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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 **Rebecca Radell, Senior Manager,** at **(209) 955-6136.**

Kansas

KANSAS CITY

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ASSET SIZE DEFINITION

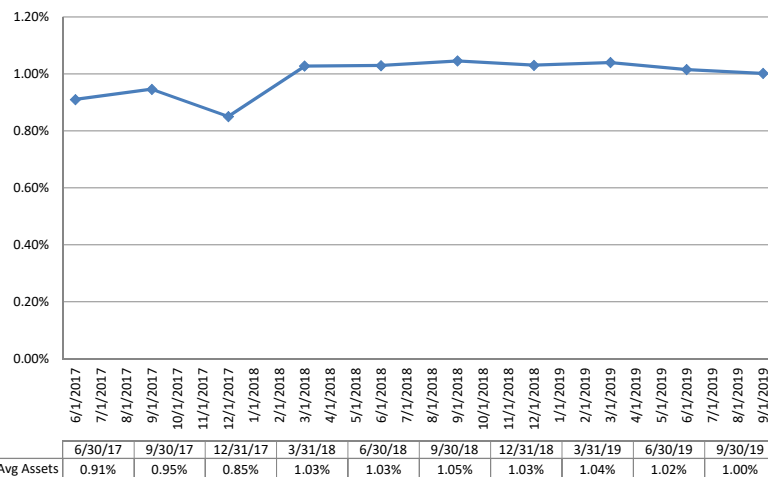
Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion

Kansas

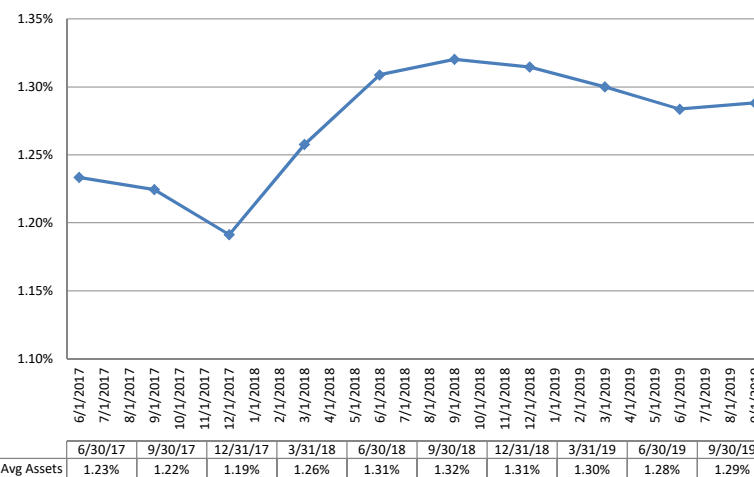
Performance Analysis

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

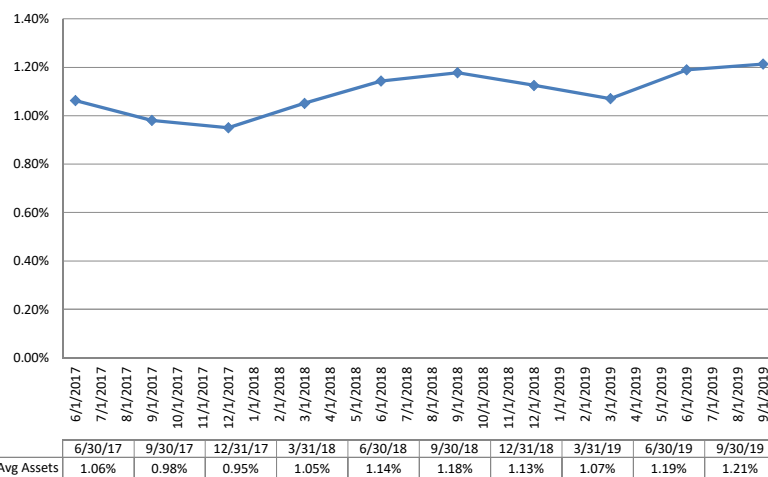
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



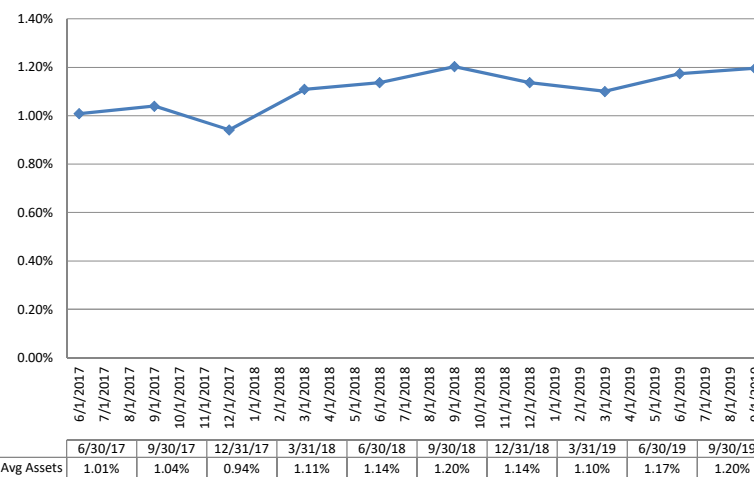
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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

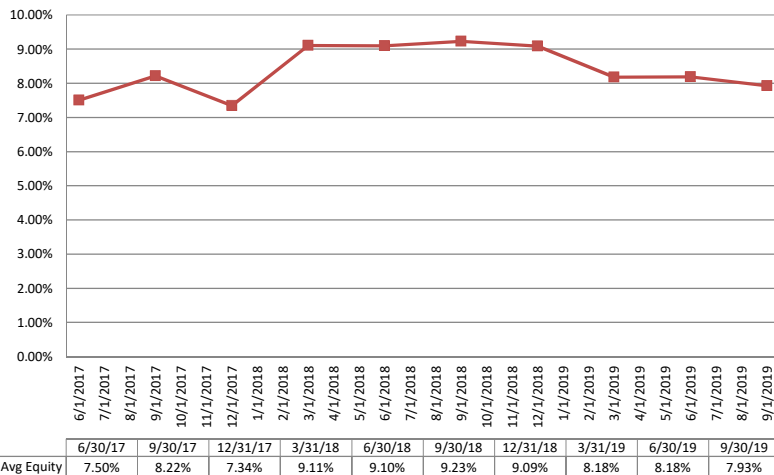
Note: Report includes only bank-level data.

NA = data was not available.

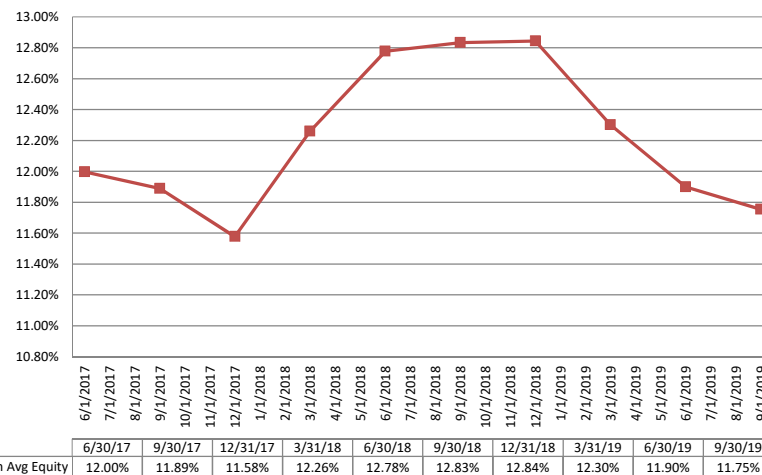
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

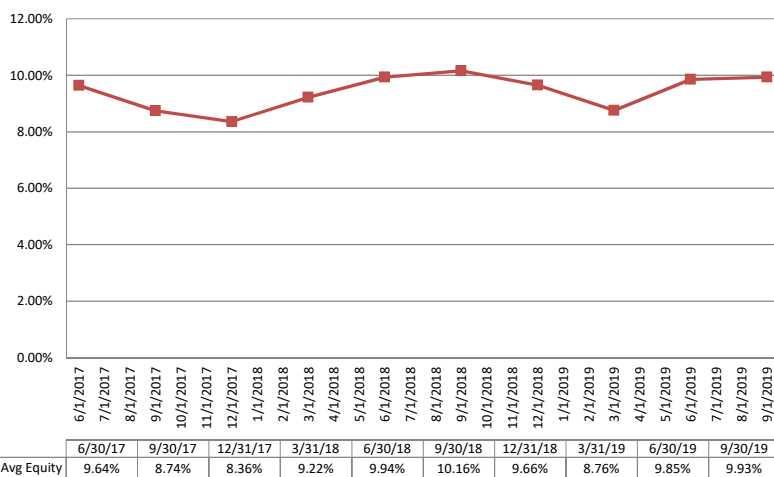
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



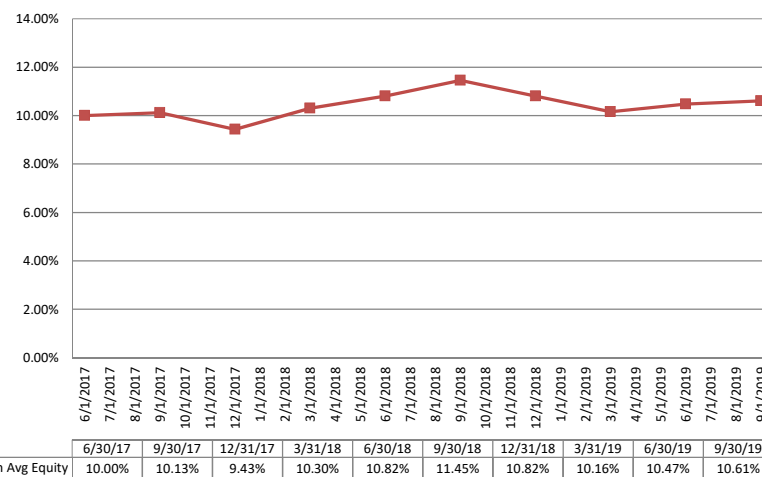
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Asset Group A - \$0 to \$250 million in total assets											
	Walton State Bank	\$9,016	\$8	0.36%	4.49%	91.18%	\$53	\$18	0.26%	3.39%	92.09%	\$53
	Towanda State Bank	\$10,337	(\$25)	(0.98%)	(12.05%)	100.00%	\$44	(\$49)	(0.63%)	(7.84%)	107.04%	\$47
	State Bank of Burrton	\$10,687	\$16	0.60%	5.10%	84.91%	\$61	\$64	0.79%	7.01%	79.87%	\$60
	Prescott State Bank	\$12,767	\$16	0.50%	3.04%	85.50%	\$58	\$54	0.56%	3.45%	83.42%	\$61
	Bison State Bank	\$14,216	\$112	3.11%	30.98%	75.79%	\$71	\$157	1.62%	15.16%	83.88%	\$52
	First National Bank of Harveyville	\$14,369	\$12	0.32%	3.37%	89.54%	\$84	\$30	0.26%	2.83%	90.37%	\$84
	Farmers State Bank	\$15,594	\$22	0.56%	4.42%	83.33%	\$54	\$92	0.78%	6.25%	76.53%	\$47
	Dickinson County Bank	\$17,121	\$1	0.02%	0.27%	96.11%	\$52	\$17	0.14%	1.55%	93.84%	\$46
	Peoples State Bank	\$17,643	\$111	2.52%	9.49%	54.83%	\$69	\$299	2.27%	8.55%	57.11%	\$76
	Emerald Bank	\$17,987	\$14	0.31%	2.85%	89.66%	\$49	\$82	0.62%	5.64%	82.12%	\$42
	Hillsboro State Bank	\$18,290	\$24	0.53%	5.35%	85.21%	\$56	\$46	0.34%	3.53%	88.25%	\$54
	Bank of Denton	\$18,312	\$50	1.12%	5.97%	67.09%	\$58	\$125	0.93%	4.94%	66.59%	\$58
	Alden State Bank	\$19,984	\$28	0.56%	4.54%	83.87%	\$72	\$64	0.43%	3.51%	87.01%	\$71
	Farmers State Bank	\$21,192	\$42	0.79%	7.95%	78.46%	\$86	\$99	0.61%	6.34%	83.22%	\$86
	Lorraine State Bank	\$22,458	\$62	1.11%	6.14%	51.89%	\$57	\$185	1.08%	6.21%	52.07%	\$55
	Marion National Bank	\$22,507	\$38	0.67%	3.87%	71.11%	\$55	\$133	0.77%	4.61%	67.69%	\$54
	Baxter State Bank	\$25,447	\$43	0.68%	2.94%	84.64%	\$68	\$136	0.71%	3.10%	82.84%	\$68
	Piqua State Bank	\$27,548	\$111	1.60%	14.01%	64.64%	\$40	\$241	1.13%	10.51%	70.14%	\$40
	Gorham State Bank	\$28,170	\$55	0.77%	6.27%	66.28%	\$62	\$222	1.01%	8.62%	61.13%	\$62
	Marquette Farmers State Bank of Marquette	\$28,770	\$38	0.53%	3.20%	92.02%	\$71	\$123	0.56%	3.51%	82.84%	\$72
	State Bank of Canton	\$30,348	\$45	0.61%	2.95%	87.97%	\$60	\$146	0.66%	3.23%	78.33%	\$82
	Union State Bank	\$30,907	(\$642)	(8.19%)	(55.84%)	102.58%	\$83	(\$543)	(2.28%)	(15.14%)	82.33%	\$58
	Ninnescah Valley Bank	\$31,226	\$76	0.97%	7.21%	63.89%	\$94	\$255	1.09%	8.63%	66.26%	\$100
	Liberty Savings Association, FSA	\$31,713	\$39	0.49%	2.35%	74.78%	\$71	\$118	0.48%	2.39%	78.14%	\$77
	Cottonwood Valley Bank	\$33,645	\$34	0.41%	2.89%	78.09%	\$58	\$149	0.60%	4.39%	79.58%	\$57
	State Exchange Bank	\$34,560	\$97	1.13%	8.12%	65.35%	\$67	\$291	1.12%	8.53%	62.28%	\$67
	Kendall State Bank	\$36,081	\$4	0.04%	0.46%	99.77%	\$63	(\$240)	(0.87%)	(9.11%)	98.97%	\$59
	Farmers State Bank	\$36,239	\$66	0.73%	6.53%	75.65%	\$84	\$186	0.69%	6.36%	77.74%	\$83
	Chetopa State Bank & Trust Co.	\$37,642	\$167	1.78%	17.22%	53.16%	\$57	\$464	1.66%	16.25%	55.63%	\$59
	First National Bank of Spearville	\$37,775	\$178	1.90%	10.98%	39.11%	\$60	\$454	1.59%	9.52%	43.38%	\$61
	Bank of Greeley	\$38,332	\$132	1.39%	10.35%	59.05%	\$107	\$386	1.33%	10.31%	59.94%	\$107
	Ford County State Bank	\$38,742	(\$376)	(3.83%)	(27.96%)	49.64%	\$81	(\$41)	(0.14%)	(1.02%)	50.38%	\$95
	Haviland State Bank	\$39,174	\$130	1.33%	9.20%	58.49%	\$82	\$353	1.20%	8.50%	60.61%	\$81
	Farmers and Merchants Bank of Mound City, Kansas	\$39,715	\$162	1.61%	21.23%	61.82%	\$105	\$422	1.41%	19.00%	65.95%	\$103
	City State Bank	\$39,988	\$112	1.13%	11.53%	70.23%	\$55	\$312	1.03%	10.84%	71.66%	\$56
	First State Bank of Ransom	\$41,008	\$180	1.74%	7.20%	46.99%	\$81	\$440	1.39%	6.08%	50.80%	\$82
	Olpe State Bank	\$41,129	\$188	1.81%	11.97%	54.75%	\$57	\$410	1.29%	8.95%	60.36%	\$56
	Swedish-American State Bank	\$41,497	\$218	2.09%	17.30%	70.00%	\$80	\$466	1.53%	12.82%	67.38%	\$80
	Farmers State Bank of Bucklin, Kansas	\$42,794	\$127	1.17%	9.73%	66.91%	\$88	\$229	0.69%	5.98%	77.89%	\$105
	Farmers State Bank of Blue Mound	\$43,031	\$173	1.61%	8.52%	68.97%	\$63	\$489	1.47%	8.04%	69.91%	\$65
	State Bank of Spring Hill	\$45,148	\$102	0.84%	8.94%	62.79%	\$68	\$179	0.52%	5.39%	69.13%	\$67
	Bank of Palmer	\$45,255	\$100	0.90%	7.97%	66.33%	\$102	\$349	1.03%	9.69%	66.72%	\$101
	First National Bank in Frankfort	\$47,382	\$126	1.07%	10.52%	66.28%	\$85	\$385	1.09%	11.36%	62.53%	\$83

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Asset Group A - \$0 to \$250 million in total assets											
	Citizens State Bank and Trust Company	\$47,848	\$171	1.42%	15.26%	62.65%	\$44	\$554	1.52%	16.30%	59.45%	\$43
	Union State Bank	\$49,435	\$93	0.75%	8.44%	81.86%	\$82	\$378	1.00%	11.67%	77.49%	\$80
	Kaw Valley State Bank	\$50,855	\$203	1.52%	16.01%	59.90%	\$65	\$505	1.30%	14.06%	65.57%	\$66
	Howard State Bank	\$50,890	\$182	1.41%	11.72%	60.04%	\$45	\$519	1.30%	11.54%	64.99%	\$49
	Peoples Bank	\$52,001	\$147	1.12%	8.25%	66.60%	\$70	\$362	0.93%	6.94%	69.28%	\$71
	KansasLand Bank	\$52,661	\$53	0.40%	4.17%	88.46%	\$70	(\$986)	(2.42%)	(25.72%)	82.48%	\$69
	Security State Bank	\$53,022	\$101	0.78%	5.57%	77.51%	\$52	\$227	0.57%	4.38%	82.02%	\$52
	First National Bank of Dighton	\$53,785	\$137	1.03%	4.84%	73.68%	\$81	(\$509)	(1.23%)	(5.87%)	71.00%	\$82
	Stock Exchange Bank	\$54,180	\$114	0.84%	9.18%	73.35%	\$83	\$407	1.01%	11.32%	69.48%	\$78
	First National Bank of Sedan	\$54,960	\$9	0.06%	0.50%	94.43%	\$62	\$57	0.13%	1.12%	96.20%	\$66
	Argentine Federal Savings	\$55,623	\$26	0.19%	1.38%	87.25%	\$74	\$92	0.22%	1.64%	87.86%	\$76
	Tampa State Bank	\$55,893	\$86	0.61%	5.76%	82.95%	\$81	\$345	0.81%	7.90%	77.08%	\$79
	Farmers State Bank	\$57,136	\$157	1.10%	8.43%	66.72%	\$57	\$471	1.10%	8.77%	66.07%	\$57
	First State Bank	\$59,455	\$213	1.38%	7.29%	54.31%	\$90	\$625	1.33%	7.32%	55.26%	\$90
	New Century Bank	\$59,729	\$312	2.12%	22.14%	64.57%	\$70	\$776	1.75%	18.19%	65.88%	\$67
	Farmers State Bank	\$60,508	\$123	0.80%	4.53%	79.74%	\$93	\$320	0.69%	4.03%	80.49%	\$92
	Heritage Bank	\$60,553	\$59	0.39%	3.81%	88.83%	\$76	\$195	0.43%	4.22%	87.90%	\$74
	Kansas State Bank Overbrook Kansas	\$63,121	\$199	1.28%	8.97%	62.24%	\$72	\$614	1.32%	9.65%	58.66%	\$75
	Citizens State Bank of Cheney, Kansas	\$63,221	\$249	1.57%	13.91%	57.44%	\$65	\$718	1.55%	13.82%	58.77%	\$66
	Bank of Holyrood	\$63,390	\$190	1.20%	8.21%	48.83%	\$57	\$618	1.32%	9.00%	47.87%	\$56
	CBW Bank	\$64,947	\$778	4.30%	22.27%	63.47%	\$69	\$3,088	6.04%	31.64%	52.17%	\$61
	Small Business Bank	\$65,880	\$68	0.41%	2.74%	88.96%	\$96	\$124	0.25%	1.69%	94.14%	\$99
	First Security Bank	\$65,982	\$171	1.06%	12.10%	78.21%	\$63	\$454	0.96%	10.97%	75.92%	\$60
	Bank of Protection	\$65,998	\$179	1.04%	6.97%	61.07%	\$80	\$601	1.15%	8.04%	59.43%	\$76
	Farmers Bank of Osborne, Kansas	\$66,710	\$233	1.43%	11.35%	64.25%	\$74	\$805	1.61%	13.36%	58.55%	\$76
	Bendena State Bank	\$67,167	\$314	1.90%	19.11%	52.45%	\$68	\$1,010	2.07%	21.25%	53.22%	\$70
	FNB Washington	\$69,409	\$192	1.07%	3.94%	55.54%	\$58	\$615	1.13%	4.28%	52.85%	\$55
	Exchange State Bank of St. Paul, Kansas	\$73,476	\$223	1.23%	11.93%	58.83%	\$73	\$474	0.89%	8.60%	68.55%	\$75
	Lyndon State Bank	\$74,013	\$92	0.50%	4.52%	86.02%	\$87	\$251	0.46%	4.17%	88.64%	\$83
	First Bank of Beloit	\$75,071	\$130	0.69%	5.07%	77.36%	\$85	\$343	0.61%	4.57%	76.95%	\$85
	First State Bank of Healy	\$77,099	\$555	2.82%	13.31%	63.02%	\$116	\$728	1.27%	5.96%	70.80%	\$115
	Fowler State Bank	\$77,170	(\$186)	(0.93%)	(9.60%)	95.54%	\$94	(\$398)	(0.64%)	(6.72%)	86.66%	\$94
	Baldwin State Bank	\$78,100	\$18	0.09%	0.84%	65.78%	\$60	\$302	0.51%	4.82%	70.95%	\$61
	Home Savings Bank	\$78,197	\$132	0.68%	3.55%	73.05%	\$91	\$458	0.81%	4.20%	80.81%	\$143
	Johnson State Bank	\$78,431	\$241	1.24%	7.50%	63.44%	\$54	\$680	1.15%	7.23%	64.15%	\$53
	Bank of Commerce and Trust Company	\$79,689	\$135	0.65%	7.05%	80.38%	\$58	\$507	0.84%	9.26%	76.32%	\$60
	University National Bank of Lawrence	\$80,197	\$284	1.46%	14.95%	67.92%	\$82	\$856	1.47%	15.20%	68.49%	\$81
	Stockgrowers State Bank	\$81,305	\$279	1.35%	10.73%	56.44%	\$77	\$937	1.46%	12.17%	54.05%	\$77
	Citizens State Bank and Trust Company	\$82,328	\$349	1.73%	9.34%	61.59%	\$62	\$896	1.42%	8.05%	60.93%	\$64
	Community Bank of Wichita, Inc.	\$84,095	\$178	0.89%	9.40%	76.38%	\$77	\$501	0.84%	9.02%	75.19%	\$77
	First National Bank of Hope	\$84,204	\$36	0.17%	1.42%	81.97%	\$73	\$346	0.55%	4.66%	73.60%	\$75
	First National Bank of Kansas	\$84,946	\$147	0.66%	7.47%	82.80%	\$79	\$482	0.73%	8.91%	77.40%	\$73
	Almena State Bank	\$86,161	(\$2,635)	(11.45%)	(193.22%)	79.70%	\$171	(\$5,994)	(6.94%)	(119.14%)	86.01%	\$153
	Wilson State Bank	\$86,863	\$190	0.87%	8.39%	65.17%	\$62	\$721	1.12%	10.90%	68.05%	\$64

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September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
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	Asset Group A - \$0 to \$250 million in total assets											
	First National Bank in Fredonia	\$88,062	\$319	1.44%	7.64%	60.33%	\$65	\$1,026	1.51%	8.53%	57.77%	\$62
	Riley State Bank of Riley, Kansas	\$90,413	\$246	1.10%	9.84%	65.16%	\$59	\$731	1.09%	9.96%	64.30%	\$60
	Chisholm Trail State Bank	\$91,360	\$139	0.61%	6.10%	82.09%	\$82	\$265	0.41%	4.03%	86.96%	\$81
	State Bank of Downs	\$92,483	\$431	1.87%	14.05%	60.84%	\$87	\$1,400	2.06%	15.62%	55.49%	\$90
	State Bank of Bern	\$94,603	\$429	1.82%	10.50%	39.54%	\$70	\$1,182	1.69%	9.96%	44.33%	\$71
	First Federal Savings and Loan Bank	\$97,016	\$840	3.52%	29.17%	15.38%	\$92	\$2,249	3.15%	26.86%	24.66%	\$112
	Elk State Bank	\$97,112	\$132	0.54%	5.12%	70.71%	\$79	\$499	0.69%	6.71%	69.28%	\$74
	First Commerce Bank	\$98,183	\$430	1.75%	14.12%	56.04%	\$98	\$1,358	1.80%	15.16%	56.90%	\$98
	Conway Bank	\$98,695	\$95	0.38%	4.12%	82.37%	\$66	(\$136)	(0.18%)	(1.99%)	80.74%	\$64
	Farmers Bank & Trust	\$99,845	\$177	0.71%	7.33%	73.69%	\$54	\$937	1.26%	13.57%	67.86%	\$58
	Garden Plain State Bank	\$100,607	\$422	1.70%	10.90%	48.35%	\$64	\$1,302	1.79%	17.9%	52.28%	\$66
	TriCentury Bank	\$100,736	\$325	1.30%	10.88%	57.33%	\$85	\$1,040	1.37%	11.94%	52.58%	\$81
	First National Bank in Cimarron	\$100,843	\$315	1.25%	14.94%	65.53%	\$87	\$1,074	1.43%	18.38%	61.92%	\$84
	American Bank of Baxter Springs	\$101,998	\$149	0.57%	4.71%	82.13%	\$58	\$700	0.88%	7.64%	82.27%	\$61
	Community Bank	\$102,320	\$511	2.05%	20.56%	51.54%	\$69	\$1,182	1.64%	16.32%	58.07%	\$69
	Bank of Prairie Village	\$102,854	\$405	1.57%	13.28%	53.16%	\$81	\$1,135	1.46%	12.67%	54.72%	\$78
	Prairie Bank of Kansas	\$103,587	\$102	0.39%	3.88%	78.65%	\$79	\$346	0.44%	4.50%	77.78%	\$77
	Home Bank and Trust Company	\$105,375	\$480	1.84%	22.72%	65.53%	\$78	\$1,174	1.51%	18.95%	68.60%	\$73
	First Neodesha Bank	\$106,059	\$447	1.68%	17.15%	57.56%	\$41	\$1,356	1.71%	17.70%	56.81%	\$41
	Bankwest of Kansas	\$110,606	\$258	0.91%	7.10%	63.56%	\$81	\$1,246	1.43%	11.83%	61.14%	\$75
	Alliance Bank	\$110,651	\$296	1.13%	9.64%	60.62%	\$73	\$822	1.08%	9.11%	62.51%	\$73
	Andover State Bank	\$112,044	\$205	0.74%	9.76%	72.10%	\$96	\$589	0.75%	9.83%	74.13%	\$92
	First National Bank of Scott City	\$116,289	\$237	0.82%	6.04%	64.03%	\$79	\$895	1.02%	7.77%	61.90%	\$79
	Citizens State Bank	\$117,280	\$307	1.03%	7.25%	67.77%	\$88	\$1,138	1.25%	9.09%	62.87%	\$88
	Lyons Federal Bank	\$117,353	\$294	0.97%	7.27%	66.83%	\$82	\$751	0.83%	6.30%	70.43%	\$83
	Halstead Bank	\$117,671	\$373	1.25%	13.17%	69.59%	\$74	\$760	0.85%	9.09%	75.34%	\$74
	Heartland Tri-State Bank	\$118,249	\$301	1.00%	10.06%	70.28%	\$85	\$680	0.83%	8.35%	71.21%	\$75
	First National Bank of Louisburg	\$119,881	\$416	1.36%	9.72%	61.83%	\$62	\$1,284	1.45%	10.21%	60.31%	\$62
	Farmers State Bank	\$120,476	\$409	1.37%	13.39%	60.95%	\$92	\$1,164	1.32%	13.51%	60.49%	\$90
	Stanley Bank	\$120,558	\$38	0.13%	0.71%	106.42%	\$120	\$777	0.91%	4.88%	76.25%	\$119
	Carson Bank	\$122,358	\$293	0.95%	11.71%	76.60%	\$65	\$882	0.97%	12.26%	76.86%	\$65
	Community Bank	\$122,484	\$401	1.33%	11.24%	62.62%	\$72	\$1,078	1.20%	10.39%	65.82%	\$73
	Patriots Bank	\$125,802	\$327	1.03%	10.26%	74.43%	\$62	\$1,066	1.14%	11.55%	71.79%	\$60
	Flint Hills Bank	\$128,370	\$610	1.87%	14.65%	49.81%	\$71	\$1,603	1.65%	13.34%	52.43%	\$69
	Southwind Bank	\$130,128	\$390	1.21%	11.20%	54.78%	\$75	\$1,095	1.16%	10.98%	55.64%	\$74
	Stockgrowers State Bank	\$134,406	\$285	0.85%	5.74%	69.22%	\$94	\$1,392	1.40%	9.59%	68.29%	\$93
	Valley State Bank	\$134,785	\$355	1.07%	7.94%	63.76%	\$73	\$967	0.98%	7.36%	66.08%	\$73
	Impact Bank	\$137,931	\$266	0.78%	6.84%	76.14%	\$87	\$1,007	0.99%	9.01%	73.80%	\$86
	Bank of the Prairie	\$138,481	\$401	1.12%	10.91%	60.01%	\$85	\$967	0.91%	9.13%	66.49%	\$84
	First Bank	\$139,229	\$335	0.91%	6.45%	67.00%	\$78	\$955	0.87%	6.21%	67.37%	\$77
	Midland National Bank	\$139,903	\$523	1.53%	12.87%	69.71%	\$65	\$1,041	1.02%	8.83%	75.93%	\$68
	Fidelity State Bank and Trust Company	\$140,086	\$292	0.84%	9.02%	72.40%	\$63	\$912	0.89%	9.74%	70.92%	\$58
	Vintage Bank Kansas	\$141,542	\$459	1.31%	11.71%	58.34%	\$54	\$1,276	1.26%	11.20%	59.54%	\$53
	Lyon County State Bank	\$141,707	\$438	1.26%	13.11%	69.13%	\$70	\$1,300	1.24%	13.93%	68.98%	\$69

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Farmers State Bank of Oakley, Kansas	\$143,266	\$477	1.32%	8.10%	49.19%	\$106	\$1,669	1.55%	9.59%	46.03%	\$108
	Union State Bank	\$144,044	\$251	0.69%	5.81%	67.68%	\$89	\$695	0.63%	5.61%	68.41%	\$86
	Farmers National Bank	\$144,514	\$409	1.26%	6.59%	58.50%	\$67	\$1,397	1.41%	7.65%	53.72%	\$63
	Farmers State Bank of Aliceville, Kansas	\$145,070	\$591	1.61%	10.24%	40.35%	\$60	\$1,486	1.33%	8.75%	47.79%	\$86
	Kansas State Bank	\$145,076	\$438	1.20%	12.93%	69.38%	\$56	\$1,377	1.24%	14.06%	63.74%	\$55
	Valley State Bank	\$152,626	\$647	1.71%	18.20%	60.32%	\$81	\$1,648	1.48%	15.90%	64.73%	\$82
	First State Bank and Trust Company of Larned	\$154,286	\$516	1.34%	9.99%	56.89%	\$99	\$1,635	1.43%	10.76%	57.42%	\$97
	Community State Bank	\$161,274	\$748	1.83%	15.06%	46.12%	\$71	\$2,159	1.76%	15.15%	47.77%	\$74
	Freedom Bank	\$168,019	\$547	1.19%	10.79%	75.08%	\$135	\$964	0.67%	6.76%	79.32%	\$141
	Citizens National Bank	\$169,769	\$274	0.64%	5.72%	77.64%	\$59	\$929	0.72%	6.80%	75.26%	\$58
	Fidelity State Bank and Trust Company	\$170,281	\$573	1.38%	6.90%	49.54%	\$59	\$1,594	1.25%	6.55%	52.63%	\$63
	Bankers' Bank of Kansas	\$170,794	\$528	1.24%	7.82%	77.81%	\$89	\$1,486	1.12%	7.49%	78.88%	\$90
	First Heritage Bank	\$172,702	\$636	1.39%	14.16%	59.59%	\$93	\$1,601	1.20%	12.28%	63.68%	\$91
	SJN Bank of Kansas	\$173,671	\$385	0.88%	9.65%	58.51%	\$86	\$1,251	1.02%	10.92%	58.17%	\$72
	Citizens Savings and Loan Association, FSB	\$174,662	\$110	0.25%	1.16%	89.01%	\$93	\$330	0.25%	1.17%	89.47%	\$90
	Community Bank of the Midwest	\$177,209	\$422	0.97%	9.19%	50.08%	\$71	\$1,928	1.50%	14.24%	51.28%	\$71
	FirstOak Bank	\$180,425	\$1,008	2.22%	20.86%	53.35%	\$68	\$2,915	2.14%	20.13%	54.79%	\$69
	Bank of Commerce	\$181,032	\$358	0.79%	8.49%	73.56%	\$50	\$1,154	0.86%	9.22%	71.93%	\$48
	First Kansas Bank	\$181,813	\$644	1.43%	14.22%	50.88%	\$55	\$2,003	1.46%	15.75%	52.57%	\$56
	Farmers and Drivers Bank	\$181,833	\$501	1.11%	4.06%	53.05%	\$78	\$1,585	1.17%	4.34%	51.81%	\$75
	VisionBank	\$182,925	(\$456)	(1.00%)	(10.86%)	63.49%	\$95	\$321	0.24%	2.55%	67.15%	\$93
	Kaw Valley State Bank and Trust Company	\$184,220	\$801	1.75%	14.50%	57.09%	\$67	\$2,363	1.76%	14.72%	57.86%	\$65
	Goppert State Service Bank	\$184,704	\$523	1.14%	10.51%	63.18%	\$60	\$1,468	1.07%	10.01%	64.44%	\$58
	Farmers State Bank	\$184,998	\$690	1.48%	9.98%	51.95%	\$66	\$1,604	1.17%	7.93%	58.52%	\$65
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$191,451	\$538	1.12%	11.34%	67.76%	\$63	\$1,552	1.08%	11.28%	68.80%	\$63
	FNB Bank	\$191,807	\$413	0.87%	6.39%	75.39%	\$84	\$1,244	0.89%	6.65%	76.96%	\$85
	Community First Bank	\$191,939	\$827	1.72%	17.68%	54.11%	\$102	\$2,330	1.63%	17.16%	54.37%	\$102
	Citizens State Bank	\$201,952	\$825	1.63%	17.00%	52.75%	\$69	\$2,192	1.42%	15.75%	56.73%	\$70
	First Bank of Newton	\$202,259	(\$12)	(0.02%)	(0.21%)	79.64%	\$75	\$880	0.61%	5.78%	73.41%	\$73
	Solomon State Bank	\$203,049	\$794	1.53%	9.20%	48.86%	\$91	\$2,205	1.47%	8.71%	48.89%	\$100
	Kearny County Bank	\$203,144	\$1,392	2.74%	15.05%	54.37%	\$79	\$3,596	2.36%	13.33%	52.87%	\$80
	Plains State Bank	\$210,623	\$150	0.29%	2.38%	86.61%	\$79	\$786	0.50%	4.22%	78.84%	\$77
	Mutual Savings Association	\$214,845	\$844	1.57%	5.14%	58.68%	\$77	\$2,195	1.37%	4.54%	61.82%	\$74
	First National Bank and Trust	\$216,272	\$623	1.13%	7.13%	73.08%	\$81	\$2,065	1.25%	8.09%	69.92%	\$75
	Great American Bank	\$218,126	\$1,027	1.94%	14.49%	56.94%	\$75	\$3,062	1.95%	14.66%	56.61%	\$74
	Kanza Bank	\$221,083	\$459	0.83%	7.71%	74.82%	\$77	\$1,205	0.72%	6.87%	77.02%	\$78
	Mid-America Bank	\$226,713	\$939	1.71%	17.43%	57.10%	\$74	\$1,887	1.21%	11.97%	61.72%	\$73
	Grant County Bank	\$227,461	\$787	1.37%	9.00%	62.75%	\$69	\$2,629	1.52%	10.27%	63.85%	\$67
	Cornerstone Bank	\$231,092	\$1,059	1.86%	19.12%	47.73%	\$109	\$2,810	1.67%	17.45%	51.47%	\$108
	ESB Financial	\$240,900	\$515	0.85%	8.26%	74.41%	\$81	\$1,901	1.07%	10.47%	69.32%	\$76
	Farmers & Merchants Bank of Colby	\$244,618	\$1,019	1.71%	11.99%	32.67%	\$77	\$3,211	1.85%	13.00%	33.05%	\$80
	Golden Belt Bank, FSA	\$246,215	\$1,245	2.06%	15.40%	53.28%	\$79	\$3,540	1.96%	14.90%	55.20%	\$75
	Solutions North Bank	\$246,751	\$631	1.02%	8.68%	58.93%	\$65	\$1,875	1.01%	9.09%	61.82%	\$66
	State Average of Asset Group A	\$99,950	\$274	0.97%	7.32%	67.50%	\$75	\$828	1.00%	7.93%	67.59%	\$74

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Bank of Hays	\$254,062	\$731	1.12%	10.50%	51.78%	\$87	\$2,107	1.09%	10.37%	54.35%	\$88
	Peoples State Bank	\$260,474	\$665	1.03%	9.21%	59.73%	\$74	\$1,033	0.53%	5.11%	70.86%	\$70
	Centera Bank	\$262,552	\$282	0.42%	4.24%	66.23%	\$76	\$1,963	0.96%	10.24%	64.17%	\$78
	Guaranty State Bank and Trust Company	\$285,114	\$296	0.42%	3.21%	58.08%	\$79	\$1,358	0.65%	4.97%	60.17%	\$81
	Astra Bank	\$286,777	\$742	1.02%	9.62%	69.89%	\$76	\$2,105	0.94%	9.34%	70.43%	\$75
	Silver Lake Bank	\$289,859	\$872	1.18%	10.69%	56.03%	\$73	\$2,331	1.08%	9.55%	59.01%	\$75
	Community First National Bank	\$294,415	\$864	1.16%	12.76%	70.59%	\$118	\$2,137	0.99%	10.79%	74.95%	\$125
	First State Bank and Trust	\$299,556	\$546	0.72%	8.53%	80.65%	\$77	\$1,577	0.72%	8.40%	81.12%	\$77
	Security State Bank	\$302,013	\$1,044	1.38%	9.09%	47.07%	\$104	\$3,661	1.64%	10.92%	43.71%	\$101
	Bank of the Flint Hills	\$303,327	\$656	0.88%	8.48%	73.21%	\$68	\$2,099	0.93%	9.18%	71.03%	\$69
	Union State Bank of Everest	\$307,723	\$932	1.21%	10.57%	69.37%	\$74	\$2,651	1.13%	10.31%	69.91%	\$71
	Kaw Valley Bank	\$315,862	\$1,132	1.47%	13.08%	55.63%	\$64	\$3,333	1.43%	12.98%	56.42%	\$64
	Commercial Bank	\$328,533	\$1,014	1.23%	13.06%	63.32%	\$63	\$2,778	1.12%	12.22%	64.74%	\$64
	First Option Bank	\$329,752	\$1,088	1.32%	12.76%	67.35%	\$77	\$3,225	1.31%	14.46%	66.34%	\$72
	Bank, The	\$330,653	\$1,808	2.17%	15.61%	44.26%	\$87	\$5,460	2.13%	16.18%	42.21%	\$77
	Union State Bank	\$335,642	\$635	0.76%	6.20%	77.95%	\$78	\$2,039	0.81%	6.75%	76.22%	\$77
	Peoples Bank	\$348,890	\$767	0.87%	5.95%	71.93%	\$86	\$3,282	1.24%	8.61%	62.28%	\$88
	Denison State Bank	\$349,117	\$1,487	1.70%	11.84%	56.68%	\$78	\$4,528	1.74%	12.34%	55.46%	\$75
	Citizens State Bank	\$349,298	\$1,978	2.27%	21.70%	36.87%	\$86	\$5,875	2.26%	22.24%	36.29%	\$86
	First National Bank of Syracuse	\$368,598	\$1,341	1.64%	13.49%	52.33%	\$87	\$4,034	1.60%	13.95%	53.78%	\$87
	Citizens Bank of Kansas	\$378,547	\$1,229	1.31%	9.15%	68.18%	\$73	\$2,455	0.86%	6.68%	76.41%	\$74
	Bank of Tescott	\$387,284	\$1,323	1.37%	9.63%	53.80%	\$73	\$3,992	1.35%	10.00%	52.51%	\$72
	Labette Bank	\$396,536	\$1,153	1.15%	9.58%	67.78%	\$62	\$3,117	1.03%	8.85%	69.55%	\$65
	Exchange Bank & Trust	\$418,723	\$1,643	1.58%	14.49%	51.38%	\$60	\$4,629	1.47%	14.06%	53.63%	\$61
	Citizens State Bank	\$430,048	\$1,244	1.14%	9.93%	57.04%	\$60	\$3,471	1.07%	9.56%	61.23%	\$67
	First Bank Kansas	\$437,508	\$2,062	1.89%	19.67%	63.91%	\$70	\$5,786	1.78%	19.47%	63.71%	\$67
	First State Bank	\$444,467	\$1,348	1.23%	10.32%	55.98%	\$89	\$4,290	1.31%	11.39%	55.25%	\$90
	Southwest National Bank	\$448,122	\$1,366	1.22%	12.42%	65.71%	\$64	\$3,943	1.16%	12.13%	67.03%	\$64
	Legacy Bank	\$465,293	\$1,296	1.13%	9.83%	58.18%	\$82	\$4,469	1.32%	11.61%	56.72%	\$81
	Western State Bank	\$466,601	\$2,466	2.15%	16.71%	50.03%	\$68	\$7,143	2.07%	16.40%	48.04%	\$62
	Community National Bank	\$475,075	\$2,704	2.26%	24.95%	43.64%	\$81	\$7,777	2.21%	25.32%	44.04%	\$78
	State Average of Asset Group B	\$353,239	\$1,184	1.30%	11.52%	60.15%	\$77	\$3,505	1.29%	11.75%	60.70%	\$77

Source: SNL Financial

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	United Bank & Trust	\$608,848	\$2,274	1.50%	11.73%	50.22%	\$70	\$6,255	1.36%	10.90%	52.14%	\$70
	Peoples Bank and Trust Company	\$612,580	\$1,559	1.02%	8.33%	65.43%	\$65	\$3,928	0.97%	7.26%	66.90%	\$60
	Bank of Labor	\$622,451	\$593	0.42%	4.57%	90.94%	\$101	\$1,812	0.42%	4.83%	89.35%	\$96
	American State Bank & Trust Company	\$648,088	\$1,658	1.03%	7.38%	64.13%	\$80	\$4,332	0.89%	6.57%	67.54%	\$87
	Bennington State Bank	\$705,983	\$4,053	2.30%	19.17%	36.89%	\$65	\$10,183	1.92%	16.68%	41.64%	\$68
	First National Bank of Hutchinson	\$714,604	\$1,981	1.11%	8.36%	69.33%	\$80	\$6,369	1.17%	9.23%	68.88%	\$80
	GNBank, National Association	\$720,034	\$1,925	1.07%	8.80%	65.46%	\$74	\$5,862	1.13%	9.24%	66.27%	\$73
	Farmers Bank & Trust	\$871,675	\$3,349	1.58%	8.11%	42.67%	\$78	\$10,801	1.70%	9.04%	40.77%	\$77
	CoreFirst Bank & Trust	\$952,029	\$3,022	1.28%	13.45%	68.54%	\$71	\$11,139	1.59%	16.96%	65.84%	\$71
	Central National Bank	\$973,435	\$2,333	0.96%	8.50%	78.04%	\$81	\$7,090	0.98%	8.63%	76.94%	\$78
	State Average of Asset Group C	\$742,973	\$2,275	1.23%	9.84%	63.17%	\$76	\$6,777	1.21%	9.93%	63.63%	\$76
Asset Group D - Over \$1 billion in total assets												
	Landmark National Bank	\$1,005,584	\$2,883	1.16%	9.38%	64.03%	\$66	\$7,816	1.05%	8.82%	65.30%	\$62
	Armed Forces Bank, National Association	\$1,122,896	\$4,422	1.64%	8.61%	70.69%	\$83	\$15,180	1.89%	10.12%	67.98%	\$79
	Community National Bank & Trust	\$1,259,461	\$2,827	0.90%	9.21%	70.01%	\$58	\$7,755	0.85%	8.65%	71.43%	\$58
	Bank of Blue Valley	\$1,346,342	\$3,550	1.07%	7.27%	57.37%	\$98	\$8,227	1.13%	8.12%	63.58%	\$74
	Emprise Bank	\$1,778,820	\$8,509	1.96%	20.52%	60.42%	\$71	\$22,741	1.76%	18.62%	61.37%	\$69
	KS StateBank	\$2,097,711	\$9,674	1.87%	19.87%	45.68%	\$106	\$24,315	1.60%	17.24%	48.37%	\$95
	Fidelity Bank, National Association	\$2,380,159	\$6,467	1.09%	11.15%	64.62%	\$77	\$12,124	0.69%	6.99%	73.73%	\$78
	Security Bank of Kansas City	\$3,225,986	\$11,625	1.48%	9.19%	48.27%	\$66	\$32,470	1.42%	8.74%	50.05%	\$66
	Equity Bank	\$4,072,856	\$11,312	1.12%	9.55%	58.79%	\$86	\$18,308	0.61%	5.22%	61.61%	\$88
	CrossFirst Bank	\$4,650,601	\$10,283	0.90%	7.91%	53.60%	\$149	\$29,633	0.90%	8.13%	57.88%	\$151
	INTRUST Bank, National Association	\$5,142,276	\$15,143	1.17%	14.63%	61.90%	\$90	\$57,168	1.46%	18.84%	63.26%	\$88
	Capitol Federal Savings Bank	\$9,358,475	\$22,244	0.92%	7.60%	47.00%	\$74	\$69,606	0.98%	7.77%	46.47%	\$71
	State Average of Asset Group D	\$3,120,097	\$9,078	1.27%	11.24%	58.53%	\$85	\$25,445	1.20%	10.61%	60.92%	\$82

Source: SNL Financial

Note: Report includes only bank-level data.

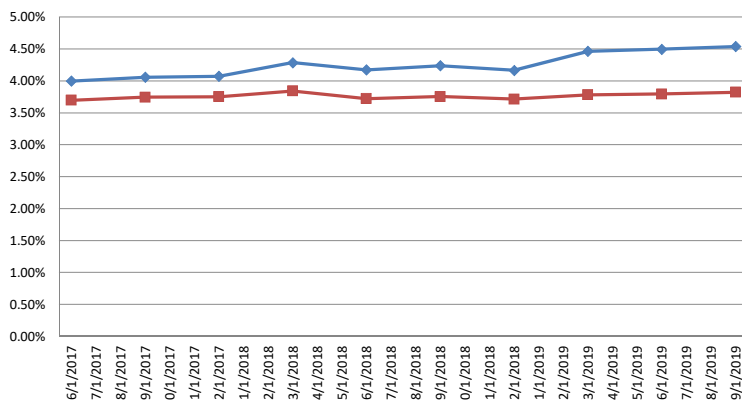
NA = data was not available.

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

Balance Sheet & Net Interest Margin

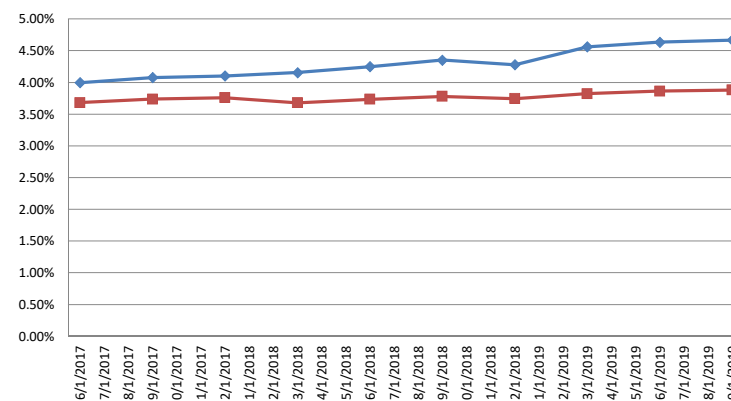
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



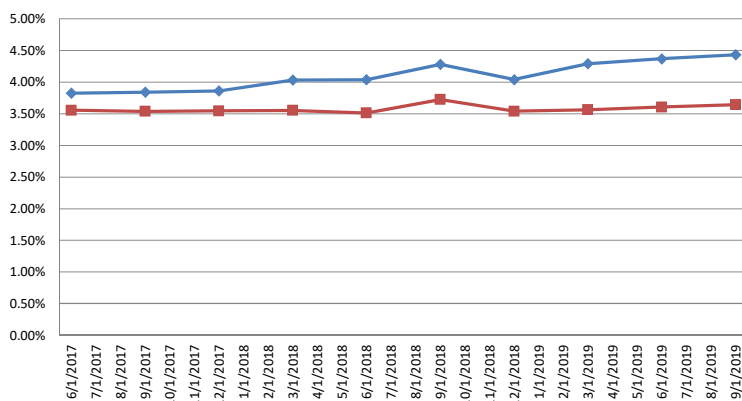
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.00%	4.05%	4.07%	4.28%	4.17%	4.24%	4.16%	4.46%	4.49%	4.54%
Net Interest Margin (FTE)	3.69%	3.74%	3.75%	3.84%	3.72%	3.75%	3.71%	3.78%	3.79%	3.82%

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



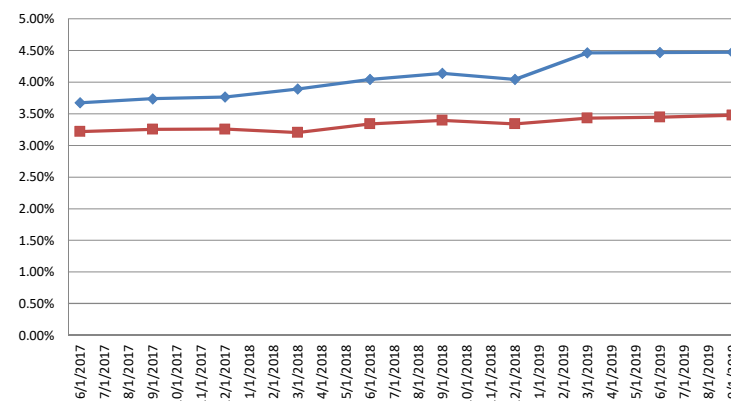
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.00%	4.08%	4.10%	4.15%	4.25%	4.35%	4.28%	4.56%	4.63%	4.67%
Net Interest Margin (FTE)	3.68%	3.73%	3.76%	3.68%	3.73%	3.78%	3.74%	3.82%	3.86%	3.88%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	3.83%	3.84%	3.86%	4.03%	4.04%	4.28%	4.04%	4.29%	4.37%	4.43%
Net Interest Margin (FTE)	3.55%	3.53%	3.54%	3.55%	3.51%	3.72%	3.54%	3.56%	3.60%	3.64%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	3.67%	3.74%	3.76%	3.89%	4.04%	4.14%	4.04%	4.46%	4.47%	4.47%
Net Interest Margin (FTE)	3.22%	3.25%	3.26%	3.20%	3.34%	3.40%	3.34%	3.43%	3.44%	3.48%

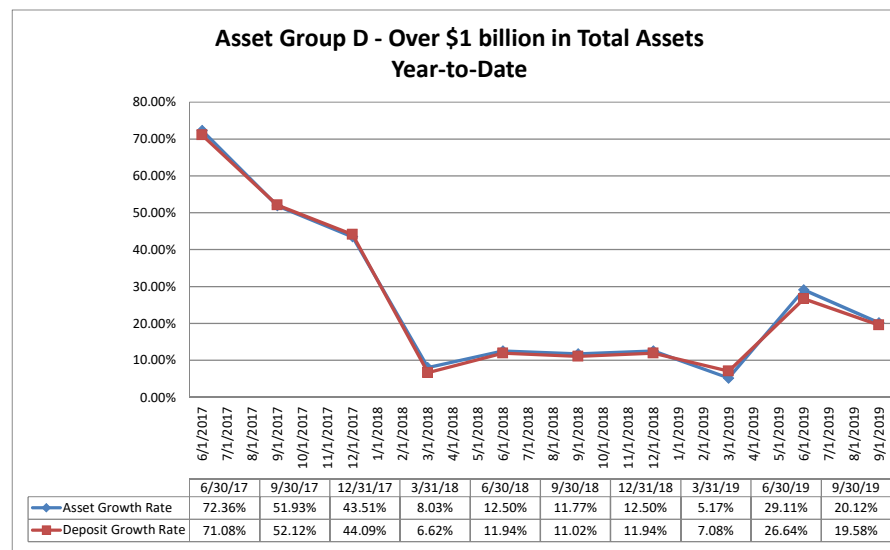
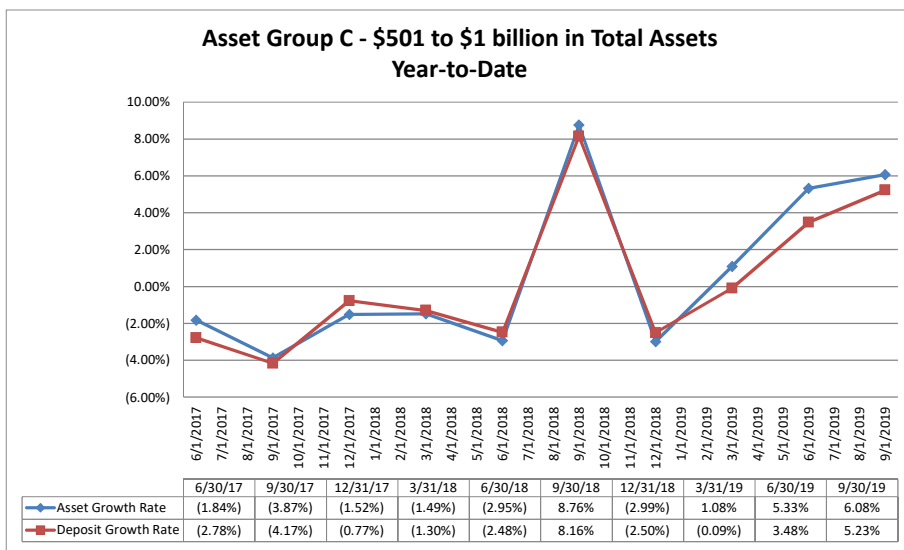
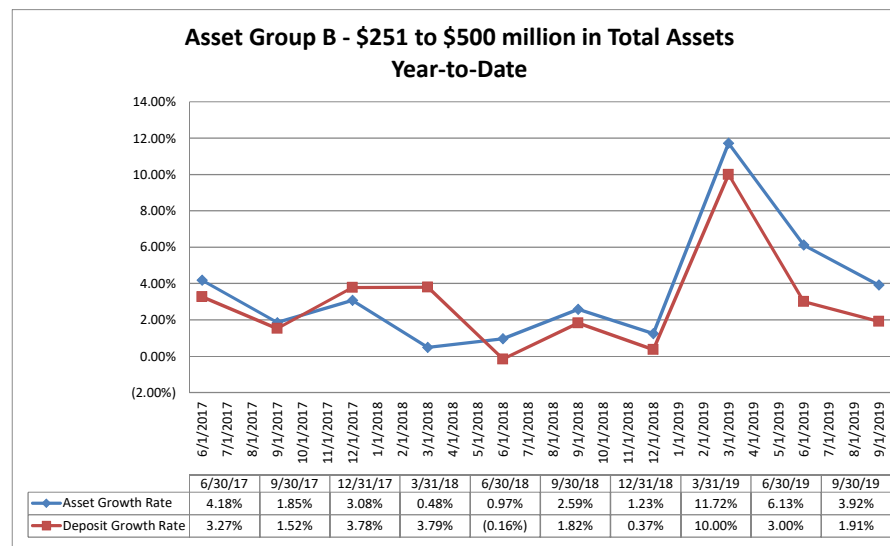
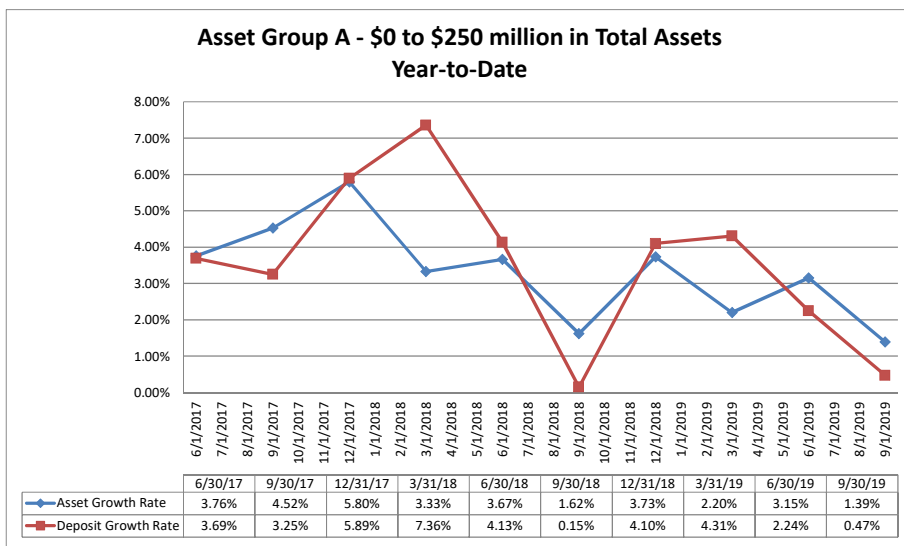
Source: SNL Financial

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



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, 2019

Run Date: November 9, 2019

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets												
Walton State Bank	\$9,016	\$3,083	\$8,284	37.22%	57.96%	\$3,005	3.65%	0.49%	0.37%	3.29%	(0.15%)	(0.61%)
Towanda State Bank	\$10,337	\$7,323	\$9,160	79.95%	12.96%	\$2,067	4.78%	0.84%	0.66%	4.13%	1.43%	9.81%
State Bank of Burrton	\$10,687	\$4,793	\$9,413	50.92%	27.61%	\$3,562	4.26%	0.50%	0.36%	3.92%	6.96%	6.01%
Prescott State Bank	\$12,767	\$7,025	\$9,899	70.97%	40.22%	\$3,192	4.46%	0.81%	0.66%	3.88%	(4.59%)	(5.69%)
Bison State Bank	\$14,216	\$9,490	\$12,660	74.96%	34.88%	\$711	6.21%	0.66%	0.38%	5.86%	62.02%	68.65%
First National Bank of Harveyville	\$14,369	\$9,357	\$11,312	82.72%	35.72%	\$4,790	4.77%	1.56%	1.31%	3.53%	0.93%	(4.26%)
Farmers State Bank	\$15,594	\$8,767	\$13,568	64.62%	49.99%	\$3,119	4.09%	0.96%	0.78%	3.36%	(6.65%)	(6.59%)
Dickinson County Bank	\$17,121	\$13,036	\$15,618	83.47%	20.36%	\$2,854	5.47%	1.68%	1.38%	4.15%	18.89%	20.71%
Peoples State Bank	\$17,643	\$12,866	\$12,788	100.61%	29.64%	\$4,411	6.02%	1.18%	0.67%	5.50%	5.71%	5.53%
Emerald Bank	\$17,987	\$10,781	\$15,988	67.43%	41.42%	\$1,999	4.77%	0.79%	0.55%	4.26%	8.03%	8.39%
Hillsboro State Bank	\$18,290	\$9,002	\$16,353	55.05%	49.36%	\$3,048	3.86%	0.89%	0.73%	3.18%	(6.25%)	(5.71%)
Bank of Denton	\$18,312	\$11,906	\$14,882	80.00%	27.30%	\$4,578	3.84%	0.85%	0.73%	3.33%	1.23%	1.59%
Alden State Bank	\$19,984	\$11,191	\$17,472	64.05%	29.48%	\$3,331	4.30%	0.92%	0.73%	3.63%	(4.43%)	(5.95%)
Farmers State Bank	\$21,192	\$13,817	\$15,846	87.20%	31.13%	\$4,238	4.25%	0.71%	0.57%	3.69%	(6.13%)	(20.78%)
Lorraine State Bank	\$22,458	\$18,264	\$18,247	100.09%	20.68%	\$4,492	4.21%	0.78%	0.65%	4.72%	(4.90%)	(7.78%)
Marion National Bank	\$22,507	\$7,190	\$18,517	38.83%	53.35%	\$4,501	3.30%	0.43%	0.33%	3.20%	4.31%	3.54%
Baxter State Bank	\$25,447	\$14,597	\$18,539	78.74%	36.76%	\$2,827	5.44%	0.31%	0.20%	5.30%	(5.24%)	(6.21%)
Piqua State Bank	\$27,548	\$12,129	\$24,067	50.40%	57.44%	\$2,504	4.39%	0.42%	0.24%	4.31%	(4.54%)	(7.36%)
Gorham State Bank	\$28,170	\$19,053	\$24,580	77.51%	33.57%	\$4,024	3.86%	0.39%	0.28%	3.61%	(7.76%)	(9.89%)
Marquette Farmers State Bank of Marquette	\$28,770	\$16,132	\$23,717	68.02%	49.68%	\$4,110	4.07%	1.10%	0.93%	3.41%	(5.12%)	(7.99%)
State Bank of Canton	\$30,348	\$10,851	\$24,188	44.86%	74.67%	\$6,070	3.41%	0.33%	0.22%	3.25%	7.50%	7.99%
Union State Bank	\$30,907	\$15,204	\$26,552	57.26%	45.09%	\$3,863	3.39%	1.32%	1.03%	2.46%	(6.45%)	(5.02%)
Ninnescah Valley Bank	\$31,226	\$12,492	\$25,758	48.50%	47.06%	\$6,245	4.24%	0.63%	0.39%	4.05%	0.74%	(1.17%)
Liberty Savings Association, FSA	\$31,713	\$8,958	\$25,008	35.82%	89.49%	\$6,343	3.47%	0.75%	0.74%	2.91%	(1.71%)	(2.95%)
Cottonwood Valley Bank	\$33,645	\$9,372	\$28,111	33.34%	65.59%	\$4,206	3.01%	0.78%	0.57%	2.70%	5.07%	4.50%
State Exchange Bank	\$34,560	\$17,574	\$29,675	59.22%	24.35%	\$4,937	4.07%	0.95%	0.71%	3.59%	(9.57%)	(13.32%)
Kendall State Bank	\$36,081	\$23,592	\$32,518	72.55%	31.40%	\$2,255	5.15%	0.79%	0.57%	4.61%	(0.48%)	0.51%
Farmers State Bank	\$36,239	\$24,872	\$27,188	91.48%	21.10%	\$5,177	4.59%	1.29%	1.08%	3.71%	(1.34%)	(8.25%)
Chetopa State Bank & Trust Co.	\$37,642	\$26,956	\$33,610	80.20%	8.81%	\$6,274	4.57%	1.06%	0.87%	3.77%	2.34%	5.69%
First National Bank of Spearville	\$37,775	\$20,349	\$30,969	65.71%	47.81%	\$6,296	4.46%	1.17%	0.90%	3.68%	(1.78%)	(2.60%)
Bank of Greeley	\$38,332	\$21,152	\$32,161	65.77%	44.51%	\$6,389	3.89%	0.93%	0.73%	3.27%	2.17%	1.01%
Ford County State Bank	\$38,742	\$27,434	\$33,241	82.53%	25.94%	\$6,457	4.89%	0.64%	0.53%	4.42%	(1.20%)	(0.92%)
Haviland State Bank	\$39,174	\$26,890	\$29,299	91.78%	12.32%	\$4,897	4.77%	0.90%	0.67%	4.26%	0.42%	(6.14%)
Farmers and Merchants Bank of Mound City, Kansas	\$39,715	\$31,754	\$36,325	87.42%	10.31%	\$5,674	5.21%	1.11%	0.84%	4.45%	0.15%	3.18%
City State Bank	\$39,988	\$25,846	\$35,861	72.07%	31.54%	\$3,999	4.30%	0.74%	0.58%	3.87%	(3.58%)	1.54%
First State Bank of Ransom	\$41,008	\$16,868	\$30,537	55.24%	61.73%	\$6,835	3.76%	0.90%	0.73%	3.33%	(8.65%)	(15.48%)
Olpe State Bank	\$41,129	\$21,068	\$32,776	64.28%	41.62%	\$4,113	4.01%	1.22%	1.03%	3.17%	(2.90%)	(6.60%)
Swedish-American State Bank	\$41,497	\$32,804	\$32,366	101.35%	6.99%	\$4,611	5.03%	0.91%	0.75%	4.41%	(1.66%)	(10.92%)
Farmers State Bank of Bucklin, Kansas	\$42,794	\$22,042	\$37,399	58.94%	40.58%	\$4,755	4.17%	0.91%	0.59%	3.73%	(9.20%)	(11.40%)
Farmers State Bank of Blue Mound	\$43,031	\$30,864	\$34,513	89.43%	20.85%	\$2,391	5.83%	0.83%	0.58%	5.33%	(4.99%)	(7.23%)
State Bank of Spring Hill	\$45,148	\$12,693	\$40,143	31.62%	45.68%	\$4,515	3.70%	0.28%	0.20%	3.54%	13.49%	12.70%
Bank of Palmer	\$45,255	\$24,329	\$39,825	61.09%	48.90%	\$5,657	4.04%	0.96%	0.83%	3.45%	4.21%	1.50%
First National Bank in Frankfort	\$47,382	\$24,234	\$40,185	60.31%	37.63%	\$6,769	4.25%	1.04%	0.83%	3.57%	2.11%	(0.13%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
Citizens State Bank and Trust Company	\$47,848	\$41,959	\$41,061	102.19%	6.84%	\$2,518	6.00%	1.50%	1.25%	4.81%	(0.59%)	6.90%
Union State Bank	\$49,435	\$38,131	\$41,151	92.66%	11.04%	\$3,090	5.68%	0.77%	0.55%	5.18%	(3.17%)	(4.48%)
Kaw Valley State Bank	\$50,855	\$24,932	\$45,371	54.95%	27.80%	\$4,238	4.25%	0.46%	0.34%	4.09%	4.94%	1.86%
Howard State Bank	\$50,890	\$23,825	\$44,586	53.44%	40.76%	\$2,994	4.11%	0.40%	0.33%	3.85%	(13.41%)	(16.93%)
Peoples Bank	\$52,001	\$27,339	\$40,388	67.69%	19.85%	\$4,333	4.45%	1.50%	1.34%	3.37%	0.77%	(10.11%)
KansasLand Bank	\$52,661	\$35,709	\$46,154	77.37%	9.69%	\$4,051	4.75%	1.31%	1.18%	3.66%	(1.85%)	0.13%
Security State Bank	\$53,022	\$20,549	\$45,494	45.17%	45.98%	\$3,314	3.67%	0.55%	0.42%	3.37%	(7.01%)	0.69%
First National Bank of Dighton	\$53,785	\$29,090	\$42,126	69.05%	37.11%	\$4,482	3.80%	0.45%	0.29%	3.60%	(5.90%)	(6.72%)
Stock Exchange Bank	\$54,180	\$45,636	\$45,698	99.86%	14.54%	\$3,870	5.35%	1.05%	14.54%	4.55%	1.10%	(3.17%)
First National Bank of Sedan	\$54,960	\$27,007	\$47,397	56.98%	24.53%	\$3,233	4.10%	0.94%	0.68%	3.53%	(7.82%)	(14.02%)
Argentine Federal Savings	\$55,623	\$35,983	\$45,899	78.40%	33.93%	\$5,057	4.45%	1.57%	1.48%	3.02%	3.85%	1.21%
Tampa State Bank	\$55,893	\$36,972	\$41,917	88.20%	14.01%	\$4,299	4.12%	1.26%	1.02%	3.31%	(2.76%)	(3.04%)
Farmers State Bank	\$57,136	\$37,769	\$48,481	77.90%	17.92%	\$3,571	5.04%	0.94%	0.84%	4.31%	(0.34%)	(2.88%)
First State Bank	\$59,455	\$25,804	\$47,571	54.24%	38.96%	\$5,946	3.77%	0.67%	0.50%	3.61%	(13.44%)	(18.49%)
New Century Bank	\$59,729	\$50,887	\$52,249	97.39%	14.13%	\$2,844	7.38%	2.19%	2.28%	5.53%	9.23%	13.66%
Farmers State Bank	\$60,508	\$28,491	\$49,201	57.91%	48.65%	\$4,322	4.08%	0.66%	0.51%	3.81%	(1.68%)	(5.17%)
Heritage Bank	\$60,553	\$48,165	\$49,909	96.51%	15.31%	\$4,658	5.04%	1.42%	1.25%	3.89%	(0.18%)	(0.90%)
Kansas State Bank Overbrook Kansas	\$63,121	\$34,709	\$49,304	70.40%	40.56%	\$4,855	4.76%	1.11%	0.92%	4.08%	2.77%	(0.19%)
Citizens State Bank of Cheney, Kansas	\$63,221	\$33,709	\$55,972	60.22%	29.11%	\$4,863	4.51%	0.97%	0.61%	3.92%	9.29%	8.82%
Bank of Holyrood	\$63,390	\$47,193	\$53,996	87.40%	24.28%	\$6,339	4.86%	1.48%	1.22%	3.80%	2.42%	1.70%
CBW Bank	\$64,947	\$5,627	\$49,133	11.45%	115.21%	\$2,706	3.40%	0.23%	0.02%	3.38%	33.35%	31.46%
Small Business Bank	\$65,880	\$45,905	\$55,813	82.25%	23.91%	\$4,706	4.16%	1.82%	0.83%	3.52%	2.67%	3.25%
First Security Bank	\$65,982	\$48,947	\$55,672	87.92%	16.67%	\$3,299	4.93%	0.93%	0.77%	4.19%	10.26%	8.46%
Bank of Protection	\$65,998	\$46,741	\$50,327	92.87%	11.01%	\$4,714	4.99%	1.19%	0.97%	4.18%	(7.40%)	(10.33%)
Farmers Bank of Osborne, Kansas	\$66,710	\$41,025	\$55,771	73.56%	27.53%	\$4,765	4.82%	1.34%	1.10%	3.84%	0.23%	(1.20%)
Bendena State Bank	\$67,167	\$50,418	\$59,329	84.98%	8.60%	\$5,597	4.60%	0.89%	0.65%	4.09%	5.39%	3.82%
FNB Washington	\$69,409	\$32,349	\$42,354	76.38%	29.42%	\$6,310	3.66%	0.72%	0.59%	3.23%	(23.43%)	(33.71%)
Exchange State Bank of St. Paul, Lyndon State Bank	\$73,476	\$39,175	\$61,180	64.03%	39.70%	\$4,592	4.37%	0.97%	0.87%	3.64%	4.35%	4.96%
First Bank of Beloit	\$74,013	\$53,156	\$61,615	86.27%	16.57%	\$3,084	5.29%	1.16%	0.95%	4.43%	8.39%	6.40%
First State Bank of Healy	\$75,071	\$46,010	\$63,892	72.01%	13.52%	\$5,005	4.14%	0.61%	0.43%	3.79%	(4.30%)	(6.83%)
Fowler State Bank	\$77,099	\$47,202	\$56,110	84.12%	22.93%	\$8,567	4.58%	1.02%	0.90%	3.93%	(0.16%)	(8.42%)
Baldwin State Bank	\$77,170	\$48,873	\$69,321	70.50%	14.68%	\$5,145	4.46%	1.20%	0.97%	3.60%	(15.63%)	(17.29%)
Home Savings Bank	\$78,100	\$36,815	\$68,739	53.56%	38.99%	\$4,881	3.62%	1.20%	0.89%	2.81%	(1.43%)	(2.63%)
Johnson State Bank	\$78,197	\$46,775	\$55,153	84.81%	27.86%	\$6,015	4.15%	0.92%	0.85%	3.46%	8.22%	3.01%
Bank of Commerce and Trust Company	\$78,431	\$34,533	\$62,474	55.28%	31.71%	\$4,614	4.07%	0.90%	0.68%	3.59%	(6.91%)	(10.50%)
University National Bank of Lawrence	\$79,689	\$44,123	\$70,529	62.56%	26.94%	\$3,320	4.56%	1.05%	0.88%	3.79%	5.48%	3.72%
Stockgrowers State Bank	\$80,197	\$61,290	\$72,425	84.63%	20.71%	\$5,012	4.63%	0.76%	0.58%	4.08%	6.74%	6.86%
Citizens State Bank and Trust Company	\$81,305	\$44,361	\$56,733	78.19%	17.75%	\$5,808	4.48%	1.27%	1.11%	3.81%	(6.40%)	(14.65%)
Community Bank of Wichita, Inc.	\$82,328	\$54,210	\$61,964	87.49%	19.82%	\$3,430	4.53%	0.35%	0.28%	4.29%	(15.31%)	(21.69%)
First National Bank of Hope	\$84,095	\$65,371	\$75,368	86.74%	16.30%	\$3,656	5.49%	1.29%	0.96%	4.60%	10.83%	20.00%
	\$84,204	\$55,843	\$68,821	81.14%	26.13%	\$4,210	4.82%	1.44%	1.12%	3.88%	1.53%	9.56%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
First National Bank of Kansas	\$84,946	\$24,191	\$69,516	34.80%	24.75%	\$6,068	3.54%	1.05%	0.91%	2.74%	(1.26%)	(5.94%)
Almena State Bank	\$86,161	\$69,469	\$77,041	90.17%	10.86%	\$5,385	5.67%	2.15%	1.82%	3.84%	(48.51%)	(51.94%)
Wilson State Bank	\$86,863	\$67,204	\$76,520	87.83%	6.33%	\$3,341	4.84%	0.95%	0.74%	4.19%	(0.51%)	8.00%
First National Bank in Fredonia	\$88,062	\$34,201	\$71,301	47.97%	55.73%	\$5,504	4.22%	0.73%	0.57%	3.71%	(9.60%)	(14.58%)
Riley State Bank of Riley, Kansas	\$90,413	\$60,068	\$75,463	79.60%	16.06%	\$4,110	4.48%	1.34%	1.14%	3.52%	5.15%	4.86%
Chisholm Trail State Bank	\$91,360	\$62,527	\$75,531	82.78%	23.06%	\$3,972	4.52%	0.50%	0.35%	4.20%	23.71%	12.91%
State Bank of Downs	\$92,483	\$73,102	\$78,916	92.63%	19.04%	\$6,166	5.19%	1.36%	1.06%	4.26%	6.42%	3.63%
State Bank of Bern	\$94,603	\$50,122	\$77,790	64.43%	48.44%	\$6,757	4.42%	1.39%	0.98%	3.67%	0.91%	(1.46%)
First Federal Savings and Loan	\$97,016	\$80,700	\$79,252	101.83%	18.60%	\$16,169	6.16%	2.24%	2.14%	4.27%	8.61%	22.84%
Elk State Bank	\$97,112	\$61,864	\$75,160	82.31%	22.14%	\$5,712	4.34%	1.36%	1.15%	3.40%	(0.67%)	(0.99%)
First Commerce Bank	\$98,183	\$74,629	\$85,735	87.05%	21.65%	\$5,775	4.42%	0.63%	0.51%	3.98%	(3.63%)	(4.63%)
Conway Bank	\$98,695	\$67,145	\$79,343	84.63%	26.64%	\$3,184	5.08%	1.31%	1.12%	3.99%	(1.73%)	(2.31%)
Farmers Bank & Trust	\$99,845	\$41,225	\$89,675	45.97%	40.51%	\$4,755	3.83%	1.61%	0.61%	3.15%	(6.34%)	(9.11%)
Garden Plain State Bank	\$100,607	\$41,067	\$84,696	48.49%	62.51%	\$5,295	3.97%	0.65%	0.50%	3.62%	6.09%	4.51%
TriCentury Bank	\$100,736	\$75,886	\$54,397	139.50%	23.31%	\$7,195	5.22%	1.85%	1.67%	3.73%	(3.47%)	(8.62%)
First National Bank in Cimarron	\$100,843	\$50,790	\$84,497	60.11%	16.37%	\$5,042	4.31%	0.76%	0.54%	3.86%	(1.28%)	(12.50%)
American Bank of Baxter Springs	\$101,998	\$36,616	\$89,112	41.09%	37.75%	\$3,517	3.45%	0.46%	0.35%	3.15%	(6.98%)	(9.82%)
Community Bank	\$102,320	\$79,275	\$85,724	92.48%	15.41%	\$4,449	4.85%	0.83%	0.57%	4.30%	12.53%	6.59%
Bank of Prairie Village	\$102,854	\$66,923	\$90,370	74.05%	28.27%	\$6,428	4.54%	1.52%	1.08%	3.67%	(3.99%)	(5.41%)
Prairie Bank of Kansas	\$103,587	\$63,245	\$89,614	70.57%	12.74%	\$4,709	4.17%	0.97%	0.81%	3.49%	(3.26%)	2.28%
Home Bank and Trust Company	\$105,375	\$89,243	\$96,412	92.56%	9.40%	\$3,513	5.09%	1.05%	0.81%	4.28%	1.43%	11.31%
First Neodesha Bank	\$106,059	\$84,540	\$91,123	92.78%	5.65%	\$3,214	4.65%	1.00%	0.78%	3.94%	3.63%	2.17%
Bankwest of Kansas	\$110,606	\$88,967	\$95,519	93.14%	18.11%	\$3,456	5.57%	1.16%	0.93%	4.88%	(9.63%)	(12.47%)
Alliance Bank	\$110,651	\$79,506	\$97,827	81.27%	28.98%	\$4,811	5.28%	1.24%	0.90%	4.47%	15.71%	17.22%
Andover State Bank	\$112,044	\$89,096	\$93,302	95.49%	13.17%	\$5,602	4.85%	1.13%	1.15%	3.95%	25.71%	29.01%
First National Bank of Scott City	\$116,289	\$73,353	\$94,328	77.76%	26.31%	\$4,473	4.64%	0.91%	0.68%	4.07%	(6.96%)	(15.36%)
Citizens State Bank	\$117,280	\$85,239	\$99,651	85.54%	9.50%	\$4,044	4.64%	1.06%	0.83%	3.98%	(8.07%)	(10.30%)
Lyons Federal Bank	\$117,353	\$86,808	\$92,870	93.47%	16.48%	\$5,102	4.51%	1.31%	1.13%	3.45%	(1.70%)	2.90%
Halstead Bank	\$117,671	\$93,872	\$104,571	89.77%	10.47%	\$4,058	5.21%	1.29%	0.99%	4.25%	(0.98%)	1.66%
Heartland Tri-State Bank	\$118,249	\$69,112	\$104,992	65.83%	17.79%	\$4,730	4.69%	1.43%	1.14%	3.69%	35.05%	47.83%
First National Bank of Louisburg	\$119,881	\$58,339	\$100,709	57.93%	43.54%	\$4,995	3.55%	0.49%	0.25%	3.34%	5.80%	7.65%
Farmers State Bank	\$120,476	\$65,100	\$101,181	64.34%	41.66%	\$6,024	4.49%	1.03%	0.81%	3.87%	6.30%	3.94%
Stanley Bank	\$120,558	\$76,552	\$98,920	77.39%	39.27%	\$13,395	5.27%	1.13%	1.72%	4.30%	10.42%	11.54%
Carson Bank	\$122,358	\$83,684	\$107,374	77.94%	13.49%	\$2,984	4.45%	0.82%	0.61%	3.86%	2.74%	9.38%
Community Bank	\$122,484	\$76,788	\$106,746	71.94%	22.82%	\$5,325	4.69%	0.74%	0.53%	4.26%	1.91%	0.66%
Patriots Bank	\$125,802	\$91,838	\$107,939	85.08%	9.88%	\$3,145	5.18%	1.07%	0.88%	4.41%	3.34%	2.22%
Flint Hills Bank	\$128,370	\$71,648	\$108,169	66.24%	19.25%	\$5,835	3.92%	1.04%	0.87%	3.18%	1.22%	(1.14%)
Southwind Bank	\$130,128	\$60,619	\$115,244	52.60%	40.72%	\$6,849	3.93%	0.79%	0.56%	3.55%	8.03%	7.17%
Stockgrowers State Bank	\$134,406	\$83,966	\$103,361	81.24%	24.60%	\$5,169	4.51%	1.35%	1.13%	3.61%	2.13%	(5.56%)
Valley State Bank	\$134,785	\$88,405	\$109,948	80.41%	21.01%	\$4,212	4.89%	1.19%	0.75%	4.18%	9.34%	8.37%
Impact Bank	\$137,931	\$84,006	\$112,197	74.87%	17.51%	\$5,305	4.44%	1.11%	0.92%	3.65%	(3.10%)	(13.90%)
Bank of the Prairie	\$138,481	\$97,777	\$113,383	86.24%	24.96%	\$5,129	5.11%	1.86%	1.49%	3.73%	(2.73%)	(1.10%)
First Bank	\$139,229	\$81,519	\$107,687	75.70%	26.97%	\$4,491	4.24%	1.33%	0.88%	3.54%	0.18%	(0.12%)
Midland National Bank	\$139,903	\$86,264	\$122,581	70.37%	34.41%	\$3,412	4.21%	0.47%	0.37%	3.96%	(0.55%)	(0.11%)
Fidelity State Bank and Trust												
Company	\$140,086	\$78,779	\$121,409	64.89%	31.87%	\$4,378	3.73%	0.99%	0.57%	3.22%	3.64%	1.71%
Vintage Bank Kansas	\$141,542	\$94,516	\$112,591	83.95%	16.46%	\$3,539	5.15%	1.01%	0.76%	4.47%	13.46%	15.73%
Lyon County State Bank	\$141,707	\$56,231	\$126,812	44.34%	50.82%	\$4,168	3.67%	0.34%	0.25%	3.55%	5.14%	3.08%
Farmers State Bank of Oakley, Kansas	\$143,266	\$103,217	\$100,047	103.17%	14.08%	\$10,233	4.81%	1.73%	1.55%	3.62%	(0.27%)	(8.11%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
Union State Bank	\$144,044	\$69,346	\$88,123	78.69%	11.89%	\$7,581	3.82%	1.32%	1.24%	2.81%	(0.62%)	2.34%
Farmers National Bank	\$144,514	\$110,747	\$118,958	93.10%	13.44%	\$4,516	4.52%	1.19%	1.00%	3.70%	8.17%	8.04%
Farmers State Bank of Aliceville, Kansas	\$145,070	\$104,143	\$121,219	85.91%	11.76%	\$6,908	4.62%	1.37%	1.22%	3.56%	(5.39%)	(8.06%)
Kansas State Bank	\$145,076	\$62,169	\$119,855	51.87%	11.36%	\$4,534	3.70%	0.67%	0.56%	3.20%	(7.64%)	(12.70%)
Valley State Bank	\$152,626	\$118,573	\$122,688	96.65%	11.11%	\$4,625	5.44%	1.78%	1.48%	4.08%	10.81%	15.29%
First State Bank and Trust	\$154,286	\$91,252	\$112,807	80.89%	28.23%	\$6,708	4.14%	1.08%	0.87%	3.49%	2.13%	(2.99%)
Community State Bank	\$161,274	\$92,363	\$139,251	66.33%	11.56%	\$7,331	4.33%	0.63%	0.46%	3.95%	(0.48%)	(3.42%)
Freedom Bank	\$168,019	\$127,471	\$121,606	104.82%	8.66%	\$8,401	4.15%	1.78%	1.38%	2.90%	(16.23%)	11.51%
Citizens National Bank	\$169,769	\$69,453	\$148,996	46.61%	41.11%	\$3,265	3.73%	0.79%	0.66%	3.21%	0.99%	1.26%
Fidelity State Bank and Trust Company	\$170,281	\$36,377	\$136,137	26.72%	75.30%	\$5,493	3.28%	0.58%	0.38%	3.04%	(1.72%)	(4.56%)
Bankers' Bank of Kansas	\$170,794	\$127,936	\$131,796	97.07%	24.67%	\$3,634	4.91%	2.57%	1.06%	3.80%	(0.07%)	(1.25%)
First Heritage Bank	\$172,702	\$114,023	\$150,056	75.99%	20.24%	\$5,397	4.82%	1.72%	1.36%	3.54%	2.49%	31.22%
SJN Bank of Kansas	\$173,671	\$97,119	\$156,049	62.24%	20.99%	\$4,824	4.80%	0.77%	0.61%	4.32%	23.80%	36.22%
Citizens Savings and Loan Association, FSB	\$174,662	\$87,802	\$127,497	68.87%	46.22%	\$4,596	3.42%	0.96%	0.88%	2.74%	2.23%	2.95%
Community Bank of the Midwest	\$177,209	\$102,505	\$157,777	64.97%	35.75%	\$5,212	4.50%	0.72%	0.48%	4.05%	1.17%	0.19%
FirstOak Bank	\$180,425	\$136,383	\$159,290	85.62%	18.46%	\$4,101	5.74%	0.81%	0.59%	5.23%	(0.03%)	1.76%
Bank of Commerce	\$181,032	\$96,451	\$163,923	58.84%	25.55%	\$3,621	3.69%	0.79%	0.63%	3.15%	6.25%	7.99%
First Kansas Bank	\$181,813	\$57,443	\$163,517	35.13%	27.64%	\$6,493	3.44%	0.48%	0.45%	3.12%	(10.16%)	(13.66%)
Farmers and Drivers Bank	\$181,833	\$91,107	\$108,591	83.90%	28.92%	\$6,994	3.95%	1.03%	0.90%	3.35%	(1.15%)	(1.11%)
VisionBank	\$182,925	\$164,347	\$154,280	106.53%	4.43%	\$5,716	4.99%	1.86%	1.24%	3.83%	3.32%	(0.65%)
Kaw Valley State Bank and Trust	\$184,220	\$105,300	\$158,846	66.29%	25.46%	\$4,493	4.47%	1.48%	1.09%	3.51%	7.81%	6.50%
Goppert State Service Bank	\$184,704	\$148,423	\$155,997	95.14%	6.09%	\$3,769	4.47%	0.86%	0.70%	3.84%	6.43%	(0.65%)
Farmers State Bank	\$184,998	\$127,608	\$156,437	81.57%	20.61%	\$5,139	4.66%	1.84%	1.54%	3.37%	9.78%	9.34%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$191,451	\$107,690	\$131,607	81.83%	17.51%	\$3,612	4.15%	1.31%	1.09%	3.14%	0.00%	(10.48%)
FNB Bank	\$191,807	\$125,423	\$149,223	84.05%	10.80%	\$3,836	4.96%	1.09%	0.74%	4.21%	3.35%	(1.05%)
Community First Bank	\$191,939	\$179,375	\$159,978	112.12%	2.59%	\$5,998	6.18%	1.94%	1.54%	4.75%	1.04%	8.47%
Citizens State Bank	\$201,952	\$126,671	\$181,277	69.88%	22.09%	\$3,884	4.78%	0.79%	0.56%	4.24%	0.73%	(1.18%)
First Bank of Newton	\$202,259	\$157,540	\$174,708	90.17%	14.87%	\$4,597	4.74%	0.91%	0.81%	4.00%	4.06%	(1.32%)
Solomon State Bank	\$203,049	\$155,426	\$158,433	98.10%	23.00%	\$10,152	4.68%	1.81%	1.67%	3.28%	3.28%	3.46%
Kearny County Bank	\$203,144	\$151,502	\$163,860	92.46%	11.22%	\$5,209	5.41%	1.25%	1.04%	4.58%	0.17%	(2.55%)
Plains State Bank	\$210,623	\$144,676	\$169,361	85.42%	11.54%	\$4,681	4.63%	1.52%	1.22%	3.56%	2.04%	9.32%
Mutual Savings Association	\$214,845	\$127,440	\$144,808	88.01%	37.18%	\$4,671	4.55%	1.03%	0.95%	3.86%	0.58%	2.25%
First National Bank and Trust	\$216,272	\$153,909	\$171,806	89.58%	9.79%	\$3,605	4.87%	1.27%	1.00%	4.05%	3.19%	(0.81%)
Great American Bank	\$218,126	\$193,345	\$157,351	122.87%	5.95%	\$5,320	5.96%	1.57%	1.32%	4.71%	7.54%	3.48%
Kanza Bank	\$221,083	\$161,873	\$186,362	86.86%	9.60%	\$4,422	4.43%	0.90%	0.71%	3.79%	(4.00%)	(10.69%)
Mid-America Bank	\$226,713	\$177,525	\$175,643	101.07%	17.52%	\$4,723	5.76%	1.95%	1.75%	4.14%	24.21%	16.62%
Grant County Bank	\$227,461	\$147,529	\$185,309	79.61%	20.45%	\$4,212	4.40%	1.19%	1.04%	3.55%	(4.40%)	(7.19%)
Cornerstone Bank	\$231,092	\$193,514	\$194,208	99.64%	14.12%	\$10,047	4.94%	1.95%	1.51%	3.54%	8.20%	11.08%
ESB Financial	\$240,900	\$156,303	\$207,138	75.46%	20.34%	\$4,724	4.32%	1.03%	0.75%	3.64%	6.68%	7.89%
Farmers & Merchants Bank of Colby	\$244,618	\$170,012	\$158,817	107.05%	16.03%	\$11,648	4.98%	1.69%	1.56%	3.78%	9.94%	(0.04%)
Golden Belt Bank, FSA	\$246,215	\$185,358	\$205,596	90.16%	10.41%	\$4,828	4.44%	0.64%	0.51%	3.96%	6.36%	8.48%
Solutions North Bank	\$246,751	\$171,439	\$206,466	83.03%	16.18%	\$4,656	4.76%	1.39%	1.27%	3.68%	2.41%	2.05%
State Average of Asset Group A	\$99,950	\$63,993	\$81,885	75.39%	27.04%	\$4,895	4.54%	1.06%	0.85%	3.82%	1.39%	0.47%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets												
Bank of Hays	\$254,062	\$169,283	\$217,448	77.85%	21.44%	\$7,699	4.09%	1.08%	0.86%	3.35%	(1.49%)	(1.15%)
Peoples State Bank	\$260,474	\$194,827	\$216,038	90.18%	16.77%	\$4,736	6.40%	1.79%	1.83%	4.83%	20.39%	13.58%
Centera Bank	\$262,552	\$121,432	\$234,414	51.80%	25.58%	\$5,148	4.02%	0.82%	0.63%	3.49%	(4.89%)	(7.40%)
Guaranty State Bank and Trust Company	\$285,114	\$228,804	\$229,419	99.73%	16.52%	\$4,752	4.94%	1.21%	1.03%	4.07%	3.20%	0.23%
Astra Bank	\$286,777	\$197,593	\$252,034	78.40%	8.91%	\$4,217	4.60%	0.81%	0.68%	4.03%	(11.27%)	(14.61%)
Silver Lake Bank	\$289,859	\$228,125	\$228,570	99.81%	12.36%	\$5,085	4.71%	1.50%	1.26%	3.59%	10.51%	7.99%
Community First National Bank	\$294,415	\$258,543	\$264,657	97.69%	10.48%	\$3,547	4.45%	1.86%	1.43%	3.33%	5.52%	4.61%
First State Bank and Trust	\$299,556	\$210,954	\$267,634	78.82%	12.75%	\$3,328	4.47%	0.66%	0.51%	4.00%	10.00%	8.66%
Security State Bank	\$302,013	\$229,147	\$198,564	115.40%	9.50%	\$9,152	5.05%	2.01%	1.77%	3.53%	7.65%	6.56%
Bank of the Flint Hills	\$303,327	\$234,694	\$242,351	96.84%	12.82%	\$3,991	5.08%	1.52%	1.33%	3.88%	(3.28%)	5.75%
Union State Bank of Everest	\$307,723	\$211,293	\$270,711	78.05%	13.35%	\$3,620	4.62%	1.03%	0.70%	3.98%	(3.04%)	(4.93%)
Kaw Valley Bank	\$315,862	\$257,031	\$275,259	93.38%	11.89%	\$4,156	5.76%	1.52%	1.12%	4.71%	4.12%	3.83%
Commercial Bank	\$328,533	\$145,582	\$292,982	49.69%	32.63%	\$4,693	3.67%	0.68%	0.59%	3.26%	(0.94%)	(4.11%)
First Option Bank	\$329,752	\$148,230	\$286,882	51.67%	25.74%	\$4,339	3.51%	0.89%	0.61%	3.03%	2.91%	(4.18%)
Bank, The	\$330,653	\$233,931	\$283,402	82.54%	25.21%	\$6,012	4.90%	1.08%	0.79%	4.15%	(10.89%)	(13.79%)
Union State Bank	\$335,642	\$208,229	\$279,335	74.54%	21.83%	\$4,196	4.23%	0.74%	0.62%	3.70%	4.87%	5.87%
Peoples Bank	\$348,890	\$228,325	\$295,278	77.33%	19.93%	\$4,307	4.88%	0.83%	0.38%	4.59%	(4.28%)	(6.35%)
Denison State Bank	\$349,117	\$224,211	\$265,928	84.31%	9.92%	\$5,290	4.46%	1.09%	0.93%	3.69%	2.85%	2.50%
Citizens State Bank	\$349,298	\$276,001	\$256,513	107.60%	7.59%	\$9,192	5.05%	1.56%	1.38%	3.81%	0.59%	3.34%
First National Bank of Syracuse	\$368,598	\$303,749	\$297,623	102.06%	12.28%	\$6,702	5.67%	1.37%	1.14%	4.64%	10.65%	(1.47%)
Citizens Bank of Kansas	\$378,547	\$227,288	\$311,585	72.95%	18.71%	\$3,571	4.65%	0.65%	0.47%	4.32%	80.19%	77.60%
Bank of Tescott	\$387,284	\$296,451	\$323,492	91.64%	17.66%	\$5,868	4.66%	1.35%	1.23%	3.61%	(6.36%)	(8.96%)
Labette Bank	\$396,536	\$287,240	\$330,816	86.83%	9.13%	\$3,541	4.49%	0.89%	0.69%	3.89%	(2.34%)	(4.44%)
Exchange Bank & Trust	\$418,723	\$287,762	\$360,545	79.81%	17.40%	\$4,869	4.17%	0.55%	0.51%	3.75%	(4.64%)	(6.48%)
Citizens State Bank	\$430,048	\$234,907	\$340,046	69.08%	25.54%	\$4,480	4.20%	0.89%	0.74%	3.65%	1.39%	4.64%
First Bank Kansas	\$437,508	\$235,814	\$386,777	60.97%	35.03%	\$3,500	4.19%	0.77%	0.69%	3.67%	2.55%	0.64%
First State Bank	\$444,467	\$255,371	\$363,532	70.25%	16.78%	\$5,848	4.52%	1.37%	1.17%	3.62%	(0.85%)	(1.68%)
Southwest National Bank	\$448,122	\$382,149	\$389,647	98.08%	10.53%	\$3,766	5.01%	1.61%	1.36%	3.73%	(2.40%)	(5.50%)
Legacy Bank	\$465,293	\$347,437	\$363,043	95.70%	11.82%	\$5,228	5.08%	1.31%	1.02%	4.13%	6.52%	4.58%
Western State Bank	\$466,601	\$326,205	\$406,330	80.28%	14.96%	\$4,129	5.28%	0.73%	0.43%	4.82%	(3.43%)	(4.69%)
Community National Bank	\$475,075	\$173,509	\$392,300	44.23%	48.35%	\$6,885	3.80%	0.64%	0.58%	3.40%	7.57%	(1.56%)
State Average of Asset Group B	\$353,239	\$237,552	\$294,295	81.86%	17.85%	\$5,027	4.67%	1.12%	0.92%	3.88%	3.92%	1.91%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets												
United Bank & Trust	\$608,848	\$459,748	\$460,085	99.93%	7.96%	\$6,409	4.53%	1.04%	1.01%	3.61%	(3.96%)	(6.44%)
Peoples Bank and Trust Company	\$612,580	\$370,912	\$471,324	78.70%	16.97%	\$4,196	4.38%	1.11%	0.88%	3.69%	34.11%	44.69%
Bank of Labor	\$622,451	\$259,999	\$511,295	50.85%	44.55%	\$5,020	4.51%	0.74%	0.53%	3.91%	2.83%	(0.06%)
American State Bank & Trust Company	\$648,088	\$419,696	\$533,145	78.72%	17.16%	\$5,185	4.55%	0.91%	0.62%	3.93%	(5.70%)	(9.08%)
Bennington State Bank	\$705,983	\$469,684	\$565,953	82.99%	21.02%	\$6,598	4.35%	1.42%	1.10%	3.34%	1.15%	1.99%
First National Bank of Hutchinson	\$714,604	\$500,801	\$573,265	87.36%	11.33%	\$4,179	4.23%	1.21%	0.84%	3.52%	(0.97%)	(2.41%)
GNBank, National Association	\$720,034	\$479,918	\$568,188	84.46%	14.14%	\$3,913	4.81%	0.94%	0.82%	4.03%	16.33%	17.59%
Farmers Bank & Trust	\$871,675	\$345,083	\$555,576	62.11%	48.11%	\$8,895	4.46%	1.57%	1.66%	3.47%	9.24%	(3.50%)
CoreFirst Bank & Trust	\$952,029	\$629,051	\$658,316	95.55%	14.91%	\$3,733	4.31%	0.84%	0.79%	3.54%	6.70%	10.64%
Central National Bank	\$973,435	\$541,072	\$838,458	64.53%	18.81%	\$3,245	4.20%	1.23%	0.93%	3.38%	1.02%	(1.13%)
State Average of Asset Group C	\$742,973	\$447,596	\$573,561	78.52%	21.50%	\$5,137	4.43%	1.10%	0.92%	3.64%	6.08%	5.23%
Asset Group D - Over \$1 billion in total assets												
Landmark National Bank	\$1,005,584	\$541,461	\$838,853	64.55%	15.89%	\$3,553	4.09%	0.89%	0.71%	3.53%	3.10%	1.46%
Armed Forces Bank, National Association	\$1,122,896	\$715,198	\$905,596	78.98%	27.73%	\$3,093	4.00%	0.48%	0.35%	3.69%	5.61%	5.05%
Community National Bank & Trust	\$1,259,461	\$885,646	\$1,049,819	84.36%	11.86%	\$3,221	4.88%	1.25%	0.92%	3.91%	6.38%	4.34%
Bank of Blue Valley	\$1,346,342	\$854,803	\$1,091,243	78.33%	35.01%	\$10,047	4.57%	1.14%	0.86%	3.87%	181.04%	163.92%
Emprise Bank	\$1,778,820	\$1,311,942	\$1,602,100	81.89%	18.99%	\$4,371	4.55%	0.77%	0.53%	4.05%	7.28%	8.27%
KS StateBank	\$2,097,711	\$1,716,598	\$1,792,841	95.75%	17.80%	\$7,259	4.71%	1.98%	1.92%	3.15%	4.50%	4.11%
Fidelity Bank, National Association	\$2,380,159	\$1,884,924	\$2,044,621	92.19%	6.26%	\$4,959	4.85%	1.80%	1.54%	3.35%	6.48%	11.86%
Security Bank of Kansas City	\$3,225,986	\$1,684,920	\$2,592,159	65.00%	34.73%	\$5,898	4.02%	0.79%	0.58%	3.57%	9.83%	13.97%
Equity Bank	\$4,072,856	\$2,609,708	\$3,110,025	83.91%	9.43%	\$6,710	4.85%	1.61%	1.29%	3.50%	0.48%	(0.66%)
CrossFirst Bank	\$4,650,601	\$3,629,792	\$3,711,362	97.80%	20.46%	\$13,364	5.08%	2.26%	1.94%	3.36%	17.71%	18.87%
INTRUST Bank, National	\$5,142,276	\$3,436,899	\$4,283,184	80.24%	14.06%	\$6,388	4.43%	1.16%	0.94%	3.50%	(1.51%)	1.36%
Capitol Federal Savings Bank	\$9,358,475	\$7,426,357	\$5,796,873	128.11%	11.58%	\$12,681	3.65%	1.65%	1.49%	2.26%	0.53%	2.36%
State Average of Asset Group D	\$3,120,097	\$2,224,854	\$2,401,556	85.93%	18.65%	\$6,795	4.47%	1.32%	1.09%	3.48%	20.12%	19.58%

Source: SNL Financial

Note: Report includes only bank-level data.

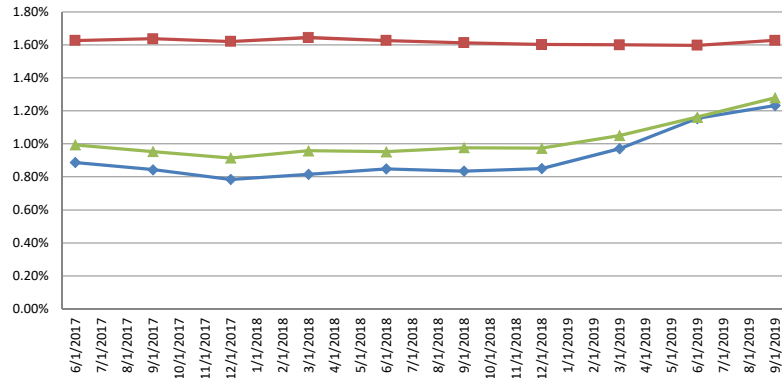
NA = data was not available.

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

Asset Quality

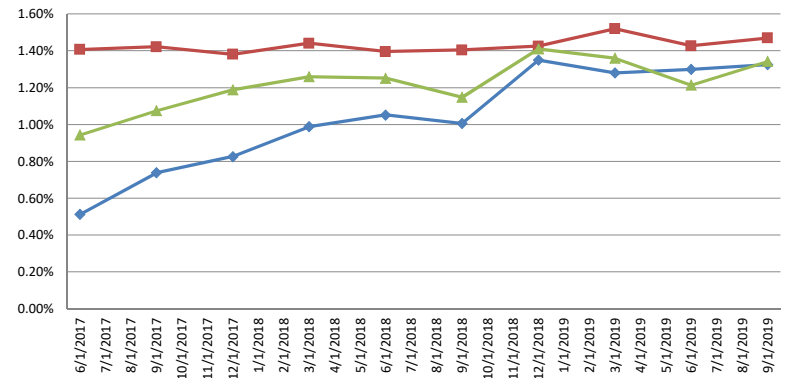
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



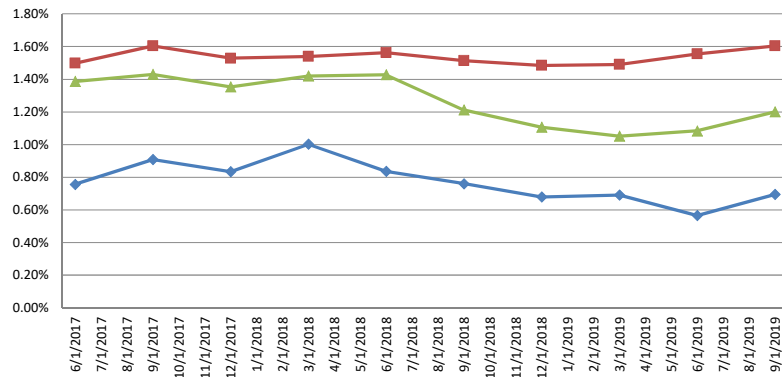
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.89%	0.84%	0.78%	0.82%	0.85%	0.83%	0.85%	0.97%	1.15%	1.23%
Reserves/Loans	1.63%	1.64%	1.62%	1.65%	1.63%	1.61%	1.60%	1.60%	1.60%	1.63%
NPAs/Total Assets	0.99%	0.95%	0.91%	0.96%	0.95%	0.98%	0.97%	1.05%	1.16%	1.28%

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



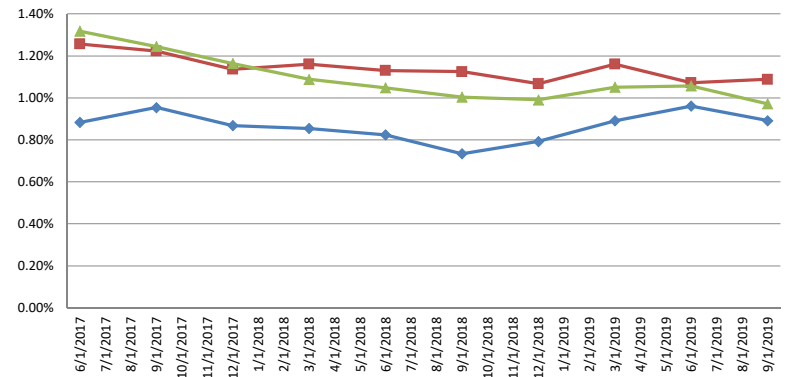
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.51%	0.74%	0.83%	0.99%	1.05%	1.01%	1.35%	1.28%	1.30%	1.32%
Reserves/Loans	1.41%	1.42%	1.38%	1.44%	1.40%	1.40%	1.42%	1.52%	1.43%	1.47%
NPAs/Total Assets	0.94%	1.07%	1.19%	1.26%	1.25%	1.15%	1.41%	1.36%	1.21%	1.34%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.76%	0.91%	0.83%	1.00%	0.84%	0.76%	0.68%	0.69%	0.56%	0.69%
Reserves/Loans	1.50%	1.60%	1.53%	1.54%	1.56%	1.51%	1.48%	1.49%	1.55%	1.60%
NPAs/Total Assets	1.39%	1.43%	1.35%	1.42%	1.43%	1.21%	1.11%	1.05%	1.08%	1.20%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.88%	0.95%	0.87%	0.85%	0.82%	0.73%	0.79%	0.89%	0.96%	0.89%
Reserves/Loans	1.26%	1.22%	1.14%	1.16%	1.13%	1.12%	1.07%	1.16%	1.07%	1.09%
NPAs/Total Assets	1.32%	1.24%	1.16%	1.09%	1.05%	1.00%	0.99%	1.05%	1.06%	0.97%

Source: SNL Financial

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Asset Quality

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Walton State Bank	\$9,016	\$145	4.70%	1.27%	26.90%	26.89%	2.25%
	Towanda State Bank	\$10,337	\$265	3.62%	1.75%	48.30%	89.33%	3.85%
	State Bank of Burrton	\$10,687	\$0	0.00%	1.40%	NA	2.93%	0.36%
	Prescott State Bank	\$12,767	\$0	0.00%	1.74%	NA	0.00%	0.00%
	Bison State Bank	\$14,216	\$74	0.78%	1.71%	218.92%	4.45%	0.52%
	First National Bank of Harveyville	\$14,369	\$0	0.00%	0.98%	NA	0.00%	0.00%
	Farmers State Bank	\$15,594	\$0	0.00%	1.43%	NA	0.05%	0.00%
	Dickinson County Bank	\$17,121	\$119	0.91%	1.59%	59.65%	53.41%	5.17%
	Peoples State Bank	\$17,643	\$338	2.63%	1.40%	53.25%	37.31%	3.23%
	Emerald Bank	\$17,987	\$234	2.17%	2.01%	41.81%	26.07%	3.04%
	Hillsboro State Bank	\$18,290	\$904	10.04%	1.82%	18.14%	48.08%	4.94%
	Bank of Denton	\$18,312	\$125	1.05%	1.14%	108.80%	3.56%	0.68%
	Alden State Bank	\$19,984	\$0	0.00%	1.53%	NA	0.00%	0.00%
	Farmers State Bank	\$21,192	\$48	0.35%	1.43%	412.50%	3.82%	0.42%
	Lorraine State Bank	\$22,458	\$0	0.00%	1.25%	NA	0.00%	0.00%
	Marion National Bank	\$22,507	\$0	0.00%	1.77%	NA	0.00%	0.00%
	Baxter State Bank	\$25,447	\$921	6.31%	1.51%	24.00%	29.10%	5.73%
	Piqua State Bank	\$27,548	\$1	0.01%	2.37%	NM	0.03%	0.00%
	Gorham State Bank	\$28,170	\$1,739	9.13%	1.32%	14.49%	45.91%	6.17%
	Marquette Farmers State Bank of Marquette	\$28,770	\$1,213	7.52%	3.19%	42.37%	34.44%	5.41%
	State Bank of Canton	\$30,348	\$42	0.39%	1.10%	283.33%	2.86%	0.59%
	Union State Bank	\$30,907	\$3,140	20.65%	4.11%	19.90%	75.89%	12.01%
	Ninnescah Valley Bank	\$31,226	\$69	0.55%	1.36%	6.97%	58.86%	7.81%
	Liberty Savings Association, FSA	\$31,713	\$0	0.00%	1.07%	NA	0.00%	0.00%
	Cottonwood Valley Bank	\$33,645	\$0	0.00%	4.13%	NA	0.00%	0.00%
	State Exchange Bank	\$34,560	\$118	0.67%	1.09%	161.86%	12.54%	1.77%
	Kendall State Bank	\$36,081	\$13	0.06%	1.58%	NM	15.15%	1.62%
	Farmers State Bank	\$36,239	\$613	2.46%	1.41%	55.82%	18.48%	2.01%
	Chetopa State Bank & Trust Co.	\$37,642	\$0	0.00%	1.02%	NA	0.00%	0.00%
	First National Bank of Spearville	\$37,775	\$0	0.00%	2.39%	NA	0.00%	0.00%
	Bank of Greeley	\$38,332	\$31	0.15%	1.53%	NM	0.56%	0.08%
	Ford County State Bank	\$38,742	\$1,523	5.55%	4.17%	75.05%	25.82%	4.23%
	Haviland State Bank	\$39,174	\$0	0.00%	2.05%	NA	0.00%	0.00%
	Farmers and Merchants Bank of Mound City, Kansas	\$39,715	\$115	0.36%	1.08%	22.18%	47.12%	4.00%
	City State Bank	\$39,988	\$0	0.00%	1.08%	NA	17.47%	1.84%
	First State Bank of Ransom	\$41,008	\$35	0.21%	2.31%	NM	0.47%	0.09%
	Olpe State Bank	\$41,129	\$0	0.00%	1.40%	NA	0.00%	0.00%
	Swedish-American State Bank	\$41,497	\$898	2.74%	1.94%	70.94%	18.23%	2.54%
	Farmers State Bank of Bucklin, Kansas	\$42,794	\$0	0.00%	2.32%	NA	0.00%	0.00%
	Farmers State Bank of Blue Mound	\$43,031	\$16	0.05%	1.33%	91.93%	5.63%	1.10%
	State Bank of Spring Hill	\$45,148	\$0	0.00%	1.14%	NA	5.13%	0.54%
	Bank of Palmer	\$45,255	\$38	0.16%	1.39%	892.11%	10.77%	0.08%
	First National Bank in Frankfort	\$47,382	\$0	0.00%	1.35%	NA	0.13%	0.00%

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Asset Quality

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Citizens State Bank and Trust Company	\$47,848	\$259	0.62%	1.02%	164.86%	6.17%	0.61%
	Union State Bank	\$49,435	\$174	0.46%	1.02%	224.14%	8.63%	0.37%
	Kaw Valley State Bank	\$50,855	\$265	1.06%	1.42%	133.58%	14.78%	0.52%
	Howard State Bank	\$50,890	\$178	0.75%	1.93%	258.99%	2.65%	0.35%
	Peoples Bank	\$52,001	\$50	0.18%	1.55%	846.00%	1.64%	0.15%
	KansasLand Bank	\$52,661	\$3,455	9.68%	2.67%	27.51%	64.62%	6.59%
	Security State Bank	\$53,022	\$371	1.81%	2.99%	165.77%	10.21%	0.79%
	First National Bank of Dighton	\$53,785	\$446	1.53%	1.14%	74.44%	4.06%	0.83%
	Stock Exchange Bank	\$54,180	\$0	0.00%	1.62%	NA	3.87%	0.00%
	First National Bank of Sedan	\$54,960	\$181	0.67%	0.97%	144.75%	2.40%	0.33%
	Argentine Federal Savings	\$55,623	\$148	0.41%	0.78%	189.19%	1.90%	0.27%
	Tampa State Bank	\$55,893	\$227	0.61%	1.89%	307.49%	5.31%	0.50%
	Farmers State Bank	\$57,136	\$35	0.09%	1.27%	NM	1.44%	0.20%
	First State Bank	\$59,455	\$0	0.00%	3.61%	174.21%	4.20%	0.90%
	New Century Bank	\$59,729	\$625	1.23%	1.62%	132.16%	10.26%	1.05%
	Farmers State Bank	\$60,508	\$40	0.14%	4.52%	NM	0.73%	0.07%
	Heritage Bank	\$60,553	\$153	0.32%	1.16%	103.15%	11.68%	1.31%
	Kansas State Bank Overbrook Kansas	\$63,121	\$319	0.92%	3.40%	146.04%	8.28%	1.28%
	Citizens State Bank of Cheney, Kansas	\$63,221	\$110	0.33%	2.15%	658.18%	1.45%	0.17%
	Bank of Holyrood	\$63,390	\$1,064	2.25%	1.82%	80.64%	12.10%	1.94%
	CBW Bank	\$64,947	\$18	0.32%	0.89%	277.78%	0.19%	0.03%
	Small Business Bank	\$65,880	\$0	0.00%	1.62%	85.53%	8.28%	1.32%
	First Security Bank	\$65,982	\$0	0.00%	1.13%	NA	3.43%	0.30%
	Bank of Protection	\$65,998	\$11	0.02%	1.28%	NM	7.99%	0.36%
	Farmers Bank of Osborne, Kansas	\$66,710	\$0	0.00%	1.36%	53.15%	16.48%	1.57%
	Bendena State Bank	\$67,167	\$566	1.12%	1.19%	106.01%	7.79%	0.84%
	FNB Washington	\$69,409	\$141	0.44%	2.90%	107.45%	4.25%	1.26%
	Exchange State Bank of St. Paul, Kansas	\$73,476	\$155	0.40%	1.28%	323.23%	2.07%	0.21%
	Lyndon State Bank	\$74,013	\$260	0.49%	1.46%	298.46%	6.02%	0.57%
	First Bank of Beloit	\$75,071	\$76	0.17%	1.85%	NM	0.68%	0.10%
	First State Bank of Healy	\$77,099	\$1,244	2.64%	1.62%	25.21%	17.53%	3.95%
	Fowler State Bank	\$77,170	\$4,213	8.62%	3.67%	36.01%	53.92%	6.56%
	Baldwin State Bank	\$78,100	\$615	1.67%	1.36%	81.14%	8.05%	0.79%
	Home Savings Bank	\$78,197	\$43	0.09%	1.17%	NM	0.28%	0.05%
	Johnson State Bank	\$78,431	\$1,875	5.43%	3.98%	73.28%	13.66%	2.39%
	Bank of Commerce and Trust Company	\$79,689	\$119	0.27%	0.90%	332.77%	4.80%	0.46%
	University National Bank of Lawrence	\$80,197	\$612	1.00%	1.61%	161.27%	24.24%	2.60%
	Stockgrowers State Bank	\$81,305	\$50	0.11%	1.38%	368.67%	1.59%	0.20%
	Citizens State Bank and Trust Company	\$82,328	\$395	0.73%	1.17%	161.01%	2.53%	0.48%
	Community Bank of Wichita, Inc.	\$84,095	\$887	1.36%	1.25%	92.00%	18.57%	1.76%
	First National Bank of Hope	\$84,204	\$5,358	9.59%	2.36%	17.00%	67.94%	9.27%
	First National Bank of Kansas	\$84,946	\$0	0.00%	1.23%	NA	0.49%	0.00%
	Almena State Bank	\$86,161	\$14,325	20.62%	6.16%	29.89%	197.02%	19.27%
	Wilson State Bank	\$86,863	\$474	0.71%	1.30%	184.18%	20.10%	2.12%

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Asset Quality

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	First National Bank in Fredonia	\$88,062	\$521	1.52%	2.24%	146.83%	3.45%	0.61%
	Riley State Bank of Riley, Kansas	\$90,413	\$11	0.02%	2.27%	NM	0.10%	0.01%
	Chisholm Trail State Bank	\$91,360	\$438	0.70%	0.99%	142.01%	4.46%	0.48%
	State Bank of Downs	\$92,483	\$1,622	2.22%	1.27%	27.52%	25.37%	3.66%
	State Bank of Bern	\$94,603	\$80	0.16%	1.46%	145.62%	3.46%	0.53%
	First Federal Savings and Loan Bank	\$97,016	\$2,270	2.81%	1.06%	31.08%	23.08%	2.84%
	Elk State Bank	\$97,112	\$1,630	2.63%	1.51%	51.43%	18.01%	1.87%
	First Commerce Bank	\$98,183	\$402	0.54%	1.37%	253.98%	3.74%	0.46%
	Conway Bank	\$98,695	\$2,198	3.27%	1.40%	30.00%	39.04%	3.55%
	Farmers Bank & Trust	\$99,845	\$400	0.97%	1.40%	37.02%	16.15%	1.61%
	Garden Plain State Bank	\$100,607	\$242	0.59%	1.95%	165.29%	2.97%	0.48%
	TriCentury Bank	\$100,736	\$0	0.00%	1.57%	NA	0.00%	0.00%
	First National Bank in Cimarron	\$100,843	\$1	0.00%	1.23%	NM	0.11%	0.00%
	American Bank of Baxter Springs	\$101,998	\$391	1.07%	3.34%	121.35%	7.24%	0.99%
	Community Bank	\$102,320	\$0	0.00%	1.28%	NA	0.00%	0.00%
	Bank of Prairie Village	\$102,854	\$0	0.00%	1.42%	NA	0.00%	0.00%
	Prairie Bank of Kansas	\$103,587	\$913	1.44%	1.21%	84.12%	13.33%	0.88%
	Home Bank and Trust Company	\$105,375	\$52	0.06%	1.22%	NM	1.11%	0.07%
	First Neodesha Bank	\$106,059	\$636	0.75%	1.00%	133.49%	5.65%	0.60%
	Bankwest of Kansas	\$110,606	\$0	0.00%	1.26%	NA	0.00%	0.00%
	Alliance Bank	\$110,651	\$329	0.41%	1.32%	107.58%	7.24%	0.88%
	Andover State Bank	\$112,044	\$321	0.36%	1.10%	177.22%	16.46%	0.49%
	First National Bank of Scott City	\$116,289	\$1,397	1.90%	1.47%	77.02%	12.14%	1.20%
	Citizens State Bank	\$117,280	\$2,966	3.48%	1.13%	28.35%	18.81%	2.90%
	Lyons Federal Bank	\$117,353	\$41	0.05%	1.26%	409.74%	3.86%	0.27%
	Halstead Bank	\$117,671	\$0	0.00%	1.35%	499.21%	3.68%	0.28%
	Heartland Tri-State Bank	\$118,249	\$340	0.49%	0.94%	190.29%	12.03%	0.78%
	First National Bank of Louisburg	\$119,881	\$19	0.03%	1.73%	NM	0.10%	0.02%
	Farmers State Bank	\$120,476	\$92	0.14%	1.48%	NM	0.68%	0.08%
	Stanley Bank	\$120,558	\$0	0.00%	1.27%	NA	1.65%	0.31%
	Carson Bank	\$122,358	\$91	0.11%	0.97%	890.11%	2.55%	0.22%
	Community Bank	\$122,484	\$382	0.50%	1.57%	46.28%	16.98%	2.13%
	Patriots Bank	\$125,802	\$0	0.00%	1.03%	38.36%	17.77%	1.96%
	Flint Hills Bank	\$128,370	\$33	0.05%	1.94%	NM	0.18%	0.03%
	Southwind Bank	\$130,128	\$400	0.66%	1.56%	236.00%	4.65%	0.31%
	Stockgrowers State Bank	\$134,406	\$139	0.17%	1.06%	637.41%	0.68%	0.10%
	Valley State Bank	\$134,785	\$660	0.75%	1.08%	144.09%	4.67%	0.66%
	Impact Bank	\$137,931	\$947	1.13%	1.50%	133.16%	12.29%	0.69%
	Bank of the Prairie	\$138,481	\$0	0.00%	1.85%	NA	13.02%	1.58%
	First Bank	\$139,229	\$12	0.01%	2.94%	NM	0.16%	0.01%
	Midland National Bank	\$139,903	\$408	0.47%	1.32%	279.90%	2.33%	0.29%
	Fidelity State Bank and Trust Company	\$140,086	\$490	0.62%	0.84%	135.71%	3.93%	0.35%
	Vintage Bank Kansas	\$141,542	\$693	0.73%	1.62%	220.92%	4.35%	0.49%
	Lyon County State Bank	\$141,707	\$0	0.00%	1.40%	NM	4.39%	0.45%

Source: SNL Financial

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Asset Quality

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Farmers State Bank of Oakley, Kansas	\$143,266	\$0	0.00%	1.16%	NA	0.00%	0.00%
	Union State Bank	\$144,044	\$807	1.16%	1.37%	21.67%	24.20%	3.05%
	Farmers National Bank	\$144,514	\$261	0.24%	1.90%	805.36%	1.64%	0.24%
	Farmers State Bank of Aliceville, Kansas	\$145,070	\$0	0.00%	1.55%	NA	0.19%	0.00%
	Kansas State Bank	\$145,076	\$196	0.32%	1.17%	370.41%	1.36%	0.14%
	Valley State Bank	\$152,626	\$59	0.05%	1.19%	NM	0.39%	0.04%
	First State Bank and Trust Company of Larned	\$154,286	\$1,403	1.54%	1.90%	123.59%	7.16%	0.91%
	Community State Bank	\$161,274	\$237	0.26%	1.35%	36.70%	16.17%	2.13%
	Freedom Bank	\$168,019	\$0	0.00%	0.85%	156.96%	3.17%	0.41%
	Citizens National Bank	\$169,769	\$7	0.01%	1.80%	NM	0.03%	0.00%
	Fidelity State Bank and Trust Company	\$170,281	\$216	0.59%	2.83%	475.93%	0.63%	0.13%
	Bankers' Bank of Kansas	\$170,794	\$0	0.00%	2.19%	200.14%	5.25%	0.82%
	First Heritage Bank	\$172,702	\$65	0.06%	1.17%	NM	1.52%	0.14%
	SJN Bank of Kansas	\$173,671	\$595	0.61%	2.45%	400.34%	4.06%	0.34%
	Citizens Savings and Loan Association, FSB	\$174,662	\$299	0.34%	0.56%	158.65%	0.81%	0.18%
	Community Bank of the Midwest	\$177,209	\$217	0.21%	1.37%	647.00%	8.59%	0.88%
	FirstOak Bank	\$180,425	\$357	0.26%	1.23%	471.15%	1.85%	0.20%
	Bank of Commerce	\$181,032	\$30	0.03%	1.14%	NM	0.25%	0.02%
	First Kansas Bank	\$181,813	\$0	0.00%	1.47%	NA	0.00%	0.00%
	Farmers and Drivers Bank	\$181,833	\$568	0.62%	1.71%	245.74%	1.26%	0.35%
	VisionBank	\$182,925	\$1,281	0.78%	1.06%	81.19%	12.31%	1.18%
	Kaw Valley State Bank and Trust Company	\$184,220	\$221	0.21%	1.64%	780.54%	2.14%	0.28%
	Goppert State Service Bank	\$184,704	\$72	0.05%	1.24%	NM	1.00%	0.08%
	Farmers State Bank	\$184,998	\$19	0.01%	1.77%	92.41%	16.34%	1.56%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$191,451	\$360	0.33%	1.15%	127.48%	5.57%	0.51%
	FNB Bank	\$191,807	\$930	0.74%	1.62%	218.92%	4.67%	0.69%
	Community First Bank	\$191,939	\$0	0.00%	1.19%	NA	1.65%	0.18%
	Citizens State Bank	\$201,952	\$472	0.37%	1.08%	290.47%	3.46%	0.23%
	First Bank of Newton	\$202,259	\$2,044	1.30%	0.04%	1.55%	23.74%	2.03%
	Solomon State Bank	\$203,049	\$458	0.29%	2.02%	178.52%	6.08%	1.11%
	Kearny County Bank	\$203,144	\$1,963	1.30%	1.37%	105.81%	7.12%	1.02%
	Plains State Bank	\$210,623	\$343	0.24%	0.62%	94.34%	4.75%	0.55%
	Mutual Savings Association	\$214,845	\$3,168	2.49%	1.44%	49.10%	7.31%	2.32%
	First National Bank and Trust	\$216,272	\$3,498	2.27%	1.98%	86.91%	13.40%	1.68%
	Great American Bank	\$218,126	\$0	0.00%	1.29%	NM	2.94%	0.25%
	Kanza Bank	\$221,083	\$247	0.15%	1.12%	735.22%	1.03%	0.11%
	Mid-America Bank	\$226,713	\$0	0.00%	1.62%	NA	6.00%	0.49%
	Grant County Bank	\$227,461	\$4,284	2.90%	2.15%	47.17%	22.66%	2.99%
	Cornerstone Bank	\$231,092	\$0	0.00%	1.23%	NA	11.73%	1.27%
	ESB Financial	\$240,900	\$739	0.47%	1.30%	274.56%	7.11%	0.76%
	Farmers & Merchants Bank of Colby	\$244,618	\$125	0.07%	0.92%	NM	0.44%	0.05%
	Golden Belt Bank, FSA	\$246,215	\$2,256	1.22%	1.05%	76.20%	9.70%	1.05%
	Solutions North Bank	\$246,751	\$0	0.00%	2.03%	NA	3.22%	0.39%
	State Average of Asset Group A	\$99,950	\$584	1.23%	1.63%	191.19%	11.32%	1.28%

Source: SNL Financial

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Asset Quality

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Bank of Hays	\$254,062	\$10,290	6.08%	1.57%	25.67%	34.86%	4.22%
	Peoples State Bank	\$260,474	\$3,248	1.67%	0.21%	12.78%	17.34%	1.37%
	Centera Bank	\$262,552	\$651	0.54%	1.26%	235.33%	9.39%	0.96%
	Guaranty State Bank and Trust Company	\$285,114	\$6,763	2.96%	1.90%	64.38%	19.90%	2.41%
	Astra Bank	\$286,777	\$869	0.44%	1.16%	264.21%	4.37%	0.36%
	Silver Lake Bank	\$289,859	\$6	0.00%	0.88%	26.37%	24.24%	2.89%
	Community First National Bank	\$294,415	\$477	0.18%	1.17%	344.18%	2.89%	0.30%
	First State Bank and Trust	\$299,556	\$329	0.16%	1.39%	153.36%	10.07%	0.91%
	Security State Bank	\$302,013	\$0	0.00%	1.03%	NA	0.00%	0.00%
	Bank of the Flint Hills	\$303,327	\$1,724	0.73%	1.09%	145.46%	5.99%	0.59%
	Union State Bank of Everest	\$307,723	\$3,022	1.43%	1.40%	87.50%	10.48%	1.20%
	Kaw Valley Bank	\$315,862	\$675	0.26%	1.37%	32.88%	29.74%	3.41%
	Commercial Bank	\$328,533	\$640	0.44%	1.82%	413.13%	2.26%	0.21%
	First Option Bank	\$329,752	\$256	0.17%	1.20%	116.31%	5.33%	0.62%
	Bank, The	\$330,653	\$22,275	9.52%	2.29%	21.02%	51.49%	7.71%
	Union State Bank	\$335,642	\$89	0.04%	1.70%	NM	0.43%	0.04%
	Peoples Bank	\$348,890	\$12,018	5.26%	2.14%	39.66%	25.46%	3.53%
	Denison State Bank	\$349,117	\$833	0.37%	1.39%	250.76%	2.90%	0.36%
	Citizens State Bank	\$349,298	\$195	0.07%	1.34%	575.66%	2.62%	0.25%
	First National Bank of Syracuse	\$368,598	\$1,125	0.37%	2.24%	606.13%	15.61%	0.96%
	Citizens Bank of Kansas	\$378,547	\$1,134	0.50%	1.06%	128.99%	4.47%	0.49%
	Bank of Tescott	\$387,284	\$3,960	1.34%	2.66%	181.94%	11.94%	1.77%
	Labette Bank	\$396,536	\$1,068	0.37%	1.04%	161.98%	4.01%	0.51%
	Exchange Bank & Trust	\$418,723	\$586	0.20%	1.35%	664.33%	1.44%	0.14%
	Citizens State Bank	\$430,048	\$2,928	1.25%	1.26%	99.83%	9.10%	0.76%
	First Bank Kansas	\$437,508	\$56	0.02%	1.97%	NM	1.33%	0.02%
	First State Bank	\$444,467	\$3,760	1.47%	1.65%	110.26%	9.70%	0.88%
	Southwest National Bank	\$448,122	\$415	0.11%	1.04%	280.24%	3.28%	0.32%
	Legacy Bank	\$465,293	\$9,064	2.61%	1.21%	43.95%	18.50%	2.20%
	Western State Bank	\$466,601	\$5,323	1.63%	2.41%	128.72%	9.81%	1.41%
	Community National Bank	\$475,075	\$1,511	0.87%	1.35%	75.87%	8.14%	0.80%
	State Average of Asset Group B	\$353,239	\$3,074	1.32%	1.47%	188.96%	11.52%	1.34%

Source: SNL Financial

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Asset Quality

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio

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

United Bank & Trust	\$608,848	\$530	0.12%	1.56%	NM	1.28%	0.14%
Peoples Bank and Trust Company	\$612,580	\$710	0.19%	1.29%	120.14%	6.23%	0.68%
Bank of Labor	\$622,451	\$1,196	0.46%	1.70%	67.56%	13.79%	1.25%
American State Bank & Trust Company	\$648,088	\$4,471	1.07%	1.09%	51.31%	11.36%	1.38%
Bennington State Bank	\$705,983	\$6,940	1.48%	3.39%	65.01%	25.93%	3.54%
First National Bank of Hutchinson	\$714,604	\$356	0.07%	1.22%	578.15%	5.35%	0.75%
GNBank, National Association	\$720,034	\$4,473	0.93%	1.62%	166.56%	6.38%	0.68%
Farmers Bank & Trust	\$871,675	\$735	0.21%	1.40%	91.94%	6.16%	1.21%
CoreFirst Bank & Trust	\$952,029	\$13,937	2.22%	1.16%	43.22%	21.60%	1.99%
Central National Bank	\$973,435	\$966	0.18%	1.60%	304.24%	3.15%	0.37%
State Average of Asset Group C	\$742,973	\$3,431	0.69%	1.60%	165.35%	10.12%	1.20%

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

Landmark National Bank	\$1,005,584	\$5,938	1.10%	1.16%	68.92%	8.48%	0.95%
Armed Forces Bank, National Association	\$1,122,896	\$13,863	1.94%	1.58%	81.31%	7.51%	1.40%
Community National Bank & Trust	\$1,259,461	\$10,780	1.22%	1.22%	86.55%	14.38%	1.35%
Bank of Blue Valley	\$1,346,342	\$3,459	0.40%	0.55%	136.92%	3.01%	0.33%
Emprise Bank	\$1,778,820	\$6,869	0.52%	1.24%	191.93%	5.35%	0.48%
KS StateBank	\$2,097,711	\$13,800	0.80%	1.55%	191.33%	6.83%	0.67%
Fidelity Bank, National Association	\$2,380,159	\$11,510	0.61%	1.06%	46.97%	17.45%	1.85%
Security Bank of Kansas City	\$3,225,986	\$9,253	0.55%	1.70%	79.54%	9.54%	1.39%
Equity Bank	\$4,072,856	\$50,983	1.95%	0.68%	35.06%	16.91%	1.40%
CrossFirst Bank	\$4,650,601	\$43,626	1.20%	1.18%	77.73%	9.94%	1.24%
INTRUST Bank, National Association	\$5,142,276	\$10,395	0.30%	1.01%	138.90%	5.92%	0.49%
Capitol Federal Savings Bank	\$9,358,475	\$7,572	0.10%	0.12%	121.84%	0.77%	0.10%
State Average of Asset Group D	\$3,120,097	\$15,671	0.89%	1.09%	104.75%	8.84%	0.97%

Source: SNL Financial

Note: Report includes only bank-level data.

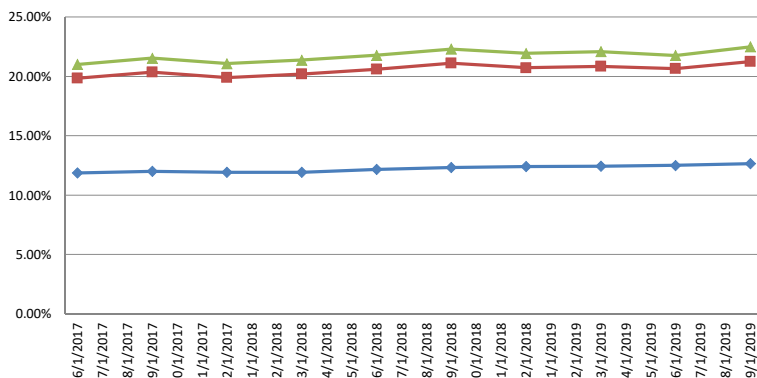
NA = data was not available.

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Capital Adequacy

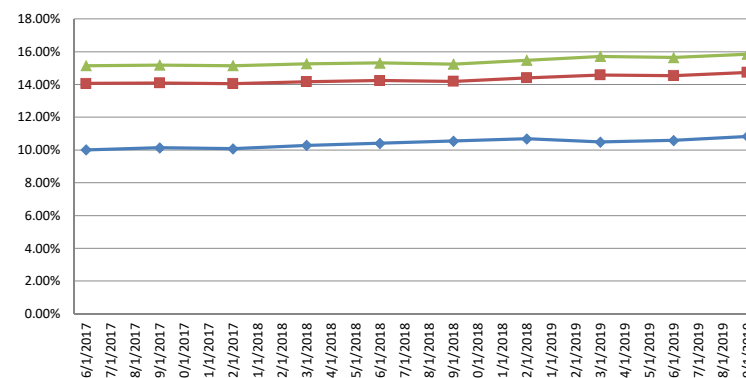
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



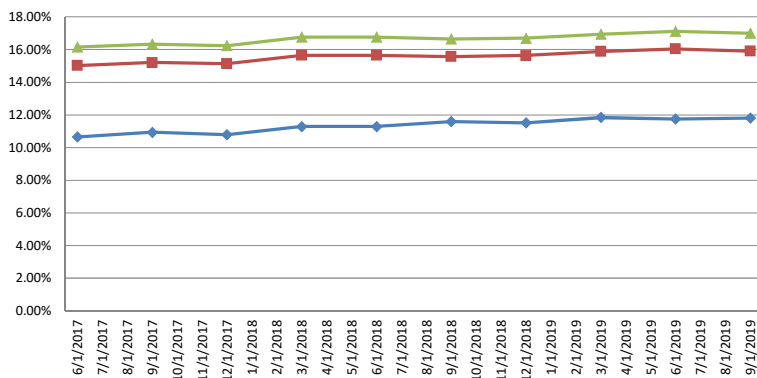
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	11.87%	12.00%	11.91%	11.92%	12.15%	12.31%	12.40%	12.42%	12.49%	12.63%
Tier 1 Risk Based Ratio	19.85%	20.35%	19.89%	20.18%	20.59%	21.11%	20.72%	20.83%	20.64%	21.25%
Risk Based Capital Ratio	21.01%	21.52%	21.06%	21.36%	21.76%	22.29%	21.93%	22.07%	21.75%	22.48%

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



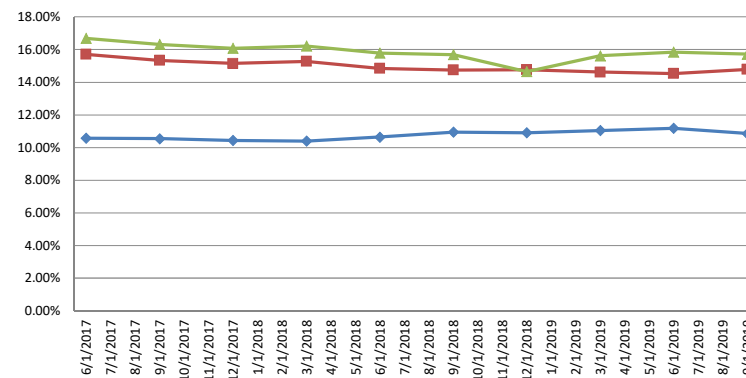
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.00%	10.12%	10.07%	10.27%	10.40%	10.54%	10.67%	10.48%	10.58%	10.83%
Tier 1 Risk Based Ratio	14.06%	14.08%	14.05%	14.16%	14.23%	14.18%	14.39%	14.57%	14.53%	14.74%
Risk Based Capital Ratio	15.14%	15.18%	15.14%	15.26%	15.30%	15.24%	15.47%	15.71%	15.63%	15.85%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.65%	10.92%	10.78%	11.28%	11.28%	11.59%	11.51%	11.83%	11.74%	11.80%
Tier 1 Risk Based Ratio	15.01%	15.20%	15.13%	15.65%	15.65%	15.56%	15.63%	15.87%	16.03%	15.89%
Risk Based Capital Ratio	16.14%	16.33%	16.24%	16.76%	16.76%	16.64%	16.69%	16.94%	17.12%	16.99%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.56%	10.54%	10.42%	10.40%	10.63%	10.94%	10.90%	11.04%	11.18%	10.85%
Tier 1 Risk Based Ratio	15.70%	15.33%	15.14%	15.26%	14.84%	14.74%	14.76%	14.61%	14.52%	14.77%
Risk Based Capital Ratio	16.68%	16.31%	16.07%	16.21%	15.78%	15.68%	14.65%	15.61%	15.84%	15.71%

Source: SNL Financial

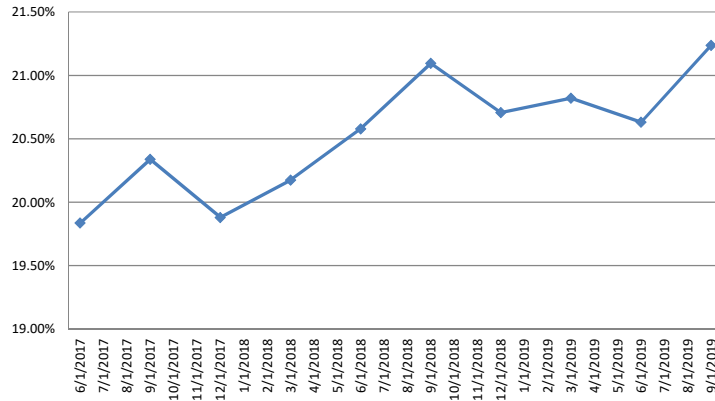
Note: Report includes only bank-level data.

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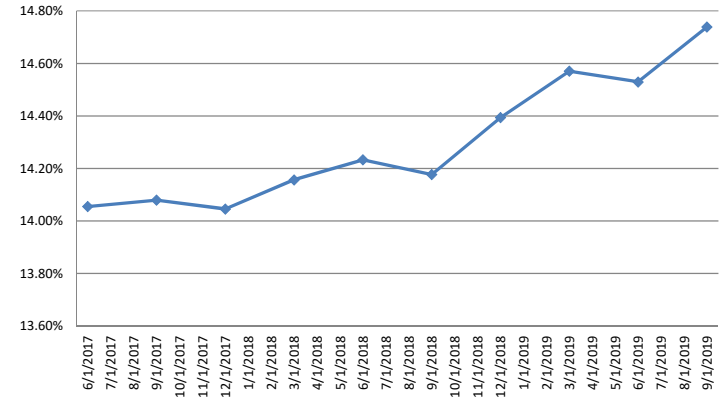
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



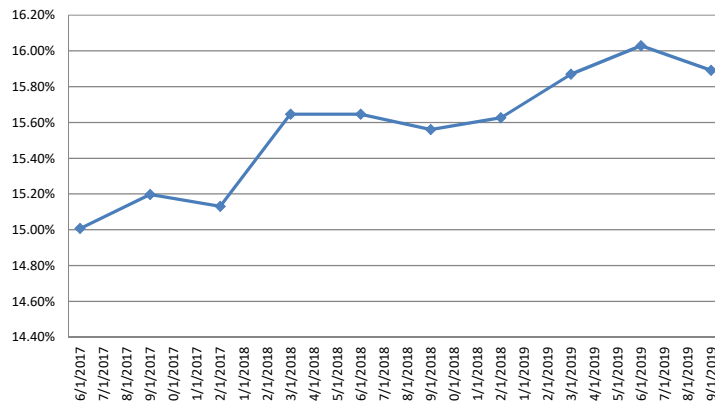
Common Equity Tier 1 RB Ratio	19.84%	20.34%	19.88%	20.17%	20.58%	21.10%	20.71%	20.82%	20.63%	21.24%
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Asset Group B - \$251 to \$500 million in Total Assets
As of Date



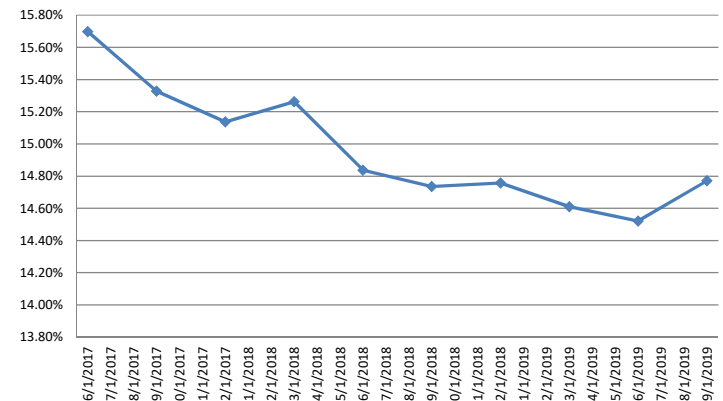
Common Equity Tier 1 RB Ratio	14.06%	14.08%	14.05%	14.16%	14.23%	14.18%	14.39%	14.57%	14.53%	14.74%
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Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



Common Equity Tier 1 RB Ratio	15.01%	15.20%	15.13%	15.65%	15.65%	15.56%	15.63%	15.87%	16.03%	15.89%
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Asset Group D - Over \$1 billion in Total Assets
As of Date



Common Equity Tier 1 RB Ratio	15.70%	15.33%	15.14%	15.26%	14.84%	14.74%	14.76%	14.61%	14.52%	14.77%
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Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group A - \$0 to \$250 million in total assets									
	Walton State Bank	\$9,016	\$716	\$716	\$716	7.99%	20.37%	21.48%	20.37%
	Towanda State Bank	\$10,337	\$819	\$820	\$820	8.04%	14.16%	15.42%	14.16%
	State Bank of Burrton	\$10,687	\$1,266	\$1,256	\$1,256	11.74%	25.25%	26.50%	25.25%
	Prescott State Bank	\$12,767	\$2,114	\$2,114	\$2,114	16.53%	29.66%	30.91%	29.66%
	Bison State Bank	\$14,216	\$1,502	\$1,469	\$1,469	10.23%	18.11%	19.40%	18.11%
	First National Bank of Harveyville	\$14,369	\$1,429	\$1,429	\$1,429	9.44%	16.26%	17.31%	16.26%
	Farmers State Bank	\$15,594	\$2,003	\$2,003	\$2,003	12.82%	24.16%	25.42%	24.16%
	Dickinson County Bank	\$17,121	\$1,467	\$1,467	\$1,467	8.72%	12.47%	13.73%	12.47%
	Peoples State Bank	\$17,643	\$4,736	\$4,736	\$4,736	26.89%	32.37%	33.60%	32.37%
	Emerald Bank	\$17,987	\$1,973	\$1,959	\$1,959	10.84%	20.29%	21.55%	20.29%
	Hillsboro State Bank	\$18,290	\$1,812	\$1,787	\$1,787	9.83%	16.75%	18.00%	16.75%
	Bank of Denton	\$18,312	\$3,376	\$3,376	\$3,376	18.89%	29.74%	30.94%	29.74%
	Alden State Bank	\$19,984	\$2,481	\$2,456	\$2,456	12.36%	20.42%	21.67%	20.42%
	Farmers State Bank	\$21,192	\$2,134	\$2,134	\$2,134	10.05%	13.56%	14.80%	13.56%
	Lorraine State Bank	\$22,458	\$4,072	\$4,046	\$4,046	18.04%	21.34%	22.54%	21.34%
	Marion National Bank	\$22,507	\$3,940	\$2,853	\$2,853	13.17%	26.91%	28.11%	26.91%
	Baxter State Bank	\$25,447	\$5,867	\$5,209	\$5,209	21.20%	34.94%	36.19%	34.94%
	Piqua State Bank	\$27,548	\$3,231	\$3,191	\$3,191	11.50%	20.56%	21.81%	20.56%
	Gorham State Bank	\$28,170	\$3,536	\$3,536	\$3,336	12.35%	18.27%	19.52%	17.24%
	Marquette Farmers State Bank of Marquette	\$28,770	\$4,768	\$4,701	\$4,701	16.25%	25.84%	27.10%	25.84%
	State Bank of Canton	\$30,348	\$6,137	\$6,123	\$6,123	20.60%	41.19%	41.99%	41.19%
	Union State Bank	\$30,907	\$4,269	\$4,149	\$4,149	13.23%	26.02%	27.31%	26.02%
	Ninnescah Valley Bank	\$31,226	\$4,271	\$4,032	\$4,032	12.83%	20.36%	21.22%	20.36%
	Liberty Savings Association, FSA	\$31,713	\$6,645	\$6,645	\$6,645	20.76%	82.89%	84.08%	82.89%
	Cottonwood Valley Bank	\$33,645	\$4,780	\$4,612	\$4,612	13.77%	29.59%	30.86%	29.59%
	State Exchange Bank	\$34,560	\$4,841	\$4,647	\$4,647	13.51%	20.66%	21.51%	20.66%
	Kendall State Bank	\$36,081	\$3,477	\$3,240	\$3,240	8.85%	13.20%	14.46%	13.20%
	Farmers State Bank	\$36,239	\$4,109	\$3,929	\$3,929	10.84%	15.01%	16.27%	15.01%
	Chetopa State Bank & Trust Co.	\$37,642	\$3,935	\$3,935	\$3,935	10.49%	15.87%	16.98%	15.87%
	First National Bank of Spearville	\$37,775	\$6,574	\$5,557	\$5,557	15.25%	24.64%	25.89%	24.64%
	Bank of Greeley	\$38,332	\$5,166	\$5,146	\$5,146	13.54%	25.08%	26.33%	25.08%
	Ford County State Bank	\$38,742	\$5,197	\$5,167	\$5,167	13.14%	17.56%	18.84%	17.56%
	Haviland State Bank	\$39,174	\$5,707	\$5,549	\$5,549	14.16%	19.32%	20.58%	19.32%
	Farmers and Merchants Bank of Mound City, Kansas	\$39,715	\$3,098	\$3,073	\$3,073	7.63%	11.26%	12.51%	11.26%
	City State Bank	\$39,988	\$3,928	\$3,898	\$3,898	9.85%	15.91%	17.05%	15.91%
	First State Bank of Ransom	\$41,008	\$10,119	\$9,879	\$9,879	23.90%	44.09%	45.34%	44.08%
	Olpe State Bank	\$41,129	\$6,369	\$6,289	\$6,289	15.15%	28.34%	29.58%	28.34%
	Swedish-American State Bank	\$41,497	\$5,150	\$5,086	\$5,086	12.17%	15.00%	16.26%	15.00%
	Farmers State Bank of Bucklin, Kansas	\$42,794	\$5,285	\$4,281	\$4,281	9.83%	16.07%	21.00%	16.07%
	Farmers State Bank of Blue Mound	\$43,031	\$8,215	\$8,176	\$8,176	19.05%	23.60%	24.78%	23.60%
	State Bank of Spring Hill	\$45,148	\$4,630	\$4,475	\$4,475	9.22%	22.79%	23.53%	22.79%
	Bank of Palmer	\$45,255	\$5,063	\$4,818	\$4,818	10.84%	17.64%	18.88%	17.64%
	First National Bank in Frankfort	\$47,382	\$4,861	\$4,631	\$4,631	9.79%	16.19%	17.33%	16.19%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Citizens State Bank and Trust Company	\$47,848	\$4,502	\$4,337	\$4,337	9.01%	10.22%	11.22%	10.22%
	Union State Bank	\$49,435	\$4,431	\$4,367	\$4,367	8.78%	12.23%	13.32%	12.23%
	Kaw Valley State Bank	\$50,855	\$5,167	\$4,881	\$4,881	9.12%	17.95%	19.20%	17.95%
	Howard State Bank	\$50,890	\$6,265	\$6,009	\$6,009	11.67%	21.76%	23.01%	21.76%
	Peoples Bank	\$52,001	\$7,168	\$6,376	\$6,376	12.29%	18.24%	19.45%	18.24%
	KansasLand Bank	\$52,661	\$5,114	\$4,378	\$4,378	8.28%	12.71%	13.98%	12.71%
	Security State Bank	\$53,022	\$7,338	\$7,283	\$7,283	14.06%	25.64%	26.90%	25.64%
	First National Bank of Dighton	\$53,785	\$11,405	\$11,367	\$11,367	21.31%	30.01%	30.89%	30.01%
	Stock Exchange Bank	\$54,180	\$5,026	\$5,026	\$5,026	9.24%	14.00%	15.26%	14.00%
	First National Bank of Sedan	\$54,960	\$7,279	\$7,294	\$7,294	12.97%	22.54%	23.35%	22.54%
	Argentine Federal Savings	\$55,623	\$7,525	\$7,525	\$7,525	13.49%	28.46%	29.52%	28.46%
	Tampa State Bank	\$55,893	\$5,990	\$5,947	\$5,947	10.51%	10.65%	11.90%	10.65%
	Farmers State Bank	\$57,136	\$7,553	\$7,406	\$7,406	12.96%	20.24%	21.49%	20.24%
	First State Bank	\$59,455	\$11,821	\$11,432	\$11,432	18.49%	28.61%	29.87%	28.61%
	New Century Bank	\$59,729	\$5,608	\$5,608	\$5,608	9.51%	10.86%	12.11%	10.86%
	Farmers State Bank	\$60,508	\$10,970	\$10,623	\$10,623	17.20%	33.76%	35.04%	33.76%
	Heritage Bank	\$60,553	\$6,215	\$6,211	\$6,211	10.22%	14.24%	15.49%	14.24%
	Kansas State Bank Overbrook Kansas	\$63,121	\$9,010	\$8,773	\$8,773	14.14%	20.65%	21.93%	20.65%
	Citizens State Bank of Cheney, Kansas	\$63,221	\$7,185	\$6,828	\$6,828	10.77%	15.31%	16.56%	15.31%
	Bank of Holyrood	\$63,390	\$9,291	\$9,238	\$9,238	14.61%	21.30%	22.56%	21.30%
	CBW Bank	\$64,947	\$14,358	\$14,343	\$14,343	19.82%	217.81%	218.57%	217.81%
	Small Business Bank	\$65,880	\$9,988	\$9,816	\$9,816	14.73%	20.76%	22.01%	20.76%
	First Security Bank	\$65,982	\$5,746	\$5,105	\$5,105	7.98%	10.39%	11.51%	10.39%
	Bank of Protection	\$65,998	\$10,398	\$10,226	\$10,226	14.84%	18.78%	19.87%	18.78%
	Farmers Bank of Osborne, Kansas	\$66,710	\$8,292	\$8,284	\$8,284	12.71%	16.98%	18.12%	16.98%
	Bendena State Bank	\$67,167	\$6,669	\$6,453	\$6,453	9.77%	12.74%	13.92%	12.74%
	FNB Washington	\$69,409	\$19,595	\$19,548	\$19,548	27.24%	55.53%	56.79%	55.53%
	Exchange State Bank of St. Paul, Kansas	\$73,476	\$7,575	\$7,575	\$7,575	10.42%	18.95%	20.20%	18.95%
	Lyndon State Bank	\$74,013	\$8,191	\$7,605	\$7,605	10.40%	14.87%	16.12%	14.87%
	First Bank of Beloit	\$75,071	\$10,336	\$10,241	\$10,241	13.62%	20.64%	21.90%	20.64%
	First State Bank of Healy	\$77,099	\$16,963	\$16,247	\$16,247	20.63%	27.07%	28.32%	27.07%
	Fowler State Bank	\$77,170	\$7,693	\$7,585	\$7,585	9.53%	13.56%	14.83%	13.56%
	Baldwin State Bank	\$78,100	\$8,605	\$8,604	\$8,604	10.88%	26.86%	28.12%	26.86%
	Home Savings Bank	\$78,197	\$14,973	\$13,676	\$13,676	18.05%	31.34%	32.59%	31.34%
	Johnson State Bank	\$78,431	\$12,944	\$12,636	\$12,636	16.27%	27.04%	28.31%	27.04%
	Bank of Commerce and Trust Company	\$79,689	\$7,724	\$6,806	\$6,806	8.29%	14.92%	15.78%	14.92%
	University National Bank of Lawrence	\$80,197	\$7,628	\$7,290	\$7,290	9.44%	14.72%	15.98%	14.72%
	Stockgrowers State Bank	\$81,305	\$10,548	\$9,456	\$9,456	11.57%	18.38%	19.57%	18.38%
	Citizens State Bank and Trust Company	\$82,328	\$15,000	\$14,934	\$14,934	18.49%	24.70%	25.76%	24.70%
	Community Bank of Wichita, Inc.	\$84,095	\$7,617	\$7,652	\$7,652	9.57%	11.34%	12.55%	11.34%
	First National Bank of Hope	\$84,204	\$10,208	\$9,946	\$9,946	11.76%	13.92%	15.18%	13.92%
	First National Bank of Kansas	\$84,946	\$7,936	\$7,376	\$7,376	8.32%	21.13%	21.98%	21.13%
	Almena State Bank	\$86,161	\$4,145	\$4,100	\$4,100	4.45%	5.53%	6.84%	5.53%
	Wilson State Bank	\$86,863	\$9,095	\$8,229	\$8,229	9.55%	10.81%	11.95%	10.81%

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Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	First National Bank in Fredonia	\$88,062	\$16,646	\$16,106	\$16,106	18.20%	39.92%	41.17%	39.92%
	Riley State Bank of Riley, Kansas	\$90,413	\$10,129	\$10,079	\$10,079	11.30%	15.95%	17.22%	15.95%
	Chisholm Trail State Bank	\$91,360	\$9,209	\$9,264	\$9,264	10.14%	13.32%	14.22%	13.32%
	State Bank of Downs	\$92,483	\$12,404	\$12,401	\$12,401	13.47%	17.43%	18.68%	17.43%
	State Bank of Bern	\$94,603	\$16,584	\$16,188	\$16,188	17.15%	22.67%	23.70%	22.67%
	First Federal Savings and Loan Bank	\$97,016	\$11,599	\$11,599	\$11,599	12.15%	21.88%	23.14%	21.88%
	Elk State Bank	\$97,112	\$10,450	\$10,075	\$10,075	10.38%	17.17%	18.43%	17.17%
	First Commerce Bank	\$98,183	\$12,265	\$10,994	\$10,994	11.29%	17.05%	18.31%	17.05%
	Conway Bank	\$98,695	\$9,285	\$7,257	\$7,257	7.47%	13.02%	14.28%	13.02%
	Farmers Bank & Trust	\$99,845	\$9,831	\$9,211	\$9,211	9.25%	16.46%	17.49%	16.46%
	Garden Plain State Bank	\$100,607	\$15,695	\$15,353	\$15,353	15.47%	22.28%	23.44%	22.28%
	TriCentury Bank	\$100,736	\$12,115	\$11,977	\$11,977	12.01%	16.10%	17.36%	16.10%
	First National Bank in Cimarron	\$100,843	\$8,560	\$8,269	\$8,269	8.21%	12.95%	13.93%	12.95%
	American Bank of Baxter Springs	\$101,998	\$12,769	\$12,588	\$12,588	11.95%	33.97%	35.25%	33.97%
	Community Bank	\$102,320	\$10,162	\$10,164	\$10,164	10.21%	10.84%	11.92%	10.84%
	Bank of Prairie Village	\$102,854	\$12,371	\$12,193	\$12,193	11.84%	20.66%	21.91%	20.66%
	Prairie Bank of Kansas	\$103,587	\$10,537	\$9,911	\$9,911	9.53%	13.46%	14.50%	13.46%
	Home Bank and Trust Company	\$105,375	\$8,570	\$8,569	\$8,569	8.20%	10.05%	11.30%	10.05%
	First Neodesha Bank	\$106,059	\$10,571	\$10,401	\$10,401	9.80%	13.76%	14.89%	13.76%
	Bankwest of Kansas	\$110,606	\$14,683	\$14,126	\$14,126	12.40%	14.46%	15.61%	14.46%
	Alliance Bank	\$110,651	\$12,430	\$12,404	\$12,404	11.79%	15.73%	16.98%	15.73%
	Andover State Bank	\$112,044	\$8,894	\$8,911	\$8,411	8.03%	10.19%	11.31%	9.62%
	First National Bank of Scott City	\$116,289	\$15,791	\$15,514	\$15,514	13.47%	16.06%	17.17%	16.06%
	Citizens State Bank	\$117,280	\$17,094	\$16,966	\$16,966	14.29%	17.64%	18.64%	17.64%
	Lyons Federal Bank	\$117,353	\$16,334	\$15,921	\$15,921	13.23%	17.48%	18.73%	17.48%
	Halstead Bank	\$117,671	\$11,449	\$11,425	\$11,425	9.59%	11.80%	13.05%	11.80%
	Heartland Tri-State Bank	\$118,249	\$12,045	\$11,719	\$11,719	9.72%	15.68%	16.55%	15.68%
	First National Bank of Louisburg	\$119,881	\$17,119	\$16,720	\$16,720	13.70%	23.82%	25.08%	23.82%
	Farmers State Bank	\$120,476	\$12,472	\$11,567	\$11,567	9.68%	14.35%	15.55%	14.35%
	Stanley Bank	\$120,558	\$21,502	\$21,502	\$21,502	18.33%	27.76%	29.02%	27.76%
	Carson Bank	\$122,358	\$10,108	\$9,806	\$9,806	7.95%	11.44%	12.39%	11.44%
	Community Bank	\$122,484	\$14,474	\$14,313	\$14,313	11.87%	15.88%	17.13%	15.88%
	Patriots Bank	\$125,802	\$12,948	\$12,764	\$12,764	10.02%	12.93%	13.89%	12.93%
	Flint Hills Bank	\$128,370	\$16,920	\$16,717	\$16,717	12.83%	22.51%	23.76%	22.51%
	Southwind Bank	\$130,128	\$14,138	\$13,224	\$13,224	10.22%	15.04%	16.11%	15.04%
	Stockgrowers State Bank	\$134,406	\$19,935	\$19,175	\$19,175	14.41%	18.76%	19.62%	18.76%
	Valley State Bank	\$134,785	\$18,069	\$17,973	\$17,973	13.54%	21.27%	22.40%	21.27%
	Impact Bank	\$137,931	\$15,768	\$15,118	\$15,118	11.10%	15.19%	16.44%	15.18%
	Bank of the Prairie	\$138,481	\$14,960	\$14,381	\$14,381	10.08%	13.20%	14.46%	13.20%
	First Bank	\$139,229	\$20,867	\$20,373	\$20,373	13.85%	20.66%	21.93%	20.66%
	Midland National Bank	\$139,903	\$16,396	\$15,796	\$15,796	11.56%	14.72%	15.78%	14.72%
	Fidelity State Bank and Trust Company	\$140,086	\$13,024	\$12,677	\$12,677	9.08%	14.99%	15.77%	14.99%
	Vintage Bank Kansas	\$141,542	\$15,907	\$14,298	\$14,298	10.26%	14.16%	15.41%	14.16%
	Lyon County State Bank	\$141,707	\$13,705	\$12,473	\$12,473	8.99%	20.93%	22.18%	20.93%

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Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Farmers State Bank of Oakley, Kansas	\$143,266	\$23,883	\$23,290	\$23,290	16.16%	18.30%	19.24%	18.30%
	Union State Bank	\$144,044	\$17,529	\$16,539	\$16,539	11.29%	19.12%	20.22%	19.12%
	Farmers National Bank	\$144,514	\$25,039	\$21,647	\$21,647	17.11%	18.47%	19.73%	18.47%
	Farmers State Bank of Aliceville, Kansas	\$145,070	\$23,381	\$22,773	\$22,773	15.59%	23.90%	25.15%	23.90%
	Kansas State Bank	\$145,076	\$13,655	\$13,176	\$13,176	9.03%	18.93%	19.98%	18.93%
	Valley State Bank	\$152,626	\$14,484	\$14,201	\$14,201	9.41%	10.50%	11.54%	10.50%
	First State Bank and Trust Company of Larned	\$154,286	\$20,779	\$20,600	\$20,600	13.37%	19.59%	20.85%	19.59%
	Community State Bank	\$161,274	\$20,261	\$19,618	\$19,618	12.01%	17.62%	18.74%	17.62%
	Freedom Bank	\$168,019	\$20,717	\$20,998	\$20,998	11.39%	12.91%	13.58%	12.91%
	Citizens National Bank	\$169,769	\$19,467	\$18,593	\$18,593	10.89%	22.60%	23.86%	22.60%
	Community Bank of the Midwest	\$177,209	\$18,501	\$18,294	\$18,294	10.57%	11.25%	12.12%	11.25%
	Fidelity State Bank and Trust Company	\$170,281	\$33,529	\$32,590	\$32,590	19.56%	73.14%	74.40%	73.14%
	Bankers' Bank of Kansas	\$170,794	\$27,261	\$27,244	\$27,244	16.02%	19.16%	20.43%	19.16%
	First Heritage Bank	\$172,702	\$18,181	\$17,242	\$17,242	9.42%	15.09%	16.29%	15.09%
	SJN Bank of Kansas	\$173,671	\$16,183	\$14,091	\$14,091	8.10%	11.77%	13.03%	11.77%
	Citizens Savings and Loan Association, FSB	\$174,662	\$38,161	\$38,182	\$38,182	21.59%	61.01%	61.80%	61.01%
	FirstOak Bank	\$180,425	\$19,555	\$17,576	\$17,576	9.76%	13.13%	14.38%	13.13%
	Bank of Commerce	\$181,032	\$16,975	\$16,975	\$16,975	9.41%	17.45%	18.58%	17.45%
	First Kansas Bank	\$181,813	\$17,908	\$15,577	\$15,577	8.64%	23.86%	25.11%	23.86%
	Farmers and Drovers Bank	\$181,833	\$49,606	\$49,051	\$49,051	27.23%	45.84%	47.09%	45.84%
	VisionBank	\$182,925	\$16,499	\$15,731	\$15,731	8.66%	10.18%	11.31%	10.18%
	Kaw Valley State Bank and Trust Company	\$184,220	\$22,432	\$22,081	\$22,081	12.04%	20.27%	21.52%	20.27%
	Goppert State Service Bank	\$184,704	\$20,066	\$20,079	\$20,079	10.93%	13.47%	14.70%	13.47%
	Farmers State Bank	\$184,998	\$27,968	\$27,116	\$27,116	14.61%	14.16%	15.34%	14.16%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$191,451	\$19,228	\$17,010	\$17,010	8.96%	15.50%	16.63%	15.50%
	FNB Bank	\$191,807	\$26,113	\$25,773	\$25,773	13.60%	18.58%	19.87%	18.58%
	Community First Bank	\$191,939	\$19,123	\$19,106	\$19,106	9.93%	11.07%	12.31%	11.07%
	Citizens State Bank	\$201,952	\$19,800	\$19,624	\$19,624	9.68%	15.30%	16.37%	15.30%
	First Bank of Newton	\$202,259	\$25,254	\$18,189	\$18,189	9.54%	12.08%	NA	12.08%
	Solomon State Bank	\$203,049	\$34,959	\$34,770	\$34,770	16.75%	30.79%	32.05%	30.79%
	Kearny County Bank	\$203,144	\$37,428	\$35,455	\$35,455	17.52%	22.57%	23.82%	22.57%
	Plains State Bank	\$210,623	\$25,206	\$22,880	\$22,880	11.07%	13.90%	14.45%	13.90%
	Mutual Savings Association	\$214,845	\$66,311	\$65,430	\$65,430	30.47%	50.41%	51.66%	50.41%
	First National Bank and Trust	\$216,272	\$35,282	\$34,273	\$34,273	15.53%	19.82%	21.07%	19.82%
	Great American Bank	\$218,126	\$28,852	\$20,373	\$20,373	10.03%	11.94%	13.19%	11.94%
	Kanza Bank	\$221,083	\$24,039	\$22,128	\$22,128	10.03%	13.95%	15.10%	13.95%
	Mid-America Bank	\$226,713	\$21,875	\$21,625	\$21,625	9.87%	9.95%	11.20%	9.95%
	Grant County Bank	\$227,461	\$35,141	\$33,762	\$33,762	14.71%	22.47%	23.73%	22.47%
	Cornerstone Bank	\$231,092	\$22,710	\$22,223	\$22,223	9.79%	12.14%	13.39%	12.14%
	ESB Financial	\$240,900	\$25,173	\$24,872	\$24,872	10.32%	13.40%	14.49%	13.40%
	Farmers & Merchants Bank of Colby	\$244,618	\$34,625	\$32,936	\$32,936	13.84%	15.71%	16.45%	15.71%
	Golden Belt Bank, FSA	\$246,215	\$32,599	\$28,876	\$28,876	12.11%	13.27%	14.17%	13.27%
	Solutions North Bank	\$246,751	\$29,536	\$28,144	\$28,144	11.40%	14.87%	16.13%	14.87%
	State Average of Asset Group A	\$99,950	\$13,013	\$12,485	\$12,481	12.63%	21.25%	22.48%	21.24%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group B - \$251 to \$500 million in total assets									
	Bank of Hays	\$254,062	\$28,193	\$27,615	\$27,615	10.58%	15.35%	16.60%	15.35%
	Peoples State Bank	\$260,474	\$29,176	\$25,805	\$25,805	10.12%	11.64%	11.83%	11.64%
	Centera Bank	\$262,552	\$26,800	\$24,028	\$24,028	9.03%	15.86%	16.87%	15.86%
	Guaranty State Bank and Trust Company	\$285,114	\$37,138	\$35,629	\$35,629	12.76%	14.55%	15.80%	14.55%
	Astra Bank	\$286,777	\$31,059	\$28,015	\$28,015	9.72%	11.95%	12.93%	11.95%
	Silver Lake Bank	\$289,859	\$33,139	\$32,725	\$32,725	11.05%	14.40%	15.29%	14.40%
	Community First National Bank	\$294,415	\$27,452	\$27,452	\$27,452	9.23%	10.14%	11.25%	10.14%
	First State Bank and Trust	\$299,556	\$25,813	\$24,787	\$24,787	8.23%	11.39%	12.64%	11.39%
	Security State Bank	\$302,013	\$46,397	\$45,802	\$45,802	15.10%	16.59%	17.44%	16.59%
	Bank of the Flint Hills	\$303,327	\$31,149	\$30,495	\$30,495	10.22%	11.32%	12.27%	11.32%
	Union State Bank of Everest	\$307,723	\$35,708	\$31,019	\$31,019	10.15%	14.15%	15.40%	14.15%
	Kaw Valley Bank	\$315,862	\$35,181	\$31,821	\$31,821	10.43%	12.71%	13.96%	12.71%
	Commercial Bank	\$328,533	\$31,561	\$28,688	\$28,688	8.71%	15.54%	16.80%	15.54%
	First Option Bank	\$329,752	\$37,806	\$35,981	\$35,981	10.91%	22.12%	23.21%	22.12%
	Bank, The	\$330,653	\$46,563	\$43,811	\$43,811	13.23%	19.01%	20.27%	19.01%
	Union State Bank	\$335,642	\$41,118	\$30,066	\$30,066	9.27%	12.56%	13.81%	12.56%
	Peoples Bank	\$348,890	\$51,212	\$41,886	\$41,886	12.16%	18.12%	19.39%	18.12%
	Denison State Bank	\$349,117	\$50,688	\$49,875	\$49,875	14.24%	19.12%	20.31%	19.12%
	Citizens State Bank	\$349,298	\$37,331	\$34,894	\$34,894	10.08%	11.70%	12.94%	11.70%
	First National Bank of Syracuse	\$368,598	\$40,352	\$37,001	\$37,001	11.35%	11.76%	13.02%	11.76%
	Citizens Bank of Kansas	\$378,547	\$54,159	\$36,854	\$36,854	10.19%	13.53%	14.41%	13.53%
	Bank of Tescott	\$387,284	\$55,515	\$54,253	\$54,253	14.02%	18.44%	19.70%	18.44%
	Labette Bank	\$396,536	\$48,753	\$47,330	\$47,330	11.88%	17.36%	18.45%	17.36%
	Exchange Bank & Trust	\$418,723	\$45,970	\$45,248	\$45,248	10.86%	16.06%	17.32%	16.06%
	Citizens State Bank	\$430,048	\$50,667	\$43,291	\$43,291	9.96%	12.35%	13.25%	12.35%
	First Bank Kansas	\$437,508	\$43,130	\$40,403	\$40,403	9.26%	16.12%	17.37%	16.12%
	First State Bank	\$444,467	\$52,619	\$45,893	\$45,893	10.54%	14.78%	16.03%	14.78%
	Southwest National Bank	\$448,122	\$44,058	\$43,612	\$43,612	9.74%	10.93%	11.92%	10.93%
	Legacy Bank	\$465,293	\$53,089	\$50,816	\$50,816	11.14%	13.56%	14.68%	13.56%
	Western State Bank	\$466,601	\$59,171	\$58,278	\$58,278	12.72%	16.40%	17.66%	16.40%
	Community National Bank	\$475,075	\$44,312	\$41,620	\$41,620	8.71%	17.39%	18.41%	17.39%
	State Average of Asset Group B	\$353,239	\$41,138	\$37,903	\$37,903	10.83%	14.74%	15.85%	14.74%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	United Bank & Trust	\$608,848	\$78,026	\$71,524	\$71,524	11.89%	14.53%	15.78%	14.53%
	Peoples Bank and Trust Company	\$612,580	\$75,991	\$68,966	\$68,966	11.40%	13.25%	14.17%	13.25%
	Bank of Labor	\$622,451	\$51,986	\$52,055	\$52,055	9.14%	14.84%	16.09%	14.84%
	American State Bank & Trust Company	\$648,088	\$90,811	\$72,897	\$72,897	11.59%	13.78%	14.65%	13.78%
	Bennington State Bank	\$705,983	\$85,903	\$83,284	\$83,284	11.80%	17.01%	18.28%	17.01%
	First National Bank of Hutchinson	\$714,604	\$95,688	\$93,255	\$93,255	13.03%	15.15%	16.15%	15.15%
	GNBank, National Association	\$720,034	\$88,105	\$73,451	\$73,451	10.42%	13.34%	14.59%	13.34%
	Farmers Bank & Trust	\$871,675	\$167,632	\$153,395	\$153,395	18.09%	27.62%	28.50%	27.62%
	CoreFirst Bank & Trust	\$952,029	\$89,831	\$91,553	\$91,553	9.70%	12.73%	13.75%	12.73%
	Central National Bank	\$973,435	\$109,949	\$106,683	\$106,683	10.97%	16.67%	17.92%	16.67%
	State Average of Asset Group C	\$742,973	\$93,392	\$86,706	\$86,706	11.80%	15.89%	16.99%	15.89%

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

	Landmark National Bank	\$1,005,584	\$124,645	\$101,965	\$101,965	10.42%	15.83%	16.83%	15.83%
	Armed Forces Bank, National Association	\$1,122,896	\$207,686	\$195,435	\$195,435	18.37%	24.33%	25.59%	24.33%
	Community National Bank & Trust	\$1,259,461	\$124,208	\$108,841	\$108,841	8.81%	11.16%	12.27%	11.16%
	Bank of Blue Valley	\$1,346,342	\$196,166	\$142,724	\$142,724	11.16%	14.17%	14.64%	14.17%
	Emprise Bank	\$1,778,820	\$167,140	\$139,189	\$139,189	8.14%	10.62%	11.87%	10.62%
	KS StateBank	\$2,097,711	\$198,262	\$194,094	\$194,094	9.40%	12.44%	13.70%	12.44%
	Fidelity Bank, National Association	\$2,380,159	\$233,724	\$223,198	\$223,198	9.50%	11.31%	12.33%	11.31%
	Security Bank of Kansas City	\$3,225,986	\$512,411	\$437,376	\$437,376	14.20%	20.02%	21.27%	20.02%
	Equity Bank	\$4,072,856	\$477,506	\$324,369	\$324,369	8.38%	11.43%	12.06%	11.43%
	CrossFirst Bank	\$4,650,601	\$552,632	\$524,672	\$524,672	11.46%	11.79%	12.76%	11.79%
	INTRUST Bank, National Association	\$5,142,276	\$409,533	\$429,754	\$429,754	8.27%	10.03%	10.83%	10.03%
	Capitol Federal Savings Bank	\$9,358,475	\$1,168,986	\$1,169,037	\$1,169,037	12.07%	24.13%	24.32%	24.13%
	State Average of Asset Group D	\$3,120,097	\$364,408	\$332,555	\$332,555	10.85%	14.77%	15.71%	14.77%

Source: SNL Financial

Note: Report includes only bank-level data.

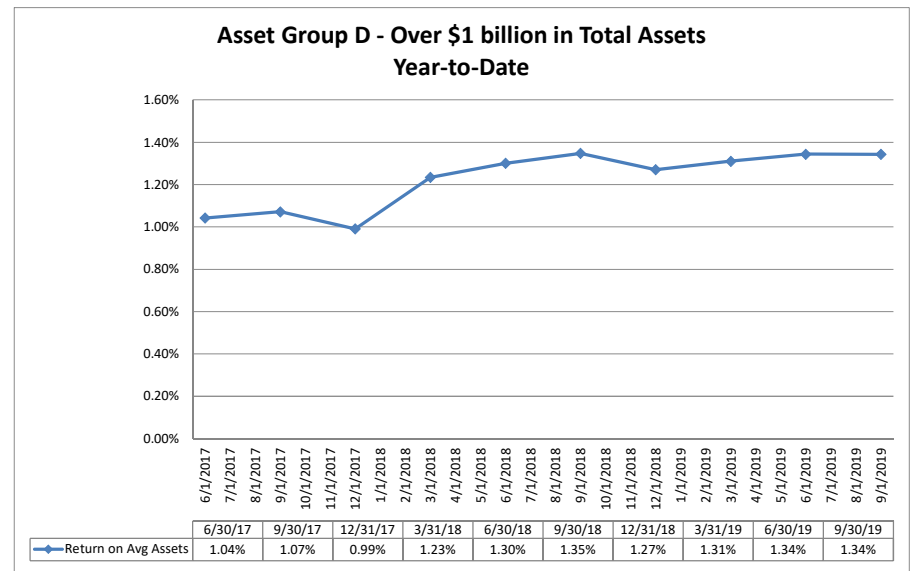
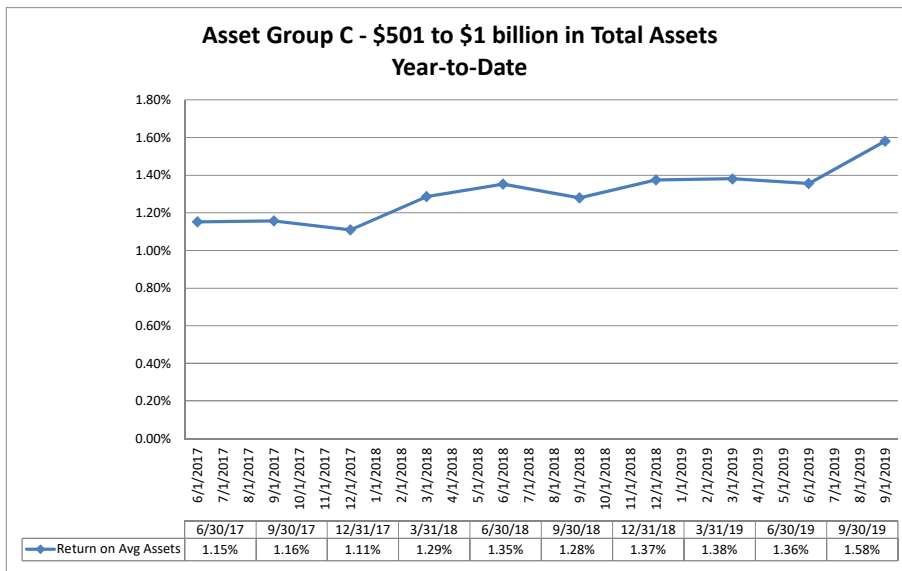
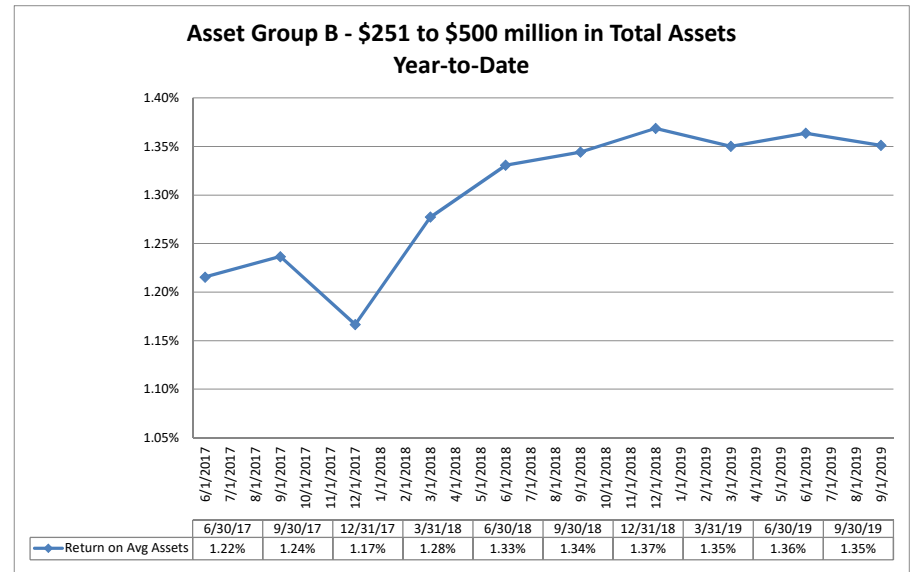
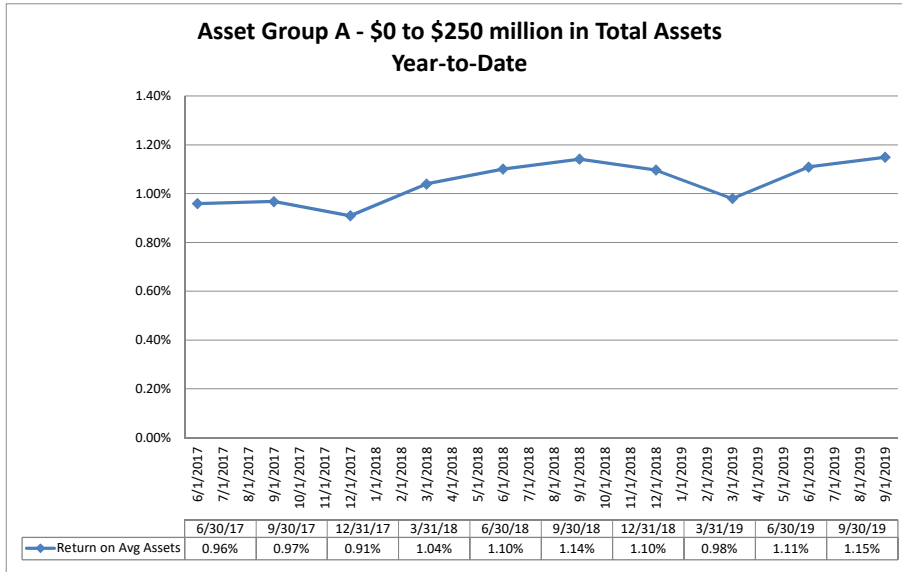
NA = data was not available.

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

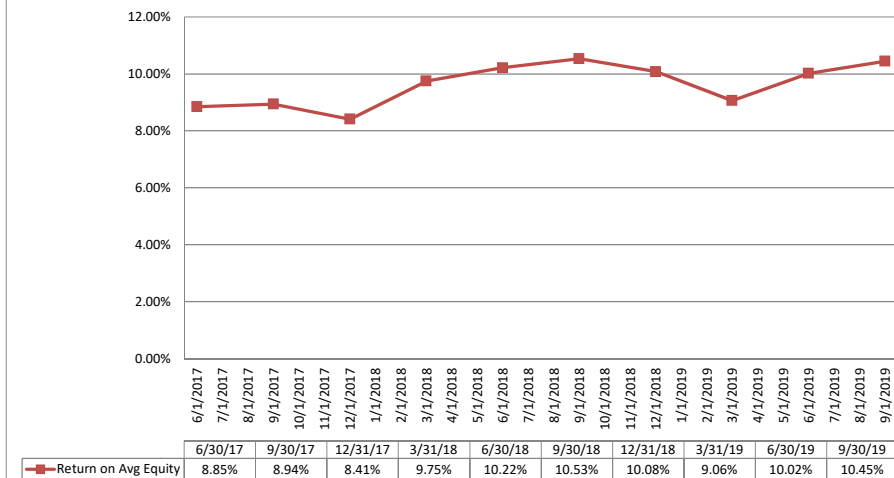
Note: Report includes only bank-level data.

NA = data was not available.

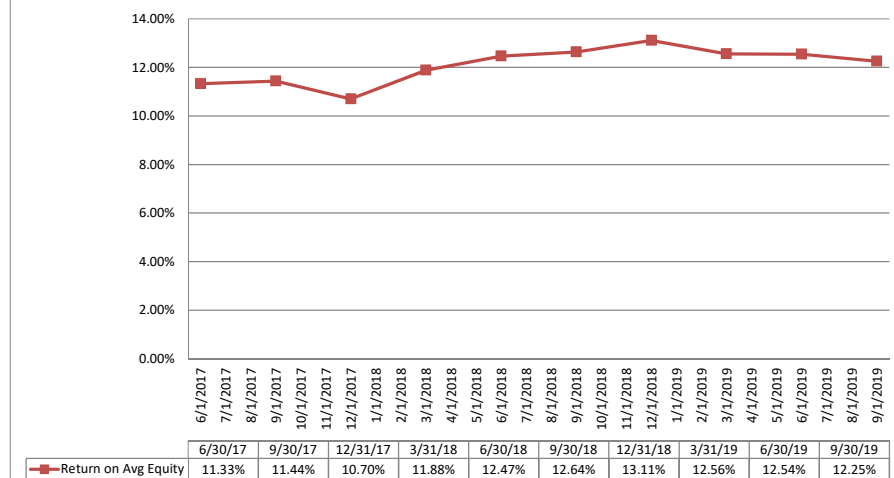
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

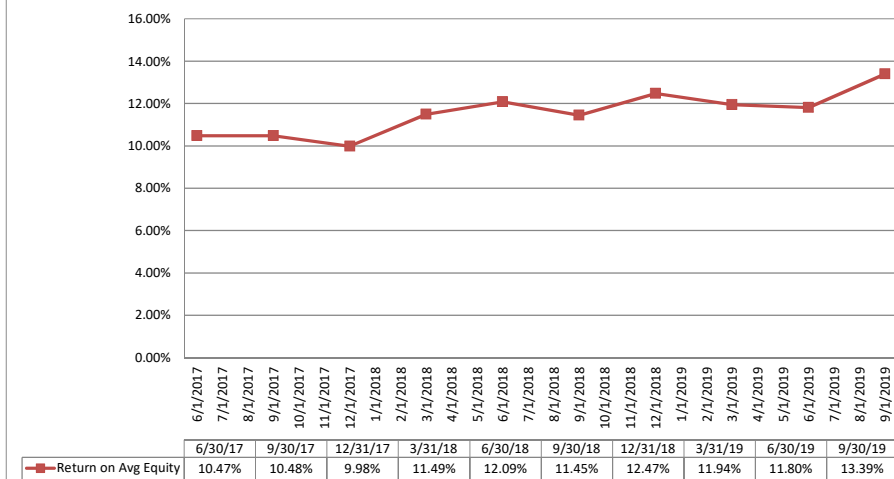
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



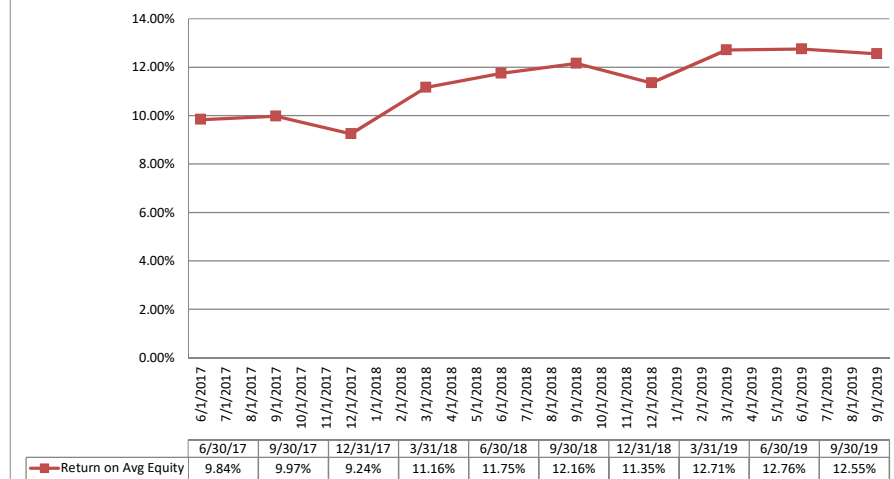
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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.

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Asset Group A - \$0 to \$250 million in total assets											
	Corder Bank	\$19,631	\$52	1.10%	9.60%	61.27%	\$61	\$170	1.20%	10.67%	64.24%	\$63
	Bank of New Cambria	\$30,815	\$63	0.81%	5.81%	74.44%	\$58	\$179	0.75%	5.62%	75.48%	\$58
	Neighbors Bank	\$31,072	(\$196)	(2.54%)	(18.40%)	126.06%	\$58	(\$184)	(0.85%)	(5.69%)	109.93%	\$39
	America's Community Bank	\$31,206	\$52	0.68%	5.92%	72.45%	\$71	\$110	0.50%	4.24%	82.91%	\$69
	Bank of Houston	\$31,597	\$114	1.46%	15.31%	150.19%	\$60	(\$52)	(0.22%)	(2.85%)	133.52%	\$48
	La Monte Community Bank	\$32,076	\$64	0.78%	7.47%	71.66%	\$71	\$156	0.65%	6.15%	75.74%	\$73
	First Security Bank	\$32,506	\$98	1.22%	14.76%	61.52%	\$57	\$221	0.92%	11.61%	68.24%	\$58
	State Bank	\$33,215	\$110	1.33%	15.26%	69.47%	\$56	\$318	1.27%	14.64%	69.44%	\$53
	Bank of Orrick	\$33,842	\$7	0.08%	0.76%	94.40%	\$67	\$28	0.11%	1.05%	93.57%	\$65
	Canton State Bank	\$35,431	\$82	0.93%	9.32%	77.78%	\$56	\$114	0.46%	4.39%	87.89%	\$57
	Systematic Savings Bank	\$36,829	\$30	0.32%	2.42%	91.48%	\$66	(\$120)	(0.43%)	(3.21%)	112.19%	\$73
	CBC Bank	\$37,282	\$28	0.31%	3.33%	89.42%	\$48	\$139	0.50%	5.84%	83.23%	\$44
	FMB Bank	\$37,645	\$116	1.15%	11.95%	69.93%	\$57	\$152	0.49%	5.42%	83.96%	\$61
	Montrose Savings Bank	\$42,251	\$219	2.03%	13.41%	47.67%	\$68	\$597	1.83%	12.39%	51.75%	\$69
	Community Bank of Memphis	\$45,221	\$123	1.06%	7.68%	54.52%	\$51	\$358	1.03%	7.63%	55.12%	\$48
	Sherwood Community Bank	\$48,796	\$101	0.84%	8.25%	80.11%	\$57	\$214	0.59%	5.95%	85.84%	\$55
	Kahoka State Bank	\$50,211	\$71	0.57%	5.17%	71.55%	\$50	\$319	0.86%	7.95%	66.52%	\$45
	Community Bank of Missouri	\$53,067	\$189	1.43%	10.00%	67.64%	\$57	\$590	1.49%	10.68%	67.96%	\$57
	Bank of Louisiana	\$53,796	\$83	0.62%	5.74%	80.70%	\$64	(\$287)	(0.71%)	(6.79%)	86.02%	\$64
	Farmers Bank of Green City	\$55,383	\$1	0.01%	0.08%	72.58%	\$61	\$205	0.49%	5.40%	70.85%	\$57
	Bank of Iberia	\$55,641	\$62	0.44%	4.82%	87.80%	\$59	\$203	0.49%	5.37%	86.28%	\$59
	Peoples Bank of Moniteau County	\$57,081	\$62	0.43%	4.60%	69.29%	\$57	\$241	0.56%	6.16%	72.51%	\$55
	1st Cameron State Bank	\$57,331	\$75	0.54%	5.54%	78.79%	\$48	\$203	0.49%	5.06%	80.62%	\$49
	Quarry City Savings and Loan Association	\$57,351	\$152	1.09%	6.80%	74.87%	\$101	\$207	0.50%	3.12%	85.58%	\$105
	Bank of Billings	\$58,521	\$132	0.88%	6.15%	76.01%	\$57	\$414	0.92%	6.47%	73.72%	\$52
	Tri-County Trust Company	\$58,561	\$191	1.32%	10.34%	63.20%	\$76	\$504	1.15%	9.44%	66.14%	\$73
	United Security Bank	\$61,312	\$185	1.20%	8.42%	73.51%	\$115	\$629	1.36%	9.84%	66.41%	\$97
	Peoples Bank of Altenburg	\$63,382	\$329	2.06%	19.98%	71.47%	\$69	\$650	1.36%	13.61%	72.66%	\$69
	Alton Bank	\$64,816	\$298	1.83%	11.82%	60.54%	\$69	\$921	1.83%	12.49%	59.14%	\$68
	Farmers State Bank, S/B	\$65,362	\$83	0.49%	4.50%	85.83%	\$59	\$103	0.46%	3.50%	86.52%	\$58
	Farmers Bank of Lohman	\$67,808	\$118	0.70%	4.42%	62.39%	\$46	\$341	0.69%	4.41%	65.80%	\$48
	Central Federal Savings and Loan Association	\$69,273	\$35	0.20%	0.67%	90.76%	\$85	\$130	0.25%	0.83%	90.49%	\$84
	Investors Community Bank	\$70,455	\$187	1.06%	7.58%	60.49%	\$48	\$497	0.94%	7.02%	65.20%	\$49
	Silex Banking Company	\$70,675	\$235	1.34%	7.92%	54.67%	\$88	\$610	1.14%	6.94%	59.76%	\$93
	Citizens Bank of Edina	\$73,095	\$344	1.93%	15.68%	38.15%	\$57	\$1,142	2.15%	17.66%	37.04%	\$53
	Concordia Bank	\$73,679	\$210	1.15%	10.69%	67.53%	\$63	\$501	0.90%	8.77%	72.43%	\$63
	Pony Express Community Bank	\$74,213	\$283	1.54%	13.90%	57.54%	\$52	\$865	1.57%	14.48%	62.16%	\$54
	Senath State Bank	\$75,231	\$378	1.98%	12.46%	58.13%	\$62	\$1,309	2.20%	14.62%	52.28%	\$59
	Metz Banking Company	\$75,368	\$251	1.35%	10.99%	62.70%	\$78	\$725	1.33%	10.70%	63.05%	\$78
	Commercial Bank of Oak Grove	\$77,701	\$309	1.61%	10.33%	55.22%	\$57	\$446	0.78%	5.05%	72.49%	\$56
	Community State Bank	\$77,959	\$252	1.33%	13.98%	44.59%	\$53	\$817	1.42%	15.86%	43.15%	\$51

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	Asset Group A - \$0 to \$250 million in total assets (continued)											
	Security Bank of Southwest Missouri	\$78,925	\$459	2.31%	18.26%	55.60%	\$56	\$1,347	2.24%	17.62%	55.97%	\$56
	Hamilton Bank	\$80,266	\$322	1.60%	15.68%	62.96%	\$96	\$1,006	1.68%	16.85%	60.48%	\$89
	TPNB Bank	\$80,431	\$189	0.93%	6.06%	64.76%	\$66	\$539	0.88%	5.92%	65.89%	\$72
	Community Bank of Pleasant Hill	\$82,337	\$167	0.86%	8.55%	72.74%	\$61	\$548	0.97%	9.74%	71.74%	\$61
	West Plains Savings and Loan Association	\$82,895	\$1	0.00%	0.02%	60.97%	\$52	\$278	0.46%	2.10%	64.18%	\$51
	Home Savings and Loan Association of Carroll County, F.A.	\$85,633	\$69	0.32%	1.55%	87.83%	\$116	\$132	0.20%	1.00%	89.72%	\$118
	Bank of Brookfield-Purdin, National Association	\$88,351	\$210	0.95%	7.29%	65.29%	\$48	\$653	0.95%	7.80%	65.04%	\$47
	Connections Bank	\$88,657	\$196	0.89%	7.00%	63.56%	\$67	\$546	0.84%	6.59%	65.15%	\$65
	Table Rock Community Bank	\$90,057	\$263	1.19%	12.96%	68.97%	\$60	\$730	1.13%	12.33%	70.95%	\$59
	Citizens Bank of Rogersville	\$92,327	\$329	1.43%	12.67%	63.08%	\$61	\$815	1.17%	10.74%	67.05%	\$56
	County Bank	\$92,486	\$286	1.23%	13.45%	75.31%	\$82	\$850	1.22%	13.35%	74.58%	\$82
	Saints Avenue Bank	\$93,490	\$110	0.48%	5.60%	83.17%	\$66	\$252	0.37%	4.48%	85.38%	\$63
	Security Bank of the Ozarks	\$93,785	\$241	1.03%	10.82%	74.16%	\$41	\$758	1.07%	11.29%	73.13%	\$41
	Bank of Grain Valley	\$93,831	\$431	1.90%	8.43%	54.10%	\$93	\$1,267	1.84%	8.34%	54.84%	\$94
	Merchants and Farmers Bank of Salisbury	\$94,216	\$187	0.80%	8.13%	76.58%	\$59	\$518	0.73%	7.80%	78.77%	\$58
	First Independent Bank	\$94,389	\$218	0.93%	7.75%	67.64%	\$56	\$614	0.89%	7.47%	67.77%	\$56
	First National Bank of Nevada	\$95,427	\$228	0.94%	6.08%	71.88%	\$87	\$447	0.62%	4.07%	75.70%	\$85
	Peoples Bank of Wyaconda	\$96,253	\$196	0.80%	7.37%	63.36%	\$47	\$663	0.90%	8.56%	59.70%	\$46
	New Frontier Bank	\$97,483	\$642	2.74%	28.10%	56.35%	\$82	\$779	1.17%	11.85%	64.02%	\$77
	HomePride Bank	\$97,610	\$400	1.67%	19.14%	66.67%	\$42	(\$99)	(0.14%)	(1.63%)	96.64%	\$42
	Bank of New Madrid	\$98,635	\$448	1.86%	14.73%	51.59%	\$56	\$1,318	1.77%	14.65%	52.22%	\$56
	State Bank of Missouri	\$98,757	\$380	1.55%	17.18%	61.51%	\$53	\$1,082	1.44%	16.10%	62.03%	\$51
	Citizens Bank & Trust	\$99,127	\$231	1.01%	8.15%	71.71%	\$64	\$692	1.01%	8.36%	71.38%	\$61
	Jonesburg State Bank	\$99,372	\$468	1.91%	23.59%	57.31%	\$55	\$1,288	1.78%	22.31%	59.55%	\$57
	Missouri Bank II	\$101,766	\$273	1.07%	9.92%	69.56%	\$58	\$861	1.15%	10.74%	67.92%	\$55
	Bank of Salem	\$102,807	\$259	0.99%	10.13%	70.75%	\$51	\$804	1.01%	10.98%	66.70%	\$52
	Citizens Community Bank	\$104,301	\$248	0.97%	7.85%	68.35%	\$75	\$612	0.80%	6.54%	71.58%	\$75
	First Community Bank of the Ozarks	\$105,362	\$260	0.97%	8.22%	73.14%	\$56	\$781	0.98%	8.47%	72.67%	\$56
	Community Bank of El Dorado Springs	\$106,224	\$441	1.65%	10.01%	47.44%	\$65	\$1,357	1.72%	10.31%	46.23%	\$60
	Preferred Bank	\$107,219	\$286	1.08%	12.44%	67.14%	\$43	\$901	1.11%	14.08%	65.69%	\$40
	Kennett Trust Bank	\$107,277	\$196	0.72%	6.36%	73.45%	\$62	\$464	0.57%	5.16%	77.21%	\$63
	Security Bank of Pulaski County	\$108,059	\$214	0.79%	8.48%	77.78%	\$67	\$570	0.71%	7.72%	79.15%	\$66
	1st Advantage Bank	\$109,442	\$161	0.59%	5.72%	77.83%	\$93	\$501	0.62%	6.02%	78.00%	\$91
	Mercantile Bank of Louisiana, Missouri	\$110,074	\$390	1.43%	6.54%	63.14%	\$78	\$1,167	1.43%	6.63%	62.96%	\$79
	Northeast Missouri State Bank	\$110,290	\$399	1.47%	9.31%	53.79%	\$76	\$1,204	1.48%	9.74%	53.37%	\$76
	First Bank of the Lake	\$110,974	\$172	0.63%	7.20%	70.98%	\$93	\$1,083	1.49%	16.25%	60.14%	\$87
	Clay County Savings Bank	\$111,467	\$166	0.59%	5.80%	84.99%	\$65	\$509	0.59%	5.97%	86.89%	\$63
	Bank of Monticello	\$111,938	\$488	1.80%	14.50%	52.36%	\$55	\$1,590	1.96%	16.36%	51.55%	\$54
	Progressive Ozark Bank	\$112,499	\$438	1.54%	13.73%	71.90%	\$56	\$1,456	1.71%	15.17%	70.37%	\$54
	Chillicothe State Bank	\$119,684	\$354	1.19%	13.26%	68.25%	\$69	\$1,177	1.27%	14.40%	65.14%	\$65
	Meramec Valley Bank	\$120,888	\$287	0.95%	11.46%	74.28%	\$79	\$546	0.61%	7.35%	82.52%	\$88
	Independent Farmers Bank	\$123,277	\$423	1.39%	13.20%	57.09%	\$70	\$1,166	1.29%	12.90%	57.76%	\$69

Source: SNL Financial

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	First Midwest Bank of the Ozarks	\$124,726	\$387	1.27%	11.32%	62.85%	\$56	\$986	1.08%	9.82%	65.92%	\$55
	Bank of Crocker	\$124,909	\$134	0.43%	3.66%	84.22%	\$52	\$380	0.41%	3.56%	85.40%	\$53
	Farmers Bank of Lincoln	\$126,043	\$520	1.66%	14.80%	58.25%	\$70	\$1,344	1.43%	12.98%	61.88%	\$70
	Paramount Bank	\$126,705	\$199	0.86%	8.35%	94.98%	\$116	\$36	0.07%	0.56%	98.60%	\$73
	First Community National Bank	\$130,305	\$289	0.89%	9.68%	121.04%	\$61	\$599	0.61%	6.93%	101.89%	\$53
	Commercial Trust Company of Fayette	\$130,656	\$535	1.69%	15.76%	56.36%	\$63	\$1,243	1.32%	12.38%	63.34%	\$64
	State Bank of Southwest Missouri	\$131,235	\$247	0.78%	11.17%	78.23%	\$98	\$949	1.04%	14.29%	77.01%	\$98
	F&M Bank and Trust Company	\$132,099	\$288	0.91%	8.60%	70.42%	\$63	\$808	0.84%	8.07%	70.96%	\$62
	Citizens-Farmers Bank of Cole Camp	\$134,895	\$562	1.66%	10.45%	53.52%	\$59	\$969	0.97%	6.14%	52.00%	\$56
	Bank Star	\$135,278	\$344	1.02%	8.99%	56.46%	\$65	\$901	0.91%	7.88%	63.63%	\$66
	Community National Bank	\$135,984	\$621	1.83%	19.40%	57.97%	\$69	\$1,811	1.88%	19.91%	58.32%	\$68
	Community Point Bank	\$139,158	\$385	1.14%	11.91%	60.74%	\$62	\$1,077	1.07%	11.52%	62.65%	\$61
	Citizens Bank of Charleston	\$139,371	\$654	1.89%	10.59%	43.41%	\$64	\$1,862	1.82%	10.33%	45.34%	\$63
	Tipton Latham Bank, National Association	\$139,410	\$618	1.80%	16.36%	52.12%	\$71	\$1,428	1.40%	13.15%	55.91%	\$71
	Cornerstone Bank	\$140,626	\$479	1.38%	9.53%	72.01%	\$63	\$1,605	1.53%	10.89%	67.87%	\$57
	St. Clair County State Bank	\$142,761	\$582	1.62%	11.63%	50.03%	\$56	\$1,704	1.59%	11.56%	50.35%	\$56
	Adrian Bank	\$143,000	\$839	2.38%	19.57%	48.54%	\$71	\$2,806	2.63%	22.94%	42.90%	\$61
	Bank of Weston	\$147,742	\$744	1.99%	23.31%	60.40%	\$70	\$1,876	1.67%	20.18%	64.14%	\$69
	Bank 21	\$147,789	\$407	1.09%	13.91%	69.37%	\$69	\$1,186	1.04%	13.48%	70.65%	\$71
	Seymour Bank	\$148,491	\$264	0.78%	5.72%	80.26%	\$61	\$947	0.91%	7.03%	79.01%	\$60
	Heritage Community Bank	\$148,628	\$374	1.01%	10.66%	72.92%	\$63	\$1,133	1.04%	11.03%	72.20%	\$62
	Citizens Bank of Newburg	\$148,659	\$312	0.83%	7.08%	69.88%	\$57	\$1,025	0.90%	7.88%	70.27%	\$58
	Citizens Bank	\$151,629	\$947	2.50%	33.08%	59.97%	\$78	\$2,066	2.14%	25.95%	61.63%	\$60
	Bank of St. Elizabeth	\$152,647	\$770	2.01%	16.77%	59.68%	\$77	\$2,233	2.00%	16.75%	60.00%	\$82
	First State Bank of Purdy	\$152,829	\$572	1.37%	15.99%	74.60%	\$69	\$1,385	1.10%	13.27%	73.41%	\$70
	Community Bank of Marshall	\$153,038	\$446	1.17%	9.69%	57.92%	\$54	\$1,244	1.08%	9.25%	60.18%	\$56
	Exchange Bank of Northeast Missouri	\$153,564	\$342	0.91%	7.86%	68.97%	\$49	\$663	0.59%	5.20%	70.57%	\$48
	Citizens Bank of Eldon	\$155,099	\$502	1.30%	9.74%	57.64%	\$70	\$1,448	1.28%	9.45%	59.64%	\$72
	Carroll County Trust Company of Carrollton, Missouri	\$156,526	\$137	0.35%	3.14%	87.49%	\$127	\$748	0.63%	6.03%	76.23%	\$105
	Heritage Bank of the Ozarks	\$157,856	\$331	0.88%	9.99%	73.60%	\$85	\$1,117	1.00%	11.63%	71.53%	\$84
	Bank Northwest	\$159,941	\$993	2.44%	24.52%	42.92%	\$57	\$2,955	2.34%	25.28%	45.89%	\$63
	Alliant Bank	\$161,800	\$651	1.63%	15.74%	71.15%	\$68	\$1,487	1.24%	12.14%	75.28%	\$67
	Lamar Bank and Trust Company	\$162,757	\$783	1.95%	17.58%	55.47%	\$81	\$2,119	1.74%	16.23%	59.92%	\$85
	Bank of Grandin	\$168,881	\$475	1.13%	7.22%	64.40%	\$62	\$1,524	1.24%	7.77%	60.68%	\$62
	First Missouri State Bank of Cape County	\$169,259	\$423	1.01%	11.86%	72.12%	\$80	\$1,091	0.88%	10.50%	73.95%	\$77
	Community First Bank	\$172,943	\$836	1.95%	20.31%	52.18%	\$73	\$2,460	1.90%	20.41%	51.48%	\$72
	Home Exchange Bank	\$173,332	\$593	1.39%	12.53%	42.88%	\$65	\$1,745	1.39%	12.61%	45.38%	\$69
	Century Bank of the Ozarks	\$175,951	\$803	1.82%	18.03%	55.88%	\$61	\$2,819	2.12%	21.31%	54.89%	\$63
	Goppert Financial Bank	\$176,370	\$326	0.74%	7.04%	72.16%	\$78	\$1,018	0.76%	7.46%	71.73%	\$76
	First Missouri State Bank	\$176,418	\$643	1.47%	14.27%	62.99%	\$81	\$1,763	1.37%	12.49%	65.19%	\$83
	Central Bank of Audrain County	\$178,933	\$609	1.36%	17.03%	51.84%	\$71	\$1,774	1.35%	16.74%	51.73%	\$71
	Pony Express Bank	\$179,059	\$1,145	2.58%	20.62%	49.75%	\$118	\$3,170	2.40%	19.35%	51.56%	\$118
	United State Bank	\$183,722	\$696	1.52%	16.02%	54.61%	\$58	\$2,048	1.51%	16.20%	55.03%	\$55
	Central Bank of Moberly	\$184,939	\$644	1.37%	15.03%	53.34%	\$64	\$1,736	1.19%	13.55%	53.23%	\$62
	FortuneBank	\$187,405	\$364	0.77%	8.32%	81.74%	\$115	\$885	0.63%	6.80%	83.51%	\$101

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Community First Banking Company	\$190,591	\$718	1.49%	12.41%	61.44%	\$62	\$2,127	1.47%	12.57%	61.72%	\$62
	Kearney Trust Company	\$197,981	\$761	1.55%	14.56%	57.88%	\$72	\$2,117	1.47%	13.79%	59.72%	\$74
	Farmers and Merchants Bank of St. Clair	\$203,742	\$531	1.05%	7.97%	71.46%	\$63	\$1,477	0.99%	7.59%	72.02%	\$62
	People's Bank of Seneca	\$205,106	\$685	1.36%	13.78%	50.20%	\$79	\$1,967	1.31%	13.70%	52.77%	\$83
	Peoples Bank	\$206,518	\$985	1.87%	17.23%	59.87%	\$69	\$2,983	1.89%	17.85%	59.01%	\$66
	Exchange Bank of Missouri	\$213,940	\$792	1.52%	12.90%	44.07%	\$62	\$2,077	1.34%	11.65%	53.14%	\$62
	Missouri Bank	\$214,064	\$854	1.60%	12.29%	57.89%	\$58	\$2,463	1.51%	12.21%	57.25%	\$55
	O'Bannon Banking Company	\$214,304	\$594	1.11%	12.32%	62.34%	\$56	\$1,681	1.04%	11.86%	64.28%	\$58
	Central Bank of Kansas City	\$216,164	\$3,056	5.83%	35.12%	49.07%	\$102	\$7,690	5.39%	32.06%	52.96%	\$99
	First Missouri Bank of SEMO	\$218,495	\$732	1.42%	17.05%	59.05%	\$54	\$2,222	1.56%	16.96%	59.56%	\$53
	Putnam County State Bank	\$220,086	\$916	1.67%	12.41%	35.71%	\$69	\$2,836	1.75%	13.25%	34.23%	\$70
	Commercial Bank	\$220,180	\$273	0.51%	6.45%	82.54%	\$92	\$659	0.43%	5.41%	85.36%	\$89
	Bloomsdale Bank	\$228,012	\$1,502	2.63%	27.05%	41.63%	\$49	\$4,137	2.42%	25.50%	44.24%	\$48
	Wells Bank	\$229,035	\$1,254	2.21%	22.17%	50.13%	\$69	\$3,697	2.19%	22.25%	50.72%	\$67
	Community State Bank of Missouri	\$229,258	\$784	1.36%	9.99%	62.67%	\$71	\$2,407	1.37%	10.49%	62.21%	\$74
	F & C Bank	\$229,571	\$1,206	2.12%	20.24%	57.64%	\$78	\$3,545	2.11%	20.08%	57.36%	\$76
	Citizens Bank	\$229,913	\$629	1.11%	9.43%	57.93%	\$64	\$1,693	0.99%	8.64%	62.44%	\$66
	Branson Bank	\$235,736	\$653	1.10%	11.46%	67.75%	\$68	\$1,628	0.96%	9.72%	71.61%	\$67
	Ozark Bank	\$239,762	\$769	1.29%	11.92%	66.31%	\$77	\$1,994	1.10%	10.54%	69.18%	\$77
	Regional Missouri Bank	\$242,543	\$1,213	1.98%	18.63%	54.29%	\$64	\$3,462	1.89%	18.35%	54.50%	\$61
	Farmers State Bank	\$242,848	\$534	0.90%	8.60%	73.12%	\$59	\$1,564	0.88%	8.55%	73.89%	\$59
	State Average of Asset Group A	\$119,773	\$409	1.25%	11.25%	66.56%	\$67	\$1,135	1.15%	10.45%	67.76%	\$66

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	Rockwood Bank	\$250,327	\$1,423	2.33%	15.72%	59.30%	\$93	\$3,554	1.98%	13.39%	59.33%	\$91
	Ozarks Federal Savings and Loan Association	\$251,336	\$372	0.60%	4.29%	78.15%	\$62	\$917	0.49%	3.55%	79.33%	\$61
	Central Bank of Warrensburg	\$252,923	\$742	1.17%	8.19%	60.90%	\$57	\$2,305	1.22%	8.52%	59.19%	\$56
	Bank of Versailles	\$262,805	\$711	1.09%	8.33%	56.37%	\$79	\$1,982	1.02%	7.85%	59.27%	\$78
	Bank of Odessa	\$268,319	\$1,042	1.54%	8.10%	39.15%	\$55	\$2,617	1.31%	6.85%	44.93%	\$55
	Peoples Savings Bank of Rhineland	\$271,253	\$616	0.91%	10.28%	66.48%	\$69	\$1,851	0.91%	10.51%	67.99%	\$69
	Community Bank of Raymore	\$271,395	\$877	1.33%	15.15%	64.80%	\$80	\$5,009	2.58%	31.12%	50.80%	\$81
	Alliance Bank	\$272,974	\$731	1.08%	8.79%	62.04%	\$66	\$1,627	0.86%	6.62%	68.05%	\$67
	Bank of Franklin County	\$273,129	\$531	0.79%	8.79%	72.44%	\$67	\$1,439	0.72%	8.08%	70.67%	\$65
	Midwest Independent Bank	\$274,550	\$430	0.64%	4.24%	80.78%	\$99	\$1,561	0.74%	5.24%	78.13%	\$100
	Belgrade State Bank	\$275,056	\$874	1.29%	13.57%	68.22%	\$61	\$2,405	1.20%	12.90%	67.78%	\$62
	Macon-Atlanta State Bank	\$278,067	\$937	1.36%	12.21%	64.01%	\$69	\$2,609	1.27%	11.85%	63.50%	\$63
	M1 Bank	\$283,371	\$702	1.03%	11.21%	51.59%	\$68	\$1,907	1.07%	11.27%	52.84%	\$71
	Legacy Bank & Trust Company	\$284,856	\$736	1.06%	9.81%	63.79%	\$68	\$3,032	1.51%	13.80%	56.17%	\$66
	First Missouri Bank	\$286,762	\$991	1.40%	14.17%	65.10%	\$79	\$3,040	1.47%	15.02%	62.56%	\$70
	Freedom Bank of Southern Missouri	\$292,212	\$1,041	1.42%	13.87%	59.77%	\$71	\$2,973	1.35%	13.69%	59.58%	\$71
	St. Johns Bank and Trust Company	\$293,159	\$537	0.74%	7.33%	73.58%	\$68	\$1,608	0.74%	7.43%	73.43%	\$67
	Bank of Bolivar	\$305,620	\$725	0.95%	11.09%	70.48%	\$65	\$1,920	0.85%	10.04%	73.73%	\$65
	Community Bank and Trust	\$311,152	\$812	1.04%	11.51%	79.61%	\$62	\$2,484	1.06%	11.53%	79.73%	\$61
	Bank of Advance	\$328,829	\$1,925	2.33%	16.47%	53.62%	\$77	\$5,783	2.34%	17.37%	52.24%	\$75
	First Midwest Bank of Dexter	\$330,554	\$1,175	1.38%	12.39%	58.32%	\$66	\$3,212	1.27%	11.57%	59.40%	\$64
	Central Bank of Branson	\$336,290	\$1,308	1.51%	14.84%	58.62%	\$68	\$3,783	1.46%	14.50%	57.11%	\$65
	UNICO Bank	\$337,712	\$765	0.93%	10.76%	76.11%	\$44	\$1,311	0.55%	6.29%	83.53%	\$46
	New Era Bank	\$350,612	\$1,900	2.14%	18.91%	46.45%	\$48	\$5,417	2.04%	18.52%	47.46%	\$48
	Lead Bank	\$356,749	\$1,226	1.44%	17.55%	90.18%	\$97	\$2,481	1.06%	12.12%	84.12%	\$87
	Farmers Bank of Northern Missouri	\$369,569	\$1,404	1.52%	10.97%	52.34%	\$63	\$3,983	1.44%	10.77%	52.24%	\$63
	United Bank of Union	\$372,651	\$1,345	1.43%	13.48%	60.07%	\$70	\$4,090	1.46%	14.09%	59.03%	\$67
	Phelps County Bank	\$375,418	\$1,755	1.96%	25.16%	60.28%	\$70	\$4,708	1.76%	23.35%	63.02%	\$71
	First State Bank and Trust Company, Inc.	\$383,569	\$1,682	1.79%	14.04%	61.55%	\$78	\$4,588	1.66%	13.05%	63.48%	\$77
	Triad Bank	\$384,235	\$1,117	1.17%	12.58%	59.26%	\$139	\$3,069	1.10%	11.89%	58.06%	\$136
	Legends Bank	\$385,113	\$1,715	1.77%	12.62%	47.01%	\$67	\$4,722	1.65%	11.98%	49.22%	\$68
	MRV Banks	\$385,587	\$1,441	1.58%	15.88%	46.10%	\$88	\$4,127	1.47%	15.76%	45.61%	\$81
	West Plains Bank and Trust Company	\$386,810	\$1,796	1.85%	15.18%	58.58%	\$68	\$4,921	1.69%	14.01%	61.04%	\$69
	Callaway Bank	\$387,651	\$804	0.85%	8.71%	73.98%	\$69	\$2,153	0.77%	7.93%	75.74%	\$68
	First State Bank of St. Charles, Missouri	\$391,484	\$2,421	2.48%	19.04%	74.92%	\$160	\$4,811	1.71%	13.09%	79.42%	\$135
	Bank of Old Monroe	\$391,825	\$2,334	2.43%	15.63%	49.00%	\$72	\$6,443	2.29%	14.99%	48.76%	\$74
	American Bank of Missouri	\$394,871	\$808	0.82%	8.19%	69.45%	\$81	\$2,177	0.81%	7.76%	69.71%	\$82
	HOME BANK	\$398,548	\$844	0.85%	8.61%	78.28%	\$72	\$3,361	1.12%	11.65%	72.06%	\$68
	Central Bank of Sedalia	\$424,144	\$1,907	1.82%	19.54%	50.29%	\$63	\$5,782	1.87%	20.01%	49.70%	\$64
	Bank of Kirksville	\$430,742	\$1,529	1.41%	11.68%	44.76%	\$45	\$4,518	1.35%	11.80%	48.07%	\$44
	St. Louis Bank	\$437,601	\$740	0.67%	7.00%	71.39%	\$129	\$1,803	0.53%	5.80%	74.07%	\$116
	First Midwest Bank of Poplar Bluff	\$440,647	\$2,024	1.87%	18.91%	56.86%	\$73	\$5,147	1.61%	16.43%	60.07%	\$72
	Peoples Bank & Trust Company	\$455,557	\$1,640	1.45%	13.45%	75.24%	\$68	\$4,325	1.27%	12.34%	72.42%	\$67
	Maries County Bank	\$463,189	\$1,266	1.09%	6.79%	67.59%	\$67	\$3,693	1.06%	6.75%	67.10%	\$64
	Peoples Community Bank	\$483,056	\$4,128	3.34%	19.28%	36.61%	\$43	\$11,435	3.11%	18.14%	37.79%	\$42
	State Average of Asset Group B	\$343,162	\$1,241	1.41%	12.54%	62.52%	\$74	\$3,482	1.35%	12.25%	62.61%	\$72

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Citizens National Bank of Greater St. Louis	\$505,309	\$1,654	1.29%	12.32%	59.18%	\$72	\$1,648	0.43%	4.09%	61.40%	\$76
	HNB National Bank	\$505,381	\$3,614	2.94%	22.08%	46.24%	\$58	\$9,648	2.68%	19.54%	49.65%	\$58
	Mid America Bank	\$505,858	\$2,346	1.90%	17.86%	48.76%	\$94	\$6,311	1.74%	16.45%	51.29%	\$95
	Lindell Bank & Trust Company	\$515,231	\$2,333	1.80%	9.21%	50.95%	\$59	\$7,689	1.95%	10.20%	49.04%	\$59
	Town & Country Bank	\$520,713	\$1,979	1.53%	12.18%	62.83%	\$64	\$6,133	1.60%	12.77%	63.59%	\$65
	Old Missouri Bank	\$521,757	\$1,320	1.02%	10.57%	56.85%	\$79	\$3,324	0.89%	9.34%	60.43%	\$78
	Parkside Financial Bank & Trust	\$526,911	\$2,085	1.63%	14.80%	55.96%	\$169	\$5,988	1.61%	14.75%	56.66%	\$176
	Bank of Sullivan	\$527,047	\$1,823	1.38%	14.27%	58.69%	\$64	\$4,764	1.23%	12.86%	59.67%	\$63
	BTC Bank	\$554,810	\$2,119	1.55%	11.26%	53.42%	\$58	\$5,145	2.59%	18.88%	57.09%	\$119
	Blue Ridge Bank and Trust Co.	\$562,460	\$1,578	1.12%	11.17%	63.61%	\$72	\$4,478	1.08%	10.87%	66.32%	\$73
	BankLiberty	\$581,543	\$1,700	1.23%	7.69%	57.86%	NA	\$6,049	1.49%	10.87%	56.24%	NA
	Platte Valley Bank of Missouri	\$597,196	\$3,343	2.21%	21.73%	59.20%	\$83	\$8,745	1.96%	19.86%	62.06%	\$82
	Jefferson Bank and Trust Company	\$619,358	\$1,574	1.02%	8.55%	53.19%	\$79	\$4,875	1.05%	8.95%	52.69%	\$77
	Midwest Regional Bank	\$644,319	\$2,095	1.28%	13.04%	63.10%	\$95	\$3,236	0.66%	6.88%	67.64%	\$97
	Jefferson Bank of Missouri	\$649,300	\$3,035	1.94%	21.02%	47.04%	\$69	\$8,796	1.93%	20.42%	47.23%	\$67
	Mid-Missouri Bank	\$660,722	\$2,183	1.33%	14.31%	64.34%	\$69	\$6,014	1.22%	13.41%	66.58%	\$67
	Royal Banks of Missouri	\$667,979	\$1,791	1.05%	6.46%	54.53%	\$79	\$5,156	0.98%	6.27%	55.67%	\$83
	Springfield First Community Bank	\$694,959	\$2,116	1.33%	7.46%	46.80%	\$114	\$5,848	1.27%	7.03%	45.05%	\$136
	Bank of Washington	\$721,254	\$3,861	2.16%	16.64%	51.17%	\$94	\$9,492	1.78%	14.05%	57.15%	\$93
	Wood & Huston Bank	\$733,389	\$2,880	1.58%	13.37%	64.27%	\$71	\$8,695	1.61%	13.80%	62.35%	\$66
	Southwest Missouri Bank	\$748,112	\$1,882	1.01%	10.61%	72.39%	\$74	\$5,141	0.92%	9.99%	73.45%	\$73
	Focus Bank	\$764,497	\$2,571	1.34%	12.28%	65.47%	\$67	\$7,448	1.32%	12.10%	65.33%	\$67
	NBKC Bank	\$814,264	\$20,505	10.57%	82.67%	58.60%	\$217	\$35,336	6.43%	51.21%	67.27%	\$172
	First Federal Bank Of Kansas City	\$819,253	(\$255)	(0.12%)	(0.97%)	100.76%	\$116	(\$1,605)	(0.26%)	(2.05%)	108.52%	\$117
	Central Bank of Lake of the Ozarks	\$820,462	\$3,297	1.68%	18.13%	54.27%	\$69	\$9,797	1.71%	18.82%	54.32%	\$66
	Cass Commercial Bank	\$862,142	\$4,129	1.97%	11.99%	42.69%	\$140	\$12,161	1.95%	12.13%	41.89%	\$140
	Citizens Bank and Trust Company	\$907,680	\$1,736	0.80%	6.98%	78.64%	\$73	\$5,491	0.86%	7.54%	75.16%	\$71
	Nodaway Valley Bank	\$911,574	\$5,339	2.37%	16.59%	52.93%	\$91	\$14,233	2.11%	15.39%	56.38%	\$89
	Montgomery Bank	\$929,242	\$2,319	1.00%	11.32%	71.82%	\$71	\$7,210	1.05%	12.00%	70.62%	\$70
	State Average of Asset Group C	\$668,715	\$2,998	1.79%	15.02%	59.16%	\$88	\$7,491	1.58%	13.39%	60.72%	\$89

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets												
	OakStar Bank	\$1,013,202	\$2,644	1.07%	9.58%	69.99%	\$97	\$6,404	0.88%	7.89%	72.83%	\$90
	Guaranty Bank	\$1,014,818	\$3,070	1.23%	11.42%	63.29%	\$69	\$8,693	1.19%	10.84%	64.39%	\$66
	Providence Bank	\$1,066,206	\$3,609	1.38%	9.10%	64.60%	\$92	\$7,024	0.91%	6.04%	73.78%	\$91
	Sterling Bank	\$1,252,337	\$4,386	1.41%	11.83%	46.84%	\$76	\$12,493	1.34%	11.34%	47.75%	\$75
	Country Club Bank	\$1,396,594	\$4,860	1.39%	12.89%	77.00%	\$122	\$16,425	1.57%	14.87%	74.75%	\$118
	Central Bank of the Ozarks	\$1,411,713	\$4,827	1.41%	13.78%	59.53%	\$68	\$13,721	1.33%	13.31%	60.12%	\$65
	Hawthorn Bank	\$1,441,492	\$4,491	1.26%	11.35%	60.04%	\$71	\$14,089	1.27%	12.13%	60.05%	\$72
	Academy Bank, N.A.	\$1,619,130	\$4,114	1.03%	6.90%	71.63%	\$68	\$14,026	1.19%	8.05%	69.62%	\$66
	Central Bank of the Midwest	\$1,770,846	\$6,214	1.40%	9.85%	58.38%	\$70	\$19,085	1.43%	10.10%	57.71%	\$69
	Bank of Missouri	\$1,800,525	\$7,247	1.63%	12.60%	59.60%	\$85	\$18,962	1.44%	11.35%	62.63%	\$82
	Central Bank of St. Louis	\$1,904,942	\$7,736	1.64%	13.31%	54.38%	\$112	\$22,677	1.55%	13.14%	52.72%	\$104
	Midwest BankCentre	\$2,007,385	\$3,512	0.71%	6.92%	73.52%	\$111	\$7,829	0.53%	5.24%	78.50%	\$112
	Stifel Bank	\$2,103,817	\$6,419	1.22%	17.69%	39.66%	\$196	\$21,344	1.45%	22.14%	35.69%	\$162
	Central Bank of Boone County	\$2,169,066	\$8,438	1.66%	18.52%	49.67%	\$72	\$23,955	1.58%	18.02%	50.53%	\$70
	Southern Bank	\$2,238,027	\$8,151	1.47%	13.72%	52.39%	\$63	\$23,501	1.43%	13.58%	53.76%	\$62
	First State Community Bank	\$2,566,041	\$10,729	1.68%	14.09%	58.02%	\$70	\$29,497	1.56%	13.36%	58.27%	\$65
	North American Savings Bank, F.S.B.	\$2,592,378	\$14,147	2.25%	21.65%	58.18%	\$152	\$35,554	1.99%	18.88%	57.72%	\$121
	Central Trust Bank	\$2,645,286	\$8,661	1.34%	16.40%	66.24%	\$81	\$29,946	1.56%	19.33%	66.98%	\$77
	Landmark Bank	\$3,275,999	\$11,126	1.36%	15.34%	62.70%	\$87	\$27,982	1.16%	13.37%	65.71%	\$85
	Great Southern Bank	\$4,976,158	\$21,240	1.73%	13.35%	49.78%	\$62	\$60,267	1.67%	13.11%	50.94%	\$61
	First Bank	\$6,111,516	\$17,837	1.16%	11.21%	63.44%	\$94	\$52,791	1.13%	9.84%	64.68%	\$97
	Enterprise Bank & Trust	\$7,314,544	\$28,712	1.60%	11.87%	48.07%	\$101	\$69,086	1.37%	10.15%	55.02%	\$107
	State Average of Asset Group D	\$2,440,546	\$8,735	1.41%	12.88%	59.41%	\$92	\$24,334	1.34%	12.55%	60.64%	\$87

Source: SNL Financial

Note: Report includes only bank-level data.

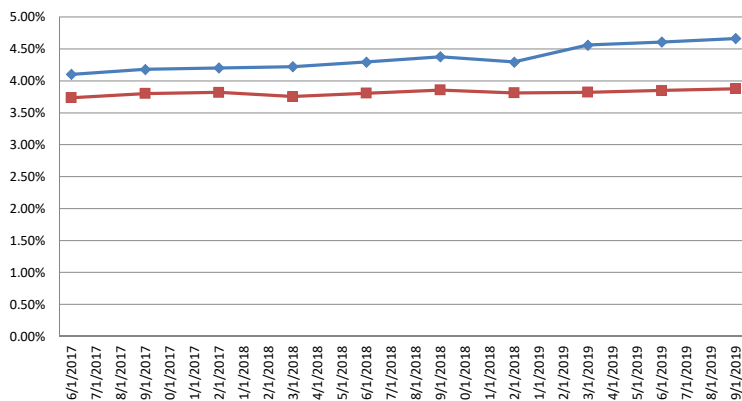
NA = data was not available.

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

Balance Sheet & Net Interest Margin

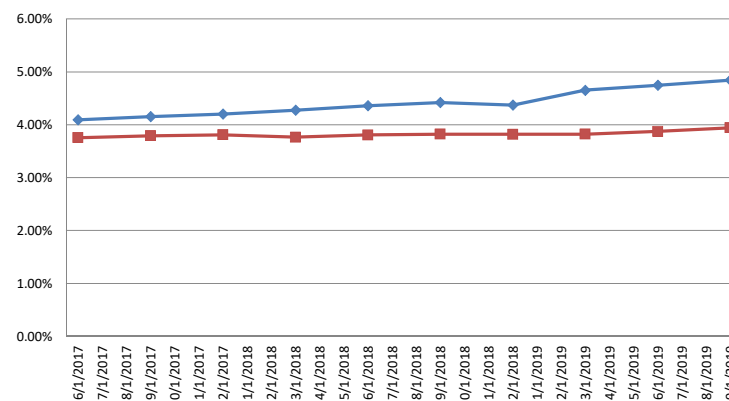
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



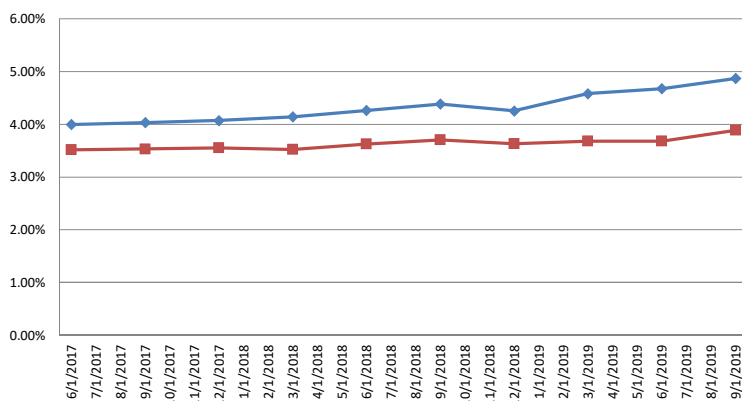
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.10%	4.18%	4.20%	4.22%	4.29%	4.38%	4.29%	4.56%	4.61%	4.66%
Net Interest Margin (FTE)	3.74%	3.80%	3.82%	3.75%	3.80%	3.85%	3.81%	3.82%	3.85%	3.88%

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



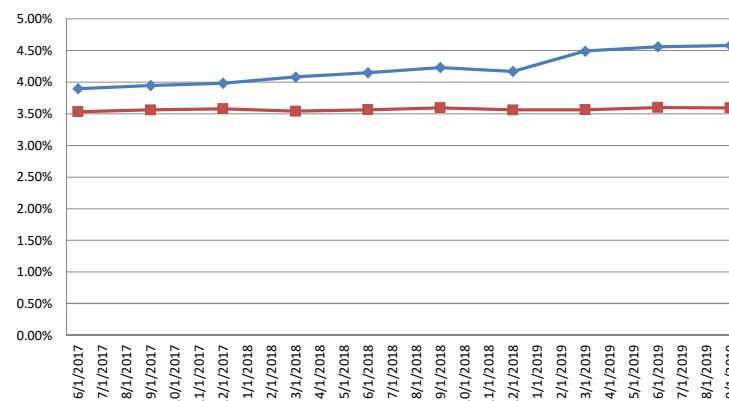
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.09%	4.15%	4.20%	4.27%	4.36%	4.42%	4.37%	4.65%	4.74%	4.84%
Net Interest Margin (FTE)	3.75%	3.79%	3.81%	3.76%	3.80%	3.82%	3.82%	3.82%	3.87%	3.94%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	4.00%	4.03%	4.07%	4.14%	4.26%	4.38%	4.25%	4.58%	4.67%	4.87%
Net Interest Margin (FTE)	3.52%	3.53%	3.55%	3.52%	3.62%	3.71%	3.63%	3.68%	3.68%	3.89%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Yield on Earning Assets	3.90%	3.95%	3.98%	4.08%	4.15%	4.23%	4.17%	4.49%	4.56%	4.58%
Net Interest Margin (FTE)	3.53%	3.56%	3.58%	3.54%	3.56%	3.59%	3.56%	3.56%	3.60%	3.59%

Source: SNL Financial

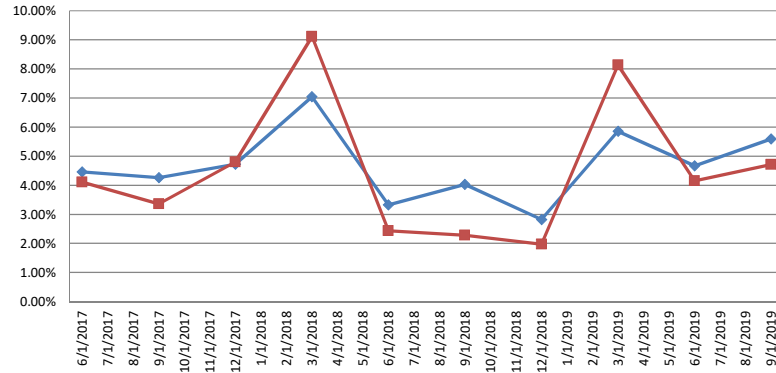
Note: Report includes only bank-level data.

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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



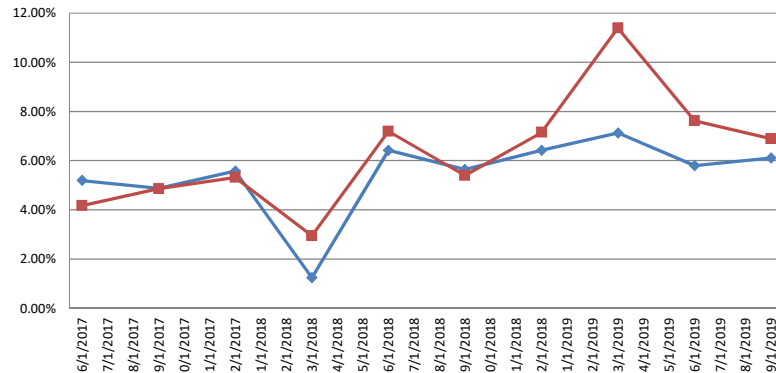
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Asset Growth Rate	4.45%	4.26%	4.72%	7.04%	3.32%	4.03%	2.82%	5.86%	4.67%	5.59%
Deposit Growth Rate	4.11%	3.36%	4.80%	9.11%	2.43%	2.28%	1.97%	8.14%	4.15%	4.71%

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



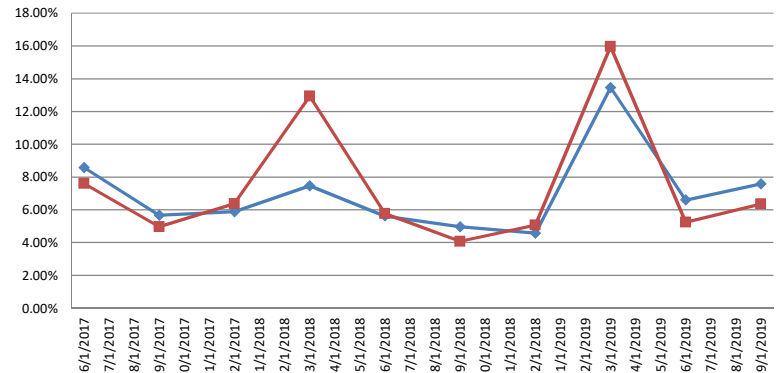
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Asset Growth Rate	1.57%	2.33%	5.66%	0.64%	3.15%	3.77%	5.47%	4.92%	6.19%	5.82%
Deposit Growth Rate	1.95%	1.33%	5.14%	6.09%	3.68%	1.77%	5.69%	7.94%	6.63%	6.02%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Asset Growth Rate	5.19%	4.87%	5.57%	1.24%	6.42%	5.64%	6.42%	7.13%	5.79%	6.11%
Deposit Growth Rate	4.17%	4.87%	5.31%	2.95%	7.19%	5.40%	7.15%	11.40%	7.62%	6.89%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Asset Growth Rate	8.57%	5.67%	5.88%	7.47%	5.62%	4.97%	4.57%	13.47%	6.60%	7.58%
Deposit Growth Rate	7.60%	4.96%	6.37%	12.93%	5.77%	4.08%	5.06%	15.97%	5.24%	6.35%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
	Corder Bank	\$19,631	\$12,849	\$17,352	74.05%	34.79%	\$3,926	4.74%	1.00%	0.93%	4.01%	5.63%	5.55%
	Bank of New Cambria	\$30,815	\$14,776	\$26,301	56.18%	49.12%	\$3,424	4.18%	0.36%	0.27%	3.90%	(1.96%)	(3.95%)
	Neighbors Bank	\$31,072	\$12,544	\$26,574	47.20%	64.29%	\$797	3.73%	1.34%	0.63%	3.18%	20.07%	23.39%
	America's Community Bank	\$31,206	\$28,172	\$27,587	102.12%	8.94%	\$4,458	5.18%	1.70%	1.41%	3.90%	18.99%	20.80%
	Bank of Houston	\$31,597	\$11,074	\$27,388	40.43%	58.06%	\$2,633	3.66%	0.10%	0.08%	3.58%	5.25%	(3.64%)
	La Monte Community Bank	\$32,076	\$23,564	\$28,424	82.90%	5.65%	\$4,582	4.15%	0.81%	0.66%	3.55%	11.12%	11.25%
	First Security Bank	\$32,506	\$21,544	\$29,738	72.45%	19.82%	\$4,063	4.50%	0.34%	0.29%	4.22%	7.76%	6.99%
	State Bank	\$33,215	\$17,031	\$30,217	56.36%	44.99%	\$3,691	3.91%	0.22%	0.17%	3.77%	1.13%	1.02%
	Bank of Orrick	\$33,842	\$16,100	\$30,051	53.58%	40.68%	\$3,760	4.16%	0.26%	0.21%	3.97%	6.76%	5.58%
	Canton State Bank	\$35,431	\$21,762	\$30,739	70.80%	28.99%	\$3,221	4.24%	0.92%	0.62%	3.68%	10.32%	15.62%
	Systematic Savings Bank	\$36,829	\$28,665	\$31,384	91.34%	23.67%	\$4,092	4.91%	1.64%	1.61%	3.45%	(2.66%)	(4.65%)
	CBC Bank	\$37,282	\$9,144	\$33,759	27.09%	59.91%	\$3,389	3.05%	0.45%	0.33%	2.75%	2.69%	0.68%
	FMB Bank	\$37,645	\$17,782	\$32,349	54.97%	19.19%	\$3,422	4.33%	1.03%	0.76%	3.58%	4.11%	5.97%
	Montrose Savings Bank	\$42,251	\$29,039	\$35,574	81.63%	29.40%	\$4,695	4.65%	0.60%	0.47%	4.29%	0.69%	(0.37%)
	Community Bank of Memphis	\$45,221	\$26,049	\$38,563	67.55%	40.86%	\$4,111	4.21%	0.97%	0.79%	3.45%	(6.36%)	(8.80%)
	Sherwood Community Bank	\$48,796	\$28,472	\$43,794	65.01%	33.81%	\$2,568	4.56%	0.60%	0.48%	4.19%	4.59%	3.96%
	Kahoka State Bank	\$50,211	\$30,204	\$44,564	67.78%	28.91%	\$3,347	4.37%	1.00%	0.93%	3.50%	3.10%	2.20%
	Community Bank of Missouri	\$53,067	\$41,582	\$45,028	92.35%	12.51%	\$2,793	5.78%	0.43%	0.33%	5.52%	1.68%	0.07%
	Bank of Louisiana	\$53,796	\$32,953	\$47,555	69.29%	21.12%	\$3,362	4.77%	1.08%	0.91%	3.97%	5.96%	9.57%
	Farmers Bank of Green City	\$55,383	\$42,749	\$48,291	88.52%	10.67%	\$3,258	5.12%	1.64%	1.53%	3.78%	3.99%	0.28%
	Bank of Iberia	\$55,641	\$32,631	\$49,681	65.68%	41.10%	\$2,928	4.87%	0.74%	0.63%	4.29%	(0.35%)	(1.40%)
	Peoples Bank of Moniteau County	\$57,081	\$35,766	\$44,628	80.14%	32.28%	\$4,391	4.25%	1.45%	1.18%	3.17%	(2.05%)	(2.82%)
	1st Cameron State Bank	\$57,331	\$23,349	\$44,573	52.38%	49.98%	\$4,095	3.32%	0.30%	0.25%	3.10%	0.99%	(2.07%)
	Quarry City Savings and Loan Association	\$57,351	\$47,601	\$47,897	99.38%	12.97%	\$3,584	4.69%	1.01%	0.93%	3.85%	7.40%	7.87%
	Bank of Billings	\$58,521	\$48,822	\$49,614	98.40%	8.84%	\$2,660	6.20%	1.04%	0.71%	5.47%	4.77%	6.84%
	Tri-County Trust Company	\$58,561	\$42,762	\$50,782	84.21%	19.28%	\$4,880	4.89%	1.43%	1.24%	3.94%	1.66%	0.19%
	United Security Bank	\$61,312	\$42,677	\$51,506	82.86%	23.45%	\$5,109	4.63%	0.94%	0.76%	4.10%	(4.53%)	(8.83%)
	Peoples Bank of Altenburg	\$63,382	\$46,240	\$54,263	85.21%	22.56%	\$4,225	4.54%	0.99%	0.69%	3.93%	4.76%	4.34%
	Alton Bank	\$64,816	\$43,312	\$51,341	84.36%	19.41%	\$3,601	5.47%	1.52%	1.28%	4.43%	(8.27%)	(8.65%)
	Farmers State Bank, S/B	\$65,362	\$53,925	\$54,597	98.77%	9.80%	\$2,108	5.46%	1.07%	0.44%	4.69%	(4.93%)	4.54%
	Farmers Bank of Lohman	\$67,808	\$18,205	\$56,817	32.04%	79.60%	\$6,164	3.00%	0.81%	0.67%	2.52%	5.68%	3.44%
	Central Federal Savings and Loan Association of Rolla	\$69,273	\$53,472	\$46,847	114.14%	29.75%	\$4,330	4.19%	1.10%	0.96%	3.51%	0.56%	(0.22%)
	Investors Community Bank	\$70,455	\$26,661	\$60,096	44.36%	59.14%	\$4,403	3.81%	1.15%	0.90%	3.33%	0.92%	8.29%
	Silex Banking Company	\$70,675	\$33,208	\$58,640	56.63%	57.99%	\$7,068	3.93%	0.63%	0.52%	3.59%	(4.73%)	(6.55%)
	Citizens Bank of Edina	\$73,095	\$60,510	\$58,760	102.98%	9.34%	\$5,221	5.28%	0.86%	0.65%	4.69%	2.75%	(3.91%)
	Concordia Bank	\$73,679	\$56,017	\$65,205	85.91%	14.05%	\$3,684	4.94%	0.78%	0.63%	4.36%	(0.85%)	(2.23%)
	Pony Express Community Bank	\$74,213	\$47,917	\$65,846	72.77%	22.64%	\$4,123	4.26%	0.75%	0.50%	3.80%	(1.53%)	(2.64%)
	Senath State Bank	\$75,231	\$49,628	\$62,763	79.07%	30.49%	\$4,180	4.62%	0.71%	0.51%	4.17%	(10.87%)	(13.83%)
	Metz Banking Company	\$75,368	\$50,190	\$66,076	75.96%	31.68%	\$5,383	4.72%	1.68%	1.22%	3.65%	3.94%	3.86%
	Commercial Bank of Oak Grove	\$77,701	\$52,905	\$65,291	81.03%	24.85%	\$4,856	4.05%	1.50%	1.38%	2.87%	5.16%	4.87%
	Community State Bank	\$77,959	\$48,786	\$63,384	76.97%	13.98%	\$5,197	4.54%	1.60%	1.26%	3.38%	8.21%	7.65%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Security Bank of Southwest Missouri	\$78,925	\$59,451	\$68,979	86.19%	21.24%	\$2,631	5.13%	0.89%	0.71%	4.52%	(1.00%)	(0.45%)
	Hamilton Bank	\$80,266	\$50,752	\$71,904	70.58%	24.11%	\$4,722	4.78%	0.82%	0.65%	4.31%	5.14%	4.14%
	TPNB Bank	\$80,431	\$43,536	\$64,486	67.51%	29.99%	\$5,745	3.93%	0.95%	0.81%	3.29%	(2.46%)	(8.12%)
	Community Bank of Pleasant Hill	\$82,337	\$33,578	\$74,078	45.33%	57.73%	\$4,574	3.57%	0.78%	0.56%	3.03%	20.13%	20.10%
	West Plains Savings and Loan Association	\$82,895	\$60,836	\$64,002	95.05%	31.81%	\$5,181	4.39%	1.48%	1.46%	3.21%	8.26%	7.73%
	Home Savings and Loan Association of Carroll County, F.A.	\$85,633	\$55,261	\$67,577	81.77%	40.32%	\$7,136	3.72%	1.35%	1.34%	2.70%	(1.92%)	7.28%
	Bank of Brookfield-Purdin, National Association	\$88,351	\$22,808	\$68,475	33.31%	61.49%	\$4,418	3.42%	0.82%	0.69%	2.86%	(5.09%)	(7.75%)
	Connections Bank	\$88,657	\$70,972	\$74,514	95.25%	10.79%	\$4,222	5.54%	1.54%	1.35%	4.25%	3.44%	10.50%
	Table Rock Community Bank	\$90,057	\$65,992	\$81,555	80.92%	17.21%	\$3,216	5.32%	0.57%	0.48%	4.86%	8.57%	8.84%
	Citizens Bank of Rogersville	\$92,327	\$75,213	\$66,314	113.42%	12.45%	\$3,847	5.11%	1.40%	1.12%	4.09%	(1.26%)	(7.57%)
	County Bank	\$92,486	\$67,730	\$83,541	81.07%	16.50%	\$4,404	4.92%	0.54%	0.40%	4.53%	(0.38%)	0.02%
	Saints Avenue Bank	\$93,490	\$75,272	\$78,818	95.50%	4.32%	\$3,463	4.98%	1.27%	1.05%	3.95%	7.49%	(3.55%)
	Security Bank of the Ozarks	\$93,785	\$64,965	\$84,393	76.98%	12.59%	\$2,084	5.55%	0.76%	0.56%	5.03%	(5.19%)	(2.64%)
	Bank of Grain Valley	\$93,831	\$53,801	\$73,114	73.59%	44.54%	\$5,519	4.40%	0.45%	0.30%	4.18%	4.77%	4.30%
	Merchants and Farmers Bank of	\$94,216	\$57,426	\$84,773	67.74%	22.54%	\$3,141	4.25%	1.00%	0.64%	3.59%	(10.94%)	(13.59%)
	First Independent Bank	\$94,389	\$53,046	\$82,673	64.16%	43.23%	\$3,630	4.40%	0.98%	0.78%	3.70%	6.65%	5.82%
	First National Bank of Nevada	\$95,427	\$56,554	\$79,681	70.98%	45.58%	\$5,022	3.96%	0.79%	0.61%	3.48%	(3.65%)	(6.04%)
	Peoples Bank of Wyaconda	\$96,253	\$66,891	\$84,644	79.03%	14.23%	\$3,438	4.45%	1.17%	1.03%	3.50%	(6.10%)	(1.66%)
	New Frontier Bank	\$97,483	\$63,689	\$87,694	72.63%	23.57%	\$4,874	5.28%	0.83%	0.65%	4.67%	22.48%	24.83%
	HomePride Bank	\$97,610	\$75,837	\$84,703	89.53%	10.87%	\$2,440	5.30%	1.19%	0.94%	4.36%	1.25%	3.56%
	Bank of New Madrid	\$98,635	\$55,936	\$78,613	71.15%	11.08%	\$3,794	4.56%	0.85%	0.62%	4.32%	1.75%	(11.01%)
	State Bank of Missouri	\$98,757	\$54,659	\$89,673	60.95%	27.86%	\$3,527	4.03%	0.79%	0.65%	3.49%	(2.02%)	(2.44%)
	Citizens Bank & Trust	\$99,127	\$42,030	\$85,117	49.38%	34.72%	\$4,310	3.75%	0.52%	0.43%	3.41%	12.46%	13.10%
	Jonesburg State Bank	\$99,372	\$68,851	\$88,692	77.63%	29.49%	\$3,975	4.73%	0.89%	0.67%	4.12%	6.31%	5.47%
	Missouri Bank II	\$101,766	\$70,536	\$87,106	80.98%	14.29%	\$4,240	4.42%	1.27%	0.98%	3.52%	7.61%	8.07%
	Bank of Salem	\$102,807	\$55,740	\$88,083	63.28%	22.39%	\$3,954	3.73%	1.00%	0.80%	3.07%	(4.14%)	(4.35%)
	Citizens Community Bank	\$104,301	\$79,953	\$91,177	87.69%	12.36%	\$4,967	4.49%	1.21%	0.81%	3.71%	6.10%	6.03%
	First Community Bank of the Ozarks	\$105,362	\$79,195	\$81,293	97.42%	14.15%	\$3,399	4.92%	1.15%	0.99%	4.02%	(1.88%)	1.39%
	Community Bank of El Dorado Springs	\$106,224	\$50,304	\$88,749	56.68%	62.89%	\$6,639	3.97%	1.30%	1.12%	3.06%	6.82%	7.47%
	Preferred Bank	\$107,219	\$39,306	\$97,845	40.17%	50.04%	\$3,829	3.63%	0.64%	0.51%	3.30%	1.54%	(1.00%)
	Kennett Trust Bank	\$107,277	\$73,373	\$87,561	83.80%	22.59%	\$4,126	4.67%	1.58%	1.13%	3.57%	(12.76%)	(22.98%)
	Security Bank of Pulaski County	\$108,059	\$71,931	\$94,144	76.41%	14.11%	\$3,377	5.08%	1.10%	0.89%	4.29%	(4.29%)	(10.30%)
	1st Advantage Bank	\$109,442	\$91,600	\$89,811	101.99%	13.75%	\$6,080	4.90%	1.78%	1.40%	3.58%	(3.16%)	(4.79%)
	Mercantile Bank of Louisiana, Missouri	\$110,074	\$73,449	\$81,522	90.10%	33.66%	\$4,586	4.56%	0.85%	0.70%	3.98%	1.96%	1.33%
	Northeast Missouri State Bank	\$110,290	\$50,721	\$92,588	54.78%	43.80%	\$6,893	4.00%	1.07%	0.82%	3.36%	8.69%	7.04%
	First Bank of the Lake	\$110,974	\$63,490	\$100,523	63.16%	44.83%	\$5,549	5.84%	2.27%	2.10%	3.94%	47.64%	50.19%
	Clay County Savings Bank	\$111,467	\$74,940	\$98,022	76.45%	23.57%	\$3,185	4.21%	0.94%	0.82%	3.41%	10.24%	13.20%
	Bank of Monticello	\$111,938	\$79,814	\$90,831	87.87%	18.18%	\$4,305	4.97%	1.13%	0.95%	4.17%	(1.94%)	(4.96%)
	Progressive Ozark Bank	\$112,499	\$93,516	\$99,155	94.31%	9.11%	\$2,679	5.06%	0.61%	0.47%	4.61%	(4.06%)	(3.10%)
	Chillicothe State Bank	\$119,684	\$72,762	\$108,365	67.15%	35.65%	\$4,603	4.06%	0.82%	0.63%	3.47%	(6.48%)	(0.59%)
	Meramec Valley Bank	\$120,888	\$96,948	\$101,015	95.97%	16.46%	\$5,037	4.62%	1.47%	1.25%	3.44%	3.62%	14.27%
	Independent Farmers Bank	\$123,277	\$67,721	\$105,694	64.07%	23.76%	\$3,977	5.10%	0.97%	0.80%	4.48%	1.74%	(1.19%)
	Bank Star	\$135,278	\$106,775	\$112,220	95.15%	14.24%	\$4,227	4.98%	0.80%	0.56%	4.42%	(2.50%)	(7.67%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
	Asset Group A - \$0 to \$250 million in total assets (continued)												
	First Midwest Bank of the Ozarks	\$124,726	\$98,051	\$107,728	91.02%	10.83%	\$4,158	5.05%	1.29%	1.18%	3.98%	3.08%	4.77%
	Bank of Crocker	\$124,909	\$51,682	\$109,490	47.20%	42.06%	\$3,203	3.93%	0.93%	0.77%	3.30%	0.95%	(0.74%)
	Farmers Bank of Lincoln	\$126,043	\$90,903	\$109,678	82.88%	20.95%	\$5,252	4.82%	1.56%	1.24%	3.68%	2.80%	8.39%
	Paramount Bank	\$126,705	\$105,326	\$56,488	186.46%	11.47%	\$946	4.85%	2.82%	2.72%	2.31%	335.03%	162.90%
	First Community National Bank	\$130,305	\$61,951	\$116,678	53.10%	40.96%	\$1,862	4.69%	0.95%	0.56%	4.14%	3.26%	1.15%
	Commercial Trust Company of Fayette	\$130,656	\$90,549	\$113,727	79.62%	23.30%	\$4,666	4.13%	1.06%	0.88%	3.36%	10.60%	13.68%
	State Bank of Southwest Missouri	\$131,235	\$97,568	\$117,388	83.12%	17.00%	\$5,249	4.27%	0.92%	0.70%	3.57%	16.13%	15.54%
	F&M Bank and Trust Company	\$132,099	\$103,060	\$117,876	87.43%	11.73%	\$3,774	4.15%	0.75%	0.61%	3.57%	4.78%	5.15%
	Citizens-Farmers Bank of Cole Camp	\$134,895	\$86,083	\$112,239	76.70%	22.19%	\$4,818	4.44%	1.35%	1.11%	3.57%	3.22%	7.85%
	Community National Bank	\$135,984	\$80,973	\$122,397	66.16%	33.13%	\$4,857	4.43%	0.78%	0.56%	3.93%	16.28%	15.31%
	Community Point Bank	\$139,158	\$108,396	\$125,638	86.28%	13.19%	\$6,050	4.39%	1.71%	1.51%	2.98%	10.20%	12.94%
	Citizens Bank of Charleston	\$139,371	\$91,525	\$113,787	80.44%	32.00%	\$6,637	4.70%	0.88%	0.73%	4.12%	3.90%	1.95%
	Tipton Latham Bank, National Association	\$139,410	\$94,635	\$123,349	76.72%	29.95%	\$6,639	4.41%	1.88%	1.62%	2.91%	5.27%	3.72%
	Cornerstone Bank	\$140,626	\$107,057	\$118,879	90.06%	20.40%	\$2,557	6.35%	1.64%	1.30%	5.25%	(0.47%)	1.74%
	St. Clair County State Bank	\$142,761	\$113,218	\$121,728	93.01%	13.92%	\$4,461	5.11%	1.20%	1.03%	4.23%	1.87%	0.54%
	Adrian Bank	\$143,000	\$94,382	\$124,151	76.02%	25.47%	\$4,613	4.76%	0.74%	0.60%	4.32%	0.43%	(3.07%)
	Bank of Weston	\$147,742	\$111,555	\$134,348	83.03%	14.40%	\$4,104	4.93%	0.76%	0.57%	4.41%	5.43%	6.81%
	Bank 21	\$147,789	\$113,413	\$120,011	94.50%	18.78%	\$3,695	4.80%	1.78%	1.46%	3.41%	(4.13%)	(1.33%)
	Seymour Bank	\$148,491	\$98,254	\$119,429	82.27%	22.86%	\$3,159	5.08%	1.41%	1.17%	4.11%	12.07%	15.77%
	Heritage Community Bank	\$148,628	\$127,901	\$124,458	102.77%	8.55%	\$3,625	5.21%	1.54%	1.35%	3.92%	5.83%	8.63%
	Citizens Bank of Newburg	\$148,659	\$113,763	\$130,676	87.06%	4.35%	\$3,716	5.22%	1.81%	1.54%	3.63%	(1.04%)	8.33%
	Citizens Bank	\$151,629	\$125,534	\$136,668	91.85%	10.80%	\$3,370	6.92%	1.20%	0.83%	6.10%	33.44%	43.10%
	Bank of St. Elizabeth	\$152,647	\$126,233	\$131,625	95.90%	15.52%	\$4,361	5.44%	1.36%	1.00%	4.49%	11.98%	17.13%
	First State Bank of Purdy	\$152,829	\$112,360	\$134,514	83.53%	20.32%	\$2,997	4.81%	1.17%	0.78%	4.12%	(7.27%)	(9.72%)
	Community Bank of Marshall	\$153,038	\$70,550	\$133,457	52.86%	36.99%	\$4,638	3.86%	1.03%	0.89%	3.07%	(8.52%)	(11.23%)
	Exchange Bank of Northeast Missouri	\$153,564	\$110,383	\$127,362	86.67%	15.25%	\$3,071	4.81%	1.08%	0.84%	4.04%	4.91%	13.03%
	Citizens Bank of Eldon	\$155,099	\$120,041	\$132,670	90.48%	18.35%	\$4,082	4.93%	0.86%	0.61%	4.39%	8.24%	9.05%
	Carroll County Trust Company of Carrollton, Missouri	\$156,526	\$71,079	\$123,571	57.52%	35.95%	\$5,797	3.85%	1.25%	1.05%	2.97%	(3.78%)	(6.10%)
	Heritage Bank of the Ozarks	\$157,856	\$113,380	\$131,326	86.33%	21.28%	\$3,758	5.33%	1.47%	1.21%	4.18%	11.12%	5.17%
	Bank Northwest	\$159,941	\$115,072	\$143,138	80.39%	15.06%	\$4,847	5.01%	0.97%	0.64%	4.44%	(4.88%)	(6.43%)
	Alliant Bank	\$161,800	\$130,078	\$144,701	89.89%	13.13%	\$3,236	5.13%	1.17%	0.90%	4.27%	2.03%	1.60%
	Lamar Bank and Trust Company	\$162,757	\$126,737	\$143,098	88.57%	11.45%	\$4,650	4.57%	0.84%	0.70%	3.93%	1.91%	0.19%
	Bank of Grandin	\$168,881	\$100,717	\$141,751	71.05%	20.89%	\$4,691	5.18%	2.16%	1.88%	3.66%	7.98%	8.67%
	First Missouri State Bank of Cape County	\$169,259	\$140,787	\$144,662	97.32%	11.64%	\$4,836	4.70%	1.76%	1.53%	3.25%	7.59%	6.19%
	Community First Bank	\$172,943	\$145,423	\$154,151	94.34%	10.25%	\$4,551	5.06%	0.89%	0.88%	4.36%	(5.52%)	(8.48%)
	Home Exchange Bank	\$173,332	\$72,336	\$151,935	47.61%	41.70%	\$8,667	4.08%	1.85%	1.55%	2.63%	6.41%	44.98%
	Century Bank of the Ozarks	\$175,951	\$152,763	\$155,316	98.36%	6.06%	\$3,384	5.55%	0.64%	0.48%	5.09%	(2.82%)	(1.95%)
	Goppert Financial Bank	\$176,370	\$108,513	\$151,862	71.46%	19.35%	\$4,102	4.28%	0.91%	0.66%	3.65%	(2.12%)	(4.38%)
	First Missouri State Bank	\$176,418	\$152,096	\$148,827	102.20%	4.15%	\$5,691	5.25%	1.51%	1.35%	3.93%	3.20%	9.89%
	Central Bank of Audrain County	\$178,933	\$91,611	\$156,266	58.63%	25.49%	\$8,133	3.85%	1.15%	0.67%	3.13%	(4.28%)	(6.19%)
	Pony Express Bank	\$179,059	\$144,459	\$156,251	92.45%	14.78%	\$6,887	5.44%	0.65%	0.48%	5.04%	6.08%	5.93%
	United State Bank	\$183,722	\$136,965	\$163,653	83.69%	14.27%	\$4,083	4.97%	1.46%	1.30%	3.75%	10.49%	13.53%
	Central Bank of Moberly	\$184,939	\$110,389	\$155,088	71.18%	14.19%	\$7,113	3.77%	0.89%	0.58%	3.17%	(8.30%)	(10.73%)
	FortuneBank	\$187,405	\$155,239	\$151,590	102.41%	10.09%	\$2,797	5.40%	1.95%	1.75%	3.70%	(4.17%)	(8.02%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Community First Banking Company	\$190,591	\$130,780	\$166,186	78.69%	18.06%	\$4,765	4.47%	1.15%	1.01%	3.61%	8.48%	9.93%
	Kearney Trust Company	\$197,981	\$120,726	\$176,254	68.50%	32.62%	\$5,351	4.23%	0.83%	0.61%	3.71%	10.73%	11.62%
	Farmers and Merchants Bank of St. Clair	\$203,742	\$142,058	\$175,439	80.97%	22.01%	\$3,183	4.89%	0.82%	0.65%	4.30%	8.36%	10.00%
	People's Bank of Seneca	\$205,106	\$169,891	\$182,036	93.33%	5.94%	\$5,860	5.46%	1.05%	1.25%	4.55%	6.76%	8.33%
	Peoples Bank	\$206,518	\$155,555	\$178,548	87.12%	7.06%	\$3,897	4.87%	0.93%	0.73%	4.28%	(4.69%)	(3.86%)
	Exchange Bank of Missouri	\$213,940	\$181,039	\$181,481	99.76%	3.46%	\$4,651	5.61%	1.67%	1.46%	4.22%	5.56%	4.72%
	Missouri Bank	\$214,064	\$140,567	\$182,922	76.85%	8.37%	\$3,964	4.52%	1.00%	0.73%	4.02%	(9.79%)	(13.07%)
	O'Bannon Banking Company	\$214,304	\$176,348	\$182,658	96.55%	12.37%	\$3,896	5.15%	1.32%	1.11%	4.12%	3.49%	8.05%
	Central Bank of Kansas City	\$216,164	\$168,998	\$176,731	95.62%	21.74%	\$3,487	5.06%	0.95%	0.29%	4.81%	29.27%	38.39%
	First Missouri Bank of SEMO	\$218,495	\$171,503	\$200,183	85.67%	18.77%	\$4,284	4.93%	1.12%	0.84%	4.16%	11.66%	13.82%
	Putnam County State Bank	\$220,086	\$187,843	\$183,477	102.38%	12.05%	\$10,004	5.30%	2.12%	1.85%	3.66%	6.34%	6.30%
	Commercial Bank	\$220,180	\$129,065	\$192,611	67.01%	38.01%	\$5,505	4.12%	1.03%	0.75%	3.42%	15.44%	18.71%
	Bloomsdale Bank	\$228,012	\$160,288	\$194,778	82.29%	18.40%	\$4,146	4.69%	1.04%	0.82%	4.02%	2.13%	(5.78%)
	Wells Bank	\$229,035	\$186,894	\$205,329	91.02%	6.89%	\$4,979	5.11%	0.98%	0.76%	4.39%	(0.73%)	(1.69%)
	Community State Bank of Missouri	\$229,258	\$144,851	\$196,610	73.67%	14.14%	\$5,459	4.01%	0.82%	0.69%	3.43%	(8.06%)	(10.03%)
	F & C Bank	\$229,571	\$196,944	\$188,441	104.51%	6.41%	\$4,591	5.68%	0.80%	0.71%	5.02%	4.45%	2.62%
	Citizens Bank	\$229,913	\$197,591	\$189,023	104.53%	6.16%	\$4,034	4.78%	1.28%	0.97%	3.92%	8.41%	12.57%
	Branson Bank	\$235,736	\$183,975	\$203,676	90.33%	13.83%	\$3,467	4.80%	1.09%	0.78%	4.07%	15.49%	16.80%
	Ozark Bank	\$239,762	\$179,571	\$206,869	86.80%	6.76%	\$4,064	4.43%	1.06%	0.93%	3.59%	(16.50%)	(22.39%)
	Regional Missouri Bank	\$242,543	\$207,564	\$207,641	99.96%	4.93%	\$4,111	5.18%	1.45%	0.97%	4.18%	(0.86%)	2.27%
	Farmers State Bank	\$242,848	\$191,500	\$216,831	88.32%	17.67%	\$3,420	4.75%	0.73%	0.61%	4.21%	2.57%	10.57%
	State Average of Asset Group A	\$119,773	\$83,653	\$102,342	79.51%	23.67%	\$4,306	4.66%	1.09%	0.88%	3.88%	5.59%	4.71%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets													
	Rockwood Bank	\$250,327	\$193,144	\$207,583	93.04%	18.42%	\$4,723	5.14%	0.53%	0.35%	4.82%	6.73%	6.30%
	Ozarks Federal Savings and Loan Association	\$251,336	\$204,601	\$201,816	101.38%	9.77%	\$4,409	4.06%	1.43%	1.38%	2.80%	1.83%	1.46%
	Central Bank of Warrensburg	\$252,923	\$134,102	\$205,917	65.12%	27.83%	\$5,269	3.87%	1.02%	0.47%	3.34%	1.78%	1.61%
	Bank of Versailles	\$262,805	\$224,661	\$200,820	111.87%	14.92%	\$6,257	4.11%	1.04%	0.92%	3.30%	(2.36%)	(6.51%)
	Bank of Odessa	\$268,319	\$211,267	\$212,638	99.36%	8.07%	\$7,252	4.64%	1.83%	1.54%	3.34%	9.88%	15.50%
	Peoples Savings Bank of Rhineland	\$271,253	\$220,384	\$245,266	89.86%	8.27%	\$4,173	4.87%	1.16%	0.88%	4.03%	(0.51%)	(1.47%)
	Community Bank of Raymore	\$271,395	\$145,087	\$246,240	58.92%	29.23%	\$6,168	4.02%	0.98%	0.58%	3.46%	7.39%	4.99%
	Alliance Bank	\$272,974	\$219,661	\$219,175	100.22%	13.14%	\$4,074	4.95%	1.49%	1.32%	3.71%	14.41%	8.31%
	Bank of Franklin County	\$273,129	\$213,417	\$232,720	91.71%	13.76%	\$4,077	4.66%	1.34%	1.16%	3.54%	5.16%	12.04%
	Midwest Independent Bank	\$274,550	\$139,753	\$223,160	62.62%	42.84%	\$7,420	3.37%	2.58%	0.51%	2.93%	(10.48%)	9.32%
	Belgrade State Bank	\$275,056	\$214,312	\$245,765	87.20%	17.17%	\$3,091	5.57%	1.22%	1.01%	4.57%	4.17%	4.23%
	Macon-Atlanta State Bank	\$278,067	\$154,038	\$241,752	63.72%	19.21%	\$4,485	4.22%	1.30%	1.01%	3.39%	0.52%	(1.68%)
	M1 Bank	\$283,371	\$171,884	\$246,663	69.68%	35.85%	\$14,169	5.49%	2.19%	2.13%	3.45%	67.06%	62.94%
	Legacy Bank & Trust Company	\$284,856	\$249,780	\$243,127	102.74%	4.42%	\$3,849	5.67%	1.31%	1.14%	4.57%	17.35%	16.49%
	First Missouri Bank	\$286,762	\$227,783	\$248,610	91.62%	16.50%	\$5,031	5.02%	1.55%	1.20%	3.92%	11.92%	18.80%
	Freedom Bank of Southern Missouri	\$292,212	\$240,637	\$243,523	98.81%	11.58%	\$5,313	5.14%	1.62%	1.47%	3.77%	4.97%	6.19%
	St. Johns Bank and Trust Company	\$293,159	\$207,352	\$262,765	78.91%	18.58%	\$3,490	4.27%	0.32%	0.20%	4.08%	2.49%	1.91%
	Bank of Bolivar	\$305,620	\$244,987	\$277,098	88.41%	10.28%	\$3,869	4.94%	1.39%	1.19%	3.80%	6.48%	12.98%
	Community Bank and Trust	\$311,152	\$156,199	\$269,210	58.02%	35.86%	\$2,509	3.50%	0.06%	0.04%	3.48%	1.27%	0.32%
	Bank of Advance	\$328,829	\$259,453	\$277,033	93.65%	8.27%	\$4,060	5.57%	1.20%	1.00%	4.75%	(2.76%)	(7.61%)
	First Midwest Bank of Dexter	\$330,554	\$290,671	\$287,580	101.07%	7.51%	\$4,132	5.06%	1.48%	1.36%	3.94%	(2.65%)	(4.93%)
	Central Bank of Branson	\$336,290	\$238,769	\$273,794	87.21%	11.07%	\$4,945	4.48%	0.80%	0.44%	4.00%	(1.39%)	(2.68%)
	UNICO Bank	\$337,712	\$247,408	\$307,717	80.40%	15.71%	\$2,680	4.72%	1.54%	1.25%	3.52%	16.32%	16.45%
	New Era Bank	\$350,612	\$254,459	\$308,131	82.58%	16.77%	\$4,613	4.13%	0.82%	0.86%	3.41%	3.66%	3.20%
	Lead Bank	\$356,749	\$299,260	\$321,230	93.16%	11.60%	\$4,574	12.15%	1.17%	0.80%	11.37%	42.26%	55.01%
	Farmers Bank of Northern Missouri	\$369,569	\$233,124	\$315,343	73.93%	25.21%	\$4,453	4.52%	0.95%	0.67%	3.95%	(6.42%)	(9.52%)
	United Bank of Union	\$372,651	\$277,341	\$319,692	86.75%	11.50%	\$5,036	4.68%	1.30%	1.15%	3.65%	0.02%	(2.69%)
	Phelps County Bank	\$375,418	\$233,061	\$334,733	69.63%	24.72%	\$4,037	3.99%	0.41%	0.31%	3.66%	4.98%	2.12%
	First State Bank and Trust Company, Inc.	\$383,569	\$283,110	\$327,051	86.56%	10.15%	\$4,566	4.97%	1.02%	0.74%	4.25%	2.33%	0.69%
	Triad Bank	\$384,235	\$317,480	\$296,526	107.07%	16.45%	\$9,852	4.97%	1.66%	1.17%	3.72%	8.71%	9.09%
	Legends Bank	\$385,113	\$290,344	\$324,451	89.49%	4.76%	\$4,640	4.65%	0.80%	0.63%	4.11%	3.32%	1.81%
	MRV Banks	\$385,587	\$329,004	\$331,603	99.22%	11.68%	\$8,382	5.15%	1.81%	1.26%	3.92%	(25.89%)	(30.84%)
	West Plains Bank and Trust Company	\$386,810	\$303,927	\$335,558	90.57%	6.83%	\$4,717	4.77%	1.22%	1.05%	3.86%	(2.72%)	(3.40%)
	Callaway Bank	\$387,651	\$308,966	\$307,603	100.44%	3.23%	\$6,684	4.61%	1.10%	0.74%	3.82%	6.79%	13.74%
	First State Bank of St. Charles, Missouri	\$391,484	\$311,935	\$318,153	98.05%	12.31%	\$1,928	4.65%	1.31%	0.99%	3.82%	14.52%	16.26%
	Bank of Old Monroe	\$391,825	\$271,961	\$320,283	84.91%	22.87%	\$5,519	4.73%	0.95%	0.63%	4.24%	9.67%	8.68%
	American Bank of Missouri	\$394,871	\$323,817	\$306,399	105.68%	11.29%	\$5,128	5.27%	2.14%	2.08%	3.47%	35.51%	25.94%
	HOME BANK	\$398,548	\$328,636	\$309,635	106.14%	11.10%	\$3,690	5.13%	1.40%	1.20%	4.01%	(0.36%)	(0.62%)
	Central Bank of Sedalia	\$424,144	\$298,080	\$361,772	82.39%	8.33%	\$6,147	4.58%	0.83%	0.53%	4.02%	6.91%	6.87%
	Bank of Kirksville	\$430,742	\$150,491	\$369,616	40.72%	41.82%	\$6,153	3.26%	1.18%	0.98%	2.39%	(8.34%)	(7.49%)
	St. Louis Bank	\$437,601	\$327,452	\$392,637	83.40%	16.58%	\$7,814	4.15%	1.69%	1.42%	2.83%	0.37%	(0.72%)
	First Midwest Bank of Poplar Bluff	\$440,647	\$384,061	\$380,870	100.84%	8.29%	\$5,184	5.34%	1.62%	1.43%	3.98%	5.89%	2.91%
	Peoples Bank & Trust Company	\$455,557	\$285,454	\$401,930	71.02%	21.01%	\$3,796	4.30%	1.19%	0.96%	3.54%	(0.51%)	(1.51%)
	Maries County Bank	\$463,189	\$280,918	\$374,764	74.96%	19.40%	\$3,332	4.79%	1.09%	0.94%	4.00%	(2.52%)	0.96%
	Peoples Community Bank	\$483,056	\$336,680	\$394,069	85.44%	20.82%	\$3,526	5.78%	1.36%	1.21%	4.89%	3.96%	5.48%
	State Average of Asset Group B	\$343,162	\$249,754	\$290,489	86.41%	16.33%	\$5,094	4.84%	1.25%	0.98%	3.94%	5.82%	6.02%

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Balance Sheet & Net Interest Margin

September 30, 2019

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Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets													
	Citizens National Bank of Greater St. Louis	\$505,309	\$395,768	\$412,480	95.95%	12.05%	\$5,615	4.53%	1.36%	1.14%	3.50%	0.13%	(1.93%)
	HNB National Bank	\$505,381	\$385,891	\$435,205	88.67%	17.51%	\$3,800	4.94%	0.56%	0.47%	4.53%	10.10%	10.55%
	Mid America Bank	\$505,858	\$381,726	\$401,400	95.10%	19.77%	\$7,125	4.83%	1.38%	1.12%	3.83%	10.59%	11.91%
	Lindell Bank & Trust Company	\$515,231	\$277,509	\$407,607	68.08%	35.17%	\$4,642	4.52%	0.77%	0.40%	4.09%	(5.18%)	(3.84%)
	Town & Country Bank	\$520,713	\$394,909	\$440,690	89.61%	7.87%	\$3,381	4.70%	0.84%	0.58%	4.11%	4.86%	6.31%
	Old Missouri Bank	\$521,757	\$462,357	\$422,987	109.31%	6.57%	\$5,862	5.44%	2.16%	1.98%	3.59%	16.22%	16.05%
	Parkside Financial Bank & Trust	\$526,911	\$416,906	\$412,910	100.97%	16.71%	\$8,931	4.94%	1.69%	1.04%	3.81%	4.70%	(5.55%)
	Bank of Sullivan	\$527,047	\$440,645	\$462,946	95.18%	9.94%	\$4,392	4.85%	1.32%	1.14%	3.80%	8.63%	13.23%
	BTC Bank	\$554,810	\$437,019	\$439,262	99.49%	4.82%	\$4,511	9.99%	2.98%	2.44%	7.91%	14.63%	17.38%
	Blue Ridge Bank and Trust Co.	\$562,460	\$400,380	\$485,136	82.53%	17.23%	\$4,166	4.42%	0.85%	0.60%	3.81%	2.21%	(0.10%)
	BankLiberty	\$581,543	\$387,403	\$466,653	83.02%	20.26%	NA	4.88%	0.43%	0.30%	4.59%	10.13%	0.84%
	Platte Valley Bank of Missouri	\$597,196	\$452,401	\$517,609	87.40%	6.92%	\$3,355	4.93%	0.89%	0.53%	4.36%	10.22%	9.38%
	Jefferson Bank and Trust Company	\$619,358	\$454,427	\$482,446	94.19%	12.58%	\$8,149	4.07%	1.27%	1.22%	2.95%	(0.11%)	2.46%
	Midwest Regional Bank	\$644,319	\$540,220	\$552,007	97.86%	7.53%	\$4,881	5.29%	2.31%	2.14%	3.17%	(3.47%)	1.56%
	Jefferson Bank of Missouri	\$649,300	\$463,094	\$534,929	86.57%	24.19%	\$6,493	4.74%	0.92%	0.55%	4.13%	13.87%	12.55%
	Mid-Missouri Bank	\$660,722	\$527,924	\$588,573	89.70%	12.57%	\$3,304	4.68%	0.78%	0.85%	3.96%	6.54%	5.89%
	Royal Banks of Missouri	\$667,979	\$549,849	\$544,131	101.05%	9.42%	\$7,952	4.93%	1.77%	1.34%	3.54%	(6.58%)	(5.80%)
	Springfield First Community Bank	\$694,959	\$526,466	\$484,225	108.72%	15.09%	\$12,636	5.06%	1.58%	1.47%	3.76%	13.09%	10.15%
	Bank of Washington	\$721,254	\$597,055	\$577,793	103.33%	15.00%	\$6,678	5.13%	1.32%	0.99%	4.11%	6.58%	5.86%
	Wood & Huston Bank	\$733,389	\$548,050	\$602,905	90.90%	9.10%	\$4,418	4.81%	1.43%	1.04%	3.78%	3.63%	0.78%
	Southwest Missouri Bank	\$748,112	\$444,191	\$638,140	69.61%	23.56%	\$3,741	4.36%	0.57%	0.61%	3.92%	(0.40%)	(2.84%)
	Focus Bank	\$764,497	\$618,054	\$592,633	104.29%	12.34%	\$4,524	4.83%	1.59%	1.25%	3.56%	4.71%	7.70%
	NBKC Bank	\$814,264	\$559,641	\$624,447	89.62%	24.22%	\$2,249	4.26%	2.09%	1.90%	2.53%	25.31%	49.13%
	First Federal Bank Of Kansas City	\$819,253	\$624,685	\$561,943	111.17%	18.25%	\$5,153	3.76%	1.75%	1.66%	2.22%	(0.16%)	11.18%
	Central Bank of Lake of the Ozarks	\$820,462	\$454,863	\$689,164	66.00%	31.76%	\$5,737	4.43%	0.82%	0.46%	3.91%	11.24%	6.23%
	Cass Commercial Bank	\$862,142	\$723,072	\$714,486	101.20%	18.90%	\$15,966	4.53%	1.37%	0.57%	3.88%	(3.63%)	(6.11%)
	Citizens Bank and Trust Company	\$907,680	\$609,782	\$784,185	77.76%	17.25%	\$4,449	4.49%	1.12%	0.83%	3.61%	12.18%	23.58%
	Nodaway Valley Bank	\$911,574	\$614,837	\$741,743	82.89%	24.64%	\$5,733	4.48%	0.54%	0.39%	4.13%	4.46%	3.81%
	Montgomery Bank	\$929,242	\$749,254	\$750,954	99.77%	7.51%	\$4,840	4.45%	1.04%	0.73%	3.62%	2.79%	(0.59%)
	State Average of Asset Group C	\$668,715	\$497,875	\$543,779	92.07%	15.82%	\$5,810	4.87%	1.29%	1.03%	3.89%	6.11%	6.89%

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Run Date: November 9, 2019

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group D - Over \$1 billion in total assets													
	OakStar Bank	\$1,013,202	\$849,439	\$890,803	95.36%	8.04%	\$3,882	4.95%	1.46%	1.28%	3.75%	10.58%	9.75%
	Guaranty Bank	\$1,014,818	\$752,525	\$842,672	89.30%	20.61%	\$4,451	4.97%	1.79%	1.25%	3.64%	6.95%	16.09%
	Providence Bank	\$1,066,206	\$813,817	\$843,567	96.47%	8.67%	\$5,278	4.94%	1.81%	1.54%	3.53%	5.90%	5.80%
	Sterling Bank	\$1,252,337	\$975,102	\$1,073,203	90.86%	17.70%	\$9,416	5.12%	1.85%	1.70%	3.63%	0.92%	0.21%
	Country Club Bank	\$1,396,594	\$922,940	\$1,171,863	78.76%	24.04%	\$3,599	4.39%	0.50%	0.25%	4.11%	(2.18%)	(2.98%)
	Central Bank of the Ozarks	\$1,411,713	\$1,023,925	\$1,202,121	85.18%	16.65%	\$5,515	4.29%	1.11%	0.61%	3.60%	12.15%	12.68%
	Hawthorn Bank	\$1,441,492	\$1,151,518	\$1,139,149	101.09%	9.03%	\$5,204	4.53%	1.07%	1.01%	3.60%	(2.93%)	(6.77%)
	Academy Bank, N.A.	\$1,619,130	\$1,344,338	\$1,312,104	102.46%	8.29%	\$2,749	4.77%	1.94%	1.58%	3.39%	14.31%	18.69%
	Central Bank of the Midwest	\$1,770,846	\$1,215,326	\$1,433,493	84.78%	14.18%	\$5,449	4.57%	0.54%	0.27%	4.30%	0.70%	0.79%
	Bank of Missouri	\$1,800,525	\$1,318,886	\$1,459,861	90.34%	9.33%	\$4,019	4.85%	1.36%	0.98%	3.88%	2.05%	1.19%
	Central Bank of St. Louis	\$1,904,942	\$1,530,536	\$1,368,854	111.81%	5.63%	\$8,004	4.40%	1.28%	0.83%	3.52%	(3.39%)	(5.34%)
	Midwest BankCentre	\$2,007,385	\$1,482,210	\$1,505,448	98.46%	10.00%	\$7,662	4.00%	1.22%	1.15%	2.89%	4.18%	9.01%
	Stifel Bank	\$2,103,817	\$1,092,379	\$1,925,003	56.75%	35.14%	\$26,298	4.01%	0.92%	0.86%	3.21%	25.11%	18.67%
	Central Bank of Boone County	\$2,169,066	\$1,280,740	\$1,673,412	76.53%	32.41%	\$7,254	3.76%	0.87%	0.46%	3.22%	6.62%	1.07%
	Southern Bank	\$2,238,027	\$1,895,235	\$1,879,066	100.86%	4.26%	\$4,897	5.12%	1.57%	1.39%	3.81%	2.46%	5.46%
	First State Community Bank	\$2,566,041	\$2,003,390	\$2,122,897	94.37%	6.18%	\$3,865	4.75%	1.18%	0.88%	3.87%	5.45%	2.11%
	North American Savings Bank, F.S.B.	\$2,592,378	\$2,348,010	\$1,858,921	126.31%	7.90%	\$5,312	5.33%	1.96%	1.89%	3.67%	24.86%	14.29%
	Central Trust Bank	\$2,645,286	\$1,144,405	\$1,780,960	64.26%	13.97%	\$3,919	3.57%	1.25%	0.74%	2.73%	3.30%	(2.00%)
	Landmark Bank	\$3,275,999	\$2,041,972	\$2,943,357	69.38%	19.86%	\$5,233	4.20%	1.48%	1.01%	3.17%	6.14%	5.05%
	Great Southern Bank	\$4,976,158	\$4,207,929	\$3,999,340	105.22%	8.82%	\$4,946	5.19%	1.67%	1.06%	4.13%	8.46%	7.00%
	First Bank	\$6,111,516	\$3,614,534	\$5,398,116	66.96%	32.50%	\$5,622	4.07%	1.04%	0.58%	3.41%	(4.94%)	(1.06%)
	Enterprise Bank & Trust	\$7,314,544	\$5,234,295	\$5,643,427	92.75%	18.12%	\$9,008	4.92%	1.27%	0.89%	3.97%	40.04%	30.05%
	State Average of Asset Group D	\$2,440,546	\$1,738,339	\$1,975,802	89.92%	15.06%	\$6,436	4.58%	1.32%	1.01%	3.59%	7.58%	6.35%

Source: SNL Financial

Note: Report includes only bank-level data.

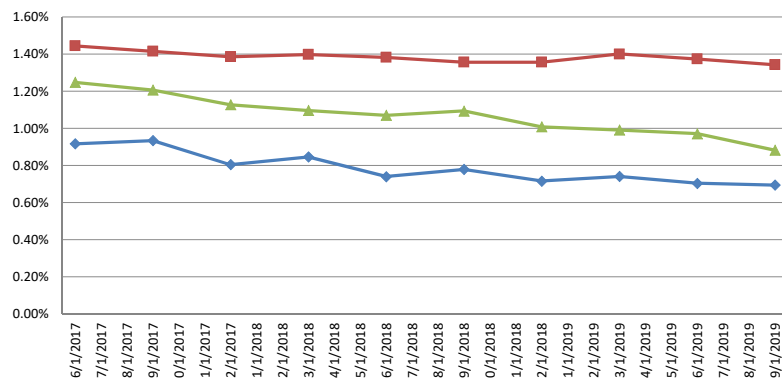
NA = data was not available.

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

Asset Quality

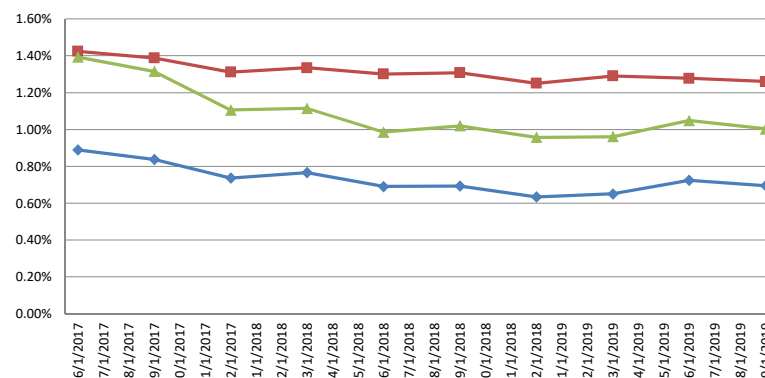
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



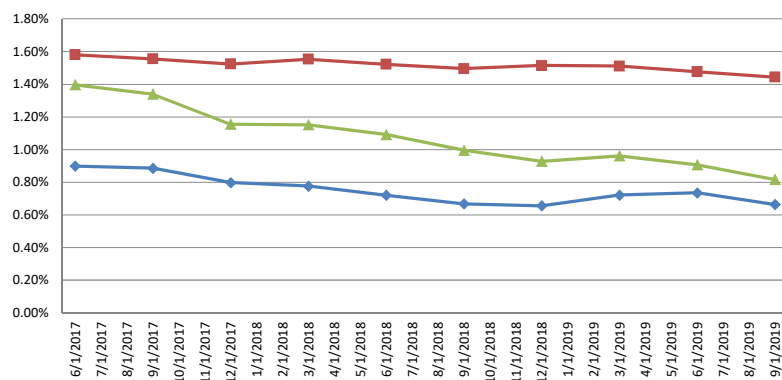
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.92%	0.93%	0.80%	0.85%	0.74%	0.78%	0.71%	0.74%	0.70%	0.69%
Reserves/Loans	1.44%	1.41%	1.39%	1.40%	1.38%	1.36%	1.36%	1.40%	1.37%	1.34%
NPAs/Total Assets	1.25%	1.21%	1.13%	1.10%	1.07%	1.09%	1.01%	0.99%	0.97%	0.88%

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



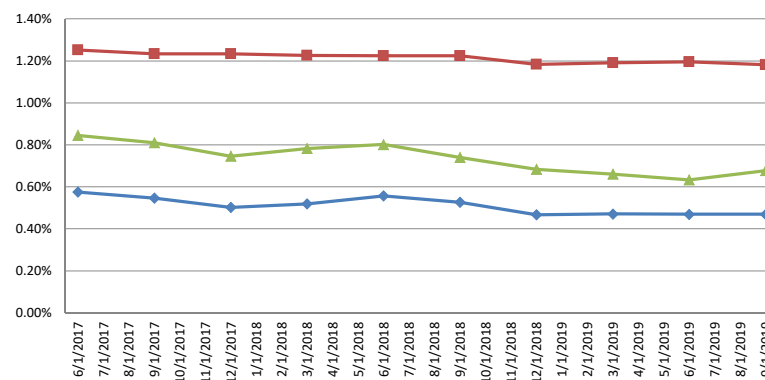
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.89%	0.84%	0.74%	0.77%	0.69%	0.69%	0.63%	0.65%	0.72%	0.69%
Reserves/Loans	1.42%	1.39%	1.31%	1.33%	1.30%	1.31%	1.25%	1.29%	1.28%	1.26%
NPAs/Total Assets	1.39%	1.31%	1.11%	1.11%	0.99%	1.02%	0.96%	0.96%	1.05%	1.00%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.90%	0.88%	0.80%	0.77%	0.72%	0.67%	0.65%	0.72%	0.73%	0.66%
Reserves/Loans	1.58%	1.55%	1.52%	1.55%	1.52%	1.49%	1.51%	1.51%	1.48%	1.44%
NPAs/Total Assets	1.40%	1.34%	1.15%	1.15%	1.09%	0.99%	0.93%	0.96%	0.91%	0.81%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Nonaccruals/Loans	0.57%	0.55%	0.50%	0.52%	0.56%	0.53%	0.47%	0.47%	0.47%	0.47%
Reserves/Loans	1.25%	1.23%	1.23%	1.23%	1.22%	1.22%	1.18%	1.19%	1.20%	1.18%
NPAs/Total Assets	0.84%	0.81%	0.75%	0.78%	0.80%	0.74%	0.68%	0.66%	0.63%	0.68%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Corder Bank	\$19,631	\$0	0.00%	1.45%	NA	5.23%	0.00%
	Bank of New Cambria	\$30,815	\$0	0.00%	1.94%	NA	0.00%	0.00%
	Neighbors Bank	\$31,072	\$0	0.00%	1.04%	NA	0.00%	0.00%
	America's Community Bank	\$31,206	\$0	0.00%	0.95%	NA	0.00%	0.00%
	Bank of Houston	\$31,597	\$0	0.00%	0.00%	NA	0.00%	0.00%
	La Monte Community Bank	\$32,076	\$0	0.00%	0.91%	NA	9.91%	0.00%
	First Security Bank	\$32,506	\$0	0.00%	1.37%	NA	0.00%	0.00%
	State Bank	\$33,215	\$317	1.86%	1.83%	98.11%	9.97%	0.95%
	Bank of Orrick	\$33,842	\$415	2.58%	2.16%	83.86%	10.20%	1.23%
	Canton State Bank	\$35,431	\$71	0.33%	1.10%	338.03%	5.56%	0.20%
	Systematic Savings Bank	\$36,829	\$57	0.20%	1.43%	721.05%	3.11%	0.45%
	CBC Bank	\$37,282	\$0	0.00%	1.54%	NA	0.00%	0.00%
	FMB Bank	\$37,645	\$101	0.57%	1.62%	28.63%	28.80%	3.17%
	Montrose Savings Bank	\$42,251	\$273	0.94%	1.51%	160.44%	4.34%	0.72%
	Community Bank of Memphis	\$45,221	\$6	0.02%	2.17%	NM	0.10%	0.01%
	Sherwood Community Bank	\$48,796	\$25	0.09%	1.21%	NM	3.15%	0.05%
	Kahoka State Bank	\$50,211	\$242	0.80%	2.01%	195.50%	5.06%	0.62%
	Community Bank of Missouri	\$53,067	\$233	0.56%	1.21%	216.74%	2.85%	0.44%
	Bank of Louisiana	\$53,796	\$0	0.00%	1.26%	83.30%	7.92%	0.92%
	Farmers Bank of Green City	\$55,383	\$608	1.42%	1.21%	85.20%	12.30%	1.10%
	Bank of Iberia	\$55,641	\$501	1.54%	2.00%	94.91%	12.83%	1.34%
	Peoples Bank of Moniteau County	\$57,081	\$1,127	3.15%	1.65%	48.72%	30.00%	3.16%
	1st Cameron State Bank	\$57,331	\$199	0.85%	1.07%	125.63%	3.49%	0.35%
	Quarry City Savings and Loan Association	\$57,351	\$856	1.80%	0.99%	55.14%	9.02%	1.49%
	Bank of Billings	\$58,521	\$661	1.35%	1.05%	77.91%	14.00%	1.45%
	Tri-County Trust Company	\$58,561	\$863	2.02%	1.93%	95.48%	10.91%	1.47%
	United Security Bank	\$61,312	\$0	0.00%	1.19%	NA	0.00%	0.00%
	Peoples Bank of Altenburg	\$63,382	\$351	0.76%	1.72%	145.60%	7.30%	0.86%
	Alton Bank	\$64,816	\$429	0.99%	0.73%	73.43%	9.12%	0.87%
	Farmers State Bank, S/B	\$65,362	\$434	0.80%	0.02%	3.00%	8.13%	0.66%
	Farmers Bank of Lohman	\$67,808	\$0	0.00%	1.16%	NA	1.60%	0.25%
	Central Federal Savings and Loan Association of Rolla	\$69,273	\$82	0.15%	0.55%	357.32%	0.64%	0.20%
	Investors Community Bank	\$70,455	\$30	0.11%	2.45%	NM	3.34%	0.51%
	Silex Banking Company	\$70,675	\$0	0.00%	2.04%	NA	0.00%	0.00%
	Citizens Bank of Edina	\$73,095	\$16	0.03%	1.16%	NM	0.60%	0.08%
	Concordia Bank	\$73,679	\$1,050	1.87%	0.63%	10.36%	41.79%	4.64%
	Pony Express Community Bank	\$74,213	\$37	0.08%	1.33%	NM	0.43%	0.05%
	Senath State Bank	\$75,231	\$0	0.00%	1.56%	NA	2.86%	0.08%
	Metz Banking Company	\$75,368	\$60	0.12%	1.21%	NM	0.61%	0.08%
	Commercial Bank of Oak Grove	\$77,701	\$96	0.18%	2.16%	84.02%	16.30%	1.95%
	Community State Bank	\$77,959	\$572	1.17%	0.99%	39.17%	17.08%	1.65%

Source: SNL Financial

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Asset Quality

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio

Asset Group A - \$0 to \$250 million in total assets (continued)

Security Bank of Southwest Missouri	\$78,925	\$296	0.50%	1.35%	271.62%	9.87%	0.39%
Hamilton Bank	\$80,266	\$158	0.31%	0.57%	183.54%	11.70%	0.21%
TPNB Bank	\$80,431	\$942	2.16%	1.83%	72.63%	8.20%	1.36%
Community Bank of Pleasant Hill	\$82,337	\$0	0.00%	1.06%	NA	0.00%	0.00%
West Plains Savings and Loan Association	\$82,895	\$1,000	1.64%	1.26%	57.94%	9.38%	1.59%
Home Savings and Loan Association of Carroll County, F.A.	\$85,633	\$1,010	1.83%	1.82%	99.41%	5.51%	1.21%
Bank of Brookfield-Purdin, National Association	\$88,351	\$0	0.00%	1.64%	NA	0.18%	0.00%
Connections Bank	\$88,657	\$0	0.00%	0.70%	242.65%	2.02%	0.23%
Table Rock Community Bank	\$90,057	\$288	0.44%	0.98%	114.08%	9.21%	0.71%
Citizens Bank of Rogersville	\$92,327	\$391	0.52%	1.21%	233.25%	3.78%	0.42%
County Bank	\$92,486	\$0	0.00%	1.38%	NA	0.00%	0.00%
Saints Avenue Bank	\$93,490	\$228	0.30%	1.08%	355.26%	2.57%	0.24%
Security Bank of the Ozarks	\$93,785	\$203	0.31%	0.92%	295.07%	5.70%	0.53%
Bank of Grain Valley	\$93,831	\$0	0.00%	1.74%	NA	0.00%	0.00%
Merchants and Farmers Bank of Salisbury	\$94,216	\$1	0.00%	1.91%	NM	0.01%	0.00%
First Independent Bank	\$94,389	\$729	1.37%	1.48%	84.43%	9.25%	1.13%
First National Bank of Nevada	\$95,427	\$1,643	2.91%	1.85%	63.79%	11.44%	1.77%
Peoples Bank of Wyaconda	\$96,253	\$0	0.00%	1.83%	NA	0.06%	0.00%
New Frontier Bank	\$97,483	\$1,523	2.39%	1.65%	30.10%	36.11%	3.57%
HomePride Bank	\$97,610	\$1,098	1.45%	1.53%	69.74%	40.31%	4.00%
Bank of New Madrid	\$98,635	\$0	0.00%	1.05%	NA	2.64%	0.00%
State Bank of Missouri	\$98,757	\$359	0.66%	1.75%	254.26%	3.93%	0.38%
Citizens Bank & Trust	\$99,127	\$213	0.51%	1.47%	265.67%	1.94%	0.24%
Jonesburg State Bank	\$99,372	\$255	0.37%	1.22%	313.48%	2.96%	0.27%
Missouri Bank II	\$101,766	\$194	0.28%	2.31%	431.48%	4.69%	0.59%
Bank of Salem	\$102,807	\$471	0.84%	0.82%	93.08%	5.32%	0.56%
Citizens Community Bank	\$104,301	\$235	0.29%	1.48%	111.40%	8.56%	1.14%
First Community Bank of the Ozarks	\$105,362	\$1,027	1.30%	1.31%	66.16%	14.03%	1.66%
Community Bank of El Dorado Springs	\$106,224	\$394	0.78%	2.18%	129.43%	5.61%	0.95%
Preferred Bank	\$107,219	\$60	0.15%	1.08%	708.33%	15.10%	0.93%
Kennett Trust Bank	\$107,277	\$898	1.22%	0.77%	62.92%	11.07%	0.98%
Security Bank of Pulaski County	\$108,059	\$560	0.78%	1.12%	92.88%	30.94%	3.06%
1st Advantage Bank	\$109,442	\$25	0.03%	1.00%	NM	19.89%	2.23%
Mercantile Bank of Louisiana, Missouri	\$110,074	\$1,454	1.98%	3.49%	42.73%	22.65%	5.45%
Northeast Missouri State Bank	\$110,290	\$0	0.00%	1.58%	NA	2.29%	0.00%
First Bank of the Lake	\$110,974	\$2,611	4.11%	1.21%	23.55%	35.87%	2.95%
Clay County Savings Bank	\$111,467	\$0	0.00%	1.60%	NA	0.00%	0.00%
Bank of Monticello	\$111,938	\$467	0.59%	1.29%	144.46%	6.52%	0.64%
Progressive Ozark Bank	\$112,499	\$57	0.06%	0.87%	336.21%	2.18%	0.26%
Chillicothe State Bank	\$119,684	\$996	1.37%	1.50%	103.61%	10.35%	0.99%
Meramec Valley Bank	\$120,888	\$0	0.00%	0.99%	NA	4.64%	0.43%
Independent Farmers Bank	\$123,277	\$500	0.74%	1.14%	130.12%	4.74%	0.54%

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Asset Quality

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio

Asset Group A - \$0 to \$250 million in total assets (continued)

First Midwest Bank of the Ozarks	\$124,726	\$2,178	2.22%	1.12%	50.46%	18.95%	1.95%
Bank of Crocker	\$124,909	\$1,461	2.83%	1.73%	61.12%	21.90%	2.75%
Farmers Bank of Lincoln	\$126,043	\$8	0.01%	1.19%	766.67%	3.43%	0.41%
Paramount Bank	\$126,705	\$0	0.00%	0.26%	NA	21.51%	1.57%
First Community National Bank	\$130,305	\$841	1.36%	3.38%	139.88%	24.29%	2.57%
Commercial Trust Company of Fayette	\$130,656	\$110	0.12%	0.53%	434.55%	0.94%	0.08%
State Bank of Southwest Missouri	\$131,235	\$249	0.26%	0.28%	81.76%	9.42%	0.65%
F&M Bank and Trust Company	\$132,099	\$141	0.14%	1.24%	190.72%	6.80%	0.74%
Citizens-Farmers Bank of Cole Camp	\$134,895	\$3,072	3.57%	1.73%	40.01%	16.01%	2.77%
Bank Star	\$135,278	\$41	0.04%	1.22%	NM	1.79%	0.03%
Community National Bank	\$135,984	\$54	0.07%	1.18%	NM	0.41%	0.04%
Community Point Bank	\$139,158	\$86	0.08%	1.21%	NM	0.60%	0.06%
Citizens Bank of Charleston	\$139,371	\$869	0.95%	1.99%	209.44%	3.24%	0.62%
Tipton Latham Bank, National Association	\$139,410	\$650	0.69%	1.35%	107.97%	7.08%	0.85%
Cornerstone Bank	\$140,626	\$2,304	2.15%	1.83%	68.73%	14.99%	2.30%
St. Clair County State Bank	\$142,761	\$19	0.02%	1.29%	NM	5.21%	0.21%
Adrian Bank	\$143,000	\$885	0.94%	0.00%	0.11%	5.14%	0.63%
Bank of Weston	\$147,742	\$2	0.00%	1.18%	215.20%	11.67%	1.13%
Bank 21	\$147,789	\$1,327	1.17%	1.60%	120.69%	11.64%	1.05%
Seymour Bank	\$148,491	\$149	0.15%	0.94%	620.81%	4.50%	0.58%
Heritage Community Bank	\$148,628	\$499	0.39%	1.36%	347.49%	7.34%	0.76%
Citizens Bank of Newburg	\$148,659	\$933	0.82%	1.19%	131.20%	35.47%	4.50%
Citizens Bank	\$151,629	\$1,448	1.15%	0.75%	65.06%	17.11%	1.52%
Bank of St. Elizabeth	\$152,647	\$132	0.10%	0.52%	496.21%	1.00%	0.11%
First State Bank of Purdy	\$152,829	\$1,458	1.30%	1.06%	51.70%	14.74%	1.50%
Community Bank of Marshall	\$153,038	\$145	0.21%	1.11%	541.38%	0.75%	0.09%
Exchange Bank of Northeast Missouri	\$153,564	\$919	0.83%	1.05%	86.00%	12.22%	0.88%
Citizens Bank of Eldon	\$155,099	\$1,664	1.39%	0.76%	55.11%	7.82%	1.09%
Carroll County Trust Company of Carrollton, Missouri	\$156,526	\$2,390	3.36%	1.44%	42.79%	16.02%	1.53%
Heritage Bank of the Ozarks	\$157,856	\$310	0.27%	1.53%	292.92%	3.91%	0.38%
Bank Northwest	\$159,941	\$92	0.08%	0.75%	256.38%	3.72%	0.34%
Alliant Bank	\$161,800	\$649	0.50%	1.13%	226.50%	3.58%	0.40%
Lamar Bank and Trust Company	\$162,757	\$588	0.46%	1.09%	235.20%	3.04%	0.36%
Bank of Grandin	\$168,881	\$802	0.80%	0.98%	12.81%	31.13%	4.76%
First Missouri State Bank of Cape County	\$169,259	\$1,088	0.77%	1.31%	135.91%	8.32%	0.80%
Community First Bank	\$172,943	\$571	0.39%	1.38%	208.29%	6.87%	0.56%
Home Exchange Bank	\$173,332	\$0	0.00%	6.52%	NA	0.13%	0.00%
Century Bank of the Ozarks	\$175,951	\$190	0.12%	1.77%	NM	1.45%	0.16%
Goppert Financial Bank	\$176,370	\$42	0.04%	0.94%	NM	0.27%	0.02%
First Missouri State Bank	\$176,418	\$1,541	1.01%	1.41%	139.07%	11.25%	1.25%
Central Bank of Audrain County	\$178,933	\$707	0.77%	1.75%	201.25%	5.71%	0.48%
Pony Express Bank	\$179,059	\$803	0.56%	1.02%	183.19%	3.91%	0.45%
United State Bank	\$183,722	\$736	0.54%	1.65%	268.53%	8.12%	0.84%
Central Bank of Moberly	\$184,939	\$252	0.23%	1.52%	664.68%	2.72%	0.28%
FortuneBank	\$187,405	\$633	0.41%	0.86%	212.01%	15.33%	1.47%
Community State Bank of Missouri	\$229,258	\$200	0.14%	1.12%	526.54%	0.92%	0.13%

Source: SNL Financial

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Asset Quality

September 30, 2019

Run Date: November 9, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Community First Banking Company	\$190,591	\$1,185	0.91%	1.07%	68.97%	9.74%	1.26%
	Kearney Trust Company	\$197,981	\$67	0.06%	1.42%	NM	0.30%	0.03%
	Farmers and Merchants Bank of St. Clair	\$203,742	\$168	0.12%	1.09%	330.15%	1.65%	0.23%
	People's Bank of Seneca	\$205,106	\$1,369	0.81%	1.35%	98.49%	10.75%	1.18%
	Peoples Bank	\$206,518	\$814	0.52%	1.00%	77.83%	8.86%	1.06%
	Exchange Bank of Missouri	\$213,940	\$206	0.11%	0.90%	665.71%	5.82%	0.37%
	Missouri Bank	\$214,064	\$0	0.00%	1.22%	NA	3.71%	0.41%
	O'Bannon Banking Company	\$214,304	\$1,453	0.82%	1.02%	124.02%	7.77%	0.68%
	Central Bank of Kansas City	\$216,164	\$0	0.00%	1.36%	NA	0.51%	0.09%
	First Missouri Bank of SEMO	\$218,495	\$1,843	1.07%	1.22%	108.94%	10.61%	0.88%
	Putnam County State Bank	\$220,086	\$71	0.04%	1.42%	NM	7.73%	0.09%
	Commercial Bank	\$220,180	\$1,736	1.35%	1.18%	88.02%	10.11%	0.86%
	Bloomdsdale Bank	\$228,012	\$712	0.44%	1.13%	253.93%	5.36%	0.57%
	Wells Bank	\$229,035	\$1,086	0.58%	1.08%	186.00%	4.42%	0.47%
	F & C Bank	\$229,571	\$2,312	1.17%	1.57%	86.46%	13.66%	1.58%
	Citizens Bank	\$229,913	\$3,225	1.63%	2.14%	130.57%	10.50%	1.42%
	Branson Bank	\$235,736	\$255	0.14%	1.20%	311.69%	6.37%	0.43%
	Ozark Bank	\$239,762	\$0	0.00%	0.99%	NA	0.00%	0.00%
	Regional Missouri Bank	\$242,543	\$2,869	1.38%	1.26%	90.87%	10.17%	1.18%
	Farmers State Bank	\$242,848	\$654	0.34%	0.60%	175.69%	2.68%	0.27%
	State Average of Asset Group A	\$119,773	\$559	0.69%	1.34%	186.83%	8.21%	0.88%

Source: SNL Financial

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Asset Quality

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Asset Group B - \$251 to \$500 million in total assets								
	Rockwood Bank	\$250,327	\$0	0.00%	1.11%	679.05%	2.11%	0.33%
	Ozarks Federal Savings and Loan Association	\$251,336	\$1,303	0.64%	0.60%	67.38%	5.36%	0.75%
	Central Bank of Warrensburg	\$252,923	\$3,126	2.33%	1.87%	68.04%	15.51%	1.49%
	Bank of Versailles	\$262,805	\$1,717	0.76%	1.48%	56.14%	19.17%	2.76%
	Bank of Odessa	\$268,319	\$520	0.25%	0.86%	111.77%	8.64%	0.75%
	Peoples Savings Bank of Rhineland	\$271,253	\$2,136	0.97%	0.99%	94.27%	8.83%	0.86%
	Community Bank of Raymore	\$271,395	\$354	0.24%	1.29%	529.38%	8.46%	0.77%
	Alliance Bank	\$272,974	\$1,238	0.56%	1.55%	274.47%	3.38%	0.46%
	Bank of Franklin County	\$273,129	\$844	0.40%	1.11%	49.50%	30.02%	2.95%
	Midwest Independent Bank	\$274,550	\$0	0.00%	2.74%	NA	0.03%	0.01%
	Belgrade State Bank	\$275,056	\$289	0.13%	0.84%	620.76%	6.55%	0.51%
	Macon-Atlanta State Bank	\$278,067	\$572	0.37%	1.80%	418.61%	4.89%	0.25%
	M1 Bank	\$283,371	\$0	0.00%	0.53%	NA	0.41%	0.02%
	Legacy Bank & Trust Company	\$284,856	\$515	0.21%	1.37%	455.45%	5.02%	0.53%
	First Missouri Bank	\$286,762	\$5,460	2.40%	1.22%	39.60%	23.01%	2.49%
	Freedom Bank of Southern Missouri	\$292,212	\$1,934	0.80%	1.13%	118.25%	14.65%	1.67%
	St. Johns Bank and Trust Company	\$293,159	\$272	0.13%	1.48%	971.43%	13.61%	1.51%
	Bank of Bolivar	\$305,620	\$936	0.38%	1.14%	272.21%	11.53%	1.11%
	Community Bank and Trust	\$311,152	\$448	0.29%	1.12%	391.29%	1.59%	0.14%
	Bank of Advance	\$328,829	\$1,092	0.42%	1.61%	181.54%	5.58%	0.75%
	First Midwest Bank of Dexter	\$330,554	\$7,278	2.50%	1.13%	45.01%	17.55%	2.20%
	Central Bank of Branson	\$336,290	\$4,499	1.88%	1.84%	71.94%	15.37%	1.83%
	UNICO Bank	\$337,712	\$6,597	2.67%	0.77%	23.02%	31.97%	2.68%
	New Era Bank	\$350,612	\$41	0.02%	0.82%	NM	0.49%	0.01%
	Lead Bank	\$356,749	\$4,992	1.67%	0.99%	59.33%	23.85%	2.03%
	Farmers Bank of Northern Missouri	\$369,569	\$692	0.30%	1.29%	433.82%	1.76%	0.24%
	United Bank of Union	\$372,651	\$6,450	2.33%	1.64%	54.23%	23.51%	2.83%
	Phelps County Bank	\$375,418	\$541	0.23%	1.12%	439.86%	2.38%	0.20%
	First State Bank and Trust Company, Inc.	\$383,569	\$303	0.11%	1.22%	753.83%	1.80%	0.12%
	Triad Bank	\$384,235	\$0	0.00%	1.28%	101.68%	9.97%	1.04%
	Legends Bank	\$385,113	\$266	0.09%	1.03%	397.35%	6.64%	0.63%
	MRV Banks	\$385,587	\$3	0.00%	1.22%	NM	0.01%	0.00%
	West Plains Bank and Trust Company	\$386,810	\$1,980	0.65%	0.82%	82.27%	6.03%	0.78%
	Callaway Bank	\$387,651	\$688	0.22%	1.02%	99.81%	16.09%	1.64%
	First State Bank of St. Charles, Missouri	\$391,484	\$1,568	0.50%	0.85%	114.19%	4.41%	0.60%
	Bank of Old Monroe	\$391,825	\$421	0.15%	1.72%	197.01%	3.62%	0.61%
	American Bank of Missouri	\$394,871	\$276	0.09%	0.89%	603.99%	2.43%	0.24%
	HOME BANK	\$398,548	\$1,898	0.58%	0.87%	151.05%	7.31%	0.77%
	Central Bank of Sedalia	\$424,144	\$946	0.32%	1.59%	502.01%	2.74%	0.22%
	Bank of Kirksville	\$430,742	\$1,138	0.76%	1.78%	59.54%	12.50%	1.06%
	St. Louis Bank	\$437,601	\$4,291	1.31%	1.26%	82.67%	15.99%	1.71%
	First Midwest Bank of Poplar Bluff	\$440,647	\$3,511	0.91%	1.13%	123.61%	8.53%	0.86%
	Peoples Bank & Trust Company	\$455,557	\$2,715	0.95%	1.71%	100.33%	9.53%	1.14%
	Maries County Bank	\$463,189	\$2,259	0.80%	1.61%	141.40%	4.67%	0.79%
	Peoples Community Bank	\$483,056	\$3,106	0.92%	1.25%	134.51%	4.49%	0.78%
	State Average of Asset Group B	\$343,162	\$1,760	0.69%	1.26%	248.09%	9.38%	1.00%

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Asset Quality

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Asset Group C - \$501 million to \$1 billion in total assets								
	Citizens National Bank of Greater St. Louis	\$505,309	\$2,117	0.53%	1.53%	285.26%	4.86%	0.42%
	HNB National Bank	\$505,381	\$1,170	0.30%	1.16%	148.40%	4.24%	0.60%
	Mid America Bank	\$505,858	\$834	0.22%	1.53%	410.25%	3.22%	0.35%
	Lindell Bank & Trust Company	\$515,231	\$1,476	0.53%	7.87%	NM	1.84%	0.36%
	Town & Country Bank	\$520,713	\$2,110	0.53%	1.17%	213.48%	4.09%	0.50%
	Old Missouri Bank	\$521,757	\$1,441	0.31%	1.15%	368.63%	3.75%	0.38%
	Parkside Financial Bank & Trust	\$526,911	\$0	0.00%	1.92%	NA	0.00%	0.00%
	Bank of Sullivan	\$527,047	\$7,984	1.81%	1.56%	72.37%	19.25%	2.00%
	BTC Bank	\$554,810	\$4,294	0.98%	0.79%	72.24%	7.21%	0.96%
	Blue Ridge Bank and Trust Co.	\$562,460	\$7,812	1.95%	1.59%	75.62%	13.25%	1.50%
	BankLiberty	\$581,543	\$115	0.03%	0.07%	19.02%	8.09%	0.79%
	Platte Valley Bank of Missouri	\$597,196	\$502	0.11%	1.21%	NM	0.74%	0.08%
	Jefferson Bank and Trust Company	\$619,358	\$68	0.01%	1.26%	NM	0.46%	0.01%
	Midwest Regional Bank	\$644,319	\$4,745	0.88%	1.12%	122.79%	8.07%	0.85%
	Jefferson Bank of Missouri	\$649,300	\$1,982	0.43%	1.66%	281.31%	4.70%	0.47%
	Mid-Missouri Bank	\$660,722	\$5,500	1.04%	1.04%	78.45%	10.75%	1.08%
	Royal Banks of Missouri	\$667,979	\$3,244	0.59%	0.84%	140.82%	5.11%	0.81%
	Springfield First Community Bank	\$694,959	\$0	0.00%	0.42%	540.79%	0.64%	0.06%
	Bank of Washington	\$721,254	\$30,318	5.08%	2.10%	38.89%	40.77%	5.99%
	Wood & Huston Bank	\$733,389	\$781	0.14%	1.41%	991.42%	1.17%	0.15%
	Southwest Missouri Bank	\$748,112	\$464	0.10%	0.95%	85.67%	7.45%	0.68%
	Focus Bank	\$764,497	\$4,748	0.77%	1.15%	149.52%	6.65%	0.80%
	NBKC Bank	\$814,264	\$6,388	1.14%	1.28%	104.99%	6.16%	0.84%
	First Federal Bank Of Kansas City	\$819,253	\$1,328	0.21%	0.54%	251.81%	1.23%	0.16%
	Central Bank of Lake of the Ozarks	\$820,462	\$1,668	0.37%	1.80%	263.78%	4.53%	0.44%
	Cass Commercial Bank	\$862,142	\$0	0.00%	1.11%	NA	0.00%	0.00%
	Citizens Bank and Trust Company	\$907,680	\$2,215	0.36%	1.19%	65.68%	17.87%	2.06%
	Nodaway Valley Bank	\$911,574	\$392	0.06%	1.36%	NM	1.27%	0.17%
	Montgomery Bank	\$929,242	\$5,467	0.73%	1.04%	109.45%	11.72%	1.11%
	State Average of Asset Group C	\$668,715	\$3,419	0.66%	1.44%	212.64%	6.86%	0.81%

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Asset Group D - Over \$1 billion in total assets								
	OakStar Bank	\$1,013,202	\$4,515	0.53%	1.22%	78.40%	14.26%	1.53%
	Guaranty Bank	\$1,014,818	\$9,780	1.30%	1.00%	49.09%	15.24%	1.66%
	Providence Bank	\$1,066,206	\$5,656	0.69%	1.10%	132.56%	7.44%	1.04%
	Sterling Bank	\$1,252,337	\$4,609	0.47%	1.09%	231.63%	3.15%	0.40%
	Country Club Bank	\$1,396,594	\$3,799	0.41%	1.70%	412.19%	2.66%	0.31%
	Central Bank of the Ozarks	\$1,411,713	\$715	0.07%	1.54%	NM	0.91%	0.09%
	Hawthorn Bank	\$1,441,492	\$4,564	0.40%	1.06%	171.76%	10.19%	1.21%
	Academy Bank, N.A.	\$1,619,130	\$7,788	0.58%	1.34%	229.18%	3.12%	0.49%
	Central Bank of the Midwest	\$1,770,846	\$9,938	0.82%	1.50%	131.93%	11.51%	1.03%
	Bank of Missouri	\$1,800,525	\$6,495	0.49%	1.02%	65.09%	12.37%	1.46%
	Central Bank of St. Louis	\$1,904,942	\$2,578	0.17%	1.47%	694.89%	1.80%	0.19%
	Midwest BankCentre	\$2,007,385	\$4,113	0.28%	1.05%	361.62%	2.78%	0.26%
	Stifel Bank	\$2,103,817	\$204	0.02%	0.89%	NM	1.16%	0.09%
	Central Bank of Boone County	\$2,169,066	\$1,306	0.10%	1.43%	498.72%	1.87%	0.17%
	Southern Bank	\$2,238,027	\$14,021	0.74%	1.09%	78.29%	11.98%	1.35%
	First State Community Bank	\$2,566,041	\$6,559	0.33%	0.96%	234.55%	3.73%	0.39%
	North American Savings Bank, F.S.B.	\$2,592,378	\$19,314	0.82%	0.98%	79.39%	11.65%	1.26%
	Central Trust Bank	\$2,645,286	\$6,413	0.56%	1.46%	165.89%	4.71%	0.39%
	Landmark Bank	\$3,275,999	\$8,285	0.41%	1.14%	179.90%	4.20%	0.41%
	Great Southern Bank	\$4,976,158	\$10,807	0.26%	0.96%	333.96%	2.78%	0.38%
	First Bank	\$6,111,516	\$20,744	0.57%	1.15%	159.95%	3.97%	0.45%
	Enterprise Bank & Trust	\$7,314,544	\$15,430	0.29%	0.85%	287.28%	3.68%	0.33%
	State Average of Asset Group D	\$2,440,546	\$7,620	0.47%	1.18%	228.81%	6.14%	0.68%

Source: SNL Financial

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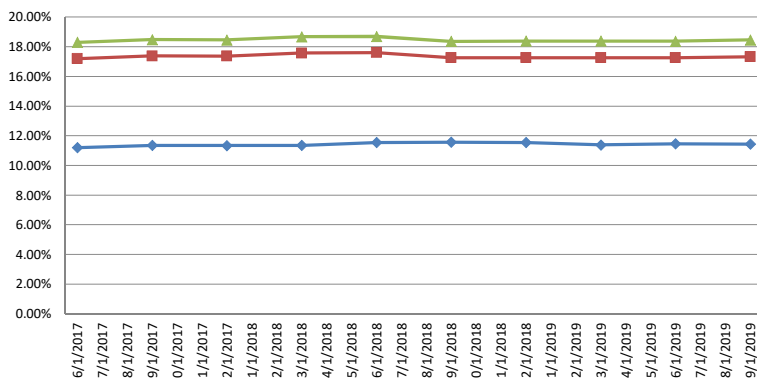
NA = data was not available.

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Capital Adequacy

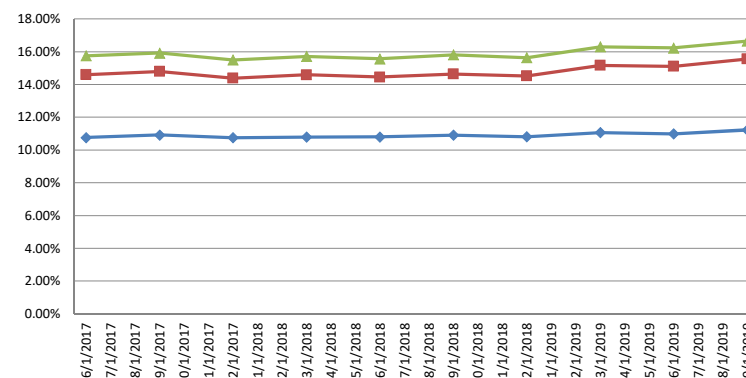
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



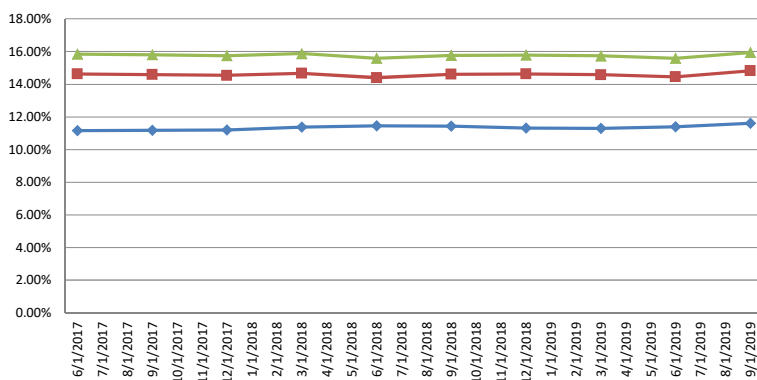
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	11.20%	11.34%	11.33%	11.33%	11.53%	11.56%	11.54%	11.37%	11.45%	11.43%
Tier 1 Risk Based Ratio	17.19%	17.37%	17.36%	17.56%	17.59%	17.26%	17.26%	17.25%	17.26%	17.32%
Risk Based Capital Ratio	18.30%	18.47%	18.45%	18.66%	18.69%	18.35%	18.38%	18.37%	18.36%	18.45%

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



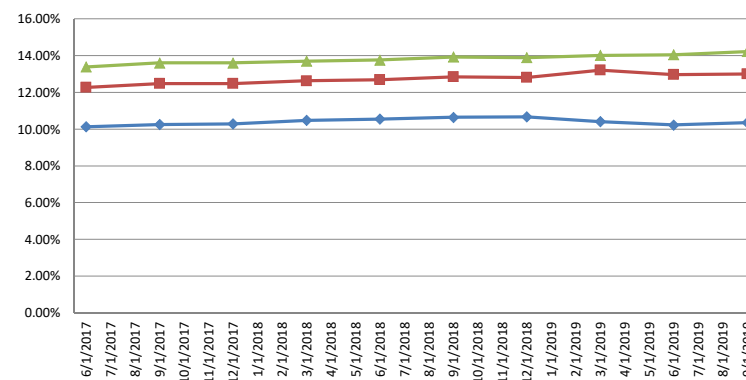
	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.75%	10.91%	10.74%	10.78%	10.79%	10.90%	10.80%	11.06%	10.97%	11.22%
Tier 1 Risk Based Ratio	14.59%	14.78%	14.37%	14.58%	14.45%	14.63%	14.51%	15.16%	15.10%	15.54%
Risk Based Capital Ratio	15.74%	15.91%	15.49%	15.70%	15.56%	15.81%	15.63%	16.29%	16.22%	16.65%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	11.16%	11.18%	11.19%	11.36%	11.45%	11.42%	11.31%	11.29%	11.39%	11.60%
Tier 1 Risk Based Ratio	14.62%	14.58%	14.53%	14.67%	14.40%	14.60%	14.62%	14.57%	14.45%	14.81%
Risk Based Capital Ratio	15.84%	15.80%	15.74%	15.86%	15.58%	15.75%	15.78%	15.73%	15.58%	15.93%

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



	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Leverage Ratio	10.12%	10.24%	10.28%	10.47%	10.53%	10.64%	10.66%	10.40%	10.22%	10.35%
Tier 1 Risk Based Ratio	12.26%	12.47%	12.47%	12.62%	12.68%	12.83%	12.80%	13.21%	12.96%	12.99%
Risk Based Capital Ratio	13.39%	13.60%	13.60%	13.69%	13.75%	13.91%	13.88%	14.01%	14.04%	14.22%

Source: SNL Financial

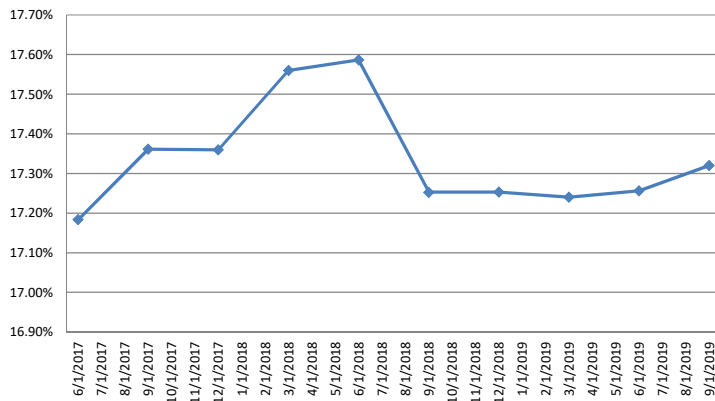
Note: Report includes only bank-level data.

NA = data was not available.

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

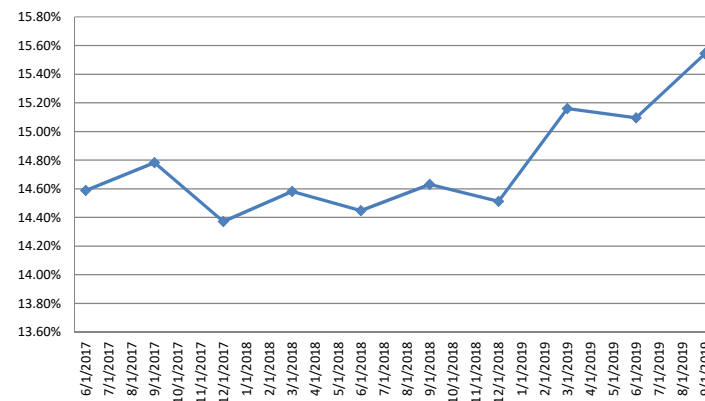
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



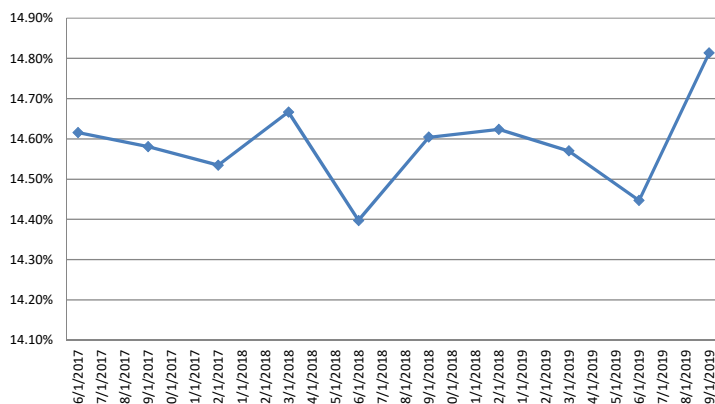
Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	17.18%	17.36%	17.36%	17.56%	17.59%	17.25%	17.25%	17.24%	17.26%	17.32%

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



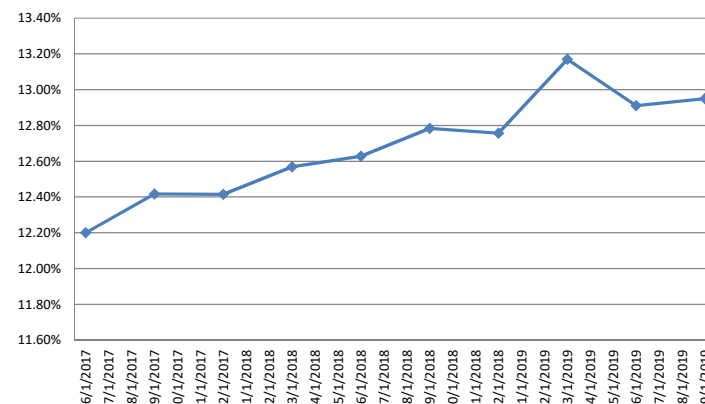
Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	14.59%	14.78%	14.37%	14.58%	14.45%	14.63%	14.51%	15.16%	15.10%	15.54%

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



Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	14.62%	14.58%	14.53%	14.67%	14.40%	14.60%	14.62%	14.57%	14.45%	14.81%

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



Date	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19
Common Equity Tier 1 RB Ratio	12.20%	12.42%	12.42%	12.57%	12.63%	12.78%	12.76%	13.17%	12.91%	12.95%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group A - \$0 to \$250 million in total assets									
	Corder Bank	\$19,631	\$2,184	\$2,170	\$2,170	11.44%	17.37%	18.61%	17.37%
	Bank of New Cambria	\$30,815	\$4,366	\$4,351	\$4,351	13.97%	21.71%	22.96%	21.71%
	Neighbors Bank	\$31,072	\$4,164	\$4,164	\$4,164	13.49%	23.61%	24.35%	23.61%
	America's Community Bank	\$31,206	\$3,541	\$3,540	\$3,540	11.61%	13.42%	14.43%	13.42%
	Bank of Houston	\$31,597	\$3,836	\$3,053	\$3,053	10.02%	18.79%	18.79%	18.79%
	La Monte Community Bank	\$32,076	\$3,457	\$3,455	\$3,455	10.54%	16.26%	17.27%	16.26%
	First Security Bank	\$32,506	\$2,709	\$2,675	\$2,675	8.34%	14.78%	16.03%	14.78%
	State Bank	\$33,215	\$2,869	\$2,806	\$2,806	8.50%	19.65%	20.91%	19.65%
	Bank of Orrick	\$33,842	\$3,720	\$3,221	\$3,221	9.60%	19.38%	20.64%	19.38%
	Canton State Bank	\$35,431	\$3,553	\$3,143	\$3,143	8.99%	14.72%	15.85%	14.72%
	Systematic Savings Bank	\$36,829	\$4,958	\$4,951	\$4,951	13.39%	22.79%	24.04%	22.79%
	CBC Bank	\$37,282	\$3,407	\$3,262	\$3,262	8.96%	28.27%	29.49%	28.27%
	FMB Bank	\$37,645	\$3,959	\$3,764	\$3,764	9.35%	14.75%	15.88%	14.75%
	Montrose Savings Bank	\$42,251	\$6,592	\$6,560	\$6,560	15.21%	22.32%	23.57%	22.32%
	Community Bank of Memphis	\$45,221	\$6,469	\$5,732	\$5,732	12.59%	22.12%	23.37%	22.12%
	Sherwood Community Bank	\$48,796	\$4,957	\$4,896	\$4,896	10.21%	17.78%	19.03%	17.78%
	Kahoka State Bank	\$50,211	\$5,540	\$5,454	\$5,454	10.97%	18.04%	19.29%	18.04%
	Community Bank of Missouri	\$53,067	\$7,661	\$7,612	\$7,612	14.39%	19.03%	20.28%	19.03%
	Bank of Louisiana	\$53,796	\$5,861	\$5,497	\$5,497	10.22%	14.49%	15.58%	14.49%
	Farmers Bank of Green City	\$55,383	\$5,156	\$5,125	\$5,125	9.08%	11.33%	12.47%	11.33%
	Bank of Iberia	\$55,641	\$5,172	\$5,153	\$5,153	9.24%	16.34%	17.60%	16.34%
	Peoples Bank of Moniteau County	\$57,081	\$5,436	\$5,327	\$5,327	9.29%	13.32%	14.57%	13.32%
	1st Cameron State Bank	\$57,331	\$5,456	\$5,456	\$5,456	9.75%	26.04%	27.23%	26.04%
	Quarry City Savings and Loan Association	\$57,351	\$9,013	\$9,013	\$9,013	16.09%	19.83%	20.87%	19.83%
	Bank of Billings	\$58,521	\$8,600	\$5,791	\$5,791	10.13%	13.07%	14.23%	13.07%
	Tri-County Trust Company	\$58,561	\$7,552	\$7,178	\$7,178	12.38%	14.54%	15.79%	14.54%
	United Security Bank	\$61,312	\$8,888	\$8,774	\$8,774	14.24%	20.27%	21.45%	20.27%
	Peoples Bank of Altenburg	\$63,382	\$6,686	\$6,531	\$6,531	10.21%	14.20%	15.46%	14.20%
	Alton Bank	\$64,816	\$10,195	\$10,149	\$10,149	15.57%	16.95%	17.48%	16.95%
	Farmers State Bank, S/B	\$65,362	\$7,427	\$5,981	\$5,981	8.94%	13.02%	13.05%	13.02%
	Farmers Bank of Lohman	\$67,808	\$10,795	\$10,579	\$10,579	15.73%	35.16%	35.86%	35.16%
	Central Federal Savings and Loan Association of Rolla	\$69,273	\$21,016	\$21,036	\$21,036	30.25%	43.69%	44.30%	43.69%
	Investors Community Bank	\$70,455	\$10,052	\$9,362	\$9,362	13.30%	31.48%	32.74%	31.48%
	Silex Banking Company	\$70,675	\$11,979	\$11,981	\$11,981	17.11%	35.00%	36.26%	35.00%
	Citizens Bank of Edina	\$73,095	\$8,822	\$8,812	\$8,812	12.36%	14.86%	16.05%	14.86%
	Concordia Bank	\$73,679	\$7,965	\$7,775	\$7,775	10.66%	13.11%	13.71%	13.11%
	Pony Express Community Bank	\$74,213	\$8,082	\$7,984	\$7,984	10.90%	15.67%	16.92%	15.67%
	Senath State Bank	\$75,231	\$12,260	\$12,260	\$12,260	16.08%	28.17%	29.43%	28.17%
	Metz Banking Company	\$75,368	\$9,169	\$9,111	\$9,111	12.28%	17.32%	18.48%	17.32%
	Commercial Bank of Oak Grove	\$77,701	\$12,131	\$12,125	\$12,125	15.75%	27.08%	28.34%	27.08%
	Community State Bank	\$77,959	\$7,344	\$7,333	\$7,333	9.71%	15.71%	16.75%	15.71%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Security Bank of Southwest Missouri	\$78,925	\$9,662	\$9,539	\$9,539	12.02%	27.68%	28.94%	27.68%
	Hamilton Bank	\$80,266	\$8,274	\$7,999	\$7,999	9.96%	13.37%	13.85%	13.37%
	TPNB Bank	\$80,431	\$12,570	\$12,281	\$12,281	15.12%	23.69%	24.94%	23.69%
	Community Bank of Pleasant Hill	\$82,337	\$7,872	\$7,687	\$7,687	9.90%	16.63%	17.40%	16.63%
	West Plains Savings and Loan Association	\$82,895	\$17,775	\$17,786	\$17,786	21.66%	42.51%	43.76%	42.51%
	Home Savings and Loan Association of Carroll County, F.A.	\$85,633	\$17,811	\$17,712	\$17,712	20.75%	39.26%	40.52%	39.26%
	Bank of Brookfield-Purdin, National Association	\$88,351	\$11,624	\$11,150	\$11,150	12.64%	35.01%	36.19%	35.01%
	Connections Bank	\$88,657	\$11,209	\$9,548	\$9,548	11.07%	15.93%	16.75%	15.93%
	Table Rock Community Bank	\$90,057	\$8,249	\$8,164	\$8,164	9.25%	13.00%	14.04%	13.00%
	Citizens Bank of Rogersville	\$92,327	\$10,549	\$9,357	\$9,357	10.27%	12.32%	13.52%	12.32%
	County Bank	\$92,486	\$8,582	\$7,356	\$7,356	8.04%	12.60%	13.86%	12.60%
	Saints Avenue Bank	\$93,490	\$8,047	\$7,870	\$7,870	8.54%	10.06%	11.09%	10.06%
	Security Bank of the Ozarks	\$93,785	\$8,948	\$7,857	\$7,857	8.47%	11.25%	12.11%	11.25%
	Bank of Grain Valley	\$93,831	\$20,569	\$20,544	\$20,544	22.61%	39.21%	40.47%	39.21%
	Merchants and Farmers Bank of Salisbury	\$94,216	\$9,264	\$9,070	\$9,070	9.65%	14.83%	16.08%	14.83%
	First Independent Bank	\$94,389	\$11,381	\$11,359	\$11,359	12.16%	20.55%	21.80%	20.55%
	First National Bank of Nevada	\$95,427	\$15,155	\$15,186	\$15,186	15.71%	25.11%	26.37%	25.11%
	Peoples Bank of Wyaconda	\$96,253	\$10,751	\$10,644	\$10,644	10.92%	16.49%	17.75%	16.49%
	New Frontier Bank	\$97,483	\$9,422	\$8,505	\$8,505	9.15%	10.60%	11.85%	10.60%
	HomePride Bank	\$97,610	\$8,561	\$8,525	\$8,525	8.89%	14.04%	15.30%	14.04%
	Bank of New Madrid	\$98,635	\$12,289	\$11,738	\$11,738	12.20%	14.25%	14.97%	14.25%
	State Bank of Missouri	\$98,757	\$8,607	\$8,345	\$8,345	8.49%	16.84%	18.10%	16.84%
	Citizens Bank & Trust	\$99,127	\$11,415	\$11,184	\$11,184	12.23%	22.81%	24.07%	22.81%
	Jonesburg State Bank	\$99,372	\$8,172	\$8,172	\$8,172	8.32%	13.40%	14.65%	13.40%
	Missouri Bank II	\$101,766	\$11,171	\$11,006	\$11,006	10.78%	15.74%	17.00%	15.74%
	Bank of Salem	\$102,807	\$10,390	\$10,272	\$10,272	9.79%	18.39%	19.21%	18.39%
	Citizens Community Bank	\$104,301	\$12,721	\$12,669	\$12,669	12.37%	15.03%	16.28%	15.03%
	First Community Bank of the Ozarks	\$105,362	\$12,716	\$12,425	\$12,425	11.60%	15.31%	16.56%	15.31%
	Community Bank of El Dorado Springs	\$106,224	\$17,356	\$17,137	\$17,137	16.02%	32.00%	33.26%	32.00%
	Preferred Bank	\$107,219	\$9,251	\$8,686	\$8,686	8.24%	19.59%	20.55%	19.59%
	Kennett Trust Bank	\$107,277	\$12,465	\$13,030	\$13,030	12.00%	18.61%	19.42%	18.61%
	Security Bank of Pulaski County	\$108,059	\$10,133	\$9,796	\$9,796	9.08%	12.48%	13.51%	12.48%
	1st Advantage Bank	\$109,442	\$11,353	\$11,335	\$11,335	10.36%	12.43%	13.42%	12.43%
	Mercantile Bank of Louisiana, Missouri	\$110,074	\$23,941	\$23,072	\$23,072	21.22%	25.89%	27.40%	25.89%
	Northeast Missouri State Bank	\$110,290	\$17,378	\$14,638	\$14,638	13.75%	24.75%	26.00%	24.75%
	First Bank of the Lake	\$110,974	\$9,654	\$8,222	\$8,222	7.68%	19.16%	20.42%	19.16%
	Clay County Savings Bank	\$111,467	\$11,530	\$11,345	\$11,345	10.08%	15.56%	16.82%	15.56%
	Bank of Monticello	\$111,938	\$13,694	\$13,554	\$13,554	12.50%	15.98%	17.19%	15.98%
	Progressive Ozark Bank	\$112,499	\$12,690	\$12,696	\$12,696	11.14%	17.49%	18.62%	17.49%
	Chillicothe State Bank	\$119,684	\$10,406	\$10,231	\$10,231	8.59%	15.31%	16.56%	15.31%
	Meramec Valley Bank	\$120,888	\$10,164	\$10,073	\$10,073	8.36%	10.07%	11.03%	10.07%
	Independent Farmers Bank	\$123,277	\$13,149	\$12,142	\$12,142	9.99%	15.95%	16.96%	15.95%

Source: SNL Financial

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Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	First Midwest Bank of the Ozarks	\$124,726	\$13,814	\$13,573	\$13,573	11.17%	12.79%	13.82%	12.79%
	Bank of Crocker	\$124,909	\$14,765	\$14,377	\$14,377	11.58%	25.28%	26.53%	25.28%
	Farmers Bank of Lincoln	\$126,043	\$14,210	\$14,134	\$14,134	11.28%	18.54%	19.79%	18.54%
	Paramount Bank	\$126,705	\$9,632	\$8,977	\$8,977	9.78%	14.33%	14.77%	14.33%
	First Community National Bank	\$130,305	\$12,132	\$11,987	\$11,987	9.22%	14.60%	15.87%	14.60%
	Commercial Trust Company of Fayette	\$130,656	\$13,729	\$13,573	\$13,573	10.71%	18.24%	18.88%	18.24%
	State Bank of Southwest Missouri	\$131,235	\$8,892	\$8,892	\$8,892	6.98%	10.38%	10.70%	10.38%
	F&M Bank and Trust Company	\$132,099	\$13,554	\$12,521	\$12,521	9.92%	13.74%	14.99%	13.74%
	Citizens-Farmers Bank of Cole Camp	\$134,895	\$21,825	\$21,719	\$21,719	16.06%	27.12%	28.37%	27.12%
	Bank Star	\$135,278	\$15,325	\$13,226	\$13,226	9.94%	14.20%	15.45%	14.20%
	Community National Bank	\$135,984	\$13,123	\$12,579	\$12,579	9.30%	15.29%	16.45%	15.29%
	Community Point Bank	\$139,158	\$13,133	\$12,936	\$12,936	9.57%	12.46%	13.71%	12.46%
	Citizens Bank of Charleston	\$139,371	\$25,027	\$24,996	\$24,996	18.03%	25.91%	27.16%	25.91%
	Tipton Latham Bank, National Association	\$139,410	\$15,386	\$15,280	\$15,280	11.11%	15.25%	16.50%	15.25%
	Cornerstone Bank	\$140,626	\$20,188	\$20,008	\$20,008	14.38%	20.93%	22.19%	20.93%
	St. Clair County State Bank	\$142,761	\$20,172	\$20,172	\$20,172	14.03%	17.47%	18.72%	17.47%
	Adrian Bank	\$143,000	\$17,442	\$16,927	\$16,927	12.00%	16.90%	18.10%	16.90%
	Bank of Weston	\$147,742	\$12,955	\$12,823	\$12,823	8.56%	11.07%	12.20%	11.07%
	Bank 21	\$147,789	\$11,653	\$11,463	\$11,463	7.70%	11.13%	12.38%	11.13%
	Seymour Bank	\$148,491	\$18,691	\$18,166	\$18,166	13.42%	15.80%	16.60%	15.80%
	Heritage Community Bank	\$148,628	\$14,237	\$13,802	\$13,802	9.36%	10.98%	12.23%	10.98%
	Citizens Bank of Newburg	\$148,659	\$17,650	\$17,105	\$17,105	11.38%	14.03%	15.14%	14.03%
	Citizens Bank	\$151,629	\$13,252	\$12,517	\$12,517	8.31%	10.41%	11.20%	10.41%
	Bank of St. Elizabeth	\$152,647	\$18,605	\$15,891	\$15,891	10.56%	16.79%	17.48%	16.79%
	First State Bank of Purdy	\$152,829	\$14,410	\$14,556	\$14,556	8.72%	12.32%	13.32%	12.32%
	Community Bank of Marshall	\$153,038	\$18,557	\$17,829	\$17,829	11.69%	20.71%	21.62%	20.71%
	Exchange Bank of Northeast Missouri	\$153,564	\$17,667	\$14,993	\$14,993	10.14%	12.24%	13.18%	12.24%
	Citizens Bank of Eldon	\$155,099	\$20,677	\$20,694	\$20,694	13.45%	18.15%	18.95%	18.15%
	Carroll County Trust Company of Carrollton, Missouri	\$156,526	\$17,630	\$16,998	\$16,998	10.89%	11.72%	NA	11.72%
	Heritage Bank of the Ozarks	\$157,856	\$13,423	\$13,389	\$13,389	8.86%	11.55%	12.81%	11.55%
	Bank Northwest	\$159,941	\$16,607	\$16,157	\$16,157	9.95%	13.85%	14.59%	13.85%
	Alliant Bank	\$161,800	\$16,671	\$16,523	\$16,523	10.33%	13.86%	15.10%	13.86%
	Lamar Bank and Trust Company	\$162,757	\$17,939	\$17,958	\$17,958	11.16%	15.06%	16.22%	15.06%
	Bank of Grandin	\$168,881	\$26,213	\$26,219	\$26,219	15.65%	21.14%	21.93%	21.14%
	First Missouri State Bank of Cape County	\$169,259	\$14,456	\$14,321	\$14,321	8.53%	10.42%	11.67%	10.42%
	Community First Bank	\$172,943	\$16,641	\$16,094	\$16,094	9.40%	12.15%	13.40%	12.15%
	Home Exchange Bank	\$173,332	\$18,578	\$18,421	\$18,421	10.77%	20.28%	21.58%	20.28%
	Century Bank of the Ozarks	\$175,951	\$17,806	\$17,214	\$17,214	9.81%	11.16%	12.42%	11.16%
	Goppert Financial Bank	\$176,370	\$18,625	\$18,625	\$18,625	10.61%	14.43%	15.22%	14.43%
	First Missouri State Bank	\$176,418	\$17,664	\$17,657	\$17,657	10.10%	12.52%	13.78%	12.52%
	Central Bank of Audrain County	\$178,933	\$14,365	\$13,186	\$13,186	7.40%	12.98%	14.24%	12.98%
	Pony Express Bank	\$179,059	\$22,418	\$18,860	\$18,860	10.83%	14.06%	15.16%	14.06%
	United State Bank	\$183,722	\$17,561	\$17,352	\$17,352	9.51%	11.05%	12.30%	11.05%
	Central Bank of Moberly	\$184,939	\$17,087	\$16,890	\$16,890	9.00%	13.19%	14.45%	13.19%
	FortuneBank	\$187,405	\$17,562	\$16,581	\$16,581	8.79%	10.50%	11.35%	10.50%

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Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Community First Banking Company	\$190,591	\$23,382	\$22,749	\$22,749	11.77%	16.69%	17.71%	16.69%
	Kearney Trust Company	\$197,981	\$20,994	\$20,524	\$20,524	10.45%	15.67%	16.92%	15.67%
	Farmers and Merchants Bank of St. Clair	\$203,742	\$26,995	\$26,667	\$26,667	13.23%	19.44%	20.57%	19.44%
	People's Bank of Seneca	\$205,106	\$20,237	\$20,176	\$20,176	10.00%	10.69%	11.90%	10.69%
	Peoples Bank	\$206,518	\$23,055	\$22,125	\$22,125	10.49%	15.86%	16.97%	15.86%
	Exchange Bank of Missouri	\$213,940	\$24,983	\$22,926	\$22,926	11.07%	12.52%	13.41%	12.52%
	Missouri Bank	\$214,064	\$28,083	\$27,166	\$27,166	12.70%	16.29%	17.32%	16.29%
	O'Bannon Banking Company	\$214,304	\$19,338	\$19,261	\$19,261	8.97%	11.45%	12.52%	11.45%
	Central Bank of Kansas City	\$216,164	\$36,338	\$33,896	\$33,896	16.36%	17.62%	18.81%	17.62%
	First Missouri Bank of SEMO	\$218,495	\$17,746	\$17,683	\$17,683	8.57%	10.83%	12.08%	10.83%
	Putnam County State Bank	\$220,086	\$29,987	\$29,987	\$29,987	13.65%	14.96%	16.21%	14.96%
	Commercial Bank	\$220,180	\$17,195	\$16,870	\$16,870	7.90%	11.06%	12.06%	11.06%
	Bloomsdale Bank	\$228,012	\$22,672	\$21,420	\$21,420	9.39%	12.53%	13.59%	12.53%
	Wells Bank	\$229,035	\$22,930	\$22,279	\$22,279	9.83%	13.10%	14.28%	13.10%
	Community State Bank of Missouri	\$229,258	\$31,793	\$31,644	\$31,644	13.73%	13.73%	14.43%	13.73%
	F & C Bank	\$229,571	\$24,076	\$23,824	\$23,824	10.49%	11.80%	13.06%	11.80%
	Citizens Bank	\$229,913	\$26,990	\$26,945	\$26,945	11.90%	11.59%	12.85%	11.59%
	Branson Bank	\$235,736	\$23,134	\$22,840	\$22,840	9.63%	12.34%	13.54%	12.34%
	Ozark Bank	\$239,762	\$25,966	\$25,739	\$25,739	10.82%	15.03%	16.08%	15.03%
	Regional Missouri Bank	\$242,543	\$26,465	\$25,296	\$25,296	10.37%	11.64%	12.83%	11.63%
	Farmers State Bank	\$242,848	\$25,021	\$22,195	\$22,195	9.43%	12.27%	12.94%	12.27%
	State Average of Asset Group A	\$119,773	\$13,686	\$13,244	\$13,244	11.43%	17.32%	18.45%	17.32%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group B - \$251 to \$500 million in total assets									
	Rockwood Bank	\$250,327	\$36,578	\$36,578	\$36,578	15.00%	18.33%	19.41%	18.33%
	Ozarks Federal Savings and Loan Association	\$251,336	\$34,926	\$36,938	\$36,938	14.83%	21.10%	21.87%	21.10%
	Central Bank of Warrensburg	\$252,923	\$36,294	\$23,866	\$23,866	9.92%	16.34%	17.60%	16.34%
	Bank of Versailles	\$262,805	\$34,490	\$34,471	\$34,471	13.26%	22.56%	23.82%	22.56%
	Bank of Odessa	\$268,319	\$52,004	\$52,029	\$52,029	19.18%	30.51%	31.58%	30.51%
	Peoples Savings Bank of Rhineland	\$271,253	\$24,096	\$24,042	\$24,042	8.85%	10.85%	11.84%	10.85%
	Community Bank of Raymore	\$271,395	\$23,414	\$21,818	\$21,818	8.30%	12.09%	13.13%	12.09%
	Alliance Bank	\$272,974	\$33,607	\$33,468	\$33,468	12.40%	13.82%	15.07%	13.82%
	Bank of Franklin County	\$273,129	\$24,452	\$24,158	\$24,158	8.98%	10.17%	11.17%	10.17%
	Midwest Independent Bank	\$274,550	\$40,833	\$40,708	\$40,708	15.05%	22.52%	23.78%	22.52%
	Belgrade State Bank	\$275,056	\$26,212	\$26,166	\$26,166	9.65%	14.27%	15.25%	14.27%
	Macon-Atlanta State Bank	\$278,067	\$31,162	\$29,306	\$29,306	10.68%	15.95%	17.20%	15.95%
	M1 Bank	\$283,371	\$26,098	\$25,363	\$25,363	9.33%	11.36%	11.77%	11.36%
	Legacy Bank & Trust Company	\$284,856	\$30,390	\$26,669	\$26,669	9.75%	11.02%	12.28%	11.02%
	First Missouri Bank	\$286,762	\$28,629	\$28,073	\$28,073	9.91%	12.55%	13.80%	12.55%
	Freedom Bank of Southern Missouri	\$292,212	\$30,542	\$30,329	\$30,329	10.31%	13.35%	14.54%	13.35%
	St. Johns Bank and Trust Company	\$293,159	\$29,571	\$28,846	\$28,846	9.91%	13.96%	15.22%	13.96%
	Bank of Bolivar	\$305,620	\$26,518	\$26,467	\$26,467	8.68%	11.35%	12.54%	11.35%
	Community Bank and Trust	\$311,152	\$28,656	\$25,896	\$25,896	8.39%	16.67%	17.79%	16.67%
	Bank of Advance	\$328,829	\$47,825	\$46,988	\$46,988	14.23%	18.31%	19.56%	18.31%
	First Midwest Bank of Dexter	\$330,554	\$38,473	\$38,408	\$38,408	11.31%	13.80%	14.97%	13.80%
	Central Bank of Branson	\$336,290	\$35,660	\$35,481	\$35,481	10.24%	13.68%	14.94%	13.68%
	UNICO Bank	\$337,712	\$28,731	\$26,434	\$26,434	8.09%	11.20%	12.00%	11.20%
	New Era Bank	\$350,612	\$40,725	\$36,674	\$36,674	10.46%	14.93%	15.78%	14.93%
	Lead Bank	\$356,749	\$29,063	\$29,054	\$29,054	8.53%	12.19%	13.43%	12.19%
	Farmers Bank of Northern Missouri	\$369,569	\$51,835	\$47,096	\$47,096	12.92%	18.00%	19.15%	18.00%
	United Bank of Union	\$372,651	\$40,312	\$39,391	\$39,391	10.49%	12.56%	13.82%	12.56%
	Phelps County Bank	\$375,418	\$28,372	\$28,531	\$28,531	7.97%	14.23%	15.48%	14.23%
	First State Bank and Trust Company, Inc.	\$383,569	\$48,280	\$47,650	\$47,650	12.65%	15.30%	16.41%	15.30%
	Triad Bank	\$384,235	\$36,061	\$36,074	\$36,074	9.48%	10.68%	11.88%	10.68%
	Legends Bank	\$385,113	\$55,261	\$54,120	\$54,120	14.00%	20.37%	21.50%	20.37%
	MRV Banks	\$385,587	\$37,025	\$36,980	\$36,980	10.15%	10.69%	11.85%	10.69%
	West Plains Bank and Trust Company	\$386,810	\$47,854	\$47,466	\$47,466	12.23%	14.75%	15.52%	14.74%
	Callaway Bank	\$387,651	\$37,311	\$36,974	\$36,974	9.82%	11.62%	12.65%	11.62%
	First State Bank of St. Charles, Missouri	\$391,484	\$52,043	\$51,514	\$51,514	13.20%	16.15%	16.99%	16.15%
	Bank of Old Monroe	\$391,825	\$60,923	\$58,182	\$58,182	15.12%	18.67%	19.92%	18.67%
	American Bank of Missouri	\$394,871	\$39,864	\$36,198	\$36,198	9.30%	11.34%	12.24%	11.34%
	HOME BANK	\$398,548	\$39,365	\$38,821	\$38,821	9.76%	11.09%	11.91%	11.09%
	Central Bank of Sedalia	\$424,144	\$39,009	\$36,084	\$36,084	8.67%	11.55%	12.80%	11.55%
	Bank of Kirksville	\$430,742	\$52,860	\$52,039	\$52,039	11.97%	37.34%	38.60%	37.34%
	St. Louis Bank	\$437,601	\$42,619	\$40,621	\$40,621	9.20%	11.37%	12.54%	11.37%
	First Midwest Bank of Poplar Bluff	\$440,647	\$43,365	\$42,969	\$42,969	9.93%	11.63%	12.80%	11.63%
	Peoples Bank & Trust Company	\$455,557	\$49,613	\$46,875	\$46,875	10.35%	13.30%	14.55%	13.30%
	Maries County Bank	\$463,189	\$75,327	\$72,584	\$72,584	15.72%	22.18%	23.43%	22.18%
	Peoples Community Bank	\$483,056	\$88,080	\$82,799	\$82,799	16.87%	23.79%	25.00%	23.79%
	State Average of Asset Group B	\$343,162	\$39,652	\$38,249	\$38,249	11.22%	15.54%	16.65%	15.54%

Source: SNL Financial

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Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	Citizens National Bank of Greater St. Louis	\$505,309	\$54,160	\$53,832	\$53,832	10.53%	12.49%	13.75%	12.49%
	HNB National Bank	\$505,381	\$67,348	\$65,912	\$65,912	13.42%	16.79%	18.05%	16.79%
	Mid America Bank	\$505,858	\$53,220	\$52,852	\$52,852	10.71%	13.88%	15.13%	13.88%
	Lindell Bank & Trust Company	\$515,231	\$102,726	\$96,258	\$96,258	18.79%	36.86%	38.20%	36.86%
	Town & Country Bank	\$520,713	\$65,502	\$59,363	\$59,363	11.55%	16.41%	17.66%	16.41%
	Old Missouri Bank	\$521,757	\$50,649	\$47,808	\$47,808	9.27%	10.73%	11.92%	10.73%
	Parkside Financial Bank & Trust	\$526,911	\$57,447	\$56,882	\$56,882	11.10%	12.11%	13.37%	12.11%
	Bank of Sullivan	\$527,047	\$51,939	\$50,252	\$50,252	9.53%	12.49%	13.75%	12.49%
	BTC Bank	\$554,810	\$76,419	\$74,743	\$74,743	13.73%	15.58%	16.30%	15.58%
	Blue Ridge Bank and Trust Co.	\$562,460	\$57,257	\$57,097	\$57,097	10.16%	12.66%	13.91%	12.66%
	BankLiberty	\$581,543	\$109,384	\$55,950	\$55,950	11.16%	13.50%	13.57%	13.50%
	Platte Valley Bank of Missouri	\$597,196	\$62,491	\$62,392	\$62,392	10.31%	12.72%	13.84%	12.72%
	Jefferson Bank and Trust Company	\$619,358	\$73,363	\$73,058	\$73,058	11.86%	12.88%	13.88%	12.88%
	Midwest Regional Bank	\$644,319	\$65,393	\$61,499	\$61,499	9.44%	9.74%	11.48%	9.74%
	Jefferson Bank of Missouri	\$649,300	\$57,890	\$57,619	\$57,619	9.19%	11.59%	12.84%	11.59%
	Mid-Missouri Bank	\$660,722	\$61,552	\$61,380	\$61,380	9.35%	11.70%	12.74%	11.70%
	Royal Banks of Missouri	\$667,979	\$111,366	\$102,517	\$102,517	15.18%	15.70%	16.41%	15.70%
	Springfield First Community Bank	\$694,959	\$114,591	\$61,328	\$61,328	10.55%	11.80%	13.16%	11.80%
	Bank of Washington	\$721,254	\$94,361	\$93,450	\$93,450	13.08%	13.29%	14.55%	13.29%
	Wood & Huston Bank	\$733,389	\$87,248	\$86,727	\$86,727	11.90%	13.99%	15.27%	13.99%
	Southwest Missouri Bank	\$748,112	\$71,729	\$70,358	\$70,358	9.47%	15.39%	16.32%	15.39%
	Focus Bank	\$764,497	\$84,783	\$84,295	\$84,295	11.01%	14.13%	15.31%	14.13%
	NBKC Bank	\$814,264	\$103,844	\$96,080	\$96,080	12.48%	14.09%	15.14%	14.09%
	First Federal Bank Of Kansas City	\$819,253	\$105,228	\$114,403	\$114,403	13.98%	27.10%	27.91%	27.10%
	Central Bank of Lake of the Ozarks	\$820,462	\$74,453	\$71,360	\$71,360	9.13%	13.52%	14.77%	13.52%
	Cass Commercial Bank	\$862,142	\$139,756	\$142,198	\$142,198	16.99%	18.06%	19.08%	18.06%
	Citizens Bank and Trust Company	\$907,680	\$100,090	\$95,890	\$95,890	11.03%	13.28%	14.28%	13.28%
	Nodaway Valley Bank	\$911,574	\$131,340	\$113,815	\$113,815	12.87%	16.72%	17.96%	16.72%
	Montgomery Bank	\$929,242	\$82,492	\$80,471	\$80,471	8.70%	10.40%	11.46%	10.40%
	State Average of Asset Group C	\$668,715	\$81,656	\$75,855	\$75,855	11.60%	14.81%	15.93%	14.81%

Source: SNL Financial

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Capital Adequacy

September 30, 2019

Run Date: November 9, 2019

		As of Date							
Region	Institution Name	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 (%)
Asset Group D - Over \$1 billion in total assets									
	OakStar Bank	\$1,013,202	\$111,716	\$98,930	\$98,930	10.11%	12.31%	13.57%	12.31%
	Guaranty Bank	\$1,014,818	\$107,106	\$100,912	\$100,912	10.16%	12.09%	12.99%	12.09%
	Providence Bank	\$1,066,206	\$160,641	\$138,831	\$138,831	13.58%	15.08%	16.13%	15.08%
	Sterling Bank	\$1,252,337	\$148,677	\$134,916	\$134,916	10.95%	13.67%	14.75%	13.67%
	Country Club Bank	\$1,396,594	\$153,371	\$147,907	\$147,907	10.59%	14.01%	15.27%	14.01%
	Central Bank of the Ozarks	\$1,411,713	\$139,564	\$134,368	\$134,368	9.84%	11.66%	12.91%	11.66%
	Hawthorn Bank	\$1,441,492	\$160,669	\$160,591	\$160,591	11.27%	13.26%	14.27%	13.26%
	Academy Bank, N.A.	\$1,619,130	\$240,610	\$236,237	\$236,237	14.82%	16.74%	18.00%	16.74%
	Central Bank of the Midwest	\$1,770,846	\$252,237	\$155,847	\$155,847	9.30%	10.89%	NA	10.89%
	Bank of Missouri	\$1,800,525	\$234,570	\$200,191	\$200,191	11.45%	13.09%	13.97%	13.09%
	Central Bank of St. Louis	\$1,904,942	\$231,314	\$202,722	\$202,722	10.91%	11.81%	NA	11.81%
	Midwest BankCentre	\$2,007,385	\$204,074	\$183,015	\$183,015	9.40%	11.06%	12.01%	11.06%
	Stifel Bank	\$2,103,817	\$150,369	\$148,620	\$148,620	7.04%	17.86%	19.07%	17.86%
	Central Bank of Boone County	\$2,169,066	\$187,486	\$174,442	\$174,442	8.62%	11.80%	13.05%	11.80%
	Southern Bank	\$2,238,027	\$240,604	\$232,078	\$232,078	10.49%	11.75%	12.86%	11.75%
	First State Community Bank	\$2,566,041	\$311,765	\$260,159	\$260,159	10.39%	11.64%	12.50%	11.64%
	North American Savings Bank, F.S.B.	\$2,592,378	\$266,987	\$260,058	\$260,058	10.35%	13.21%	14.38%	13.21%
	Central Trust Bank	\$2,645,286	\$211,942	\$195,721	\$195,721	7.59%	12.60%	13.69%	12.60%
	Landmark Bank	\$3,275,999	\$295,350	\$281,282	\$261,282	8.61%	12.64%	13.71%	11.74%
	Great Southern Bank	\$4,976,158	\$647,705	\$598,270	\$598,270	12.20%	12.76%	13.62%	12.76%
	First Bank	\$6,111,516	\$650,469	\$583,737	\$583,737	9.59%	14.10%	15.10%	14.10%
	Enterprise Bank & Trust	\$7,314,544	\$977,841	\$719,965	\$719,908	10.38%	11.79%	12.53%	11.79%
	State Average of Asset Group D	\$2,440,546	\$276,594	\$243,127	\$242,216	10.35%	12.99%	14.22%	12.95%

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Definitions



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