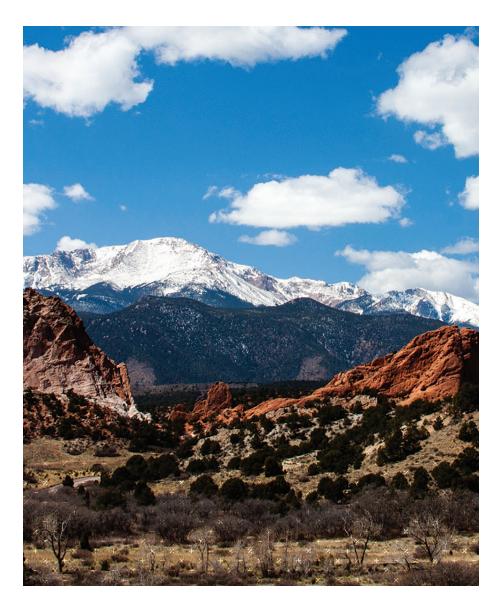




Bankers' Index

AN ANALYSIS OF COLORADO COMMUNITY BANKS





Bankers' Index

The Credit Union Index is published by Moss Adams. For more information on the data presented in this report, contact **Heidi Berenbrok, Director,** at (303) 294-7778.

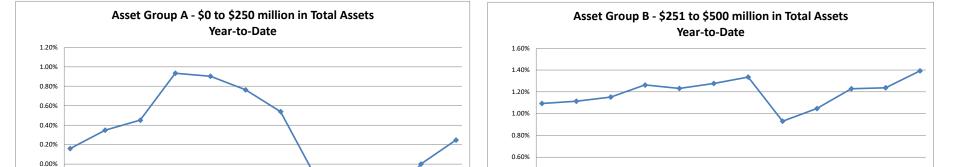
Colorado

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

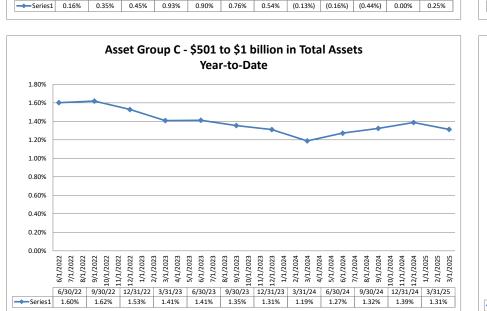
ASSET SIZE DEFINITION

Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion

Performance Analysis



12/1/2024 1/1/2025 2/1/2025 3/1/2025



9/1/2023 10/1/2023

8/1/2023

12/1/2023 1/1/2024

9/30/22 12/31/22 3/31/23 6/30/23 9/30/23 12/31/23 3/31/24 6/30/24 9/30/24 12/31/24 3/31/25

3/1/2024 4/1/2024

2/1/2024

6/1/2024 7/1/2024

8/1/2024 9/1/2024 10/1/2024 11/1/2024

5/1/2024

11/1/2023

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

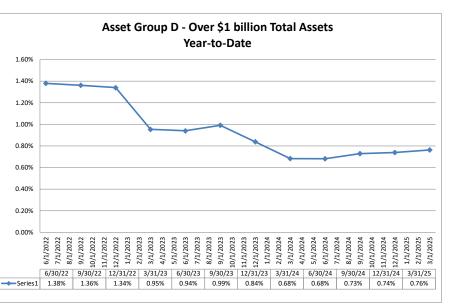
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

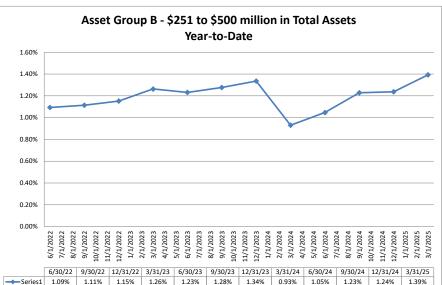
12/1/2022 1/1/2023 2/1/2023 3/1/2023 4/1/2023

9/1/2022 10/1/2022 11/1/2022

7/1/2022 8/1/2022

202 6/1/ 6/30/22 5/1/2023 6/1/2023 7/1/2023





Performance Analysis

(0.20%)

(0.40%)

(0.60%)

March 31, 2025 Summary Trends of Historical Asset Group Averages: Return on Average Assets Run Date: May 12, 2025



18.00% 16.00%

14.00% 12.00%

10.00% 8.00%

> 6.00% 4 00%

2 00%

0.00%

6/1/2022 8/1/2022

/2022

12/1/2022 1/1/2023 2/1/2023

3/1/2023 4/1/2023

5/1/2023 6/1/2023

7/1/2023 8/1/2023 9/1/2023 10/1/2023 11/1/2023 12/1/2023

1/1/2024 2/1/2024

6/30/22 9/30/22 12/31/22 3/31/23 6/30/23 9/30/23 12/31/23 3/31/24 6/30/24 9/30/24 12/31/24 3/31/25

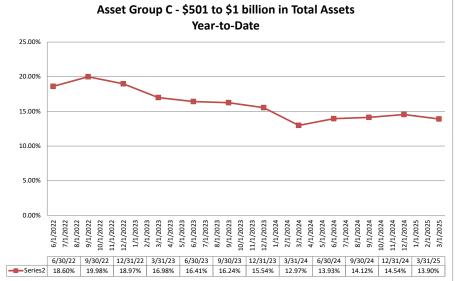
3/1/2024 4/1/2024 5/1/2024

9.01% 8.88%

6/1/2024 2024 8/1/2024

9/1/2022 10/1/2022

11/1/2022



Source: SNL Financial

Note: Report includes only bank-level data.

Performance Analysis

NA = data was not available.

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

9/1/2024 10/1/2024

9.31% 9.67%

11/1/2024 12/1/2024

1/1/2025 2/1/2025 3/1/2025

9.80%

March 31, 2025

Run Date: May 12, 2025

Asset Group D - Over \$1 billion Total Assets

Year-to-Date

formance Analysis				March 31	, 2025	Run Date: May 12, 2025					
	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 (\$00
on Institution Name	Total Assets (\$000)	(LOSS) (\$000)	Assels (70)	Avg Equity (76)	(FTE) (78)	Employees (\$000)	(LUSS) (\$000)	Assets (70)	Avg Equity (76)	(FTE) (78)	Employees (\$00
set Group A -\$0 to \$250 million in total assets											
Transact Bank, National Association	\$6,551	(\$29)	(1.79%)	(10.77%)	106.37%	\$104	(\$29)	(1.79%)	(10.77%)	106.37%	\$1
Young Americans Bank	\$16,680	(\$540)	(12.67%)	(118.10%)	NM	\$112	(\$540)	(12.67%)	(118.10%)	NM	\$1
The First National Bank of Fleming	\$28,673	\$80	1.13%	8.49%	83.16%	[`] \$61	\$80	1.13%	8.49%	83.16%	Ţ
Champion Bank	\$48,615	(\$44)	(0.38%)	(1.07%)	107.18%	\$86	(\$44)	(0.38%)	(1.07%)	107.18%	
Century Savings and Loan Association	\$75,417	(\$48)	(0.24%)	(1.90%)	118.82%	\$87	(\$48)	(0.24%)	(1.90%)	118.82%	
McClave State Bank	\$76,411	\$296	1.56%	12.51%	48.85%	\$77	\$296	1.56%	12.51%	48.85%	:
Gunnison Savings and Loan Association	\$101,639	(\$54)	(0.22%)	(1.66%)	110.59%	\$79	(\$54)	(0.22%)	(1.66%)	110.59%	
Pikes Peak National Bank	\$103,833	\$191	0.75%	4.81%	80.93%		\$191	0.75%	` 4.81%	80.93%	
The Farmers State Bank of Brush	\$114,010	\$93	0.32%	1.78%	89.02%	\$91	\$93	0.32%	1.78%	89.02%	
Rocky Mountain Bank and Trust	\$121,643	\$378	1.28%	12.29%	69.02%	\$83	\$378	1.28%	12.29%	69.02%	
The State Bank	\$129,822	\$409	1.30%	7.20%	58.55%	\$77	\$409	1.30%	7.20%	58.55%	
Evergreen National Bank	\$137,164	\$370	1.09%	10.08%	73.05%		\$370	1.09%	10.08%	73.05%	
RG Bank, a Savings and Loan Association	\$137,807	\$99	0.29%	3.09%	90.48%	\$95	\$99	0.29%	3.09%	90.48%	
Fowler State Bank	\$139,589	\$569	1.63%	12.59%	30.62%	\$87	\$569	1.63%	12.59%	30.62%	
Park State Bank & Trust	\$140,926	\$595	1.66%	16.69%	69.96%	\$89	\$595	1.66%	16.69%	69.96%	
Del Norte Bank, A Savings and Loan Association	\$141,114	\$352	0.99%	10.89%	70.37%		\$352	0.99%	10.89%	70.37%	\$
First National Bank of Hugo	\$142,609	\$334	0.93%	10.33%	80.68%	\$91	\$334	0.93%	10.33%	80.68%	
First National Bank, Cortez	\$142,959	\$386	1.10%	11.79%	62.43%	\$97	\$386	1.10%	11.79%	62.43%	
Bank of Estes Park	\$153,629	\$475	1.25%	13.47%	61.99%	\$97	\$475	1.25%	13.47%	61.99%	
Equitable Savings and Loan Association	\$161,238	(\$23)	(0.06%)	(0.35%)	102.18%		(\$23)	(0.06%)	(0.35%)	102.18%	
Verus Bank of Commerce	\$190,732	\$293	0.60%	3.20%	80.44%	\$370	\$293	0.60%	3.20%	80.44%	5
Home Loan State Bank	\$192,916	\$229	0.44%	7.37%	79.89%	\$103	\$229	0.44%	7.37%	79.89%	\$
Community State Bank	\$193,701	\$1,012	2.16%	17.21%	42.52%	\$93	\$1,012	2.16%	17.21%	42.52%	
The Citizens State Bank of Ouray	\$215,316	\$224	0.42%	6.59%	83.98%	\$108	\$224	0.42%	6.59%	83.98%	\$
The Gunnison Bank and Trust Company	\$232,829	\$1,075	1.85%	15.06%	54.24%	\$96	\$1,075	1.85%	15.06%	54.24%	
First Pioneer National Bank	\$238,192	\$430	0.72%	6.70%	64.94%		\$430	0.72%	6.70%	64.94%	
Redstone Bank	\$239,111	\$346	0.57%	4.45%	75.00%	\$131	\$346	0.57%	4.45%	75.00%	\$
Average of Asset Group A	\$134,190	\$278	0.25%	2.32%	76.74%	\$102	\$278	0.25%	2.32%	76.74%	\$

Source: SNL Financial

Note: Report includes only bank-level data.

rformance Analysis				March 31	, 2025				Rur	n Date: Ma	y 12, 202
	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 (\$00
jion Institution Name		()(()))	()	3 1 7 7 7	()()	1, , (, , , , , , , , , , , , , , , , ,	()(((())))	()	5 1 5 ()		1.7 ()
set Group B - \$251 to \$500 million in total assets											
The Colorado Bank and Trust Company of La Junta	\$253,763	\$976	1.54%	11.63%	62.40%	\$131	\$976	1.54%			\$13
First National Bank in Trinidad North Valley Bank	\$256,196 \$261,822	\$270 \$2,078	0.42% 3.26%	9.73% 25.78%	84.02% 40.97%	\$66 \$106	\$270 \$2,078	0.42% 3.26%	9.73% 25.78%	84.02% 40.97%	\$ \$1
Wray State Bank	\$263,687	\$603	0.91%	9.22%	64.67%	\$100	\$603	0.91%	9.22%	64.67%	\$1
Farmers Bank	\$294.609	\$1.539	1.96%	36.23%	54.61%	\$130	\$1,539	1.96%	36.23%		\$1
First American State Bank	\$296,121	\$185	0.24%	3.01%	81.06%	\$149	\$185	0.24%	3.01%	81.06%	\$1
FMS Bank	\$318,409	\$730	0.91%	9.58%	68.92%	\$145	\$730	0.91%	9.58%	68.92%	\$1
Alamosa State Bank	\$323,882	\$1,787	2.19%	20.05%	40.02%	\$90	\$1,787	2.19%	20.05%	40.02%	\$
Flatirons Bank First FarmBank	\$345,906 \$365,801	\$948 \$979	1.06% 1.08%	16.36% 9.68%	66.28% 65.71%	\$146 \$102	\$948 \$979	1.06% 1.08%	16.36% 9.68%	66.28% 65.71%	\$1 \$1
5Star Bank	\$372,754	\$979 \$1,325	1.08%	9.00% 8.75%	56.10%	\$102	\$979 \$1,325	1.08%	9.08% 8.75%	56.10%	ə ۱ \$1
San Luis Valley Federal Bank	\$378,835	\$1,028	1.44 %	7.03%	70.72%	\$107	\$1,028	1.44 %	7.03%	70.72%	پې \$1
Integrity Bank & Trust	\$397,978	\$986	1.05%	12.29%	66.20%	\$111	\$986	1.05%	12.29%	66.20%	\$1
Native American Bank, National Association	\$399,597	\$1,367	1.35%	13.10%	62.73%	\$153	\$1,367	1.35%	13.10%	62.73%	\$1
Farmers State Bank of Calhan	\$409,335	\$820	0.82%	14.84%	72.35%	\$96	\$820	0.82%	14.84%	72.35%	9
High Plains Bank	\$414,516	\$1,075	1.05%	10.25%	72.42%	\$95	\$1,075	1.05%	10.25%	72.42%	\$
Frontier Bank	\$418,822	\$2,046	1.94% 1.63%	22.47%	44.15%	\$91	\$2,046	1.94%	22.47%	44.15%	\$
The Dolores State Bank Bankers' Bank of the West	\$425,217 \$428,264	\$1,725 \$2,521	2.54%	12.37% 18.60%	49.10% 87.37%	\$117 \$170	\$1,725 \$2,521	1.63% 2.54%	12.37% 18.60%	49.10% 87.37%	\$1 \$1
	¢ 120,20 I	φ <u></u> 2,0 <u>2</u> .	2.01.70	10.0070	01.01.10	\$\$	<i>42,62</i>	2.0170	10.0070	0110170	÷.
Average of Asset Group B set Group C - \$501 million to \$1 billion in total asse	\$348,711	\$1,210	1.39%	14.26%	63.67%	\$116	\$1,210	1.39%	14.26%	63.67%	\$1
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank	\$503,567 \$533,493	\$1,272 \$1,812	1.02% 1.36%	12.24% 12.04%	71.75% 56.30%	\$102 \$77	\$1,272 \$1,812	1.02% 1.36%	12.24% 12.04%	71.75% 56.30%	\$1 \$
set Group C - \$501 million to \$1 billion in total asse High Country Bank	\$503,567	\$1,272	1.02%	12.24%	71.75%	\$102	\$1,272	1.02%	12.24%	71.75% 56.30%	\$1 \$ \$1
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286	\$1,272 \$1,812 \$1,077 \$1,620 \$163	1.02% 1.36% 0.76% 1.10% 0.11%	12.24% 12.04% 8.10% 14.79% 0.71%	71.75% 56.30% 62.49% 58.97% 96.50%	\$102 \$77 \$110 \$88 \$101	\$1,272 \$1,812 \$1,077	1.02% 1.36% 0.76% 1.10% 0.11%	12.24% 12.04% 8.10% 14.79% 0.71%	71.75% 56.30% 62.49% 58.97% 96.50%	\$1 \$ \$1 \$ \$1
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026	1.02% 1.36% 0.76% 0.11% 2.00%	12.24% 12.04% 8.10% 0.71% 21.37%	71.75% 56.30% 62.49% 96.50% 47.52%	\$102 \$77 \$110 \$88 \$101 \$95	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026	1.02% 1.36% 0.76% 0.11% 2.00%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37%	71.75% 56.30% 62.49% 96.50% 47.52%	\$1 \$ \$1 \$1 \$1 \$
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$614,672 \$621,529	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 23.78%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 52.99%	\$102 \$77 \$110 \$88 \$101 \$95 \$131	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 23.78%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 52.99%	\$`` \$`` \$``
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 23.78% 20.95%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 52.99% 59.42%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 23.78% 20.95%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 52.99% 59.42%	\$1 \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071	1.02% 1.36% 0.76% 0.11% 2.00% 1.86% 2.49% 1.21%	12.24% 12.04% 8.10% 0.71% 21.37% 23.78% 20.95% 12.08%	71.75% 56.30% 62.49% 96.50% 47.52% 52.99% 59.42% 64.11%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071	1.02% 1.36% 0.76% 0.11% 2.00% 1.86% 2.49% 1.21%	12.24% 12.04% 8.10% 0.71% 21.37% 23.78% 20.95% 12.08%	71.75% 56.30% 62.49% 96.50% 47.52% 52.99% 59.42% 64.11%	\$1 \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$732,314	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 2.49% 1.21% 0.56%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 20.95% 12.08% 14.97% 8.28%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 59.42% 64.11% 68.03% 67.35%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$211 \$126	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 2.49% 1.21% 0.56%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 20.95% 12.08% 8.28%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 59.42% 64.11% 68.03% 67.35%	\$1 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 2.26%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 23.78% 20.95% 12.08% 14.97%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 52.99% 59.42% 64.11% 68.03%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$221	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 2.06%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 23.78% 20.95% 12.08% 14.97%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 52.99% 59.42% 64.11% 68.03%	\$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$2 \$1 \$
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$732,314	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 2.49% 1.21% 0.56%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 20.95% 12.08% 14.97% 8.28%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 59.42% 64.11% 68.03% 67.35%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$211 \$126	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 2.49% 1.21% 0.56%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 20.95% 12.08% 8.28%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 59.42% 64.11% 68.03% 67.35%	\$1 \$ \$1 \$1 \$1 \$1 \$1 \$2 \$1 \$2 \$1
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank Points West Community Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 2.06% 0.56% 1.23%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 20.95% 12.08% 14.97% 8.28% 17.52%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 52.99% 59.42% 64.11% 68.03% 67.35% 61.43%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$112 \$211 \$126 \$79	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 2.06% 0.56% 1.23%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 52.99% 59.42% 64.11% 68.03% 67.35% 61.43%	\$1 \$ \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank Points West Community Bank Average of Asset Group C set Group D - Over \$1 billion in total assets Solera National Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070 \$634,159 \$1,111,032	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 0.56% 1.23% 1.31%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.11% 68.03% 67.35% 61.43% 63.91%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$211 \$126 \$79 \$112 \$112	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,066 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 0.56% 1.23% 1.31%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.11% 68.03% 67.35% 61.43% 63.91%	\$``\$`` \$`` \$`\$ \$\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
set Group C - \$501 million to \$1 billion in total asset High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Points West Community Bank Average of Asset Group C set Group D - Over \$1 billion in total assets Solera National Bank Fortis Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070 \$634,159 \$1,111,032 \$1,313,584	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 0.56% 1.23% 1.31% 1.31%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.75% 64.11% 67.35% 61.43% 63.91% 41.97% 82.72%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$211 \$126 \$79 \$112 \$161 \$184	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 2.06% 0.56% 1.23% 1.31% 1.58% 0.43%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.99% 59.42% 64.11% 67.35% 61.43% 63.91% 41.97% 82.72%	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank Points West Community Bank Average of Asset Group C set Group D - Over \$1 billion in total assets Solera National Bank Fortis Bank Colorado Federal Savings Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070 \$634,159 \$1,111,032 \$1,313,584 \$2,224,256	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$738	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 0.56% 1.23% 1.31% 1.58% 0.43% 0.13%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 52.99% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$126 \$79 \$112 \$112	\$1,272 \$1,812 \$1,077 \$1,620 \$1,630 \$3,026 \$2,943 \$3,862 \$2,943 \$3,862 \$2,943 \$3,862 \$2,943 \$3,862 \$2,943 \$3,862 \$2,943 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$738	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.23% 0.56% 1.23% 1.31% 1.58% 0.43% 0.13%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 59.42% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05%	\$``\$``\$ \$``\$ \$ \$ \$ \$ \$ \$ \$ \$
set Group C - \$501 million to \$1 billion in total asset High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Points West Community Bank Average of Asset Group C set Group D - Over \$1 billion in total assets Solera National Bank Fortis Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070 \$634,159 \$1,111,032 \$1,313,584	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 0.56% 1.23% 1.31% 1.31%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.75% 64.11% 67.35% 61.43% 63.91% 41.97% 82.72%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$211 \$126 \$79 \$112 \$161 \$184	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 2.06% 0.56% 1.23% 1.31% 1.31% 1.58% 0.43% 0.13% 0.09% 0.68%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.99% 69.42% 64.11% 67.35% 61.43% 63.91% 41.97% 82.72%	\$``\$`` \$``\$`` \$\$ \$\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank Points West Community Bank Average of Asset Group C set Group D - Over \$1 billion in total assets Solera National Bank Fortis Bank Colorado Federal Savings Bank Silver Queen Financial Services, Inc. First Western Trust Bank ANB Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070 \$634,159 \$1,111,032 \$1,313,584 \$2,224,256 \$2,261,055 \$2,901,587 \$2,948,781	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$738 \$508 \$4,832 \$4,431	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 2.06% 0.56% 1.23% 1.31% 1.31% 1.58% 0.43% 0.43% 0.43% 0.13% 0.09%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22% 0.86% 6.78% 11.60%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 59.42% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05% NA 76.00% 80.62%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$126 \$79 \$112 \$112 \$112 \$161 \$184 \$184 \$173 NA \$159 \$98	\$1,272 \$1,812 \$1,077 \$1,620 \$1,630 \$2,943 \$3,862 \$2,943 \$3,862 \$2,943 \$3,862 \$2,943 \$3,862 \$2,943 \$3,862 \$2,943 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$738 \$508 \$4,832 \$4,832 \$4,431	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 0.56% 1.23% 1.23% 1.31% 1.58% 0.43% 0.43% 0.43% 0.13% 0.09% 0.68% 0.60%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 22.378% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22% 0.86% 6.78% 11.60%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 59.42% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05% NA 76.00% 80.62%	\$` \$` \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
set Group C - \$501 million to \$1 billion in total asse High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First Southwest Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank Points West Community Bank Average of Asset Group C set Group D - Over \$1 billion in total assets Solera National Bank Fortis Bank Colorado Federal Savings Bank Silver Queen Financial Services, Inc. First Western Trust Bank ANB Bank Alpine Bank	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070 \$634,159 \$634,159 \$1,111,032 \$1,313,584 \$2,224,256 \$2,261,055 \$2,901,587 \$2,948,781 \$6,661,051	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$738 \$508 \$4,832 \$4,431 \$15,861	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 2.49% 1.21% 2.06% 0.56% 1.23% 1.31% 1.31% 0.43% 0.13% 0.13% 0.68% 0.66%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22% 0.86% 6.78% 11.60% 10.48%	71.75% 56.30% 62.49% 58.97% 96.50% 52.99% 59.42% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05% NA 76.00% 80.62% 66.73%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$211 \$126 \$79 \$112 \$161 \$184 \$173 NA \$159 \$98 \$117	\$1,272 \$1,812 \$1,077 \$1,620 \$1,63 \$3,026 \$2,943 \$3,862 \$2,943 \$3,862 \$2,943 \$3,786 \$1,088 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$738 \$508 \$4,832 \$4,431 \$15,861	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 2.06% 0.56% 1.23% 1.31% 1.31% 1.58% 0.13% 0.13% 0.09% 0.66% 0.95%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22% 0.86% 6.78% 11.60%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05% NA 76.00% 80.62% 66.73%	\$1 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
set Group C - \$501 million to \$1 billion in total asset High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank Points West Community Bank Average of Asset Group C set Group D - Over \$1 billion in total assets Solera National Bank Fortis Bank Colorado Federal Savings Bank Silver Queen Financial Services, Inc. First Western Trust Bank ANB Bank Alpine Bank Bank of Colorado	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070 \$634,159 \$1,111,032 \$1,313,584 \$2,224,256 \$2,261,055 \$2,901,587 \$2,948,781 \$6,661,051 \$7,277,390	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$738 \$508 \$4,832 \$4,832 \$4,431 \$15,861 \$14,677	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 0.56% 1.23% 1.31% 1.31%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22% 0.86% 6.78% 11.60% 0.86% 6.78%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05% NA 76.00% 80.62% 66.73% 63.20%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$211 \$126 \$79 \$112 \$161 \$184 \$173 NA \$159 \$98 \$117 \$114	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$7,38 \$508 \$4,832 \$4,832 \$4,433 \$15,861 \$14,677	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 2.06% 0.56% 1.23% 1.31% 1.31% 1.31% 0.66% 0.43% 0.13% 0.09% 0.68% 0.95% 0.81%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22% 0.86% 6.78% 11.60% 10.48% 9.32%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05% 84.05% NA 76.00% 80.62% 63.20%	\$1 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
set Group C - \$501 million to \$1 billion in total asset High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank Points West Community Bank Average of Asset Group C set Group D - Over \$1 billion in total assets Solera National Bank Fortis Bank Colorado Federal Savings Bank Silver Queen Financial Services, Inc. First Western Trust Bank Alpine Bank Bank of Colorado NBH Bank	\$1,111,032 \$1,313,584 \$2,224,256 \$2,261,057 \$2,248,781 \$6,61,057 \$2,261,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070 \$634,159 \$1,111,032 \$1,313,584 \$2,224,256 \$2,261,055 \$2,291,587 \$2,948,781 \$6,661,051 \$7,277,390 \$10,061,641	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$7,788 \$508 \$4,832 \$4,431 \$15,861 \$14,677 \$26,283	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 2.06% 0.56% 1.23% 1.31% 1.31% 1.31% 0.43% 0.43% 0.43% 0.43% 0.60% 0.86% 0.81% 1.05%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22% 0.86% 6.78% 11.60% 10.48% 9.32% 8.71%	71.75% 56.30% 62.49% 58.97% 96.50% 64.15% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05% NA 76.00% 63.20% 53.60%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$126 \$79 \$112 \$112 \$112 \$161 \$184 \$184 \$173 NA \$159 \$98 \$117 \$114 \$114 \$102	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$738 \$508 \$4,832 \$4,431 \$15,861 \$14,677 \$26,283	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 0.56% 1.23% 1.31% 1.58% 0.43% 0.43% 0.43% 0.43% 0.60% 0.68% 0.81% 1.05%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22% 0.86% 6.78% 11.60% 10.48% 9.32% 8.71%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 59.42% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05% NA 76.00% 80.62% 66.73% 63.20% 54.60%	\$1 \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
set Group C - \$501 million to \$1 billion in total asset High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank Points West Community Bank Average of Asset Group C set Group D - Over \$1 billion in total assets Solera National Bank Fortis Bank Colorado Federal Savings Bank Silver Queen Financial Services, Inc. First Western Trust Bank ANB Bank Alpine Bank Bank of Colorado	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070 \$634,159 \$1,111,032 \$1,313,584 \$2,224,256 \$2,261,055 \$2,901,587 \$2,948,781 \$6,661,051 \$7,277,390	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$738 \$508 \$4,832 \$4,832 \$4,431 \$15,861 \$14,677	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 0.56% 1.23% 1.31% 1.31%	12.24% 12.04% 8.10% 14.79% 0.71% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22% 0.86% 6.78% 11.60% 0.86% 6.78%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05% NA 76.00% 80.62% 66.73% 63.20%	\$102 \$77 \$110 \$88 \$101 \$95 \$131 \$111 \$112 \$211 \$126 \$79 \$112 \$161 \$184 \$173 NA \$159 \$98 \$117 \$114	\$1,272 \$1,812 \$1,077 \$1,620 \$163 \$3,026 \$2,943 \$3,862 \$2,071 \$3,786 \$1,088 \$2,551 \$2,106 \$4,695 \$1,411 \$7,38 \$508 \$4,832 \$4,832 \$4,433 \$15,861 \$14,677	1.02% 1.36% 0.76% 1.10% 0.11% 2.00% 1.86% 2.49% 1.21% 2.06% 0.56% 1.23% 1.31% 1.31% 1.31% 0.66% 0.43% 0.13% 0.09% 0.68% 0.95% 0.81%	12.24% 12.04% 8.10% 14.79% 0.71% 21.37% 23.78% 20.95% 12.08% 14.97% 8.28% 17.52% 13.90% 20.79% 5.48% 1.22% 0.86% 6.78% 11.60% 10.48% 9.32% 8.71%	71.75% 56.30% 62.49% 58.97% 96.50% 47.52% 64.11% 68.03% 67.35% 61.43% 63.91% 41.97% 82.72% 84.05% 84.05% NA 76.00% 80.62% 63.20%	\$1 \$ \$ \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1

Source: SNL Financial

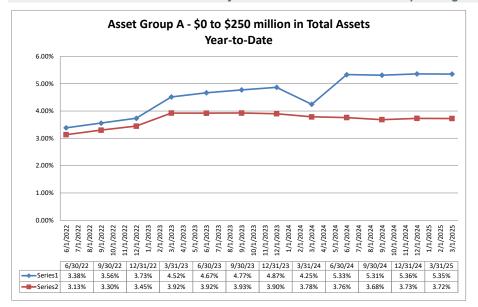
Note: Report includes only bank-level data.

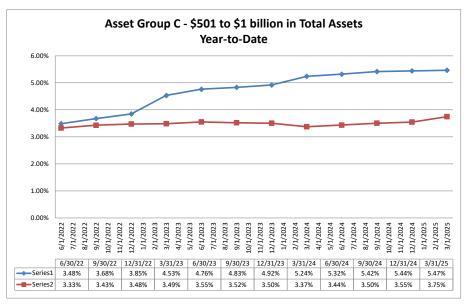
Balance Sheet & Net Interest Margin

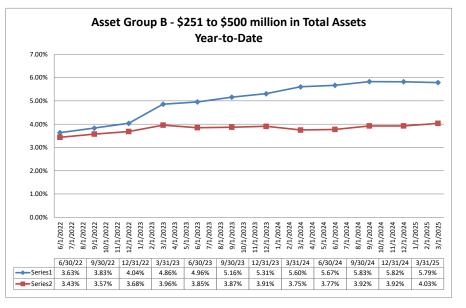
Balance Sheet & Net Interest Margin

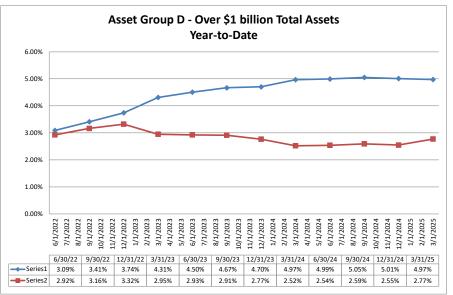
March 31, 2025

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









Source: SNL Financial

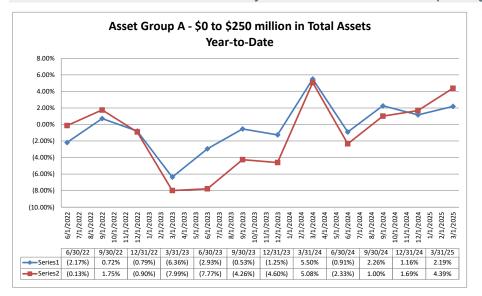
Note: Report includes only bank-level data.

NA = data was not available.

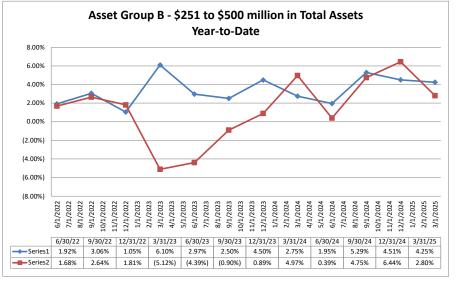
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

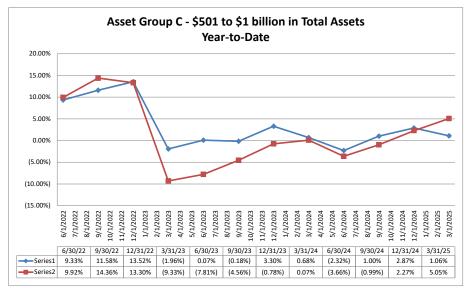
Balance Sheet & Net Interest Margin

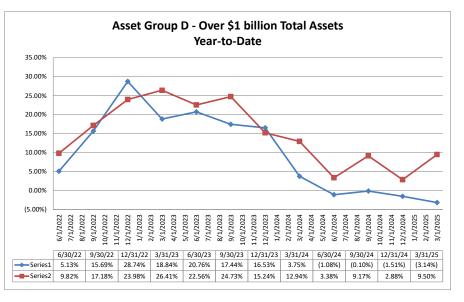
March 31, 2025











Source: SNL Financial

Note: Report includes only bank-level data.

Balance Sheet & Net Interest Margin				Ma	rch 31, 2	025				Run D	Date: May	12, 2025
			As of Da	ite					Year t	o Date		
Region Institution Name	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets												
Transact Bank, National Association	\$6,551	\$2,394	\$4,888	48.98%	21.07%	\$728	6.02%	3.58%	2.15%	3.40%	0.73%	(24.43%)
Young Americans Bank	\$16,680	\$44	\$14,601	0.30%	110.11%	\$1,516	4.76%	1.83%	1.50%	3.37%	(13.55%)	(18.47%)
The First National Bank of Fleming	\$28,673	\$22,760	\$24,710	92.11%	5.65%	\$4,096	6.51%	3.23%	2.68%	4.04%	<u></u> 1.11%	19.77%
Champion Bank	\$48,615	\$14,465	\$31,817	45.46%	97.55%	\$3,241	5.10%	2.90%	1.91%	3.76%	40.81%	63.16%
Century Savings and Loan Association	\$75,417	\$39,827	\$62,179	64.05%	27.74%	\$5,801	3.16%	1.35%	1.31%	2.06%	4.42%	0.71%
McClave State Bank	\$76,411	\$64,881	\$64,484	100.62%	12.82%	\$5,878	7.52%	3.46%	3.06%	4.68%	(12.01%)	(3.07%)
Gunnison Savings and Loan Association	\$101,639	\$55,961	\$82,711	67.66%	44.30%	\$6,776	3.79%	2.14%	2.01%	2.01%	0.50%	0.57%
Pikes Peak National Bank	\$103,833	\$67,421	\$87,039	77.46%	37.42%	\$3,994	5.47%	2.32%	1.42%	4.22%	7.87%	7.58%
The Farmers State Bank of Brush	\$114,010 \$121,643	\$65,040 \$59,610	\$91,723 \$108,413	70.91% 54.98%	18.19% 35.62%	\$4,750 \$5,068	4.47% 5.32%	2.50% 2.60%	1.89% 1.73%	2.92% 3.71%	(1.67%) (0.41%)	0.19% (1.91%)
Rocky Mountain Bank and Trust The State Bank	\$121,643	\$71.802	\$106,413	67.52%	28.21%	\$4,808	5.37%	2.60%	0.85%	4.60%	(0.41%)	10.33%
Evergreen National Bank	\$129,022	\$89,889	\$100,344	73.84%	32.21%	\$4,808	5.38%	1.53%	0.85%	4.89%	(1.33%)	(3.70%)
RG Bank, a Savings and Loan Association	\$137,807	\$107,888	\$122,704	87.93%	18.66%	\$5,300	4.94%		1.36%	3.64%	(6.68%)	8.12%
Fowler State Bank	\$139,589	\$86,181	\$113,260	76.09%	15.03%	\$9,971	5.80%	3.32%	2.61%	3.34%	5.78%	17.66%
Park State Bank & Trust	\$140,926	\$109.091	\$126.077	86.53%	12.19%	\$4,698	6.08%	1.59%	1.33%	4.86%	(0.82%)	(2.28%)
Del Norte Bank, A Savings and Loan Association	\$141,114	\$115,112	\$118,001	97.55%	14.91%	\$5,040	6.33%	2.30%	2.00%	4.53%	0.95%	(7.43%)
First National Bank of Hugo	\$142,609	\$69,609	\$128,734	54.07%	30.30%	\$7,130	4.02%	1.98%	1.27%	2.78%	9.42%	10.73%
First National Bank, Cortez	\$142,959	\$91,970	\$123,266	74.61%	19.16%	\$7,942	5.62%	2.51%	1.87%	3.84%	4.79%	10.75%
Bank of Estes Park	\$153,629	\$91,838	\$138,084	66.51%	35.67%	\$5,909	5.14%	1.26%	0.98%	4.21%	0.09%	(1.67%)
Equitable Savings and Loan Association	\$161,238	\$145,097	\$124,598	116.45%	9.41%	\$3,291	4.55%	1.63%	1.52%	3.27%	(1.14%)	(1.24%)
Verus Bank of Commerce	\$190,732	\$166,365	\$148,593	111.96%	15.00%	\$15,894	5.81%		2.38%	3.85%	(3.19%)	(3.93%)
Home Loan State Bank	\$192,916	\$79,927	\$177,129	45.12%	19.42%	\$7,145	4.81%	2.62%	1.94%	2.92%	(16.98%)	(20.40%)
Community State Bank The Citizens State Bank of Ouray	\$193,701 \$215,316	\$148,541 \$153,501	\$169,959 \$198,471	87.40% 77.34%	18.86% 13.97%	\$8,422 \$6,525	6.84% 5.26%	3.36% 2.21%	2.72% 1.49%	4.40% 3.73%	7.82% 19.20%	`17.16% 20.09%
The Gunnison Bank and Trust Company	\$232,829	\$162.684	\$196,471	83.00%	21.26%	\$5,679	5.95%		0.97%	5.04%	3.01%	20.09%
First Pioneer National Bank	\$238,192	\$125,569	\$202,039	62.15%	20.19%	\$8,822	4.28%		1.93%	2.55%	(6.17%)	4.01%
Redstone Bank	\$239,111	\$155,524	\$207,015	75.13%	27.99%	\$7,713	6.24%		2.46%	3.95%	5.43%	15.36%
Average of Asset Group A	\$134,190	\$87,518	\$114,614	72.80%	28.26%	\$5,942	5.35%	2.38%	1.77%	3.72%	2.19%	4.39%

Source: SNL Financial

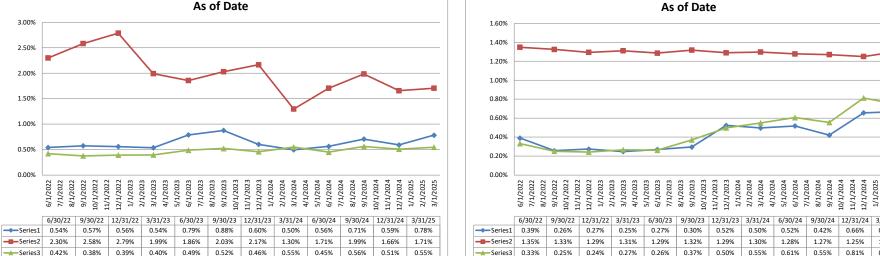
Note: Report includes only bank-level data.

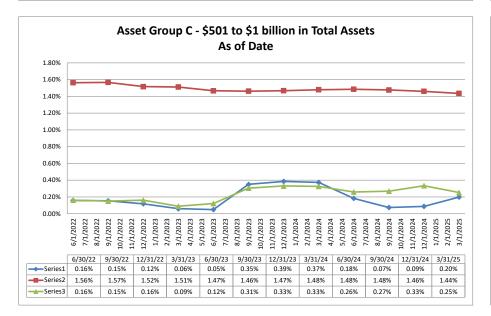
alance Sheet & Net Interest Margin				Mai	rch 31, 2	025				Run D	Date: May	/ 12, 202
			As of Da	te					Year	to Date		
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growt Rate (%)
Region Institution Name												
Asset Group B - \$251 to \$500 million in total assets												
The Colorado Bank and Trust Company of La Junta First National Bank in Trinidad	\$253,763 \$256,196	\$178,800 \$139,389	\$207,268 \$244,540	86.27% 57.00%	13.49% 9.12%	\$7,049 \$3,768	6.74% 4.04%	3.13% 1.10%	2.23% 0.79%	4.84% 3.27%	18.04% 2.22%	
North Valley Bank	\$261,822	\$231,582	\$214,650	107.89%	12.56%	\$7,934	7.76%	3.03%	2.48%	5.58%	18.02%	
Wray State Bank	\$263,687	\$196,143	\$234,009	83.82%	10.14%	\$7,756	6.31%	3.21%	2.53%	3.89%	(4.83%)	(7.27%
Farmers Bank	\$294,609	\$170,621	\$274,837	62.08%	24.44%	\$9,504	5.38%	2.44%	1.83%	3.76%	2.01%	
First American State Bank	\$296,121	\$211,195	\$202,854	104.11%	28.73%	\$11,845	5.46% 7.28%	3.71%	3.19% 2.13%	2.55% 5.30%	3.32%	
FMS Bank Alamosa State Bank	\$318,409 \$323,882	\$231,605 \$170,823	\$285,760 \$285,502	81.05% 59.83%	19.43% 20.93%	\$5,789 \$10,121	4.57%	3.08% 1.23%	2.13%	5.30% 3.72%	(5.42%) (14.44%)	
Flatirons Bank	\$345,906	\$257,148	\$318,101	80.84%	11.71%	\$10,482	5.39%	2.62%	1.99%	3.44%	6.87%	6.80
First FarmBank	\$365,801	\$284,497	\$313,262	90.82%	7.74%	\$6,532	6.47%	2.79%	2.50%	4.14%	6.67%	6.41
5Star Bank	\$372,754	\$324,904	\$309,782	104.88%	8.73%	\$6,656	6.86%	3.05%	2.47%	4.78%	3.19%	
San Luis Valley Federal Bank Integrity Bank & Trust	\$378,835 \$397,978	\$262,416 \$306,904	\$313,221 \$348,341	83.78% 88.10%	25.03% 13.28%	\$6,013 \$6,419	4.62% 6.00%	0.43% 2.66%	0.27% 2.00%	4.33% 4.09%	(0.44%) 15.40%	
Native American Bank, National Association	\$399,597	\$176,917	\$349,315	50.65%	43.08%	\$8,155	5.51%	1.03%	0.85%	4.72%	(4.46%)	
Farmers State Bank of Calhan	\$409,335	\$185,844	\$332,859	55.83%	19.66%	\$8,026	4.81%	2.76%	2.07%	2.79%	18.84%	16.74
High Plains Bank	\$414,516	\$351,871	\$361,649	97.30%	6.16%	\$4,555	6.45%	2.81%	2.19%	4.39%	3.64%	
Frontier Bank	\$418,822	\$190,511	\$379,477	50.20%	29.36%	\$7,479	4.76%	2.28%	1.79%	3.13%	8.00%	
The Dolores State Bank Bankers' Bank of the West	\$425,217 \$428,264	\$287,921 \$325,958	\$352,219 \$277,167	81.74% 117.60%	27.00% 17.21%	\$9,047 \$8,080	5.31% 6.22%	1.60% 3.63%	1.23% 2.92%	4.21% 3.69%	7.07% (3.00%)	
Dalikers Dalik of the West	φ 1 20,204	ψ525,950	φ211,101	117.00 %	17.21/0	ψ0,000	0.2270	5.0570	2.5270	5.0370	(0.0070)	(20.237
Average of Asset Group B	\$348,711	\$236,055	\$294,990	81.25%	18.31%	\$7,643	5.79%	2.45%	1.92%	4.03%	4.25%	2.80
Asset Group C - \$501 million to \$1 billion in total assets	6											
High Country Bank	\$503,567	\$418,352	\$423,968	98.68%	3.77%	\$5,357	5.79%	1.72%	1.71%	4.44%	3.27%	
Stockmens Bank Mountain Valley Bank	\$533,493 \$554,884	\$439,111 \$394,031	\$465,990 \$436,583	94.23% 90.25%	12.02% 20.17%	\$5,033 \$9,909	6.33% 5.27%	2.74% 2.79%	1.80% 2.21%	4.49% 3.22%	(4.41%) (11.93%)	(7.45% 1.149
Grand Valley Bank	\$554,004 \$575,174	\$394,031 \$276,404	\$430,503 \$527.820	90.23% 52.37%	42.97%	\$9,909 \$6,185	4.87%	2.79%	1.54%	3.22%	(11.93%)	(3.719
First Southwest Bank	\$598,286	\$303,187	\$430,656	70.40%	34.54%	\$6,168	4.67%		1.99%	3.07%	22.99%	
First National Bank Colorado	\$614,672	\$369,354	\$528,011	69.95%	13.30%	\$7,683	5.34%		1.62%	3.85%	5.65%	
Yampa Valley Bank	\$621,529	\$475,444	\$567,552	83.77%	20.94%	\$8,632	6.10%	2.96%	2.10%	4.16%	(6.42%)	
The Pueblo Bank and Trust Company	\$631,437	\$472,185	\$549,195	85.98%	11.61%	\$4,820	5.68%	1.32%	0.91%	4.86%	9.54%	
The Eastern Colorado Bank AMG National Trust Bank	\$682,960 \$732,314	\$496,782 \$267,355	\$575,688 \$622,507	86.29% 42.95%	15.33% 48.28%	\$9,229 \$5,050	5.81% 5.21%	2.90% 3.13%	2.18% 3.06%	3.64% 2.46%	5.78% 5.05%	1.51 4.55
Timberline Bank	\$758,517	\$590,421	\$703.189	83.96%	9.91%	\$8,924	5.51%	1.86%	1.65%	3.90%	(9.31%)	
Points West Community Bank	\$803,070	\$470,631	\$714,967	65.83%	15.58%	\$5,500	5.01%	2.12%	1.41%	3.42%	(5.50%)	18.97
Average of Asset Group C	\$634,159	\$414,438	\$545,511	77.06%	20.70%	\$6,874	5.47%	2.34%	1.85%	3.75%	1.06%	5.05
Asset Group D - Over \$1 billion in total assets												
Solera National Bank	\$1,111,032	\$766,692	\$918,164	83.50%	7.02%	\$16,834	5.91%	4.58%	2.46%	3.62%	(20.53%)	(7.10%
Fortis Bank	\$1,313,584	\$1,063,490	\$1,197,137	88.84%	10.20%	\$15,099	4.75%	3.06%	1.75%	3.09%	` 3.85%	10.36
Colorado Federal Savings Bank	\$2,224,256	\$1,602,455	\$1,325,031	120.94%	21.28%	\$33,198	4.90%	4.56%	3.68%	1.26%	(16.17%)	40.75
Silver Queen Financial Services, Inc. First Western Trust Bank	\$2,261,055 \$2,901,587	\$1,602,455 \$2,435,924	\$1,321,798 \$2,532,333	121.23% 96.19%	20.84% 12.04%	\$33,747 \$9,513	5.46% 5.50%	4.73% 3.50%	4.23% 2.98%	1.32% 2.69%	(15.91%) (1.64%)	40.63 0.15
ANB Bank	\$2,948,781	\$1,888,075	\$2,537,459	74.41%	16.78%	\$5,828	4.30%	1.63%	1.06%	3.22%	(2.07%)	(4.93%
Alpine Bank	\$6,661,051	\$4,129,486	\$5,968,861	69.18%	18.82%	\$7,874	4.79%	2.05%	1.42%	3.45%	` 8.57%	8.23
Bank of Colorado	\$7,277,390	\$4,810,936	\$6,336,301	75.93%	12.92%	\$10,486	4.35%	2.53%	1.83%	2.67%	2.60%	
NBH Bank	\$10,061,641	\$7,656,816	\$8,545,676	89.60%	9.06%	\$8,030	5.69%		2.01%	3.81%	11.89%	
FirstBank	\$27,110,230	\$15,984,892	\$23,836,506	67.06%	11.67%	\$11,635	4.05%	2.29%	1.57%	2.57%	(2.01%)	(3.35%

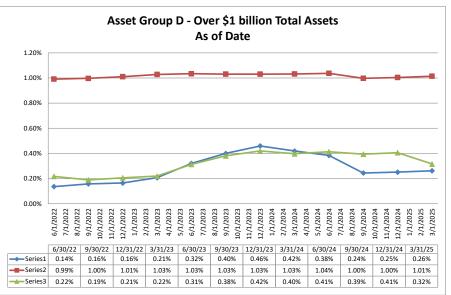
Source: SNL Financial

Note: Report includes only bank-level data.

Asset Quality







Asset Group B - \$251 to \$500 million in 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.

Run Date: May 12, 2025

2/1/2025

3/31/25

0.67%

1.30%

0.74%

3/1/2025

Asset Group A - \$0 to \$250 million in Total Assets As of Date 0.42% 0.38% 0.39% 0.40% 0.49% 0.52% 0.46% 0.55% 0.45% 0.56% 0.51% 0.55% Series3

Asset Quality

March 31, 2025 Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

Asset Quality

March 31, 2025

Run Date: May 12, 2025

	As of Date									
egion 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 Asse (%)			
anat Group A \$0 to \$250 million in total aposto										
sset Group A - \$0 to \$250 million in total assets										
Transact Bank, National Association	\$6,551	\$0	0.00%	0.00%	NA	0.00%	0.00			
Young Americans Bank	\$16,680	\$0	0.00%	11.36%	NA	0.05%	0.00			
The First National Bank of Fleming	\$28,673	\$272	1.20%	1.31%	109.93%	9.03%	1.29			
Champion Bank	\$48,615	\$0	0.00%	2.66%	NA	0.14%	0.0			
Century Savings and Loan Association	\$75,417	\$300	0.75%	0.77%	58.78%	5.60%	0.6			
McClave State Bank	\$76,411	\$0	0.00%	1.11%	661.47%	1.06%	0.1			
Gunnison Savings and Loan Association	\$101.639	\$135	0.24%	0.91%	377.78%	1.00%	0.1			
Pikes Peak National Bank	\$103,833	\$0	0.00%	1.65%	NA	0.00%	0.0			
The Farmers State Bank of Brush	\$114.010	\$131	0.20%	1.19%	589.31%	1.04%	0.1			
Rocky Mountain Bank and Trust	\$121,643	\$1,361	2.28%	1.44%	63.12%	10.05%	1.1			
The State Bank	\$129,822	\$684	0.95%	1.66%	174.71%					
Evergreen National Bank	\$137,164	\$0	0.00%	1.14%	NA					
RG Bank, a Savings and Loan Association	\$137,807	\$2,556	2.37%	1.26%	53.33%					
Fowler State Bank	\$139,589	\$1,181	1.37%	1.84%	133.95%	17.47%	0.8			
Park State Bank & Trust	\$140,926	\$9	0.01%	0.98%	NM	7.09%	0.7			
Del Norte Bank, A Savings and Loan Association	\$141,114	\$75	0.07%	1.15%	130.59%					
First National Bank of Hugo	\$142,609	\$0	0.00%	1.96%	NA	1.60%	0.0			
First National Bank, Cortez	\$142,959	\$558	0.61%	1.27%	209.86%	3.92%	0.3			
Bank of Estes Park	\$153,629	\$678	0.74%	1.73%	234.07%	6.95%	0.7			
Equitable Savings and Loan Association	\$161,238	\$124	0.09%	0.24%	285.48%	0.47%	0.0			
Verus Bank of Commerce	\$190,732	· \$0	0.00%	0.81%	NA	0.00%	0.0			
Home Loan State Bank	\$192,916	\$4,110	5.14%	2.00%	38.93%	28.26%	2.1			
Community State Bank	\$193,701	\$1,288	0.87%	2.40%	277.10%	4.97%	0.6			
The Citizens State Bank of Ouray	\$215,316	\$46	0.03%	0.98%	786.98%	1.25%	0.0			
The Gunnison Bank and Trust Company	\$232,829	\$0	0.00%	1.21%	NA	0.00%	0.0			
First Pioneer National Bank	\$238,192	\$3,640	2.90%	1.19%	40.42%	13.33%	1.5			
Redstone Bank	\$239,111	\$2,071	1.33%	1.82%	136.60%	6.93%	0.8			
Average of Asset Group A	\$134.190	\$712	0.78%	1.71%	242.36%	5.56%	0.5			

Source: SNL Financial

Note: Report includes only bank-level data.

Asset Quality

March 31, 2025

Run Date: May 12, 2025

total Assets (3000) (%) (%) Endpt / LLB (%) Task Ratio (%) sestet Group B - \$251 to \$500 million in total assets The Colorado Bank and Trust Company of La Junta First National Bank in Trinidad \$253,763 \$20 0.01% 1.20% 514.15% 2.15% 0.16 North Valley Bank \$276,190 \$746 0.54% 1.45% 2.20.7% 0.37% Wray State Bank \$278,067 \$3.294 1.68% 1.51% 85.32% 1.98% 1.88% 0.84%					As of Date			
The Colorado Bank and Trust Company of La Junta S253,763 \$20 0.01% 1.20% 514,15% 2.15% 0.16 North Valley Bank S256,196 \$3,774 1.54% 1.45% 220,70% 57,77% 0.36 Parmere Bank S256,196 \$3,774 1.54% 1.74% 52,85% 1.84% First American State Bank S256,196 \$3,774 1.14% 1.74% 52,85% 1.83 First American State Bank S238,127 30 0.00% 1.41% NA 85,85% 0.83 First American State Bank S237,853 S20 0.01% 1.12% NA 85,85% 0.93 First FarmBank S237,873 S207 0.34% 0.25% NA 7,86% 1.06 State Bank S372,774 S0 0.00% 1.25% NA 7,86% 1.06% State Bank S372,774 S0 0.00% 1.25% NA 7,86% 1.06% State Bank S237,873,835 S397 0.34%	Region Institution Name	Total Assets (\$000)	Leases Nonaccrual	Loans/Total Loans			90PD / Tang Equity + LLRs (%)	NPAs/Total Asse (%)
First National Bank in Trinidad \$256,196 \$746 0.54% 1.45% 220,70% 6.77% 0.92% North Valley Bank \$253,826 33,724 1.64% 1.51% 97.75% 9.92% 1.33 Wirry State Bank \$253,826 33,244 1.64% 1.51% 97.75% 9.92% 1.33 Hirst American State Bank \$253,124 1.04% 1.51% 8.82% 4.82% 0.00% 1.41% N.N 6.66% 0.03 Flattmone Bank \$313,400 51.034 0.00% 1.23% 1.75% 4.80% 1.33% 1.23% Star Faak \$323,842 512 0.01% 1.25% N.N 7.66% 1.00 Star Faak \$312,774 3.00 0.03% 0.96% 150.23% 2.60% 0.43 Star Faak \$317,773 3.800 0.33% 0.98% 150.23% 2.60% 0.43 Integrit Bank \$317,773 3.800 0.33% 1.24% 2.77% 1.14% 2.23% 0	Asset Group B - \$251 to \$500 million in total assets							
First National Bank in Trinidad \$256,196 \$746 0.54% 1.45% 220,70% 6.77% 0.92% North Valley Bank \$253,826 33,724 1.64% 1.51% 97.75% 9.92% 1.33 Wirry State Bank \$253,826 33,244 1.64% 1.51% 97.75% 9.92% 1.33 Hirst American State Bank \$253,124 1.04% 1.51% 8.82% 4.82% 0.00% 1.41% N.N 6.66% 0.03 Flattmone Bank \$313,400 51.034 0.00% 1.23% 1.75% 4.80% 1.33% 1.23% Star Faak \$323,842 512 0.01% 1.25% N.N 7.66% 1.00 Star Faak \$312,774 3.00 0.03% 0.96% 150.23% 2.60% 0.43 Star Faak \$317,773 3.800 0.33% 0.98% 150.23% 2.60% 0.43 Integrit Bank \$317,773 3.800 0.33% 1.24% 2.77% 1.14% 2.23% 0	The Colorado Bank and Trust Company of La Junta	\$253.763	\$20	0.01%	1.20%	514.15%	2.15%	0.169
Way State Bank 5223,667 53.204 1.68% 1.51% 65.20% 19.80% 1.32 Farmers Bank 5224,609 \$1,974 1.68% 1.74% K5.20% 19.80% 0.63 First American State Bank 5224,612 \$30 0.00% 1.41% N.M. 8.88% 0.63 Marnoom \$324,500 \$30,80 0.00% 1.41% N.M. 8.88% 0.63 First FarmBank \$335,501 \$37,1 0.02% 0.98% 113.52% 5.62% 0.66 San Luis Valley Federal Bank \$337,255 \$30 0.03% 0.09% 1.02% N.A 7.86% 1.06 San Luis Valley Federal Bank \$372,754 \$0 0.00% 1.02% 0.91% 1.02% 0.91% 0.42% 0.92% 0.62% <td>First National Bank in Trinidad</td> <td>\$256,196</td> <td>\$746</td> <td></td> <td></td> <td>220.70%</td> <td>6.77%</td> <td>0.36</td>	First National Bank in Trinidad	\$256,196	\$746			220.70%	6.77%	0.36
Farrine's Bank 5224.600 51.974 1.16% 1.74% 55.10% 25.28% 1.82 First Ammérican State Bank S318.409 \$1.034 0.04% 1.23% 276.02% 4.52% 0.33 Alamosa State Bank S318.409 \$1.034 0.04% 1.23% 276.02% 4.52% 0.33 Alamosa State Bank S337.835 S1.01 0.07% 1.03% N.M. 0.03% 1.15% N.M. 0.03% 1.05% N.A. 7.86% 1.06 San Luis Valley Faderal Bank S337.835 S997 0.33% 0.98% 159.23% 2.60% 0.4 Integrity Bank & Trust S339.507 S2.377 1.34% 0.62% 61.34% 5.22% 0.35% 1.07% 3.04.03% 0.63% 1.07% 3.04.03% 0.63% 1.07% 3.04.03% 0.63% 1.07% 3.04.03% 0.63% 1.07% 3.04.03% 0.63% 1.07% 3.04.03% 0.63% 1.07% 3.04.03% 0.63% 1.07% 3.04.03% 0.63%								
First American State Bank 5226,121 500 000% 1.41% NA 8.68% 0.83 FMS Bank \$323,680 \$12,20% 1.23% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 1.23% 0.00% 0.23% 0.00% 0.								
FMS Bank \$318,409 \$1,034 0.45% 1.23% 276,02% 4.52% 0.03 Flatrons Bank \$336,206 \$3,084 1.13% 8.40% 1.5% NM 0.00% 1.0% 1.13% 8.40% 1.00% 1.37% 8.40% 1.00% 1.0% 1.00%								
Flaritons Bank \$345,906 \$3,084 1.20% 1.37% 84.90% 15.30% 1.2 First Fammahak \$335,2501 \$71 0.02% 0.98% NA 7.86% 10.6 San Lus Valley Federal Bank \$372,754 \$00 0.00% 1.25% NA 7.86% 10.0 San Lus Valley Federal Bank \$372,754 \$00 0.31% 1.07% 240,63% 6.94% 0.6 Temper Table Bank Cahnan Association \$403,355 \$6351 0.31% 1.07% 240,63% 2.64% 0.5 Frontice Bank \$414,516 \$7,511 2.13% 1.12% 44,28% 2.074% 2.2 101 High Country Bank of the West \$448,52 \$436 0.22% 1.28% 139,70% 4.56% 0.6 101% 0.7 Seed Group C \$501 million to \$1 billion in total assets \$428,204 \$1,500 0.46% 1.75% 82,33% 0.7 Stockmens Bank \$553,467 \$3,828 0.92% 1.06% 116,25% 82								
First FarmBank S385,801 \$71 0.02% 0.08% 113.52% 5.62% 0.6 SStar Bank S377,835 \$997 0.38% 0.98% 159.23% 2.60% 0.4 Integrity Bank & Trust S377,835 \$9990 0.31% 1.07% 340.63% 6.94% 0.55 Native American Bank, National Association S389,597 \$2.377 1.34% 0.82% 61.34% 52.37% 0.51% 0.11 Farmers State Bank of Calhan \$418,512 \$7.511 2.13% 1.12% 44.28% 2.07%% 0.13% 0.7%% 340.65% 1.66% 1.05% 0.11%% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
Sinr Bank \$372,754 \$0 0.00% 1.25% NA 7.86% 1.0 San Luis Valley Federal Bank \$378,835 \$997 0.34% 0.96% 169.23% 2.60% 0.4 Native American Bank, National Association \$389,977 \$3960 0.31% 1.07% 340.83% 6.94% 0.5 Farmers State Bank of Calhan \$449,376 \$517 0.14% 0.23% 2.01% 0.16% 2.2 Frontier Bank \$449,376 \$5448 0.23% 2.04% 4.50% 0.21% 1.06% 1.07% 3.40.85% 1.00% 0.2 Frontier Bank \$448,222 \$4436 0.23% 1.20% 4.45% 0.06% 0.6 0.7 0.33 0.34% 1.00% 2.49% 0.3 Average of Asset Group B \$348,711 \$1.625 0.67% 1.30% 2.33.56% 8.01% 0.7 sester Group C - \$501 million to \$1 billion in total assets \$53.487 \$3.343 \$1.310 0.11% 5.55% 0.4 Mountain								
San Luis Valley Federal Bank \$378,835 \$997 0.38% 0.98% 159,23% 2.60% 0.44 Integrity Bank & Trust \$339,597 \$5960 0.31% 1.07% 340,63% 6.94% 0.55 Native American Bank, National Association \$339,597 \$2,377 1.34% 0.82% 61,34% 5.23% 0.65 Fermicers State Bank of calhan \$44,516 \$7,511 2.13% 1.12% 44,25% 20,74% 2.2 Frontice Bank \$44,516 \$7,511 2.13% 1.12% 44,25% 20,74% 2.2 Average of Asset Group B \$426,711 \$2,645 0.67% 1.30% 233,56% 8.01% 0.7 Average of Asset Group B \$348,711 \$1,625 0.67% 1.30% 233,56% 0.7 Stockmens Bank \$533,433 \$1,351 0.31% 1.64% 309,01% 3,55% 0.4 Yamped Valley Bank \$553,492 \$676 0.25% 1.20% 444,19% 2,13% 0.17 Yamped Valley Ban								
Integrity Bank & Trust \$397,978 \$980 0.31% 1.07% 340,63% 6.94% 0.65 Native American Bank, National Association \$399,997 \$2,377 1.34% 0.62% 61.34% 5.23% 0.53 Farmers State Bank of Calhan \$409,335 \$635 0.34% 0.485% 2.48,50% 2.61% 0.17% 2.21% Frontier Bank \$414,816 \$7,511 2.13% 1.12% 44.28% 2.07% 5.23% 0.63% 0.94% 1.05% 0.17% 0.17% 0.31% 1.05% 0.17% 0.10% 0.66 0.46% 1.75% 381.20% 2.49% 0.33 Average of Asset Group B \$348,711 \$1.625 0.67% 1.30% 2.33.56% 8.01% 0.77 stockmens Bank \$553,667 \$3.828 0.92% 1.06% 116.25% 8.23% 0.77 Stockmens Bank \$553,677 \$3.828 0.92% 1.06% 116.25% 8.23% 0.77 Stockmens Bank \$333,493 \$3.3163								
Native American Bank, National Association \$399,597 \$2,377 1.34% 0.82% 61.34% 5.23% 0.57 Farmers State Bank (Cathan \$409,335 \$5635 0.34% 0.85% 248.50% 2.61% 0.11 High Plains Bank \$414,516 \$7,511 2.13% 1.12% 44.28% 20.74% 2.2 Frontier Bank \$414,516 \$7,511 2.13% 1.12% 44.28% 20.74% 2.2 Banker's Bank of the West \$425,217 \$2,645 0.02% 1.28% 133.70% 4.59% 0.6 Average of Asset Group B \$348,711 \$1.625 0.67% 1.30% 233.56% 8.01% 0.7 stset Group C - \$501 million to \$1 billion in total assets \$503,567 \$3.828 0.92% 1.06% 116.25% 8.23% 0.7 stotmmes Bank \$503,567 \$3.828 0.92% 1.06% 116.25% 8.23% 0.7 stotmers Bank \$503,567 \$3.828 0.92% 1.06% 114% 2.93 0.7								
High Plains Bank \$414,616 \$7,511 2.13% 1.12% 44.28% 20,74% 2.2 Frontier Bank \$418,822 \$436 0.23% 2.09% 914,68% 0.11 The Dolores State Bank \$428,217 \$2,645 0.92% 1.28% 139,70% 4,69% 0.6 Bankers' Bank of the West \$428,244 \$1,500 0.46% 1.75% 381.20% 2.49% 0.3 Average of Asset Group B \$348,711 \$1,625 0.67% 1.30% 233.56% 8.01% 0.7 stset Group C - \$501 million to \$1 billion in total assets \$503,567 \$3.828 0.92% 1.06% 116,25% 8.23% 0.7 stockmens Bank \$503,567 \$3.828 0.92% 1.06% 116,25% 8.23% 0.7 Stockmens Bank \$503,567 \$3.828 0.92% 1.06% 44,28% 0.7 Stockmens Bank \$503,567 \$3.828 0.92% 1.06% 44,28% 0.7 Stockmens Bank \$503,1437 \$50 <								
Frontier Bank \$418,822 \$438 0.23% 2.09% 914.68% 1.05% 0.11 The Dolores State Bank \$428,217 \$2,645 0.92% 1.28% 319.70% 4.59% 0.3 Average of Asset Group B \$348,711 \$1,625 0.67% 1.30% 233.56% 8.01% 0.7 sset Group C - \$501 million to \$1 billion in total assets \$338,711 \$1,625 0.67% 1.30% 233.56% 8.01% 0.7 sset Group C - \$501 million to \$1 billion in total assets \$503,567 \$3,828 0.92% 1.06% 116.25% 8.23% 0.7 Stockmens Bank \$553,3493 \$1,351 0.31% 1.64% 309.01% 3.69% 0.4 Mountain Valley Bank \$557,174 \$615 0.22% 1.20% 444.19% 2.13% 0.1 First National Bank Colorado \$614.677 \$30 0.00% 1.81% 1.44% 2.63 37% 0.0 Yampa Valley Bank \$524,627 \$30 0.00% 1.32% NM 0.75%	Farmers State Bank of Calhan	\$409,335						
The Dolores State Bank \$425,217 \$2,645 0.92% 1.28% 139,70% 4.59% 0.6 Bankers' Bank of the West \$428,264 \$1,500 0.46% 1.75% 381.20% 2.49% 0.3 Average of Asset Group B \$348,711 \$1,625 0.67% 1.30% 233.56% 8.01% 0.7 sset Group C - \$501 million to \$1 billion in total assets \$503,567 \$3,828 0.92% 1.06% 116.25% 8.23% 0.7 Stockmens Bank \$503,567 \$3,828 0.92% 1.06% 116.25% 8.23% 0.7 Mountain Valley Bank \$553,871 \$615 0.22% 1.20% 863,41% 1.24% 0.1 First National Bank Colorado \$614,672 \$0 0.00% 1.81% NA 0.16% 0.0 Yamga Valley Bank \$753,174 \$616 0.00% 1.32% NM 0.78% 0.0 Yamga Valley Bank \$531,437 \$0 0.00% 1.32% NM 0.78% 0.0 Yamga Va								
Bankers' Bank of the West \$428,264 \$1,500 0.46% 1.75% 381.20% 2.49% 0.3 Average of Asset Group B \$348,711 \$1,625 0.67% 1.30% 233.56% 8.01% 0.7 sset Group C - \$501 million to \$1 billion in total assets \$503,567 \$3.828 0.92% 1.06% 116.25% 8.23% 0.7 Stockmens Bank \$503,567 \$3.828 0.92% 1.06% 116.25% 8.23% 0.7 Mountain Valley Bank \$553,493 \$1.351 0.31% 1.64% 309.01% 3.59% 0.4 Mountain Valley Bank \$553,493 \$1.351 0.31% 1.64% 309.01% 3.59% 0.4 First Notional Bank \$553,497 0.22% 1.92% 863.41% 1.44% 0.1 First Notional Bank \$584,677 \$0 0.00% 1.81% 1.44% 0.0 The Dueblo Bank and Tust Courado \$881,437 \$0 0.00% 1.52% NM 0.75% 0.7 Micolinal Trust Bank <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>								
Average of Asset Group B \$348,711 \$1,625 0.67% 1.30% 233.56% 8.01% 0.7 sset Group C - \$501 million to \$1 billion in total assets \$503,567 \$3,828 0.92% 1.06% 116,25% 8.23% 0.7 Stockmens Bank \$503,567 \$3,828 0.92% 1.06% 116,25% 8.23% 0.7 Grand Valley Bank \$554,884 \$976 0.25% 1.20% 44,419% 2.13% 0.1 Grand Valley Bank \$557,174 \$615 0.22% 1.92% 863,41% 1.24% 0.1 First National Bank Colorado \$561,672 \$2 0.09% 1.52% NM 0.16% 0.00% The Eastern Colorado Bank \$582,860 \$516 0.10% 1.21% NM 0.16% 0.00 Aligh Stank \$523,3143 \$0 0.00% 1.33% 182.03% 5.72% 0.7 The Eastern Colorado Bank \$738,517 \$476 0.08% 1.20% NM 0.12% 0.0 Orints West Co								
sset Group C - \$501 million to \$1 billion in total assets High Country Bank Stockmens Bank \$503,567 \$3,828 0.92% 1.06% 116.25% 8.23% 0.77 Mountain Valley Bank Grand Valley Bank First National Bank Colorado \$554,854 \$978 0.22% 1.20% 444.19% 2.13% 0.11 First National Bank Colorado \$551,174 \$615 0.22% 1.92% 863.41% 1.24% 0.1 The Fuebio Bank and Trust Company \$651,4672 \$0 0.00% 1.81% 2.85% 0.00% The Puebio Bank and Trust Company \$651,457 \$0 0.00% 1.33% 182.03% 5.72% 0.7 The Eastern Colorado Bank \$662,960 \$516 0.10% 1.21% NM 0.78% 0.0 Timberline Bank \$756,517 \$476 0.00% 1.22% NM 0.12% 0.0 Timberline Bank \$1,111.032 \$4,51 0.00% 1.20% NM 1.12% 0.0 Seter Antional Bank \$1,111.032 \$4,51 0.59%	Bankers' Bank of the West	\$428,264	\$1,500	0.46%	1.75%	381.20%	2.49%	0.3
High Country Bank \$503,567 \$3,828 0.92% 1.06% 116,25% 8.23% 0.7 Stockmens Bank \$533,493 \$1,351 0.31% 1.64% 309,01% 3.59% 0.4 Mountain Valley Bank \$554,884 \$978 0.25% 1.20% 444.19% 2.13% 0.1 First Southwest Bank \$598,286 \$676 0.22% 1.41% 269.11% 1.74% 0.0 Vampa Valley Bank \$598,286 \$676 0.22% 1.41% 208.11% 1.74% 0.0 Vampa Valley Bank \$631,437 \$0 0.00% 1.82% NM 0.78% 0.0 The Pueblo Bank and Trust Company \$631,437 \$0 0.00% 1.33% 182.03% 5.72% 0.7 The Bask Colorado Bank \$732,314 \$0 0.00% 1.21% NM 0.75% 0.0 AMG National Trust Bank \$732,314 \$0 0.00% 1.21% NA 0.12% NM 1.12% 0.0 Points West Comm	Average of Asset Group B	\$348,711	\$1,625	0.67%	1.30%	233.56%	8.01%	0.74
Solera National Bank \$1,111,032 \$4,511 0.59% 1.42% 239.34% 5.54% 0.41 Fortis Bank \$1,313,584 \$0 0.00% 0.91% NA 3.25% 0.00% Colorado Federal Savings Bank \$2,224,256 \$4,698 0.29% 0.84% 161.18% 3.34% 0.33 Silver Queen Financial Services, Inc. \$2,261,055 \$4,698 0.29% 0.84% 161.18% 3.42% 0.37 First Western Trust Bank \$2,901,587 \$12,759 0.52% 0.74% 130.91% 6.60% 0.62 ANB Bank \$2,948,781 \$903 0.05% 0.84% NM 0.78% 0.05 Alpine Bank \$2,948,781 \$903 0.05% 0.84% NM 0.78% 0.05 Alpine Bank \$2,948,781 \$903 0.05% 0.84% NM 0.78% 0.05 Alpine Bank \$10,061,051 \$8,484 0.21% 1.10% 207.51% 7.18% 0.05 Bank of Colorado \$7,277,39	Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank Points West Community Bank	\$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070	\$1,351 \$978 \$615 \$676 \$0 \$422 \$0 \$516 \$0 \$476 \$893	$\begin{array}{c} 0.31\%\\ 0.25\%\\ 0.22\%\\ 0.22\%\\ 0.00\%\\ 0.00\%\\ 0.00\%\\ 0.10\%\\ 0.00\%\\ 0.00\%\\ 0.10\%\\ 0.08\%\\ 0.19\%\\ \end{array}$	1.64% 1.20% 1.92% 1.41% 1.81% 1.52% 1.33% 1.21% 1.20% 1.80%	309.01% 444.19% 863.41% 269.11% NA 182.03% NM NA NM 319.88%	3.59% 2.13% 1.24% 1.74% 0.16% 0.78% 5.72% 0.75% 0.75% 0.12% 1.12% 4.70%	0.76 0.44 0.19 0.11 0.27 0.00 0.07 0.72 0.08 0.00 0.06 0.33
Solera National Bank \$1,111,032 \$4,511 0.59% 1.42% 239.34% 5.54% 0.41 Fortis Bank \$1,313,584 \$0 0.00% 0.91% NA 3.25% 0.00% Colorado Federal Savings Bank \$2,224,256 \$4,698 0.29% 0.84% 161.18% 3.34% 0.33 Silver Queen Financial Services, Inc. \$2,261,055 \$4,698 0.29% 0.84% 161.18% 3.42% 0.37 First Western Trust Bank \$2,901,587 \$12,759 0.52% 0.74% 130.91% 6.60% 0.62 ANB Bank \$2,948,781 \$903 0.05% 0.84% NM 0.78% 0.05 Alpine Bank \$2,948,781 \$903 0.05% 0.84% NM 0.78% 0.05 Alpine Bank \$2,948,781 \$903 0.05% 0.84% NM 0.78% 0.05 Alpine Bank \$10,061,051 \$8,484 0.21% 1.10% 207.51% 7.18% 0.05 Bank of Colorado \$7,277,39				0.2070	1.4470	001.10%	2.0270	0.20
Fortis Bank\$1,313,584\$00.00%0.91%NA3.25%0.00Colorado Federal Savings Bank\$2,224,256\$4,6980.29%0.84%161.18%3.34%0.38Silver Queen Financial Services, Inc.\$2,261,055\$4,6980.29%0.84%161.18%3.42%0.37First Western Trust Bank\$2,901,587\$12,7590.52%0.74%130.91%6.60%0.62ANB Bank\$2,948,781\$9030.05%0.84%NM0.78%0.05Alpine Bank\$6,661,051\$8,4840.21%1.10%207.51%7.18%0.67Bank of Colorado\$7,277,390\$7640.02%1.27%NM0.40%0.01NBH Bank\$10,061,641\$34,6200.45%1.18%199.66%4.87%0.45FirstBank\$27,110,230\$31,9470.20%1.00%309.31%5.11%0.20%	Asset Group D - Over \$1 billion in total assets							
Colorado Federal Savings Bank\$2,224,256\$4,6980.29%0.84%161.18%3.34%0.33Silver Queen Financial Services, Inc.\$2,261,055\$4,6980.29%0.84%161.18%3.42%0.33First Western Trust Bank\$2,901,587\$12,7590.52%0.74%130.1%6.60%0.60ANB Bank\$2,948,781\$9030.05%0.84%NM0.78%0.00Alpine Bank\$6,661,051\$8,4840.21%1.10%207.51%7.18%0.66Bank of Colorado\$7,277,390\$7640.02%1.27%NM0.40%0.0NBH Bank\$10,061,641\$34,6200.45%1.18%199.66%4.87%0.44FirstBank\$27,110,230\$31,9470.20%1.00%309.31%5.11%0.21								
Silver Queen Financial Šervices, Inc. \$2,261,055 \$4,698 0.29% 0.84% 161.18% 3.42% 0.3 First Western Trust Bank \$2,901,587 \$12,759 0.52% 0.74% 130.91% 6.60% 0.6 ANB Bank \$2,948,781 \$903 0.05% 0.84% NM 0.78% 0.0 Alpine Bank \$2,948,781 \$903 0.02% 1.10% 207.51% 7.18% 0.6 Bank of Colorado \$7,277,390 \$764 0.02% 1.27% NM 0.40% 0.0 NBH Bank \$10,061,641 \$34,620 0.45% 1.18% 199.66% 4.87% 0.4 FirstBank \$27,110,230 \$31,947 0.20% 1.00% 309.31% 5.11% 0.2								
First Western Trust Bank \$2,901,587 \$12,759 0.52% 0.74% 130.91% 6.60% 0.6 ANB Bank \$2,948,781 \$903 0.05% 0.84% NM 0.78% 0.0 Alpine Bank \$6,661,051 \$8,484 0.21% 1.10% 207.51% 7.18% 0.6 Bank of Colorado \$7,277,390 \$764 0.02% 1.27% NM 0.40% 0.0 NBH Bank \$10,061,641 \$34,620 0.45% 1.18% 199.66% 4.87% 0.4 FirstBank \$27,110,230 \$31,947 0.20% 1.00% 309.31% 5.11% 0.2								
ANB Bank\$2,948,781\$9030.05%0.84%NM0.78%0.02Alpine Bank\$6,661,051\$8,4840.21%1.10%207.51%7.18%0.6Bank of Colorado\$7,277,390\$7640.02%1.27%NM0.40%0.0NBH Bank\$10,061,641\$34,6200.45%1.18%199.66%4.87%0.4FirstBank\$27,110,230\$31,9470.20%1.00%309.31%5.11%0.20								
Alpine Bank\$6,661,051\$8,4840.21%1.10%207.51%7.18%0.6Bank of Colorado\$7,277,390\$7640.02%1.27%NM0.40%0.0NBH Bank\$10,061,641\$34,6200.45%1.18%199.66%4.87%0.4FirstBank\$27,110,230\$31,9470.20%1.00%309.31%5.11%0.21								
NBH Bank \$10,061,641 \$34,620 0.45% 1.18% 199.66% 4.87% 0.4 FirstBank \$27,110,230 \$31,947 0.20% 1.00% 309.31% 5.11% 0.2								
FirstBank \$27,110,230 \$31,947 0.20% 1.00% 309.31% 5.11% 0.2								
Average of Asset Group D \$6,387,061 \$10,338 0.26% 1.01% 201.30% 4.05% 0.33	FirstBank	\$27,110,230	\$31,947	0.20%	1.00%	309.31%	5.11%	0.20
	Average of Asset Group D	\$6,387,061	\$10,338	0.26%	1.01%	201.30%	4.05%	0.3

Source: SNL Financial

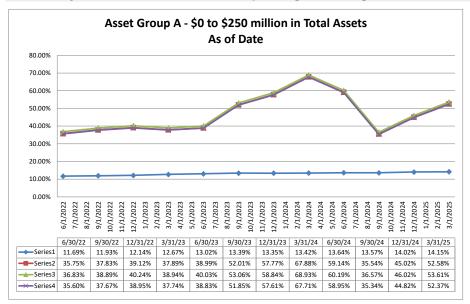
Note: Report includes only bank-level data.

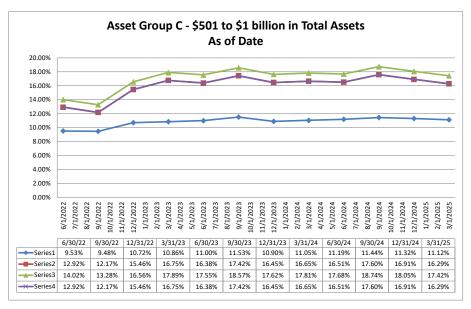
NA = data was not available.

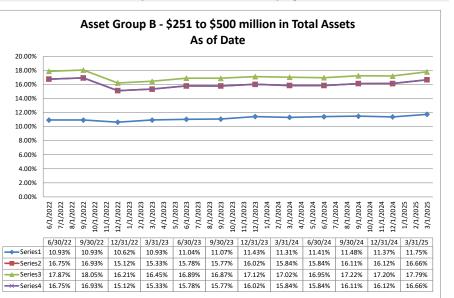
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

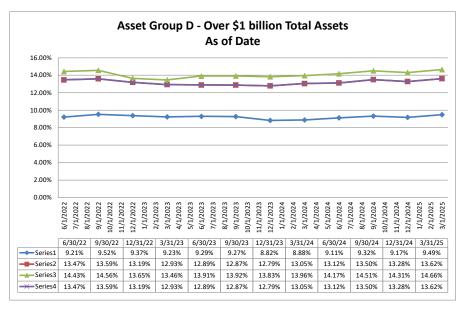
March 31, 2025

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









Source: SNL Financial

Note: Report includes only bank-level data.

March 31, 2025

Run Date: May 12, 2025

		As of Date								
ion 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 Equ Tier 1 Risk Bas Ratio (%)		
						ı				
set Group A - \$0 to \$250 million in total assets										
Transact Bank, National Association	\$6,551	\$1,065	\$1,087	\$1,087	16.82%	37.63%	37.63%	37.6		
Young Americans Bank	\$16,680	\$1,909	\$1,909	\$1,909	11.19%	328.57%	329.43%	328.		
The First National Bank of Fleming	\$28,673	\$3,809	\$3,809	\$3,809	13.40%		NA			
Champion Bank	\$48,615	\$16,565	\$17,130	\$17,130	36.86%		93.02%			
Century Savings and Loan Association	\$75,417	\$10,447	\$14,056	\$14,056	17.69%		NA			
McClave State Bank	\$76,411	\$9,555	\$9,688	\$9,688	12.75%		NA			
Gunnison Savings and Loan Association	\$101,639	\$12,965	\$12,945	\$12,945	12.90%		NA			
Pikes Peak National Bank	\$103,833	\$16,074	\$15,984	\$15,984	15.68%		24.62%	23.		
The Farmers State Bank of Brush	\$114,010	\$21,073	\$22,811	\$22,811	19.63%		NA			
Rocky Mountain Bank and Trust	\$121,643	\$12,678	\$14,122	\$14,122	11.91%		NA			
The State Bank	\$129,822	\$23,039	\$24,630	\$24,630	19.58%		30.43%	29.		
Evergreen National Bank	\$137,164	\$14,988	\$16,378	\$16,378	12.06%		NA			
RG Bank, a Savings and Loan Association	\$137,807	\$12,941	\$15,171	\$15,171	10.95%		NA			
Fowler State Bank	\$139,589	\$18,368	\$18,367	\$18,367	13.16%		NA			
Park State Bank & Trust	\$140,926	\$14,464	\$16,817	\$16,817	11.73%		19.82%	18.		
Del Norte Bank, A Savings and Loan Association	\$141,114	\$13,182	\$14,735	\$14,735	10.40%		NA			
First National Bank of Hugo	\$142,609	\$13,355	\$16,341	\$16,341	11.46%		NA			
First National Bank, Cortez	\$142,959	\$13,076	\$14,696	\$14,696	10.43%		17.01%	15.		
Bank of Estes Park	\$153,629	\$14,508	\$17,079	\$17,079	11.25%		NA			
Equitable Savings and Loan Association	\$161,238	\$26,098	\$25,692	\$25,692	15.95%		29.20%	28.		
Verus Bank of Commerce	\$190,732	\$36,771	\$36,364	\$36,364	18.76%		NA			
Home Loan State Bank	\$192,916	\$12,946	\$17,266	\$14,476	8.34%		17.22%	13.		
Community State Bank	\$193,701	\$23,025	\$23,503	\$23,503	12.53%		15.26%	14.		
The Citizens State Bank of Ouray	\$215,316	\$13,855	\$17,232	\$17,232	8.02%		12.77%	11.		
The Gunnison Bank and Trust Company	\$232,829	\$28,968	\$31,048	\$31,048	13.39%		NA			
First Pioneer National Bank	\$238,192	\$26,202	\$29,647	\$29,647	12.38%		NA			
Redstone Bank	\$239,111	\$31,273	\$30,236	\$30,236	12.71%	15.61%	16.87%	15.		
Average of Asset Group A	\$134,190	\$16,415	\$17,731	\$17,628	14.15%	52.58%	53.61%	52.3		

Source: SNL Financial

Note: Report includes only bank-level data.

March 31, 2025

Run Date: May 12, 2025

				As of Da	ate			
Region Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier 1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets	·				•			
The Colorado Bank and Trust Company of La Junta First National Bank in Trinidad North Valley Bank Wray State Bank Farmers Bank First American State Bank FMS Bank Alamosa State Bank Flatirons Bank First FarmBank Star Bank San Luis Valley Federal Bank Integrity Bank & Trust Native American Bank, National Association Farmers State Bank of Calhan High Plains Bank Frontier Bank The Doloree State Bank	\$253,763 \$256,196 \$261,822 \$263,687 \$294,609 \$226,121 \$318,409 \$323,882 \$345,906 \$365,801 \$372,754 \$378,835 \$397,978 \$339,597 \$409,335 \$414,516 \$418,822 \$425,217	\$33,836 \$11,471 \$32,559 \$26,731 \$18,308 \$24,646 \$30,890 \$36,551 \$23,566 \$40,930 \$61,301 \$59,649 \$32,716 \$43,976 \$23,254 \$41,412 \$37,532 \$57,078	\$31,219 \$26,568 \$22,559 \$25,854 \$39,602 \$25,700 \$34,171 \$39,004 \$29,497 \$43,007 \$61,909 \$65,660 \$34,241 \$45,183 \$36,969 \$41,505 \$45,840 \$62,021	\$31,219 \$26,568 \$32,559 \$25,854 \$39,602 \$25,700 \$34,171 \$39,004 \$29,497 \$43,007 \$61,909 \$65,660 \$34,241 \$45,183 \$36,969 \$41,505 \$45,840 \$42,241	$\begin{array}{c} 12.44\%\\ 10.42\%\\ 12.78\%\\ 9.90\%\\ 12.59\%\\ 8.38\%\\ 10.64\%\\ 11.93\%\\ 8.28\%\\ 11.89\%\\ 16.91\%\\ 17.63\%\\ 9.13\%\\ 11.20\%\\ 9.26\%\\ 10.12\%\\ 10.88\%\\ 14.67\%\\ 11.6\%\\ 11.6\%\\ 10.88\%\\ 14.67\%\\ 11.6\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 14.67\%\\ 10.88\%\\ 10.8$	NA NA NA NA 13.29% 12.06% 20.87% 14.35% 14.35% NA 28.67% 12.59% NA 16.70% NA 18.76% 20.86%	NA NA NA NA 14.55% 13.07% 21.99% 12.78% 15.29% NA 29.89% 13.79% NA 17.42% NA 20.02% 22.10%	NA NA NA 13.29% 12.06% 20.87% 11.53% 14.35% 14.35% 14.35% NA 28.67% 12.59% NA 16.70% NA 18.76%
Bankers' Bank of the West Average of Asset Group B	\$428,264	\$54,616	\$56,105 \$40,874	\$56,105 \$40,874	14.15%	13.55%	14.81%	
Asset Group C - \$501 million to \$1 billion in total assets High Country Bank Stockmens Bank Mountain Valley Bank Grand Valley Bank First Southwest Bank First National Bank Colorado Yampa Valley Bank The Pueblo Bank and Trust Company The Eastern Colorado Bank AMG National Trust Bank Timberline Bank Points West Community Bank Average of Asset Group C	\$503,567 \$533,493 \$554,884 \$575,174 \$598,286 \$614,672 \$621,529 \$631,437 \$682,960 \$732,314 \$758,517 \$803,070 \$634,159	\$42,065 \$61,169 \$54,005 \$44,977 \$91,687 \$55,828 \$50,134 \$75,459 \$68,883 \$103,204 \$53,359 \$60,287 \$63,421	\$44,043 \$60,252 \$54,086 \$64,398 \$105,579 \$69,249 \$58,930 \$77,741 \$70,880 \$91,473 \$64,005 \$78,046 \$69,890	\$44,043 \$60,252 \$54,086 \$105,579 \$69,249 \$58,930 \$77,741 \$70,880 \$91,473 \$64,005 \$78,046 \$69,890	8.81% 11.35% 9.56% 10.91% 18.64% 11.45% 9.29% 12.56% 10.49% 12.67% 8.30% 9.44%	11.42% 13.24% NA 32.68% NA 15.11% 12.18% 17.85% 11.52% NA	12.65% 14.49% NA NA 33.93% NA 16.36% 13.21% 18.50% 12.78% NA	13.24% NA 32.68% NA 15.11% 12.18% 17.85% 11.52%
Asset Group D - Over \$1 billion in total assets Solera National Bank Fortis Bank Colorado Federal Savings Bank Silver Queen Financial Services, Inc. First Western Trust Bank ANB Bank Alpine Bank Bank of Colorado NBH Bank FirstBank	\$1,111,032 \$1,313,584 \$2,224,256 \$2,261,055 \$2,901,587 \$2,948,781 \$6,661,051 \$7,277,390 \$10,061,641 \$27,110,230	\$91,260 \$104,338 \$241,146 \$235,812 \$287,711 \$158,225 \$615,021 \$646,118 \$1,224,539 \$1,652,814	\$116,344 \$110,994 \$243,331 \$237,997 \$266,407 \$256,301 \$648,759 \$706,235 \$949,171 \$2,403,676	\$116,344 \$110,994 \$243,331 \$237,997 \$266,407 \$256,301 \$648,759 \$706,235 \$949,171 \$2,403,676	9.80% 8.54% 10.50% 10.11% 9.24% 8.71% 9.76% 9.75% 9.86% 8.63%	13.36% 11.24% 15.33% 14.65% 11.76% 13.03% 14.13% 14.74% 12.32% 15.62%	14.61% 12.37% 16.19% 15.49% 12.52% 13.88% 15.28% 15.99% 13.50% 16.75%	11.24% 15.33% 14.65% 11.76% 13.03% 14.13% 14.74% 12.32%
Average of Asset Group D	\$6,387,061	\$525,698	\$593,322	\$593,322	9.49%	13.62%	14.66%	13.62%

Source: SNL Financial

Note: Report includes only bank-level data.

Definitions



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

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