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# Bankers' Index

AN ANALYSIS OF KANSAS AND MISSOURI COMMUNITY BANKS





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

## Kansas

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### KANSAS CITY

7285 West 132nd Street  
Suite 220  
Overland Park, KS 66213  
**(913) 599-3236**

## ASSET SIZE DEFINITION

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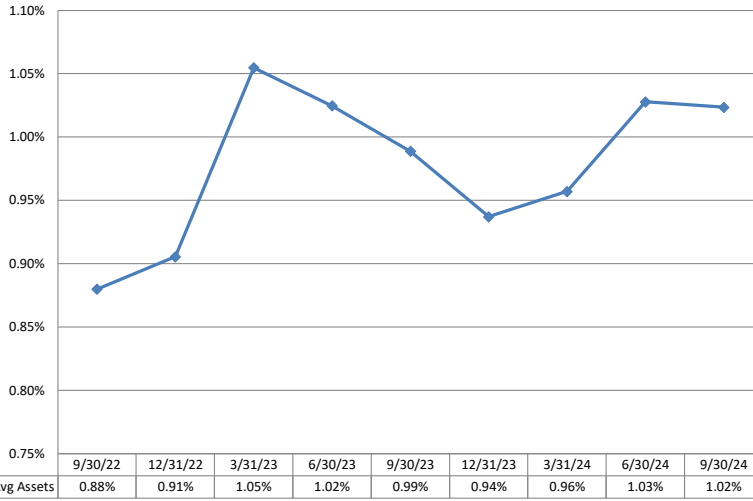
<b>Group A</b>	\$0-\$250 million
<b>Group B</b>	\$251 million-\$500 million
<b>Group C</b>	\$501 million-\$1 billion
<b>Group D</b>	Over \$1 billion

Kansas

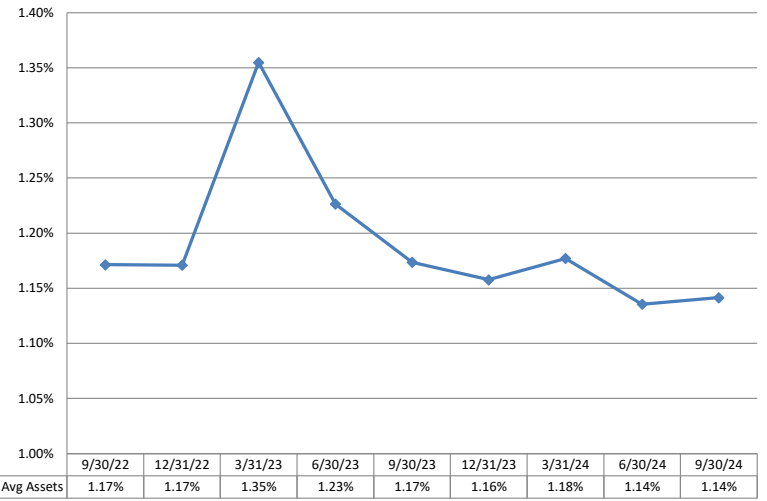
# Performance Analysis

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

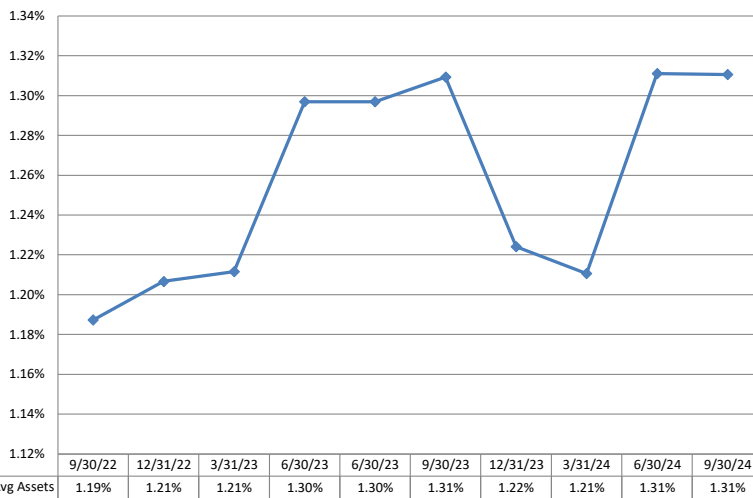
Asset Group A - \$0 to \$250 million in Total Assets  
Year-to-Date



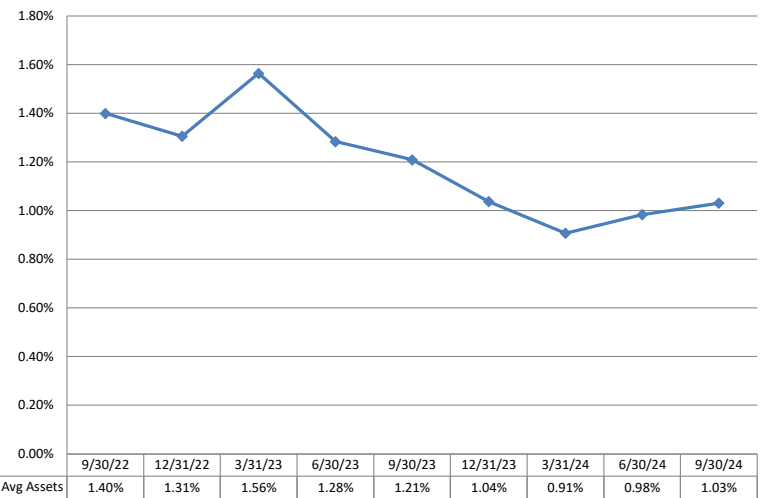
Asset Group B - \$251 to \$500 million in Total Assets  
Year-to-Date



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



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



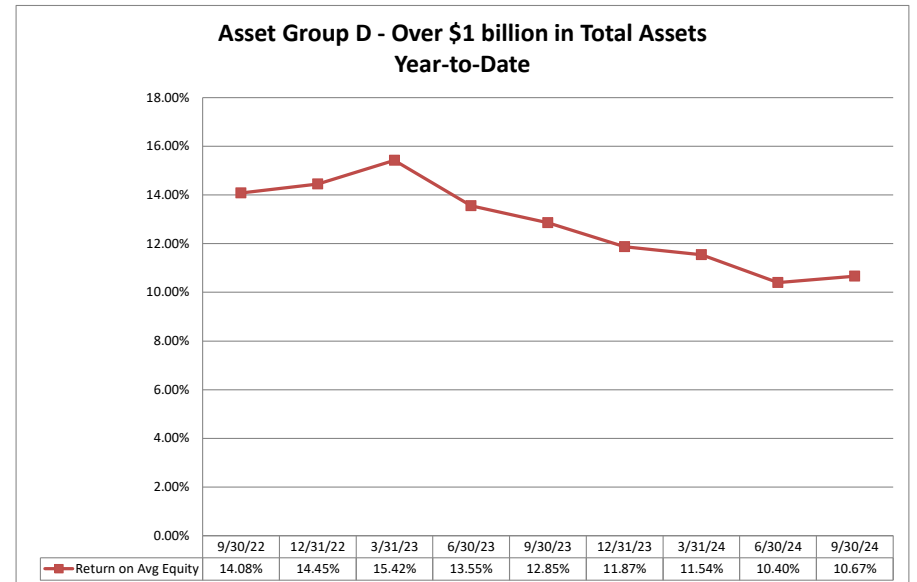
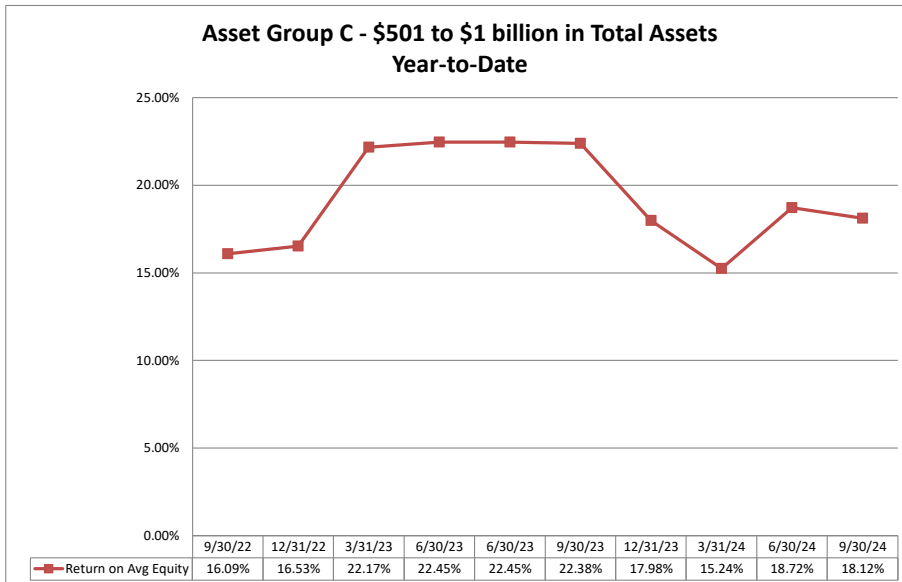
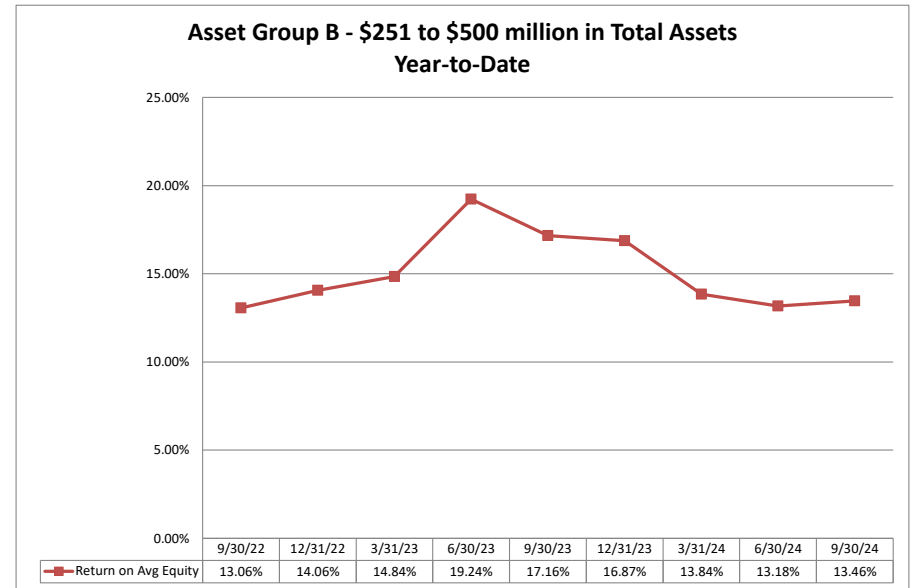
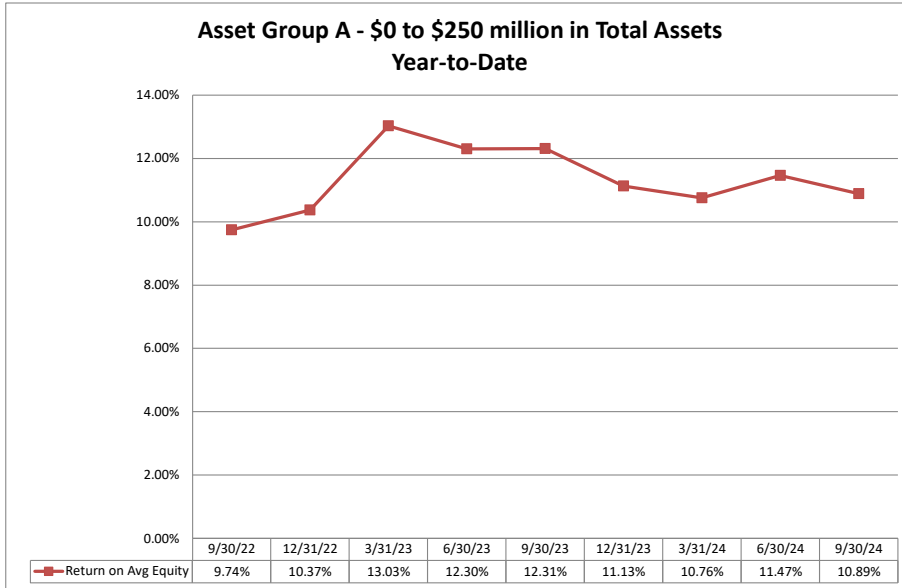
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets</b>											
State Bank of Burrton	\$11,346	\$8	0.27%	2.76%	86.84%	\$61	(\$3)	(0.03%)	(0.35%)	84.98%	\$61
Prescott State Bank	\$15,804	\$16	0.41%	2.68%	84.85%	\$65	\$39	0.34%	2.19%	87.31%	\$66
First National Bank of Harveyville	\$16,293	\$23	0.55%	5.85%	90.12%	\$93	\$44	0.36%	3.77%	92.24%	\$92
Farmers State Bank   Morris	\$16,523	\$37	0.88%	7.24%	74.83%	\$54	\$102	0.80%	6.77%	76.27%	\$55
The Walton State Bank	\$17,503	(\$32)	(0.74%)	(4.39%)	152.05%	\$75	(\$58)	(0.49%)	(2.63%)	125.78%	\$63
Peoples State Bank	\$19,806	\$169	3.47%	14.39%	46.25%	\$58	\$495	3.40%	13.98%	46.49%	\$61
Dickinson County Bank	\$20,606	\$115	2.18%	18.16%	48.09%	\$54	\$326	2.12%	17.74%	49.03%	\$56
The Bank of Denton	\$24,605	\$51	0.78%	5.29%	63.89%	\$54	\$116	0.61%	4.06%	71.07%	\$54
Farmers State Bank   Brown	\$24,775	\$42	0.68%	7.05%	78.97%	\$66	\$99	0.52%	5.62%	82.82%	\$66
The Baxter State Bank	\$26,152	\$27	0.44%	1.89%	89.67%	\$85	\$65	0.35%	1.54%	90.29%	\$83
The Marion National Bank	\$28,336	\$59	0.86%	5.34%	60.75%	\$57	\$164	0.77%	5.11%	64.48%	\$56
The Liberty Savings Association, FSA	\$28,896	\$34	0.46%	2.00%	85.97%	\$93	\$118	0.53%	2.33%	81.27%	\$89
Marquette Farmers State Bank of Marquette Kansas	\$31,649	\$55	0.70%	4.75%	76.79%	\$65	\$119	0.51%	3.46%	85.06%	\$66
State Bank of Canton	\$35,592	\$110	1.23%	5.99%	81.38%	\$121	\$321	1.24%	5.95%	64.76%	\$94
Union State Bank   Pottawatomie	\$38,522	\$106	1.10%	10.26%	61.74%	\$64	\$288	1.01%	9.83%	64.54%	\$64
Farmers State Bank   Phillips	\$39,639	\$64	0.63%	7.46%	77.11%	\$106	\$207	0.69%	8.37%	75.32%	\$106
Cottonwood Valley Bank	\$39,715	(\$2)	(0.02%)	(0.24%)	83.62%	\$71	\$98	0.33%	4.11%	74.57%	\$71
Ninnescah Valley Bank	\$39,906	\$80	0.82%	10.63%	70.73%	\$96	\$289	0.99%	13.92%	68.21%	\$96
The State Exchange Bank	\$41,542	\$91	0.88%	10.45%	67.93%	\$91	\$367	1.13%	14.89%	60.62%	\$75
Bank of Greeley	\$46,346	\$167	1.42%	11.65%	56.82%	\$103	\$514	1.46%	12.48%	56.38%	\$103
The First State Bank of Ransom	\$47,477	\$69	0.60%	3.36%	71.72%	\$66	\$224	0.63%	3.74%	67.97%	\$66
The Haviland State Bank	\$48,326	\$25	0.21%	1.60%	49.53%	\$68	\$371	1.03%	8.07%	53.00%	\$70
Security State Bank   Sumner	\$50,727	\$89	0.68%	5.83%	79.71%	\$61	\$125	0.32%	2.90%	80.65%	\$61
The City State Bank	\$52,194	\$120	0.91%	12.39%	73.85%	\$79	\$416	1.05%	14.73%	70.21%	\$76
Elevate Bank, National Association	\$52,898	\$116	0.86%	6.47%	81.95%	\$79	\$323	0.81%	6.10%	82.54%	\$77
Peoples Bank   Comanche	\$53,290	\$99	0.76%	6.01%	81.57%	\$95	\$212	0.53%	4.44%	85.01%	\$96
The Farmers State Bank of Blue Mound	\$53,700	\$126	0.94%	6.40%	78.57%	\$85	\$351	0.91%	5.94%	79.06%	\$82
The State Bank of Spring Hill	\$53,756	\$95	0.69%	9.82%	69.81%	\$104	\$279	0.66%	10.66%	69.80%	\$113
Swedish-American State Bank	\$54,340	\$185	1.30%	13.06%	65.03%	\$100	\$545	1.23%	13.03%	64.30%	\$101
Farmers and Merchants Bank of Mound City, Kansas	\$55,137	\$139	0.99%	15.82%	72.13%	\$124	\$413	0.97%	16.07%	71.86%	\$122
The Farmers State Bank of Bucklin, Kansas	\$55,811	\$191	1.34%	11.67%	49.23%	\$79	\$563	1.30%	11.93%	51.29%	\$86
Ford County State Bank	\$56,451	\$33	0.24%	3.24%	87.10%	\$105	\$49	0.12%	1.73%	93.27%	\$107
First National Bank of Spearville	\$56,641	\$198	1.50%	10.30%	45.34%	\$82	\$484	1.21%	8.57%	51.04%	\$81
First National Bank in Frankfort	\$57,472	\$56	0.39%	7.77%	85.17%	\$93	\$207	0.48%	10.49%	82.05%	\$97
New Century Bank	\$62,735	\$515	3.48%	22.73%	56.37%	\$79	\$1,336	3.05%	19.72%	60.38%	\$85
Argentine Federal Savings	\$64,171	\$3	0.02%	0.15%	100.00%	\$80	\$27	0.06%	0.45%	97.23%	\$83
The Bank of Holyrood	\$65,145	\$237	1.45%	9.70%	50.08%	\$86	\$833	1.67%	11.75%	47.51%	\$85
Tampa State Bank	\$65,464	(\$50)	(0.30%)	(11.17%)	84.48%	\$85	\$142	0.28%	12.15%	78.32%	\$82
Union State Bank   Bourbon	\$68,548	\$270	1.57%	20.19%	68.61%	\$119	\$841	1.64%	21.89%	66.30%	\$115
Howard State Bank	\$68,759	\$299	1.70%	23.37%	59.98%	\$58	\$1,020	1.88%	28.16%	55.44%	\$57
Kaw Valley State Bank	\$70,021	\$149	0.76%	25.97%	72.61%	\$78	\$547	0.95%	36.85%	67.18%	\$82
The Farmers State Bank   Jackson	\$73,115	\$378	1.97%	18.11%	55.08%	\$76	\$692	1.21%	11.67%	64.95%	\$78
CBW Bank	\$73,635	\$345	1.62%	6.04%	85.62%	\$88	\$563	0.92%	3.33%	89.25%	\$89
Farmers State Bank   Doniphan	\$76,645	\$204	0.99%	15.07%	72.62%	\$114	\$580	0.98%	15.47%	73.52%	\$114
Citizens State Bank and Trust Company   Morris	\$77,057	\$358	1.90%	22.42%	60.18%	\$57	\$910	1.67%	20.11%	64.29%	\$59
The First National Bank of Dighton	\$79,773	\$68	0.35%	2.33%	82.56%	\$77	\$440	0.75%	5.18%	66.55%	\$75
Integrity Bank	\$80,323	\$263	1.28%	15.38%	69.12%	\$88	\$463	0.83%	9.59%	79.16%	\$81
The Citizens State Bank of Cheney, Kansas	\$81,284	\$458	2.26%	28.99%	50.20%	\$81	\$1,188	1.98%	26.77%	54.19%	\$88

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September 30, 2024

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<b>Asset Group A - \$0 to \$250 million in total assets</b>											
The First State Bank   Ness	\$82,330	\$176	0.79%	8.91%	63.88%	\$93	\$652	0.99%	11.25%	58.54%	\$94
Stock Exchange Bank	\$84,524	\$223	1.06%	14.19%	63.09%	\$91	\$576	0.92%	12.67%	67.65%	\$94
The First National Bank of Hope	\$87,826	(\$29)	(0.14%)	(1.75%)	101.54%	\$88	\$182	0.29%	3.84%	89.32%	\$88
Kansas State Bank   Osage	\$87,976	\$227	1.00%	9.94%	60.57%	\$86	\$731	1.08%	11.30%	58.29%	\$82
FNB Washington	\$88,104	\$316	1.53%	6.22%	53.44%	\$82	\$1,019	1.61%	6.75%	51.46%	\$87
Small Business Bank	\$91,599	(\$1,064)	(4.55%)	(43.42%)	NM	\$116	(\$1,791)	(2.55%)	(25.25%)	274.45%	\$125
Johnson State Bank	\$91,767	\$52	0.23%	1.82%	90.10%	\$76	(\$486)	(0.69%)	(5.82%)	88.22%	\$77
The Bank of Protection	\$92,610	\$394	1.70%	13.01%	47.51%	\$77	\$1,142	1.61%	13.19%	46.82%	\$77
Citizens State Bank and Trust Company   Brown	\$92,616	\$476	2.06%	11.71%	61.19%	\$88	\$1,284	1.82%	10.87%	62.05%	\$84
The First Security Bank	\$94,429	\$111	0.48%	4.91%	86.31%	\$71	\$333	0.49%	5.55%	88.52%	\$69
The Lyndon State Bank	\$97,797	\$148	0.60%	7.06%	85.45%	\$100	\$365	0.49%	5.93%	87.85%	\$106
Exchange State Bank	\$98,492	\$218	0.90%	8.72%	63.64%	\$83	\$586	0.82%	7.94%	66.93%	\$83
Bison State Bank	\$98,956	\$91	0.39%	3.79%	89.41%	\$97	\$105	0.17%	1.74%	93.26%	\$90
First National Bank in Fredonia	\$99,808	\$346	1.33%	13.35%	58.08%	\$77	\$979	1.33%	13.70%	59.52%	\$77
First National Bank of Kansas	\$101,105	\$141	0.56%	25.61%	73.32%	\$79	\$328	0.45%	31.88%	79.40%	\$85
The Baldwin State Bank	\$102,884	\$230	0.90%	9.30%	68.37%	\$76	\$536	0.70%	7.56%	74.54%	\$76
Home Savings Bank	\$106,079	\$184	0.72%	4.21%	72.77%	\$116	\$634	0.82%	4.92%	69.88%	\$114
The Bank of Commerce and Trust Company	\$107,594	\$168	0.59%	12.65%	78.77%	\$86	\$544	0.64%	14.83%	76.47%	\$83
Bendena State Bank	\$108,159	\$349	1.28%	17.49%	54.63%	\$75	\$1,100	1.36%	19.37%	51.73%	\$72
Conway Bank	\$108,250	\$165	0.60%	7.69%	80.82%	\$91	\$402	0.49%	6.51%	80.78%	\$91
Community Bank of Wichita, Inc.	\$109,123	\$267	0.97%	12.45%	67.97%	\$106	\$717	0.88%	11.54%	71.16%	\$112
First Bank of Beloit	\$109,246	\$194	0.71%	7.12%	71.86%	\$110	\$499	0.61%	6.36%	73.80%	\$106
The Riley State Bank of Riley Kansas	\$111,147	\$317	1.13%	11.63%	66.73%	\$79	\$967	1.13%	12.13%	65.47%	\$76
First Federal Savings and Loan Bank	\$111,619	\$1,125	4.07%	32.19%	13.84%	\$55	\$3,126	3.82%	29.64%	17.74%	\$62
State Bank of Bern	\$114,560	\$465	1.62%	10.31%	42.31%	\$99	\$1,246	1.46%	9.48%	47.01%	\$99
The First State Bank of Healy	\$116,038	\$324	1.10%	9.07%	53.17%	\$137	\$1,052	1.28%	10.08%	50.32%	\$134
The Stockgrowers State Bank	\$116,789	\$452	1.54%	14.54%	51.09%	\$85	\$1,322	1.57%	14.64%	52.06%	\$80
Wilson State Bank	\$120,301	\$318	1.06%	15.53%	69.11%	\$97	\$774	0.87%	13.51%	73.54%	\$94
Prairie Bank of Kansas	\$131,598	\$196	0.59%	7.36%	77.44%	\$83	\$458	0.47%	5.93%	79.84%	\$82
State Bank of Downs	\$134,231	\$431	1.30%	9.48%	56.38%	\$110	\$1,976	1.97%	14.83%	48.51%	\$109
Heritage Bank	\$134,585	\$448	1.37%	13.94%	58.09%	\$95	\$1,296	1.44%	13.93%	57.13%	\$92
The Elk State Bank	\$134,822	\$91	0.27%	4.15%	81.86%	\$94	\$426	0.42%	6.53%	78.17%	\$90
Citizens State Bank	\$134,976	\$151	0.45%	3.64%	77.95%	\$85	\$634	0.61%	5.24%	72.67%	\$84
American Bank of Baxter Springs	\$136,240	\$485	1.38%	13.93%	65.75%	\$82	\$1,409	1.34%	14.12%	66.89%	\$78
Bankwest of Kansas	\$137,297	\$597	1.71%	13.68%	61.39%	\$80	\$2,159	2.04%	17.03%	54.14%	\$80
First National Bank in Cimarron	\$138,729	\$374	1.06%	24.30%	68.23%	\$110	\$1,454	1.36%	37.74%	64.23%	\$102
First Commerce Bank	\$144,437	\$617	1.68%	17.87%	52.99%	\$150	\$1,573	1.40%	15.63%	56.76%	\$157
Alliance Bank   Shawnee	\$144,705	\$539	1.46%	12.13%	53.43%	\$96	\$1,415	1.28%	10.91%	57.36%	\$100
Farmers Bank & Trust   Rawlins	\$148,624	\$332	0.90%	13.87%	70.96%	\$82	\$1,156	1.04%	17.16%	67.05%	\$82
Garden Plain State Bank	\$151,329	\$697	1.83%	12.92%	44.78%	\$84	\$2,201	1.97%	14.23%	42.36%	\$78
Flint Hills Bank	\$151,547	\$373	0.93%	11.84%	64.79%	\$80	\$1,077	0.89%	12.28%	64.35%	\$78
Kendall Bank	\$151,808	\$294	0.76%	7.61%	79.13%	\$103	\$754	0.67%	6.63%	79.66%	\$100
Bank of Prairie Village	\$153,283	\$639	1.69%	16.97%	53.49%	\$116	\$1,851	1.67%	16.59%	53.78%	\$124
First Bank   Rice	\$155,346	\$350	0.92%	8.30%	73.00%	\$90	\$578	0.52%	4.63%	78.78%	\$94
The First National Bank of Scott City	\$157,646	\$498	1.27%	11.08%	55.98%	\$96	\$2,263	1.91%	17.90%	47.71%	\$99
Fidelity State Bank and Trust Company	\$158,500	\$468	1.21%	14.48%	65.05%	\$73	\$1,585	1.35%	17.16%	63.98%	\$75
Farmers National Bank	\$160,810	\$415	1.04%	5.25%	55.71%	\$82	\$1,569	1.31%	6.73%	51.45%	\$82
Impact Bank	\$161,907	\$343	0.85%	13.43%	70.08%	\$99	\$1,185	0.97%	16.51%	64.99%	\$102
The Farmers State Bank   McPherson	\$162,030	\$303	0.75%	12.99%	71.32%	\$98	\$1,101	0.92%	17.04%	67.39%	\$97

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Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets</b>											
The Community Bank	\$162,366	\$422	1.03%	10.87%	67.12%	\$78	\$1,304	1.06%	11.93%	66.06%	\$77
Lyons Federal Bank	\$162,640	\$544	1.34%	9.50%	58.86%	\$89	\$1,395	1.15%	8.32%	61.88%	\$89
Home Bank and Trust Company	\$164,403	\$693	1.65%	21.71%	57.78%	\$79	\$1,942	1.60%	20.91%	60.83%	\$78
The Farmers State Bank of Aliceville, Kansas	\$164,876	\$782	1.90%	9.95%	40.33%	\$98	\$1,535	1.22%	6.60%	61.64%	\$177
Community Bank	\$165,804	\$989	2.30%	20.99%	38.80%	\$107	\$2,774	2.24%	20.22%	39.55%	\$105
TriCentury Bank	\$167,877	\$671	1.60%	13.91%	45.03%	\$105	\$1,937	1.58%	13.79%	45.04%	\$101
Stockgrowers State Bank	\$169,722	\$367	0.86%	8.40%	73.37%	\$112	\$1,134	0.87%	9.02%	69.94%	\$111
Solomon State Bank	\$172,260	\$892	2.08%	10.59%	45.55%	\$117	\$2,585	2.00%	10.27%	47.36%	\$116
Kansas State Bank   Franklin	\$174,451	\$427	0.90%	12.97%	68.24%	\$63	\$1,118	0.79%	12.14%	70.86%	\$63
The Halstead Bank	\$176,450	\$505	1.13%	13.60%	68.11%	\$105	\$1,372	1.07%	12.89%	70.50%	\$101
Southwind Bank	\$183,346	\$447	0.95%	17.34%	57.73%	\$100	\$1,954	1.41%	27.36%	59.63%	\$105
The Fidelity State Bank and Trust Company	\$187,028	\$772	1.61%	7.58%	45.67%	\$69	\$2,686	1.83%	9.10%	46.70%	\$71
Citizens Federal Savings Bank	\$189,160	\$79	0.16%	0.89%	94.70%	\$121	\$121	0.08%	0.46%	95.59%	\$118
The First National Bank of Louisburg	\$189,456	\$275	0.58%	7.48%	75.06%	\$76	\$779	0.54%	7.53%	76.37%	\$76
Carson Bank	\$189,589	\$400	0.85%	11.88%	74.15%	\$87	\$1,450	1.03%	14.94%	71.19%	\$85
Bankers' Bank of Kansas	\$191,158	\$408	0.77%	4.65%	83.11%	\$104	\$2,211	1.43%	8.64%	73.91%	\$103
Union State Bank   Clay	\$192,000	\$214	0.43%	5.44%	76.36%	\$88	\$687	0.46%	6.05%	75.58%	\$88
Valley State Bank	\$194,032	\$371	0.76%	7.51%	69.98%	\$91	\$933	0.64%	6.58%	71.95%	\$91
The Lyon County State Bank	\$196,190	\$625	1.27%	19.41%	63.91%	\$87	\$1,816	1.23%	20.53%	64.19%	\$85
Farmers and Drovers Bank	\$199,927	\$515	0.98%	4.25%	60.10%	\$104	\$1,425	0.89%	4.00%	62.12%	\$106
Citizens National Bank	\$213,215	\$234	0.42%	6.80%	81.90%	\$68	\$789	0.47%	8.31%	79.92%	\$69
Fusion Bank	\$214,147	\$1,147	1.83%	17.24%	46.89%	\$119	\$3,453	1.93%	18.27%	48.52%	\$112
Andover State Bank	\$216,978	\$436	0.82%	10.47%	69.34%	\$109	\$1,251	0.83%	10.29%	67.96%	\$112
The Farmers State Bank   Pottawatomie	\$221,556	\$437	0.79%	6.58%	66.32%	\$77	\$1,082	0.64%	5.70%	70.13%	\$77
FirstOak Bank	\$232,219	\$1,161	1.97%	19.58%	57.38%	\$88	\$3,373	1.89%	19.00%	57.95%	\$92
Patriots Bank	\$237,030	\$763	1.26%	16.81%	67.91%	\$100	\$2,331	1.31%	17.82%	67.47%	\$101
Stryv Bank	\$239,549	\$703	1.18%	12.69%	64.25%	\$124	\$1,652	0.96%	10.16%	67.68%	\$119
State Average of Asset Group A	\$108,081	\$295	1.02%	10.07%	67.98%	\$88	\$887	1.02%	10.89%	69.45%	\$89

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Vintage Bank Kansas	\$250,245	\$716	1.16%	15.31%	66.33%	\$64	\$1,692	0.93%	11.74%	69.90%	\$64
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$254,408	\$414	0.62%	10.29%	77.89%	\$76	\$1,693	0.84%	15.88%	71.14%	\$73
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$256,483	\$905	1.42%	14.49%	58.33%	\$70	\$2,657	1.40%	14.73%	57.55%	\$73
First Heritage Bank	\$258,351	\$836	1.26%	21.26%	61.37%	\$118	\$2,372	1.22%	21.58%	61.42%	\$116
FNB Bank	\$259,228	\$571	0.86%	10.66%	77.54%	\$96	\$1,617	0.82%	10.50%	78.33%	\$99
KANZA Bank	\$264,079	\$327	0.48%	5.92%	84.56%	\$104	\$774	0.38%	4.79%	86.70%	\$106
First Kansas Bank	\$266,856	\$980	1.50%	26.18%	49.29%	\$73	\$3,064	1.55%	28.23%	48.84%	\$75
SJN Bank of Kansas	\$271,964	\$904	1.34%	16.08%	57.26%	\$101	\$958	0.49%	6.05%	53.57%	\$99
The Farmers State Bank of Oakley, Kansas	\$282,296	\$931	1.34%	11.23%	43.21%	\$149	\$2,817	1.37%	11.80%	43.69%	\$150
Goppert State Service Bank	\$292,555	\$577	0.80%	8.68%	60.52%	\$79	\$2,503	1.18%	12.87%	59.79%	\$75
Grant County Bank	\$296,880	\$787	1.07%	9.35%	68.94%	\$81	\$3,002	1.36%	12.45%	63.67%	\$84
First National Bank and Trust	\$304,699	\$1,095	1.45%	11.96%	61.20%	\$79	\$2,715	1.21%	10.50%	65.00%	\$83
The Citizens State Bank   Coffey	\$310,000	\$1,002	1.26%	14.01%	53.81%	\$88	\$3,313	1.41%	16.35%	52.62%	\$85
Kaw Valley Bank	\$310,476	\$1,146	1.48%	12.21%	62.40%	\$76	\$3,087	1.32%	11.29%	64.43%	\$76
KCB Bank	\$315,527	\$461	0.58%	5.14%	71.76%	\$107	\$1,914	0.81%	7.32%	65.01%	\$103
Centera Bank	\$319,245	\$637	0.81%	13.87%	70.14%	\$87	\$2,059	0.86%	16.54%	74.10%	\$91
Golden Belt Bank, FSA	\$332,557	\$1,176	1.42%	13.34%	61.51%	\$97	\$2,996	1.25%	11.78%	65.52%	\$100
ESB Financial	\$338,429	\$595	0.71%	9.04%	78.71%	\$92	\$2,074	0.83%	10.93%	75.79%	\$88
Bank of Hays	\$346,179	\$888	1.02%	12.27%	55.63%	\$109	\$2,605	1.01%	12.66%	56.86%	\$107
Community First National Bank	\$349,096	\$1,543	1.79%	17.37%	58.99%	\$138	\$4,037	1.63%	15.55%	61.39%	\$130
Commercial Bank   Labette	\$353,545	\$1,269	1.39%	20.12%	69.77%	\$72	\$3,117	1.14%	17.54%	71.41%	\$74
Mutual Savings Association	\$355,044	\$1,148	1.29%	5.57%	54.14%	\$98	\$3,626	1.36%	5.97%	55.56%	\$99
Guaranty State Bank and Trust Company	\$385,639	\$389	0.42%	4.56%	73.25%	\$90	\$2,124	0.77%	8.68%	68.17%	\$90
The Citizens State Bank   Marshall	\$406,731	\$2,057	2.05%	26.95%	39.46%	\$101	\$6,255	2.10%	28.41%	39.08%	\$103
Bank Of The Plains	\$417,709	\$721	0.69%	7.53%	73.18%	\$88	\$2,401	0.76%	8.54%	71.24%	\$87
The Union State Bank of Everest	\$418,406	\$1,033	0.98%	11.15%	70.80%	\$82	\$2,919	0.94%	10.83%	72.66%	\$82
Astra Bank	\$423,925	\$1,590	1.59%	56.89%	84.36%	\$96	\$2,504	0.82%	38.39%	85.38%	\$98
The Citizens State Bank   McPherson	\$430,961	\$1,566	1.46%	12.98%	59.22%	\$83	\$4,936	1.52%	14.15%	61.10%	\$88
Bank of the Flint Hills	\$436,146	\$1,483	1.32%	16.54%	62.92%	\$88	\$4,264	1.29%	16.32%	64.27%	\$88
Cornerstone Bank	\$436,149	\$700	0.65%	7.30%	75.59%	\$152	\$2,070	0.65%	7.32%	75.97%	\$147
Bank of Commerce	\$442,741	\$1,272	1.12%	11.93%	65.41%	\$62	\$3,772	1.11%	11.96%	66.39%	\$62
The Denison State Bank	\$442,924	\$2,023	1.77%	13.67%	55.00%	\$88	\$5,114	1.50%	12.00%	54.47%	\$86
The Bank	\$445,479	\$2,341	2.07%	16.73%	45.72%	\$113	\$6,897	2.00%	16.97%	43.18%	\$101
Mid-America Bank	\$446,478	\$1,368	1.26%	12.01%	54.86%	\$99	\$4,793	1.51%	14.49%	50.50%	\$91
Silver Lake Bank	\$465,149	\$1,101	0.92%	9.60%	69.58%	\$133	\$3,224	0.93%	9.63%	66.11%	\$122
First State Bank and Trust	\$467,179	\$846	0.72%	9.09%	72.80%	\$96	\$2,503	0.72%	9.24%	75.26%	\$96
Great American Bank	\$473,235	\$2,652	2.49%	17.79%	45.66%	\$83	\$7,282	2.32%	16.84%	46.28%	\$92
The Bank of Tescott	\$484,907	\$1,696	1.41%	11.36%	56.72%	\$86	\$4,567	1.30%	10.52%	58.83%	\$89
Citizens Bank of Kansas	\$490,184	\$706	0.54%	11.34%	79.32%	\$87	\$2,114	0.53%	12.39%	79.43%	\$89
Labette Bank	\$491,654	\$1,273	1.02%	8.86%	65.03%	\$80	\$3,570	0.95%	8.62%	67.15%	\$84
Solutions North Bank	\$493,274	(\$122)	(0.10%)	(1.11%)	89.54%	\$85	\$1,412	0.51%	4.87%	77.80%	\$78
The First State Bank   Norton	\$497,577	\$1,846	1.43%	18.80%	55.90%	\$110	\$5,078	1.34%	18.31%	59.00%	\$113
State Average of Asset Group B	\$371,062	\$1,082	1.16%	13.53%	64.23%	\$94	\$3,155	1.14%	13.46%	63.92%	\$94

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)

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

The Peoples Bank	\$514,504	\$2,422	1.85%	29.04%	56.35%	\$108	\$7,410	1.90%	30.75%	55.43%	\$107
Farmers & Merchants Bank of Colby	\$541,840	\$1,761	1.32%	11.55%	43.34%	\$108	\$4,921	1.26%	11.16%	41.93%	\$100
Southwest National Bank	\$544,902	\$1,105	0.81%	8.92%	76.12%	\$79	\$3,389	0.81%	9.16%	75.96%	\$83
First Bank Kansas	\$547,837	\$1,264	0.90%	12.96%	44.33%	\$94	\$11,908	2.84%	44.73%	51.88%	\$93
Exchange Bank & Trust	\$562,872	\$2,216	1.57%	14.06%	53.04%	\$80	\$5,928	1.39%	13.09%	54.54%	\$79
Outdoor Bank	\$570,017	\$838	0.60%	5.64%	73.67%	\$110	\$3,256	0.78%	7.32%	67.77%	\$104
Dream First Bank, National Association	\$659,403	\$2,052	1.26%	13.28%	64.54%	\$96	\$6,045	1.26%	13.58%	64.92%	\$97
Union State Bank   Cowley	\$702,830	\$1,568	0.90%	9.56%	72.08%	\$94	\$3,901	0.74%	8.22%	74.50%	\$95
First Option Bank	\$709,343	\$1,630	0.92%	16.50%	70.97%	\$92	\$4,570	0.86%	16.23%	72.93%	\$91
Western State Bank	\$754,876	\$4,556	2.47%	26.25%	40.47%	\$75	\$13,029	2.37%	26.54%	38.77%	\$77
Legacy Bank	\$758,743	\$2,206	1.16%	13.21%	56.39%	\$91	\$6,229	1.12%	12.74%	55.95%	\$86
Community National Bank	\$862,929	\$2,918	1.29%	25.75%	59.56%	\$90	\$8,088	1.19%	25.74%	59.63%	\$97
United Bank & Trust	\$887,117	\$3,123	1.39%	13.96%	52.71%	\$95	\$7,140	1.08%	10.91%	57.54%	\$97
Security State Bank   Scott	\$894,332	\$1,832	0.84%	7.63%	55.30%	\$117	\$4,151	0.75%	7.32%	51.66%	\$83
GNBank, National Association	\$972,161	\$3,249	1.31%	12.33%	63.58%	\$98	\$6,637	0.89%	8.75%	64.33%	\$98
The Bennington State Bank	\$973,143	\$5,505	2.25%	22.09%	37.72%	\$78	\$14,894	2.01%	20.68%	41.81%	\$79
Bank of Labor	\$986,318	\$2,403	0.97%	31.47%	69.45%	\$110	\$7,602	1.03%	41.17%	66.23%	\$108
State Average of Asset Group C	\$731,951	\$2,391	1.28%	16.13%	58.21%	\$95	\$7,006	1.31%	18.12%	58.58%	\$93

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

Farmers Bank & Trust   Barton	\$1,041,455	\$4,805	1.80%	9.35%	47.28%	\$103	\$13,011	1.67%	8.62%	48.00%	\$100
NBKC Bank	\$1,135,919	\$7,784	2.83%	15.90%	74.53%	\$146	\$20,245	2.42%	14.08%	76.06%	\$140
The First National Bank of Hutchinson	\$1,151,004	\$2,683	0.94%	10.06%	67.55%	\$100	\$7,869	0.93%	10.10%	67.44%	\$101
Peoples Bank and Trust Company	\$1,219,826	\$3,377	1.11%	14.21%	55.13%	\$87	\$10,786	1.21%	16.14%	57.81%	\$86
Central National Bank	\$1,233,091	\$2,970	0.94%	9.40%	70.89%	\$92	\$7,543	0.79%	8.32%	74.37%	\$91
CoreFirst Bank & Trust	\$1,288,798	\$3,092	0.98%	18.07%	72.56%	\$86	\$7,530	0.78%	15.73%	77.18%	\$93
Armed Forces Bank, National Association	\$1,369,199	\$5,672	1.69%	13.28%	66.69%	\$104	\$14,793	1.47%	11.95%	67.16%	\$100
Landmark National Bank	\$1,558,954	\$3,981	1.01%	10.16%	64.06%	\$81	\$10,072	0.86%	8.78%	68.27%	\$78
Community National Bank & Trust	\$2,239,125	\$3,705	0.65%	8.64%	74.02%	\$74	\$10,520	0.63%	8.58%	74.66%	\$72
KS StateBank	\$2,460,656	\$9,368	1.52%	11.96%	42.02%	\$109	\$22,953	1.25%	9.97%	45.09%	\$109
Emprise Bank	\$2,535,344	\$8,147	1.25%	16.92%	65.14%	\$97	\$22,469	1.16%	16.29%	66.48%	\$93
Fidelity Bank, National Association	\$3,162,569	\$4,459	0.58%	5.95%	78.20%	\$104	\$11,354	0.48%	5.08%	74.25%	\$102
Security Bank of Kansas City	\$3,638,951	\$11,600	1.20%	12.76%	49.03%	\$90	\$31,825	1.09%	12.25%	51.23%	\$91
Equity Bank	\$5,345,947	\$12,721	0.97%	9.23%	64.11%	\$92	\$42,095	1.07%	10.40%	63.51%	\$90
INTRUST Bank, National Association	\$7,275,021	\$13,617	0.72%	13.95%	67.06%	\$107	\$40,687	0.71%	14.97%	69.38%	\$108
CrossFirst Bank	\$7,577,849	\$21,777	1.13%	11.81%	51.75%	\$207	\$59,781	1.05%	11.15%	55.05%	\$207
Capitol Federal Savings Bank	\$9,542,357	\$11,892	0.50%	5.05%	59.58%	\$80	\$35,216	0.49%	4.99%	61.32%	\$80
Capitol Federal Financial, Inc.	\$9,542,766	\$12,057	0.51%	4.69%	59.84%	\$81	\$35,467	0.49%	4.59%	61.64%	\$81
State Average of Asset Group D	\$3,517,713	\$7,984	1.13%	11.19%	62.75%	\$102	\$22,456	1.03%	10.67%	64.38%	\$101

Source: SNL Financial

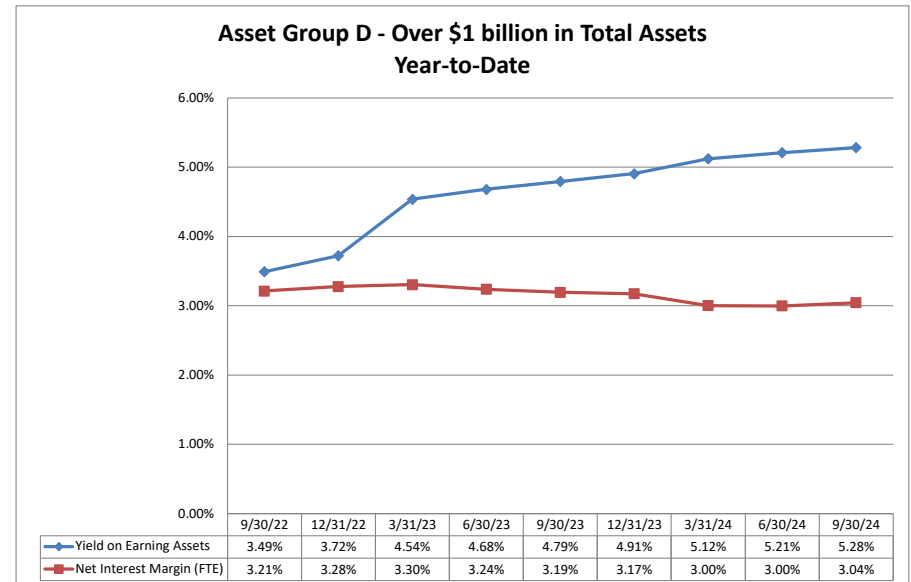
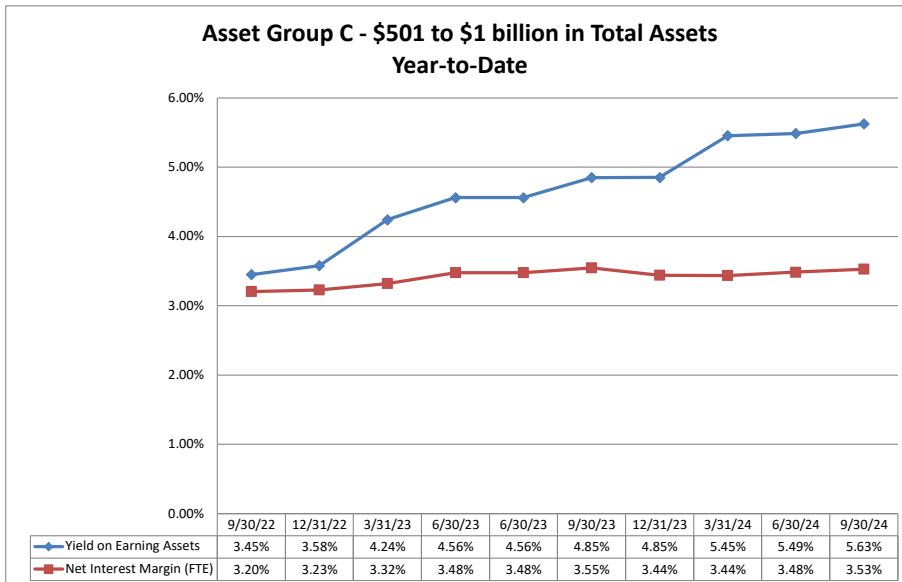
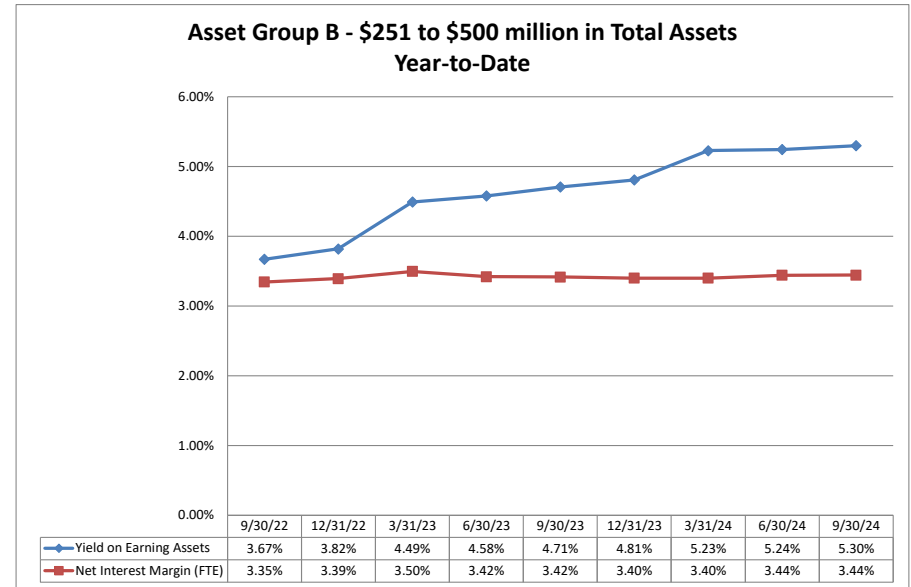
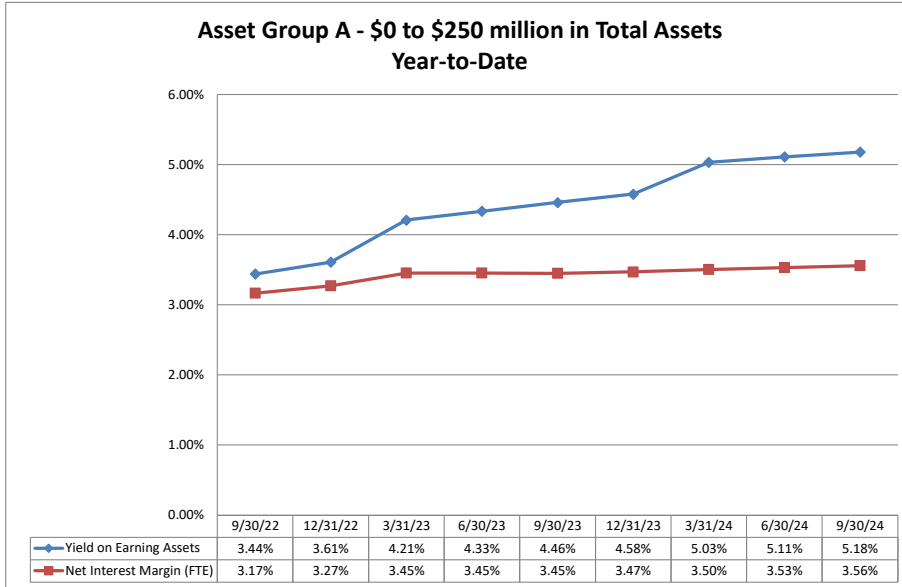
Note: Report includes only bank-level data.

NA = data was not available.

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

# Balance Sheet & Net Interest Margin

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



Source: SNL Financial

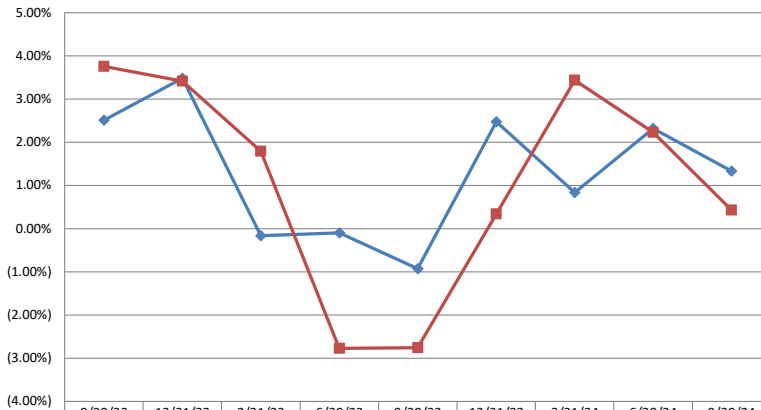
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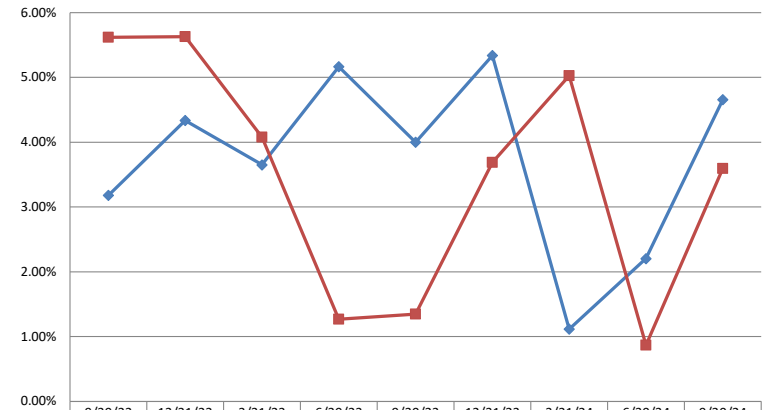
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



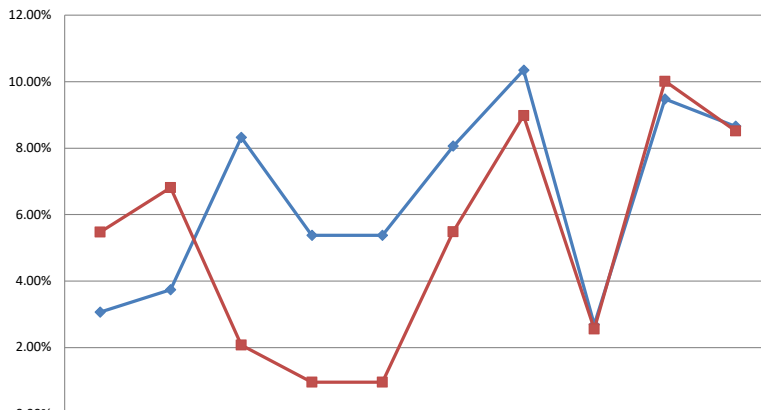
Asset Growth Rate	2.51%	3.48%	(0.16%)	(0.10%)	(0.93%)	2.47%	0.83%	2.32%	1.33%
Deposit Growth Rate	3.75%	3.41%	1.79%	(2.77%)	(2.76%)	0.34%	3.44%	2.23%	0.43%

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



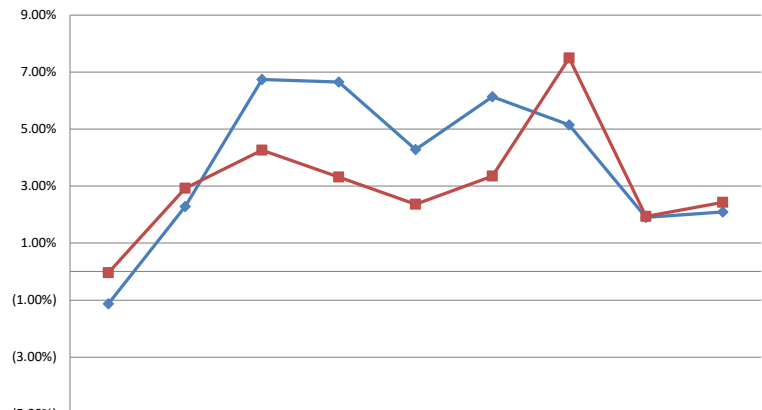
Asset Growth Rate	3.18%	4.34%	3.65%	5.16%	4.00%	5.34%	1.11%	2.20%	4.66%
Deposit Growth Rate	5.62%	5.63%	4.08%	1.27%	1.35%	3.69%	5.02%	0.87%	3.60%

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



Asset Growth Rate	3.06%	3.74%	8.33%	5.38%	5.38%	8.06%	10.34%	2.69%	9.48%
Deposit Growth Rate	5.47%	6.81%	2.08%	0.96%	0.96%	5.48%	8.98%	2.56%	10.01%

**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date



Asset Growth Rate	(1.13%)	2.28%	6.74%	6.66%	4.28%	6.14%	5.15%	1.90%	2.09%
Deposit Growth Rate	(0.04%)	2.92%	4.26%	3.32%	2.36%	3.35%	7.50%	1.93%	2.44%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>State Bank of Burrton</b>	\$11,346	\$6,548	\$10,130	64.64%	12.63%	\$3,782	5.16%	1.87%	1.27%	4.10%	3.55%	2.55%
<b>Prescott State Bank</b>	\$15,804	\$8,280	\$12,856	64.41%	42.15%	\$3,951	4.69%	1.99%	1.67%	3.24%	5.27%	6.17%
<b>First National Bank of Harveyville</b>	\$16,293	\$8,375	\$14,388	58.21%	49.94%	\$5,431	5.50%	2.44%	1.99%	3.65%	4.34%	4.76%
<b>Farmers State Bank   Morris</b>	\$16,523	\$7,041	\$14,393	48.92%	62.03%	\$3,305	4.58%	1.72%	1.38%	3.36%	(5.08%)	(6.57%)
<b>The Walton State Bank</b>	\$17,503	\$2,394	\$14,351	16.68%	56.55%	\$2,917	5.40%	2.51%	1.69%	3.78%	40.98%	50.53%
<b>Peoples State Bank</b>	\$19,806	\$16,443	\$14,173	116.02%	14.98%	\$3,961	7.98%	2.89%	1.81%	6.57%	12.43%	19.36%
<b>Dickinson County Bank</b>	\$20,606	\$13,401	\$16,862	79.47%	35.29%	\$5,152	6.75%	3.31%	2.84%	4.20%	13.00%	13.29%
<b>The Bank of Denton</b>	\$24,605	\$11,972	\$20,660	57.95%	40.04%	\$6,151	3.55%	1.46%	1.21%	2.49%	(0.98%)	(1.93%)
<b>Farmers State Bank   Brown</b>	\$24,775	\$12,736	\$20,429	62.34%	44.65%	\$4,955	4.44%	1.95%	1.49%	2.94%	(18.53%)	(3.30%)
<b>The Baxter State Bank</b>	\$26,152	\$13,278	\$18,249	72.76%	47.34%	\$3,736	5.38%	1.22%	0.68%	4.74%	7.55%	5.72%
<b>The Marion National Bank</b>	\$28,336	\$10,720	\$23,356	45.90%	48.29%	\$4,723	4.00%	1.42%	1.10%	3.37%	(10.40%)	(14.28%)
<b>The Liberty Savings Association, FSA</b>	\$28,896	\$10,488	\$22,019	47.63%	78.03%	\$7,224	3.76%	1.03%	1.04%	2.98%	(7.00%)	(9.72%)
<b>Marquette Farmers State Bank of Marquette Kansas</b>	\$31,649	\$12,656	\$26,585	47.61%	65.61%	\$4,521	4.17%	2.39%	1.91%	2.53%	1.05%	2.79%
<b>State Bank of Canton</b>	\$35,592	\$11,763	\$27,997	42.02%	78.51%	\$5,932	4.92%	1.82%	0.91%	4.06%	8.69%	8.84%
<b>Union State Bank   Pottawatomie</b>	\$38,522	\$14,711	\$33,986	43.29%	57.62%	\$4,815	4.60%	2.11%	1.53%	3.19%	8.49%	6.78%
<b>Farmers State Bank   Phillips</b>	\$39,639	\$22,199	\$30,371	73.09%	28.19%	\$7,928	4.57%	2.31%	1.89%	3.04%	2.86%	11.29%
<b>Cottonwood Valley Bank</b>	\$39,715	\$3,961	\$35,061	11.30%	75.80%	\$6,619	2.82%	1.23%	0.82%	2.42%	(8.50%)	(11.24%)
<b>Ninnescah Valley Bank</b>	\$39,906	\$17,093	\$35,276	48.46%	46.70%	\$6,651	4.53%	1.95%	1.11%	3.65%	6.80%	4.00%
<b>The State Exchange Bank</b>	\$41,542	\$16,812	\$37,521	44.81%	22.94%	\$6,924	4.52%	1.97%	1.38%	3.32%	(27.36%)	(30.62%)
<b>Bank of Greeley</b>	\$46,346	\$21,683	\$39,286	55.19%	53.12%	\$6,621	4.67%	2.12%	1.53%	3.31%	(2.07%)	(5.04%)
<b>The First State Bank of Ransom</b>	\$47,477	\$18,116	\$38,634	46.89%	49.83%	\$6,782	3.81%	2.56%	2.00%	2.27%	(4.43%)	(7.53%)
<b>The Haviland State Bank</b>	\$48,326	\$32,000	\$35,329	90.58%	13.84%	\$6,041	6.08%	2.78%	2.18%	4.28%	(3.87%)	(4.26%)
<b>Security State Bank   Sumner</b>	\$50,727	\$19,769	\$43,935	45.00%	44.38%	\$3,623	4.30%	1.49%	1.20%	3.27%	(8.78%)	(9.42%)
<b>The City State Bank</b>	\$52,194	\$33,314	\$46,375	71.84%	31.61%	\$5,799	4.42%	1.45%	1.08%	3.50%	(1.09%)	(6.47%)
<b>Elevate Bank, National Association</b>	\$52,898	\$29,208	\$45,240	64.56%	27.94%	\$2,784	6.46%	1.04%	0.60%	5.93%	0.06%	(1.09%)
<b>Peoples Bank   Comanche</b>	\$53,290	\$27,721	\$43,801	63.29%	23.31%	\$4,845	4.72%	2.41%	2.04%	2.91%	(3.16%)	(7.78%)
<b>The Farmers State Bank of Blue Mound</b>	\$53,700	\$33,891	\$45,358	74.72%	27.08%	\$2,826	6.55%	2.49%	1.80%	4.95%	11.26%	12.92%
<b>The State Bank of Spring Hill</b>	\$53,756	\$10,799	\$49,306	21.90%	85.74%	\$8,959	3.49%	0.96%	0.76%	2.80%	(11.90%)	(15.52%)
<b>Swedish-American State Bank</b>	\$54,340	\$35,393	\$41,509	85.27%	14.69%	\$6,793	5.51%	2.93%	2.37%	3.41%	(25.05%)	(1.34%)
<b>Farmers and Merchants Bank of Mound City, Kansas</b>	\$55,137	\$37,440	\$50,333	74.38%	19.96%	\$7,877	5.39%	2.59%	1.88%	3.61%	(1.12%)	(1.98%)
<b>The Farmers State Bank of Bucklin, Kansas</b>	\$55,811	\$31,077	\$48,647	63.88%	39.15%	\$6,976	4.43%	1.55%	0.88%	3.65%	(12.71%)	(16.40%)
<b>Ford County State Bank</b>	\$56,451	\$25,900	\$45,843	56.50%	14.41%	\$8,064	4.30%	2.42%	1.98%	2.38%	8.78%	(4.43%)
<b>First National Bank of Spearville</b>	\$56,641	\$28,123	\$48,498	57.99%	38.92%	\$9,440	5.39%	2.48%	2.16%	3.37%	(32.93%)	(37.91%)
<b>First National Bank in Frankfort</b>	\$57,472	\$27,960	\$52,796	52.96%	32.67%	\$7,184	4.57%	2.46%	1.85%	2.83%	(4.49%)	2.92%
<b>New Century Bank</b>	\$62,735	\$55,513	\$49,782	111.51%	11.07%	\$3,302	10.08%	3.44%	3.00%	7.46%	25.88%	24.84%
<b>Argentine Federal Savings</b>	\$64,171	\$38,849	\$53,876	72.11%	24.20%	\$8,021	4.73%	3.20%	2.99%	1.99%	5.63%	16.46%
<b>The Bank of Holyrood</b>	\$65,145	\$44,755	\$49,637	90.16%	13.67%	\$7,238	5.70%	2.64%	2.02%	3.99%	(6.32%)	(9.81%)
<b>Tampa State Bank</b>	\$65,464	\$31,054	\$52,344	59.33%	19.21%	\$5,455	4.29%	2.33%	1.79%	2.67%	(6.00%)	4.92%
<b>Union State Bank   Bourbon</b>	\$68,548	\$49,211	\$59,674	82.47%	16.42%	\$5,273	6.25%	1.88%	1.32%	5.01%	1.05%	(4.56%)
<b>Howard State Bank</b>	\$68,759	\$40,208	\$63,118	63.70%	8.73%	\$3,820	5.23%	2.27%	0.61%	4.49%	(17.87%)	(21.00%)
<b>Kaw Valley State Bank</b>	\$70,021	\$28,130	\$65,140	43.18%	22.22%	\$6,366	4.24%	2.80%	1.04%	2.95%	(11.60%)	3.70%
<b>The Farmers State Bank   Jackson</b>	\$73,115	\$49,642	\$60,946	81.45%	13.13%	\$6,093	5.32%	2.84%	2.33%	3.20%	0.63%	(3.98%)
<b>CBW Bank</b>	\$73,635	\$11,772	\$48,622	24.21%	114.32%	\$2,832	4.08%	0.26%	0.03%	4.07%	(26.25%)	(36.34%)
<b>Farmers State Bank   Doniphan</b>	\$76,645	\$41,967	\$68,950	60.87%	29.60%	\$5,896	4.36%	1.45%	1.09%	3.56%	0.24%	(4.30%)
<b>Citizens State Bank and Trust Company   Morris</b>	\$77,057	\$63,562	\$63,833	99.58%	12.81%	\$3,082	7.75%	2.90%	2.38%	5.44%	13.07%	10.59%
<b>The First National Bank of Dighton</b>	\$79,773	\$47,850	\$61,569	77.72%	16.07%	\$6,648	4.61%	2.16%	1.45%	3.28%	6.10%	(7.52%)
<b>Integrity Bank</b>	\$80,323	\$29,883	\$71,735	41.66%	55.61%	\$5,355	4.44%	1.48%	0.73%	3.82%	15.21%	50.42%
<b>The Citizens State Bank of Cheney, Kansas</b>	\$81,284	\$53,322	\$74,358	71.71%	14.14%	\$6,253	5.10%	1.74%	0.97%	4.03%	8.88%	7.59%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
The First State Bank   Ness	\$82,330	\$31,865	\$70,224	45.38%	35.59%	\$8,233	4.02%	2.38%	1.87%	2.61%	0.48%	0.99%
Stock Exchange Bank	\$84,524	\$72,867	\$74,737	97.50%	9.95%	\$6,037	6.16%	2.91%	2.40%	3.90%	3.95%	1.40%
The First National Bank of Hope	\$87,826	\$47,082	\$70,572	66.71%	36.57%	\$4,879	4.99%	2.31%	1.77%	3.36%	8.79%	(0.58%)
Kansas State Bank   Osage	\$87,976	\$51,445	\$71,101	72.35%	30.87%	\$6,284	5.39%	2.58%	2.11%	3.61%	2.02%	(1.22%)
FNB Washington	\$88,104	\$39,356	\$56,602	69.53%	21.17%	\$9,789	4.13%	1.26%	1.02%	3.34%	0.53%	(10.99%)
Small Business Bank	\$91,599	\$69,150	\$81,435	84.91%	18.86%	\$5,388	4.52%	5.29%	3.09%	1.48%	(5.88%)	(8.76%)
Johnson State Bank	\$91,767	\$33,395	\$76,180	43.84%	31.92%	\$5,398	3.97%	2.36%	1.68%	2.61%	(1.69%)	(1.13%)
The Bank of Protection	\$92,610	\$54,986	\$70,099	78.44%	8.54%	\$6,615	6.15%	3.02%	2.37%	4.09%	(0.34%)	(0.60%)
Citizens State Bank and Trust Company   Brown	\$92,616	\$60,271	\$72,166	83.52%	25.92%	\$4,210	4.58%	0.56%	0.43%	4.21%	(9.19%)	(12.78%)
The First Security Bank	\$94,429	\$72,500	\$77,948	93.01%	11.71%	\$3,497	5.74%	2.33%	1.85%	3.94%	5.77%	0.04%
The Lyndon State Bank	\$97,797	\$79,185	\$75,209	105.29%	6.07%	\$4,657	5.99%	2.46%	1.93%	4.14%	5.58%	4.94%
Exchange State Bank	\$98,492	\$57,166	\$83,531	68.44%	27.47%	\$5,794	5.16%	2.19%	1.93%	3.38%	5.57%	5.26%
Bison State Bank	\$98,956	\$78,338	\$83,366	93.97%	15.39%	\$4,302	8.30%	4.42%	2.81%	5.55%	62.52%	65.96%
First National Bank in Fredonia	\$99,808	\$32,557	\$88,303	36.87%	53.14%	\$6,654	3.93%	1.37%	1.08%	3.08%	0.55%	(2.55%)
First National Bank of Kansas	\$101,105	\$40,617	\$81,440	49.87%	7.80%	\$7,222	4.03%	2.04%	1.70%	2.48%	9.15%	0.96%
The Baldwin State Bank	\$102,884	\$45,512	\$90,712	50.17%	48.90%	\$6,859	4.25%	2.73%	1.90%	2.48%	6.19%	5.18%
Home Savings Bank	\$106,079	\$76,768	\$83,787	91.62%	18.74%	\$7,577	5.50%	2.27%	2.12%	3.70%	3.37%	6.27%
The Bank of Commerce and Trust Company	\$107,594	\$52,173	\$99,795	52.28%	25.81%	\$5,380	4.88%	2.44%	2.08%	2.92%	(2.48%)	(4.47%)
Bendena State Bank	\$108,159	\$69,401	\$87,706	79.13%	11.62%	\$7,211	4.90%	2.41%	1.74%	3.38%	0.84%	(0.63%)
Conway Bank	\$108,250	\$81,883	\$90,007	90.97%	14.73%	\$4,009	6.30%	2.02%	1.70%	4.68%	6.16%	16.77%
Community Bank of Wichita, Inc.	\$109,123	\$84,362	\$99,790	84.54%	17.65%	\$5,743	6.05%	3.00%	2.24%	3.95%	4.64%	14.84%
First Bank of Beloit	\$109,246	\$72,903	\$81,933	88.98%	11.14%	\$7,803	4.86%	2.63%	1.89%	3.10%	(6.32%)	(16.14%)
The Riley State Bank of Riley Kansas	\$111,147	\$73,275	\$97,175	75.41%	13.24%	\$5,293	5.21%	2.54%	2.10%	3.31%	(1.52%)	0.14%
First Federal Savings and Loan Bank	\$111,619	\$96,241	\$92,382	104.18%	14.79%	\$18,603	8.21%	3.70%	3.54%	4.94%	5.21%	6.22%
State Bank of Bern	\$114,560	\$59,302	\$95,068	62.38%	46.73%	\$8,812	5.10%	3.02%	1.31%	3.70%	4.72%	2.90%
The First State Bank of Healy	\$116,038	\$72,007	\$89,227	80.70%	21.68%	\$14,505	5.05%	3.08%	2.79%	2.76%	15.64%	6.90%
The Stockgrowers State Bank	\$116,789	\$80,042	\$83,475	95.89%	13.53%	\$6,870	5.97%	2.65%	2.30%	3.92%	8.76%	(0.36%)
Wilson State Bank	\$120,301	\$84,969	\$104,019	81.69%	6.40%	\$5,468	4.82%	1.98%	1.52%	3.43%	1.63%	(1.55%)
Prairie Bank of Kansas	\$131,598	\$74,760	\$117,883	63.42%	26.92%	\$5,722	4.49%	2.25%	1.81%	2.92%	12.68%	17.96%
State Bank of Downs	\$134,231	\$93,712	\$113,961	82.23%	28.36%	\$9,588	5.93%	3.11%	2.24%	3.89%	6.47%	5.60%
Heritage Bank	\$134,585	\$113,480	\$114,853	98.80%	14.52%	\$8,412	7.01%	3.69%	3.28%	4.02%	24.23%	40.53%
The Elk State Bank	\$134,822	\$68,771	\$100,670	68.31%	19.27%	\$8,426	4.78%	3.07%	2.50%	2.55%	2.60%	6.81%
Citizens State Bank	\$134,976	\$80,265	\$112,101	71.60%	7.32%	\$5,624	4.91%	3.05%	2.06%	3.07%	(5.62%)	(13.28%)
American Bank of Baxter Springs	\$136,240	\$73,567	\$121,471	60.56%	24.29%	\$4,541	4.47%	0.86%	0.64%	3.92%	(4.67%)	(7.21%)
Bankwest of Kansas	\$137,297	\$79,062	\$118,740	66.58%	46.50%	\$4,903	5.73%	1.63%	1.28%	4.68%	(11.78%)	(15.34%)
First National Bank in Cimarron	\$138,729	\$69,617	\$124,744	55.81%	19.47%	\$6,606	4.67%	2.09%	1.31%	3.51%	(10.43%)	(18.11%)
First Commerce Bank	\$144,437	\$100,607	\$114,537	87.84%	14.91%	\$11,111	4.99%	2.29%	1.80%	3.35%	(4.59%)	(7.04%)
Alliance Bank   Shawnee	\$144,705	\$103,589	\$123,150	84.12%	26.61%	\$7,616	6.01%	3.42%	1.97%	4.09%	2.66%	0.60%
Farmers Bank & Trust   Rawlins	\$148,624	\$72,743	\$133,943	54.31%	35.96%	\$7,077	4.44%	2.29%	1.95%	2.71%	(4.99%)	(10.00%)
Garden Plain State Bank	\$151,329	\$51,286	\$127,842	40.12%	66.59%	\$7,566	5.10%	1.76%	1.32%	3.96%	12.17%	10.80%
Flint Hills Bank	\$151,547	\$75,632	\$137,392	55.05%	24.02%	\$6,889	3.86%	2.05%	1.60%	2.43%	2.79%	0.47%
Kendall Bank	\$151,808	\$143,622	\$130,257	110.26%	4.22%	\$4,744	7.64%	3.87%	3.30%	4.61%	14.64%	16.86%
Bank of Prairie Village	\$153,283	\$114,697	\$137,414	83.47%	21.68%	\$12,774	5.80%	3.53%	1.88%	3.98%	9.14%	9.19%
First Bank   Rice	\$155,346	\$92,181	\$116,851	78.89%	21.95%	\$5,754	5.60%	3.04%	2.22%	3.57%	10.57%	(0.49%)
The First National Bank of Scott City	\$157,646	\$102,466	\$129,676	79.02%	16.30%	\$8,297	5.39%	2.34%	1.75%	3.85%	(0.89%)	(10.68%)
Fidelity State Bank and Trust Company	\$158,500	\$68,387	\$124,308	55.01%	38.42%	\$5,466	4.77%	2.21%	1.55%	3.34%	(1.65%)	(14.31%)
Farmers National Bank	\$160,810	\$89,542	\$125,439	71.38%	35.80%	\$6,432	4.65%	1.98%	1.45%	3.46%	(4.09%)	(3.76%)
Impact Bank	\$161,907	\$105,011	\$135,557	77.47%	12.06%	\$8,521	5.29%	2.90%	2.38%	3.15%	(5.00%)	(15.53%)
The Farmers State Bank   McPherson	\$162,030	\$83,000	\$143,215	57.95%	37.65%	\$7,716	4.79%	2.63%	2.05%	3.02%	3.73%	(1.74%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



**Balance Sheet & Net Interest Margin**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
The Community Bank	\$162,366	\$87,720	\$144,419	60.74%	30.46%	\$6,765	5.00%	2.39%	1.72%	3.42%	(2.31%)	(4.71%)
Lyons Federal Bank	\$162,640	\$118,843	\$132,179	89.91%	12.98%	\$6,024	5.66%	2.54%	1.98%	3.79%	(4.93%)	(10.59%)
Home Bank and Trust Company	\$164,403	\$139,008	\$150,185	92.56%	6.92%	\$5,303	5.97%	2.85%	2.18%	3.89%	7.29%	8.31%
The Farmers State Bank of Aliceville, Kansas	\$164,876	\$116,537	\$131,752	88.45%	13.60%	\$7,494	6.62%	2.92%	2.52%	4.52%	(2.80%)	(5.48%)
Community Bank	\$165,804	\$126,726	\$139,518	90.83%	21.32%	\$9,211	6.14%	2.50%	1.73%	4.57%	2.22%	1.84%
TriCentury Bank	\$167,877	\$134,949	\$90,682	148.82%	16.35%	\$10,492	6.41%	3.18%	2.89%	3.89%	12.91%	4.53%
Stockgrowers State Bank	\$169,722	\$95,366	\$127,727	74.66%	19.02%	\$7,379	5.09%	3.08%	2.77%	2.84%	(8.68%)	(15.68%)
Solomon State Bank	\$172,260	\$142,154	\$136,547	104.11%	15.18%	\$9,570	5.80%	2.76%	2.44%	3.85%	0.87%	0.05%
Kansas State Bank   Franklin	\$174,451	\$73,530	\$157,550	46.67%	10.63%	\$5,131	3.97%	2.09%	1.63%	2.50%	(11.68%)	(14.57%)
The Halstead Bank	\$176,450	\$128,764	\$160,563	80.20%	5.24%	\$6,535	6.04%	2.90%	2.21%	3.89%	8.29%	9.16%
Southwind Bank	\$183,346	\$82,732	\$155,598	53.17%	19.64%	\$9,650	4.36%	2.26%	1.61%	2.98%	4.54%	5.27%
The Fidelity State Bank and Trust Company	\$187,028	\$20,115	\$143,634	14.00%	87.68%	\$6,927	3.84%	1.29%	0.82%	3.21%	(4.12%)	(9.44%)
Citizens Federal Savings Bank	\$189,160	\$132,538	\$138,471	95.72%	25.71%	\$7,566	3.93%	1.82%	1.65%	2.56%	3.37%	0.68%
The First National Bank of Louisburg	\$189,456	\$98,237	\$144,079	68.18%	27.63%	\$7,017	3.67%	2.80%	1.84%	2.03%	2.36%	2.40%
Carson Bank	\$189,589	\$125,724	\$163,537	76.88%	17.95%	\$4,514	5.35%	2.53%	1.95%	3.46%	1.69%	5.49%
Bankers' Bank of Kansas	\$191,158	\$139,343	\$113,925	122.31%	23.74%	\$3,982	6.92%	5.12%	2.72%	4.53%	(13.33%)	(11.82%)
Union State Bank   Clay	\$192,000	\$118,624	\$153,091	77.49%	11.09%	\$7,385	4.24%	2.26%	2.01%	2.51%	(2.33%)	(3.45%)
Valley State Bank	\$194,032	\$109,540	\$163,524	66.99%	25.98%	\$5,544	4.95%	2.26%	1.43%	3.51%	1.92%	7.64%
The Lyon County State Bank	\$196,190	\$126,745	\$166,666	76.05%	29.70%	\$6,131	4.39%	1.69%	1.27%	3.28%	3.11%	0.98%
Farmers and Drovers Bank	\$199,927	\$109,359	\$137,830	79.34%	18.98%	\$8,692	4.43%	2.45%	2.15%	2.87%	(4.24%)	2.72%
Citizens National Bank	\$213,215	\$84,454	\$193,609	43.62%	40.93%	\$4,536	3.66%	1.84%	1.47%	2.40%	2.87%	(1.53%)
Fusion Bank	\$214,147	\$112,237	\$158,918	70.63%	26.93%	\$9,311	5.24%	2.77%	2.03%	3.44%	(4.61%)	(15.05%)
Andover State Bank	\$216,978	\$185,841	\$193,909	95.84%	11.84%	\$8,679	6.04%	3.17%	2.74%	3.42%	16.89%	17.94%
The Farmers State Bank   Pottawatomie	\$221,556	\$147,717	\$191,381	77.18%	20.72%	\$6,330	4.88%	3.15%	2.48%	2.73%	(2.88%)	0.46%
FirstOak Bank	\$232,219	\$187,468	\$205,256	91.33%	13.79%	\$5,664	6.40%	2.34%	1.57%	4.94%	(1.56%)	(2.71%)
Patriots Bank	\$237,030	\$181,669	\$208,512	87.13%	11.83%	\$5,926	6.88%	3.11%	2.62%	4.40%	4.93%	6.95%
Stryv Bank	\$239,549	\$199,318	\$214,596	92.88%	12.09%	\$7,985	6.44%	3.42%	2.75%	3.88%	18.79%	19.48%
State Average of Asset Group A	\$108,081	\$65,886	\$89,490	70.53%	28.40%	\$6,496	5.18%	2.40%	1.81%	3.56%	1.33%	0.43%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
Vintage Bank Kansas	\$250,245	\$156,182	\$201,037	77.69%	14.55%	\$4,390	5.39%	2.47%	1.93%	3.66%	4.47%	13.24%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$254,408	\$156,332	\$186,082	84.01%	13.90%	\$5,088	4.52%	2.78%	2.33%	2.36%	(4.47%)	(5.91%)
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$256,483	\$130,556	\$213,437	61.17%	35.96%	\$6,256	4.62%	2.58%	2.00%	2.86%	5.39%	4.01%
First Heritage Bank	\$258,351	\$148,381	\$239,846	61.87%	29.60%	\$8,909	5.61%	3.10%	2.39%	3.25%	5.64%	4.14%
FNB Bank	\$259,228	\$171,895	\$212,631	80.84%	8.94%	\$4,985	5.44%	2.22%	1.70%	3.84%	0.47%	(11.07%)
KANZA Bank	\$264,079	\$185,964	\$232,004	80.16%	18.32%	\$7,137	4.95%	2.74%	2.19%	2.87%	(4.94%)	2.27%
First Kansas Bank	\$266,856	\$125,297	\$242,528	51.66%	15.41%	\$8,608	4.27%	1.41%	1.30%	3.12%	(2.29%)	(7.50%)
SJN Bank of Kansas	\$271,964	\$155,608	\$189,068	82.30%	12.49%	\$7,999	5.87%	2.75%	2.17%	3.93%	19.23%	(4.99%)
The Farmers State Bank of Oakley, Kansas	\$282,296	\$200,234	\$191,421	104.60%	10.56%	\$20,164	5.95%	3.66%	3.40%	3.15%	4.62%	(4.87%)
Goppert State Service Bank	\$292,555	\$243,820	\$261,156	93.36%	12.67%	\$4,959	6.22%	2.26%	1.81%	4.54%	10.10%	9.88%
Grant County Bank	\$296,880	\$164,768	\$247,198	66.65%	32.01%	\$5,498	5.16%	2.50%	2.17%	3.23%	(4.45%)	(9.01%)
First National Bank and Trust	\$304,699	\$204,651	\$226,919	90.19%	12.00%	\$4,548	5.43%	2.62%	1.99%	3.73%	6.18%	(7.15%)
The Citizens State Bank   Coffey	\$310,000	\$177,628	\$277,596	63.99%	20.72%	\$5,741	5.34%	2.12%	1.49%	3.94%	(2.27%)	(4.32%)
Kaw Valley Bank	\$310,476	\$249,822	\$256,575	97.37%	10.45%	\$4,312	5.94%	2.24%	1.46%	4.60%	(0.54%)	(3.44%)
KCB Bank	\$315,527	\$176,883	\$268,834	65.80%	28.39%	\$7,171	6.05%	3.71%	3.13%	3.23%	7.86%	3.64%
Centera Bank	\$319,245	\$152,305	\$291,537	52.24%	19.34%	\$6,651	4.20%	2.11%	1.59%	2.72%	(0.12%)	(2.64%)
Golden Belt Bank, FSA	\$332,557	\$230,900	\$259,677	88.92%	17.09%	\$6,651	5.15%	2.19%	1.76%	3.51%	9.93%	(0.87%)
ESB Financial	\$338,429	\$218,619	\$293,033	74.61%	13.86%	\$5,835	4.78%	2.58%	2.02%	2.89%	1.31%	(1.97%)
Bank of Hays	\$346,179	\$200,867	\$294,462	68.21%	20.80%	\$10,818	4.59%	2.64%	1.98%	2.77%	(1.98%)	(3.26%)
Community First National Bank	\$349,096	\$276,237	\$305,997	90.27%	18.46%	\$5,289	5.64%	2.61%	2.22%	3.95%	13.19%	14.08%
Commercial Bank   Labette	\$353,545	\$177,209	\$313,712	56.49%	17.67%	\$4,910	4.00%	1.55%	1.26%	2.96%	(0.30%)	(6.41%)
Mutual Savings Association	\$355,044	\$225,011	\$245,285	91.73%	35.10%	\$6,699	5.84%	2.63%	2.66%	3.84%	0.88%	10.56%
Guaranty State Bank and Trust Company	\$385,639	\$258,167	\$301,693	85.57%	16.11%	\$6,121	4.91%	2.83%	2.20%	2.83%	3.22%	(4.67%)
The Citizens State Bank   Marshall	\$406,731	\$307,959	\$333,971	92.21%	7.70%	\$11,298	5.60%	2.70%	2.35%	3.46%	2.28%	5.11%
Bank Of The Plains	\$417,709	\$293,015	\$356,905	82.10%	7.35%	\$5,425	5.75%	2.14%	1.75%	4.12%	(2.12%)	1.05%
The Union State Bank of Everest	\$418,406	\$301,777	\$348,087	86.70%	8.49%	\$4,809	5.29%	2.38%	1.89%	3.61%	2.15%	3.10%
Astra Bank	\$423,925	\$208,692	\$359,478	58.05%	25.14%	\$5,971	5.06%	2.00%	1.83%	3.19%	(9.14%)	(12.17%)
The Citizens State Bank   McPherson	\$430,961	\$230,314	\$370,067	62.24%	24.64%	\$5,130	4.43%	0.94%	0.72%	3.86%	(2.67%)	(5.00%)
Bank of the Flint Hills	\$436,146	\$334,498	\$393,244	85.06%	11.73%	\$5,975	5.94%	2.73%	2.21%	3.85%	(0.89%)	2.87%
Cornerstone Bank	\$436,149	\$383,495	\$350,492	109.42%	12.44%	\$15,577	5.49%	4.44%	3.81%	2.01%	3.22%	13.66%
Bank of Commerce	\$442,741	\$298,426	\$390,630	76.40%	10.95%	\$4,660	5.01%	2.19%	1.75%	3.47%	(4.77%)	(5.96%)
The Denison State Bank	\$442,924	\$283,699	\$365,936	77.53%	12.79%	\$6,514	5.13%	2.36%	1.89%	3.43%	2.09%	1.01%
The Bank	\$445,479	\$256,640	\$386,746	66.36%	28.70%	\$7,955	5.33%	2.11%	1.42%	3.92%	(7.05%)	(9.27%)
Mid-America Bank	\$446,478	\$348,180	\$306,754	113.50%	17.59%	\$7,973	6.60%	3.59%	3.30%	3.57%	12.47%	17.09%
Silver Lake Bank	\$465,149	\$342,687	\$371,295	92.30%	17.82%	\$7,383	6.10%	3.26%	2.65%	3.70%	13.94%	15.17%
First State Bank and Trust	\$467,179	\$336,987	\$411,355	81.92%	8.85%	\$4,672	5.10%	2.01%	1.51%	3.67%	5.12%	6.52%
Great American Bank	\$473,235	\$392,123	\$387,580	101.17%	13.75%	\$8,604	7.11%	3.41%	2.78%	4.57%	19.14%	43.94%
The Bank of Tescott	\$484,907	\$370,306	\$403,303	91.82%	10.54%	\$8,082	5.25%	2.88%	2.55%	3.10%	11.34%	10.75%
Citizens Bank of Kansas	\$490,184	\$226,248	\$442,862	51.09%	19.47%	\$5,215	4.04%	1.93%	1.39%	2.82%	1.14%	(0.51%)
Labette Bank	\$491,654	\$327,875	\$408,768	80.21%	12.05%	\$5,463	4.70%	1.97%	1.50%	3.36%	(3.37%)	(6.20%)
Solutions North Bank	\$493,274	\$291,853	\$423,215	68.96%	20.09%	\$7,362	5.45%	2.62%	2.06%	3.64%	78.43%	85.09%
The First State Bank   Norton	\$497,577	\$263,062	\$425,081	61.89%	26.76%	\$7,108	5.22%	2.70%	1.98%	3.40%	3.18%	1.02%
State Average of Asset Group B	\$371,062	\$242,504	\$309,226	78.78%	17.41%	\$6,998	5.30%	2.54%	2.06%	3.44%	4.66%	3.60%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
The Peoples Bank	\$514,504	\$253,888	\$438,063	57.96%	26.54%	\$6,431	5.21%	2.80%	1.93%	3.49%	4.68%	(5.79%)
Farmers & Merchants Bank of Colby	\$541,840	\$391,413	\$405,641	96.49%	11.72%	\$13,893	6.28%	3.54%	3.18%	3.34%	7.85%	5.29%
Southwest National Bank	\$544,902	\$464,512	\$457,308	101.58%	10.23%	\$4,954	6.09%	3.11%	2.55%	3.68%	(5.16%)	(7.18%)
First Bank Kansas	\$547,837	\$341,124	\$495,692	68.82%	26.42%	\$4,418	4.93%	1.62%	1.31%	3.74%	0.50%	(1.86%)
Exchange Bank & Trust	\$562,872	\$390,669	\$490,180	79.70%	20.06%	\$6,864	5.04%	1.53%	1.29%	3.76%	(3.82%)	(5.80%)
Outdoor Bank	\$570,017	\$459,701	\$495,547	92.77%	16.84%	\$6,477	7.51%	3.99%	3.21%	4.41%	(7.61%)	(9.24%)
Dream First Bank, National Association	\$659,403	\$517,008	\$591,404	87.42%	17.39%	\$6,869	7.01%	3.33%	2.68%	4.50%	3.14%	4.94%
Union State Bank   Cowley	\$702,830	\$424,462	\$553,422	76.70%	16.24%	\$6,007	5.16%	2.73%	2.03%	3.21%	7.91%	4.12%
First Option Bank	\$709,343	\$440,214	\$597,711	73.65%	15.31%	\$6,011	4.53%	2.94%	1.98%	2.44%	0.63%	(2.87%)
Western State Bank	\$754,876	\$515,391	\$678,119	76.00%	20.11%	\$6,343	6.41%	2.63%	1.99%	4.70%	8.98%	12.76%
Legacy Bank	\$758,743	\$580,471	\$622,969	93.18%	13.69%	\$6,376	6.05%	3.21%	2.51%	3.74%	10.32%	9.83%
Community National Bank	\$862,929	\$402,152	\$769,650	52.25%	32.11%	\$7,990	4.48%	2.37%	2.20%	2.54%	2.37%	7.86%
United Bank & Trust	\$887,117	\$657,744	\$642,738	102.33%	7.62%	\$8,697	5.05%	2.45%	2.08%	3.11%	1.80%	(4.49%)
Security State Bank   Scott	\$894,332	\$672,847	\$650,281	103.47%	16.06%	\$10,906	6.87%	4.31%	4.03%	3.19%	111.00%	127.23%
GNBank, National Association	\$972,161	\$588,669	\$761,095	77.35%	18.45%	\$6,272	5.27%	2.05%	1.81%	3.45%	(1.04%)	7.76%
The Bennington State Bank	\$973,143	\$647,536	\$816,241	79.33%	20.25%	\$8,110	4.97%	2.59%	1.88%	3.10%	(2.26%)	(3.97%)
Bank of Labor	\$986,318	\$336,226	\$915,589	36.72%	53.11%	\$7,828	4.82%	1.73%	1.34%	3.58%	7.85%	6.19%
State Average of Asset Group C	\$731,951	\$475,531	\$610,685	79.75%	20.13%	\$7,320	5.63%	2.76%	2.24%	3.53%	8.66%	8.52%
<b>Asset Group D - Over \$1 billion in total assets</b>												
Farmers Bank & Trust   Barton	\$1,041,455	\$467,625	\$772,302	60.55%	48.63%	\$8,200	5.25%	3.28%	2.57%	3.42%	7.62%	2.95%
NBKC Bank	\$1,135,919	\$808,985	\$897,899	90.10%	23.64%	\$3,164	5.69%	3.74%	2.02%	3.91%	3.53%	3.29%
The First National Bank of Hutchinson	\$1,151,004	\$900,723	\$987,596	91.20%	8.62%	\$6,615	5.34%	4.61%	2.17%	2.89%	5.29%	4.92%
Peoples Bank and Trust Company	\$1,219,826	\$756,406	\$884,264	85.54%	14.66%	\$6,192	5.36%	3.00%	2.54%	3.03%	9.89%	2.56%
Central National Bank	\$1,233,091	\$709,798	\$1,085,109	65.41%	16.86%	\$4,689	4.99%	2.88%	2.23%	2.94%	(6.33%)	(9.69%)
CoreFirst Bank & Trust	\$1,288,798	\$804,508	\$1,022,298	78.70%	9.32%	\$5,555	4.50%	1.81%	1.69%	2.88%	0.65%	6.15%
Armed Forces Bank, National Association	\$1,369,199	\$845,893	\$1,170,465	72.27%	25.50%	\$5,543	4.86%	1.88%	1.35%	3.65%	4.76%	3.97%
Landmark National Bank	\$1,558,954	\$1,005,036	\$1,285,544	78.18%	6.93%	\$5,413	5.13%	2.61%	1.57%	3.32%	0.13%	(3.65%)
Community National Bank & Trust	\$2,239,125	\$1,459,755	\$1,921,774	75.96%	11.29%	\$4,533	5.42%	2.95%	2.76%	3.09%	5.94%	5.25%
KS StateBank	\$2,460,656	\$1,983,407	\$2,028,208	97.79%	20.53%	\$13,595	5.76%	3.97%	3.52%	2.92%	(1.15%)	(3.92%)
Emprise Bank	\$2,535,344	\$1,818,481	\$2,262,730	80.37%	13.29%	\$5,672	5.27%	2.54%	1.90%	3.46%	3.50%	11.01%
Fidelity Bank, National Association	\$3,162,569	\$2,482,277	\$2,451,774	101.24%	5.55%	\$7,171	6.33%	3.79%	2.94%	3.15%	(1.43%)	1.34%
Security Bank of Kansas City	\$3,638,951	\$1,945,927	\$2,939,959	66.19%	31.32%	\$8,423	4.54%	2.64%	2.01%	2.80%	(2.63%)	5.68%
Equity Bank	\$5,345,947	\$3,601,826	\$4,389,622	82.05%	8.85%	\$6,666	6.10%	2.90%	2.30%	3.92%	8.44%	7.30%
INTRUST Bank, National Association	\$7,275,021	\$4,111,711	\$6,647,811	61.85%	12.64%	\$8,959	5.41%	3.53%	2.98%	2.59%	(2.91%)	(2.41%)
CrossFirst Bank	\$7,577,849	\$6,331,048	\$6,642,849	95.31%	14.43%	\$16,802	6.75%	4.55%	3.86%	3.23%	3.67%	3.06%
Capitol Federal Savings Bank	\$9,542,357	\$7,932,132	\$6,256,992	126.77%	10.10%	\$15,004	4.18%	2.75%	2.54%	1.77%	(0.64%)	2.86%
Capitol Federal Financial, Inc.	\$9,542,766	\$7,932,132	\$6,206,882	127.80%	10.20%	\$15,004	4.18%	2.73%	2.54%	1.80%	(0.63%)	3.17%
State Average of Asset Group D	\$3,517,713	\$2,549,871	\$2,769,671	85.40%	16.24%	\$8,178	5.28%	3.12%	2.42%	3.04%	2.09%	2.44%

Source: SNL Financial

Note: Report includes only bank-level data.

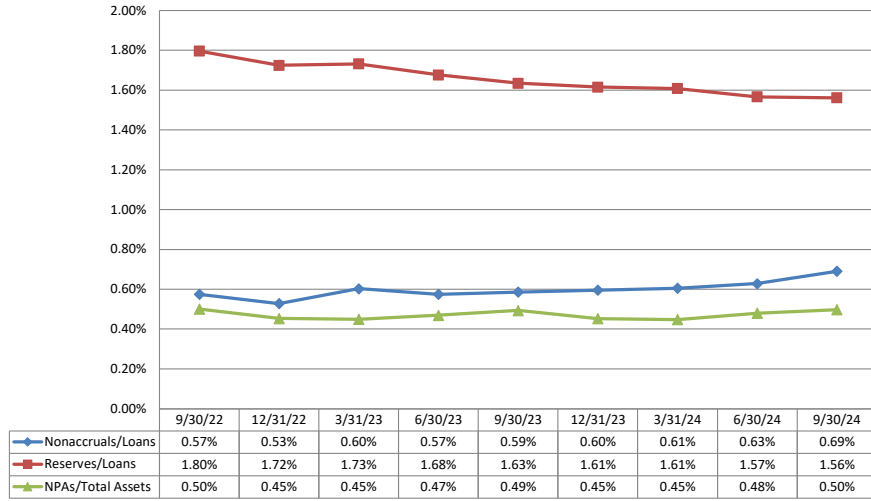
NA = data was not available.

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

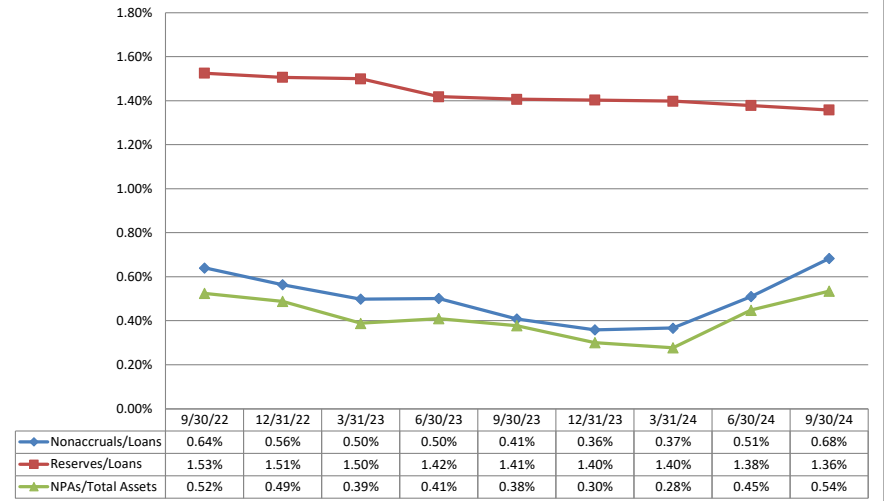
# Asset Quality

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

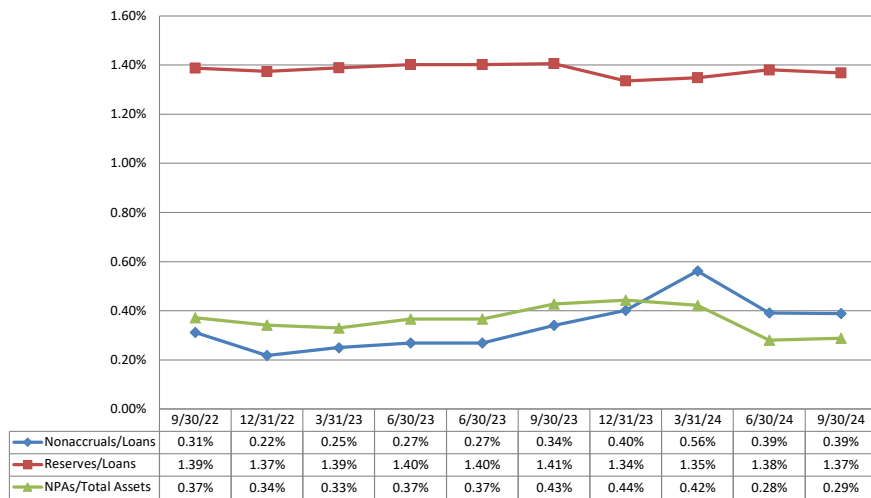
Asset Group A - \$0 to \$250 million in Total Assets  
As of Date



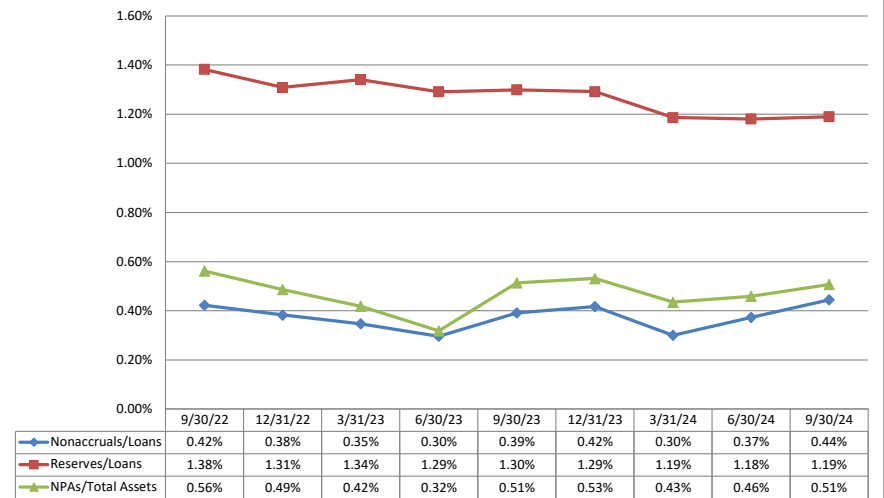
Asset Group B - \$251 to \$500 million in Total Assets  
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>State Bank of Burrton</b>	\$11,346	\$815	12.45%	1.91%	15.34%	61.70%	7.18%
<b>Prescott State Bank</b>	\$15,804	\$0	0.00%	1.46%	NA	0.00%	0.00%
<b>First National Bank of Harveyville</b>	\$16,293	\$9	0.11%	1.40%	NM	0.53%	0.06%
<b>Farmers State Bank   Morris</b>	\$16,523	\$407	5.78%	1.78%	30.71%	18.60%	2.46%
<b>The Walton State Bank</b>	\$17,503	\$105	4.39%	1.13%	25.71%	8.69%	0.85%
<b>Peoples State Bank</b>	\$19,806	\$30	0.18%	1.02%	556.67%	4.49%	0.44%
<b>Dickinson County Bank</b>	\$20,606	\$0	0.00%	2.78%	NA	2.12%	0.00%
<b>The Bank of Denton</b>	\$24,605	\$90	0.75%	1.14%	151.11%	7.77%	1.18%
<b>Farmers State Bank   Brown</b>	\$24,775	\$14	0.11%	1.53%	NM	2.00%	0.21%
<b>The Baxter State Bank</b>	\$26,152	\$187	1.41%	1.41%	100.00%	8.41%	0.76%
<b>The Marion National Bank</b>	\$28,336	\$0	0.00%	1.47%	NA	0.00%	0.00%
<b>The Liberty Savings Association, FSA</b>	\$28,896	\$0	0.00%	0.76%	NA	0.00%	0.00%
<b>Marquette Farmers State Bank of Marquette Kansas</b>	\$31,649	\$22	0.17%	3.70%	NM	2.44%	0.07%
<b>State Bank of Canton</b>	\$35,592	\$0	0.00%	1.10%	NA	0.00%	0.00%
<b>Union State Bank   Pottawatomie</b>	\$38,522	\$0	0.00%	4.76%	NA	0.00%	0.00%
<b>Farmers State Bank   Phillips</b>	\$39,639	\$181	0.82%	1.77%	94.03%	10.39%	1.06%
<b>Cottonwood Valley Bank</b>	\$39,715	\$0	0.00%	6.56%	NA	0.00%	0.00%
<b>Ninnescah Valley Bank</b>	\$39,906	\$422	2.47%	1.23%	49.76%	12.03%	1.06%
<b>The State Exchange Bank</b>	\$41,542	\$81	0.48%	1.53%	317.28%	2.12%	0.19%
<b>Bank of Greeley</b>	\$46,346	\$0	0.00%	1.47%	NA	0.00%	0.00%
<b>The First State Bank of Ransom</b>	\$47,477	\$66	0.36%	2.17%	595.45%	0.82%	0.14%
<b>The Haviland State Bank</b>	\$48,326	\$0	0.00%	1.16%	NA	0.00%	0.00%
<b>Security State Bank   Sumner</b>	\$50,727	\$320	1.62%	2.75%	170.00%	6.81%	0.95%
<b>The City State Bank</b>	\$52,194	\$0	0.00%	1.02%	NA	1.84%	0.15%
<b>Elevate Bank, National Association</b>	\$52,898	\$0	0.00%	1.40%	NA	2.89%	0.00%
<b>Peoples Bank   Comanche</b>	\$53,290	\$8	0.03%	1.41%	NM	0.24%	0.02%
<b>The Farmers State Bank of Blue Mound</b>	\$53,700	\$0	0.00%	1.15%	NA	1.08%	0.00%
<b>The State Bank of Spring Hill</b>	\$53,756	\$0	0.00%	2.08%	NA	0.00%	0.00%
<b>Swedish-American State Bank</b>	\$54,340	\$0	0.00%	1.22%	NA	0.14%	0.00%
<b>Farmers and Merchants Bank of Mound City, Kansas</b>	\$55,137	\$5	0.01%	1.20%	205.94%	5.87%	0.40%
<b>The Farmers State Bank of Bucklin, Kansas</b>	\$55,811	\$0	0.00%	1.89%	NA	0.00%	0.00%
<b>Ford County State Bank</b>	\$56,451	\$0	0.00%	1.20%	NA	1.50%	0.00%
<b>First National Bank of Spearville</b>	\$56,641	\$0	0.00%	1.77%	NA	0.00%	0.00%
<b>First National Bank in Frankfort</b>	\$57,472	\$269	0.96%	1.49%	155.39%	7.22%	0.47%
<b>New Century Bank</b>	\$62,735	\$360	0.65%	1.41%	216.94%	3.64%	0.57%
<b>Argentine Federal Savings</b>	\$64,171	\$0	0.00%	0.90%	NA	2.98%	0.00%
<b>The Bank of Holyrood</b>	\$65,145	\$568	1.27%	1.61%	126.76%	7.27%	1.21%
<b>Tampa State Bank</b>	\$65,464	\$31	0.10%	0.76%	761.29%	1.21%	0.05%
<b>Union State Bank   Bourbon</b>	\$68,548	\$0	0.00%	1.08%	NA	1.98%	0.18%
<b>Howard State Bank</b>	\$68,759	\$79	0.20%	1.60%	812.66%	1.30%	0.11%
<b>Kaw Valley State Bank</b>	\$70,021	\$290	1.03%	1.31%	127.24%	11.87%	0.41%
<b>The Farmers State Bank   Jackson</b>	\$73,115	\$1,227	2.47%	1.00%	20.17%	26.40%	3.36%
<b>CBW Bank</b>	\$73,635	\$0	0.00%	1.51%	33.97%	2.26%	0.71%
<b>Farmers State Bank   Doniphan</b>	\$76,645	\$2	0.00%	3.36%	NM	0.03%	0.00%
<b>Citizens State Bank and Trust Company   Morris</b>	\$77,057	\$0	0.00%	0.96%	NA	0.00%	0.00%
<b>The First National Bank of Dighton</b>	\$79,773	\$1,280	2.68%	1.24%	46.33%	11.35%	1.60%
<b>Integrity Bank</b>	\$80,323	\$5	0.02%	1.26%	NM	0.06%	0.01%
<b>The Citizens State Bank of Cheney, Kansas</b>	\$81,284	\$0	0.00%	1.58%	NA	0.00%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
The First State Bank   Ness	\$82,330	\$0	0.00%	2.91%	362.50%	3.47%	0.31%
Stock Exchange Bank	\$84,524	\$31	0.04%	1.18%	NM	7.13%	0.04%
The First National Bank of Hope	\$87,826	\$3,176	6.75%	1.95%	22.87%	49.84%	4.57%
Kansas State Bank   Osage	\$87,976	\$486	0.94%	3.05%	323.25%	4.39%	0.55%
FNB Washington	\$88,104	\$197	0.50%	2.35%	108.81%	3.89%	0.97%
Small Business Bank	\$91,599	\$633	0.92%	0.74%	70.15%	7.06%	0.79%
Johnson State Bank	\$91,767	\$2,943	8.81%	5.44%	61.77%	21.18%	3.21%
The Bank of Protection	\$92,610	\$0	0.00%	1.30%	NA	0.33%	0.05%
Citizens State Bank and Trust Company   Brown	\$92,616	\$0	0.00%	1.04%	NA	0.00%	0.00%
The First Security Bank	\$94,429	\$947	1.31%	1.24%	94.72%	10.55%	1.00%
The Lyndon State Bank	\$97,797	\$0	0.00%	1.02%	NA	2.75%	0.00%
Exchange State Bank	\$98,492	\$76	0.13%	1.42%	NM	0.70%	0.08%
Bison State Bank	\$98,956	\$0	0.00%	0.77%	NA	4.48%	0.00%
First National Bank in Fredonia	\$99,808	\$196	0.60%	2.84%	470.92%	1.71%	0.20%
First National Bank of Kansas	\$101,105	\$64	0.16%	1.13%	715.63%	1.77%	0.06%
The Baldwin State Bank	\$102,884	\$121	0.27%	1.41%	529.75%	1.15%	0.12%
Home Savings Bank	\$106,079	\$180	0.23%	1.26%	538.33%	0.96%	0.17%
The Bank of Commerce and Trust Company	\$107,594	\$171	0.33%	0.81%	246.20%	11.42%	0.34%
Bendena State Bank	\$108,159	\$1	0.00%	1.02%	NM	0.01%	0.00%
Conway Bank	\$108,250	\$3,577	4.37%	1.20%	27.51%	39.15%	3.54%
Community Bank of Wichita, Inc.	\$109,123	\$452	0.54%	1.43%	267.04%	8.06%	0.41%
First Bank of Beloit	\$109,246	\$0	0.00%	1.51%	NA	0.00%	0.00%
The Riley State Bank of Riley Kansas	\$111,147	\$0	0.00%	1.57%	NA	0.00%	0.00%
First Federal Savings and Loan Bank	\$111,619	\$2,010	2.09%	1.00%	43.64%	17.78%	2.31%
State Bank of Bern	\$114,560	\$0	0.00%	1.60%	NA	0.00%	0.00%
The First State Bank of Healy	\$116,038	\$290	0.40%	1.57%	120.04%	5.92%	0.81%
The Stockgrowers State Bank	\$116,789	\$0	0.00%	1.38%	NA	0.00%	0.00%
Wilson State Bank	\$120,301	\$47	0.06%	1.00%	NM	1.43%	0.10%
Prairie Bank of Kansas	\$131,598	\$0	0.00%	1.07%	125.71%	5.67%	0.48%
State Bank of Downs	\$134,231	\$1,659	1.77%	1.12%	29.72%	18.29%	2.63%
Heritage Bank	\$134,585	\$0	0.00%	1.19%	796.45%	1.17%	0.13%
The Elk State Bank	\$134,822	\$7	0.01%	1.57%	829.23%	1.30%	0.10%
Citizens State Bank	\$134,976	\$0	0.00%	1.14%	230.98%	2.22%	0.29%
American Bank of Baxter Springs	\$136,240	\$3	0.00%	1.85%	NM	0.02%	0.00%
Bankwest of Kansas	\$137,297	\$5,364	6.78%	1.91%	28.21%	27.34%	3.91%
First National Bank in Cimarron	\$138,729	\$0	0.00%	0.94%	NA	0.00%	0.00%
First Commerce Bank	\$144,437	\$203	0.20%	1.02%	504.43%	2.59%	0.25%
Alliance Bank   Shawnee	\$144,705	\$94	0.09%	1.67%	356.26%	2.45%	0.34%
Farmers Bank & Trust   Rawlins	\$148,624	\$0	0.00%	1.09%	157.74%	4.50%	0.34%
Garden Plain State Bank	\$151,329	\$0	0.00%	1.17%	NA	0.00%	0.00%
Flint Hills Bank	\$151,547	\$0	0.00%	1.24%	NA	0.00%	0.00%
Kendall Bank	\$151,808	\$1,020	0.71%	0.96%	134.61%	6.26%	0.67%
Bank of Prairie Village	\$153,283	\$36	0.03%	0.81%	NM	0.22%	0.02%
First Bank   Rice	\$155,346	\$94	0.10%	2.26%	NM	3.69%	0.38%
The First National Bank of Scott City	\$157,646	\$364	0.36%	1.16%	326.92%	2.24%	0.23%
Fidelity State Bank and Trust Company	\$158,500	\$0	0.00%	1.26%	NA	0.07%	0.00%
Farmers National Bank	\$160,810	\$503	0.56%	1.70%	301.99%	1.64%	0.31%
Impact Bank	\$161,907	\$2,476	2.36%	1.23%	52.18%	20.08%	1.53%
The Farmers State Bank   McPherson	\$162,030	\$85	0.10%	1.22%	NM	1.53%	0.05%

Source: SNL Financial

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
The Community Bank	\$162,366	\$458	0.52%	1.70%	74.02%	12.37%	1.24%
Lyons Federal Bank	\$162,640	\$182	0.15%	1.30%	465.26%	1.59%	0.24%
Home Bank and Trust Company	\$164,403	\$24	0.02%	1.17%	NM	0.73%	0.01%
The Farmers State Bank of Aliceville, Kansas	\$164,876	\$0	0.00%	1.84%	NA	2.16%	0.00%
Community Bank	\$165,804	\$460	0.36%	1.13%	310.00%	2.26%	0.28%
TriCentury Bank	\$167,877	\$0	0.00%	1.07%	NA	0.00%	0.00%
Stockgrowers State Bank	\$169,722	\$0	0.00%	1.17%	NA	0.00%	0.00%
Solomon State Bank	\$172,260	\$0	0.00%	3.61%	NA	0.14%	0.03%
Kansas State Bank   Franklin	\$174,451	\$18	0.02%	1.27%	NM	0.12%	0.01%
The Halstead Bank	\$176,450	\$17	0.01%	1.16%	NM	9.51%	0.02%
Southwind Bank	\$183,346	\$321	0.39%	1.46%	377.57%	4.27%	0.19%
The Fidelity State Bank and Trust Company	\$187,028	\$22	0.11%	3.46%	NM	0.19%	0.01%
Citizens Federal Savings Bank	\$189,160	\$93	0.07%	0.29%	410.75%	0.26%	0.05%
The First National Bank of Louisburg	\$189,456	\$0	0.00%	1.35%	NA	0.00%	0.00%
Carson Bank	\$189,589	\$0	0.00%	1.28%	NA	0.00%	0.00%
Bankers' Bank of Kansas	\$191,158	\$0	0.00%	2.05%	352.29%	3.34%	0.42%
Union State Bank   Clay	\$192,000	\$0	0.00%	1.20%	NA	1.86%	0.00%
Valley State Bank	\$194,032	\$608	0.56%	0.78%	139.97%	2.93%	0.31%
The Lyon County State Bank	\$196,190	\$87	0.07%	1.31%	857.73%	1.24%	0.10%
Farmers and Drovers Bank	\$199,927	\$517	0.47%	1.25%	264.22%	1.01%	0.26%
Citizens National Bank	\$213,215	\$0	0.00%	1.95%	NA	0.00%	0.00%
Fusion Bank	\$214,147	\$0	0.00%	1.64%	NA	0.00%	0.00%
Andover State Bank	\$216,978	\$0	0.00%	1.26%	410.14%	3.29%	0.26%
The Farmers State Bank   Pottawatomie	\$221,556	\$1,379	0.93%	1.94%	118.95%	17.76%	1.09%
FirstOak Bank	\$232,219	\$0	0.00%	0.95%	NA	0.00%	0.00%
Patriots Bank	\$237,030	\$0	0.00%	1.02%	NM	0.59%	0.05%
Stryv Bank	\$239,549	\$0	0.00%	0.86%	NA	0.00%	0.00%
State Average of Asset Group A	\$108,081	\$311	0.69%	1.56%	266.74%	4.94%	0.50%

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<b>Asset Group B - \$251 to \$500 million in total assets</b>							
Vintage Bank Kansas	\$250,245	\$289	0.19%	1.14%	194.52%	4.31%	0.36%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$254,408	\$472	0.30%	1.20%	265.44%	4.12%	0.28%
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$256,483	\$90	0.07%	1.71%	NM	0.58%	0.04%
First Heritage Bank	\$258,351	\$0	0.00%	1.00%	NA	0.00%	0.00%
FNB Bank	\$259,228	\$3,903	2.27%	1.52%	66.85%	25.97%	1.51%
KANZA Bank	\$264,079	\$75	0.04%	1.41%	NM	0.94%	0.08%
First Kansas Bank	\$266,856	\$0	0.00%	1.44%	NA	0.00%	0.00%
SJN Bank of Kansas	\$271,964	\$658	0.42%	2.16%	140.49%	8.93%	0.88%
The Farmers State Bank of Oakley, Kansas	\$282,296	\$33	0.02%	1.05%	NM	0.97%	0.01%
Goppert State Service Bank	\$292,555	\$7,429	3.05%	1.57%	51.37%	26.87%	2.60%
Grant County Bank	\$296,880	\$9,893	6.00%	1.81%	30.10%	26.80%	3.33%
First National Bank and Trust	\$304,699	\$2,124	1.04%	2.05%	197.08%	6.38%	0.70%
The Citizens State Bank   Coffey	\$310,000	\$283	0.16%	1.24%	777.39%	4.31%	0.09%
Kaw Valley Bank	\$310,476	\$32	0.01%	1.30%	NM	0.40%	0.01%
KCB Bank	\$315,527	\$947	0.54%	1.62%	157.09%	5.08%	0.58%
Centera Bank	\$319,245	\$74	0.05%	1.04%	NM	0.36%	0.02%
Golden Belt Bank, FSA	\$332,557	\$691	0.30%	1.07%	356.44%	7.26%	0.45%
ESB Financial	\$338,429	\$2,209	1.01%	1.12%	40.91%	20.17%	1.77%
Bank of Hays	\$346,179	\$1,086	0.54%	1.42%	262.06%	3.24%	0.31%
Community First National Bank	\$349,096	\$4,380	1.59%	1.70%	107.31%	11.04%	1.30%
Commercial Bank   Labette	\$353,545	\$3,214	1.81%	1.40%	77.35%	12.01%	0.91%
Mutual Savings Association	\$355,044	\$566	0.25%	1.00%	312.90%	0.84%	0.20%
Guaranty State Bank and Trust Company	\$385,639	\$2,702	1.05%	1.10%	104.89%	7.34%	0.70%
The Citizens State Bank   Marshall	\$406,731	\$46	0.01%	1.27%	NM	0.65%	0.03%
Bank Of The Plains	\$417,709	\$1,000	0.34%	1.18%	346.40%	4.40%	0.27%
The Union State Bank of Everest	\$418,406	\$568	0.19%	1.20%	559.84%	2.05%	0.15%
Astra Bank	\$423,925	\$58	0.03%	1.10%	NM	0.65%	0.01%
The Citizens State Bank   McPherson	\$430,961	\$108	0.05%	1.48%	NM	0.36%	0.03%
Bank of the Flint Hills	\$436,146	\$2,202	0.66%	1.29%	196.23%	5.34%	0.50%
Cornerstone Bank	\$436,149	\$0	0.00%	1.23%	NA	0.00%	0.00%
Bank of Commerce	\$442,741	\$147	0.05%	1.25%	NM	0.39%	0.03%
The Denison State Bank	\$442,924	\$1,240	0.44%	1.21%	269.18%	2.06%	0.29%
The Bank	\$445,479	\$7,964	3.10%	2.07%	43.62%	20.57%	2.74%
Mid-America Bank	\$446,478	\$0	0.00%	1.32%	NA	0.00%	0.00%
Silver Lake Bank	\$465,149	\$0	0.00%	1.01%	NA	0.00%	0.00%
First State Bank and Trust	\$467,179	\$2,302	0.68%	1.12%	147.77%	6.11%	0.55%
Great American Bank	\$473,235	\$2,460	0.63%	0.85%	135.12%	5.03%	0.52%
The Bank of Tescott	\$484,907	\$334	0.09%	1.80%	NM	1.06%	0.08%
Citizens Bank of Kansas	\$490,184	\$166	0.07%	1.14%	NM	1.80%	0.03%
Labette Bank	\$491,654	\$4,898	1.49%	0.93%	61.19%	8.24%	1.02%
Solutions North Bank	\$493,274	\$0	0.00%	1.64%	NM	0.04%	0.00%
The First State Bank   Norton	\$497,577	\$429	0.16%	1.89%	NM	1.00%	0.09%
State Average of Asset Group B	\$371,062	\$1,549	0.68%	1.36%	204.23%	5.66%	0.54%

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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
The Peoples Bank	\$514,504	\$5,240	2.06%	1.37%	66.28%	18.67%	1.02%
Farmers & Merchants Bank of Colby	\$541,840	\$129	0.03%	0.92%	NM	3.55%	0.02%
Southwest National Bank	\$544,902	\$1,084	0.23%	0.98%	421.68%	2.92%	0.20%
First Bank Kansas	\$547,837	\$354	0.10%	1.37%	NM	3.63%	0.16%
Exchange Bank & Trust	\$562,872	\$268	0.07%	1.39%	NM	0.38%	0.05%
Outdoor Bank	\$570,017	\$1,867	0.41%	1.61%	200.54%	9.23%	0.66%
Dream First Bank, National Association	\$659,403	\$3,571	0.69%	1.68%	242.79%	5.94%	0.55%
Union State Bank   Cowley	\$702,830	\$405	0.10%	1.09%	354.16%	2.45%	0.19%
First Option Bank	\$709,343	\$195	0.04%	0.82%	NM	1.02%	0.03%
Western State Bank	\$754,876	\$2,069	0.40%	2.04%	448.36%	2.84%	0.31%
Legacy Bank	\$758,743	\$0	0.00%	1.23%	NA	1.17%	0.12%
Community National Bank	\$862,929	\$6,763	1.68%	1.19%	56.81%	19.17%	0.97%
United Bank & Trust	\$887,117	\$191	0.03%	1.18%	NM	1.34%	0.13%
Security State Bank   Scott	\$894,332	\$933	0.14%	0.90%	646.20%	1.02%	0.10%
GNBank, National Association	\$972,161	\$1,578	0.27%	1.44%	535.99%	1.65%	0.16%
The Bennington State Bank	\$973,143	\$1,754	0.27%	2.57%	947.61%	1.81%	0.20%
Bank of Labor	\$986,318	\$296	0.09%	1.47%	NM	0.95%	0.04%
State Average of Asset Group C	\$731,951	\$1,570	0.39%	1.37%	392.04%	4.57%	0.29%

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

Farmers Bank & Trust   Barton	\$1,041,455	\$607	0.13%	1.13%	90.64%	3.41%	0.70%
NBKC Bank	\$1,135,919	\$3,680	0.45%	1.28%	265.03%	1.85%	0.35%
The First National Bank of Hutchinson	\$1,151,004	\$0	0.00%	1.30%	NA	0.18%	0.00%
Peoples Bank and Trust Company	\$1,219,826	\$1,044	0.14%	1.07%	755.10%	3.24%	0.09%
Central National Bank	\$1,233,091	\$279	0.04%	1.90%	279.74%	3.76%	0.43%
CoreFirst Bank & Trust	\$1,288,798	\$5,464	0.68%	0.99%	135.72%	7.44%	0.47%
Armed Forces Bank, National Association	\$1,369,199	\$798	0.09%	1.38%	317.21%	2.14%	0.27%
Landmark National Bank	\$1,558,954	\$13,415	1.33%	1.15%	85.24%	10.09%	0.90%
Community National Bank & Trust	\$2,239,125	\$9,789	0.67%	1.12%	159.90%	6.05%	0.46%
KS StateBank	\$2,460,656	\$28,268	1.43%	1.87%	115.92%	10.50%	1.50%
Emprise Bank	\$2,535,344	\$3,122	0.17%	0.93%	407.83%	2.36%	0.18%
Fidelity Bank, National Association	\$3,162,569	\$30,546	1.23%	1.26%	102.03%	10.79%	1.11%
Security Bank of Kansas City	\$3,638,951	\$342	0.02%	1.62%	NM	0.82%	0.08%
Equity Bank	\$5,345,947	\$31,246	0.87%	1.21%	93.29%	9.16%	0.92%
INTRUST Bank, National Association	\$7,275,021	\$13,524	0.33%	1.40%	108.99%	11.65%	0.73%
CrossFirst Bank	\$7,577,849	\$10,174	0.16%	1.23%	301.99%	5.12%	0.41%
Capitol Federal Savings Bank	\$9,542,357	\$10,312	0.13%	0.29%	94.47%	2.54%	0.26%
Capitol Federal Financial, Inc.	\$9,542,766	\$10,312	0.13%	0.29%	94.47%	2.34%	0.26%
State Average of Asset Group D	\$3,517,713	\$9,607	0.44%	1.19%	212.97%	5.19%	0.51%

Source: SNL Financial

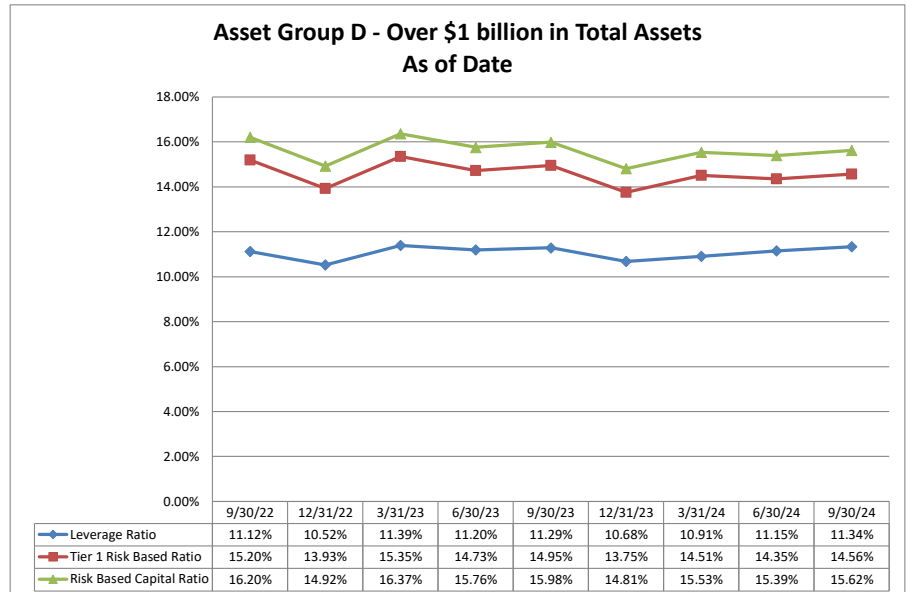
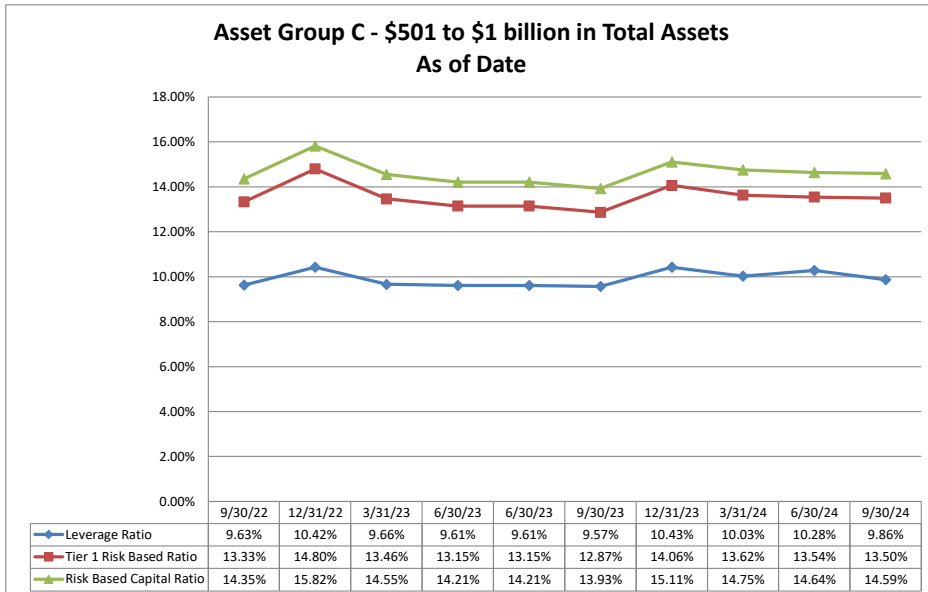
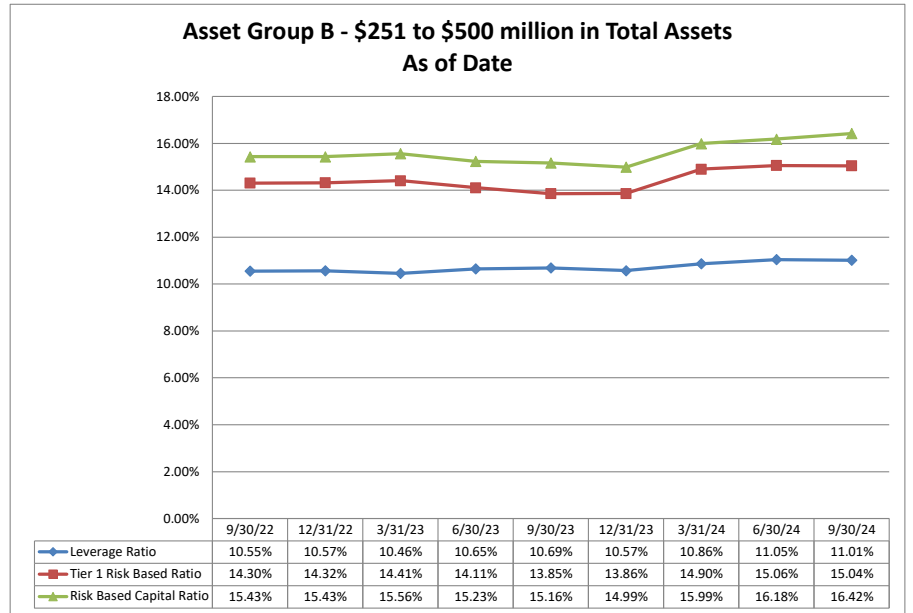
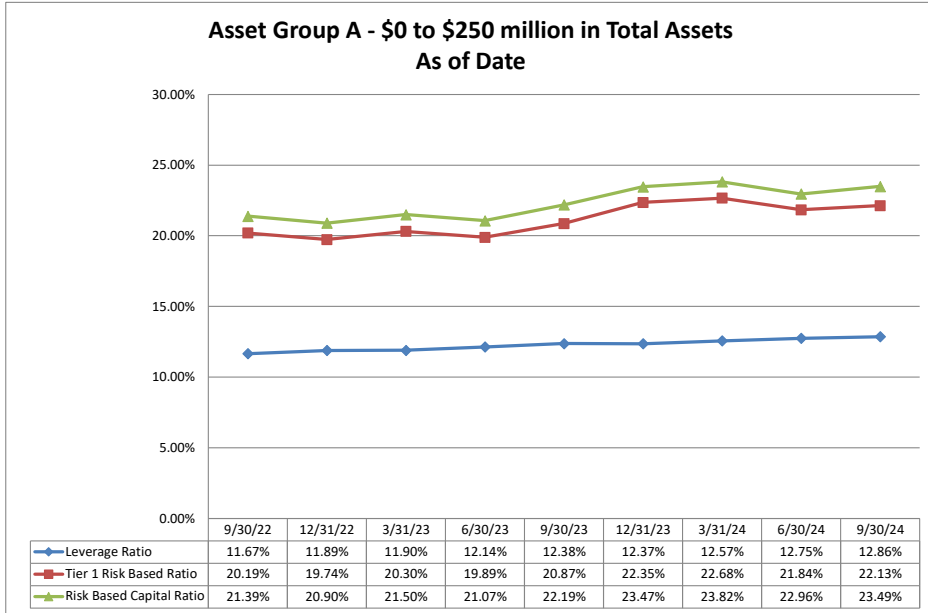
Note: Report includes only bank-level data.

NA = data was not available.

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

# Capital Adequacy

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



Source: SNL Financial

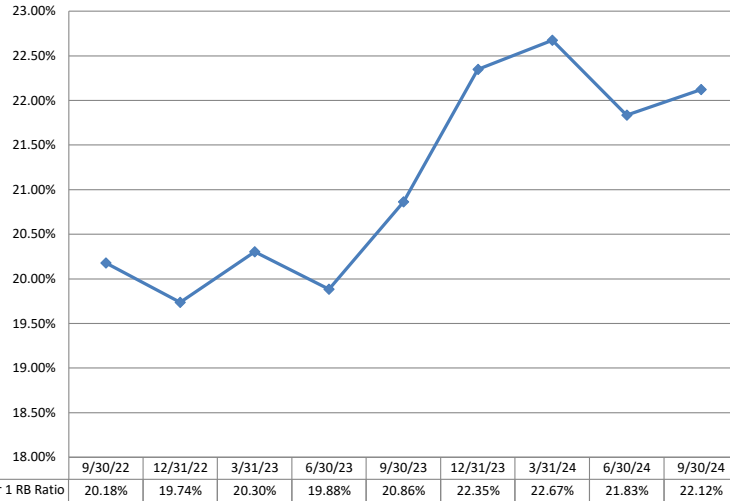
Note: Report includes only bank-level data.

NA = data was not available.

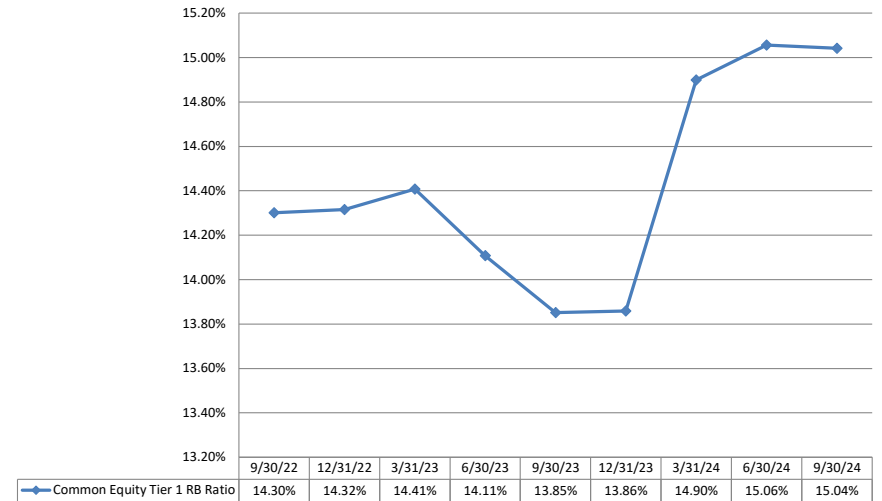
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

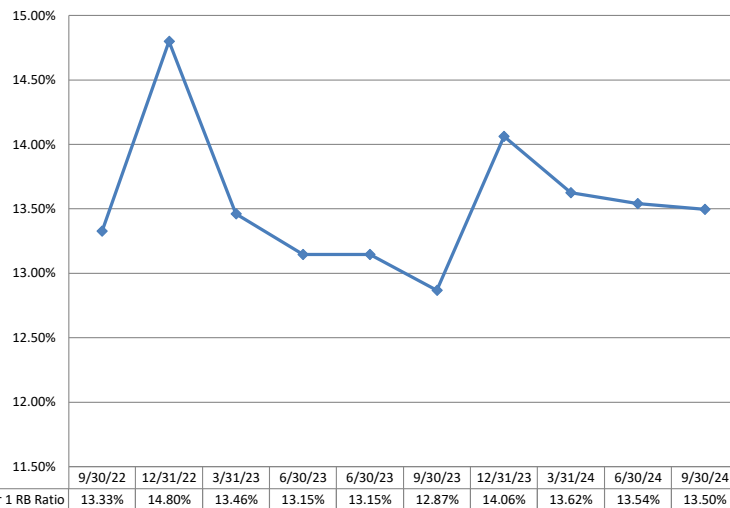
**Asset Group A - \$0 to \$250 million in Total Assets**  
As of Date



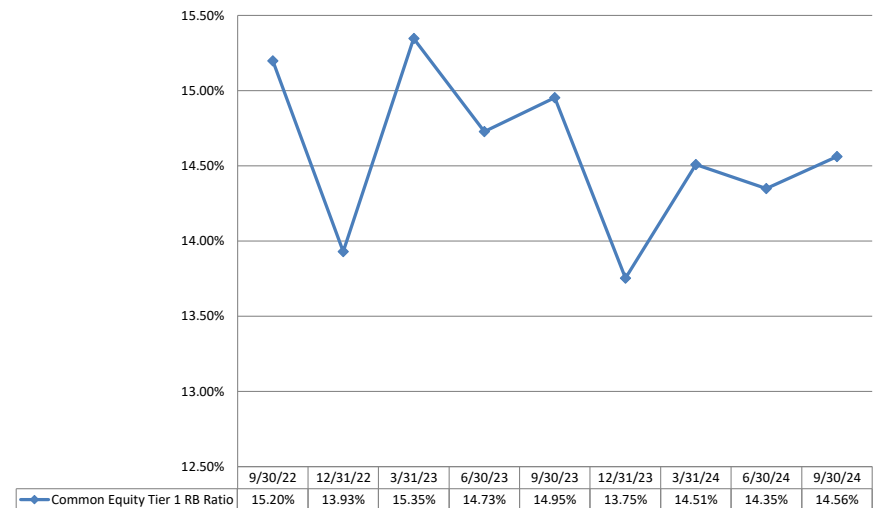
**Asset Group B - \$251 to \$500 million in Total Assets**  
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>								
State Bank of Burrton	\$11,346	\$1,196	\$1,225	\$1,225	10.38%	NA	NA	NA
Prescott State Bank	\$15,804	\$2,391	\$2,391	\$2,391	15.38%	NA	NA	NA
First National Bank of Harveyville	\$16,293	\$1,583	\$1,583	\$1,583	9.43%	17.73%	18.98%	17.73%
Farmers State Bank   Morris	\$16,523	\$2,063	\$2,063	\$2,063	12.30%	NA	NA	NA
The Walton State Bank	\$17,503	\$2,907	\$2,058	\$2,058	12.56%	11.76%	11.92%	11.76%
Peoples State Bank	\$19,806	\$4,683	\$4,683	\$4,683	24.01%	NA	NA	NA
Dickinson County Bank	\$20,606	\$2,547	\$2,543	\$2,543	12.06%	NA	NA	NA
The Bank of Denton	\$24,605	\$3,878	\$3,878	\$3,878	14.91%	NA	NA	NA
Farmers State Bank   Brown	\$24,775	\$2,403	\$2,403	\$2,403	9.74%	15.15%	16.38%	15.15%
The Baxter State Bank	\$26,152	\$5,752	\$5,233	\$5,233	21.83%	NA	NA	NA
The Marion National Bank	\$28,336	\$4,561	\$3,866	\$3,866	14.64%	NA	NA	NA
The Liberty Savings Association, FSA	\$28,896	\$6,807	\$6,807	\$6,807	23.19%	NA	NA	NA
Marquette Farmers State Bank of Marquette Kansas	\$31,649	\$4,816	\$5,564	\$5,564	17.70%	NA	NA	NA
State Bank of Canton	\$35,592	\$7,455	\$7,523	\$7,523	21.08%	46.90%	47.71%	46.90%
Union State Bank   Pottawatomie	\$38,522	\$4,377	\$5,057	\$5,057	13.09%	31.43%	32.72%	31.43%
Farmers State Bank   Phillips	\$39,639	\$3,638	\$4,835	\$4,835	11.84%	NA	NA	NA
Cottonwood Valley Bank	\$39,715	\$3,754	\$5,324	\$5,324	13.17%	NA	NA	NA
Ninnescah Valley Bank	\$39,906	\$3,297	\$5,029	\$5,029	12.85%	NA	NA	NA
The State Exchange Bank	\$41,542	\$3,760	\$5,539	\$5,539	13.33%	NA	NA	NA
Bank of Greeley	\$46,346	\$5,933	\$6,191	\$6,191	13.16%	NA	NA	NA
The First State Bank of Ransom	\$47,477	\$8,553	\$10,053	\$10,053	21.88%	37.93%	39.19%	37.93%
The Haviland State Bank	\$48,326	\$6,362	\$6,679	\$6,679	14.06%	NA	NA	NA
Security State Bank   Sumner	\$50,727	\$6,553	\$8,186	\$8,186	15.68%	NA	NA	NA
The City State Bank	\$52,194	\$4,016	\$4,816	\$4,816	9.18%	NA	NA	NA
Elevate Bank, National Association	\$52,898	\$7,348	\$6,214	\$6,214	11.67%	NA	NA	NA
Peoples Bank   Comanche	\$53,290	\$6,846	\$7,172	\$7,172	13.88%	NA	NA	NA
The Farmers State Bank of Blue Mound	\$53,700	\$8,053	\$8,551	\$8,551	15.95%	NA	NA	NA
The State Bank of Spring Hill	\$53,756	\$4,230	\$5,451	\$5,451	9.85%	28.25%	29.41%	28.24%
Swedish-American State Bank	\$54,340	\$5,932	\$6,777	\$6,777	11.87%	18.36%	19.53%	18.36%
Farmers and Merchants Bank of Mound City, Kansas	\$55,137	\$3,587	\$3,618	\$3,618	6.47%	11.96%	13.21%	11.96%
The Farmers State Bank of Bucklin, Kansas	\$55,811	\$6,744	\$6,251	\$6,251	11.00%	NA	NA	NA
Ford County State Bank	\$56,451	\$4,434	\$5,934	\$5,934	10.58%	17.17%	18.07%	17.17%
First National Bank of Spearville	\$56,641	\$7,789	\$6,806	\$6,806	13.12%	NA	NA	NA
First National Bank in Frankfort	\$57,472	\$3,310	\$6,184	\$6,184	10.76%	NA	NA	NA
New Century Bank	\$62,735	\$9,119	\$9,119	\$9,119	15.41%	21.57%	22.83%	21.57%
Argentine Federal Savings	\$64,171	\$8,061	\$8,061	\$8,061	12.82%	NA	NA	NA
The Bank of Holyrood	\$65,145	\$10,116	\$11,354	\$11,354	17.33%	24.51%	25.76%	24.51%
Tampa State Bank	\$65,464	\$2,326	\$6,186	\$6,186	9.42%	13.74%	14.27%	13.74%
Union State Bank   Bourbon	\$68,548	\$5,575	\$6,404	\$6,404	9.28%	14.42%	15.62%	14.42%
Howard State Bank	\$68,759	\$5,442	\$8,320	\$8,320	11.81%	15.64%	16.85%	15.64%
Kaw Valley State Bank	\$70,021	\$3,026	\$6,095	\$6,095	7.77%	16.11%	NA	16.11%
The Farmers State Bank   Jackson	\$73,115	\$8,800	\$10,268	\$10,268	13.37%	NA	NA	NA
CBW Bank	\$73,635	\$23,035	\$23,043	\$23,043	27.01%	131.54%	132.56%	131.54%
Farmers State Bank   Doniphan	\$76,645	\$6,169	\$11,565	\$11,565	13.98%	NA	NA	NA
Citizens State Bank and Trust Company   Morris	\$77,057	\$6,853	\$6,812	\$6,812	9.04%	10.55%	11.49%	10.55%
The First National Bank of Dighton	\$79,773	\$11,992	\$13,376	\$13,376	17.02%	23.53%	24.67%	23.53%
Integrity Bank	\$80,323	\$7,347	\$8,772	\$8,772	10.73%	22.47%	23.44%	22.47%
The Citizens State Bank of Cheney, Kansas	\$81,284	\$6,760	\$8,996	\$8,996	11.09%	12.84%	14.05%	12.84%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
The First State Bank   Ness	\$82,330	\$8,571	\$13,200	\$13,200	14.89%	22.44%	23.69%	22.44%
Stock Exchange Bank	\$84,524	\$6,477	\$7,114	\$7,114	8.43%	13.24%	14.50%	13.24%
The First National Bank of Hope	\$87,826	\$7,142	\$11,207	\$11,207	13.06%	18.09%	19.35%	18.09%
Kansas State Bank   Osage	\$87,976	\$9,681	\$11,979	\$11,979	13.23%	19.21%	20.48%	19.21%
FNB Washington	\$88,104	\$20,947	\$21,857	\$21,857	26.38%	NA	NA	NA
Small Business Bank	\$91,599	\$9,846	\$8,275	\$8,275	9.00%	NA	NA	NA
Johnson State Bank	\$91,767	\$12,077	\$14,630	\$14,630	15.96%	NA	NA	NA
The Bank of Protection	\$92,610	\$12,603	\$14,031	\$14,031	15.14%	NA	NA	NA
Citizens State Bank and Trust Company   Brown	\$92,616	\$16,655	\$17,512	\$17,512	18.90%	30.95%	32.05%	30.95%
The First Security Bank	\$94,429	\$9,128	\$8,761	\$8,761	9.54%	11.86%	13.07%	11.86%
The Lyndon State Bank	\$97,797	\$8,626	\$9,327	\$9,327	9.42%	12.91%	14.02%	12.91%
Exchange State Bank	\$98,492	\$10,099	\$10,099	\$10,099	10.46%	NA	NA	NA
Bison State Bank	\$98,956	\$9,901	\$9,359	\$9,359	10.19%	NA	NA	NA
First National Bank in Fredonia	\$99,808	\$11,223	\$17,371	\$17,371	16.71%	NA	NA	NA
First National Bank of Kansas	\$101,105	\$3,165	\$8,637	\$8,637	8.55%	17.11%	18.02%	17.11%
The Baldwin State Bank	\$102,884	\$10,328	\$10,244	\$10,244	9.97%	NA	NA	NA
Home Savings Bank	\$106,079	\$17,712	\$17,170	\$17,170	16.85%	24.45%	25.70%	24.45%
The Bank of Commerce and Trust Company	\$107,594	\$5,936	\$9,380	\$9,380	8.30%	16.74%	17.50%	16.74%
Bendena State Bank	\$108,159	\$8,464	\$9,857	\$9,857	9.05%	13.56%	14.53%	13.56%
Conway Bank	\$108,250	\$8,913	\$9,784	\$9,784	8.87%	13.29%	14.54%	13.29%
Community Bank of Wichita, Inc.	\$109,123	\$8,820	\$10,008	\$10,008	9.13%	12.04%	13.29%	12.04%
First Bank of Beloit	\$109,246	\$11,347	\$13,256	\$13,256	12.20%	18.17%	19.43%	18.17%
The Riley State Bank of Riley Kansas	\$111,147	\$11,396	\$12,479	\$12,479	11.08%	NA	NA	NA
First Federal Savings and Loan Bank	\$111,619	\$13,542	\$13,542	\$13,542	12.25%	NA	NA	NA
State Bank of Bern	\$114,560	\$18,723	\$20,253	\$20,253	17.68%	NA	NA	NA
The First State Bank of Healy	\$116,038	\$14,792	\$17,169	\$17,169	14.61%	NA	NA	NA
The Stockgrowers State Bank	\$116,789	\$12,909	\$12,810	\$12,810	11.02%	NA	NA	NA
Wilson State Bank	\$120,301	\$8,727	\$10,488	\$10,488	8.77%	11.96%	12.94%	11.96%
Prairie Bank of Kansas	\$131,598	\$11,016	\$11,882	\$11,882	9.00%	NA	NA	NA
State Bank of Downs	\$134,231	\$18,254	\$18,184	\$18,184	13.68%	NA	NA	NA
Heritage Bank	\$134,585	\$13,113	\$13,053	\$13,053	10.01%	11.70%	12.91%	11.70%
The Elk State Bank	\$134,822	\$8,895	\$10,661	\$10,661	7.82%	14.41%	15.66%	14.41%
Citizens State Bank	\$134,976	\$17,041	\$18,210	\$18,210	13.65%	NA	NA	NA
American Bank of Baxter Springs	\$136,240	\$14,536	\$15,738	\$15,738	11.23%	NA	NA	NA
Bankwest of Kansas	\$137,297	\$18,107	\$18,774	\$18,774	13.47%	21.44%	22.69%	21.44%
First National Bank in Cimarron	\$138,729	\$7,281	\$12,398	\$12,398	8.76%	14.37%	15.38%	14.37%
First Commerce Bank	\$144,437	\$14,072	\$14,359	\$14,359	9.83%	NA	NA	NA
Alliance Bank   Shawnee	\$144,705	\$18,116	\$18,310	\$18,310	12.37%	NA	NA	NA
Farmers Bank & Trust   Rawlins	\$148,624	\$10,400	\$14,250	\$14,250	9.70%	NA	NA	NA
Garden Plain State Bank	\$151,329	\$22,491	\$24,000	\$24,000	15.78%	24.10%	24.92%	24.10%
Flint Hills Bank	\$151,547	\$13,743	\$20,759	\$20,759	12.88%	NA	NA	NA
Kendall Bank	\$151,808	\$15,600	\$14,863	\$14,863	9.68%	NA	NA	NA
Bank of Prairie Village	\$153,283	\$15,416	\$15,731	\$15,731	10.42%	NA	NA	NA
First Bank   Rice	\$155,346	\$17,459	\$19,134	\$19,134	12.52%	NA	NA	NA
The First National Bank of Scott City	\$157,646	\$18,661	\$21,265	\$21,265	13.60%	NA	NA	NA
Fidelity State Bank and Trust Company	\$158,500	\$13,447	\$14,442	\$14,442	9.37%	18.84%	19.97%	18.84%
Farmers National Bank	\$160,810	\$31,854	\$29,880	\$29,880	18.94%	30.19%	31.44%	30.19%
Impact Bank	\$161,907	\$11,071	\$17,013	\$17,013	10.50%	13.42%	14.48%	13.42%
The Farmers State Bank   McPherson	\$162,030	\$10,393	\$15,891	\$15,891	9.87%	14.62%	NA	14.62%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
The Community Bank	\$162,366	\$16,500	\$20,095	\$20,095	12.27%	18.13%	19.38%	18.13%
Lyons Federal Bank	\$162,640	\$23,281	\$23,393	\$23,393	14.46%	NA	NA	NA
Home Bank and Trust Company	\$164,403	\$12,993	\$12,979	\$12,979	7.75%	10.43%	11.68%	10.43%
The Farmers State Bank of Aliceville, Kansas	\$164,876	\$31,825	\$31,217	\$31,217	19.07%	NA	NA	NA
Community Bank	\$165,804	\$18,945	\$18,909	\$18,909	10.99%	NA	NA	NA
TriCentury Bank	\$167,877	\$19,630	\$19,629	\$19,629	11.69%	NA	NA	NA
Stockgrowers State Bank	\$169,722	\$18,346	\$21,443	\$21,443	12.53%	NA	NA	NA
Solomon State Bank	\$172,260	\$34,013	\$33,871	\$33,871	19.73%	NA	NA	NA
Kansas State Bank   Franklin	\$174,451	\$14,201	\$16,587	\$16,587	8.76%	20.53%	21.78%	20.53%
The Halstead Bank	\$176,450	\$15,285	\$15,361	\$15,361	8.62%	11.25%	12.34%	11.25%
Southwind Bank	\$183,346	\$11,629	\$18,156	\$18,156	9.69%	NA	NA	NA
The Fidelity State Bank and Trust Company	\$187,028	\$41,816	\$42,174	\$42,174	21.94%	134.36%	135.62%	134.36%
Citizens Federal Savings Bank	\$189,160	\$36,082	\$37,989	\$37,989	19.69%	NA	NA	NA
The First National Bank of Louisburg	\$189,456	\$15,810	\$19,615	\$19,615	10.35%	NA	NA	NA
Carson Bank	\$189,589	\$13,958	\$14,568	\$14,568	7.79%	11.20%	12.44%	11.20%
Bankers' Bank of Kansas	\$191,158	\$35,330	\$35,365	\$35,365	16.71%	22.66%	23.92%	22.66%
Union State Bank   Clay	\$192,000	\$16,617	\$20,863	\$20,863	10.56%	NA	NA	NA
Valley State Bank	\$194,032	\$20,715	\$23,349	\$23,349	12.00%	NA	NA	NA
The Lyon County State Bank	\$196,190	\$13,964	\$17,303	\$17,303	8.79%	17.00%	18.25%	17.00%
Farmers and Drivers Bank	\$199,927	\$49,706	\$54,908	\$54,908	26.06%	NA	NA	NA
Citizens National Bank	\$213,215	\$15,324	\$23,617	\$23,617	10.68%	22.01%	23.26%	22.01%
Fusion Bank	\$214,147	\$27,595	\$29,848	\$29,848	11.93%	NA	NA	NA
Andover State Bank	\$216,978	\$16,952	\$17,602	\$17,102	8.30%	9.55%	10.80%	9.27%
The Farmers State Bank   Pottawatomie	\$221,556	\$27,840	\$32,590	\$32,590	14.68%	NA	NA	NA
FirstOak Bank	\$232,219	\$24,140	\$23,146	\$23,146	9.90%	NA	NA	NA
Patriots Bank	\$237,030	\$18,830	\$20,470	\$20,470	8.47%	10.83%	11.81%	10.83%
Stryv Bank	\$239,549	\$22,633	\$23,161	\$23,161	9.70%	10.67%	11.57%	10.67%
State Average of Asset Group A	\$108,081	\$12,249	\$13,642	\$13,638	12.86%	22.13%	23.49%	22.12%

Source: SNL Financial

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
Vintage Bank Kansas	\$250,245	\$20,179	\$27,354	\$27,354	11.13%	NA	NA	NA
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$254,408	\$17,593	\$24,722	\$24,722	9.40%	16.72%	17.97%	16.72%
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$256,483	\$26,439	\$29,671	\$29,671	11.67%	NA	NA	NA
First Heritage Bank	\$258,351	\$17,137	\$25,920	\$25,920	9.82%	NA	NA	NA
FNB Bank	\$259,228	\$22,671	\$28,348	\$28,348	10.69%	14.55%	15.80%	14.55%
KANZA Bank	\$264,079	\$22,908	\$25,162	\$25,162	9.33%	NA	NA	NA
First Kansas Bank	\$266,856	\$16,499	\$23,595	\$23,595	9.01%	19.75%	21.01%	19.75%
SJN Bank of Kansas	\$271,964	\$23,940	\$24,268	\$24,268	9.01%	12.99%	14.25%	12.99%
The Farmers State Bank of Oakley, Kansas	\$282,296	\$34,189	\$36,076	\$36,076	12.97%	13.08%	13.85%	13.08%
Goppert State Service Bank	\$292,555	\$26,804	\$26,773	\$26,773	9.24%	NA	NA	NA
Grant County Bank	\$296,880	\$34,913	\$39,803	\$39,803	13.57%	NA	NA	NA
First National Bank and Trust	\$304,699	\$38,147	\$42,384	\$42,384	14.01%	NA	NA	NA
The Citizens State Bank   Coffey	\$310,000	\$30,005	\$32,407	\$32,407	10.21%	NA	NA	NA
Kaw Valley Bank	\$310,476	\$38,290	\$36,908	\$36,908	11.96%	NA	NA	NA
KCB Bank	\$315,527	\$36,614	\$41,271	\$41,271	13.00%	NA	NA	NA
Centera Bank	\$319,245	\$20,595	\$29,210	\$29,210	9.31%	15.23%	16.11%	15.23%
Golden Belt Bank, FSA	\$332,557	\$36,491	\$37,681	\$37,681	11.46%	NA	NA	NA
ESB Financial	\$338,429	\$27,268	\$31,584	\$31,584	9.45%	12.43%	13.43%	12.43%
Bank of Hays	\$346,179	\$30,633	\$34,749	\$34,749	9.97%	NA	NA	NA
Community First National Bank	\$349,096	\$36,327	\$36,488	\$36,488	10.59%	NA	NA	NA
Commercial Bank   Labette	\$353,545	\$27,880	\$36,919	\$36,919	10.14%	17.23%	18.45%	17.23%
Mutual Savings Association	\$355,044	\$83,528	\$85,330	\$85,330	23.96%	33.22%	34.28%	33.22%
Guaranty State Bank and Trust Company	\$385,639	\$35,484	\$42,870	\$42,870	11.53%	NA	NA	NA
The Citizens State Bank   Marshall	\$406,731	\$31,962	\$39,981	\$39,981	9.98%	NA	NA	NA
Bank Of The Plains	\$417,709	\$39,201	\$36,103	\$36,103	8.69%	10.72%	11.82%	10.72%
The Union State Bank of Everest	\$418,406	\$38,360	\$38,961	\$38,961	9.30%	12.63%	13.80%	12.63%
Astra Bank	\$423,925	\$14,138	\$32,752	\$32,752	8.38%	11.49%	12.32%	11.49%
The Citizens State Bank   McPherson	\$430,961	\$50,407	\$58,063	\$58,063	13.65%	NA	NA	NA
Bank of the Flint Hills	\$436,146	\$36,964	\$40,314	\$40,314	8.97%	11.05%	NA	11.05%
Cornerstone Bank	\$436,149	\$38,864	\$39,509	\$39,509	9.14%	NA	NA	NA
Bank of Commerce	\$442,741	\$43,125	\$41,036	\$41,036	9.09%	13.40%	14.65%	13.40%
The Denison State Bank	\$442,924	\$61,814	\$72,776	\$72,776	15.94%	NA	NA	NA
The Bank	\$445,479	\$57,259	\$57,005	\$57,005	12.63%	21.13%	22.39%	21.13%
Mid-America Bank	\$446,478	\$46,364	\$45,316	\$45,316	10.48%	13.15%	14.40%	13.15%
Silver Lake Bank	\$465,149	\$47,027	\$48,984	\$48,984	10.28%	NA	NA	NA
First State Bank and Trust	\$467,179	\$38,100	\$39,101	\$39,101	8.36%	10.69%	11.73%	10.69%
Great American Bank	\$473,235	\$60,931	\$45,619	\$45,619	11.11%	NA	NA	NA
The Bank of Tescott	\$484,907	\$61,695	\$68,024	\$68,024	14.10%	NA	NA	NA
Citizens Bank of Kansas	\$490,184	\$28,403	\$44,543	\$44,543	8.69%	14.66%	NA	14.66%
Labette Bank	\$491,654	\$59,071	\$61,373	\$61,373	12.30%	NA	NA	NA
Solutions North Bank	\$493,274	\$51,506	\$43,647	\$43,647	9.14%	11.69%	12.94%	11.69%
The First State Bank   Norton	\$497,577	\$41,299	\$55,984	\$55,984	10.95%	NA	NA	NA
State Average of Asset Group B	\$371,062	\$36,929	\$40,681	\$40,681	11.01%	15.04%	16.42%	15.04%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Capital Adequacy**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
The Peoples Bank	\$514,504	\$34,115	\$45,913	\$45,913	8.92%	15.20%	16.37%	15.20%
Farmers & Merchants Bank of Colby	\$541,840	\$62,561	\$58,685	\$58,685	11.11%	NA	NA	NA
Southwest National Bank	\$544,902	\$49,925	\$52,063	\$52,063	9.50%	NA	NA	NA
First Bank Kansas	\$547,837	\$39,718	\$48,559	\$48,559	8.65%	13.87%	15.12%	13.87%
Exchange Bank & Trust	\$562,872	\$65,111	\$69,396	\$69,396	12.26%	NA	NA	NA
Outdoor Bank	\$570,017	\$59,819	\$54,463	\$54,463	9.79%	NA	NA	NA
Dream First Bank, National Association	\$659,403	\$63,590	\$63,877	\$63,877	9.85%	11.56%	12.81%	11.56%
Union State Bank   Cowley	\$702,830	\$68,331	\$60,716	\$60,716	8.90%	12.52%	13.56%	12.52%
First Option Bank	\$709,343	\$40,868	\$57,218	\$57,218	8.08%	14.37%	15.32%	14.37%
Western State Bank	\$754,876	\$71,940	\$78,838	\$78,838	10.67%	13.45%	14.71%	13.45%
Legacy Bank	\$758,743	\$68,719	\$74,760	\$74,760	9.82%	11.11%	12.28%	11.11%
Community National Bank	\$862,929	\$51,375	\$78,261	\$78,261	8.77%	14.32%	15.24%	14.32%
United Bank & Trust	\$887,117	\$91,818	\$93,212	\$93,212	10.49%	NA	NA	NA
Security State Bank   Scott	\$894,332	\$97,866	\$86,862	\$86,862	10.07%	11.51%	12.31%	11.51%
GNBank, National Association	\$972,161	\$110,235	\$110,369	\$110,369	11.28%	NA	NA	NA
The Bennington State Bank	\$973,143	\$102,451	\$116,836	\$116,836	11.93%	17.22%	18.49%	17.22%
Bank of Labor	\$986,318	\$37,079	\$75,492	\$75,492	7.61%	13.33%	14.28%	13.33%
State Average of Asset Group C	\$731,951	\$65,619	\$72,089	\$72,089	9.86%	13.50%	14.59%	13.50%

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

Farmers Bank & Trust   Barton	\$1,041,455	\$211,595	\$221,588	\$221,588	20.82%	23.83%	24.44%	23.83%
NBKC Bank	\$1,135,919	\$201,477	\$207,270	\$207,270	18.78%	24.07%	25.33%	24.07%
The First National Bank of Hutchinson	\$1,151,004	\$109,339	\$124,755	\$124,755	10.95%	12.97%	14.22%	12.97%
Peoples Bank and Trust Company	\$1,219,826	\$100,561	\$114,174	\$114,174	9.44%	11.34%	12.20%	11.34%
Central National Bank	\$1,233,091	\$131,245	\$147,312	\$147,312	11.64%	NA	NA	NA
CoreFirst Bank & Trust	\$1,288,798	\$72,954	\$107,152	\$107,152	8.45%	12.25%	13.24%	12.25%
Armed Forces Bank, National Association	\$1,369,199	\$176,501	\$190,621	\$190,621	14.32%	21.49%	22.75%	21.49%
Landmark National Bank	\$1,558,954	\$162,018	\$138,502	\$138,502	8.99%	12.75%	13.78%	12.75%
Community National Bank & Trust	\$2,239,125	\$179,327	\$193,675	\$193,675	8.60%	12.27%	13.32%	12.27%
KS StateBank	\$2,460,656	\$319,970	\$318,436	\$318,436	12.96%	NA	NA	NA
Emprise Bank	\$2,535,344	\$199,884	\$207,562	\$207,562	8.03%	11.04%	12.00%	11.04%
Fidelity Bank, National Association	\$3,162,569	\$302,085	\$301,291	\$301,291	9.81%	10.87%	12.03%	10.87%
Security Bank of Kansas City	\$3,638,951	\$389,945	\$457,459	\$457,459	12.09%	NA	NA	NA
Equity Bank	\$5,345,947	\$569,797	\$542,395	\$542,395	10.43%	13.03%	14.12%	13.03%
INTRUST Bank, National Association	\$7,275,021	\$432,217	\$711,832	\$711,832	9.39%	12.87%	13.95%	12.87%
CrossFirst Bank	\$7,577,849	\$760,233	\$772,407	\$772,407	10.05%	10.53%	11.66%	10.53%
Capitol Federal Savings Bank	\$9,542,357	\$948,800	\$874,067	\$874,067	9.21%	NA	NA	NA
Capitol Federal Financial, Inc.	\$9,542,766	\$1,032,270	\$957,481	\$957,481	10.09%	NA	NA	NA
State Average of Asset Group D	\$3,517,713	\$350,012	\$365,999	\$365,999	11.34%	14.56%	15.62%	14.56%

Source: SNL Financial

Note: Report includes only bank-level data.

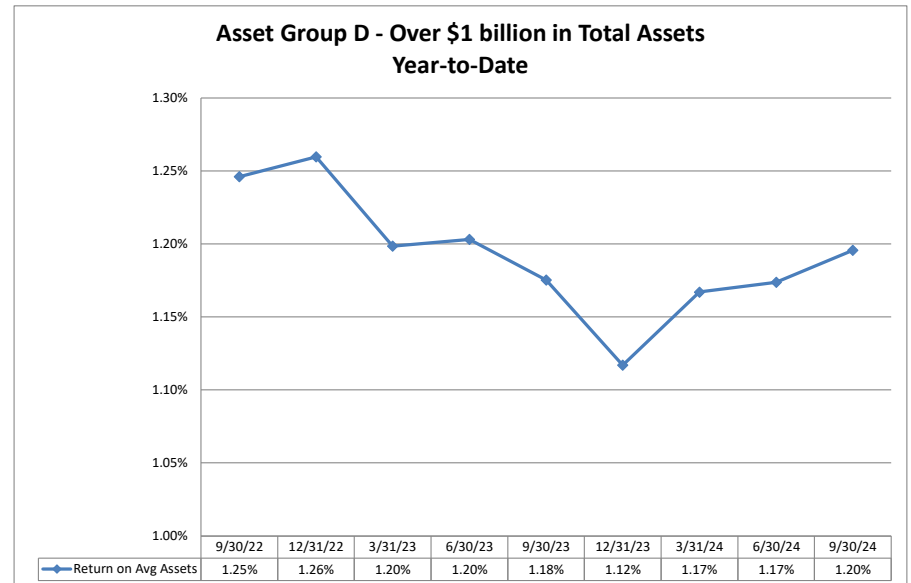
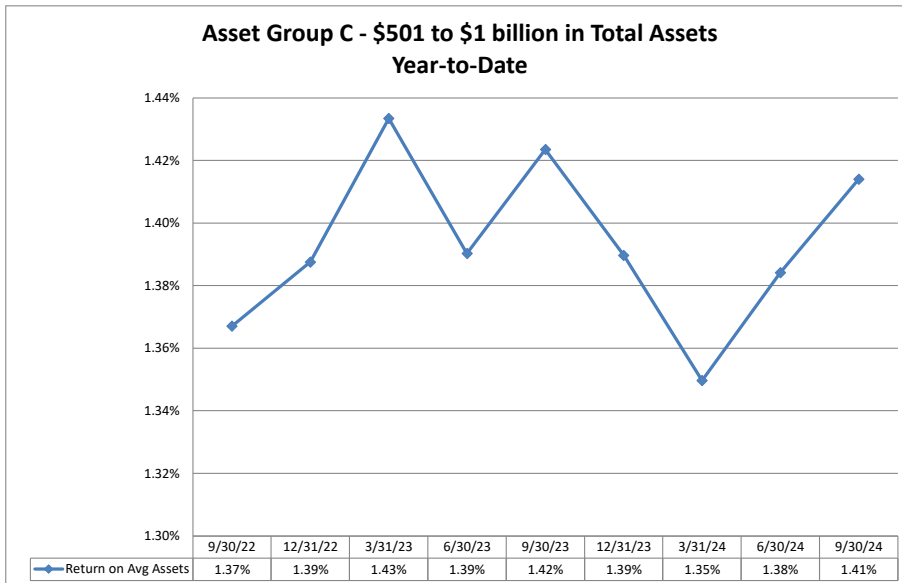
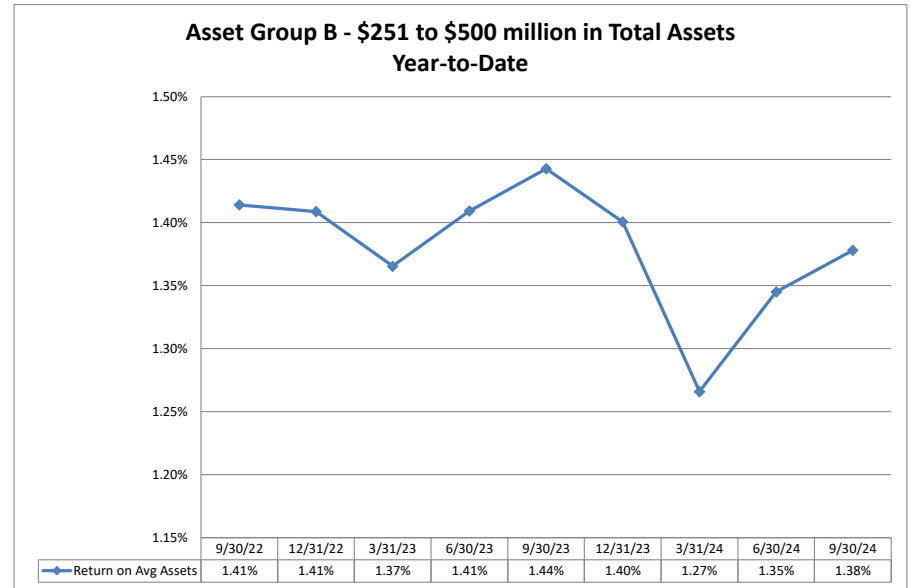
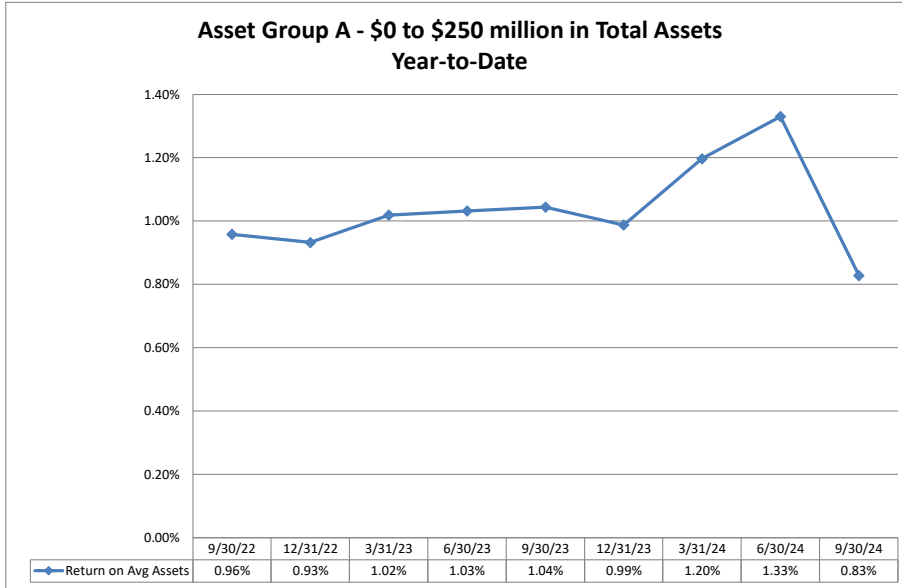
NA = data was not available.

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

Missouri

# Performance Analysis

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



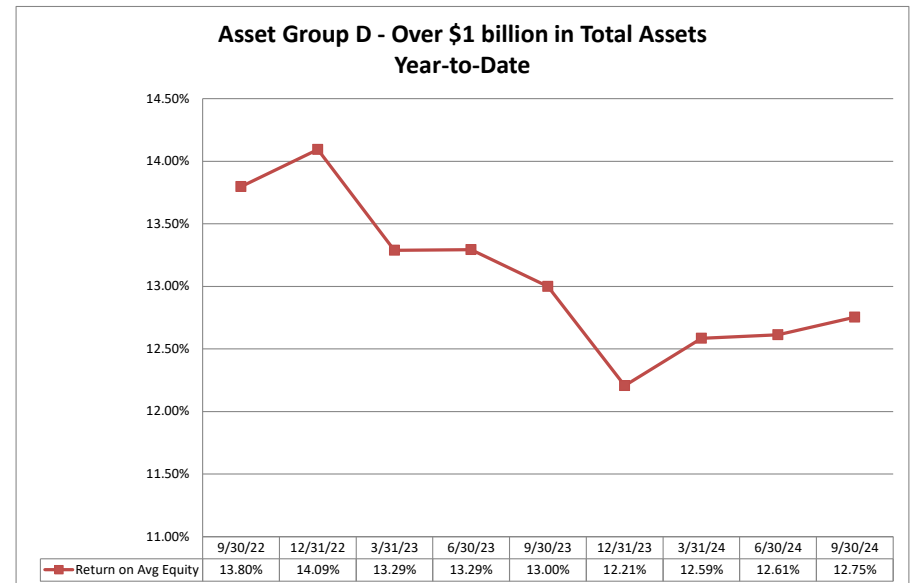
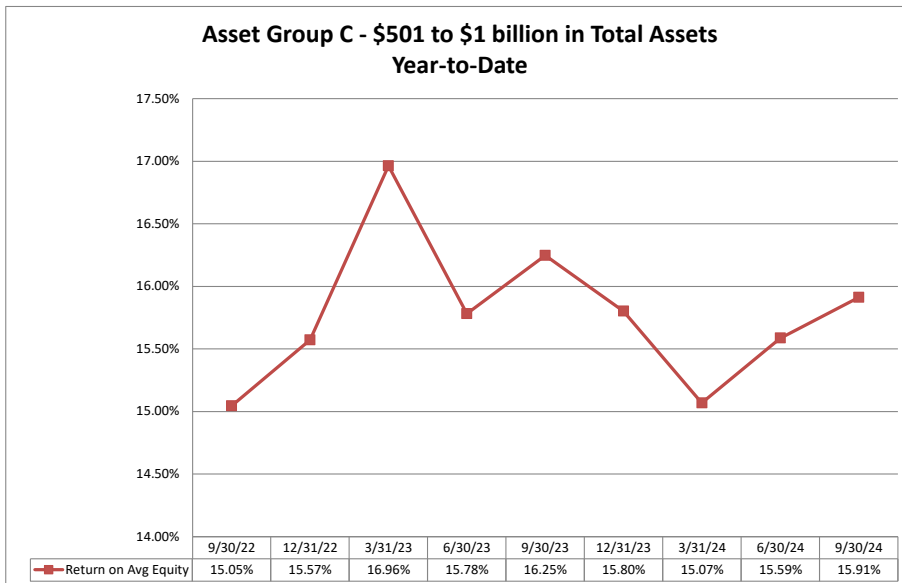
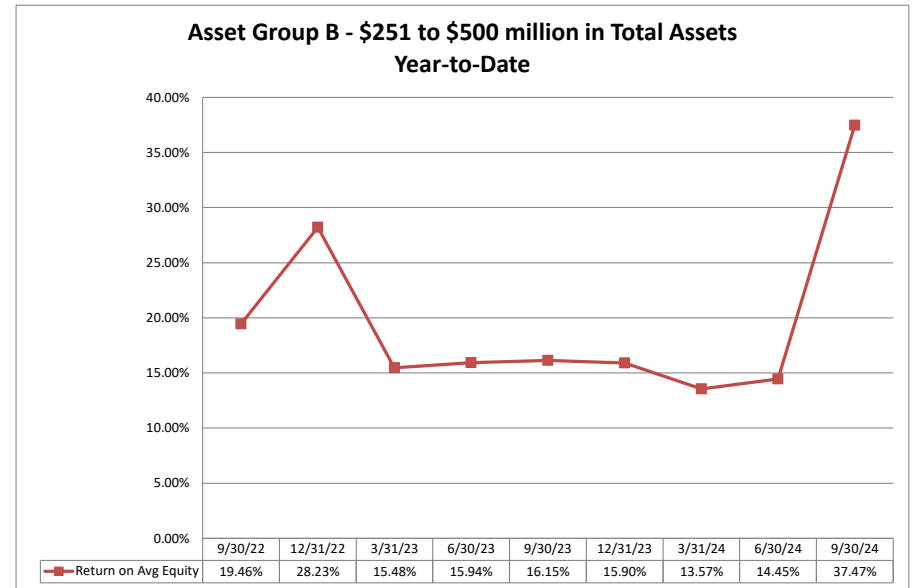
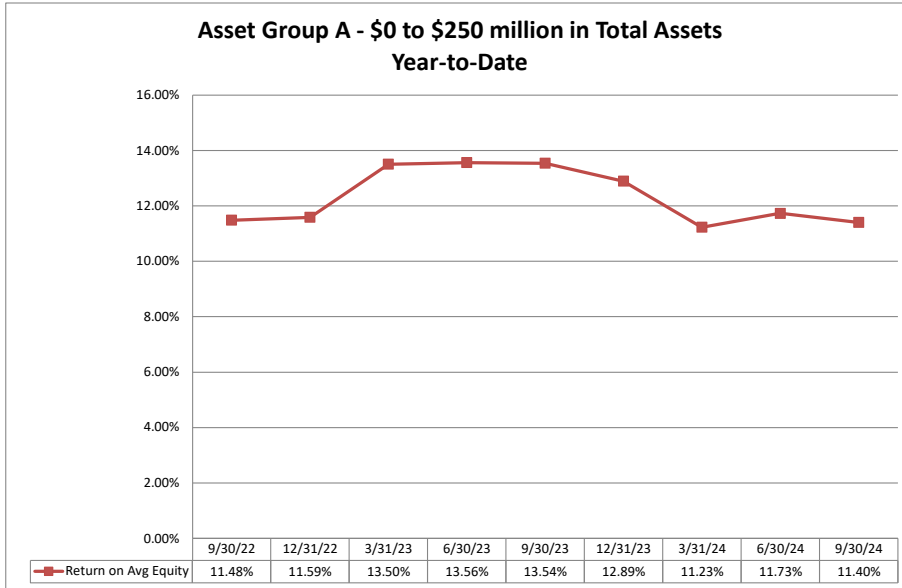
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets</b>											
UMB Bank & Trust, National Association	\$3,050	\$1	0.13%	0.13%	99.91%	NA	\$3	0.13%	0.13%	99.87%	NA
National Advisors Trust Company	\$21,240	\$910	17.97%	21.63%	76.36%	\$134	\$3,887	25.76%	31.28%	68.97%	\$135
Four States Bank	\$25,079	(\$1,101)	(47.47%)	NA	NM	\$329	(\$1,101)	(47.47%)	NA	NM	\$329
Bank of New Cambria	\$33,668	\$63	0.74%	7.23%	74.51%	\$63	\$166	0.64%	6.69%	77.77%	\$62
FMB Bank	\$43,995	\$44	0.38%	6.35%	86.00%	\$64	\$39	0.10%	2.02%	90.73%	\$59
America's Community Bank	\$49,716	\$173	1.43%	14.69%	59.00%	\$84	\$506	1.43%	14.70%	61.52%	\$82
Community Bank of Memphis	\$50,441	\$78	0.62%	4.29%	70.27%	\$72	\$249	0.65%	4.69%	68.93%	\$72
Montrose Savings Bank	\$55,443	\$303	2.14%	14.81%	42.11%	\$86	\$846	1.99%	14.35%	42.93%	\$80
First Security Bank	\$55,746	\$137	0.96%	12.55%	63.79%	\$85	\$397	0.94%	12.51%	64.01%	\$81
Tri-County Trust Company	\$62,055	\$170	1.09%	9.53%	68.00%	\$103	\$611	1.31%	11.54%	64.58%	\$104
Bank of Iberia	\$66,876	\$143	0.85%	10.67%	77.60%	\$79	\$333	0.66%	8.59%	79.71%	\$78
Arlo Bank	\$67,361	(\$507)	(2.98%)	(19.80%)	225.41%	\$352	(\$576)	(1.13%)	(7.38%)	149.68%	\$184
The Bank of Houston	\$68,693	\$123	0.72%	5.88%	78.66%	\$121	\$434	0.88%	7.10%	77.31%	\$123
Peoples Bank of Moniteau County	\$72,392	\$189	1.04%	11.82%	60.62%	\$61	\$573	1.07%	12.67%	60.44%	\$63
FarmBank	\$75,743	(\$29)	(0.15%)	(2.59%)	104.89%	\$62	(\$92)	(0.16%)	(2.79%)	105.97%	\$59
Farmers Bank of Lohman	\$76,576	\$136	0.72%	5.17%	65.56%	\$64	\$453	0.81%	5.99%	61.45%	\$60
Flat Branch Bank	\$76,923	\$167	1.00%	8.98%	56.17%	\$70	\$229	0.69%	5.47%	63.99%	\$65
Sherwood Community Bank	\$78,249	\$107	0.55%	9.62%	83.02%	\$71	\$236	0.40%	7.56%	86.52%	\$70
Community Bank of Missouri	\$83,264	\$367	1.81%	13.01%	58.68%	\$72	\$1,089	1.84%	13.21%	58.25%	\$70
Neighbors Bank	\$85,334	\$1,321	6.66%	43.83%	86.40%	\$100	\$1,933	3.50%	23.43%	92.03%	\$94
Bank of Billings	\$87,169	\$176	0.80%	6.22%	78.90%	\$68	\$566	0.86%	6.78%	75.46%	\$69
Peoples Bank of Altenburg	\$88,733	\$210	0.92%	10.82%	79.15%	\$102	\$576	0.84%	10.20%	76.33%	\$101
Paramount Bank	\$92,472	(\$5,465)	(22.05%)	(216.71%)	133.27%	\$118	(\$7,342)	(10.08%)	(92.90%)	148.37%	\$118
Senath State Bank	\$92,805	\$265	1.13%	7.51%	71.80%	\$78	\$1,398	1.91%	13.39%	57.97%	\$81
United Security Bank	\$93,256	\$306	1.32%	13.53%	57.72%	\$86	\$734	1.07%	11.29%	62.52%	\$87
West Plains Savings and Loan Association	\$93,815	(\$39)	(0.17%)	(0.77%)	107.30%	\$64	\$40	0.06%	0.26%	94.95%	\$61
Silex Banking Company	\$93,992	\$267	1.12%	8.43%	58.78%	\$112	\$654	0.95%	7.03%	61.58%	\$112
Investors Community Bank	\$94,356	\$148	0.64%	6.28%	58.62%	\$39	\$306	0.44%	4.41%	65.36%	\$40
The Citizens Bank of Edina	\$97,276	\$650	2.64%	21.17%	31.45%	\$71	\$1,920	2.62%	21.59%	31.85%	\$68
The Hamilton Bank	\$101,027	\$262	1.04%	24.30%	62.23%	\$108	\$942	1.24%	33.25%	61.02%	\$100
Citizens Bank & Trust	\$102,670	\$255	0.96%	10.66%	70.44%	\$78	\$807	0.94%	12.02%	69.79%	\$81
Metz Banking Company	\$102,914	\$226	0.91%	8.62%	70.59%	\$91	\$784	1.06%	10.39%	65.66%	\$85
TPNB Bank	\$104,857	\$122	0.47%	3.92%	72.66%	\$90	\$348	0.44%	3.84%	76.42%	\$83
Bank of Brookfield-Purdin National Association	\$106,236	\$213	0.81%	7.91%	65.03%	\$58	\$505	0.63%	6.62%	69.19%	\$57
Community State Bank	\$106,650	\$384	1.46%	12.69%	42.74%	\$73	\$1,061	1.35%	12.17%	43.88%	\$67
The Bank of Grain Valley	\$109,473	\$591	2.20%	10.25%	49.83%	\$118	\$1,719	2.13%	10.14%	50.71%	\$116
The First National Bank of Nevada	\$112,520	\$137	0.50%	3.91%	74.94%	\$88	\$509	0.60%	4.99%	71.99%	\$91
Bank of New Madrid	\$114,356	\$448	1.56%	12.53%	59.80%	\$62	\$1,366	1.52%	12.99%	58.98%	\$60
Concordia Bank	\$115,878	\$360	1.26%	11.80%	63.51%	\$73	\$896	1.06%	10.13%	64.10%	\$77
LimeBank	\$117,693	\$70	0.24%	1.42%	82.87%	\$78	\$132	0.16%	0.90%	91.06%	\$82
HomePride Bank	\$119,487	\$203	0.66%	7.04%	82.83%	\$57	\$696	0.75%	8.12%	79.35%	\$55
Alton Bank	\$123,032	\$137	0.45%	6.43%	83.28%	\$90	\$298	0.34%	4.83%	86.59%	\$91
County Bank	\$123,753	\$506	1.67%	22.01%	66.47%	\$96	\$1,342	1.47%	20.21%	68.75%	\$98
Home Savings and Loan Association of Carroll County, F.A.	\$124,423	\$133	0.43%	3.13%	80.20%	\$121	\$252	0.27%	2.01%	87.06%	\$122
Community Bank of El Dorado Springs	\$125,500	\$576	1.80%	11.54%	48.66%	\$70	\$1,627	1.70%	10.99%	50.40%	\$71
TBO Bank	\$126,173	\$348	1.29%	8.31%	83.17%	\$153	\$841	1.06%	8.56%	92.18%	\$123
Kennett Trust Bank	\$128,758	\$184	0.57%	6.21%	87.07%	\$92	\$413	0.42%	4.76%	81.27%	\$95
Security Bank of Southwest Missouri	\$129,677	\$786	2.48%	21.99%	49.03%	\$72	\$2,259	2.43%	21.67%	49.71%	\$72

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.

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Citizens Community Bank	\$130,482	\$278	0.87%	7.80%	68.49%	\$83	\$831	0.87%	7.86%	68.47%	\$83
Citizens Bank of Rogersville	\$131,439	\$189	0.59%	6.13%	76.89%	\$83	\$731	0.77%	8.16%	74.54%	\$81
First Independent Bank	\$132,503	\$290	0.88%	9.12%	63.57%	\$61	\$695	0.71%	7.61%	68.39%	\$63
Jonesburg State Bank	\$133,183	\$742	2.22%	25.48%	54.15%	\$83	\$2,113	2.13%	25.31%	54.48%	\$84
Peoples Bank of Wyaconda	\$133,643	\$338	1.00%	10.62%	57.01%	\$62	\$888	0.87%	9.62%	59.73%	\$64
Edward Jones Trust Company	\$134,968	\$4,864	15.34%	15.90%	80.81%	\$157	\$7,390	7.98%	8.23%	82.82%	\$151
Community Bank of Pleasant Hill	\$136,529	\$315	0.86%	24.00%	68.05%	\$76	\$919	0.86%	30.31%	67.80%	\$78
Chillicothe State Bank	\$136,994	\$415	1.22%	16.04%	60.82%	\$61	\$1,118	1.07%	14.65%	62.78%	\$61
Preferred Bank	\$138,695	\$363	1.00%	29.23%	66.12%	\$57	\$986	0.91%	29.30%	68.03%	\$59
Clay County Savings Bank	\$141,012	(\$316)	(0.88%)	(12.06%)	85.66%	\$64	(\$355)	(0.32%)	(4.55%)	90.28%	\$67
Northeast Missouri State Bank	\$141,117	\$328	0.95%	10.89%	60.18%	\$119	\$1,035	1.00%	12.17%	58.70%	\$122
Bank of Monticello	\$142,521	\$665	1.83%	18.94%	49.90%	\$61	\$2,128	1.97%	20.92%	48.59%	\$59
Bank of Crocker	\$142,585	\$279	0.79%	8.79%	74.92%	\$58	\$769	0.73%	8.57%	76.62%	\$58
State Bank of Missouri	\$143,687	\$375	1.04%	14.94%	58.33%	\$61	\$1,016	0.94%	14.02%	61.65%	\$64
Bank of Salem	\$148,448	\$239	0.65%	9.44%	71.48%	\$60	\$706	0.65%	9.76%	71.46%	\$57
Security Bank of Pulaski County	\$149,244	\$263	0.70%	9.79%	75.11%	\$81	\$752	0.69%	9.76%	75.12%	\$80
Security Bank of the Ozarks	\$151,059	\$524	1.39%	23.42%	64.61%	\$52	\$1,614	1.48%	24.28%	63.95%	\$52
Commercial Trust Company of Fayette	\$151,380	\$673	1.77%	16.96%	58.10%	\$86	\$1,665	1.44%	14.43%	64.79%	\$89
Independent Farmers Bank	\$153,022	\$443	1.13%	19.03%	62.31%	\$89	\$1,133	0.95%	17.81%	62.79%	\$87
New Frontier Bank	\$163,073	\$168	0.42%	4.71%	85.29%	\$93	\$693	0.60%	6.65%	80.23%	\$87
State Bank of Southwest Missouri	\$168,708	\$386	0.97%	13.96%	77.29%	\$115	\$1,187	1.00%	15.30%	75.48%	\$110
Progressive Ozark Bank	\$168,966	\$955	2.26%	23.93%	62.50%	\$66	\$2,615	2.05%	22.32%	64.86%	\$63
Table Rock Community Bank	\$173,133	\$398	0.91%	9.62%	68.56%	\$74	\$1,252	0.99%	10.34%	65.74%	\$71
Bank 21	\$175,404	\$1,027	2.37%	23.34%	50.81%	\$86	\$2,292	1.79%	17.67%	57.78%	\$90
The Tipton Latham Bank, National Association	\$176,030	\$592	1.35%	14.81%	54.74%	\$88	\$1,541	1.20%	13.56%	56.27%	\$89
Citizens' Bank of Charleston	\$177,428	\$996	2.27%	11.88%	41.68%	\$76	\$2,991	2.24%	12.28%	40.91%	\$71
F&M Bank and Trust Company	\$179,113	\$265	0.57%	7.93%	75.92%	\$81	\$720	0.51%	7.56%	77.62%	\$81
Adrian Bank	\$181,061	\$753	1.64%	18.36%	54.73%	\$88	\$2,542	1.85%	21.89%	52.87%	\$89
1st Advantage Bank	\$181,448	\$524	1.23%	11.96%	67.69%	\$128	\$1,379	1.12%	10.79%	69.89%	\$128
The Citizens-Farmers Bank of Cole Camp	\$185,618	\$795	1.72%	12.27%	44.40%	\$72	\$2,037	1.48%	10.78%	47.53%	\$70
Bank Star	\$187,339	\$418	0.88%	11.45%	66.25%	\$69	\$1,089	0.77%	10.21%	68.52%	\$70
Citizens Bank   Bates	\$188,500	\$1,496	3.24%	33.85%	49.76%	\$80	\$3,892	2.78%	29.68%	53.47%	\$82
The Cornerstone Bank	\$190,448	\$837	1.75%	15.09%	67.71%	\$74	\$1,911	1.36%	11.74%	69.64%	\$76
First Community Bank of the Ozarks	\$192,828	\$400	0.83%	15.30%	68.68%	\$59	\$893	0.64%	11.95%	74.78%	\$64
Community Point Bank	\$192,875	\$611	1.28%	16.37%	55.10%	\$80	\$1,803	1.29%	17.22%	56.45%	\$79
FCNB Bank	\$197,025	\$58	0.12%	3.78%	96.92%	\$79	\$273	0.19%	7.36%	96.83%	\$77
Bank Northwest	\$200,628	\$1,415	2.80%	28.72%	43.84%	\$65	\$4,327	2.82%	30.52%	43.84%	\$66
St. Clair County State Bank	\$204,827	\$884	1.73%	13.14%	45.65%	\$65	\$3,532	2.33%	17.87%	38.81%	\$69
Carroll County Trust Company of Carrollton, Missouri	\$206,563	\$242	0.47%	9.34%	86.03%	\$104	\$496	0.32%	6.97%	85.68%	\$104

Source: SNL Financial

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
Bank of Weston	\$212,756	\$502	0.94%	12.52%	56.83%	\$53	\$1,617	1.03%	14.08%	60.23%	\$69
Citizens Bank of the Midwest	\$213,888	\$502	0.92%	16.87%	61.16%	\$62	\$1,297	0.79%	15.64%	64.79%	\$63
First Missouri Bank of SEMO	\$217,194	\$889	1.69%	19.06%	59.85%	\$77	\$2,976	1.95%	20.44%	57.32%	\$77
Bank of Grandin	\$221,568	\$404	0.74%	5.27%	71.84%	\$72	\$1,518	0.94%	6.68%	66.10%	\$74
First Missouri State Bank of Cape County	\$221,665	\$674	1.26%	14.33%	65.60%	\$85	\$1,819	1.15%	13.29%	67.27%	\$85
Citizens Bank of Eldon	\$224,048	\$858	1.55%	14.93%	48.42%	\$94	\$2,291	1.39%	13.70%	52.15%	\$96
The Seymour Bank	\$224,700	\$324	0.59%	8.03%	79.38%	\$72	\$802	0.49%	6.99%	81.25%	\$71
Community Bank of Marshall	\$229,879	\$518	0.91%	11.83%	62.22%	\$71	\$1,490	0.87%	12.07%	60.61%	\$68
First State Bank of Purdy	\$238,649	\$1,555	2.66%	39.02%	48.89%	\$79	\$3,188	1.87%	27.74%	57.05%	\$76
Peoples Bank   Crawford	\$239,928	\$798	1.26%	17.77%	67.28%	\$77	\$2,233	1.15%	17.10%	68.42%	\$76
Community First Bank	\$242,193	\$1,513	2.46%	26.58%	46.31%	\$79	\$4,460	2.39%	27.28%	46.30%	\$79
Alliant Bank	\$243,238	\$721	1.27%	13.91%	71.81%	\$75	\$2,204	1.36%	14.41%	70.57%	\$73
Exchange Bank of Northeast Missouri	\$243,952	\$357	0.60%	6.48%	63.90%	\$64	\$2,139	1.20%	13.57%	62.56%	\$64
Lamar Bank and Trust Company	\$246,456	\$1,130	1.84%	23.88%	56.29%	\$110	\$3,217	1.78%	23.43%	55.99%	\$106
State Average of Asset Group A	\$136,282	\$401	0.75%	10.24%	68.79%	\$86	\$1,195	0.83%	11.40%	68.96%	\$84

Source: SNL Financial

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<b>Asset Group B - \$251 to \$500 million in total assets</b>											
Century Bank of the Ozarks	\$259,524	\$1,188	1.81%	19.05%	52.12%	\$61	\$3,559	1.81%	19.14%	52.19%	\$61
First Missouri State Bank	\$260,308	\$929	1.44%	16.54%	55.45%	\$105	\$2,694	1.40%	16.10%	56.69%	\$104
Goppert Financial Bank	\$264,936	\$975	1.49%	14.80%	54.21%	\$95	\$3,135	1.60%	16.39%	50.70%	\$88
United State Bank	\$267,984	\$1,327	1.98%	22.22%	50.07%	\$62	\$3,313	1.64%	19.17%	55.09%	\$67
Putnam County State Bank	\$269,290	\$1,098	1.64%	10.68%	36.63%	\$62	\$3,647	1.81%	12.19%	34.50%	\$69
Community First Banking Company	\$276,767	\$786	1.14%	13.07%	64.78%	\$80	\$2,152	1.05%	12.42%	67.71%	\$81
Heritage Community Bank	\$278,840	\$843	1.26%	16.68%	62.06%	\$85	\$2,206	1.13%	14.99%	64.88%	\$82
Ozarks Federal Savings and Loan Association	\$279,844	\$0	0.00%	0.00%	98.14%	\$69	(\$37)	(0.02%)	(0.13%)	102.34%	\$71
Commercial Bank   Saint Louis	\$281,738	\$172	0.23%	5.77%	89.49%	\$107	\$478	0.22%	5.75%	86.44%	\$105
O'Bannon Banking Company	\$291,929	\$775	1.06%	12.92%	59.70%	\$75	\$2,190	1.02%	12.55%	62.57%	\$74
Community State Bank of Missouri	\$296,873	\$847	1.14%	10.33%	65.61%	\$88	\$3,186	1.43%	13.38%	59.78%	\$83
Kearney Trust Company	\$297,084	\$1,291	1.74%	19.82%	50.92%	\$84	\$3,787	1.71%	20.22%	51.36%	\$85
St. Johns Bank & Trust Company	\$310,632	\$637	0.80%	8.32%	75.67%	\$85	\$2,021	0.83%	9.19%	72.13%	\$86
Midwest Independent BankersBank	\$317,032	\$1,004	1.28%	9.06%	69.58%	\$136	\$2,858	1.20%	8.82%	70.05%	\$133
Bank of Versailles	\$330,458	\$1,348	1.64%	11.80%	41.81%	\$79	\$3,695	1.50%	10.99%	45.21%	\$87
Citizens Bank   Franklin	\$330,617	\$793	0.97%	7.73%	69.79%	\$88	\$2,459	1.01%	8.16%	67.75%	\$82
Farmers and Merchants Bank of St. Clair	\$341,171	\$803	0.93%	9.42%	66.36%	\$76	\$2,273	0.88%	9.19%	66.98%	\$77
Ozark Bank	\$352,908	\$1,060	1.24%	17.48%	63.93%	\$101	\$2,913	1.11%	16.82%	65.64%	\$100
Central Bank of Kansas City	\$353,562	\$6,519	7.48%	52.21%	21.44%	\$131	\$13,253	4.81%	35.62%	29.87%	\$133
Community Bank of Raymore	\$354,763	\$1,486	1.60%	132.18%	60.47%	\$114	\$4,963	1.85%	937.30%	56.63%	\$118
Bloomsdale Bank	\$355,948	\$1,426	1.59%	25.51%	48.36%	\$75	\$3,997	1.54%	24.67%	51.08%	\$75
Heritage Bank of the Ozarks	\$361,170	\$1,039	1.19%	15.47%	61.96%	\$95	\$2,530	1.02%	13.36%	65.13%	\$94
Pony Express Bank	\$366,317	\$2,358	2.46%	27.87%	45.88%	\$166	\$6,961	2.42%	28.71%	45.19%	\$162
MA Bank	\$367,131	\$1,201	1.33%	14.73%	61.47%	\$64	\$2,966	1.12%	12.92%	62.97%	\$65
Farmers State Bank   Clinton	\$367,210	\$785	0.83%	11.35%	69.93%	\$67	\$2,362	0.81%	11.78%	69.64%	\$66
Branson Bank	\$371,386	\$1,092	1.18%	13.66%	63.33%	\$90	\$2,779	1.04%	11.79%	67.15%	\$89
Alliance Bank   Cape Girardeau	\$376,183	\$1,360	1.47%	11.42%	56.83%	\$86	\$3,755	1.37%	10.74%	59.61%	\$89
Exchange Bank of Missouri	\$386,966	\$1,188	1.29%	14.57%	58.99%	\$89	\$3,113	1.14%	13.16%	61.77%	\$89
F & C Bank	\$401,503	\$2,592	2.64%	26.45%	49.74%	\$105	\$7,099	2.49%	24.47%	51.11%	\$103
Community Bank and Trust	\$415,019	\$1,262	1.22%	17.05%	71.03%	\$68	\$3,129	1.02%	14.78%	75.35%	\$68
New Era Bank	\$417,127	\$2,213	2.12%	16.45%	45.95%	\$58	\$6,248	2.00%	16.00%	49.05%	\$59
The Missouri Bank	\$423,855	\$1,890	1.78%	15.98%	40.79%	\$61	\$4,887	1.53%	14.25%	51.03%	\$63
Bank of Franklin County	\$424,018	\$420	0.40%	5.18%	79.47%	\$88	\$1,004	0.32%	4.20%	83.70%	\$85
Verimore Bank	\$450,112	\$1,765	1.54%	15.45%	59.73%	\$105	\$5,051	1.51%	14.84%	59.62%	\$103
Belgrade State Bank	\$469,118	\$1,697	1.49%	19.02%	58.71%	\$83	\$4,707	1.42%	18.31%	59.76%	\$82
People's Bank of Seneca	\$474,408	\$1,121	0.96%	11.43%	57.86%	\$101	\$3,519	1.02%	12.36%	55.11%	\$98
Connections Bank	\$475,381	\$2,061	1.74%	16.52%	46.65%	\$76	\$5,567	1.57%	15.06%	49.02%	\$77
The Bank of Advance	\$485,781	\$2,845	2.36%	50.11%	19.28%	\$83	\$8,128	2.24%	19.37%	51.29%	\$85
The Callaway Bank	\$496,663	\$787	0.65%	7.52%	73.78%	\$75	\$2,571	0.71%	8.45%	73.42%	\$74
UNICO Bank	\$498,334	\$1,289	1.03%	13.73%	74.34%	\$64	\$3,105	0.84%	11.36%	76.41%	\$61
State Average of Asset Group B	\$359,997	\$1,357	1.50%	18.22%	59.58%	\$87	\$3,706	1.38%	37.47%	60.90%	\$87

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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>											
Phelps County Bank	\$501,047	\$1,836	1.49%	20.33%	70.94%	\$95	\$5,381	1.47%	21.06%	70.04%	\$92
Farmers Bank of Northern Missouri	\$508,688	\$1,322	1.01%	9.82%	61.83%	\$74	\$4,171	1.06%	10.84%	60.57%	\$73
Regional Missouri Bank	\$534,632	\$2,081	1.59%	15.74%	53.92%	\$76	\$5,707	1.47%	14.71%	58.27%	\$80
Legends Bank	\$534,916	\$3,153	2.36%	13.83%	40.55%	\$74	\$8,692	2.20%	13.21%	42.46%	\$75
First State Bank of St. Charles, Missouri	\$549,659	\$1,924	1.40%	9.84%	77.11%	\$143	\$5,174	1.26%	9.00%	77.39%	\$128
United Bank of Union	\$583,600	\$1,688	1.16%	16.13%	63.88%	\$91	\$4,374	1.01%	14.47%	66.22%	\$89
Bank of Odessa	\$591,849	\$2,855	1.95%	14.52%	34.99%	\$71	\$8,321	1.93%	14.49%	35.08%	\$70
The Maries County Bank	\$601,547	\$733	0.48%	4.31%	75.70%	\$74	\$2,323	0.51%	4.65%	76.84%	\$75
First Midwest Bank of Dexter	\$617,736	\$1,533	1.03%	12.52%	68.14%	\$86	\$3,546	0.83%	9.98%	73.02%	\$87
First State Bank and Trust Company, Inc.	\$619,686	\$2,889	1.85%	18.31%	52.32%	\$90	\$8,717	1.93%	19.18%	52.81%	\$90
HOME BANK	\$635,936	\$2,493	1.57%	17.43%	64.06%	\$98	\$6,809	1.49%	16.70%	64.26%	\$91
West Plains Bank and Trust Company	\$663,975	\$1,996	1.18%	20.61%	68.46%	\$93	\$5,387	1.06%	19.76%	69.29%	\$87
Peoples Savings Bank of Rhineland	\$683,215	\$1,443	0.88%	10.05%	66.37%	\$99	\$4,520	0.93%	10.90%	64.40%	\$96
Peoples Community Bank	\$688,235	\$4,141	2.39%	14.39%	42.79%	\$60	\$11,737	2.25%	13.65%	44.74%	\$63
Freedom Bank of Southern Missouri	\$700,290	\$2,397	1.36%	15.82%	59.89%	\$88	\$6,260	1.20%	14.41%	62.41%	\$86
First Midwest Bank of the Ozarks	\$711,223	\$2,925	1.65%	15.55%	59.64%	\$84	\$9,017	1.67%	16.24%	58.71%	\$78
Town & Country Bank	\$711,590	\$3,181	1.76%	20.35%	57.96%	\$82	\$8,806	1.64%	19.33%	59.53%	\$82
MRV Banks	\$738,583	\$2,670	1.45%	12.10%	44.43%	\$117	\$9,555	1.75%	14.99%	42.05%	\$116
CNB St. Louis Bank	\$790,181	\$1,831	0.92%	14.56%	66.66%	\$99	\$4,167	0.71%	11.71%	73.37%	\$110
Blue Ridge Bank and Trust Co.	\$802,738	\$2,587	1.28%	15.41%	58.67%	\$95	\$6,867	1.14%	14.15%	60.56%	\$93
Peoples Bank & Trust Co.	\$825,417	\$2,579	1.22%	16.39%	65.30%	\$92	\$7,209	1.14%	16.25%	65.94%	\$90
Focus Bank	\$837,188	\$2,979	1.42%	12.69%	65.56%	\$87	\$8,527	1.38%	12.25%	67.13%	\$87
The Bank of Old Monroe	\$847,838	\$4,766	2.18%	39.32%	37.87%	\$94	\$12,781	2.05%	39.31%	39.85%	\$92
Triad Bank	\$865,400	\$3,443	1.59%	15.88%	48.08%	\$186	\$9,084	1.43%	14.29%	51.20%	\$193
Stifel Trust Company National Association	\$905,020	\$8,277	3.67%	68.46%	35.61%	\$116	\$23,771	3.48%	66.86%	35.31%	\$114
Lindell Bank & Trust Company	\$907,620	\$4,152	1.84%	11.98%	52.64%	\$78	\$12,165	1.82%	11.86%	52.37%	\$75
HNB National Bank	\$914,813	\$4,710	2.09%	19.82%	46.18%	\$75	\$12,589	1.90%	18.60%	50.72%	\$75
Saint Louis Bank	\$927,943	\$2,461	1.05%	12.07%	58.68%	\$165	\$7,012	0.97%	11.78%	59.09%	\$161
Mid America Bank	\$936,446	\$5,574	2.36%	19.88%	50.45%	\$98	\$15,519	2.17%	18.92%	50.68%	\$99
American Bank of Freedom	\$944,080	\$157	0.07%	0.70%	48.36%	\$96	\$2,270	0.34%	3.40%	62.83%	\$102
Mid-Missouri Bank	\$948,432	\$2,680	1.15%	12.46%	59.38%	\$85	\$9,296	1.35%	14.92%	59.12%	\$82
First Federal Bank of Kansas City	\$997,579	(\$962)	(0.38%)	(3.60%)	96.77%	\$106	(\$2,142)	(0.29%)	(2.66%)	98.08%	\$111
State Average of Asset Group C	\$738,347	\$2,703	1.47%	16.18%	57.91%	\$96	\$7,738	1.41%	15.91%	59.51%	\$95

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<b>Asset Group D - Over \$1 billion in total assets</b>											
Royal Banks of Missouri	\$1,042,519	\$1,173	0.45%	3.37%	79.07%	\$96	\$5,566	0.72%	5.36%	70.24%	\$98
Parkside Financial Bank and Trust	\$1,075,457	\$2,261	0.88%	8.44%	66.29%	\$221	\$6,163	0.81%	8.36%	69.28%	\$219
Midwest Regional Bank	\$1,096,322	\$2,639	0.97%	10.42%	57.13%	\$116	\$6,886	0.85%	9.35%	63.54%	\$115
Bank of Washington	\$1,110,143	\$5,029	1.83%	14.88%	50.46%	\$125	\$15,696	1.93%	15.90%	51.15%	\$123
Southwest Missouri Bank	\$1,111,339	\$2,358	0.83%	15.08%	72.21%	\$82	\$4,822	0.57%	11.11%	72.00%	\$82
M1 Bank	\$1,131,972	\$4,894	1.75%	19.33%	39.60%	\$113	\$17,018	2.06%	23.13%	30.67%	\$106
Lead Bank	\$1,136,790	\$5,294	1.87%	14.46%	80.29%	\$125	\$13,128	1.61%	12.42%	81.87%	\$120
Sullivan Bank	\$1,160,816	\$3,550	1.24%	14.75%	52.20%	\$83	\$9,467	1.15%	13.55%	54.47%	\$80
Montgomery Bank	\$1,173,685	\$3,416	1.17%	11.43%	71.91%	\$92	\$10,015	1.12%	11.27%	71.60%	\$90
Wood & Huston Bank	\$1,183,912	\$4,614	1.55%	17.60%	53.83%	\$75	\$12,046	1.35%	15.93%	58.90%	\$78
BTC Bank	\$1,309,268	\$3,357	1.04%	12.13%	65.45%	\$85	\$8,819	0.95%	11.19%	66.58%	\$82
Cass Commercial Bank	\$1,322,501	\$6,848	1.90%	14.48%	39.95%	\$154	\$18,811	1.74%	13.41%	41.08%	\$152
Sterling Bank	\$1,421,065	\$4,840	1.39%	11.51%	55.38%	\$94	\$15,767	1.52%	12.62%	52.17%	\$92
The Nodaway Valley Bank	\$1,448,271	\$8,477	2.24%	32.17%	50.87%	\$112	\$23,305	2.08%	32.14%	53.07%	\$118
First Bank of the Lake	\$1,463,331	\$1,235	0.35%	4.81%	75.04%	\$98	\$9,024	0.98%	12.75%	63.52%	\$74
OMB Bank	\$1,676,801	\$4,580	1.14%	13.08%	51.87%	\$105	\$12,392	1.07%	12.34%	53.20%	\$99
Legacy Bank & Trust Company	\$1,755,273	\$6,442	1.52%	13.31%	49.64%	\$138	\$10,779	0.85%	7.54%	59.57%	\$131
Hawthorn Bank	\$1,802,345	\$4,963	1.08%	11.37%	60.06%	\$93	\$16,098	1.16%	12.38%	61.32%	\$95
Country Club Bank	\$2,282,108	\$9,151	1.63%	18.12%	69.37%	\$131	\$22,949	1.41%	15.87%	72.33%	\$128
Guaranty Bank	\$2,358,588	\$7,531	1.27%	8.07%	59.55%	\$153	\$20,803	1.19%	7.61%	60.06%	\$143
Midwest BankCentre	\$2,754,309	\$8,131	1.16%	10.60%	58.39%	\$137	\$22,860	1.10%	10.27%	61.23%	\$142
OakStar Bank	\$2,825,448	\$5,899	0.85%	8.57%	64.72%	\$121	\$14,375	0.73%	7.90%	71.19%	\$124
Academy Bank, N.A.	\$2,831,613	\$5,777	0.85%	5.67%	73.94%	\$100	\$16,909	0.84%	5.62%	73.54%	\$99
North American Savings Bank, FSB	\$2,859,268	\$6,175	0.84%	6.23%	63.36%	\$122	\$21,213	0.99%	7.11%	59.08%	\$122
The Bank of Missouri	\$3,041,655	\$3,667	0.48%	4.74%	85.53%	\$120	\$12,693	0.56%	5.36%	83.09%	\$118
First State Community Bank	\$4,047,340	\$16,344	1.65%	14.08%	53.45%	\$80	\$46,482	1.58%	13.86%	54.37%	\$80
Southern Bank	\$4,678,597	\$13,169	1.14%	11.60%	57.32%	\$80	\$39,076	1.13%	11.80%	57.49%	\$78
Great Southern Bank	\$6,039,292	\$18,356	1.23%	11.61%	58.35%	\$82	\$52,547	1.20%	11.20%	60.59%	\$82
First Bank   Saint Louis	\$6,563,363	\$2,082	0.12%	1.72%	91.70%	\$121	\$11,088	0.22%	3.13%	89.47%	\$122
Stifel Bank	\$10,461,969	\$41,262	1.54%	23.97%	21.01%	\$472	\$118,854	1.45%	22.09%	23.16%	\$526
Enterprise Bank & Trust	\$14,923,646	\$53,819	1.44%	11.97%	56.05%	\$142	\$145,382	1.31%	10.98%	57.44%	\$142
The Central Trust Bank	\$18,578,011	\$62,315	1.33%	14.55%	55.18%	\$97	\$213,999	1.50%	17.26%	54.66%	\$93
Stifel Bank and Trust	\$18,849,304	\$93,018	2.02%	28.94%	24.85%	\$135	\$276,759	2.06%	28.95%	24.60%	\$138
Commerce Bank	\$31,340,311	\$135,492	1.73%	20.52%	54.29%	\$123	\$244,792	1.04%	13.07%	56.50%	\$123
UMB Bank, National Association	\$47,229,981	\$103,384	0.94%	12.11%	58.99%	\$157	\$331,632	1.02%	13.56%	57.54%	\$155
State Average of Asset Group D	\$5,859,618	\$18,901	1.24%	13.02%	59.35%	\$125	\$52,235	1.20%	12.75%	59.73%	\$125

Source: SNL Financial

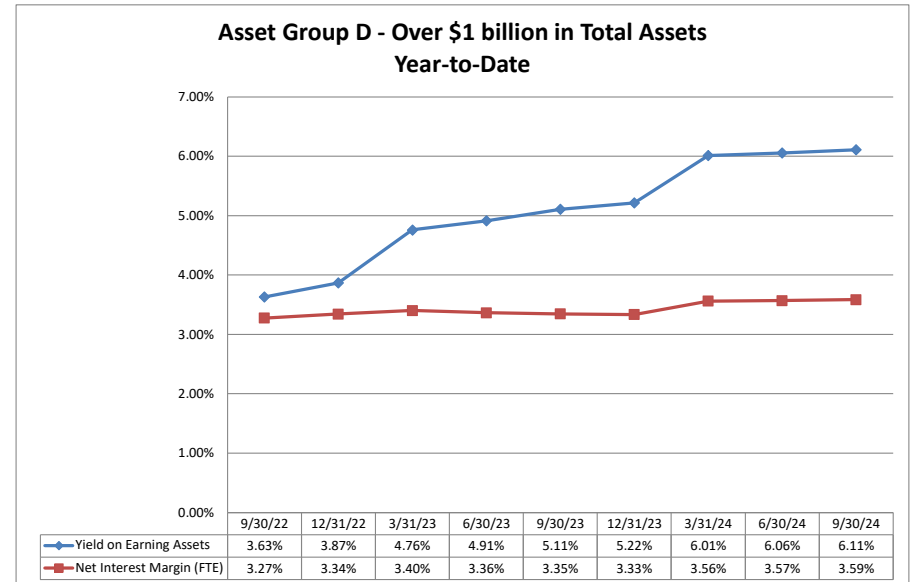
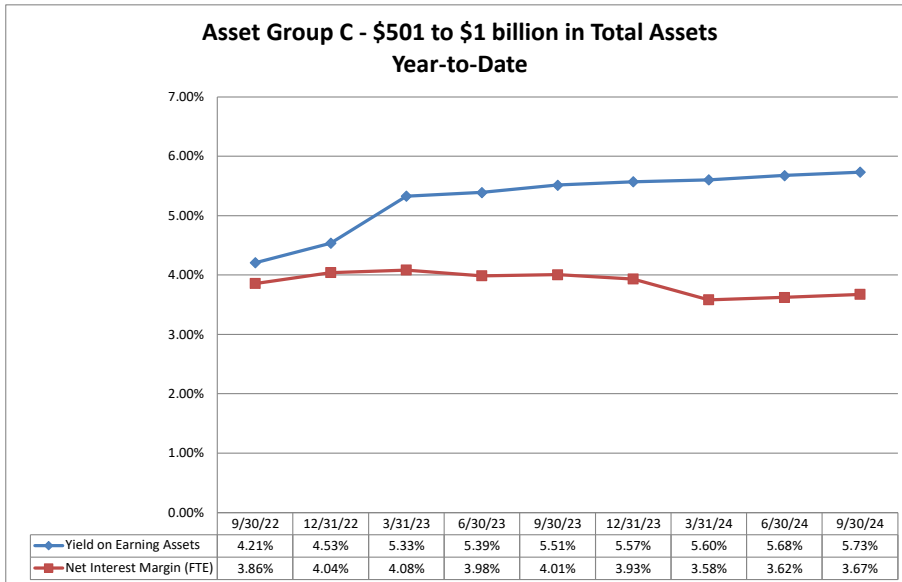
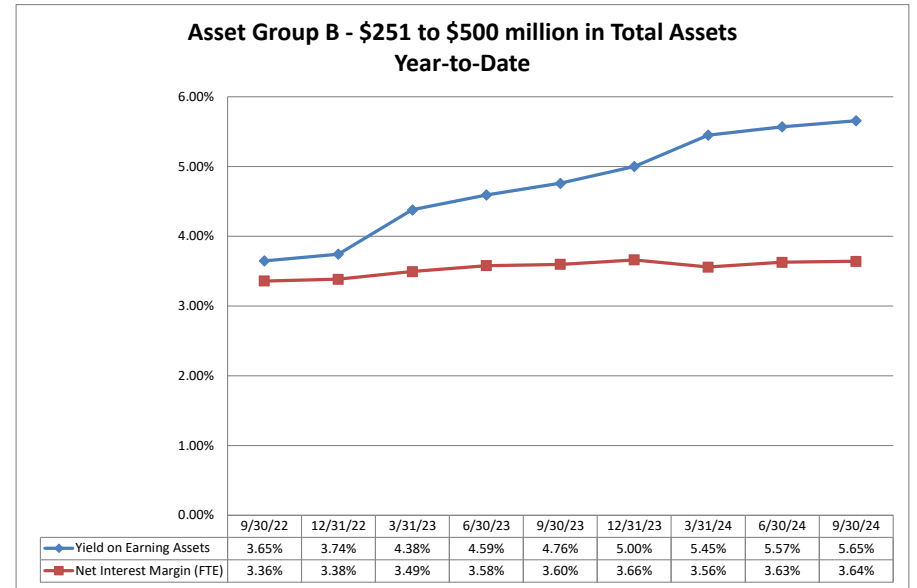
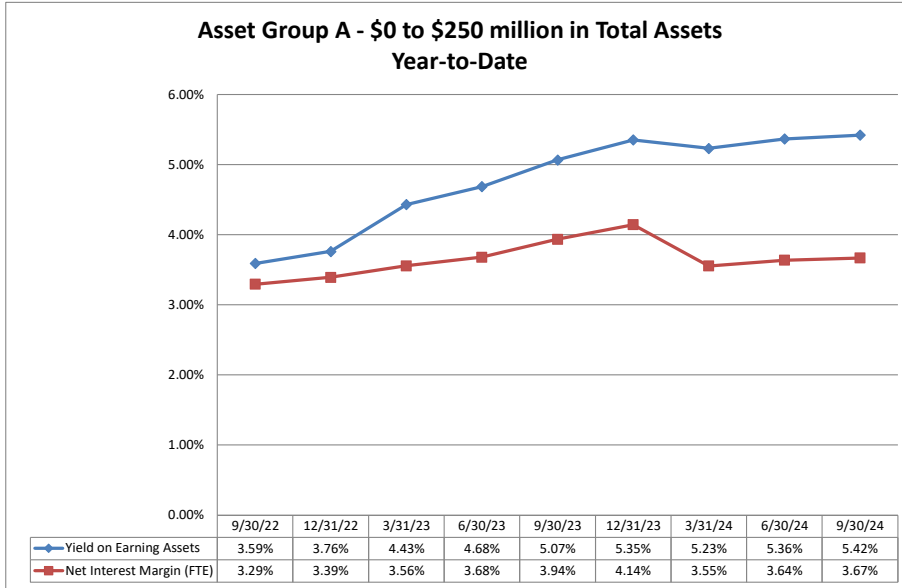
Note: Report includes only bank-level data.

NA = data was not available.

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

# Balance Sheet & Net Interest Margin

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



Source: SNL Financial

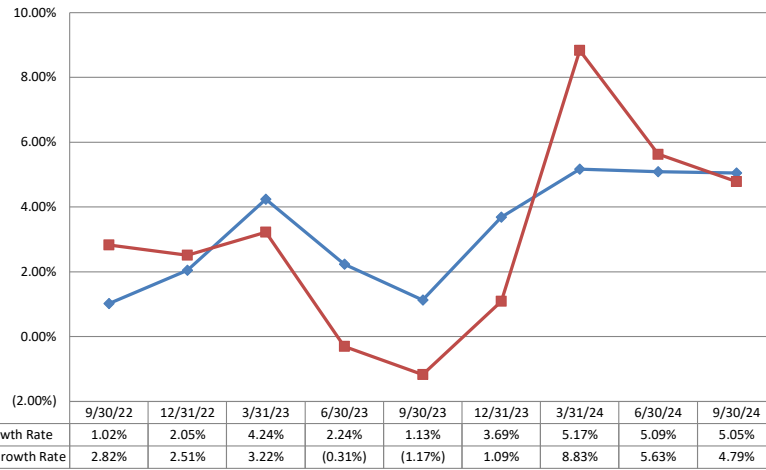
Note: Report includes only bank-level data.

NA = data was not available.

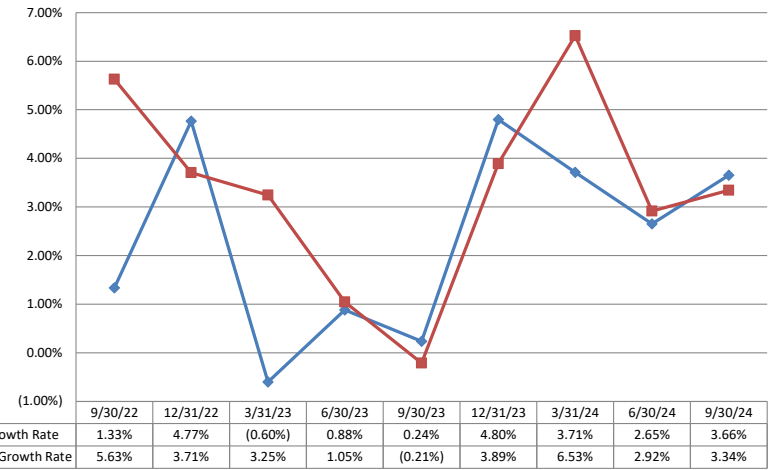
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

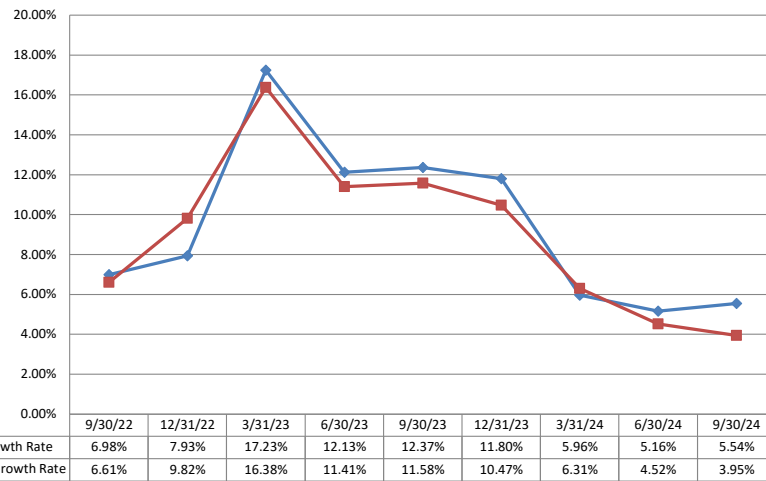
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



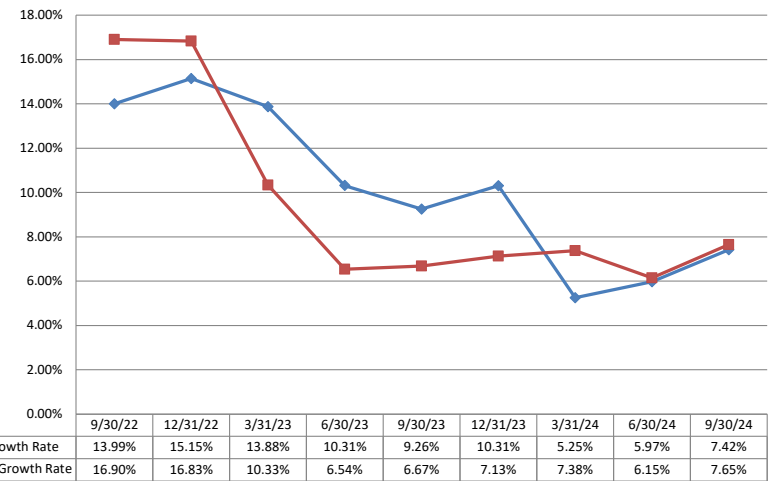
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



**Asset Group D - Over \$1 billion in Total Assets**  
Year-to-Date



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>												
UMB Bank & Trust, National Association	\$3,050	\$0	\$0	NA	NA	NA	5.93%	NA	NA	5.93%	0.13%	NA
National Advisors Trust Company	\$21,240	\$0	\$500	0.00%	427.78%	\$299	7.36%	5.33%	5.33%	7.19%	(22.63%)	0.00%
Four States Bank	\$25,079	\$8,162	\$2,243	363.89%	NM	\$1,254	5.10%	NA	3.91%	4.97%	NA	NA
Bank of New Cambria	\$33,668	\$10,138	\$29,890	33.92%	68.31%	\$3,741	4.15%	0.68%	0.27%	3.90%	(6.07%)	(8.77%)
FMB Bank	\$43,995	\$14,704	\$39,165	37.54%	30.24%	\$3,666	4.49%	2.47%	1.61%	3.03%	(2.72%)	(9.38%)
America's Community Bank	\$49,716	\$43,948	\$41,590	105.67%	10.28%	\$6,215	6.74%	3.59%	2.95%	4.04%	23.58%	15.18%
Community Bank of Memphis	\$50,441	\$27,315	\$42,817	63.79%	45.32%	\$6,305	4.08%	1.74%	1.23%	2.99%	(0.51%)	(2.19%)
Montrose Savings Bank	\$55,443	\$29,055	\$46,844	62.03%	46.88%	\$7,920	4.93%	1.68%	1.29%	3.96%	3.56%	1.58%
First Security Bank	\$55,746	\$37,547	\$51,060	73.54%	19.58%	\$6,194	5.31%	1.87%	1.51%	3.91%	5.59%	4.84%
Tri-County Trust Company	\$62,055	\$43,536	\$48,340	90.06%	20.36%	\$6,895	5.77%	2.57%	2.14%	4.07%	(1.73%)	(0.31%)
Bank of Iberia	\$66,876	\$41,421	\$60,284	68.71%	36.67%	\$3,934	5.55%	1.30%	1.02%	4.60%	1.10%	(0.02%)
Arlo Bank	\$67,361	\$53,141	\$50,733	104.75%	21.59%	\$7,485	6.09%	4.07%	3.90%	2.73%	5.64%	10.06%
The Bank of Houston	\$68,693	\$53,264	\$49,436	107.74%	16.72%	\$3,271	7.85%	3.19%	2.72%	5.41%	18.51%	24.89%
Peoples Bank of Moniteau County	\$72,392	\$44,547	\$61,285	72.69%	29.04%	\$5,569	5.04%	2.76%	2.12%	3.15%	3.70%	4.56%
FarmBank	\$75,743	\$47,447	\$70,163	67.62%	20.61%	\$3,607	5.36%	3.26%	2.74%	2.68%	(3.49%)	(2.83%)
Farmers Bank of Lohman	\$76,576	\$23,875	\$65,279	36.57%	73.57%	\$7,658	3.56%	1.55%	1.18%	2.58%	3.72%	1.68%
Flat Branch Bank	\$76,923	\$19,760	\$68,944	28.66%	73.44%	\$6,993	5.94%	1.42%	1.15%	4.91%	157.64%	152.30%
Sherwood Community Bank	\$78,249	\$50,014	\$63,391	78.90%	19.03%	\$4,118	5.22%	2.86%	2.20%	3.20%	(3.12%)	5.22%
Community Bank of Missouri	\$83,264	\$53,823	\$71,090	75.71%	33.82%	\$4,382	6.67%	1.35%	0.98%	5.79%	13.95%	14.48%
Neighbors Bank	\$85,334	\$61,359	\$53,873	113.90%	26.52%	\$477	5.51%	3.32%	2.75%	2.94%	33.03%	(4.49%)
Bank of Billings	\$87,169	\$67,756	\$75,213	90.09%	15.85%	\$3,962	7.38%	2.51%	1.56%	5.89%	5.37%	7.97%
Peoples Bank of Altenburg	\$88,733	\$63,126	\$69,934	90.27%	9.77%	\$6,338	5.34%	2.57%	1.80%	3.64%	5.51%	10.27%
Paramount Bank	\$92,472	\$80,756	\$84,165	95.95%	9.27%	\$1,284	6.28%	4.60%	4.33%	2.09%	(2.95%)	5.12%
Senath State Bank	\$92,805	\$60,724	\$78,266	77.59%	24.05%	\$5,459	5.45%	1.93%	1.28%	4.30%	(19.40%)	(22.96%)
United Security Bank	\$93,256	\$64,940	\$71,713	90.56%	12.43%	\$7,174	5.03%	2.97%	2.39%	3.06%	4.30%	9.07%
West Plains Savings and Loan Association	\$93,815	\$72,276	\$68,666	105.26%	26.64%	\$5,863	4.93%	3.14%	3.12%	2.38%	1.05%	1.36%
Silex Banking Company	\$93,992	\$52,050	\$80,986	64.27%	42.35%	\$9,399	4.57%	1.97%	1.57%	3.22%	8.24%	8.29%
Investors Community Bank	\$94,356	\$43,647	\$76,628	56.96%	53.74%	\$5,897	4.52%	2.71%	2.24%	2.68%	5.69%	(7.10%)
The Citizens Bank of Edina	\$97,276	\$66,683	\$83,986	79.40%	30.02%	\$6,948	6.37%	2.06%	1.44%	5.08%	(0.30%)	(2.82%)
The Hamilton Bank	\$101,027	\$51,735	\$95,664	54.08%	27.35%	\$6,735	4.71%	2.19%	1.62%	3.34%	(2.49%)	1.63%
Citizens Bank & Trust	\$102,670	\$49,681	\$89,709	55.38%	14.67%	\$5,404	4.19%	1.89%	1.47%	2.89%	(21.62%)	(26.01%)
Metz Banking Company	\$102,914	\$75,815	\$91,612	82.76%	21.43%	\$6,432	5.15%	3.33%	2.28%	3.10%	5.89%	4.56%
TPNB Bank	\$104,857	\$61,328	\$83,120	73.78%	11.47%	\$6,554	4.34%	2.54%	2.15%	2.54%	(8.68%)	(13.75%)
Bank of Brookfield-Purdin National Association	\$106,236	\$20,897	\$92,182	22.67%	73.20%	\$5,902	4.06%	2.18%	1.81%	2.46%	(1.52%)	(4.11%)
Community State Bank	\$106,650	\$73,778	\$85,351	86.44%	16.32%	\$7,618	5.09%	2.88%	2.17%	3.18%	(3.26%)	(7.03%)
The Bank of Grain Valley	\$109,473	\$67,140	\$85,710	78.33%	35.89%	\$7,298	4.94%	1.03%	0.72%	4.37%	(2.53%)	(5.68%)
The First National Bank of Nevada	\$112,520	\$45,611	\$96,967	47.04%	63.18%	\$8,655	3.73%	1.86%	1.39%	2.66%	2.02%	0.26%
Bank of New Madrid	\$114,356	\$61,464	\$99,212	61.95%	12.78%	\$4,084	5.18%	2.07%	1.50%	3.99%	(1.31%)	(3.00%)
Concordia Bank	\$115,878	\$93,465	\$102,569	91.12%	14.56%	\$4,828	5.97%	2.17%	1.89%	4.37%	8.73%	12.33%
LimeBank	\$117,693	\$94,775	\$93,240	101.65%	18.44%	\$4,527	6.61%	3.98%	3.14%	3.85%	12.63%	33.33%
HomePride Bank	\$119,487	\$96,630	\$101,634	95.08%	10.56%	\$3,319	5.91%	3.09%	2.19%	3.82%	(0.42%)	6.73%
Alton Bank	\$123,032	\$67,069	\$107,821	62.20%	16.83%	\$6,835	5.37%	3.64%	3.00%	2.43%	8.46%	9.19%
County Bank	\$123,753	\$82,395	\$113,778	72.42%	22.78%	\$5,893	5.31%	1.67%	1.08%	4.27%	6.31%	5.78%
Home Savings and Loan Association of Carroll County, F.A.	\$124,423	\$86,174	\$101,217	85.14%	21.64%	\$9,571	4.67%	2.79%	3.08%	2.29%	1.25%	7.18%
Community Bank of El Dorado Springs	\$125,500	\$71,989	\$105,094	68.50%	43.75%	\$6,972	5.20%	2.70%	2.15%	3.37%	1.29%	0.55%
TBO Bank	\$126,173	\$88,444	\$100,548	87.96%	9.00%	\$4,206	NM	3.18%	2.16%	NM	35.00%	20.71%
Kennett Trust Bank	\$128,758	\$77,431	\$112,376	68.90%	32.36%	\$7,153	5.24%	2.37%	2.20%	3.20%	(3.39%)	(2.29%)
Security Bank of Southwest Missouri	\$129,677	\$105,546	\$114,691	92.03%	11.16%	\$4,323	6.51%	2.82%	2.37%	4.39%	11.71%	11.94%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
Citizens Community Bank	\$130,482	\$87,968	\$112,925	77.90%	21.87%	\$6,524	5.21%	2.72%	2.15%	3.27%	3.68%	0.75%
Citizens Bank of Rogersville	\$131,439	\$101,195	\$108,896	92.93%	17.14%	\$5,258	5.99%	3.24%	2.52%	3.61%	6.61%	(1.21%)
First Independent Bank	\$132,503	\$73,794	\$118,830	62.10%	42.67%	\$5,521	4.93%	2.48%	1.87%	3.25%	4.20%	6.53%
Jonesburg State Bank	\$133,183	\$96,398	\$118,160	81.58%	25.72%	\$6,054	5.44%	1.57%	1.12%	4.41%	1.79%	0.31%
Peoples Bank of Wyaconda	\$133,643	\$88,605	\$119,466	74.17%	17.09%	\$5,346	5.45%	2.99%	2.62%	3.03%	(1.81%)	0.04%
Edward Jones Trust Company	\$134,968	\$0	\$500	0.00%	NM	\$876	4.00%	43.20%	43.20%	3.81%	9.09%	0.00%
Community Bank of Pleasant Hill	\$136,529	\$41,050	\$129,674	31.66%	67.88%	\$7,585	3.97%	2.38%	1.86%	2.24%	0.36%	(2.80%)
Chillicothe State Bank	\$136,994	\$69,948	\$125,807	55.60%	44.73%	\$5,074	4.11%	1.07%	0.76%	3.42%	(6.20%)	(6.94%)
Preferred Bank	\$138,695	\$51,736	\$125,871	41.10%	41.05%	\$5,548	3.96%	1.53%	1.06%	3.05%	3.09%	(1.52%)
Clay County Savings Bank	\$141,012	\$96,047	\$114,927	83.57%	28.40%	\$4,549	4.19%	1.81%	1.51%	2.78%	(9.98%)	(0.60%)
Northeast Missouri State Bank	\$141,117	\$60,333	\$127,311	47.39%	43.63%	\$12,829	4.11%	2.56%	1.86%	2.48%	4.62%	2.79%
Bank of Monticello	\$142,521	\$88,262	\$124,836	70.70%	18.44%	\$5,090	5.92%	2.81%	2.29%	3.91%	3.00%	2.58%
Bank of Crocker	\$142,585	\$45,949	\$128,373	35.79%	50.55%	\$3,854	4.14%	1.82%	1.34%	2.98%	(2.21%)	(4.70%)
State Bank of Missouri	\$143,687	\$76,914	\$132,476	58.06%	20.80%	\$5,747	4.60%	2.14%	1.75%	2.99%	(2.23%)	(3.53%)
Bank of Salem	\$148,448	\$95,446	\$129,712	73.58%	11.00%	\$5,938	4.66%	2.65%	2.17%	2.60%	3.84%	3.73%
Security Bank of Pulaski County	\$149,244	\$91,512	\$129,658	70.58%	16.93%	\$5,146	6.46%	3.21%	2.37%	4.03%	3.91%	(2.43%)
Security Bank of the Ozarks	\$151,059	\$95,223	\$141,134	67.47%	16.39%	\$3,214	6.36%	2.33%	1.67%	4.71%	7.51%	7.53%
Commercial Trust Company of Fayette	\$151,380	\$103,440	\$130,524	79.25%	20.83%	\$5,822	5.15%	2.50%	2.13%	3.25%	(0.24%)	(0.18%)
Independent Farmers Bank	\$153,022	\$86,990	\$129,076	67.39%	20.33%	\$5,101	5.30%	2.28%	1.79%	3.74%	(1.58%)	(13.69%)
New Frontier Bank	\$163,073	\$112,340	\$147,624	76.10%	23.84%	\$6,040	5.62%	2.98%	2.32%	3.40%	14.76%	14.72%
State Bank of Southwest Missouri	\$168,708	\$133,101	\$150,222	88.60%	14.10%	\$5,624	5.45%	2.30%	1.59%	3.85%	10.03%	9.95%
Progressive Ozark Bank	\$168,966	\$148,221	\$150,003	98.81%	4.13%	\$3,448	6.08%	1.48%	1.13%	5.01%	2.10%	3.01%
Citizens Bank   Bates	\$188,500	\$154,233	\$169,105	91.21%	11.09%	\$4,098	7.56%	1.94%	1.29%	6.31%	(1.45%)	2.04%
Table Rock Community Bank	\$173,133	\$118,773	\$155,492	76.39%	7.17%	\$5,092	6.11%	2.75%	2.44%	3.85%	6.09%	5.96%
Bank 21	\$175,404	\$153,954	\$147,105	104.66%	27.07%	\$5,481	6.81%	2.95%	2.27%	4.68%	6.26%	10.56%
The Tipton Latham Bank, National Association	\$176,030	\$121,259	\$155,085	78.19%	19.19%	\$9,779	5.46%	3.60%	2.97%	2.70%	7.51%	6.34%
Citizens' Bank of Charleston	\$177,428	\$127,425	\$142,461	89.45%	15.18%	\$7,714	6.12%	2.22%	1.81%	4.63%	2.89%	0.18%
F&M Bank and Trust Company	\$179,113	\$112,302	\$164,346	68.33%	10.96%	\$5,597	4.41%	2.41%	1.88%	2.65%	(0.79%)	(2.18%)
Adrian Bank	\$181,061	\$116,427	\$153,213	75.99%	18.96%	\$5,841	5.45%	2.14%	1.53%	4.15%	3.03%	(0.40%)
1st Advantage Bank	\$181,448	\$147,815	\$162,837	90.77%	14.06%	\$8,248	5.91%	3.08%	2.22%	3.87%	25.67%	30.40%
The Citizens-Farmers Bank of Cole Camp	\$185,618	\$126,418	\$157,519	80.26%	8.86%	\$6,401	5.68%	3.17%	2.43%	3.55%	3.05%	11.50%
Bank Star	\$187,339	\$150,143	\$171,866	87.36%	7.23%	\$5,854	5.53%	2.58%	1.98%	3.62%	1.99%	6.05%
The Cornerstone Bank	\$190,448	\$143,084	\$163,520	87.50%	20.93%	\$3,662	7.22%	3.36%	2.68%	4.99%	8.09%	7.87%
First Community Bank of the Ozarks	\$192,828	\$147,533	\$155,309	94.99%	11.84%	\$6,026	5.76%	3.59%	3.24%	2.67%	13.61%	16.44%
Community Point Bank	\$192,875	\$155,647	\$173,642	89.64%	13.17%	\$7,418	6.00%	3.36%	2.86%	3.27%	15.21%	11.89%
FCNB Bank	\$197,025	\$111,653	\$164,953	67.69%	25.67%	\$3,649	5.01%	2.83%	1.95%	3.12%	(1.38%)	6.80%
Bank Northwest	\$200,628	\$162,283	\$179,219	90.55%	8.06%	\$4,893	6.67%	2.20%	1.63%	5.17%	(6.53%)	(0.11%)
St. Clair County State Bank	\$204,827	\$148,159	\$175,516	84.41%	19.35%	\$6,607	6.11%	2.81%	2.25%	4.12%	2.92%	1.44%
Carroll County Trust Company of Carrollton, Missouri	\$206,563	\$73,076	\$173,125	42.21%	35.37%	\$8,607	4.16%	2.81%	2.33%	2.09%	(0.95%)	1.51%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Balance Sheet & Net Interest Margin**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
Bank of Weston	\$212,756	\$159,017	\$189,375	83.97%	11.20%	\$5,319	5.49%	2.50%	1.89%	3.74%	9.37%	3.78%
Citizens Bank of the Midwest	\$213,888	\$151,291	\$168,507	89.78%	13.36%	\$6,111	5.89%	3.52%	3.00%	2.80%	1.77%	(0.98%)
First Missouri Bank of SEMO	\$217,194	\$187,005	\$176,910	105.71%	8.55%	\$5,430	6.19%	2.60%	1.91%	4.39%	0.01%	(11.10%)
Bank of Grandin	\$221,568	\$125,719	\$189,070	66.49%	26.79%	\$6,714	5.77%	3.85%	3.28%	2.88%	4.36%	3.97%
First Missouri State Bank of Cape County	\$221,665	\$176,947	\$193,174	91.60%	16.05%	\$6,157	5.94%	3.32%	2.78%	3.35%	13.00%	14.03%
Citizens Bank of Eldon	\$224,048	\$170,126	\$190,877	89.13%	16.96%	\$6,789	5.51%	2.13%	1.46%	4.15%	1.60%	3.01%
The Seymour Bank	\$224,700	\$130,714	\$186,413	70.12%	29.07%	\$4,681	5.06%	3.33%	2.30%	2.95%	1.15%	8.86%
Community Bank of Marshall	\$229,879	\$97,889	\$209,319	46.77%	45.41%	\$6,386	4.66%	2.56%	2.18%	2.62%	1.50%	(0.41%)
First State Bank of Purdy	\$238,649	\$149,149	\$213,594	69.83%	23.19%	\$5,303	6.15%	2.94%	1.96%	4.27%	18.81%	18.90%
Peoples Bank   Crawford	\$239,928	\$162,579	\$219,607	74.03%	7.33%	\$4,614	4.88%	2.43%	1.87%	3.26%	(7.67%)	(9.39%)
Community First Bank	\$242,193	\$198,998	\$217,530	91.48%	7.67%	\$5,767	6.02%	2.32%	1.86%	4.29%	(5.61%)	(1.68%)
Alliant Bank	\$243,238	\$188,833	\$221,222	85.36%	16.67%	\$3,923	5.86%	2.18%	1.53%	4.43%	25.93%	27.99%
Exchange Bank of Northeast Missouri	\$243,952	\$150,357	\$217,267	69.20%	22.14%	\$4,783	5.50%	2.20%	1.63%	3.96%	13.03%	10.33%
Lamar Bank and Trust Company	\$246,456	\$178,774	\$215,499	82.96%	19.01%	\$7,249	5.57%	2.57%	2.21%	3.64%	2.70%	7.47%
State Average of Asset Group A	\$136,282	\$88,598	\$116,313	76.74%	28.84%	\$5,630	5.42%	2.99%	2.48%	3.67%	5.05%	4.79%

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Balance Sheet & Net Interest Margin

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
Century Bank of the Ozarks	\$259,524	\$218,922	\$230,537	94.96%	11.02%	\$4,055	6.47%	2.18%	1.57%	4.99%	(1.65%)	(1.78%)
First Missouri State Bank	\$260,308	\$209,847	\$227,778	92.13%	14.28%	\$10,012	6.41%	3.49%	3.35%	3.27%	1.38%	1.90%
Goppert Financial Bank	\$264,936	\$158,078	\$226,542	69.78%	24.31%	\$6,793	5.98%	2.56%	1.96%	4.16%	3.69%	2.29%
United State Bank	\$267,984	\$208,565	\$241,960	86.20%	14.42%	\$4,963	6.34%	3.05%	2.66%	3.79%	(0.69%)	(1.83%)
Putnam County State Bank	\$269,290	\$226,048	\$226,682	99.72%	14.97%	\$10,772	6.53%	3.99%	3.30%	3.63%	1.07%	0.80%
Community First Banking Company	\$276,767	\$207,353	\$234,494	88.43%	12.34%	\$6,750	5.22%	2.91%	2.25%	3.11%	9.34%	3.43%
Heritage Community Bank	\$278,840	\$250,275	\$239,777	104.38%	6.92%	\$6,485	6.91%	4.06%	3.61%	3.50%	13.69%	15.11%
Ozarks Federal Savings and Loan Association	\$279,844	\$225,565	\$208,459	108.21%	9.92%	\$4,910	4.85%	2.88%	2.75%	2.36%	10.14%	8.81%
Commercial Bank   Saint Louis	\$281,738	\$171,300	\$254,770	67.24%	14.16%	\$8,286	4.44%	2.62%	2.01%	2.56%	(2.27%)	5.73%
O'Bannon Banking Company	\$291,929	\$216,128	\$260,196	83.06%	19.01%	\$5,213	6.00%	2.83%	2.28%	3.88%	6.23%	8.26%
Community State Bank of Missouri	\$296,873	\$222,930	\$254,791	87.50%	6.41%	\$7,068	5.04%	2.17%	1.76%	3.43%	(2.24%)	(6.93%)
Kearney Trust Company	\$297,084	\$167,825	\$266,716	62.92%	27.96%	\$8,488	5.11%	2.27%	1.69%	3.56%	2.76%	0.94%
St. Johns Bank & Trust Company	\$310,632	\$232,834	\$274,116	84.94%	14.46%	\$4,255	4.62%	0.65%	0.46%	4.20%	(10.75%)	(6.44%)
Midwest Independent BankersBank	\$317,032	\$218,680	\$214,201	102.09%	30.31%	\$9,607	5.62%	4.46%	2.66%	3.28%	0.04%	2.83%
Bank of Versailles	\$330,458	\$293,787	\$263,328	111.57%	12.38%	\$8,696	4.87%	1.88%	1.61%	3.47%	1.45%	1.23%
Citizens Bank   Franklin	\$330,617	\$297,216	\$284,468	104.48%	7.59%	\$5,248	5.98%	3.12%	2.32%	3.92%	4.53%	3.63%
Farmers and Merchants Bank of St. Clair	\$341,171	\$227,916	\$298,212	76.43%	22.00%	\$6,318	5.22%	2.53%	2.03%	3.37%	2.42%	1.26%
Ozark Bank	\$352,908	\$242,219	\$292,662	82.76%	11.31%	\$6,920	5.57%	2.77%	2.47%	3.26%	(7.46%)	(21.83%)
Central Bank of Kansas City	\$353,562	\$280,010	\$282,525	99.11%	22.09%	\$8,839	5.46%	2.74%	1.65%	4.08%	(11.77%)	(19.39%)
Community Bank of Raymore	\$354,763	\$100,895	\$344,042	29.33%	37.79%	\$8,653	3.87%	2.17%	1.56%	2.47%	8.10%	4.21%
Bloomsdale Bank	\$355,948	\$235,751	\$330,629	71.30%	13.98%	\$6,979	5.23%	2.41%	1.77%	3.64%	12.41%	12.19%
Heritage Bank of the Ozarks	\$361,170	\$269,078	\$322,833	83.35%	11.31%	\$6,227	6.11%	3.18%	2.62%	3.64%	19.07%	23.72%
Pony Express Bank	\$366,317	\$290,530	\$307,580	94.46%	8.27%	\$11,101	6.32%	2.70%	2.24%	4.33%	(6.08%)	0.33%
MA Bank	\$367,131	\$186,732	\$325,703	57.33%	19.31%	\$5,321	4.77%	1.94%	1.50%	3.42%	4.80%	3.97%
Farmers State Bank   Clinton	\$367,210	\$291,908	\$325,489	89.68%	15.77%	\$5,481	4.71%	1.78%	1.45%	3.38%	(6.12%)	(0.09%)
Branson Bank	\$371,386	\$310,641	\$331,151	93.81%	7.47%	\$5,158	6.12%	2.69%	2.04%	4.13%	7.58%	8.42%
Alliance Bank   Cape Girardeau	\$376,183	\$301,704	\$314,349	95.98%	14.94%	\$5,615	6.46%	3.06%	2.60%	4.08%	3.19%	5.63%
Exchange Bank of Missouri	\$386,966	\$289,066	\$314,454	82.25%	15.11%	\$6,672	6.92%	3.62%	3.14%	3.89%	14.59%	14.77%
F & C Bank	\$401,503	\$344,788	\$331,893	103.89%	5.23%	\$6,805	6.85%	2.46%	2.13%	4.91%	12.24%	8.63%
Community Bank and Trust	\$415,019	\$180,905	\$365,186	49.54%	40.34%	\$3,488	3.83%	0.94%	0.52%	3.25%	9.12%	7.12%
New Era Bank	\$417,127	\$262,574	\$360,215	72.89%	24.72%	\$6,417	4.79%	1.39%	1.34%	3.57%	1.96%	0.48%
The Missouri Bank	\$423,855	\$270,557	\$373,986	72.34%	14.87%	\$6,233	5.11%	2.61%	1.89%	3.46%	(1.81%)	(3.67%)
Bank of Franklin County	\$424,018	\$347,458	\$351,162	98.95%	10.30%	\$5,889	5.49%	3.30%	2.77%	2.82%	10.75%	9.88%
Verimore Bank	\$450,112	\$377,952	\$386,165	97.87%	13.31%	\$6,925	6.18%	3.50%	2.79%	3.65%	1.20%	1.01%
Belgrade State Bank	\$469,118	\$343,646	\$428,421	80.21%	24.58%	\$5,455	6.54%	2.86%	2.51%	4.16%	12.05%	11.79%
People's Bank of Seneca	\$474,408	\$394,950	\$415,804	94.98%	6.82%	\$9,682	6.06%	3.49%	3.21%	3.12%	14.51%	19.65%
Connections Bank	\$475,381	\$399,493	\$408,818	97.72%	10.65%	\$6,338	6.25%	2.60%	2.04%	4.30%	(2.05%)	(4.54%)
The Bank of Advance	\$485,781	\$376,186	\$417,445	90.12%	8.62%	\$5,338	6.41%	2.86%	2.39%	4.27%	(1.09%)	(4.25%)
The Callaway Bank	\$496,663	\$379,963	\$412,162	92.19%	11.00%	\$9,551	5.39%	2.63%	1.98%	3.53%	6.03%	9.03%
UNICO Bank	\$498,334	\$429,770	\$456,925	94.06%	8.27%	\$3,719	6.12%	3.28%	2.47%	3.72%	5.89%	7.37%
State Average of Asset Group B	\$359,997	\$266,501	\$311,091	86.20%	15.46%	\$6,768	5.65%	2.72%	2.18%	3.64%	3.66%	3.34%

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Balance Sheet & Net Interest Margin

September 30, 2024

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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
Phelps County Bank	\$501,047	\$387,828	\$435,510	89.05%	5.51%	\$4,282	4.79%	1.19%	0.82%	3.91%	4.67%	2.15%
Farmers Bank of Northern Missouri	\$508,688	\$268,961	\$426,263	63.10%	22.60%	\$5,355	4.78%	2.49%	1.81%	3.21%	(0.36%)	1.22%
Regional Missouri Bank	\$534,632	\$422,100	\$431,044	97.93%	8.76%	\$5,875	5.57%	2.67%	2.16%	3.63%	6.95%	(4.04%)
Legends Bank	\$534,916	\$390,842	\$434,524	89.95%	12.13%	\$5,515	5.91%	1.69%	1.23%	4.86%	5.42%	3.56%
First State Bank of St. Charles, Missouri	\$549,659	\$463,908	\$407,262	113.91%	8.53%	\$3,088	5.52%	2.94%	2.30%	3.54%	0.43%	6.26%
United Bank of Union	\$583,600	\$468,346	\$480,641	97.44%	14.41%	\$6,948	5.92%	2.93%	2.60%	3.52%	5.54%	4.50%
Bank of Odessa	\$591,849	\$453,242	\$478,567	94.71%	11.78%	\$10,569	6.58%	3.74%	3.28%	3.68%	8.58%	7.70%
The Maries County Bank	\$601,547	\$339,531	\$504,570	67.29%	23.44%	\$4,236	5.03%	2.53%	2.11%	3.18%	3.81%	(2.11%)
First Midwest Bank of Dexter	\$617,736	\$519,010	\$480,945	107.91%	13.29%	\$6,303	6.21%	3.72%	3.17%	3.19%	22.76%	2.43%
First State Bank and Trust Company, Inc.	\$619,686	\$449,253	\$508,745	88.31%	10.48%	\$7,557	6.30%	2.81%	2.18%	4.16%	5.29%	1.26%
HOME BANK	\$635,936	\$512,235	\$521,272	98.27%	13.15%	\$5,256	6.25%	2.72%	2.14%	4.22%	12.34%	5.06%
West Plains Bank and Trust Company	\$663,975	\$458,711	\$604,884	75.83%	11.20%	\$6,510	5.53%	2.91%	2.28%	3.13%	4.99%	1.58%
Peoples Savings Bank of Rhineland	\$683,215	\$541,072	\$548,848	98.58%	9.95%	\$7,117	5.76%	2.99%	2.41%	3.48%	10.80%	(0.88%)
Peoples Community Bank	\$688,235	\$460,663	\$567,654	81.15%	18.13%	\$5,833	5.95%	2.76%	2.32%	4.07%	5.42%	5.18%
Freedom Bank of Southern Missouri	\$700,290	\$546,734	\$633,151	86.35%	11.16%	\$6,934	5.69%	3.19%	2.65%	3.19%	13.97%	14.58%
First Midwest Bank of the Ozarks	\$711,223	\$611,094	\$616,451	99.13%	9.43%	\$5,600	6.44%	3.26%	2.74%	3.89%	(3.08%)	(1.54%)
Town & Country Bank	\$711,590	\$456,179	\$614,652	74.22%	19.81%	\$4,908	5.03%	2.01%	1.48%	3.70%	9.22%	8.92%
MRV Banks	\$738,583	\$610,741	\$618,549	98.74%	15.42%	\$10,862	6.73%	4.23%	2.86%	4.06%	0.98%	0.34%
CNB St. Louis Bank	\$790,181	\$606,942	\$675,201	89.89%	15.45%	\$9,188	5.30%	3.31%	2.69%	2.84%	4.21%	6.36%
Blue Ridge Bank and Trust Co.	\$802,738	\$609,064	\$687,310	88.62%	11.82%	\$6,422	5.24%	2.55%	1.81%	3.53%	(1.91%)	(2.84%)
Peoples Bank & Trust Co.	\$825,417	\$437,007	\$719,247	60.76%	15.61%	\$6,551	5.22%	2.99%	2.42%	3.12%	3.26%	1.26%
Focus Bank	\$837,188	\$703,871	\$626,834	112.29%	7.73%	\$5,074	6.16%	2.71%	2.22%	4.12%	3.18%	0.13%
The Bank of Old Monroe	\$847,838	\$502,030	\$775,328	64.75%	36.15%	\$10,598	5.49%	2.97%	2.20%	3.57%	22.43%	21.71%
Triad Bank	\$865,400	\$723,118	\$675,663	107.02%	13.33%	\$14,187	6.55%	3.33%	2.64%	4.15%	5.05%	4.29%
Stifel Trust Company National Association	\$905,020	\$0	\$844,923	0.00%	85.27%	\$19,256	4.92%	0.36%	0.36%	4.59%	(2.35%)	(0.12%)
Lindell Bank & Trust Company	\$907,620	\$507,429	\$679,721	74.65%	26.16%	\$6,437	5.29%	2.47%	1.59%	3.89%	5.88%	2.62%
HNB National Bank	\$914,813	\$634,284	\$790,550	80.23%	14.67%	\$6,442	5.68%	2.35%	1.94%	3.82%	6.47%	10.98%
Saint Louis Bank	\$927,943	\$754,290	\$816,502	92.38%	10.50%	\$14,060	6.19%	3.77%	3.18%	3.21%	(3.11%)	(2.47%)
Mid America Bank	\$936,446	\$731,967	\$789,582	92.70%	11.17%	\$6,370	6.23%	2.46%	1.89%	4.57%	(3.07%)	(3.70%)
American Bank of Freedom	\$944,080	\$778,015	\$714,746	108.85%	13.03%	\$9,441	6.30%	3.98%	3.69%	2.89%	9.57%	13.89%
Mid-Missouri Bank	\$948,432	\$654,815	\$856,996	76.41%	20.46%	\$4,766	5.59%	1.58%	1.74%	4.13%	4.75%	3.83%
First Federal Bank of Kansas City	\$997,579	\$764,679	\$704,071	108.61%	12.21%	\$8,045	5.36%	3.34%	3.16%	2.48%	5.20%	14.17%
State Average of Asset Group C	\$738,347	\$523,999	\$614,694	86.84%	16.65%	\$7,487	5.73%	2.78%	2.25%	3.67%	5.54%	3.95%

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<b>Asset Group D - Over \$1 billion in total assets</b>												
Royal Banks of Missouri	\$1,042,519	\$775,758	\$893,064	86.86%	13.40%	\$8,274	5.59%	3.24%	2.59%	3.13%	(0.17%)	(0.84%)
Parkside Financial Bank and Trust	\$1,075,457	\$778,765	\$934,869	83.30%	15.60%	\$9,689	6.16%	3.67%	2.01%	3.81%	17.40%	18.45%
Midwest Regional Bank	\$1,096,322	\$895,037	\$972,407	92.04%	11.96%	\$8,305	7.19%	4.84%	4.38%	3.03%	11.55%	22.79%
Bank of Washington	\$1,110,143	\$987,580	\$844,870	116.89%	8.32%	\$9,175	7.29%	3.18%	2.80%	4.91%	0.99%	(0.17%)
Southwest Missouri Bank	\$1,111,339	\$564,698	\$969,306	58.26%	25.94%	\$5,292	4.68%	1.91%	1.78%	3.04%	(2.76%)	(1.90%)
M1 Bank	\$1,131,972	\$951,988	\$1,018,784	93.44%	7.44%	\$25,155	8.53%	4.76%	4.52%	4.28%	23.26%	24.39%
Lead Bank	\$1,136,790	\$718,812	\$949,161	75.73%	25.59%	\$6,079	11.34%	1.34%	1.01%	10.50%	28.74%	32.27%
Sullivan Bank	\$1,160,816	\$991,701	\$1,025,811	96.67%	10.93%	\$7,843	6.13%	3.49%	3.25%	3.12%	23.08%	23.83%
Montgomery Bank	\$1,173,685	\$968,281	\$1,003,113	96.53%	9.97%	\$5,753	5.66%	2.31%	1.52%	3.88%	(14.96%)	2.17%
Wood & Huston Bank	\$1,183,912	\$926,983	\$1,067,955	86.80%	12.75%	\$6,434	5.85%	3.57%	2.75%	3.00%	(3.72%)	(4.87%)
BTC Bank	\$1,309,268	\$1,005,377	\$916,094	109.75%	9.77%	\$5,571	6.21%	2.84%	2.11%	4.09%	18.05%	2.20%
Cass Commercial Bank	\$1,322,501	\$1,015,590	\$1,121,426	90.56%	26.73%	\$20,664	5.02%	3.52%	1.57%	3.20%	(16.89%)	(20.29%)
Sterling Bank	\$1,421,065	\$954,251	\$1,230,956	77.52%	28.61%	\$9,349	6.92%	3.40%	3.03%	4.33%	3.63%	3.73%
The Nodaway Valley Bank	\$1,448,271	\$951,410	\$1,231,886	77.23%	18.81%	\$8,777	4.97%	1.72%	1.24%	3.86%	4.70%	4.53%
First Bank of the Lake	\$1,463,331	\$1,408,951	\$1,177,100	119.70%	1.69%	\$5,360	8.53%	4.77%	4.94%	4.13%	67.23%	52.25%
OMB Bank	\$1,676,801	\$1,461,164	\$1,428,557	102.28%	10.75%	\$8,512	7.16%	4.30%	4.11%	3.35%	14.59%	15.22%
Legacy Bank & Trust Company	\$1,755,273	\$1,547,127	\$1,502,192	102.99%	7.87%	\$10,970	6.31%	4.21%	4.00%	2.86%	5.33%	6.34%
Hawthorn Bank	\$1,802,345	\$1,467,066	\$1,517,308	96.69%	10.61%	\$6,725	5.37%	2.70%	2.12%	3.52%	(4.66%)	(5.11%)
Country Club Bank	\$2,282,108	\$1,405,951	\$1,819,885	77.25%	22.11%	\$5,283	4.77%	2.24%	1.08%	3.51%	5.16%	7.73%
Guaranty Bank	\$2,358,588	\$1,832,331	\$1,779,295	102.98%	12.04%	\$11,852	6.06%	4.58%	3.46%	2.70%	4.61%	0.84%
Midwest BankCentre	\$2,754,309	\$2,165,364	\$2,286,540	94.70%	10.96%	\$9,872	5.66%	2.60%	2.50%	3.34%	0.06%	(0.68%)
OakStar Bank	\$2,825,448	\$2,476,303	\$2,502,144	98.97%	5.11%	\$7,377	6.40%	3.92%	3.49%	3.34%	31.08%	34.73%
Academy Bank, N.A.	\$2,831,613	\$2,036,586	\$2,294,603	88.76%	20.37%	\$5,425	5.88%	3.71%	3.06%	3.25%	11.69%	14.10%
North American Savings Bank, FSB	\$2,859,268	\$2,141,314	\$1,759,781	121.68%	13.18%	\$11,346	5.89%	3.80%	3.67%	2.84%	5.28%	2.93%
The Bank of Missouri	\$3,041,655	\$2,087,500	\$2,513,287	83.06%	17.06%	\$5,654	4.84%	3.20%	2.39%	2.49%	5.54%	7.37%
First State Community Bank	\$4,047,340	\$3,026,149	\$3,382,535	89.46%	9.23%	\$5,857	5.16%	2.43%	1.66%	3.44%	2.35%	(0.24%)
Southern Bank	\$4,678,597	\$3,966,519	\$4,055,521	97.81%	5.74%	\$6,516	5.99%	3.31%	2.88%	3.29%	2.47%	1.49%
Great Southern Bank	\$6,039,292	\$4,786,150	\$4,780,698	100.11%	10.79%	\$6,459	5.79%	3.58%	2.40%	3.47%	5.13%	0.20%
First Bank   Saint Louis	\$6,563,363	\$3,797,202	\$5,865,040	64.74%	17.39%	\$7,804	4.76%	3.38%	2.11%	2.33%	0.17%	6.29%
Stifel Bank	\$10,461,969	\$6,709,528	\$9,714,861	69.06%	23.47%	\$177,322	6.39%	4.36%	4.17%	2.49%	(16.75%)	(17.53%)
Enterprise Bank & Trust	\$14,923,646	\$11,080,196	\$12,593,328	87.98%	13.90%	\$11,958	6.09%	3.16%	1.71%	4.17%	4.01%	3.37%
The Central Trust Bank	\$18,578,011	\$11,610,851	\$14,798,037	78.46%	17.76%	\$6,351	4.93%	2.43%	1.31%	3.38%	(2.96%)	(2.40%)
Stifel Bank and Trust	\$18,849,304	\$14,061,232	\$17,349,098	81.05%	18.13%	\$58,904	6.18%	2.93%	2.93%	3.47%	16.50%	20.06%
Commerce Bank	\$31,340,311	\$17,091,708	\$25,695,108	66.52%	23.62%	\$6,893	4.85%	2.22%	1.58%	3.42%	(0.69%)	(0.02%)
UMB Bank, National Association	\$47,229,981	\$24,995,967	\$39,843,709	62.74%	25.01%	\$16,856	5.28%	4.11%	2.57%	2.51%	10.67%	14.48%
State Average of Asset Group D	\$5,859,618	\$3,818,325	\$4,938,238	89.39%	14.93%	\$15,133	6.11%	3.31%	2.65%	3.59%	7.42%	7.65%

Source: SNL Financial

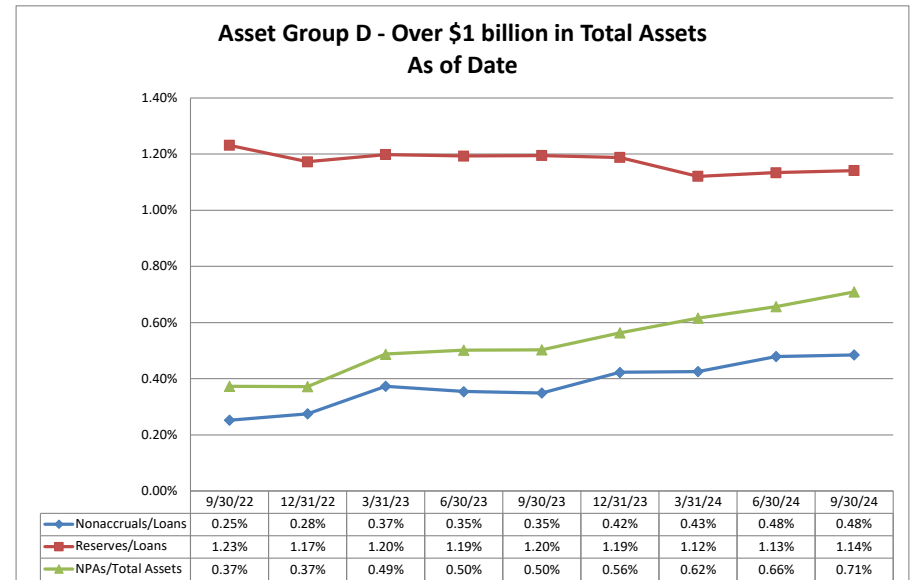
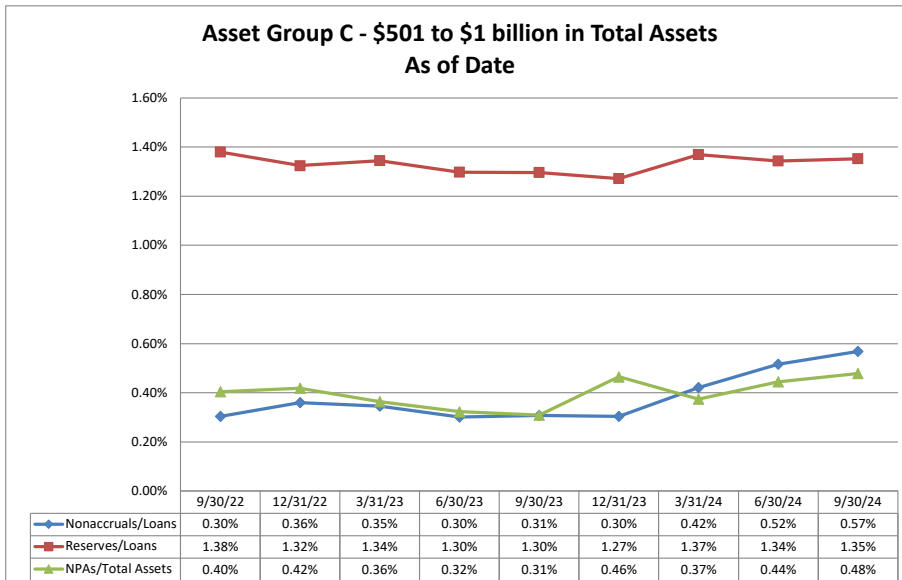
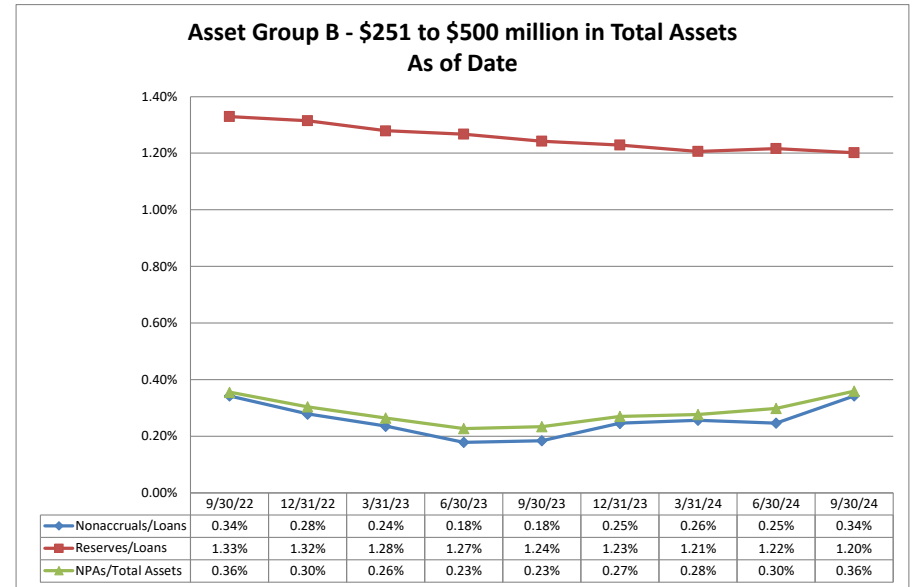
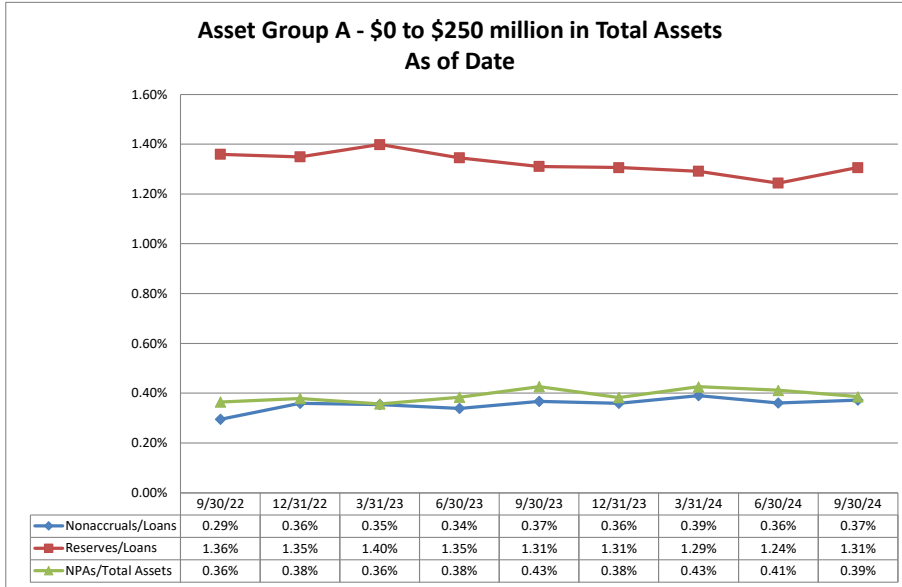
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# Asset Quality

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



Source: SNL Financial

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>							
UMB Bank & Trust, National Association	\$3,050	\$0	NA	NA	NA	0.00%	0.00%
National Advisors Trust Company	\$21,240	\$0	NA	NA	NA	0.00%	0.00%
Four States Bank	\$25,079	\$0	0.00%	0.98%	NA	0.00%	0.00%
Bank of New Cambria	\$33,668	\$0	0.00%	2.46%	NA	0.00%	0.00%
FMB Bank	\$43,995	\$15	0.10%	1.37%	39.49%	15.74%	1.16%
America's Community Bank	\$49,716	\$0	0.00%	1.16%	NA	11.08%	1.18%
Community Bank of Memphis	\$50,441	\$0	0.00%	2.57%	NA	0.00%	0.00%
Montrose Savings Bank	\$55,443	\$0	0.00%	1.84%	NA	0.08%	0.00%
First Security Bank	\$55,746	\$121	0.32%	1.63%	350.29%	3.45%	0.31%
Tri-County Trust Company	\$62,055	\$137	0.31%	1.52%	61.74%	25.20%	1.72%
Bank of Iberia	\$66,876	\$244	0.59%	1.37%	147.40%	7.61%	0.57%
Arlo Bank	\$67,361	\$33	0.06%	0.97%	NM	0.31%	0.05%
The Bank of Houston	\$68,693	\$0	0.00%	3.30%	NA	0.00%	0.00%
Peoples Bank of Moniteau County	\$72,392	\$447	1.00%	1.46%	145.64%	6.04%	0.62%
FarmBank	\$75,743	\$376	0.79%	1.33%	167.55%	7.18%	0.50%
Farmers Bank of Lohman	\$76,576	\$0	0.00%	0.86%	NA	1.51%	0.22%
Flat Branch Bank	\$76,923	\$89	0.45%	1.12%	249.44%	1.59%	0.12%
Sherwood Community Bank	\$78,249	\$192	0.38%	0.87%	226.04%	8.98%	0.25%
Community Bank of Missouri	\$83,264	\$851	1.58%	1.04%	65.80%	7.07%	1.02%
Neighbors Bank	\$85,334	\$538	0.88%	0.37%	42.75%	4.10%	0.63%
Bank of Billings	\$87,169	\$320	0.47%	0.92%	194.69%	4.14%	0.37%
Peoples Bank of Altenburg	\$88,733	\$191	0.30%	1.24%	410.47%	2.16%	0.22%
Paramount Bank	\$92,472	\$0	0.00%	1.04%	NA	13.33%	1.12%
Senath State Bank	\$92,805	\$0	0.00%	1.31%	NA	2.23%	0.00%
United Security Bank	\$93,256	\$0	0.00%	1.41%	NA	0.00%	0.00%
West Plains Savings and Loan Association	\$93,815	\$2,306	3.19%	1.18%	33.01%	19.88%	3.31%
Silex Banking Company	\$93,992	\$0	0.00%	0.88%	NA	0.00%	0.00%
Investors Community Bank	\$94,356	\$51	0.12%	1.36%	NM	0.56%	0.05%
The Citizens Bank of Edina	\$97,276	\$0	0.00%	1.42%	862.73%	1.35%	0.11%
The Hamilton Bank	\$101,027	\$12	0.02%	0.56%	NM	10.14%	0.01%
Citizens Bank & Trust	\$102,670	\$52	0.10%	1.08%	NM	0.48%	0.05%
Metz Banking Company	\$102,914	\$6	0.01%	1.04%	NM	0.51%	0.06%
TPNB Bank	\$104,857	\$71	0.12%	1.28%	819.79%	0.69%	0.09%
Bank of Brookfield-Purdin National Association	\$106,236	\$0	0.00%	1.79%	NA	0.00%	0.00%
Community State Bank	\$106,650	\$109	0.15%	1.23%	759.17%	1.74%	0.22%
The Bank of Grain Valley	\$109,473	\$0	0.00%	1.49%	NA	0.00%	0.00%
The First National Bank of Nevada	\$112,520	\$131	0.29%	1.91%	663.36%	1.69%	0.12%
Bank of New Madrid	\$114,356	\$0	0.00%	1.43%	NA	0.51%	0.00%
Concordia Bank	\$115,878	\$583	0.62%	1.13%	176.33%	4.53%	0.52%
LimeBank	\$117,693	\$0	0.00%	1.15%	NA	0.00%	0.00%
HomePride Bank	\$119,487	\$720	0.75%	1.26%	106.03%	10.09%	0.96%
Alton Bank	\$123,032	\$386	0.58%	0.90%	155.96%	8.62%	0.31%
County Bank	\$123,753	\$0	0.00%	1.46%	NA	0.00%	0.00%
Home Savings and Loan Association of Carroll County, F.A	\$124,423	\$778	0.90%	1.15%	127.25%	4.40%	0.63%
Community Bank of El Dorado Springs	\$125,500	\$114	0.16%	1.16%	254.88%	1.84%	0.26%
TBO Bank	\$126,173	\$0	0.00%	6.71%	NA	0.00%	0.00%
Kennett Trust Bank	\$128,758	\$48	0.06%	0.92%	NM	14.30%	0.04%
Security Bank of Southwest Missouri	\$129,677	\$1,063	1.01%	1.24%	122.86%	39.56%	0.82%

Source: SNL Financial

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Citizens Community Bank</b>	\$130,482	\$173	0.20%	1.35%	684.39%	1.10%	0.13%
<b>Citizens Bank of Rogersville</b>	\$131,439	\$434	0.43%	1.14%	266.59%	3.34%	0.33%
<b>First Independent Bank</b>	\$132,503	\$326	0.44%	1.32%	121.96%	11.68%	0.78%
<b>Jonesburg State Bank</b>	\$133,183	\$0	0.00%	1.09%	NA	0.00%	0.00%
<b>Peoples Bank of Wyaconda</b>	\$133,643	\$0	0.00%	2.03%	NA	0.05%	0.00%
<b>Edward Jones Trust Company</b>	\$134,968	\$0	NA	NA	NA	0.00%	0.00%
<b>Community Bank of Pleasant Hill</b>	\$136,529	\$0	0.00%	0.22%	NA	0.00%	0.00%
<b>Chillicothe State Bank</b>	\$136,994	\$626	0.89%	1.54%	159.29%	5.98%	0.49%
<b>Preferred Bank</b>	\$138,695	\$0	0.00%	0.88%	NA	0.21%	0.00%
<b>Clay County Savings Bank</b>	\$141,012	\$66	0.07%	1.04%	NM	1.57%	0.05%
<b>Northeast Missouri State Bank</b>	\$141,117	\$0	0.00%	1.36%	NA	6.31%	0.00%
<b>Bank of Monticello</b>	\$142,521	\$509	0.58%	1.14%	189.25%	3.37%	0.37%
<b>Bank of Crocker</b>	\$142,585	\$747	1.63%	1.43%	88.22%	5.20%	0.52%
<b>State Bank of Missouri</b>	\$143,687	\$801	1.04%	1.00%	96.38%	7.24%	0.56%
<b>Bank of Salem</b>	\$148,448	\$730	0.76%	0.79%	102.88%	6.42%	0.49%
<b>Security Bank of Pulaski County</b>	\$149,244	\$623	0.68%	1.30%	103.39%	9.85%	0.77%
<b>Security Bank of the Ozarks</b>	\$151,059	\$2,841	2.98%	1.01%	33.76%	36.80%	2.32%
<b>Commercial Trust Company of Fayette</b>	\$151,380	\$545	0.53%	1.14%	216.88%	3.16%	0.36%
<b>Independent Farmers Bank</b>	\$153,022	\$298	0.34%	1.14%	269.48%	3.24%	0.24%
<b>New Frontier Bank</b>	\$163,073	\$0	0.00%	1.04%	NM	0.24%	0.02%
<b>State Bank of Southwest Missouri</b>	\$168,708	\$31	0.02%	0.61%	NM	0.27%	0.02%
<b>Progressive Ozark Bank</b>	\$168,966	\$102	0.07%	0.91%	306.38%	2.50%	0.26%
<b>Table Rock Community Bank</b>	\$173,133	\$80	0.07%	1.04%	NM	0.55%	0.05%
<b>Bank 21</b>	\$175,404	\$101	0.07%	1.41%	NM	12.38%	1.41%
<b>The Tipton Latham Bank, National Association</b>	\$176,030	\$39	0.03%	1.37%	322.29%	2.81%	0.29%
<b>Citizens' Bank of Charleston</b>	\$177,428	\$874	0.69%	1.18%	172.54%	2.45%	0.49%
<b>F&amp;M Bank and Trust Company</b>	\$179,113	\$74	0.07%	1.18%	603.64%	3.01%	0.25%
<b>Adrian Bank</b>	\$181,061	\$19	0.02%	1.21%	632.88%	1.62%	0.12%
<b>1st Advantage Bank</b>	\$181,448	\$0	0.00%	1.22%	NA	0.00%	0.00%
<b>The Citizens-Farmers Bank of Cole Camp</b>	\$185,618	\$1,568	1.24%	1.38%	105.11%	5.90%	0.90%
<b>Bank Star</b>	\$187,339	\$48	0.03%	1.38%	NM	0.31%	0.03%
<b>Citizens Bank   Bates</b>	\$188,500	\$302	0.20%	1.11%	566.56%	4.24%	0.43%
<b>The Cornerstone Bank</b>	\$190,448	\$1,226	0.86%	1.64%	168.71%	9.74%	0.98%
<b>First Community Bank of the Ozarks</b>	\$192,828	\$90	0.06%	0.94%	NM	1.86%	0.05%
<b>Community Point Bank</b>	\$192,875	\$545	0.35%	1.15%	328.62%	3.12%	0.28%
<b>FCNB Bank</b>	\$197,025	\$28	0.03%	1.00%	370.53%	20.61%	0.49%
<b>Bank Northwest</b>	\$200,828	\$146	0.09%	0.99%	642.63%	3.51%	0.13%
<b>St. Clair County State Bank</b>	\$204,827	\$44	0.03%	1.23%	NM	10.09%	0.02%
<b>Carroll County Trust Company of Carrollton, Missouri</b>	\$206,563	\$266	0.36%	1.12%	307.89%	2.41%	0.13%
<b>Bank of Weston</b>	\$212,756	\$3	0.00%	1.17%	NM	0.30%	0.00%

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>							
Citizens Bank of the Midwest	\$213,888	\$412	0.27%	1.37%	504.85%	24.27%	1.61%
First Missouri Bank of SEMO	\$217,194	\$3	0.00%	1.88%	NM	0.41%	0.04%
Bank of Grandin	\$221,568	\$2,210	1.76%	1.02%	26.73%	17.34%	2.31%
First Missouri State Bank of Cape County	\$221,665	\$123	0.07%	1.21%	NM	0.58%	0.06%
Citizens Bank of Eldon	\$224,048	\$1,518	0.89%	1.29%	87.38%	9.78%	1.12%
The Seymour Bank	\$224,700	\$21	0.02%	1.31%	NM	0.11%	0.01%
Community Bank of Marshall	\$229,879	\$24	0.02%	1.49%	NM	0.12%	0.01%
First State Bank of Purdy	\$238,649	\$804	0.54%	0.97%	171.85%	8.12%	0.50%
Peoples Bank   Crawford	\$239,928	\$1,016	0.62%	1.16%	185.73%	4.84%	0.42%
Community First Bank	\$242,193	\$675	0.34%	1.74%	399.42%	4.33%	0.36%
Alliant Bank	\$243,238	\$262	0.14%	1.15%	830.15%	1.13%	0.11%
Exchange Bank of Northeast Missouri	\$243,952	\$2,281	1.52%	1.25%	80.68%	11.01%	0.95%
Lamar Bank and Trust Company	\$246,456	\$216	0.12%	1.10%	910.65%	1.00%	0.09%
State Average of Asset Group A	\$136,282	\$335	0.37%	1.31%	290.01%	5.14%	0.39%

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**September 30, 2024**

**Run Date: November 18, 2024**

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	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>							
Century Bank of the Ozarks	\$259,524	\$3,312	1.51%	1.81%	119.87%	13.67%	1.28%
First Missouri State Bank	\$260,308	\$945	0.45%	1.35%	300.00%	3.70%	0.36%
Goppert Financial Bank	\$264,936	\$0	0.00%	1.03%	NA	0.00%	0.00%
United State Bank	\$267,984	\$191	0.09%	1.37%	NM	0.96%	0.07%
Putnam County State Bank	\$269,290	\$395	0.17%	1.31%	751.39%	1.06%	0.15%
Community First Banking Company	\$276,767	\$0	0.00%	0.93%	NM	0.46%	0.04%
Heritage Community Bank	\$278,840	\$1,093	0.44%	1.21%	195.80%	6.65%	0.55%
Ozarks Federal Savings and Loan Association	\$279,844	\$2,634	1.17%	0.88%	67.30%	7.40%	1.05%
Commercial Bank   Saint Louis	\$281,738	\$854	0.50%	1.17%	143.08%	9.17%	0.50%
O'Bannon Banking Company	\$291,929	\$560	0.26%	1.06%	87.10%	9.77%	0.90%
Community State Bank of Missouri	\$296,873	\$476	0.21%	0.83%	390.55%	1.34%	0.16%
Kearney Trust Company	\$297,084	\$0	0.00%	1.52%	NA	0.01%	0.00%
St. Johns Bank & Trust Company	\$310,632	\$7,469	3.21%	1.58%	49.34%	21.22%	2.40%
Midwest Independent BankersBank	\$317,032	\$0	0.00%	2.08%	NA	0.00%	0.00%
Bank of Versailles	\$330,458	\$0	0.00%	1.35%	224.86%	3.51%	0.53%
Citizens Bank   Franklin	\$330,617	\$4,343	1.46%	1.66%	109.13%	9.74%	1.37%
Farmers and Merchants Bank of St. Clair	\$341,171	\$4	0.00%	1.22%	NM	1.15%	0.13%
Ozark Bank	\$352,908	\$0	0.00%	1.19%	NA	0.00%	0.00%
Central Bank of Kansas City	\$353,562	\$0	0.00%	1.23%	NA	0.00%	0.00%
Community Bank of Raymore	\$354,763	\$0	0.00%	0.86%	NA	0.28%	0.00%
Bloomsdale Bank	\$355,948	\$937	0.40%	0.93%	234.69%	3.59%	0.26%
Heritage Bank of the Ozarks	\$361,170	\$430	0.16%	1.12%	393.32%	2.54%	0.21%
Pony Express Bank	\$366,317	\$0	0.00%	1.26%	NA	0.05%	0.00%
MA Bank	\$367,131	\$1,011	0.54%	1.42%	209.31%	4.81%	0.48%
Farmers State Bank   Clinton	\$367,210	\$940	0.32%	0.60%	187.87%	3.25%	0.26%
Branson Bank	\$371,386	\$8	0.00%	1.11%	NM	0.57%	0.05%
Alliance Bank   Cape Girardeau	\$376,183	\$724	0.24%	1.43%	595.86%	1.41%	0.19%
Exchange Bank of Missouri	\$386,966	\$101	0.03%	1.09%	NM	5.13%	0.03%
F & C Bank	\$401,503	\$754	0.22%	1.29%	592.18%	5.49%	0.19%
Community Bank and Trust	\$415,019	\$106	0.06%	1.04%	NM	0.34%	0.03%
New Era Bank	\$417,127	\$342	0.13%	0.94%	719.30%	0.78%	0.08%
The Missouri Bank	\$423,855	\$91	0.03%	1.27%	NM	0.25%	0.02%
Bank of Franklin County	\$424,018	\$1,106	0.32%	1.06%	87.40%	13.99%	1.22%
Verimore Bank	\$450,112	\$203	0.05%	1.26%	NM	0.58%	0.06%
Belgrade State Bank	\$469,118	\$0	0.00%	1.06%	NA	2.24%	0.08%
People's Bank of Seneca	\$474,408	\$983	0.25%	1.21%	487.18%	5.49%	0.22%
Connections Bank	\$475,381	\$0	0.00%	1.09%	NA	0.00%	0.00%
The Bank of Advance	\$485,781	\$1,790	0.48%	1.45%	235.39%	4.59%	0.51%
The Callaway Bank	\$496,663	\$1,010	0.27%	1.10%	298.92%	3.40%	0.28%
UNICO Bank	\$498,334	\$3,181	0.74%	0.73%	86.97%	9.03%	0.73%
State Average of Asset Group B	\$359,997	\$900	0.34%	1.20%	285.51%	3.94%	0.36%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>							
Phelps County Bank	\$501,047	\$863	0.22%	0.96%	409.72%	2.15%	0.18%
Farmers Bank of Northern Missouri	\$508,688	\$272	0.10%	1.28%	NM	0.83%	0.05%
Regional Missouri Bank	\$534,632	\$334	0.08%	1.02%	NM	0.60%	0.06%
Legends Bank	\$534,916	\$1,145	0.29%	1.17%	362.72%	1.63%	0.24%
First State Bank of St. Charles, Missouri	\$549,659	\$908	0.20%	1.43%	546.78%	1.41%	0.22%
United Bank of Union	\$583,600	\$14,806	3.16%	1.52%	47.01%	29.80%	2.59%
Bank of Odessa	\$591,849	\$885	0.20%	1.41%	561.39%	10.96%	0.23%
The Maries County Bank	\$601,547	\$566	0.17%	1.50%	898.06%	2.09%	0.26%
First Midwest Bank of Dexter	\$617,736	\$537	0.10%	0.88%	846.37%	0.99%	0.09%
First State Bank and Trust Company, Inc.	\$619,686	\$6,233	1.39%	1.10%	78.42%	13.29%	1.03%
HOME BANK	\$635,936	\$78	0.02%	1.01%	NM	0.65%	0.06%
West Plains Bank and Trust Company	\$663,975	\$2,860	0.62%	0.79%	126.89%	6.28%	0.43%
Peoples Savings Bank of Rhineland	\$683,215	\$707	0.13%	1.04%	686.08%	1.31%	0.12%
Peoples Community Bank	\$688,235	\$4,191	0.91%	1.11%	120.36%	4.14%	0.71%
Freedom Bank of Southern Missouri	\$700,290	\$729	0.13%	0.85%	249.25%	3.12%	0.27%
First Midwest Bank of the Ozarks	\$711,223	\$7,327	1.20%	1.36%	113.32%	10.16%	1.06%
Town & Country Bank	\$711,590	\$1,808	0.40%	1.31%	321.16%	3.35%	0.29%
MRV Banks	\$738,583	\$19,346	3.17%	2.27%	71.61%	19.13%	2.68%
CNB St. Louis Bank	\$790,181	\$3,711	0.61%	1.81%	295.23%	6.32%	0.47%
Blue Ridge Bank and Trust Co.	\$802,738	\$1,069	0.18%	1.49%	782.37%	1.48%	0.14%
Peoples Bank & Trust Co.	\$825,417	\$254	0.06%	1.11%	592.65%	1.15%	0.10%
Focus Bank	\$837,188	\$814	0.12%	1.04%	896.68%	1.73%	0.21%
The Bank of Old Monroe	\$847,838	\$14	0.00%	1.39%	NM	0.02%	0.00%
Triad Bank	\$865,400	\$666	0.09%	1.70%	NM	1.12%	0.13%
Stifel Trust Company National Association	\$905,020	\$0	NA	NA	NA	0.00%	0.00%
Lindell Bank & Trust Company	\$907,620	\$590	0.12%	2.85%	932.24%	1.31%	0.21%
HNB National Bank	\$914,813	\$218	0.03%	1.08%	NM	0.37%	0.02%
Saint Louis Bank	\$927,943	\$5,721	0.76%	1.46%	191.64%	8.73%	0.89%
Mid America Bank	\$936,446	\$1,510	0.21%	1.12%	541.06%	1.79%	0.16%
American Bank of Freedom	\$944,080	\$13,106	1.68%	1.79%	105.49%	13.56%	1.40%
Mid-Missouri Bank	\$948,432	\$5,669	0.87%	1.33%	149.82%	6.52%	0.66%
First Federal Bank of Kansas City	\$997,579	\$3,028	0.40%	1.76%	445.57%	3.65%	0.35%
State Average of Asset Group C	\$738,347	\$3,124	0.57%	1.35%	414.88%	4.99%	0.48%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
<b>Asset Group D - Over \$1 billion in total assets</b>							
Royal Banks of Missouri	\$1,042,519	\$1,101	0.14%	0.70%	484.64%	12.36%	1.46%
Parkside Financial Bank and Trust	\$1,075,457	\$0	0.00%	1.59%	NA	0.00%	0.00%
Midwest Regional Bank	\$1,096,322	\$6,794	0.76%	1.19%	156.43%	6.71%	0.67%
Bank of Washington	\$1,110,143	\$19,022	1.93%	1.76%	46.71%	32.33%	4.47%
Southwest Missouri Bank	\$1,111,339	\$1,201	0.21%	1.05%	313.56%	3.31%	0.17%
M1 Bank	\$1,131,972	\$0	0.00%	0.83%	NA	0.00%	0.00%
Lead Bank	\$1,136,790	\$4,825	0.67%	0.73%	108.50%	12.25%	0.42%
Sullivan Bank	\$1,160,816	\$13,525	1.36%	1.17%	84.87%	16.60%	1.44%
Montgomery Bank	\$1,173,685	\$3,233	0.33%	0.95%	203.02%	4.54%	0.42%
Wood & Huston Bank	\$1,183,912	\$418	0.05%	1.32%	NM	0.68%	0.07%
BTC Bank	\$1,309,268	\$3,379	0.34%	1.01%	298.70%	3.99%	0.26%
Cass Commercial Bank	\$1,322,501	\$0	0.00%	1.26%	116.57%	5.40%	0.83%
Sterling Bank	\$1,421,065	\$7,361	0.77%	1.44%	186.75%	4.09%	0.52%
The Nodaway Valley Bank	\$1,448,271	\$898	0.09%	1.29%	NM	0.82%	0.06%
First Bank of the Lake	\$1,463,331	\$35,938	2.55%	0.46%	9.73%	61.86%	4.51%
OMB Bank	\$1,676,801	\$11,071	0.76%	1.39%	183.18%	8.01%	0.70%
Legacy Bank & Trust Company	\$1,755,273	\$398	0.03%	1.23%	NM	1.33%	0.16%
Hawthorn Bank	\$1,802,345	\$3,691	0.25%	1.50%	594.34%	3.84%	0.40%
Country Club Bank	\$2,282,108	\$12,973	0.92%	1.19%	129.00%	6.77%	0.63%
Guaranty Bank	\$2,358,588	\$5,626	0.31%	1.11%	361.25%	2.42%	0.24%
Midwest BankCentre	\$2,754,309	\$5,545	0.26%	1.38%	513.13%	1.87%	0.21%
OakStar Bank	\$2,825,448	\$14,883	0.60%	1.20%	164.29%	6.83%	0.64%
Academy Bank, N.A.	\$2,831,613	\$17,474	0.86%	1.38%	83.45%	7.90%	1.19%
North American Savings Bank, FSB	\$2,859,268	\$17,616	0.82%	1.41%	161.35%	5.92%	0.88%
The Bank of Missouri	\$3,041,655	\$4,485	0.21%	0.97%	153.61%	4.74%	0.44%
First State Community Bank	\$4,047,340	\$10,700	0.35%	0.91%	236.78%	3.48%	0.36%
Southern Bank	\$4,678,597	\$8,206	0.21%	1.37%	149.21%	8.20%	0.86%
Great Southern Bank	\$6,039,292	\$7,483	0.16%	1.36%	631.28%	1.50%	0.17%
First Bank   Saint Louis	\$6,563,363	\$7,807	0.21%	1.05%	274.95%	4.48%	0.23%
Stifel Bank	\$10,461,969	\$0	0.00%	0.41%	NA	0.01%	0.00%
Enterprise Bank & Trust	\$14,923,646	\$38,434	0.35%	1.26%	158.93%	5.90%	0.62%
The Central Trust Bank	\$18,578,011	\$29,588	0.25%	1.34%	318.82%	3.66%	0.28%
Stifel Bank and Trust	\$18,849,304	\$144,071	1.02%	0.78%	76.17%	10.37%	0.76%
Commerce Bank	\$31,340,311	\$18,419	0.11%	0.94%	73.55%	8.66%	0.70%
UMB Bank, National Association	\$47,229,981	\$19,291	0.08%	1.00%	NM	0.79%	0.05%
State Average of Asset Group D	\$5,859,618	\$13,584	0.48%	1.14%	224.03%	7.47%	0.71%

Source: SNL Financial

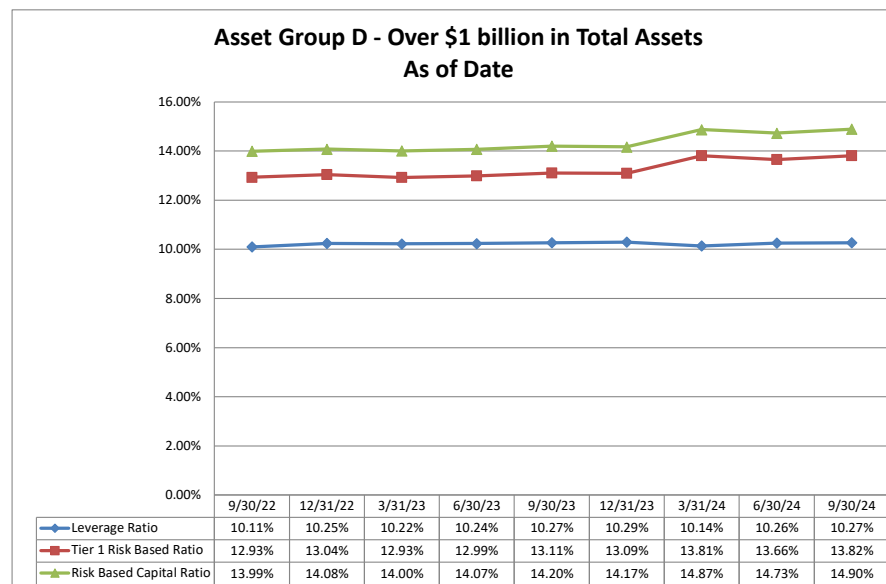
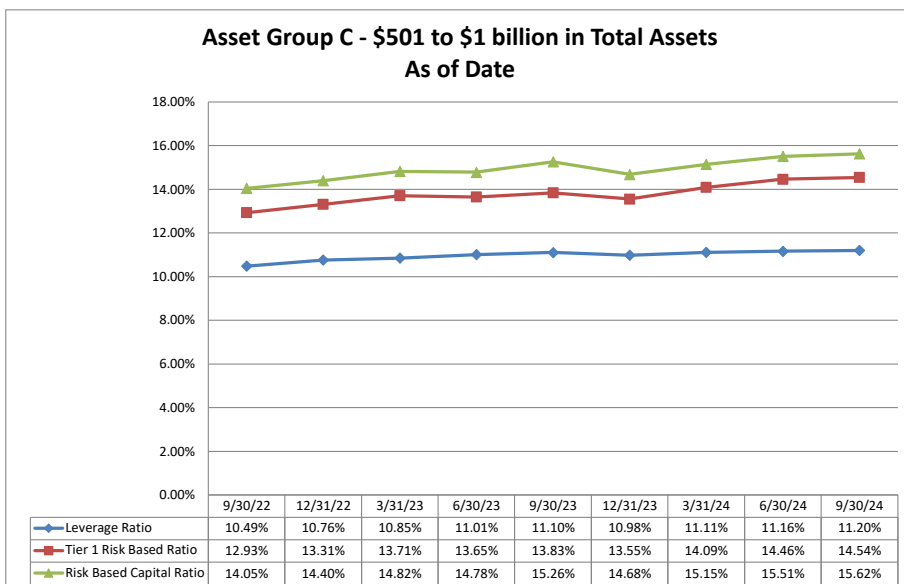
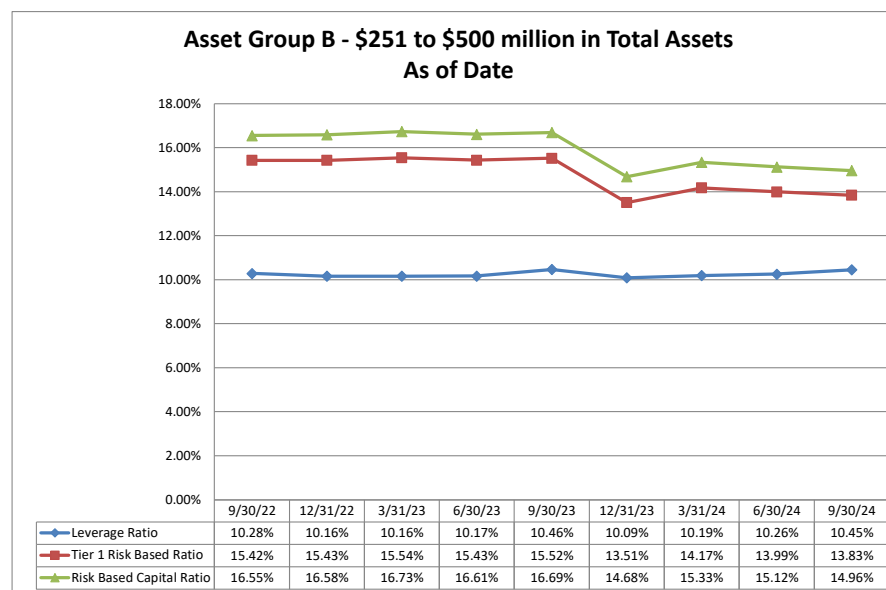
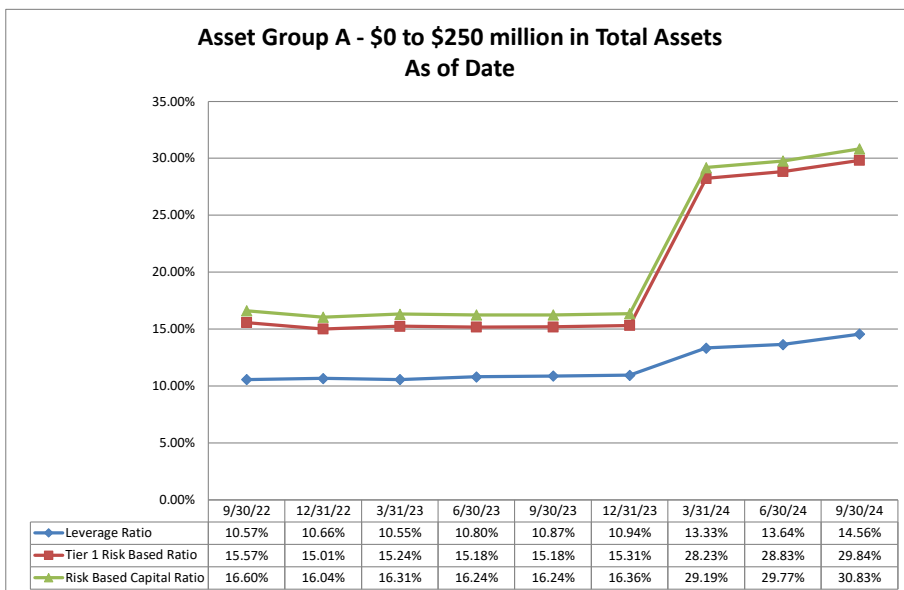
Note: Report includes only bank-level data.

NA = data was not available.

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# Capital Adequacy

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



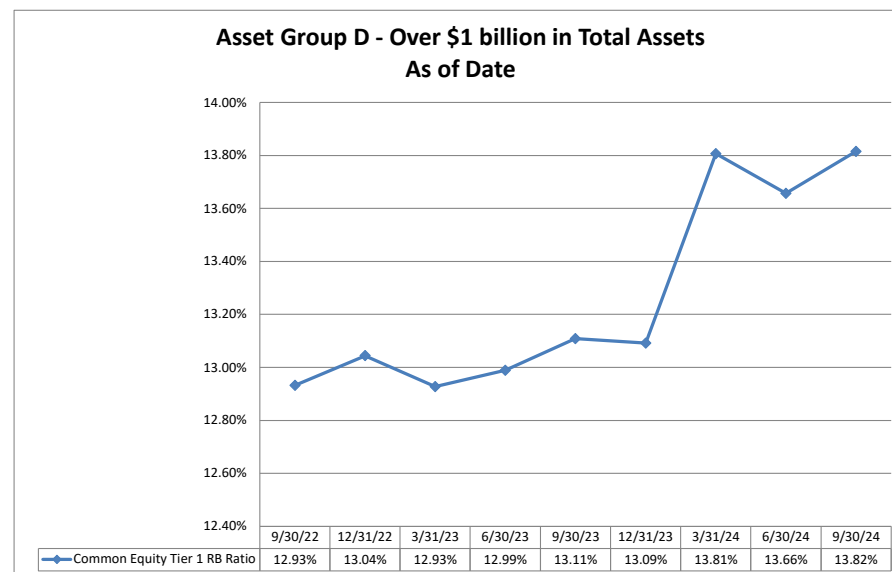
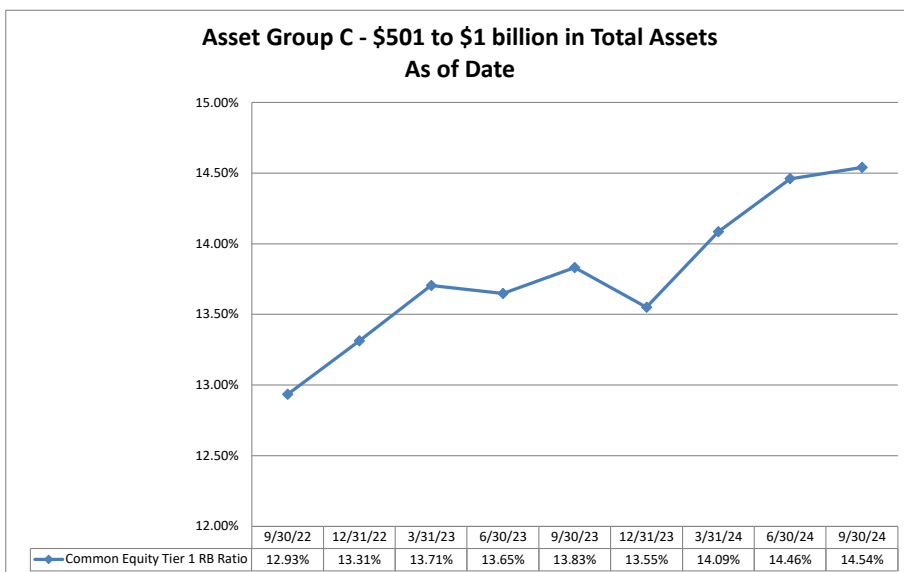
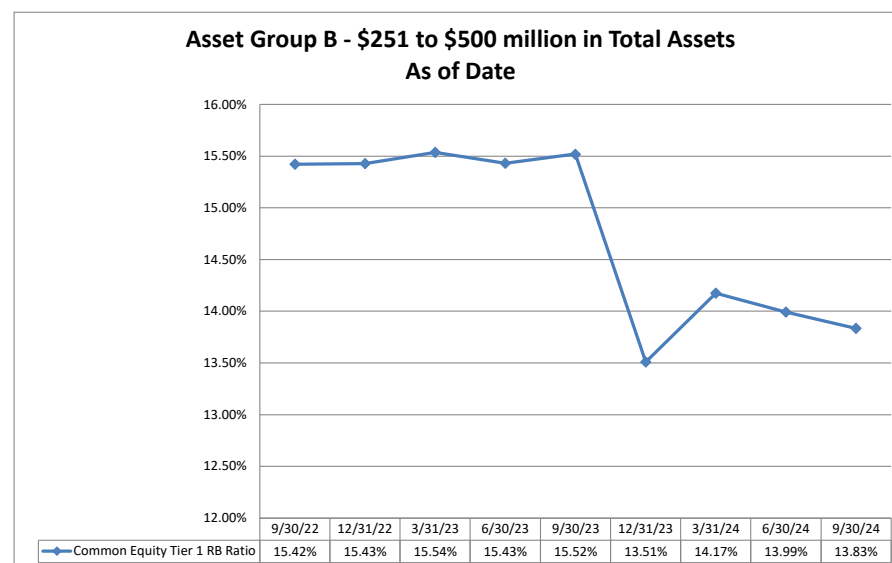
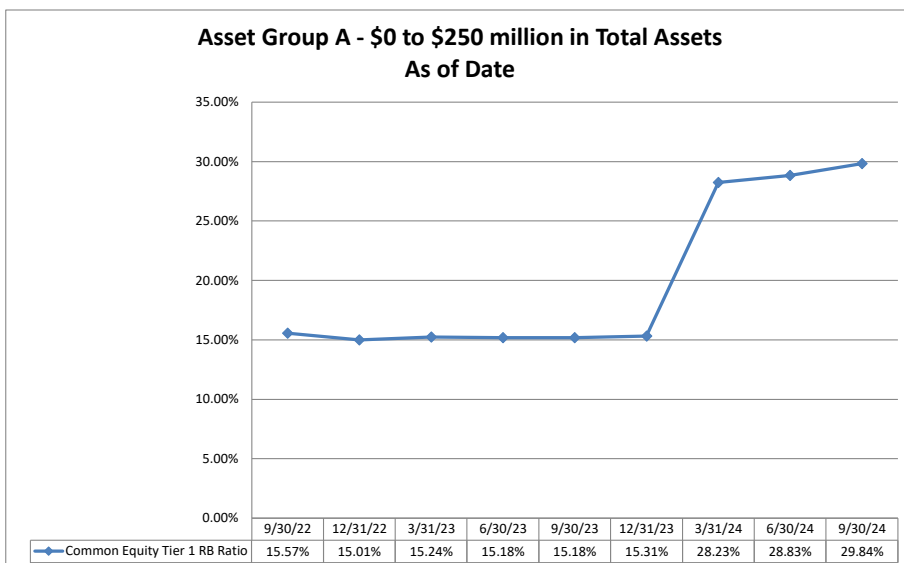
Source: SNL Financial

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



Source: SNL Financial

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>								
UMB Bank & Trust, National Association	\$3,050	\$3,050	\$3,050	\$3,050	100.03%	103.04%	103.04%	103.04%
National Advisors Trust Company	\$21,240	\$17,288	\$16,991	\$16,991	85.18%	332.64%	332.64%	332.64%
Four States Bank	\$25,079	\$22,830	\$22,830	\$22,830	96.81%	NA	NA	NA
Bank of New Cambria	\$33,668	\$3,690	\$4,637	\$4,637	13.55%	NA	NA	NA
FMB Bank	\$43,995	\$3,032	\$3,737	\$3,737	8.06%	13.30%	14.03%	13.30%
America's Community Bank	\$49,716	\$4,796	\$4,796	\$4,796	9.88%	NA	NA	NA
Community Bank of Memphis	\$50,441	\$7,445	\$7,160	\$7,160	14.38%	NA	NA	NA
Montrose Savings Bank	\$55,443	\$8,398	\$8,423	\$8,423	14.87%	NA	NA	NA
First Security Bank	\$55,746	\$4,465	\$4,473	\$4,473	7.87%	14.11%	15.36%	14.11%
Tri-County Trust Company	\$62,055	\$7,325	\$8,225	\$8,225	13.17%	NA	NA	NA
Bank of Iberia	\$66,876	\$5,555	\$6,006	\$6,006	8.92%	14.38%	15.63%	14.38%
Arlo Bank	\$67,361	\$10,052	\$10,306	\$10,306	15.14%	NA	NA	NA
The Bank of Houston	\$68,693	\$8,474	\$8,280	\$8,280	12.28%	NA	NA	NA
Peoples Bank of Moniteau County	\$72,392	\$6,746	\$7,898	\$7,898	10.85%	NA	NA	NA
FarmBank	\$75,743	\$4,674	\$6,011	\$6,011	7.60%	11.24%	12.42%	11.24%
Farmers Bank of Lohman	\$76,576	\$11,060	\$13,004	\$13,004	17.27%	NA	NA	NA
Flat Branch Bank	\$76,923	\$7,636	\$5,572	\$5,572	8.56%	31.69%	32.94%	31.69%
Sherwood Community Bank	\$78,249	\$4,777	\$6,089	\$6,089	7.78%	12.19%	13.07%	12.19%
Community Bank of Missouri	\$83,264	\$11,471	\$11,503	\$11,503	14.14%	17.95%	18.84%	17.95%
Neighbors Bank	\$85,334	\$12,889	\$13,934	\$13,934	17.57%	NA	NA	NA
Bank of Billings	\$87,169	\$11,399	\$8,641	\$8,641	10.08%	NA	NA	NA
Peoples Bank of Altenburg	\$88,733	\$8,055	\$8,707	\$8,707	9.53%	12.36%	13.50%	12.36%
Paramount Bank	\$92,472	\$7,606	\$7,018	\$7,018	7.13%	10.77%	12.03%	10.77%
Senath State Bank	\$92,805	\$14,291	\$14,463	\$14,463	15.46%	28.39%	29.64%	28.39%
United Security Bank	\$93,256	\$9,552	\$11,166	\$11,166	12.01%	17.81%	19.07%	17.81%
West Plains Savings and Loan Association	\$93,815	\$20,316	\$20,414	\$20,414	21.94%	NA	NA	NA
Silex Banking Company	\$93,992	\$12,919	\$13,798	\$13,798	14.49%	NA	NA	NA
Investors Community Bank	\$94,356	\$9,963	\$10,488	\$10,488	11.46%	NA	NA	NA
The Citizens Bank of Edina	\$97,276	\$12,517	\$12,605	\$12,605	12.78%	NA	NA	NA
The Hamilton Bank	\$101,027	\$5,065	\$10,408	\$10,408	10.28%	16.98%	16.98%	16.98%
Citizens Bank & Trust	\$102,670	\$10,322	\$12,913	\$12,913	12.13%	NA	NA	NA
Metz Banking Company	\$102,914	\$10,878	\$11,979	\$11,979	12.01%	NA	NA	NA
TPNB Bank	\$104,857	\$13,040	\$15,609	\$15,609	15.08%	17.36%	18.26%	17.36%
Bank of Brookfield-Purdin National Association	\$106,236	\$11,390	\$12,869	\$12,869	12.21%	35.98%	37.03%	35.98%
Community State Bank	\$106,650	\$12,472	\$13,161	\$13,161	12.54%	NA	NA	NA
The Bank of Grain Valley	\$109,473	\$23,461	\$24,008	\$24,008	22.36%	NA	NA	NA
The First National Bank of Nevada	\$112,520	\$14,632	\$17,422	\$17,422	15.92%	23.14%	24.29%	23.14%
Bank of New Madrid	\$114,356	\$14,777	\$15,211	\$15,211	13.23%	NA	NA	NA
Concordia Bank	\$115,878	\$12,513	\$12,953	\$12,953	11.33%	NA	NA	NA
LimeBank	\$117,693	\$19,817	\$18,782	\$18,782	16.37%	NA	NA	NA
HomePride Bank	\$119,487	\$11,653	\$11,978	\$11,978	9.71%	NA	NA	NA
Alton Bank	\$123,032	\$8,811	\$9,855	\$9,855	8.12%	10.37%	11.06%	10.37%
County Bank	\$123,753	\$9,720	\$10,157	\$10,157	8.46%	14.40%	15.66%	14.40%
Home Savings and Loan Association of Carroll County, F.A.	\$124,423	\$17,306	\$17,590	\$17,590	14.28%	23.37%	24.62%	23.37%
Community Bank of El Dorado Springs	\$125,500	\$20,117	\$20,324	\$20,324	15.87%	NA	NA	NA
TBO Bank	\$126,173	\$17,166	\$16,958	\$16,958	15.77%	15.92%	17.22%	15.92%
Kennett Trust Bank	\$128,758	\$12,160	\$13,845	\$13,845	10.74%	NA	NA	NA
Security Bank of Southwest Missouri	\$129,677	\$14,527	\$14,538	\$14,538	11.47%	NA	NA	NA

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
Citizens Community Bank	\$130,482	\$14,555	\$15,314	\$15,314	11.92%	NA	NA	NA
Citizens Bank of Rogersville	\$131,439	\$12,694	\$13,455	\$13,455	10.59%	NA	NA	NA
First Independent Bank	\$132,503	\$13,228	\$14,867	\$14,867	11.33%	NA	NA	NA
Jonesburg State Bank	\$133,183	\$12,146	\$12,274	\$12,274	9.19%	14.50%	15.74%	14.50%
Peoples Bank of Wyaconda	\$133,643	\$13,175	\$13,715	\$13,715	10.18%	NA	NA	NA
Edward Jones Trust Company	\$134,968	\$124,799	\$124,799	\$124,799	98.42%	364.02%	364.02%	364.02%
Community Bank of Pleasant Hill	\$136,529	\$6,425	\$13,052	\$13,052	8.95%	22.86%	23.09%	22.86%
Chillicothe State Bank	\$136,994	\$10,257	\$11,757	\$11,757	8.63%	19.53%	20.79%	19.53%
Preferred Bank	\$138,695	\$5,840	\$11,000	\$11,000	7.59%	18.35%	19.18%	18.35%
Clay County Savings Bank	\$141,012	\$10,749	\$11,513	\$11,513	7.98%	13.36%	14.52%	13.36%
Northeast Missouri State Bank	\$141,117	\$13,144	\$16,341	\$16,341	12.00%	21.24%	22.30%	21.24%
Bank of Monticello	\$142,521	\$14,716	\$17,456	\$17,456	12.00%	NA	NA	NA
Bank of Crocker	\$142,585	\$13,698	\$17,418	\$17,418	12.30%	30.16%	31.35%	30.16%
State Bank of Missouri	\$143,687	\$10,296	\$12,317	\$12,317	8.57%	18.10%	19.28%	18.10%
Bank of Salem	\$148,448	\$10,622	\$12,505	\$12,505	8.50%	13.97%	14.83%	13.97%
Security Bank of Pulaski County	\$149,244	\$11,232	\$12,412	\$12,412	8.33%	12.25%	13.43%	12.25%
Security Bank of the Ozarks	\$151,059	\$9,448	\$10,815	\$10,815	7.22%	10.26%	11.24%	10.26%
Commercial Trust Company of Fayette	\$151,380	\$16,207	\$16,877	\$16,877	11.10%	NA	NA	NA
Independent Farmers Bank	\$153,022	\$10,329	\$15,195	\$15,195	9.68%	15.63%	16.65%	15.63%
New Frontier Bank	\$163,073	\$14,489	\$15,082	\$15,082	9.42%	11.06%	11.93%	11.06%
State Bank of Southwest Missouri	\$168,708	\$11,338	\$12,066	\$12,066	7.54%	10.10%	10.80%	10.10%
Progressive Ozark Bank	\$168,966	\$16,221	\$16,457	\$16,457	9.74%	12.89%	13.94%	12.89%
Table Rock Community Bank	\$173,133	\$16,997	\$14,440	\$14,440	8.38%	12.21%	12.87%	12.21%
Bank 21	\$175,404	\$17,880	\$17,951	\$17,951	10.37%	11.67%	12.92%	11.67%
The Tipton Latham Bank, National Association	\$176,030	\$16,723	\$20,049	\$20,049	11.39%	NA	NA	NA
Citizens' Bank of Charleston	\$177,428	\$34,155	\$34,466	\$34,466	19.65%	NA	NA	NA
F&M Bank and Trust Company	\$179,113	\$14,045	\$17,321	\$17,321	9.42%	14.91%	16.06%	14.91%
Adrian Bank	\$181,061	\$17,445	\$22,209	\$22,209	12.09%	20.61%	21.86%	20.61%
1st Advantage Bank	\$181,448	\$17,790	\$17,861	\$17,861	10.52%	NA	NA	NA
The Citizens-Farmers Bank of Cole Camp	\$185,618	\$26,571	\$27,411	\$27,411	14.84%	NA	NA	NA
Bank Star	\$187,339	\$14,953	\$14,819	\$14,819	7.86%	10.55%	11.80%	10.55%
Citizens Bank   Bates	\$188,500	\$17,805	\$17,638	\$17,638	9.56%	11.96%	13.12%	11.96%
The Cornerstone Bank	\$190,448	\$22,856	\$23,489	\$23,489	12.30%	18.77%	20.03%	18.77%
First Community Bank of the Ozarks	\$192,828	\$11,079	\$14,691	\$14,691	7.62%	10.54%	11.54%	10.54%
Community Point Bank	\$192,875	\$15,674	\$17,321	\$17,321	9.09%	11.80%	13.03%	11.80%
FCNB Bank	\$197,025	\$7,625	\$14,980	\$14,980	7.64%	10.06%	10.81%	10.06%
Bank Northwest	\$200,628	\$20,490	\$20,976	\$20,976	10.37%	NA	NA	NA
St. Clair County State Bank	\$204,827	\$27,192	\$27,201	\$27,201	13.35%	NA	NA	NA
Carroll County Trust Company of Carrollton, Missouri	\$206,563	\$11,337	\$19,071	\$19,071	9.35%	NA	NA	NA

Source: SNL Financial

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**Capital Adequacy**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
Bank of Weston	\$212,756	\$16,546	\$17,870	\$17,870	8.39%	11.67%	12.92%	11.67%
Citizens Bank of the Midwest	\$213,888	\$12,737	\$18,788	\$18,788	8.65%	11.83%	13.08%	11.83%
First Missouri Bank of SEMO	\$217,194	\$19,076	\$19,122	\$19,122	9.07%	NA	NA	NA
Bank of Grandin	\$221,568	\$30,799	\$31,185	\$31,185	14.26%	NA	NA	NA
First Missouri State Bank of Cape County	\$221,665	\$19,191	\$20,151	\$20,151	9.45%	NA	NA	NA
Citizens Bank of Eldon	\$224,048	\$23,473	\$24,425	\$24,425	11.02%	NA	NA	NA
The Seymour Bank	\$224,700	\$17,290	\$23,576	\$23,576	10.80%	NA	NA	NA
Community Bank of Marshall	\$229,879	\$18,683	\$21,790	\$21,790	9.58%	17.88%	19.07%	17.88%
First State Bank of Purdy	\$238,649	\$16,753	\$18,465	\$18,465	7.89%	12.00%	12.98%	12.00%
Peoples Bank   Crawford	\$239,928	\$19,104	\$26,953	\$26,953	10.60%	NA	NA	NA
Community First Bank	\$242,193	\$23,354	\$23,190	\$23,190	9.46%	12.60%	13.86%	12.60%
Alliant Bank	\$243,238	\$20,965	\$21,561	\$21,561	9.46%	12.95%	14.20%	12.95%
Exchange Bank of Northeast Missouri	\$243,952	\$22,706	\$24,387	\$24,387	10.28%	13.41%	14.45%	13.41%
Lamar Bank and Trust Company	\$246,456	\$19,660	\$24,876	\$24,876	10.14%	NA	NA	NA
State Average of Asset Group A	\$136,282	\$14,838	\$16,195	\$16,195	14.56%	29.84%	30.83%	29.84%

Source: SNL Financial

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Capital Adequacy

September 30, 2024

Run Date: November 18, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
Century Bank of the Ozarks	\$259,524	\$25,007	\$24,451	\$24,451	9.35%	NA	NA	NA
First Missouri State Bank	\$260,308	\$22,687	\$22,687	\$22,687	8.77%	12.72%	13.97%	12.72%
Goppert Financial Bank	\$264,936	\$26,823	\$26,720	\$26,720	10.20%	NA	NA	NA
United State Bank	\$267,984	\$24,526	\$24,951	\$24,951	9.31%	12.25%	13.51%	12.25%
Putnam County State Bank	\$269,290	\$41,675	\$41,675	\$41,675	15.55%	NA	NA	NA
Community First Banking Company	\$276,767	\$25,183	\$29,874	\$29,874	10.80%	NA	NA	NA
Heritage Community Bank	\$278,840	\$20,650	\$20,267	\$20,267	7.56%	8.94%	10.19%	8.94%
Ozarks Federal Savings and Loan Association	\$279,844	\$37,757	\$39,350	\$39,350	14.36%	19.46%	20.52%	19.46%
Commercial Bank   Saint Louis	\$281,738	\$13,284	\$22,219	\$22,219	7.52%	10.82%	11.80%	10.82%
O'Bannon Banking Company	\$291,929	\$24,543	\$26,796	\$26,796	9.18%	NA	NA	NA
Community State Bank of Missouri	\$296,873	\$33,743	\$34,978	\$34,978	11.74%	NA	NA	NA
Kearney Trust Company	\$297,084	\$27,799	\$30,881	\$30,881	10.40%	17.53%	18.78%	17.53%
St. Johns Bank & Trust Company	\$310,632	\$31,518	\$33,501	\$33,501	10.57%	NA	NA	NA
Midwest Independent BankersBank	\$317,032	\$45,128	\$45,836	\$45,836	14.66%	15.82%	17.08%	15.82%
Bank of Versailles	\$330,458	\$46,368	\$46,368	\$46,368	14.07%	NA	NA	NA
Citizens Bank   Franklin	\$330,617	\$41,447	\$41,517	\$41,517	12.75%	12.63%	13.89%	12.63%
Farmers and Merchants Bank of St. Clair	\$341,171	\$35,058	\$39,591	\$39,591	11.45%	16.66%	17.87%	16.66%
Ozark Bank	\$352,908	\$25,519	\$30,535	\$30,535	8.95%	13.12%	14.37%	13.12%
Central Bank of Kansas City	\$353,562	\$50,185	\$47,919	\$47,919	13.84%	15.49%	16.70%	15.49%
Community Bank of Raymore	\$354,763	\$8,437	\$32,751	\$32,751	8.82%	20.63%	21.29%	20.63%
Bloodsdale Bank	\$355,948	\$24,090	\$28,794	\$28,794	8.02%	11.16%	12.06%	11.16%
Heritage Bank of the Ozarks	\$361,170	\$27,718	\$30,406	\$30,406	8.75%	NA	NA	NA
Pony Express Bank	\$366,317	\$34,995	\$35,324	\$35,324	9.30%	11.74%	12.95%	11.74%
MA Bank	\$367,131	\$34,962	\$36,837	\$36,837	10.26%	NA	NA	NA
Farmers State Bank   Clinton	\$367,210	\$28,775	\$32,440	\$32,440	8.58%	13.01%	13.77%	13.01%
Branson Bank	\$371,386	\$32,300	\$32,287	\$32,287	8.75%	11.20%	12.45%	11.20%
Alliance Bank   Cape Girardeau	\$376,183	\$48,198	\$49,580	\$49,580	13.40%	NA	NA	NA
Exchange Bank of Missouri	\$386,966	\$33,590	\$34,916	\$34,916	9.51%	11.62%	12.68%	11.62%
F & C Bank	\$401,503	\$40,035	\$40,448	\$40,448	10.30%	NA	NA	NA
Community Bank and Trust	\$415,019	\$31,743	\$33,711	\$33,711	8.20%	26.91%	28.16%	26.91%
New Era Bank	\$417,127	\$55,073	\$52,855	\$52,855	12.78%	NA	NA	NA
The Missouri Bank	\$423,855	\$49,222	\$53,590	\$53,590	12.60%	NA	NA	NA
Bank of Franklin County	\$424,018	\$33,174	\$36,618	\$36,618	8.62%	9.92%	10.93%	9.92%
Verimore Bank	\$450,112	\$46,110	\$46,744	\$46,744	10.18%	12.38%	13.63%	12.38%
Belgrade State Bank	\$469,118	\$37,105	\$42,873	\$42,873	9.41%	13.93%	15.12%	13.93%
People's Bank of Seneca	\$474,408	\$40,188	\$42,571	\$42,571	9.08%	10.16%	11.41%	10.16%
Connections Bank	\$475,381	\$50,045	\$46,217	\$46,217	9.85%	NA	NA	NA
The Bank of Advance	\$485,781	\$61,097	\$62,707	\$62,707	12.99%	NA	NA	NA
The Callaway Bank	\$496,663	\$43,159	\$46,268	\$46,268	9.48%	NA	NA	NA
UNICO Bank	\$498,334	\$39,024	\$40,727	\$40,727	8.18%	10.10%	10.89%	10.10%
State Average of Asset Group B	\$359,997	\$34,949	\$37,220	\$37,220	10.45%	13.83%	14.96%	13.83%

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**Capital Adequacy**

**September 30, 2024**

**Run Date: November 18, 2024**

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
Phelps County Bank	\$501,047	\$38,713	\$46,380	\$46,380	9.44%	13.80%	14.95%	13.80%
Farmers Bank of Northern Missouri	\$508,688	\$56,557	\$66,883	\$66,883	12.91%	NA	NA	NA
Regional Missouri Bank	\$534,632	\$54,371	\$57,432	\$57,432	11.03%	NA	NA	NA
Legends Bank	\$534,916	\$93,508	\$93,360	\$93,360	17.44%	NA	NA	NA
First State Bank of St. Charles, Missouri	\$549,659	\$79,445	\$81,884	\$81,884	14.85%	15.95%	17.20%	15.95%
United Bank of Union	\$583,600	\$43,613	\$52,239	\$52,239	8.96%	10.58%	11.83%	10.58%
Bank of Odessa	\$591,849	\$80,227	\$80,055	\$80,055	13.69%	21.85%	23.11%	21.85%
The Maries County Bank	\$601,547	\$70,881	\$85,720	\$85,720	13.98%	NA	NA	NA
First Midwest Bank of Dexter	\$617,736	\$50,221	\$52,950	\$52,950	8.91%	NA	NA	NA
First State Bank and Trust Company, Inc.	\$619,686	\$65,556	\$76,379	\$76,379	12.27%	NA	NA	NA
HOME BANK	\$635,936	\$58,292	\$61,039	\$61,039	9.59%	NA	NA	NA
West Plains Bank and Trust Company	\$663,975	\$41,942	\$54,863	\$54,863	8.10%	10.45%	11.19%	10.45%
Peoples Savings Bank of Rhineland	\$683,215	\$58,904	\$59,727	\$59,727	9.08%	10.60%	11.65%	10.60%
Peoples Community Bank	\$688,235	\$118,652	\$123,393	\$123,393	17.88%	NA	NA	NA
Freedom Bank of Southern Missouri	\$700,290	\$63,141	\$62,732	\$62,732	9.00%	NA	NA	NA
First Midwest Bank of the Ozarks	\$711,223	\$75,984	\$77,965	\$77,965	10.98%	NA	NA	NA
Town & Country Bank	\$711,590	\$65,613	\$79,094	\$79,094	11.00%	18.19%	19.44%	18.19%
MRV Banks	\$738,583	\$89,628	\$89,860	\$89,860	12.20%	NA	NA	NA
CNB St. Louis Bank	\$790,181	\$53,349	\$69,250	\$69,250	8.71%	10.59%	11.84%	10.59%
Blue Ridge Bank and Trust Co.	\$802,738	\$69,356	\$72,741	\$72,741	9.02%	10.24%	11.49%	10.24%
Peoples Bank & Trust Co.	\$825,417	\$66,437	\$83,006	\$83,006	9.83%	12.64%	13.39%	12.64%
Focus Bank	\$837,188	\$95,031	\$100,674	\$100,674	12.04%	NA	NA	NA
The Bank of Old Monroe	\$847,838	\$52,827	\$93,771	\$93,771	10.72%	NA	NA	NA
Triad Bank	\$865,400	\$86,588	\$88,382	\$88,382	10.20%	11.99%	13.25%	11.99%
Stifel Trust Company National Association	\$905,020	\$54,585	\$75,698	\$75,698	8.38%	36.76%	36.76%	36.76%
Lindell Bank & Trust Company	\$907,620	\$140,293	\$136,997	\$136,997	15.33%	NA	NA	NA
HNB National Bank	\$914,813	\$100,281	\$102,451	\$102,451	11.50%	NA	NA	NA
Saint Louis Bank	\$927,943	\$83,547	\$86,842	\$86,842	9.29%	10.15%	11.40%	10.15%
Mid America Bank	\$936,446	\$114,800	\$104,321	\$104,321	11.19%	NA	NA	NA
American Bank of Freedom	\$944,080	\$88,585	\$88,199	\$88,199	9.56%	10.83%	12.08%	10.83%
Mid-Missouri Bank	\$948,432	\$87,958	\$89,131	\$89,131	9.53%	13.47%	14.72%	13.47%
First Federal Bank of Kansas City	\$997,579	\$107,152	\$118,945	\$118,945	11.88%	NA	NA	NA
State Average of Asset Group C	\$738,347	\$75,189	\$81,636	\$81,636	11.20%	14.54%	15.62%	14.54%

Source: SNL Financial

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Capital Adequacy

September 30, 2024

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Institution Name	As of Date							
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<b>Asset Group D - Over \$1 billion in total assets</b>								
Royal Banks of Missouri	\$1,042,519	\$138,781	\$121,308	\$121,308	11.83%	13.79%	14.42%	13.79%
Parkside Financial Bank and Trust	\$1,075,457	\$110,255	\$115,469	\$115,469	11.22%	11.91%	13.16%	11.91%
Midwest Regional Bank	\$1,096,322	\$103,310	\$101,972	\$101,972	9.36%	10.19%	11.30%	10.19%
Bank of Washington	\$1,110,143	\$137,039	\$138,228	\$138,228	12.60%	NA	NA	NA
Southwest Missouri Bank	\$1,111,339	\$68,276	\$97,193	\$97,193	8.59%	15.08%	16.08%	15.08%
M1 Bank	\$1,131,972	\$101,676	\$105,305	\$105,305	9.40%	NA	NA	NA
Lead Bank	\$1,136,790	\$150,225	\$106,320	\$106,320	9.75%	27.92%	29.18%	27.92%
Sullivan Bank	\$1,160,816	\$98,263	\$98,350	\$98,350	8.56%	11.27%	12.52%	11.27%
Montgomery Bank	\$1,173,685	\$120,292	\$99,443	\$99,443	8.67%	10.29%	11.26%	10.29%
Wood & Huston Bank	\$1,183,912	\$109,217	\$121,990	\$121,990	10.25%	12.13%	13.38%	12.13%
BTC Bank	\$1,309,268	\$116,164	\$115,426	\$115,426	9.01%	NA	NA	NA
Cass Commercial Bank	\$1,322,501	\$190,723	\$195,915	\$195,915	13.61%	16.94%	18.06%	16.94%
Sterling Bank	\$1,421,065	\$168,925	\$166,709	\$166,709	11.96%	18.33%	19.58%	18.33%
The Nodaway Valley Bank	\$1,448,271	\$117,051	\$165,963	\$165,963	11.10%	14.47%	15.54%	14.47%
First Bank of the Lake	\$1,463,331	\$103,325	\$101,649	\$101,649	7.30%	14.48%	15.38%	14.48%
OMB Bank	\$1,676,801	\$142,479	\$141,986	\$141,986	8.85%	9.62%	10.87%	9.62%
Legacy Bank & Trust Company	\$1,755,273	\$196,916	\$193,868	\$193,868	11.42%	11.19%	12.44%	11.19%
Hawthorn Bank	\$1,802,345	\$177,133	\$199,193	\$199,193	10.84%	12.89%	14.14%	12.89%
Country Club Bank	\$2,282,108	\$207,685	\$226,854	\$226,854	10.18%	NA	NA	NA
Guaranty Bank	\$2,358,588	\$378,675	\$266,765	\$266,765	11.89%	12.71%	13.78%	12.71%
Midwest BankCentre	\$2,754,309	\$316,801	\$303,470	\$303,470	10.91%	12.41%	13.66%	12.41%
OakStar Bank	\$2,825,448	\$279,455	\$261,991	\$261,991	9.55%	NA	NA	NA
Academy Bank, N.A.	\$2,831,613	\$412,265	\$421,042	\$421,042	15.50%	18.26%	19.51%	18.26%
North American Savings Bank, FSB	\$2,859,268	\$400,981	\$406,736	\$406,736	13.87%	22.03%	23.28%	22.03%
The Bank of Missouri	\$3,041,655	\$311,447	\$289,257	\$289,257	9.53%	12.50%	13.41%	12.50%
First State Community Bank	\$4,047,340	\$478,859	\$444,518	\$444,518	11.42%	13.64%	14.55%	13.64%
Southern Bank	\$4,678,597	\$462,068	\$455,142	\$455,142	9.92%	11.28%	12.53%	11.28%
Great Southern Bank	\$6,039,292	\$644,538	\$663,545	\$663,545	11.17%	12.93%	14.18%	12.93%
First Bank   Saint Louis	\$6,563,363	\$490,928	\$604,456	\$604,456	9.02%	13.21%	14.05%	13.21%
Stifel Bank	\$10,461,969	\$705,697	\$758,397	\$758,397	7.09%	13.56%	14.29%	13.56%
Enterprise Bank & Trust	\$14,923,646	\$1,832,886	\$1,547,934	\$1,547,876	10.62%	12.51%	13.57%	12.51%
The Central Trust Bank	\$18,578,011	\$1,767,431	\$1,573,871	\$1,573,871	8.52%	12.71%	13.96%	12.71%
Stifel Bank and Trust	\$18,849,304	\$1,308,254	\$1,306,476	\$1,306,476	7.10%	10.70%	11.70%	10.70%
Commerce Bank	\$31,340,311	\$2,793,720	\$3,214,815	\$3,214,815	10.29%	14.02%	14.80%	14.01%
UMB Bank, National Association	\$47,229,981	\$3,571,744	\$3,763,131	\$3,763,131	8.55%	11.51%	12.27%	11.51%
State Average of Asset Group D	\$5,859,618	\$534,671	\$539,848	\$539,847	10.27%	13.82%	14.90%	13.82%

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# Definitions



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