

+ × -
%

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

7285 West 132nd Street
Suite 220
Overland Park, KS 66213
(913) 599-3737

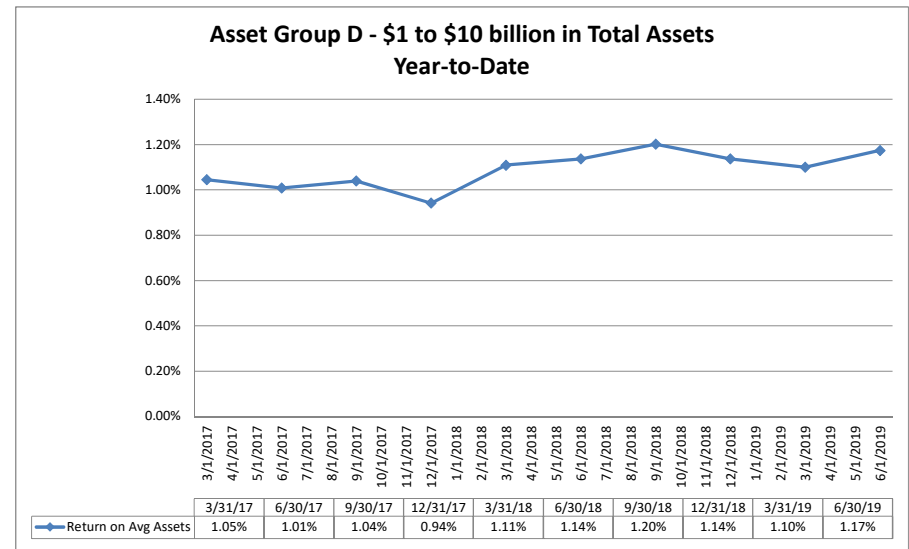
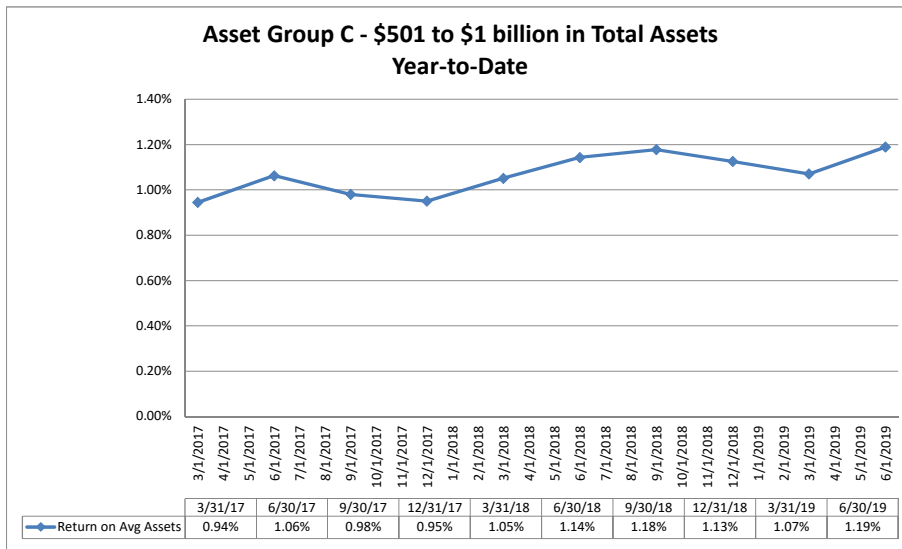
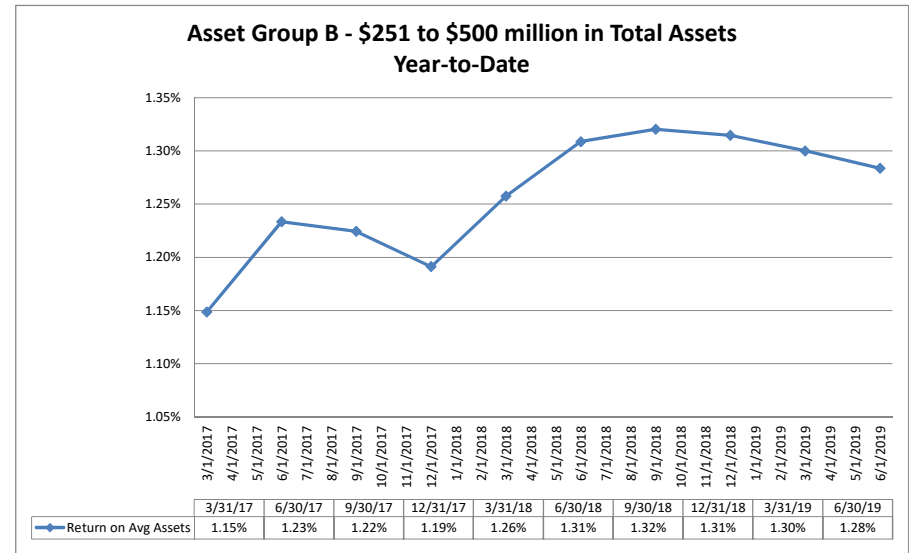
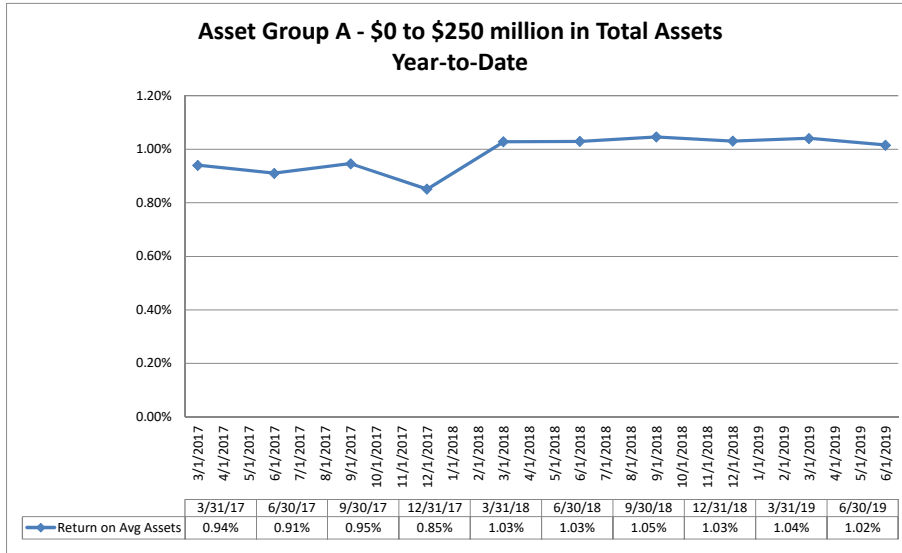
ASSET SIZE DEFINITION

Group A	\$0-\$250 million
Group B	\$251 million-\$500 million
Group C	\$501 million-\$1 billion
Group D	Over \$1 billion-\$10 billion

Kansas

Performance Analysis

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



Source: SNL Financial

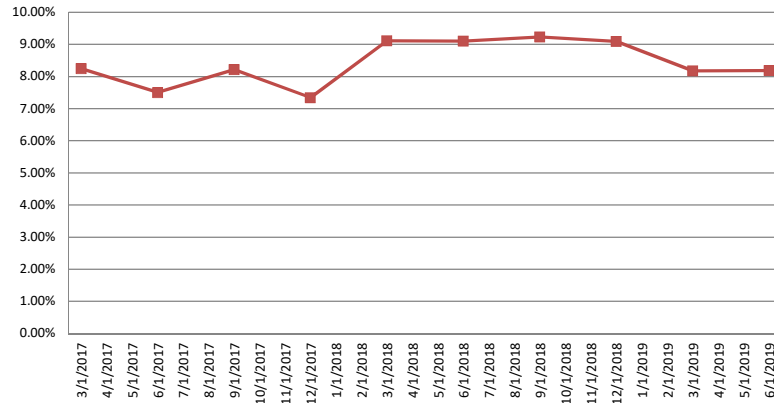
Note: Report includes only bank-level data.

NA = data was not available.

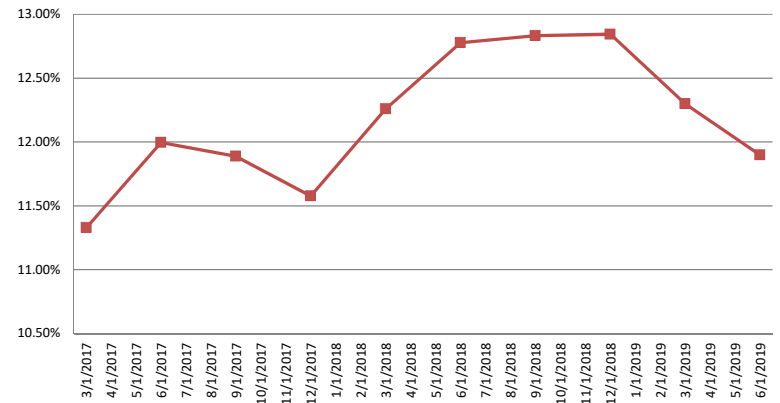
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

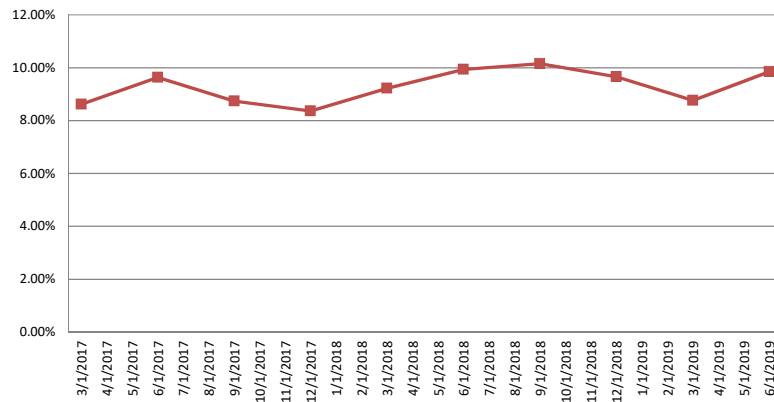
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



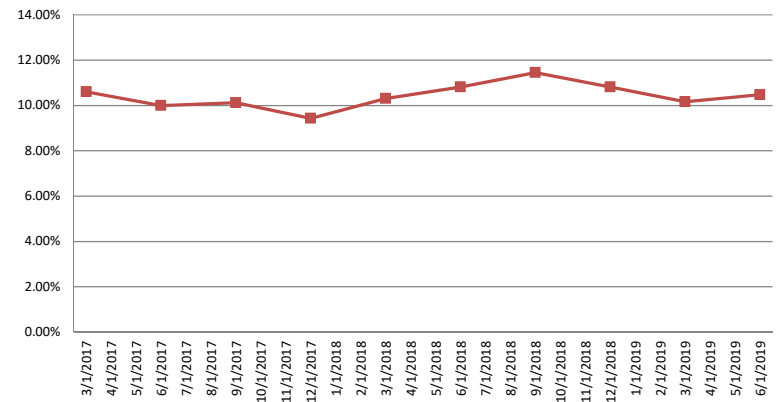
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



Asset Group D - \$1 to \$10 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.

Performance Analysis

June 30, 2019

Run Date: August 10, 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	\$9,263	\$4	0.17%	2.26%	93.26%	\$53	\$10	0.21%	2.83%	92.61%	\$53
	Towanda State Bank	\$10,340	(\$7)	(0.27%)	(3.35%)	106.03%	\$46	(\$24)	(0.46%)	(5.75%)	110.53%	\$49
	State Bank of Burrton	\$10,757	\$30	1.13%	9.82%	72.48%	\$60	\$48	0.89%	8.01%	77.36%	\$60
	Prescott State Bank	\$12,978	\$21	0.65%	4.02%	81.02%	\$64	\$38	0.59%	3.66%	82.40%	\$63
	Bison State Bank	\$13,926	\$53	1.61%	15.57%	85.06%	\$91	\$45	0.74%	6.67%	90.34%	\$56
	First National Bank of Harveyville	\$14,919	\$8	0.21%	2.26%	91.03%	\$84	\$18	0.24%	2.56%	90.81%	\$83
	Farmers State Bank	\$15,333	\$34	0.87%	6.92%	73.64%	\$52	\$70	0.88%	7.19%	73.08%	\$54
	Dickinson County Bank	\$16,444	\$0	0.00%	0.00%	96.49%	\$46	\$16	0.20%	2.19%	92.70%	\$43
	Emerald Bank	\$17,839	\$34	0.76%	7.00%	78.43%	\$40	\$68	0.78%	7.06%	78.30%	\$39
	Bank of Denton	\$17,854	\$47	1.05%	5.57%	60.78%	\$58	\$75	0.84%	4.42%	66.33%	\$59
	Hillsboro State Bank	\$17,971	\$15	0.33%	3.44%	86.54%	\$49	\$22	0.24%	2.57%	89.87%	\$53
	Peoples State Bank	\$18,346	\$79	1.76%	6.78%	60.38%	\$65	\$188	2.15%	8.08%	58.24%	\$64
	Alden State Bank	\$19,924	\$18	0.37%	2.96%	88.08%	\$71	\$36	0.36%	2.99%	88.56%	\$71
	Farmers State Bank	\$21,822	\$24	0.44%	4.62%	88.00%	\$86	\$57	0.52%	5.52%	85.57%	\$86
	Lorraine State Bank	\$22,439	\$61	1.07%	6.14%	52.38%	\$51	\$123	1.07%	6.25%	52.16%	\$54
	Marion National Bank	\$23,720	\$53	0.89%	5.50%	64.21%	\$54	\$95	0.82%	4.98%	66.04%	\$54
	Baxter State Bank	\$25,203	\$50	0.79%	3.44%	82.61%	\$69	\$93	0.72%	3.18%	81.95%	\$68
	Piqua State Bank	\$28,173	\$63	0.88%	8.24%	73.21%	\$48	\$130	0.90%	8.67%	73.12%	\$44
	State Bank of Canton	\$29,103	\$52	0.71%	3.45%	74.47%	\$80	\$101	0.69%	3.38%	73.49%	\$81
	Marquette Farmers State Bank of Marquette	\$29,282	\$50	0.68%	4.27%	75.97%	\$72	\$85	0.58%	3.67%	78.54%	\$72
	Gorham State Bank	\$29,325	\$85	1.15%	9.89%	57.95%	\$62	\$167	1.13%	9.83%	58.77%	\$63
	Ninnescah Valley Bank	\$31,702	\$102	1.30%	10.28%	64.39%	\$85	\$179	1.15%	9.41%	67.44%	\$86
	Union State Bank	\$31,776	\$1	0.01%	0.08%	98.17%	\$57	\$99	0.62%	4.06%	75.00%	\$57
	Liberty Savings Association, FSA	\$32,121	\$31	0.38%	1.88%	84.58%	\$75	\$79	0.48%	2.40%	79.75%	\$67
	Cottonwood Valley Bank	\$33,549	\$86	1.04%	7.55%	79.67%	\$57	\$115	0.70%	5.19%	80.46%	\$57
	State Exchange Bank	\$34,391	\$126	1.45%	11.07%	48.79%	\$68	\$194	1.12%	8.74%	60.71%	\$67
	Kendall State Bank	\$36,486	\$30	0.33%	3.46%	97.37%	\$65	(\$244)	(1.33%)	(13.81%)	98.55%	\$66
	Farmers State Bank	\$36,561	\$39	0.43%	4.00%	82.87%	\$83	\$120	0.67%	6.27%	78.84%	\$83
	Chetopa State Bank & Trust Co.	\$36,830	\$144	1.56%	15.15%	58.24%	\$53	\$297	1.60%	15.75%	56.89%	\$52
	First National Bank of Spearville	\$37,634	\$126	1.31%	7.94%	47.65%	\$58	\$276	1.44%	8.77%	45.80%	\$61
	Bank of Greeley	\$38,188	\$125	1.28%	10.00%	60.30%	\$107	\$254	1.30%	10.28%	60.39%	\$107
	Haviland State Bank	\$39,224	\$121	1.23%	8.73%	59.38%	\$81	\$223	1.14%	8.14%	61.75%	\$81
	Ford County State Bank	\$39,628	\$171	2.00%	12.57%	48.18%	\$87	\$335	1.81%	12.45%	50.71%	\$102
	City State Bank	\$39,899	\$80	0.79%	8.35%	73.77%	\$58	\$200	0.98%	10.50%	72.39%	\$57
	Farmers and Merchants Bank of Mound City, Kansas	\$40,589	\$150	1.48%	20.27%	64.94%	\$102	\$260	1.30%	17.83%	68.12%	\$102
	Swedish-American State Bank	\$41,392	\$123	1.22%	10.17%	64.27%	\$81	\$248	1.24%	10.44%	66.03%	\$79
	Olpe State Bank	\$42,126	\$102	0.96%	6.69%	65.90%	\$59	\$222	1.04%	7.37%	63.97%	\$62
	First State Bank of Ransom	\$42,243	\$135	1.27%	5.59%	52.79%	\$69	\$260	1.21%	5.49%	52.98%	\$71
	Farmers State Bank of Blue Mound	\$43,742	\$143	1.28%	7.05%	74.48%	\$71	\$316	1.41%	7.81%	70.39%	\$66
	Farmers State Bank of Bucklin, Kansas	\$44,259	\$110	0.99%	8.64%	70.56%	\$92	\$102	0.46%	4.04%	83.46%	\$113
	State Bank of Spring Hill	\$44,383	\$7	0.06%	0.63%	72.17%	\$66	\$77	0.34%	3.53%	72.58%	\$67
	Bank of Palmer	\$44,410	\$98	0.87%	8.13%	65.89%	\$101	\$249	1.10%	10.62%	66.93%	\$100
	First National Bank in Frankfort	\$47,697	\$145	1.22%	12.78%	62.56%	\$82	\$259	1.10%	11.82%	60.73%	\$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.

Performance Analysis

June 30, 2019

Run Date: August 10, 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)												
	Citizens State Bank and Trust Company	\$48,362	\$203	1.68%	17.82%	57.39%	\$42	\$383	1.58%	16.81%	57.88%	\$42
	Union State Bank	\$50,416	\$98	0.77%	9.03%	80.94%	\$80	\$285	1.13%	13.35%	75.36%	\$79
	Howard State Bank	\$52,459	\$167	1.24%	11.02%	68.63%	\$47	\$337	1.24%	11.44%	67.41%	\$48
	Peoples Bank	\$52,653	\$97	0.75%	5.56%	73.06%	\$71	\$215	0.84%	6.26%	70.73%	\$72
	Security State Bank	\$52,813	\$43	0.32%	2.48%	88.31%	\$54	\$126	0.47%	3.73%	84.33%	\$52
	Kaw Valley State Bank	\$52,850	\$162	1.28%	13.40%	68.06%	\$66	\$302	1.19%	12.99%	68.64%	\$66
	KansasLand Bank	\$53,948	\$172	1.27%	14.00%	69.05%	\$71	(\$1,039)	(3.81%)	(40.54%)	79.77%	\$69
	First National Bank of Dighton	\$54,402	(\$766)	(5.54%)	(26.50%)	74.10%	\$83	(\$646)	(2.29%)	(11.06%)	69.57%	\$83
	Stock Exchange Bank	\$54,517	\$146	1.08%	12.15%	66.07%	\$76	\$293	1.09%	12.44%	67.53%	\$81
	Argentine Federal Savings	\$55,626	\$36	0.26%	1.92%	86.41%	\$80	\$66	0.24%	1.77%	88.15%	\$76
	Tampa State Bank	\$56,024	\$143	1.02%	9.78%	73.88%	\$78	\$259	0.92%	9.01%	74.15%	\$78
	First National Bank of Sedan	\$56,164	\$16	0.11%	0.90%	97.32%	\$67	\$48	0.17%	1.46%	97.09%	\$68
	Farmers State Bank	\$57,608	\$198	1.39%	11.05%	60.99%	\$52	\$314	1.10%	8.95%	65.76%	\$53
	New Century Bank	\$59,425	\$273	1.83%	19.06%	67.13%	\$67	\$464	1.57%	16.24%	66.63%	\$65
	Heritage Bank	\$60,752	\$75	0.50%	4.87%	86.12%	\$79	\$136	0.45%	4.43%	87.45%	\$79
	First State Bank	\$61,080	\$202	1.29%	7.08%	56.28%	\$90	\$412	1.30%	7.33%	55.73%	\$90
	Bank of Holyrood	\$62,128	\$180	1.18%	7.83%	50.00%	\$56	\$428	1.39%	9.40%	47.38%	\$56
	Kansas State Bank Overbrook Kansas	\$62,319	\$194	1.25%	9.11%	59.27%	\$81	\$415	1.34%	10.02%	56.87%	\$76
	Farmers State Bank	\$62,379	\$103	0.66%	3.87%	80.06%	\$97	\$197	0.63%	3.78%	80.87%	\$98
	Citizens State Bank of Cheney, Kansas	\$62,625	\$218	1.41%	12.54%	62.62%	\$80	\$469	1.54%	13.78%	59.46%	\$72
	First Security Bank	\$63,176	\$157	1.00%	11.41%	73.30%	\$49	\$283	0.91%	10.38%	74.75%	\$48
	Bendena State Bank	\$65,926	\$416	2.58%	26.21%	52.08%	\$63	\$696	2.15%	22.38%	53.62%	\$65
	Small Business Bank	\$67,339	\$19	0.11%	0.77%	97.37%	\$95	\$56	0.17%	1.15%	96.89%	\$88
	Farmers Bank of Osborne, Kansas	\$68,178	\$230	1.38%	11.42%	59.42%	\$71	\$572	1.70%	14.40%	56.00%	\$72
	FNB Washington	\$69,285	\$194	1.10%	4.04%	54.33%	\$60	\$423	1.15%	4.45%	51.51%	\$59
	Bank of Protection	\$69,888	\$214	1.21%	8.57%	57.46%	\$74	\$422	1.20%	8.59%	58.58%	\$74
	Exchange State Bank of St. Paul, Kansas	\$72,739	\$120	0.68%	6.55%	75.51%	\$72	\$251	0.71%	6.90%	73.93%	\$72
	Lyndon State Bank	\$73,349	\$157	0.86%	7.84%	81.61%	\$74	\$159	0.44%	4.00%	90.07%	\$81
	First Bank of Beloit	\$74,250	\$146	0.78%	5.82%	76.66%	\$80	\$213	0.56%	4.31%	76.74%	\$80
	Home Savings Bank	\$75,254	\$111	0.59%	3.04%	76.46%	\$91	\$326	0.88%	4.54%	83.79%	\$169
	Johnson State Bank	\$77,492	\$203	1.03%	6.44%	65.84%	\$53	\$439	1.10%	7.08%	64.52%	\$52
	Community Bank of Wichita, Inc.	\$77,914	\$159	0.80%	8.56%	77.12%	\$76	\$323	0.82%	8.82%	74.59%	\$77
	University National Bank of Lawrence	\$78,047	\$313	1.59%	16.66%	68.81%	\$81	\$572	1.47%	15.32%	68.78%	\$80
	First State Bank of Healy	\$78,631	(\$148)	(0.77%)	(3.63%)	115.27%	\$109	\$173	0.46%	2.15%	84.71%	\$115
	Baldwin State Bank	\$79,895	\$171	0.87%	8.18%	67.01%	\$60	\$284	0.72%	6.90%	73.68%	\$61
	CBW Bank	\$81,455	\$894	5.01%	27.24%	47.39%	\$67	\$2,310	7.00%	36.86%	46.49%	\$63
	Fowler State Bank	\$81,518	(\$575)	(2.75%)	(28.70%)	82.68%	\$75	(\$212)	(0.50%)	(5.32%)	82.81%	\$78
	Citizens State Bank and Trust Company	\$81,918	\$312	1.49%	8.41%	65.69%	\$68	\$547	1.28%	7.40%	60.61%	\$65
	Bank of Commerce and Trust Company	\$82,508	\$153	0.76%	8.33%	78.48%	\$67	\$372	0.93%	10.45%	74.28%	\$64
	Stockgrowers State Bank	\$83,709	\$322	1.54%	12.49%	54.65%	\$77	\$658	1.51%	12.91%	52.91%	\$77
	First National Bank of Hope	\$84,732	\$221	1.07%	8.89%	65.21%	\$73	\$310	0.74%	6.34%	69.72%	\$73
	Wilson State Bank	\$86,332	\$251	1.17%	11.33%	70.90%	\$67	\$531	1.24%	12.21%	69.52%	\$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.

Performance Analysis

June 30, 2019

Run Date: August 10, 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)												
	State Bank of Downs	\$88,211	\$468	2.10%	15.61%	54.45%	\$94	\$969	2.15%	16.43%	53.04%	\$91
	Riley State Bank of Riley, Kansas	\$88,972	\$246	1.11%	10.06%	63.58%	\$63	\$485	1.08%	10.03%	63.84%	\$63
	First National Bank of Kansas	\$90,413	\$195	0.89%	10.63%	73.24%	\$73	\$335	0.77%	9.73%	74.69%	\$76
	First National Bank in Fredonia	\$90,674	\$410	1.81%	10.13%	48.63%	\$58	\$707	1.55%	9.00%	56.52%	\$61
	Chisholm Trail State Bank	\$91,048	\$69	0.32%	3.13%	88.20%	\$84	\$126	0.30%	2.93%	89.64%	\$84
	State Bank of Bern	\$92,355	\$343	1.49%	8.65%	48.47%	\$72	\$753	1.63%	9.68%	46.89%	\$71
	First Federal Savings and Loan Bank	\$94,325	\$708	2.98%	25.16%	28.17%	\$102	\$1,409	2.97%	25.64%	29.24%	\$105
	Elk State Bank	\$96,336	\$184	0.77%	7.41%	70.67%	\$81	\$367	0.76%	7.56%	68.55%	\$76
	Garden Plain State Bank	\$96,629	\$337	1.41%	8.96%	56.07%	\$68	\$880	1.84%	11.91%	54.36%	\$65
	Lyons State Bank	\$96,660	\$334	1.39%	10.83%	67.89%	\$68	\$576	1.20%	9.52%	70.35%	\$73
	Community Bank	\$97,065	\$340	1.44%	14.22%	59.95%	\$67	\$671	1.42%	14.10%	62.08%	\$69
	First Commerce Bank	\$99,607	\$416	1.66%	14.03%	57.09%	\$96	\$928	1.83%	15.70%	57.32%	\$98
	Farmers Bank & Trust	\$99,627	\$478	1.92%	20.69%	67.55%	\$60	\$760	1.53%	16.92%	64.99%	\$60
	Conway Bank	\$99,923	\$189	0.75%	8.36%	74.15%	\$62	(\$231)	(0.45%)	(5.09%)	79.95%	\$62
	First National Bank in Cimarron	\$100,609	\$342	1.37%	17.34%	62.49%	\$84	\$759	1.53%	20.33%	60.19%	\$83
	Alliance Bank	\$101,031	\$276	1.11%	9.21%	62.60%	\$74	\$526	1.05%	8.84%	63.52%	\$73
	TriCentury Bank	\$101,664	\$355	1.40%	12.23%	49.55%	\$86	\$715	1.40%	12.49%	50.15%	\$86
	Bank of Prairie Village	\$103,547	\$376	1.45%	12.66%	54.45%	\$76	\$730	1.40%	12.35%	55.54%	\$76
	American Bank of Baxter Springs	\$104,462	\$145	0.55%	4.72%	83.32%	\$62	\$551	1.04%	9.18%	82.34%	\$59
	First Neodesha Bank	\$104,967	\$448	1.69%	17.54%	57.86%	\$41	\$909	1.72%	17.99%	56.44%	\$40
	Home Bank and Trust Company	\$105,196	\$384	1.48%	18.64%	68.57%	\$68	\$694	1.35%	17.00%	70.36%	\$68
	Andover State Bank	\$106,504	\$153	0.58%	7.77%	79.22%	\$94	\$384	0.75%	9.86%	75.26%	\$89
	Prairie Bank of Kansas	\$107,029	\$143	0.54%	5.55%	76.10%	\$80	\$244	0.46%	4.82%	77.32%	\$80
	First National Bank of Scott City	\$115,808	\$113	0.39%	2.93%	71.35%	\$75	\$658	1.11%	8.66%	60.94%	\$76
	Stanley Bank	\$115,812	\$313	1.10%	5.88%	66.22%	\$121	\$739	1.32%	7.00%	60.89%	\$118
	Bankwest of Kansas	\$116,361	\$533	1.83%	15.18%	56.47%	\$68	\$988	1.68%	14.31%	59.86%	\$72
	First National Bank of Louisburg	\$117,305	\$441	1.52%	10.50%	59.62%	\$66	\$868	1.50%	10.47%	59.54%	\$65
	Farmers State Bank	\$118,244	\$360	1.23%	12.48%	60.17%	\$86	\$755	1.29%	13.57%	60.25%	\$85
	Community Bank	\$119,215	\$381	1.28%	11.04%	63.71%	\$74	\$677	1.14%	9.95%	67.47%	\$73
	Citizens State Bank	\$119,807	\$271	0.89%	6.54%	70.41%	\$88	\$831	1.36%	10.03%	60.68%	\$88
	Almena State Bank	\$119,819	(\$2)	(0.01%)	(0.12%)	106.52%	\$93	(\$3,359)	(5.30%)	(91.59%)	97.96%	\$92
	Halstead Bank	\$120,024	\$375	1.26%	13.53%	69.49%	\$75	\$387	0.65%	7.00%	78.87%	\$73
	Lyons Federal Bank	\$122,192	\$285	0.95%	7.18%	69.03%	\$87	\$457	0.76%	5.80%	72.33%	\$87
	Carson Bank	\$124,454	\$353	1.17%	14.65%	72.91%	\$67	\$589	0.98%	12.55%	77.00%	\$69
	Patriots Bank	\$125,876	\$422	1.35%	13.68%	67.26%	\$64	\$739	1.19%	12.23%	70.44%	\$64
	Heartland Tri-State Bank	\$126,239	\$199	0.69%	7.32%	71.76%	\$77	\$379	0.74%	7.36%	71.77%	\$70
	Southwind Bank	\$129,348	\$391	1.24%	11.71%	52.47%	\$70	\$705	1.13%	10.86%	56.07%	\$69
	Farmers National Bank	\$130,292	\$514	1.57%	8.44%	49.08%	\$72	\$988	1.49%	8.19%	51.23%	\$71
	Flint Hills Bank	\$131,333	\$541	1.66%	13.47%	51.88%	\$69	\$993	1.53%	12.64%	53.91%	\$68
	Valley State Bank	\$133,374	\$322	0.97%	7.35%	65.88%	\$67	\$612	0.94%	7.06%	67.30%	\$69
	Impact Bank	\$134,182	\$369	1.07%	9.85%	70.39%	\$80	\$741	1.09%	10.16%	72.64%	\$80
	Stockgrowers State Bank	\$134,761	\$325	0.98%	6.66%	67.70%	\$93	\$1,107	1.68%	11.59%	67.83%	\$92
	Midland National Bank	\$136,064	\$237	0.70%	6.01%	80.29%	\$73	\$518	0.76%	6.71%	79.28%	\$69
	Vintage Bank Kansas	\$137,442	\$399	1.19%	10.49%	60.68%	\$53	\$817	1.23%	10.93%	60.19%	\$52
	Lyon County State Bank	\$138,479	\$429	1.23%	13.81%	69.13%	\$70	\$862	1.24%	14.38%	68.91%	\$69
	Fidelity State Bank and Trust Company	\$141,760	\$332	0.97%	10.58%	67.91%	\$52	\$620	0.92%	10.12%	70.16%	\$56
	Bank of the Prairie	\$142,855	\$320	0.92%	9.04%	71.05%	\$80	\$566	0.81%	8.18%	70.68%	\$81

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 10, 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)												
	Farmers State Bank of Oakley, Kansas	\$143,939	\$560	1.55%	9.63%	45.85%	\$99	\$1,192	1.66%	10.36%	44.50%	\$108
	Union State Bank	\$147,744	\$232	0.63%	5.60%	67.58%	\$86	\$444	0.61%	5.50%	68.78%	\$85
	Farmers State Bank of Aliceville, Kansas	\$148,702	\$261	0.70%	4.61%	70.36%	\$143	\$895	1.19%	7.98%	51.47%	\$94
	Valley State Bank	\$149,523	\$528	1.41%	15.29%	64.94%	\$83	\$1,001	1.36%	14.70%	67.18%	\$82
	Kansas State Bank	\$152,868	\$490	1.30%	14.87%	60.03%	\$54	\$939	1.25%	14.67%	60.89%	\$53
	First Bank	\$154,222	\$339	0.90%	6.59%	65.61%	\$76	\$620	0.85%	6.08%	67.57%	\$77
	First State Bank and Trust Company of Larned	\$156,345	\$603	1.58%	11.89%	55.82%	\$99	\$1,119	1.47%	11.16%	57.70%	\$96
	Community State Bank	\$165,868	\$739	1.80%	15.62%	49.18%	\$82	\$1,411	1.72%	15.20%	48.61%	\$79
	Community Bank of the Midwest	\$168,103	\$684	1.63%	15.09%	51.51%	\$68	\$1,506	1.78%	16.84%	51.89%	\$70
	Fidelity State Bank and Trust Company	\$169,396	\$502	1.18%	6.18%	55.35%	\$66	\$1,021	1.20%	6.37%	54.22%	\$65
	Citizens National Bank	\$171,715	\$315	0.73%	6.90%	75.88%	\$60	\$655	0.75%	7.39%	74.11%	\$57
	First Heritage Bank	\$173,362	\$540	1.20%	12.39%	64.06%	\$91	\$965	1.10%	11.29%	65.96%	\$90
	SJN Bank of Kansas	\$174,788	\$451	1.03%	11.76%	57.84%	\$68	\$866	1.09%	11.59%	57.96%	\$61
	First Kansas Bank	\$176,785	\$690	1.51%	15.90%	53.68%	\$57	\$1,359	1.47%	16.60%	53.45%	\$57
	FirstOak Bank	\$179,314	\$933	2.07%	19.33%	56.28%	\$70	\$1,907	2.10%	19.76%	55.51%	\$70
	Citizens Savings and Loan Association, FSB	\$179,901	\$169	0.38%	1.79%	86.09%	\$84	\$220	0.25%	1.18%	89.71%	\$84
	Farmers and Drivers Bank	\$180,628	\$542	1.20%	4.45%	50.98%	\$66	\$1,084	1.20%	4.49%	51.21%	\$73
	VisionBank	\$181,344	\$462	1.01%	10.91%	66.67%	\$87	\$777	0.86%	9.28%	69.13%	\$86
	Bankers' Bank of Kansas	\$181,416	\$533	1.18%	8.06%	77.94%	\$83	\$958	1.06%	7.31%	79.42%	\$85
	Bank of Commerce	\$182,641	\$405	0.90%	9.71%	71.00%	\$47	\$796	0.89%	9.59%	71.11%	\$47
	Farmers State Bank	\$184,392	\$486	1.05%	7.21%	60.38%	\$68	\$914	1.01%	6.87%	62.67%	\$66
	Kaw Valley State Bank and Trust Company	\$185,247	\$802	1.77%	14.91%	54.90%	\$55	\$1,562	1.77%	14.83%	58.28%	\$58
	Goppert State Service Bank	\$185,373	\$482	1.04%	9.85%	65.24%	\$60	\$945	1.04%	9.75%	65.11%	\$59
	FNB Bank	\$187,875	\$386	0.84%	6.17%	76.54%	\$84	\$831	0.90%	6.79%	77.75%	\$81
	Solomon State Bank	\$191,053	\$713	1.46%	8.46%	42.26%	\$84	\$1,411	1.43%	8.47%	48.90%	\$104
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$192,805	\$545	1.14%	11.82%	66.44%	\$65	\$1,014	1.07%	11.25%	68.44%	\$65
	Community First Bank	\$193,755	\$771	1.62%	17.09%	53.97%	\$102	\$1,503	1.58%	16.88%	54.51%	\$102
	Freedom Bank	\$197,352	\$235	0.47%	4.92%	79.48%	\$102	\$417	0.42%	4.54%	81.52%	\$103
	First Bank of Newton	\$198,828	\$395	0.81%	8.16%	69.45%	\$65	\$892	0.93%	9.26%	70.06%	\$64
	Kearny County Bank	\$203,416	\$1,103	2.17%	12.25%	53.07%	\$90	\$2,204	2.17%	12.43%	52.10%	\$85
	Citizens State Bank	\$203,657	\$721	1.41%	15.53%	56.82%	\$67	\$1,367	1.32%	15.08%	58.83%	\$68
	Great American Bank	\$209,543	\$1,004	1.95%	14.52%	57.18%	\$74	\$2,035	1.95%	14.75%	56.44%	\$73
	Plains State Bank	\$211,600	\$274	0.53%	4.40%	79.28%	\$80	\$636	0.61%	5.16%	74.83%	\$76
	Mid-America Bank	\$215,580	\$501	0.95%	9.56%	64.96%	\$75	\$948	0.94%	9.13%	64.52%	\$71
	Mutual Savings Association	\$216,773	\$806	1.51%	5.00%	61.06%	\$69	\$1,351	1.27%	4.23%	63.51%	\$71
	Cornerstone Bank	\$222,106	\$878	1.57%	16.35%	53.83%	\$101	\$1,751	1.57%	16.57%	53.49%	\$99
	Kanza Bank	\$222,745	\$385	0.69%	6.57%	77.71%	\$78	\$746	0.66%	6.44%	78.14%	\$76
	First National Bank and Trust	\$222,921	\$763	1.38%	8.94%	66.76%	\$73	\$1,442	1.31%	8.60%	68.28%	\$71
	Grant County Bank	\$233,827	\$1,157	2.00%	13.51%	63.41%	\$68	\$1,842	1.59%	10.92%	64.43%	\$66
	Farmers & Merchants Bank of Colby	\$237,460	\$1,168	2.02%	14.16%	29.67%	\$68	\$2,192	1.92%	13.54%	33.24%	\$78
	Golden Belt Bank, FSA	\$237,875	\$1,266	2.11%	15.96%	55.20%	\$73	\$2,295	1.91%	14.65%	56.27%	\$73
	ESB Financial	\$239,612	\$713	1.20%	11.75%	66.57%	\$75	\$1,386	1.17%	11.62%	66.70%	\$73
	Solutions North Bank	\$246,724	\$554	0.90%	8.04%	61.63%	\$64	\$1,244	1.01%	9.31%	63.33%	\$64
	State Average of Asset Group A	\$100,302	\$289	1.05%	8.91%	67.74%	\$73	\$554	1.02%	8.18%	67.85%	\$73

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 10, 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												
	Peoples State Bank	\$254,619	\$73	0.11%	1.02%	82.97%	\$65	\$429	0.33%	3.28%	77.02%	\$71
	Bank of Hays	\$261,630	\$673	1.04%	10.00%	53.25%	\$89	\$1,376	1.07%	10.31%	55.68%	\$91
	Centera Bank	\$270,009	\$728	1.06%	11.30%	65.78%	\$78	\$1,681	1.22%	13.44%	63.16%	\$80
	Guaranty State Bank and Trust Company	\$277,027	\$7	0.01%	0.08%	64.57%	\$86	\$1,062	0.76%	5.87%	61.20%	\$81
	Community First National Bank	\$293,004	\$812	1.14%	12.32%	74.64%	\$106	\$1,273	0.90%	9.77%	77.04%	\$99
	Astra Bank	\$295,453	\$761	1.03%	10.08%	70.00%	\$77	\$1,363	0.91%	9.20%	70.71%	\$75
	First State Bank and Trust	\$297,316	\$584	0.80%	9.33%	79.46%	\$79	\$1,031	0.71%	8.34%	81.37%	\$79
	Silver Lake Bank	\$301,620	\$743	1.04%	9.12%	60.65%	\$78	\$1,459	1.03%	8.97%	60.63%	\$75
	Kaw Valley Bank	\$304,668	\$1,086	1.40%	12.68%	57.56%	\$63	\$2,201	1.41%	12.92%	56.83%	\$62
	Bank of the Flint Hills	\$305,118	\$715	0.95%	9.37%	70.89%	\$70	\$1,443	0.96%	9.54%	69.95%	\$69
	Security State Bank	\$306,516	\$1,303	1.74%	11.61%	42.86%	\$102	\$2,617	1.78%	11.87%	42.08%	\$100
	Union State Bank of Everest	\$314,925	\$852	1.10%	9.97%	70.20%	\$69	\$1,719	1.10%	10.18%	70.18%	\$71
	Bank, The	\$332,717	\$1,915	2.26%	17.02%	40.08%	\$71	\$3,652	2.11%	16.48%	41.15%	\$71
	First Option Bank	\$333,338	\$1,110	1.35%	15.42%	66.13%	\$75	\$2,137	1.31%	15.52%	65.79%	\$72
	Commercial Bank	\$335,844	\$930	1.12%	12.14%	64.14%	\$63	\$1,764	1.06%	11.79%	65.47%	\$64
	Union State Bank	\$337,057	\$726	0.86%	7.20%	74.98%	\$79	\$1,404	0.84%	7.03%	75.35%	\$79
	First National Bank of Syracuse	\$345,284	\$1,504	1.76%	15.59%	55.44%	\$87	\$2,693	1.58%	14.19%	54.55%	\$87
	Citizens State Bank	\$350,799	\$1,957	2.25%	22.31%	36.87%	\$86	\$3,897	2.25%	22.53%	36.00%	\$87
	Denison State Bank	\$351,592	\$1,418	1.62%	11.52%	57.92%	\$73	\$3,041	1.75%	12.60%	54.84%	\$69
	Peoples Bank	\$351,972	\$1,268	1.43%	9.92%	57.78%	\$85	\$2,515	1.42%	9.98%	57.90%	\$85
	Citizens Bank of Kansas	\$381,820	\$642	0.67%	4.88%	81.07%	\$74	\$1,226	0.64%	5.26%	80.38%	\$73
	Bank of Tescott	\$386,002	\$1,337	1.37%	10.03%	51.35%	\$75	\$2,669	1.35%	10.19%	51.85%	\$76
	Labette Bank	\$400,373	\$880	0.88%	7.49%	72.85%	\$79	\$1,964	0.97%	8.47%	70.43%	\$75
	Exchange Bank & Trust	\$416,884	\$1,533	1.45%	13.95%	54.39%	\$60	\$2,986	1.41%	13.83%	54.81%	\$60
	Citizens State Bank	\$438,574	\$1,028	0.96%	8.46%	66.59%	\$74	\$2,227	1.04%	9.36%	63.37%	\$68
	First Bank Kansas	\$441,053	\$1,924	1.78%	19.73%	63.65%	\$68	\$3,724	1.73%	19.36%	63.60%	\$67
	First State Bank	\$441,503	\$1,666	1.52%	13.23%	51.92%	\$93	\$3,015	1.38%	12.26%	54.42%	\$95
	Southwest National Bank	\$443,827	\$1,498	1.33%	13.81%	66.15%	\$63	\$2,577	1.14%	11.99%	67.71%	\$64
	Western State Bank	\$454,445	\$2,610	2.29%	17.95%	46.93%	\$60	\$4,677	2.03%	16.24%	47.02%	\$61
	Legacy Bank	\$457,988	\$1,558	1.38%	12.12%	57.16%	\$73	\$3,173	1.42%	12.54%	56.05%	\$76
	Community National Bank	\$470,312	\$2,558	2.19%	24.78%	43.44%	\$81	\$5,073	2.18%	25.53%	44.22%	\$78
	State Average of Asset Group B	\$353,332	\$1,174	1.29%	11.76%	61.34%	\$77	\$2,325	1.28%	11.90%	60.99%	\$76

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 10, 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												
	Peoples Bank and Trust Company	\$515,903	\$1,276	0.99%	7.07%	66.05%	\$67	\$2,369	0.94%	6.69%	67.77%	\$67
	United Bank & Trust	\$605,420	\$2,079	1.36%	10.87%	51.95%	\$69	\$3,981	1.30%	10.48%	53.15%	\$69
	American State Bank & Trust Company	\$633,547	\$1,308	0.81%	5.97%	67.00%	\$87	\$2,674	0.82%	6.15%	69.23%	\$91
	Bank of Labor	\$640,969	\$655	0.45%	5.22%	88.49%	\$91	\$1,219	0.43%	4.97%	88.55%	\$91
	Bennington State Bank	\$709,489	\$3,385	1.92%	16.62%	42.80%	\$75	\$6,130	1.73%	15.36%	44.13%	\$72
	GNBank, National Association	\$719,510	\$1,824	1.02%	8.60%	65.69%	\$78	\$3,937	1.16%	9.47%	66.69%	\$76
	First National Bank of Hutchinson	\$729,569	\$2,494	1.37%	10.82%	67.31%	\$79	\$4,388	1.20%	9.69%	68.66%	\$80
	Farmers Bank & Trust	\$858,524	\$3,593	1.69%	9.02%	40.62%	\$78	\$7,452	1.76%	9.53%	39.82%	\$78
	CoreFirst Bank & Trust	\$946,283	\$6,166	2.64%	27.96%	54.06%	\$69	\$8,117	1.75%	18.79%	64.53%	\$73
	Central National Bank	\$986,264	\$2,990	1.23%	10.86%	72.54%	\$77	\$4,757	0.99%	8.70%	76.35%	\$76
	Landmark National Bank	\$998,726	\$2,706	1.09%	9.14%	63.42%	\$59	\$4,933	1.00%	8.52%	66.00%	\$58
	State Average of Asset Group C	\$758,564	\$2,589	1.32%	11.10%	61.81%	\$75	\$4,542	1.19%	9.85%	64.08%	\$76
Asset Group D - \$1 billion to \$10 billion in total assets												
	Armed Forces Bank, National Association	\$1,121,986	\$5,699	2.12%	11.42%	65.35%	\$76	\$10,758	2.02%	10.90%	66.61%	\$77
	Community National Bank & Trust	\$1,227,544	\$2,425	0.80%	8.11%	71.68%	\$57	\$4,928	0.82%	8.36%	72.16%	\$57
	Bank of Blue Valley	\$1,319,226	\$3,505	1.41%	10.36%	62.17%	\$62	\$4,677	1.19%	8.92%	69.37%	\$51
	Emprise Bank	\$1,734,923	\$7,514	1.75%	18.47%	62.46%	\$69	\$14,232	1.66%	17.64%	61.87%	\$67
	KS StateBank	\$2,018,723	\$7,881	1.57%	16.79%	48.58%	\$94	\$14,641	1.46%	15.85%	50.05%	\$89
	Fidelity Bank	\$2,363,674	\$3,074	0.52%	5.38%	81.98%	\$94	\$5,657	0.49%	4.90%	79.09%	\$82
	Security Bank of Kansas City	\$3,054,736	\$10,772	1.44%	8.69%	50.05%	\$66	\$20,845	1.39%	8.51%	51.01%	\$66
	Equity Bank	\$4,177,410	\$10,158	1.01%	8.75%	60.74%	\$83	\$6,996	0.35%	3.01%	63.08%	\$86
	CrossFirst Bank	\$4,468,090	\$9,509	0.87%	7.95%	59.26%	\$152	\$19,350	0.91%	8.25%	60.21%	\$152
	INTRUST Bank, National Association	\$5,359,562	\$18,414	1.41%	17.95%	58.32%	\$84	\$42,025	1.61%	21.02%	63.95%	\$88
	Capitol Federal Savings Bank	\$9,309,254	\$22,756	0.97%	7.62%	47.76%	\$71	\$47,362	1.01%	7.86%	46.21%	\$69
	State Average of Asset Group D	\$3,286,830	\$9,246	1.26%	11.04%	60.76%	\$83	\$17,406	1.17%	10.47%	62.15%	\$80

Source: SNL Financial

Note: Report includes only bank-level data.

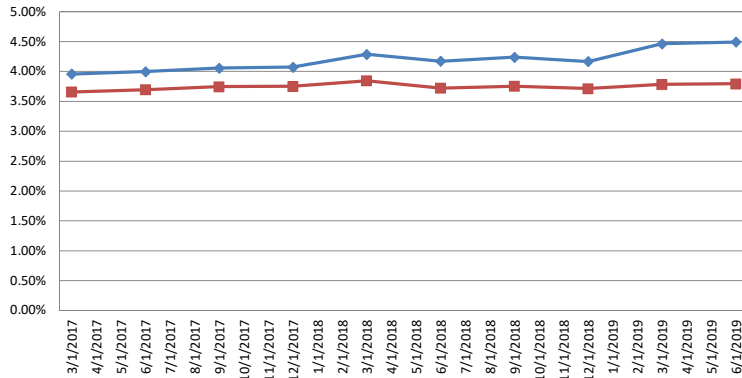
NA = data was not available.

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

Balance Sheet & Net Interest Margin

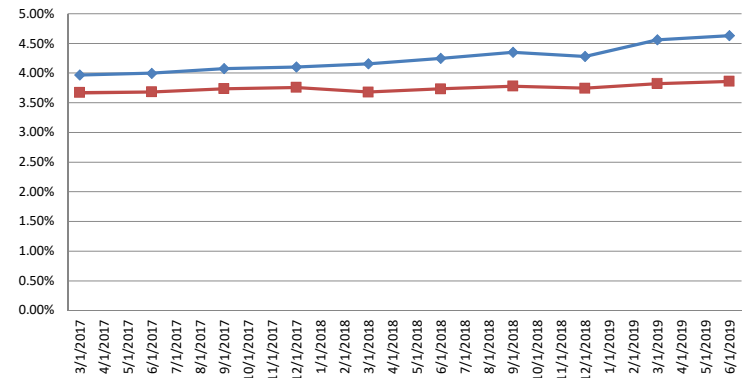
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



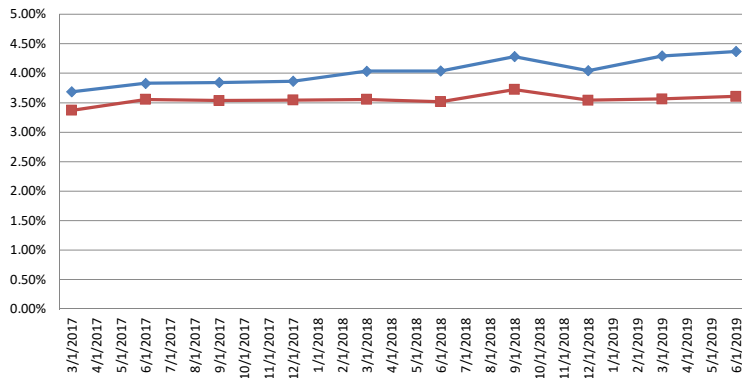
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	3.95%	4.00%	4.05%	4.07%	4.28%	4.17%	4.24%	4.16%	4.46%	4.49%
Net Interest Margin (FTE)	3.66%	3.69%	3.74%	3.75%	3.84%	3.72%	3.75%	3.71%	3.78%	3.79%

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



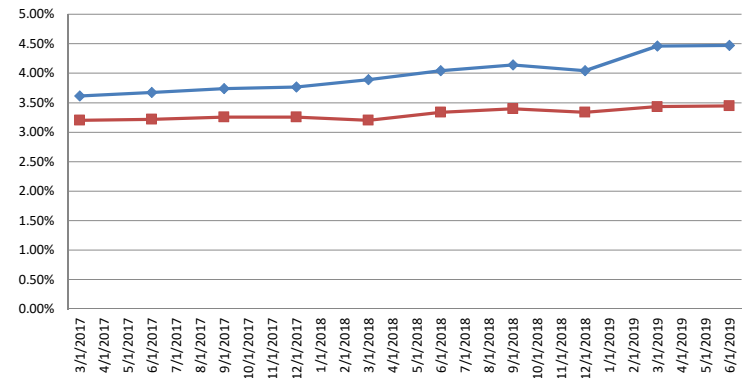
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	3.97%	4.00%	4.08%	4.10%	4.15%	4.25%	4.35%	4.28%	4.56%	4.63%
Net Interest Margin (FTE)	3.67%	3.68%	3.73%	3.76%	3.68%	3.73%	3.78%	3.74%	3.82%	3.86%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	3.68%	3.83%	3.84%	3.86%	4.03%	4.04%	4.28%	4.04%	4.29%	4.37%
Net Interest Margin (FTE)	3.37%	3.55%	3.53%	3.54%	3.55%	3.51%	3.72%	3.54%	3.56%	3.60%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	3.61%	3.67%	3.74%	3.76%	3.89%	4.04%	4.14%	4.04%	4.46%	4.47%
Net Interest Margin (FTE)	3.20%	3.22%	3.25%	3.26%	3.20%	3.34%	3.40%	3.34%	3.43%	3.44%

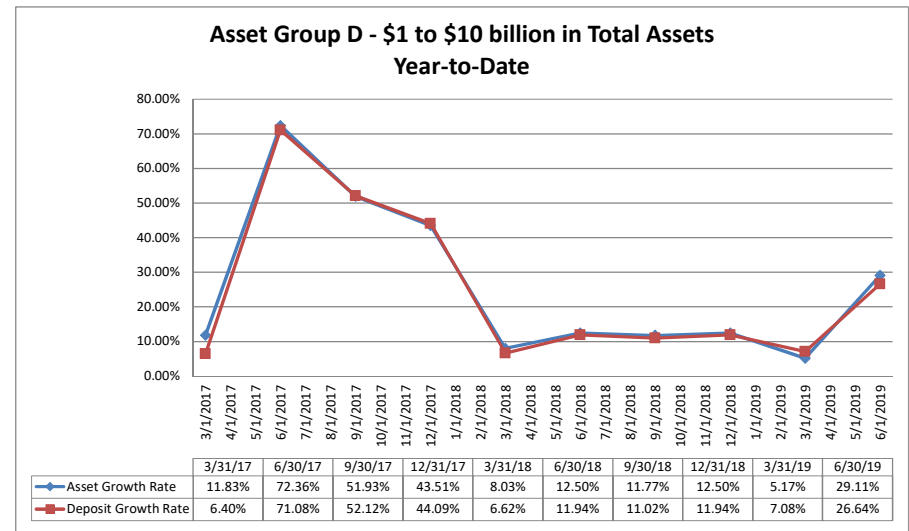
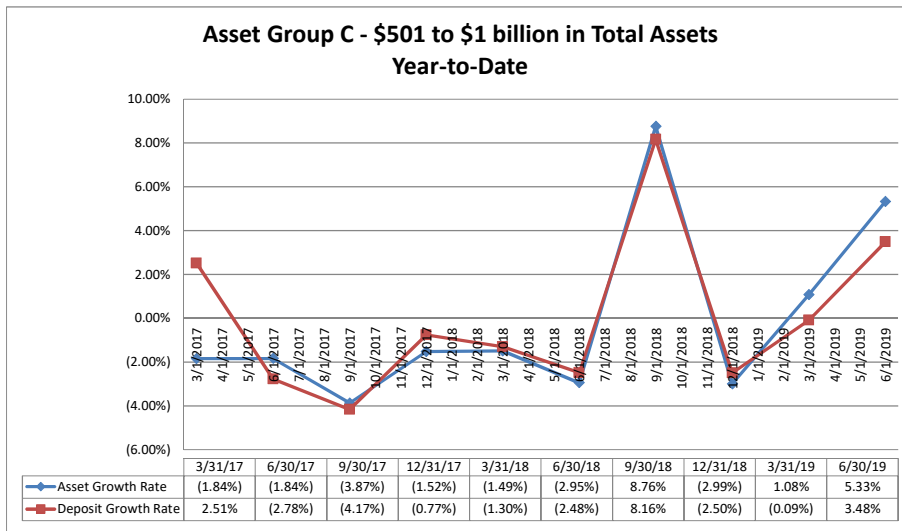
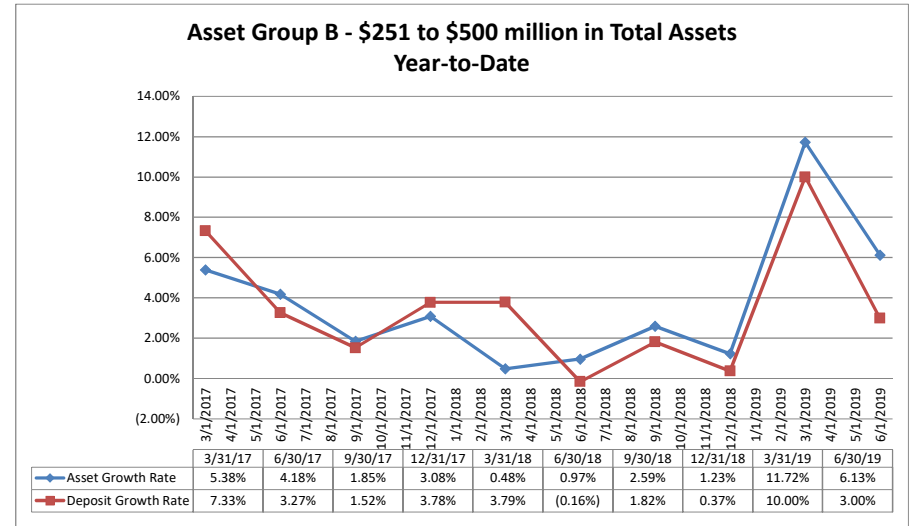
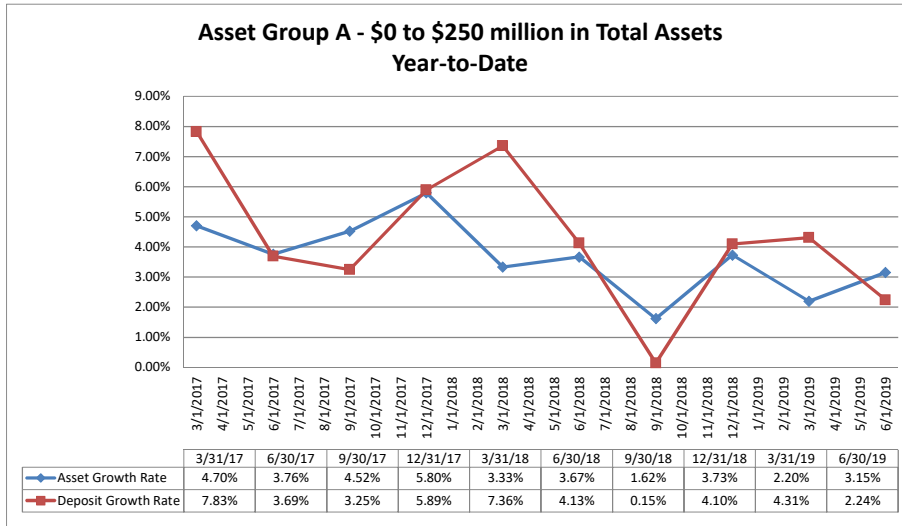
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 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	\$9,263	\$3,128	\$8,545	36.61%	58.29%	\$3,088	3.60%	0.46%	0.34%	3.27%	5.25%	5.36%
Towanda State Bank	\$10,340	\$7,100	\$9,342	76.00%	14.04%	\$2,068	4.75%	0.83%	0.65%	4.11%	2.21%	18.99%
State Bank of Burrton	\$10,757	\$4,393	\$9,511	46.19%	32.33%	\$3,586	4.12%	0.46%	0.33%	3.81%	11.81%	11.19%
Prescott State Bank	\$12,978	\$7,121	\$10,094	70.55%	37.63%	\$3,245	4.41%	0.75%	0.62%	3.86%	(3.69%)	(4.76%)
Bison State Bank	\$13,926	\$9,010	\$12,437	72.45%	36.32%	\$928	5.66%	0.72%	0.44%	5.26%	87.05%	97.64%
First National Bank of Harveyville	\$14,919	\$9,436	\$12,413	76.02%	38.06%	\$4,973	4.71%	1.58%	1.33%	3.46%	9.10%	12.46%
Farmers State Bank	\$15,333	\$8,501	\$13,317	63.84%	50.80%	\$3,833	4.04%	0.95%	0.77%	3.32%	(13.15%)	(13.40%)
Dickinson County Bank	\$16,444	\$13,111	\$14,950	87.70%	18.59%	\$2,741	5.50%	1.61%	1.30%	4.24%	19.31%	21.19%
Emerald Bank	\$17,839	\$10,808	\$15,862	68.14%	40.81%	\$1,982	4.79%	0.78%	0.55%	4.28%	10.30%	10.90%
Bank of Denton	\$17,854	\$11,927	\$14,476	82.39%	22.86%	\$4,464	3.76%	0.85%	0.73%	3.26%	(3.21%)	(3.14%)
Hillsboro State Bank	\$17,971	\$8,692	\$15,547	55.91%	50.21%	\$2,995	3.75%	0.87%	0.72%	3.09%	(12.69%)	(17.99%)
Peoples State Bank	\$18,346	\$13,067	\$13,625	95.90%	31.58%	\$3,669	6.02%	1.18%	0.66%	5.51%	16.87%	21.92%
Alden State Bank	\$19,924	\$11,474	\$17,417	65.88%	27.46%	\$3,321	4.28%	0.89%	0.70%	3.63%	(7.22%)	(9.53%)
Farmers State Bank	\$21,822	\$13,496	\$16,918	79.77%	35.22%	\$4,364	4.12%	0.61%	0.49%	3.65%	(3.52%)	(19.75%)
Lorraine State Bank	\$22,439	\$8,216	\$18,309	99.49%	20.20%	\$4,488	4.14%	0.74%	0.62%	3.66%	(7.51%)	(11.02%)
Marion National Bank	\$23,720	\$8,104	\$19,775	40.98%	49.64%	\$4,744	3.31%	0.43%	0.32%	3.22%	17.58%	19.26%
Baxter State Bank	\$25,203	\$14,663	\$18,332	79.99%	35.45%	\$2,800	5.44%	0.31%	0.21%	5.30%	(9.70%)	(11.45%)
Piqua State Bank	\$28,173	\$11,894	\$24,869	47.83%	59.25%	\$2,817	4.29%	0.40%	0.22%	4.22%	(2.43%)	(4.74%)
State Bank of Canton	\$29,103	\$10,775	\$22,984	46.88%	73.45%	\$5,821	3.42%	0.35%	0.23%	3.23%	2.59%	1.44%
Marquette Farmers State Bank of Marquette	\$29,282	\$16,152	\$24,280	66.52%	50.79%	\$4,183	4.08%	1.07%	0.91%	3.45%	(4.26%)	(7.52%)
Gorham State Bank	\$29,325	\$18,897	\$25,793	73.26%	36.80%	\$4,189	3.92%	0.38%	0.26%	3.68%	(3.92%)	(5.70%)
Ninnescah Valley Bank	\$31,702	\$12,373	\$27,192	45.50%	49.54%	\$5,284	4.20%	0.62%	0.39%	4.02%	4.18%	9.27%
Union State Bank	\$31,776	\$15,582	\$26,793	58.16%	41.10%	\$3,972	3.55%	1.22%	0.95%	2.71%	(4.32%)	(5.78%)
Liberty Savings Association, FSA	\$32,121	\$9,086	\$25,459	35.69%	88.75%	\$5,354	3.50%	0.71%	0.70%	2.93%	(0.02%)	(0.90%)
Cottonwood Valley Bank	\$33,549	\$8,724	\$28,174	30.96%	69.06%	\$4,194	3.00%	0.76%	0.56%	2.61%	7.02%	7.22%
State Exchange Bank	\$34,391	\$17,130	\$28,034	61.10%	26.76%	\$4,913	4.08%	0.88%	0.65%	3.64%	(15.27%)	(29.94%)
Kendall State Bank	\$36,486	\$24,419	\$32,952	74.10%	31.36%	\$2,606	5.05%	0.76%	0.54%	4.53%	1.52%	3.45%
Farmers State Bank	\$36,561	\$24,651	\$28,758	85.72%	23.00%	\$5,223	4.52%	1.25%	1.05%	3.66%	(0.26%)	(1.55%)
Chetopa State Bank & Trust Co.	\$36,830	\$26,025	\$32,897	79.11%	8.57%	\$5,261	4.54%	1.00%	0.83%	3.78%	(0.89%)	4.11%
First National Bank of Spearville	\$37,634	\$20,904	\$31,100	67.22%	44.70%	\$6,272	4.48%	1.15%	0.89%	3.70%	(3.40%)	(3.08%)
Bank of Greeley	\$38,188	\$20,243	\$32,156	62.95%	47.00%	\$6,365	3.84%	0.91%	0.72%	3.24%	2.49%	1.49%
Haviland State Bank	\$39,224	\$26,956	\$30,152	89.40%	12.13%	\$4,903	4.65%	0.88%	0.66%	4.15%	0.88%	(3.65%)
Ford County State Bank	\$39,628	\$28,297	\$33,734	83.88%	26.46%	\$6,605	5.00%	0.61%	0.51%	4.55%	2.74%	1.56%
City State Bank	\$39,899	\$26,981	\$35,638	75.71%	30.40%	\$3,990	4.20%	0.73%	0.57%	3.79%	(5.80%)	1.05%
Farmers and Merchants Bank of Mound City, Kansas	\$40,589	\$31,927	\$37,490	85.16%	11.78%	\$5,798	5.17%	1.08%	0.82%	4.40%	4.63%	11.34%
Swedish-American State Bank	\$41,392	\$32,709	\$33,747	96.92%	12.97%	\$4,599	5.01%	0.85%	0.70%	4.43%	(2.99%)	(8.54%)
Olpe State Bank	\$42,126	\$20,965	\$34,320	61.09%	43.21%	\$4,681	3.90%	1.16%	0.98%	3.09%	0.39%	(0.94%)
First State Bank of Ransom	\$42,243	\$17,108	\$32,073	53.34%	60.66%	\$6,035	3.74%	0.88%	0.71%	3.33%	(7.34%)	(14.33%)
Farmers State Bank of Blue Mound	\$43,742	\$32,191	\$35,418	90.89%	19.09%	\$2,430	5.66%	0.80%	0.56%	5.18%	(4.30%)	(5.89%)
Farmers State Bank of Bucklin, Kansas	\$44,259	\$24,141	\$37,203	64.89%	37.19%	\$4,918	4.11%	0.91%	0.59%	3.68%	(7.42%)	(18.06%)
State Bank of Spring Hill	\$44,383	\$14,475	\$39,568	36.58%	40.37%	\$4,438	3.62%	0.27%	0.20%	3.46%	16.51%	15.92%
Bank of Palmer	\$44,410	\$23,735	\$39,168	60.60%	49.49%	\$5,551	3.98%	0.96%	0.82%	3.39%	2.46%	(1.09%)
First National Bank in Frankfort	\$47,697	\$23,737	\$40,652	58.39%	41.04%	\$6,814	4.27%	1.01%	0.80%	3.60%	4.52%	2.13%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date					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	\$48,362	\$42,974	\$39,610	108.49%	5.87%	\$2,545	6.00%	1.46%	1.22%	4.84%	1.25%	2.91%
Union State Bank	\$50,416	\$38,620	\$42,018	91.91%	11.23%	\$3,151	5.60%	0.75%	0.54%	5.11%	(0.87%)	(2.64%)
Howard State Bank	\$52,459	\$25,583	\$46,270	55.29%	36.13%	\$2,914	4.14%	0.40%	0.32%	3.88%	(14.56%)	(18.79%)
Peoples Bank	\$52,653	\$27,802	\$41,532	66.94%	20.23%	\$4,388	4.40%	1.45%	1.30%	3.37%	3.67%	(9.92%)
Security State Bank	\$52,813	\$20,237	\$44,192	45.79%	45.85%	\$3,301	3.60%	0.58%	0.44%	3.28%	(11.26%)	(4.72%)
Kaw Valley State Bank	\$52,850	\$24,869	\$47,754	52.08%	31.47%	\$4,404	4.22%	0.44%	0.33%	4.07%	15.55%	13.44%
KansasLand Bank	\$53,948	\$36,280	\$47,490	76.40%	9.71%	\$4,150	4.82%	1.27%	1.15%	3.76%	2.04%	5.99%
First National Bank of Dighton	\$54,402	\$31,406	\$42,897	73.21%	34.14%	\$4,534	3.62%	0.44%	0.27%	3.44%	(6.66%)	(6.60%)
Stock Exchange Bank	\$54,517	\$46,285	\$45,926	100.78%	12.96%	\$4,194	5.31%	1.03%	0.87%	4.52%	2.91%	(3.78%)
Argentine Federal Savings	\$55,626	\$36,076	\$46,979	76.79%	33.49%	\$5,057	4.48%	1.53%	1.44%	3.09%	5.79%	6.56%
Tampa State Bank	\$56,024	\$36,857	\$40,780	90.38%	10.72%	\$4,310	4.06%	1.20%	0.97%	3.31%	(3.68%)	(9.86%)
First National Bank of Sedan	\$56,164	\$29,082	\$48,697	59.72%	22.06%	\$3,304	4.10%	0.89%	0.64%	3.50%	(7.61%)	(16.13%)
Farmers State Bank	\$57,608	\$37,008	\$49,245	75.15%	18.46%	\$3,389	4.98%	0.94%	0.83%	4.26%	1.15%	(1.23%)
New Century Bank	\$59,425	\$52,006	\$51,889	100.23%	11.37%	\$2,830	7.22%	2.14%	2.22%	5.43%	12.75%	18.97%
Heritage Bank	\$60,752	\$47,950	\$49,785	96.31%	16.41%	\$5,063	5.05%	1.38%	1.21%	3.93%	0.39%	(1.85%)
First State Bank	\$61,080	\$27,018	\$49,453	54.63%	37.04%	\$6,108	3.73%	0.65%	0.49%	3.57%	(15.25%)	(20.93%)
Bank of Holyrood	\$62,128	\$47,456	\$52,812	89.86%	22.25%	\$6,213	4.81%	1.39%	1.15%	3.80%	(0.43%)	(1.89%)
Kansas State Bank Overbrook												
Kansas	\$62,319	\$35,195	\$48,827	72.08%	38.56%	\$4,794	4.73%	1.08%	0.89%	4.07%	1.56%	(2.22%)
Farmers State Bank	\$62,379	\$28,893	\$51,359	56.26%	50.20%	\$4,798	4.03%	0.65%	0.49%	3.77%	3.58%	0.68%
Citizens State Bank of Cheney, Kansas												
Kansas	\$62,625	\$35,568	\$55,435	64.16%	25.94%	\$5,219	4.52%	0.96%	0.62%	3.94%	11.91%	11.19%
First Security Bank	\$63,176	\$45,727	\$52,459	87.17%	18.89%	\$2,632	4.92%	0.87%	0.72%	4.23%	6.23%	0.42%
Bendena State Bank	\$65,926	\$50,923	\$56,048	90.86%	5.17%	\$5,071	4.54%	0.84%	0.62%	4.06%	4.23%	(5.65%)
Small Business Bank	\$67,339	\$44,626	\$57,435	77.70%	26.73%	\$4,209	4.08%	1.86%	0.86%	3.42%	8.52%	10.84%
Farmers Bank of Osborne, Kansas	\$68,178	\$39,713	\$56,402	70.41%	29.76%	\$4,545	4.72%	1.24%	1.01%	3.82%	4.75%	0.45%
FNB Washington	\$69,285	\$31,792	\$42,312	75.14%	23.58%	\$6,929	3.59%	0.68%	0.57%	3.18%	(35.45%)	(50.72%)
Bank of Protection	\$69,888	\$48,048	\$54,158	88.72%	12.75%	\$4,992	4.84%	1.16%	0.94%	4.04%	0.04%	(1.45%)
Exchange State Bank of St. Paul, Ka	\$72,739	\$39,786	\$60,589	65.67%	37.58%	\$4,279	4.35%	0.95%	0.85%	3.61%	4.46%	5.44%
Lyndon State Bank	\$73,349	\$53,531	\$61,989	86.36%	14.80%	\$3,056	5.27%	1.10%	0.89%	4.46%	10.68%	10.87%
First Bank of Beloit	\$74,250	\$43,853	\$61,279	71.56%	13.83%	\$4,641	4.08%	0.59%	0.42%	3.74%	(8.56%)	(18.00%)
Home Savings Bank	\$75,254	\$42,839	\$51,738	82.80%	30.27%	\$5,789	4.06%	0.86%	0.80%	3.43%	4.33%	(8.15%)
Johnson State Bank	\$77,492	\$32,448	\$61,688	52.60%	32.50%	\$4,558	3.97%	0.88%	0.66%	3.50%	(12.64%)	(18.06%)
Community Bank of Wichita, Inc.	\$77,914	\$63,562	\$68,006	93.47%	11.08%	\$3,388	5.48%	1.26%	0.93%	4.61%	0.36%	7.53%
University National Bank of Lawrence												
Lawrence	\$78,047	\$62,814	\$70,110	89.59%	15.06%	\$4,878	4.61%	0.73%	0.56%	4.07%	4.47%	3.57%
First State Bank of Healy	\$78,631	\$47,399	\$56,118	84.46%	23.19%	\$8,737	4.56%	0.94%	0.84%	3.96%	3.72%	(12.60%)
Baldwin State Bank	\$79,895	\$37,468	\$70,569	53.09%	38.64%	\$4,993	3.59%	1.24%	0.92%	2.75%	2.40%	1.28%
CBW Bank	\$81,455	\$5,227	\$66,537	7.86%	110.82%	\$3,703	3.49%	0.23%	0.02%	3.47%	113.58%	134.75%
Fowler State Bank	\$81,518	\$51,393	\$73,546	69.88%	23.69%	\$4,529	4.48%	1.17%	0.95%	3.64%	(13.49%)	(15.32%)
Citizens State Bank and Trust Comp	\$81,918	\$54,970	\$62,560	87.87%	20.14%	\$3,413	4.49%	0.34%	0.27%	4.27%	(23.85%)	(30.92%)
Bank of Commerce and Trust Company												
Company	\$82,508	\$44,479	\$73,538	60.48%	29.01%	\$3,587	4.54%	1.03%	0.87%	3.80%	15.59%	14.35%
Stockgrowers State Bank	\$83,709	\$43,816	\$58,030	75.51%	18.50%	\$5,979	4.45%	1.28%	1.13%	3.79%	(3.98%)	(17.91%)
First National Bank of Hope	\$84,732	\$56,097	\$66,460	84.41%	26.03%	\$4,035	4.96%	1.43%	1.12%	4.02%	3.56%	6.99%
Wilson State Bank	\$86,332	\$66,071	\$75,566	87.43%	4.60%	\$3,320	4.80%	0.91%	0.71%	4.18%	(1.98%)	9.35%

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.

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 (%)
State Bank of Downs	\$88,211	\$67,764	\$75,955	89.22%	21.42%	\$5,881	5.12%	1.30%	1.02%	4.23%	(0.05%)	(2.26%)
Riley State Bank of Riley, Kansas	\$88,972	\$60,193	\$74,320	80.99%	15.50%	\$4,237	4.48%	1.27%	1.07%	3.58%	4.41%	4.15%
First National Bank of Kansas	\$90,413	\$24,049	\$76,093	31.60%	27.18%	\$6,955	3.55%	1.07%	0.94%	2.72%	10.87%	9.16%
First National Bank in Fredonia	\$90,674	\$33,896	\$73,827	45.91%	58.02%	\$5,667	4.31%	0.71%	0.54%	3.79%	(8.90%)	(15.56%)
Chisholm Trail State Bank	\$91,048	\$59,017	\$78,343	75.33%	24.80%	\$4,139	4.49%	0.41%	0.28%	4.22%	34.77%	27.53%
State Bank of Bern	\$92,355	\$49,541	\$76,056	65.14%	46.48%	\$6,597	4.33%	1.35%	0.98%	3.58%	(3.42%)	(6.60%)
First Federal Savings and Loan Bank	\$94,325	\$81,010	\$76,521	105.87%	15.23%	\$13,475	6.16%	2.23%	2.11%	4.29%	7.02%	26.19%
Elk State Bank	\$96,336	\$59,580	\$70,731	84.23%	22.56%	\$6,021	4.33%	1.33%	1.12%	3.42%	(2.60%)	(13.18%)
Garden Plain State Bank	\$96,629	\$40,025	\$81,184	49.30%	62.00%	\$4,831	3.95%	0.62%	0.49%	3.61%	0.87%	(1.81%)
Lyons State Bank	\$96,660	\$54,347	\$80,374	67.62%	31.51%	\$4,833	4.29%	1.00%	0.75%	3.65%	0.10%	(4.25%)
Community Bank	\$97,065	\$79,895	\$81,641	97.86%	10.34%	\$4,220	4.81%	0.76%	0.55%	4.29%	7.56%	(0.11%)
First Commerce Bank	\$99,607	\$74,760	\$87,355	85.58%	22.90%	\$5,859	4.38%	0.62%	0.49%	3.95%	(2.62%)	(3.29%)
Farmers Bank & Trust	\$99,627	\$39,220	\$89,866	43.64%	39.84%	\$4,744	3.83%	1.79%	0.57%	3.16%	(9.93%)	(13.27%)
Conway Bank	\$99,923	\$68,003	\$80,721	84.24%	27.00%	\$3,223	5.07%	1.33%	1.14%	3.97%	(0.14%)	(0.05%)
First National Bank in Cimarron	\$100,609	\$50,269	\$90,203	55.73%	17.99%	\$5,030	4.28%	0.71%	0.50%	3.87%	(2.39%)	(6.51%)
Alliance Bank	\$101,031	\$79,139	\$88,602	89.32%	21.55%	\$4,393	5.25%	1.19%	0.86%	4.48%	4.13%	4.54%
TriCentury Bank	\$101,664	\$77,312	\$55,545	139.19%	22.37%	\$7,820	5.21%	1.85%	1.65%	3.72%	(3.40%)	(8.99%)
Bank of Prairie Village	\$103,547	\$65,139	\$91,435	71.24%	30.84%	\$6,472	4.49%	1.56%	1.10%	3.60%	(4.67%)	(5.85%)
American Bank of Baxter Springs	\$104,462	\$38,193	\$91,866	41.57%	31.84%	\$3,370	3.23%	0.43%	0.33%	2.96%	(5.89%)	(9.01%)
First Neodesha Bank	\$104,967	\$82,583	\$92,475	89.30%	6.25%	\$3,181	4.61%	0.97%	0.74%	3.93%	3.33%	6.27%
Home Bank and Trust Company	\$105,196	\$91,656	\$91,826	99.81%	6.43%	\$3,393	4.98%	0.96%	0.74%	4.24%	1.80%	6.65%
Andover State Bank	\$106,504	\$83,889	\$88,730	94.54%	15.29%	\$5,325	4.76%	1.08%	1.07%	3.90%	26.78%	31.58%
Prairie Bank of Kansas	\$107,029	\$65,553	\$91,459	71.67%	14.21%	\$5,097	4.12%	0.93%	0.77%	3.41%	1.59%	7.61%
First National Bank of Scott City	\$115,808	\$71,962	\$95,671	75.22%	26.77%	\$4,289	4.58%	0.87%	0.64%	3.99%	(11.22%)	(20.53%)
Stanley Bank	\$115,812	\$74,884	\$94,250	79.45%	37.73%	\$12,868	5.34%	1.17%	1.80%	4.32%	7.14%	7.05%
Bankwest of Kansas	\$116,361	\$89,530	\$101,603	88.12%	19.88%	\$3,636	5.43%	1.16%	0.94%	4.72%	(4.79%)	(7.15%)
First National Bank of Louisburg	\$117,305	\$59,670	\$97,746	61.05%	40.63%	\$5,100	3.54%	0.38%	0.19%	3.38%	4.21%	5.26%
Farmers State Bank	\$118,244	\$63,674	\$98,439	64.68%	40.96%	\$5,631	4.45%	0.99%	0.78%	3.85%	5.57%	0.33%
Community Bank	\$119,215	\$75,595	\$103,981	72.70%	22.84%	\$5,183	4.68%	0.72%	0.52%	4.25%	(2.55%)	(4.22%)
Citizens State Bank	\$119,807	\$81,139	\$102,607	79.08%	15.42%	\$4,131	4.56%	1.04%	0.80%	3.92%	(8.05%)	(9.97%)
Almena State Bank	\$119,819	\$92,533	\$112,868	81.98%	15.81%	\$4,793	4.97%	2.09%	1.80%	3.24%	(23.07%)	(21.13%)
Halstead Bank	\$120,024	\$95,705	\$107,168	89.30%	9.98%	\$4,139	5.15%	1.29%	0.99%	4.19%	2.50%	7.52%
Lyons Federal Bank	\$122,192	\$87,730	\$94,482	92.85%	12.54%	\$5,554	4.48%	1.28%	1.12%	3.43%	5.59%	7.90%
Carson Bank	\$124,454	\$87,089	\$111,052	78.42%	11.17%	\$3,275	4.41%	0.80%	0.60%	3.83%	7.61%	21.41%
Patriots Bank	\$125,876	\$93,504	\$108,557	86.13%	7.67%	\$3,402	5.18%	1.03%	0.85%	4.43%	5.13%	4.49%
Heartland Tri-State Bank	\$126,239	\$64,649	\$113,226	57.10%	19.33%	\$5,050	4.74%	1.49%	1.20%	3.70%	69.65%	93.05%
Southwind Bank	\$129,348	\$61,697	\$115,089	53.61%	39.29%	\$6,467	3.92%	0.76%	0.54%	3.56%	10.78%	10.47%
Farmers National Bank	\$130,292	\$99,784	\$105,227	94.83%	15.07%	\$4,826	4.45%	1.20%	0.99%	3.62%	(8.63%)	(12.42%)
Flint Hills Bank	\$131,333	\$72,288	\$110,238	65.57%	19.48%	\$5,970	3.88%	1.02%	0.85%	3.15%	6.49%	2.08%
Valley State Bank	\$133,374	\$88,602	\$111,920	79.17%	19.81%	\$3,923	4.84%	1.17%	1.14%	3.14%	11.77%	16.37%
Impact Bank	\$134,182	\$84,387	\$111,260	75.85%	13.00%	\$4,792	4.48%	1.11%	0.92%	3.68%	(9.95%)	(22.34%)
Stockgrowers State Bank	\$134,761	\$83,417	\$100,806	82.75%	24.83%	\$5,183	4.47%	1.29%	1.09%	3.62%	3.72%	(13.07%)
Midland National Bank	\$136,064	\$83,951	\$119,054	70.52%	33.95%	\$3,319	4.15%	0.45%	0.35%	3.39%	(6.29%)	(5.91%)
Vintage Bank Kansas	\$137,442	\$94,096	\$108,607	86.64%	13.29%	\$3,436	5.16%	0.97%	0.73%	4.51%	13.81%	15.69%
Lyon County State Bank	\$138,479	\$54,347	\$124,256	43.74%	51.84%	\$4,073	3.64%	0.34%	0.25%	3.52%	2.97%	0.50%
Fidelity State Bank and Trust Company	\$141,760	\$86,706	\$122,883	70.56%	30.98%	\$4,430	3.75%	0.99%	0.58%	3.23%	7.92%	5.03%
Bank of the Prairie	\$142,855	\$102,732	\$109,228	94.05%	25.18%	\$5,102	5.07%	1.86%	1.49%	3.68%	2.09%	(8.91%)

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

June 30, 2019

Run Date: August 10, 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)												
Farmers State Bank of Oakley, Kansas	\$143,939	\$104,962	\$103,153	101.75%	15.11%	\$10,281	4.77%	1.72%	1.52%	3.59%	0.53%	(6.34%)
Union State Bank	\$147,744	\$67,333	\$91,438	73.64%	14.46%	\$7,776	3.78%	1.29%	1.21%	2.82%	4.18%	11.16%
Farmers State Bank of Aliceville, Kansas	\$148,702	\$108,754	\$125,498	86.66%	7.70%	\$6,759	4.57%	1.34%	1.18%	3.54%	(3.28%)	(5.46%)
Valley State Bank	\$149,523	\$113,881	\$118,453	96.14%	12.74%	\$4,531	5.40%	1.74%	1.44%	4.06%	11.82%	15.24%
Kansas State Bank	\$152,868	\$62,473	\$128,990	48.43%	10.29%	\$4,632	3.65%	0.66%	0.55%	3.16%	(1.33%)	(5.25%)
First Bank	\$154,222	\$84,241	\$122,797	68.60%	32.40%	\$4,975	4.18%	1.31%	0.88%	3.50%	21.84%	27.87%
First State Bank and Trust												
Company of Larned	\$156,345	\$86,325	\$115,144	74.97%	29.69%	\$6,798	4.13%	1.06%	0.84%	3.51%	5.90%	(0.44%)
Community State Bank	\$165,868	\$89,744	\$144,469	62.12%	11.53%	\$7,898	4.29%	0.59%	0.43%	3.95%	4.96%	2.18%
Community Bank of the Midwest	\$168,103	\$108,389	\$149,025	72.73%	28.54%	\$4,944	4.50%	0.71%	0.47%	4.06%	(8.61%)	(10.83%)
Fidelity State Bank and Trust												
Company	\$169,396	\$36,645	\$135,953	26.95%	74.82%	\$5,464	3.23%	0.58%	0.38%	2.99%	(3.60%)	(7.10%)
Citizens National Bank	\$171,715	\$68,465	\$152,472	44.90%	41.01%	\$3,240	3.73%	0.76%	0.64%	3.23%	3.79%	6.61%
First Heritage Bank	\$173,362	\$118,761	\$136,260	87.16%	9.73%	\$5,418	4.79%	1.69%	1.40%	3.48%	4.51%	24.14%
SJN Bank of Kansas	\$174,788	\$97,233	\$158,102	61.50%	18.67%	\$4,600	4.72%	0.80%	0.64%	4.22%	37.22%	57.68%
First Kansas Bank	\$176,785	\$52,034	\$158,139	32.90%	30.38%	\$6,314	3.37%	0.49%	0.46%	3.04%	(20.35%)	(26.39%)
FirstOak Bank	\$179,314	\$136,438	\$156,980	86.91%	17.14%	\$4,075	5.69%	0.79%	0.58%	5.18%	(1.27%)	(0.29%)
Citizens Savings and Loan Association, FSB	\$179,901	\$90,996	\$132,636	68.61%	46.76%	\$4,498	3.47%	0.93%	0.86%	2.80%	9.45%	12.67%
Farmers and Drivers Bank	\$180,628	\$96,203	\$106,990	89.92%	24.10%	\$6,947	3.98%	0.99%	0.88%	3.40%	(3.03%)	(4.59%)
VisionBank	\$181,344	\$162,490	\$150,987	107.62%	4.48%	\$5,334	4.95%	1.89%	1.26%	3.76%	3.21%	(5.22%)
Bankers' Bank of Kansas	\$181,416	\$129,179	\$148,080	87.24%	29.01%	\$3,628	4.88%	2.62%	1.03%	3.79%	12.32%	22.60%
Bank of Commerce	\$182,641	\$100,029	\$165,790	60.33%	16.30%	\$3,581	3.67%	0.79%	0.62%	3.14%	11.23%	14.41%
Farmers State Bank	\$184,392	\$128,177	\$156,743	81.78%	17.48%	\$5,268	4.65%	1.87%	1.56%	3.34%	13.97%	14.43%
Kaw Valley State Bank and Trust												
Company	\$185,247	\$105,829	\$160,648	65.88%	27.18%	\$4,117	4.43%	1.43%	1.06%	3.50%	12.90%	12.14%
Goppert State Service Bank	\$185,373	\$142,584	\$161,110	88.50%	9.36%	\$3,862	4.36%	0.79%	0.64%	3.78%	10.40%	5.54%
FNB Bank	\$187,875	\$120,591	\$146,466	82.33%	10.16%	\$3,545	4.97%	1.07%	0.72%	4.23%	0.82%	(5.23%)
Solomon State Bank	\$191,053	\$157,717	\$147,453	106.96%	15.40%	\$9,553	4.72%	1.76%	1.64%	3.33%	(7.19%)	(9.03%)
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$192,805	\$106,562	\$132,967	80.14%	14.98%	\$3,780	4.16%	1.26%	1.05%	3.18%	1.41%	(13.81%)
Community First Bank	\$193,755	\$182,731	\$155,979	117.15%	1.95%	\$6,055	6.11%	1.90%	1.50%	4.71%	3.47%	7.39%
Freedom Bank	\$197,352	\$127,496	\$129,749	98.26%	15.92%	\$7,048	4.08%	1.79%	1.42%	2.80%	6.32%	31.81%
First Bank of Newton	\$198,828	\$165,669	\$178,478	92.82%	12.97%	\$4,058	4.63%	0.89%	0.79%	3.91%	2.60%	2.29%
Keary County Bank	\$203,416	\$153,433	\$165,137	92.91%	7.91%	\$5,498	5.34%	1.25%	0.99%	4.51%	0.52%	(2.30%)
Citizens State Bank	\$203,657	\$134,959	\$183,788	73.43%	18.39%	\$3,771	4.76%	0.77%	0.55%	4.23%	2.80%	0.97%
Great American Bank	\$209,543	\$184,657	\$160,419	115.11%	6.72%	\$5,111	6.00%	1.56%	1.31%	4.75%	3.00%	9.23%
Plains State Bank	\$211,600	\$139,319	\$172,114	80.95%	14.62%	\$4,702	4.57%	1.46%	1.17%	3.56%	4.00%	17.46%
Mid-America Bank	\$215,580	\$178,950	\$165,053	108.42%	12.17%	\$4,400	5.77%	1.90%	1.74%	4.19%	24.71%	11.37%
Mutual Savings Association	\$216,773	\$131,156	\$148,044	88.59%	33.05%	\$4,612	4.56%	1.00%	0.92%	3.90%	2.68%	7.93%
Cornerstone Bank	\$222,106	\$184,068	\$189,115	97.33%	14.93%	\$8,884	4.88%	1.93%	1.51%	3.48%	4.05%	10.94%
Kanza Bank	\$222,745	\$158,594	\$193,920	81.78%	9.70%	\$4,284	4.36%	0.89%	0.69%	3.72%	(4.53%)	(8.58%)
First National Bank and Trust	\$222,921	\$152,203	\$179,889	84.61%	13.99%	\$3,654	4.78%	1.24%	0.98%	3.98%	11.08%	8.14%
Grant County Bank	\$233,827	\$148,749	\$191,653	77.61%	19.22%	\$4,330	4.32%	1.19%	1.03%	3.48%	(1.19%)	(4.31%)
Farmers & Merchants Bank of Colby	\$237,460	\$170,581	\$155,492	109.70%	11.82%	\$10,794	4.93%	1.67%	1.53%	3.76%	8.61%	(4.24%)
Golden Belt Bank, FSA	\$237,875	\$189,223	\$187,895	100.71%	6.07%	\$4,664	4.40%	0.63%	0.50%	3.93%	2.44%	(5.59%)
ESB Financial	\$239,612	\$158,198	\$206,214	76.72%	19.43%	\$4,698	4.34%	1.00%	0.72%	3.68%	8.89%	10.90%
Solutions North Bank	\$246,724	\$175,127	\$210,286	83.28%	12.77%	\$4,486	4.68%	1.35%	1.22%	3.63%	3.60%	6.84%
State Average of Asset Group A	\$100,302	\$64,068	\$82,325	75.12%	26.60%	\$4,838	4.49%	1.04%	0.83%	3.79%	3.15%	2.24%

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.

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 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												
Peoples State Bank	\$254,619	\$191,671	\$213,538	89.76%	13.04%	\$4,804	6.61%	1.74%	1.86%	5.07%	25.40%	17.83%
Bank of Hays	\$261,630	\$177,074	\$220,203	80.41%	21.15%	\$8,176	4.02%	1.03%	0.82%	3.31%	3.66%	0.79%
Centera Bank	\$270,009	\$125,660	\$236,793	53.07%	29.69%	\$5,294	3.96%	0.79%	0.62%	3.44%	(1.87%)	(9.18%)
Guaranty State Bank and Trust Company	\$277,027	\$224,858	\$224,499	100.16%	14.68%	\$4,541	4.95%	1.20%	1.01%	4.09%	(1.01%)	(3.95%)
Community First National Bank	\$293,004	\$261,357	\$264,487	98.82%	8.75%	\$2,738	4.45%	1.80%	1.38%	3.37%	7.28%	6.78%
Astra Bank	\$295,453	\$198,851	\$254,380	78.17%	7.16%	\$4,345	4.53%	0.84%	0.71%	3.94%	(11.36%)	(20.26%)
First State Bank and Trust	\$297,316	\$203,671	\$269,063	75.70%	14.41%	\$3,417	4.44%	0.65%	0.50%	3.97%	13.39%	14.13%
Silver Lake Bank	\$301,620	\$220,869	\$234,741	94.09%	13.11%	\$5,292	4.64%	1.48%	1.25%	3.54%	24.51%	17.70%
Kaw Valley Bank	\$304,668	\$259,370	\$263,434	98.46%	6.96%	\$3,906	5.71%	1.50%	1.10%	4.67%	(1.13%)	(3.09%)
Bank of the Flint Hills	\$305,118	\$241,924	\$234,926	102.98%	10.48%	\$4,015	5.10%	1.48%	1.32%	3.93%	(3.77%)	2.24%
Security State Bank	\$306,516	\$234,434	\$197,131	118.92%	8.01%	\$9,288	4.99%	1.96%	1.73%	3.52%	14.63%	8.33%
Union State Bank of Everest Bank, The	\$314,925	\$212,608	\$278,991	76.21%	14.51%	\$3,794	4.60%	1.06%	0.72%	3.94%	0.01%	(1.50%)
Bank, The	\$332,717	\$233,490	\$286,014	81.64%	25.98%	\$5,941	4.80%	1.06%	0.78%	4.06%	(15.18%)	(19.03%)
First Option Bank	\$333,338	\$139,784	\$301,220	46.41%	24.68%	\$4,566	3.43%	0.84%	0.60%	2.98%	6.59%	3.41%
Commercial Bank	\$335,844	\$142,543	\$304,224	46.85%	36.69%	\$4,730	3.63%	0.66%	0.57%	3.23%	3.01%	1.28%
Union State Bank	\$337,057	\$213,615	\$276,632	77.22%	18.07%	\$4,377	4.22%	0.70%	0.59%	3.71%	8.17%	6.79%
First National Bank of Syracuse	\$345,284	\$282,862	\$287,500	98.39%	12.87%	\$6,278	5.63%	1.32%	1.10%	4.64%	2.31%	(8.93%)
Citizens State Bank	\$350,799	\$279,268	\$259,264	107.72%	7.00%	\$9,232	4.99%	1.53%	1.36%	3.78%	1.75%	7.21%
Denison State Bank	\$351,592	\$223,353	\$269,160	82.98%	9.88%	\$4,952	4.44%	1.07%	0.91%	3.68%	5.73%	6.22%
Peoples Bank	\$351,972	\$226,680	\$297,599	76.17%	18.88%	\$4,141	4.93%	0.82%	0.38%	4.64%	(4.71%)	(8.03%)
Citizens Bank of Kansas	\$381,820	\$230,030	\$315,955	72.80%	13.91%	\$3,535	4.49%	0.67%	0.48%	4.16%	123.05%	120.84%
Bank of Tescott	\$386,002	\$293,878	\$318,620	92.23%	17.82%	\$6,127	4.57%	1.31%	1.20%	3.55%	(10.16%)	(16.25%)
Labette Bank	\$400,373	\$286,521	\$331,569	86.41%	10.17%	\$4,004	4.44%	0.86%	0.67%	3.86%	(1.61%)	(6.22%)
Exchange Bank & Trust	\$416,884	\$287,473	\$362,241	79.36%	16.30%	\$4,737	4.08%	0.54%	0.51%	3.66%	(7.80%)	(8.82%)
Citizens State Bank	\$438,574	\$238,999	\$341,186	70.05%	25.34%	\$4,430	4.19%	0.86%	0.72%	3.65%	6.10%	7.65%
First Bank Kansas	\$441,053	\$232,296	\$393,845	58.98%	35.94%	\$3,615	4.14%	0.74%	0.69%	3.64%	5.48%	4.63%
First State Bank	\$441,503	\$240,111	\$345,328	69.53%	19.28%	\$6,048	4.54%	1.36%	1.10%	3.65%	(2.61%)	(12.41%)
Southwest National Bank	\$443,827	\$371,543	\$392,794	94.59%	12.52%	\$3,730	4.98%	1.59%	1.35%	3.71%	(5.48%)	(6.71%)
Western State Bank	\$454,445	\$329,396	\$394,659	83.46%	12.20%	\$4,131	5.05%	0.70%	0.41%	4.63%	(10.22%)	(12.58%)
Legacy Bank	\$457,988	\$342,211	\$356,737	95.93%	12.32%	\$4,821	5.19%	1.29%	1.00%	4.26%	6.48%	3.27%
Community National Bank	\$470,312	\$173,312	\$398,440	43.50%	47.26%	\$6,916	3.81%	0.69%	0.62%	3.37%	9.24%	0.76%
State Average of Asset Group B	\$353,332	\$236,120	\$294,360	81.64%	17.39%	\$5,030	4.63%	1.10%	0.91%	3.86%	6.13%	3.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 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												
Peoples Bank and Trust Company	\$515,903	\$310,302	\$378,392	82.01%	18.12%	\$4,094	4.32%	1.06%	0.85%	3.65%	11.52%	14.38%
United Bank & Trust	\$605,420	\$460,035	\$458,945	100.24%	8.27%	\$6,241	4.48%	1.02%	0.99%	3.57%	(7.03%)	(10.13%)
American State Bank & Trust Company	\$633,547	\$397,059	\$526,642	75.39%	16.39%	\$5,068	4.53%	0.89%	0.60%	3.92%	(12.84%)	(15.90%)
Bank of Labor	\$640,969	\$257,843	\$531,835	48.48%	40.77%	\$5,008	4.52%	0.73%	0.54%	3.93%	10.33%	7.95%
Bennington State Bank	\$709,489	\$484,634	\$568,089	85.31%	16.68%	\$6,822	4.31%	1.41%	1.10%	3.30%	2.72%	3.75%
GNBank, National Association	\$719,510	\$492,364	\$565,953	87.00%	10.00%	\$4,088	4.82%	0.92%	0.80%	4.07%	24.33%	25.50%
First National Bank of Hutchinson	\$729,569	\$489,586	\$585,260	83.65%	14.95%	\$4,266	4.15%	1.24%	0.85%	3.43%	2.71%	0.50%
Farmers Bank & Trust	\$858,524	\$341,287	\$571,526	59.72%	48.59%	\$8,943	4.46%	1.57%	1.65%	3.47%	10.63%	0.34%
CoreFirst Bank & Trust	\$946,283	\$634,835	\$640,763	99.07%	14.80%	\$3,816	4.23%	0.88%	0.82%	3.44%	8.78%	10.21%
Central National Bank	\$986,264	\$529,997	\$849,707	62.37%	20.43%	\$3,244	4.17%	1.24%	0.94%	3.36%	4.19%	0.96%
Landmark National Bank	\$998,726	\$529,635	\$832,917	63.59%	16.72%	\$3,456	4.05%	0.88%	0.71%	3.50%	3.26%	0.75%
State Average of Asset Group C	\$758,564	\$447,962	\$591,821	76.98%	20.52%	\$5,004	4.37%	1.08%	0.90%	3.60%	5.33%	3.48%
Asset Group D - \$1 billion to \$10 billion in total assets												
Armed Forces Bank, National Association	\$1,121,986	\$668,662	\$908,802	73.58%	31.52%	\$3,125	3.98%	0.46%	0.33%	3.68%	8.24%	8.32%
Community National Bank & Trust	\$1,227,544	\$885,900	\$1,031,101	85.92%	10.14%	\$3,069	4.86%	1.21%	0.89%	3.94%	4.26%	2.83%
Bank of Blue Valley	\$1,319,226	\$852,314	\$1,077,183	79.12%	24.11%	\$7,995	4.25%	1.19%	0.89%	3.54%	262.07%	240.14%
Emprise Bank	\$1,734,923	\$1,279,191	\$1,562,401	81.87%	18.64%	\$4,201	4.51%	0.75%	0.51%	4.03%	5.72%	7.15%
KS StateBank	\$2,018,723	\$1,661,913	\$1,716,459	96.82%	17.03%	\$6,913	4.64%	1.96%	1.90%	3.10%	(1.04%)	(2.62%)
Fidelity Bank	\$2,363,674	\$1,886,491	\$1,939,754	97.25%	6.41%	\$5,172	4.85%	1.80%	1.56%	3.34%	8.26%	6.63%
Security Bank of Kansas City	\$3,054,736	\$1,708,841	\$2,420,724	70.59%	34.09%	\$5,564	4.02%	0.77%	0.57%	3.58%	3.35%	6.34%
Equity Bank	\$4,177,410	\$2,686,746	\$3,189,244	84.24%	8.90%	\$6,663	4.85%	1.62%	1.30%	3.49%	5.87%	4.08%
CrossFirst Bank	\$4,468,090	\$3,467,204	\$3,595,151	96.44%	20.46%	\$12,803	5.12%	2.26%	1.94%	3.40%	17.67%	21.15%
INTRUST Bank, National Association	\$5,359,562	\$3,463,048	\$4,171,724	83.01%	14.46%	\$6,733	4.41%	1.17%	0.95%	3.47%	6.08%	(3.22%)
Capitol Federal Savings Bank	\$9,309,254	\$7,517,632	\$5,759,395	130.53%	9.58%	\$12,597	3.66%	1.58%	1.45%	2.31%	(0.26%)	2.22%
State Average of Asset Group D	\$3,286,830	\$2,370,722	\$2,488,358	89.03%	17.76%	\$6,803	4.47%	1.34%	1.12%	3.44%	29.11%	26.64%

Source: SNL Financial

Note: Report includes only bank-level data.

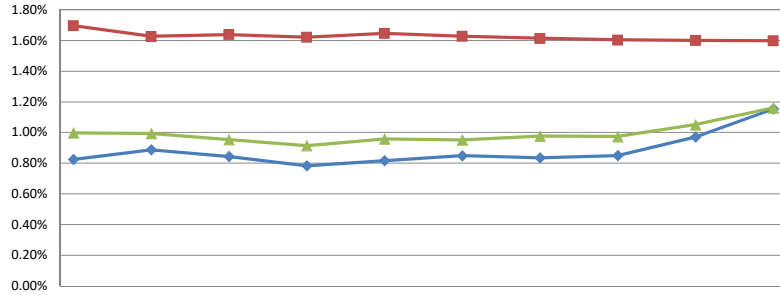
NA = data was not available.

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

Asset Quality

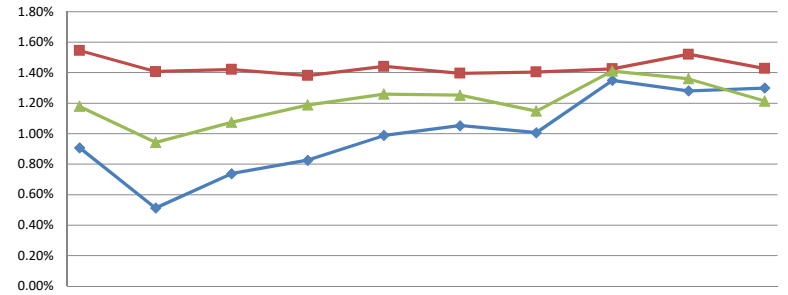
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



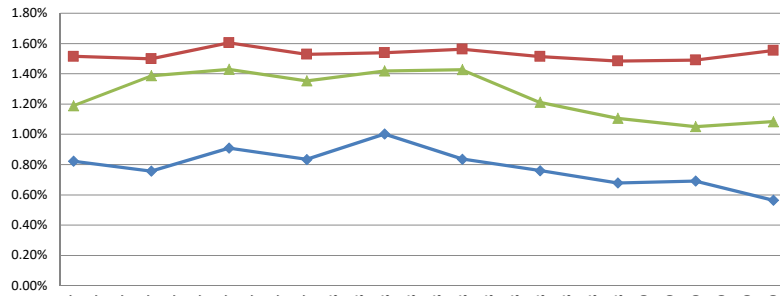
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.82%	0.89%	0.84%	0.78%	0.82%	0.85%	0.83%	0.85%	0.97%	1.15%
Reserves/Loans	1.70%	1.63%	1.64%	1.62%	1.65%	1.63%	1.61%	1.60%	1.60%	1.60%
NPAs/Total Assets	1.00%	0.99%	0.95%	0.91%	0.96%	0.95%	0.98%	0.97%	1.05%	1.16%

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



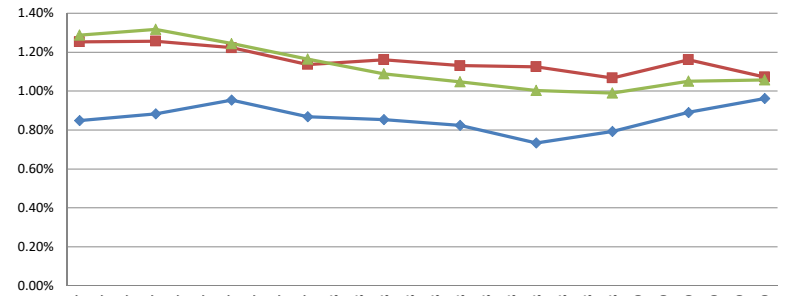
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.91%	0.51%	0.74%	0.83%	0.99%	1.05%	1.01%	1.35%	1.28%	1.30%
Reserves/Loans	1.55%	1.41%	1.42%	1.38%	1.44%	1.40%	1.40%	1.42%	1.52%	1.43%
NPAs/Total Assets	1.18%	0.94%	1.07%	1.19%	1.26%	1.25%	1.15%	1.41%	1.36%	1.21%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.82%	0.76%	0.91%	0.83%	1.00%	0.84%	0.76%	0.68%	0.69%	0.56%
Reserves/Loans	1.51%	1.50%	1.60%	1.53%	1.54%	1.56%	1.51%	1.48%	1.49%	1.55%
NPAs/Total Assets	1.19%	1.39%	1.43%	1.35%	1.42%	1.43%	1.21%	1.11%	1.05%	1.08%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.85%	0.88%	0.95%	0.87%	0.85%	0.82%	0.73%	0.79%	0.89%	0.96%
Reserves/Loans	1.25%	1.26%	1.22%	1.14%	1.16%	1.13%	1.12%	1.07%	1.16%	1.07%
NPAs/Total Assets	1.29%	1.32%	1.24%	1.16%	1.09%	1.05%	1.00%	0.99%	1.05%	1.06%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 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 (%)
	Walton State Bank	\$9,263	\$142	4.54%	1.25%	27.46%	26.77%	2.16%
	Towanda State Bank	\$10,340	\$10	0.14%	1.51%	NM	44.94%	1.38%
	State Bank of Burrton	\$10,757	\$39	0.89%	1.64%	184.62%	2.96%	0.36%
	Prescott State Bank	\$12,978	\$0	0.00%	1.70%	NA	0.00%	0.00%
	Bison State Bank	\$13,926	\$75	0.83%	1.70%	204.00%	4.86%	0.54%
	First National Bank of Harveyville	\$14,919	\$0	0.00%	0.96%	94.79%	7.76%	0.64%
	Farmers State Bank	\$15,333	\$0	0.00%	1.47%	NA	1.90%	0.00%
	Dickinson County Bank	\$16,444	\$681	5.19%	1.53%	22.05%	74.57%	6.49%
	Emerald Bank	\$17,839	\$287	2.66%	1.89%	35.23%	28.06%	3.40%
	Bank of Denton	\$17,854	\$165	1.38%	1.19%	86.06%	5.07%	0.92%
	Hillsboro State Bank	\$17,971	\$904	10.40%	1.86%	17.92%	47.13%	5.03%
	Peoples State Bank	\$18,346	\$338	2.59%	1.36%	52.66%	31.67%	3.15%
	Alden State Bank	\$19,924	\$0	0.00%	1.30%	NA	0.00%	0.00%
	Farmers State Bank	\$21,822	\$50	0.37%	1.47%	396.00%	3.93%	0.41%
	Lorraine State Bank	\$22,439	\$0	0.00%	1.24%	NA	0.00%	0.00%
	Marion National Bank	\$23,720	\$0	0.00%	1.57%	NA	0.00%	0.00%
	Baxter State Bank	\$25,203	\$494	3.37%	1.50%	44.53%	21.87%	4.09%
	Piqua State Bank	\$28,173	\$0	0.00%	2.44%	NA	0.00%	0.00%
	State Bank of Canton	\$29,103	\$42	0.39%	1.10%	283.33%	2.89%	0.62%
	Marquette Farmers State Bank of Marquette	\$29,282	\$1,099	6.80%	3.23%	47.50%	35.23%	4.92%
	Gorham State Bank	\$29,325	\$777	4.11%	1.25%	30.50%	20.90%	2.65%
	Ninnescah Valley Bank	\$31,702	\$115	0.93%	1.13%	121.74%	4.44%	0.36%
	Union State Bank	\$31,776	\$1,714	11.00%	1.33%	12.14%	44.57%	7.19%
	Liberty Savings Association, FSA	\$32,121	\$0	0.00%	1.06%	NA	0.00%	0.00%
	Cottonwood Valley Bank	\$33,549	\$0	0.00%	4.39%	NA	0.00%	0.00%
	State Exchange Bank	\$34,391	\$126	0.74%	1.12%	152.38%	13.52%	1.80%
	Kendall State Bank	\$36,486	\$584	2.39%	1.52%	63.70%	19.32%	1.60%
	Farmers State Bank	\$36,561	\$413	1.68%	1.40%	80.56%	12.20%	1.44%
	Chetopa State Bank & Trust Co.	\$36,830	\$0	0.00%	1.03%	NA	0.00%	0.00%
	First National Bank of Spearville	\$37,634	\$0	0.00%	2.31%	NA	0.00%	0.00%
	Bank of Greeley	\$38,188	\$0	0.00%	1.55%	NA	0.00%	0.00%
	Haviland State Bank	\$39,224	\$178	0.66%	2.01%	305.06%	2.90%	0.45%
	Ford County State Bank	\$39,628	\$1,229	4.34%	2.00%	45.97%	23.06%	3.10%
	City State Bank	\$39,899	\$731	2.71%	1.03%	38.17%	17.73%	1.83%
	Farmers and Merchants Bank of Mound City, Kansas	\$40,589	\$169	0.53%	1.16%	22.11%	51.10%	4.17%
	Swedish-American State Bank	\$41,392	\$277	0.85%	2.34%	275.81%	16.43%	1.06%
	Olpe State Bank	\$42,126	\$0	0.00%	1.38%	NA	0.00%	0.00%
	First State Bank of Ransom	\$42,243	\$68	0.40%	2.27%	572.06%	1.02%	0.16%
	Farmers State Bank of Blue Mound	\$43,742	\$17	0.05%	1.27%	88.36%	6.16%	1.12%
	Farmers State Bank of Bucklin, Kansas	\$44,259	\$0	0.00%	2.12%	NA	0.00%	0.00%
	State Bank of Spring Hill	\$44,383	\$87	0.60%	1.37%	228.74%	7.07%	0.75%
	Bank of Palmer	\$44,410	\$39	0.16%	1.42%	861.54%	13.48%	0.09%
	First National Bank in Frankfort	\$47,697	\$0	0.00%	1.39%	NA	0.14%	0.00%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 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	\$48,362	\$259	0.60%	0.94%	156.76%	6.26%	0.61%
	Union State Bank	\$50,416	\$0	0.00%	0.98%	NA	3.15%	0.30%
	Howard State Bank	\$52,459	\$239	0.93%	1.88%	200.84%	3.75%	0.47%
	Peoples Bank	\$52,653	\$53	0.19%	1.51%	792.45%	1.72%	0.16%
	Security State Bank	\$52,813	\$407	2.01%	3.04%	151.11%	12.84%	1.07%
	Kaw Valley State Bank	\$52,850	\$261	1.05%	1.38%	131.80%	15.12%	0.49%
	KansasLand Bank	\$53,948	\$3,455	9.52%	2.63%	27.47%	65.52%	6.44%
	First National Bank of Dighton	\$54,402	\$1,744	5.55%	3.64%	65.48%	14.19%	3.21%
	Stock Exchange Bank	\$54,517	\$0	0.00%	1.53%	NA	0.00%	0.00%
	Argentine Federal Savings	\$55,626	\$225	0.62%	0.87%	139.56%	4.54%	0.64%
	Tampa State Bank	\$56,024	\$254	0.69%	1.94%	281.89%	4.56%	0.54%
	First National Bank of Sedan	\$56,164	\$509	1.75%	2.04%	116.50%	6.53%	0.91%
	Farmers State Bank	\$57,608	\$121	0.33%	1.28%	392.56%	2.71%	0.37%
	New Century Bank	\$59,425	\$602	1.16%	1.48%	128.24%	9.35%	1.01%
	Heritage Bank	\$60,752	\$152	0.32%	1.16%	102.96%	11.85%	1.32%
	First State Bank	\$61,080	\$0	0.00%	3.57%	178.85%	4.32%	0.88%
	Bank of Holyrood	\$62,128	\$1,177	2.48%	2.36%	95.24%	12.97%	2.16%
	Kansas State Bank Overbrook Kansas	\$62,319	\$322	0.91%	3.29%	142.79%	8.49%	1.30%
	Farmers State Bank	\$62,379	\$190	0.66%	4.36%	663.68%	1.90%	0.30%
	Citizens State Bank of Cheney, Kansas	\$62,625	\$115	0.32%	2.00%	618.26%	1.54%	0.18%
	First Security Bank	\$63,176	\$0	0.00%	1.19%	NA	3.55%	0.31%
	Bendena State Bank	\$65,926	\$552	1.08%	1.18%	109.06%	8.03%	0.84%
	Small Business Bank	\$67,339	\$0	0.00%	1.68%	83.17%	8.67%	1.34%
	Farmers Bank of Osborne, Kansas	\$68,178	\$0	0.00%	1.40%	53.31%	12.01%	1.53%
	FNB Washington	\$69,285	\$88	0.28%	2.95%	114.27%	4.41%	1.18%
	Bank of Protection	\$69,888	\$0	0.00%	1.14%	NA	3.41%	0.36%
	Exchange State Bank of St. Paul, Kansas	\$72,739	\$146	0.37%	1.22%	332.88%	3.55%	0.22%
	Lyndon State Bank	\$73,349	\$0	0.00%	1.38%	NA	7.20%	0.27%
	First Bank of Beloit	\$74,250	\$88	0.20%	1.94%	964.77%	0.80%	0.12%
	Home Savings Bank	\$75,254	\$43	0.10%	1.23%	NM	0.28%	0.06%
	Johnson State Bank	\$77,492	\$1,848	5.70%	4.23%	74.35%	14.05%	2.38%
	Community Bank of Wichita, Inc.	\$77,914	\$932	1.47%	1.28%	87.45%	18.26%	1.96%
	University National Bank of Lawrence	\$78,047	\$616	0.98%	1.57%	160.06%	32.31%	3.54%
	First State Bank of Healy	\$78,631	\$1,634	3.45%	1.61%	9.74%	53.40%	11.64%
	Baldwin State Bank	\$79,895	\$680	1.81%	1.49%	82.21%	11.94%	0.85%
	CBW Bank	\$81,455	\$18	0.34%	0.94%	272.22%	0.34%	0.02%
	Fowler State Bank	\$81,518	\$4,646	9.04%	3.10%	28.23%	61.61%	7.11%
	Citizens State Bank and Trust Company	\$81,918	\$9	0.02%	1.15%	NM	0.06%	0.01%
	Bank of Commerce and Trust Company	\$82,508	\$119	0.27%	0.96%	357.98%	4.97%	0.45%
	Stockgrowers State Bank	\$83,709	\$64	0.15%	1.41%	340.33%	1.79%	0.22%
	First National Bank of Hope	\$84,732	\$5,809	10.36%	2.65%	21.81%	69.60%	8.14%
	Wilson State Bank	\$86,332	\$171	0.26%	1.03%	397.66%	19.35%	1.80%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 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)								
	State Bank of Downs	\$88,211	\$1,621	2.39%	1.37%	27.53%	25.90%	3.83%
	Riley State Bank of Riley, Kansas	\$88,972	\$0	0.00%	2.31%	NA	0.00%	0.00%
	First National Bank of Kansas	\$90,413	\$0	0.00%	1.22%	NA	0.46%	0.02%
	First National Bank in Fredonia	\$90,674	\$422	1.24%	2.26%	181.28%	3.19%	0.49%
	Chisholm Trail State Bank	\$91,048	\$456	0.77%	1.00%	129.39%	4.74%	0.50%
	State Bank of Bern	\$92,355	\$86	0.17%	1.63%	158.66%	4.65%	0.55%
	First Federal Savings and Loan Bank	\$94,325	\$1,974	2.44%	1.05%	38.01%	19.96%	2.56%
	Elk State Bank	\$96,336	\$1,642	2.76%	1.47%	47.64%	17.14%	1.91%
	Garden Plain State Bank	\$96,629	\$313	0.78%	2.09%	133.55%	4.83%	0.79%
	Lyons State Bank	\$96,660	\$31	0.06%	1.81%	296.39%	3.13%	0.44%
	Community Bank	\$97,065	\$0	0.00%	1.22%	NA	0.00%	0.00%
	First Commerce Bank	\$99,607	\$319	0.43%	1.36%	317.87%	3.12%	0.37%
	Farmers Bank & Trust	\$99,627	\$545	1.39%	1.45%	33.81%	19.59%	1.75%
	Conway Bank	\$99,923	\$2,621	3.85%	1.42%	27.25%	38.82%	3.62%
	First National Bank in Cimarron	\$100,609	\$2	0.00%	1.24%	NM	0.02%	0.00%
	Alliance Bank	\$101,031	\$339	0.43%	1.27%	101.52%	7.52%	0.98%
	TriCentury Bank	\$101,664	\$0	0.00%	1.52%	NA	0.00%	0.00%
	Bank of Prairie Village	\$103,547	\$0	0.00%	1.45%	NA	0.00%	0.00%
	American Bank of Baxter Springs	\$104,462	\$408	1.07%	3.21%	117.87%	7.90%	1.04%
	First Neodesha Bank	\$104,967	\$0	0.00%	1.01%	NA	5.84%	0.00%
	Home Bank and Trust Company	\$105,196	\$80	0.09%	1.17%	NM	0.85%	0.08%
	Andover State Bank	\$106,504	\$390	0.46%	1.09%	145.86%	8.34%	0.59%
	Prairie Bank of Kansas	\$107,029	\$976	1.49%	1.13%	63.93%	19.47%	1.09%
	First National Bank of Scott City	\$115,808	\$1,631	2.27%	1.50%	66.09%	11.16%	1.41%
	Stanley Bank	\$115,812	\$29	0.04%	1.84%	NM	1.75%	0.35%
	Bankwest of Kansas	\$116,361	\$0	0.00%	0.99%	NA	0.00%	0.00%
	First National Bank of Louisburg	\$117,305	\$0	0.00%	1.66%	NA	0.08%	0.00%
	Farmers State Bank	\$118,244	\$91	0.14%	1.49%	NM	0.73%	0.08%
	Community Bank	\$119,215	\$388	0.51%	1.59%	45.91%	17.23%	2.19%
	Citizens State Bank	\$119,807	\$2,953	3.64%	1.17%	28.10%	19.10%	2.82%
	Almena State Bank	\$119,819	\$8,306	8.98%	2.32%	25.90%	137.16%	7.17%
	Halstead Bank	\$120,024	\$50	0.05%	1.29%	402.29%	4.22%	0.31%
	Lyons Federal Bank	\$122,192	\$29	0.03%	1.23%	411.88%	1.89%	0.26%
	Carson Bank	\$124,454	\$111	0.13%	0.92%	720.72%	2.79%	0.23%
	Patriots Bank	\$125,876	\$0	0.00%	1.00%	37.65%	18.49%	1.97%
	Heartland Tri-State Bank	\$126,239	\$214	0.33%	0.97%	294.39%	8.88%	0.63%
	Southwind Bank	\$129,348	\$405	0.66%	1.50%	228.15%	2.78%	0.31%
	Farmers National Bank	\$130,292	\$262	0.26%	2.11%	801.91%	1.73%	0.32%
	Flint Hills Bank	\$131,333	\$35	0.05%	1.92%	NM	0.20%	0.03%
	Valley State Bank	\$133,374	\$710	0.80%	1.03%	128.17%	5.03%	0.70%
	Impact Bank	\$134,182	\$224	0.27%	1.50%	564.29%	2.27%	0.17%
	Stockgrowers State Bank	\$134,761	\$0	0.00%	1.15%	NA	0.00%	0.00%
	Midland National Bank	\$136,064	\$372	0.44%	1.23%	278.49%	2.46%	0.27%
	Vintage Bank Kansas	\$137,442	\$534	0.57%	1.50%	264.98%	4.71%	0.46%
	Lyon County State Bank	\$138,479	\$0	0.00%	1.46%	NM	4.60%	0.46%
	Fidelity State Bank and Trust Company	\$141,760	\$519	0.60%	0.78%	129.87%	4.63%	0.37%
	Bank of the Prairie	\$142,855	\$2,377	2.31%	1.80%	77.87%	14.58%	1.66%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 2019

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Farmers State Bank of Oakley, Kansas	\$143,939	\$0	0.00%	1.14%	NA	0.00%	0.00%
	Union State Bank	\$147,744	\$807	1.20%	1.35%	12.56%	40.52%	4.92%
	Farmers State Bank of Aliceville, Kansas	\$148,702	\$0	0.00%	1.49%	NA	0.30%	0.00%
	Valley State Bank	\$149,523	\$52	0.05%	1.22%	NM	0.34%	0.03%
	Kansas State Bank	\$152,868	\$204	0.33%	1.15%	352.45%	1.44%	0.13%
	First Bank	\$154,222	\$54	0.06%	2.87%	NM	0.24%	0.04%
	First State Bank and Trust Company of Larned	\$156,345	\$1,621	1.88%	2.10%	111.60%	9.22%	1.04%
	Community State Bank	\$165,868	\$245	0.27%	1.36%	373.09%	1.77%	0.22%
	Community Bank of the Midwest	\$168,103	\$2,031	1.87%	1.27%	67.55%	10.74%	1.23%
	Fidelity State Bank and Trust Company	\$169,396	\$224	0.61%	2.80%	457.59%	0.66%	0.13%
	Citizens National Bank	\$171,715	\$9	0.01%	1.80%	NM	0.04%	0.01%
	First Heritage Bank	\$173,362	\$11	0.01%	1.10%	NM	1.27%	0.11%
	SJN Bank of Kansas	\$174,788	\$1,144	1.18%	2.45%	208.30%	7.50%	0.65%
	First Kansas Bank	\$176,785	\$0	0.00%	1.58%	NA	0.00%	0.00%
	FirstOak Bank	\$179,314	\$0	0.00%	1.18%	NA	0.23%	0.01%
	Citizens Savings and Loan Association, FSB	\$179,901	\$323	0.35%	0.54%	152.32%	0.84%	0.18%
	Farmers and Drovers Bank	\$180,628	\$446	0.46%	1.43%	268.62%	1.06%	0.29%
	VisionBank	\$181,344	\$695	0.43%	1.16%	119.75%	8.64%	0.87%
	Bankers' Bank of Kansas	\$181,416	\$0	0.00%	2.17%	196.29%	5.22%	0.79%
	Bank of Commerce	\$182,641	\$37	0.04%	1.08%	NM	0.31%	0.02%
	Farmers State Bank	\$184,392	\$19	0.01%	1.75%	85.89%	12.38%	1.66%
	Kaw Valley State Bank and Trust Company	\$185,247	\$30	0.03%	1.61%	NM	3.14%	0.18%
	Goppert State Service Bank	\$185,373	\$79	0.06%	1.26%	NM	0.84%	0.08%
	FNB Bank	\$187,875	\$1,102	0.91%	1.57%	172.32%	5.40%	0.79%
	Solomon State Bank	\$191,053	\$121	0.08%	1.87%	208.18%	5.14%	1.00%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$192,805	\$384	0.36%	1.17%	122.06%	5.83%	0.54%
	Community First Bank	\$193,755	\$351	0.19%	1.16%	449.47%	2.32%	0.24%
	Freedom Bank	\$197,352	\$10	0.01%	0.85%	151.97%	3.40%	0.36%
	First Bank of Newton	\$198,828	\$1,801	1.09%	1.39%	65.22%	19.73%	1.89%
	Kearny County Bank	\$203,416	\$2,147	1.40%	1.35%	96.37%	6.48%	1.11%
	Citizens State Bank	\$203,657	\$474	0.35%	1.01%	288.82%	2.32%	0.23%
	Great American Bank	\$209,543	\$0	0.00%	1.36%	NA	0.00%	0.00%
	Plains State Bank	\$211,600	\$242	0.17%	0.61%	99.42%	4.67%	0.53%
	Mid-America Bank	\$215,580	\$270	0.15%	1.45%	309.07%	9.80%	1.07%
	Mutual Savings Association	\$216,773	\$3,768	2.87%	1.25%	34.65%	9.17%	2.82%
	Cornerstone Bank	\$222,106	\$107	0.06%	1.30%	NM	12.70%	1.37%
	Kanza Bank	\$222,745	\$296	0.19%	1.06%	569.59%	1.26%	0.13%
	First National Bank and Trust	\$222,921	\$3,791	2.49%	2.04%	81.93%	14.41%	1.70%
	Grant County Bank	\$233,827	\$4,561	3.07%	2.14%	40.82%	27.98%	3.36%
	Farmers & Merchants Bank of Colby	\$237,460	\$84	0.05%	0.91%	NM	0.38%	0.04%
	Golden Belt Bank, FSA	\$237,875	\$1,355	0.72%	0.98%	136.38%	11.12%	0.57%
	ESB Financial	\$239,612	\$1,958	1.24%	1.22%	98.37%	7.35%	0.82%
	Solutions North Bank	\$246,724	\$0	0.00%	1.88%	NA	6.46%	0.69%
	State Average of Asset Group A	\$100,302	\$576	1.15%	1.60%	194.54%	10.57%	1.16%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 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								
	Peoples State Bank	\$254,619	\$1,754	0.92%	0.13%	14.71%	14.97%	0.79%
	Bank of Hays	\$261,630	\$15,015	8.48%	1.40%	16.40%	50.69%	5.76%
	Centera Bank	\$270,009	\$3,380	2.69%	1.54%	57.40%	13.90%	1.39%
	Guaranty State Bank and Trust Company	\$277,027	\$4,931	2.19%	1.82%	83.01%	12.96%	1.83%
	Community First National Bank	\$293,004	\$487	0.19%	1.08%	252.68%	3.97%	0.38%
	Astra Bank	\$295,453	\$948	0.48%	1.09%	113.36%	8.77%	0.70%
	First State Bank and Trust	\$297,316	\$332	0.16%	1.45%	184.19%	11.56%	1.10%
	Silver Lake Bank	\$301,620	\$6	0.00%	0.87%	26.35%	23.59%	2.66%
	Kaw Valley Bank	\$304,668	\$706	0.27%	1.20%	133.62%	7.78%	0.81%
	Bank of the Flint Hills	\$305,118	\$1,726	0.71%	1.01%	138.22%	5.62%	0.59%
	Security State Bank	\$306,516	\$0	0.00%	0.91%	NA	0.00%	0.00%
	Union State Bank of Everest	\$314,925	\$2,345	1.10%	1.42%	111.78%	9.42%	0.96%
	Bank, The	\$332,717	\$24,443	10.47%	2.29%	20.24%	56.36%	7.96%
	First Option Bank	\$333,338	\$741	0.53%	1.00%	49.09%	10.57%	1.01%
	Commercial Bank	\$335,844	\$771	0.54%	1.80%	333.20%	2.72%	0.23%
	Union State Bank	\$337,057	\$73	0.03%	1.65%	NM	0.33%	0.03%
	First National Bank of Syracuse	\$345,284	\$1,228	0.43%	2.30%	530.29%	8.44%	1.06%
	Citizens State Bank	\$350,799	\$216	0.08%	1.31%	543.62%	4.08%	0.26%
	Denison State Bank	\$351,592	\$366	0.16%	1.39%	155.06%	5.39%	0.58%
	Peoples Bank	\$351,972	\$6,143	2.71%	1.71%	60.16%	13.46%	1.83%
	Citizens Bank of Kansas	\$381,820	\$1,262	0.55%	1.00%	114.61%	4.95%	0.53%
	Bank of Tescott	\$386,002	\$4,091	1.39%	2.56%	168.10%	14.57%	1.95%
	Labette Bank	\$400,373	\$1,136	0.40%	1.03%	127.74%	5.80%	0.69%
	Exchange Bank & Trust	\$416,884	\$479	0.17%	1.34%	803.76%	1.13%	0.11%
	Citizens State Bank	\$438,574	\$1,271	0.53%	1.23%	223.56%	3.02%	0.32%
	First Bank Kansas	\$441,053	\$56	0.02%	1.96%	NM	1.67%	0.02%
	First State Bank	\$441,503	\$3,328	1.39%	1.61%	113.18%	7.64%	0.79%
	Southwest National Bank	\$443,827	\$250	0.07%	1.07%	315.07%	3.27%	0.31%
	Western State Bank	\$454,445	\$6,227	1.89%	2.57%	121.91%	11.03%	1.63%
	Legacy Bank	\$457,988	\$1,998	0.58%	1.15%	177.63%	4.99%	0.59%
	Community National Bank	\$470,312	\$1,973	1.14%	1.33%	82.16%	7.85%	0.74%
	State Average of Asset Group B	\$353,332	\$2,828	1.30%	1.43%	181.11%	10.66%	1.21%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPA's/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Peoples Bank and Trust Company	\$515,903	\$701	0.23%	1.53%	124.84%	5.45%	0.75%
	United Bank & Trust	\$605,420	\$530	0.12%	1.54%	NM	2.47%	0.30%
	American State Bank & Trust Company	\$633,547	\$1,357	0.34%	1.12%	87.67%	6.70%	0.80%
	Bank of Labor	\$640,969	\$1,223	0.47%	1.77%	69.25%	13.87%	1.22%
	Bennington State Bank	\$709,489	\$7,122	1.47%	3.18%	61.18%	26.57%	3.56%
	GNBank, National Association	\$719,510	\$5,007	1.02%	1.58%	145.96%	7.49%	0.79%
	First National Bank of Hutchinson	\$729,569	\$322	0.07%	1.24%	573.55%	5.45%	0.73%
	Farmers Bank & Trust	\$858,524	\$801	0.23%	1.32%	83.75%	6.82%	1.32%
	CoreFirst Bank & Trust	\$946,283	\$3,648	0.57%	1.08%	100.37%	9.70%	0.95%
	Central National Bank	\$986,264	\$1,150	0.22%	1.55%	269.71%	3.21%	0.38%
	Landmark National Bank	\$998,726	\$7,806	1.47%	1.18%	56.83%	10.33%	1.11%
	State Average of Asset Group C	\$758,564	\$2,697	0.56%	1.55%	157.31%	8.92%	1.08%
Asset Group D - \$1 billion to \$10 billion in total assets								
	Armed Forces Bank, National Association	\$1,121,986	\$14,143	2.12%	1.67%	78.61%	7.94%	1.43%
	Community National Bank & Trust	\$1,227,544	\$11,197	1.26%	1.23%	83.62%	15.41%	1.46%
	Bank of Blue Valley	\$1,319,226	\$5,415	0.64%	0.48%	76.01%	4.00%	0.44%
	Emprise Bank	\$1,734,923	\$7,643	0.60%	1.22%	158.70%	6.34%	0.57%
	KS StateBank	\$2,018,723	\$14,657	0.88%	1.46%	161.88%	7.23%	0.75%
	Fidelity Bank	\$2,363,674	\$10,929	0.58%	0.99%	43.19%	18.04%	1.90%
	Security Bank of Kansas City	\$3,054,736	\$6,775	0.40%	1.73%	84.51%	9.71%	1.45%
	Equity Bank	\$4,177,410	\$61,132	2.28%	0.66%	29.08%	20.34%	1.60%
	CrossFirst Bank	\$4,468,090	\$50,044	1.44%	1.24%	68.66%	12.47%	1.45%
	INTRUST Bank, National Association	\$5,359,562	\$8,218	0.24%	0.99%	142.05%	5.74%	0.45%
	Capitol Federal Savings Bank	\$9,309,254	\$9,981	0.13%	0.12%	90.53%	0.96%	0.12%
	State Average of Asset Group D	\$3,286,830	\$18,194	0.96%	1.07%	92.44%	9.83%	1.06%

Source: SNL Financial

Note: Report includes only bank-level data.

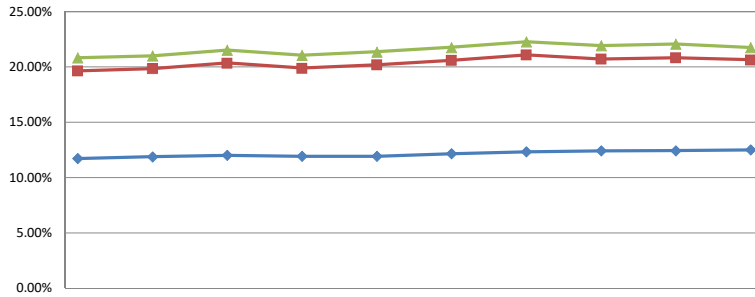
NA = data was not available.

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

Capital Adequacy

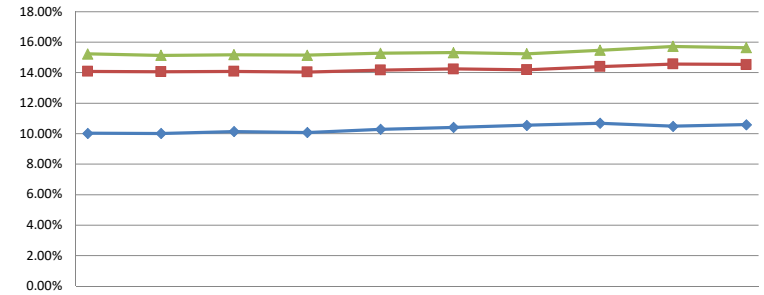
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



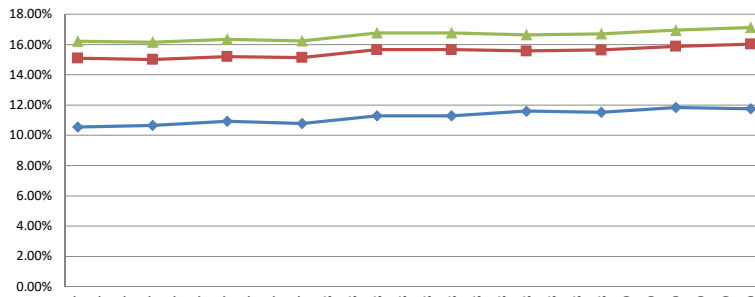
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	11.72%	11.87%	12.00%	11.91%	11.92%	12.15%	12.31%	12.40%	12.42%	12.49%
Tier 1 Risk Based Ratio	19.65%	19.85%	20.35%	19.89%	20.18%	20.59%	21.11%	20.72%	20.83%	20.64%
Risk Based Capital Ratio	20.82%	21.01%	21.52%	21.06%	21.36%	21.76%	22.29%	21.93%	22.07%	21.75%

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



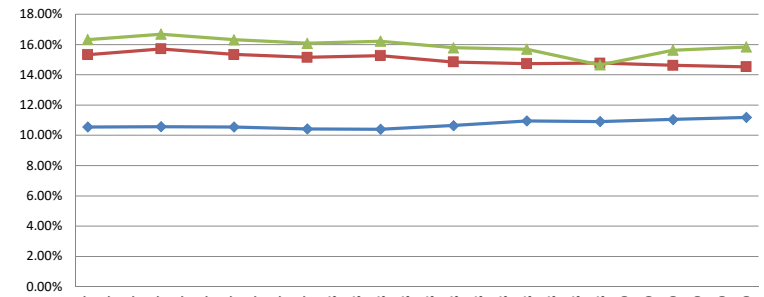
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	10.01%	10.00%	10.12%	10.07%	10.27%	10.40%	10.54%	10.67%	10.48%	10.58%
Tier 1 Risk Based Ratio	14.08%	14.06%	14.08%	14.05%	14.16%	14.23%	14.18%	14.39%	14.57%	14.53%
Risk Based Capital Ratio	15.22%	15.14%	15.18%	15.14%	15.26%	15.30%	15.24%	15.47%	15.71%	15.63%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	10.55%	10.65%	10.92%	10.78%	11.28%	11.28%	11.59%	11.51%	11.83%	11.74%
Tier 1 Risk Based Ratio	15.08%	15.01%	15.20%	15.13%	15.65%	15.65%	15.56%	15.63%	15.87%	16.03%
Risk Based Capital Ratio	16.20%	16.14%	16.33%	16.24%	16.76%	16.76%	16.64%	16.69%	16.94%	17.12%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	10.54%	10.56%	10.54%	10.42%	10.40%	10.63%	10.94%	10.90%	11.04%	11.18%
Tier 1 Risk Based Ratio	15.32%	15.70%	15.33%	15.14%	15.26%	14.84%	14.74%	14.76%	14.61%	14.52%
Risk Based Capital Ratio	16.32%	16.68%	16.31%	16.07%	16.21%	15.78%	15.68%	14.65%	15.61%	15.84%

Source: SNL Financial

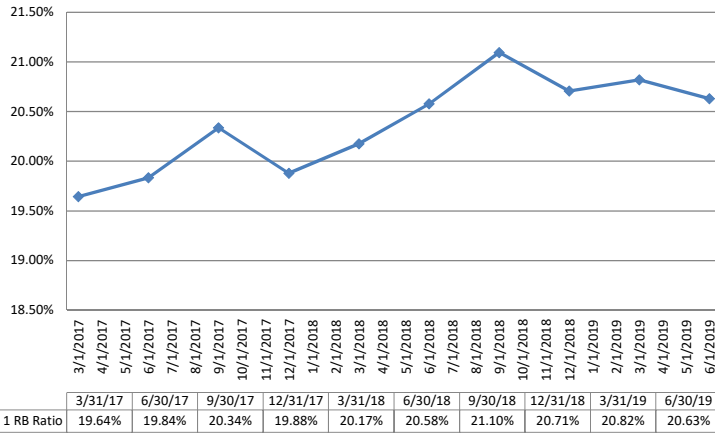
Note: Report includes only bank-level data.

NA = data was not available.

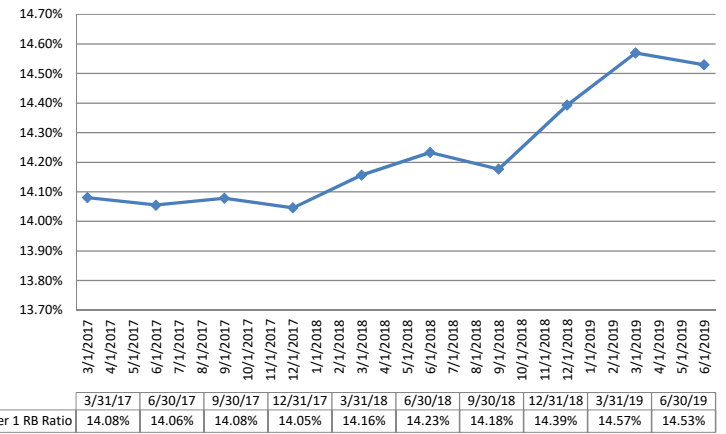
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

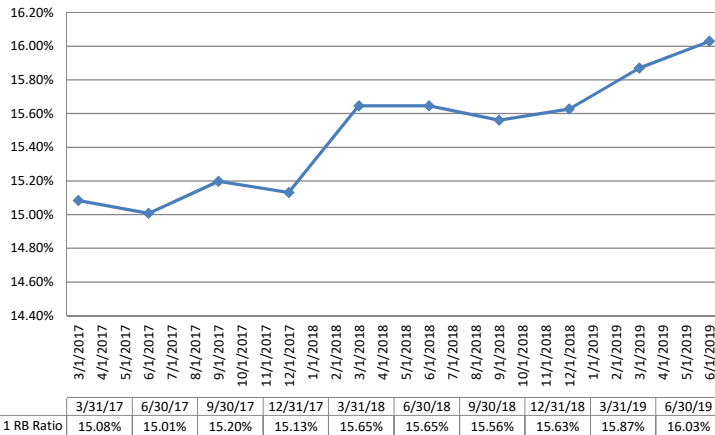
**Asset Group A - \$0 to \$250 million in Total Assets
As of Date**



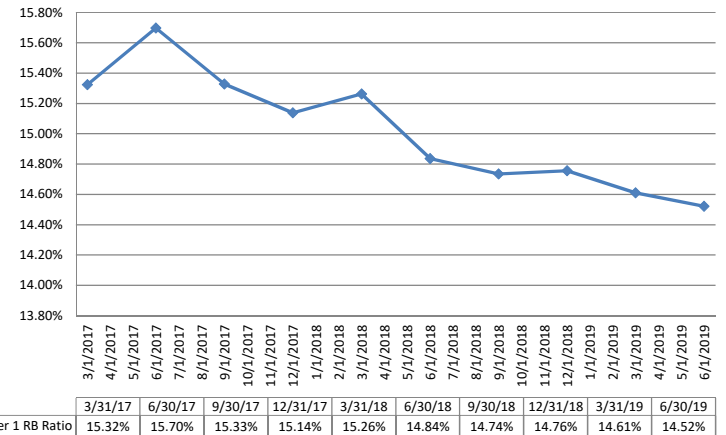
**Asset Group B - \$251 to \$500 million in Total Assets
As of Date**



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



**Asset Group D - \$1 to \$10 billion in Total Assets
As of Date**



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 10, 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	\$9,263	\$708	\$708	\$708	7.43%	19.98%	21.08%	19.98%
	Towanda State Bank	\$10,340	\$841	\$844	\$844	8.25%	14.94%	16.20%	14.94%
	State Bank of Burrton	\$10,757	\$1,245	\$1,240	\$1,240	11.66%	26.64%	27.88%	26.64%
	Prescott State Bank	\$12,978	\$2,098	\$2,098	\$2,098	16.23%	29.21%	30.46%	29.21%
	Bison State Bank	\$13,926	\$1,389	\$1,321	\$1,321	10.10%	16.84%	18.10%	16.84%
	First National Bank of Harveyville	\$14,919	\$1,417	\$1,417	\$1,417	9.23%	16.01%	17.03%	16.01%
	Farmers State Bank	\$15,333	\$1,981	\$1,981	\$1,981	12.71%	24.50%	25.75%	24.50%
	Dickinson County Bank	\$16,444	\$1,467	\$1,467	\$1,467	9.18%	12.09%	13.34%	12.09%
	Emerald Bank	\$17,839	\$1,959	\$1,948	\$1,948	10.87%	20.00%	21.27%	20.00%
	Bank of Denton	\$17,854	\$3,327	\$3,327	\$3,327	18.67%	29.25%	30.49%	29.25%
	Hillsboro State Bank	\$17,971	\$1,773	\$1,765	\$1,765	9.72%	18.18%	19.43%	18.18%
	Peoples State Bank	\$18,346	\$4,625	\$4,625	\$4,625	25.82%	31.62%	32.83%	31.62%
	Alden State Bank	\$19,924	\$2,454	\$2,431	\$2,431	12.35%	19.60%	20.80%	19.60%
	Farmers State Bank	\$21,822	\$2,092	\$2,092	\$2,092	9.50%	11.53%	12.63%	11.53%
	Lorraine State Bank	\$22,439	\$4,011	\$3,985	\$3,985	17.51%	20.71%	21.88%	20.71%
	Marion National Bank	\$23,720	\$3,905	\$2,816	\$2,816	12.43%	22.89%	23.92%	22.89%
	Baxter State Bank	\$25,203	\$5,822	\$5,166	\$5,166	20.79%	35.08%	36.33%	35.08%
	Piqua State Bank	\$28,173	\$3,106	\$3,080	\$3,080	10.73%	19.89%	21.15%	19.89%
	State Bank of Canton	\$29,103	\$6,081	\$6,079	\$6,079	20.75%	42.13%	42.96%	42.13%
	Marquette Farmers State Bank of Marquette	\$29,282	\$4,724	\$4,662	\$4,662	15.80%	25.13%	26.39%	25.13%
	Gorham State Bank	\$29,325	\$3,481	\$3,481	\$3,281	11.78%	18.19%	19.43%	17.14%
	Ninnescah Valley Bank	\$31,702	\$4,162	\$4,006	\$4,006	12.76%	20.40%	21.12%	20.40%
	Union State Bank	\$31,776	\$4,928	\$4,808	\$4,808	15.18%	28.06%	29.28%	28.06%
	Liberty Savings Association, FSA	\$32,121	\$6,606	\$6,606	\$6,606	20.09%	81.86%	83.05%	81.86%
	Cottonwood Valley Bank	\$33,549	\$4,646	\$4,577	\$4,577	13.80%	30.52%	31.78%	30.52%
	State Exchange Bank	\$34,391	\$4,711	\$4,600	\$4,600	13.19%	19.84%	20.67%	19.84%
	Kendall State Bank	\$36,486	\$3,473	\$3,236	\$3,236	8.98%	12.97%	14.23%	12.97%
	Farmers State Bank	\$36,561	\$3,976	\$3,873	\$3,873	10.74%	14.94%	16.19%	14.94%
	Chetopa State Bank & Trust Co.	\$36,830	\$3,822	\$3,822	\$3,822	10.33%	15.58%	16.67%	15.58%
	First National Bank of Spearville	\$37,634	\$6,396	\$5,371	\$5,371	14.37%	23.28%	24.54%	23.28%
	Bank of Greeley	\$38,188	\$5,035	\$5,014	\$5,014	12.86%	25.53%	26.78%	25.53%
	Haviland State Bank	\$39,224	\$5,598	\$5,469	\$5,469	13.91%	18.77%	20.03%	18.77%
	Ford County State Bank	\$39,628	\$5,563	\$5,543	\$5,543	16.18%	17.63%	18.89%	17.63%
	City State Bank	\$39,899	\$3,844	\$3,823	\$3,823	9.46%	15.40%	16.52%	15.40%
	Farmers and Merchants Bank of Mound City, Kansas	\$40,589	\$3,007	\$2,988	\$2,988	7.35%	10.53%	11.78%	10.53%
	Swedish-American State Bank	\$41,392	\$4,932	\$4,883	\$4,883	12.10%	14.46%	15.72%	14.46%
	Olpe State Bank	\$42,126	\$6,190	\$6,102	\$6,102	14.34%	27.53%	28.78%	27.53%
	First State Bank of Ransom	\$42,243	\$9,888	\$9,699	\$9,699	22.81%	42.61%	43.87%	42.61%
	Farmers State Bank of Blue Mound	\$43,742	\$8,037	\$8,003	\$8,003	17.85%	22.00%	23.13%	22.00%
	Farmers State Bank of Bucklin, Kansas	\$44,259	\$5,160	\$4,154	\$4,154	9.35%	14.65%	19.35%	14.65%
	State Bank of Spring Hill	\$44,383	\$4,499	\$4,373	\$4,373	9.74%	21.30%	22.27%	21.30%
	Bank of Palmer	\$44,410	\$4,974	\$4,793	\$4,793	10.60%	18.07%	19.32%	18.07%
	First National Bank in Frankfort	\$47,697	\$4,722	\$4,654	\$4,654	9.82%	16.61%	17.79%	16.61%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

		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	\$48,362	\$4,460	\$4,289	\$4,289	8.88%	9.85%	10.78%	9.85%
	Union State Bank	\$50,416	\$4,384	\$4,314	\$4,314	8.50%	9.52%	10.36%	9.52%
	Howard State Bank	\$52,459	\$6,157	\$5,910	\$5,910	10.94%	20.74%	22.00%	20.74%
	Peoples Bank	\$52,653	\$7,077	\$6,298	\$6,298	12.37%	17.04%	18.17%	17.04%
	Security State Bank	\$52,813	\$7,167	\$7,177	\$7,177	13.56%	25.08%	26.34%	25.08%
	Kaw Valley State Bank	\$52,850	\$4,974	\$4,752	\$4,752	9.41%	16.73%	17.94%	16.73%
	KansasLand Bank	\$53,948	\$5,048	\$4,325	\$4,325	8.10%	12.24%	13.51%	12.24%
	First National Bank of Dighton	\$54,402	\$11,234	\$11,230	\$11,230	20.32%	27.49%	28.76%	27.49%
	Stock Exchange Bank	\$54,517	\$4,905	\$4,912	\$4,912	9.12%	13.52%	14.77%	13.52%
	Argentine Federal Savings	\$55,626	\$7,499	\$7,499	\$7,499	13.43%	28.14%	29.32%	28.14%
	Tampa State Bank	\$56,024	\$5,946	\$5,604	\$5,604	9.96%	13.16%	14.42%	13.16%
	First National Bank of Sedan	\$56,164	\$7,201	\$7,284	\$7,284	12.79%	21.65%	22.91%	21.65%
	Farmers State Bank	\$57,608	\$7,345	\$7,249	\$7,249	12.70%	20.03%	21.28%	20.03%
	New Century Bank	\$59,425	\$5,665	\$5,665	\$5,665	9.49%	10.99%	12.25%	10.99%
	Heritage Bank	\$60,752	\$6,185	\$6,179	\$6,179	10.23%	14.20%	15.45%	14.20%
	First State Bank	\$61,080	\$11,562	\$11,303	\$11,303	18.11%	27.43%	28.69%	27.43%
	Bank of Holyrood	\$62,128	\$9,220	\$9,188	\$9,188	15.01%	21.28%	22.55%	21.28%
	Kansas State Bank Overbrook Kansas	\$62,319	\$8,734	\$8,575	\$8,575	13.81%	20.18%	21.45%	20.18%
	Farmers State Bank	\$62,379	\$10,763	\$10,581	\$10,581	17.01%	33.02%	34.30%	33.02%
	Citizens State Bank of Cheney, Kansas	\$62,625	\$7,134	\$6,871	\$6,871	11.14%	15.21%	16.46%	15.21%
	First Security Bank	\$63,176	\$5,564	\$4,930	\$4,930	7.97%	10.78%	11.97%	10.78%
	Bendena State Bank	\$65,926	\$6,473	\$6,306	\$6,306	9.77%	12.46%	13.65%	12.46%
	Small Business Bank	\$67,339	\$9,873	\$9,748	\$9,748	14.38%	20.59%	21.85%	20.59%
	Farmers Bank of Osborne, Kansas	\$68,178	\$8,125	\$8,105	\$8,105	12.17%	16.84%	17.99%	16.84%
	FNB Washington	\$69,285	\$19,399	\$19,356	\$19,356	27.40%	55.55%	56.82%	55.55%
	Bank of Protection	\$69,888	\$10,156	\$10,048	\$10,048	14.17%	17.90%	18.87%	17.90%
	Exchange State Bank of St. Paul, Kansas	\$72,739	\$7,377	\$7,377	\$7,377	10.38%	17.95%	19.14%	17.95%
	Lyndon State Bank	\$73,349	\$8,103	\$7,578	\$7,578	10.39%	14.65%	15.91%	14.65%
	First Bank of Beloit	\$74,250	\$10,181	\$10,111	\$10,111	13.46%	21.57%	22.83%	21.57%
	Home Savings Bank	\$75,254	\$14,794	\$13,506	\$13,506	18.52%	32.94%	34.21%	32.94%
	Johnson State Bank	\$77,492	\$12,771	\$12,528	\$12,528	15.92%	27.60%	28.87%	27.60%
	Community Bank of Wichita, Inc.	\$77,914	\$7,536	\$7,580	\$7,580	9.58%	11.62%	12.87%	11.62%
	University National Bank of Lawrence	\$78,047	\$7,569	\$7,231	\$7,231	9.20%	14.00%	15.26%	14.00%
	First State Bank of Healy	\$78,631	\$16,402	\$15,667	\$15,667	20.37%	25.34%	26.57%	25.34%
	Baldwin State Bank	\$79,895	\$8,559	\$8,479	\$8,479	10.77%	25.05%	26.31%	25.05%
	CBW Bank	\$81,455	\$13,590	\$13,569	\$13,569	19.02%	162.15%	162.74%	162.15%
	Fowler State Bank	\$81,518	\$7,814	\$7,771	\$7,771	9.31%	13.08%	14.35%	13.08%
	Citizens State Bank and Trust Company	\$81,918	\$14,908	\$14,822	\$14,822	17.69%	24.01%	25.03%	24.01%
	Bank of Commerce and Trust Company	\$82,508	\$7,585	\$6,764	\$6,764	8.45%	14.82%	15.76%	14.82%
	Stockgrowers State Bank	\$83,709	\$10,255	\$9,177	\$9,177	11.04%	17.59%	18.77%	17.59%
	First National Bank of Hope	\$84,732	\$10,127	\$9,909	\$9,909	11.94%	13.73%	14.99%	13.73%
	Wilson State Bank	\$86,332	\$9,020	\$8,169	\$8,169	9.64%	11.35%	12.30%	11.35%

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.

		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)									
	State Bank of Downs	\$88,211	\$12,129	\$12,127	\$12,127	13.63%	18.41%	19.66%	18.41%
	Riley State Bank of Riley, Kansas	\$88,972	\$9,878	\$9,823	\$9,823	11.04%	15.86%	17.12%	15.86%
	First National Bank of Kansas	\$90,413	\$7,815	\$7,334	\$7,334	8.36%	20.55%	21.38%	20.55%
	First National Bank in Fredonia	\$90,674	\$16,756	\$16,333	\$16,333	18.03%	38.92%	40.18%	38.92%
	Chisholm Trail State Bank	\$91,048	\$9,031	\$9,124	\$9,124	10.61%	13.67%	14.56%	13.67%
	State Bank of Bern	\$92,355	\$16,108	\$15,759	\$15,759	17.06%	23.84%	25.06%	23.84%
	First Federal Savings and Loan Bank	\$94,325	\$11,434	\$11,434	\$11,434	12.03%	21.60%	22.86%	21.60%
	Elk State Bank	\$96,336	\$10,171	\$9,930	\$9,930	10.35%	17.44%	18.70%	17.44%
	Garden Plain State Bank	\$96,629	\$15,279	\$14,923	\$14,923	15.60%	22.61%	23.86%	22.61%
	Lyons State Bank	\$96,660	\$12,612	\$12,356	\$12,356	12.87%	19.92%	21.17%	19.92%
	Community Bank	\$97,065	\$9,721	\$9,723	\$9,723	10.29%	10.73%	11.80%	10.73%
	First Commerce Bank	\$99,607	\$12,100	\$10,826	\$10,826	10.90%	16.89%	18.14%	16.89%
	Farmers Bank & Trust	\$99,627	\$9,491	\$9,031	\$9,031	9.09%	16.57%	17.61%	16.57%
	Conway Bank	\$99,923	\$9,166	\$7,090	\$7,090	7.14%	12.79%	14.04%	12.79%
	First National Bank in Cimarron	\$100,609	\$8,310	\$8,174	\$8,174	8.18%	12.87%	13.85%	12.87%
	Alliance Bank	\$101,031	\$12,133	\$12,107	\$12,107	12.12%	15.53%	16.78%	15.52%
	TriCentury Bank	\$101,664	\$11,790	\$11,651	\$11,651	11.48%	15.20%	16.46%	15.20%
	Bank of Prairie Village	\$103,547	\$12,025	\$11,912	\$11,912	11.48%	20.52%	21.77%	20.52%
	American Bank of Baxter Springs	\$104,462	\$12,513	\$12,439	\$12,439	11.90%	31.60%	NA	31.60%
	First Neodesha Bank	\$104,967	\$10,284	\$10,109	\$10,109	9.55%	13.81%	14.95%	13.81%
	Home Bank and Trust Company	\$105,196	\$8,334	\$8,329	\$8,329	8.03%	9.60%	10.83%	9.60%
	Andover State Bank	\$106,504	\$7,911	\$7,939	\$7,439	7.58%	9.52%	10.62%	8.92%
	Prairie Bank of Kansas	\$107,029	\$10,494	\$9,905	\$9,905	9.42%	13.03%	14.00%	13.03%
	First National Bank of Scott City	\$115,808	\$15,582	\$15,394	\$15,394	13.18%	16.08%	17.20%	16.08%
	Stanley Bank	\$115,812	\$21,464	\$21,464	\$21,464	18.84%	27.66%	28.92%	27.66%
	Bankwest of Kansas	\$116,361	\$14,385	\$13,868	\$13,868	11.92%	14.11%	15.01%	14.11%
	First National Bank of Louisburg	\$117,305	\$17,110	\$16,724	\$16,724	14.37%	23.69%	24.94%	23.69%
	Farmers State Bank	\$118,244	\$11,956	\$11,349	\$11,349	9.68%	14.20%	15.40%	14.20%
	Community Bank	\$119,215	\$14,072	\$13,911	\$13,911	11.65%	15.70%	16.95%	15.70%
	Citizens State Bank	\$119,807	\$16,767	\$16,660	\$16,660	13.70%	18.08%	19.11%	18.08%
	Almena State Bank	\$119,819	\$6,765	\$6,588	\$6,588	5.32%	6.71%	7.97%	6.71%
	Halstead Bank	\$120,024	\$11,205	\$11,182	\$11,182	9.38%	11.39%	12.64%	11.39%
	Lyons Federal Bank	\$122,192	\$16,032	\$15,623	\$15,623	13.03%	17.01%	18.22%	17.01%
	Carson Bank	\$124,454	\$9,909	\$9,698	\$9,698	8.04%	11.39%	12.33%	11.39%
	Patriots Bank	\$125,876	\$12,541	\$12,437	\$12,437	9.92%	12.51%	13.45%	12.51%
	Heartland Tri-State Bank	\$126,239	\$11,898	\$11,684	\$11,684	10.14%	11.32%	11.93%	11.32%
	Southwind Bank	\$129,348	\$13,713	\$13,033	\$13,033	10.33%	15.34%	16.43%	15.34%
	Farmers National Bank	\$130,292	\$24,629	\$24,235	\$24,235	18.55%	23.40%	24.65%	23.40%
	Flint Hills Bank	\$131,333	\$16,387	\$16,356	\$16,356	12.54%	21.76%	23.02%	21.76%
	Valley State Bank	\$133,374	\$17,678	\$17,619	\$17,619	13.33%	20.49%	21.55%	20.49%
	Impact Bank	\$134,182	\$15,323	\$14,906	\$14,906	10.80%	14.97%	16.22%	14.97%
	Stockgrowers State Bank	\$134,761	\$19,777	\$19,139	\$19,139	14.48%	19.00%	19.95%	19.00%
	Midland National Bank	\$136,064	\$16,101	\$15,459	\$15,459	11.45%	14.75%	15.73%	14.75%
	Vintage Bank Kansas	\$137,442	\$15,455	\$13,942	\$13,942	10.49%	14.07%	15.32%	14.07%
	Lyon County State Bank	\$138,479	\$13,024	\$12,034	\$12,034	8.65%	20.30%	21.55%	20.30%
	Fidelity State Bank and Trust Company	\$141,760	\$12,867	\$12,585	\$12,585	9.20%	13.58%	14.30%	13.58%
	Bank of the Prairie	\$142,855	\$14,456	\$14,020	\$14,020	10.02%	12.27%	13.53%	12.27%

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.

		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	\$143,939	\$23,251	\$22,814	\$22,814	15.74%	17.80%	18.73%	17.80%
	Union State Bank	\$147,744	\$17,008	\$16,346	\$16,346	11.08%	19.58%	20.67%	19.58%
	Farmers State Bank of Aliceville, Kansas	\$148,702	\$22,790	\$22,182	\$22,182	14.90%	22.32%	23.57%	22.32%
	Valley State Bank	\$149,523	\$13,950	\$13,743	\$13,743	9.20%	10.45%	11.51%	10.45%
	Kansas State Bank	\$152,868	\$13,450	\$12,938	\$12,938	8.60%	17.75%	18.74%	17.75%
	First Bank	\$154,222	\$20,674	\$20,242	\$20,242	13.50%	20.28%	21.54%	20.28%
	First State Bank and Trust Company of Larned	\$156,345	\$20,528	\$20,383	\$20,383	13.39%	20.07%	21.32%	20.06%
	Community State Bank	\$165,868	\$19,477	\$18,852	\$18,852	11.48%	17.48%	18.61%	17.48%
	Community Bank of the Midwest	\$168,103	\$18,242	\$18,065	\$18,065	10.79%	14.56%	15.66%	14.56%
	FirstOak Bank	\$179,314	\$19,094	\$17,111	\$17,111	9.60%	12.78%	13.99%	12.78%
	Fidelity State Bank and Trust Company	\$169,396	\$32,912	\$32,017	\$32,017	18.84%	71.95%	73.21%	71.95%
	Citizens National Bank	\$171,715	\$18,881	\$18,319	\$18,319	10.58%	22.37%	23.62%	22.37%
	First Heritage Bank	\$173,362	\$17,755	\$16,932	\$16,932	9.40%	13.46%	14.51%	13.46%
	SJN Bank of Kansas	\$174,788	\$15,720	\$13,774	\$13,774	7.98%	11.40%	12.66%	11.40%
	First Kansas Bank	\$176,785	\$18,316	\$16,633	\$16,633	9.13%	26.80%	28.05%	26.80%
	Citizens Savings and Loan Association, FSB	\$179,901	\$37,962	\$38,079	\$38,079	21.23%	59.41%	60.18%	59.41%
	Farmers and Drovers Bank	\$180,628	\$49,215	\$48,672	\$48,672	26.97%	46.00%	47.25%	46.00%
	VisionBank	\$181,344	\$17,096	\$16,328	\$16,328	8.95%	10.92%	12.17%	10.92%
	Bankers' Bank of Kansas	\$181,416	\$26,720	\$26,715	\$26,715	14.84%	18.34%	19.60%	18.34%
	Bank of Commerce	\$182,641	\$16,754	\$16,754	\$16,754	9.26%	17.07%	18.18%	17.07%
	Farmers State Bank	\$184,392	\$27,322	\$26,525	\$26,525	14.39%	14.07%	15.26%	14.07%
	Kaw Valley State Bank and Trust Company	\$185,247	\$21,773	\$21,509	\$21,509	11.84%	19.28%	20.53%	19.28%
	Goppert State Service Bank	\$185,373	\$19,749	\$19,774	\$19,774	10.66%	13.79%	15.04%	13.79%
	FNB Bank	\$187,875	\$25,633	\$25,360	\$25,360	13.77%	18.96%	20.25%	18.96%
	Solomon State Bank	\$191,053	\$34,118	\$33,975	\$33,975	17.45%	30.04%	31.31%	30.04%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$192,805	\$18,732	\$16,867	\$16,867	8.96%	15.53%	16.68%	15.53%
	Community First Bank	\$193,755	\$18,295	\$18,278	\$18,278	9.59%	10.34%	11.54%	10.34%
	Freedom Bank	\$197,352	\$19,847	\$20,487	\$20,487	10.25%	12.37%	13.03%	12.37%
	First Bank of Newton	\$198,828	\$19,418	\$19,418	\$19,418	10.01%	13.36%	14.63%	13.36%
	Kearny County Bank	\$203,416	\$36,543	\$34,501	\$34,501	17.11%	21.93%	23.18%	21.93%
	Citizens State Bank	\$203,657	\$19,034	\$18,799	\$18,799	9.21%	13.99%	15.00%	13.99%
	Great American Bank	\$209,543	\$27,838	\$19,364	\$19,364	9.79%	11.59%	12.85%	11.59%
	Plains State Bank	\$211,600	\$25,252	\$22,967	\$22,967	11.18%	14.26%	14.79%	14.26%
	Mid-America Bank	\$215,580	\$21,216	\$20,966	\$20,966	9.94%	9.64%	10.83%	9.64%
	Mutual Savings Association	\$216,773	\$65,084	\$64,586	\$64,586	30.35%	51.12%	52.37%	51.12%
	Cornerstone Bank	\$222,106	\$21,605	\$21,214	\$21,214	9.49%	12.21%	13.46%	12.21%
	Kanza Bank	\$222,745	\$23,596	\$21,787	\$21,787	9.82%	13.86%	14.94%	13.86%
	First National Bank and Trust	\$222,921	\$34,611	\$33,833	\$33,833	15.26%	19.48%	20.74%	19.48%
	Grant County Bank	\$233,827	\$34,801	\$33,624	\$33,624	14.52%	22.34%	23.60%	22.34%
	Farmers & Merchants Bank of Colby	\$237,460	\$33,392	\$31,917	\$31,917	13.83%	14.71%	15.43%	14.71%
	Golden Belt Bank, FSA	\$237,875	\$32,074	\$28,363	\$28,363	12.01%	13.92%	14.83%	13.92%
	ESB Financial	\$239,612	\$24,718	\$24,530	\$24,530	10.31%	12.92%	13.94%	12.92%
	Solutions North Bank	\$246,724	\$28,647	\$27,492	\$27,492	11.13%	14.21%	15.46%	14.21%
	State Average of Asset Group A	\$100,302	\$12,738	\$12,321	\$12,317	12.49%	20.64%	21.75%	20.63%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 10, 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									
	Peoples State Bank	\$254,619	\$28,798	\$25,093	\$25,093	9.69%	12.27%	12.51%	12.27%
	Bank of Hays	\$261,630	\$27,509	\$26,884	\$26,884	10.37%	14.68%	15.93%	14.68%
	Centera Bank	\$270,009	\$26,405	\$23,847	\$23,847	8.74%	14.96%	16.17%	14.96%
	Guaranty State Bank and Trust Company	\$277,027	\$36,572	\$35,268	\$35,268	12.79%	14.79%	16.05%	14.79%
	Community First National Bank	\$293,004	\$26,713	\$26,713	\$26,713	9.35%	10.02%	11.08%	10.02%
	Astra Bank	\$295,453	\$30,675	\$27,787	\$27,787	9.46%	11.85%	12.78%	11.85%
	First State Bank and Trust	\$297,316	\$25,400	\$24,426	\$24,426	8.36%	11.58%	12.83%	11.58%
	Silver Lake Bank	\$301,620	\$32,127	\$31,853	\$31,853	11.10%	14.51%	15.39%	14.51%
	Kaw Valley Bank	\$304,668	\$34,053	\$30,368	\$30,368	9.89%	12.11%	13.35%	12.11%
	Bank of the Flint Hills	\$305,118	\$30,745	\$30,113	\$30,113	10.01%	10.97%	11.86%	10.97%
	Security State Bank	\$306,516	\$45,475	\$44,760	\$44,760	14.94%	16.69%	17.49%	16.69%
	Union State Bank of Everest	\$314,925	\$34,802	\$30,535	\$30,535	9.94%	13.81%	15.06%	13.81%
	Bank, The	\$332,717	\$46,076	\$43,307	\$43,307	12.83%	18.29%	19.55%	18.29%
	First Option Bank	\$333,338	\$30,404	\$29,354	\$29,354	8.94%	20.93%	21.93%	20.93%
	Commercial Bank	\$335,844	\$30,535	\$28,388	\$28,388	8.52%	14.78%	16.04%	14.78%
	Union State Bank	\$337,057	\$40,788	\$29,882	\$29,882	9.19%	12.44%	13.69%	12.44%
	First National Bank of Syracuse	\$345,284	\$39,201	\$36,110	\$36,110	10.60%	12.48%	13.75%	12.48%
	Citizens State Bank	\$350,799	\$35,594	\$33,196	\$33,196	9.59%	11.01%	12.22%	11.01%
	Denison State Bank	\$351,592	\$49,752	\$49,063	\$49,063	14.05%	18.85%	20.05%	18.85%
	Peoples Bank	\$351,972	\$51,945	\$41,822	\$41,822	12.07%	17.61%	18.86%	17.61%
	Citizens Bank of Kansas	\$381,820	\$53,266	\$36,359	\$36,359	9.91%	13.29%	14.13%	13.29%
	Bank of Tescott	\$386,002	\$54,430	\$53,415	\$53,415	13.73%	18.23%	19.50%	18.23%
	Labette Bank	\$400,373	\$47,571	\$46,176	\$46,176	11.58%	16.72%	17.79%	16.72%
	Exchange Bank & Trust	\$416,884	\$44,770	\$44,199	\$44,199	10.49%	15.79%	17.05%	15.79%
	Citizens State Bank	\$438,574	\$49,514	\$42,771	\$42,771	10.03%	12.31%	13.21%	12.31%
	First Bank Kansas	\$441,053	\$40,730	\$38,334	\$38,334	8.88%	15.57%	16.83%	15.57%
	First State Bank	\$441,503	\$51,964	\$45,658	\$45,658	10.54%	15.38%	16.63%	15.38%
	Southwest National Bank	\$443,827	\$43,927	\$43,661	\$43,661	9.69%	11.24%	12.27%	11.24%
	Western State Bank	\$454,445	\$58,911	\$58,428	\$58,428	12.80%	16.32%	17.58%	16.32%
	Legacy Bank	\$457,988	\$52,345	\$50,083	\$50,083	11.12%	13.79%	14.88%	13.79%
	Community National Bank	\$470,312	\$42,397	\$40,753	\$40,753	8.71%	17.15%	18.17%	17.15%
	State Average of Asset Group B	\$353,332	\$40,109	\$37,052	\$37,052	10.58%	14.53%	15.63%	14.53%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 10, 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									
	Peoples Bank and Trust Company	\$515,903	\$73,647	\$71,377	\$71,377	13.95%	15.83%	16.88%	15.83%
	United Bank & Trust	\$605,420	\$77,075	\$70,748	\$70,748	11.73%	14.41%	15.66%	14.41%
	American State Bank & Trust Company	\$633,547	\$88,897	\$71,564	\$71,564	11.41%	13.84%	14.70%	13.84%
	Bank of Labor	\$640,969	\$51,721	\$52,015	\$52,015	8.99%	15.07%	16.32%	15.07%
	Bennington State Bank	\$709,489	\$83,279	\$81,231	\$81,231	11.50%	16.22%	17.49%	16.22%
	GNBank, National Association	\$719,510	\$86,854	\$72,421	\$72,421	10.28%	13.20%	14.45%	13.20%
	First National Bank of Hutchinson	\$729,569	\$93,881	\$91,644	\$91,644	12.61%	15.06%	16.05%	15.06%
	Farmers Bank & Trust	\$858,524	\$162,568	\$150,046	\$150,046	17.64%	27.18%	28.01%	27.18%
	CoreFirst Bank & Trust	\$946,283	\$89,916	\$91,758	\$91,758	9.83%	12.76%	13.71%	12.76%
	Central National Bank	\$986,264	\$109,645	\$106,349	\$106,349	10.94%	16.77%	18.02%	16.77%
	Landmark National Bank	\$998,726	\$121,350	\$99,943	\$99,943	10.27%	15.98%	17.00%	15.98%
	State Average of Asset Group C	\$758,564	\$94,439	\$87,191	\$87,191	11.74%	16.03%	17.12%	16.03%
Asset Group D - \$1 billion to \$10 billion in total assets									
	Armed Forces Bank, National Association	\$1,121,986	\$203,221	\$190,976	\$190,976	17.98%	24.64%	25.89%	24.64%
	Community National Bank & Trust	\$1,227,544	\$121,324	\$105,964	\$105,964	8.83%	11.07%	12.21%	11.07%
	Bank of Blue Valley	\$1,319,226	\$194,576	\$142,201	\$142,201	15.06%	14.50%	14.92%	14.50%
	Emprise Bank	\$1,734,923	\$164,554	\$136,660	\$136,660	8.07%	10.76%	11.98%	10.75%
	KS StateBank	\$2,018,723	\$191,197	\$187,723	\$187,723	9.36%	12.39%	13.65%	12.39%
	Fidelity Bank	\$2,363,674	\$230,471	\$220,887	\$220,887	9.44%	11.42%	12.40%	11.42%
	Security Bank of Kansas City	\$3,054,736	\$499,403	\$425,750	\$425,750	14.56%	19.20%	20.45%	19.20%
	Equity Bank	\$4,177,410	\$470,326	\$317,336	\$317,336	8.21%	10.88%	NA	10.88%
	CrossFirst Bank	\$4,468,090	\$487,324	\$463,455	\$463,455	10.59%	10.76%	11.75%	10.76%
	INTRUST Bank, National Association	\$5,359,562	\$418,394	\$440,590	\$440,590	8.42%	10.27%	11.07%	10.27%
	Capitol Federal Savings Bank	\$9,309,254	\$1,171,199	\$1,168,152	\$1,168,152	12.42%	23.85%	24.03%	23.85%
	State Average of Asset Group D	\$3,286,830	\$377,454	\$345,427	\$345,427	11.18%	14.52%	15.84%	14.52%

Source: SNL Financial

Note: Report includes only bank-level data.

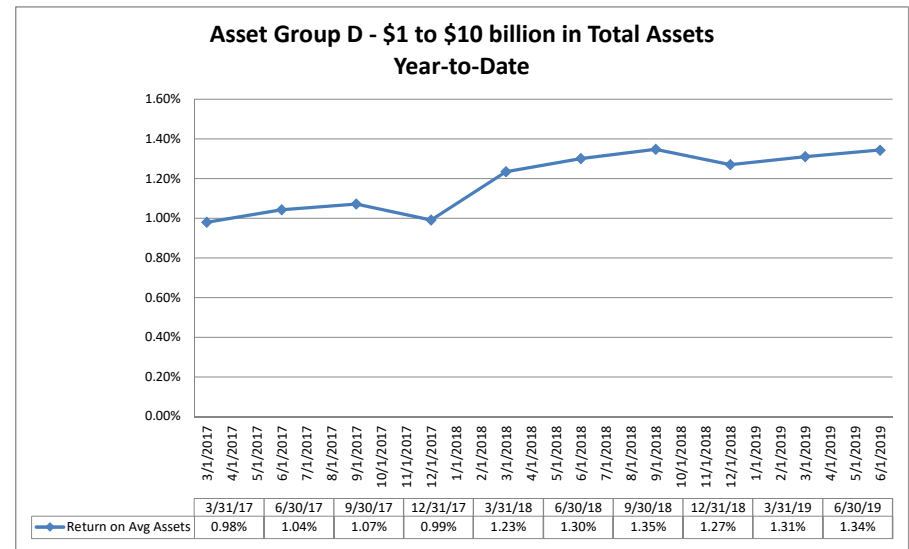
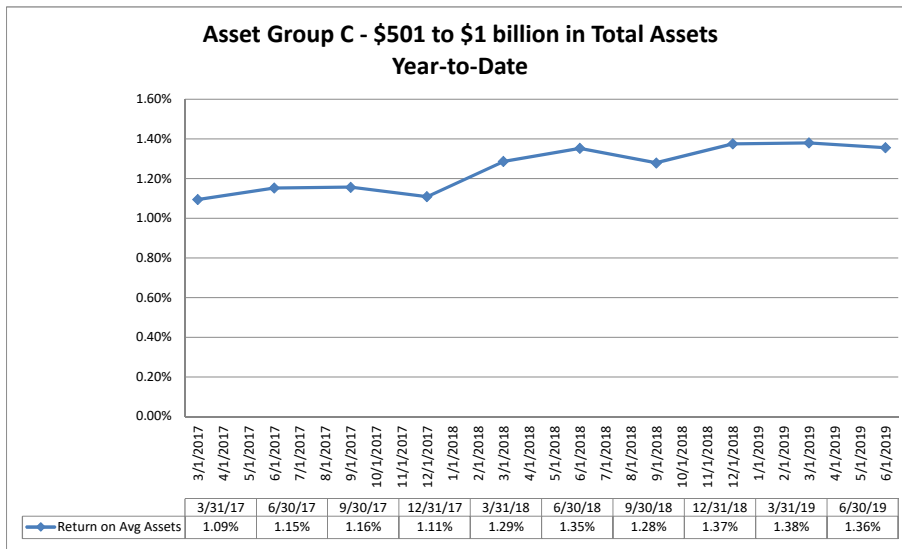
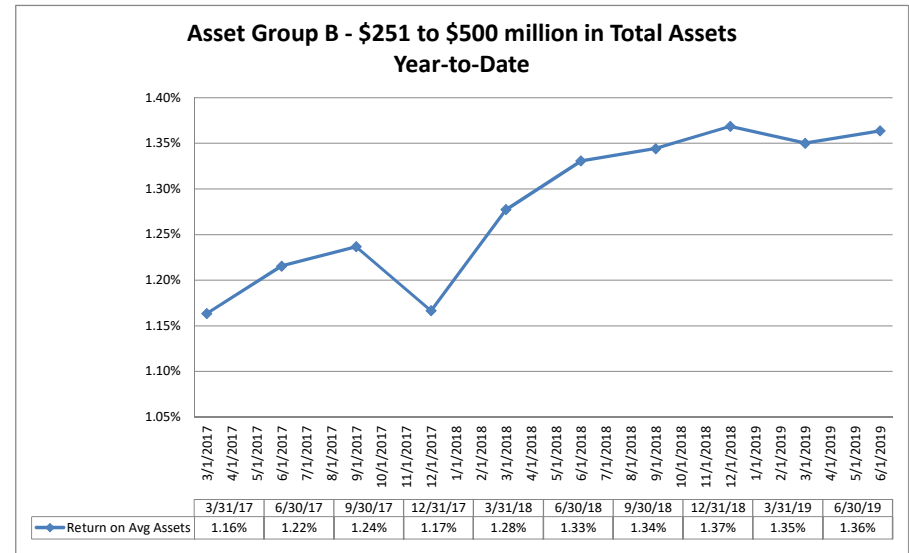
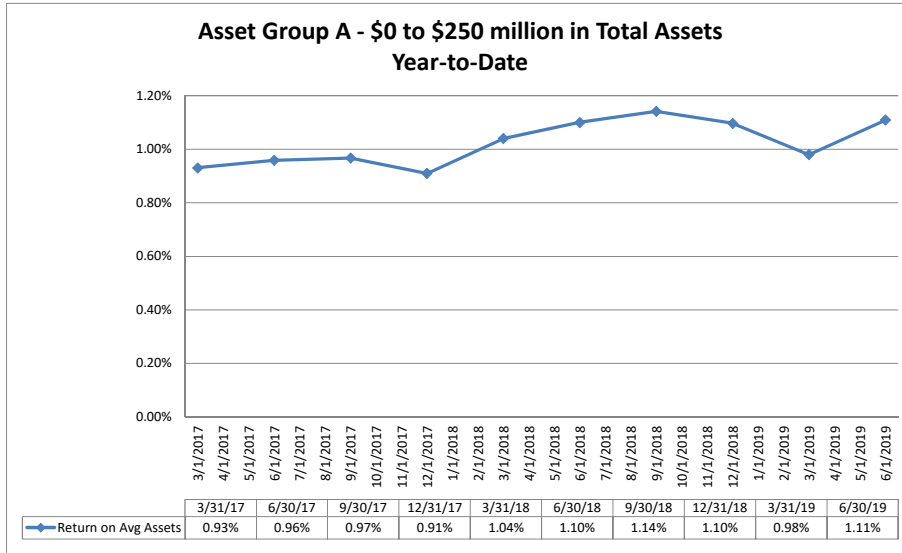
NA = data was not available.

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

Missouri

Performance Analysis

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



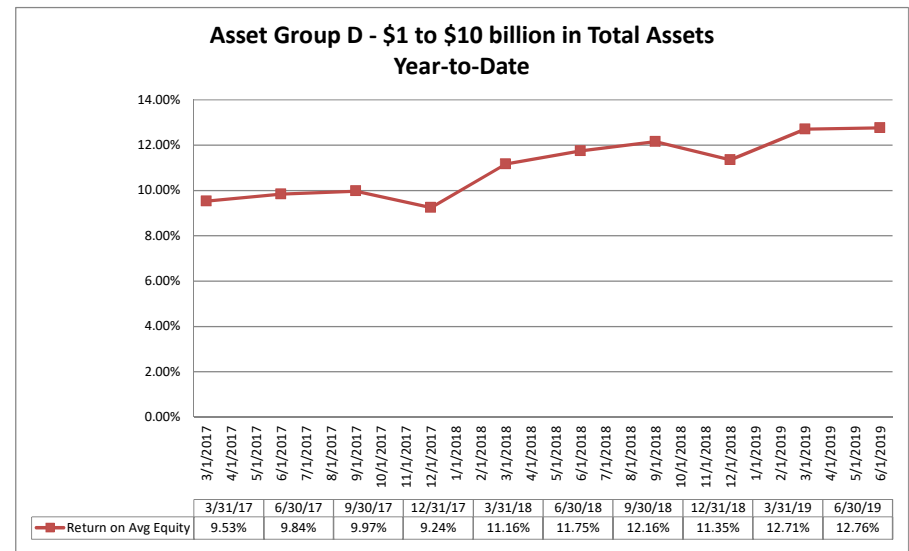
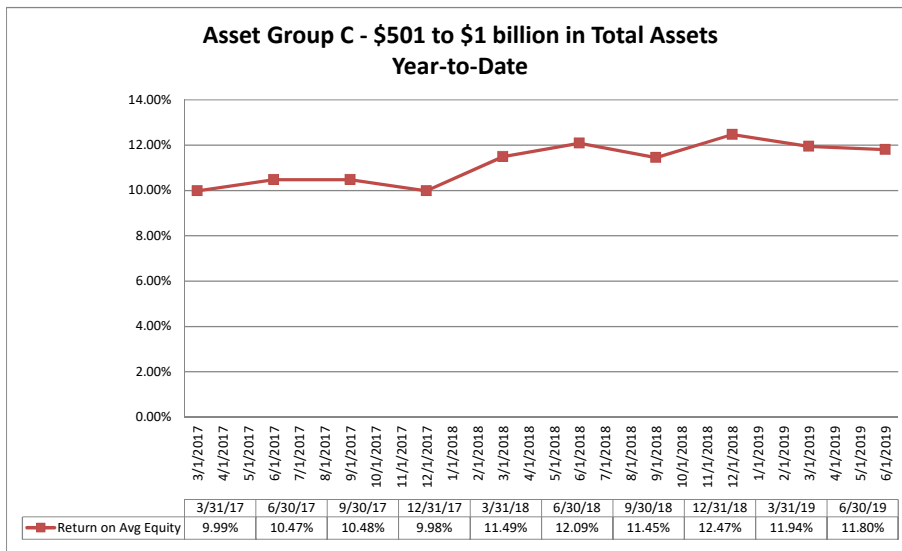
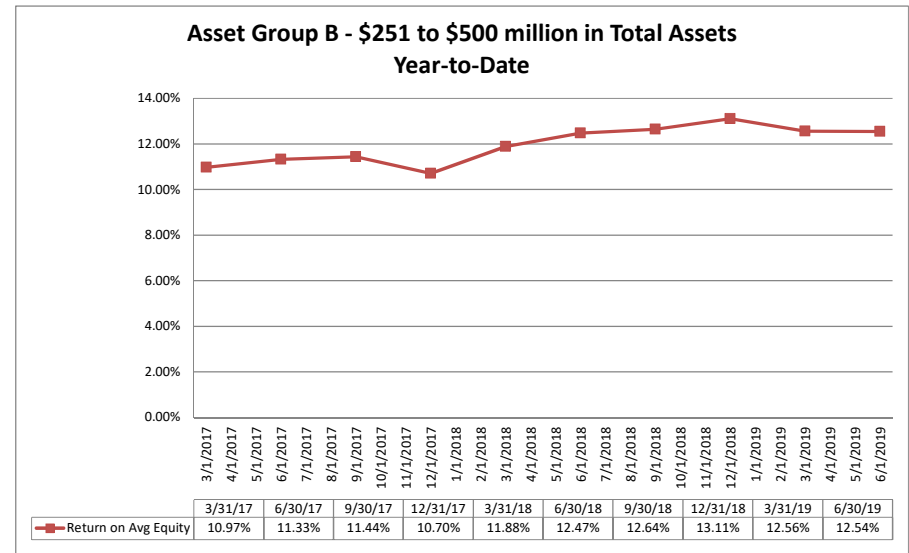
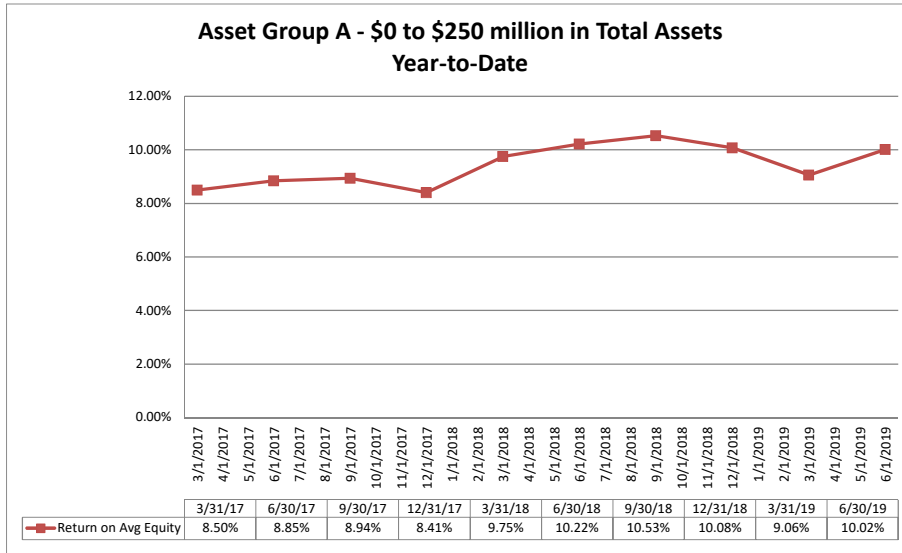
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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	\$18,806	\$44	0.94%	8.27%	63.49%	\$60	\$118	1.26%	11.22%	65.80%	\$65
	America's Community Bank	\$29,122	\$41	0.56%	4.75%	85.81%	\$75	\$58	0.40%	3.38%	89.13%	\$67
	Neighbors Bank	\$30,254	\$43	0.57%	3.96%	92.97%	\$47	\$12	0.09%	0.55%	98.62%	\$39
	Bank of Houston	\$30,615	(\$101)	(1.31%)	(18.83%)	131.56%	\$48	(\$166)	(1.08%)	(15.33%)	126.60%	\$46
	Bank of New Cambria	\$31,009	\$61	0.77%	5.73%	74.12%	\$58	\$116	0.73%	5.52%	76.01%	\$58
	First Security Bank	\$32,116	\$71	0.88%	11.20%	68.88%	\$59	\$123	0.77%	9.92%	71.94%	\$59
	Canton State Bank	\$32,923	\$8	0.10%	0.92%	95.95%	\$59	\$32	0.20%	1.86%	93.58%	\$58
	La Monte Community Bank	\$32,979	\$52	0.65%	6.18%	75.86%	\$70	\$92	0.58%	5.48%	77.95%	\$73
	State Bank	\$33,119	\$116	1.40%	15.91%	66.10%	\$48	\$208	1.25%	14.32%	69.43%	\$51
	Bank of Orrick	\$33,599	\$18	0.21%	2.02%	89.66%	\$67	\$21	0.12%	1.20%	93.17%	\$65
	Systematic Savings Bank	\$36,483	(\$79)	(0.85%)	(6.35%)	124.24%	\$73	(\$150)	(0.81%)	(6.01%)	124.87%	\$77
	CBC Bank	\$37,690	\$56	0.60%	7.00%	79.79%	\$31	\$111	0.60%	7.21%	80.28%	\$33
	FMB Bank	\$40,461	\$44	0.42%	4.71%	82.51%	\$56	\$36	0.17%	1.96%	92.38%	\$63
	Montrose Savings Bank	\$42,431	\$206	1.91%	12.84%	50.33%	\$67	\$378	1.73%	11.86%	53.80%	\$69
	Community Bank of Memphis	\$47,463	\$122	1.04%	7.81%	54.07%	\$47	\$235	1.01%	7.60%	55.42%	\$47
	Sherwood Community Bank	\$48,481	\$30	0.25%	2.50%	93.83%	\$58	\$113	0.47%	4.76%	88.68%	\$54
	Kahoka State Bank	\$49,631	\$131	1.06%	9.77%	62.74%	\$46	\$248	1.00%	9.39%	63.95%	\$46
	Bank of Louisiana	\$53,770	\$44	0.33%	3.16%	88.57%	\$64	(\$370)	(1.38%)	(13.32%)	88.88%	\$64
	Community Bank of Missouri	\$53,833	\$218	1.65%	11.87%	67.01%	\$54	\$401	1.52%	11.03%	68.13%	\$54
	Quarry City Savings and Loan Association	\$55,077	\$54	0.40%	2.45%	85.22%	\$104	\$55	0.20%	1.25%	92.22%	\$107
	Bank of Iberia	\$55,802	\$70	0.50%	5.54%	85.80%	\$67	\$141	0.51%	5.65%	85.50%	\$66
	1st Cameron State Bank	\$55,964	\$64	0.46%	4.79%	81.38%	\$48	\$128	0.46%	4.81%	81.55%	\$49
	Farmers Bank of Green City	\$56,227	\$115	0.83%	9.05%	68.61%	\$58	\$204	0.75%	8.14%	69.95%	\$58
	Tri-County Trust Company	\$57,905	\$154	1.05%	8.74%	68.66%	\$76	\$313	1.07%	8.96%	67.74%	\$72
	Peoples Bank of Moniteau County	\$58,881	\$94	0.65%	7.20%	73.72%	\$55	\$179	0.62%	6.98%	74.29%	\$54
	Bank of Billings	\$61,541	\$158	1.04%	7.42%	70.38%	\$45	\$282	0.95%	6.63%	72.55%	\$47
	United Security Bank	\$62,091	\$231	1.49%	10.86%	62.63%	\$89	\$444	1.43%	10.58%	62.84%	\$88
	Peoples Bank of Altenburg	\$63,414	\$152	0.95%	9.53%	74.80%	\$69	\$321	1.01%	10.26%	73.25%	\$68
	Farmers Bank of Lohman	\$66,380	\$122	0.74%	4.71%	66.67%	\$48	\$223	0.69%	4.41%	67.59%	\$49
	Alton Bank	\$66,508	\$310	1.84%	12.60%	57.27%	\$66	\$623	1.83%	12.83%	58.44%	\$67
	Silex Banking Company	\$69,865	\$195	1.10%	6.67%	61.05%	\$100	\$375	1.05%	6.44%	62.29%	\$96
	Central Federal Savings and Loan Association	\$70,084	\$45	0.26%	0.86%	89.25%	\$84	\$95	0.27%	0.91%	90.35%	\$84
	Farmers State Bank, S/B	\$70,406	\$20	NA	NA	89.21%	NA	\$20	NA	NA	89.21%	NA
	Citizens Bank of Edina	\$71,092	\$405	2.29%	18.77%	36.87%	\$52	\$798	2.26%	18.68%	36.48%	\$52
	Investors Community Bank	\$71,167	\$166	0.94%	7.03%	65.27%	\$48	\$310	0.88%	6.72%	67.52%	\$49
	Metz Banking Company	\$72,936	\$225	1.25%	9.95%	64.64%	\$75	\$474	1.31%	10.55%	63.23%	\$72
	Concordia Bank	\$73,455	\$170	0.92%	8.93%	72.44%	\$60	\$291	0.78%	7.76%	75.11%	\$60
	Community State Bank	\$73,625	\$273	1.46%	15.88%	43.31%	\$54	\$565	1.47%	16.87%	42.43%	\$50
	Pony Express Community Bank	\$73,982	\$411	2.21%	20.53%	62.85%	\$59	\$582	1.58%	14.78%	64.72%	\$55
	Community Bank of Pleasant Hill	\$75,731	\$202	1.06%	10.71%	69.63%	\$64	\$381	1.03%	10.37%	71.24%	\$65
	Commercial Bank of Oak Grove	\$77,332	\$72	0.38%	2.46%	84.58%	\$55	\$137	0.36%	2.34%	86.17%	\$55

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 10, 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)												
	Senath State Bank	\$78,874	\$517	2.58%	17.41%	45.37%	\$61	\$931	2.31%	15.73%	49.40%	\$58
	Hamilton Bank	\$80,389	\$356	1.78%	17.80%	57.37%	\$82	\$684	1.72%	17.47%	59.20%	\$81
	Security Bank of Southwest Missouri	\$80,762	\$448	2.22%	17.29%	59.56%	\$58	\$888	2.20%	17.30%	56.15%	\$58
	West Plains Savings and Loan Association	\$80,894	\$149	0.74%	3.37%	62.70%	\$52	\$277	0.69%	3.15%	65.78%	\$54
	TPNB Bank	\$82,253	\$190	0.94%	6.25%	64.34%	\$74	\$350	0.85%	5.84%	66.47%	\$74
	Paramount Bank	\$84,108	\$95	0.62%	4.45%	96.03%	\$105	(\$163)	(0.64%)	(4.04%)	102.39%	\$69
	Table Rock Community Bank	\$85,139	\$225	1.08%	11.47%	72.65%	\$57	\$467	1.10%	12.00%	71.98%	\$57
	Home Savings and Loan Association of Carroll County, F.A.	\$85,613	\$30	0.14%	0.68%	89.55%	\$120	\$63	0.15%	0.72%	90.65%	\$119
	New Frontier Bank	\$86,993	\$93	0.42%	4.27%	61.52%	\$76	\$137	0.32%	3.19%	68.88%	\$74
	Connections Bank	\$87,119	\$201	0.93%	7.28%	61.73%	\$65	\$350	0.81%	6.39%	65.97%	\$64
	Citizens Bank & Trust	\$88,291	\$246	1.10%	8.89%	70.21%	\$60	\$461	1.01%	8.48%	71.21%	\$60
	Bank of Brookfield-Purdin, National Association	\$90,779	\$237	1.00%	8.47%	63.39%	\$45	\$443	0.94%	8.06%	64.92%	\$45
	Saints Avenue Bank	\$90,828	\$58	0.26%	3.09%	84.04%	\$68	\$142	0.32%	3.89%	86.54%	\$67
	Citizens Bank of Rogersville	\$90,897	\$232	1.01%	9.22%	71.26%	\$59	\$486	1.04%	9.74%	69.30%	\$59
	Bank of Grain Valley	\$92,386	\$407	1.78%	8.02%	56.31%	\$84	\$836	1.81%	8.30%	55.20%	\$84
	County Bank	\$93,490	\$270	1.15%	12.76%	75.66%	\$83	\$564	1.22%	13.30%	74.19%	\$82
	Merchants and Farmers Bank of Salisbury	\$93,536	\$184	0.79%	8.25%	79.84%	\$56	\$331	0.69%	7.62%	79.91%	\$57
	Security Bank of the Ozarks	\$93,977	\$324	1.37%	14.46%	68.57%	\$40	\$517	1.09%	11.52%	72.60%	\$40
	First Independent Bank	\$94,054	\$198	0.85%	7.23%	68.02%	\$53	\$396	0.86%	7.32%	67.84%	\$53
	HomePride Bank	\$96,475	\$190	0.79%	9.45%	81.32%	\$46	(\$499)	(1.02%)	(12.52%)	123.18%	\$45
	Bank of New Madrid	\$96,539	\$431	1.74%	14.34%	52.39%	\$55	\$870	1.73%	14.62%	52.55%	\$55
	First National Bank of Nevada	\$97,893	\$86	0.36%	2.35%	76.40%	\$90	\$219	0.46%	3.03%	77.73%	\$89
	Peoples Bank of Wyaconda	\$98,722	\$210	0.85%	8.13%	61.04%	\$47	\$467	0.95%	9.17%	57.92%	\$45
	Jonesburg State Bank	\$99,061	\$399	1.65%	20.75%	62.99%	\$63	\$820	1.71%	21.65%	60.72%	\$58
	Missouri Bank II	\$101,061	\$323	1.29%	12.17%	64.54%	\$50	\$588	1.19%	11.17%	67.10%	\$54
	Citizens Community Bank	\$101,632	\$179	0.71%	5.74%	72.23%	\$68	\$364	0.72%	5.87%	73.33%	\$69
	Bank of Cairo and Moberly	\$101,739	\$416	1.60%	8.82%	56.10%	\$83	\$788	1.49%	8.10%	57.29%	\$86
	State Bank of Missouri	\$102,882	\$412	1.61%	18.02%	57.78%	\$50	\$702	1.39%	15.57%	62.30%	\$52
	Community Bank of El Dorado Springs	\$105,121	\$428	1.63%	9.64%	49.01%	\$65	\$916	1.76%	10.46%	45.62%	\$61
	Bank of Salem	\$105,555	\$163	0.61%	6.62%	73.13%	\$53	\$545	1.03%	11.44%	64.80%	\$52
	First Bank of the Lake	\$106,802	\$525	2.14%	23.69%	52.73%	\$87	\$911	1.99%	21.30%	55.72%	\$88
	First Community Bank of the Ozarks	\$106,932	\$261	0.98%	8.46%	72.00%	\$59	\$521	0.98%	8.59%	72.44%	\$59
	Preferred Bank	\$107,500	\$315	1.15%	14.58%	64.25%	\$39	\$615	1.12%	15.00%	64.96%	\$40
	1st Advantage Bank	\$107,696	\$139	0.52%	5.01%	83.20%	\$85	\$340	0.63%	6.18%	78.07%	\$85
	Kennett Trust Bank	\$108,065	\$163	0.62%	5.42%	77.88%	\$59	\$268	0.50%	4.53%	79.12%	\$61
	Bank of Monticello	\$108,526	\$573	2.13%	17.67%	51.36%	\$51	\$1,102	2.04%	17.34%	51.14%	\$52
	Northeast Missouri State Bank	\$108,530	\$400	1.47%	9.65%	53.49%	\$76	\$805	1.49%	9.96%	53.17%	\$75
	Security Bank of Pulaski County	\$109,117	\$185	0.69%	7.49%	80.28%	\$66	\$356	0.67%	7.32%	79.87%	\$66
	Progressive Ozark Bank	\$112,916	\$532	1.88%	16.61%	68.55%	\$52	\$1,018	1.80%	15.89%	69.58%	\$51
	Mercantile Bank of Louisiana, Missouri	\$114,232	\$487	1.78%	8.28%	54.17%	\$70	\$777	1.43%	6.67%	62.87%	\$79
	Citizens Bank	\$115,631	\$584	2.01%	23.40%	61.99%	\$57	\$1,119	1.91%	21.95%	62.98%	\$57
	Clay County Savings Bank	\$116,574	\$114	0.39%	4.01%	89.07%	\$61	\$343	0.59%	6.06%	87.90%	\$60
	Meramec Valley Bank	\$121,056	\$105	0.35%	4.24%	88.67%	\$87	\$259	0.44%	5.26%	86.93%	\$88

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 10, 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	\$121,113	\$302	0.99%	9.03%	68.54%	\$56	\$599	0.98%	9.04%	67.74%	\$55
	Independent Farmers Bank	\$122,519	\$376	1.25%	12.43%	60.31%	\$73	\$743	1.23%	12.73%	58.11%	\$69
	Chillicothe State Bank	\$122,998	\$462	1.48%	16.70%	60.07%	\$63	\$823	1.30%	14.95%	63.60%	\$66
	Commercial Trust Company of Fayette	\$123,158	\$400	1.28%	12.01%	63.82%	\$64	\$708	1.13%	10.65%	67.19%	\$65
	Bank of Crocker	\$123,778	\$140	0.45%	3.93%	84.63%	\$52	\$246	0.40%	3.51%	86.00%	\$52
	State Bank of Southwest Missouri	\$124,413	\$319	1.05%	14.44%	74.60%	\$101	\$702	1.18%	15.84%	76.40%	\$102
	Farmers Bank of Lincoln	\$125,255	\$393	1.25%	11.39%	65.11%	\$70	\$824	1.31%	12.05%	63.82%	\$70
	F&M Bank and Trust Company	\$127,314	\$277	0.86%	8.30%	70.12%	\$61	\$520	0.81%	7.80%	71.25%	\$61
	First Community National Bank	\$131,240	\$177	0.54%	6.13%	93.65%	\$47	\$310	0.48%	5.48%	93.56%	\$49
	Citizens-Farmers Bank of Cole Camp	\$133,396	\$528	1.59%	10.09%	55.58%	\$57	\$407	0.61%	3.92%	51.20%	\$56
	Bank Star	\$133,901	\$307	0.95%	8.05%	68.11%	\$67	\$557	0.86%	7.32%	67.57%	\$67
	Community Point Bank	\$134,346	\$381	1.13%	12.23%	61.85%	\$62	\$692	1.04%	11.32%	63.65%	\$61
	Community National Bank	\$136,738	\$638	2.01%	21.05%	56.90%	\$68	\$1,190	1.91%	20.19%	58.50%	\$68
	Tipton Latham Bank, National Association	\$137,371	\$436	1.28%	12.03%	56.47%	\$70	\$810	1.20%	11.44%	57.97%	\$71
	Cornerstone Bank	\$139,273	\$692	1.98%	14.05%	62.13%	\$54	\$1,126	1.61%	11.58%	65.84%	\$56
	Citizens Bank of Charleston	\$140,737	\$627	1.86%	10.44%	44.63%	\$69	\$1,208	1.79%	10.20%	46.34%	\$70
	Adrian Bank	\$142,057	\$1,009	2.83%	24.67%	40.13%	\$60	\$1,967	2.75%	24.76%	40.02%	\$55
	St. Clair County State Bank	\$142,991	\$589	1.65%	11.99%	49.49%	\$54	\$1,122	1.58%	11.52%	50.51%	\$54
	Seymour Bank	\$145,681	\$462	1.29%	10.38%	74.05%	\$59	\$683	0.97%	7.72%	78.37%	\$58
	Heritage Community Bank	\$147,875	\$382	1.05%	11.21%	72.10%	\$72	\$759	1.05%	11.23%	71.85%	\$70
	Heritage Bank of the Ozarks	\$148,143	\$367	0.99%	11.41%	71.88%	\$87	\$786	1.07%	12.49%	70.51%	\$87
	Exchange Bank of Northeast Missouri	\$148,916	\$388	1.04%	9.14%	71.33%	\$54	\$321	0.43%	3.83%	71.41%	\$54
	Bank of Weston	\$149,011	\$590	1.57%	19.04%	65.48%	\$71	\$1,132	1.51%	18.54%	66.22%	\$69
	Community Bank of Marshall	\$149,457	\$344	0.92%	7.64%	66.01%	\$61	\$798	1.04%	9.03%	61.36%	\$58
	Bank 21	\$151,203	\$404	1.04%	13.73%	70.06%	\$68	\$779	1.01%	13.27%	71.28%	\$69
	Bank of St. Elizabeth	\$151,803	\$829	2.22%	18.71%	56.07%	\$82	\$1,463	1.99%	16.74%	60.17%	\$84
	Citizens Bank of Newburg	\$153,979	\$379	0.99%	8.70%	67.49%	\$56	\$713	0.94%	8.29%	70.46%	\$56
	Citizens Bank of Eldon	\$155,589	\$496	1.31%	9.70%	58.79%	\$77	\$946	1.27%	9.30%	60.67%	\$75
	Carroll County Trust Company of Carrollton, Missouri	\$158,729	\$217	0.55%	5.21%	74.30%	\$92	\$611	0.76%	7.61%	70.66%	\$91
	Alliant Bank	\$161,708	\$485	1.22%	11.89%	74.56%	\$70	\$836	1.05%	10.31%	77.55%	\$69
	Home Exchange Bank	\$161,746	\$574	1.38%	12.19%	48.10%	\$73	\$1,152	1.39%	12.66%	46.47%	\$68
	Lamar Bank and Trust Company	\$164,035	\$655	1.61%	14.93%	63.41%	\$92	\$1,336	1.63%	15.53%	62.33%	\$89
	Bank of Grandin	\$166,540	\$518	1.25%	7.89%	59.67%	\$65	\$1,049	1.29%	8.04%	58.67%	\$65
	First State Bank of Purdy	\$166,784	\$403	0.95%	11.55%	74.72%	\$80	\$813	0.97%	11.85%	72.85%	\$78
	Bank Northwest	\$167,379	\$983	2.30%	25.60%	47.61%	\$57	\$1,962	2.30%	25.68%	47.27%	\$56
	First Missouri State Bank of Cape County	\$169,149	\$340	0.81%	9.79%	74.88%	\$72	\$668	0.81%	9.79%	74.97%	\$69
	Central Bank of Audrain County	\$169,954	\$586	1.37%	16.58%	52.42%	\$63	\$1,165	1.34%	16.59%	51.68%	\$62
	Community First Bank	\$171,577	\$847	1.98%	21.08%	51.95%	\$67	\$1,624	1.88%	20.46%	51.14%	\$67
	Pony Express Bank	\$173,556	\$1,034	2.33%	18.95%	51.74%	\$112	\$2,025	2.31%	18.70%	52.51%	\$113
	First Missouri State Bank	\$175,670	\$537	1.26%	11.42%	67.90%	\$80	\$1,120	1.31%	11.66%	66.36%	\$79
	Goppert Financial Bank	\$176,829	\$380	0.86%	8.34%	69.75%	\$76	\$692	0.77%	7.67%	71.51%	\$75
	Century Bank of the Ozarks	\$178,263	\$730	1.65%	16.35%	57.20%	\$60	\$2,016	2.27%	22.98%	54.40%	\$62
	United State Bank	\$181,741	\$819	1.80%	19.44%	49.27%	\$51	\$1,352	1.50%	16.29%	55.26%	\$56
	FortuneBank	\$188,767	\$333	0.72%	7.68%	81.87%	\$106	\$521	0.56%	6.03%	84.59%	\$100
	First Missouri Bank of SEMO	\$189,006	\$679	1.49%	15.82%	62.93%	\$51	\$1,490	1.63%	16.92%	59.84%	\$50

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 10, 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)												
	Central Bank of Moberly	\$190,631	\$541	1.10%	12.57%	52.94%	\$56	\$1,092	1.10%	12.81%	53.18%	\$56
	Kearney Trust Company	\$198,564	\$682	1.41%	13.42%	60.90%	\$78	\$1,356	1.42%	13.39%	60.67%	\$76
	Community First Banking Company	\$200,227	\$727	1.48%	12.92%	61.72%	\$67	\$1,409	1.47%	12.65%	61.86%	\$66
	Farmers and Merchants Bank of St. Clair	\$200,962	\$503	1.01%	7.75%	70.67%	\$59	\$946	0.96%	7.40%	72.32%	\$59
	People's Bank of Seneca	\$201,099	\$710	1.42%	14.87%	53.45%	\$91	\$1,282	1.29%	13.66%	54.09%	\$86
	Central Bank of Kansas City	\$203,053	\$3,126	6.51%	39.42%	49.78%	\$99	\$4,634	5.13%	30.33%	55.23%	\$98
	Commercial Bank	\$206,029	\$215	0.43%	5.28%	86.08%	\$88	\$386	0.38%	4.86%	86.92%	\$88
	Exchange Bank of Missouri	\$206,206	\$744	1.44%	12.56%	54.94%	\$63	\$1,285	1.25%	11.00%	58.13%	\$63
	Peoples Bank	\$211,727	\$1,027	1.97%	18.37%	58.39%	\$66	\$1,998	1.90%	18.17%	58.58%	\$65
	Missouri Bank	\$213,783	\$876	1.62%	12.97%	54.37%	\$56	\$1,609	1.47%	12.17%	56.92%	\$58
	Putnam County State Bank	\$215,909	\$1,095	2.03%	15.36%	27.18%	\$50	\$1,920	1.80%	13.69%	33.43%	\$68
	O'Bannon Banking Company	\$216,987	\$561	1.03%	11.87%	65.32%	\$59	\$1,087	1.01%	11.62%	65.27%	\$58
	Citizens Bank	\$224,413	\$503	0.87%	7.70%	66.61%	\$70	\$1,064	0.94%	8.23%	64.86%	\$65
	Wells Bank	\$227,437	\$1,105	1.98%	20.05%	54.54%	\$69	\$2,443	2.18%	22.30%	51.02%	\$67
	F & C Bank	\$228,989	\$1,168	2.09%	19.73%	57.06%	\$73	\$2,339	2.10%	20.00%	57.21%	\$74
	Branson Bank	\$231,301	\$524	0.93%	9.41%	72.12%	\$66	\$975	0.88%	8.83%	73.74%	\$67
	Bloomsdale Bank	\$231,452	\$1,290	2.25%	23.79%	46.02%	\$51	\$2,635	2.31%	24.70%	45.61%	\$50
	Community State Bank of Missouri	\$236,625	\$851	1.45%	11.25%	60.31%	\$67	\$1,623	1.38%	10.74%	61.99%	\$69
	Farmers State Bank	\$237,099	\$616	1.05%	10.07%	70.44%	\$58	\$1,030	0.87%	8.53%	74.28%	\$58
	Rockwood Bank	\$238,047	\$1,093	1.85%	12.38%	63.02%	\$107	\$2,131	1.80%	12.18%	59.35%	\$94
	Ozark Bank	\$238,102	\$631	1.07%	9.98%	70.51%	\$80	\$1,225	1.00%	9.83%	70.72%	\$78
	Regional Missouri Bank	\$241,364	\$1,168	1.92%	18.57%	54.06%	\$58	\$2,249	1.85%	18.21%	54.62%	\$59
	KCB Bank	\$243,168	\$1,252	2.01%	12.95%	56.82%	\$73	\$2,246	1.79%	11.76%	59.38%	\$74
	Ozarks Federal Savings and Loan Association	\$248,035	\$305	0.49%	3.55%	78.47%	\$60	\$545	0.44%	3.17%	79.92%	\$59
	State Average of Asset Group A	\$120,665	\$399	1.20%	10.68%	67.40%	\$66	\$744	1.11%	10.02%	68.48%	\$66

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 10, 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)
	Central Bank of Warrensburg	\$253,345	\$808	1.29%	8.95%	57.75%	\$52	\$1,563	1.25%	8.69%	58.33%	\$52
	Community Bank of Raymore	\$257,575	\$1,806	2.85%	33.16%	48.69%	\$77	\$4,132	3.23%	40.09%	46.03%	\$78
	Bank of Versailles	\$259,474	\$696	1.08%	8.27%	59.84%	\$75	\$1,271	0.98%	7.60%	60.82%	\$76
	Alliance Bank	\$263,359	\$536	0.87%	6.56%	68.90%	\$71	\$896	0.74%	5.51%	71.51%	\$66
	Bank of Franklin County	\$264,652	\$499	0.75%	8.40%	69.13%	\$65	\$908	0.69%	7.71%	69.77%	\$65
	Midwest Independent Bank	\$268,946	\$497	0.71%	4.99%	79.14%	\$102	\$1,131	0.79%	5.75%	76.87%	\$100
	M1 Bank	\$269,309	\$658	1.08%	11.81%	50.40%	\$77	\$1,205	1.09%	11.30%	53.51%	\$76
	Belgrade State Bank	\$270,484	\$693	1.04%	11.16%	71.21%	\$61	\$1,531	1.15%	12.54%	67.57%	\$59
	Macon-Atlanta State Bank	\$272,844	\$925	1.35%	12.54%	61.20%	\$57	\$1,672	1.22%	11.66%	63.21%	\$60
	Legacy Bank & Trust Company	\$273,392	\$793	1.17%	10.75%	61.86%	\$65	\$2,296	1.74%	15.87%	52.86%	\$65
	Peoples Savings Bank of Rhineland	\$273,579	\$707	1.04%	12.02%	66.43%	\$68	\$1,235	0.91%	10.63%	68.77%	\$68
	Bank of Odessa	\$274,743	\$850	1.26%	6.74%	46.66%	\$59	\$1,575	1.20%	6.22%	48.11%	\$57
	First Missouri Bank	\$280,478	\$1,081	1.59%	16.07%	60.93%	\$76	\$2,049	1.51%	15.47%	61.22%	\$75
	St. Johns Bank and Trust Company	\$286,074	\$561	0.78%	7.78%	72.45%	\$65	\$1,071	0.74%	7.49%	73.35%	\$66
	Freedom Bank of Southern Missouri	\$293,734	\$942	1.27%	13.01%	59.05%	\$71	\$1,932	1.31%	13.60%	59.49%	\$70
	Bank of Bolivar	\$309,656	\$798	1.05%	12.54%	69.51%	\$62	\$1,195	0.80%	9.50%	75.46%	\$62
	Community Bank and Trust	\$313,972	\$880	1.12%	12.23%	78.45%	\$60	\$1,672	1.07%	11.54%	79.79%	\$60
	UNICO Bank	\$322,117	\$117	0.15%	1.67%	91.61%	\$50	\$546	0.35%	3.97%	87.61%	\$47
	Bank of Advance	\$327,119	\$2,077	2.54%	18.69%	49.20%	\$71	\$3,858	2.34%	17.86%	51.55%	\$77
	First Midwest Bank of Dexter	\$330,109	\$1,041	1.26%	11.25%	59.38%	\$66	\$2,037	1.21%	11.14%	59.97%	\$65
	Lead Bank	\$334,261	\$240	0.31%	3.54%	77.81%	\$85	\$1,255	0.84%	9.31%	77.49%	\$91
	Central Bank of Branson	\$344,370	\$1,314	1.52%	15.14%	55.63%	\$63	\$2,475	1.44%	14.32%	56.33%	\$62
	New Era Bank	\$360,174	\$1,791	2.00%	18.40%	47.75%	\$52	\$3,517	1.99%	18.32%	47.99%	\$51
	MRV Banks	\$360,480	\$1,222	1.36%	13.99%	49.04%	\$86	\$2,686	1.41%	15.69%	45.35%	\$80
	Phelps County Bank	\$365,817	\$1,574	1.75%	23.13%	62.75%	\$74	\$2,953	1.66%	22.40%	64.47%	\$75
	Farmers Bank of Northern Missouri	\$368,152	\$1,371	1.49%	11.10%	51.65%	\$63	\$2,579	1.40%	10.66%	52.19%	\$64
	Callaway Bank	\$372,100	\$917	0.99%	10.13%	70.24%	\$60	\$1,349	0.73%	7.53%	76.65%	\$65
	Bank of Old Monroe	\$372,998	\$2,148	2.31%	15.03%	47.82%	\$79	\$4,109	2.21%	14.66%	48.64%	\$76
	First State Bank and Trust Company, Inc.	\$375,293	\$1,519	1.66%	12.93%	63.58%	\$75	\$2,906	1.59%	12.54%	64.50%	\$75
	United Bank of Union	\$378,332	\$1,436	1.53%	14.83%	57.30%	\$65	\$2,745	1.47%	14.40%	58.50%	\$65
	Triad Bank	\$378,676	\$997	1.07%	11.59%	58.79%	\$149	\$1,952	1.06%	11.53%	57.42%	\$146
	West Plains Bank and Trust Company	\$386,731	\$1,587	1.64%	13.44%	62.94%	\$73	\$3,322	1.71%	14.15%	60.90%	\$70
	Legends Bank	\$392,336	\$1,578	1.65%	12.03%	49.09%	\$68	\$3,007	1.59%	11.64%	50.40%	\$69
	American Bank of Missouri	\$392,834	\$722	0.79%	7.69%	68.01%	\$82	\$1,369	0.80%	7.53%	69.85%	\$80
	HOME BANK	\$400,971	\$1,336	1.32%	13.86%	67.77%	\$65	\$2,517	1.25%	13.21%	68.98%	\$64
	First State Bank of St. Charles, Missouri	\$401,538	\$1,487	1.58%	12.18%	81.04%	\$138	\$2,390	1.30%	9.94%	82.55%	\$120
	Central Bank of Sedalia	\$412,333	\$2,156	2.09%	22.33%	47.04%	\$60	\$3,875	1.90%	20.25%	49.41%	\$61
	First Midwest Bank of Poplar Bluff	\$426,246	\$1,591	1.50%	15.25%	62.07%	\$72	\$3,123	1.48%	15.14%	61.88%	\$71
	Bank of Kirksville	\$439,631	\$1,482	1.33%	11.61%	50.76%	\$42	\$2,989	1.32%	11.86%	49.67%	\$41
	St. Louis Bank	\$445,908	\$443	0.39%	4.27%	78.93%	\$125	\$1,063	0.46%	5.18%	75.74%	\$123
	Peoples Bank & Trust Company	\$456,597	\$1,468	1.30%	12.53%	71.11%	\$66	\$2,685	1.19%	11.74%	71.02%	\$66
	Maries County Bank	\$466,415	\$1,396	1.20%	7.63%	62.69%	\$59	\$2,427	1.04%	6.73%	66.83%	\$63
	Mid America Bank	\$472,660	\$2,106	1.74%	16.48%	53.11%	\$99	\$3,965	1.66%	15.72%	52.66%	\$96
	HNB National Bank	\$480,009	\$3,133	2.64%	19.05%	50.65%	\$58	\$6,034	2.55%	18.28%	51.48%	\$57
	Peoples Community Bank	\$490,804	\$3,992	3.24%	19.00%	36.39%	\$43	\$7,307	2.99%	17.55%	38.46%	\$42
	State Average of Asset Group B	\$349,792	\$1,244	1.39%	12.57%	61.46%	\$72	\$2,408	1.36%	12.54%	61.89%	\$72

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 10, 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												
	Old Missouri Bank	\$503,878	\$1,149	0.91%	9.65%	59.87%	\$74	\$2,004	0.82%	8.68%	62.37%	\$74
	Parkside Financial Bank & Trust	\$505,205	\$1,931	1.58%	14.26%	56.82%	\$183	\$3,903	1.60%	14.72%	57.02%	\$180
	Citizens National Bank of Greater St. Louis	\$510,267	\$1,603	1.26%	11.61%	61.33%	\$76	\$2,995	1.17%	11.00%	62.58%	\$74
	Town & Country Bank	\$511,437	\$2,094	1.64%	13.04%	64.06%	\$65	\$4,154	1.64%	13.07%	63.98%	\$64
	Lindell Bank & Trust Company	\$519,444	\$2,376	1.81%	9.47%	51.22%	\$56	\$5,356	2.03%	10.69%	48.14%	\$56
	Bank of Sullivan	\$520,803	\$1,542	1.20%	12.49%	59.80%	\$64	\$2,941	1.15%	12.12%	60.21%	\$64
	BTC Bank	\$539,054	\$1,558	1.21%	8.58%	60.26%	\$67	\$3,026	1.20%	8.49%	59.27%	\$65
	Blue Ridge Bank and Trust Co.	\$578,446	\$1,549	1.11%	11.29%	66.10%	\$68	\$2,900	1.05%	10.71%	67.73%	\$69
	Platte Valley Bank of Missouri	\$605,022	\$3,068	2.05%	20.94%	59.58%	\$80	\$5,402	1.83%	18.86%	63.62%	\$81
	Jefferson Bank of Missouri	\$622,934	\$3,029	1.99%	21.10%	46.19%	\$66	\$5,761	1.92%	20.11%	47.32%	\$67
	Jefferson Bank and Trust Company	\$633,432	\$1,654	1.05%	9.05%	52.84%	\$77	\$3,301	1.06%	9.15%	52.43%	\$77
	Mid-Missouri Bank	\$651,997	\$1,960	1.20%	13.14%	67.91%	\$71	\$3,831	1.17%	12.95%	67.74%	\$68
	Midwest Regional Bank	\$666,692	\$141	0.09%	0.90%	64.94%	\$100	\$1,141	0.35%	3.68%	70.08%	\$96
	Springfield First Community Bank	\$672,049	\$2,080	1.36%	7.47%	41.03%	\$146	\$3,732	1.23%	6.82%	44.09%	\$148
	Royal Banks of Missouri	\$687,494	\$1,627	0.93%	5.93%	54.84%	\$79	\$3,365	0.95%	6.17%	56.21%	\$81
	Bank of Washington	\$718,747	\$2,755	1.54%	12.25%	59.52%	\$89	\$5,631	1.58%	12.70%	60.57%	\$88
	Wood & Huston Bank	\$726,897	\$3,127	1.74%	14.94%	60.81%	\$65	\$5,815	1.63%	14.03%	61.36%	\$66
	Southwest Missouri Bank	\$753,094	\$1,742	0.93%	10.15%	73.48%	\$72	\$3,259	0.87%	9.67%	74.01%	\$71
	Focus Bank	\$769,931	\$2,513	1.33%	12.31%	64.47%	\$66	\$4,877	1.31%	12.00%	65.25%	\$65
	Central Bank of Lake of the Ozarks	\$777,855	\$3,334	1.75%	19.33%	54.50%	\$62	\$6,500	1.72%	19.19%	54.34%	\$60
	NBKC Bank	\$800,768	\$7,241	3.89%	31.68%	77.34%	\$194	\$14,831	4.17%	33.56%	74.61%	\$161
	First Federal Bank Of Kansas City	\$812,537	(\$1,119)	(0.54%)	(4.30%)	120.74%	\$120	(\$1,350)	(0.33%)	(2.60%)	112.91%	\$107
	Cass Commercial Bank	\$816,660	\$4,035	1.97%	12.08%	41.56%	\$140	\$8,032	1.94%	12.21%	41.48%	\$141
	Citizens Bank and Trust Company	\$817,499	\$1,852	0.88%	7.62%	74.00%	\$70	\$3,755	0.89%	7.83%	73.41%	\$72
	Nodaway Valley Bank	\$909,108	\$4,620	2.05%	15.06%	57.75%	\$90	\$8,894	1.98%	14.75%	58.20%	\$87
	Montgomery Bank	\$915,881	\$2,632	1.15%	13.12%	68.30%	\$69	\$4,891	1.07%	12.35%	70.00%	\$70
	Guaranty Bank	\$976,045	\$2,983	1.23%	11.11%	63.76%	\$68	\$5,623	1.17%	10.55%	64.97%	\$68
	OakStar Bank	\$989,930	\$1,996	0.82%	7.39%	74.20%	\$92	\$3,760	0.78%	7.02%	74.44%	\$86
	State Average of Asset Group C	\$696,897	\$2,324	1.36%	11.85%	62.76%	\$88	\$4,583	1.36%	11.80%	63.16%	\$86

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2019

Run Date: August 10, 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 - \$1 billion to \$10 billion in total assets												
	Providence Bank	\$1,038,394	\$1,644	0.65%	4.25%	80.46%	\$93	\$3,415	0.67%	4.45%	79.16%	\$92
	Sterling Bank	\$1,239,855	\$4,315	1.41%	11.73%	46.87%	\$72	\$8,107	1.31%	11.09%	48.24%	\$72
	Central Bank of the Ozarks	\$1,379,880	\$4,656	1.33%	13.50%	60.05%	\$64	\$8,894	1.29%	13.07%	60.44%	\$63
	Country Club Bank	\$1,395,860	\$6,305	1.83%	17.18%	72.33%	\$119	\$11,565	1.67%	15.89%	73.60%	\$116
	Hawthorn Bank	\$1,463,528	\$4,140	1.12%	10.69%	63.03%	\$71	\$9,598	1.28%	12.54%	60.05%	\$71
	Academy Bank, N.A.	\$1,590,993	\$5,386	1.37%	9.26%	67.78%	\$67	\$9,912	1.28%	8.65%	68.59%	\$67
	Bank of Missouri	\$1,767,969	\$6,433	1.48%	11.59%	62.28%	\$81	\$11,715	1.35%	10.69%	64.26%	\$81
	Central Bank of the Midwest	\$1,771,106	\$6,749	1.52%	10.70%	55.92%	\$68	\$12,871	1.45%	10.23%	57.38%	\$67
	Central Bank of St. Louis	\$1,909,683	\$7,207	1.45%	12.49%	54.77%	\$104	\$14,941	1.51%	13.05%	51.83%	\$102
	Stifel Bank	\$1,916,397	\$7,011	1.44%	20.62%	36.86%	\$168	\$14,925	1.59%	24.83%	33.71%	\$153
	Midwest BankCentre	\$1,965,598	\$2,391	0.48%	4.79%	79.59%	\$110	\$4,317	0.44%	4.37%	81.08%	\$108
	Central Bank of Boone County	\$2,049,146	\$8,146	1.63%	18.52%	50.20%	\$69	\$15,517	1.55%	17.76%	50.98%	\$68
	Southern Bank	\$2,200,893	\$7,886	1.44%	13.66%	53.24%	\$59	\$15,350	1.41%	13.51%	54.49%	\$61
	North American Savings Bank, F.S.B.	\$2,438,296	\$13,505	2.27%	21.59%	54.42%	\$119	\$21,407	1.85%	17.41%	57.43%	\$107
	First State Community Bank	\$2,528,224	\$9,487	1.51%	12.99%	58.36%	\$64	\$18,768	1.50%	12.98%	58.41%	\$63
	Central Trust Bank	\$2,581,974	\$9,908	1.54%	19.10%	67.03%	\$75	\$21,285	1.67%	20.85%	67.38%	\$74
	Landmark Bank	\$3,290,384	\$9,489	1.17%	13.61%	65.51%	\$76	\$16,856	1.05%	12.33%	67.31%	\$76
	Great Southern Bank	\$4,874,079	\$19,896	1.65%	12.99%	51.51%	\$58	\$39,027	1.64%	12.98%	51.54%	\$59
	First Bank	\$5,998,463	\$16,740	1.08%	9.39%	64.53%	\$99	\$34,954	1.11%	9.26%	65.30%	\$99
	Enterprise Bank & Trust	\$7,149,076	\$20,379	1.16%	8.62%	61.43%	\$109	\$40,374	1.24%	9.21%	58.94%	\$112
	State Average of Asset Group D	\$2,527,490	\$8,584	1.38%	12.86%	60.31%	\$87	\$16,690	1.34%	12.76%	60.51%	\$86

Source: SNL Financial

Note: Report includes only bank-level data.

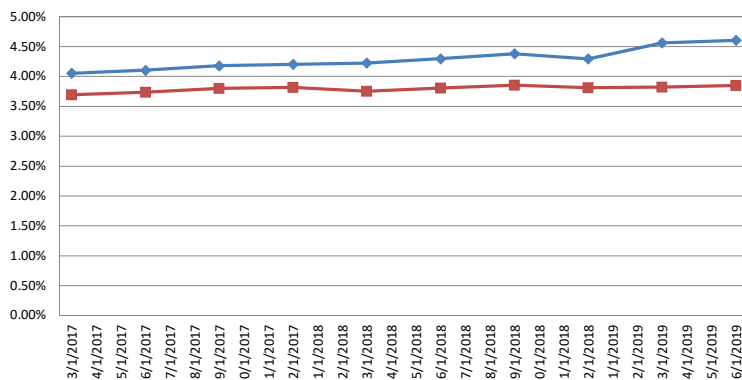
NA = data was not available.

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

Balance Sheet & Net Interest Margin

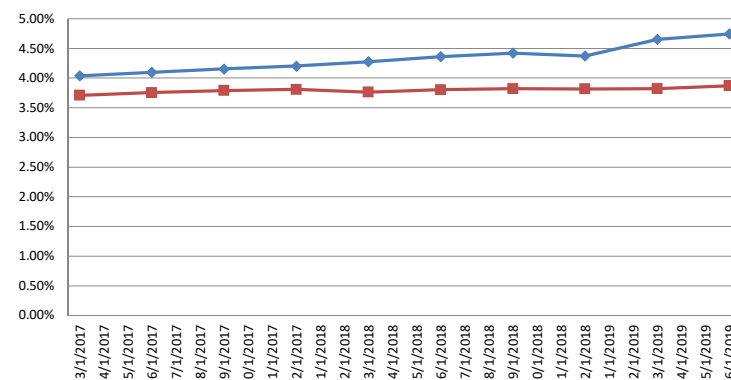
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



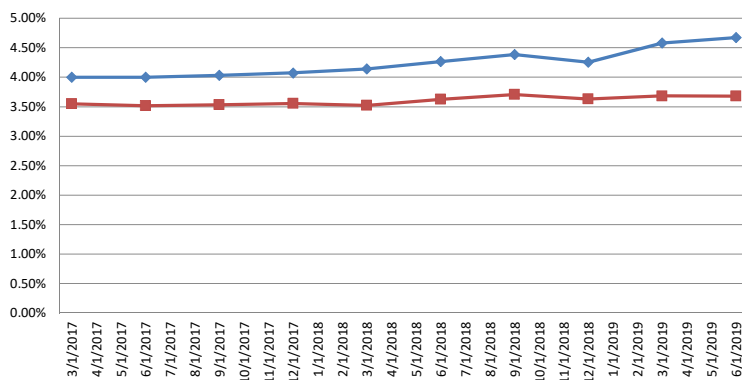
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	4.05%	4.10%	4.18%	4.20%	4.22%	4.29%	4.38%	4.29%	4.56%	4.61%
Net Interest Margin (FTE)	3.69%	3.74%	3.80%	3.82%	3.75%	3.80%	3.85%	3.81%	3.82%	3.85%

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



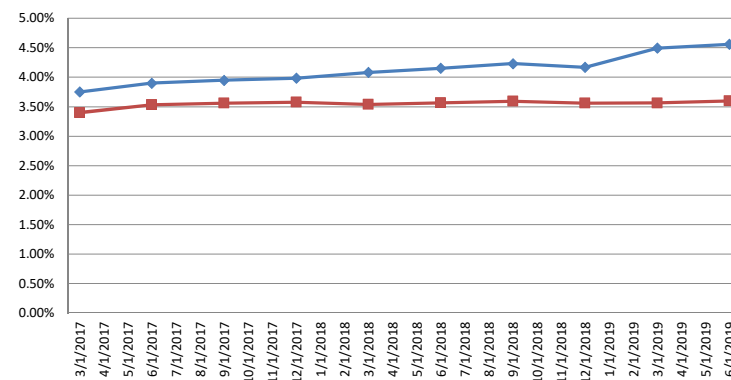
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	4.04%	4.09%	4.15%	4.20%	4.27%	4.36%	4.42%	4.37%	4.65%	4.74%
Net Interest Margin (FTE)	3.71%	3.75%	3.79%	3.81%	3.76%	3.80%	3.82%	3.82%	3.82%	3.87%

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



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

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Yield on Earning Assets	3.75%	3.90%	3.95%	3.98%	4.08%	4.15%	4.23%	4.17%	4.49%	4.56%
Net Interest Margin (FTE)	3.40%	3.53%	3.56%	3.58%	3.54%	3.56%	3.59%	3.56%	3.56%	3.60%

Source: SNL Financial

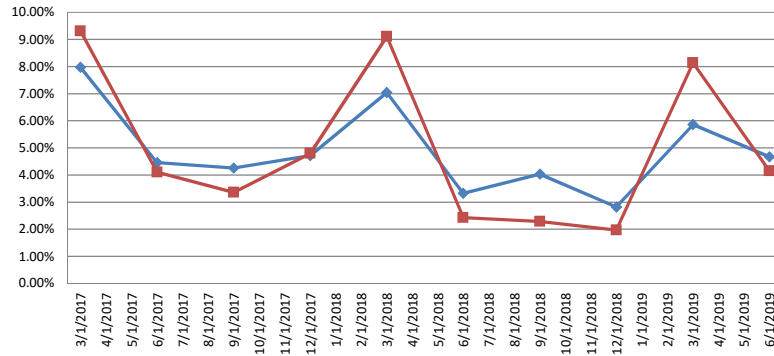
Note: Report includes only bank-level data.

NA = data was not available.

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

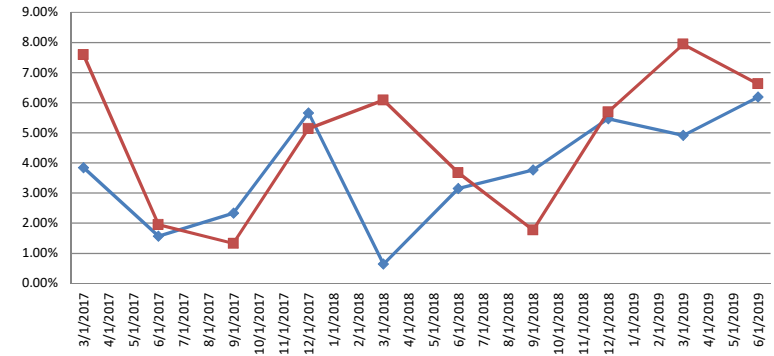
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



Period	Asset Growth Rate	Deposit Growth Rate
3/31/17	7.97%	9.31%
6/30/17	4.45%	4.11%
9/30/17	4.26%	3.36%
12/31/17	4.72%	4.80%
3/31/18	7.04%	9.11%
6/30/18	3.32%	2.43%
9/30/18	4.03%	2.28%
12/31/18	2.82%	1.97%
3/31/19	5.86%	8.14%
6/30/19	4.67%	4.15%

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



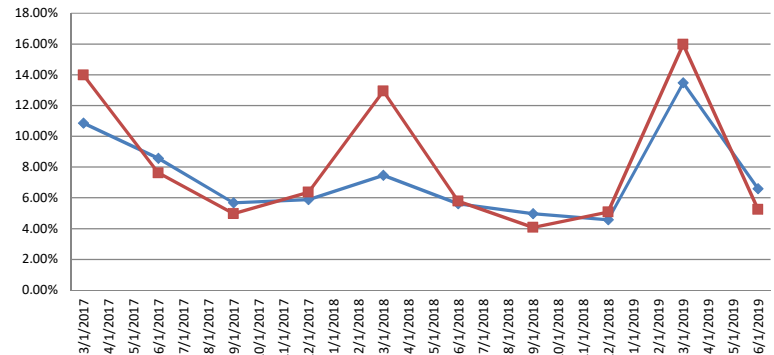
Period	Asset Growth Rate	Deposit Growth Rate
3/31/17	3.85%	7.59%
6/30/17	1.57%	1.95%
9/30/17	2.33%	1.33%
12/31/17	5.66%	5.14%
3/31/18	0.64%	6.09%
6/30/18	3.15%	3.68%
9/30/18	3.77%	1.77%
12/31/18	5.47%	5.69%
3/31/19	4.92%	7.94%
6/30/19	6.19%	6.63%

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



Period	Asset Growth Rate	Deposit Growth Rate
3/31/17	4.58%	5.97%
6/30/17	5.19%	4.17%
9/30/17	4.87%	4.87%
12/31/17	5.57%	5.31%
3/31/18	1.24%	2.95%
6/30/18	6.42%	7.19%
9/30/18	5.64%	5.40%
12/31/18	6.42%	7.15%
3/31/19	7.13%	11.40%
6/30/19	5.79%	7.62%

Asset Group D - \$1 to \$10 billion in Total Assets
Year-to-Date



Period	Asset Growth Rate	Deposit Growth Rate
3/31/17	10.86%	13.97%
6/30/17	8.57%	7.60%
9/30/17	5.67%	4.96%
12/31/17	5.88%	6.37%
3/31/18	7.47%	12.93%
6/30/18	5.62%	5.77%
9/30/18	4.97%	4.08%
12/31/18	4.57%	5.06%
3/31/19	13.47%	15.97%
6/30/19	6.60%	5.24%

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.

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 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													
	Corder Bank	\$18,806	\$12,397	\$16,582	74.76%	34.37%	\$3,761	4.70%	0.99%	0.99%	3.97%	(0.32%)	(0.91%)
	America's Community Bank	\$29,122	\$26,871	\$25,554	105.15%	6.43%	\$4,160	5.07%	1.65%	1.37%	3.82%	13.22%	14.16%
	Neighbors Bank	\$30,254	\$13,650	\$25,742	53.03%	61.17%	\$1,043	3.76%	0.99%	0.41%	3.43%	24.05%	27.72%
	Bank of Houston	\$30,615	\$11,546	\$28,434	40.61%	54.15%	\$2,783	3.68%	0.10%	0.08%	3.61%	1.42%	1.97%
	Bank of New Cambria	\$31,009	\$14,747	\$26,570	55.50%	49.29%	\$3,445	4.13%	0.34%	0.26%	3.86%	(1.70%)	(3.95%)
	First Security Bank	\$32,116	\$19,515	\$29,463	66.24%	23.76%	\$4,015	4.39%	0.34%	0.29%	4.11%	9.10%	8.54%
	Canton State Bank	\$32,923	\$20,208	\$28,303	71.40%	27.29%	\$2,993	4.20%	0.93%	0.62%	3.62%	0.23%	5.72%
	La Monte Community Bank	\$32,979	\$22,697	\$29,534	76.85%	7.97%	\$4,711	4.06%	0.79%	0.65%	3.47%	22.79%	25.35%
	State Bank	\$33,119	\$18,248	\$29,122	62.66%	40.12%	\$3,680	3.86%	0.20%	0.15%	3.74%	1.11%	(5.77%)
	Bank of Orrick	\$33,599	\$16,060	\$29,895	53.72%	40.62%	\$3,733	4.16%	0.25%	0.20%	3.98%	8.63%	7.29%
	Systematic Savings Bank	\$36,483	\$25,543	\$31,427	81.28%	32.56%	\$4,054	4.56%	1.61%	1.58%	3.13%	(5.84%)	(6.72%)
	CBC Bank	\$37,690	\$10,103	\$34,276	29.48%	57.47%	\$2,692	3.05%	0.43%	0.31%	2.76%	6.27%	4.10%
	FMB Bank	\$40,461	\$18,216	\$36,536	49.86%	20.50%	\$3,678	4.03%	0.96%	0.73%	3.32%	21.59%	36.01%
	Montrose Savings Bank	\$42,431	\$29,309	\$35,908	81.62%	28.78%	\$4,715	4.59%	0.58%	0.46%	4.25%	1.89%	1.31%
	Community Bank of Memphis	\$47,463	\$25,835	\$40,946	63.10%	44.69%	\$4,315	4.13%	0.96%	0.78%	3.38%	(0.10%)	(1.65%)
	Sherwood Community Bank	\$48,481	\$28,650	\$43,611	65.69%	32.73%	\$2,552	4.56%	0.58%	0.46%	4.20%	5.55%	5.08%
	Kahoka State Bank	\$49,631	\$30,057	\$43,588	68.96%	28.28%	\$3,545	4.34%	0.96%	0.89%	3.50%	2.28%	(1.15%)
	Bank of Louisiana	\$53,770	\$33,979	\$47,786	71.11%	17.26%	\$3,361	4.67%	1.06%	0.89%	3.88%	8.84%	15.40%
	Community Bank of Missouri	\$53,833	\$41,482	\$46,034	90.11%	14.35%	\$2,692	5.74%	0.42%	0.33%	5.49%	5.44%	4.58%
	Quarry City Savings and Loan Association	\$55,077	\$45,154	\$45,926	98.32%	13.97%	\$3,442	4.58%	0.99%	0.91%	3.77%	2.73%	3.08%
	Bank of Iberia	\$55,802	\$32,363	\$49,991	64.74%	41.89%	\$3,282	4.84%	0.74%	0.63%	4.25%	0.06%	(0.86%)
	1st Cameron State Bank	\$55,964	\$24,334	\$44,794	54.32%	51.15%	\$3,997	3.31%	0.29%	0.24%	3.09%	(3.32%)	(2.12%)
	Farmers Bank of Green City	\$56,227	\$41,716	\$49,400	84.45%	13.34%	\$3,514	5.07%	1.60%	1.52%	3.76%	9.12%	5.03%
	Tri-County Trust Company	\$57,905	\$43,072	\$50,521	85.26%	17.79%	\$4,825	4.75%	1.40%	1.21%	3.82%	0.22%	(0.74%)
	Peoples Bank of Moniteau County	\$58,881	\$36,436	\$46,303	78.69%	32.88%	\$4,529	4.24%	1.40%	1.15%	3.19%	3.13%	3.12%
	Bank of Billings	\$61,541	\$49,844	\$52,706	94.57%	11.98%	\$2,676	6.19%	1.04%	0.70%	5.47%	17.84%	23.36%
	United Security Bank	\$62,091	\$43,741	\$51,698	84.61%	21.25%	\$5,174	4.59%	0.89%	0.72%	4.09%	(4.34%)	(12.55%)
	Peoples Bank of Altenburg	\$63,414	\$45,918	\$54,570	84.15%	22.10%	\$4,228	4.54%	0.97%	0.68%	3.96%	7.25%	7.67%
	Farmers Bank of Lohman	\$66,380	\$17,727	\$55,689	31.83%	80.04%	\$6,035	2.96%	0.79%	0.65%	2.50%	4.13%	1.08%
	Alton Bank	\$66,508	\$43,040	\$53,295	80.76%	20.77%	\$3,695	5.40%	1.50%	1.26%	4.36%	(7.50%)	(5.86%)
	Silex Banking Company	\$69,865	\$33,527	\$58,077	57.73%	56.58%	\$6,987	3.88%	0.60%	0.50%	3.56%	(9.31%)	(11.65%)
	Central Federal Savings and Loan												
	Association of Rolla	\$70,084	\$57,144	\$47,769	119.63%	23.25%	\$4,380	4.20%	1.08%	0.95%	3.53%	3.20%	3.60%
	Farmers State Bank, S/B	\$70,406	\$53,584	\$58,813	91.11%	17.61%	\$2,271	NA	NA	NA	NA	7.47%	22.78%
	Citizens Bank of Edina	\$71,092	\$59,855	\$58,900	101.62%	8.32%	\$5,078	5.29%	0.83%	0.62%	4.72%	(1.47%)	(5.41%)
	Investors Community Bank	\$71,167	\$27,019	\$61,256	44.11%	58.41%	\$4,448	3.78%	1.13%	0.87%	3.32%	3.41%	16.54%
	Metz Banking Company	\$72,936	\$50,037	\$63,696	78.56%	29.36%	\$4,862	4.65%	1.62%	1.17%	3.62%	(0.73%)	(1.63%)
	Concordia Bank	\$73,455	\$55,875	\$65,086	85.85%	13.71%	\$3,498	4.82%	0.80%	0.63%	4.24%	(1.88%)	(3.70%)
	Community State Bank	\$73,625	\$47,614	\$60,672	78.48%	9.54%	\$4,908	4.48%	1.65%	1.29%	3.30%	0.51%	2.43%
	Pony Express Community Bank	\$73,982	\$45,088	\$63,188	71.36%	25.30%	\$4,110	4.09%	0.75%	0.51%	3.63%	(2.90%)	(11.87%)
	Community Bank of Pleasant Hill	\$75,731	\$36,738	\$67,650	54.31%	48.79%	\$4,455	3.60%	0.80%	0.57%	3.06%	11.73%	10.17%
	Commercial Bank of Oak Grove	\$77,332	\$50,659	\$65,350	77.52%	27.42%	\$4,833	3.94%	1.52%	1.40%	2.74%	6.75%	7.49%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 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)													
	Senath State Bank	\$78,874	\$46,753	\$66,715	70.08%	44.71%	\$4,382	4.47%	0.67%	0.48%	4.05%	(7.42%)	(9.46%)
	Hamilton Bank	\$80,389	\$49,947	\$72,147	69.23%	25.84%	\$4,466	4.74%	0.83%	0.66%	4.26%	8.03%	6.90%
	Security Bank of Southwest Missouri	\$80,762	\$58,467	\$70,090	83.42%	23.57%	\$2,785	5.07%	0.86%	0.68%	4.48%	3.12%	2.54%
	West Plains Savings and Loan Association	\$80,894	\$59,619	\$62,018	96.13%	31.24%	\$5,393	4.35%	1.42%	1.41%	3.23%	7.27%	5.04%
	TPNB Bank	\$82,253	\$46,171	\$64,122	72.00%	26.54%	\$5,875	3.90%	0.94%	0.80%	3.26%	0.75%	(13.25%)
	Paramount Bank	\$84,108	\$69,212	\$36,517	189.53%	11.72%	\$858	5.23%	2.55%	2.41%	3.02%	266.36%	87.25%
	Table Rock Community Bank	\$85,139	\$66,317	\$76,676	86.49%	10.40%	\$2,936	5.31%	0.50%	0.42%	4.90%	1.23%	0.51%
	Home Savings and Loan Association of Carroll County, F.A.	\$85,613	\$55,949	\$67,702	82.64%	39.62%	\$7,134	3.75%	1.33%	1.31%	2.72%	(2.92%)	11.31%
	New Frontier Bank	\$86,993	\$61,418	\$77,847	78.90%	15.13%	\$4,350	5.53%	0.73%	0.57%	5.00%	8.57%	10.60%
	Connections Bank	\$87,119	\$67,436	\$71,951	93.72%	13.40%	\$4,149	5.48%	1.49%	1.31%	4.23%	1.60%	8.33%
	Citizens Bank & Trust Bank of Brookfield-Purdin, National Association	\$88,291	\$43,268	\$74,174	58.33%	23.22%	\$3,839	3.74%	0.51%	0.42%	3.40%	(5.22%)	(8.59%)
	Saints Avenue Bank	\$90,828	\$72,055	\$79,792	90.30%	5.40%	\$3,633	4.92%	1.23%	1.01%	3.91%	5.22%	(2.92%)
	Citizens Bank of Rogersville	\$90,897	\$73,843	\$67,067	110.10%	11.91%	\$4,132	5.00%	1.34%	1.08%	4.00%	(4.96%)	(9.21%)
	Bank of Grain Valley	\$92,386	\$56,188	\$71,935	78.11%	40.00%	\$4,862	4.42%	0.45%	0.30%	4.20%	3.97%	3.13%
	County Bank	\$93,490	\$68,085	\$84,765	80.32%	16.22%	\$4,452	4.86%	0.51%	0.39%	4.48%	1.60%	2.95%
	Merchants and Farmers Bank of Salisbury	\$93,536	\$58,787	\$84,227	69.80%	19.69%	\$3,118	4.20%	0.98%	0.64%	3.54%	(17.73%)	(21.55%)
	Security Bank of the Ozarks	\$93,977	\$63,413	\$84,993	74.61%	14.44%	\$2,043	5.49%	0.74%	0.55%	4.98%	(7.39%)	(2.56%)
	First Independent Bank	\$94,054	\$54,166	\$82,716	65.48%	41.48%	\$3,483	4.36%	0.94%	0.75%	3.69%	9.23%	8.83%
	HomePride Bank	\$96,475	\$76,390	\$83,988	90.95%	9.21%	\$2,539	5.01%	1.19%	0.94%	4.07%	(0.47%)	3.60%
	Bank of New Madrid	\$96,539	\$50,733	\$84,307	60.18%	14.98%	\$3,713	4.49%	0.82%	0.59%	4.27%	(1.67%)	(3.23%)
	First National Bank of Nevada	\$97,893	\$56,135	\$82,621	67.94%	47.60%	\$5,439	3.89%	0.78%	0.60%	3.41%	(0.45%)	(2.01%)
	Peoples Bank of Wyaconda	\$98,722	\$68,061	\$87,586	77.71%	13.21%	\$3,526	4.40%	1.10%	0.98%	3.51%	(4.25%)	4.38%
	Jonesburg State Bank	\$99,061	\$68,836	\$88,874	77.45%	29.14%	\$3,962	4.69%	0.86%	0.65%	4.09%	8.80%	8.64%
	Missouri Bank II	\$101,061	\$69,497	\$86,495	80.35%	14.51%	\$4,211	4.44%	1.23%	0.94%	3.57%	9.94%	10.61%
	Citizens Community Bank	\$101,632	\$79,858	\$88,699	90.03%	9.95%	\$4,419	4.41%	1.15%	0.78%	3.66%	3.80%	3.36%
	Bank of Cairo and Moberly	\$101,739	\$51,837	\$83,026	62.43%	48.30%	\$4,070	4.02%	0.60%	0.43%	3.88%	(8.17%)	(4.50%)
	State Bank of Missouri	\$102,882	\$54,061	\$93,357	57.91%	26.98%	\$3,810	3.98%	0.84%	0.69%	3.40%	5.19%	4.41%
	Community Bank of El Dorado Springs	\$105,121	\$49,469	\$87,110	56.79%	63.55%	\$7,008	3.97%	1.26%	1.09%	3.09%	8.05%	7.31%
	Bank of Salem	\$105,555	\$54,888	\$91,127	60.23%	23.68%	\$4,060	3.70%	1.02%	0.82%	3.01%	(1.03%)	0.17%
	First Bank of the Lake	\$106,802	\$66,404	\$96,716	68.66%	38.85%	\$5,621	6.10%	2.16%	2.01%	4.25%	61.25%	64.86%
	First Community Bank of the Ozarks	\$106,932	\$80,759	\$81,598	98.97%	12.30%	\$3,564	4.90%	1.14%	0.98%	4.01%	0.11%	2.85%
	Preferred Bank	\$107,500	\$39,965	\$98,260	40.67%	48.46%	\$3,981	3.59%	0.66%	0.54%	3.25%	2.84%	(0.65%)
	1st Advantage Bank	\$107,696	\$92,430	\$88,276	104.71%	11.03%	\$5,668	4.90%	1.76%	1.39%	3.59%	(7.86%)	(10.49%)
	Kennett Trust Bank	\$108,065	\$73,965	\$86,358	85.65%	22.44%	\$4,002	4.61%	1.48%	1.06%	3.60%	(17.82%)	(36.74%)
	Bank of Monticello	\$108,526	\$77,552	\$87,919	88.21%	17.39%	\$4,019	4.93%	1.10%	0.91%	4.15%	(8.91%)	(13.61%)
	Northeast Missouri State Bank	\$108,530	\$49,462	\$91,333	54.16%	44.01%	\$6,783	3.97%	1.04%	0.79%	3.36%	9.63%	7.71%
	Security Bank of Pulaski County	\$109,117	\$72,640	\$95,330	76.20%	13.97%	\$3,410	5.07%	1.03%	0.85%	4.32%	(4.54%)	(13.12%)
	Progressive Ozark Bank	\$112,916	\$91,427	\$99,807	91.60%	11.50%	\$2,626	5.02%	0.61%	0.47%	4.56%	(5.37%)	(3.37%)
	Mercantile Bank of Louisiana, Missouri	\$114,232	\$73,091	\$82,873	88.20%	36.44%	\$4,760	4.54%	0.88%	0.73%	3.96%	10.60%	5.34%
	Citizens Bank	\$115,631	\$102,857	\$103,649	99.24%	4.28%	\$2,891	6.17%	0.98%	0.69%	5.48%	(9.23%)	0.71%
	Clay County Savings Bank	\$116,574	\$72,891	\$103,303	70.56%	28.25%	\$3,238	4.17%	0.99%	0.86%	3.33%	25.23%	31.64%
	Meramec Valley Bank	\$121,056	\$93,018	\$100,818	92.26%	20.98%	\$4,842	4.56%	1.45%	1.26%	3.39%	5.72%	20.97%
	Citizens-Farmers Bank of Cole Camp	\$133,396	\$88,088	\$111,421	79.06%	20.41%	\$4,941	4.40%	1.35%	1.12%	3.51%	2.56%	10.24%

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.

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 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	\$121,113	\$95,446	\$103,814	91.94%	9.01%	\$4,037	4.97%	1.29%	1.17%	3.88%	(1.31%)	(0.38%)
	Independent Farmers Bank	\$122,519	\$67,381	\$105,609	63.80%	24.15%	\$3,952	5.04%	0.93%	0.78%	4.44%	1.36%	(1.94%)
	Chillicothe State Bank	\$122,998	\$74,669	\$111,183	67.16%	28.32%	\$4,920	3.98%	0.80%	0.62%	3.41%	(4.45%)	4.30%
	Commercial Trust Company of Fayette	\$123,158	\$88,665	\$106,567	83.20%	20.24%	\$4,399	4.10%	1.08%	0.89%	3.32%	3.51%	6.64%
	Bank of Crocker	\$123,778	\$52,800	\$108,743	48.55%	39.77%	\$3,094	3.90%	0.94%	0.78%	3.26%	(0.40%)	(2.47%)
	State Bank of Southwest Missouri	\$124,413	\$95,834	\$111,143	86.23%	14.13%	\$5,184	4.31%	0.86%	0.66%	3.65%	12.54%	11.43%
	Farmers Bank of Lincoln	\$125,255	\$90,698	\$107,762	84.17%	20.43%	\$5,219	4.76%	1.55%	1.23%	3.63%	2.93%	8.87%
	F&M Bank and Trust Company	\$127,314	\$100,408	\$113,610	88.38%	8.68%	\$3,638	4.10%	0.75%	0.61%	3.52%	(0.34%)	0.21%
	First Community National Bank	\$131,240	\$64,614	\$117,658	54.92%	39.12%	\$1,875	4.59%	0.94%	0.56%	4.04%	6.37%	3.41%
	Bank Star	\$133,901	\$110,121	\$110,934	99.27%	9.75%	\$4,184	4.93%	0.75%	0.50%	4.42%	(5.74%)	(13.67%)
	Community Point Bank	\$134,346	\$107,955	\$121,311	88.99%	9.77%	\$5,841	4.31%	1.68%	1.47%	2.94%	7.85%	11.85%
	Community National Bank	\$136,738	\$83,865	\$123,873	67.70%	31.02%	\$4,884	4.49%	0.75%	0.54%	4.01%	25.66%	25.65%
	Tipton Latham Bank, National Association	\$137,371	\$90,386	\$121,873	74.16%	32.51%	\$6,541	4.34%	1.85%	1.60%	2.85%	4.87%	3.12%
	Cornerstone Bank	\$139,273	\$108,746	\$117,842	92.28%	17.83%	\$2,579	6.23%	1.61%	1.27%	5.14%	(2.62%)	0.84%
	Citizens Bank of Charleston	\$140,737	\$86,350	\$115,912	74.50%	36.94%	\$7,407	4.62%	0.83%	0.68%	4.08%	7.87%	6.72%
	Adrian Bank	\$142,057	\$94,425	\$124,639	75.76%	24.88%	\$4,582	4.72%	0.73%	0.59%	4.28%	(0.68%)	(3.84%)
	St. Clair County State Bank	\$142,991	\$112,229	\$122,614	91.53%	14.71%	\$4,333	5.12%	1.17%	1.00%	4.25%	3.13%	2.27%
	Seymour Bank	\$145,681	\$96,241	\$117,071	82.21%	26.01%	\$3,035	5.06%	1.34%	1.13%	4.13%	13.98%	19.25%
	Heritage Community Bank	\$147,875	\$127,415	\$121,199	105.13%	7.58%	\$4,108	5.14%	1.50%	1.30%	3.89%	7.69%	7.37%
	Heritage Bank of the Ozarks	\$148,143	\$108,024	\$129,091	83.68%	17.97%	\$3,704	5.28%	1.42%	1.17%	4.17%	3.35%	4.22%
	Exchange Bank of Northeast Missouri	\$148,916	\$109,314	\$123,548	88.48%	14.88%	\$3,384	4.72%	1.05%	0.82%	3.97%	1.08%	12.98%
	Bank of Weston	\$149,011	\$111,624	\$134,104	83.24%	14.87%	\$4,139	4.85%	0.78%	0.58%	4.32%	9.94%	9.84%
	Community Bank of Marshall	\$149,457	\$68,045	\$129,146	52.69%	39.14%	\$4,529	3.81%	0.99%	0.85%	3.05%	(17.16%)	(22.77%)
	Bank 21	\$151,203	\$118,227	\$121,567	97.25%	17.30%	\$3,600	4.77%	1.77%	1.45%	3.37%	(1.72%)	0.57%
	Bank of St. Elizabeth	\$151,803	\$125,438	\$131,329	95.51%	15.49%	\$4,337	5.43%	1.28%	0.94%	4.54%	16.76%	25.18%
	Citizens Bank of Newburg	\$153,979	\$114,138	\$133,774	85.32%	5.48%	\$3,666	5.19%	1.82%	1.55%	3.60%	5.54%	17.53%
	Citizens Bank of Eldon	\$155,589	\$118,703	\$133,406	88.98%	19.47%	\$4,205	4.86%	0.82%	0.58%	4.34%	13.03%	14.75%
	Carroll County Trust Company of												
	Carrollton, Missouri	\$158,729	\$71,981	\$118,554	60.72%	35.30%	\$5,669	3.80%	1.24%	1.04%	2.93%	(2.94%)	(16.90%)
	Alliant Bank	\$161,708	\$132,282	\$144,826	91.34%	11.58%	\$3,369	5.08%	1.11%	0.85%	4.27%	2.93%	2.58%
	Home Exchange Bank	\$161,746	\$71,769	\$122,883	58.40%	35.49%	\$7,702	4.08%	1.87%	1.58%	2.63%	(4.40%)	16.32%
	Lamar Bank and Trust Company	\$164,035	\$117,115	\$144,756	80.91%	18.55%	\$4,825	4.46%	0.85%	0.71%	3.81%	4.45%	2.60%
	Bank of Grandin	\$166,540	\$97,989	\$139,436	70.28%	21.73%	\$4,758	5.18%	2.13%	1.87%	3.67%	9.03%	9.53%
	First State Bank of Purdy	\$166,784	\$110,247	\$148,838	74.07%	21.83%	\$3,626	4.84%	1.13%	0.75%	4.19%	6.36%	5.17%
	Bank Northwest	\$167,379	\$113,671	\$151,349	75.11%	20.48%	\$4,292	4.90%	0.97%	0.64%	4.34%	1.64%	1.27%
	First Missouri State Bank of Cape County	\$169,149	\$138,031	\$144,347	95.62%	13.06%	\$4,451	4.67%	1.72%	1.48%	3.26%	11.25%	8.84%
	Central Bank of Audrain County	\$169,954	\$94,565	\$147,465	64.13%	19.01%	\$6,798	3.83%	1.10%	0.64%	3.12%	(16.13%)	(20.03%)
	Community First Bank	\$171,577	\$145,560	\$154,863	93.99%	9.59%	\$4,185	4.97%	0.81%	0.80%	4.34%	(9.80%)	(11.86%)
	Pony Express Bank	\$173,556	\$144,064	\$151,301	95.22%	11.93%	\$6,428	5.39%	0.65%	0.48%	4.98%	2.69%	2.28%
	First Missouri State Bank	\$175,670	\$145,848	\$145,389	100.32%	7.29%	\$5,323	5.16%	1.46%	1.31%	3.89%	3.92%	9.88%
	Goppert Financial Bank	\$176,829	\$106,545	\$152,120	70.04%	21.01%	\$4,112	4.22%	0.86%	0.62%	3.62%	(2.66%)	(6.24%)
	Century Bank of the Ozarks	\$178,263	\$150,851	\$157,847	95.57%	8.23%	\$3,301	5.47%	0.62%	0.47%	5.02%	(1.66%)	0.28%
	United State Bank	\$181,741	\$140,451	\$161,517	86.96%	11.27%	\$4,130	4.87%	1.45%	1.29%	3.66%	13.40%	17.41%
	FortuneBank	\$188,767	\$156,854	\$152,006	103.19%	10.28%	\$2,996	5.20%	1.89%	1.72%	3.52%	(4.85%)	(11.51%)
	First Missouri Bank of SEMO	\$189,006	\$167,965	\$171,973	97.67%	6.82%	\$3,566	4.96%	1.00%	0.78%	4.25%	(11.86%)	(10.38%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 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)													
	Central Bank of Moberly	\$190,631	\$109,187	\$160,420	68.06%	14.67%	\$6,808	3.71%	0.89%	0.58%	3.10%	(6.67%)	(9.77%)
	Kearney Trust Company	\$198,564	\$117,214	\$177,170	66.16%	34.83%	\$5,516	4.21%	0.82%	0.61%	3.70%	16.73%	18.56%
	Community First Banking Company	\$200,227	\$128,986	\$176,348	73.14%	23.67%	\$5,269	4.48%	1.16%	1.02%	3.61%	23.48%	28.04%
	Farmers and Merchants Bank of St. Clair	\$200,962	\$140,809	\$173,418	81.20%	21.06%	\$2,999	4.90%	0.78%	0.62%	4.33%	9.64%	12.53%
	People's Bank of Seneca	\$201,099	\$162,616	\$180,601	90.04%	7.13%	\$5,746	5.38%	1.05%	1.23%	4.49%	6.04%	10.82%
	Central Bank of Kansas City	\$203,053	\$155,674	\$165,865	93.86%	22.97%	\$3,275	5.13%	0.93%	0.30%	4.87%	29.11%	41.75%
	Commercial Bank	\$206,029	\$123,897	\$175,978	70.40%	36.35%	\$5,151	4.13%	1.00%	0.74%	3.44%	8.82%	8.37%
	Exchange Bank of Missouri	\$206,206	\$174,121	\$179,678	96.91%	3.26%	\$4,582	5.53%	1.67%	1.46%	4.14%	0.81%	5.02%
	Peoples Bank	\$211,727	\$156,759	\$184,115	85.14%	9.00%	\$3,995	4.84%	0.89%	0.70%	4.28%	(2.17%)	0.27%
	Missouri Bank	\$213,783	\$138,259	\$184,030	75.13%	8.50%	\$4,276	4.44%	1.02%	0.76%	3.92%	(14.92%)	(18.51%)
	Putnam County State Bank	\$215,909	\$187,862	\$180,554	104.05%	10.08%	\$9,387	5.21%	2.06%	1.79%	3.62%	5.53%	6.11%
	O'Bannon Banking Company	\$216,987	\$172,778	\$184,345	93.73%	14.27%	\$3,945	5.10%	1.28%	1.07%	4.10%	7.80%	14.03%
	Citizens Bank	\$224,413	\$192,757	\$184,317	104.58%	5.92%	\$3,804	4.74%	1.25%	0.95%	3.89%	7.53%	13.41%
	Wells Bank	\$227,437	\$182,653	\$202,459	90.22%	7.71%	\$5,054	5.03%	0.98%	0.76%	4.31%	(2.48%)	(5.30%)
	F & C Bank	\$228,989	\$194,192	\$191,031	101.65%	8.02%	\$4,580	5.65%	0.77%	0.68%	5.02%	6.15%	6.73%
	Branson Bank	\$231,301	\$180,116	\$200,024	90.05%	13.60%	\$3,452	4.77%	1.06%	0.76%	4.06%	19.03%	21.16%
	Bloomsdale Bank	\$231,452	\$161,341	\$209,148	77.14%	18.94%	\$4,451	4.64%	1.01%	0.80%	3.98%	6.27%	5.45%
	Community State Bank of Missouri	\$236,625	\$151,303	\$204,874	73.85%	15.37%	\$5,144	4.01%	0.79%	0.67%	3.44%	(6.05%)	(7.27%)
	Farmers State Bank	\$237,099	\$187,853	\$211,311	88.90%	17.01%	\$3,293	4.73%	0.72%	0.60%	4.20%	(0.97%)	10.36%
	Rockwood Bank	\$238,047	\$193,092	\$196,185	98.42%	13.57%	\$4,668	5.15%	0.50%	0.34%	4.85%	(0.21%)	(2.05%)
	Ozark Bank	\$238,102	\$171,545	\$211,684	81.04%	8.17%	\$4,105	4.34%	1.04%	0.93%	3.50%	(25.96%)	(29.71%)
	Regional Missouri Bank	\$241,364	\$205,354	\$207,458	98.99%	5.19%	\$4,023	5.12%	1.42%	0.98%	4.13%	(2.25%)	3.22%
	KCB Bank	\$243,168	\$200,360	\$195,721	102.37%	13.82%	\$4,503	5.15%	1.01%	0.78%	4.53%	(9.09%)	(11.22%)
	Ozarks Federal Savings and Loan Association	\$248,035	\$206,644	\$200,913	102.85%	7.91%	\$4,204	4.05%	1.39%	1.34%	2.83%	0.08%	1.29%
	State Average of Asset Group A	\$120,665	\$84,519	\$103,087	79.62%	23.25%	\$4,259	4.61%	1.06%	0.86%	3.85%	4.67%	4.15%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 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													
	Central Bank of Warrensburg	\$253,345	\$135,442	\$206,872	65.47%	27.46%	\$4,968	3.88%	1.00%	0.47%	3.35%	3.00%	3.36%
	Community Bank of Raymore	\$257,575	\$145,477	\$233,074	62.42%	26.43%	\$5,599	4.02%	1.07%	0.57%	3.44%	0.33%	(3.60%)
	Bank of Versailles	\$259,474	\$221,821	\$201,281	110.20%	14.44%	\$6,034	4.03%	1.04%	0.92%	3.22%	(6.04%)	(9.33%)
	Alliance Bank	\$263,359	\$211,186	\$206,994	102.03%	13.48%	\$3,817	4.90%	1.42%	1.27%	3.73%	13.80%	0.65%
	Bank of Franklin County	\$264,652	\$206,523	\$224,979	91.80%	14.28%	\$4,010	4.61%	1.33%	1.16%	3.50%	1.30%	10.81%
	Midwest Independent Bank	\$268,946	\$137,516	\$221,314	62.14%	39.54%	\$7,269	3.36%	2.48%	0.49%	2.94%	(19.48%)	12.21%
	M1 Bank	\$269,309	\$142,410	\$244,459	58.26%	43.94%	\$14,174	5.69%	2.19%	2.11%	3.64%	85.68%	91.78%
	Belgrade State Bank	\$270,484	\$214,069	\$244,348	87.61%	16.36%	\$2,908	5.57%	1.18%	0.97%	4.60%	2.82%	5.16%
	Macon-Atlanta State Bank	\$272,844	\$157,066	\$237,473	66.14%	16.95%	\$4,473	4.12%	1.28%	0.99%	3.30%	(2.99%)	(6.02%)
	Legacy Bank & Trust Company	\$273,392	\$241,840	\$232,431	104.05%	4.63%	\$3,645	5.57%	1.27%	1.09%	4.53%	16.92%	14.85%
	Peoples Savings Bank of Rhineland	\$273,579	\$216,000	\$248,113	87.06%	10.76%	\$4,145	4.80%	1.16%	0.88%	3.96%	0.95%	0.09%
	Bank of Odessa	\$274,743	\$203,020	\$216,192	93.91%	14.45%	\$7,632	4.55%	1.83%	1.57%	3.24%	19.97%	26.99%
	First Missouri Bank	\$280,478	\$217,786	\$240,972	90.38%	17.42%	\$5,610	4.99%	1.53%	1.18%	3.90%	13.11%	21.20%
	St. Johns Bank and Trust Company	\$286,074	\$213,675	\$256,401	83.34%	13.49%	\$3,366	4.28%	0.31%	0.20%	4.09%	(1.19%)	(2.05%)
	Freedom Bank of Southern Missouri	\$293,734	\$234,671	\$246,147	95.34%	14.28%	\$5,341	5.10%	1.59%	1.45%	3.74%	8.53%	11.54%
	Bank of Bolivar	\$309,656	\$242,417	\$282,223	85.90%	10.96%	\$3,776	4.90%	1.37%	1.17%	3.77%	12.49%	23.53%
	Community Bank and Trust	\$313,972	\$156,486	\$273,891	57.13%	36.81%	\$2,512	3.49%	0.06%	0.04%	3.46%	3.73%	3.96%
	UNICO Bank	\$322,117	\$235,110	\$292,028	80.51%	15.04%	\$2,556	4.65%	1.45%	1.16%	3.53%	14.12%	13.22%
	Bank of Advance	\$327,119	\$256,943	\$277,667	92.54%	8.75%	\$4,194	5.53%	1.14%	0.94%	4.75%	(5.16%)	(10.99%)
	First Midwest Bank of Dexter	\$330,109	\$287,753	\$288,665	99.68%	8.27%	\$4,232	5.01%	1.40%	1.26%	3.95%	(4.24%)	(6.67%)
	Lead Bank	\$334,261	\$286,739	\$301,716	95.04%	9.13%	\$4,775	8.95%	1.18%	0.82%	8.14%	46.78%	65.35%
	Central Bank of Branson	\$344,370	\$236,856	\$283,915	83.42%	10.23%	\$4,920	4.48%	0.80%	0.45%	4.00%	2.67%	3.22%
	New Era Bank	\$360,174	\$255,218	\$318,961	80.02%	17.16%	\$5,002	4.10%	0.81%	0.85%	3.39%	11.09%	12.00%
	MRV Banks	\$360,480	\$293,519	\$310,525	94.52%	16.08%	\$8,011	4.95%	1.79%	1.21%	3.76%	(49.32%)	(56.03%)
	Phelps County Bank	\$365,817	\$230,949	\$324,826	71.10%	20.84%	\$4,157	3.96%	0.41%	0.32%	3.63%	2.17%	(2.83%)
	Farmers Bank of Northern Missouri	\$368,152	\$231,962	\$314,873	73.67%	24.78%	\$4,490	4.47%	0.93%	0.67%	3.90%	(10.35%)	(14.56%)
	Callaway Bank	\$372,100	\$294,474	\$301,276	97.74%	3.20%	\$6,202	4.57%	1.06%	0.71%	3.81%	1.75%	16.07%
	Bank of Old Monroe	\$372,998	\$253,969	\$303,115	83.79%	23.58%	\$5,329	4.68%	0.86%	0.57%	4.27%	4.20%	1.60%
	First State Bank and Trust Company, Inc.	\$375,293	\$271,760	\$320,164	84.88%	10.25%	\$4,364	4.86%	0.93%	0.68%	4.21%	(0.90%)	(3.20%)
	United Bank of Union	\$378,332	\$280,883	\$331,778	84.66%	11.82%	\$5,113	4.66%	1.29%	1.14%	3.64%	3.08%	3.38%
	Triad Bank	\$378,676	\$306,344	\$293,220	104.48%	18.35%	\$10,519	4.97%	1.64%	1.17%	3.72%	9.98%	11.25%
	West Plains Bank and Trust Company	\$386,731	\$294,668	\$336,162	87.66%	8.46%	\$4,716	4.75%	1.09%	0.93%	3.95%	(4.12%)	(4.75%)
	Legends Bank	\$392,336	\$291,541	\$333,545	87.41%	6.73%	\$4,727	4.61%	0.81%	0.63%	4.07%	8.82%	8.39%
	American Bank of Missouri	\$392,834	\$326,688	\$305,270	107.02%	9.81%	\$4,910	5.23%	2.06%	2.00%	3.50%	51.95%	38.03%
	HOME BANK	\$400,971	\$332,324	\$312,614	106.30%	10.71%	\$3,612	5.05%	1.36%	1.17%	3.96%	0.68%	0.99%
	First State Bank of St. Charles, Missouri	\$401,538	\$316,061	\$287,269	110.02%	14.21%	\$1,930	4.64%	1.27%	0.96%	3.82%	27.47%	2.61%
	Central Bank of Sedalia	\$412,333	\$299,090	\$350,499	85.33%	11.51%	\$5,727	4.57%	0.80%	0.51%	4.03%	4.51%	3.75%
	First Midwest Bank of Poplar Bluff	\$426,246	\$372,571	\$369,354	100.87%	6.44%	\$4,956	5.30%	1.57%	1.38%	3.97%	2.02%	(1.81%)
	Bank of Kirksville	\$439,631	\$154,467	\$378,693	40.79%	37.41%	\$5,941	3.24%	1.15%	0.96%	2.39%	(8.64%)	(6.60%)
	St. Louis Bank	\$445,908	\$331,118	\$402,235	82.32%	14.11%	\$8,918	4.09%	1.66%	1.38%	2.80%	4.37%	3.79%
	Peoples Bank & Trust Company	\$456,597	\$282,149	\$400,724	70.41%	18.28%	\$3,837	4.31%	1.19%	0.96%	3.56%	(0.31%)	(2.86%)
	Maries County Bank	\$466,415	\$278,288	\$379,821	73.27%	20.01%	\$3,380	4.70%	1.09%	0.94%	3.92%	(2.41%)	4.16%
	Mid America Bank	\$472,660	\$376,192	\$369,791	101.73%	14.61%	\$6,657	4.81%	1.36%	1.16%	3.78%	1.72%	0.71%
	HNB National Bank	\$480,009	\$387,688	\$413,701	93.71%	12.08%	\$3,609	4.90%	0.51%	0.42%	4.53%	4.35%	5.16%
	Peoples Community Bank	\$490,804	\$328,158	\$396,903	82.68%	22.32%	\$3,690	5.62%	1.31%	1.17%	4.77%	9.25%	9.72%
	State Average of Asset Group B	\$349,792	\$253,131	\$295,922	85.75%	16.44%	\$5,106	4.74%	1.22%	0.96%	3.87%	6.19%	6.63%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 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 C - \$501 million to \$1 billion in total assets													
	Old Missouri Bank	\$503,878	\$447,630	\$404,953	110.54%	5.95%	\$5,418	5.35%	2.09%	1.93%	3.56%	16.64%	14.52%
	Parkside Financial Bank & Trust	\$505,205	\$393,115	\$402,046	97.78%	17.40%	\$8,563	4.97%	1.63%	0.99%	3.88%	(1.48%)	(13.36%)
	Citizens National Bank of Greater St. Louis	\$510,267	\$399,416	\$414,151	96.44%	11.48%	\$5,428	4.47%	1.36%	1.10%	3.44%	2.16%	(2.09%)
	Town & Country Bank	\$511,437	\$386,281	\$431,855	89.45%	9.38%	\$3,258	4.66%	0.81%	0.56%	4.10%	3.59%	5.27%
	Lindell Bank & Trust Company	\$519,444	\$280,569	\$401,175	69.94%	34.30%	\$4,402	4.57%	0.76%	0.40%	4.14%	(6.20%)	(8.83%)
	Bank of Sullivan	\$520,803	\$439,968	\$458,824	95.89%	8.62%	\$4,414	4.79%	1.29%	1.11%	3.76%	10.42%	17.88%
	BTC Bank	\$539,054	\$423,598	\$419,780	100.91%	5.01%	\$4,770	5.06%	1.47%	1.23%	4.02%	15.64%	16.04%
	Blue Ridge Bank and Trust Co.	\$578,446	\$393,855	\$500,892	78.63%	20.71%	\$4,045	4.40%	0.84%	0.59%	3.80%	9.09%	6.33%
	Platte Valley Bank of Missouri	\$605,022	\$446,919	\$528,440	84.57%	6.82%	\$3,380	4.90%	0.88%	0.53%	4.34%	18.15%	18.55%
	Jefferson Bank of Missouri	\$622,934	\$451,505	\$519,193	86.96%	22.70%	\$6,292	4.74%	0.90%	0.55%	4.15%	11.83%	12.38%
	Jefferson Bank and Trust Company	\$633,432	\$456,081	\$480,743	94.87%	16.18%	\$8,446	4.05%	1.26%	1.21%	2.95%	4.37%	2.97%
	Mid-Missouri Bank	\$651,997	\$516,644	\$581,427	88.86%	13.46%	\$3,361	4.63%	0.75%	0.82%	3.94%	7.04%	6.30%
	Midwest Regional Bank	\$666,692	\$551,312	\$591,644	93.18%	8.89%	\$4,938	5.24%	2.26%	2.13%	3.13%	1.56%	16.86%
	Springfield First Community Bank	\$672,049	\$515,566	\$471,340	109.38%	13.86%	\$12,219	5.10%	1.51%	1.40%	3.85%	12.39%	9.49%
	Royal Banks of Missouri	\$687,494	\$551,558	\$570,347	96.71%	11.22%	\$7,902	4.90%	1.73%	1.31%	3.53%	(4.32%)	0.52%
	Bank of Washington	\$718,747	\$579,654	\$584,740	99.13%	17.22%	\$6,361	4.97%	1.30%	1.00%	3.96%	9.14%	11.29%
	Wood & Huston Bank	\$726,897	\$549,448	\$595,101	92.33%	8.54%	\$4,543	4.75%	1.37%	0.99%	3.77%	3.63%	(1.44%)
	Southwest Missouri Bank	\$753,094	\$441,432	\$641,736	68.79%	21.28%	\$3,692	4.31%	0.58%	0.62%	3.86%	0.74%	(3.15%)
	Focus Bank	\$769,931	\$620,711	\$600,814	103.31%	13.44%	\$4,450	4.78%	1.53%	1.20%	3.57%	8.54%	14.47%
	Central Bank of Lake of the Ozarks	\$777,855	\$435,403	\$672,661	64.73%	29.60%	\$5,051	4.40%	0.81%	0.46%	3.89%	5.60%	4.34%
	NBKC Bank	\$800,768	\$559,797	\$594,761	94.12%	22.34%	\$2,369	4.34%	2.11%	1.93%	2.56%	34.02%	60.68%
	First Federal Bank Of Kansas City	\$812,537	\$615,388	\$540,081	113.94%	16.32%	\$4,643	3.72%	1.72%	1.64%	2.19%	(1.88%)	8.34%
	Cass Commercial Bank	\$816,660	\$736,299	\$672,157	109.54%	11.41%	\$15,123	4.48%	1.34%	0.56%	3.84%	(15.71%)	(20.46%)
	Citizens Bank and Trust Company	\$817,499	\$588,845	\$694,615	84.77%	12.64%	\$4,129	4.54%	1.11%	0.83%	3.66%	(3.41%)	8.48%
	Nodaway Valley Bank	\$909,108	\$605,844	\$737,167	82.19%	24.99%	\$5,647	4.41%	0.53%	0.39%	4.07%	6.13%	4.44%
	Montgomery Bank	\$915,881	\$732,549	\$750,797	97.57%	8.16%	\$4,745	4.43%	1.02%	0.72%	3.61%	1.25%	(0.92%)
	Guaranty Bank	\$976,045	\$760,776	\$804,498	94.57%	16.36%	\$4,498	4.97%	1.75%	1.27%	3.64%	2.39%	13.98%
	OakStar Bank	\$989,930	\$830,148	\$873,958	94.99%	8.80%	\$3,736	4.93%	1.44%	1.26%	3.74%	10.92%	10.57%
	State Average of Asset Group C	\$696,897	\$525,368	\$569,282	92.65%	14.90%	\$5,565	4.67%	1.29%	1.03%	3.68%	5.79%	7.62%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2019

Run Date: August 10, 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 - \$1 billion to \$10 billion in total assets													
	Providence Bank	\$1,038,394	\$785,216	\$826,161	95.04%	8.56%	\$5,192	4.91%	1.79%	1.55%	3.51%	3.40%	4.40%
	Sterling Bank	\$1,239,855	\$985,851	\$1,062,639	92.77%	15.90%	\$9,050	5.07%	1.84%	1.70%	3.58%	(0.63%)	(1.66%)
	Central Bank of the Ozarks	\$1,379,880	\$1,051,960	\$1,171,763	89.78%	8.82%	\$5,328	4.25%	1.13%	0.63%	3.54%	13.31%	13.49%
	Country Club Bank	\$1,395,860	\$920,255	\$1,168,190	78.78%	22.71%	\$3,607	4.39%	0.46%	0.23%	4.14%	(3.38%)	(5.08%)
	Hawthorn Bank	\$1,463,528	\$1,156,943	\$1,189,124	97.29%	6.04%	\$5,227	4.46%	1.11%	1.05%	3.49%	(1.40%)	(1.83%)
	Academy Bank, N.A.	\$1,590,993	\$1,275,545	\$1,283,088	99.41%	10.84%	\$2,734	4.74%	1.89%	1.54%	3.39%	17.62%	23.00%
	Bank of Missouri	\$1,767,969	\$1,302,392	\$1,460,011	89.20%	8.26%	\$3,982	4.82%	1.37%	0.98%	3.84%	(0.59%)	1.80%
	Central Bank of the Midwest	\$1,771,106	\$1,220,667	\$1,428,223	85.47%	13.24%	\$5,383	4.63%	0.54%	0.27%	4.35%	1.07%	0.45%
	Central Bank of St. Louis	\$1,909,683	\$1,504,987	\$1,337,650	112.51%	7.61%	\$8,161	4.35%	1.33%	0.86%	3.43%	(4.60%)	(12.39%)
	Stifel Bank	\$1,916,397	\$1,027,718	\$1,750,674	58.70%	38.09%	\$25,216	4.83%	0.91%	0.86%	3.89%	16.50%	7.36%
	Midwest BankCentre	\$1,965,598	\$1,449,946	\$1,493,637	97.07%	9.29%	\$7,253	3.99%	1.21%	1.15%	2.89%	1.98%	11.84%
	Central Bank of Boone County	\$2,049,146	\$1,222,230	\$1,624,309	75.25%	29.18%	\$6,785	3.74%	0.89%	0.47%	3.19%	(1.68%)	(4.31%)
	Southern Bank	\$2,200,893	\$1,866,308	\$1,901,848	98.13%	2.58%	\$4,848	5.06%	1.54%	1.36%	3.78%	0.31%	10.71%
	North American Savings Bank, F.S.B.	\$2,438,296	\$2,206,263	\$1,734,689	127.18%	7.71%	\$5,048	5.31%	1.93%	1.89%	3.67%	23.18%	6.64%
	First State Community Bank	\$2,528,224	\$1,983,146	\$2,129,321	93.14%	5.51%	\$3,854	4.72%	1.16%	0.87%	3.85%	5.11%	3.78%
	Central Trust Bank	\$2,581,974	\$1,135,310	\$1,731,940	65.55%	15.39%	\$3,786	3.53%	1.26%	0.75%	2.69%	0.05%	(8.42%)
	Landmark Bank	\$3,290,384	\$2,068,530	\$2,967,630	69.70%	16.75%	\$4,769	4.20%	1.45%	1.01%	3.18%	10.13%	9.28%
	Great Southern Bank	\$4,874,079	\$4,162,814	\$3,951,095	105.36%	7.67%	\$4,718	5.17%	1.64%	1.03%	4.13%	8.33%	7.96%
	First Bank	\$5,998,463	\$3,453,601	\$5,324,094	64.87%	32.63%	\$5,518	4.08%	1.03%	0.57%	3.42%	(10.97%)	(4.31%)
	Enterprise Bank & Trust	\$7,149,076	\$5,150,934	\$5,576,465	92.37%	16.33%	\$8,970	4.91%	1.26%	0.88%	3.97%	54.17%	42.17%
	State Average of Asset Group D	\$2,527,490	\$1,796,531	\$2,055,628	89.38%	14.16%	\$6,471	4.56%	1.29%	0.98%	3.60%	6.60%	5.24%

Source: SNL Financial

Note: Report includes only bank-level data.

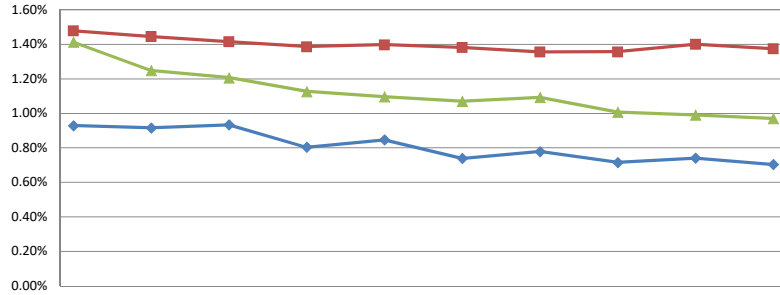
NA = data was not available.

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

Asset Quality

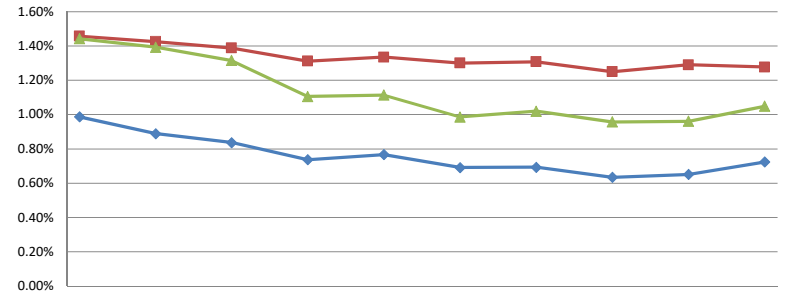
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



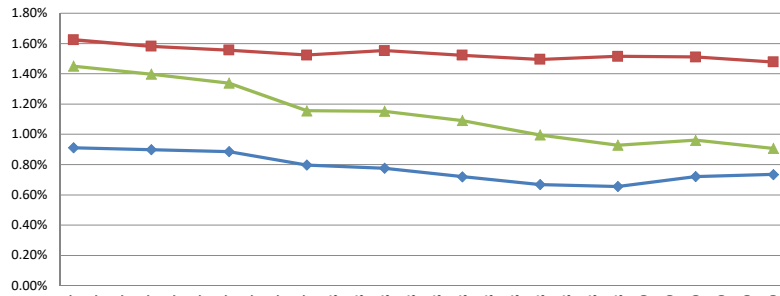
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.93%	0.92%	0.93%	0.80%	0.85%	0.74%	0.78%	0.71%	0.74%	0.70%
Reserves/Loans	1.48%	1.44%	1.41%	1.39%	1.40%	1.38%	1.36%	1.36%	1.40%	1.37%
NPAs/Total Assets	1.41%	1.25%	1.21%	1.13%	1.10%	1.07%	1.09%	1.01%	0.99%	0.97%

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



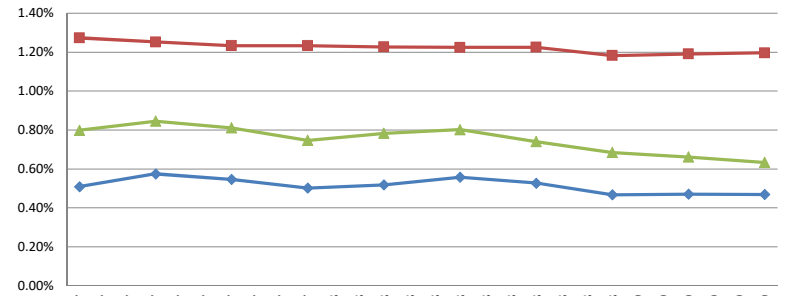
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.99%	0.89%	0.84%	0.74%	0.77%	0.69%	0.69%	0.63%	0.65%	0.72%
Reserves/Loans	1.46%	1.42%	1.39%	1.31%	1.33%	1.30%	1.31%	1.25%	1.29%	1.28%
NPAs/Total Assets	1.44%	1.39%	1.31%	1.11%	1.11%	0.99%	1.02%	0.96%	0.96%	1.05%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.91%	0.90%	0.88%	0.80%	0.77%	0.72%	0.67%	0.65%	0.72%	0.73%
Reserves/Loans	1.62%	1.58%	1.55%	1.52%	1.55%	1.52%	1.49%	1.51%	1.51%	1.48%
NPAs/Total Assets	1.45%	1.40%	1.34%	1.15%	1.15%	1.09%	0.99%	0.93%	0.96%	0.91%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Nonaccruals/Loans	0.51%	0.57%	0.55%	0.50%	0.52%	0.56%	0.53%	0.47%	0.47%	0.47%
Reserves/Loans	1.27%	1.25%	1.23%	1.23%	1.23%	1.22%	1.22%	1.18%	1.19%	1.20%
NPAs/Total Assets	0.80%	0.84%	0.81%	0.75%	0.78%	0.80%	0.74%	0.68%	0.66%	0.63%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 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	\$18,806	\$0	0.00%	1.47%	NA	3.78%	0.00%
	America's Community Bank	\$29,122	\$696	2.59%	0.95%	36.78%	18.58%	2.39%
	Neighbors Bank	\$30,254	\$0	0.00%	0.92%	NA	0.00%	0.00%
	Bank of Houston	\$30,615	\$44	0.38%	4.04%	389.17%	44.13%	3.73%
	Bank of New Cambria	\$31,009	\$0	0.00%	1.95%	NA	0.00%	0.00%
	First Security Bank	\$32,116	\$0	0.00%	1.35%	NA	0.00%	0.00%
	Canton State Bank	\$32,923	\$71	0.35%	1.09%	311.27%	3.05%	0.22%
	La Monte Community Bank	\$32,979	\$0	0.00%	0.94%	NA	1.80%	0.00%
	State Bank	\$33,119	\$352	1.93%	1.70%	88.35%	10.98%	1.06%
	Bank of Orrick	\$33,599	\$150	0.93%	2.17%	232.00%	4.38%	0.52%
	Systematic Savings Bank	\$36,483	\$311	1.22%	1.61%	132.48%	9.16%	1.35%
	CBC Bank	\$37,690	\$0	0.00%	1.40%	NA	0.00%	0.00%
	FMB Bank	\$40,461	\$269	1.48%	1.72%	28.82%	31.71%	3.14%
	Montrose Savings Bank	\$42,431	\$278	0.95%	1.46%	154.32%	4.51%	0.73%
	Community Bank of Memphis	\$47,463	\$0	0.00%	2.15%	NA	0.00%	0.00%
	Sherwood Community Bank	\$48,481	\$26	0.09%	1.20%	NM	5.40%	0.05%
	Kahoka State Bank	\$49,631	\$139	0.46%	1.85%	264.29%	3.50%	0.42%
	Bank of Louisiana	\$53,770	\$0	0.00%	1.17%	79.36%	8.18%	0.93%
	Community Bank of Missouri	\$53,833	\$138	0.33%	1.22%	365.94%	2.61%	0.39%
	Quarry City Savings and Loan Association	\$55,077	\$868	1.92%	1.05%	54.38%	9.30%	1.58%
	Bank of Iberia	\$55,802	\$561	1.73%	2.05%	87.35%	13.39%	1.36%
	1st Cameron State Bank	\$55,964	\$198	0.81%	1.03%	126.26%	3.52%	0.35%
	Farmers Bank of Green City	\$56,227	\$332	0.80%	0.85%	81.09%	8.38%	0.78%
	Tri-County Trust Company	\$57,905	\$1,026	2.38%	1.88%	78.75%	19.40%	1.84%
	Peoples Bank of Moniteau County	\$58,881	\$1,556	4.27%	1.53%	32.46%	37.24%	3.73%
	Bank of Billings	\$61,541	\$172	0.35%	1.01%	293.60%	7.62%	0.58%
	United Security Bank	\$62,091	\$0	0.00%	1.16%	NA	0.00%	0.00%
	Peoples Bank of Altenburg	\$63,414	\$357	0.78%	1.76%	145.23%	7.61%	0.88%
	Farmers Bank of Lohman	\$66,380	\$0	0.00%	1.13%	NA	1.58%	0.26%
	Alton Bank	\$66,508	\$460	1.07%	0.73%	68.26%	6.71%	0.87%
	Silex Banking Company	\$69,865	\$0	0.00%	2.02%	NA	0.00%	0.00%
	Central Federal Savings and Loan Association of Rolla	\$70,084	\$107	0.19%	0.51%	271.96%	0.76%	0.23%
	Farmers State Bank, S/B	\$70,406	\$443	0.83%	0.00%	0.00%	8.61%	0.73%
	Citizens Bank of Edina	\$71,092	\$16	0.03%	1.26%	NM	1.79%	0.08%
	Investors Community Bank	\$71,167	\$30	0.11%	2.41%	NM	3.45%	0.50%
	Metz Banking Company	\$72,936	\$60	0.12%	1.21%	NM	0.62%	0.08%
	Concordia Bank	\$73,455	\$1,033	1.85%	0.63%	10.35%	42.97%	4.64%
	Community State Bank	\$73,625	\$0	0.00%	0.94%	66.92%	22.56%	0.95%
	Pony Express Community Bank	\$73,982	\$0	0.00%	1.29%	NA	0.00%	0.00%
	Community Bank of Pleasant Hill	\$75,731	\$0	0.00%	0.97%	73.55%	6.27%	0.64%
	Commercial Bank of Oak Grove	\$77,332	\$99	0.20%	2.25%	82.74%	17.43%	2.24%

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.

Asset Quality

June 30, 2019

Run Date: August 10, 2019

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Senath State Bank	\$78,874	\$0	0.00%	1.66%	NA	5.27%	0.05%
	Hamilton Bank	\$80,389	\$141	0.28%	0.63%	221.99%	13.54%	0.19%
	Security Bank of Southwest Missouri	\$80,762	\$299	0.51%	1.38%	269.23%	9.71%	0.38%
	West Plains Savings and Loan Association	\$80,894	\$666	1.12%	0.98%	50.65%	7.24%	1.43%
	TPNB Bank	\$82,253	\$587	1.27%	1.77%	109.79%	8.51%	0.91%
	Paramount Bank	\$84,108	\$0	0.00%	0.34%	NA	22.07%	2.37%
	Table Rock Community Bank	\$85,139	\$322	0.49%	0.95%	113.54%	10.61%	1.07%
	Home Savings and Loan Association of Carroll County, F.A.	\$85,613	\$996	1.78%	1.86%	91.70%	6.04%	1.32%
	New Frontier Bank	\$86,993	\$1,596	2.60%	1.71%	18.18%	63.63%	6.63%
	Connections Bank	\$87,119	\$13	0.02%	0.64%	199.08%	3.30%	0.25%
	Citizens Bank & Trust	\$88,291	\$211	0.49%	1.44%	268.97%	1.96%	0.26%
	Bank of Brookfield-Purdin, National Association	\$90,779	\$0	0.00%	1.60%	NA	0.00%	0.00%
	Saints Avenue Bank	\$90,828	\$228	0.32%	1.06%	335.53%	2.70%	0.25%
	Citizens Bank of Rogersville	\$90,897	\$395	0.53%	1.18%	219.75%	3.96%	0.43%
	Bank of Grain Valley	\$92,386	\$0	0.00%	1.66%	NA	0.00%	0.00%
	County Bank	\$93,490	\$0	0.00%	1.31%	NA	0.00%	0.00%
	Merchants and Farmers Bank of Salisbury	\$93,536	\$57	0.10%	1.87%	NM	0.56%	0.06%
	Security Bank of the Ozarks	\$93,977	\$14	0.02%	0.82%	NM	4.92%	0.38%
	First Independent Bank	\$94,054	\$753	1.39%	1.44%	73.82%	10.82%	1.28%
	HomePride Bank	\$96,475	\$2,015	2.64%	1.68%	52.69%	49.52%	4.77%
	Bank of New Madrid	\$96,539	\$0	0.00%	1.08%	NA	0.65%	0.00%
	First National Bank of Nevada	\$97,893	\$1,675	2.98%	1.81%	60.66%	10.89%	1.76%
	Peoples Bank of Wyaconda	\$98,722	\$0	0.00%	1.76%	NA	0.06%	0.00%
	Jonesburg State Bank	\$99,061	\$255	0.37%	1.21%	310.45%	3.14%	0.27%
	Missouri Bank II	\$101,061	\$200	0.29%	2.35%	424.74%	4.87%	0.60%
	Citizens Community Bank	\$101,632	\$264	0.33%	1.48%	108.26%	8.74%	1.18%
	Bank of Cairo and Moberly	\$101,739	\$0	0.00%	1.12%	106.45%	3.00%	0.53%
	State Bank of Missouri	\$102,882	\$255	0.47%	1.77%	349.64%	2.73%	0.27%
	Community Bank of El Dorado Springs	\$105,121	\$420	0.85%	2.23%	126.46%	7.22%	1.29%
	Bank of Salem	\$105,555	\$344	0.63%	0.82%	69.72%	6.94%	0.69%
	First Bank of the Lake	\$106,802	\$2,695	4.06%	0.97%	19.20%	38.19%	3.14%
	First Community Bank of the Ozarks	\$106,932	\$1,037	1.28%	1.26%	64.44%	13.14%	1.65%
	Preferred Bank	\$107,500	\$61	0.15%	1.06%	696.72%	10.46%	0.92%
	1st Advantage Bank	\$107,696	\$25	0.03%	0.95%	NM	21.85%	2.45%
	Kennett Trust Bank	\$108,065	\$1,182	1.60%	0.82%	51.02%	12.38%	1.18%
	Bank of Monticello	\$108,526	\$475	0.61%	1.29%	96.16%	7.74%	0.96%
	Northeast Missouri State Bank	\$108,530	\$0	0.00%	1.62%	NA	1.01%	0.00%
	Security Bank of Pulaski County	\$109,117	\$514	0.71%	1.14%	100.36%	32.69%	3.18%
	Progressive Ozark Bank	\$112,916	\$308	0.34%	0.86%	147.65%	4.43%	0.53%
	Mercantile Bank of Louisiana, Missouri	\$114,232	\$342	0.47%	3.45%	50.86%	18.88%	4.35%
	Citizens Bank	\$115,631	\$879	0.85%	0.99%	112.28%	16.72%	1.54%
	Clay County Savings Bank	\$116,574	\$0	0.00%	1.65%	NA	0.00%	0.00%
	Meramec Valley Bank	\$121,056	\$0	0.00%	1.03%	NA	4.66%	0.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 2019

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	First Midwest Bank of the Ozarks	\$121,113	\$2,158	2.26%	1.14%	50.28%	22.12%	2.56%
	Independent Farmers Bank	\$122,519	\$449	0.67%	1.10%	139.07%	4.56%	0.49%
	Chillicothe State Bank	\$122,998	\$1,104	1.48%	1.53%	98.19%	9.61%	0.94%
	Commercial Trust Company of Fayette	\$123,158	\$173	0.20%	0.53%	273.99%	1.52%	0.14%
	Bank of Crocker	\$123,778	\$1,330	2.52%	1.89%	74.96%	24.72%	2.92%
	State Bank of Southwest Missouri	\$124,413	\$257	0.27%	0.37%	105.92%	10.17%	0.56%
	Farmers Bank of Lincoln	\$125,255	\$8	0.01%	1.19%	766.67%	3.57%	0.42%
	F&M Bank and Trust Company	\$127,314	\$68	0.07%	1.32%	219.90%	6.08%	0.67%
	First Community National Bank	\$131,240	\$1,464	2.27%	4.48%	169.00%	30.36%	3.39%
	Citizens-Farmers Bank of Cole Camp	\$133,396	\$2,744	3.12%	1.76%	50.54%	14.25%	2.36%
	Bank Star	\$133,901	\$41	0.04%	1.15%	NM	0.28%	0.03%
	Community Point Bank	\$134,346	\$87	0.08%	1.19%	NM	0.62%	0.06%
	Community National Bank	\$136,738	\$25	0.03%	1.14%	NM	0.50%	0.02%
	Tipton Latham Bank, National Association	\$137,371	\$164	0.18%	1.41%	155.30%	5.10%	0.60%
	Cornerstone Bank	\$139,273	\$3,280	3.02%	1.72%	54.24%	18.75%	2.85%
	Citizens Bank of Charleston	\$140,737	\$827	0.96%	2.12%	221.04%	3.16%	0.59%
	Adrian Bank	\$142,057	\$822	0.87%	1.27%	145.86%	4.79%	0.61%
	St. Clair County State Bank	\$142,991	\$20	0.02%	1.30%	NM	4.30%	0.21%
	Seymour Bank	\$145,681	\$12	0.01%	0.96%	NM	4.06%	0.53%
	Heritage Community Bank	\$147,875	\$450	0.35%	1.33%	376.67%	12.61%	1.29%
	Heritage Bank of the Ozarks	\$148,143	\$217	0.20%	1.57%	336.78%	3.41%	0.34%
	Exchange Bank of Northeast Missouri	\$148,916	\$874	0.80%	0.94%	78.45%	10.02%	0.96%
	Bank of Weston	\$149,011	\$2	0.00%	1.18%	184.71%	17.02%	1.19%
	Community Bank of Marshall	\$149,457	\$5	0.01%	1.12%	NM	0.03%	0.00%
	Bank 21	\$151,203	\$1,442	1.22%	1.60%	115.97%	12.06%	1.08%
	Bank of St. Elizabeth	\$151,803	\$81	0.06%	0.52%	808.64%	0.72%	0.08%
	Citizens Bank of Newburg	\$153,979	\$900	0.79%	1.16%	132.83%	36.11%	4.44%
	Citizens Bank of Eldon	\$155,589	\$1,465	1.23%	0.78%	63.28%	7.14%	0.99%
	Carroll County Trust Company of Carrollton, Missouri	\$158,729	\$2,800	3.89%	1.42%	36.50%	20.34%	1.77%
	Alliant Bank	\$161,708	\$548	0.41%	1.11%	268.43%	3.54%	0.39%
	Home Exchange Bank	\$161,746	\$0	0.00%	6.51%	NA	0.02%	0.00%
	Lamar Bank and Trust Company	\$164,035	\$588	0.50%	1.11%	220.24%	3.10%	0.36%
	Bank of Grandin	\$166,540	\$1,338	1.37%	1.11%	11.74%	37.27%	5.70%
	First State Bank of Purdy	\$166,784	\$1,247	1.13%	1.14%	59.94%	17.60%	1.26%
	Bank Northwest	\$167,379	\$245	0.22%	0.72%	191.57%	3.79%	0.33%
	First Missouri State Bank of Cape County	\$169,149	\$1,100	0.80%	1.31%	135.45%	8.42%	0.79%
	Central Bank of Audrain County	\$169,954	\$647	0.68%	1.68%	214.44%	5.01%	0.44%
	Community First Bank	\$171,577	\$526	0.36%	1.59%	247.85%	7.08%	0.54%
	Pony Express Bank	\$173,556	\$1,049	0.73%	1.01%	138.99%	5.22%	0.60%
	First Missouri State Bank	\$175,670	\$1,699	1.16%	1.47%	125.78%	11.56%	1.35%
	Goppert Financial Bank	\$176,829	\$36	0.03%	0.88%	NM	0.19%	0.02%
	Century Bank of the Ozarks	\$178,263	\$367	0.24%	1.77%	617.32%	2.44%	0.26%
	United State Bank	\$181,741	\$1,163	0.83%	1.52%	167.82%	7.34%	0.70%
	FortuneBank	\$188,767	\$3,807	2.43%	1.32%	54.19%	30.00%	2.94%
	First Missouri Bank of SEMO	\$189,006	\$1,821	1.08%	1.21%	106.73%	10.83%	1.01%
	F & C Bank	\$228,989	\$1,873	0.96%	1.56%	65.24%	17.87%	2.05%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 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)								
	Central Bank of Moberly	\$190,631	\$239	0.22%	1.51%	689.54%	2.84%	0.27%
	Kearney Trust Company	\$198,564	\$68	0.06%	1.41%	NM	0.45%	0.05%
	Community First Banking Company	\$200,227	\$136	0.11%	1.32%	355.23%	3.49%	0.43%
	Farmers and Merchants Bank of St. Clair	\$200,962	\$288	0.20%	1.08%	256.59%	2.13%	0.29%
	People's Bank of Seneca	\$201,099	\$1,524	0.94%	1.43%	92.21%	12.78%	1.30%
	Central Bank of Kansas City	\$203,053	\$0	0.00%	1.29%	NA	0.59%	0.10%
	Commercial Bank	\$206,029	\$1,366	1.10%	1.19%	108.27%	8.38%	0.74%
	Exchange Bank of Missouri	\$206,206	\$277	0.16%	0.90%	495.25%	3.21%	0.33%
	Peoples Bank	\$211,727	\$820	0.52%	0.99%	123.28%	5.79%	0.66%
	Missouri Bank	\$213,783	\$247	0.18%	1.26%	420.24%	4.78%	0.61%
	Putnam County State Bank	\$215,909	\$121	0.06%	1.32%	NM	5.71%	0.07%
	O'Bannon Banking Company	\$216,987	\$787	0.46%	1.01%	221.09%	5.18%	0.36%
	Citizens Bank	\$224,413	\$3,433	1.78%	2.03%	113.87%	11.51%	1.55%
	Wells Bank	\$227,437	\$0	0.00%	1.07%	NA	0.00%	0.00%
	Branson Bank	\$231,301	\$259	0.14%	1.23%	311.71%	6.80%	0.44%
	Bloomsdale Bank	\$231,452	\$709	0.44%	1.12%	254.58%	5.55%	0.57%
	Community State Bank of Missouri	\$236,625	\$2,606	1.72%	1.08%	60.13%	9.65%	1.15%
	Farmers State Bank	\$237,099	\$530	0.28%	0.59%	207.92%	2.71%	0.22%
	Rockwood Bank	\$238,047	\$0	0.00%	1.38%	515.67%	2.64%	0.43%
	Ozark Bank	\$238,102	\$0	0.00%	1.00%	NA	0.00%	0.00%
	Regional Missouri Bank	\$241,364	\$2,521	1.23%	1.27%	103.61%	9.21%	1.04%
	KCB Bank	\$243,168	\$0	0.00%	1.09%	NM	0.20%	0.03%
	Ozarks Federal Savings and Loan Association	\$248,035	\$1,415	0.68%	0.59%	60.96%	6.12%	0.83%
	State Average of Asset Group A	\$120,665	\$573	0.70%	1.37%	181.53%	9.12%	0.97%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 2019

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Central Bank of Warrensburg	\$253,345	\$3,357	2.48%	1.87%	64.62%	16.35%	1.56%
	Community Bank of Raymore	\$257,575	\$354	0.24%	1.28%	527.68%	11.50%	1.08%
	Bank of Versailles	\$259,474	\$1,685	0.76%	1.50%	53.53%	21.10%	3.02%
	Alliance Bank	\$263,359	\$1,360	0.64%	1.55%	241.18%	3.85%	0.53%
	Bank of Franklin County	\$264,652	\$833	0.40%	1.25%	51.23%	31.84%	3.18%
	Midwest Independent Bank	\$268,946	\$0	0.00%	2.75%	NA	0.03%	0.01%
	M1 Bank	\$269,309	\$83	0.06%	0.63%	NM	1.83%	0.03%
	Belgrade State Bank	\$270,484	\$411	0.19%	0.94%	491.97%	7.69%	0.58%
	Macon-Atlanta State Bank	\$272,844	\$1,963	1.25%	1.71%	130.57%	10.99%	0.75%
	Legacy Bank & Trust Company	\$273,392	\$308	0.13%	1.36%	564.72%	4.93%	0.45%
	Peoples Savings Bank of Rhineland	\$273,579	\$2,516	1.16%	0.92%	73.53%	10.46%	0.99%
	Bank of Odessa	\$274,743	\$1,324	0.65%	0.84%	48.07%	11.89%	1.43%
	First Missouri Bank	\$280,478	\$1,655	0.76%	1.27%	78.76%	12.80%	1.35%
	St. Johns Bank and Trust Company	\$286,074	\$535	0.25%	1.38%	550.84%	14.56%	1.63%
	Freedom Bank of Southern Missouri	\$293,734	\$2,517	1.07%	1.12%	100.34%	12.53%	1.37%
	Bank of Bolivar	\$309,656	\$728	0.30%	1.12%	333.46%	14.39%	1.27%
	Community Bank and Trust	\$313,972	\$493	0.32%	1.12%	354.56%	1.98%	0.17%
	UNICO Bank	\$322,117	\$7,303	3.11%	0.82%	21.17%	36.11%	3.11%
	Bank of Advance	\$327,119	\$1,128	0.44%	1.59%	186.18%	5.10%	0.75%
	First Midwest Bank of Dexter	\$330,109	\$7,268	2.53%	1.11%	44.07%	19.60%	2.40%
	Lead Bank	\$334,261	\$4,609	1.61%	1.03%	62.11%	24.90%	2.18%
	Central Bank of Branson	\$344,370	\$4,685	1.98%	1.79%	67.17%	16.55%	1.87%
	New Era Bank	\$360,174	\$41	0.02%	0.80%	NM	0.11%	0.01%
	MRV Banks	\$360,480	\$0	0.00%	1.32%	NA	0.00%	0.00%
	Phelps County Bank	\$365,817	\$516	0.22%	1.11%	451.32%	2.86%	0.22%
	Farmers Bank of Northern Missouri	\$368,152	\$1,002	0.43%	1.20%	278.74%	2.46%	0.33%
	Callaway Bank	\$372,100	\$695	0.24%	1.04%	96.10%	17.34%	1.75%
	Bank of Old Monroe	\$372,998	\$139	0.05%	1.75%	198.40%	3.56%	0.60%
	First State Bank and Trust Company, Inc.	\$375,293	\$290	0.11%	1.27%	795.84%	1.14%	0.12%
	United Bank of Union	\$378,332	\$6,461	2.30%	1.54%	51.49%	23.70%	2.73%
	Triad Bank	\$378,676	\$0	0.00%	1.33%	101.53%	10.25%	1.06%
	West Plains Bank and Trust Company	\$386,731	\$1,468	0.50%	0.85%	98.70%	5.11%	0.66%
	Legends Bank	\$392,336	\$338	0.12%	1.01%	723.53%	5.18%	0.46%
	American Bank of Missouri	\$392,834	\$1,011	0.31%	0.88%	275.76%	2.72%	0.27%
	HOME BANK	\$400,971	\$1,802	0.54%	0.85%	157.16%	7.36%	0.73%
	First State Bank of St. Charles, Missouri	\$401,538	\$816	0.26%	0.81%	163.39%	3.08%	0.40%
	Central Bank of Sedalia	\$412,333	\$1,083	0.36%	1.58%	436.10%	2.67%	0.26%
	First Midwest Bank of Poplar Bluff	\$426,246	\$3,462	0.93%	1.12%	120.60%	11.26%	1.17%
	Bank of Kirksville	\$439,631	\$1,278	0.83%	1.70%	55.67%	13.07%	1.07%
	St. Louis Bank	\$445,908	\$2,965	0.90%	1.26%	113.57%	13.60%	1.38%
	Peoples Bank & Trust Company	\$456,597	\$2,954	1.05%	1.65%	90.23%	10.65%	1.22%
	Maries County Bank	\$466,415	\$1,908	0.69%	1.62%	158.89%	4.24%	0.69%
	Mid America Bank	\$472,660	\$635	0.17%	1.48%	424.64%	3.36%	0.35%
	HNB National Bank	\$480,009	\$1,280	0.33%	1.15%	143.07%	4.87%	0.66%
	Peoples Community Bank	\$490,804	\$6,127	1.87%	1.19%	63.21%	7.89%	1.31%
	State Average of Asset Group B	\$349,792	\$1,809	0.72%	1.28%	220.58%	9.94%	1.05%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2019

Run Date: August 10, 2019

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPA's/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Old Missouri Bank	\$503,878	\$1,662	0.37%	1.09%	294.83%	4.37%	0.40%
	Parkside Financial Bank & Trust	\$505,205	\$0	0.00%	1.91%	NA	0.00%	0.00%
	Citizens National Bank of Greater St. Louis	\$510,267	\$6,989	1.75%	1.87%	106.86%	12.27%	1.37%
	Town & Country Bank	\$511,437	\$2,105	0.54%	1.14%	204.07%	4.05%	0.49%
	Lindell Bank & Trust Company	\$519,444	\$1,284	0.46%	7.78%	NM	1.85%	0.34%
	Bank of Sullivan	\$520,803	\$8,500	1.93%	1.54%	68.16%	20.31%	2.12%
	BTC Bank	\$539,054	\$3,948	0.93%	0.78%	74.74%	6.94%	0.94%
	Blue Ridge Bank and Trust Co.	\$578,446	\$7,788	1.98%	1.57%	55.20%	18.09%	1.94%
	Platte Valley Bank of Missouri	\$605,022	\$396	0.09%	1.21%	NM	0.60%	0.07%
	Jefferson Bank of Missouri	\$622,934	\$1,867	0.41%	1.65%	283.07%	4.85%	0.50%
	Jefferson Bank and Trust Company	\$633,432	\$4	0.00%	1.23%	NM	0.56%	0.07%
	Mid-Missouri Bank	\$651,997	\$5,090	0.99%	1.05%	83.35%	10.43%	1.03%
	Midwest Regional Bank	\$666,692	\$3,764	0.68%	1.02%	143.13%	8.67%	0.69%
	Springfield First Community Bank	\$672,049	\$0	0.00%	0.37%	358.47%	0.88%	0.08%
	Royal Banks of Missouri	\$687,494	\$5,962	1.08%	0.87%	79.85%	6.43%	0.98%
	Bank of Washington	\$718,747	\$31,900	5.50%	2.10%	35.91%	43.72%	6.29%
	Wood & Huston Bank	\$726,897	\$564	0.10%	1.42%	NM	1.23%	0.16%
	Southwest Missouri Bank	\$753,094	\$619	0.14%	0.96%	80.53%	8.15%	0.71%
	Focus Bank	\$769,931	\$2,027	0.33%	1.13%	346.52%	4.10%	0.47%
	Central Bank of Lake of the Ozarks	\$777,855	\$1,802	0.41%	1.85%	244.65%	5.27%	0.52%
	NBKC Bank	\$800,768	\$2,286	0.41%	1.29%	264.61%	2.69%	0.34%
	First Federal Bank Of Kansas City	\$812,537	\$681	0.11%	0.50%	452.72%	0.64%	0.08%
	Cass Commercial Bank	\$816,660	\$0	0.00%	1.09%	NA	0.00%	0.00%
	Citizens Bank and Trust Company	\$817,499	\$1,303	0.22%	1.23%	138.95%	11.61%	1.50%
	Nodaway Valley Bank	\$909,108	\$152	0.03%	1.43%	NM	0.86%	0.11%
	Montgomery Bank	\$915,881	\$685	0.09%	1.04%	179.44%	11.89%	1.12%
	Guaranty Bank	\$976,045	\$11,076	1.46%	1.01%	46.99%	15.88%	1.82%
	OakStar Bank	\$989,930	\$4,472	0.54%	1.21%	100.26%	11.57%	1.23%
	State Average of Asset Group C	\$696,897	\$3,819	0.73%	1.48%	173.44%	7.78%	0.91%

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.

Asset Quality

June 30, 2019

Run Date: August 10, 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 D - \$1 billion to \$10 billion in total assets								
	Providence Bank	\$1,038,394	\$2,249	0.29%	1.14%	290.33%	5.66%	0.71%
	Sterling Bank	\$1,239,855	\$4,206	0.43%	1.08%	253.61%	2.98%	0.38%
	Central Bank of the Ozarks	\$1,379,880	\$1,378	0.13%	1.48%	NM	1.30%	0.14%
	Country Club Bank	\$1,395,860	\$8,020	0.87%	1.68%	193.02%	5.39%	0.62%
	Hawthorn Bank	\$1,463,528	\$5,623	0.49%	1.03%	148.17%	11.21%	1.27%
	Academy Bank, N.A.	\$1,590,993	\$3,749	0.29%	1.32%	438.69%	1.58%	0.24%
	Bank of Missouri	\$1,767,969	\$8,215	0.63%	1.08%	86.97%	12.40%	1.31%
	Central Bank of the Midwest	\$1,771,106	\$10,715	0.88%	1.52%	126.65%	12.23%	1.09%
	Central Bank of St. Louis	\$1,909,683	\$2,183	0.15%	1.49%	470.83%	2.36%	0.27%
	Stifel Bank	\$1,916,397	\$311	0.03%	0.86%	NM	3.84%	0.30%
	Midwest BankCentre	\$1,965,598	\$4,115	0.28%	1.08%	359.78%	2.97%	0.27%
	Central Bank of Boone County	\$2,049,146	\$2,966	0.24%	1.49%	338.67%	2.85%	0.26%
	Southern Bank	\$2,200,893	\$21,013	1.13%	1.07%	58.02%	15.48%	1.73%
	North American Savings Bank, F.S.B.	\$2,438,296	\$19,947	0.90%	1.04%	76.85%	12.71%	1.40%
	First State Community Bank	\$2,528,224	\$5,686	0.29%	0.97%	256.47%	3.53%	0.37%
	Central Trust Bank	\$2,581,974	\$6,867	0.60%	1.44%	154.38%	5.15%	0.43%
	Landmark Bank	\$3,290,384	\$8,155	0.39%	1.15%	138.33%	5.59%	0.52%
	Great Southern Bank	\$4,874,079	\$17,623	0.42%	0.94%	210.61%	3.77%	0.51%
	First Bank	\$5,998,463	\$21,711	0.63%	1.20%	155.15%	4.21%	0.46%
	Enterprise Bank & Trust	\$7,149,076	\$15,670	0.30%	0.85%	276.41%	4.48%	0.37%
	State Average of Asset Group D	\$2,527,490	\$8,520	0.47%	1.20%	224.05%	5.98%	0.63%

Source: SNL Financial

Note: Report includes only bank-level data.

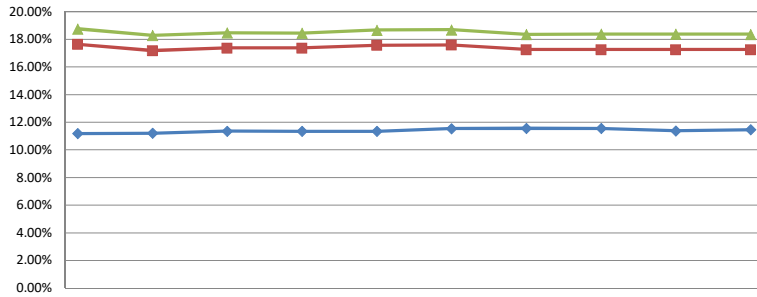
NA = data was not available.

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

Capital Adequacy

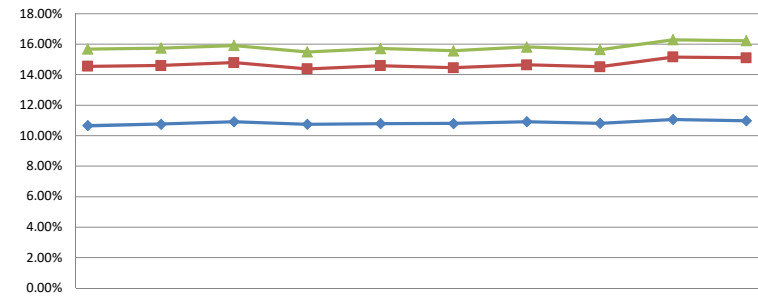
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



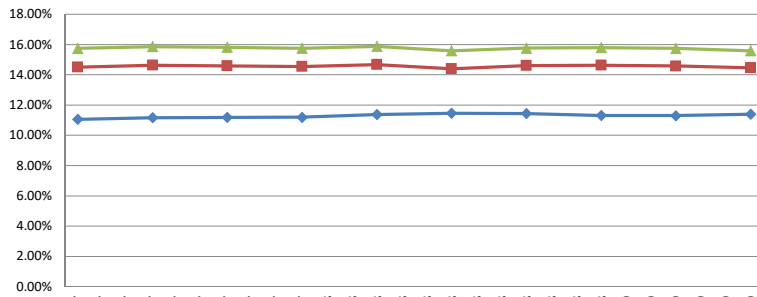
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	11.17%	11.20%	11.34%	11.33%	11.33%	11.53%	11.56%	11.54%	11.37%	11.45%
Tier 1 Risk Based Ratio	17.64%	17.19%	17.37%	17.36%	17.56%	17.59%	17.26%	17.26%	17.25%	17.26%
Risk Based Capital Ratio	18.76%	18.30%	18.47%	18.45%	18.66%	18.69%	18.35%	18.38%	18.37%	18.36%

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



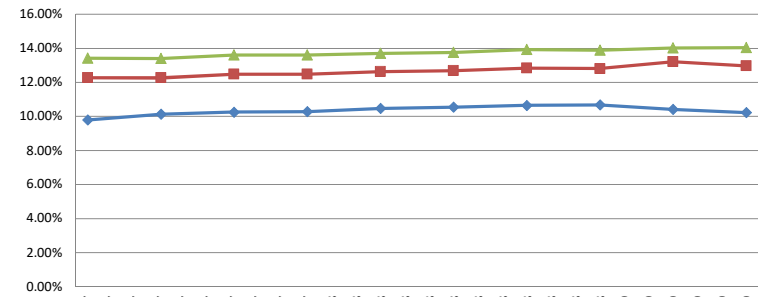
	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	10.65%	10.75%	10.91%	10.74%	10.78%	10.79%	10.90%	10.80%	11.06%	10.97%
Tier 1 Risk Based Ratio	14.53%	14.59%	14.78%	14.37%	14.58%	14.45%	14.63%	14.51%	15.16%	15.10%
Risk Based Capital Ratio	15.68%	15.74%	15.91%	15.49%	15.70%	15.56%	15.81%	15.63%	16.29%	16.22%

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



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	11.06%	11.16%	11.18%	11.19%	11.36%	11.45%	11.42%	11.31%	11.29%	11.39%
Tier 1 Risk Based Ratio	14.49%	14.62%	14.58%	14.53%	14.67%	14.40%	14.60%	14.62%	14.57%	14.45%
Risk Based Capital Ratio	15.73%	15.84%	15.80%	15.74%	15.86%	15.58%	15.75%	15.78%	15.73%	15.58%

Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19
Leverage Ratio	9.78%	10.12%	10.24%	10.28%	10.47%	10.53%	10.64%	10.66%	10.40%	10.22%
Tier 1 Risk Based Ratio	12.26%	12.26%	12.47%	12.47%	12.62%	12.68%	12.83%	12.80%	13.21%	12.96%
Risk Based Capital Ratio	13.41%	13.39%	13.60%	13.60%	13.69%	13.75%	13.91%	13.88%	14.01%	14.04%

Source: SNL Financial

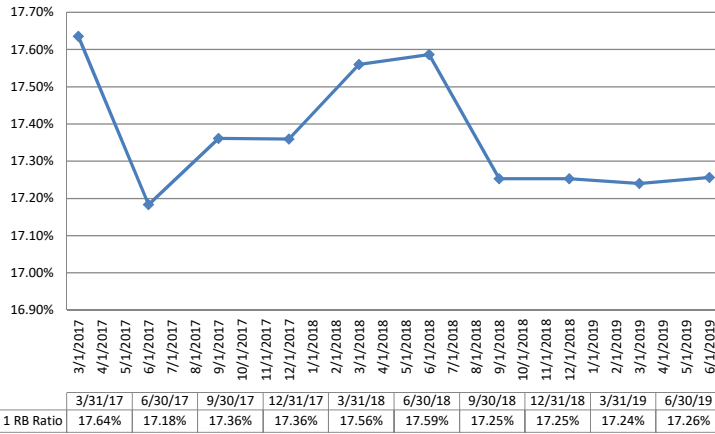
Note: Report includes only bank-level data.

NA = data was not available.

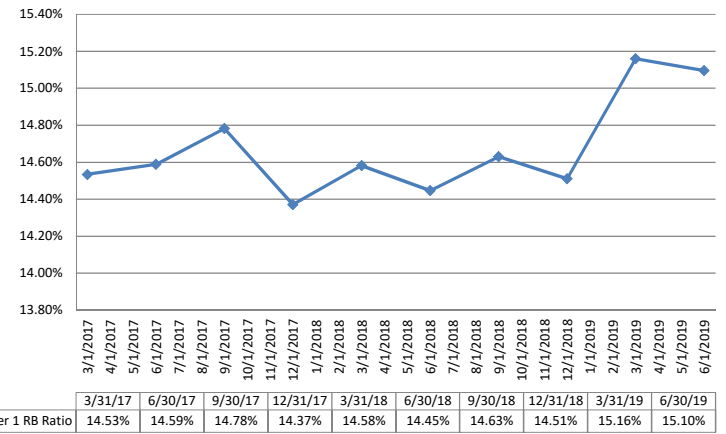
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

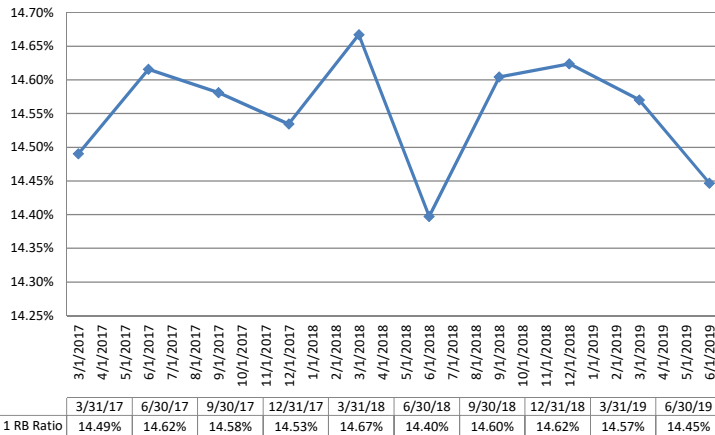
**Asset Group A - \$0 to \$250 million in Total Assets
As of Date**



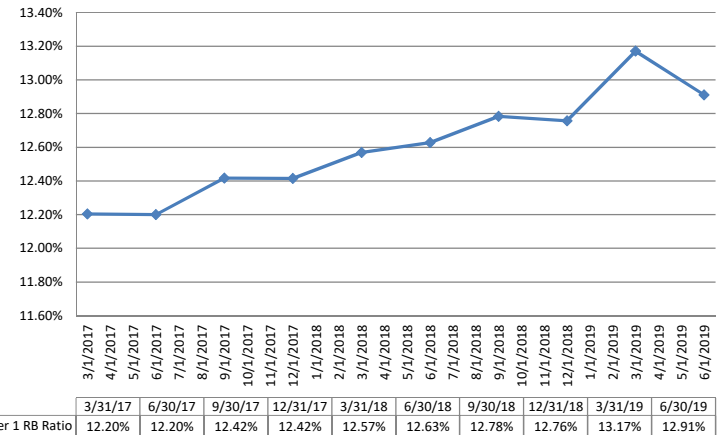
**Asset Group B - \$251 to \$500 million in Total Assets
As of Date**



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



**Asset Group D - \$1 to \$10 billion in Total Assets
As of Date**



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 10, 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	\$18,806	\$2,147	\$2,133	\$2,133	11.39%	19.02%	20.27%	19.02%
	America's Community Bank	\$29,122	\$3,490	\$3,489	\$3,489	12.00%	12.63%	13.56%	12.63%
	Neighbors Bank	\$30,254	\$4,360	\$4,362	\$4,362	14.47%	26.84%	27.61%	26.84%
	Bank of Houston	\$30,615	\$2,121	\$2,183	\$2,183	7.06%	13.47%	14.74%	13.47%
	Bank of New Cambria	\$31,009	\$4,311	\$4,288	\$4,288	13.51%	21.27%	22.52%	21.27%
	First Security Bank	\$32,116	\$2,603	\$2,584	\$2,584	8.00%	15.40%	16.65%	15.40%
	Canton State Bank	\$32,923	\$3,484	\$3,051	\$3,051	9.58%	17.65%	18.90%	17.65%
	La Monte Community Bank	\$32,979	\$3,395	\$3,391	\$3,391	10.58%	16.66%	17.71%	16.66%
	State Bank	\$33,119	\$2,896	\$2,848	\$2,848	8.57%	18.52%	19.78%	18.52%
	Bank of Orrick	\$33,599	\$3,652	\$3,216	\$3,216	9.50%	19.50%	20.75%	19.50%
	Systematic Savings Bank	\$36,483	\$4,959	\$4,921	\$4,921	13.28%	24.04%	25.30%	24.04%
	CBC Bank	\$37,690	\$3,315	\$3,260	\$3,260	8.73%	25.72%	26.83%	25.72%
	FMB Bank	\$40,461	\$3,809	\$3,660	\$3,660	8.82%	13.89%	15.07%	13.89%
	Montrose Savings Bank	\$42,431	\$6,469	\$6,452	\$6,452	14.92%	21.54%	22.79%	21.54%
	Community Bank of Memphis	\$47,463	\$6,343	\$5,609	\$5,609	12.14%	21.74%	23.00%	21.74%
	Sherwood Community Bank	\$48,481	\$4,839	\$4,794	\$4,794	9.91%	17.12%	18.35%	17.12%
	Kahoka State Bank	\$49,631	\$5,450	\$5,383	\$5,383	10.86%	17.89%	19.14%	17.89%
	Bank of Louisiana	\$53,770	\$5,702	\$5,414	\$5,414	10.04%	13.72%	14.73%	13.72%
	Community Bank of Missouri	\$53,833	\$7,464	\$7,424	\$7,424	14.01%	18.02%	19.24%	18.02%
	Quarry City Savings and Loan Association	\$55,077	\$8,861	\$8,861	\$8,861	16.23%	20.31%	21.39%	20.31%
	Bank of Iberia	\$55,802	\$5,111	\$5,121	\$5,121	9.19%	16.11%	17.37%	16.11%
	1st Cameron State Bank	\$55,964	\$5,381	\$5,381	\$5,381	9.61%	25.34%	26.51%	25.34%
	Farmers Bank of Green City	\$56,227	\$5,146	\$5,124	\$5,124	9.24%	11.94%	12.77%	11.94%
	Tri-County Trust Company	\$57,905	\$7,224	\$6,988	\$6,988	11.90%	14.36%	15.61%	14.36%
	Peoples Bank of Moniteau County	\$58,881	\$5,346	\$5,287	\$5,287	9.16%	12.60%	13.85%	12.60%
	Bank of Billings	\$61,541	\$8,563	\$5,754	\$5,754	9.97%	12.81%	13.93%	12.81%
	United Security Bank	\$62,091	\$8,692	\$8,588	\$8,588	13.82%	19.22%	20.35%	19.22%
	Peoples Bank of Altenburg	\$63,414	\$6,487	\$6,290	\$6,290	9.83%	13.71%	14.97%	13.71%
	Farmers Bank of Lohman	\$66,380	\$10,579	\$10,460	\$10,460	15.93%	35.63%	36.32%	35.63%
	Alton Bank	\$66,508	\$9,968	\$9,923	\$9,923	14.70%	16.12%	16.63%	16.12%
	Silex Banking Company	\$69,865	\$11,746	\$11,746	\$11,746	16.52%	30.99%	32.25%	30.99%
	Central Federal Savings and Loan Association of Rolla	\$70,084	\$20,945	\$20,981	\$20,981	30.20%	41.19%	41.76%	41.19%
	Farmers State Bank, S/B	\$70,406	\$7,322	\$6,008	\$6,008	8.61%	13.26%	13.26%	13.26%
	Citizens Bank of Edina	\$71,092	\$8,725	\$8,715	\$8,715	12.32%	14.95%	16.20%	14.95%
	Investors Community Bank	\$71,167	\$9,693	\$9,175	\$9,175	12.96%	30.76%	32.02%	30.76%
	Metz Banking Company	\$72,936	\$9,104	\$9,060	\$9,060	12.54%	17.26%	18.42%	17.26%
	Concordia Bank	\$73,455	\$7,749	\$7,547	\$7,547	10.27%	12.50%	13.09%	12.50%
	Community State Bank	\$73,625	\$7,071	\$7,080	\$7,080	9.44%	15.33%	16.30%	15.33%
	Pony Express Community Bank	\$73,982	\$8,202	\$8,128	\$8,128	10.93%	16.73%	17.93%	16.73%
	Community Bank of Pleasant Hill	\$75,731	\$7,745	\$7,509	\$7,509	9.93%	15.80%	16.55%	15.80%
	Commercial Bank of Oak Grove	\$77,332	\$11,789	\$11,817	\$11,817	15.56%	27.04%	28.30%	27.04%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

		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)									
	Senath State Bank	\$78,874	\$12,017	\$12,017	\$12,017	15.01%	29.16%	30.42%	29.16%
	Hamilton Bank	\$80,389	\$8,157	\$7,951	\$7,951	9.92%	15.08%	15.67%	15.08%
	Security Bank of Southwest Missouri	\$80,762	\$10,451	\$10,351	\$10,351	12.84%	30.72%	31.98%	30.72%
	West Plains Savings and Loan Association	\$80,894	\$17,764	\$17,784	\$17,784	22.10%	43.10%	44.35%	43.10%
	TPNB Bank	\$82,253	\$12,381	\$12,144	\$12,144	14.98%	22.05%	23.30%	22.05%
	Paramount Bank	\$84,108	\$9,433	\$8,778	\$8,778	14.53%	19.45%	19.97%	19.45%
	Table Rock Community Bank	\$85,139	\$7,983	\$7,901	\$7,901	9.47%	12.69%	13.70%	12.69%
	Home Savings and Loan Association of Carroll County, F.A.	\$85,613	\$17,710	\$17,642	\$17,642	20.55%	39.48%	40.74%	39.48%
	New Frontier Bank	\$86,993	\$8,855	\$7,847	\$7,847	9.04%	10.57%	11.82%	10.57%
	Connections Bank	\$87,119	\$11,199	\$9,560	\$9,560	11.26%	16.72%	17.48%	16.72%
	Citizens Bank & Trust	\$88,291	\$11,269	\$11,054	\$11,054	12.31%	22.36%	23.62%	22.36%
	Bank of Brookfield-Purdin, National Association	\$90,779	\$11,423	\$11,055	\$11,055	11.71%	33.83%	34.98%	33.83%
	Saints Avenue Bank	\$90,828	\$7,677	\$7,510	\$7,510	8.37%	9.94%	10.95%	9.94%
	Citizens Bank of Rogersville	\$90,897	\$10,230	\$9,012	\$9,012	9.97%	12.13%	13.30%	12.13%
	Bank of Grain Valley	\$92,386	\$20,339	\$20,323	\$20,323	22.24%	38.05%	39.31%	38.05%
	County Bank	\$93,490	\$8,426	\$7,183	\$7,183	7.72%	12.20%	13.45%	12.20%
	Merchants and Farmers Bank of Salisbury	\$93,536	\$9,134	\$9,036	\$9,036	9.65%	14.67%	15.93%	14.67%
	Security Bank of the Ozarks	\$93,977	\$8,875	\$7,847	\$7,847	8.36%	11.51%	12.27%	11.51%
	First Independent Bank	\$94,054	\$11,125	\$11,142	\$11,142	11.99%	20.09%	21.35%	20.09%
	HomePride Bank	\$96,475	\$8,154	\$8,124	\$8,124	8.40%	13.03%	14.29%	13.03%
	Bank of New Madrid	\$96,539	\$12,047	\$11,564	\$11,564	11.67%	14.38%	15.66%	14.38%
	First National Bank of Nevada	\$97,893	\$14,855	\$14,958	\$14,958	15.53%	24.38%	25.63%	24.38%
	Peoples Bank of Wyaconda	\$98,722	\$10,526	\$10,444	\$10,444	10.58%	15.64%	16.90%	15.64%
	Jonesburg State Bank	\$99,061	\$7,700	\$7,703	\$7,703	7.96%	12.48%	13.73%	12.48%
	Missouri Bank II	\$101,061	\$10,841	\$10,734	\$10,734	10.76%	15.77%	17.04%	15.77%
	Citizens Community Bank	\$101,632	\$12,559	\$12,522	\$12,522	12.36%	15.08%	16.34%	15.08%
	Bank of Cairo and Moberly	\$101,739	\$17,531	\$17,546	\$17,546	16.84%	22.43%	23.17%	22.43%
	State Bank of Missouri	\$102,882	\$9,082	\$8,821	\$8,821	8.60%	18.07%	19.33%	18.07%
	Community Bank of El Dorado Springs	\$105,121	\$17,903	\$17,665	\$17,665	16.78%	32.94%	34.20%	32.94%
	Bank of Salem	\$105,555	\$10,065	\$10,014	\$10,014	9.42%	18.04%	18.84%	18.04%
	First Bank of the Lake	\$106,802	\$9,446	\$8,027	\$8,027	8.29%	18.19%	19.44%	18.19%
	First Community Bank of the Ozarks	\$106,932	\$12,578	\$12,283	\$12,283	11.56%	14.70%	15.91%	14.70%
	Preferred Bank	\$107,500	\$9,144	\$8,679	\$8,679	7.91%	18.84%	19.76%	18.84%
	1st Advantage Bank	\$107,696	\$11,180	\$11,173	\$11,173	10.49%	12.13%	13.09%	12.13%
	Kennett Trust Bank	\$108,065	\$12,175	\$12,778	\$12,778	12.06%	18.25%	19.11%	18.25%
	Bank of Monticello	\$108,526	\$13,222	\$13,164	\$13,164	12.26%	15.56%	16.74%	15.56%
	Northeast Missouri State Bank	\$108,530	\$16,902	\$14,389	\$14,389	13.50%	24.66%	25.91%	24.66%
	Security Bank of Pulaski County	\$109,117	\$10,051	\$9,623	\$9,623	9.05%	12.23%	13.28%	12.23%
	Progressive Ozark Bank	\$112,916	\$12,827	\$12,857	\$12,857	11.36%	18.12%	19.22%	18.12%
	Mercantile Bank of Louisiana, Missouri	\$114,232	\$23,770	\$22,932	\$22,932	20.98%	25.28%	26.77%	25.28%
	Citizens Bank	\$115,631	\$9,647	\$9,632	\$9,632	8.28%	10.17%	11.25%	10.17%
	Clay County Savings Bank	\$116,574	\$11,368	\$11,179	\$11,179	9.62%	16.08%	17.34%	16.08%
	Meramec Valley Bank	\$121,056	\$9,864	\$9,786	\$9,786	8.20%	9.95%	10.93%	9.95%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 10, 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	\$121,113	\$13,546	\$13,370	\$13,370	10.97%	12.47%	13.48%	12.47%
	Independent Farmers Bank	\$122,519	\$12,490	\$11,719	\$11,719	9.75%	15.52%	16.50%	15.52%
	Chillicothe State Bank	\$122,998	\$10,955	\$10,837	\$10,837	8.65%	15.86%	17.11%	15.86%
	Commercial Trust Company of Fayette	\$123,158	\$13,427	\$13,294	\$13,294	10.66%	18.34%	18.99%	18.34%
	Bank of Crocker	\$123,778	\$14,507	\$14,242	\$14,242	11.49%	24.45%	25.71%	24.45%
	State Bank of Southwest Missouri	\$124,413	\$8,802	\$8,841	\$8,841	7.27%	10.44%	10.87%	10.44%
	Farmers Bank of Lincoln	\$125,255	\$13,903	\$13,840	\$13,840	11.02%	18.13%	19.39%	18.13%
	F&M Bank and Trust Company	\$127,314	\$13,247	\$12,152	\$12,152	9.50%	14.02%	15.28%	14.02%
	First Community National Bank	\$131,240	\$11,740	\$11,698	\$11,698	8.93%	13.77%	15.05%	13.77%
	Citizens-Farmers Bank of Cole Camp	\$133,396	\$21,205	\$21,157	\$21,157	15.88%	25.97%	27.23%	25.97%
	Bank Star	\$133,901	\$15,272	\$13,165	\$13,165	10.34%	12.70%	13.87%	12.70%
	Community Point Bank	\$134,346	\$12,716	\$12,551	\$12,551	9.34%	12.17%	13.42%	12.17%
	Community National Bank	\$136,738	\$12,486	\$11,957	\$11,957	9.48%	14.24%	15.38%	14.24%
	Tipton Latham Bank, National Association	\$137,371	\$14,831	\$14,804	\$14,804	10.83%	15.45%	16.70%	15.45%
	Cornerstone Bank	\$139,273	\$20,002	\$19,829	\$19,829	14.21%	20.40%	21.66%	20.40%
	Citizens Bank of Charleston	\$140,737	\$24,371	\$24,342	\$24,342	18.08%	26.38%	27.64%	26.38%
	Adrian Bank	\$142,057	\$16,853	\$16,464	\$16,464	11.53%	16.42%	17.62%	16.42%
	St. Clair County State Bank	\$142,991	\$19,845	\$19,845	\$19,845	13.91%	17.38%	18.63%	17.38%
	Seymour Bank	\$145,681	\$18,250	\$17,902	\$17,902	12.54%	15.85%	16.67%	15.85%
	Heritage Community Bank	\$147,875	\$13,835	\$13,428	\$13,428	9.27%	10.50%	11.75%	10.50%
	Heritage Bank of the Ozarks	\$148,143	\$13,076	\$13,117	\$13,117	8.87%	12.15%	13.41%	12.15%
	Exchange Bank of Northeast Missouri	\$148,916	\$17,128	\$14,801	\$14,801	10.08%	12.27%	13.12%	12.27%
	Bank of Weston	\$149,011	\$12,582	\$12,461	\$12,461	8.28%	10.90%	12.05%	10.90%
	Community Bank of Marshall	\$149,457	\$18,267	\$17,647	\$17,647	11.77%	21.84%	22.78%	21.84%
	Bank 21	\$151,203	\$11,762	\$11,565	\$11,565	7.48%	10.97%	12.23%	10.97%
	Bank of St. Elizabeth	\$151,803	\$18,135	\$15,421	\$15,421	10.53%	16.13%	16.82%	16.13%
	Citizens Bank of Newburg	\$153,979	\$17,599	\$17,103	\$17,103	11.26%	13.77%	14.84%	13.77%
	Citizens Bank of Eldon	\$155,589	\$20,540	\$20,553	\$20,553	13.55%	18.09%	18.91%	18.09%
	Carroll County Trust Company of Carrollton, Missouri	\$158,729	\$17,327	\$16,861	\$16,861	10.66%	11.50%	12.20%	11.50%
	Alliant Bank	\$161,708	\$16,420	\$16,321	\$16,321	10.27%	13.55%	14.77%	13.55%
	Home Exchange Bank	\$161,746	\$19,288	\$19,397	\$19,397	11.62%	21.07%	22.37%	21.07%
	Lamar Bank and Trust Company	\$164,035	\$17,695	\$17,787	\$17,787	10.92%	15.23%	16.34%	15.23%
	Bank of Grandin	\$166,540	\$26,409	\$26,428	\$26,428	16.00%	19.86%	20.67%	19.86%
	First State Bank of Purdy	\$166,784	\$14,212	\$14,358	\$14,358	8.42%	12.00%	13.05%	12.00%
	Bank Northwest	\$167,379	\$15,784	\$15,454	\$15,454	9.06%	12.91%	13.60%	12.91%
	First Missouri State Bank of Cape County	\$169,149	\$14,067	\$13,961	\$13,961	8.35%	10.33%	11.58%	10.33%
	Central Bank of Audrain County	\$169,954	\$14,243	\$13,070	\$13,070	7.69%	12.82%	14.07%	12.82%
	Community First Bank	\$171,577	\$16,285	\$15,761	\$15,761	9.21%	11.93%	13.19%	11.93%
	Pony Express Bank	\$173,556	\$21,996	\$18,515	\$18,515	10.62%	13.93%	15.03%	13.93%
	First Missouri State Bank	\$175,670	\$18,382	\$18,377	\$18,377	10.75%	13.45%	14.70%	13.45%
	Goppert Financial Bank	\$176,829	\$18,420	\$18,384	\$18,384	10.37%	17.57%	18.47%	17.57%
	Century Bank of the Ozarks	\$178,263	\$17,829	\$17,228	\$17,228	9.78%	11.16%	12.42%	11.16%
	United State Bank	\$181,741	\$17,193	\$16,979	\$16,979	9.36%	10.73%	11.98%	10.73%
	FortuneBank	\$188,767	\$17,435	\$16,362	\$16,362	8.91%	10.42%	11.67%	10.42%
	First Missouri Bank of SEMO	\$189,006	\$16,595	\$16,552	\$16,552	9.07%	10.26%	11.51%	10.26%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 10, 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)									
	Central Bank of Moberly	\$190,631	\$17,185	\$16,996	\$16,996	8.67%	13.05%	14.30%	13.05%
	Kearney Trust Company	\$198,564	\$20,821	\$20,562	\$20,562	10.62%	16.45%	17.70%	16.45%
	Community First Banking Company	\$200,227	\$22,910	\$22,326	\$22,326	11.38%	15.46%	16.64%	15.46%
	Farmers and Merchants Bank of St. Clair	\$200,962	\$26,334	\$26,136	\$26,136	13.18%	19.29%	20.41%	19.29%
	People's Bank of Seneca	\$201,099	\$19,522	\$19,491	\$19,491	9.74%	10.76%	12.01%	10.76%
	Central Bank of Kansas City	\$203,053	\$33,283	\$30,841	\$30,841	16.28%	17.21%	18.34%	17.21%
	Commercial Bank	\$206,029	\$16,675	\$16,598	\$16,598	8.24%	11.32%	12.33%	11.32%
	Exchange Bank of Missouri	\$206,206	\$24,141	\$22,126	\$22,126	10.80%	12.62%	13.51%	12.62%
	Peoples Bank	\$211,727	\$22,684	\$21,940	\$21,940	10.50%	15.56%	16.67%	15.56%
	Missouri Bank	\$213,783	\$27,486	\$26,769	\$26,769	12.41%	16.05%	NA	16.05%
	Putnam County State Bank	\$215,909	\$29,071	\$29,071	\$29,071	13.44%	15.31%	16.56%	15.31%
	O'Bannon Banking Company	\$216,987	\$19,224	\$19,211	\$19,211	8.84%	11.56%	12.60%	11.56%
	Citizens Bank	\$224,413	\$26,346	\$26,316	\$26,316	11.42%	12.10%	13.36%	12.10%
	Wells Bank	\$227,437	\$22,323	\$21,757	\$21,757	9.76%	12.94%	14.11%	12.94%
	F & C Bank	\$228,989	\$23,581	\$23,369	\$23,369	10.44%	11.70%	12.96%	11.70%
	Branson Bank	\$231,301	\$22,451	\$22,187	\$22,187	9.84%	12.34%	13.56%	12.34%
	Bloomsdale Bank	\$231,452	\$21,751	\$20,903	\$20,903	9.12%	12.04%	13.08%	12.04%
	Community State Bank of Missouri	\$236,625	\$30,975	\$30,860	\$30,860	13.18%	12.66%	13.33%	12.66%
	Farmers State Bank	\$237,099	\$24,654	\$21,902	\$21,902	9.40%	12.42%	13.08%	12.42%
	Rockwood Bank	\$238,047	\$35,855	\$35,855	\$35,855	15.14%	18.10%	19.35%	18.10%
	Ozark Bank	\$238,102	\$25,626	\$25,471	\$25,471	10.79%	15.31%	16.34%	15.31%
	Regional Missouri Bank	\$241,364	\$25,627	\$24,473	\$24,473	10.12%	11.50%	12.72%	11.50%
	KCB Bank	\$243,168	\$39,366	\$39,174	\$39,174	15.75%	19.50%	20.59%	19.50%
	Ozarks Federal Savings and Loan Association	\$248,035	\$34,388	\$36,566	\$36,566	14.83%	20.91%	21.67%	20.91%
	State Average of Asset Group A	\$120,665	\$13,878	\$13,513	\$13,513	11.45%	17.26%	18.36%	17.26%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 10, 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									
	Central Bank of Warrensburg	\$253,345	\$36,222	\$23,778	\$23,778	10.00%	16.68%	17.94%	16.68%
	Community Bank of Raymore	\$257,575	\$22,881	\$21,673	\$21,673	8.55%	11.97%	13.00%	11.97%
	Bank of Versailles	\$259,474	\$33,784	\$33,759	\$33,759	13.06%	22.43%	23.70%	22.43%
	Alliance Bank	\$263,359	\$32,907	\$32,737	\$32,737	13.27%	14.20%	15.46%	14.20%
	Bank of Franklin County	\$264,652	\$23,849	\$23,627	\$23,627	8.93%	10.21%	11.33%	10.21%
	Midwest Independent Bank	\$268,946	\$40,325	\$40,277	\$40,277	14.33%	21.94%	23.20%	21.94%
	M1 Bank	\$269,309	\$23,997	\$23,253	\$23,253	9.60%	11.66%	12.11%	11.66%
	Belgrade State Bank	\$270,484	\$25,312	\$25,292	\$25,292	9.45%	14.02%	15.14%	14.02%
	Macon-Atlanta State Bank	\$272,844	\$30,238	\$28,600	\$28,600	10.47%	15.36%	16.61%	15.36%
	Legacy Bank & Trust Company	\$273,392	\$29,650	\$25,899	\$25,899	9.67%	11.07%	12.33%	11.07%
	Peoples Savings Bank of Rhineland	\$273,579	\$23,848	\$23,807	\$23,807	8.72%	10.92%	11.83%	10.92%
	Bank of Odessa	\$274,743	\$50,930	\$50,987	\$50,987	18.94%	30.68%	31.70%	30.68%
	First Missouri Bank	\$280,478	\$27,331	\$26,778	\$26,778	9.87%	12.50%	13.75%	12.50%
	St. Johns Bank and Trust Company	\$286,074	\$29,069	\$28,389	\$28,389	9.88%	13.33%	14.59%	13.33%
	Freedom Bank of Southern Missouri	\$293,734	\$29,504	\$29,348	\$29,348	9.90%	13.43%	14.63%	13.43%
	Bank of Bolivar	\$309,656	\$25,790	\$25,802	\$25,802	8.52%	11.06%	12.22%	11.06%
	Community Bank and Trust	\$313,972	\$27,774	\$25,084	\$25,084	8.04%	15.98%	17.09%	15.98%
	UNICO Bank	\$322,117	\$28,127	\$25,955	\$25,955	8.36%	11.04%	11.86%	11.04%
	Bank of Advance	\$327,119	\$45,703	\$45,055	\$45,055	13.80%	18.52%	19.78%	18.52%
	First Midwest Bank of Dexter	\$330,109	\$37,425	\$37,416	\$37,416	11.32%	12.93%	14.03%	12.93%
	Lead Bank	\$334,261	\$26,816	\$26,827	\$26,827	8.68%	11.32%	12.57%	11.32%
	Central Bank of Branson	\$344,370	\$34,870	\$34,674	\$34,674	10.05%	13.63%	14.89%	13.63%
	New Era Bank	\$360,174	\$39,663	\$35,629	\$35,629	10.08%	14.22%	15.03%	14.22%
	MRV Banks	\$360,480	\$35,567	\$35,539	\$35,539	9.91%	11.54%	12.80%	11.54%
	Phelps County Bank	\$365,817	\$27,437	\$27,776	\$27,776	7.73%	13.89%	15.14%	13.89%
	Farmers Bank of Northern Missouri	\$368,152	\$50,507	\$45,921	\$45,921	12.61%	17.54%	18.60%	17.54%
	Callaway Bank	\$372,100	\$36,568	\$36,308	\$36,308	9.81%	11.93%	12.98%	11.93%
	Bank of Old Monroe	\$372,998	\$58,521	\$56,580	\$56,580	15.20%	19.16%	20.41%	19.16%
	First State Bank and Trust Company, Inc.	\$375,293	\$47,590	\$47,055	\$47,055	12.85%	15.52%	16.66%	15.52%
	United Bank of Union	\$378,332	\$39,513	\$38,891	\$38,891	10.33%	12.38%	13.63%	12.38%
	Triad Bank	\$378,676	\$34,963	\$34,942	\$34,942	9.37%	10.80%	12.05%	10.80%
	West Plains Bank and Trust Company	\$386,731	\$47,227	\$46,942	\$46,942	12.12%	14.87%	15.67%	14.87%
	Legends Bank	\$392,336	\$53,448	\$52,381	\$52,381	13.69%	18.59%	19.64%	18.59%
	American Bank of Missouri	\$392,834	\$39,050	\$35,391	\$35,391	9.71%	11.10%	12.01%	11.10%
	HOME BANK	\$400,971	\$39,068	\$38,644	\$38,644	9.54%	10.94%	11.74%	10.94%
	First State Bank of St. Charles, Missouri	\$401,538	\$49,681	\$49,307	\$49,307	13.07%	15.85%	16.68%	15.85%
	Central Bank of Sedalia	\$412,333	\$39,072	\$36,168	\$36,168	8.81%	11.51%	12.76%	11.51%
	First Midwest Bank of Poplar Bluff	\$426,246	\$42,279	\$41,998	\$41,998	9.89%	11.60%	12.75%	11.60%
	Bank of Kirksville	\$439,631	\$51,910	\$50,960	\$50,960	11.49%	34.64%	35.90%	34.64%
	St. Louis Bank	\$445,908	\$41,904	\$39,921	\$39,921	8.87%	11.02%	12.17%	11.02%
	Peoples Bank & Trust Company	\$456,597	\$47,948	\$45,835	\$45,835	10.16%	12.96%	14.22%	12.96%
	Maries County Bank	\$466,415	\$73,870	\$71,418	\$71,418	15.35%	22.03%	23.28%	22.03%
	Mid America Bank	\$472,660	\$51,842	\$51,606	\$51,606	10.66%	13.51%	14.76%	13.51%
	HNB National Bank	\$480,009	\$63,609	\$62,256	\$62,256	13.13%	15.76%	17.02%	15.76%
	Peoples Community Bank	\$490,804	\$83,248	\$78,649	\$78,649	16.08%	23.08%	24.22%	23.08%
	State Average of Asset Group B	\$349,792	\$39,574	\$38,203	\$38,203	10.97%	15.10%	16.22%	15.10%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 10, 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									
	Old Missouri Bank	\$503,878	\$49,292	\$46,461	\$46,461	9.28%	10.63%	11.75%	10.63%
	Parkside Financial Bank & Trust	\$505,205	\$55,270	\$54,768	\$54,768	11.22%	11.99%	13.25%	11.99%
	Citizens National Bank of Greater St. Louis	\$510,267	\$56,203	\$56,197	\$56,197	11.04%	13.33%	14.58%	13.33%
	Town & Country Bank	\$511,437	\$64,460	\$58,582	\$58,582	11.61%	16.46%	17.70%	16.46%
	Lindell Bank & Trust Company	\$519,444	\$99,955	\$93,508	\$93,508	18.05%	34.85%	36.18%	34.85%
	Bank of Sullivan	\$520,803	\$50,292	\$48,667	\$48,667	9.45%	12.25%	13.51%	12.25%
	BTC Bank	\$539,054	\$74,195	\$72,617	\$72,617	14.16%	15.67%	16.39%	15.67%
	Blue Ridge Bank and Trust Co.	\$578,446	\$55,805	\$55,819	\$55,819	9.99%	12.70%	13.96%	12.70%
	Platte Valley Bank of Missouri	\$605,022	\$60,595	\$60,853	\$60,853	10.14%	12.64%	13.76%	12.64%
	Jefferson Bank of Missouri	\$622,934	\$57,622	\$57,335	\$57,335	9.43%	11.83%	13.08%	11.83%
	Jefferson Bank and Trust Company	\$633,432	\$73,955	\$73,927	\$73,927	11.76%	12.90%	13.89%	12.90%
	Mid-Missouri Bank	\$651,997	\$60,483	\$60,306	\$60,306	9.22%	11.73%	12.79%	11.73%
	Midwest Regional Bank	\$666,692	\$63,104	\$59,424	\$59,424	9.15%	9.25%	10.90%	9.25%
	Springfield First Community Bank	\$672,049	\$112,453	\$58,978	\$58,978	10.58%	11.59%	12.91%	11.59%
	Royal Banks of Missouri	\$687,494	\$110,310	\$101,479	\$101,479	14.66%	15.30%	16.02%	15.29%
	Bank of Washington	\$718,747	\$91,235	\$90,590	\$90,590	12.70%	13.54%	14.80%	13.54%
	Wood & Huston Bank	\$726,897	\$85,069	\$84,503	\$84,503	11.76%	13.67%	14.95%	13.67%
	Southwest Missouri Bank	\$753,094	\$70,212	\$69,554	\$69,554	9.33%	15.20%	16.13%	15.20%
	Focus Bank	\$769,931	\$82,724	\$82,524	\$82,524	10.94%	13.92%	15.10%	13.92%
	Central Bank of Lake of the Ozarks	\$777,855	\$71,038	\$68,051	\$68,051	8.98%	13.34%	14.59%	13.34%
	NBKC Bank	\$800,768	\$94,581	\$82,390	\$82,390	11.22%	12.38%	13.47%	12.38%
	First Federal Bank Of Kansas City	\$812,537	\$104,397	\$114,857	\$114,857	13.95%	27.06%	27.80%	27.06%
	Cass Commercial Bank	\$816,660	\$135,626	\$138,068	\$138,068	16.90%	17.37%	18.38%	17.37%
	Citizens Bank and Trust Company	\$817,499	\$98,985	\$96,646	\$96,646	11.52%	14.08%	15.14%	14.08%
	Nodaway Valley Bank	\$909,108	\$126,176	\$110,276	\$110,276	12.46%	16.47%	17.72%	16.47%
	Montgomery Bank	\$915,881	\$81,446	\$79,331	\$79,331	8.70%	10.41%	11.45%	10.41%
	Guaranty Bank	\$976,045	\$107,929	\$101,722	\$101,722	10.57%	11.66%	12.54%	11.66%
	OakStar Bank	\$989,930	\$109,060	\$96,155	\$96,155	10.03%	12.30%	13.54%	12.30%
	State Average of Asset Group C	\$696,897	\$82,231	\$77,628	\$77,628	11.39%	14.45%	15.58%	14.45%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2019

Run Date: August 10, 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 - \$1 billion to \$10 billion in total assets									
	Providence Bank	\$1,038,394	\$156,487	\$135,186	\$135,186	13.55%	15.16%	16.24%	15.16%
	Sterling Bank	\$1,239,855	\$147,819	\$133,835	\$133,835	11.02%	13.39%	14.46%	13.39%
	Central Bank of the Ozarks	\$1,379,880	\$140,620	\$135,534	\$135,534	9.67%	11.52%	12.77%	11.52%
	Country Club Bank	\$1,395,860	\$148,170	\$143,048	\$143,048	10.38%	13.60%	14.85%	13.60%
	Hawthorn Bank	\$1,463,528	\$155,866	\$156,100	\$156,100	10.57%	12.47%	13.43%	12.47%
	Academy Bank, N.A.	\$1,590,993	\$236,396	\$232,031	\$232,031	14.80%	17.26%	18.51%	17.26%
	Bank of Missouri	\$1,767,969	\$225,446	\$192,763	\$192,763	11.27%	12.93%	13.87%	12.93%
	Central Bank of the Midwest	\$1,771,106	\$252,505	\$155,661	\$155,661	9.26%	11.01%	12.26%	11.01%
	Central Bank of St. Louis	\$1,909,683	\$233,607	\$204,986	\$204,986	10.49%	12.17%	13.42%	12.17%
	Stifel Bank	\$1,916,397	\$139,945	\$142,200	\$142,200	7.29%	17.72%	18.85%	17.72%
	Midwest BankCentre	\$1,965,598	\$202,156	\$180,882	\$180,882	9.23%	11.45%	12.45%	11.45%
	Central Bank of Boone County	\$2,049,146	\$176,947	\$163,959	\$163,959	8.25%	11.35%	12.60%	11.35%
	Southern Bank	\$2,200,893	\$234,716	\$225,985	\$225,985	10.38%	11.71%	12.80%	11.71%
	North American Savings Bank, F.S.B.	\$2,438,296	\$255,848	\$249,567	\$249,567	10.51%	13.15%	14.36%	13.15%
	First State Community Bank	\$2,528,224	\$297,592	\$249,238	\$249,238	10.08%	11.09%	11.95%	11.09%
	Central Trust Bank	\$2,581,974	\$210,524	\$193,966	\$193,966	7.58%	12.49%	13.56%	12.49%
	Landmark Bank	\$3,290,384	\$284,844	\$272,569	\$252,569	8.44%	12.15%	13.22%	11.25%
	Great Southern Bank	\$4,874,079	\$625,552	\$584,740	\$584,740	12.15%	12.61%	13.45%	12.61%
	First Bank	\$5,998,463	\$622,006	\$558,811	\$558,811	9.07%	14.19%	15.24%	14.19%
	Enterprise Bank & Trust	\$7,149,076	\$957,355	\$705,085	\$705,028	10.38%	11.70%	12.44%	11.70%
	State Average of Asset Group D	\$2,527,490	\$285,220	\$250,807	\$249,804	10.22%	12.96%	14.04%	12.91%

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.

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.