

Banking Conditions As-of June 2012



Overall Conclusions

- Nationally, earnings have improved from 2011 levels; with fewer banks experiencing a net loss.
- Loan loss provisions have declined further in 2012, with a corresponding decrease in net charge-offs.
- Problem assets have declined slightly from 2011 levels, driven by a decline in noncurrent construction and land development (CLD) loans. Overall, problem assets remain at extremely high levels.
- Tenth District commercial banks' earnings are also up from 2011, with the percentage of banks with losses remaining below 2011 levels. This was primarily driven by a decline in provision expense.
- Problem assets in the Tenth District declined in the second quarter of 2012.
- Noncurrent loans in the District are predominantly the result of problems with CLD lending, which has improved in 2012.

Return on Average Assets Summary

(All US Commercial Banks)

	2009	2010	2011	Jun-12	2011 - 2012 (YTD) Change
Net Interest Income	3.06	3.28	3.15	3.10	(0.05)
Noninterest Income	2.04	1.79	1.74	1.78	0.04
Total Revenue	5.10	5.07	4.89	4.88	(0.00)
Provisions	1.96	1.23	0.57	0.41	(0.16)
Noninterest Expense	3.17	3.00	3.10	3.11	0.01
Total Expenses	5.13	4.23	3.68	3.52	(0.16)
Pre-tax operating income	-0.03	0.84	1.21	1.36	0.15
Net Income	-0.11	0.63	0.88	0.99	0.11

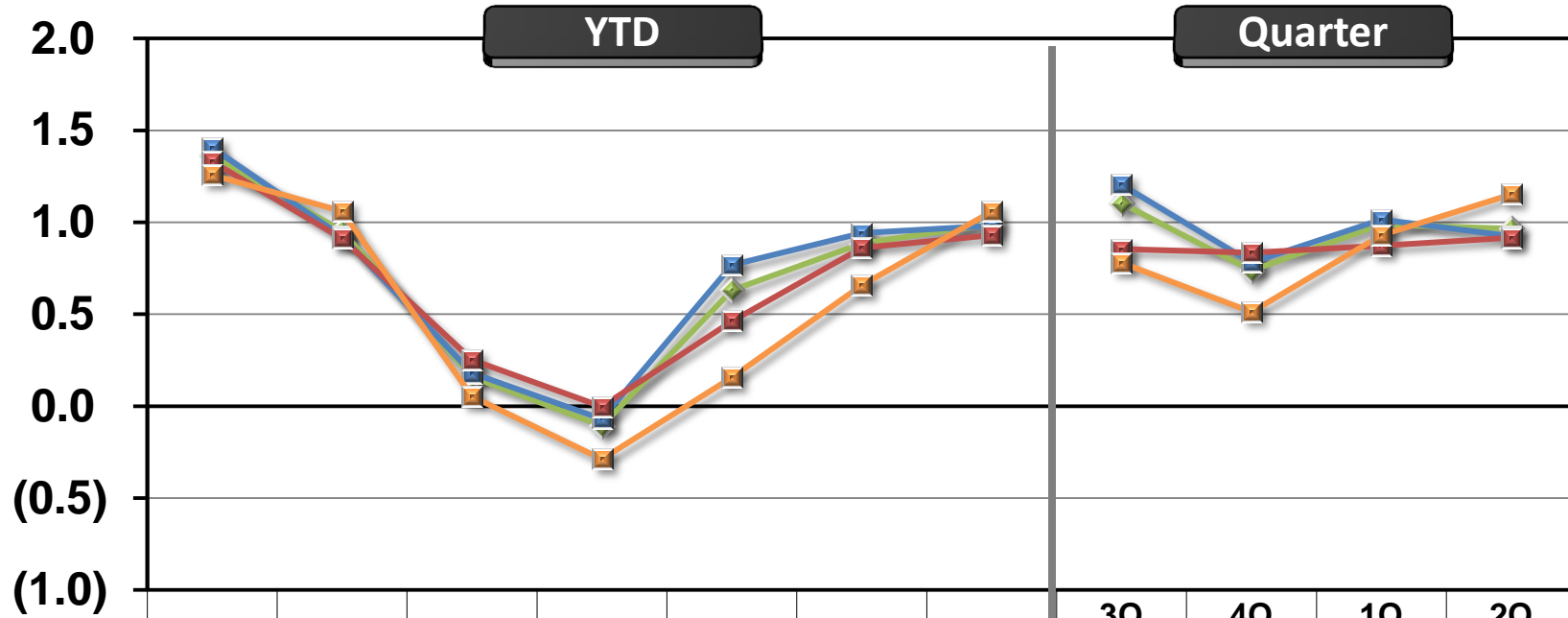
* Income Statement items as a percentage of average assets (TTM) - Annualized

Source: Reports of Condition and Income

Nationwide, Earnings Have Improved In 2012

(All US Commercial Banks)

% of Avg. Assets



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All Banks	1.36	0.95	0.16	-0.11	0.63	0.88	0.99	1.10	0.74	0.99	0.97
■ Over \$50 Billion	1.41	0.92	0.18	-0.07	0.77	0.94	0.98	1.20	0.78	1.01	0.93
■ \$10 - \$50 Billion	1.33	0.91	0.25	0.00	0.46	0.86	0.93	0.85	0.84	0.87	0.92
■ Under \$10 Billion	1.26	1.06	0.05	-0.29	0.16	0.66	1.06	0.78	0.51	0.93	1.15

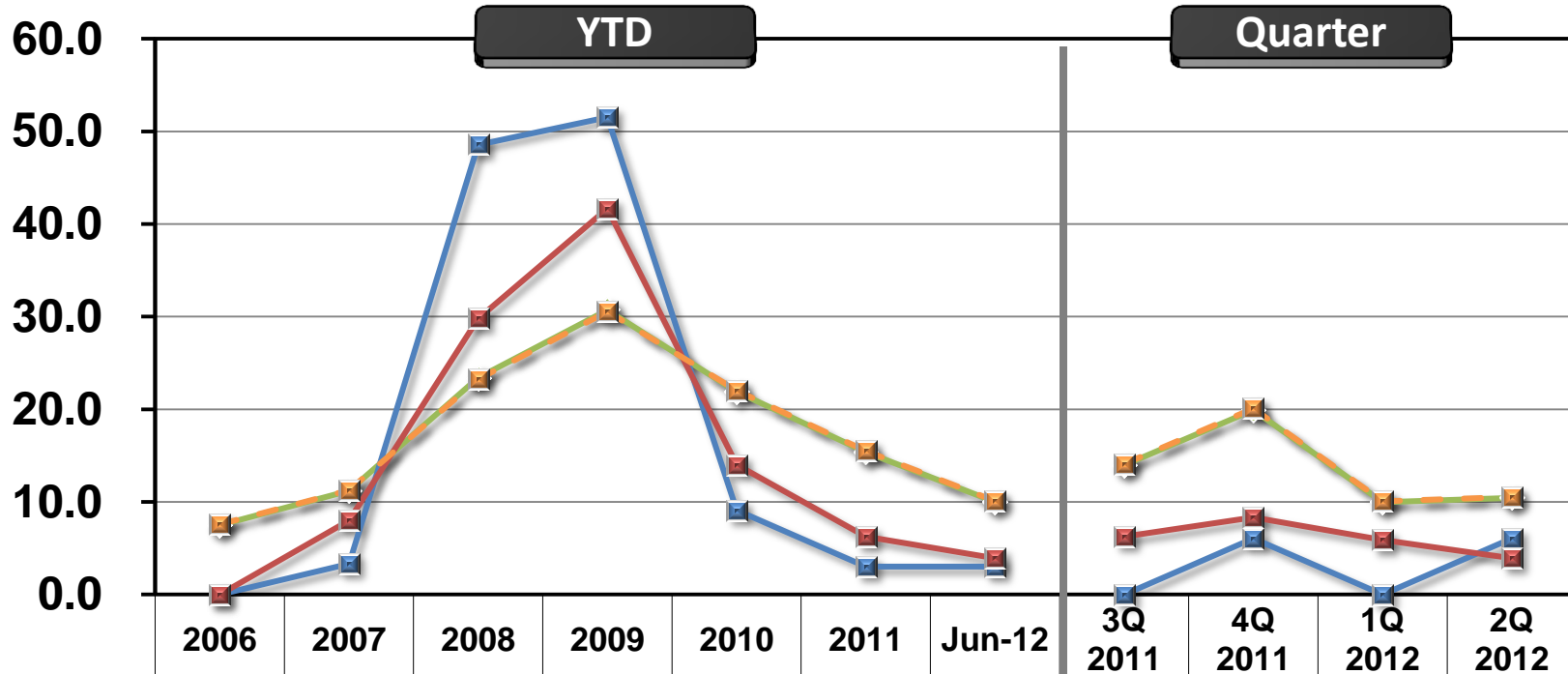
* YTD = Net Income (YTD), as a percentage of average assets (TTM) - Annualized
 * Quarter = Net Income (Quarter), as a percentage of average assets (Quarter) - Annualized
 Source: Reports of Condition and Income



Fewer Institutions Are Experiencing Losses

(All US Commercial Banks)

% of Banks



◆ All Banks	7.50	11.20	23.40	30.73	21.90	15.37	10.01	13.97	19.94	9.99	10.45
■ Over \$50 Billion	0.00	3.33	48.57	51.52	9.09	3.03	3.03	0.00	6.06	0.00	6.06
■ \$10 - \$50 Billion	0.00	8.00	29.79	41.67	14.00	6.25	3.92	6.25	8.33	5.88	3.92
■ Under \$10 Billion	7.58	11.26	23.23	30.55	22.03	15.51	10.10	14.11	20.11	10.08	10.53

* YTD = Percentage of banks with negative net income (YTD)

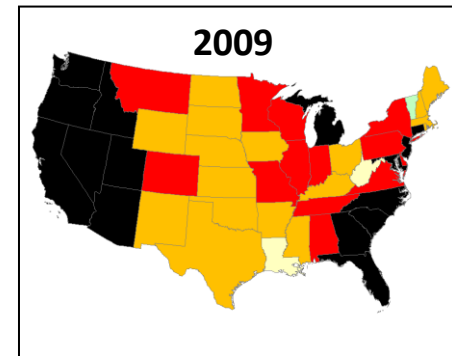
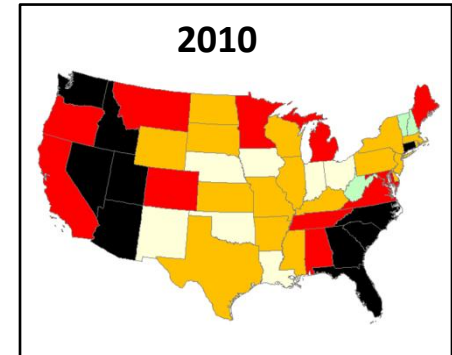
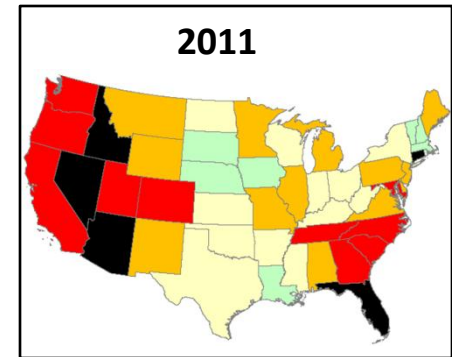
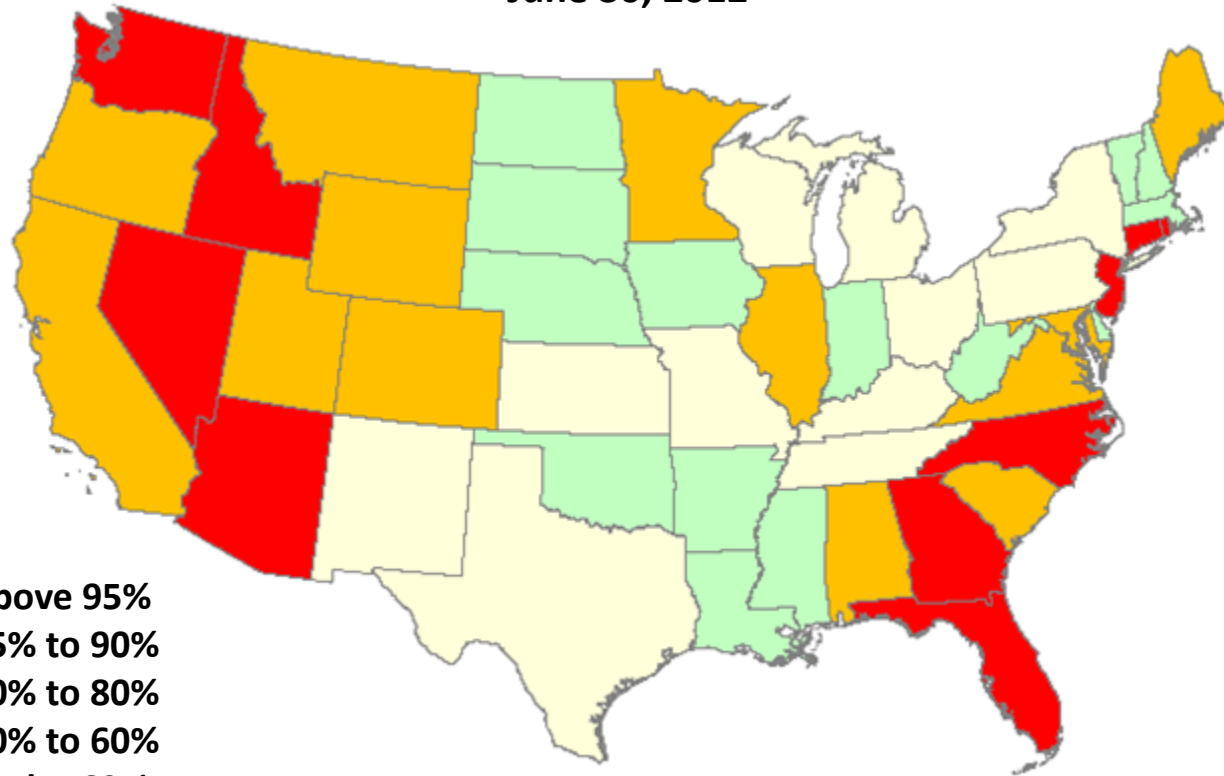
* Quarter = Percentage of banks with negative net income (Quarter)

Source: Reports of Condition and Income

Overall, Industry Profitability Has Improved

Percent of Banks Earning a Profit

June 30, 2012



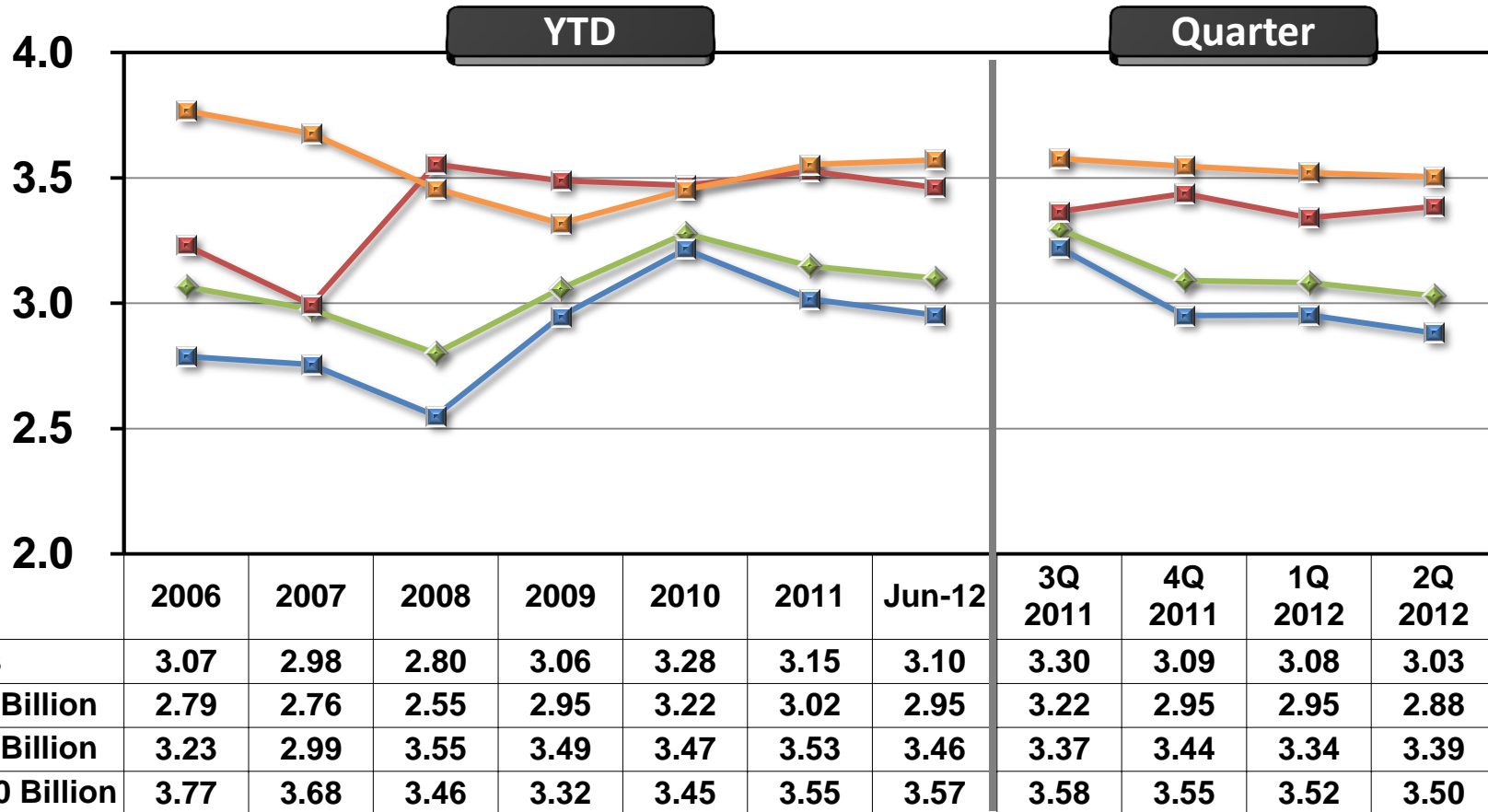
* Percentage of banks with positive net income (YTD)

Source: Reports of Condition and Income

Net Interest Income Is Relatively Flat, While Contracting For Larger Banks

(All US Commercial Banks)

% of Avg. Assets



* YTD = Interest Income Net of Interest Expense (YTD), as a percentage of average assets (TTM) - Annualized

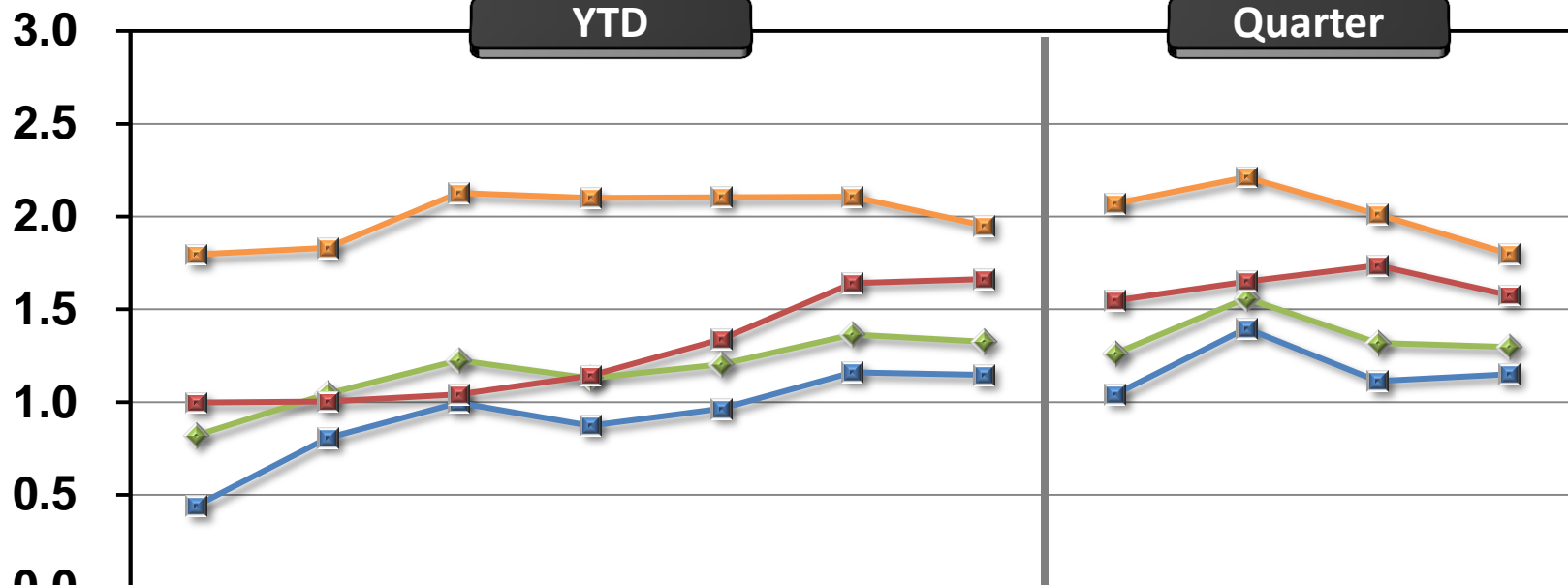
* Quarter = Interest Income Net of Interest Expense (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income

Net Noninterest Expense Remains High for Small Banks

(All US Commercial Banks)

% of Avg. Assets



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All Banks	0.82	1.04	1.22	1.13	1.20	1.36	1.33	1.26	1.56	1.32	1.30
■ Over \$50 Billion	0.44	0.81	1.00	0.87	0.96	1.16	1.15	1.04	1.40	1.11	1.15
■ \$10 - \$50 Billion	1.00	1.00	1.04	1.14	1.34	1.64	1.66	1.55	1.65	1.74	1.58
■ Under \$10 Billion	1.80	1.83	2.13	2.10	2.10	2.11	1.95	2.07	2.21	2.01	1.80

* YTD = Noninterest Expense Net of Noninterest Income (YTD), as a percentage of average assets (TTM) - Annualized

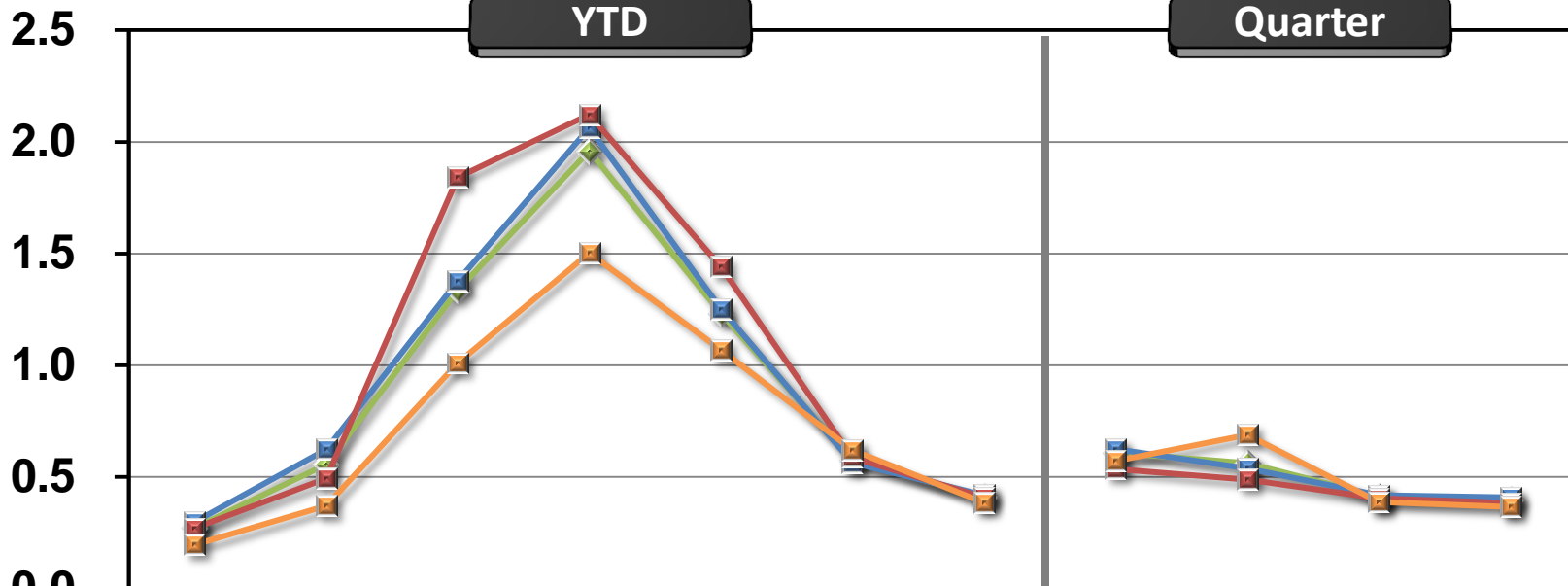
* Quarter = Noninterest Expense Net of Noninterest Income (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income

Loan Loss Provisions Have Declined In 2012

(All US Commercial Banks)

% of Avg. Assets



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All Banks	0.27	0.56	1.34	1.96	1.23	0.57	0.41	0.61	0.56	0.41	0.40
■ Over \$50 Billion	0.30	0.62	1.38	2.06	1.25	0.56	0.42	0.62	0.54	0.42	0.41
■ \$10 - \$50 Billion	0.27	0.49	1.84	2.12	1.44	0.59	0.41	0.54	0.49	0.40	0.38
■ Under \$10 Billion	0.20	0.37	1.01	1.50	1.07	0.62	0.38	0.57	0.69	0.39	0.37

* YTD = Loan Loss Provision Expense (YTD), as a percentage of average assets (TTM) - Annualized

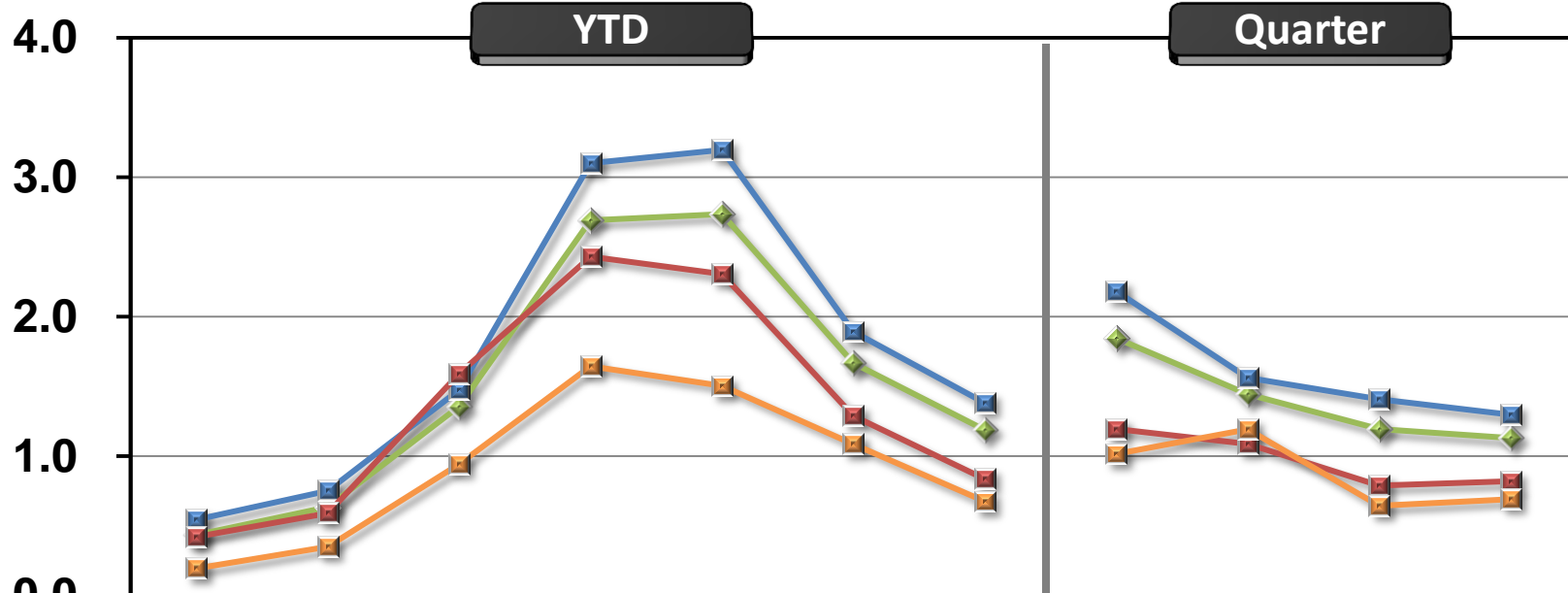
* Quarter = Loan Loss Provision Expense (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income

Net Charge-Offs Have Fallen

(All US Commercial Banks)

% of Avg. Loans



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All Banks	0.44	0.63	1.36	2.69	2.74	1.67	1.19	1.85	1.44	1.20	1.13
■ Over \$50 Billion	0.54	0.75	1.47	3.10	3.20	1.89	1.38	2.18	1.56	1.41	1.30
■ \$10 - \$50 Billion	0.42	0.59	1.59	2.43	2.31	1.29	0.84	1.19	1.09	0.79	0.82
■ Under \$10 Billion	0.20	0.35	0.94	1.65	1.50	1.09	0.68	1.02	1.19	0.64	0.69

* YTD = Net Charge-Offs (YTD) as a percentage of average loans (TTM) - Annualized

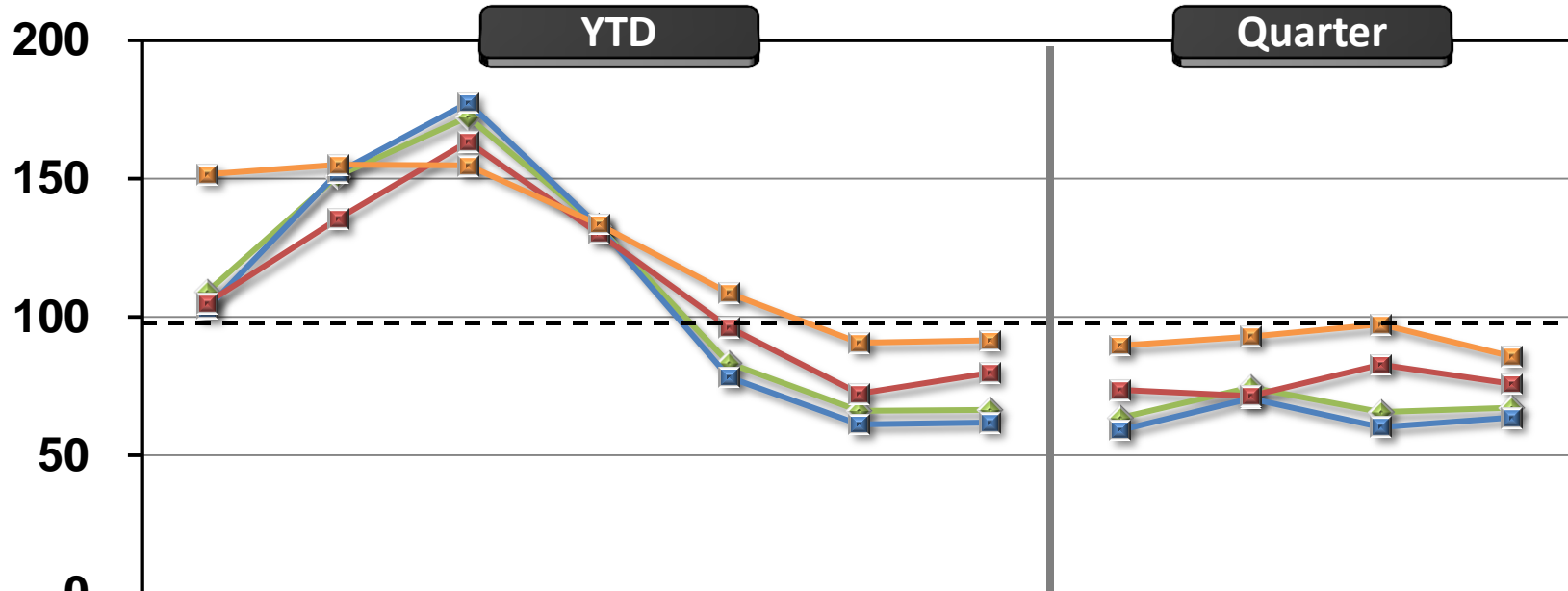
* Quarter = Net Charge-Offs (Quarter) as a percentage of average loans (Quarter) - Annualized

Source: Reports of Condition and Income

Reserves Continue To Be Depleted

(All US Commercial Banks)

Provisions/NCOs



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All Banks	109.1	151.0	172.3	132.9	83.3	66.1	66.5	63.5	74.6	65.7	67.2
■ Over \$50 Billion	103.0	152.2	177.5	133.1	78.2	61.2	61.8	59.1	70.6	60.2	63.6
■ \$10 - \$50 Billion	105.0	135.4	163.4	130.3	96.3	72.3	79.8	73.6	71.5	82.8	75.8
■ Under \$10 Billion	151.6	155.0	154.8	133.6	108.7	90.7	91.5	89.7	92.9	97.4	85.8

* YTD = Loan Loss Provision Expense (YTD), as a percentage of Net Charge-Offs (YTD)

* Quarter = Loan Loss Provision Expense (Quarter), as a percentage of Net Charge-Offs (Quarter)

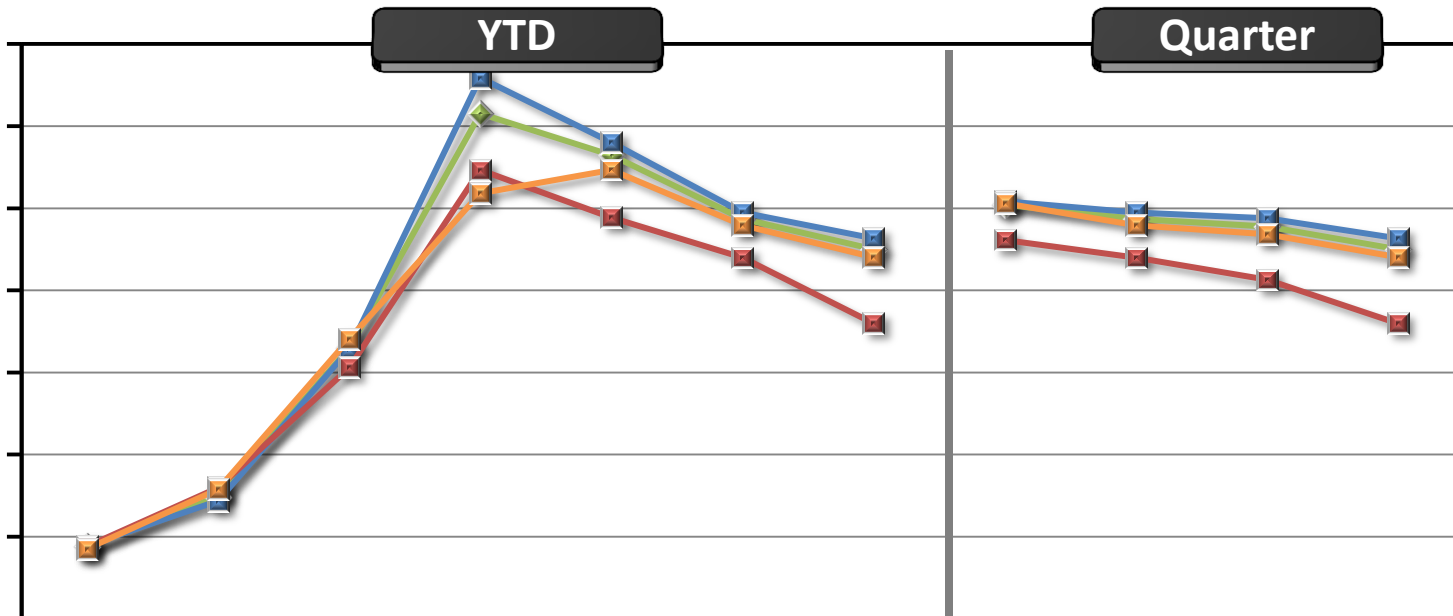
Source: Reports of Condition and Income

Problem Assets Have Declined Slightly

(All US Commercial Banks)

% of Loans + OREO

7.0
6.0
5.0
4.0
3.0
2.0
1.0
0.0



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All Banks	0.88	1.49	3.29	6.15	5.65	4.87	4.50	5.04	4.87	4.77	4.50
■ Over \$50 Billion	0.89	1.44	3.28	6.59	5.80	4.95	4.63	5.08	4.95	4.88	4.63
■ \$10 - \$50 Billion	0.88	1.60	3.06	5.47	4.89	4.40	3.60	4.61	4.40	4.13	3.60
■ Under \$10 Billion	0.85	1.58	3.41	5.18	5.47	4.79	4.40	5.06	4.79	4.68	4.40

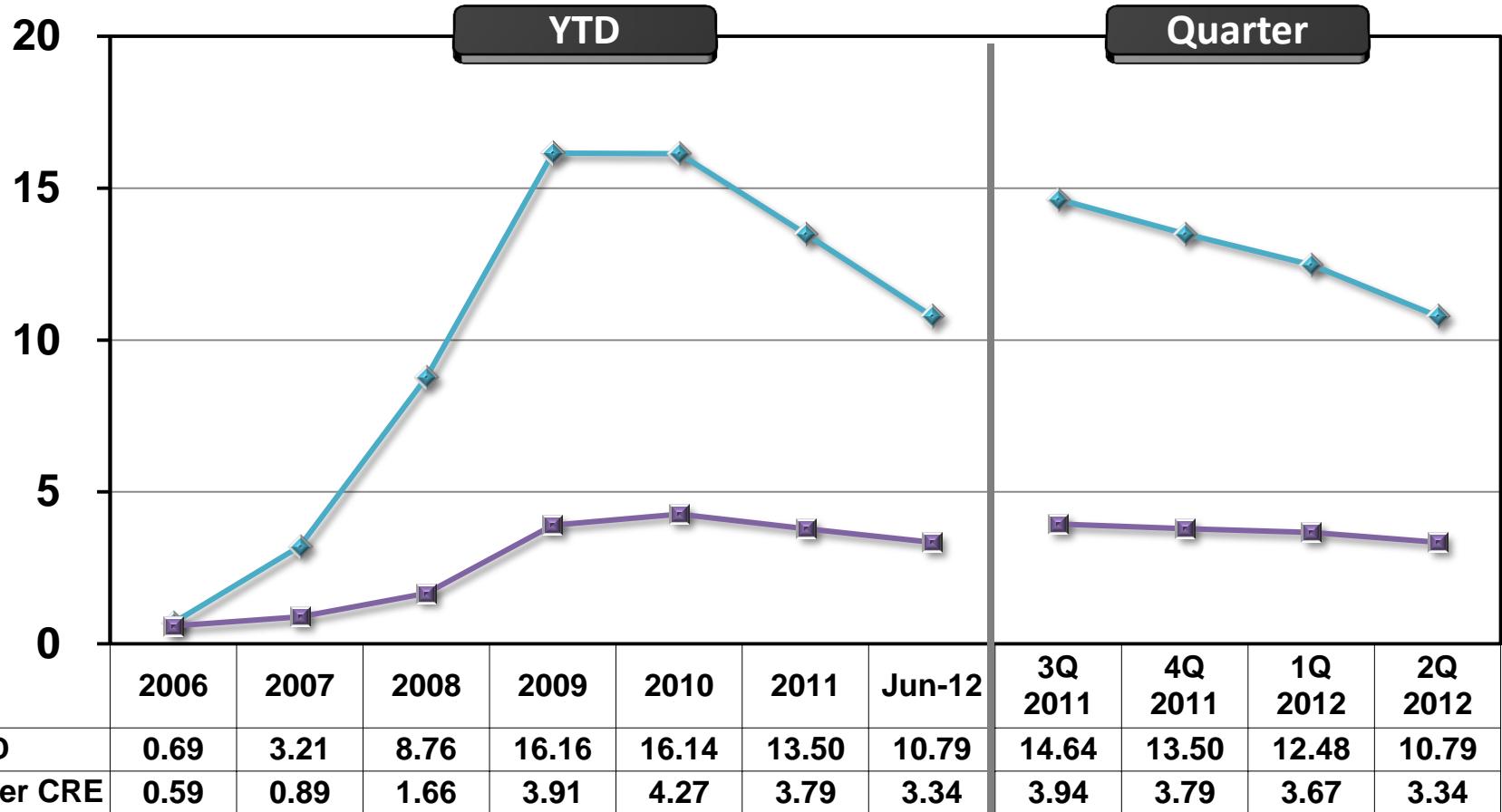
* Loans 90+ days past due + nonaccrual loans + OREO as a percentage of total loans + OREO

Source: Reports of Condition and Income

Noncurrent CLD Has Shown Improvement

(All US Commercial Banks)

% of Loan Type



* Noncurrent Loans to Loans - By Loan Category

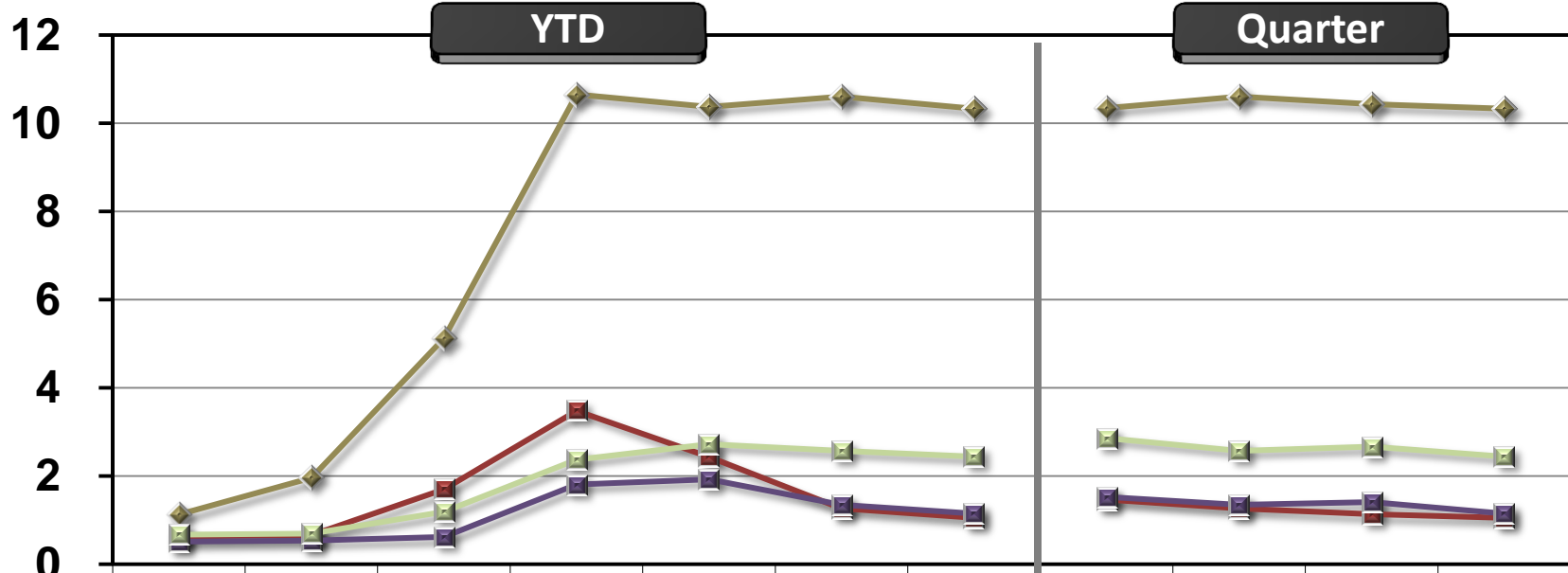
* Noncurrent includes loans 90+ days past due and nonaccrual

Source: Reports of Condition and Income

Noncurrent Residential Loans Remains High

(All US Commercial Banks)

% of Loan Type



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ 1-4 Family	1.1	2.0	5.1	10.7	10.4	10.6	10.3	10.3	10.6	10.4	10.3
■ C&I	0.6	0.7	1.7	3.5	2.4	1.3	1.1	1.5	1.3	1.1	1.1
■ Farm	0.5	0.5	0.6	1.8	1.9	1.3	1.2	1.5	1.3	1.4	1.2
■ Farm RE	0.7	0.7	1.2	2.4	2.7	2.6	2.4	2.9	2.6	2.7	2.4

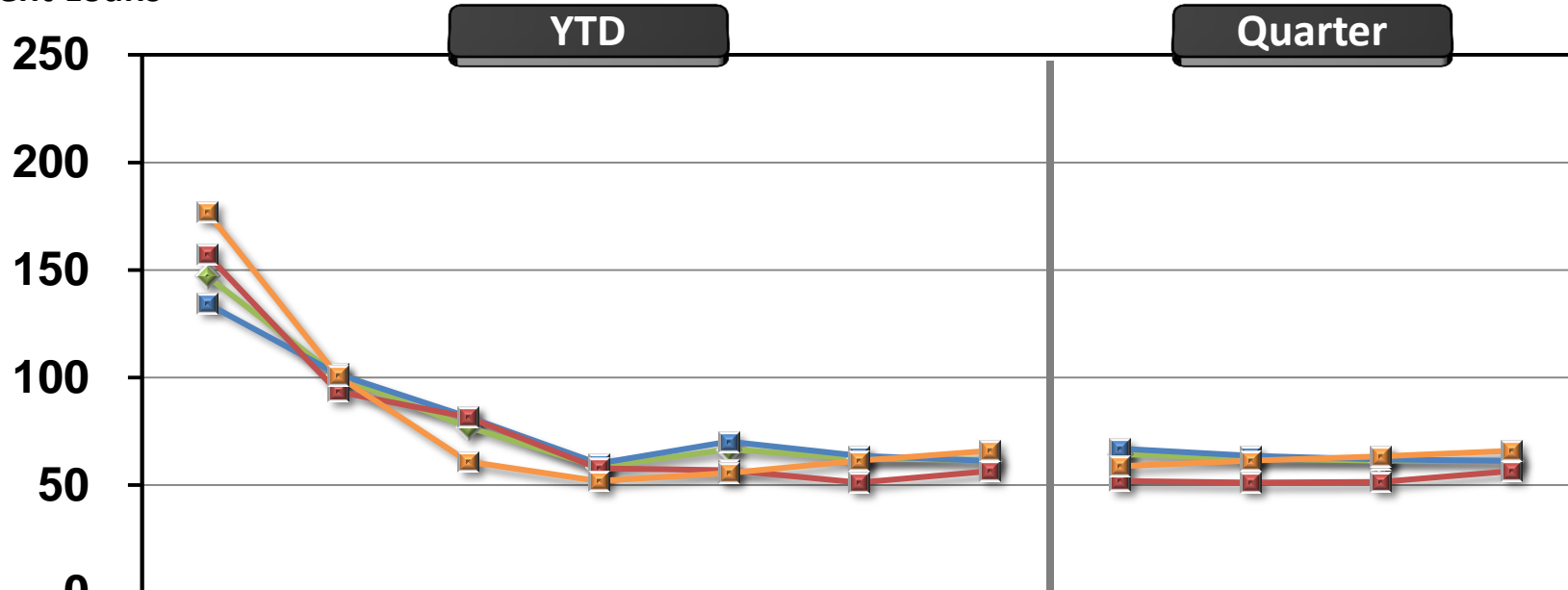
* Noncurrent Loans to Loans - By Loan Category
 * Noncurrent includes loans 90+ days past due and nonaccrual
 Source: Reports of Condition and Income



Coverage Ratios Remain Low

(All US Commercial Banks)

% of Noncurrent Loans



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All Banks	147.1	100.5	76.9	58.5	66.6	62.3	61.7	64.4	62.3	61.4	61.7
■ Over \$50 Billion	134.4	101.6	81.7	60.0	70.2	63.6	61.3	66.9	63.6	61.9	61.3
■ \$10 - \$50 Billion	157.2	93.4	81.6	57.8	57.0	51.2	56.6	52.0	51.2	51.4	56.6
■ Under \$10 Billion	177.0	100.7	60.9	51.9	55.7	61.3	66.0	58.8	61.3	63.3	66.0

* Loan loss reserves to loans 90+ days past due and in nonaccrual status

Source: Reports of Condition and Income

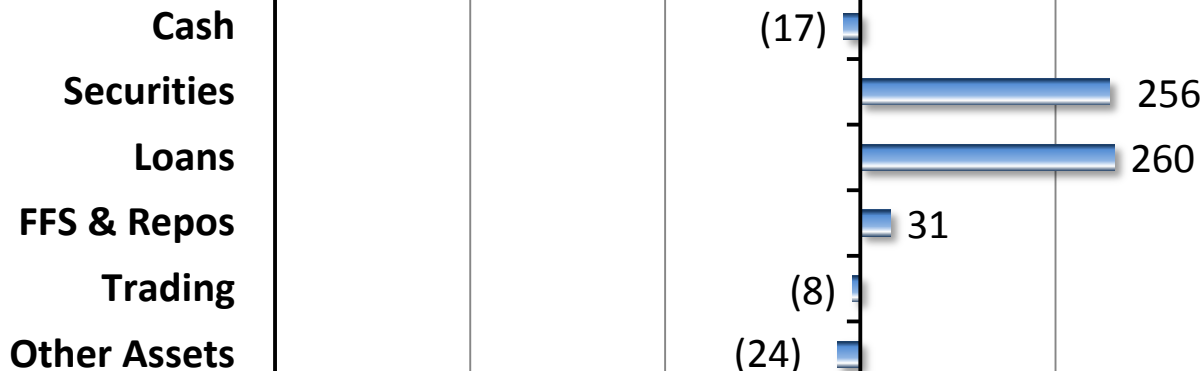
Balance Sheet Shifts

Change From June 2011 to June 2012

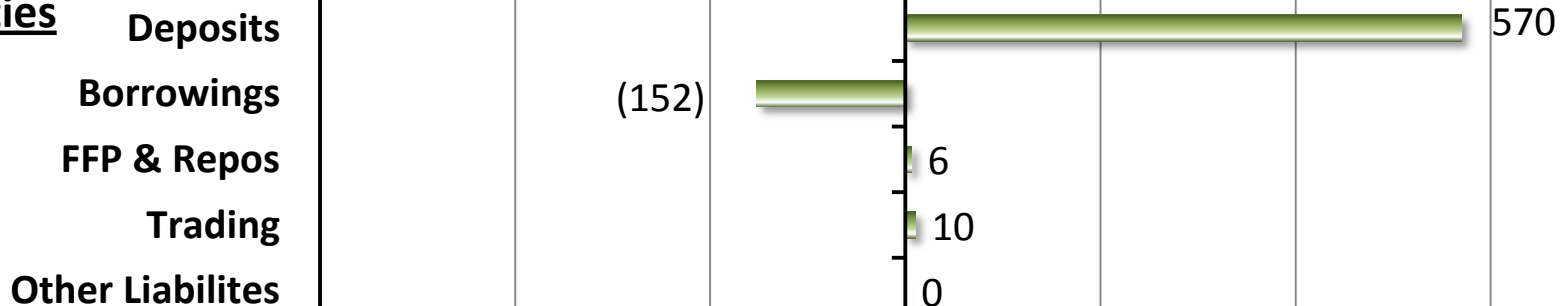
(All US Commercial Banks)

\$ Billions

Assets



Liabilities



(600.0) (400.0) (200.0) 0.0 200.0 400.0 600.0 800.0

Source: Reports of Condition and Income



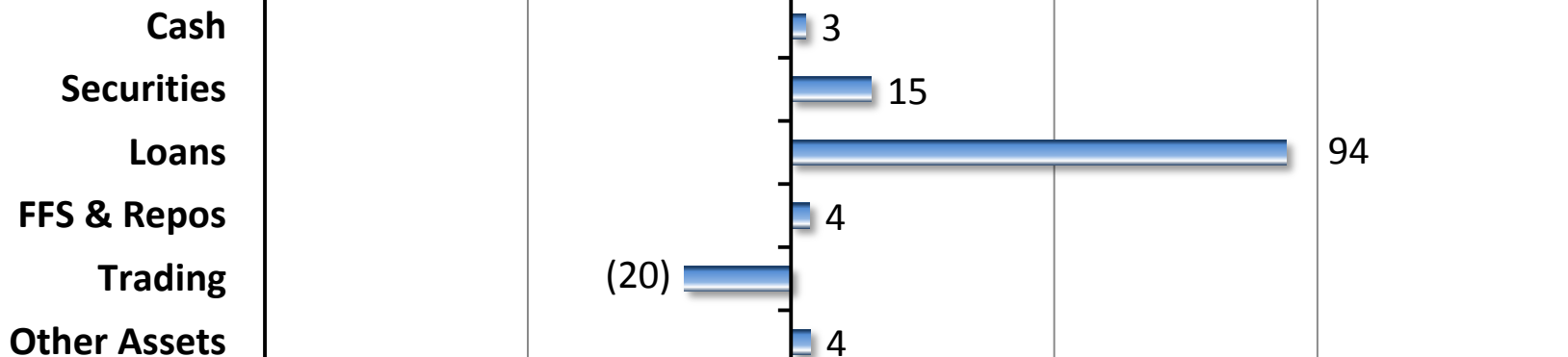
Balance Sheet Shifts

Change From March 2012 to June 2012

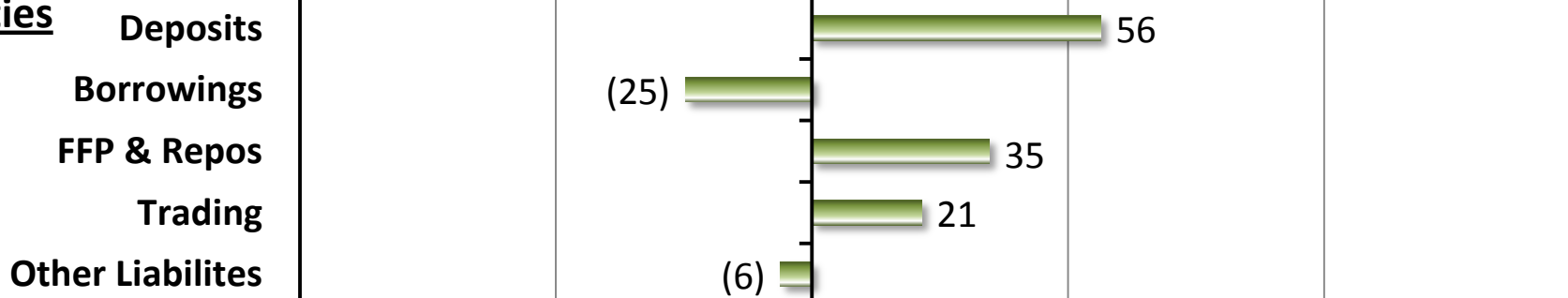
(All US Commercial Banks)

\$ Billions

Assets



Liabilities



(100.0) (50.0) 0.0 50.0 100.0 150.0

Source: Reports of Condition and Income

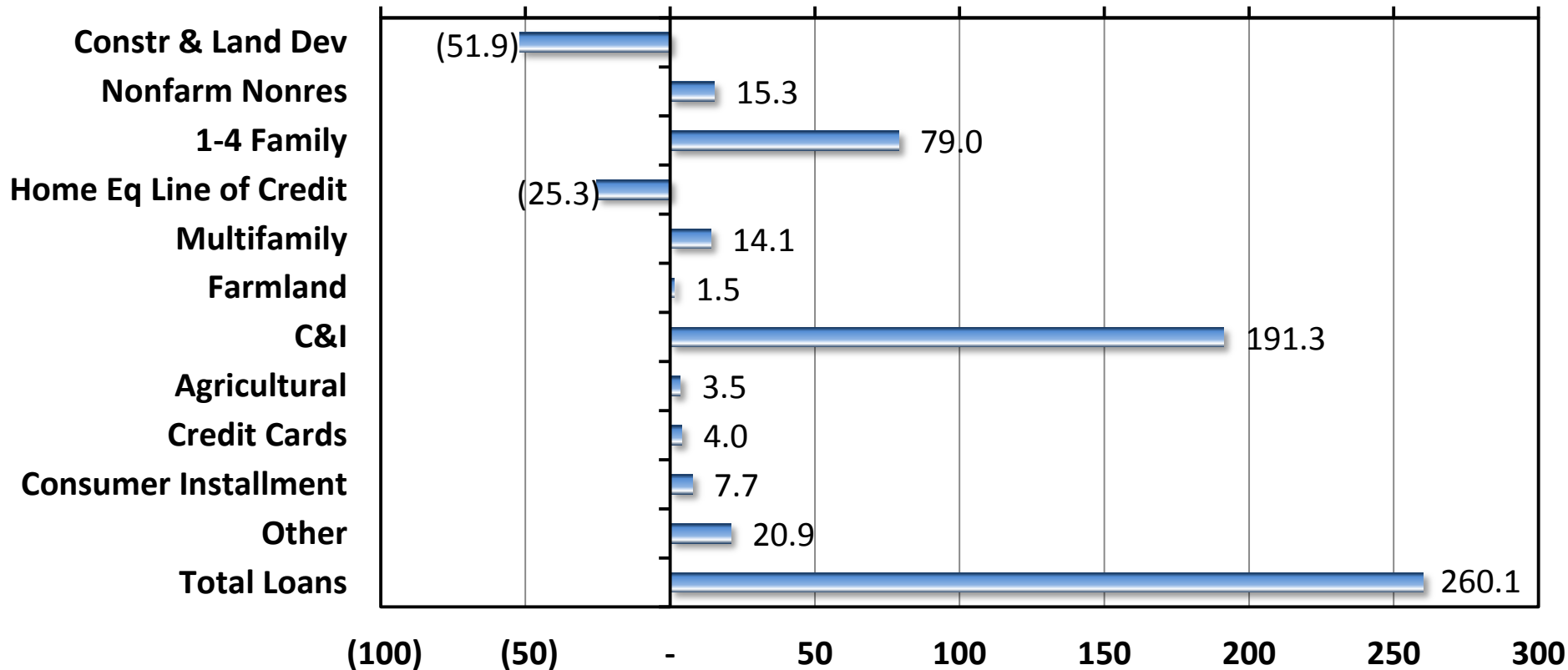


Loan Portfolio Composition

Change From June 2011 to June 2012

(All US Commercial Banks)

\$ Billions



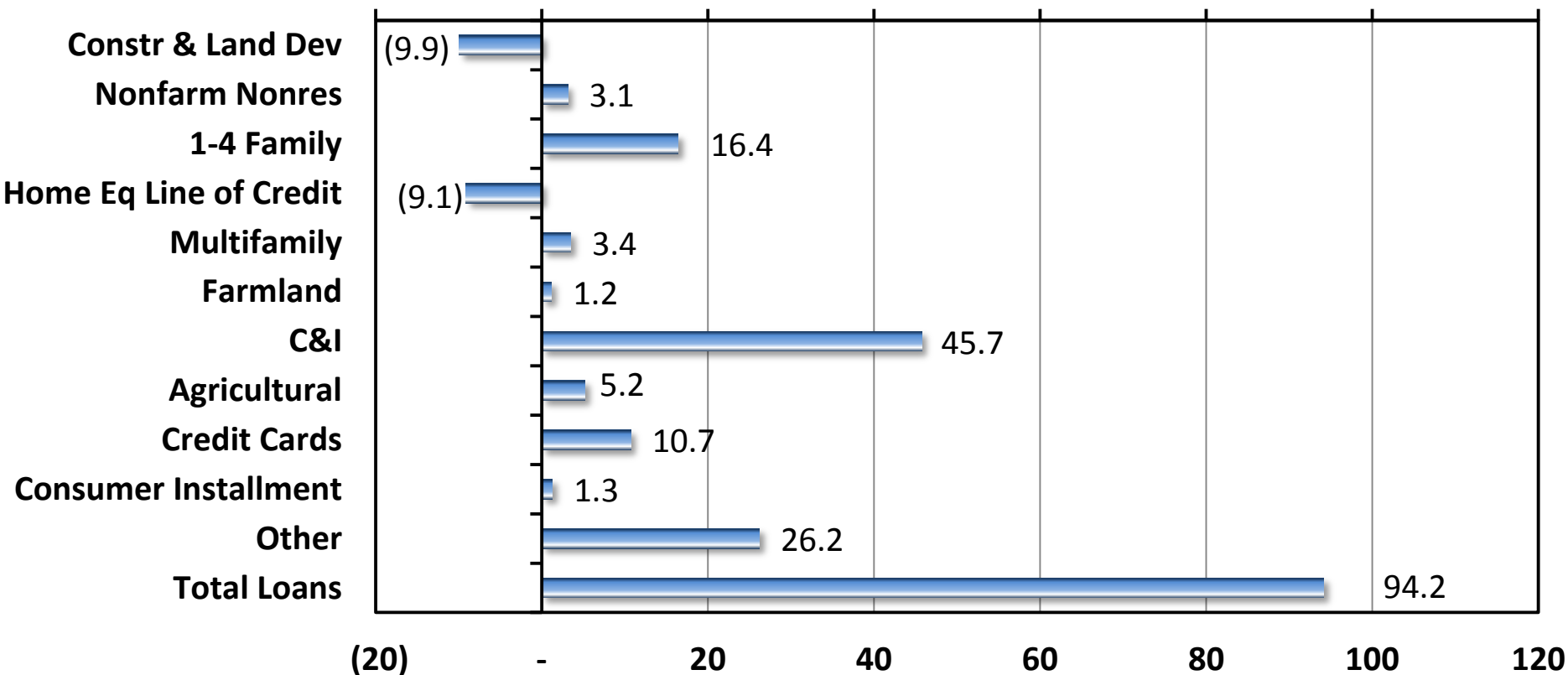
Source: Reports of Condition and Income

Loan Portfolio Composition

Change From March 2012 to June 2012

(All US Commercial Banks)

\$ Billions

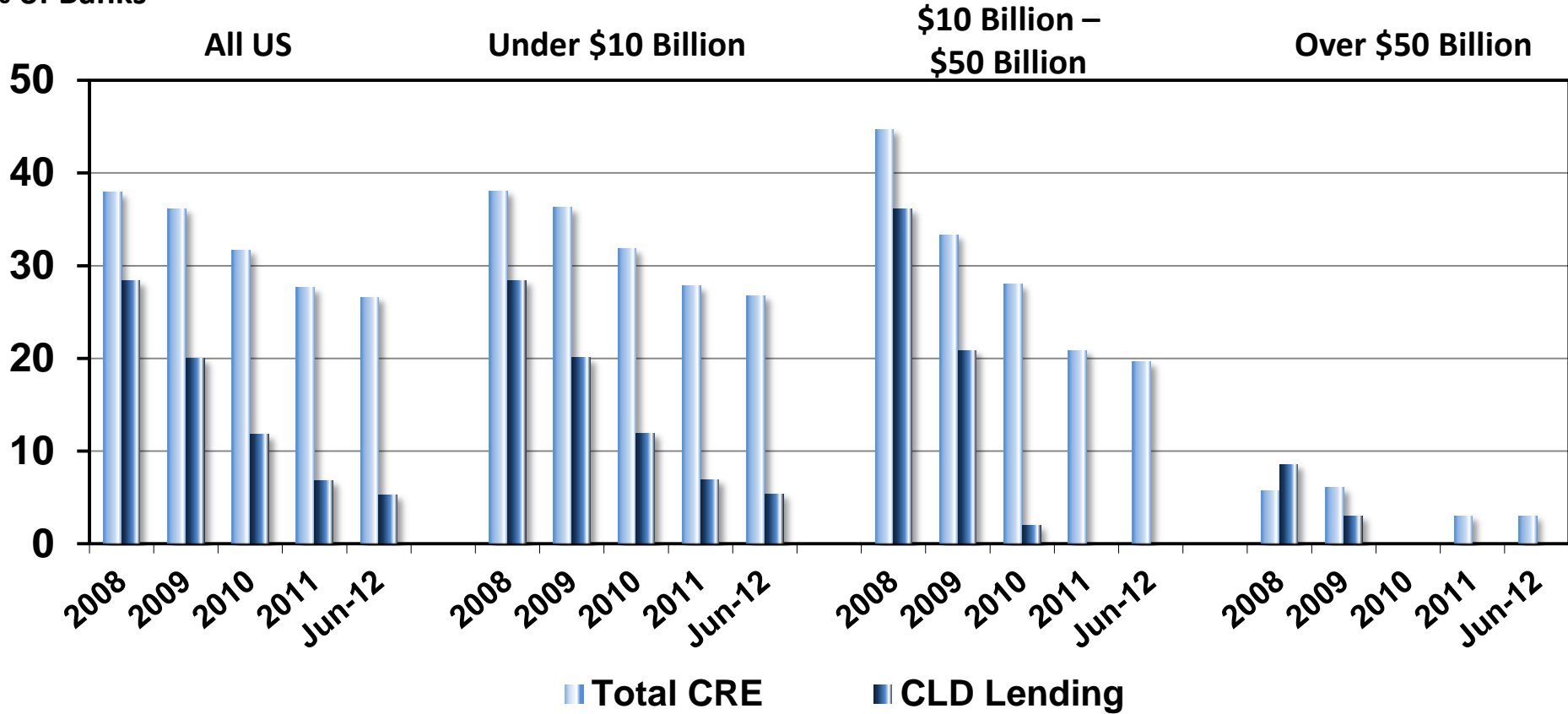


Source: Reports of Condition and Income

Banks' CRE Concentrations Are Declining

(All US Commercial Banks)

% of Banks



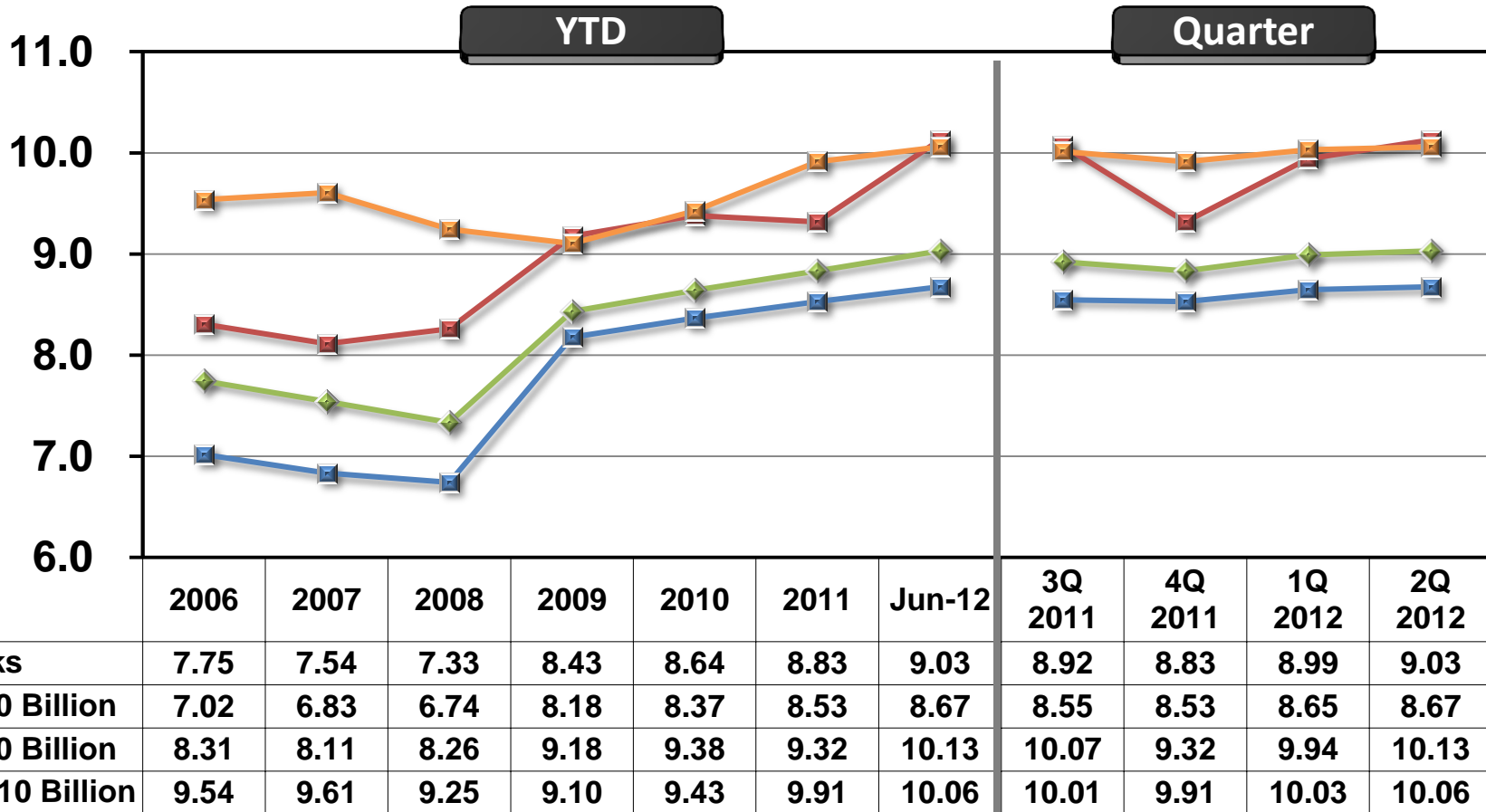
* Percentage of banks exceeding CRE guidance thresholds, not including growth criteria & unadjusted for owner occupied properties

Source: Reports of Condition and Income

Overall, Capital Levels Are Rising

(All US Commercial Banks)

% of Assets*



* Tier 1 capital to assets for leverage capital purposes (Quarter) – the “Leverage Ratio”

Source: Reports of Condition and Income

Return on Average Assets Summary

(Tenth District Commercial Banks)

	2009	2010	2011	Jun-12	2011 - 2012 (YTD) Change
Net Interest Income	3.51	3.69	3.59	3.55	(0.04)
Noninterest Income	1.57	1.54	1.36	1.43	0.07
Total Revenue	5.09	5.24	4.95	4.98	0.03
Provisions	1.26	0.92	0.41	0.25	(0.16)
Noninterest Expense	3.41	3.45	3.39	3.33	(0.06)
Total Expenses	4.66	4.36	3.80	3.58	(0.22)
Pre-tax operating income	0.42	0.87	1.16	1.40	0.25
Net Income	0.35	0.67	0.94	1.16	0.23

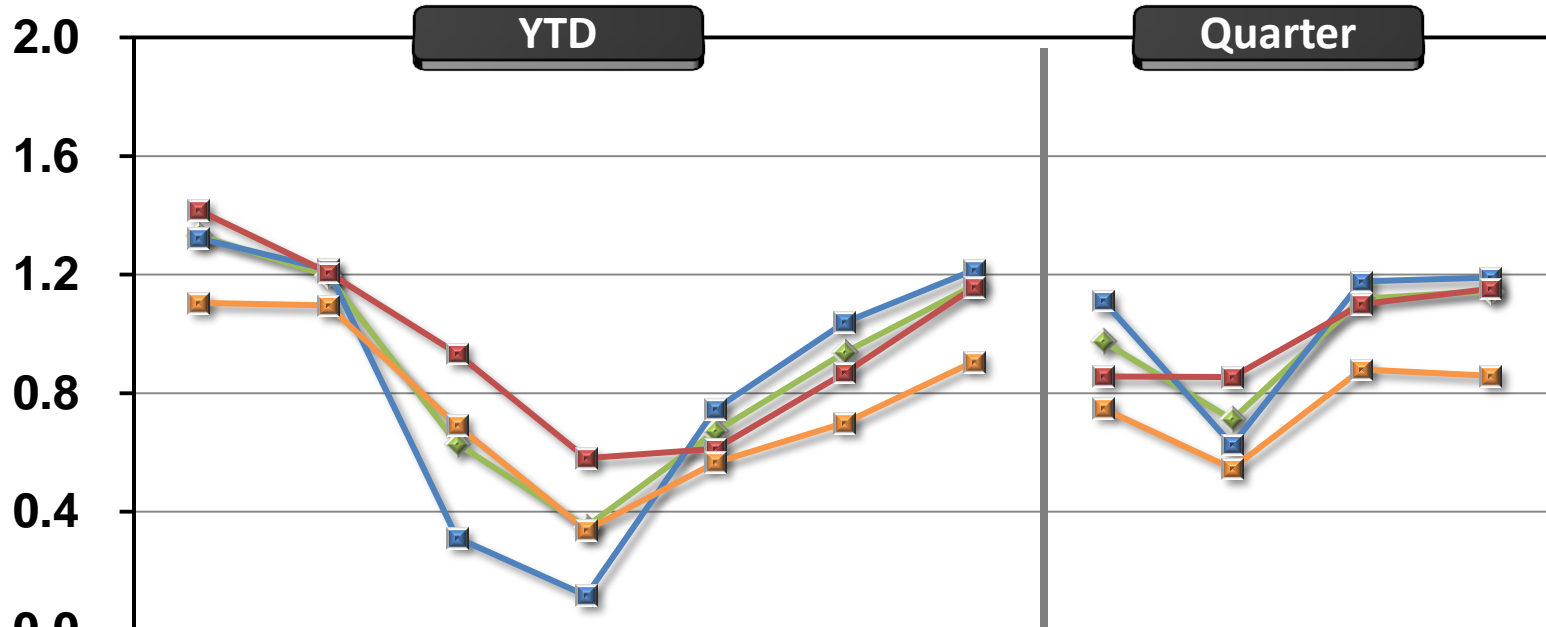
* Income Statement items as a percentage of average assets (TTM)

Source: Reports of Condition and Income

District Earnings Have Improved In 2012

(Tenth District Commercial Banks)

% of Avg. Assets



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All District Banks	1.33	1.20	0.63	0.35	0.67	0.94	1.16	0.98	0.71	1.12	1.15
■ Over \$1 Billion	1.32	1.22	0.31	0.12	0.75	1.04	1.22	1.11	0.63	1.18	1.19
■ \$100 Million - \$1 Billion	1.42	1.21	0.93	0.58	0.61	0.87	1.16	0.86	0.85	1.10	1.15
■ Under \$100 Million	1.10	1.10	0.69	0.34	0.57	0.70	0.91	0.75	0.55	0.88	0.86

* YTD = Net Income (YTD), as a percentage of average assets (TTM) - Annualized

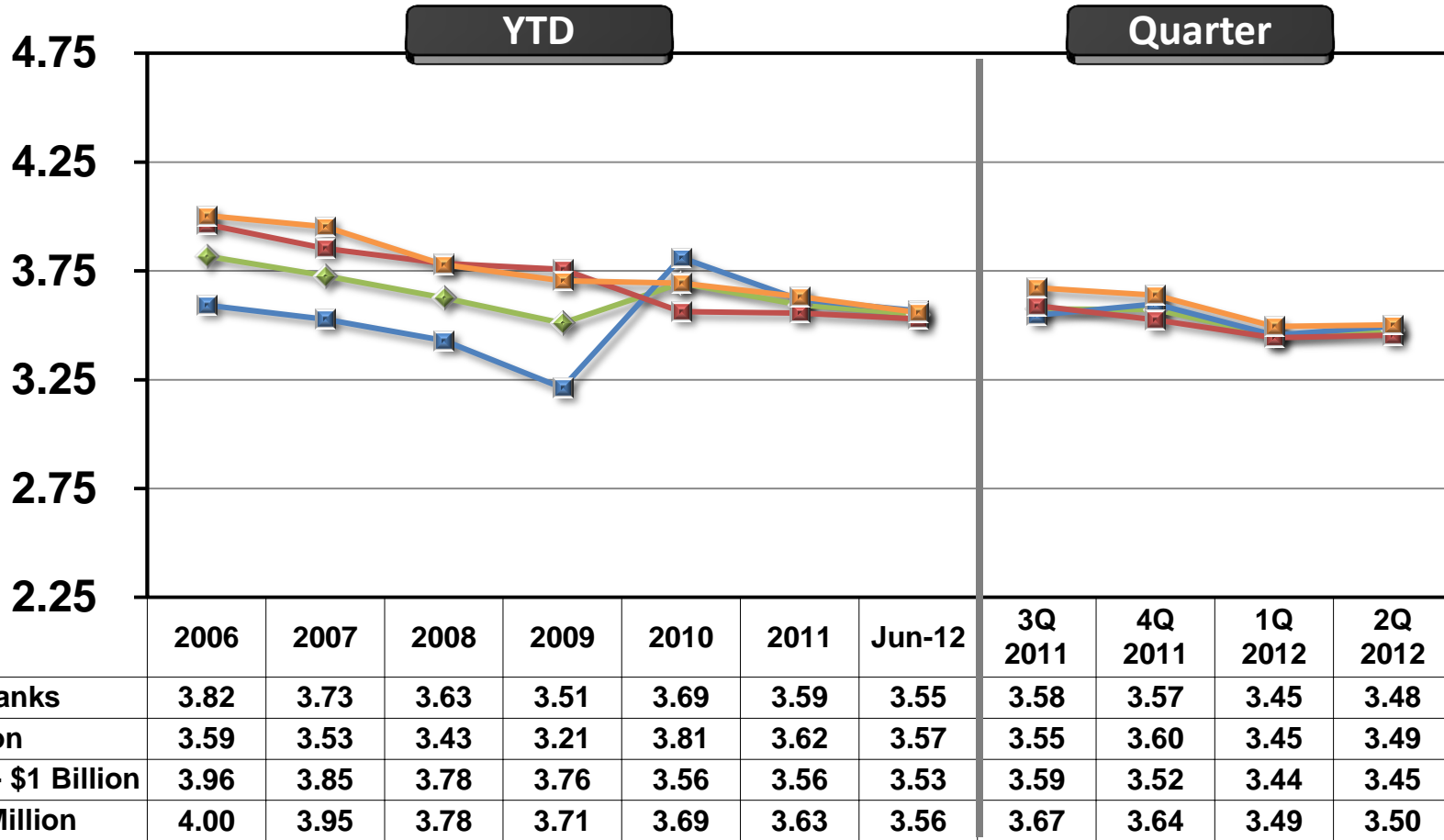
* Quarter = Net Income (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income

Overall, Net Interest Income Remains Stable

(Tenth District Commercial Banks)

% of Avg. Assets



* YTD = Interest Income Net of Interest Expense (YTD), as a percentage of average assets (TTM) - Annualized

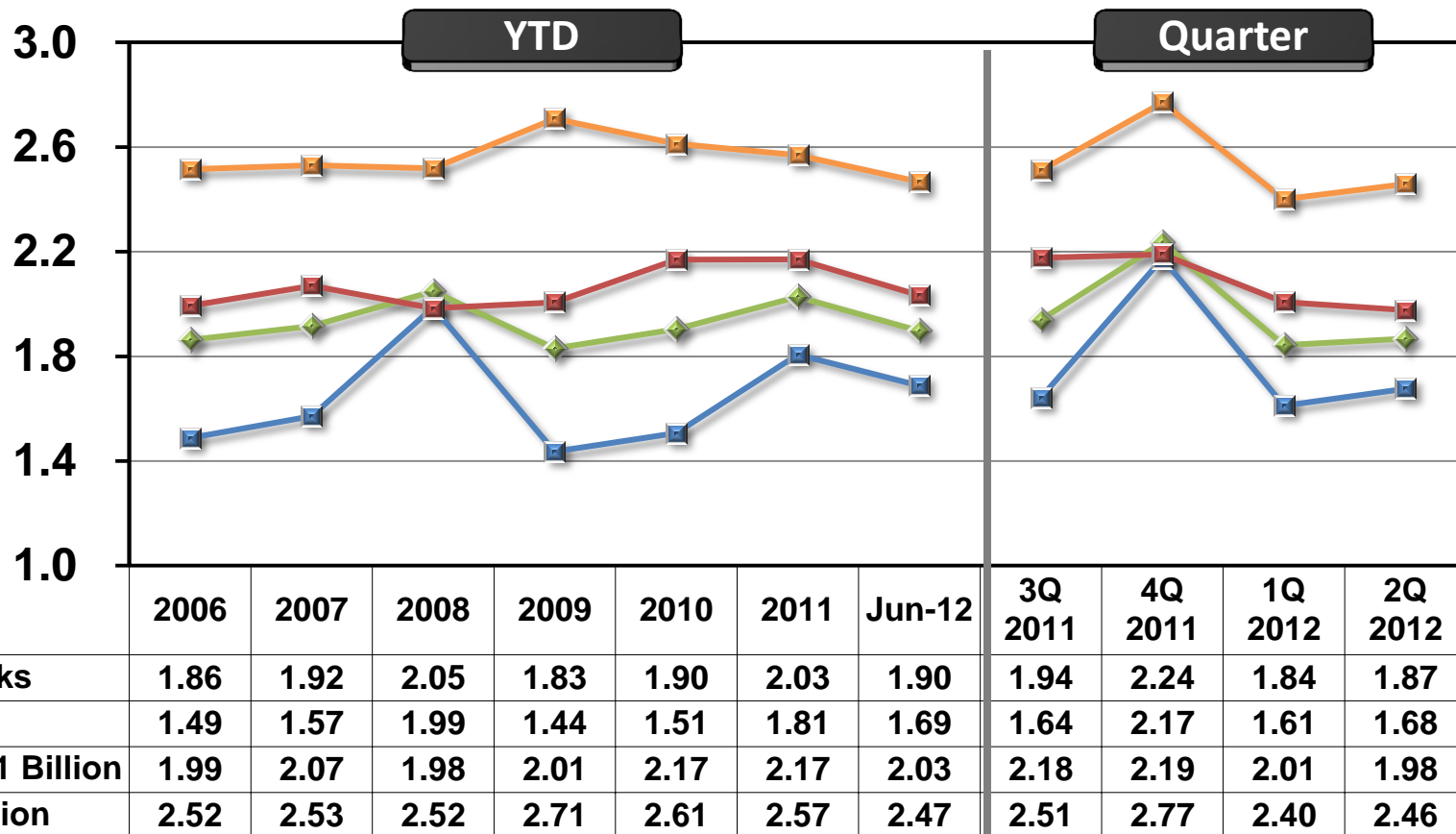
* Quarter = Interest Income Net of Interest Expense (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income

Net-Noninterest Expense Down in 2012

(Tenth District Commercial Banks)

% of Avg. Assets



* YTD = Noninterest Expense Net of Noninterest Income (YTD), as a percentage of average assets (TTM) - Annualized

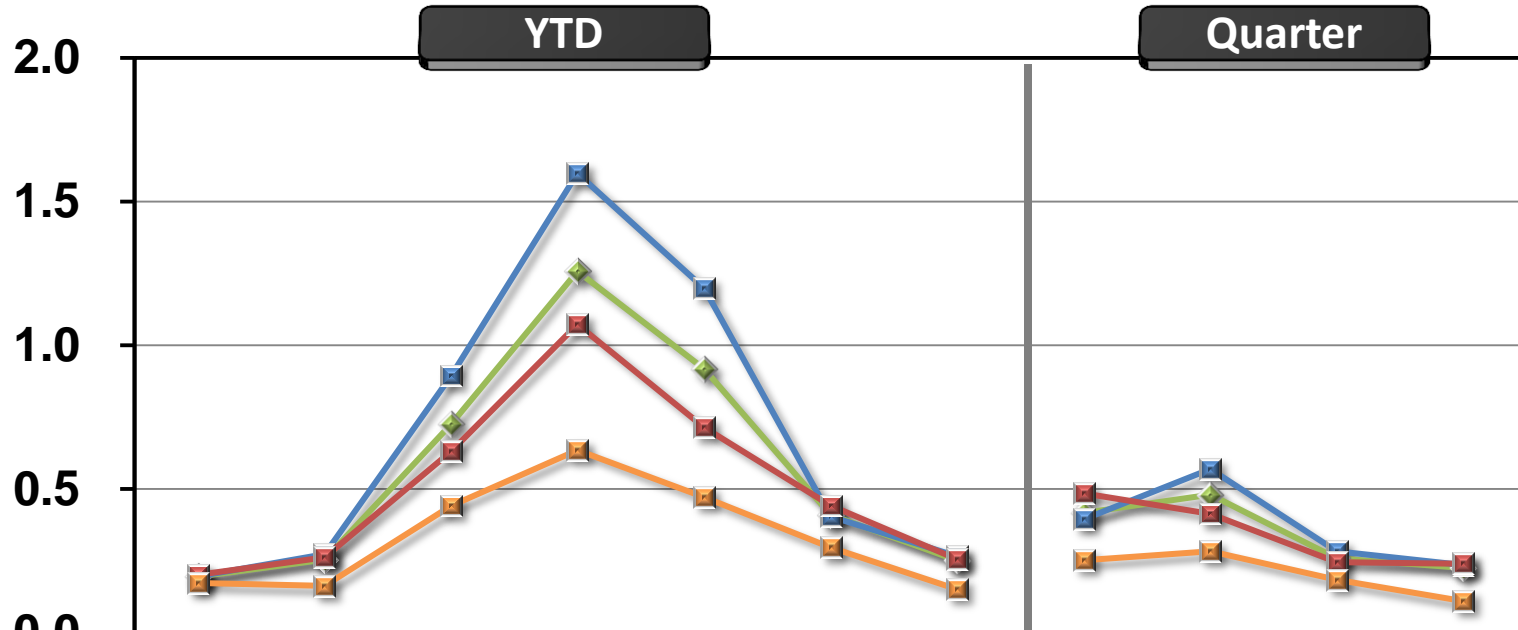
* Quarter = Noninterest Expense Net of Noninterest Income (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income

Loan Loss Provisions Continue To Decline

(Tenth District Commercial Banks)

% of Avg. Assets



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All District Banks	0.20	0.25	0.73	1.26	0.92	0.41	0.25	0.42	0.48	0.26	0.23
■ Over \$1 Billion	0.20	0.27	0.89	1.60	1.20	0.40	0.27	0.39	0.57	0.28	0.24
■ \$100 Million - \$1 Billion	0.20	0.26	0.63	1.07	0.71	0.44	0.26	0.48	0.41	0.25	0.24
■ Under \$100 Million	0.17	0.16	0.44	0.64	0.47	0.30	0.15	0.25	0.28	0.18	0.11

* YTD = Loan Loss Provision Expense (YTD), as a percentage of average assets (TTM) - Annualized

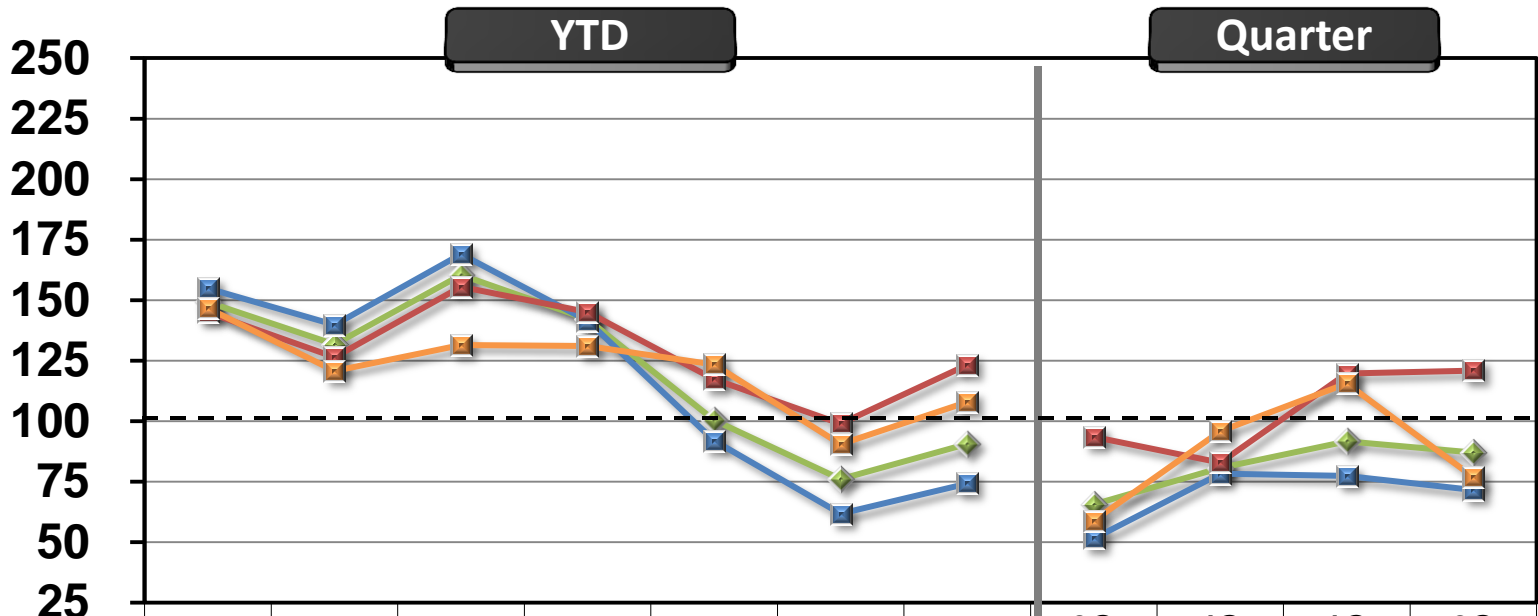
* Quarter = Loan Loss Provision Expense (Quarter), as a percentage of average assets (Quarter) - Annualized

Source: Reports of Condition and Income

Provisions Outpace Charge-Offs For Small District Banks

(Tenth District Commercial Banks)

Provisions/NCOs



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All District Banks	149.1	131.7	160.4	142.2	100.4	76.1	90.6	65.6	80.7	91.7	87.0
■ Over \$1 Billion	154.9	139.7	169.1	141.5	91.9	61.7	74.3	51.5	78.3	77.3	71.5
■ \$100 Million - \$1 Billion	145.0	126.4	155.5	145.0	117.3	99.0	123.3	93.5	82.9	119.7	120.9
■ Under \$100 Million	146.7	120.7	131.5	131.0	123.5	90.4	107.9	58.9	96.0	115.6	76.8

* YTD = Loan Loss Provision Expense (YTD), as a percentage of Net Charge-Offs (YTD)
 * Quarter = Loan Loss Provision Expense (Quarter), as a percentage of Net Charge-Offs (Quarter)

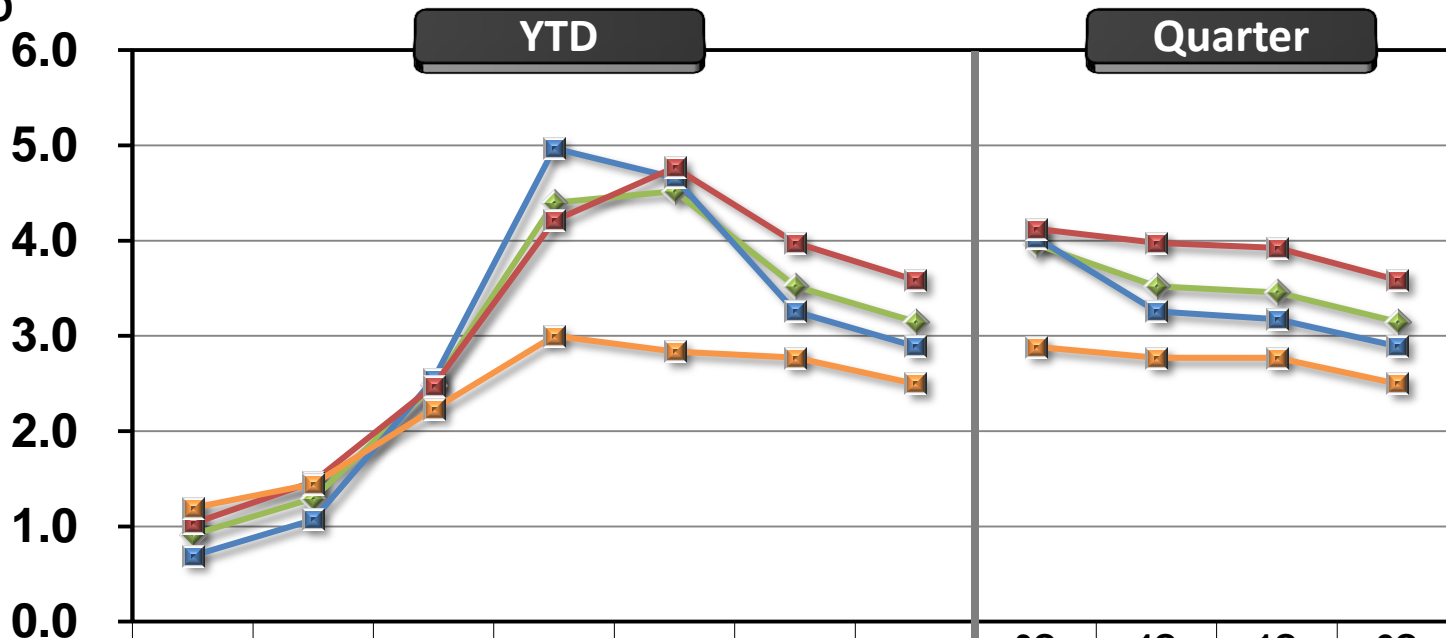
Source: Reports of Condition and Income



Problem Assets Decline In Second Quarter 2012

(Tenth District Commercial Banks)

% of Loans + OREO



	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ All District Banks	0.91	1.29	2.48	4.40	4.52	3.52	3.15	3.96	3.52	3.46	3.15
■ Over \$1 Billion	0.69	1.07	2.54	4.97	4.66	3.26	2.89	4.03	3.26	3.18	2.89
■ \$100 Million - \$1 Billion	1.03	1.47	2.48	4.21	4.77	3.98	3.59	4.12	3.98	3.92	3.59
■ Under \$100 Million	1.20	1.45	2.23	3.00	2.84	2.77	2.50	2.89	2.77	2.77	2.50

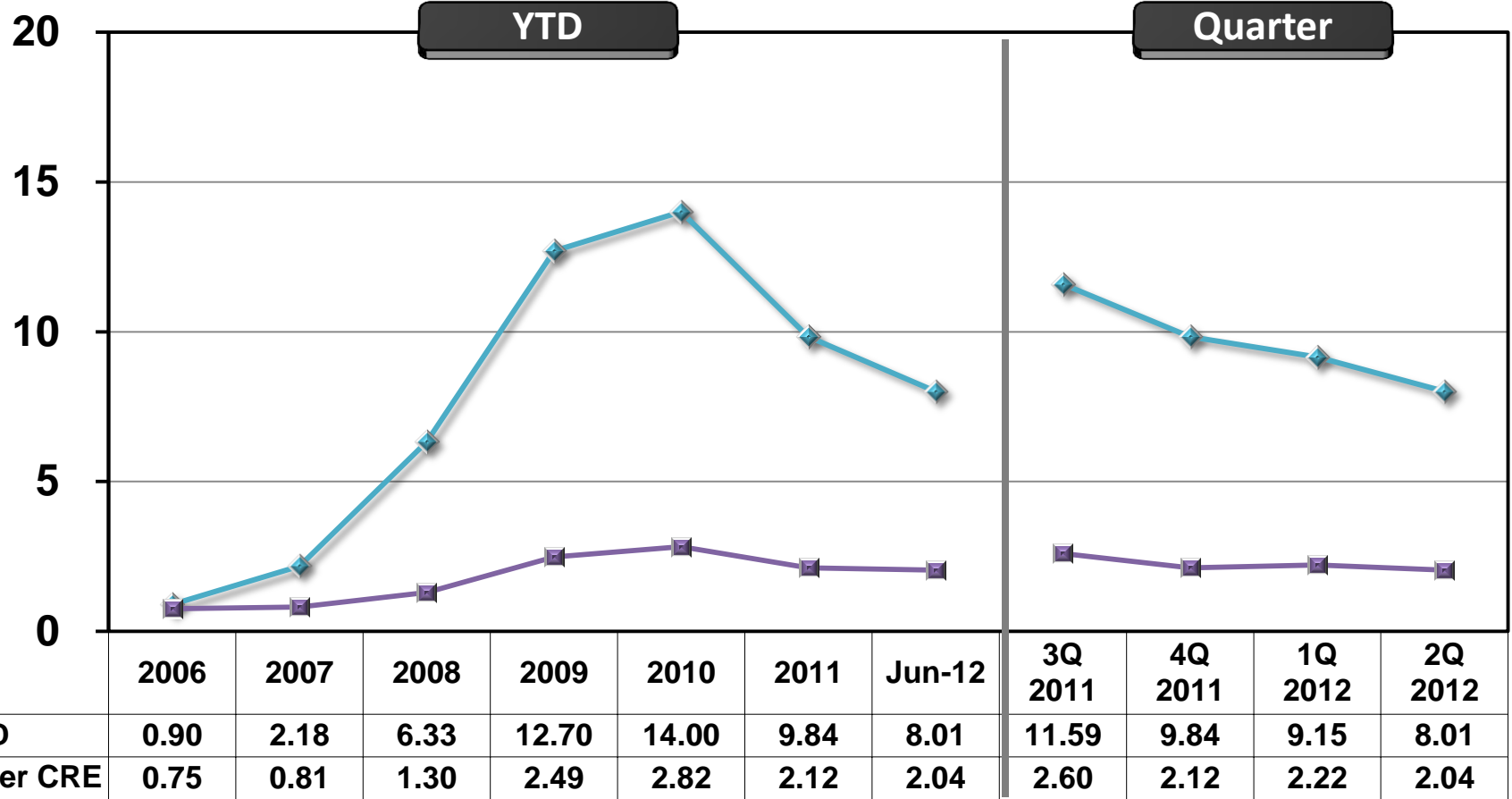
* Loans 90+ days past due + nonaccrual loans + OREO as a percentage of total loans + OREO

Source: Reports of Condition and Income

Noncurrent CLD Loans Continue To Decline In 2012

(Tenth District Commercial Banks)

% of Loan Type



* Noncurrent Loans to Loans - By Loan Category
 * Noncurrent includes loans 90+ days past due and nonaccrual
 Source: Reports of Condition and Income



Noncurrent Residential and C&I Loans Have Decreased

(Tenth District Commercial Banks)

% of Loan Type

3.0

2.5

2.0

1.5

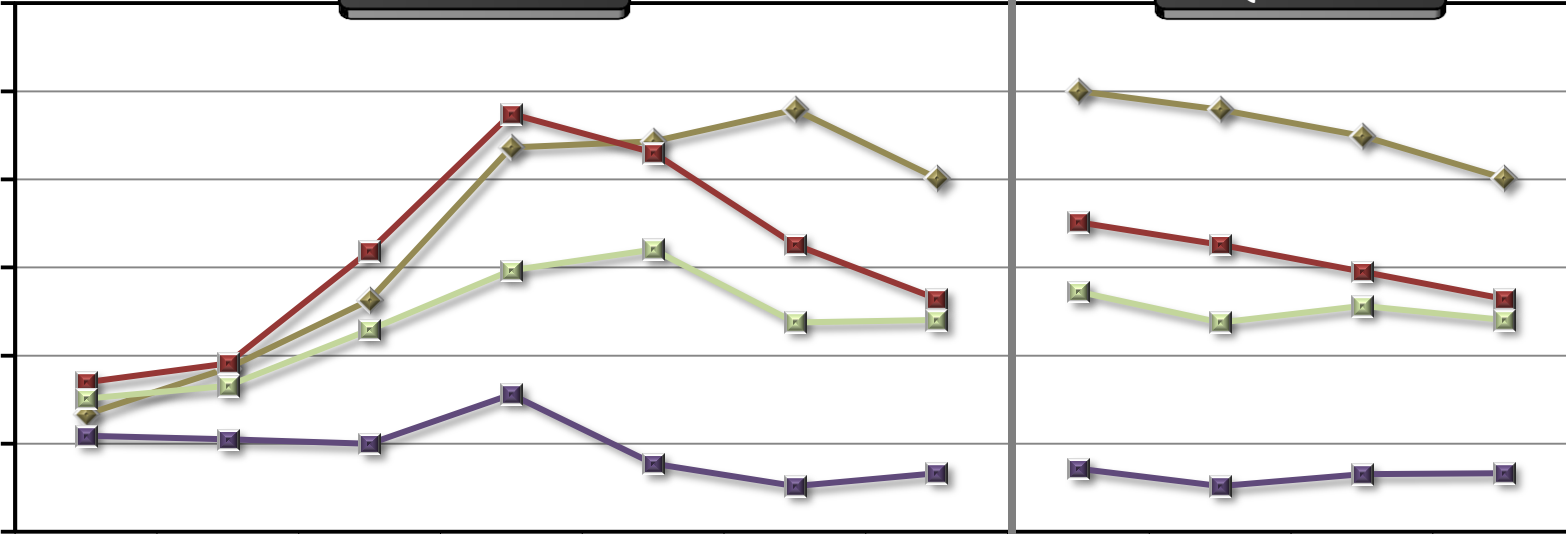
1.0

0.5

0.0

YTD

Quarter



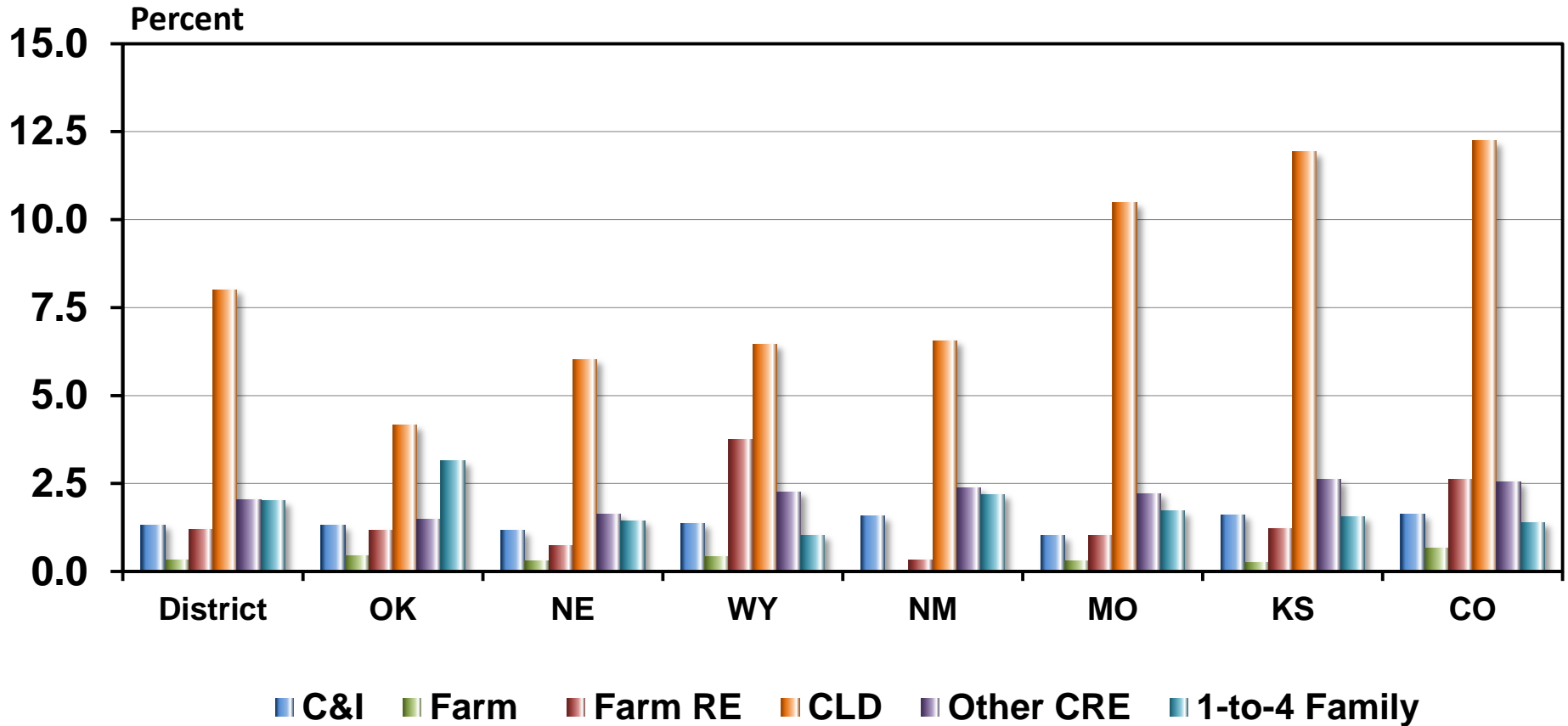
	2006	2007	2008	2009	2010	2011	Jun-12	3Q 2011	4Q 2011	1Q 2012	2Q 2012
◆ 1-to-4 Family	0.67	0.93	1.32	2.18	2.22	2.40	2.01	2.50	2.40	2.25	2.01
■ C&I	0.85	0.96	1.59	2.37	2.15	1.63	1.32	1.76	1.63	1.48	1.32
■ Farm	0.55	0.52	0.50	0.78	0.39	0.26	0.33	0.36	0.26	0.33	0.33
■ RE Farm	0.76	0.83	1.15	1.48	1.60	1.19	1.20	1.36	1.19	1.28	1.20

* Noncurrent Loans to Loans - By Loan Category
 * Noncurrent includes loans 90+ days past due and nonaccrual
 Source: Reports of Condition and Income



Noncurrent Loans By Loan Type

(Tenth District Commercial Banks)



* Noncurrent Loans to Loans - By Loan Category

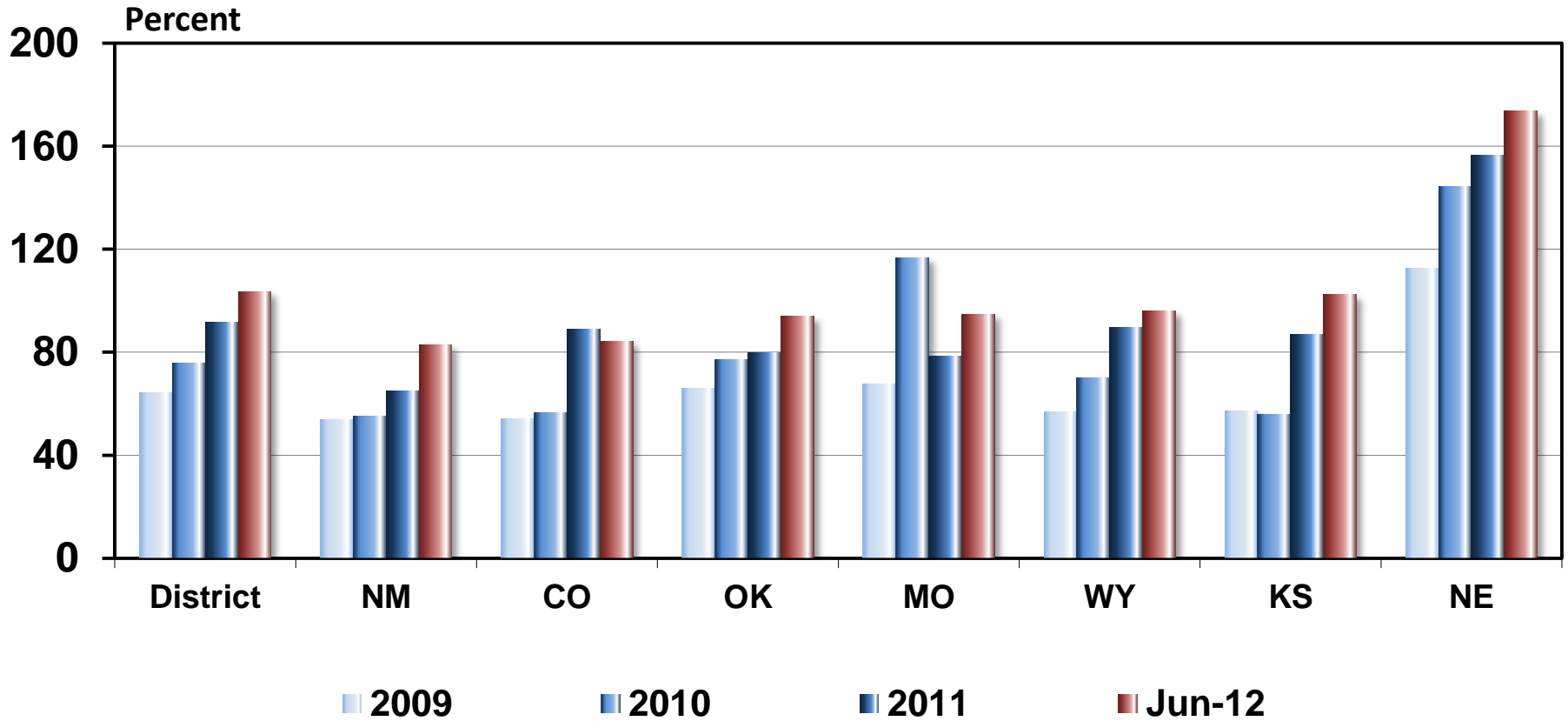
* Noncurrent includes loans 90+ days past due and nonaccrual

Source: Reports of Condition and Income – June 2012



Coverage Ratios Have Improved

(Tenth District Commercial Banks)



* Loan loss reserves to Noncurrent Loans
 * Noncurrent includes loans 90+ days past due and nonaccrual
 Source: Reports of Condition and Income



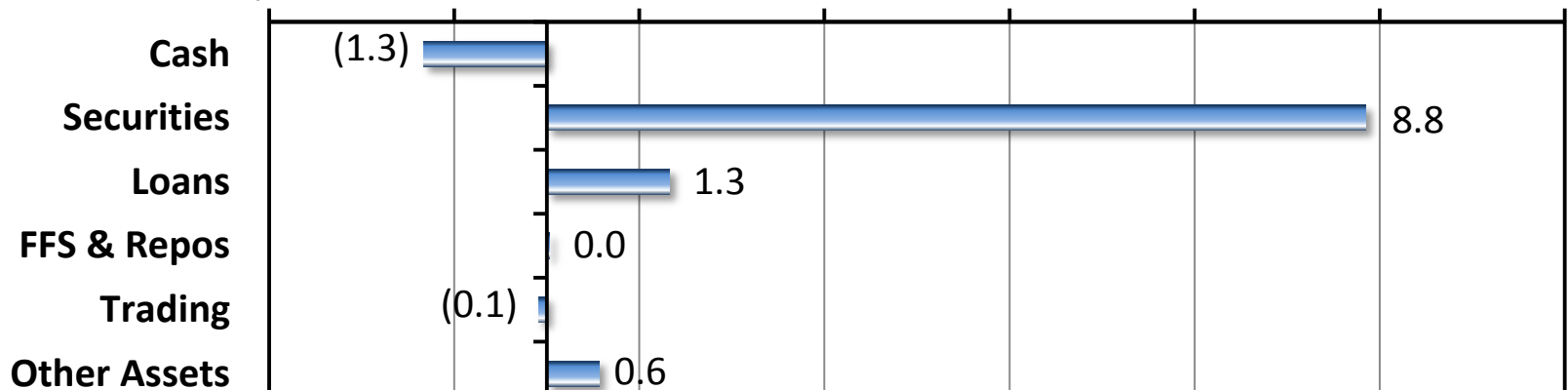
Balance Sheet Shifts

Change From June 2011 to June 2012

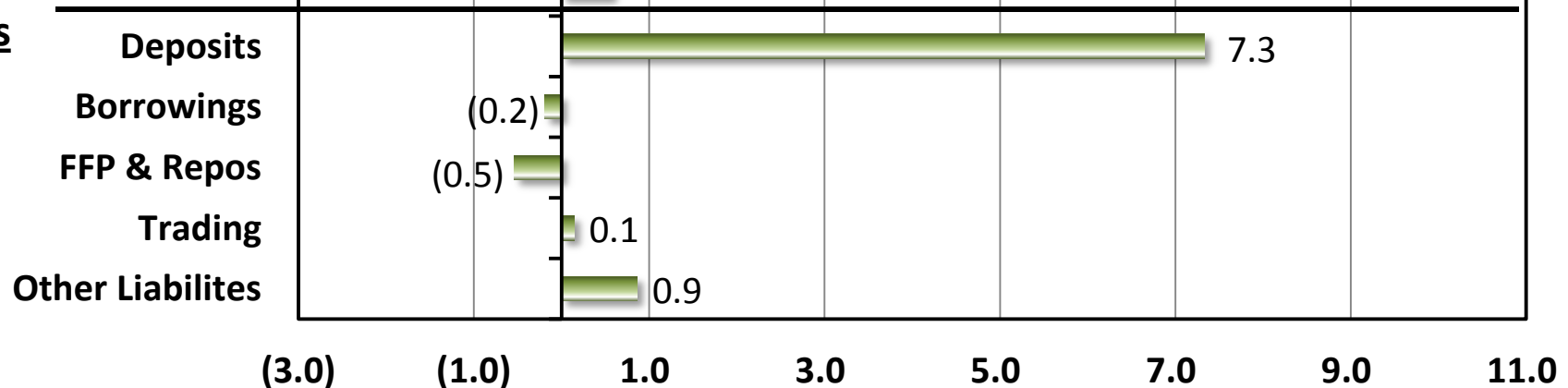
(Tenth District Commercial Banks)

\$ Billions

Assets



Liabilities



Source: Reports of Condition and Income

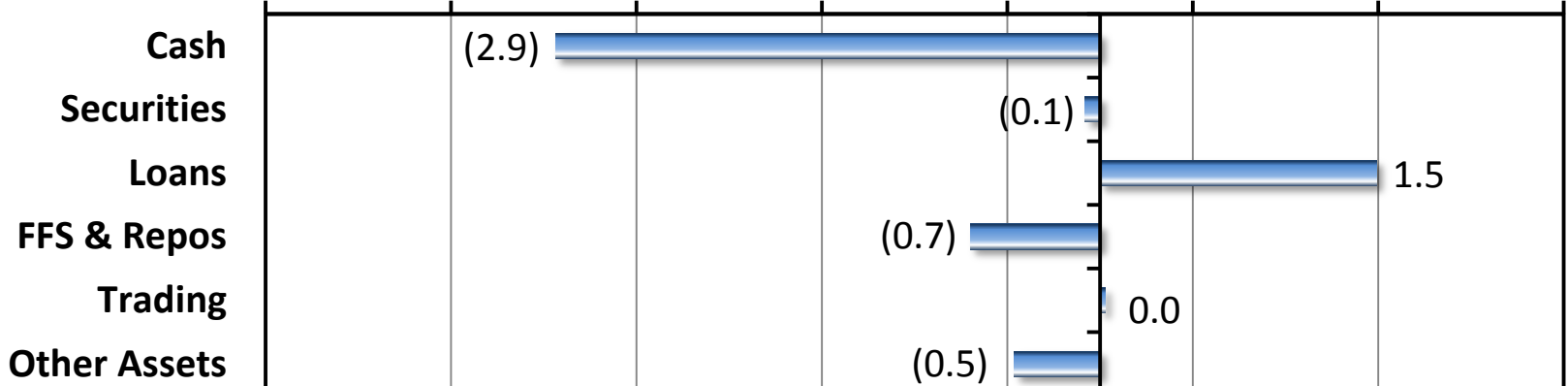
Balance Sheet Shifts

Change From March 2012 to June 2012

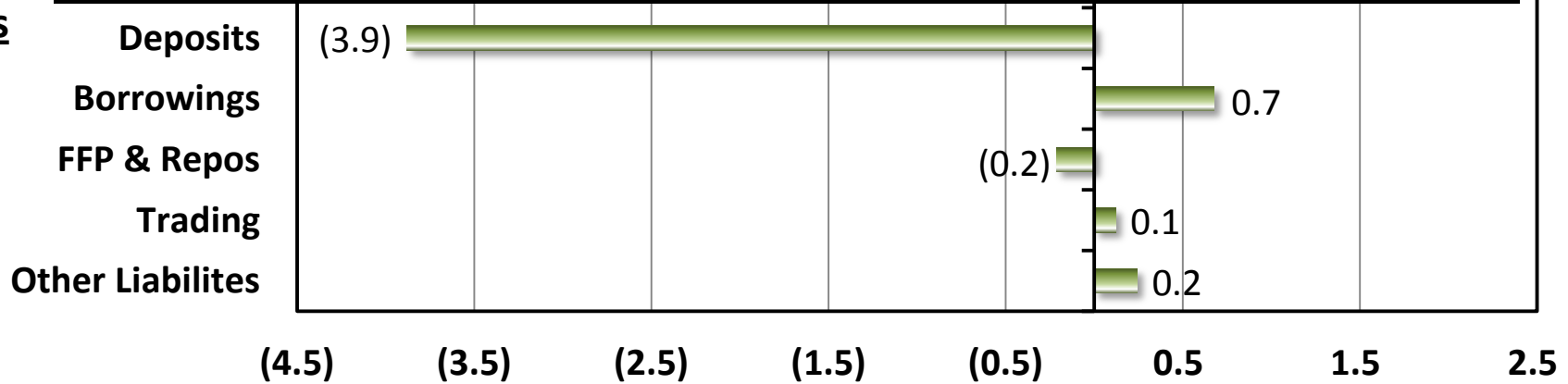
(Tenth District Commercial Banks)

\$ Billions

Assets



Liabilities



Source: Reports of Condition and Income

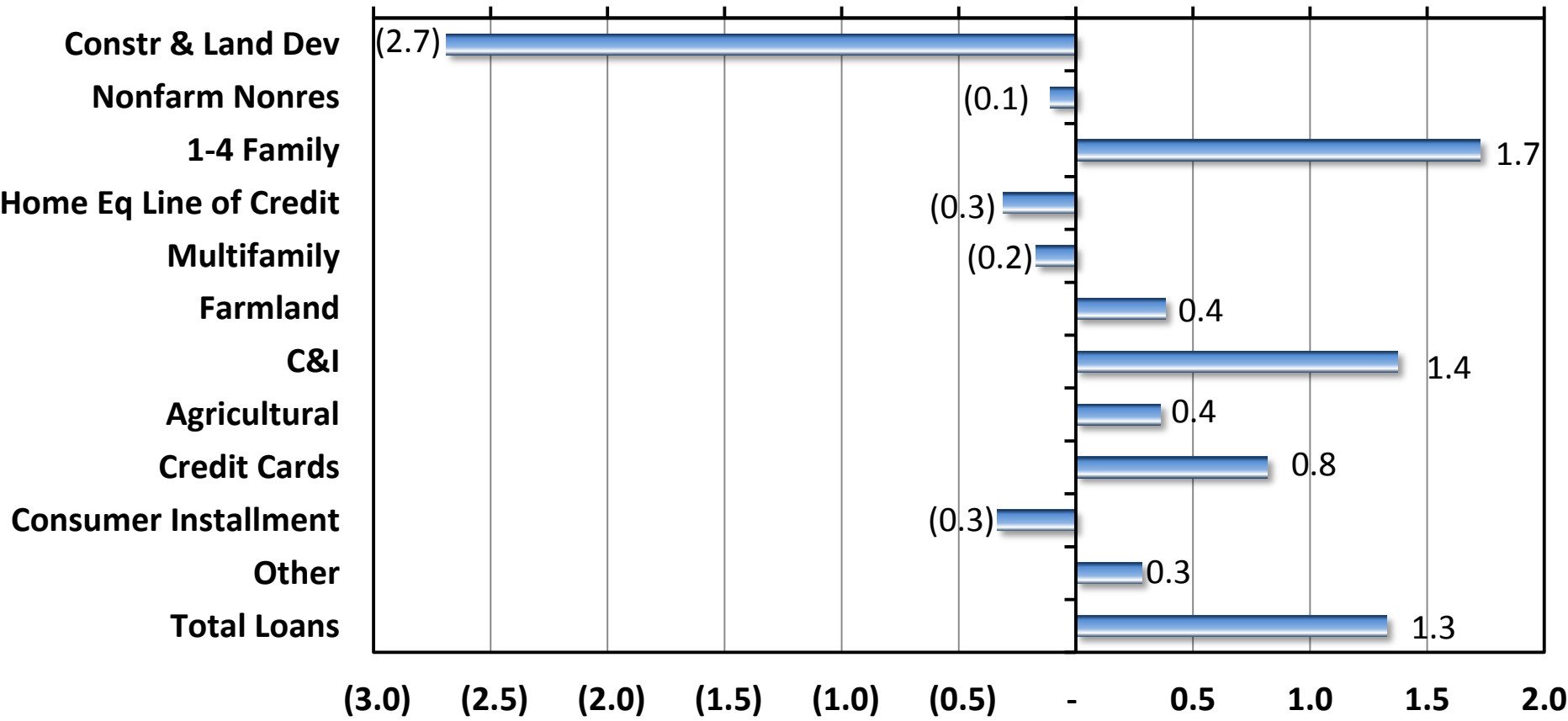


Loan Portfolio Composition

Change From June 2011 to June 2012

(Tenth District Commercial Banks)

\$ Billions



Source: Reports of Condition and Income

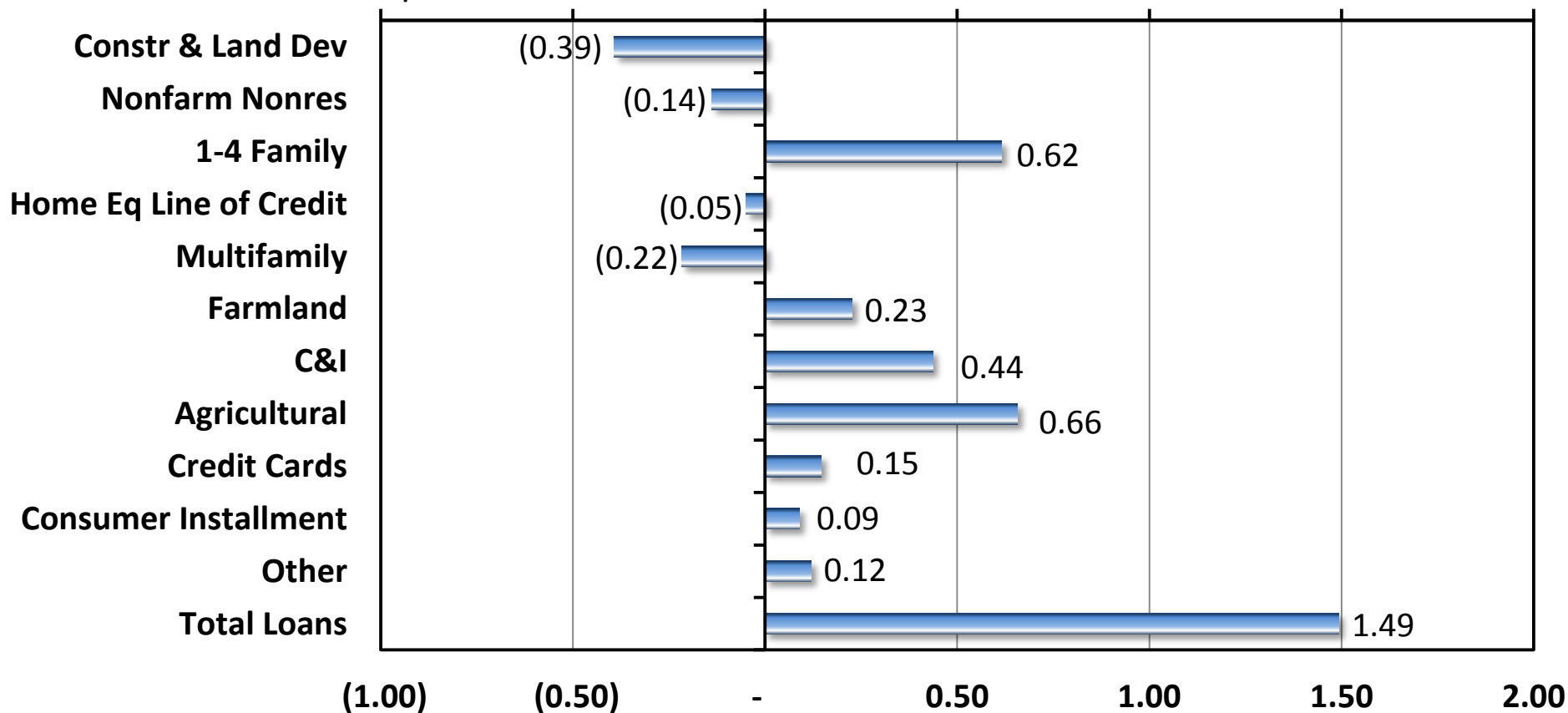


Loan Portfolio Composition

Change From March 2012 to June 2012

(Tenth District Commercial Banks)

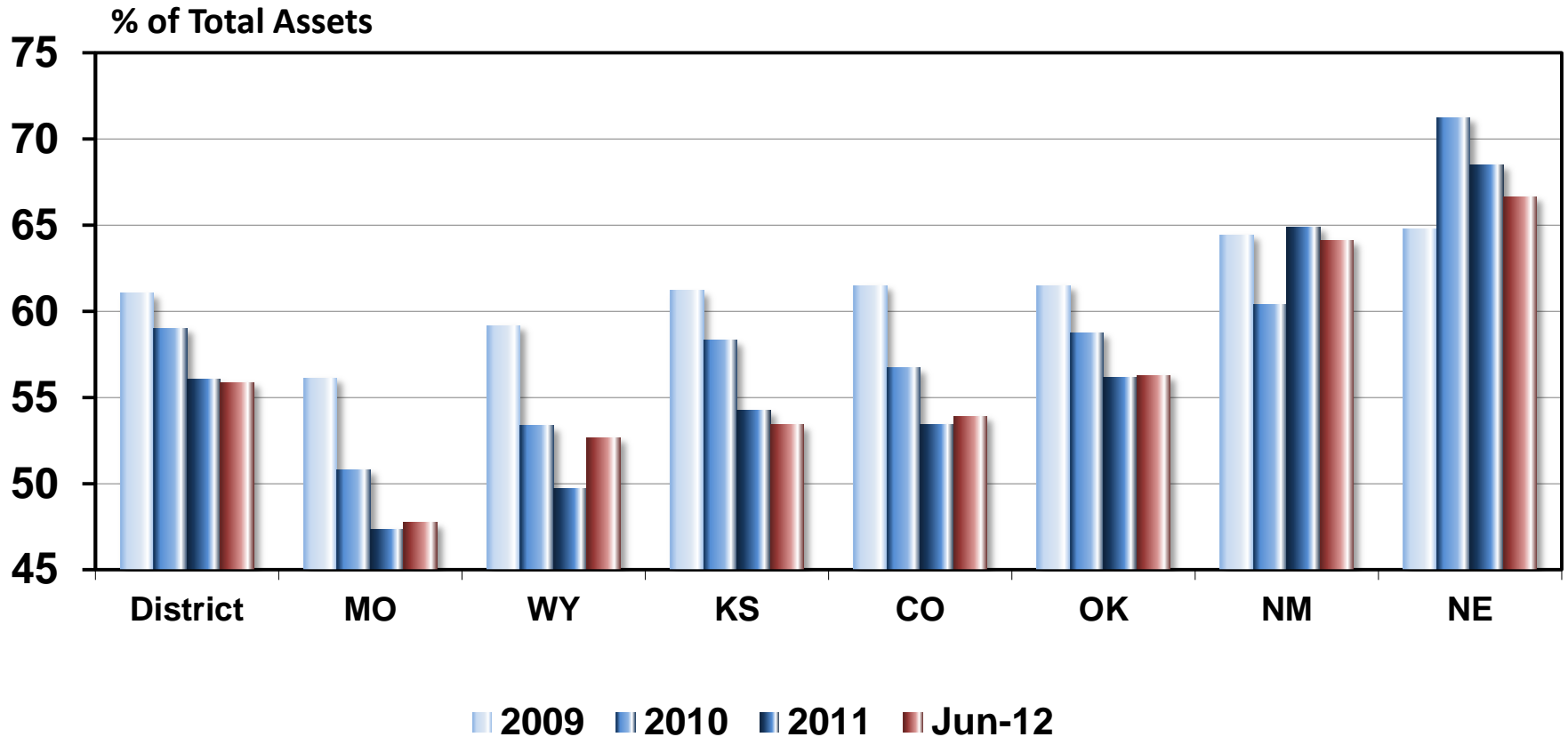
\$ Billions



Source: Reports of Condition and Income

Loan Levels Remain Near 2011 Levels

(Tenth District Commercial Banks)



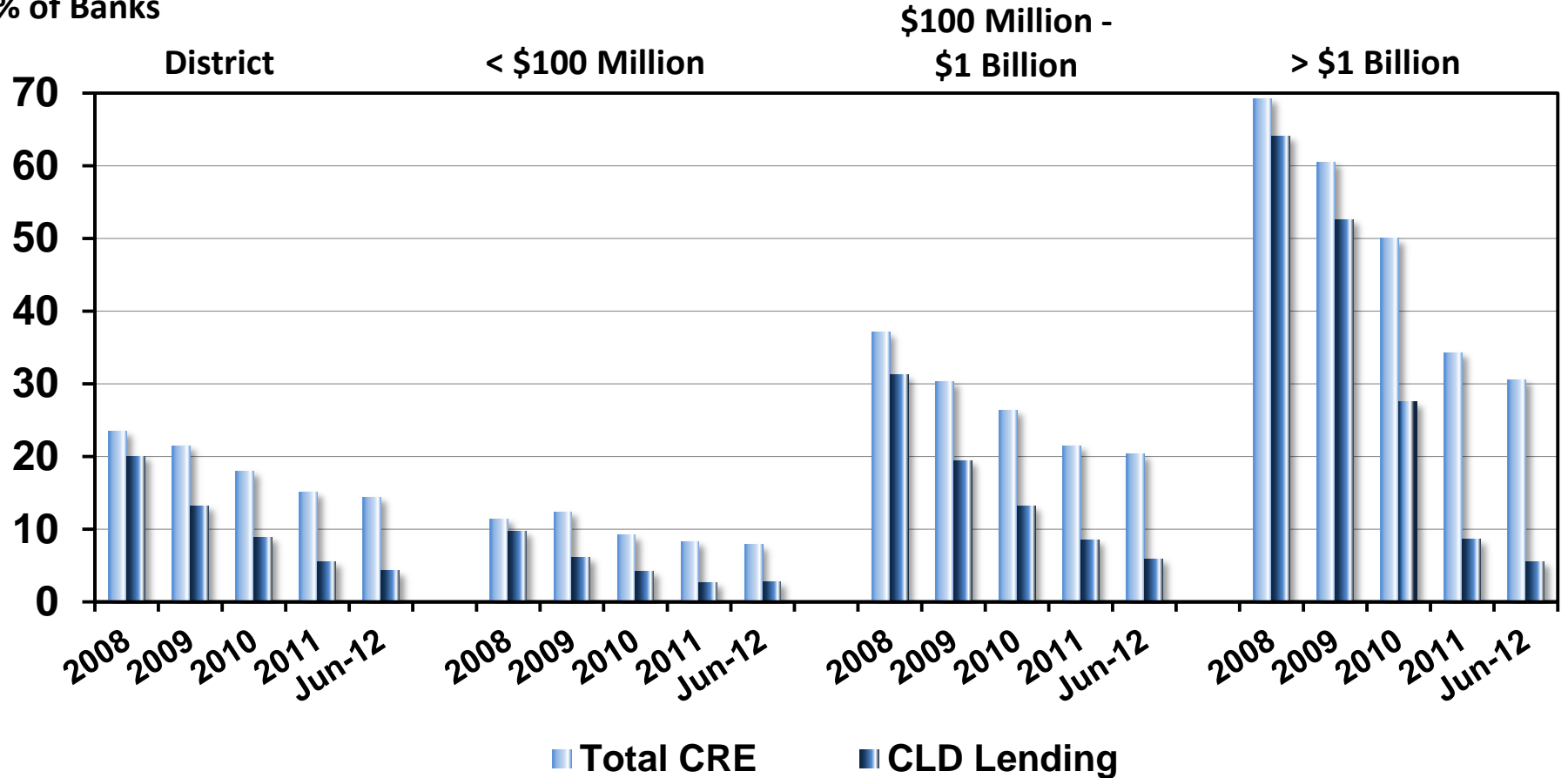
* Total loans to assets

Source: Reports of Condition and Income

Banks' CRE Concentrations are Declining

(Tenth District Commercial Banks)

% of Banks



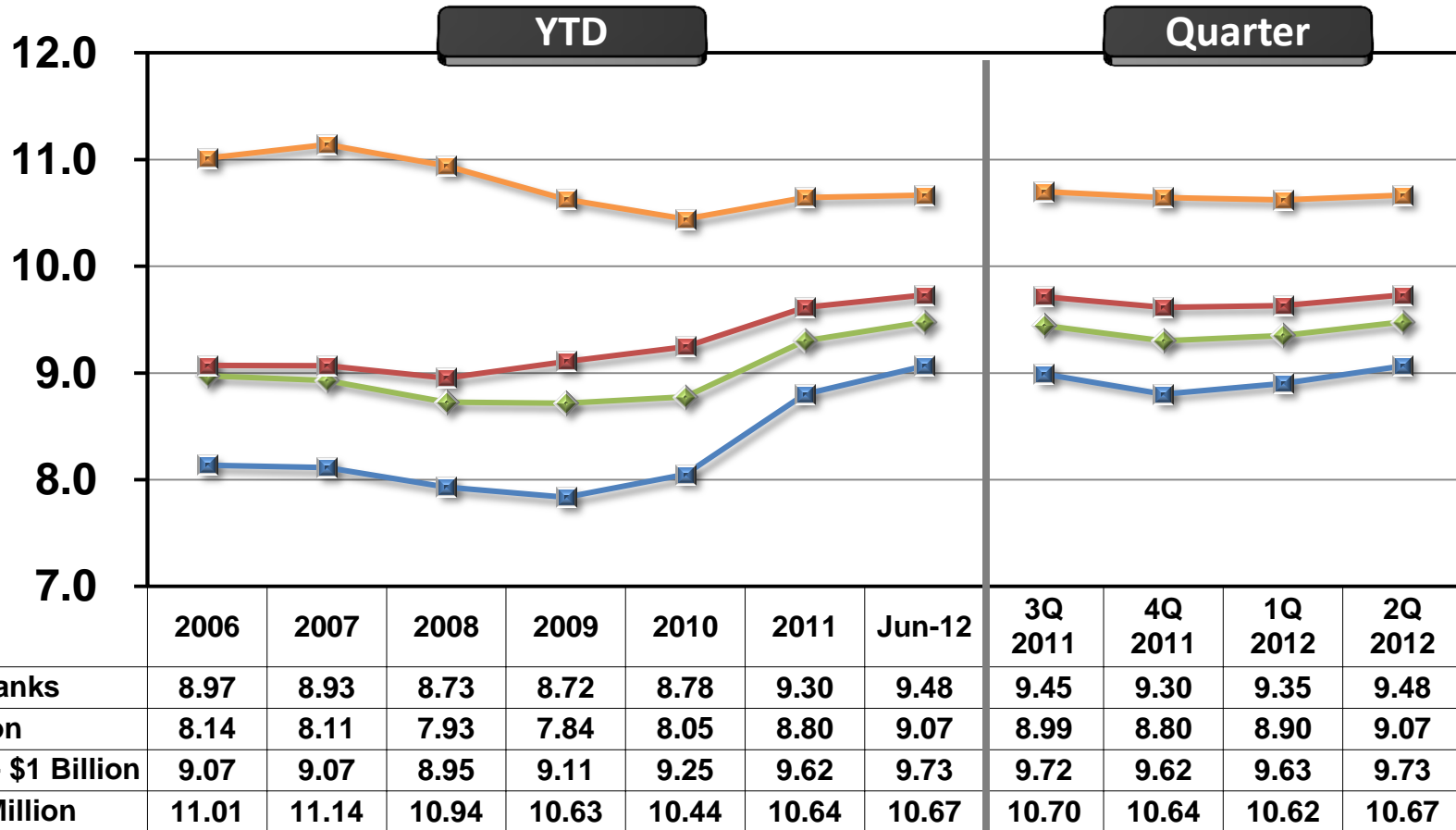
* Percentage of banks exceeding CRE guidance thresholds, not including growth criteria & unadjusted for owner occupied properties

Source: Reports of Condition and Income

Capital Levels Have Risen Slightly

(Tenth District Commercial Banks)

% of Assets*



* Tier 1 capital to assets for leverage capital purposes (Quarter) – the “Leverage Ratio”

Source: Reports of Condition and Income

Select Ratios by State (Commercial Banks in Tenth District States)

OVERVIEW

	# Comm'l Banks		Total Assets		Total Loans		Total Deposits		Total Equity Capital		Problem Assets	
	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012
Colorado	103	97	39,447	40,457	23,326	21,759	37,473	36,142	3,959	4,173	1,840	1,065
Kansas	309	300	49,736	48,844	28,503	26,483	40,474	40,508	5,518	5,610	1,889	1,174
Missouri	305	302	111,327	116,264	67,083	65,540	93,968	99,781	11,153	12,311	2,848	2,689
Nebraska	211	206	47,290	49,753	32,921	33,537	37,976	40,075	5,145	5,470	714	560
New Mexico	46	45	13,231	13,613	8,082	8,000	11,236	11,801	1,400	1,508	366	310
Oklahoma	238	234	70,023	77,690	40,826	43,630	62,275	65,322	7,862	8,243	1,531	1,247
Wyoming	34	32	6,891	6,159	3,759	3,271	5,974	5,516	724	637	145	94

- Balance sheet items shown in millions

EARNINGS

	% Banks With Loss		ROAA		NII/Avg Assets		Provisions/Avg Assets		Loan Loss/ Avg Loans	
	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012
Colorado	24.27	19.59	0.51	0.99	3.92	3.60	0.62	0.18	1.44	0.52
Kansas	8.74	6.00	0.77	0.99	3.23	3.18	0.34	0.23	0.72	0.36
Missouri	15.08	10.26	0.78	1.00	3.42	3.40	0.50	0.35	0.90	0.66
Nebraska	6.64	3.40	1.30	1.39	4.31	4.29	0.40	0.43	1.33	0.83
New Mexico	6.52	6.67	0.96	0.99	4.02	3.91	0.35	0.40	0.72	0.72
Oklahoma	3.78	2.99	1.24	1.32	3.71	3.43	0.32	0.16	0.53	0.27
Wyoming	11.76	15.63	0.87	1.14	3.46	3.45	0.33	0.27	0.68	0.24

- Income statement items shown as year-to-date.

- Average assets are calculated by using the trailing-twelve-month average assets.

ASSET QUALITY

	Problem Assets / Total Loans + OREO		Noncurrent CLD		Noncurrent Other CRE		Noncurrent 1-4 Family		Noncurrent C&I		Noncurrent Farm		Noncurrent RE Farm	
	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012
Colorado	7.47	4.63	18.69	12.24	3.70	2.55	3.16	1.39	3.54	1.62	0.48	0.67	3.03	2.61
Kansas	6.59	4.29	21.64	11.92	3.42	2.61	1.89	1.55	2.81	1.61	0.50	0.26	1.23	1.22
Missouri	4.27	3.96	10.85	10.24	2.73	2.45	2.10	1.79	1.95	1.47	0.29	0.23	1.35	1.25
Nebraska	2.14	1.61	7.11	6.02	2.25	1.63	2.12	1.45	1.96	1.17	0.36	0.29	0.59	0.73
New Mexico	4.50	3.79	10.47	5.88	1.98	1.98	2.70	2.15	1.61	1.45	0.33	0.91	1.63	0.60
Oklahoma	3.48	2.75	7.12	4.15	2.04	1.48	3.45	3.14	1.45	1.31	0.82	0.45	1.47	1.17
Wyoming	3.88	2.82	9.41	6.47	1.91	2.27	1.41	1.03	3.26	1.36	0.63	0.42	7.94	3.75

- Problem assets consist of loans 90+ days past due, in nonaccrual status, and other real estate owned (OREO).

- Noncurrent loans consist of loans 90+ days past due or in nonaccrual status.

OTHER FINANCIAL RATIOS

	ALL/Noncurr		Tier 1 Leverage/AA		Noncore Funding / Total Assets	
	6/30/2011	6/30/2012	6/30/2011	6/30/2012	6/30/2011	6/30/2012
Colorado	57.15	84.34	8.35	9.09	20.79	15.59
Kansas	64.03	102.37	10.08	10.19	21.94	19.67
Missouri	78.78	85.08	8.92	9.20	20.44	18.67
Nebraska	146.30	173.64	9.83	10.04	22.80	22.28
New Mexico	69.81	91.34	10.07	10.04	18.64	17.29
Oklahoma	75.86	93.88	9.10	9.11	23.74	20.36
Wyoming	72.50	95.95	9.15	9.30	24.06	19.30

Includes all commercial banks located within each state.

Source: Reports of Condition and Income

Any questions can be directed to: Justin Reuter – Justin.Reuter@kc.frb.org