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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

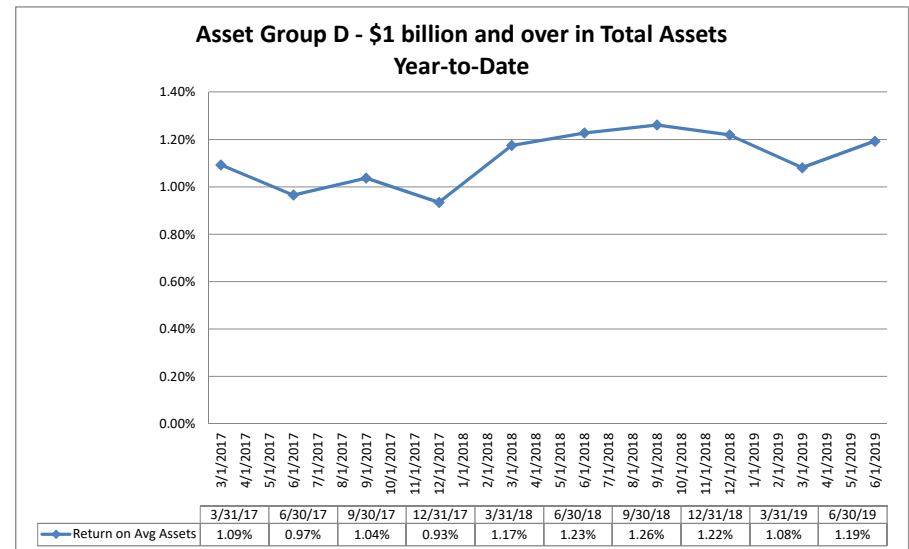
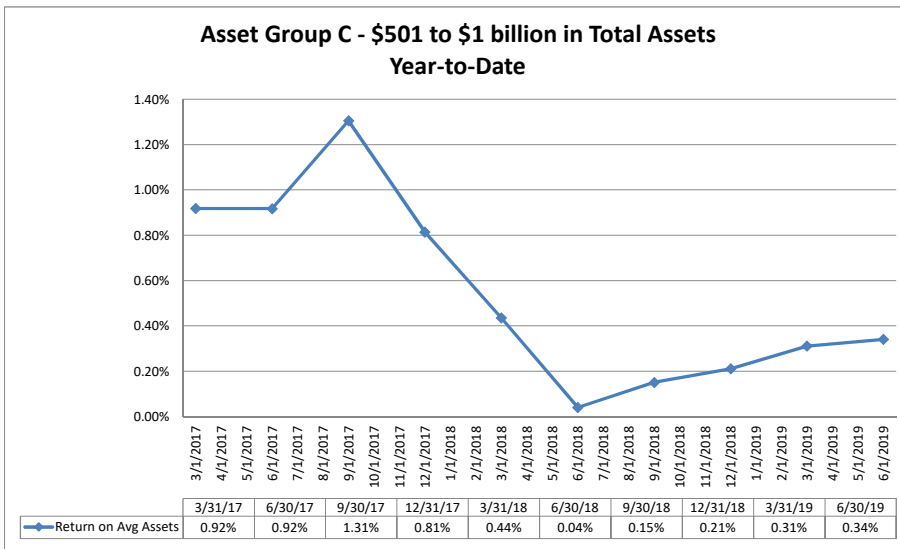
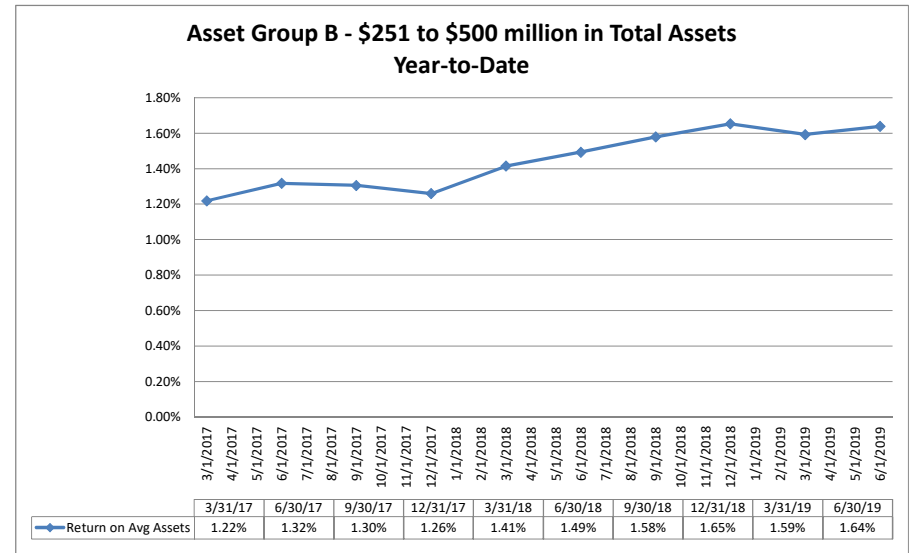
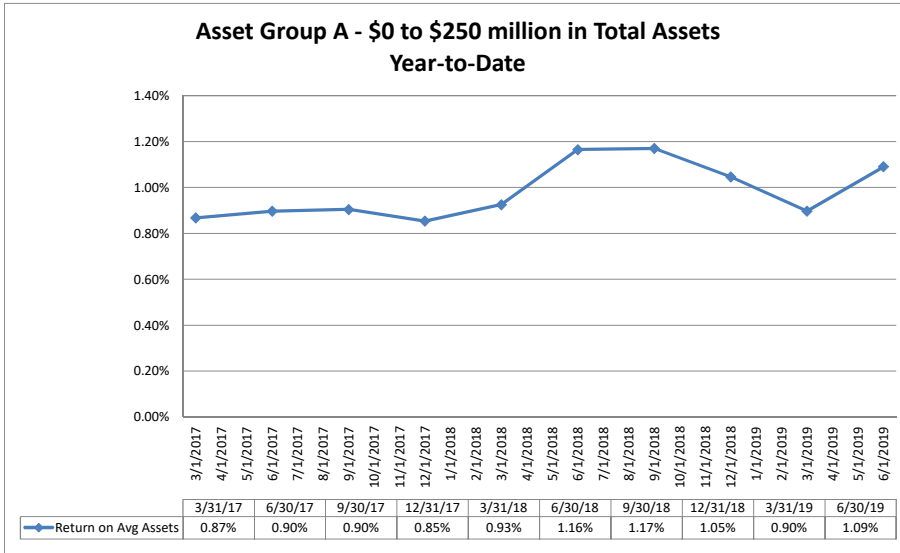
Group B \$251 million-\$500 million

Group C \$501 million-\$1 billion

Group D Over \$1 billion-\$10 billion

Performance Analysis

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



Source: SNL Financial

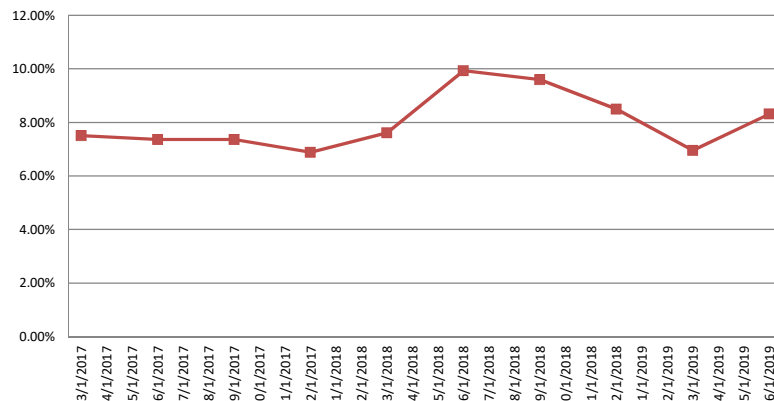
Note: Report includes only bank-level data.

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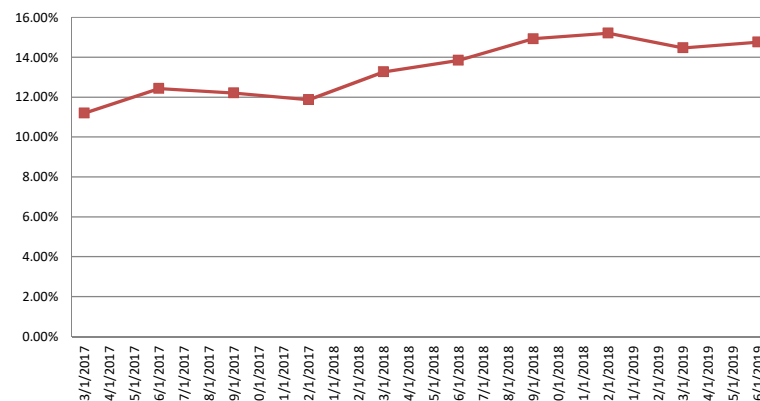
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



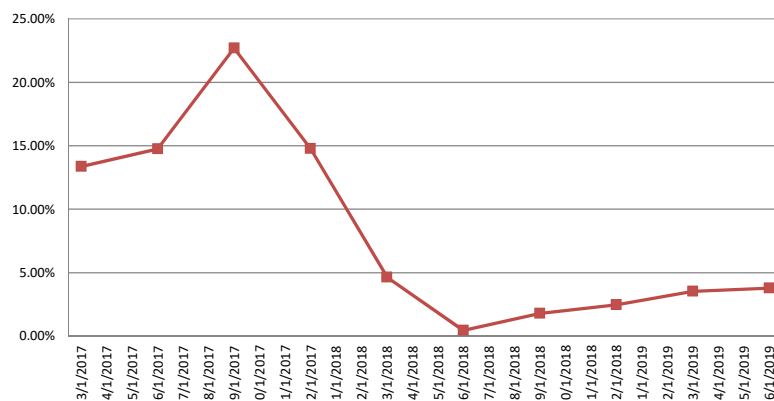
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Equity	7.50%	7.36%	7.36%	6.88%	7.61%	9.93%	9.60%	8.50%	6.95%	8.32%

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



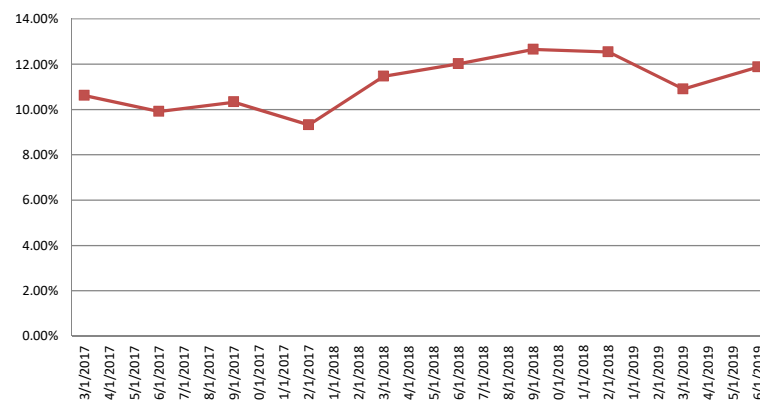
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Equity	11.19%	12.43%	12.21%	11.87%	13.26%	13.85%	14.92%	15.21%	14.47%	14.75%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Equity	13.37%	14.74%	22.68%	14.77%	4.65%	0.44%	1.78%	2.48%	3.52%	3.79%

Asset Group D - \$1 billion and over in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Return on Avg Equity	10.62%	9.91%	10.33%	9.32%	11.47%	12.02%	12.65%	12.54%	10.90%	11.87%

Source: SNL Financial

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Performance Analysis

June 30, 2019

Run Date: August 9, 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)
Asset Group A - \$0 to \$250 million in total assets												
	Young Americans Bank	\$20,648	(\$307)	(5.99%)	(78.02%)	337.98%	\$54	(\$616)	(6.05%)	(77.48%)	348.39%	\$52
	First National Bank of Fleming	\$21,618	\$73	1.33%	9.99%	63.41%	\$73	\$124	1.12%	8.58%	66.48%	\$72
	Colorado National Bank	\$25,303	\$1,299	15.29%	80.72%	47.11%	\$152	\$831	3.83%	26.84%	74.13%	\$158
	McClave State Bank	\$43,852	\$187	1.73%	13.28%	51.57%	\$69	\$391	1.83%	14.07%	51.06%	\$69
	Bank of Burlington	\$63,516	\$280	1.90%	13.45%	52.30%	\$61	\$458	1.60%	11.07%	57.47%	\$59
	First Colorado National Bank	\$70,046	\$168	0.96%	4.88%	84.59%	\$91	\$450	1.30%	6.50%	82.04%	\$90
	Rocky Mountain Bank & Trust	\$70,131	\$191	1.10%	11.17%	77.45%	\$58	\$386	1.12%	11.69%	77.37%	\$58
	Champion Bank	\$70,499	\$353	2.06%	9.99%	67.45%	\$104	\$693	2.13%	9.93%	68.52%	\$91
	Fowler State Bank	\$82,543	\$249	1.21%	8.02%	57.09%	\$94	\$551	1.31%	8.98%	49.24%	\$81
	Century Savings and Loan Association	\$90,894	\$110	0.49%	3.28%	80.09%	\$90	\$195	0.42%	2.94%	80.66%	\$89
	Pikes Peak National Bank	\$92,946	\$672	2.96%	20.35%	47.65%	\$67	\$891	1.95%	13.72%	58.37%	\$66
	Gunnison Savings and Loan Association	\$100,232	\$186	0.75%	6.14%	71.79%	\$71	\$341	0.68%	5.67%	73.05%	\$69
	Park State Bank & Trust	\$101,183	\$290	1.15%	11.49%	80.08%	\$77	\$521	1.04%	10.49%	81.63%	\$72
	Del Norte Bank	\$103,615	\$203	0.81%	9.27%	75.35%	\$94	\$402	0.82%	9.37%	75.74%	\$95
	Citizens State Bank of Ouray	\$105,229	\$153	0.60%	5.78%	83.35%	\$70	\$387	0.76%	7.48%	81.63%	\$66
	Rio Grande Savings and Loan Association	\$106,458	\$107	0.40%	3.57%	87.83%	\$72	\$197	0.37%	3.31%	88.11%	\$72
	State Bank	\$106,808	\$365	1.39%	9.62%	62.86%	\$61	\$669	1.28%	8.95%	65.34%	\$62
	Gunnison Bank and Trust Company	\$107,090	\$436	1.74%	17.56%	63.08%	\$64	\$812	1.65%	16.62%	65.18%	\$64
	Farmers State Bank of Brush	\$108,645	\$518	1.94%	10.21%	50.40%	\$70	\$949	1.79%	9.46%	52.85%	\$70
	First National Bank, Cortez	\$109,403	\$246	0.90%	8.79%	63.64%	\$70	\$535	0.99%	9.76%	66.65%	\$71
	Evergreen National Bank	\$113,432	\$170	0.61%	6.42%	85.64%	\$69	\$307	0.55%	5.90%	86.08%	\$63
	Mountain View Bank of Commerce	\$118,989	\$71	0.24%	2.49%	89.76%	\$113	\$243	0.43%	4.29%	85.92%	\$107
	Cache Bank & Trust	\$120,792	\$115	0.35%	3.32%	85.95%	\$88	\$276	0.41%	4.08%	83.02%	\$91
	Grand Mountain Bank, FSB	\$122,258	\$202	0.68%	6.84%	79.75%	\$75	\$348	0.59%	5.95%	81.62%	\$76
	First National Bank of Hugo	\$123,342	\$509	1.68%	13.08%	59.31%	\$83	\$1,047	1.74%	13.80%	58.40%	\$82
	Community State Bank	\$123,761	\$600	1.98%	15.07%	52.90%	\$90	\$1,239	2.07%	15.66%	51.84%	\$85
	Native American Bank, National Association	\$125,340	\$45	0.14%	1.29%	93.25%	\$104	\$210	0.34%	3.09%	90.87%	\$101
	Home Loan State Bank	\$127,415	\$312	1.01%	12.68%	67.81%	\$86	\$501	0.82%	10.51%	70.25%	\$86
	Bank of Estes Park	\$131,502	\$496	1.58%	14.72%	62.90%	\$77	\$975	1.54%	14.76%	63.35%	\$76
	Colorado Bank and Trust Company of La Junta	\$140,775	\$599	1.76%	18.59%	61.35%	\$96	\$1,168	1.73%	18.61%	61.52%	\$95
	Wray State Bank	\$150,779	\$453	1.17%	10.65%	61.71%	\$80	\$895	1.14%	10.70%	62.92%	\$81
	Redstone Bank	\$155,261	\$507	1.30%	7.96%	50.34%	\$131	\$865	1.09%	6.85%	46.64%	\$131
	Equitable Savings and Loan Association	\$161,378	\$264	0.65%	4.00%	77.79%	\$56	\$495	0.60%	3.76%	78.64%	\$57
	First Pioneer National Bank	\$174,427	\$635	1.44%	9.93%	53.26%	\$95	\$1,244	1.41%	9.86%	53.52%	\$94
	North Valley Bank	\$178,459	\$1,349	3.06%	25.78%	47.45%	\$85	\$2,546	2.91%	24.58%	48.93%	\$84
	Flatirons Bank	\$180,407	\$429	0.92%	9.56%	73.14%	\$105	\$870	0.96%	10.01%	72.95%	\$104
	FMS Bank	\$185,206	\$584	1.28%	11.98%	70.90%	\$96	\$914	0.99%	9.51%	71.43%	\$95
	High Plains Bank	\$192,951	\$801	1.73%	17.06%	63.53%	\$84	\$1,518	1.67%	16.56%	64.27%	\$84
	First National Bank in Trinidad	\$211,157	\$434	0.83%	6.86%	77.73%	\$56	\$648	0.62%	5.26%	82.93%	\$58
	5Star Bank	\$212,558	\$465	0.84%	4.82%	64.85%	\$101	\$1,121	1.01%	5.87%	63.37%	\$101
	Integrity Bank & Trust	\$215,338	\$580	1.11%	13.30%	68.41%	\$77	\$1,002	0.97%	11.72%	70.31%	\$76
	Bank of Denver	\$223,608	\$380	0.67%	6.61%	71.93%	\$76	\$889	0.77%	7.83%	71.83%	\$78
	Mountain Valley Bank	\$228,493	\$581	1.08%	10.46%	64.16%	\$84	\$1,131	1.09%	10.33%	63.55%	\$78
	First State Bank of Colorado	\$229,796	\$617	1.08%	8.26%	65.19%	\$74	\$1,278	1.11%	8.67%	66.08%	\$74
	Farmers Bank	\$240,910	\$1,602	2.71%	19.28%	45.33%	\$109	\$3,132	2.67%	18.99%	45.69%	\$109
	First American State Bank	\$241,233	\$302	0.49%	5.30%	79.05%	\$127	\$673	0.55%	5.93%	76.49%	\$129
	Solera National Bank	\$243,329	\$912	1.54%	10.04%	54.50%	\$126	\$1,774	1.52%	9.94%	49.68%	\$108
	Average of Asset Group A	\$133,480	\$421	1.38%	9.70%	73.04%	\$85	\$776	1.09%	8.32%	74.17%	\$84

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Performance Analysis

June 30, 2019

Run Date: August 9, 2019

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Asset Group B - \$251 to \$500 million in total assets												
	First FarmBank	\$251,278	\$626	1.00%	11.82%	67.82%	\$79	\$1,261	1.02%	12.18%	67.53%	\$78
	Points West Community Bank	\$255,786	\$1,355	2.14%	19.89%	51.46%	\$78	\$2,952	2.32%	22.02%	49.53%	\$77
	Alamosa State Bank	\$256,366	\$1,376	2.15%	21.52%	44.09%	\$75	\$2,761	2.19%	22.10%	43.56%	\$73
	Dolores State Bank	\$264,078	\$1,596	2.47%	17.08%	49.82%	\$79	\$2,515	1.94%	13.76%	52.38%	\$81
	Verus Bank of Commerce	\$268,424	\$1,524	2.27%	17.28%	33.45%	\$159	\$2,485	1.87%	14.34%	44.44%	\$235
	Farmers State Bank of Calhan	\$275,223	\$1,056	1.53%	14.47%	64.12%	\$75	\$1,771	1.29%	12.61%	68.14%	\$78
	High Country Bank	\$275,323	\$1,035	1.53%	15.05%	63.95%	\$85	\$2,224	1.65%	16.39%	62.92%	\$86
	San Luis Valley Federal Bank	\$281,258	\$494	0.73%	4.28%	78.36%	\$77	\$1,020	0.75%	4.47%	77.49%	\$75
	Timberline Bank	\$302,248	\$1,000	1.35%	15.55%	73.12%	\$107	\$1,434	0.98%	11.39%	76.33%	\$106
	Frontier Bank	\$303,384	\$1,256	1.64%	15.01%	55.86%	\$76	\$2,841	1.85%	17.37%	49.76%	\$71
	Advantage Bank	\$309,906	\$1,798	2.32%	17.59%	38.87%	\$92	\$3,312	2.14%	16.55%	43.73%	\$99
	Yampa Valley Bank	\$312,887	\$1,828	2.32%	24.14%	52.04%	\$90	\$3,545	2.26%	24.03%	52.41%	\$88
	First Southwest Bank	\$321,268	\$904	1.15%	11.39%	74.80%	\$73	\$1,452	0.95%	9.22%	76.05%	\$72
	Legacy Bank	\$341,170	\$1,675	2.03%	12.14%	49.91%	\$76	\$3,263	1.98%	12.01%	49.72%	\$75
	Bankers' Bank of the West	\$367,210	\$986	1.08%	7.89%	78.48%	\$113	\$2,210	1.17%	8.90%	75.81%	\$112
	Stockmens Bank	\$367,932	\$877	0.97%	10.23%	51.35%	\$53	\$1,867	1.05%	11.03%	55.08%	\$53
	First National Bank of Las Animas	\$377,144	\$2,442	2.59%	21.06%	46.36%	\$72	\$4,739	2.54%	20.94%	46.18%	\$72
	Eastern Colorado Bank	\$402,131	\$2,108	2.09%	17.56%	55.70%	\$84	\$3,706	1.84%	15.84%	58.12%	\$86
	Pueblo Bank and Trust Company	\$419,275	\$926	0.88%	7.70%	79.83%	\$69	\$2,289	1.08%	9.68%	75.86%	\$66
	AMG National Trust Bank	\$474,037	\$2,336	1.99%	20.47%	66.88%	\$158	\$4,481	1.88%	20.23%	68.38%	\$160
	Average of Asset Group B	\$321,316	\$1,360	1.71%	15.11%	58.81%	\$89	\$2,606	1.64%	14.75%	59.67%	\$92
Asset Group C - \$501 million to \$1 billion in total assets												
	Fortis Private Bank	\$786,996	\$698	0.37%	4.04%	82.96%	\$158	\$1,286	0.34%	3.79%	82.87%	\$156
	Average of Asset Group C	\$786,996	\$698	0.37%	4.04%	82.96%	\$158	\$1,286	0.34%	3.79%	82.87%	\$156
Asset Group D - \$1 billion and over in total assets												
	First Western Trust Bank	\$1,179,461	\$2,824	1.01%	10.64%	79.05%	\$149	\$4,648	0.83%	8.90%	80.77%	\$140
	Colorado Federal Savings Bank	\$1,775,927	\$2,969	0.63%	5.35%	48.42%	\$156	\$3,837	0.41%	3.50%	63.99%	\$157
	Citywide Banks	\$2,261,591	\$8,120	1.47%	8.82%	54.85%	\$109	\$15,403	1.38%	8.43%	57.60%	\$110
	ANB Bank	\$2,579,822	\$10,503	1.64%	19.52%	62.43%	\$74	\$19,349	1.50%	18.37%	64.02%	\$77
	Alpine Bank	\$3,693,769	\$15,146	1.65%	16.49%	61.62%	\$93	\$30,466	1.66%	16.85%	61.36%	\$93
	Sunflower Bank, National Association	\$3,979,023	\$3,722	0.38%	3.26%	88.17%	\$98	\$7,772	0.40%	3.44%	87.89%	\$94
	Bank of Colorado	\$4,270,083	\$19,897	1.90%	19.47%	48.07%	\$87	\$32,144	1.57%	16.20%	51.79%	\$84
	NBH Bank	\$5,850,844	\$20,573	1.41%	13.19%	59.61%	\$90	\$39,455	1.36%	12.73%	60.86%	\$87
	FirstBank	\$19,186,287	\$76,949	1.63%	18.52%	49.80%	\$78	\$150,764	1.62%	18.43%	50.21%	\$80
	Average of Asset Group D	\$4,975,201	\$17,856	1.30%	12.81%	61.34%	\$104	\$33,760	1.19%	11.87%	64.28%	\$102

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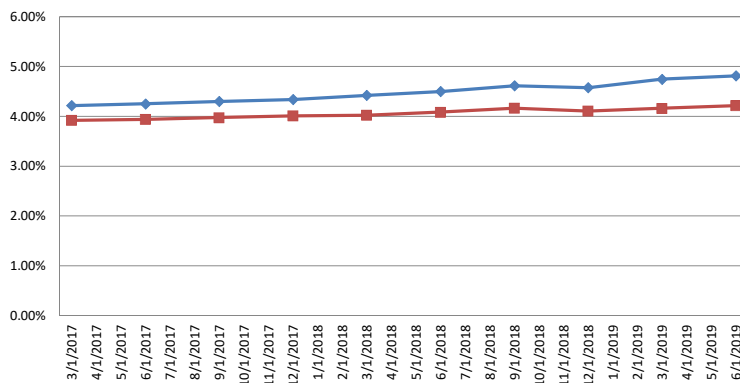
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Balance Sheet & Net Interest Margin

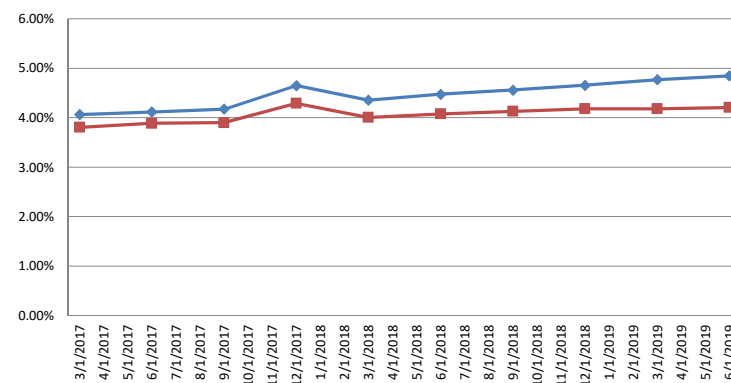
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



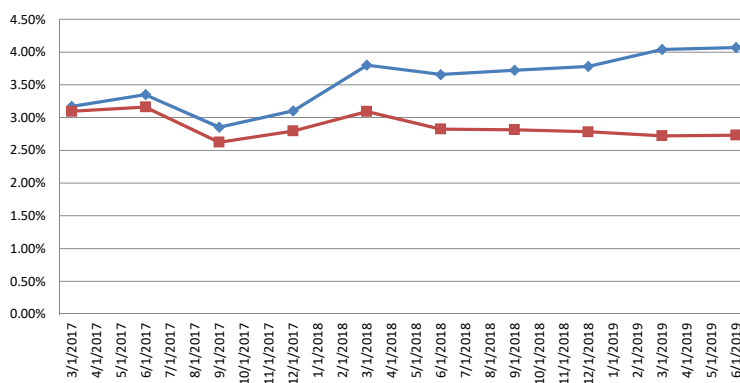
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Yield on Earning Assets	4.21%	4.25%	4.30%	4.33%	4.42%	4.50%	4.61%	4.57%	4.74%	4.81%
Net Interest Margin (FTE)	3.92%	3.94%	3.97%	4.01%	4.02%	4.08%	4.16%	4.10%	4.16%	4.22%

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



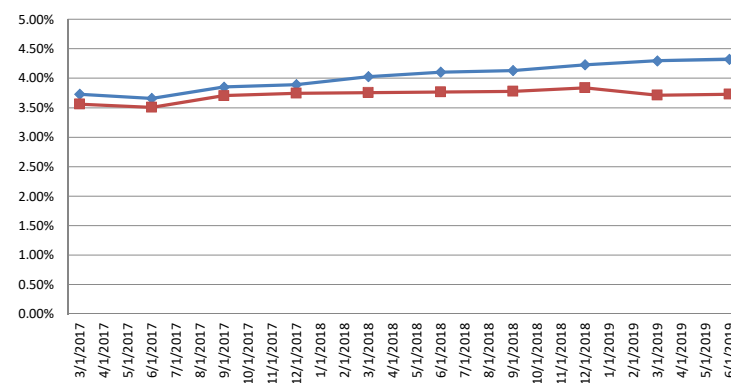
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	4.06%	4.11%	4.17%	4.65%	4.35%	4.47%	4.56%	4.65%	4.77%	4.85%
Net Interest Margin (FTE)	3.80%	3.88%	3.90%	4.29%	4.00%	4.07%	4.13%	4.18%	4.18%	4.20%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	3.17%	3.35%	2.85%	3.10%	3.80%	3.65%	3.72%	3.78%	4.04%	4.07%
Net Interest Margin (FTE)	3.09%	3.16%	2.62%	2.79%	3.09%	2.82%	2.81%	2.78%	2.72%	2.73%

Asset Group D - \$1 billion and over in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	3.73%	3.66%	3.85%	3.89%	4.02%	4.10%	4.13%	4.23%	4.29%	4.32%
Net Interest Margin (FTE)	3.56%	3.51%	3.70%	3.74%	3.75%	3.76%	3.78%	3.83%	3.71%	3.72%

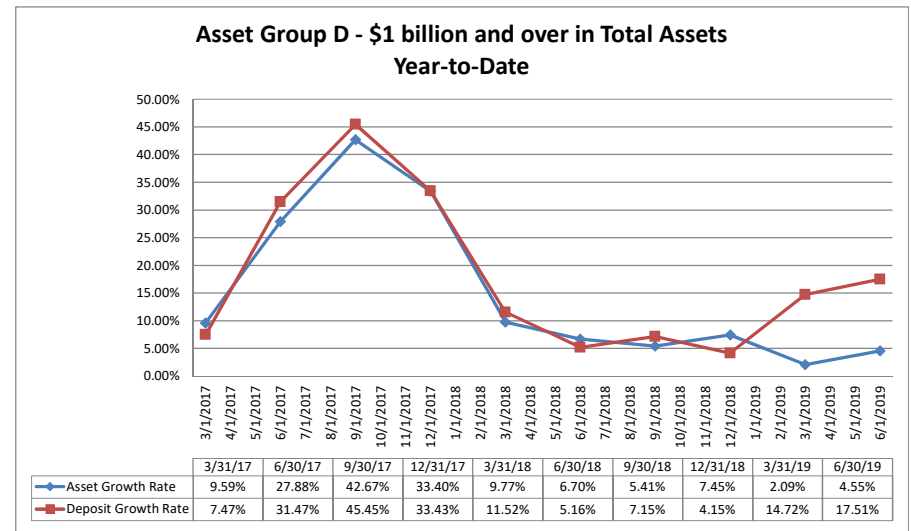
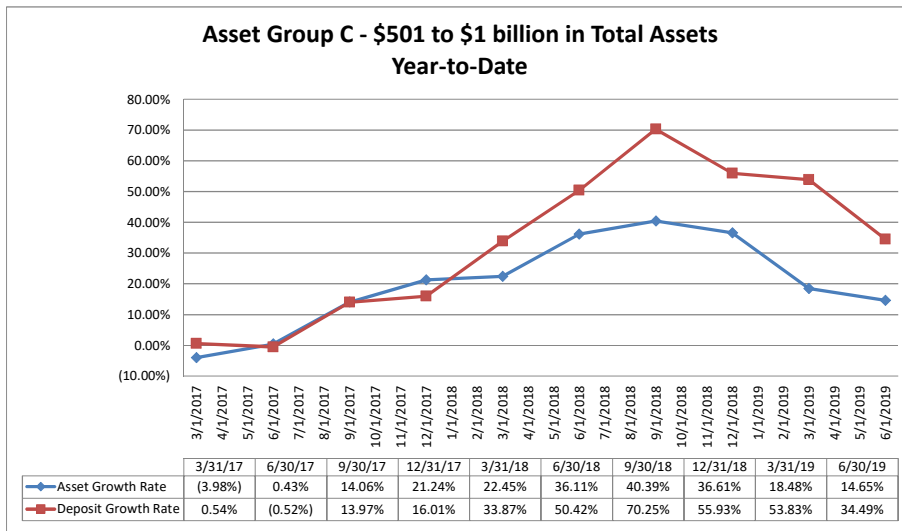
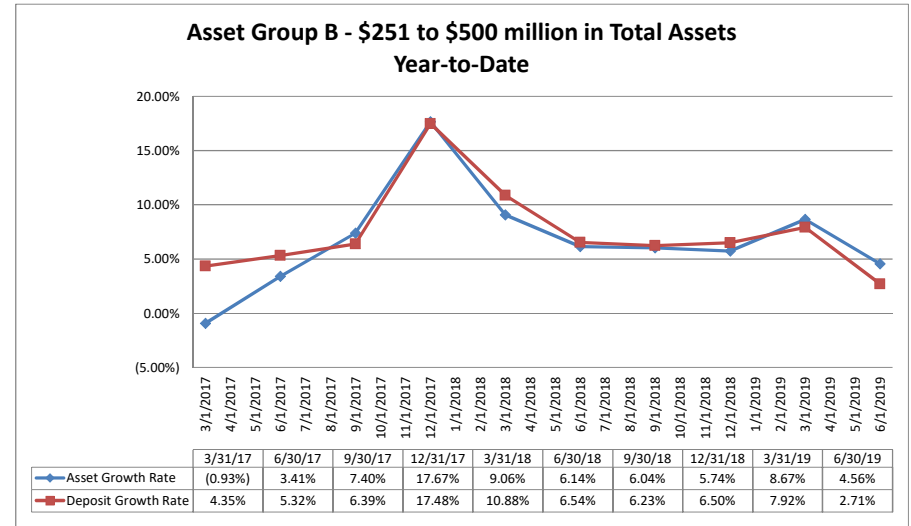
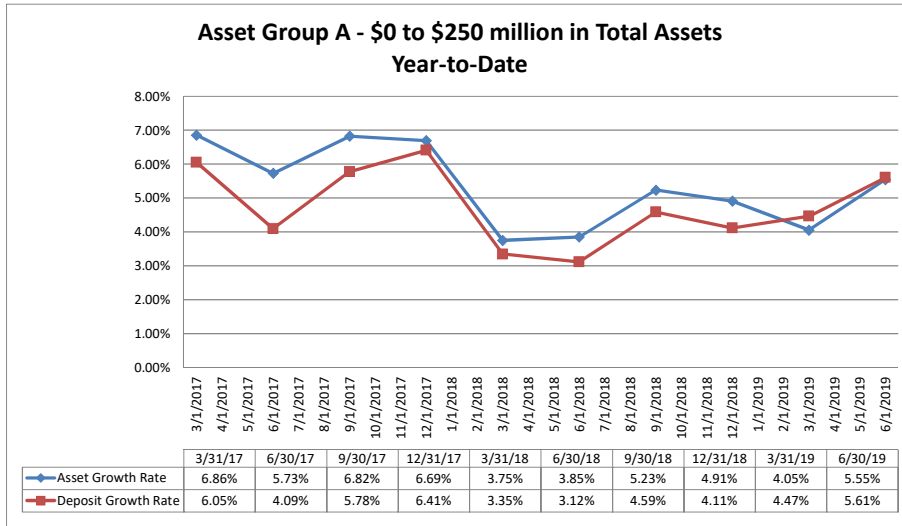
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Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 9, 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 (%)
Asset Group A - \$0 to \$250 million in total assets													
	Young Americans Bank	\$20,648	\$84	\$19,015	0.44%	106.29%	\$1,147	2.51%	0.13%	0.11%	2.41%	3.44%	4.59%
	First National Bank of Fleming	\$21,618	\$17,105	\$18,348	93.23%	9.62%	\$4,324	5.56%	1.14%	0.94%	4.72%	(7.57%)	(9.91%)
	Colorado National Bank	\$25,303	\$7,273	\$17,620	41.28%	85.70%	\$1,946	2.84%	0.32%	0.20%	2.65%	NM	NM
	McClave State Bank	\$43,852	\$37,245	\$35,802	104.03%	11.86%	\$4,872	6.44%	1.70%	1.55%	5.07%	7.96%	6.71%
	Bank of Burlington	\$63,516	\$31,663	\$49,975	63.36%	43.05%	\$4,886	4.24%	0.66%	0.48%	3.72%	18.70%	23.29%
	First Colorado National Bank	\$70,046	\$40,334	\$55,868	72.20%	42.68%	\$1,946	5.88%	0.77%	0.53%	5.43%	2.35%	3.79%
	Rocky Mountain Bank & Trust	\$70,131	\$42,216	\$62,794	67.23%	28.70%	\$3,049	5.10%	0.68%	0.46%	4.65%	3.01%	1.25%
	Champion Bank	\$70,499	\$24,030	\$56,047	42.87%	76.69%	\$2,937	4.06%	1.71%	1.10%	3.15%	33.15%	40.55%
	Fowler State Bank	\$82,543	\$43,930	\$69,478	63.23%	41.26%	\$6,879	4.32%	1.35%	1.21%	3.31%	(6.41%)	(9.67%)
	Century Savings and Loan Association	\$90,894	\$28,204	\$76,382	36.92%	56.16%	\$5,681	3.65%	0.75%	0.78%	3.00%	(7.70%)	(10.90%)
	Pikes Peak National Bank	\$92,946	\$37,186	\$79,228	46.94%	66.17%	\$3,098	6.65%	0.63%	0.33%	6.34%	(3.00%)	(0.79%)
	Gunnison Savings and Loan Association	\$100,232	\$58,138	\$85,514	67.99%	45.88%	\$4,556	3.95%	0.88%	0.83%	3.20%	(1.65%)	(2.78%)
	Park State Bank & Trust	\$101,183	\$66,423	\$90,764	73.18%	30.40%	\$3,162	4.96%	0.23%	0.19%	4.78%	2.05%	0.89%
	Del Norte Bank	\$103,615	\$81,067	\$93,962	86.28%	11.08%	\$4,317	5.46%	1.20%	1.10%	4.49%	14.93%	26.80%
	Citizens State Bank of Ouray	\$105,229	\$56,374	\$93,681	60.18%	30.03%	\$4,575	3.67%	0.35%	0.25%	3.46%	5.99%	4.73%
	Rio Grande Savings and Loan Association	\$106,458	\$86,636	\$91,748	94.43%	14.60%	\$3,943	4.56%	0.70%	0.60%	3.99%	3.52%	7.12%
	State Bank	\$106,808	\$63,215	\$89,378	70.73%	19.62%	\$3,338	4.89%	0.44%	0.30%	4.67%	1.44%	(0.07%)
	Gunnison Bank and Trust Company	\$107,090	\$83,272	\$96,321	86.45%	19.96%	\$2,975	5.56%	0.51%	0.26%	5.32%	18.27%	26.40%
	Farmers State Bank of Brush	\$108,645	\$67,169	\$86,653	77.51%	23.53%	\$4,527	4.51%	0.46%	0.36%	4.28%	1.31%	(0.59%)
	First National Bank, Cortez	\$109,403	\$59,392	\$91,726	64.75%	13.35%	\$4,973	4.46%	0.54%	0.39%	4.08%	4.84%	4.04%
	Evergreen National Bank	\$113,432	\$64,731	\$102,356	63.24%	41.62%	\$2,767	4.39%	0.07%	0.02%	4.36%	(2.05%)	(3.53%)
	Mountain View Bank of Commerce	\$118,989	\$102,503	\$85,714	119.59%	14.58%	\$4,577	4.95%	1.74%	1.39%	3.71%	12.36%	8.83%
	Cache Bank & Trust	\$120,792	\$55,309	\$106,232	52.06%	42.96%	\$4,474	3.67%	0.58%	0.44%	3.30%	(0.48%)	(2.63%)
	Grand Mountain Bank, FSB	\$122,258	\$85,060	\$110,028	77.31%	28.76%	\$4,075	4.29%	0.39%	0.30%	4.01%	14.60%	19.07%
	First National Bank of Hugo	\$123,342	\$62,854	\$106,457	59.04%	29.21%	\$5,363	4.54%	0.30%	0.20%	4.43%	11.30%	9.63%
	Community State Bank	\$123,761	\$104,346	\$104,673	99.69%	7.78%	\$5,626	5.90%	1.60%	1.31%	4.74%	11.67%	7.64%
	Native American Bank, National Association	\$125,340	\$98,737	\$105,088	93.96%	4.53%	\$4,642	5.90%	2.36%	1.78%	4.17%	21.26%	35.73%
	Home Loan State Bank	\$127,415	\$71,787	\$111,156	64.58%	14.97%	\$4,901	4.59%	0.72%	0.55%	4.11%	7.20%	1.20%
	Bank of Estes Park	\$131,502	\$67,963	\$117,254	57.96%	49.24%	\$4,697	4.13%	0.24%	0.17%	3.99%	7.28%	6.51%
	Colorado Bank and Trust Company of La Junta	\$140,775	\$78,278	\$125,682	62.28%	26.64%	\$3,519	4.74%	0.19%	0.10%	4.64%	9.54%	7.74%
	Wray State Bank	\$150,779	\$122,092	\$132,904	91.86%	6.83%	\$4,864	5.19%	0.89%	0.70%	4.53%	(18.08%)	(21.64%)
	Redstone Bank	\$155,261	\$110,410	\$128,198	86.12%	25.43%	\$9,704	6.28%	1.95%	1.43%	4.97%	(7.82%)	(10.37%)
	Equitable Savings and Loan Association	\$161,378	\$139,279	\$125,178	111.26%	14.94%	\$3,164	3.87%	0.82%	0.79%	3.21%	(4.57%)	(6.22%)
	First Pioneer National Bank	\$174,427	\$113,273	\$144,639	78.31%	12.37%	\$7,268	4.12%	0.73%	0.55%	3.76%	(5.32%)	(8.96%)
	North Valley Bank	\$178,459	\$156,606	\$156,938	99.79%	12.02%	\$5,249	6.00%	0.69%	0.51%	5.54%	10.49%	10.99%
	Flatirons Bank	\$180,407	\$127,336	\$161,038	79.07%	26.48%	\$6,014	4.56%	1.44%	1.06%	3.69%	7.44%	7.36%
	FMS Bank	\$185,206	\$143,042	\$157,244	90.97%	12.27%	\$3,858	6.11%	0.86%	0.64%	5.51%	1.19%	1.04%
	High Plains Bank	\$192,951	\$146,013	\$162,024	90.12%	15.63%	\$3,938	5.68%	1.00%	0.49%	5.15%	18.28%	17.53%
	First National Bank in Trinidad	\$211,157	\$95,242	\$184,707	51.56%	28.08%	\$3,299	4.03%	0.32%	0.23%	3.80%	(3.23%)	(6.31%)
	5Star Bank	\$212,558	\$191,291	\$173,005	110.57%	10.74%	\$4,943	5.46%	1.21%	0.89%	4.72%	2.98%	1.95%
	Integrity Bank & Trust	\$215,338	\$152,369	\$196,634	77.49%	18.82%	\$3,915	5.23%	1.11%	0.72%	4.51%	13.08%	12.48%
	Bank of Denver	\$223,608	\$158,560	\$200,045	79.26%	12.69%	\$4,219	4.46%	0.72%	0.51%	4.06%	0.82%	(0.29%)
	Mountain Valley Bank	\$228,493	\$162,540	\$204,476	79.49%	15.34%	\$6,528	4.93%	1.12%	0.88%	4.13%	34.01%	41.00%
	First State Bank of Colorado	\$229,796	\$145,731	\$198,359	73.47%	28.69%	\$3,706	4.87%	0.56%	0.35%	4.55%	(6.70%)	(9.43%)
	Farmers Bank	\$240,910	\$190,743	\$207,008	92.14%	23.71%	\$8,030	5.68%	1.21%	0.95%	4.85%	6.19%	6.22%
	First American State Bank	\$241,233	\$197,001	\$199,280	98.86%	17.42%	\$9,278	4.76%	2.01%	1.76%	3.10%	(1.95%)	(5.32%)
	Solera National Bank	\$243,329	\$180,918	\$201,672	89.71%	21.29%	\$8,391	4.63%	1.66%	0.82%	3.91%	20.99%	22.45%
	Average of Asset Group A	\$133,480	\$90,531	\$114,219	75.38%	28.50%	\$4,641	4.81%	0.89%	0.67%	4.22%	5.55%	5.61%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 9, 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 (%)
Asset Group B - \$251 to \$500 million in total assets													
	First FarmBank	\$251,278	\$182,457	\$223,122	81.77%	6.21%	\$4,832	5.32%	1.51%	1.29%	4.06%	4.56%	0.69%
	Points West Community Bank	\$255,786	\$162,760	\$215,101	75.67%	20.60%	\$5,329	5.17%	0.96%	0.72%	4.56%	2.76%	(0.47%)
	Alamosa State Bank	\$256,366	\$127,641	\$229,662	55.58%	31.93%	\$7,121	4.20%	0.37%	0.28%	3.96%	8.72%	8.38%
	Dolores State Bank	\$264,078	\$163,386	\$222,055	73.58%	32.42%	\$5,282	4.40%	0.17%	0.13%	4.41%	1.51%	(1.40%)
	Verus Bank of Commerce	\$268,424	\$244,135	\$207,763	117.51%	9.63%	\$16,777	5.36%	1.75%	1.27%	4.23%	7.44%	(4.01%)
	Farmers State Bank of Calhan	\$275,223	\$130,586	\$207,968	62.79%	32.04%	\$5,504	4.85%	1.48%	1.10%	3.81%	2.21%	(4.04%)
	High Country Bank	\$275,323	\$218,397	\$245,628	88.91%	12.16%	\$3,530	5.79%	0.27%	0.21%	5.60%	6.19%	5.26%
	San Luis Valley Federal Bank	\$281,258	\$189,931	\$232,192	81.80%	31.38%	\$4,136	4.36%	0.46%	0.35%	4.03%	4.13%	2.81%
	Timberline Bank	\$302,248	\$215,393	\$268,338	80.27%	17.66%	\$5,211	5.04%	0.47%	0.39%	4.70%	16.75%	11.12%
	Frontier Bank	\$303,384	\$151,293	\$268,895	56.26%	27.15%	\$5,418	4.16%	1.00%	0.78%	3.59%	(3.04%)	(5.62%)
	Advantage Bank	\$309,906	\$258,419	\$255,469	101.15%	15.42%	\$7,946	6.01%	1.42%	1.15%	4.98%	(0.33%)	2.11%
	Yampa Valley Bank	\$312,887	\$253,986	\$280,438	90.57%	18.35%	\$5,215	5.25%	0.90%	0.59%	4.74%	(0.80%)	(2.95%)
	First Southwest Bank	\$321,268	\$211,878	\$278,072	76.20%	23.71%	\$4,725	4.74%	0.70%	0.55%	4.22%	11.49%	14.90%
	Legacy Bank	\$341,170	\$242,474	\$277,792	87.29%	14.51%	\$6,092	5.04%	0.82%	0.63%	4.52%	15.02%	11.45%
	Bankers' Bank of the West	\$367,210	\$234,442	\$263,794	88.87%	37.87%	\$7,494	4.72%	2.33%	1.28%	3.52%	1.32%	13.14%
	Stockmens Bank	\$367,932	\$282,908	\$319,387	88.58%	8.04%	\$4,278	4.76%	1.51%	0.85%	3.80%	13.48%	14.61%
	First National Bank of Las Animas	\$377,144	\$258,704	\$328,931	78.65%	21.68%	\$5,097	5.13%	0.64%	0.50%	4.75%	8.58%	6.79%
	Eastern Colorado Bank	\$402,131	\$289,191	\$333,355	86.75%	11.64%	\$5,585	5.12%	1.09%	0.82%	4.48%	0.71%	(4.05%)
	Pueblo Bank and Trust Company	\$419,275	\$218,890	\$363,691	60.19%	38.94%	\$3,176	4.00%	0.11%	0.07%	3.94%	(2.09%)	(4.29%)
	AMG National Trust Bank	\$474,037	\$160,564	\$424,238	37.85%	55.81%	\$3,854	3.50%	1.41%	1.48%	2.15%	(7.49%)	(10.24%)
	Average of Asset Group B	\$321,316	\$209,872	\$272,295	78.51%	23.36%	\$5,830	4.85%	0.97%	0.72%	4.20%	4.56%	2.71%
Asset Group C - \$501 million to \$1 billion in total assets													
	Fortis Private Bank	\$786,996	\$582,791	\$689,206	84.56%	23.68%	\$11,573	4.07%	2.02%	1.25%	2.73%	14.65%	34.49%
	Average of Asset Group C	\$786,996	\$582,791	\$689,206	84.56%	23.68%	\$11,573	4.07%	2.02%	1.25%	2.73%	14.65%	34.49%
Asset Group D - \$1 billion and over in total assets													
	First Western Trust Bank	\$1,179,461	\$972,850	\$1,015,701	95.78%	13.08%	\$4,834	4.26%	1.54%	1.21%	3.12%	20.05%	14.31%
	Colorado Federal Savings Bank	\$1,775,927	\$1,019,112	\$1,510,581	67.46%	31.19%	\$30,100	3.62%	2.16%	0.95%	2.46%	(7.78%)	104.74%
	Citywide Banks	\$2,261,591	\$1,383,741	\$1,833,259	75.48%	29.74%	\$10,668	5.01%	0.89%	0.55%	4.53%	(3.96%)	(1.64%)
	ANB Bank	\$2,579,822	\$1,605,211	\$2,175,787	73.78%	17.40%	\$4,914	4.16%	0.49%	0.26%	3.89%	0.99%	(1.38%)
	Alpine Bank	\$3,693,769	\$2,470,489	\$3,249,167	76.03%	20.20%	\$5,026	4.78%	0.22%	0.11%	4.76%	(0.68%)	(2.13%)
	Sunflower Bank, National Association	\$3,979,023	\$3,029,175	\$3,333,139	90.88%	5.46%	\$3,890	4.23%	0.95%	0.76%	3.62%	6.40%	19.63%
	Bank of Colorado	\$4,270,083	\$2,539,484	\$3,613,033	70.29%	27.43%	\$6,756	4.09%	0.82%	0.75%	3.38%	12.09%	9.32%
	NBH Bank	\$5,850,844	\$4,436,129	\$4,797,883	92.46%	9.25%	\$4,504	4.57%	0.93%	0.58%	4.01%	6.54%	7.82%
	FirstBank	\$19,186,287	\$10,984,225	\$17,311,412	63.45%	36.47%	\$6,924	4.18%	0.57%	0.53%	3.75%	7.30%	6.89%
	Average of Asset Group D	\$4,975,201	\$3,160,046	\$4,315,551	78.40%	21.14%	\$8,624	4.32%	0.95%	0.63%	3.72%	4.55%	17.51%

Source: SNL Financial

Note: Report includes only bank-level data.

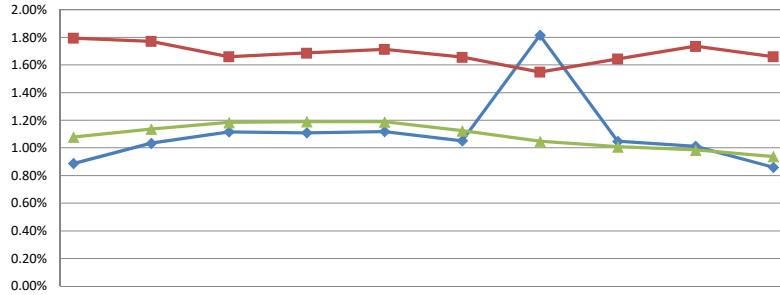
NA = data was not available.

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

Asset Quality

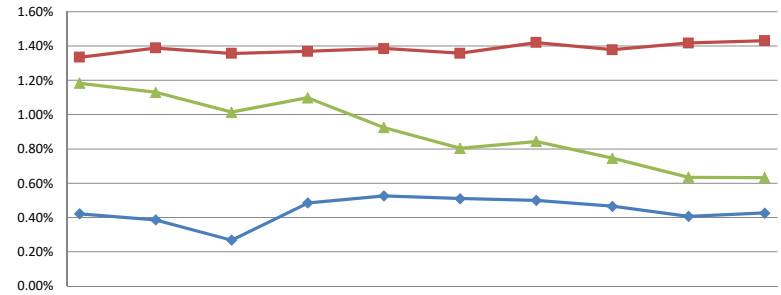
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



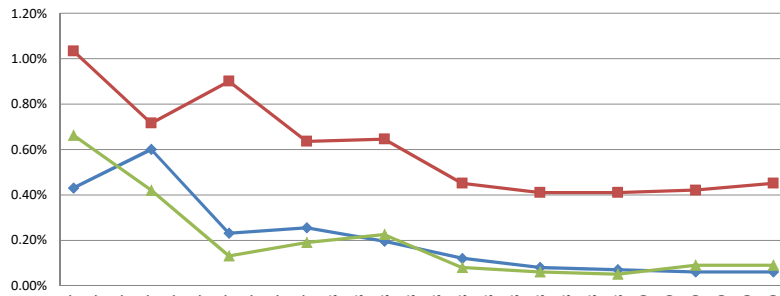
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.89%	1.03%	1.11%	1.11%	1.12%	1.05%	1.82%	1.05%	1.01%	0.86%
Reserves/Loans	1.79%	1.77%	1.66%	1.69%	1.71%	1.66%	1.55%	1.64%	1.73%	1.66%
NPAs/Total Assets	1.08%	1.14%	1.18%	1.19%	1.19%	1.12%	1.05%	1.01%	0.98%	0.94%

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



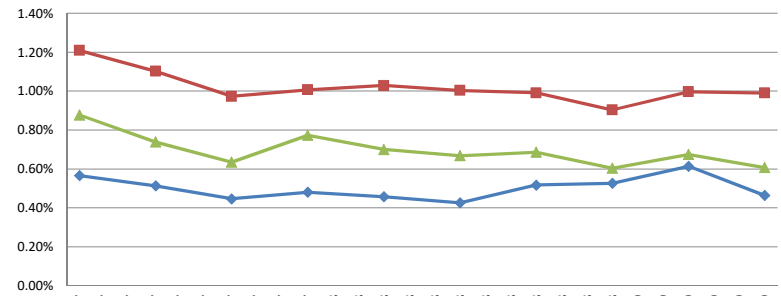
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.42%	0.39%	0.27%	0.48%	0.53%	0.51%	0.50%	0.46%	0.41%	0.43%
Reserves/Loans	1.33%	1.39%	1.36%	1.37%	1.38%	1.36%	1.42%	1.38%	1.42%	1.43%
NPAs/Total Assets	1.18%	1.13%	1.01%	1.10%	0.92%	0.80%	0.84%	0.75%	0.63%	0.63%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.43%	0.60%	0.23%	0.26%	0.20%	0.12%	0.08%	0.07%	0.06%	0.06%
Reserves/Loans	1.03%	0.72%	0.90%	0.64%	0.65%	0.45%	0.41%	0.41%	0.42%	0.45%
NPAs/Total Assets	0.66%	0.42%	0.13%	0.19%	0.23%	0.08%	0.06%	0.05%	0.09%	0.09%

Asset Group D - \$1 billion and over in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.56%	0.51%	0.45%	0.48%	0.46%	0.43%	0.52%	0.53%	0.61%	0.46%
Reserves/Loans	1.21%	1.10%	0.97%	1.01%	1.03%	1.00%	0.99%	0.90%	1.00%	0.99%
NPAs/Total Assets	0.88%	0.74%	0.63%	0.77%	0.70%	0.67%	0.69%	0.60%	0.67%	0.61%

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.

Asset Quality

June 30, 2019

Run Date: August 9, 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 (%)
	Young Americans Bank	\$20,648	\$0	0.00%	13.10%	NA	0.06%	0.00%
	First National Bank of Fleming	\$21,618	\$1,173	6.86%	1.78%	24.26%	38.52%	5.81%
	Colorado National Bank	\$25,303	\$0	0.00%	0.16%	NA	0.00%	0.00%
	McClave State Bank	\$43,852	\$389	1.04%	1.01%	73.92%	8.33%	1.16%
	Bank of Burlington	\$63,516	\$0	0.00%	1.42%	NA	0.00%	0.00%
	First Colorado National Bank	\$70,046	\$371	0.92%	2.63%	285.44%	9.21%	1.76%
	Rocky Mountain Bank & Trust	\$70,131	\$149	0.35%	1.49%	420.81%	1.93%	0.21%
	Champion Bank	\$70,499	\$188	0.78%	2.09%	267.55%	1.27%	0.27%
	Fowler State Bank	\$82,543	\$888	2.02%	3.10%	153.38%	7.33%	1.08%
	Century Savings and Loan Association	\$90,894	\$643	2.28%	2.54%	72.66%	6.87%	1.08%
	Pikes Peak National Bank	\$92,946	\$710	1.91%	1.37%	56.87%	6.37%	0.96%
	Gunnison Savings and Loan Association	\$100,232	\$256	0.44%	0.87%	196.88%	2.10%	0.26%
	Park State Bank & Trust	\$101,183	\$1,104	1.66%	1.16%	44.50%	32.08%	3.06%
	Del Norte Bank	\$103,615	\$32	0.04%	0.95%	424.86%	3.46%	0.17%
	Citizens State Bank of Ouray	\$105,229	\$302	0.54%	0.77%	60.22%	7.35%	0.77%
	Rio Grande Savings and Loan Association	\$106,458	\$1,669	1.93%	0.98%	50.99%	15.70%	1.91%
	State Bank	\$106,808	\$909	1.44%	1.25%	87.02%	10.23%	1.56%
	Gunnison Bank and Trust Company	\$107,090	\$0	0.00%	1.19%	NM	0.84%	0.09%
	Farmers State Bank of Brush	\$108,645	\$0	0.00%	1.37%	NA	11.30%	0.00%
	First National Bank, Cortez	\$109,403	\$571	0.96%	1.55%	161.12%	6.78%	0.57%
	Evergreen National Bank	\$113,432	\$988	1.53%	1.12%	73.08%	14.27%	0.87%
	Mountain View Bank of Commerce	\$118,989	\$531	0.52%	1.49%	288.51%	4.10%	0.45%
	Cache Bank & Trust	\$120,792	\$300	0.54%	0.87%	65.48%	4.97%	0.61%
	Grand Mountain Bank, FSB	\$122,258	\$325	0.38%	1.35%	201.23%	4.36%	0.47%
	First National Bank of Hugo	\$123,342	\$180	0.29%	1.64%	572.22%	4.30%	0.15%
	Community State Bank	\$123,761	\$0	0.00%	2.56%	NA	0.34%	0.05%
	Native American Bank, National Association	\$125,340	\$1,270	1.29%	0.87%	25.84%	22.35%	2.65%
	Home Loan State Bank	\$127,415	\$446	0.62%	1.10%	26.96%	26.52%	2.29%
	Bank of Estes Park	\$131,502	\$0	0.00%	2.06%	NA	0.00%	0.00%
	Colorado Bank and Trust Company of La Junta	\$140,775	\$0	0.00%	3.78%	NM	10.15%	1.17%
	Wray State Bank	\$150,779	\$3,151	2.58%	1.57%	39.69%	29.35%	3.21%
	Redstone Bank	\$155,261	\$0	0.00%	1.13%	NA	0.00%	0.00%
	Equitable Savings and Loan Association	\$161,378	\$0	0.00%	0.25%	NA	0.00%	0.00%
	First Pioneer National Bank	\$174,427	\$0	0.00%	1.40%	NA	0.00%	0.00%
	North Valley Bank	\$178,459	\$0	0.00%	1.03%	NA	0.50%	0.06%
	Flatirons Bank	\$180,407	\$0	0.00%	1.12%	NA	0.00%	0.00%
	FMS Bank	\$185,206	\$1,215	0.85%	1.46%	144.44%	6.71%	0.78%
	High Plains Bank	\$192,951	\$4	0.00%	1.58%	NM	0.84%	0.07%
	First National Bank in Trinidad	\$211,157	\$3,179	3.34%	1.70%	37.41%	18.46%	2.44%
	5Star Bank	\$212,558	\$284	0.15%	1.36%	143.47%	4.49%	0.85%
	Integrity Bank & Trust	\$215,338	\$703	0.46%	1.05%	227.74%	15.66%	1.42%
	Bank of Denver	\$223,608	\$3,372	2.13%	0.98%	46.09%	13.95%	1.51%
	Mountain Valley Bank	\$228,493	\$2,526	1.55%	1.32%	70.34%	12.97%	1.33%
	First State Bank of Colorado	\$229,796	\$1,087	0.75%	0.80%	61.22%	7.36%	0.89%
	Farmers Bank	\$240,910	\$0	0.00%	1.39%	NA	0.04%	0.00%
	First American State Bank	\$241,233	\$0	0.00%	0.95%	NA	18.20%	1.86%
	Solera National Bank	\$243,329	\$427	0.24%	1.29%	523.99%	5.67%	0.18%
	Average of Asset Group A	\$133,480	\$624	0.86%	1.66%	158.97%	8.41%	0.94%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 9, 2019

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	First FarmBank	\$251,278	\$1,454	0.80%	1.32%	166.02%	8.41%	0.58%
	Points West Community Bank	\$255,786	\$1,129	0.69%	2.29%	167.08%	7.56%	0.87%
	Alamosa State Bank	\$256,366	\$393	0.31%	1.69%	468.70%	1.62%	0.18%
	Dolores State Bank	\$264,078	\$2,674	1.64%	1.44%	83.66%	7.48%	1.06%
	Verus Bank of Commerce	\$268,424	\$0	0.00%	0.81%	NA	0.00%	0.00%
	Farmers State Bank of Calhan	\$275,223	\$588	0.45%	1.09%	242.18%	7.08%	0.81%
	High Country Bank	\$275,323	\$0	0.00%	0.71%	NA	0.00%	0.00%
	San Luis Valley Federal Bank	\$281,258	\$1,660	0.87%	0.85%	71.93%	6.97%	1.20%
	Timberline Bank	\$302,248	\$77	0.04%	1.21%	401.23%	3.69%	0.35%
	Frontier Bank	\$303,384	\$56	0.04%	2.75%	NM	0.49%	0.04%
	Advantage Bank	\$309,906	\$534	0.21%	0.83%	402.25%	4.53%	0.41%
	Yampa Valley Bank	\$312,887	\$363	0.14%	2.00%	782.87%	1.79%	0.21%
	First Southwest Bank	\$321,268	\$1,480	0.70%	1.33%	77.32%	15.79%	1.50%
	Legacy Bank	\$341,170	\$4,801	1.98%	1.36%	40.77%	15.08%	2.37%
	Bankers' Bank of the West	\$367,210	\$397	0.17%	1.93%	NM	0.72%	0.11%
	Stockmens Bank	\$367,932	\$862	0.30%	1.05%	324.37%	3.02%	0.29%
	First National Bank of Las Animas	\$377,144	\$0	0.00%	2.04%	NM	0.56%	0.08%
	Eastern Colorado Bank	\$402,131	\$126	0.04%	1.35%	768.57%	2.81%	0.35%
	Pueblo Bank and Trust Company	\$419,275	\$275	0.13%	1.50%	172.96%	17.55%	2.22%
	AMG National Trust Bank	\$474,037	\$0	0.00%	1.07%	NA	0.00%	0.00%
	Average of Asset Group B	\$321,316	\$843	0.43%	1.43%	297.85%	5.26%	0.63%
Asset Group C - \$501 million to \$1 billion in total assets								
	Fortis Private Bank	\$786,996	\$353	0.06%	0.45%	367.42%	15.50%	0.09%
	Average of Asset Group C	\$786,996	\$353	0.06%	0.45%	367.42%	15.50%	0.09%
Asset Group D - \$1 billion and over in total assets								
	First Western Trust Bank	\$1,179,461	\$6,141	0.63%	0.78%	65.31%	13.52%	1.04%
	Colorado Federal Savings Bank	\$1,775,927	\$8,823	0.87%	1.20%	53.95%	9.85%	1.30%
	Citywide Banks	\$2,261,591	\$2,468	0.18%	0.59%	328.89%	2.55%	0.27%
	ANB Bank	\$2,579,822	\$4,273	0.27%	0.97%	354.67%	3.22%	0.28%
	Alpine Bank	\$3,693,769	\$3,267	0.13%	1.13%	142.41%	5.68%	0.59%
	Sunflower Bank, National Association	\$3,979,023	\$26,899	0.89%	0.87%	98.17%	7.78%	0.86%
	Bank of Colorado	\$4,270,083	\$9,974	0.39%	1.53%	355.76%	2.70%	0.26%
	NBH Bank	\$5,850,844	\$33,703	0.76%	0.90%	110.31%	7.99%	0.74%
	FirstBank	\$19,186,287	\$5,975	0.05%	0.93%	497.43%	1.52%	0.12%
	Average of Asset Group D	\$4,975,201	\$11,280	0.46%	0.99%	222.99%	6.09%	0.61%

Source: SNL Financial

Note: Report includes only bank-level data.

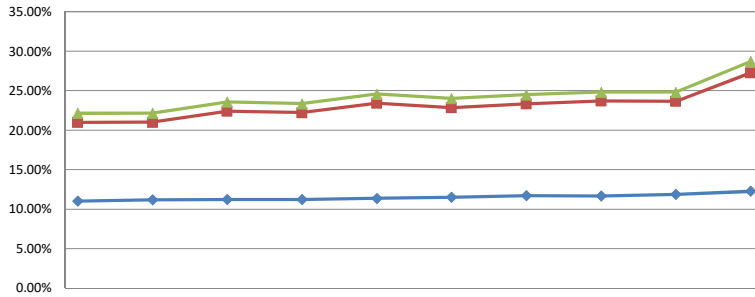
NA = data was not available.

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

Capital Adequacy

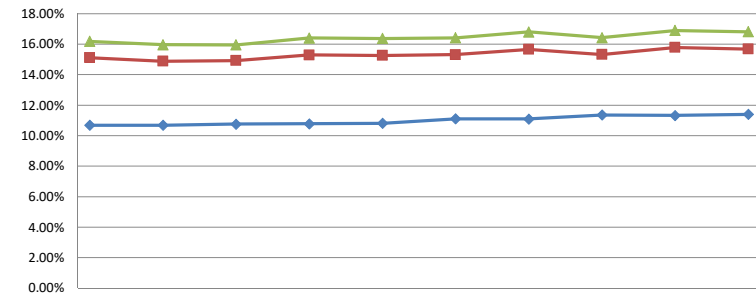
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



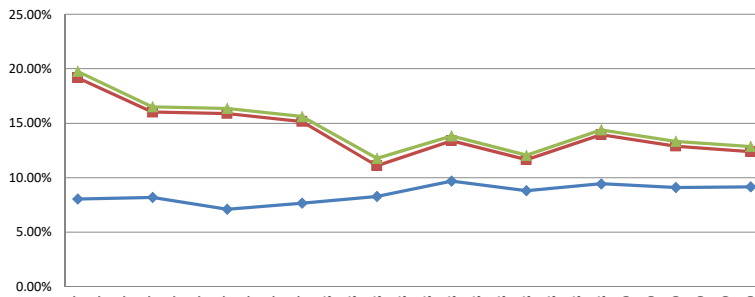
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	11.00%	11.17%	11.20%	11.20%	11.35%	11.50%	11.70%	11.65%	11.85%	12.25%
Tier 1 Risk Based Ratio	20.97%	20.98%	22.39%	22.20%	23.41%	22.85%	23.33%	23.68%	23.65%	27.26%
Risk Based Capital Ratio	22.14%	22.16%	23.57%	23.33%	24.55%	24.00%	24.48%	24.81%	24.80%	28.70%

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



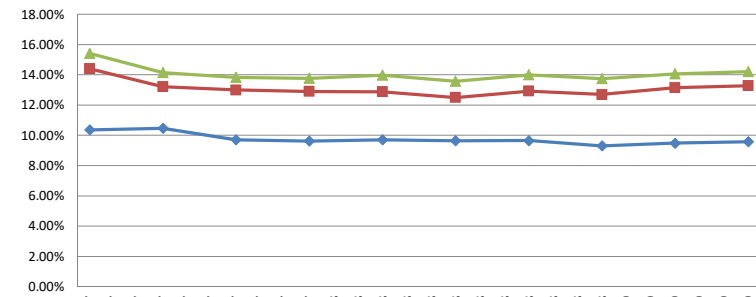
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	10.68%	10.67%	10.75%	10.77%	10.81%	11.09%	11.08%	11.35%	11.32%	11.39%
Tier 1 Risk Based Ratio	15.11%	14.88%	14.92%	15.29%	15.25%	15.31%	15.66%	15.32%	15.78%	15.68%
Risk Based Capital Ratio	16.18%	15.96%	15.95%	16.40%	16.37%	16.41%	16.80%	16.42%	16.90%	16.80%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	8.02%	8.18%	7.10%	7.64%	8.27%	9.68%	8.80%	9.43%	9.08%	9.16%
Tier 1 Risk Based Ratio	19.16%	16.01%	15.89%	15.15%	11.09%	13.38%	11.64%	13.94%	12.88%	12.39%
Risk Based Capital Ratio	19.75%	16.49%	16.35%	15.60%	11.77%	13.82%	12.04%	14.38%	13.33%	12.85%

Asset Group D - \$1 billion and over in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	10.35%	10.45%	9.70%	9.62%	9.70%	9.64%	9.64%	9.30%	9.48%	9.57%
Tier 1 Risk Based Ratio	14.39%	13.20%	12.98%	12.89%	12.87%	12.49%	12.91%	12.69%	13.14%	13.28%
Risk Based Capital Ratio	15.40%	14.14%	13.82%	13.75%	13.97%	13.57%	13.99%	13.74%	14.06%	14.20%

Source: SNL Financial

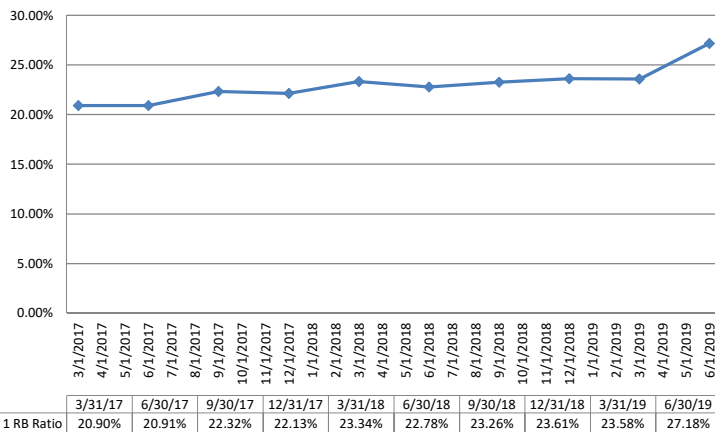
Note: Report includes only bank-level data.

NA = data was not available.

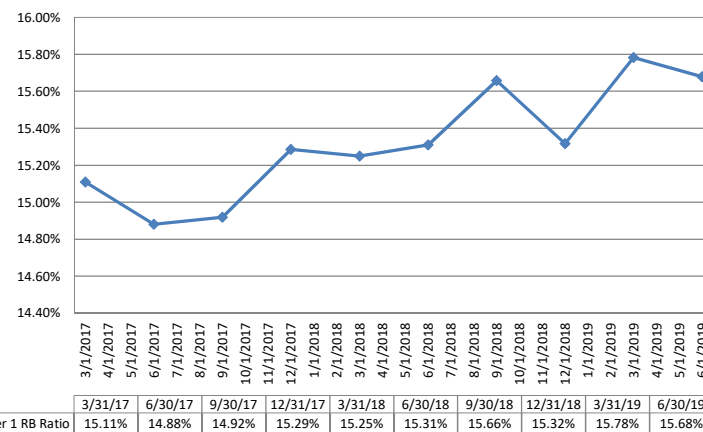
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

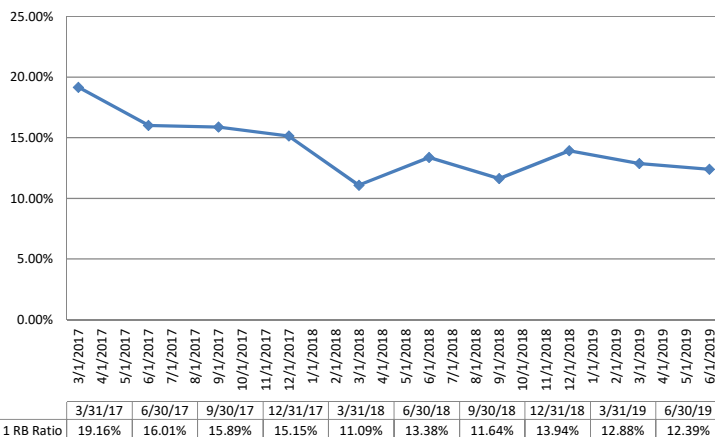
**Asset Group A - \$0 to \$250 million in Total Assets
As of Date**



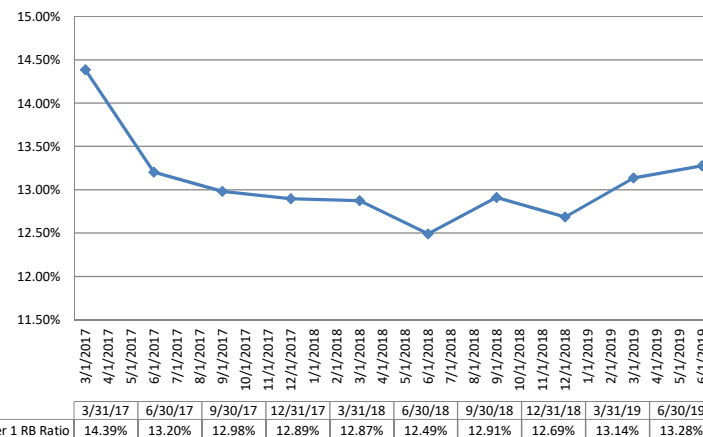
**Asset Group B - \$251 to \$500 million in Total Assets
As of Date**



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



**Asset Group D - \$1 billion and over in Total Assets
As of Date**



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 9, 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 (%)
Asset Group A - \$0 to \$250 million in total assets									
	Young Americans Bank	\$20,648	\$1,546	\$1,535	\$1,535	7.49%	205.21%	206.42%	205.21%
	First National Bank of Fleming	\$21,618	\$2,958	\$2,958	\$2,958	13.52%	26.88%	28.14%	26.88%
	Colorado National Bank	\$25,303	\$7,161	\$7,165	\$7,165	21.09%	185.57%	185.88%	185.57%
	McClave State Bank	\$43,852	\$5,742	\$5,718	\$5,718	13.26%	14.24%	15.18%	14.24%
	Bank of Burlington	\$63,516	\$8,316	\$8,276	\$8,276	14.02%	20.47%	21.59%	20.47%
	First Colorado National Bank	\$70,046	\$13,864	\$11,605	\$11,605	17.08%	20.64%	21.91%	20.64%
	Rocky Mountain Bank & Trust	\$70,131	\$7,090	\$6,361	\$6,361	9.17%	13.85%	15.11%	13.85%
	Champion Bank	\$70,499	\$14,310	\$13,687	\$13,687	20.17%	53.12%	54.37%	53.12%
	Fowler State Bank	\$82,543	\$12,548	\$12,570	\$12,570	15.22%	24.18%	25.44%	24.18%
	Century Savings and Loan Association	\$90,894	\$13,613	\$13,553	\$13,553	14.95%	43.61%	44.88%	43.61%
	Pikes Peak National Bank	\$92,946	\$13,545	\$13,126	\$13,126	14.51%	35.06%	36.33%	35.06%
	Gunnison Savings and Loan Association	\$100,232	\$12,213	\$12,213	\$12,213	12.25%	32.65%	33.90%	32.65%
	Park State Bank & Trust	\$101,183	\$10,235	\$10,359	\$10,359	10.28%	16.46%	17.68%	16.46%
	Del Norte Bank	\$103,615	\$8,886	\$8,861	\$8,861	8.81%	13.06%	NA	13.06%
	Citizens State Bank of Ouray	\$105,229	\$10,783	\$10,580	\$10,580	10.40%	17.23%	17.94%	17.23%
	Rio Grande Savings and Loan Association	\$106,458	\$12,093	\$12,118	\$12,118	11.40%	18.30%	19.55%	18.30%
	State Bank	\$106,808	\$15,478	\$15,428	\$15,428	14.67%	20.14%	21.18%	20.14%
	Gunnison Bank and Trust Company	\$107,090	\$10,103	\$10,114	\$10,114	10.09%	12.87%	14.12%	12.87%
	Farmers State Bank of Brush	\$108,645	\$20,537	\$20,270	\$20,270	18.98%	29.41%	30.66%	29.41%
	First National Bank, Cortez	\$109,403	\$11,447	\$11,463	\$11,463	10.46%	16.19%	17.44%	16.19%
	Evergreen National Bank	\$113,432	\$10,788	\$10,899	\$10,899	9.73%	17.88%	19.13%	17.88%
	Mountain View Bank of Commerce	\$118,989	\$11,421	\$11,421	\$11,421	9.84%	10.94%	12.20%	10.94%
	Cache Bank & Trust	\$120,792	\$14,254	\$14,087	\$14,087	10.81%	20.57%	21.29%	20.57%
	Grand Mountain Bank, FSB	\$122,258	\$11,930	\$11,167	\$11,167	9.40%	15.82%	17.08%	15.82%
	First National Bank of Hugo	\$123,342	\$16,033	\$14,724	\$14,724	12.21%	20.92%	22.17%	20.92%
	Community State Bank	\$123,761	\$16,290	\$16,270	\$16,270	13.46%	15.44%	16.70%	15.44%
	Native American Bank, National Association	\$125,340	\$14,023	\$11,623	\$11,623	9.36%	24.19%	25.44%	24.19%
	Home Loan State Bank	\$127,415	\$10,233	\$10,169	\$7,169	8.24%	11.76%	12.67%	8.29%
	Bank of Estes Park	\$131,502	\$13,696	\$13,525	\$13,525	10.74%	18.37%	19.62%	18.37%
	Colorado Bank and Trust Company of La Junta	\$140,775	\$13,326	\$13,155	\$13,155	9.67%	15.66%	16.94%	15.66%
	Wray State Bank	\$150,779	\$17,299	\$14,647	\$14,647	9.62%	12.03%	13.29%	12.03%
	Redstone Bank	\$155,261	\$25,700	\$19,447	\$19,447	12.96%	16.64%	17.71%	16.64%
	Equitable Savings and Loan Association	\$161,378	\$26,464	\$26,517	\$26,517	16.26%	33.38%	33.83%	33.38%
	First Pioneer National Bank	\$174,427	\$25,925	\$25,392	\$25,392	14.44%	20.04%	21.29%	20.04%
	North Valley Bank	\$178,459	\$21,185	\$21,185	\$21,185	12.03%	16.32%	17.56%	16.32%
	Flatirons Bank	\$180,407	\$18,691	\$17,467	\$17,467	9.37%	14.99%	16.21%	14.99%
	FMS Bank	\$185,206	\$19,928	\$19,553	\$19,553	10.73%	10.65%	11.79%	10.65%
	High Plains Bank	\$192,951	\$19,216	\$19,200	\$19,200	10.34%	12.74%	13.99%	12.74%
	First National Bank in Trinidad	\$211,157	\$26,276	\$25,152	\$25,152	11.98%	26.09%	27.34%	26.09%
	5Star Bank	\$212,558	\$38,841	\$37,913	\$37,913	17.26%	19.27%	20.52%	19.27%
	Integrity Bank & Trust	\$215,338	\$17,937	\$17,800	\$17,800	8.55%	11.37%	12.39%	11.37%
	Bank of Denver	\$223,608	\$23,077	\$22,855	\$22,855	10.01%	13.98%	14.93%	13.98%
	Mountain Valley Bank	\$228,493	\$22,581	\$21,260	\$21,260	9.89%	12.02%	13.23%	12.02%
	First State Bank of Colorado	\$229,796	\$30,292	\$26,582	\$26,582	11.78%	18.72%	19.53%	18.72%
	Farmers Bank	\$240,910	\$33,471	\$33,471	\$33,471	14.14%	17.37%	18.62%	17.37%
	First American State Bank	\$241,233	\$22,776	\$22,874	\$22,874	9.36%	14.53%	15.75%	14.53%
	Solera National Bank	\$243,329	\$37,053	\$36,933	\$36,933	15.62%	20.18%	21.43%	20.18%
	Average of Asset Group A	\$133,480	\$16,408	\$15,814	\$15,750	12.25%	27.26%	28.70%	27.18%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

June 30, 2019

Run Date: August 9, 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 (%)
Asset Group B - \$251 to \$500 million in total assets									
	First FarmBank	\$251,278	\$21,659	\$21,677	\$21,677	8.68%	11.00%	12.24%	11.00%
	Points West Community Bank	\$255,786	\$27,609	\$25,657	\$25,657	10.18%	15.09%	16.35%	15.09%
	Alamosa State Bank	\$256,366	\$26,228	\$25,765	\$25,765	10.06%	18.60%	19.86%	18.60%
	Dolores State Bank	\$264,078	\$38,183	\$36,113	\$36,113	14.04%	23.13%	24.38%	23.13%
	Verus Bank of Commerce	\$268,424	\$36,031	\$35,329	\$35,329	13.17%	14.54%	15.35%	14.54%
	Farmers State Bank of Calhan	\$275,223	\$30,313	\$28,881	\$28,881	10.47%	17.95%	18.84%	17.95%
	High Country Bank	\$275,323	\$27,882	\$27,815	\$27,815	10.26%	12.76%	13.47%	12.76%
	San Luis Valley Federal Bank	\$281,258	\$46,648	\$46,894	\$46,894	17.23%	23.96%	24.79%	23.96%
	Timberline Bank	\$302,248	\$26,344	\$25,935	\$25,935	8.74%	11.15%	12.31%	11.15%
	Frontier Bank	\$303,384	\$34,093	\$32,271	\$32,271	10.56%	17.58%	18.84%	17.58%
	Advantage Bank	\$309,906	\$41,831	\$40,869	\$40,869	13.22%	16.40%	17.26%	16.40%
	Yampa Valley Bank	\$312,887	\$31,123	\$30,555	\$30,555	9.71%	11.68%	12.94%	11.68%
	First Southwest Bank	\$321,268	\$32,045	\$27,763	\$27,763	8.96%	14.28%	15.53%	14.28%
	Legacy Bank	\$341,170	\$55,860	\$49,726	\$49,726	15.28%	17.36%	18.52%	17.36%
	Bankers' Bank of the West	\$367,210	\$50,463	\$49,608	\$49,608	13.61%	18.06%	19.32%	18.06%
	Stockmens Bank	\$367,932	\$34,922	\$32,713	\$32,713	9.13%	11.39%	13.29%	11.39%
	First National Bank of Las Animas	\$377,144	\$47,724	\$44,689	\$44,689	11.87%	15.98%	17.24%	15.98%
	Eastern Colorado Bank	\$402,131	\$49,441	\$44,380	\$44,380	11.08%	13.98%	15.21%	13.98%
	Pueblo Bank and Trust Company	\$419,275	\$49,656	\$49,082	\$49,082	11.62%	17.41%	18.62%	17.41%
	AMG National Trust Bank	\$474,037	\$46,959	\$46,609	\$46,609	9.92%	11.28%	11.72%	11.28%
	Average of Asset Group B	\$321,316	\$37,751	\$36,117	\$36,117	11.39%	15.68%	16.80%	15.68%
Asset Group C - \$501 million to \$1 billion in total assets									
	Fortis Private Bank	\$786,996	\$70,162	\$69,367	\$69,367	9.16%	12.39%	12.85%	12.39%
	Average of Asset Group C	\$786,996	\$70,162	\$69,367	\$69,367	9.16%	12.39%	12.85%	12.39%
Asset Group D - \$1 billion and over in total assets									
	First Western Trust Bank	\$1,179,461	\$108,162	\$92,973	\$92,973	8.42%	10.65%	11.53%	10.65%
	Colorado Federal Savings Bank	\$1,775,927	\$225,121	\$212,670	\$212,670	11.37%	16.97%	17.95%	16.97%
	Citywide Banks	\$2,261,591	\$370,691	\$231,002	\$231,002	11.14%	13.98%	14.48%	13.98%
	ANB Bank	\$2,579,822	\$218,020	\$217,001	\$217,001	8.45%	12.43%	13.32%	12.43%
	Alpine Bank	\$3,693,769	\$373,482	\$355,702	\$355,702	9.73%	12.79%	13.81%	12.79%
	Sunflower Bank, National Association	\$3,979,023	\$460,175	\$405,529	\$405,529	10.48%	12.47%	13.30%	12.47%
	Bank of Colorado	\$4,270,083	\$420,528	\$374,015	\$374,015	9.01%	13.43%	14.69%	13.43%
	NBH Bank	\$5,850,844	\$629,552	\$502,987	\$502,987	8.79%	10.68%	11.59%	10.68%
	FirstBank	\$19,186,287	\$1,701,528	\$1,641,730	\$1,641,730	8.72%	16.09%	17.14%	16.09%
	Average of Asset Group D	\$4,975,201	\$500,807	\$448,179	\$448,179	9.57%	13.28%	14.20%	13.28%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	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.