa Valley Bank	\$319,183	\$31,522	\$30,713	\$30,713	9.69%	11.26%	12.51%	11.26%
	First Southwest Bank	\$331,650	\$32,474	\$28,189	\$28,189	8.83%	13.80%	15.05%	13.80%
	Stockmens Bank	\$359,975	\$35,959	\$33,704	\$33,704	9.28%	11.93%	13.92%	11.93%
	Legacy Bank	\$367,835	\$57,702	\$51,552	\$51,552	14.67%	16.69%	17.82%	16.69%
	First National Bank of Las Animas	\$382,229	\$48,153	\$44,657	\$44,657	11.79%	15.28%	16.54%	15.28%
	Bankers' Bank of the West	\$382,906	\$49,725	\$48,687	\$48,687	13.55%	17.10%	18.36%	17.10%
	Eastern Colorado Bank	\$431,850	\$51,027	\$45,454	\$45,454	11.08%	13.41%	14.58%	13.41%
	Pueblo Bank and Trust Company	\$432,400	\$51,248	\$50,325	\$50,325	11.87%	16.68%	17.82%	16.68%
	AMG National Trust Bank	\$471,321	\$49,384	\$48,973	\$48,973	10.41%	12.47%	12.96%	12.47%
	Average of Asset Group B	\$320,028	\$38,146	\$36,471	\$36,471	11.79%	15.74%	16.89%	15.74%
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>									
	Fortis Private Bank	\$804,710	\$71,397	\$70,601	\$70,601	9.04%	12.25%	12.78%	12.25%
	First Western Trust Bank	\$1,261,356	\$111,861	\$96,494	\$96,494	8.19%	10.98%	11.87%	10.98%
	Average of Asset Group C	\$1,033,033	\$91,629	\$83,548	\$83,548	8.62%	11.62%	12.33%	11.62%
<b>Asset Group D - Over \$1 billion in total assets</b>									
	Colorado Federal Savings Bank	\$2,146,723	\$231,231	\$219,831	\$219,831	10.58%	16.15%	17.06%	16.15%
	Citywide Banks	\$2,335,811	\$371,948	\$229,722	\$229,722	10.74%	13.62%	14.15%	13.62%
	ANB Bank	\$2,607,701	\$215,727	\$212,176	\$212,176	8.27%	12.42%	13.32%	12.42%
	Alpine Bank	\$3,841,148	\$384,944	\$366,990	\$366,990	9.76%	12.67%	13.61%	12.67%
	Sunflower Bank, National Association	\$4,026,319	\$470,043	\$416,257	\$416,257	10.59%	12.56%	13.40%	12.56%
	Bank of Colorado	\$4,427,795	\$439,200	\$389,185	\$389,185	9.15%	13.62%	14.87%	13.62%
	NBH Bank	\$5,982,390	\$634,298	\$506,484	\$506,484	8.84%	10.49%	11.35%	10.49%
	FirstBank	\$19,526,919	\$1,704,920	\$1,650,303	\$1,650,303	8.58%	15.86%	16.92%	15.86%
	Average of Asset Group D	\$5,611,851	\$556,539	\$498,869	\$498,869	9.56%	13.42%	14.34%	13.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

# Definitions



<b>Total assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	<b>Cost of funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net income</b>	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.	<b>Net interest margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.	<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Return on average equity (%)</b>	Return on average equity; net income as a percent of average equity.	<b>Deposit growth rate (%)</b>	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
<b>Efficiency ratio (FTE) (%)</b>	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.	<b>Total loans and leases nonaccrual</b>	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	<b>Nonaccrual loans ÷ total loans (%)</b>	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Total loans and leases</b>	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.	<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Total deposits</b>	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.	<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Liquidity ratio (%)</b>	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.	<b>Nonperforming assets / total assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.	<b>Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)</b>	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
<b>Loans ÷ deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.	<b>Total equity capital</b>	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
<b>Yield on earning assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.	<b>Tier 1 capital</b>	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
<b>Cost of interest-bearing liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.	<b>Leverage ratio (%)</b>	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		<b>Tier 1 risk-based ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
		<b>Risk-Based Capital Ratio (%)</b>	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
		<b>Common Equity Tier Risk Based Ratio (%)</b>	Tier 1 common capital as a percent of risk-weighted assets.