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# Bankers' Index

AN ANALYSIS OF KANSAS AND MISSOURI COMMUNITY BANKS





The Bankers' Index is published by the  
Kansas office of Moss Adams. For more information  
on the data presented in this report, contact  
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## Kansas

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### KANSAS CITY

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Overland Park, KS 66213  
**(913) 599-3236**

### ASSET SIZE DEFINITION

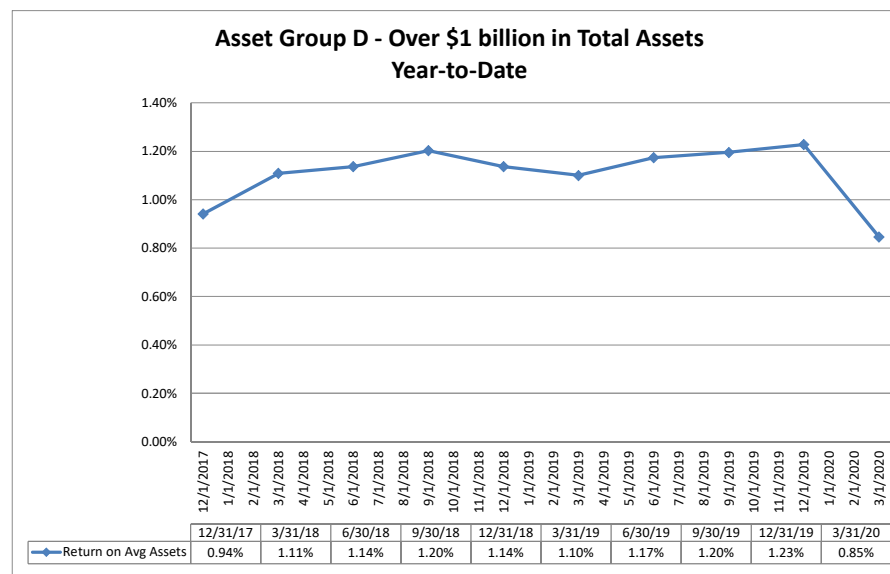
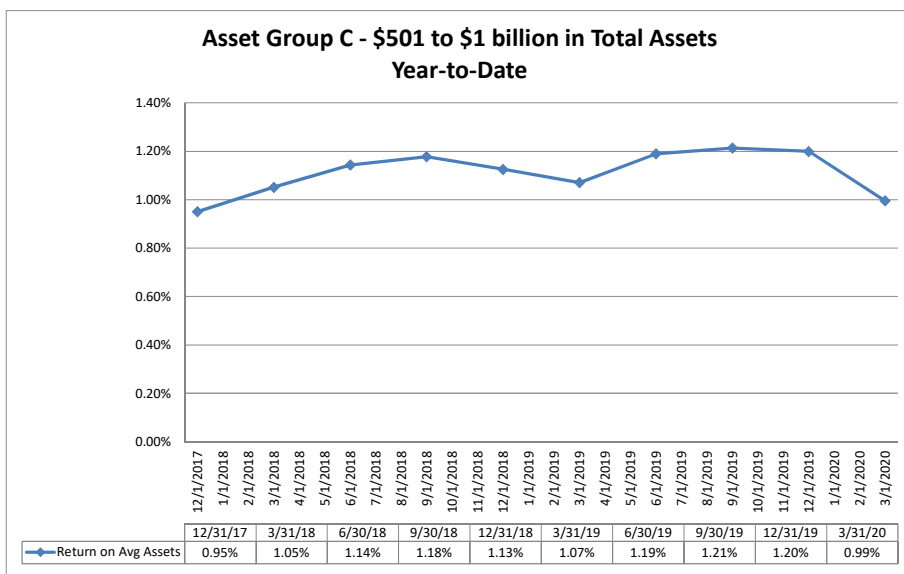
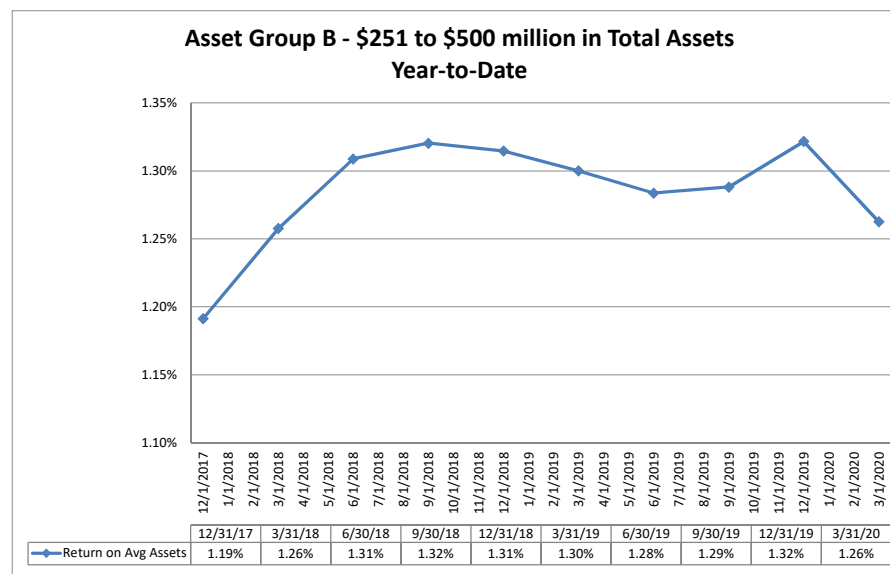
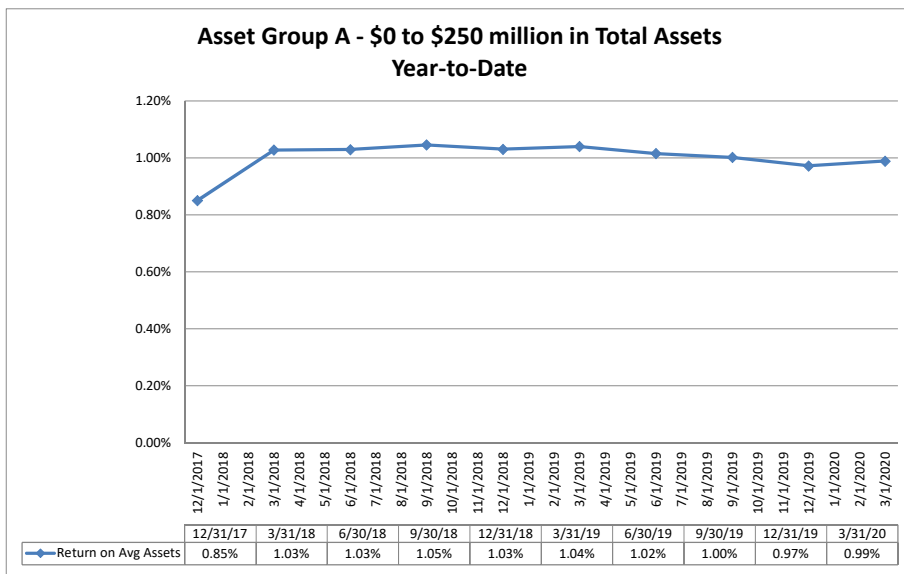
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<b>Group A</b>	\$0-\$250 million
<b>Group B</b>	\$251 million-\$500 million
<b>Group C</b>	\$501 million-\$1 billion
<b>Group D</b>	Over \$1 billion

Kansas

# Performance Analysis

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



Source: SNL Financial

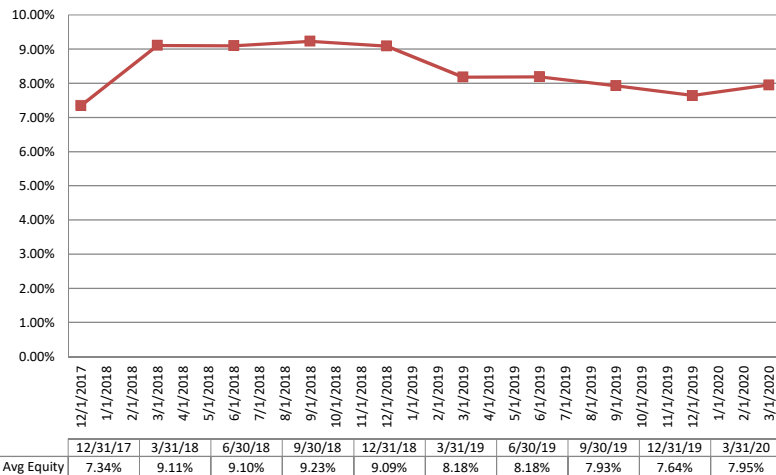
Note: Report includes only bank-level data.

NA = data was not available.

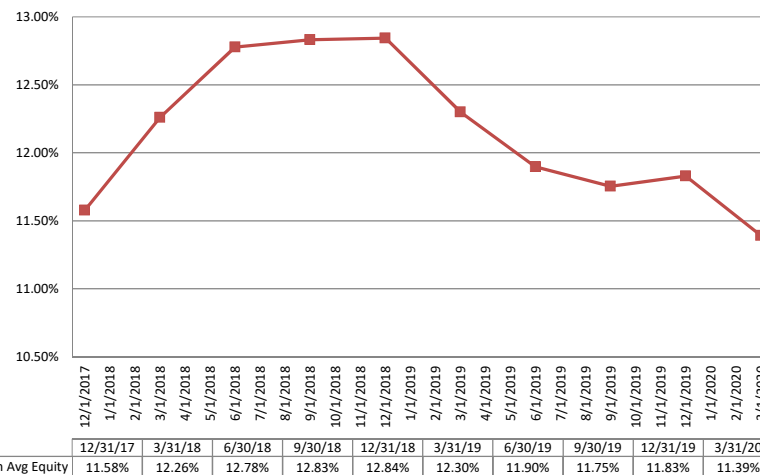
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

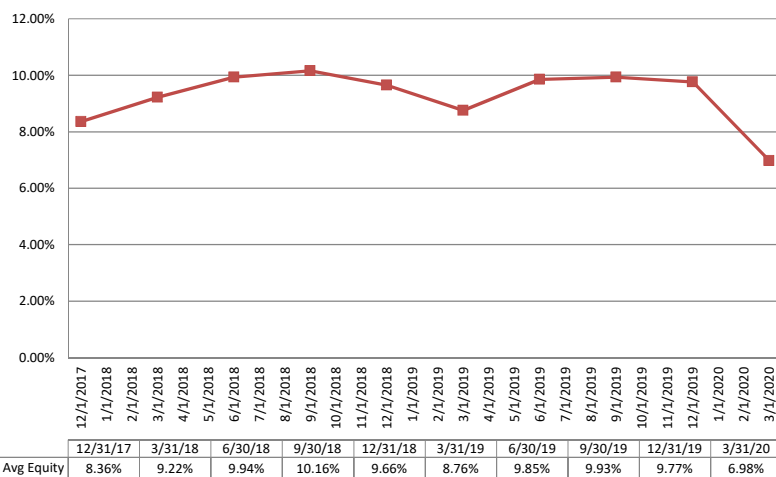
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



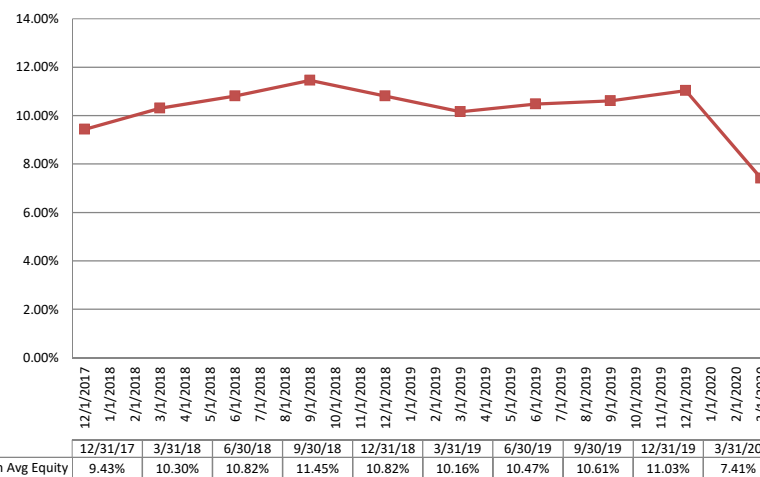
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

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)
<b>Asset Group A - \$0 to \$250 million in total assets</b>												
	Walton State Bank	\$9,039	\$1	0.04%	0.56%	97.56%	\$52	\$1	0.04%	0.56%	97.56%	\$52
	Towanda State Bank	\$10,593	(\$48)	(1.81%)	(30.19%)	145.28%	\$48	(\$48)	(1.81%)	(30.19%)	145.28%	\$48
	State Bank of Burrton	\$10,686	\$19	0.72%	6.12%	70.99%	\$61	\$19	0.72%	6.12%	70.99%	\$61
	Prescott State Bank	\$13,143	\$17	0.52%	3.17%	84.21%	\$66	\$17	0.52%	3.17%	84.21%	\$66
	Bison State Bank	\$13,722	(\$29)	(0.82%)	(7.67%)	113.36%	\$70	(\$29)	(0.82%)	(7.67%)	113.36%	\$70
	First National Bank of Harveyville	\$14,581	\$19	0.52%	5.29%	84.97%	\$83	\$19	0.52%	5.29%	84.97%	\$83
	Farmers State Bank	\$15,415	\$32	0.82%	6.63%	75.76%	\$54	\$32	0.82%	6.63%	75.76%	\$54
	Dickinson County Bank	\$16,877	(\$11)	(0.25%)	(3.04%)	103.03%	\$51	(\$11)	(0.25%)	(3.04%)	103.03%	\$51
	Peoples State Bank	\$17,301	\$229	5.28%	19.39%	32.76%	\$46	\$229	5.28%	19.39%	32.76%	\$46
	Bank of Denton	\$18,281	\$34	0.75%	4.01%	74.36%	\$61	\$34	0.75%	4.01%	74.36%	\$61
	Emerald Bank	\$18,350	\$12	0.26%	2.50%	92.12%	\$46	\$12	0.26%	2.50%	92.12%	\$46
	Hillsboro State Bank	\$18,961	\$23	0.49%	4.94%	79.55%	\$55	\$23	0.49%	4.94%	79.55%	\$55
	Farmers State Bank	\$19,527	\$28	0.56%	5.32%	85.64%	\$87	\$28	0.56%	5.32%	85.64%	\$87
	Alden State Bank	\$20,292	\$15	0.30%	2.38%	95.73%	\$69	\$15	0.30%	2.38%	95.73%	\$69
	Marion National Bank	\$23,915	\$38	0.61%	3.71%	71.35%	\$56	\$38	0.61%	3.71%	71.35%	\$56
	Lorraine State Bank	\$24,293	\$69	1.17%	6.95%	53.50%	\$55	\$69	1.17%	6.95%	53.50%	\$55
	Baxter State Bank	\$24,950	\$37	0.61%	2.54%	91.32%	\$69	\$37	0.61%	2.54%	91.32%	\$69
	Piqua State Bank	\$27,719	\$59	0.88%	6.88%	76.31%	\$40	\$59	0.88%	6.88%	76.31%	\$40
	Marquette Farmers State Bank of Marquette	\$28,585	\$79	1.11%	6.48%	70.07%	\$73	\$79	1.11%	6.48%	70.07%	\$73
	State Bank of Canton	\$29,262	(\$53)	(0.73%)	(3.28%)	81.82%	\$86	(\$53)	(0.73%)	(3.28%)	81.82%	\$86
	Gorham State Bank	\$30,055	\$75	1.01%	8.42%	64.11%	\$63	\$75	1.01%	8.42%	64.11%	\$63
	Union State Bank	\$32,444	\$54	0.66%	4.88%	72.94%	\$54	\$54	0.66%	4.88%	72.94%	\$54
	Ninnescah Valley Bank	\$32,975	\$68	0.81%	6.64%	73.27%	\$76	\$68	0.81%	6.64%	73.27%	\$76
	State Exchange Bank	\$34,285	\$23	0.25%	1.97%	70.41%	\$73	\$23	0.25%	1.97%	70.41%	\$73
	Cottonwood Valley Bank	\$34,840	\$51	0.58%	4.23%	90.80%	\$59	\$51	0.58%	4.23%	90.80%	\$59
	Farmers State Bank	\$35,717	\$72	0.79%	7.21%	73.82%	\$86	\$72	0.79%	7.21%	73.82%	\$86
	Bank of Greeley	\$38,410	\$125	1.30%	9.86%	61.08%	\$107	\$125	1.30%	9.86%	61.08%	\$107
	Haviland State Bank	\$39,067	\$116	1.20%	8.18%	61.30%	\$83	\$116	1.20%	8.18%	61.30%	\$83
	Olpe State Bank	\$39,360	\$84	0.84%	5.36%	71.55%	\$61	\$84	0.84%	5.36%	71.55%	\$61
	Kendall State Bank	\$39,672	(\$53)	(0.54%)	(4.30%)	107.64%	\$65	(\$53)	(0.54%)	(4.30%)	107.64%	\$65
	Farmers and Merchants Bank of Mound City, Kansas	\$39,736	\$128	1.28%	16.11%	67.26%	\$103	\$128	1.28%	16.11%	67.26%	\$103
	First National Bank of Spearville	\$40,428	\$152	1.50%	9.01%	49.40%	\$61	\$152	1.50%	9.01%	49.40%	\$61
	City State Bank	\$41,459	\$117	1.14%	11.74%	69.75%	\$62	\$117	1.14%	11.74%	69.75%	\$62
	Swedish-American State Bank	\$41,895	\$181	1.80%	13.71%	62.48%	\$86	\$181	1.80%	13.71%	62.48%	\$86
	First State Bank of Ransom	\$42,026	\$117	1.11%	4.76%	57.34%	\$69	\$117	1.11%	4.76%	57.34%	\$69
	Ford County State Bank	\$43,141	\$49	0.46%	3.67%	76.37%	\$97	\$49	0.46%	3.67%	76.37%	\$97
	Farmers State Bank of Blue Mound	\$44,453	\$127	1.14%	6.07%	74.58%	\$63	\$127	1.14%	6.07%	74.58%	\$63
	Farmers State Bank of Bucklin, Kansas	\$44,588	\$123	1.03%	9.09%	78.45%	\$97	\$123	1.03%	9.09%	78.45%	\$97
	Bank of Palmer	\$46,086	\$105	0.90%	8.52%	69.29%	\$102	\$105	0.90%	8.52%	69.29%	\$102
	State Bank of Spring Hill	\$47,157	\$65	0.54%	5.57%	76.92%	\$72	\$65	0.54%	5.57%	76.92%	\$72
	First National Bank in Frankfort	\$48,192	\$103	0.84%	8.02%	71.22%	\$87	\$103	0.84%	8.02%	71.22%	\$87

Source: SNL Financial

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

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)
	<b>Asset Group A - \$0 to \$250 million in total assets</b>											
	Security State Bank	\$48,612	\$47	0.38%	2.58%	86.59%	\$53	\$47	0.38%	2.58%	86.59%	\$53
	Union State Bank	\$49,858	\$122	0.98%	11.17%	77.29%	\$83	\$122	0.98%	11.17%	77.29%	\$83
	Peoples Bank	\$50,412	\$118	0.93%	6.47%	72.08%	\$66	\$118	0.93%	6.47%	72.08%	\$66
	Citizens State Bank and Trust Company	\$50,586	\$198	1.61%	17.13%	61.16%	\$47	\$198	1.61%	17.13%	61.16%	\$47
	Kaw Valley State Bank	\$53,353	\$185	1.40%	13.19%	68.54%	\$68	\$185	1.40%	13.19%	68.54%	\$68
	KansasLand Bank	\$53,520	(\$8)	(0.06%)	(0.58%)	101.77%	\$68	(\$8)	(0.06%)	(0.58%)	101.77%	\$68
	Howard State Bank	\$53,707	\$152	1.13%	9.41%	65.45%	\$47	\$152	1.13%	9.41%	65.45%	\$47
	First National Bank of Sedan	\$53,806	(\$126)	(0.90%)	(7.25%)	104.86%	\$67	(\$126)	(0.90%)	(7.25%)	104.86%	\$67
	Stock Exchange Bank	\$55,458	\$99	0.74%	7.68%	77.42%	\$93	\$99	0.74%	7.68%	77.42%	\$93
	Farmers State Bank	\$57,623	\$157	1.08%	8.01%	69.63%	\$61	\$157	1.08%	8.01%	69.63%	\$61
	Tampa State Bank	\$58,009	\$182	1.24%	12.17%	69.13%	\$83	\$182	1.24%	12.17%	69.13%	\$83
	Small Business Bank	\$58,021	\$40	0.27%	1.58%	93.92%	\$83	\$40	0.27%	1.58%	93.92%	\$83
	First National Bank of Dighton	\$59,148	\$97	0.66%	3.35%	65.47%	\$64	\$97	0.66%	3.35%	65.47%	\$64
	New Century Bank	\$60,119	\$179	1.19%	12.15%	77.13%	\$74	\$179	1.19%	12.15%	77.13%	\$74
	Bank of Holyrood	\$63,091	\$186	1.18%	7.94%	55.30%	\$62	\$186	1.18%	7.94%	55.30%	\$62
	First State Bank	\$64,201	\$165	0.99%	5.28%	62.85%	\$92	\$165	0.99%	5.28%	62.85%	\$92
	Farmers State Bank	\$64,963	\$70	0.44%	2.55%	84.62%	\$96	\$70	0.44%	2.55%	84.62%	\$96
	First Security Bank	\$65,009	\$124	0.77%	8.38%	78.77%	\$70	\$124	0.77%	8.38%	78.77%	\$70
	Bendena State Bank	\$65,820	\$243	1.46%	14.17%	60.88%	\$68	\$243	1.46%	14.17%	60.88%	\$68
	Heritage Bank	\$65,930	\$63	0.39%	3.99%	87.23%	\$78	\$63	0.39%	3.99%	87.23%	\$78
	Citizens State Bank of Cheney, Kansas	\$66,737	\$258	1.59%	14.35%	56.08%	\$62	\$258	1.59%	14.35%	56.08%	\$62
	Kansas State Bank Overbrook Kansas	\$68,056	\$113	0.68%	4.89%	67.80%	\$81	\$113	0.68%	4.89%	67.80%	\$81
	Bank of Protection	\$68,204	\$528	3.08%	19.63%	38.09%	\$69	\$528	3.08%	19.63%	38.09%	\$69
	FNB Washington	\$71,793	\$13	0.07%	0.26%	56.54%	\$63	\$13	0.07%	0.26%	56.54%	\$63
	Almena State Bank	\$73,525	(\$91)	(0.48%)	(9.18%)	113.90%	\$97	(\$91)	(0.48%)	(9.18%)	113.90%	\$97
	Exchange State Bank of St. Paul, Kansas	\$75,116	\$153	0.83%	7.91%	68.53%	\$72	\$153	0.83%	7.91%	68.53%	\$72
	First State Bank of Healy	\$77,337	\$284	1.44%	6.71%	55.06%	\$117	\$284	1.44%	6.71%	55.06%	\$117
	Johnson State Bank	\$77,999	\$91	0.45%	2.82%	80.03%	\$61	\$91	0.45%	2.82%	80.03%	\$61
	Lyndon State Bank	\$78,224	\$41	0.22%	1.95%	94.34%	\$99	\$41	0.22%	1.95%	94.34%	\$99
	First Bank of Beloit	\$79,209	\$50	0.25%	1.88%	74.11%	\$84	\$50	0.25%	1.88%	74.11%	\$84
	University National Bank of Lawrence	\$79,845	\$176	0.92%	9.15%	78.61%	\$83	\$176	0.92%	9.15%	78.61%	\$83
	Fowler State Bank	\$81,442	\$85	0.39%	4.52%	88.62%	\$63	\$85	0.39%	4.52%	88.62%	\$63
	Stockgrowers State Bank	\$82,744	\$323	1.53%	12.21%	52.31%	\$79	\$323	1.53%	12.21%	52.31%	\$79
	Baldwin State Bank	\$83,179	\$200	0.98%	9.10%	68.84%	\$65	\$200	0.98%	9.10%	68.84%	\$65
	Bank of Commerce and Trust Company	\$85,117	\$206	0.98%	10.79%	82.19%	\$69	\$206	0.98%	10.79%	82.19%	\$69
	Community Bank of Wichita, Inc.	\$87,761	\$157	0.72%	8.08%	71.77%	\$79	\$157	0.72%	8.08%	71.77%	\$79
	First National Bank of Hope	\$88,303	\$90	0.41%	3.58%	73.28%	\$67	\$90	0.41%	3.58%	73.28%	\$67
	Citizens State Bank and Trust Company	\$88,665	\$333	1.49%	8.72%	63.85%	\$66	\$333	1.49%	8.72%	63.85%	\$66
	First National Bank of Kansas	\$90,538	\$93	0.41%	4.48%	84.40%	\$72	\$93	0.41%	4.48%	84.40%	\$72
	Wilson State Bank	\$91,506	\$273	1.20%	12.72%	68.66%	\$65	\$273	1.20%	12.72%	68.66%	\$65
	First National Bank in Fredonia	\$92,247	\$291	1.26%	6.97%	65.78%	\$67	\$291	1.26%	6.97%	65.78%	\$67
	Riley State Bank of Riley, Kansas	\$92,656	\$224	0.97%	8.83%	64.21%	\$62	\$224	0.97%	8.83%	64.21%	\$62

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Performance Analysis

March 31, 2020

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<b>Asset Group A - \$0 to \$250 million in total assets</b>												
	Elk State Bank	\$96,061	\$99	0.41%	3.91%	72.66%	\$87	\$99	0.41%	3.91%	72.66%	\$87
	State Bank of Bern	\$96,218	\$377	1.58%	9.29%	41.68%	\$73	\$377	1.58%	9.29%	41.68%	\$73
	State Bank of Downs	\$96,712	\$443	1.76%	14.12%	56.67%	\$93	\$443	1.76%	14.12%	56.67%	\$93
	First Federal Savings and Loan Bank	\$96,902	\$573	2.34%	20.13%	34.91%	\$146	\$573	2.34%	20.13%	34.91%	\$146
	Conway Bank	\$97,746	\$12	0.05%	0.52%	91.88%	\$68	\$12	0.05%	0.52%	91.88%	\$68
	First Commerce Bank	\$99,331	\$390	1.56%	12.80%	58.85%	\$106	\$390	1.56%	12.80%	58.85%	\$106
	Garden Plain State Bank	\$101,054	\$354	1.42%	8.77%	53.02%	\$66	\$354	1.42%	8.77%	53.02%	\$66
	CBW Bank	\$102,582	\$475	2.28%	12.50%	74.67%	\$99	\$475	2.28%	12.50%	74.67%	\$99
	Bank of Prairie Village	\$104,532	\$408	1.57%	12.81%	53.49%	\$77	\$408	1.57%	12.81%	53.49%	\$77
	First National Bank in Cimarron	\$105,601	\$447	1.67%	21.78%	58.26%	\$92	\$447	1.67%	21.78%	58.26%	\$92
	Chisholm Trail State Bank	\$106,359	\$148	0.58%	5.21%	81.72%	\$97	\$148	0.58%	5.21%	81.72%	\$97
	Prairie Bank of Kansas	\$107,718	\$248	0.92%	9.26%	70.49%	\$78	\$248	0.92%	9.26%	70.49%	\$78
	Farmers Bank & Trust	\$108,659	\$209	0.76%	8.60%	65.44%	\$60	\$209	0.76%	8.60%	65.44%	\$60
	Community Bank	\$109,261	\$344	1.30%	12.91%	56.04%	\$69	\$344	1.30%	12.91%	56.04%	\$69
	American Bank of Baxter Springs	\$113,731	\$246	0.86%	7.46%	83.55%	\$57	\$246	0.86%	7.46%	83.55%	\$57
	Alliance Bank	\$114,764	\$232	0.83%	7.31%	65.97%	\$82	\$232	0.83%	7.31%	65.97%	\$82
	TriCentury Bank	\$115,354	\$252	0.98%	8.09%	60.87%	\$93	\$252	0.98%	8.09%	60.87%	\$93
	Home Bank and Trust Company	\$116,281	\$415	1.43%	19.10%	68.78%	\$65	\$415	1.43%	19.10%	68.78%	\$65
	Andover State Bank	\$116,539	\$258	0.87%	11.06%	72.41%	\$112	\$258	0.87%	11.06%	72.41%	\$112
	Bankwest of Kansas	\$118,628	\$583	1.97%	16.09%	58.48%	\$74	\$583	1.97%	16.09%	58.48%	\$74
	Heartland Tri-State Bank	\$122,529	\$408	1.31%	13.70%	73.64%	\$112	\$408	1.31%	13.70%	73.64%	\$112
	Halstead Bank	\$123,019	\$396	1.29%	12.99%	69.15%	\$76	\$396	1.29%	12.99%	69.15%	\$76
	Carson Bank	\$123,296	\$288	0.92%	11.05%	79.64%	\$68	\$288	0.92%	11.05%	79.64%	\$68
	Farmers State Bank	\$124,478	\$479	1.54%	15.30%	58.37%	\$89	\$479	1.54%	15.30%	58.37%	\$89
	First National Bank of Scott City	\$125,117	\$307	0.96%	7.75%	65.62%	\$75	\$307	0.96%	7.75%	65.62%	\$75
	Citizens State Bank	\$126,489	\$262	0.81%	6.16%	70.48%	\$91	\$262	0.81%	6.16%	70.48%	\$91
	Fidelity State Bank and Trust Company	\$128,276	\$402	1.23%	12.24%	69.62%	\$55	\$402	1.23%	12.24%	69.62%	\$55
	Stanley Bank	\$128,913	\$275	0.88%	5.00%	65.24%	\$111	\$275	0.88%	5.00%	65.24%	\$111
	First National Bank of Louisburg	\$130,569	\$429	1.34%	9.92%	60.47%	\$65	\$429	1.34%	9.92%	60.47%	\$65
	Patriots Bank	\$131,531	\$321	0.99%	9.74%	77.96%	\$71	\$321	0.99%	9.74%	77.96%	\$71
	Community Bank	\$132,419	\$350	1.11%	9.38%	68.64%	\$68	\$350	1.11%	9.38%	68.64%	\$68
	Flint Hills Bank	\$132,785	\$437	1.32%	10.12%	57.68%	\$71	\$437	1.32%	10.12%	57.68%	\$71
	Southwind Bank	\$134,079	\$390	1.19%	10.79%	53.38%	\$68	\$390	1.19%	10.79%	53.38%	\$68
	Impact Bank	\$137,900	\$447	1.27%	12.03%	77.22%	\$85	\$447	1.27%	12.03%	77.22%	\$85
	Valley State Bank	\$139,759	\$340	0.99%	7.45%	64.83%	\$79	\$340	0.99%	7.45%	64.83%	\$79
	Stockgrowers State Bank	\$141,409	\$372	1.05%	7.45%	66.01%	\$95	\$372	1.05%	7.45%	66.01%	\$95
	Farmers National Bank	\$144,181	\$441	1.24%	6.91%	58.86%	\$77	\$441	1.24%	6.91%	58.86%	\$77
	Lyon County State Bank	\$144,422	\$407	1.15%	11.41%	72.12%	\$77	\$407	1.15%	11.41%	72.12%	\$77
	Union State Bank	\$144,843	\$256	0.70%	5.75%	66.72%	\$90	\$256	0.70%	5.75%	66.72%	\$90
	First Bank	\$145,039	\$699	1.88%	13.34%	53.28%	\$73	\$699	1.88%	13.34%	53.28%	\$73

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

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)
<b>Asset Group A - \$0 to \$250 million in total assets</b>												
	Kansas State Bank	\$145,992	\$431	1.14%	11.79%	64.70%	\$57	\$431	1.14%	11.79%	64.70%	\$57
	Vintage Bank Kansas	\$151,323	\$407	1.07%	9.91%	64.71%	\$59	\$407	1.07%	9.91%	64.71%	\$59
	Farmers State Bank of Aliceville, Kansas	\$153,197	\$657	1.72%	10.92%	29.84%	\$43	\$657	1.72%	10.92%	29.84%	\$43
	Farmers State Bank of Oakley, Kansas	\$154,387	\$540	1.45%	9.13%	46.74%	\$111	\$540	1.45%	9.13%	46.74%	\$111
	Community State Bank	\$163,999	\$689	1.72%	14.12%	45.87%	\$69	\$689	1.72%	14.12%	45.87%	\$69
	Valley State Bank	\$166,483	\$468	1.15%	12.26%	64.98%	\$79	\$468	1.15%	12.26%	64.98%	\$79
	Bankers' Bank of Kansas	\$166,720	\$327	0.72%	4.69%	84.44%	\$92	\$327	0.72%	4.69%	84.44%	\$92
	First State Bank and Trust Company of Larned	\$166,958	\$634	1.54%	11.49%	54.64%	\$108	\$634	1.54%	11.49%	54.64%	\$108
	Community Bank of the Midwest	\$175,937	\$795	1.79%	16.27%	52.38%	\$62	\$795	1.79%	16.27%	52.38%	\$62
	Freedom Bank	\$177,168	\$226	0.51%	4.26%	79.40%	\$127	\$226	0.51%	4.26%	79.40%	\$127
	First Heritage Bank	\$177,431	\$710	1.51%	15.32%	60.82%	\$95	\$710	1.51%	15.32%	60.82%	\$95
	Citizens National Bank	\$179,536	\$337	0.75%	6.89%	74.29%	\$60	\$337	0.75%	6.89%	74.29%	\$60
	Fidelity State Bank and Trust Company	\$181,580	\$534	1.22%	6.38%	51.65%	\$60	\$534	1.22%	6.38%	51.65%	\$60
	Farmers and Drivers Bank	\$186,057	\$485	1.04%	3.88%	54.97%	\$94	\$485	1.04%	3.88%	54.97%	\$94
	FirstOak Bank	\$186,747	\$888	1.91%	17.61%	59.09%	\$73	\$888	1.91%	17.61%	59.09%	\$73
	SJN Bank of Kansas	\$188,274	\$580	1.27%	13.91%	59.22%	\$85	\$580	1.27%	13.91%	59.22%	\$85
	First Kansas Bank	\$189,706	\$614	1.31%	13.55%	52.91%	\$58	\$614	1.31%	13.55%	52.91%	\$58
	Farmers State Bank	\$190,837	\$455	0.96%	6.53%	60.00%	\$65	\$455	0.96%	6.53%	60.00%	\$65
	FNB Bank	\$192,864	\$605	1.27%	9.23%	66.15%	\$86	\$605	1.27%	9.23%	66.15%	\$86
	VisionBank	\$195,932	\$498	1.02%	11.70%	65.91%	\$98	\$498	1.02%	11.70%	65.91%	\$98
	Kaw Valley State Bank and Trust Company	\$196,016	\$634	1.32%	10.84%	59.74%	\$66	\$634	1.32%	10.84%	59.74%	\$66
	Goppert State Service Bank	\$196,466	\$382	0.79%	7.45%	71.61%	\$62	\$382	0.79%	7.45%	71.61%	\$62
	Community First Bank	\$197,612	\$868	1.73%	16.79%	52.35%	\$107	\$868	1.73%	16.79%	52.35%	\$107
	Solomon State Bank	\$201,497	\$732	1.43%	8.40%	49.85%	\$91	\$732	1.43%	8.40%	49.85%	\$91
	Citizens State Bank	\$204,024	\$630	1.21%	12.34%	62.68%	\$69	\$630	1.21%	12.34%	62.68%	\$69
	Citizens State Bank and Trust Co., Ellsworth,	\$208,356	\$612	1.18%	12.03%	65.68%	\$67	\$612	1.18%	12.03%	65.68%	\$67
	Kearny County Bank	\$214,748	\$1,261	2.32%	13.68%	48.94%	\$78	\$1,261	2.32%	13.68%	48.94%	\$78
	Great American Bank	\$217,190	\$1,015	1.92%	13.72%	59.72%	\$80	\$1,015	1.92%	13.72%	59.72%	\$80
	Plains State Bank	\$222,209	\$183	0.33%	3.05%	81.91%	\$83	\$183	0.33%	3.05%	81.91%	\$83
	First National Bank and Trust	\$222,771	\$676	1.20%	7.75%	68.09%	\$70	\$676	1.20%	7.75%	68.09%	\$70
	Kanza Bank	\$233,245	\$210	0.36%	3.44%	71.62%	\$76	\$210	0.36%	3.44%	71.62%	\$76
	Cornerstone Bank	\$239,580	\$523	0.88%	9.19%	50.00%	\$124	\$523	0.88%	9.19%	50.00%	\$124
	Grant County Bank	\$244,480	\$783	1.27%	8.94%	61.70%	\$68	\$783	1.27%	8.94%	61.70%	\$68
	ESB Financial	\$247,157	\$599	0.97%	9.37%	71.46%	\$83	\$599	0.97%	9.37%	71.46%	\$83
	State Average of Asset Group A	\$98,500	\$273	0.99%	7.95%	69.70%	\$76	\$273	0.99%	7.95%	69.70%	\$76

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

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)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Farmers & Merchants Bank of Colby	\$250,017	\$1,133	1.79%	13.01%	29.46%	\$73	\$1,133	1.79%	13.01%	29.46%	\$73
	Solutions North Bank	\$250,588	\$1,015	1.62%	13.19%	61.96%	\$67	\$1,015	1.62%	13.19%	61.96%	\$67
	Mid-America Bank	\$257,843	\$685	1.09%	11.96%	63.19%	\$79	\$685	1.09%	11.96%	63.19%	\$79
	Bank of Hays	\$260,633	\$786	1.22%	11.15%	53.87%	\$94	\$786	1.22%	11.15%	53.87%	\$94
	Peoples State Bank	\$265,723	\$48	0.07%	0.67%	83.36%	\$68	\$48	0.07%	0.67%	83.36%	\$68
	Centera Bank	\$273,822	\$821	1.18%	11.73%	64.76%	\$81	\$821	1.18%	11.73%	64.76%	\$81
	Guaranty State Bank and Trust Company	\$293,069	\$853	1.14%	8.74%	60.69%	\$78	\$853	1.14%	8.74%	60.69%	\$78
	Astra Bank	\$303,013	\$811	1.08%	10.21%	69.64%	\$78	\$811	1.08%	10.21%	69.64%	\$78
	Community First National Bank	\$303,491	\$773	1.05%	10.88%	72.75%	\$109	\$773	1.05%	10.88%	72.75%	\$109
	Security State Bank	\$304,948	\$1,101	1.47%	9.54%	49.16%	\$104	\$1,101	1.47%	9.54%	49.16%	\$104
	Union State Bank of Everest	\$310,746	\$1,018	1.29%	11.33%	66.14%	\$72	\$1,018	1.29%	11.33%	66.14%	\$72
	Kaw Valley Bank	\$310,755	\$835	1.07%	9.47%	59.74%	\$65	\$835	1.07%	9.47%	59.74%	\$65
	Bank of the Flint Hills	\$311,808	\$559	0.73%	7.13%	73.80%	\$68	\$559	0.73%	7.13%	73.80%	\$68
	Silver Lake Bank	\$315,040	\$538	0.69%	6.30%	62.98%	\$84	\$538	0.69%	6.30%	62.98%	\$84
	First State Bank and Trust	\$318,069	\$534	0.69%	8.06%	82.89%	\$85	\$534	0.69%	8.06%	82.89%	\$85
	Bank of Commerce	\$326,893	\$1,115	1.36%	18.12%	45.74%	\$52	\$1,115	1.36%	18.12%	45.74%	\$52
	Commercial Bank	\$334,729	\$1,028	1.23%	12.59%	61.75%	\$66	\$1,028	1.23%	12.59%	61.75%	\$66
	Bank, The	\$351,192	\$1,374	1.54%	11.56%	48.83%	\$76	\$1,374	1.54%	11.56%	48.83%	\$76
	Citizens State Bank	\$361,745	\$1,910	2.13%	20.14%	37.23%	\$89	\$1,910	2.13%	20.14%	37.23%	\$89
	Denison State Bank	\$364,644	\$1,576	1.74%	11.89%	54.63%	\$77	\$1,576	1.74%	11.89%	54.63%	\$77
	First National Bank of Syracuse	\$383,414	\$1,206	1.25%	11.73%	53.17%	\$89	\$1,206	1.25%	11.73%	53.17%	\$89
	Citizens Bank of Kansas	\$393,070	\$567	0.58%	4.28%	81.47%	\$77	\$567	0.58%	4.28%	81.47%	\$77
	Bank of Tescott	\$399,029	\$1,502	1.51%	10.57%	51.44%	\$74	\$1,502	1.51%	10.57%	51.44%	\$74
	Labette Bank	\$414,858	\$794	0.78%	6.33%	69.70%	\$73	\$794	0.78%	6.33%	69.70%	\$73
	First Option Bank	\$417,311	\$1,091	1.02%	11.70%	70.67%	\$74	\$1,091	1.02%	11.70%	70.67%	\$74
	Exchange Bank & Trust	\$429,306	\$1,644	1.52%	13.88%	53.04%	\$64	\$1,644	1.52%	13.88%	53.04%	\$64
	Peoples Bank	\$435,913	\$1,464	1.35%	11.56%	58.79%	\$85	\$1,464	1.35%	11.56%	58.79%	\$85
	Citizens State Bank	\$442,044	\$1,520	1.40%	11.27%	54.56%	\$64	\$1,520	1.40%	11.27%	54.56%	\$64
	First Bank Kansas	\$449,331	\$2,008	1.81%	18.46%	65.50%	\$71	\$2,008	1.81%	18.46%	65.50%	\$71
	Southwest National Bank	\$450,318	\$1,384	1.21%	12.67%	66.13%	\$65	\$1,384	1.21%	12.67%	66.13%	\$65
	First State Bank	\$452,422	\$1,285	1.15%	9.71%	60.97%	\$101	\$1,285	1.15%	9.71%	60.97%	\$101
	Union State Bank	\$473,376	\$1,055	0.89%	8.07%	75.51%	\$81	\$1,055	0.89%	8.07%	75.51%	\$81
	Western State Bank	\$480,419	\$3,093	2.59%	20.54%	49.03%	\$69	\$3,093	2.59%	20.54%	49.03%	\$69
	Legacy Bank	\$482,077	\$920	0.77%	6.85%	62.74%	\$84	\$920	0.77%	6.85%	62.74%	\$84
	Community National Bank	\$496,958	\$2,648	2.18%	23.36%	44.28%	\$78	\$2,648	2.18%	23.36%	44.28%	\$78
	State Average of Asset Group B	\$361,960	\$1,163	1.26%	11.39%	60.56%	\$78	\$1,163	1.26%	11.39%	60.56%	\$78

Source: SNL Financial

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

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		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	\$654,862	\$1,692	1.05%	8.30%	64.25%	\$76	\$1,692	1.05%	8.30%	64.25%	\$76
American State Bank & Trust Company	\$658,255	\$1,440	0.88%	6.20%	66.43%	\$76	\$1,440	0.88%	6.20%	66.43%	\$76
United Bank & Trust	\$675,868	\$1,958	1.22%	9.78%	54.40%	\$72	\$1,958	1.22%	9.78%	54.40%	\$72
Bank of Labor	\$679,478	(\$2,774)	(1.81%)	(22.59%)	97.45%	\$104	(\$2,774)	(1.81%)	(22.59%)	97.45%	\$104
Bennington State Bank	\$732,399	\$3,724	2.05%	17.17%	41.19%	\$71	\$3,724	2.05%	17.17%	41.19%	\$71
GNBank, National Association	\$748,191	\$1,074	0.57%	4.80%	71.19%	\$83	\$1,074	0.57%	4.80%	71.19%	\$83
First National Bank of Hutchinson	\$748,749	\$1,829	0.95%	7.49%	70.43%	\$78	\$1,829	0.95%	7.49%	70.43%	\$78
Farmers Bank & Trust	\$853,219	\$4,231	2.01%	9.90%	41.51%	\$80	\$4,231	2.01%	9.90%	41.51%	\$80
CoreFirst Bank & Trust	\$973,744	\$2,727	1.14%	11.88%	71.02%	\$75	\$2,727	1.14%	11.88%	71.02%	\$75
Central National Bank	\$974,714	\$3,561	1.46%	12.80%	66.37%	\$81	\$3,561	1.46%	12.80%	66.37%	\$81
Landmark National Bank	\$985,910	\$3,544	1.42%	11.03%	63.73%	\$65	\$3,544	1.42%	11.03%	63.73%	\$65
State Average of Asset Group C	\$789,581	\$2,091	0.99%	6.98%	64.36%	\$78	\$2,091	0.99%	6.98%	64.36%	\$78

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

Armed Forces Bank, National Association	\$1,105,574	\$2,957	1.12%	6.31%	73.11%	\$70	\$2,957	1.12%	6.31%	73.11%	\$70
Bank of Blue Valley	\$1,228,865	\$4,228	1.35%	8.87%	38.13%	\$93	\$4,228	1.35%	8.87%	38.13%	\$93
Community National Bank & Trust	\$1,358,386	\$2,521	0.75%	7.84%	74.94%	\$60	\$2,521	0.75%	7.84%	74.94%	\$60
Emprise Bank	\$1,864,899	\$4,975	1.08%	12.21%	63.95%	\$71	\$4,975	1.08%	12.21%	63.95%	\$71
KS StateBank	\$2,194,615	\$3,365	0.64%	6.64%	61.99%	\$103	\$3,365	0.64%	6.64%	61.99%	\$103
Fidelity Bank, National Association	\$2,572,856	\$3,570	0.58%	6.01%	80.54%	\$82	\$3,570	0.58%	6.01%	80.54%	\$82
Security Bank of Kansas City	\$3,136,101	\$10,109	1.33%	7.76%	51.68%	\$71	\$10,109	1.33%	7.76%	51.68%	\$71
Equity Bank	\$3,939,770	\$2,169	0.22%	1.74%	63.74%	\$89	\$2,169	0.22%	1.74%	63.74%	\$89
CrossFirst Bank	\$5,066,101	\$3,894	0.31%	2.80%	54.42%	\$150	\$3,894	0.31%	2.80%	54.42%	\$150
INTRUST Bank, National Association	\$5,875,915	\$14,974	1.08%	13.95%	63.08%	\$92	\$14,974	1.08%	13.95%	63.08%	\$92
State Average of Asset Group D	\$2,834,308	\$5,276	0.85%	7.41%	62.56%	\$88	\$5,276	0.85%	7.41%	62.56%	\$88

Source: SNL Financial

Note: Report includes only bank-level data.

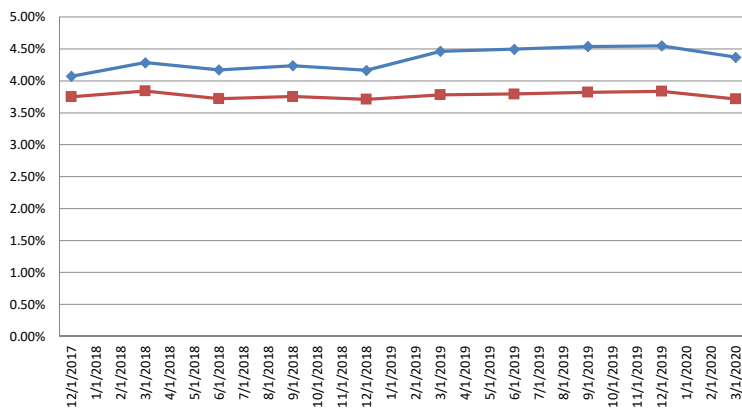
NA = data was not available.

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# Balance Sheet & Net Interest Margin

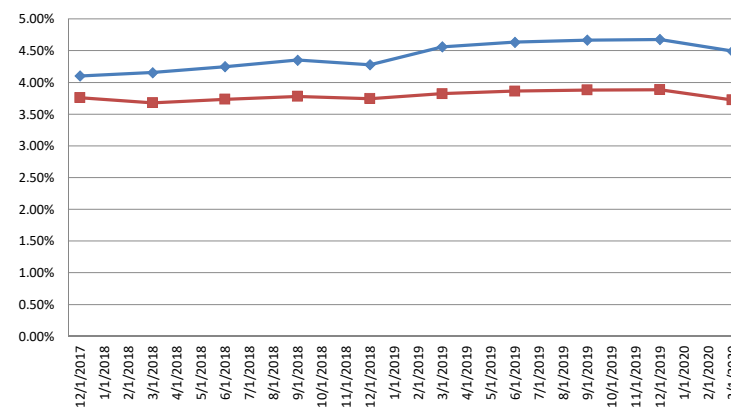
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



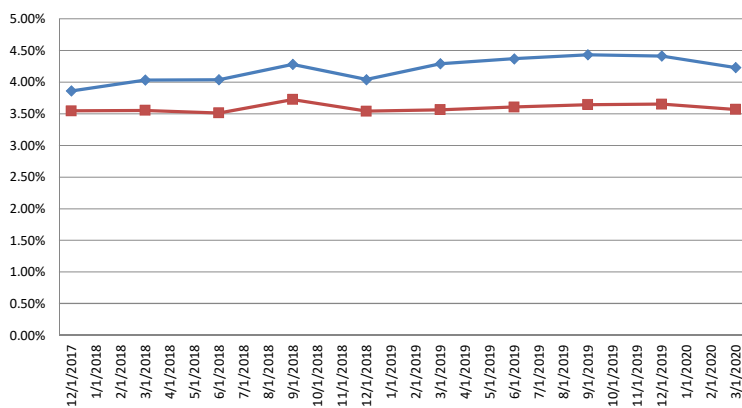
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.07%	4.28%	4.17%	4.24%	4.16%	4.46%	4.49%	4.54%	4.55%	4.37%
Net Interest Margin (FTE)	3.75%	3.84%	3.72%	3.75%	3.71%	3.78%	3.79%	3.82%	3.83%	3.72%

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



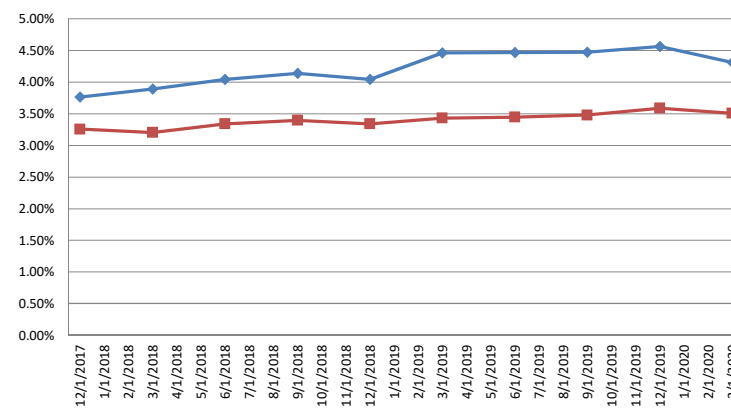
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.10%	4.15%	4.25%	4.35%	4.28%	4.56%	4.63%	4.67%	4.67%	4.49%
Net Interest Margin (FTE)	3.76%	3.68%	3.73%	3.78%	3.74%	3.82%	3.86%	3.88%	3.88%	3.72%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	3.86%	4.03%	4.04%	4.28%	4.04%	4.29%	4.37%	4.43%	4.41%	4.23%
Net Interest Margin (FTE)	3.54%	3.55%	3.51%	3.72%	3.54%	3.56%	3.60%	3.64%	3.65%	3.57%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	3.76%	3.89%	4.04%	4.14%	4.04%	4.46%	4.47%	4.47%	4.56%	4.31%
Net Interest Margin (FTE)	3.26%	3.20%	3.34%	3.40%	3.34%	3.43%	3.44%	3.48%	3.59%	3.50%

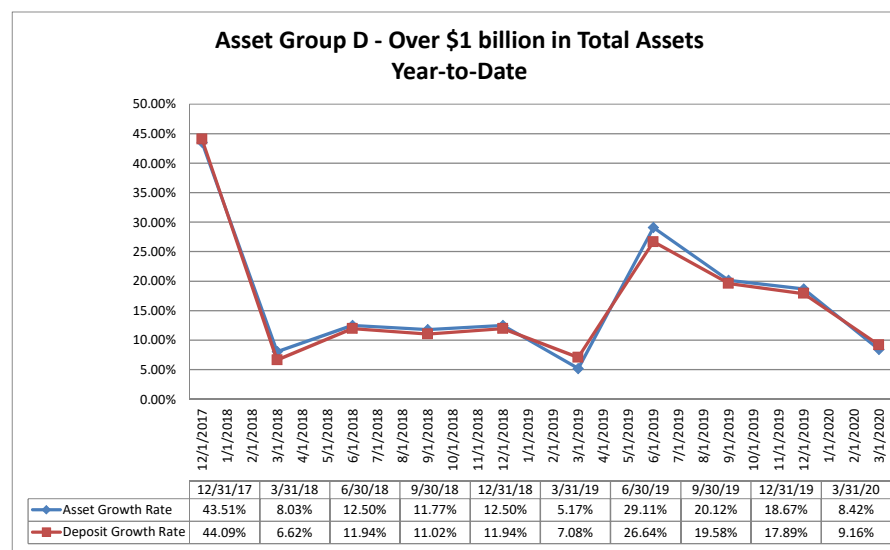
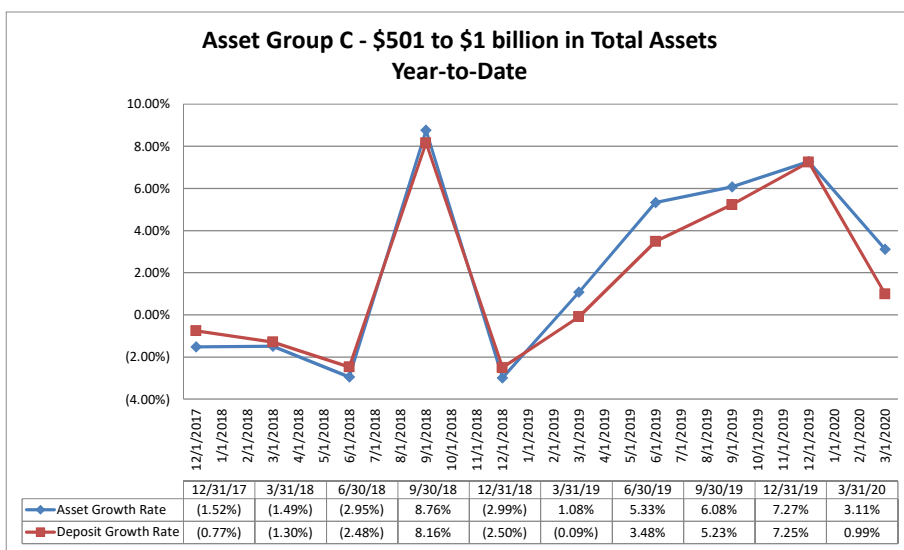
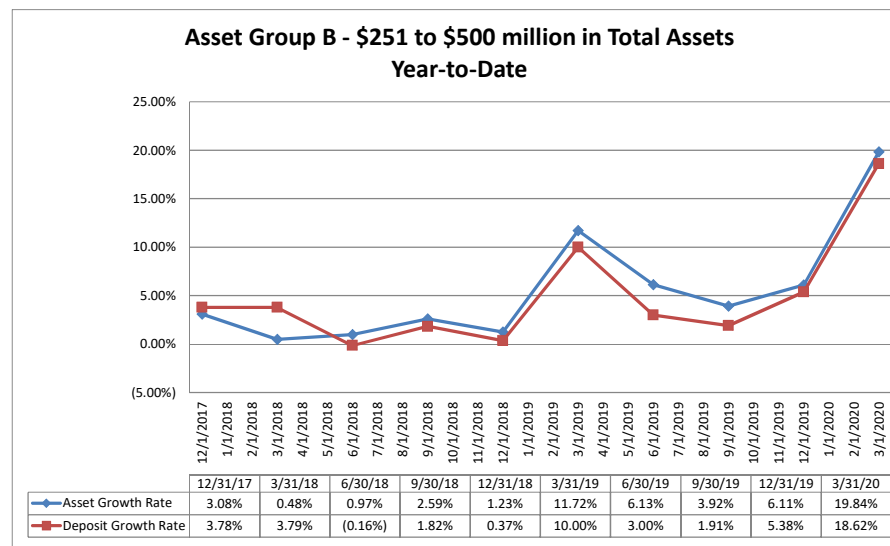
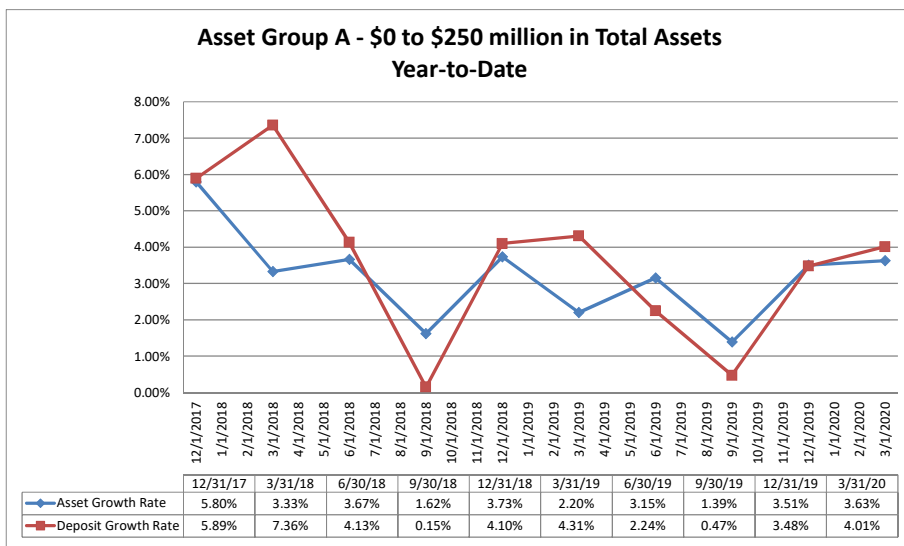
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Note: Report includes only bank-level data.

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

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**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>												
Walton State Bank	\$9,039	\$2,894	\$8,315	34.80%	60.25%	\$3,013	3.60%	0.62%	0.47%	3.14%	(7.85%)	(8.52%)
Towanda State Bank	\$10,593	\$7,345	\$8,836	83.13%	14.50%	\$2,648	4.91%	0.83%	0.74%	4.17%	12.86%	3.06%
State Bank of Burrton	\$10,686	\$4,685	\$9,427	49.70%	31.10%	\$3,562	4.72%	0.61%	0.43%	4.32%	32.50%	44.88%
Prescott State Bank	\$13,143	\$7,497	\$10,277	72.95%	47.12%	\$3,286	4.52%	0.87%	0.73%	3.88%	7.16%	9.16%
Bison State Bank	\$13,722	\$10,989	\$12,180	90.22%	18.36%	\$1,525	5.12%	0.88%	0.47%	4.67%	(18.01%)	(17.70%)
First National Bank of Harveyville	\$14,581	\$9,611	\$12,624	76.13%	35.61%	\$4,860	4.83%	1.35%	1.06%	3.81%	22.15%	32.55%
Farmers State Bank	\$15,415	\$8,236	\$13,444	61.26%	53.16%	\$3,083	4.22%	0.93%	0.77%	3.51%	(5.98%)	(7.45%)
Dickinson County Bank	\$16,877	\$11,704	\$15,403	75.99%	27.31%	\$2,813	4.99%	1.80%	1.48%	3.58%	(2.12%)	(2.09%)
Peoples State Bank	\$17,301	\$14,744	\$11,866	124.25%	13.08%	\$3,460	8.32%	1.00%	0.63%	7.83%	(0.60%)	(24.73%)
Bank of Denton	\$18,281	\$12,430	\$14,823	83.86%	26.78%	\$4,570	3.87%	0.76%	0.64%	3.40%	(3.88%)	5.08%
Emerald Bank	\$18,350	\$10,902	\$16,402	66.47%	40.80%	\$2,039	4.62%	0.82%	0.60%	4.13%	24.65%	27.39%
Hillsboro State Bank	\$18,961	\$8,476	\$16,924	50.08%	57.11%	\$3,160	4.00%	0.73%	0.57%	3.47%	37.97%	40.84%
Farmers State Bank	\$19,527	\$13,341	\$17,390	76.72%	27.69%	\$3,905	4.51%	0.70%	0.56%	3.95%	(34.00%)	10.65%
Alden State Bank	\$20,292	\$9,852	\$17,681	55.72%	33.29%	\$3,382	3.90%	0.96%	0.78%	3.18%	4.69%	3.26%
Marion National Bank	\$23,915	\$7,465	\$19,807	37.69%	56.86%	\$4,783	3.00%	0.33%	2.95%	2.95%	(52.45%)	(60.91%)
Lorraine State Bank	\$24,293	\$18,285	\$20,185	90.59%	27.10%	\$4,859	4.11%	1.05%	0.89%	3.43%	26.45%	30.45%
Baxter State Bank	\$24,950	\$14,218	\$18,179	78.21%	37.04%	\$2,772	5.37%	0.33%	0.20%	5.22%	8.56%	13.86%
Piqua State Bank	\$27,719	\$11,727	\$24,163	48.53%	60.74%	\$2,520	4.50%	0.56%	0.30%	4.37%	17.69%	18.90%
Marquette Farmers State Bank of Marquette	\$28,585	\$15,014	\$23,293	64.46%	52.94%	\$4,084	3.96%	1.02%	0.85%	3.35%	(5.59%)	(12.33%)
State Bank of Canton	\$29,262	\$11,042	\$22,672	48.70%	71.39%	\$5,852	3.17%	0.32%	0.21%	3.02%	6.16%	5.74%
Gorham State Bank	\$30,055	\$17,722	\$26,337	67.29%	43.62%	\$4,294	3.81%	0.46%	0.32%	3.52%	15.99%	16.61%
Union State Bank	\$32,444	\$15,381	\$27,843	55.24%	47.54%	\$4,056	3.60%	1.31%	1.01%	2.69%	5.46%	3.24%
Ninnescah Valley Bank	\$32,975	\$10,672	\$28,962	36.85%	57.37%	\$4,711	3.85%	0.68%	0.40%	3.65%	12.16%	18.00%
State Exchange Bank	\$34,285	\$15,076	\$29,781	50.62%	29.64%	\$4,898	3.81%	1.13%	0.77%	3.24%	(34.65%)	(34.62%)
Cottonwood Valley Bank	\$34,840	\$9,997	\$29,205	34.23%	63.95%	\$4,355	2.71%	0.75%	0.52%	2.44%	7.64%	7.83%
Farmers State Bank	\$35,717	\$24,389	\$27,128	89.90%	22.22%	\$5,102	4.81%	1.24%	1.05%	4.01%	(5.23%)	(5.90%)
Bank of Greeley	\$38,410	\$21,653	\$32,280	67.08%	43.35%	\$6,402	3.89%	0.97%	0.74%	3.25%	(2.74%)	(4.74%)
Haviland State Bank	\$39,067	\$26,947	\$29,712	90.69%	11.97%	\$4,883	4.78%	0.84%	0.60%	4.32%	(16.16%)	2.19%
Olpe State Bank	\$39,360	\$21,366	\$31,506	67.82%	40.39%	\$3,578	3.97%	1.25%	1.03%	3.14%	1.69%	2.50%
Kendall State Bank	\$39,672	\$23,447	\$34,649	67.67%	34.95%	\$2,334	5.25%	0.73%	0.50%	4.75%	(0.72%)	(0.59%)
Farmers and Merchants Bank of Mound City, Kansas	\$39,736	\$30,187	\$36,428	82.87%	17.74%	\$5,677	5.11%	1.21%	0.92%	4.28%	10.49%	12.23%
First National Bank of Spearville	\$40,428	\$18,595	\$33,496	55.51%	56.20%	\$6,738	3.86%	1.01%	0.72%	3.21%	(7.36%)	(3.05%)
City State Bank	\$41,459	\$26,728	\$37,373	71.52%	32.26%	\$4,607	4.39%	0.71%	0.55%	3.98%	18.51%	20.68%
Swedish-American State Bank	\$41,895	\$30,378	\$36,558	83.10%	20.79%	\$4,655	5.24%	1.01%	0.80%	4.57%	15.84%	45.87%
First State Bank of Ransom	\$42,026	\$14,094	\$32,009	44.03%	72.34%	\$6,004	3.50%	0.80%	0.64%	3.14%	17.28%	26.69%
Ford County State Bank	\$43,141	\$22,653	\$37,389	60.59%	48.56%	\$6,163	4.33%	0.65%	0.52%	3.87%	25.41%	27.46%
Farmers State Bank of Blue Mound	\$44,453	\$32,294	\$35,738	90.36%	21.25%	\$2,470	5.51%	0.91%	0.61%	4.98%	3.22%	2.21%
Farmers State Bank of Bucklin, Kansas	\$44,588	\$20,662	\$38,938	53.06%	46.95%	\$4,954	3.72%	0.71%	0.45%	3.40%	(25.79%)	(30.46%)
Bank of Palmer	\$46,086	\$21,540	\$41,205	52.28%	57.03%	\$5,761	3.88%	0.95%	0.81%	3.29%	11.79%	16.75%
State Bank of Spring Hill	\$47,157	\$12,024	\$42,061	28.59%	51.06%	\$4,716	3.62%	NA	0.29%	3.41%	13.08%	12.13%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
First National Bank in Frankfort	\$48,192	\$23,066	\$40,613	56.79%	41.43%	\$6,885	3.94%	1.05%	0.80%	3.22%	(1.10%)	(1.40%)
Security State Bank	\$48,612	\$20,187	\$41,268	48.92%	44.26%	\$2,860	3.48%	0.42%	0.33%	3.28%	(17.56%)	(19.47%)
Union State Bank	\$49,858	\$37,732	\$42,337	89.12%	13.58%	\$3,116	5.39%	0.73%	0.53%	4.93%	(0.59%)	1.45%
Peoples Bank	\$50,412	\$27,677	\$40,639	68.10%	18.91%	\$3,878	4.51%	1.28%	1.11%	3.61%	(10.33%)	(14.44%)
<b>Citizens State Bank and Trust Company</b>	\$50,586	\$44,676	\$41,436	107.82%	6.93%	\$2,662	6.06%	1.33%	1.13%	5.00%	30.30%	(2.72%)
Kaw Valley State Bank	\$53,353	\$23,035	\$47,366	48.63%	33.50%	\$4,446	4.01%	0.48%	0.35%	3.85%	15.98%	16.63%
KansasLand Bank	\$53,520	\$34,263	\$46,594	73.54%	19.48%	\$4,117	4.35%	1.31%	1.11%	3.31%	7.59%	8.13%
Howard State Bank	\$53,707	\$24,675	\$47,052	52.44%	42.60%	\$2,984	4.01%	0.41%	0.34%	3.73%	(6.47%)	(10.16%)
First National Bank of Sedan	\$53,806	\$29,099	\$46,735	62.26%	26.18%	\$3,165	3.92%	1.06%	0.77%	3.28%	(7.93%)	(7.36%)
Stock Exchange Bank	\$55,458	\$45,553	\$50,126	90.88%	16.48%	\$4,266	5.18%	1.02%	0.85%	4.40%	15.98%	19.07%
Farmers State Bank	\$57,623	\$36,114	\$48,688	74.17%	23.02%	\$3,601	4.78%	0.88%	0.78%	4.10%	(4.69%)	(5.75%)
Tampa State Bank	\$58,009	\$38,468	\$43,077	89.30%	15.56%	\$4,462	4.44%	1.18%	0.94%	3.70%	5.33%	10.41%
Small Business Bank	\$58,021	\$45,439	\$47,829	95.00%	19.31%	\$3,413	4.74%	1.55%	0.59%	4.27%	(14.68%)	(18.12%)
First National Bank of Dighton	\$59,148	\$29,238	\$47,269	61.85%	44.30%	\$4,929	3.55%	0.41%	0.26%	3.36%	5.85%	5.56%
New Century Bank	\$60,119	\$52,947	\$51,757	102.30%	11.49%	\$3,006	6.76%	2.09%	1.90%	5.06%	(4.72%)	(10.90%)
Bank of Holyrood	\$63,091	\$45,634	\$53,610	85.12%	28.28%	\$6,309	4.78%	1.56%	1.29%	3.67%	3.13%	3.94%
First State Bank	\$64,201	\$24,021	\$51,544	46.60%	48.85%	\$6,420	3.47%	0.61%	0.48%	3.33%	(28.62%)	(36.00%)
Farmers State Bank	\$64,963	\$27,227	\$53,496	50.90%	57.97%	\$4,640	3.93%	0.67%	0.51%	3.65%	11.52%	8.97%
First Security Bank	\$65,009	\$50,659	\$57,944	87.43%	12.85%	\$3,824	4.83%	0.95%	0.76%	4.09%	1.36%	5.93%
Bendena State Bank	\$65,820	\$49,510	\$58,841	84.14%	10.17%	\$5,063	4.41%	0.90%	0.60%	3.93%	1.21%	1.82%
Heritage Bank	\$65,930	\$53,016	\$55,552	95.43%	14.68%	\$5,072	4.93%	1.45%	1.27%	3.75%	9.92%	15.08%
<b>Citizens State Bank of Cheney, Kansas</b>	\$66,737	\$32,879	\$59,405	55.35%	35.77%	\$5,134	4.22%	0.92%	0.56%	3.67%	37.43%	41.24%
<b>Kansas State Bank Overbrook Kansas</b>	\$68,056	\$32,350	\$51,949	62.27%	50.18%	\$5,235	4.39%	1.26%	1.02%	3.59%	8.86%	7.62%
Bank of Protection	\$68,204	\$47,429	\$52,421	90.48%	12.92%	\$4,547	5.12%	1.18%	0.98%	4.33%	(2.11%)	6.14%
FNB Washington	\$71,793	\$33,510	\$44,700	74.97%	46.00%	\$6,527	3.58%	0.61%	0.50%	3.23%	1.63%	1.75%
Almena State Bank	\$73,525	\$55,350	\$68,855	80.39%	22.12%	\$4,595	5.31%	2.40%	2.03%	3.41%	(25.22%)	(9.20%)
<b>Exchange State Bank of St. Paul, Kansas</b>	\$75,116	\$42,818	\$62,749	68.24%	36.54%	\$4,419	4.54%	1.02%	0.89%	3.77%	14.09%	16.15%
First State Bank of Healy	\$77,337	\$40,587	\$58,970	68.83%	31.25%	\$8,593	4.21%	0.98%	0.88%	3.58%	(27.90%)	(35.69%)
Johnson State Bank	\$77,999	\$28,924	\$62,396	46.36%	41.86%	\$4,875	3.31%	0.76%	0.58%	2.92%	(40.87%)	(47.22%)
Lyndon State Bank	\$78,224	\$55,921	\$62,630	89.29%	18.32%	\$3,556	5.19%	1.17%	0.95%	4.32%	23.18%	7.26%
First Bank of Beloit	\$79,209	\$46,706	\$68,149	68.54%	14.86%	\$4,951	4.09%	0.46%	0.33%	3.81%	(16.29%)	(17.33%)
University National Bank of	\$79,845	\$65,959	\$72,031	91.57%	13.96%	\$4,697	4.66%	0.75%	0.59%	4.10%	10.85%	12.15%
Fowler State Bank	\$81,442	\$37,672	\$72,566	51.91%	37.31%	\$5,090	3.37%	1.22%	0.94%	2.55%	(4.63%)	(11.95%)
Stockgrowers State Bank	\$82,744	\$46,200	\$58,557	78.90%	16.09%	\$5,910	4.57%	1.14%	1.00%	3.91%	(19.38%)	(25.09%)
Baldwin State Bank	\$83,179	\$39,359	\$73,594	53.48%	40.36%	\$5,199	3.56%	0.99%	0.73%	2.89%	5.04%	5.21%
<b>Bank of Commerce and Trust Company</b>	\$85,117	\$45,682	\$76,405	59.79%	28.88%	\$4,256	4.51%	1.05%	0.90%	3.76%	15.39%	28.79%
Community Bank of Wichita, Inc.	\$87,761	\$72,146	\$78,892	91.45%	11.60%	\$3,816	5.41%	1.39%	1.02%	4.44%	4.77%	9.10%
First National Bank of Hope	\$88,303	\$55,304	\$73,100	75.66%	30.20%	\$4,415	4.30%	1.34%	0.96%	3.48%	7.93%	10.82%
Citizens State Bank and Trust	\$88,665	\$50,831	\$67,597	75.20%	30.28%	\$3,694	4.07%	0.33%	0.27%	3.84%	9.79%	1.83%
First National Bank of Kansas	\$90,538	\$23,640	\$73,407	32.20%	30.17%	\$5,659	3.29%	0.94%	0.79%	2.57%	9.83%	9.11%

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**Balance Sheet & Net Interest Margin**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
Wilson State Bank	\$91,506	\$66,239	\$81,812	80.96%	13.07%	\$3,389	4.51%	0.98%	0.77%	3.83%	17.86%	20.43%
First National Bank in Fredonia	\$92,247	\$33,937	\$75,125	45.17%	58.28%	\$5,765	3.89%	0.78%	0.64%	3.36%	(12.36%)	(18.24%)
Riley State Bank of Riley, Kansas	\$92,656	\$60,292	\$78,292	77.01%	15.09%	\$4,412	4.40%	1.51%	1.26%	3.30%	13.90%	14.81%
Elk State Bank	\$96,061	\$60,170	\$71,684	83.94%	17.88%	\$5,651	4.35%	1.27%	1.06%	3.50%	(3.33%)	(23.34%)
State Bank of Bern	\$96,218	\$49,369	\$79,300	62.26%	51.43%	\$6,873	4.39%	1.33%	1.01%	3.62%	0.66%	(2.14%)
State Bank of Downs	\$96,712	\$75,056	\$82,795	90.65%	20.64%	\$6,447	4.60%	1.42%	1.08%	3.67%	3.11%	1.20%
First Federal Savings and Loan Bank	\$96,902	\$77,691	\$79,675	97.51%	21.81%	\$16,150	5.70%	2.38%	2.27%	3.71%	(0.21%)	(1.29%)
Conway Bank	\$97,746	\$69,993	\$79,511	88.03%	23.91%	\$3,055	4.66%	1.19%	1.00%	3.70%	(9.62%)	(6.67%)
First Commerce Bank	\$99,331	\$75,081	\$87,461	85.85%	22.37%	\$6,208	4.25%	0.62%	0.50%	3.82%	2.65%	7.19%
Garden Plain State Bank	\$101,054	\$44,080	\$84,379	52.24%	59.29%	\$5,319	3.90%	0.72%	0.55%	3.49%	6.53%	5.08%
CBW Bank	\$102,582	\$4,874	\$85,969	5.67%	110.89%	\$3,537	1.89%	0.26%	0.02%	1.88%	72.10%	87.75%
Bank of Prairie Village	\$104,532	\$69,757	\$91,623	76.13%	26.83%	\$6,969	4.49%	1.25%	0.84%	3.85%	(1.36%)	(1.99%)
First National Bank in Cimarron	\$105,601	\$50,290	\$95,571	52.62%	20.80%	\$5,558	4.09%	0.60%	0.40%	3.77%	(20.36%)	(18.56%)
Chisholm Trail State Bank	\$106,359	\$78,940	\$87,640	90.07%	18.97%	\$5,065	4.59%	0.69%	0.53%	4.14%	34.67%	13.60%
Prairie Bank of Kansas	\$107,718	\$60,379	\$94,999	63.56%	20.52%	\$4,896	4.30%	0.96%	0.77%	3.66%	15.71%	17.12%
Farmers Bank & Trust	\$108,659	\$42,128	\$98,652	42.70%	44.08%	\$5,174	3.50%	0.70%	0.55%	3.03%	(14.55%)	(16.25%)
Community Bank	\$109,261	\$82,883	\$92,699	89.41%	17.04%	\$4,370	4.70%	0.76%	0.53%	4.19%	23.50%	26.64%
American Bank of Baxter Springs	\$113,731	\$42,078	\$100,004	42.08%	35.00%	\$3,791	2.90%	0.53%	0.40%	2.57%	(6.94%)	(11.43%)
Alliance Bank	\$114,764	\$88,689	\$101,580	87.31%	22.83%	\$5,217	4.85%	1.31%	0.90%	4.00%	14.54%	15.97%
TriCentury Bank	\$115,354	\$79,236	\$68,770	115.22%	31.08%	\$8,873	4.66%	1.72%	1.64%	3.18%	50.20%	90.90%
Home Bank and Trust Company	\$116,281	\$92,009	\$107,106	85.90%	14.55%	\$3,876	4.58%	1.24%	0.94%	3.69%	16.56%	17.23%
Andover State Bank	\$116,539	\$88,186	\$97,001	90.91%	19.42%	\$6,474	4.61%	1.07%	0.88%	3.79%	(3.49%)	(5.79%)
Bankwest of Kansas	\$118,628	\$91,737	\$104,168	88.07%	21.68%	\$3,595	5.56%	0.91%	0.72%	5.01%	5.74%	8.50%
Heartland Tri-State Bank	\$122,529	\$61,848	\$109,776	56.34%	27.51%	\$6,449	4.28%	1.15%	0.90%	3.51%	1.83%	4.35%
Halstead Bank	\$123,019	\$96,695	\$109,067	88.66%	11.98%	\$4,394	5.04%	1.03%	0.77%	4.30%	16.23%	16.77%
Carson Bank	\$123,296	\$87,371	\$109,793	79.58%	16.63%	\$2,867	4.54%	0.76%	0.58%	4.00%	2.46%	32.24%
Farmers State Bank	\$124,478	\$66,582	\$104,144	63.93%	43.20%	\$5,928	4.43%	0.82%	0.65%	3.97%	5.08%	3.24%
First National Bank of Scott City	\$125,117	\$68,272	\$103,068	66.24%	37.25%	\$4,634	4.76%	0.79%	0.58%	4.22%	(13.95%)	(17.69%)
Citizens State Bank	\$126,489	\$76,747	\$109,572	70.04%	23.07%	\$4,685	4.24%	0.88%	0.71%	3.67%	(19.86%)	(19.68%)
Fidelity State Bank and Trust												
Company	\$128,276	\$79,997	\$106,680	74.99%	25.06%	\$4,009	3.68%	0.68%	0.42%	3.31%	(7.48%)	(13.04%)
Stanley Bank	\$128,913	\$66,078	\$106,444	62.08%	54.93%	\$14,324	3.71%	0.50%	0.50%	3.28%	26.54%	30.63%
First National Bank of Louisburg	\$130,569	\$59,970	\$105,016	57.11%	45.93%	\$5,440	3.39%	0.49%	0.28%	3.17%	23.56%	6.24%
Patriots Bank	\$131,531	\$95,088	\$114,053	83.37%	10.34%	\$3,373	5.22%	1.08%	0.89%	4.43%	12.30%	15.69%
Community Bank	\$132,419	\$73,229	\$115,865	63.20%	33.06%	\$5,517	4.20%	0.66%	0.47%	3.79%	33.16%	36.19%
Flint Hills Bank	\$132,785	\$69,220	\$111,985	61.81%	25.37%	\$6,036	3.76%	0.97%	0.80%	3.08%	5.98%	4.91%
Southwind Bank	\$134,079	\$62,957	\$115,345	54.58%	38.43%	\$6,704	3.80%	0.73%	0.51%	3.47%	7.36%	(4.42%)
Impact Bank	\$137,900	\$77,553	\$116,026	66.84%	24.80%	\$5,107	3.92%	0.91%	0.72%	3.32%	(7.04%)	(6.94%)
Valley State Bank	\$139,759	\$93,308	\$112,954	82.61%	19.02%	\$4,367	4.91%	1.15%	0.75%	4.20%	6.38%	16.97%
Stockgrowers State Bank	\$141,409	\$84,040	\$111,994	75.04%	25.95%	\$5,439	4.31%	1.23%	1.02%	3.50%	0.13%	(9.13%)
Farmers National Bank	\$144,181	\$104,040	\$117,993	88.17%	20.10%	\$4,972	4.48%	1.07%	0.83%	3.79%	2.55%	1.35%
Lyon County State Bank	\$144,422	\$57,616	\$129,017	44.66%	50.73%	\$4,248	3.69%	0.32%	0.24%	3.59%	10.22%	14.51%
Union State Bank	\$144,843	\$72,559	\$77,201	93.99%	6.98%	\$7,623	3.91%	1.15%	1.07%	3.08%	(4.93%)	(23.62%)
First Bank	\$145,039	\$81,458	\$113,375	71.85%	30.49%	\$4,679	4.13%	1.24%	0.99%	3.41%	(8.49%)	(10.16%)
Kansas State Bank	\$145,992	\$62,918	\$127,538	49.33%	8.59%	\$4,294	3.58%	0.59%	0.49%	3.14%	(24.99%)	(29.76%)

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.

**Balance Sheet & Net Interest Margin**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
Vintage Bank Kansas	\$151,323	\$97,608	\$115,855	84.25%	20.06%	\$3,691	4.73%	1.02%	0.74%	4.09%	18.70%	24.44%
Farmers State Bank of Aliceville, Kansas	\$153,197	\$109,407	\$128,188	85.35%	11.02%	\$6,964	4.22%	1.27%	1.13%	3.25%	7.20%	5.69%
Farmers State Bank of Oakley, Kansas	\$154,387	\$105,767	\$106,965	98.88%	17.98%	\$11,876	4.65%	1.38%	1.28%	3.68%	7.31%	6.06%
Community State Bank	\$163,999	\$94,300	\$142,596	66.13%	8.52%	\$7,130	4.44%	0.55%	0.41%	4.09%	19.16%	23.24%
Valley State Bank	\$166,483	\$112,788	\$135,924	82.98%	22.40%	\$4,625	5.05%	1.63%	1.36%	3.79%	15.21%	17.37%
Bankers' Bank of Kansas	\$166,720	\$125,896	\$131,927	95.43%	24.17%	\$3,402	4.33%	2.24%	0.99%	3.34%	(15.86%)	(19.90%)
First State Bank and Trust												
Company of Larned	\$166,958	\$93,544	\$124,400	75.20%	32.88%	\$7,589	3.94%	0.86%	0.70%	3.48%	2.61%	(1.31%)
Community Bank of the Midwest	\$175,937	\$98,199	\$155,387	63.20%	38.00%	\$5,175	3.90%	0.56%	0.38%	3.55%	1.04%	(1.26%)
Freedom Bank	\$177,168	\$136,823	\$127,136	107.62%	9.04%	\$7,703	4.27%	1.43%	1.03%	3.35%	5.52%	55.65%
First Heritage Bank	\$177,431	\$114,224	\$154,058	74.14%	23.90%	\$5,545	4.62%	1.43%	1.02%	3.63%	5.55%	5.24%
Citizens National Bank	\$179,536	\$65,467	\$155,085	42.21%	48.20%	\$3,453	3.62%	0.78%	0.64%	3.12%	12.55%	1.93%
Fidelity State Bank and Trust												
Company	\$181,580	\$33,539	\$147,035	22.81%	79.74%	\$5,674	3.14%	0.57%	0.35%	2.92%	17.48%	19.41%
Farmers and Drovers Bank	\$186,057	\$95,145	\$112,233	84.77%	26.06%	\$7,442	3.93%	1.02%	0.86%	3.32%	(5.82%)	(17.93%)
FirstOak Bank	\$186,747	\$133,803	\$164,987	81.10%	23.42%	\$4,244	5.57%	0.66%	0.49%	5.11%	1.30%	0.88%
SJN Bank of Kansas	\$188,274	\$97,196	\$164,602	59.05%	14.79%	\$5,379	4.45%	0.67%	0.53%	4.04%	15.22%	1.71%
First Kansas Bank	\$189,706	\$59,090	\$166,871	35.41%	31.78%	\$6,324	3.26%	0.38%	0.36%	3.05%	(8.56%)	(19.72%)
Farmers State Bank	\$190,837	\$126,623	\$162,506	77.92%	23.96%	\$5,301	4.29%	1.48%	1.24%	3.26%	9.36%	10.70%
FNB Bank	\$192,864	\$124,170	\$158,105	78.54%	17.66%	\$3,936	4.76%	0.65%	0.44%	4.31%	(5.14%)	4.15%
VisionBank	\$195,932	\$179,253	\$169,973	105.46%	3.01%	\$5,937	4.99%	1.58%	1.06%	4.00%	11.32%	17.11%
Kaw Valley State Bank and Trust												
Company	\$196,016	\$110,786	\$169,167	65.49%	32.56%	\$4,667	4.08%	1.37%	1.04%	3.17%	9.11%	6.61%
Goppert State Service Bank	\$196,466	\$148,748	\$167,147	88.99%	11.44%	\$3,852	4.42%	1.03%	0.85%	3.65%	8.18%	8.59%
Community First Bank	\$197,612	\$185,365	\$160,055	115.81%	1.75%	\$6,175	6.13%	1.77%	1.41%	4.84%	(14.61%)	(9.25%)
Solomon State Bank	\$201,497	\$152,803	\$158,777	96.24%	23.78%	\$10,075	4.41%	1.69%	1.58%	3.10%	(6.57%)	(6.11%)
Citizens State Bank	\$204,024	\$125,026	\$182,344	68.57%	23.61%	\$3,850	4.45%	0.72%	0.51%	3.96%	(6.36%)	(8.75%)
Citizens State Bank and Trust Co.,	\$208,356	\$106,374	\$145,887	72.92%	19.76%	\$4,085	3.96%	1.04%	0.85%	3.16%	(2.13%)	(7.97%)
Kearny County Bank	\$214,748	\$147,448	\$176,039	83.76%	21.53%	\$5,238	5.25%	1.17%	0.81%	4.55%	(7.23%)	(9.77%)
Great American Bank	\$217,190	\$186,441	\$165,637	112.56%	9.48%	\$5,297	5.75%	1.50%	1.31%	4.58%	4.55%	9.17%
Plains State Bank	\$222,209	\$141,837	\$183,638	77.24%	18.97%	\$4,831	4.47%	1.46%	1.18%	3.44%	27.41%	32.51%
First National Bank and Trust	\$222,771	\$152,839	\$182,634	83.69%	12.99%	\$3,652	4.76%	1.20%	0.93%	4.01%	(1.59%)	(3.82%)
Kanza Bank	\$233,245	\$167,872	\$202,836	82.76%	11.71%	\$4,485	4.46%	0.81%	0.64%	3.89%	(5.73%)	(8.30%)
Cornerstone Bank	\$239,580	\$202,460	\$188,328	107.50%	13.19%	\$11,979	4.77%	1.63%	1.31%	3.57%	2.69%	(15.73%)
Grant County Bank	\$244,480	\$150,150	\$198,997	75.45%	19.70%	\$4,613	4.16%	1.01%	0.85%	3.43%	9.99%	4.96%
ESB Financial	\$247,157	\$170,717	\$213,028	80.14%	17.56%	\$4,846	4.05%	1.04%	0.77%	3.36%	5.82%	6.50%
State Average of Asset Group A	\$98,500	\$60,345	\$81,565	71.87%	30.01%	\$5,004	4.37%	0.99%	0.77%	3.72%	3.63%	4.01%

Source: SNL Financial

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**Balance Sheet & Net Interest Margin**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
Farmers & Merchants Bank of Colby	\$250,017	\$172,206	\$171,519	100.40%	17.19%	\$11,906	4.70%	1.48%	1.40%	3.65%	(12.88%)	(21.89%)
Solutions North Bank	\$250,588	\$164,628	\$209,911	78.43%	16.77%	\$4,913	4.59%	1.27%	1.18%	3.60%	3.18%	(0.45%)
Mid-America Bank	\$257,843	\$182,308	\$206,014	88.49%	26.48%	\$4,959	5.07%	1.96%	1.73%	3.41%	22.95%	27.93%
Bank of Hays	\$260,633	\$160,330	\$227,355	70.52%	26.38%	\$7,898	4.31%	0.96%	0.73%	3.67%	1.80%	(3.72%)
Peoples State Bank	\$265,723	\$196,564	\$226,141	86.92%	17.28%	\$4,286	5.58%	1.97%	1.61%	4.01%	13.34%	18.67%
Centera Bank	\$273,822	\$115,216	\$243,586	47.30%	30.49%	\$5,369	3.74%	0.77%	0.59%	3.25%	0.99%	(2.28%)
Guaranty State Bank and Trust Company	\$293,069	\$216,610	\$232,906	93.00%	22.65%	\$4,579	4.48%	1.18%	0.98%	3.64%	(7.38%)	(11.10%)
Astra Bank	\$303,013	\$187,424	\$269,668	69.50%	16.62%	\$4,591	4.39%	0.56%	0.46%	4.04%	10.59%	10.27%
Community First National Bank	\$303,491	\$263,584	\$272,433	96.75%	11.74%	\$3,488	4.73%	1.64%	1.33%	3.60%	14.77%	15.26%
Security State Bank	\$304,948	\$212,585	\$201,346	105.58%	21.72%	\$9,241	4.60%	1.75%	1.54%	3.28%	0.96%	23.15%
Union State Bank of Everest	\$310,746	\$212,998	\$274,859	77.49%	12.47%	\$3,984	4.55%	0.94%	0.64%	3.95%	2.37%	5.18%
Kaw Valley Bank	\$310,755	\$248,283	\$270,272	91.86%	13.14%	\$3,934	5.42%	1.56%	1.14%	4.34%	(2.54%)	(3.91%)
Bank of the Flint Hills	\$311,808	\$229,318	\$253,917	90.31%	16.83%	\$4,049	4.63%	1.52%	1.26%	3.46%	10.33%	14.73%
Silver Lake Bank	\$315,040	\$234,903	\$249,955	93.98%	14.65%	\$5,432	4.52%	1.37%	1.12%	3.53%	28.91%	26.60%
First State Bank and Trust	\$318,069	\$216,145	\$282,548	76.50%	17.33%	\$3,574	4.31%	0.67%	0.51%	3.84%	29.25%	26.19%
Bank of Commerce	\$326,893	\$212,762	\$291,113	73.09%	14.46%	\$3,673	4.09%	1.00%	0.63%	3.56%	309.51%	296.40%
Commercial Bank	\$334,729	\$145,157	\$300,702	48.27%	35.35%	\$4,649	3.69%	0.72%	0.61%	3.25%	(3.68%)	(4.96%)
Bank, The	\$351,192	\$216,988	\$303,700	71.45%	34.94%	\$6,271	4.24%	1.00%	0.72%	3.57%	(9.84%)	(9.54%)
Citizens State Bank	\$361,745	\$277,836	\$268,358	103.53%	10.71%	\$9,276	4.79%	1.53%	1.34%	3.60%	8.51%	11.56%
Denison State Bank	\$364,644	\$226,616	\$277,424	81.69%	12.60%	\$5,285	4.39%	1.13%	0.95%	3.60%	6.25%	4.33%
First National Bank of Syracuse	\$383,414	\$309,003	\$340,612	90.72%	14.75%	\$6,285	5.38%	1.27%	1.02%	4.42%	9.48%	21.06%
Citizens Bank of Kansas	\$393,070	\$210,678	\$323,996	65.02%	26.84%	\$3,708	4.17%	0.59%	0.45%	3.86%	13.57%	11.51%
Bank of Tescott	\$399,029	\$289,047	\$334,601	86.39%	22.59%	\$6,046	4.56%	1.38%	1.26%	3.51%	(0.85%)	(0.66%)
Labette Bank	\$414,858	\$282,538	\$337,544	83.70%	14.50%	\$4,149	4.38%	0.92%	0.71%	3.76%	15.73%	5.51%
First Option Bank	\$417,311	\$207,901	\$378,976	54.86%	24.38%	\$4,258	3.64%	0.84%	0.53%	3.18%	(16.18%)	(16.27%)
Exchange Bank & Trust	\$429,306	\$286,380	\$372,473	76.89%	21.15%	\$5,051	4.12%	0.51%	0.63%	3.72%	(13.58%)	(16.38%)
Peoples Bank	\$435,913	\$251,479	\$381,638	65.89%	24.33%	\$4,898	4.51%	0.70%	0.34%	4.17%	72.17%	82.12%
Citizens State Bank	\$442,044	\$226,784	\$348,955	64.99%	27.85%	\$4,805	4.27%	0.73%	0.61%	3.85%	11.68%	12.89%
First Bank Kansas	\$449,331	\$254,903	\$399,599	63.79%	33.87%	\$3,624	4.19%	0.75%	0.62%	3.68%	5.60%	12.75%
Southwest National Bank	\$450,318	\$389,469	\$393,219	99.05%	9.93%	\$3,753	5.00%	1.52%	1.28%	3.80%	(9.86%)	(17.10%)
First State Bank	\$452,422	\$242,293	\$353,774	68.49%	22.35%	\$5,800	4.41%	1.09%	0.86%	3.71%	0.39%	(18.84%)
Union State Bank	\$473,376	\$300,719	\$395,993	75.94%	20.65%	\$4,116	4.20%	0.83%	0.60%	3.70%	161.27%	165.86%
Western State Bank	\$480,419	\$319,150	\$417,910	76.37%	17.79%	\$4,408	5.28%	0.64%	0.36%	4.87%	(9.03%)	(12.38%)
Legacy Bank	\$482,077	\$360,809	\$379,596	95.05%	11.76%	\$5,606	4.70%	1.21%	0.96%	3.82%	11.97%	9.53%
Community National Bank	\$496,958	\$177,779	\$385,688	46.09%	44.86%	\$6,808	3.60%	0.51%	0.47%	3.32%	14.55%	(10.27%)
State Average of Asset Group B	\$361,960	\$234,326	\$302,237	78.81%	20.78%	\$5,276	4.49%	1.10%	0.89%	3.72%	19.84%	18.62%

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**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
Peoples Bank and Trust Company	\$654,862	\$390,212	\$497,068	78.50%	14.71%	\$4,516	4.41%	1.20%	0.98%	3.59%	6.92%	6.19%
American State Bank & Trust Company	\$658,255	\$421,507	\$529,841	79.55%	17.32%	\$5,143	4.33%	0.87%	0.61%	3.70%	(4.00%)	(11.19%)
United Bank & Trust	\$675,868	\$453,419	\$474,488	95.56%	19.82%	\$6,968	4.35%	0.97%	0.95%	3.47%	29.97%	(6.39%)
Bank of Labor	\$679,478	\$267,523	\$576,409	46.41%	47.77%	\$5,436	3.89%	0.65%	0.45%	3.39%	8.11%	10.39%
Bennington State Bank	\$732,399	\$483,784	\$584,551	82.76%	19.85%	\$7,324	4.27%	1.28%	1.00%	3.36%	1.88%	5.75%
GNBank, National Association	\$748,191	\$489,014	\$592,981	82.47%	14.82%	\$4,350	4.54%	0.88%	0.74%	3.79%	5.61%	4.93%
First National Bank of Hutchinson	\$748,749	\$508,573	\$598,866	84.92%	16.95%	\$4,328	3.97%	0.96%	0.68%	3.44%	(17.22%)	(16.05%)
Farmers Bank & Trust	\$853,219	\$332,986	\$552,778	60.24%	46.00%	\$7,687	4.22%	1.28%	1.39%	3.45%	(8.96%)	(10.21%)
CoreFirst Bank & Trust	\$973,744	\$635,317	\$711,437	89.30%	12.29%	\$3,760	4.16%	0.56%	0.53%	3.65%	4.37%	19.32%
Central National Bank	\$974,714	\$544,698	\$843,154	64.60%	19.22%	\$3,456	4.19%	0.97%	0.73%	3.56%	11.31%	9.03%
Landmark National Bank	\$985,910	\$570,968	\$836,639	68.25%	16.21%	\$3,496	4.17%	0.61%	0.50%	3.83%	(3.78%)	(0.92%)
State Average of Asset Group C	\$789,581	\$463,455	\$618,019	75.69%	22.27%	\$5,133	4.23%	0.93%	0.78%	3.57%	3.11%	0.99%

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

Armed Forces Bank, National Association	\$1,105,574	\$699,549	\$908,887	76.97%	29.37%	\$2,996	3.83%	0.49%	0.35%	3.53%	11.64%	12.91%
Bank of Blue Valley	\$1,228,865	\$811,407	\$1,008,362	80.47%	17.81%	\$13,964	4.36%	0.73%	0.56%	3.90%	(26.07%)	(3.30%)
Community National Bank & Trust	\$1,358,386	\$895,718	\$1,143,785	78.31%	17.20%	\$3,404	4.61%	1.26%	0.93%	3.62%	10.60%	9.83%
Emprise Bank	\$1,864,899	\$1,340,001	\$1,693,385	79.13%	20.63%	\$4,616	4.18%	0.82%	0.57%	3.64%	10.50%	12.71%
KS StateBank	\$2,194,615	\$1,737,921	\$1,878,942	92.49%	20.49%	\$7,568	4.54%	1.81%	1.78%	3.12%	9.80%	9.89%
Fidelity Bank, National Association	\$2,572,856	\$2,088,809	\$2,173,040	96.12%	5.92%	\$5,327	4.53%	1.31%	1.11%	3.45%	26.74%	14.78%
Security Bank of Kansas City	\$3,136,101	\$1,694,297	\$2,464,899	68.74%	37.88%	\$5,862	3.78%	0.70%	0.51%	3.38%	15.68%	11.71%
Equity Bank	\$3,939,770	\$2,513,617	\$2,977,683	84.42%	8.93%	\$6,501	4.60%	1.13%	0.87%	3.70%	(0.64%)	(11.68%)
CrossFirst Bank	\$5,066,101	\$4,002,452	\$4,025,150	99.44%	19.36%	\$14,352	4.51%	1.67%	1.46%	3.26%	11.05%	4.83%
INTRUST Bank, National	\$5,875,915	\$3,703,327	\$5,108,471	72.49%	13.53%	\$6,946	4.15%	0.87%	0.73%	3.44%	14.86%	29.88%
State Average of Asset Group D	\$2,834,308	\$1,948,710	\$2,338,260	82.86%	19.11%	\$7,154	4.31%	1.08%	0.89%	3.50%	8.42%	9.16%

Source: SNL Financial

Note: Report includes only bank-level data.

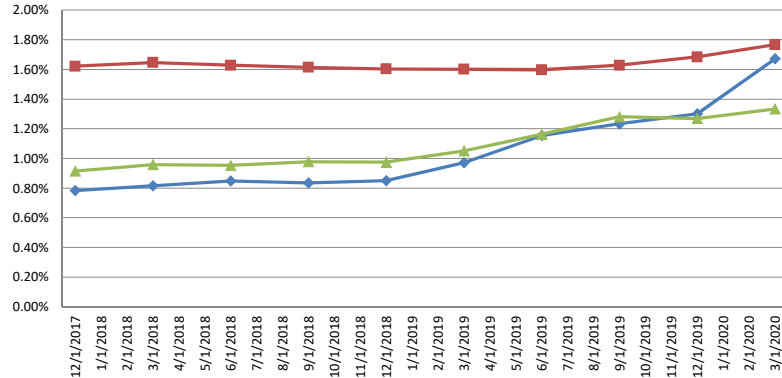
NA = data was not available.

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

# Asset Quality

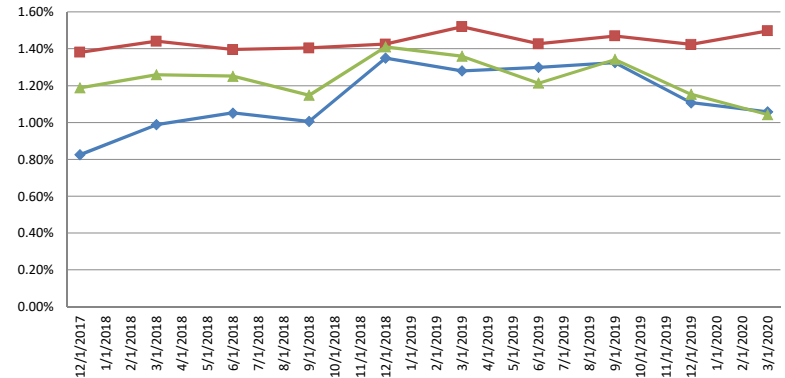
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



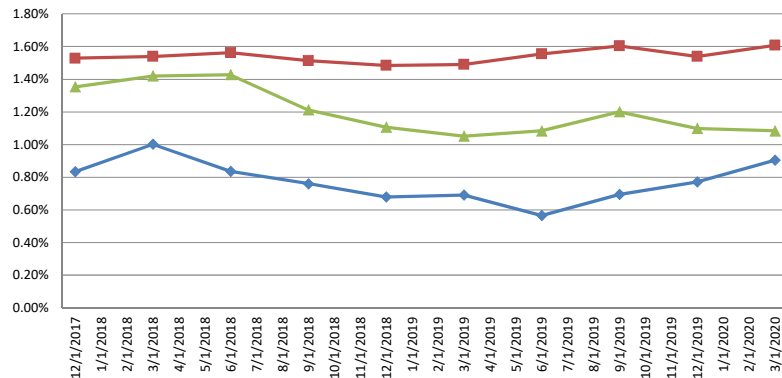
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.78%	0.82%	0.85%	0.83%	0.85%	0.97%	1.15%	1.23%	1.30%	1.67%
Reserves/Loans	1.62%	1.65%	1.63%	1.61%	1.60%	1.60%	1.60%	1.63%	1.68%	1.77%
NPAs/Total Assets	0.91%	0.96%	0.95%	0.98%	0.97%	1.05%	1.16%	1.28%	1.27%	1.33%

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



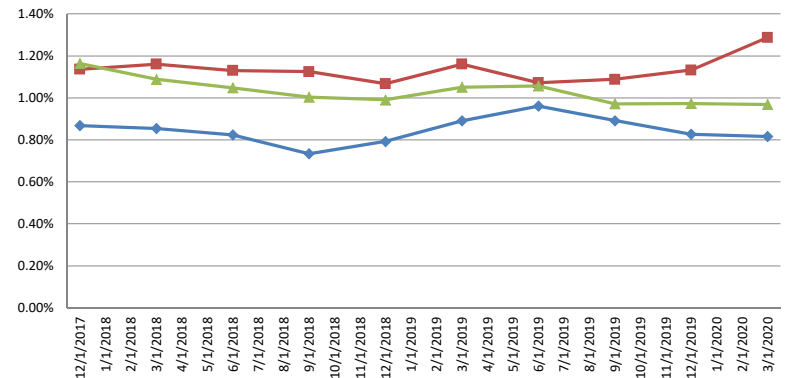
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.83%	0.99%	1.05%	1.01%	1.35%	1.28%	1.30%	1.32%	1.11%	1.06%
Reserves/Loans	1.38%	1.44%	1.40%	1.40%	1.42%	1.52%	1.43%	1.47%	1.42%	1.50%
NPAs/Total Assets	1.19%	1.26%	1.25%	1.15%	1.41%	1.36%	1.21%	1.34%	1.15%	1.04%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.83%	1.00%	0.84%	0.76%	0.68%	0.69%	0.56%	0.69%	0.77%	0.90%
Reserves/Loans	1.53%	1.54%	1.56%	1.51%	1.48%	1.49%	1.55%	1.60%	1.54%	1.61%
NPAs/Total Assets	1.35%	1.42%	1.43%	1.21%	1.11%	1.05%	1.08%	1.20%	1.10%	1.08%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.87%	0.85%	0.82%	0.73%	0.79%	0.89%	0.96%	0.89%	0.83%	0.82%
Reserves/Loans	1.14%	1.16%	1.13%	1.12%	1.07%	1.16%	1.07%	1.09%	1.13%	1.29%
NPAs/Total Assets	1.16%	1.09%	1.05%	1.00%	0.99%	1.05%	1.06%	0.97%	0.97%	0.97%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>								
	Walton State Bank	\$9,039	\$142	4.91%	1.42%	28.87%	26.46%	2.21%
	Towanda State Bank	\$10,593	\$474	6.45%	2.21%	34.18%	76.74%	5.14%
	State Bank of Burrton	\$10,686	\$37	0.79%	1.37%	172.97%	2.81%	0.35%
	Prescott State Bank	\$13,143	\$0	0.00%	1.60%	NA	0.00%	0.00%
	Bison State Bank	\$13,722	\$35	0.32%	1.37%	431.43%	2.12%	0.26%
	First National Bank of Harveyville	\$14,581	\$0	0.00%	1.14%	NA	1.09%	0.00%
	Farmers State Bank	\$15,415	\$0	0.00%	1.52%	NA	1.21%	0.00%
	Dickinson County Bank	\$16,877	\$103	0.88%	2.61%	92.42%	40.84%	4.22%
	Peoples State Bank	\$17,301	\$1,531	10.38%	1.22%	11.04%	41.01%	10.83%
	Bank of Denton	\$18,281	\$191	1.54%	1.10%	71.73%	5.85%	1.04%
	Emerald Bank	\$18,350	\$123	1.13%	1.72%	47.58%	19.79%	2.28%
	Hillsboro State Bank	\$18,961	\$872	10.29%	2.01%	19.50%	44.44%	4.60%
	Farmers State Bank	\$19,527	\$46	0.34%	1.49%	432.61%	3.67%	0.44%
	Alden State Bank	\$20,292	\$0	0.00%	1.60%	NA	14.29%	1.91%
	Marion National Bank	\$23,915	\$0	0.00%	1.70%	NA	0.00%	0.00%
	Lorraine State Bank	\$24,293	\$0	0.00%	1.29%	NA	0.00%	0.00%
	Baxter State Bank	\$24,950	\$905	6.37%	1.60%	25.19%	29.39%	5.67%
	Piqua State Bank	\$27,719	\$0	0.00%	2.44%	NA	0.00%	0.00%
	Marquette Farmers State Bank of Marquette	\$28,585	\$911	6.07%	2.24%	36.99%	27.08%	4.04%
	State Bank of Canton	\$29,262	\$0	0.00%	1.08%	NA	5.79%	1.31%
	Gorham State Bank	\$30,055	\$846	4.77%	1.50%	31.44%	21.88%	2.81%
	Union State Bank	\$32,444	\$2,767	17.99%	4.08%	22.70%	64.94%	10.29%
	Ninnescah Valley Bank	\$32,975	\$69	0.65%	1.59%	14.27%	32.45%	3.61%
	State Exchange Bank	\$34,285	\$49	0.33%	1.17%	359.18%	14.03%	1.58%
	Cottonwood Valley Bank	\$34,840	\$0	0.00%	3.91%	NA	0.02%	0.00%
	Farmers State Bank	\$35,717	\$1,548	6.35%	1.49%	21.22%	43.63%	5.15%
	Bank of Greeley	\$38,410	\$0	0.00%	1.50%	NA	0.00%	0.00%
	Haviland State Bank	\$39,067	\$0	0.00%	2.10%	NA	0.00%	0.00%
	Olpe State Bank	\$39,360	\$0	0.00%	1.48%	NA	0.00%	0.00%
	Kendall State Bank	\$39,672	\$69	0.29%	0.07%	24.64%	11.11%	1.15%
	Farmers and Merchants Bank of Mound City, Kansas	\$39,736	\$91	0.30%	1.21%	24.15%	46.45%	3.86%
	First National Bank of Spearville	\$40,428	\$0	0.00%	2.65%	NA	4.78%	0.00%
	City State Bank	\$41,459	\$0	0.00%	1.05%	NA	17.21%	1.77%
	Swedish-American State Bank	\$41,895	\$102	0.34%	2.08%	619.61%	4.81%	0.34%
	First State Bank of Ransom	\$42,026	\$176	1.25%	2.76%	221.02%	2.26%	0.42%
	Ford County State Bank	\$43,141	\$726	3.20%	5.27%	164.46%	10.96%	1.68%
	Farmers State Bank of Blue Mound	\$44,453	\$25	0.08%	1.35%	109.82%	5.69%	0.89%
	Farmers State Bank of Bucklin, Kansas	\$44,588	\$0	0.00%	2.57%	NA	0.00%	0.00%
	Bank of Palmer	\$46,086	\$7	0.03%	1.62%	NM	0.16%	0.02%
	State Bank of Spring Hill	\$47,157	\$0	0.00%	1.50%	NA	0.00%	0.00%
	First National Bank in Frankfort	\$48,192	\$511	2.22%	1.45%	65.56%	9.53%	1.06%

Source: SNL Financial

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**Asset Quality**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	Security State Bank	\$48,612	\$722	3.58%	2.93%	81.99%	12.25%	1.59%
	Union State Bank	\$49,858	\$26	0.07%	0.91%	NM	0.55%	0.05%
	Peoples Bank	\$50,412	\$46	0.17%	1.55%	932.61%	1.42%	0.15%
	Citizens State Bank and Trust Company	\$50,586	\$301	0.67%	0.92%	135.88%	6.92%	0.66%
	Kaw Valley State Bank	\$53,353	\$212	0.92%	1.40%	151.89%	3.96%	0.40%
	KansasLand Bank	\$53,520	\$7,621	22.24%	2.58%	11.17%	138.58%	14.77%
	Howard State Bank	\$53,707	\$59	0.24%	1.96%	820.34%	1.59%	0.18%
	First National Bank of Sedan	\$53,806	\$54	0.19%	2.00%	NM	1.79%	0.10%
	Stock Exchange Bank	\$55,458	\$527	1.16%	1.65%	142.69%	8.88%	0.95%
	Farmers State Bank	\$57,623	\$157	0.43%	1.35%	311.46%	2.86%	0.41%
	Tampa State Bank	\$58,009	\$175	0.45%	1.79%	393.14%	3.54%	0.39%
	Small Business Bank	\$58,021	\$0	0.00%	1.64%	92.00%	7.76%	1.40%
	First National Bank of Dighton	\$59,148	\$345	1.18%	1.37%	116.52%	3.66%	0.58%
	New Century Bank	\$60,119	\$568	1.07%	1.65%	153.87%	8.59%	0.98%
	Bank of Holyrood	\$63,091	\$901	1.97%	1.99%	100.89%	14.34%	1.79%
	First State Bank	\$64,201	\$0	0.00%	3.88%	NA	5.43%	0.00%
	Farmers State Bank	\$64,963	\$31	0.11%	4.47%	NM	1.51%	0.05%
	First Security Bank	\$65,009	\$0	0.00%	1.13%	NA	3.28%	0.30%
	Bendena State Bank	\$65,820	\$869	1.76%	1.21%	68.81%	11.69%	1.32%
	Heritage Bank	\$65,930	\$242	0.46%	1.01%	83.93%	14.33%	1.50%
	Citizens State Bank of Cheney, Kansas	\$66,737	\$97	0.30%	2.22%	752.58%	1.23%	0.15%
	Kansas State Bank Overbrook Kansas	\$68,056	\$274	0.85%	3.96%	169.44%	23.83%	1.11%
	Bank of Protection	\$68,204	\$0	0.00%	1.25%	NA	5.75%	0.32%
	FNB Washington	\$71,793	\$120	0.36%	2.80%	111.93%	4.02%	1.17%
	Almena State Bank	\$73,525	\$10,794	19.50%	8.34%	42.78%	138.30%	15.66%
	Exchange State Bank of St. Paul, Kansas	\$75,116	\$154	0.36%	1.24%	344.16%	2.28%	0.21%
	First State Bank of Healy	\$77,337	\$1,180	2.91%	1.98%	68.05%	7.76%	1.53%
	Johnson State Bank	\$77,999	\$2,064	7.14%	4.76%	66.76%	21.82%	2.65%
	Lyndon State Bank	\$78,224	\$0	0.00%	1.41%	NA	6.41%	0.16%
	First Bank of Beloit	\$79,209	\$68	0.15%	2.03%	NM	2.71%	0.09%
	University National Bank of Lawrence	\$79,845	\$499	0.76%	1.35%	178.96%	20.12%	2.17%
	Fowler State Bank	\$81,442	\$2,847	7.56%	4.01%	43.96%	38.75%	4.30%
	Stockgrowers State Bank	\$82,744	\$0	0.00%	1.50%	613.27%	1.85%	0.23%
	Baldwin State Bank	\$83,179	\$304	0.77%	1.28%	166.12%	3.66%	0.37%
	Bank of Commerce and Trust Company	\$85,117	\$225	0.49%	0.91%	184.89%	6.51%	0.56%
	Community Bank of Wichita, Inc.	\$87,761	\$602	0.83%	1.36%	163.29%	14.57%	1.36%
	First National Bank of Hope	\$88,303	\$4,852	8.77%	1.89%	19.11%	52.36%	6.32%
	Citizens State Bank and Trust Company	\$88,665	\$684	1.35%	1.25%	92.69%	4.26%	0.77%
	First National Bank of Kansas	\$90,538	\$278	1.18%	1.26%	107.55%	3.14%	0.31%
	Wilson State Bank	\$91,506	\$1,415	2.14%	1.20%	56.18%	29.29%	2.70%
	First National Bank in Fredonia	\$92,247	\$523	1.54%	2.24%	145.51%	3.46%	0.59%
	Riley State Bank of Riley, Kansas	\$92,656	\$0	0.00%	2.24%	NA	2.93%	0.00%

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**Asset Quality**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	Elk State Bank	\$96,061	\$18	0.03%	1.49%	60.32%	16.58%	1.55%
	State Bank of Bern	\$96,218	\$28	0.06%	1.48%	162.67%	2.67%	0.48%
	State Bank of Downs	\$96,712	\$1,622	2.16%	1.24%	28.18%	24.10%	3.42%
	First Federal Savings and Loan Bank	\$96,902	\$3,820	4.92%	1.21%	23.08%	33.83%	4.33%
	Conway Bank	\$97,746	\$1,966	2.81%	1.40%	36.80%	40.96%	2.96%
	First Commerce Bank	\$99,331	\$608	0.81%	1.37%	169.24%	5.21%	0.61%
	Garden Plain State Bank	\$101,054	\$0	0.00%	1.34%	NA	0.00%	0.00%
	CBW Bank	\$102,582	\$1,357	27.84%	4.04%	14.52%	8.83%	1.32%
	Bank of Prairie Village	\$104,532	\$0	0.00%	1.30%	NA	0.00%	0.00%
	First National Bank in Cimarron	\$105,601	\$36	0.07%	1.25%	NM	0.41%	0.03%
	Chisholm Trail State Bank	\$106,359	\$464	0.59%	0.92%	156.25%	3.40%	0.44%
	Prairie Bank of Kansas	\$107,718	\$3	0.00%	1.32%	78.35%	9.27%	0.95%
	Farmers Bank & Trust	\$108,659	\$724	1.72%	1.46%	34.32%	18.87%	1.68%
	Community Bank	\$109,261	\$0	0.00%	1.42%	NA	0.00%	0.00%
	American Bank of Baxter Springs	\$113,731	\$369	0.88%	2.91%	331.98%	2.48%	0.32%
	Alliance Bank	\$114,764	\$197	0.22%	1.35%	609.14%	1.42%	0.17%
	TriCentury Bank	\$115,354	\$0	0.00%	1.51%	NA	0.00%	0.00%
	Home Bank and Trust Company	\$116,281	\$31	0.03%	1.22%	NM	0.43%	0.03%
	Andover State Bank	\$116,539	\$322	0.37%	1.11%	304.35%	3.07%	0.28%
	Bankwest of Kansas	\$118,628	\$0	0.00%	1.22%	NA	0.00%	0.00%
	Heartland Tri-State Bank	\$122,529	\$304	0.49%	1.07%	218.42%	19.46%	0.73%
	Halstead Bank	\$123,019	\$0	0.00%	1.39%	535.86%	2.12%	0.24%
	Carson Bank	\$123,296	\$46	0.05%	1.06%	NM	2.00%	0.18%
	Farmers State Bank	\$124,478	\$64	0.10%	1.47%	NM	0.49%	0.05%
	First National Bank of Scott City	\$125,117	\$1,248	1.83%	1.48%	81.01%	7.88%	1.00%
	Citizens State Bank	\$126,489	\$3,131	4.08%	1.28%	27.56%	20.34%	2.81%
	Fidelity State Bank and Trust Company	\$128,276	\$224	0.28%	0.86%	307.14%	1.69%	0.17%
	Stanley Bank	\$128,913	\$41	0.06%	1.45%	NM	1.78%	0.32%
	First National Bank of Louisburg	\$130,569	\$17	0.03%	1.74%	NM	0.09%	0.01%
	Patriots Bank	\$131,531	\$0	0.00%	1.03%	39.88%	17.29%	1.86%
	Community Bank	\$132,419	\$726	0.99%	1.90%	50.29%	19.64%	2.12%
	Flint Hills Bank	\$132,785	\$254	0.37%	2.01%	546.85%	1.34%	0.19%
	Southwind Bank	\$134,079	\$359	0.57%	1.57%	275.77%	4.46%	0.27%
	Impact Bank	\$137,900	\$2,795	3.60%	1.76%	48.91%	18.06%	2.03%
	Valley State Bank	\$139,759	\$614	0.66%	1.16%	176.22%	4.74%	0.66%
	Stockgrowers State Bank	\$141,409	\$59	0.07%	1.21%	NM	0.39%	0.06%
	Farmers National Bank	\$144,181	\$943	0.91%	2.01%	222.27%	4.76%	0.72%
	Lyon County State Bank	\$144,422	\$22	0.04%	1.36%	NM	4.28%	0.45%
	Union State Bank	\$144,843	\$633	0.87%	1.43%	31.57%	18.62%	2.27%
	First Bank	\$145,039	\$38	0.05%	3.04%	NM	4.59%	0.03%

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**Asset Quality**

**March 31, 2020**

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	Kansas State Bank	\$145,992	\$110	0.17%	1.37%	784.55%	0.69%	0.08%
	Vintage Bank Kansas	\$151,323	\$1,441	1.48%	1.73%	117.21%	8.43%	0.96%
	Farmers State Bank of Aliceville, Kansas	\$153,197	\$0	0.00%	1.48%	NA	0.60%	0.00%
	Farmers State Bank of Oakley, Kansas	\$154,387	\$0	0.00%	1.13%	NA	0.00%	0.00%
	Community State Bank	\$163,999	\$178	0.19%	1.36%	38.64%	18.45%	2.04%
	Valley State Bank	\$166,483	\$70	0.06%	1.38%	NM	4.44%	0.04%
	Bankers' Bank of Kansas	\$166,720	\$0	0.00%	2.22%	208.42%	4.67%	0.80%
	First State Bank and Trust Company of Larned	\$166,958	\$1,432	1.53%	1.85%	120.88%	6.06%	0.86%
	Community Bank of the Midwest	\$175,937	\$80	0.08%	1.43%	NM	5.71%	0.58%
	Freedom Bank	\$177,168	\$0	0.00%	0.84%	171.73%	2.98%	0.38%
	First Heritage Bank	\$177,431	\$54	0.05%	1.24%	NM	3.68%	0.03%
	Citizens National Bank	\$179,536	\$28	0.04%	1.88%	NM	0.13%	0.02%
	Fidelity State Bank and Trust Company	\$181,580	\$199	0.59%	3.11%	524.62%	0.61%	0.11%
	Farmers and Drovers Bank	\$186,057	\$436	0.46%	1.63%	356.19%	0.99%	0.27%
	FirstOak Bank	\$186,747	\$0	0.00%	1.21%	NA	4.55%	0.49%
	SJN Bank of Kansas	\$188,274	\$3,551	3.65%	2.76%	75.53%	20.05%	1.89%
	First Kansas Bank	\$189,706	\$0	0.00%	1.50%	NA	0.00%	0.00%
	Farmers State Bank	\$190,837	\$1,307	1.03%	1.69%	55.97%	17.57%	2.21%
	FNB Bank	\$192,864	\$111	0.09%	1.72%	801.12%	3.07%	0.46%
	VisionBank	\$195,932	\$1,018	0.57%	0.99%	175.15%	6.41%	0.60%
	Kaw Valley State Bank and Trust Company	\$196,016	\$2,323	2.10%	1.61%	76.71%	10.33%	1.34%
	Goppert State Service Bank	\$196,466	\$59	0.04%	1.24%	NM	1.57%	0.06%
	Community First Bank	\$197,612	\$0	0.00%	1.17%	NA	4.91%	0.51%
	Solomon State Bank	\$201,497	\$765	0.50%	2.37%	473.33%	4.94%	0.90%
	Citizens State Bank	\$204,024	\$499	0.40%	1.10%	274.55%	2.54%	0.24%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$208,356	\$427	0.40%	1.23%	152.26%	6.63%	0.41%
	Kearny County Bank	\$214,748	\$94	0.06%	1.58%	NM	2.27%	0.08%
	Great American Bank	\$217,190	\$0	0.00%	1.36%	NA	0.00%	0.00%
	Plains State Bank	\$222,209	\$691	0.49%	0.66%	136.32%	3.70%	0.39%
	First National Bank and Trust	\$222,771	\$4,147	2.71%	2.08%	76.61%	14.69%	1.95%
	Kanza Bank	\$233,245	\$240	0.14%	1.43%	NM	1.77%	0.10%
	Cornerstone Bank	\$239,580	\$2,687	1.33%	1.39%	104.65%	21.82%	2.35%
	Grant County Bank	\$244,480	\$3,762	2.51%	2.30%	57.43%	19.81%	2.46%
	ESB Financial	\$247,157	\$5,365	3.14%	1.32%	41.99%	23.03%	2.62%
	State Average of Asset Group A	\$98,500	\$677	1.67%	1.77%	186.56%	11.68%	1.33%

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**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	Farmers & Merchants Bank of Colby	\$250,017	\$592	0.34%	1.28%	373.14%	1.67%	0.24%
	Solutions North Bank	\$250,588	\$0	0.00%	2.41%	NA	1.50%	0.18%
	Mid-America Bank	\$257,843	\$0	0.00%	1.63%	NA	5.25%	0.43%
	Bank of Hays	\$260,633	\$3,197	1.99%	1.02%	50.37%	12.84%	1.42%
	Peoples State Bank	\$265,723	\$1,655	0.84%	0.46%	38.36%	71.46%	1.06%
	Centera Bank	\$273,822	\$638	0.55%	1.33%	239.81%	8.66%	0.92%
	Guaranty State Bank and Trust Company	\$293,069	\$7,184	3.32%	1.87%	56.53%	17.09%	2.49%
	Astra Bank	\$303,013	\$1,891	1.01%	1.32%	131.25%	6.51%	0.66%
	Community First National Bank	\$303,491	\$456	0.17%	1.26%	284.67%	3.71%	0.38%
	Security State Bank	\$304,948	\$0	0.00%	1.17%	NA	0.00%	0.00%
	Union State Bank of Everest	\$310,746	\$2,902	1.36%	1.39%	92.75%	12.38%	1.36%
	Kaw Valley Bank	\$310,755	\$710	0.29%	1.94%	48.15%	25.23%	3.24%
	Bank of the Flint Hills	\$311,808	\$225	0.10%	1.09%	975.88%	3.18%	0.29%
	Silver Lake Bank	\$315,040	\$1,177	0.50%	1.01%	28.02%	24.96%	2.92%
	First State Bank and Trust	\$318,069	\$23	0.01%	1.35%	476.96%	4.84%	0.45%
	Bank of Commerce	\$326,893	\$649	0.31%	1.12%	366.10%	1.89%	0.20%
	Commercial Bank	\$334,729	\$392	0.27%	1.92%	709.69%	1.56%	0.14%
	Bank, The	\$351,192	\$17,271	7.96%	2.47%	26.98%	44.88%	6.05%
	Citizens State Bank	\$361,745	\$307	0.11%	1.34%	495.48%	4.47%	0.27%
	Denison State Bank	\$364,644	\$827	0.36%	1.35%	302.07%	4.10%	0.28%
	First National Bank of Syracuse	\$383,414	\$3,701	1.20%	2.01%	168.12%	13.40%	1.59%
	Citizens Bank of Kansas	\$393,070	\$814	0.39%	1.16%	228.94%	3.38%	0.34%
	Bank of Tescott	\$399,029	\$3,142	1.09%	2.71%	222.91%	13.64%	1.26%
	Labette Bank	\$414,858	\$1,778	0.63%	1.07%	153.49%	4.38%	0.51%
	First Option Bank	\$417,311	\$536	0.26%	1.26%	144.95%	4.88%	0.44%
	Exchange Bank & Trust	\$429,306	\$124	0.04%	1.38%	NM	0.44%	0.03%
	Peoples Bank	\$435,913	\$9,031	3.59%	1.59%	43.23%	20.47%	2.13%
	Citizens State Bank	\$442,044	\$1,992	0.88%	1.35%	150.02%	4.94%	0.54%
	First Bank Kansas	\$449,331	\$176	0.07%	1.80%	NM	2.61%	0.05%
	Southwest National Bank	\$450,318	\$227	0.06%	1.02%	167.45%	5.25%	0.53%
	First State Bank	\$452,422	\$4,625	1.91%	1.93%	101.10%	12.71%	1.10%
	Union State Bank	\$473,376	\$128	0.04%	1.19%	NM	0.98%	0.06%
	Western State Bank	\$480,419	\$5,866	1.84%	2.52%	132.11%	9.37%	1.35%
	Legacy Bank	\$482,077	\$8,907	2.47%	1.25%	48.36%	17.84%	2.09%
	Community National Bank	\$496,958	\$5,432	3.06%	1.40%	36.69%	15.43%	1.50%
	State Average of Asset Group B	\$361,960	\$2,474	1.06%	1.50%	217.02%	11.03%	1.04%

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.

**Asset Quality**

**March 31, 2020**

**Run Date: June 22, 2020**

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

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

Peoples Bank and Trust Company	\$654,862	\$653	0.17%	1.33%	600.58%	1.63%	0.16%
American State Bank & Trust Company	\$658,255	\$4,186	0.99%	1.17%	96.20%	6.18%	0.78%
United Bank & Trust	\$675,868	\$529	0.12%	1.62%	NM	1.49%	0.12%
Bank of Labor	\$679,478	\$5,701	2.13%	1.73%	41.83%	23.88%	1.81%
Bennington State Bank	\$732,399	\$3,984	0.82%	3.16%	89.26%	22.68%	2.39%
GNBank, National Association	\$748,191	\$9,607	1.96%	1.64%	83.61%	12.43%	1.30%
First National Bank of Hutchinson	\$748,749	\$238	0.05%	1.24%	NM	3.91%	0.54%
Farmers Bank & Trust	\$853,219	\$859	0.26%	1.43%	90.51%	6.23%	1.25%
CoreFirst Bank & Trust	\$973,744	\$13,179	2.07%	1.21%	50.39%	19.36%	1.70%
Central National Bank	\$974,714	\$246	0.05%	1.85%	159.19%	5.82%	0.73%
Landmark National Bank	\$985,910	\$7,560	1.32%	1.31%	70.57%	9.35%	1.13%
State Average of Asset Group C	\$789,581	\$4,249	0.90%	1.61%	142.46%	10.27%	1.08%

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

Armed Forces Bank, National Association	\$1,105,574	\$4,037	0.58%	1.62%	281.25%	3.07%	0.53%
Bank of Blue Valley	\$1,228,865	\$3,502	0.43%	1.41%	327.84%	2.82%	0.35%
Community National Bank & Trust	\$1,358,386	\$13,677	1.53%	1.23%	80.83%	15.69%	1.45%
Emprise Bank	\$1,864,899	\$23,128	1.73%	1.35%	77.16%	15.57%	1.29%
KS StateBank	\$2,194,615	\$6,607	0.38%	1.43%	372.77%	3.31%	0.31%
Fidelity Bank, National Association	\$2,572,856	\$10,117	0.48%	1.03%	53.44%	15.81%	1.61%
Security Bank of Kansas City	\$3,136,101	\$7,759	0.46%	1.60%	79.13%	8.79%	1.37%
Equity Bank	\$3,939,770	\$42,053	1.67%	0.87%	52.11%	13.02%	1.22%
CrossFirst Bank	\$5,066,101	\$26,255	0.66%	1.29%	135.91%	6.85%	0.82%
INTRUST Bank, National Association	\$5,875,915	\$8,656	0.23%	1.04%	89.67%	15.10%	0.73%
State Average of Asset Group D	\$2,834,308	\$14,579	0.82%	1.29%	155.01%	10.00%	0.97%

Source: SNL Financial

Note: Report includes only bank-level data.

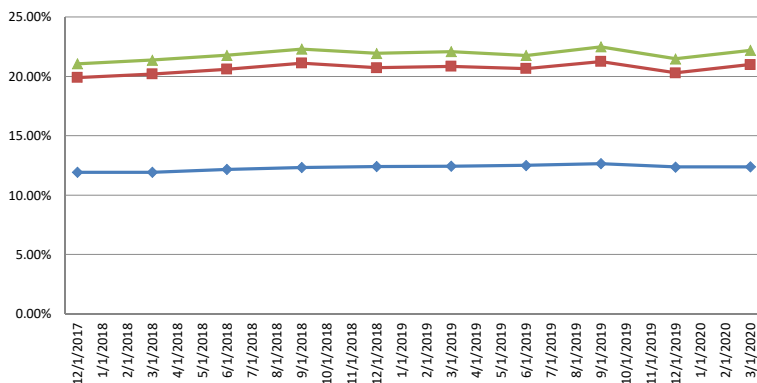
NA = data was not available.

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

# Capital Adequacy

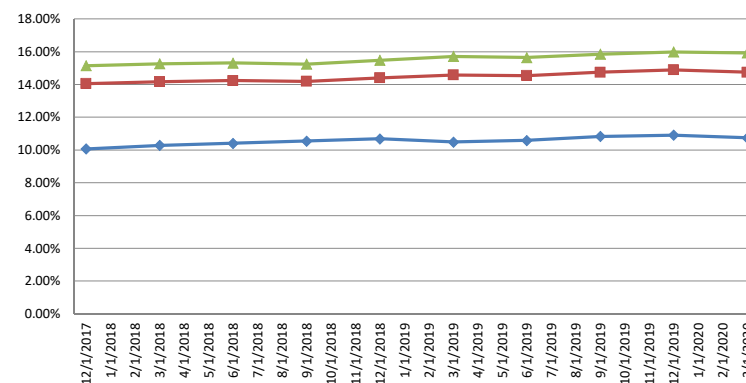
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



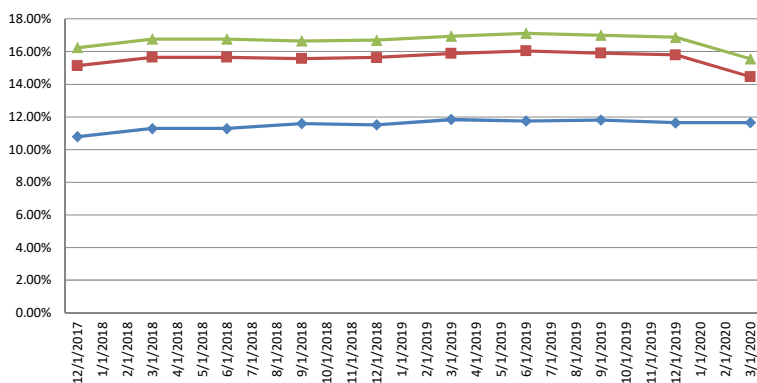
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	11.91%	11.92%	12.15%	12.31%	12.40%	12.42%	12.49%	12.63%	12.35%	12.37%
Tier 1 Risk Based Ratio	19.89%	20.18%	20.59%	21.11%	20.72%	20.83%	20.64%	21.25%	20.28%	20.99%
Risk Based Capital Ratio	21.06%	21.36%	21.76%	22.29%	21.93%	22.07%	21.75%	22.48%	21.46%	22.18%

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



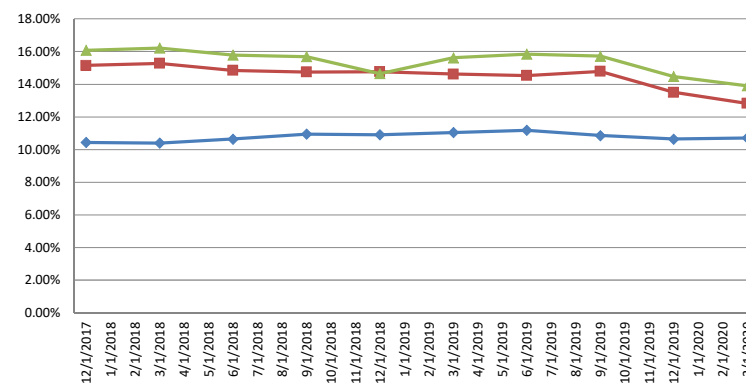
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.07%	10.27%	10.40%	10.54%	10.67%	10.48%	10.58%	10.83%	10.91%	10.73%
Tier 1 Risk Based Ratio	14.05%	14.16%	14.23%	14.18%	14.39%	14.57%	14.53%	14.74%	14.89%	14.73%
Risk Based Capital Ratio	15.14%	15.26%	15.30%	15.24%	15.47%	15.71%	15.63%	15.85%	15.98%	15.92%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.78%	11.28%	11.28%	11.59%	11.51%	11.83%	11.74%	11.80%	11.63%	11.64%
Tier 1 Risk Based Ratio	15.13%	15.65%	15.65%	15.56%	15.63%	15.87%	16.03%	15.89%	15.79%	14.46%
Risk Based Capital Ratio	16.24%	16.76%	16.76%	16.64%	16.69%	16.94%	17.12%	16.99%	16.86%	15.55%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.42%	10.40%	10.63%	10.94%	10.90%	11.04%	11.18%	10.85%	10.63%	10.70%
Tier 1 Risk Based Ratio	15.14%	15.26%	14.84%	14.74%	14.76%	14.61%	14.52%	14.77%	13.50%	12.82%
Risk Based Capital Ratio	16.07%	16.21%	15.78%	15.68%	14.65%	15.61%	15.84%	15.71%	14.46%	13.89%

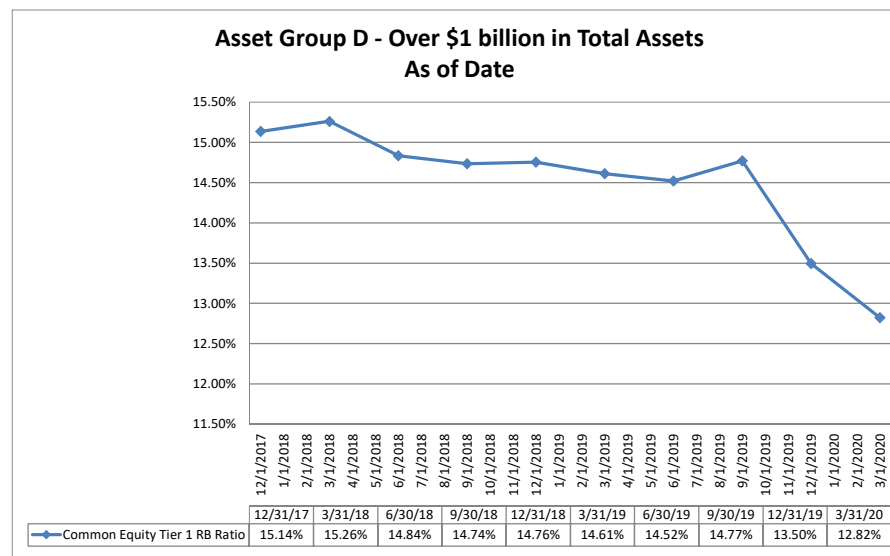
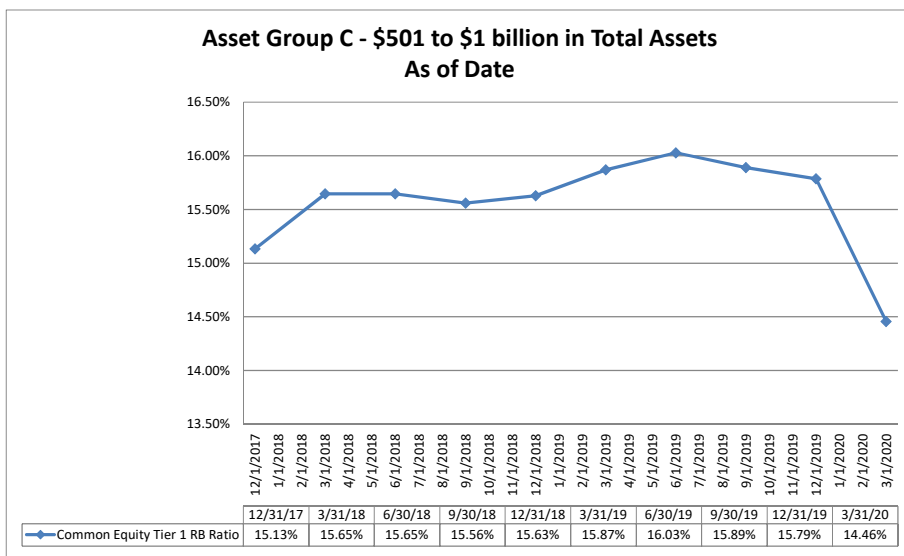
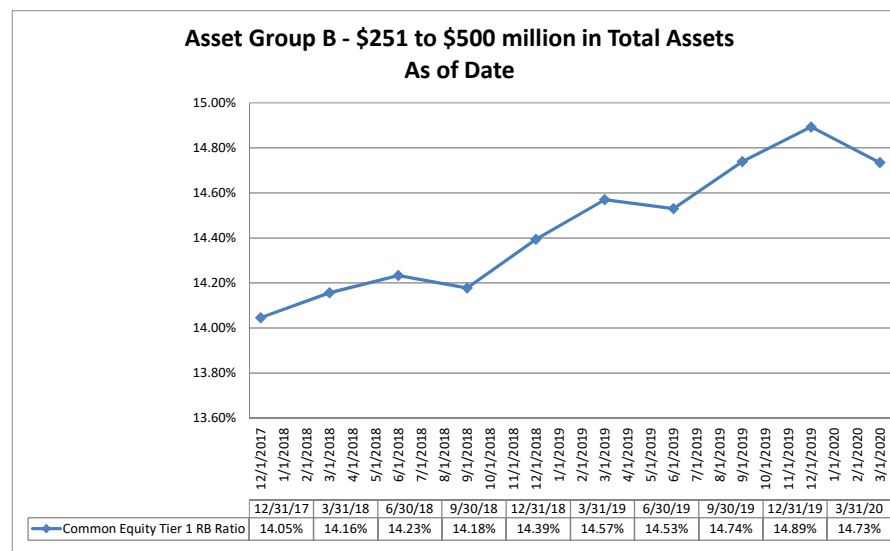
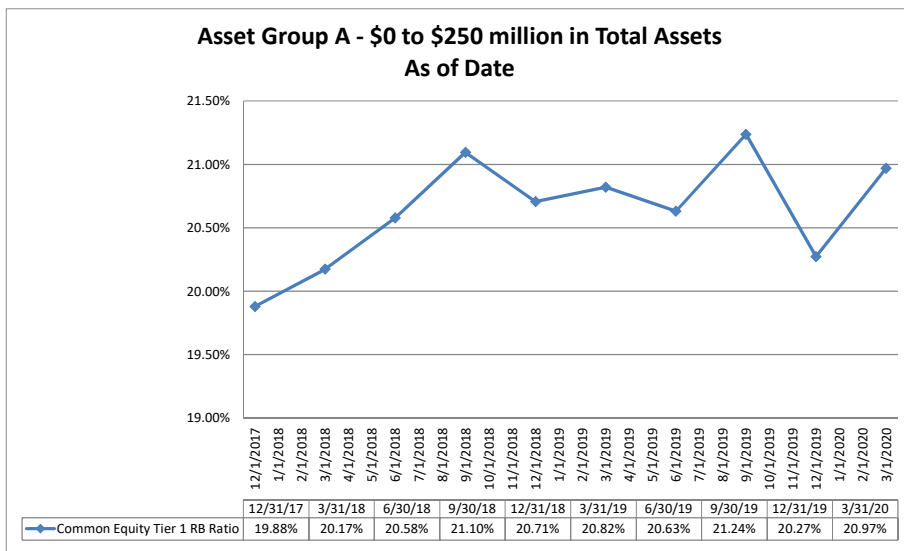
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		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	\$9,039	\$715	\$715	\$715	7.71%	22.32%	23.56%	22.32%
Towanda State Bank	\$10,593	\$612	\$611	\$611	5.76%	11.05%	12.32%	11.05%
State Bank of Burrton	\$10,686	\$1,251	\$1,241	\$1,241	11.70%	NA	NA	NA
Prescott State Bank	\$13,143	\$2,154	\$2,154	\$2,154	16.47%	NA	NA	NA
Bison State Bank	\$13,722	\$1,498	\$1,445	\$1,445	10.28%	NA	NA	NA
First National Bank of Harveyville	\$14,581	\$1,446	\$1,446	\$1,446	9.80%	NA	NA	NA
Farmers State Bank	\$15,415	\$1,947	\$1,947	\$1,947	12.54%	NA	NA	NA
Dickinson County Bank	\$16,877	\$1,441	\$1,439	\$1,439	8.30%	12.77%	14.03%	12.77%
Peoples State Bank	\$17,301	\$4,838	\$4,838	\$4,838	27.90%	NA	NA	NA
Bank of Denton	\$18,281	\$3,404	\$3,404	\$3,404	18.76%	NA	NA	NA
Emerald Bank	\$18,350	\$1,925	\$1,885	\$1,885	10.32%	19.13%	20.39%	19.13%
Hillsboro State Bank	\$18,961	\$1,889	\$1,834	\$1,834	9.82%	16.89%	18.14%	16.89%
Farmers State Bank	\$19,527	\$2,119	\$2,119	\$2,119	10.54%	14.20%	15.45%	14.20%
Alden State Bank	\$20,292	\$2,550	\$2,477	\$2,477	12.26%	21.57%	22.82%	21.57%
Marion National Bank	\$23,915	\$4,065	\$3,076	\$3,076	12.82%	NA	NA	NA
Lorraine State Bank	\$24,293	\$4,005	\$3,990	\$3,990	16.97%	NA	NA	NA
Baxter State Bank	\$24,950	\$5,792	\$5,113	\$5,113	21.56%	NA	NA	NA
Piqua State Bank	\$27,719	\$3,473	\$3,400	\$3,400	12.65%	22.20%	23.45%	22.20%
Marquette Farmers State Bank of Marquette	\$28,585	\$5,028	\$4,940	\$4,940	17.36%	28.92%	30.17%	28.92%
State Bank of Canton	\$29,262	\$6,479	\$6,193	\$6,193	21.19%	43.32%	44.15%	43.32%
Gorham State Bank	\$30,055	\$3,601	\$3,601	\$3,401	12.14%	19.53%	20.78%	18.44%
Union State Bank	\$32,444	\$4,514	\$4,254	\$4,254	12.96%	26.36%	27.64%	26.36%
Ninnescah Valley Bank	\$32,975	\$3,947	\$4,117	\$4,117	12.25%	NA	NA	NA
State Exchange Bank	\$34,285	\$4,457	\$4,620	\$4,620	12.79%	21.25%	22.06%	21.25%
Cottonwood Valley Bank	\$34,840	\$4,860	\$4,684	\$4,684	13.42%	24.53%	25.79%	24.53%
Farmers State Bank	\$35,717	\$3,854	\$3,978	\$3,978	10.96%	NA	NA	NA
Bank of Greeley	\$38,410	\$5,135	\$5,111	\$5,111	13.27%	NA	NA	NA
Haviland State Bank	\$39,067	\$5,563	\$5,673	\$5,673	14.64%	NA	NA	NA
Olpe State Bank	\$39,360	\$6,267	\$6,184	\$6,184	15.55%	NA	NA	NA
Kendall State Bank	\$39,672	\$4,907	\$3,879	\$3,879	10.11%	15.17%	15.24%	15.17%
Farmers and Merchants Bank of Mound City, Kansas	\$39,736	\$3,201	\$3,145	\$3,145	7.86%	12.28%	13.53%	12.28%
First National Bank of Spearville	\$40,428	\$6,825	\$5,825	\$5,825	14.73%	NA	NA	NA
City State Bank	\$41,459	\$3,989	\$3,977	\$3,977	9.72%	NA	NA	NA
Swedish-American State Bank	\$41,895	\$5,187	\$5,057	\$5,057	12.54%	15.43%	16.69%	15.43%
First State Bank of Ransom	\$42,026	\$9,735	\$9,731	\$9,731	23.16%	46.63%	47.88%	46.63%
Ford County State Bank	\$43,141	\$5,428	\$5,440	\$5,440	12.80%	20.83%	22.12%	20.83%
Farmers State Bank of Blue Mound	\$44,453	\$8,432	\$8,388	\$8,388	18.86%	NA	NA	NA
Farmers State Bank of Bucklin, Kansas	\$44,588	\$5,468	\$4,465	\$4,465	9.38%	16.33%	21.16%	16.33%
Bank of Palmer	\$46,086	\$4,741	\$4,899	\$4,899	10.54%	NA	NA	NA
State Bank of Spring Hill	\$47,157	\$4,739	\$4,527	\$4,527	9.48%	23.93%	24.88%	23.93%
First National Bank in Frankfort	\$48,192	\$5,029	\$5,120	\$5,120	10.47%	NA	NA	NA

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

March 31, 2020

Run Date: June 22, 2020

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	Security State Bank	\$48,612	\$7,216	\$7,260	\$7,260	14.61%	NA	NA	NA
	Union State Bank	\$49,858	\$4,355	\$4,411	\$4,411	8.82%	13.06%	15.10%	13.06%
	Peoples Bank	\$50,412	\$7,393	\$6,485	\$6,485	12.99%	NA	NA	NA
	Citizens State Bank and Trust Company	\$50,586	\$4,596	\$4,442	\$4,442	9.05%	9.92%	10.84%	9.92%
	Kaw Valley State Bank	\$53,353	\$5,813	\$5,141	\$5,141	9.69%	17.41%	18.50%	17.41%
	KansasLand Bank	\$53,520	\$5,518	\$4,693	\$4,693	8.64%	13.34%	14.60%	13.34%
	Howard State Bank	\$53,707	\$6,633	\$6,388	\$6,388	11.86%	NA	NA	NA
	First National Bank of Sedan	\$53,806	\$6,835	\$6,940	\$6,940	12.44%	20.73%	21.99%	20.73%
	Stock Exchange Bank	\$55,458	\$5,185	\$5,218	\$5,218	9.70%	NA	NA	NA
	Farmers State Bank	\$57,623	\$7,846	\$7,687	\$7,687	13.28%	21.63%	22.88%	21.63%
	Tampa State Bank	\$58,009	\$6,007	\$5,951	\$5,951	10.14%	NA	NA	NA
	Small Business Bank	\$58,021	\$10,146	\$9,933	\$9,933	17.06%	NA	NA	NA
	First National Bank of Dighton	\$59,148	\$11,662	\$11,545	\$11,545	19.63%	NA	NA	NA
	New Century Bank	\$60,119	\$5,983	\$5,983	\$5,983	9.98%	13.52%	14.78%	13.52%
	Bank of Holyrood	\$63,091	\$9,364	\$9,338	\$9,338	14.79%	21.92%	23.19%	21.92%
	First State Bank	\$64,201	\$12,582	\$12,107	\$12,107	18.08%	NA	NA	NA
	Farmers State Bank	\$64,963	\$11,264	\$10,378	\$10,378	16.25%	33.52%	34.81%	33.52%
	First Security Bank	\$65,009	\$5,981	\$5,262	\$5,262	8.22%	10.22%	11.33%	10.22%
	Bendena State Bank	\$65,820	\$6,837	\$6,758	\$6,758	10.16%	13.28%	14.45%	13.28%
	Heritage Bank	\$65,930	\$6,355	\$6,325	\$6,325	9.71%	12.86%	13.95%	12.86%
	Citizens State Bank of Cheney, Kansas	\$66,737	\$7,257	\$6,738	\$6,738	10.38%	14.72%	15.97%	14.72%
	Kansas State Bank Overbrook Kansas	\$68,056	\$9,472	\$8,867	\$8,867	13.27%	21.47%	22.74%	21.47%
	Bank of Protection	\$68,204	\$11,048	\$10,845	\$10,845	15.80%	19.12%	20.16%	19.12%
	FNB Washington	\$71,793	\$19,901	\$19,854	\$19,854	27.76%	NA	NA	NA
	Almena State Bank	\$73,525	\$3,958	\$3,858	\$3,858	5.07%	6.36%	7.69%	6.36%
	Exchange State Bank of St. Paul, Kansas	\$75,116	\$7,801	\$7,801	\$7,801	10.56%	NA	NA	NA
	First State Bank of Healy	\$77,337	\$16,917	\$16,569	\$16,569	20.97%	NA	NA	NA
	Johnson State Bank	\$77,999	\$12,675	\$12,857	\$12,857	15.74%	NA	NA	NA
	Lyndon State Bank	\$78,224	\$8,445	\$7,752	\$7,752	10.26%	14.32%	15.57%	14.32%
	First Bank of Beloit	\$79,209	\$10,694	\$10,518	\$10,518	13.34%	20.76%	22.02%	20.76%
	University National Bank of Lawrence	\$79,845	\$7,711	\$7,373	\$7,373	9.69%	14.10%	15.36%	14.10%
	Fowler State Bank	\$81,442	\$7,648	\$7,344	\$7,344	8.49%	15.84%	17.13%	15.84%
	Stockgrowers State Bank	\$82,744	\$10,426	\$9,367	\$9,367	11.20%	17.82%	19.07%	17.82%
	Baldwin State Bank	\$83,179	\$8,837	\$8,591	\$8,591	10.55%	25.30%	26.55%	25.30%
	Bank of Commerce and Trust Company	\$85,117	\$7,357	\$7,267	\$7,267	8.67%	15.13%	15.99%	15.13%
	Community Bank of Wichita, Inc.	\$87,761	\$7,862	\$7,866	\$7,866	9.02%	NA	NA	NA
	First National Bank of Hope	\$88,303	\$10,020	\$9,904	\$9,904	11.30%	14.00%	15.25%	14.00%
	Citizens State Bank and Trust Company	\$88,665	\$15,427	\$15,144	\$15,144	16.93%	26.45%	27.56%	26.45%
	First National Bank of Kansas	\$90,538	\$8,563	\$7,437	\$7,437	8.27%	21.94%	22.82%	21.94%
	Wilson State Bank	\$91,506	\$8,516	\$7,908	\$7,908	8.80%	9.89%	10.89%	9.89%
	First National Bank in Fredonia	\$92,247	\$17,017	\$16,119	\$16,119	17.41%	NA	NA	NA
	Riley State Bank of Riley, Kansas	\$92,656	\$10,330	\$10,148	\$10,148	10.94%	NA	NA	NA

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	Elk State Bank	\$96,061	\$9,947	\$10,107	\$10,107	10.49%	17.30%	18.55%	17.30%
	State Bank of Bern	\$96,218	\$16,455	\$16,058	\$16,058	16.84%	24.11%	25.21%	24.11%
	State Bank of Downs	\$96,712	\$12,777	\$12,757	\$12,757	12.70%	NA	NA	NA
	First Federal Savings and Loan Bank	\$96,902	\$11,467	\$11,467	\$11,467	11.73%	22.55%	23.80%	22.55%
	Conway Bank	\$97,746	\$9,313	\$7,371	\$7,371	7.48%	13.00%	14.25%	13.00%
	First Commerce Bank	\$99,331	\$11,781	\$10,529	\$10,529	10.66%	NA	NA	NA
	Garden Plain State Bank	\$101,054	\$16,338	\$15,738	\$15,738	15.82%	21.59%	22.40%	21.59%
	CBW Bank	\$102,582	\$15,163	\$15,183	\$15,183	18.24%	244.49%	245.76%	244.49%
	Bank of Prairie Village	\$104,532	\$12,783	\$12,935	\$12,935	12.45%	NA	NA	NA
	First National Bank in Cimarron	\$105,601	\$8,079	\$8,391	\$8,391	7.86%	12.67%	13.62%	12.67%
	Chisholm Trail State Bank	\$106,359	\$12,924	\$12,592	\$12,592	12.26%	14.95%	15.82%	14.95%
	Prairie Bank of Kansas	\$107,718	\$10,775	\$10,147	\$10,147	9.44%	NA	NA	NA
	Farmers Bank & Trust	\$108,659	\$9,732	\$9,361	\$9,361	8.51%	16.29%	17.37%	16.29%
	Community Bank	\$109,261	\$10,730	\$10,698	\$10,698	10.14%	10.76%	11.94%	10.76%
	American Bank of Baxter Springs	\$113,731	\$13,649	\$12,823	\$12,823	11.24%	NA	NA	NA
	Alliance Bank	\$114,764	\$12,662	\$12,603	\$12,603	11.25%	NA	NA	NA
	TriCentury Bank	\$115,354	\$12,591	\$12,454	\$12,454	12.07%	NA	NA	NA
	Home Bank and Trust Company	\$116,281	\$8,776	\$8,767	\$8,767	7.54%	9.72%	10.96%	9.72%
	Andover State Bank	\$116,539	\$9,510	\$9,510	\$9,010	8.01%	10.39%	11.46%	9.84%
	Bankwest of Kansas	\$118,628	\$14,313	\$14,433	\$14,433	12.22%	14.28%	15.39%	14.28%
	Heartland Tri-State Bank	\$122,529	\$11,611	\$11,374	\$11,374	9.18%	15.20%	16.08%	15.20%
	Halstead Bank	\$123,019	\$12,408	\$12,252	\$12,252	9.99%	NA	NA	NA
	Carson Bank	\$123,296	\$10,685	\$10,022	\$10,022	8.03%	11.46%	12.52%	11.46%
	Farmers State Bank	\$124,478	\$12,111	\$12,297	\$12,297	9.89%	14.47%	15.62%	14.47%
	First National Bank of Scott City	\$125,117	\$15,961	\$15,670	\$15,670	12.31%	NA	NA	NA
	Citizens State Bank	\$126,489	\$16,535	\$16,519	\$16,519	12.72%	NA	NA	NA
	Fidelity State Bank and Trust Company	\$128,276	\$13,475	\$12,626	\$12,626	9.66%	NA	NA	NA
	Stanley Bank	\$128,913	\$22,157	\$22,157	\$22,157	17.69%	NA	NA	NA
	First National Bank of Louisburg	\$130,569	\$17,202	\$16,907	\$16,907	13.25%	NA	NA	NA
	Patriots Bank	\$131,531	\$13,164	\$13,305	\$13,305	10.22%	NA	NA	NA
	Community Bank	\$132,419	\$15,113	\$14,646	\$14,646	11.63%	16.60%	17.85%	16.60%
	Flint Hills Bank	\$132,785	\$17,553	\$16,983	\$16,983	12.81%	23.53%	24.79%	23.53%
	Southwind Bank	\$134,079	\$14,535	\$13,940	\$13,940	10.61%	16.49%	17.66%	16.49%
	Impact Bank	\$137,900	\$14,635	\$14,942	\$14,942	10.59%	10.59%	11.56%	10.59%
	Valley State Bank	\$139,759	\$18,402	\$18,326	\$18,326	13.31%	NA	NA	NA
	Stockgrowers State Bank	\$141,409	\$20,307	\$19,128	\$19,128	13.58%	NA	NA	NA
	Farmers National Bank	\$144,181	\$25,751	\$22,882	\$22,882	16.42%	20.86%	22.11%	20.86%
	Lyon County State Bank	\$144,422	\$14,552	\$13,309	\$13,309	9.38%	21.14%	22.39%	21.14%
	Union State Bank	\$144,843	\$18,315	\$16,693	\$16,693	11.43%	NA	NA	NA
	First Bank	\$145,039	\$20,722	\$21,013	\$21,013	14.16%	NA	NA	NA

Source: SNL Financial

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	Kansas State Bank	\$145,992	\$15,082	\$14,216	\$14,216	9.37%	NA	NA	NA
	Vintage Bank Kansas	\$151,323	\$16,647	\$14,944	\$14,944	9.87%	NA	NA	NA
	Farmers State Bank of Aliceville, Kansas	\$153,197	\$24,391	\$23,783	\$23,783	15.61%	NA	NA	NA
	Farmers State Bank of Oakley, Kansas	\$154,387	\$23,942	\$23,941	\$23,941	16.06%	NA	NA	NA
	Community State Bank	\$163,999	\$19,849	\$18,719	\$18,719	11.67%	NA	NA	NA
	Valley State Bank	\$166,483	\$15,424	\$15,090	\$15,090	9.24%	10.59%	11.68%	10.59%
	Bankers' Bank of Kansas	\$166,720	\$28,045	\$28,044	\$28,044	15.43%	20.17%	21.43%	20.17%
	First State Bank and Trust Company of Larned	\$166,958	\$21,913	\$22,375	\$22,375	13.62%	NA	NA	NA
	Community Bank of the Midwest	\$175,937	\$19,994	\$19,681	\$19,681	11.08%	12.08%	12.94%	12.08%
	FirstOak Bank	\$186,747	\$20,224	\$18,398	\$18,398	9.97%	NA	NA	NA
	Freedom Bank	\$177,168	\$21,423	\$21,485	\$21,485	12.23%	12.65%	13.33%	12.65%
	First Heritage Bank	\$177,431	\$18,775	\$17,786	\$17,786	9.48%	NA	NA	NA
	Citizens National Bank	\$179,536	\$19,748	\$18,931	\$18,931	10.57%	NA	NA	NA
	Fidelity State Bank and Trust Company	\$181,580	\$33,822	\$32,728	\$32,728	18.77%	75.49%	76.76%	75.49%
	Farmers and Drivers Bank	\$186,057	\$50,170	\$49,693	\$49,693	26.76%	NA	NA	NA
	SJN Bank of Kansas	\$188,274	\$17,106	\$14,970	\$14,970	8.25%	12.01%	13.27%	12.01%
	First Kansas Bank	\$189,706	\$18,263	\$16,129	\$16,129	8.59%	22.66%	23.91%	22.66%
	Farmers State Bank	\$190,837	\$27,928	\$27,330	\$27,330	14.43%	NA	NA	NA
	FNB Bank	\$192,864	\$27,045	\$25,765	\$25,765	13.53%	18.88%	20.14%	18.88%
	VisionBank	\$195,932	\$17,210	\$16,427	\$16,427	8.47%	9.61%	10.66%	9.61%
	Kaw Valley State Bank and Trust Company	\$196,016	\$24,125	\$22,625	\$22,625	11.77%	NA	NA	NA
	Goppert State Service Bank	\$196,466	\$20,683	\$20,447	\$20,447	10.52%	NA	NA	NA
	Community First Bank	\$197,612	\$21,124	\$21,092	\$21,092	10.51%	11.83%	13.05%	11.83%
	Solomon State Bank	\$201,497	\$35,375	\$34,908	\$34,908	17.01%	NA	NA	NA
	Citizens State Bank	\$204,024	\$20,720	\$20,535	\$20,535	9.90%	NA	NA	NA
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$208,356	\$21,308	\$17,417	\$17,417	8.52%	15.47%	16.64%	15.47%
	Kearny County Bank	\$214,748	\$37,001	\$35,768	\$35,768	16.57%	NA	NA	NA
	Great American Bank	\$217,190	\$29,425	\$20,947	\$20,947	10.31%	NA	NA	NA
	Plains State Bank	\$222,209	\$24,185	\$21,641	\$21,641	9.97%	12.45%	12.99%	12.45%
	First National Bank and Trust	\$222,771	\$34,568	\$34,716	\$34,716	15.39%	NA	NA	NA
	Kanza Bank	\$233,245	\$24,571	\$22,298	\$22,298	9.63%	NA	NA	NA
	Cornerstone Bank	\$239,580	\$22,976	\$22,580	\$22,580	9.45%	NA	NA	NA
	Grant County Bank	\$244,480	\$35,384	\$34,556	\$34,556	14.07%	NA	NA	NA
	ESB Financial	\$247,157	\$25,826	\$25,298	\$25,298	10.28%	12.46%	13.57%	12.46%
	State Average of Asset Group A	\$98,500	\$12,364	\$11,895	\$11,890	12.37%	20.99%	22.18%	20.97%

Source: SNL Financial

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>									
	Farmers & Merchants Bank of Colby	\$250,017	\$35,242	\$33,936	\$33,936	13.44%	NA	NA	NA
	Solutions North Bank	\$250,588	\$32,059	\$29,584	\$29,584	11.78%	15.96%	17.22%	15.96%
	Mid-America Bank	\$257,843	\$23,182	\$22,932	\$22,932	9.16%	10.26%	11.51%	10.26%
	Bank of Hays	\$260,633	\$27,741	\$27,036	\$27,036	10.48%	NA	NA	NA
	Peoples State Bank	\$265,723	\$28,387	\$25,456	\$25,456	9.70%	NA	NA	NA
	Centera Bank	\$273,822	\$28,924	\$24,740	\$24,740	8.94%	16.57%	17.60%	16.57%
	Guaranty State Bank and Trust Company	\$293,069	\$39,594	\$38,071	\$38,071	12.74%	NA	NA	NA
	Astra Bank	\$303,013	\$32,284	\$28,609	\$28,609	9.60%	12.21%	13.27%	12.21%
	Community First National Bank	\$303,491	\$28,750	\$28,750	\$28,750	9.72%	10.39%	11.59%	10.39%
	Security State Bank	\$304,948	\$46,602	\$46,348	\$46,348	15.47%	NA	NA	NA
	Union State Bank of Everest	\$310,746	\$35,042	\$31,979	\$31,979	10.27%	13.98%	15.23%	13.98%
	Kaw Valley Bank	\$310,755	\$35,698	\$35,155	\$35,155	11.23%	NA	NA	NA
	Bank of the Flint Hills	\$311,808	\$31,348	\$31,032	\$31,032	10.08%	NA	NA	NA
	Silver Lake Bank	\$315,040	\$34,531	\$33,993	\$33,993	10.89%	NA	NA	NA
	First State Bank and Trust	\$318,069	\$26,991	\$25,677	\$25,677	8.29%	11.45%	12.70%	11.45%
	Bank of Commerce	\$326,893	\$32,282	\$32,122	\$32,122	9.80%	15.45%	16.59%	15.45%
	Commercial Bank	\$334,729	\$33,001	\$30,822	\$30,822	9.24%	NA	NA	NA
	Bank, The	\$351,192	\$46,764	\$45,475	\$45,475	12.81%	21.25%	22.51%	21.25%
	Citizens State Bank	\$361,745	\$38,421	\$35,257	\$35,257	9.88%	11.71%	12.94%	11.71%
	Denison State Bank	\$364,644	\$54,100	\$52,743	\$52,743	14.56%	NA	NA	NA
	First National Bank of Syracuse	\$383,414	\$41,526	\$38,384	\$38,384	10.00%	12.43%	13.69%	12.43%
	Citizens Bank of Kansas	\$393,070	\$51,996	\$37,071	\$37,071	9.90%	14.06%	14.99%	14.06%
	Bank of Tescott	\$399,029	\$56,593	\$56,677	\$56,677	14.21%	19.31%	20.58%	19.31%
	Labette Bank	\$414,858	\$50,473	\$49,039	\$49,039	12.01%	NA	NA	NA
	First Option Bank	\$417,311	\$36,333	\$36,199	\$36,199	8.47%	17.81%	19.06%	17.81%
	Exchange Bank & Trust	\$429,306	\$48,389	\$46,983	\$46,983	10.84%	NA	NA	NA
	Peoples Bank	\$435,913	\$50,299	\$41,534	\$41,534	9.81%	15.54%	16.80%	15.54%
	Citizens State Bank	\$442,044	\$54,161	\$47,434	\$47,434	10.98%	NA	NA	NA
	First Bank Kansas	\$449,331	\$42,186	\$40,745	\$40,745	9.19%	15.25%	16.51%	15.25%
	Southwest National Bank	\$450,318	\$43,323	\$43,591	\$43,591	9.53%	NA	NA	NA
	First State Bank	\$452,422	\$52,813	\$46,835	\$46,835	10.62%	NA	NA	NA
	Union State Bank	\$473,376	\$62,916	\$46,106	\$46,106	10.16%	12.84%	13.84%	12.84%
	Western State Bank	\$480,419	\$61,349	\$58,963	\$58,963	12.32%	16.46%	17.73%	16.46%
	Legacy Bank	\$482,077	\$53,987	\$51,682	\$51,682	10.84%	NA	NA	NA
	Community National Bank	\$496,958	\$46,176	\$42,390	\$42,390	8.73%	17.03%	18.08%	17.03%
	State Average of Asset Group B	\$361,960	\$41,242	\$38,381	\$38,381	10.73%	14.73%	15.92%	14.73%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Capital Adequacy**

**March 31, 2020**

**Run Date: June 22, 2020**

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>									
	Peoples Bank and Trust Company	\$654,862	\$83,242	\$74,787	\$74,787	11.65%	13.45%	14.38%	13.45%
	American State Bank & Trust Company	\$658,255	\$93,979	\$74,681	\$74,681	11.65%	NA	NA	NA
	United Bank & Trust	\$675,868	\$81,522	\$74,252	\$74,252	11.69%	NA	NA	NA
	Bank of Labor	\$679,478	\$46,972	\$48,505	\$48,505	7.91%	11.91%	13.05%	11.91%
	Bennington State Bank	\$732,399	\$86,531	\$86,464	\$86,464	11.92%	16.92%	18.19%	16.92%
	GNBank, National Association	\$748,191	\$90,799	\$74,332	\$74,332	10.10%	NA	NA	NA
	First National Bank of Hutchinson	\$748,749	\$99,146	\$95,668	\$95,668	12.46%	15.85%	16.89%	15.85%
	Farmers Bank & Trust	\$853,219	\$172,085	\$159,247	\$159,247	18.91%	NA	NA	NA
	CoreFirst Bank & Trust	\$973,744	\$92,696	\$92,207	\$92,207	9.64%	12.85%	13.92%	12.85%
	Central National Bank	\$974,714	\$112,810	\$110,594	\$110,594	11.35%	NA	NA	NA
	Landmark National Bank	\$985,910	\$129,827	\$105,239	\$105,239	10.77%	15.75%	16.89%	15.75%
	State Average of Asset Group C	\$789,581	\$99,055	\$90,543	\$90,543	11.64%	14.46%	15.55%	14.46%

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

	Armed Forces Bank, National Association	\$1,105,574	\$190,380	\$175,708	\$175,708	16.85%	22.36%	23.61%	22.36%
	Bank of Blue Valley	\$1,228,865	\$190,028	\$138,269	\$138,269	11.53%	14.15%	15.40%	14.15%
	Community National Bank & Trust	\$1,358,386	\$130,655	\$114,186	\$114,186	8.59%	11.45%	12.56%	11.45%
	Emprise Bank	\$1,864,899	\$159,349	\$138,251	\$138,251	7.61%	10.19%	11.44%	10.19%
	KS StateBank	\$2,194,615	\$202,521	\$198,418	\$198,418	9.37%	NA	NA	NA
	Fidelity Bank, National Association	\$2,572,856	\$241,499	\$242,225	\$242,225	9.77%	10.68%	11.64%	10.68%
	Security Bank of Kansas City	\$3,136,101	\$532,316	\$446,225	\$446,225	14.99%	NA	NA	NA
	Equity Bank	\$3,939,770	\$505,657	\$350,040	\$350,040	9.39%	12.71%	13.50%	12.71%
	CrossFirst Bank	\$5,066,101	\$561,812	\$529,172	\$529,172	10.72%	10.99%	12.06%	10.99%
	INTRUST Bank, National Association	\$5,875,915	\$426,682	\$455,254	\$455,254	8.21%	10.05%	10.90%	10.05%
	State Average of Asset Group D	\$2,834,308	\$314,090	\$278,775	\$278,775	10.70%	12.82%	13.89%	12.82%

Source: SNL Financial

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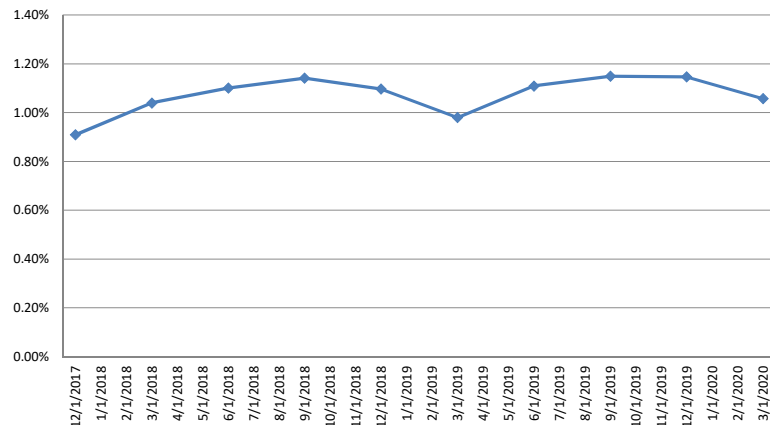
Missouri

# Performance Analysis

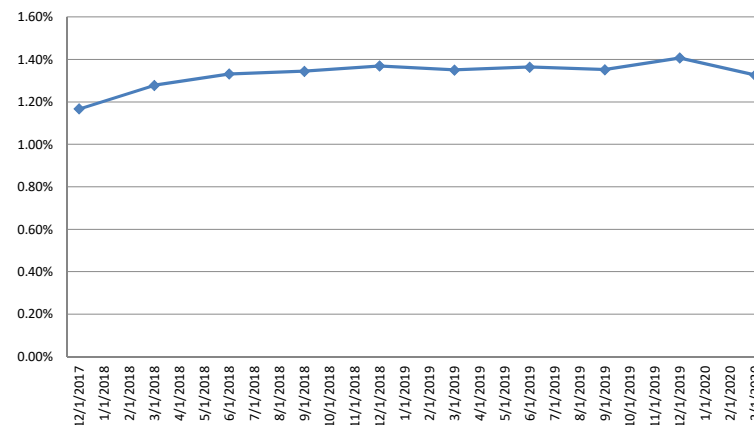


Summary Trends of Historical Asset Group Averages: Return on Average Assets

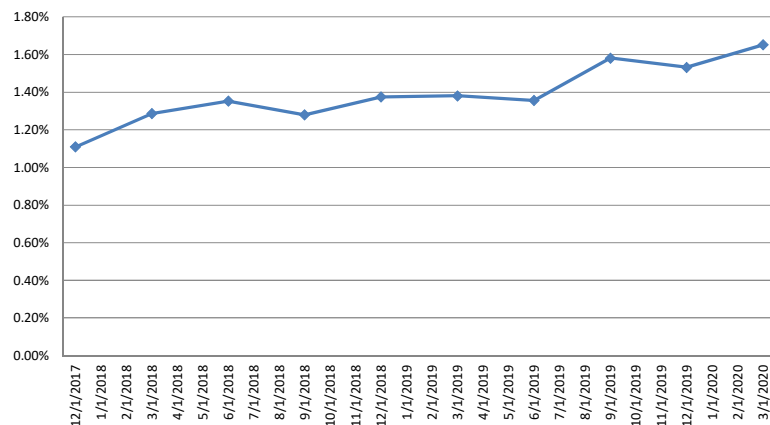
**Asset Group A - \$0 to \$250 million in Total Assets**  
Year-to-Date



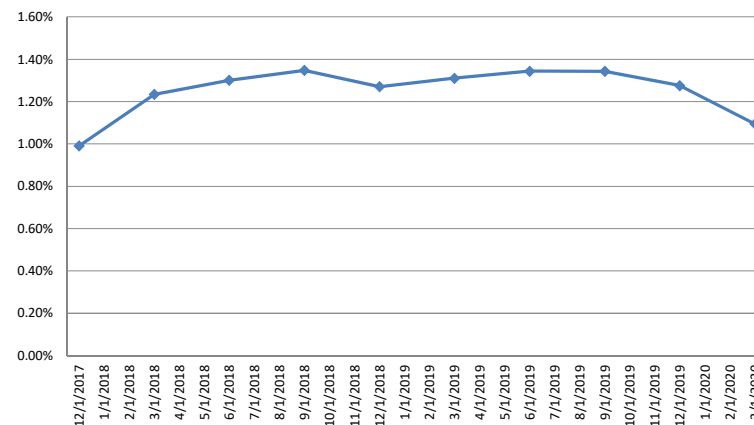
**Asset Group B - \$251 to \$500 million in Total Assets**  
Year-to-Date



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



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



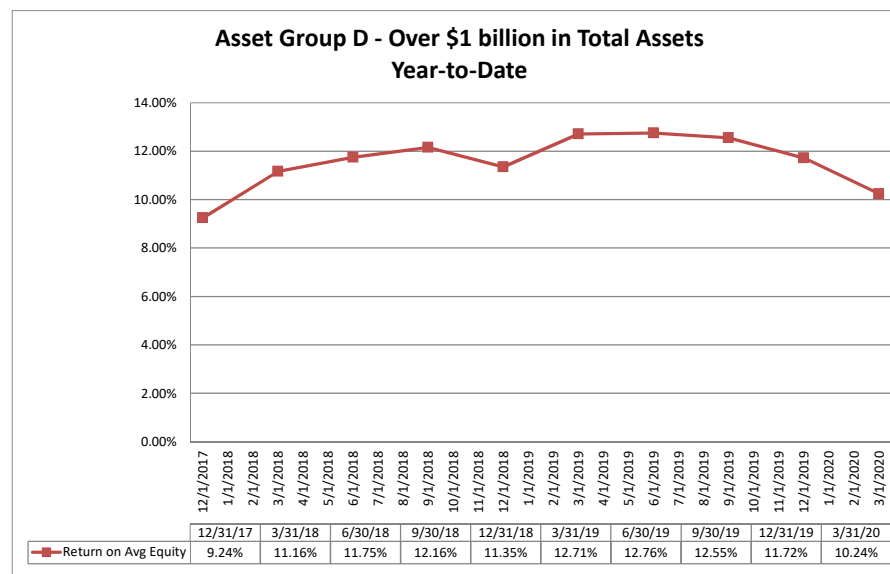
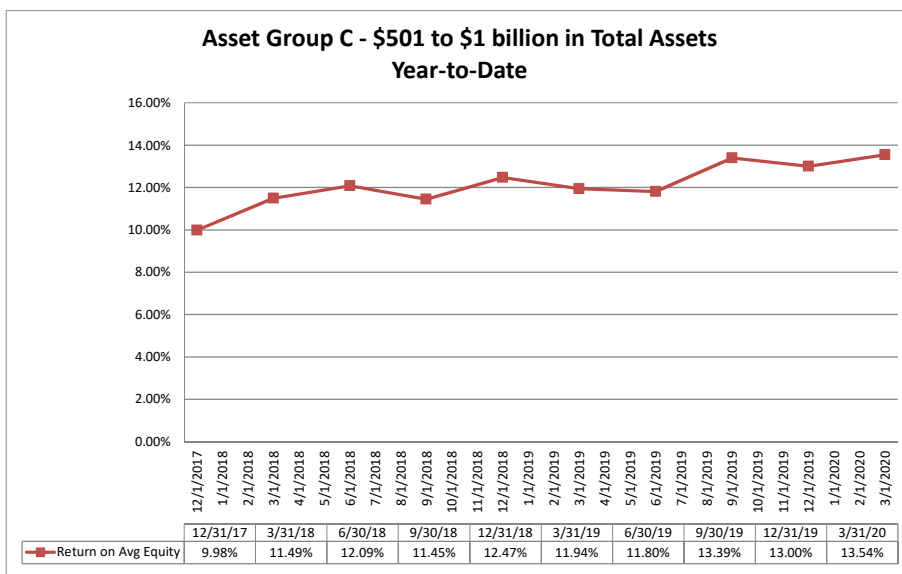
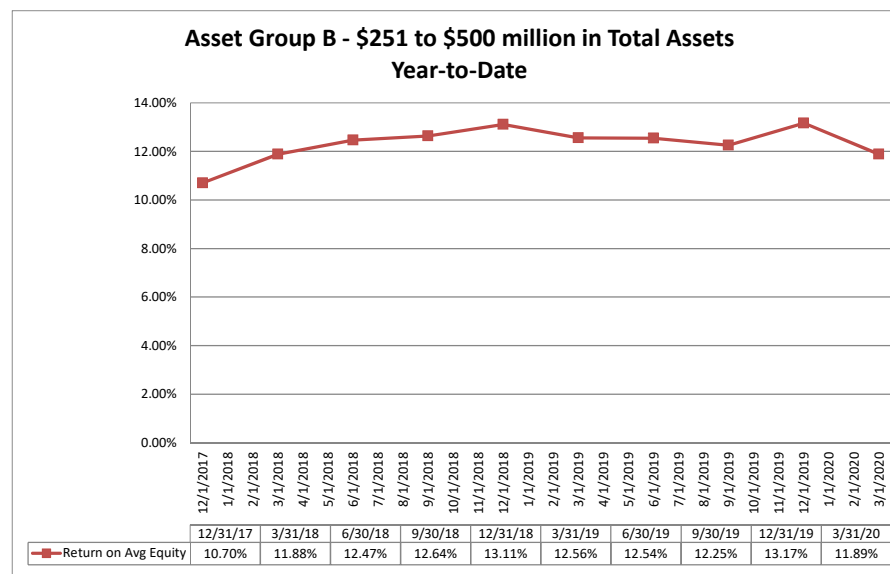
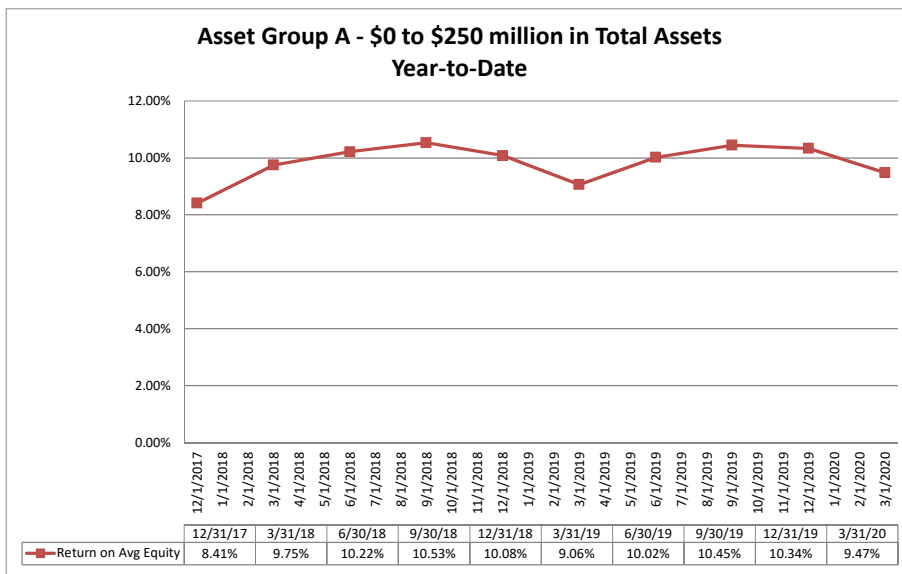
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

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

Performance Analysis

March 31, 2020

Run Date: June 22, 2020

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)
	<b>Asset Group A - \$0 to \$250 million in total assets</b>											
	Corder Bank	\$19,834	\$42	0.84%	7.48%	74.87%	\$74	\$42	0.84%	7.48%	74.87%	\$74
	America's Community Bank	\$30,810	\$56	0.74%	6.19%	80.58%	\$66	\$56	0.74%	6.19%	80.58%	\$66
	Bank of New Cambria	\$31,108	\$3	0.04%	0.27%	96.63%	\$68	\$3	0.04%	0.27%	96.63%	\$68
	La Monte Community Bank	\$31,999	\$46	0.58%	5.29%	77.94%	\$74	\$46	0.58%	5.29%	77.94%	\$74
	Bank of Houston	\$32,340	(\$237)	(2.96%)	(23.54%)	176.77%	\$90	(\$237)	(2.96%)	(23.54%)	176.77%	\$90
	State Bank	\$33,156	\$107	1.29%	14.16%	70.65%	\$53	\$107	1.29%	14.16%	70.65%	\$53
	Canton State Bank	\$33,626	\$6	0.07%	0.70%	87.42%	\$52	\$6	0.07%	0.70%	87.42%	\$52
	First Security Bank	\$34,305	\$68	0.81%	9.45%	71.88%	\$71	\$68	0.81%	9.45%	71.88%	\$71
	Bank of Orrick	\$36,231	\$95	1.04%	10.05%	88.95%	\$64	\$95	1.04%	10.05%	88.95%	\$64
	CBC Bank	\$38,187	\$47	0.51%	5.40%	96.69%	\$39	\$47	0.51%	5.40%	96.69%	\$39
	Neighbors Bank	\$40,579	\$286	3.43%	25.16%	85.14%	\$72	\$286	3.43%	25.16%	85.14%	\$72
	FMB Bank	\$41,071	(\$54)	(0.51%)	(6.05%)	112.61%	\$69	(\$54)	(0.51%)	(6.05%)	112.61%	\$69
	Montrose Savings Bank	\$42,134	\$187	1.74%	11.29%	53.04%	\$67	\$187	1.74%	11.29%	53.04%	\$67
	Community Bank of Memphis	\$44,542	\$97	0.88%	5.88%	60.34%	\$58	\$97	0.88%	5.88%	60.34%	\$58
	Sherwood Community Bank	\$51,606	\$78	0.63%	6.40%	84.72%	\$50	\$78	0.63%	6.40%	84.72%	\$50
	1st Cameron State Bank	\$53,709	\$40	0.31%	2.93%	87.44%	\$51	\$40	0.31%	2.93%	87.44%	\$51
	Bank of Louisiana	\$53,972	(\$30)	(0.22%)	(2.04%)	94.61%	\$73	(\$30)	(0.22%)	(2.04%)	94.61%	\$73
	Kahoka State Bank	\$54,789	\$76	0.57%	5.46%	77.19%	\$47	\$76	0.57%	5.46%	77.19%	\$47
	Bank of Iberia	\$55,667	\$100	0.72%	7.64%	87.55%	\$67	\$100	0.72%	7.64%	87.55%	\$67
	Community Bank of Missouri	\$56,780	\$199	1.45%	10.34%	66.45%	\$59	\$199	1.45%	10.34%	66.45%	\$59
	Farmers Bank of Green City	\$57,983	\$20	0.14%	1.53%	84.77%	\$65	\$20	0.14%	1.53%	84.77%	\$65
	Tri-County Trust Company	\$58,027	\$142	0.97%	8.18%	69.28%	\$83	\$142	0.97%	8.18%	69.28%	\$83
	Bank of Billings	\$60,209	\$55	0.37%	2.55%	87.52%	\$57	\$55	0.37%	2.55%	87.52%	\$57
	United Security Bank	\$61,136	\$198	1.29%	9.06%	66.51%	\$91	\$198	1.29%	9.06%	66.51%	\$91
	Peoples Bank of Moniteau County	\$62,026	\$124	0.82%	9.00%	76.21%	\$55	\$124	0.82%	9.00%	76.21%	\$55
	Peoples Bank of Altenburg	\$64,655	\$118	0.72%	6.71%	81.08%	\$78	\$118	0.72%	6.71%	81.08%	\$78
	Farmers Bank of Lohman	\$67,479	\$97	0.58%	3.59%	70.92%	\$54	\$97	0.58%	3.59%	70.92%	\$54
	Farmers State Bank, S/B	\$69,077	(\$8)	(0.05%)	(0.42%)	90.25%	\$65	(\$8)	(0.05%)	(0.42%)	90.25%	\$65
	Investors Community Bank	\$69,689	\$133	0.76%	5.29%	70.78%	\$47	\$133	0.76%	5.29%	70.78%	\$47
	Citizens Bank of Edina	\$71,328	\$459	2.55%	20.28%	33.99%	\$56	\$459	2.55%	20.28%	33.99%	\$56
	Silex Banking Company	\$72,750	\$119	0.66%	4.00%	72.51%	\$100	\$119	0.66%	4.00%	72.51%	\$100
	Alton Bank	\$74,057	\$257	1.42%	9.97%	59.92%	\$70	\$257	1.42%	9.97%	59.92%	\$70
	Concordia Bank	\$76,340	\$168	0.90%	8.14%	70.19%	\$59	\$168	0.90%	8.14%	70.19%	\$59
	Metz Banking Company	\$77,420	\$246	1.28%	10.80%	63.94%	\$80	\$246	1.28%	10.80%	63.94%	\$80
	Commercial Bank of Oak Grove	\$81,532	\$139	0.67%	4.55%	72.53%	\$63	\$139	0.67%	4.55%	72.53%	\$63
	Security Bank of Southwest Missouri	\$81,812	\$454	2.25%	18.59%	55.93%	\$56	\$454	2.25%	18.59%	55.93%	\$56
	Community State Bank	\$83,217	\$312	1.49%	16.56%	44.73%	\$56	\$312	1.49%	16.56%	44.73%	\$56

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
	Senath State Bank	\$83,545	\$435	2.07%	13.90%	46.70%	\$46	\$435	2.07%	13.90%	46.70%	\$46
	TPNB Bank	\$83,671	\$186	0.87%	6.02%	67.07%	\$63	\$186	0.87%	6.02%	67.07%	\$63
	Hamilton Bank	\$85,004	\$304	1.48%	14.49%	62.60%	\$94	\$304	1.48%	14.49%	62.60%	\$94
	Community Bank of Pleasant Hill	\$88,751	\$210	0.99%	9.88%	71.68%	\$71	\$210	0.99%	9.88%	71.68%	\$71
	Bank of Brookfield-Purdin, National Association	\$88,987	\$174	0.79%	6.04%	69.04%	\$55	\$174	0.79%	6.04%	69.04%	\$55
	Table Rock Community Bank	\$90,795	\$265	1.19%	12.58%	68.50%	\$67	\$265	1.19%	12.58%	68.50%	\$67
	Bank of Grain Valley	\$91,058	\$390	1.72%	7.57%	57.45%	\$92	\$390	1.72%	7.57%	57.45%	\$92
	Connections Bank	\$91,399	\$196	0.87%	6.88%	67.86%	\$66	\$196	0.87%	6.88%	67.86%	\$66
	County Bank	\$94,565	\$283	1.19%	13.12%	74.46%	\$93	\$283	1.19%	13.12%	74.46%	\$93
	First Independent Bank	\$94,663	\$211	0.90%	7.25%	69.98%	\$46	\$211	0.90%	7.25%	69.98%	\$46
	Citizens Bank of Rogersville	\$95,557	\$213	0.90%	8.04%	73.28%	\$67	\$213	0.90%	8.04%	73.28%	\$67
	Security Bank of the Ozarks	\$95,793	\$287	1.21%	12.75%	70.87%	\$42	\$287	1.21%	12.75%	70.87%	\$42
	Merchants and Farmers Bank of Salisbury	\$96,128	\$107	0.44%	4.56%	84.59%	\$56	\$107	0.44%	4.56%	84.59%	\$56
	Citizens Bank & Trust	\$97,831	\$224	0.91%	7.66%	72.01%	\$70	\$224	0.91%	7.66%	72.01%	\$70
	First National Bank of Nevada	\$99,855	\$197	0.80%	5.09%	74.55%	\$93	\$197	0.80%	5.09%	74.55%	\$93
	State Bank of Missouri	\$99,889	\$374	1.50%	16.82%	61.49%	\$56	\$374	1.50%	16.82%	61.49%	\$56
	Bank of New Madrid	\$101,201	\$318	1.22%	10.58%	61.38%	\$59	\$318	1.22%	10.58%	61.38%	\$59
	Peoples Bank of Wyaconda	\$101,563	\$246	0.97%	8.84%	58.15%	\$50	\$246	0.97%	8.84%	58.15%	\$50
	Kennett Trust Bank	\$102,524	\$126	0.49%	3.98%	82.89%	\$63	\$126	0.49%	3.98%	82.89%	\$63
	Bank of Salem	\$102,573	\$221	0.85%	8.68%	68.08%	\$53	\$221	0.85%	8.68%	68.08%	\$53
	Jonesburg State Bank	\$102,696	\$425	1.69%	19.87%	60.69%	\$53	\$425	1.69%	19.87%	60.69%	\$53
	HomePride Bank	\$105,248	(\$299)	(1.17%)	(14.28%)	125.10%	\$40	(\$299)	(1.17%)	(14.28%)	125.10%	\$40
	Mercantile Bank of Louisiana, Missouri	\$105,276	\$373	1.40%	6.32%	63.32%	\$81	\$373	1.40%	6.32%	63.32%	\$81
	New Frontier Bank	\$106,687	\$193	0.73%	8.11%	77.70%	\$75	\$193	0.73%	8.11%	77.70%	\$75
	Community Bank of El Dorado Springs	\$107,022	\$355	1.35%	7.88%	56.04%	\$71	\$355	1.35%	7.88%	56.04%	\$71
	Saints Avenue Bank	\$107,072	\$100	0.37%	4.85%	88.19%	\$60	\$100	0.37%	4.85%	88.19%	\$60
	Security Bank of Pulaski County	\$108,114	\$185	0.67%	7.27%	81.35%	\$66	\$185	0.67%	7.27%	81.35%	\$66
	1st Advantage Bank	\$108,248	\$138	0.50%	4.77%	83.18%	\$93	\$138	0.50%	4.77%	83.18%	\$93
	Citizens Community Bank	\$110,844	\$186	0.69%	5.73%	75.69%	\$82	\$186	0.69%	5.73%	75.69%	\$82
	First Community Bank of the Ozarks	\$113,691	\$218	0.72%	6.81%	79.24%	\$61	\$218	0.72%	6.81%	79.24%	\$61
	Northeast Missouri State Bank	\$113,987	\$461	1.65%	10.24%	50.95%	\$78	\$461	1.65%	10.24%	50.95%	\$78
	Preferred Bank	\$114,454	\$364	1.28%	16.14%	72.28%	\$44	\$364	1.28%	16.14%	72.28%	\$44
	Bank of Monticello	\$116,319	\$531	1.82%	16.33%	51.28%	\$51	\$531	1.82%	16.33%	51.28%	\$51
	Progressive Ozark Bank	\$117,495	\$461	1.58%	14.86%	70.19%	\$56	\$461	1.58%	14.86%	70.19%	\$56
	First Bank of the Lake	\$119,716	(\$735)	(2.53%)	(25.52%)	151.49%	\$102	(\$735)	(2.53%)	(25.52%)	151.49%	\$102
	Chillicothe State Bank	\$123,780	\$388	1.27%	14.13%	64.66%	\$66	\$388	1.27%	14.13%	64.66%	\$66
	Independent Farmers Bank	\$123,907	\$396	1.28%	12.34%	59.50%	\$71	\$396	1.28%	12.34%	59.50%	\$71
	Bank of Crocker	\$124,903	\$114	0.36%	3.00%	86.87%	\$52	\$114	0.36%	3.00%	86.87%	\$52
	Clay County Savings Bank	\$126,178	\$81	0.27%	2.79%	90.66%	\$64	\$81	0.27%	2.79%	90.66%	\$64
	First Midwest Bank of the Ozarks	\$127,862	\$163	0.52%	4.68%	68.67%	\$42	\$163	0.52%	4.68%	68.67%	\$42

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
	Meramec Valley Bank	\$128,994	\$199	0.62%	7.60%	75.67%	\$84	\$199	0.62%	7.60%	75.67%	\$84
	F&M Bank and Trust Company	\$129,413	\$299	0.92%	9.11%	69.51%	\$67	\$299	0.92%	9.11%	69.51%	\$67
	First Community National Bank	\$130,126	\$85	0.27%	2.79%	107.03%	\$52	\$85	0.27%	2.79%	107.03%	\$52
	Farmers Bank of Lincoln	\$131,972	\$487	1.50%	13.71%	60.25%	\$73	\$487	1.50%	13.71%	60.25%	\$73
	Commercial Trust Company of Fayette	\$132,364	\$383	1.11%	11.44%	67.64%	\$69	\$383	1.11%	11.44%	67.64%	\$69
	Citizens-Farmers Bank of Cole Camp	\$137,366	\$468	1.37%	8.82%	46.07%	\$56	\$468	1.37%	8.82%	46.07%	\$56
	Bank Star	\$138,476	\$288	0.82%	7.51%	71.70%	\$66	\$288	0.82%	7.51%	71.70%	\$66
	State Bank of Southwest Missouri	\$139,361	\$200	0.60%	8.60%	83.22%	\$108	\$200	0.60%	8.60%	83.22%	\$108
	Cornerstone Bank	\$140,112	\$525	1.50%	10.46%	68.15%	\$56	\$525	1.50%	10.46%	68.15%	\$56
	Tipton Latham Bank, National Association	\$140,484	\$559	1.60%	14.74%	50.39%	\$74	\$559	1.60%	14.74%	50.39%	\$74
	Community Point Bank	\$140,735	\$419	1.21%	12.84%	59.17%	\$65	\$419	1.21%	12.84%	59.17%	\$65
	Paramount Bank	\$140,828	\$384	1.60%	15.09%	90.10%	\$129	\$384	1.60%	15.09%	90.10%	\$129
	Bank 21	\$143,170	\$396	1.11%	13.18%	69.96%	\$71	\$396	1.11%	13.18%	69.96%	\$71
	Adrian Bank	\$144,931	\$1,025	2.84%	23.53%	38.63%	\$57	\$1,025	2.84%	23.53%	38.63%	\$57
	Citizens Bank of Charleston	\$145,586	\$584	1.61%	9.36%	47.10%	\$64	\$584	1.61%	9.36%	47.10%	\$64
	St. Clair County State Bank	\$147,908	\$518	1.41%	10.07%	50.78%	\$57	\$518	1.41%	10.07%	50.78%	\$57
	Citizens Bank of Newburg	\$151,736	\$335	0.88%	8.92%	69.71%	\$58	\$335	0.88%	8.92%	69.71%	\$58
	Seymour Bank	\$152,049	\$293	0.87%	6.35%	78.15%	\$60	\$293	0.87%	6.35%	78.15%	\$60
	Heritage Community Bank	\$152,162	\$235	0.63%	6.57%	82.85%	\$73	\$235	0.63%	6.57%	82.85%	\$73
	Bank of St. Elizabeth	\$155,144	\$669	1.75%	14.37%	66.28%	\$92	\$669	1.75%	14.37%	66.28%	\$92
	Alliant Bank	\$156,003	\$169	0.43%	4.02%	83.70%	\$69	\$169	0.43%	4.02%	83.70%	\$69
	Citizens Bank of Eldon	\$158,622	\$529	1.36%	10.23%	58.80%	\$73	\$529	1.36%	10.23%	58.80%	\$73
	Carroll County Trust Company of Carrollton, Missouri	\$159,566	\$202	0.50%	4.59%	76.43%	\$84	\$202	0.50%	4.59%	76.43%	\$84
	Citizens Bank	\$160,814	\$695	1.75%	20.29%	58.95%	\$57	\$695	1.75%	20.29%	58.95%	\$57
	Heritage Bank of the Ozarks	\$161,978	\$260	0.64%	7.07%	77.74%	\$87	\$260	0.64%	7.07%	77.74%	\$87
	Bank Northwest	\$162,947	\$922	2.19%	23.57%	47.38%	\$59	\$922	2.19%	23.57%	47.38%	\$59
	Bank of Weston	\$164,507	\$473	1.18%	14.30%	70.59%	\$68	\$473	1.18%	14.30%	70.59%	\$68
	First State Bank of Purdy	\$167,374	\$435	1.07%	11.99%	77.35%	\$75	\$435	1.07%	11.99%	77.35%	\$75
	Community Bank of Marshall	\$168,638	\$484	1.14%	10.36%	55.83%	\$59	\$484	1.14%	10.36%	55.83%	\$59
	Lamar Bank and Trust Company	\$170,018	\$845	1.97%	18.30%	52.99%	\$75	\$845	1.97%	18.30%	52.99%	\$75
	Exchange Bank of Northeast Missouri	\$172,020	\$239	0.58%	5.60%	81.82%	\$51	\$239	0.58%	5.60%	81.82%	\$51
	Home Exchange Bank	\$173,071	\$510	1.24%	10.38%	48.13%	\$72	\$510	1.24%	10.38%	48.13%	\$72
	Bank of Grandin	\$175,191	\$569	1.32%	8.55%	57.83%	\$66	\$569	1.32%	8.55%	57.83%	\$66
	First Missouri State Bank of Cape County	\$178,186	\$362	0.85%	9.67%	74.49%	\$76	\$362	0.85%	9.67%	74.49%	\$76
	Community First Bank	\$178,473	\$812	1.82%	20.06%	49.38%	\$64	\$812	1.82%	20.06%	49.38%	\$64
	United State Bank	\$180,246	\$671	1.47%	14.86%	55.51%	\$60	\$671	1.47%	14.86%	55.51%	\$60
	Goppert Financial Bank	\$180,989	\$343	0.76%	7.15%	73.05%	\$77	\$343	0.76%	7.15%	73.05%	\$77
	First Missouri State Bank	\$182,347	\$943	2.04%	21.97%	51.63%	\$77	\$943	2.04%	21.97%	51.63%	\$77
	First Missouri Bank of SEMO	\$182,391	\$642	1.34%	13.34%	61.22%	\$53	\$642	1.34%	13.34%	61.22%	\$53
	Century Bank of the Ozarks	\$184,738	\$710	1.58%	15.85%	58.47%	\$62	\$710	1.58%	15.85%	58.47%	\$62
	Pony Express Bank	\$186,238	\$852	1.94%	14.97%	47.38%	\$107	\$852	1.94%	14.97%	47.38%	\$107
	Central Bank of Audrain County	\$193,254	\$629	1.27%	17.14%	49.65%	\$71	\$629	1.27%	17.14%	49.65%	\$71
	Community First Banking Company	\$198,934	\$716	1.46%	12.28%	62.24%	\$63	\$716	1.46%	12.28%	62.24%	\$63
	Central Bank of Moberly	\$201,873	\$637	1.26%	14.79%	56.61%	\$66	\$637	1.26%	14.79%	56.61%	\$66

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**Performance Analysis**

**March 31, 2020**

**Run Date: June 22, 2020**

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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
	FortuneBank	\$208,262	\$223	0.45%	4.99%	82.60%	\$104	\$223	0.45%	4.99%	82.60%	\$104
	Peoples Bank	\$215,300	\$934	1.74%	16.46%	58.54%	\$64	\$934	1.74%	16.46%	58.54%	\$64
	Farmers and Merchants Bank of St. Clair	\$216,224	\$491	0.93%	7.06%	60.56%	(\$1)	\$491	0.93%	7.06%	60.56%	(\$1)
	Commercial Bank	\$217,679	\$243	0.46%	5.44%	86.13%	\$101	\$243	0.46%	5.44%	86.13%	\$101
	Kearney Trust Company	\$219,549	\$707	1.34%	13.20%	57.15%	\$76	\$707	1.34%	13.20%	57.15%	\$76
	O'Bannon Banking Company	\$221,231	\$571	1.04%	11.35%	64.30%	\$54	\$571	1.04%	11.35%	64.30%	\$54
	Putnam County State Bank	\$225,183	\$843	1.51%	11.31%	41.12%	\$89	\$843	1.51%	11.31%	41.12%	\$89
	Missouri Bank	\$227,351	\$814	1.38%	11.54%	63.80%	\$61	\$814	1.38%	11.54%	63.80%	\$61
	Branson Bank	\$227,449	\$428	0.74%	7.32%	75.84%	\$70	\$428	0.74%	7.32%	75.84%	\$70
	Citizens Bank	\$227,837	\$487	0.85%	7.10%	64.47%	\$73	\$487	0.85%	7.10%	64.47%	\$73
	Exchange Bank of Missouri	\$230,078	\$640	1.13%	10.00%	59.82%	\$68	\$640	1.13%	10.00%	59.82%	\$68
	Central Bank of Kansas City	\$231,238	\$2,609	4.38%	29.41%	55.85%	\$103	\$2,609	4.38%	29.41%	55.85%	\$103
	Bloomsdale Bank	\$232,355	\$1,380	2.39%	24.33%	42.85%	\$49	\$1,380	2.39%	24.33%	42.85%	\$49
	F & C Bank	\$238,203	\$1,204	2.04%	19.15%	58.12%	\$77	\$1,204	2.04%	19.15%	58.12%	\$77
	Community State Bank of Missouri	\$241,149	\$637	1.06%	8.00%	69.04%	\$74	\$637	1.06%	8.00%	69.04%	\$74
	Wells Bank	\$244,238	\$1,261	2.06%	21.21%	50.47%	\$69	\$1,261	2.06%	21.21%	50.47%	\$69
	Rockwood Bank	\$245,100	\$1,167	1.93%	12.34%	56.28%	\$89	\$1,167	1.93%	12.34%	56.28%	\$89
	Ozark Bank	\$245,501	\$700	1.11%	10.75%	69.42%	\$80	\$700	1.11%	10.75%	69.42%	\$80
	People's Bank of Seneca	\$247,517	\$921	1.50%	17.26%	50.13%	\$107	\$921	1.50%	17.26%	50.13%	\$107
	State Average of Asset Group A	\$125,406	\$368	1.06%	9.47%	70.20%	\$68	\$368	1.06%	9.47%	70.20%	\$68

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

March 31, 2020

Run Date: June 22, 2020

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
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	<b>Farmers State Bank</b>	\$250,571	\$463	0.75%	7.35%	77.03%	\$60	\$463	0.75%	7.35%	77.03%	\$60
	<b>Midwest Independent Bank</b>	\$250,871	\$523	0.67%	5.44%	79.15%	\$105	\$523	0.67%	5.44%	79.15%	\$105
	<b>Alliance Bank</b>	\$254,858	\$554	0.83%	6.51%	68.82%	\$69	\$554	0.83%	6.51%	68.82%	\$69
	<b>Central Bank of Warrensburg</b>	\$257,440	\$718	1.12%	7.82%	60.97%	\$54	\$718	1.12%	7.82%	60.97%	\$54
	<b>Bank of Versailles</b>	\$266,699	\$642	0.97%	7.34%	60.31%	\$86	\$642	0.97%	7.34%	60.31%	\$86
	<b>Bank of Franklin County</b>	\$267,221	\$432	0.65%	6.98%	74.89%	\$72	\$432	0.65%	6.98%	74.89%	\$72
	<b>Belgrade State Bank</b>	\$277,212	\$513	0.74%	7.75%	77.46%	\$64	\$513	0.74%	7.75%	77.46%	\$64
	<b>Bank of Odessa</b>	\$286,877	\$1,053	1.50%	8.23%	42.29%	\$53	\$1,053	1.50%	8.23%	42.29%	\$53
	<b>Macon-Atlanta State Bank</b>	\$286,952	\$958	1.34%	12.13%	69.85%	\$73	\$958	1.34%	12.13%	69.85%	\$73
	<b>Community Bank of Raymore</b>	\$290,741	\$1,753	2.50%	29.90%	48.86%	\$77	\$1,753	2.50%	29.90%	48.86%	\$77
	<b>St. Johns Bank and Trust Company</b>	\$295,005	\$612	0.84%	8.16%	72.19%	\$70	\$612	0.84%	8.16%	72.19%	\$70
	<b>Peoples Savings Bank of Rhineland</b>	\$297,786	\$705	0.96%	9.55%	67.59%	\$74	\$705	0.96%	9.55%	67.59%	\$74
	<b>Freedom Bank of Southern Missouri</b>	\$313,211	\$1,112	1.44%	14.71%	58.43%	\$72	\$1,112	1.44%	14.71%	58.43%	\$72
	<b>Bank of Bolivar</b>	\$318,899	\$338	1.01%	9.49%	59.40%	\$58	\$338	1.01%	9.49%	59.40%	\$58
	<b>Community Bank and Trust</b>	\$322,870	\$468	0.60%	6.18%	85.12%	\$62	\$468	0.60%	6.18%	85.12%	\$62
	<b>M1 Bank</b>	\$337,757	\$1,222	1.58%	15.66%	39.52%	\$85	\$1,222	1.58%	15.66%	39.52%	\$85
	<b>First Missouri Bank</b>	\$337,819	\$1,043	1.28%	13.93%	62.81%	\$74	\$1,043	1.28%	13.93%	62.81%	\$74
	<b>Legacy Bank &amp; Trust Company</b>	\$341,097	\$1,268	1.57%	16.09%	55.29%	\$84	\$1,268	1.57%	16.09%	55.29%	\$84
	<b>UNICO Bank</b>	\$341,106	\$503	0.60%	6.93%	77.16%	\$46	\$503	0.60%	6.93%	77.16%	\$46
	<b>Central Bank of Branson</b>	\$343,388	\$1,190	1.36%	13.31%	60.90%	\$67	\$1,190	1.36%	13.31%	60.90%	\$67
	<b>Bank of Advance</b>	\$350,159	\$1,822	2.12%	17.09%	54.72%	\$81	\$1,822	2.12%	17.09%	54.72%	\$81
	<b>New Era Bank</b>	\$356,893	\$1,746	1.99%	17.12%	47.71%	\$49	\$1,746	1.99%	17.12%	47.71%	\$49
	<b>First State Bank and Trust Company, Inc.</b>	\$375,503	\$1,657	1.77%	13.42%	61.60%	\$77	\$1,657	1.77%	13.42%	61.60%	\$77
	<b>First Midwest Bank of Dexter</b>	\$377,361	\$634	0.71%	6.44%	63.83%	\$68	\$634	0.71%	6.44%	63.83%	\$68
	<b>Farmers Bank of Northern Missouri</b>	\$378,185	\$1,205	1.28%	9.27%	55.24%	\$62	\$1,205	1.28%	9.27%	55.24%	\$62
	<b>Phelps County Bank</b>	\$378,464	\$1,683	1.85%	22.15%	61.47%	\$74	\$1,683	1.85%	22.15%	61.47%	\$74
	<b>Regional Missouri Bank</b>	\$380,969	\$2,031	2.13%	17.98%	49.40%	\$69	\$2,031	2.13%	17.98%	49.40%	\$69
	<b>Callaway Bank</b>	\$382,244	\$859	0.91%	9.11%	70.50%	\$61	\$859	0.91%	9.11%	70.50%	\$61
	<b>West Plains Bank and Trust Company</b>	\$391,364	\$1,587	1.62%	12.70%	62.78%	\$71	\$1,587	1.62%	12.70%	62.78%	\$71
	<b>United Bank of Union</b>	\$392,699	\$1,378	1.45%	13.28%	62.62%	\$69	\$1,378	1.45%	13.28%	62.62%	\$69
	<b>Legends Bank</b>	\$401,976	\$1,669	1.69%	11.54%	48.13%	\$69	\$1,669	1.69%	11.54%	48.13%	\$69
	<b>First State Bank of St. Charles, Missouri</b>	\$402,375	\$974	1.03%	7.42%	85.22%	\$144	\$974	1.03%	7.42%	85.22%	\$144
	<b>Triad Bank</b>	\$410,773	\$1,025	1.05%	10.91%	58.95%	\$145	\$1,025	1.05%	10.91%	58.95%	\$145
	<b>Lead Bank</b>	\$411,407	\$871	0.92%	10.86%	92.40%	\$104	\$871	0.92%	10.86%	92.40%	\$104
	<b>Bank of Old Monroe</b>	\$412,276	\$3,700	3.72%	24.02%	46.68%	\$72	\$3,700	3.72%	24.02%	46.68%	\$72
	<b>HOME BANK</b>	\$418,289	\$1,087	1.05%	10.78%	74.59%	\$67	\$1,087	1.05%	10.78%	74.59%	\$67
	<b>Central Bank of Sedalia</b>	\$423,637	\$1,848	1.73%	19.09%	49.84%	\$58	\$1,848	1.73%	19.09%	49.84%	\$58
	<b>American Bank of Missouri</b>	\$426,738	\$748	0.74%	6.76%	69.03%	\$91	\$748	0.74%	6.76%	69.03%	\$91
	<b>Bank of Kirksville</b>	\$431,610	\$947	0.87%	7.02%	62.31%	\$53	\$947	0.87%	7.02%	62.31%	\$53
	<b>MRV Banks</b>	\$435,236	\$1,844	1.58%	18.64%	41.89%	\$93	\$1,844	1.58%	18.64%	41.89%	\$93
	<b>First Midwest Bank of Poplar Bluff</b>	\$467,063	\$1,878	1.65%	16.97%	58.04%	\$72	\$1,878	1.65%	16.97%	58.04%	\$72
	<b>Maries County Bank</b>	\$480,101	\$1,086	0.91%	5.69%	70.76%	\$72	\$1,086	0.91%	5.69%	70.76%	\$72
	<b>St. Louis Bank</b>	\$491,086	\$600	0.50%	5.33%	78.03%	\$128	\$600	0.50%	5.33%	78.03%	\$128
	<b>Peoples Bank &amp; Trust Company</b>	\$494,941	\$1,394	1.12%	11.73%	71.82%	\$66	\$1,394	1.12%	11.73%	71.82%	\$66
	<b>Peoples Community Bank</b>	\$495,380	\$3,737	2.97%	16.22%	37.63%	\$41	\$3,737	2.97%	16.22%	37.63%	\$41
	<b>State Average of Asset Group B</b>	<b>\$362,336</b>	<b>\$1,202</b>	<b>1.33%</b>	<b>11.89%</b>	<b>62.96%</b>	<b>\$75</b>	<b>\$1,202</b>	<b>1.33%</b>	<b>11.89%</b>	<b>62.96%</b>	<b>\$75</b>

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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Lindell Bank & Trust Company	\$515,780	\$2,274	1.76%	8.49%	50.92%	\$60	\$2,274	1.76%	8.49%	50.92%	\$60
	Citizens National Bank of Greater St. Louis	\$519,537	\$1,558	1.19%	11.15%	63.50%	\$72	\$1,558	1.19%	11.15%	63.50%	\$72
	HNB National Bank	\$521,367	\$5,225	4.01%	30.77%	37.34%	\$59	\$5,225	4.01%	30.77%	37.34%	\$59
	Mid America Bank	\$521,477	\$2,419	1.88%	17.62%	49.46%	\$101	\$2,419	1.88%	17.62%	49.46%	\$101
	Sullivan Bank	\$544,572	\$1,789	1.34%	13.36%	62.30%	\$66	\$1,789	1.34%	13.36%	62.30%	\$66
	Old Missouri Bank	\$550,763	\$1,249	0.93%	9.48%	58.90%	\$78	\$1,249	0.93%	9.48%	58.90%	\$78
	Town & Country Bank	\$556,555	\$2,055	1.51%	12.18%	64.11%	\$65	\$2,055	1.51%	12.18%	64.11%	\$65
	Blue Ridge Bank and Trust Co.	\$559,585	\$1,419	1.01%	9.90%	67.78%	\$74	\$1,419	1.01%	9.90%	67.78%	\$74
	Parkside Financial Bank & Trust	\$564,540	\$1,684	1.21%	11.18%	62.31%	\$189	\$1,684	1.21%	11.18%	62.31%	\$189
	BTC Bank	\$575,481	\$1,449	1.01%	7.35%	64.95%	\$79	\$1,449	1.01%	7.35%	64.95%	\$79
	Jefferson Bank and Trust Company	\$628,104	\$1,500	0.98%	7.98%	57.49%	\$80	\$1,500	0.98%	7.98%	57.49%	\$80
	Jefferson Bank of Missouri	\$656,412	\$3,012	1.87%	19.64%	47.46%	\$72	\$3,012	1.87%	19.64%	47.46%	\$72
	Mid-Missouri Bank	\$676,174	\$1,610	0.97%	10.51%	72.08%	\$70	\$1,610	0.97%	10.51%	72.08%	\$70
	Royal Banks of Missouri	\$693,947	\$1,750	1.00%	6.24%	60.59%	\$82	\$1,750	1.00%	6.24%	60.59%	\$82
	Springfield First Community Bank	\$708,574	\$2,206	1.28%	7.48%	42.01%	\$140	\$2,206	1.28%	7.48%	42.01%	\$140
	Midwest Regional Bank	\$734,862	(\$643)	(0.35%)	(3.91%)	81.09%	\$92	(\$643)	(0.35%)	(3.91%)	81.09%	\$92
	Bank of Washington	\$748,636	\$2,326	1.29%	9.59%	64.39%	\$96	\$2,326	1.29%	9.59%	64.39%	\$96
	Wood & Huston Bank	\$767,249	\$2,876	1.49%	13.58%	63.52%	\$69	\$2,876	1.49%	13.58%	63.52%	\$69
	Focus Bank	\$769,077	\$2,200	1.16%	10.64%	69.09%	\$68	\$2,200	1.16%	10.64%	69.09%	\$68
	Central Bank of Lake of the Ozarks	\$774,008	\$3,374	1.72%	18.70%	54.25%	\$67	\$3,374	1.72%	18.70%	54.25%	\$67
	Southwest Missouri Bank	\$797,246	\$1,860	0.95%	10.05%	72.25%	\$73	\$1,860	0.95%	10.05%	72.25%	\$73
	Montgomery Bank	\$902,639	\$2,699	1.19%	12.98%	69.73%	\$74	\$2,699	1.19%	12.98%	69.73%	\$74
	Cass Commercial Bank	\$926,445	\$3,700	1.69%	10.22%	44.13%	\$156	\$3,700	1.69%	10.22%	44.13%	\$156
	NBKC Bank	\$933,981	\$18,570	9.16%	66.77%	65.25%	\$230	\$18,570	9.16%	66.77%	65.25%	\$230
	Citizens Bank and Trust Company	\$941,433	\$1,435	0.65%	5.79%	80.38%	\$72	\$1,435	0.65%	5.79%	80.38%	\$72
	Nodaway Valley Bank	\$958,539	\$4,770	2.03%	14.38%	56.30%	\$92	\$4,770	2.03%	14.38%	56.30%	\$92
	State Average of Asset Group C	\$694,115	\$2,860	1.65%	13.54%	60.83%	\$91	\$2,860	1.65%	13.54%	60.83%	\$91

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<b>Asset Group D - Over \$1 billion in total assets</b>												
	Guaranty Bank	\$1,025,137	\$2,542	0.99%	9.43%	64.20%	\$68	\$2,542	0.99%	9.43%	64.20%	\$68
	OakStar Bank	\$1,050,879	\$2,212	0.86%	7.67%	69.44%	\$99	\$2,212	0.86%	7.67%	69.44%	\$99
	Providence Bank	\$1,101,967	\$1,728	0.65%	4.20%	75.62%	\$96	\$1,728	0.65%	4.20%	75.62%	\$96
	Sterling Bank	\$1,241,797	\$4,190	1.35%	11.33%	50.62%	\$78	\$4,190	1.35%	11.33%	50.62%	\$78
	Central Bank of the Ozarks	\$1,493,120	\$4,494	1.26%	13.07%	61.82%	\$69	\$4,494	1.26%	13.07%	61.82%	\$69
	Hawthorn Bank	\$1,518,327	\$1,572	0.42%	3.81%	65.30%	\$74	\$1,572	0.42%	3.81%	65.30%	\$74
	Country Club Bank	\$1,539,264	\$4,025	1.07%	10.60%	72.15%	\$138	\$4,025	1.07%	10.60%	72.15%	\$138
	Bank of Missouri	\$1,828,398	\$8,232	1.82%	13.86%	57.35%	\$88	\$8,232	1.82%	13.86%	57.35%	\$88
	Central Bank of Boone County	\$2,004,030	\$7,451	1.46%	15.69%	53.34%	\$71	\$7,451	1.46%	15.69%	53.34%	\$71
	Central Bank of St. Louis	\$2,067,323	\$7,980	1.56%	13.85%	53.23%	\$108	\$7,980	1.56%	13.85%	53.23%	\$108
	Midwest BankCentre	\$2,072,126	\$2,962	0.58%	5.75%	75.46%	\$110	\$2,962	0.58%	5.75%	75.46%	\$110
	Academy Bank, N.A.	\$2,163,530	\$1,253	0.24%	1.85%	71.77%	\$77	\$1,253	0.24%	1.85%	71.77%	\$77
	Southern Bank	\$2,361,151	\$5,444	0.94%	8.78%	57.54%	\$65	\$5,444	0.94%	8.78%	57.54%	\$65
	Central Bank of the Midwest	\$2,506,921	\$7,682	1.26%	8.66%	56.28%	\$68	\$7,682	1.26%	8.66%	56.28%	\$68
	First State Community Bank	\$2,674,223	\$10,618	1.62%	13.15%	57.30%	\$67	\$10,618	1.62%	13.15%	57.30%	\$67
	Stifel Bank	\$2,745,381	\$9,920	1.72%	24.74%	27.95%	\$194	\$9,920	1.72%	24.74%	27.95%	\$194
	Central Trust Bank	\$2,925,213	\$8,094	1.19%	15.11%	65.80%	\$79	\$8,094	1.19%	15.11%	65.80%	\$79
	Great Southern Bank	\$5,074,900	\$16,402	1.32%	9.88%	55.66%	\$70	\$16,402	1.32%	9.88%	55.66%	\$70
	First Bank	\$6,260,701	\$11,715	0.76%	7.18%	67.60%	\$103	\$11,715	0.76%	7.18%	67.60%	\$103
	Enterprise Bank & Trust	\$7,479,341	\$14,865	0.81%	6.13%	45.72%	\$101	\$14,865	0.81%	6.13%	45.72%	\$101
	State Average of Asset Group D	\$2,556,686	\$6,669	1.09%	10.24%	60.21%	\$91	\$6,669	1.09%	10.24%	60.21%	\$91

Source: SNL Financial

Note: Report includes only bank-level data.

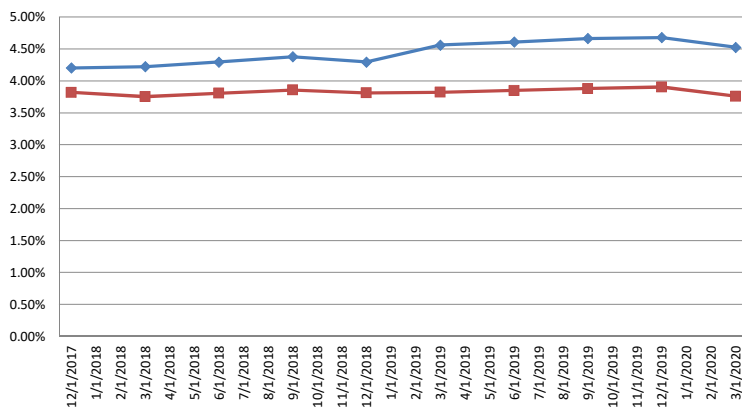
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# Balance Sheet & Net Interest Margin

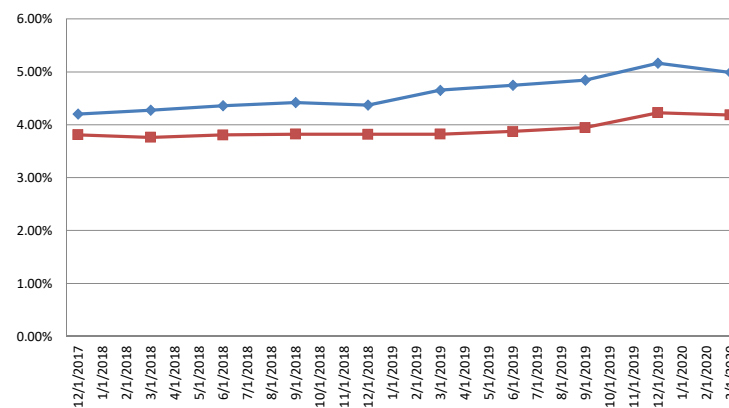
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



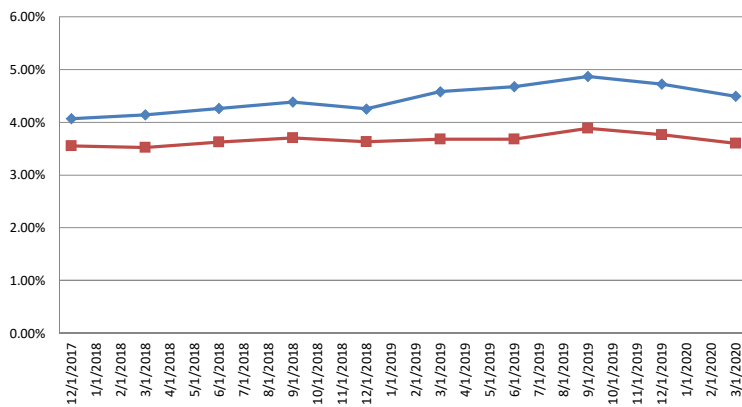
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.20%	4.22%	4.29%	4.38%	4.29%	4.56%	4.61%	4.66%	4.68%	4.52%
Net Interest Margin (FTE)	3.82%	3.75%	3.80%	3.85%	3.81%	3.82%	3.85%	3.88%	3.90%	3.76%

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



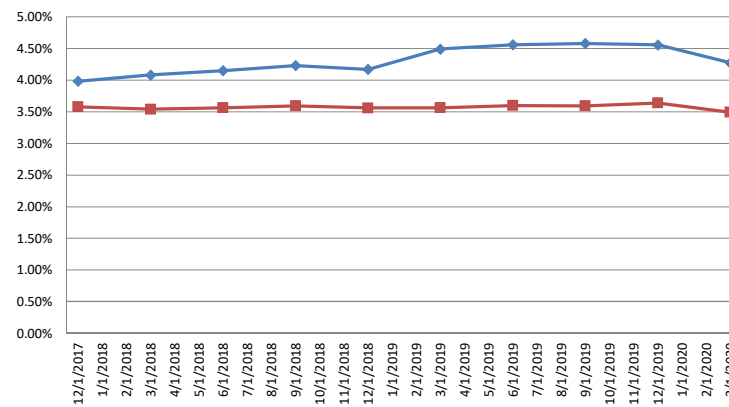
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.20%	4.27%	4.36%	4.42%	4.37%	4.65%	4.74%	4.84%	5.16%	4.99%
Net Interest Margin (FTE)	3.81%	3.76%	3.80%	3.82%	3.82%	3.82%	3.87%	3.94%	4.23%	4.18%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	4.07%	4.14%	4.26%	4.38%	4.25%	4.58%	4.67%	4.87%	4.72%	4.49%
Net Interest Margin (FTE)	3.55%	3.52%	3.62%	3.71%	3.63%	3.68%	3.68%	3.89%	3.76%	3.60%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Yield on Earning Assets	3.98%	4.08%	4.15%	4.23%	4.17%	4.49%	4.56%	4.58%	4.55%	4.27%
Net Interest Margin (FTE)	3.58%	3.54%	3.56%	3.59%	3.56%	3.56%	3.60%	3.59%	3.64%	3.49%

Source: SNL Financial

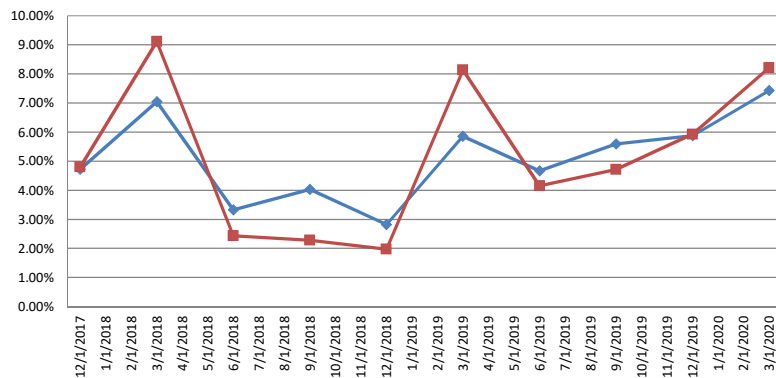
Note: Report includes only bank-level data.

NA = data was not available.

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

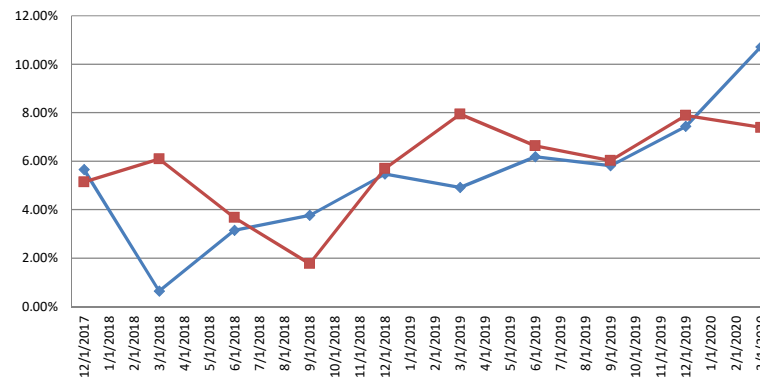
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



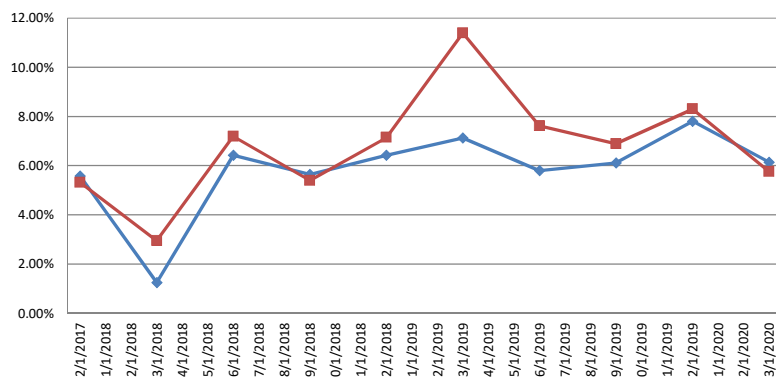
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Asset Growth Rate	4.72%	7.04%	3.32%	4.03%	2.82%	5.86%	4.67%	5.59%	5.88%	7.43%
Deposit Growth Rate	4.80%	9.11%	2.43%	2.28%	1.97%	8.14%	4.15%	4.71%	5.93%	8.21%

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



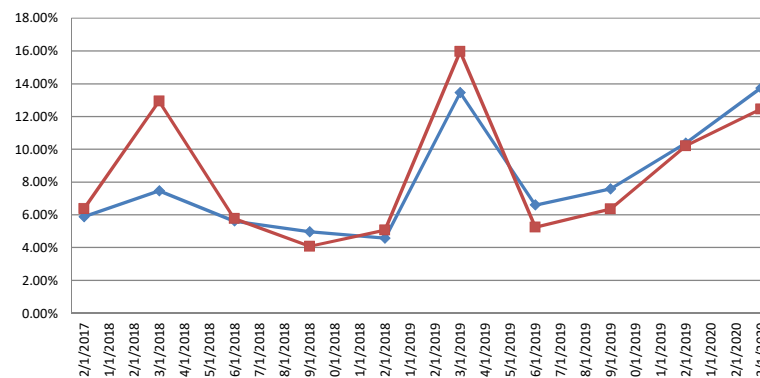
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Asset Growth Rate	5.66%	0.64%	3.15%	3.77%	5.47%	4.92%	6.19%	5.82%	7.44%	10.72%
Deposit Growth Rate	5.14%	6.09%	3.68%	1.77%	5.69%	7.94%	6.63%	6.02%	7.89%	7.39%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Asset Growth Rate	5.57%	1.24%	6.42%	5.64%	6.42%	7.13%	5.79%	6.11%	7.81%	6.13%
Deposit Growth Rate	5.31%	2.95%	7.19%	5.40%	7.15%	11.40%	7.62%	6.89%	8.30%	5.75%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Asset Growth Rate	5.88%	7.47%	5.62%	4.97%	4.57%	13.47%	6.60%	7.58%	10.38%	13.75%
Deposit Growth Rate	6.37%	12.93%	5.77%	4.08%	5.06%	15.97%	5.24%	6.35%	10.20%	12.45%

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.

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

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 (%)
	<b>Corder Bank</b>	\$19,834	\$12,800	\$17,524	73.04%	35.75%	\$3,967	4.46%	0.90%	0.96%	3.81%	5.75%	5.77%
	<b>America's Community Bank</b>	\$30,810	\$27,301	\$27,102	100.73%	10.92%	\$3,851	5.25%	1.71%	1.45%	3.91%	(6.78%)	(8.17%)
	<b>Bank of New Cambria</b>	\$31,108	\$12,753	\$26,598	47.95%	59.73%	\$3,889	3.77%	0.45%	0.33%	3.42%	8.99%	9.39%
	<b>La Monte Community Bank</b>	\$31,999	\$22,676	\$28,473	79.64%	8.49%	\$4,571	4.06%	0.79%	0.62%	3.49%	20.11%	22.82%
	<b>Bank of Houston</b>	\$32,340	\$14,670	\$28,144	52.12%	49.13%	\$1,797	4.22%	0.35%	0.28%	3.95%	13.19%	12.37%
	<b>State Bank</b>	\$33,156	\$16,037	\$29,999	53.46%	48.44%	\$3,316	4.14%	0.21%	0.16%	4.02%	3.43%	2.00%
	<b>Canton State Bank</b>	\$33,626	\$22,290	\$29,516	75.52%	23.80%	\$3,057	4.23%	0.85%	0.64%	3.65%	(21.30%)	19.50%
	<b>First Security Bank</b>	\$34,305	\$21,396	\$31,207	68.56%	23.90%	\$4,901	4.37%	0.36%	0.30%	4.10%	22.36%	20.74%
	<b>Bank of Orrick</b>	\$36,231	\$15,315	\$32,333	47.37%	49.99%	\$4,026	4.04%	0.28%	0.22%	3.84%	42.14%	45.37%
	<b>CBC Bank</b>	\$38,187	\$8,192	\$34,512	23.74%	64.05%	\$2,937	2.65%	0.42%	0.32%	2.36%	14.83%	13.78%
	<b>Neighbors Bank</b>	\$40,579	\$20,720	\$32,549	63.66%	49.19%	\$700	3.76%	1.30%	0.92%	2.89%	113.11%	86.50%
	<b>FMB Bank</b>	\$41,071	\$17,439	\$37,235	46.83%	24.42%	\$3,734	3.87%	1.09%	0.74%	3.12%	45.64%	61.82%
	<b>Montrose Savings Bank</b>	\$42,134	\$27,976	\$35,437	78.95%	31.98%	\$4,682	4.57%	0.65%	0.52%	4.15%	3.88%	4.19%
	<b>Community Bank of Memphis</b>	\$44,542	\$26,065	\$37,730	69.08%	40.14%	\$4,949	4.25%	1.02%	0.79%	3.48%	6.14%	6.43%
	<b>Sherwood Community Bank</b>	\$51,606	\$27,893	\$46,660	59.78%	37.53%	\$2,716	4.16%	0.57%	0.46%	3.79%	40.21%	46.22%
	<b>1st Cameron State Bank</b>	\$53,709	\$21,312	\$44,554	47.83%	57.89%	\$3,836	3.26%	0.31%	0.25%	3.03%	7.22%	12.85%
	<b>Bank of Louisiana</b>	\$53,972	\$35,167	\$48,048	73.19%	17.51%	\$3,598	4.37%	1.03%	0.85%	3.63%	17.47%	22.74%
	<b>Kahoka State Bank</b>	\$54,789	\$31,966	\$48,972	65.27%	31.41%	\$3,424	4.34%	1.22%	1.13%	3.25%	20.16%	20.60%
	<b>Bank of Iberia</b>	\$55,667	\$31,968	\$49,606	64.44%	43.14%	\$3,093	4.81%	0.72%	0.61%	4.24%	0.25%	(1.28%)
	<b>Community Bank of Missouri</b>	\$56,780	\$40,945	\$48,738	84.01%	21.05%	\$3,154	5.53%	0.48%	0.38%	5.22%	21.68%	25.58%
	<b>Farmers Bank of Green City</b>	\$57,983	\$43,228	\$50,142	86.21%	12.33%	\$3,411	5.07%	1.76%	1.61%	3.59%	21.30%	27.36%
	<b>Tri-County Trust Company</b>	\$58,027	\$41,923	\$51,400	81.56%	19.71%	\$4,836	4.89%	1.46%	1.25%	3.94%	(1.53%)	5.85%
	<b>Bank of Billings</b>	\$60,209	\$46,139	\$51,258	90.01%	17.25%	\$2,737	6.30%	1.11%	0.69%	5.45%	(0.07%)	20.29%
	<b>United Security Bank</b>	\$61,136	\$43,699	\$51,036	85.62%	21.38%	\$5,095	4.69%	1.09%	0.86%	4.07%	(2.37%)	(1.57%)
	<b>Peoples Bank of Moniteau County</b>	\$62,026	\$35,165	\$48,937	71.86%	39.33%	\$4,771	4.02%	1.55%	1.22%	2.91%	17.92%	18.31%
	<b>Peoples Bank of Altenburg</b>	\$64,655	\$46,328	\$55,396	83.63%	23.86%	\$4,618	4.67%	1.01%	0.70%	4.04%	7.36%	8.90%
	<b>Farmers Bank of Lohman</b>	\$67,479	\$19,341	\$56,445	34.27%	76.04%	\$6,748	3.04%	0.84%	0.69%	2.52%	(2.54%)	(3.53%)
	<b>Farmers State Bank, S/B</b>	\$69,077	\$54,460	\$59,934	90.87%	15.59%	\$2,228	6.23%	1.05%	0.84%	5.45%	21.31%	21.90%
	<b>Investors Community Bank</b>	\$69,689	\$26,643	\$59,460	44.81%	62.65%	\$4,356	3.71%	0.96%	0.76%	3.39%	(4.92%)	8.25%
	<b>Citizens Bank of Edina</b>	\$71,328	\$59,375	\$61,556	96.46%	13.08%	\$5,487	5.19%	0.87%	0.65%	4.59%	(12.55%)	0.64%
	<b>Silex Banking Company</b>	\$72,750	\$34,438	\$60,693	56.74%	57.35%	\$6,614	3.63%	0.69%	0.55%	3.24%	4.45%	4.30%
	<b>Alton Bank</b>	\$74,057	\$43,404	\$57,476	75.52%	27.34%	\$4,114	5.18%	1.59%	1.38%	4.02%	6.82%	7.84%
	<b>Concordia Bank</b>	\$76,340	\$55,461	\$67,468	82.20%	20.36%	\$3,635	4.98%	0.69%	0.54%	4.45%	37.79%	42.01%
	<b>Metz Banking Company</b>	\$77,420	\$50,243	\$68,215	73.65%	32.88%	\$5,530	4.55%	1.45%	1.08%	3.58%	15.12%	17.71%
	<b>Commercial Bank of Oak Grove</b>	\$81,532	\$55,651	\$69,142	80.49%	23.48%	\$5,435	4.08%	1.24%	1.14%	3.10%	(5.12%)	(5.75%)
	<b>Security Bank of Southwest Missouri</b>	\$81,812	\$59,070	\$71,861	82.20%	25.40%	\$2,727	5.19%	1.09%	0.71%	4.51%	15.24%	17.78%
	<b>Community State Bank</b>	\$83,217	\$52,147	\$68,831	75.76%	16.83%	\$5,548	4.48%	1.32%	1.01%	3.55%	8.16%	10.88%

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.

## Balance Sheet &amp; Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

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 (%)
	<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
	Senath State Bank	\$83,545	\$47,859	\$71,099	67.31%	43.89%	\$4,397	5.16%	0.85%	0.60%	4.52%	(0.73%)	0.77%
	TPNB Bank	\$83,671	\$41,036	\$68,164	60.20%	35.66%	\$5,578	3.64%	0.94%	0.82%	3.03%	(11.14%)	(8.37%)
	Hamilton Bank	\$85,004	\$48,222	\$76,455	63.07%	35.45%	\$4,722	4.77%	0.79%	0.61%	4.34%	29.76%	32.49%
	Community Bank of Pleasant Hill	\$88,751	\$30,145	\$79,381	37.98%	65.80%	\$4,671	3.13%	0.54%	0.39%	2.77%	28.42%	27.32%
	Bank of Brookfield-Purdin, National Association	\$88,987	\$22,499	\$68,873	32.67%	65.04%	\$5,235	3.37%	0.86%	0.72%	2.80%	11.83%	10.36%
	Table Rock Community Bank	\$90,795	\$64,888	\$81,956	79.17%	18.34%	\$3,632	5.06%	0.72%	0.61%	4.47%	18.22%	20.30%
	Bank of Grain Valley	\$91,058	\$56,744	\$70,205	80.83%	35.72%	\$5,356	4.24%	0.44%	0.32%	4.01%	(18.63%)	(25.57%)
	Connections Bank	\$91,399	\$71,656	\$79,473	90.16%	14.81%	\$4,352	5.50%	1.51%	1.33%	4.23%	8.81%	9.67%
	County Bank	\$94,565	\$68,762	\$85,700	80.24%	16.19%	\$4,728	4.76%	0.62%	0.45%	4.31%	16.55%	19.93%
	First Independent Bank	\$94,663	\$51,996	\$82,386	63.11%	44.76%	\$3,264	4.35%	1.17%	0.83%	3.57%	4.10%	2.48%
	Citizens Bank of Rogersville	\$95,557	\$76,299	\$70,918	107.59%	11.47%	\$3,982	5.16%	1.32%	1.05%	4.18%	3.93%	22.39%
	Security Bank of the Ozarks	\$95,793	\$67,408	\$86,765	77.69%	12.18%	\$2,038	5.56%	0.83%	0.61%	4.99%	1.79%	4.48%
	Merchants and Farmers Bank of Salisbury	\$96,128	\$56,602	\$86,533	65.41%	25.74%	\$3,004	4.46%	0.89%	0.58%	3.81%	(32.28%)	(36.52%)
	Citizens Bank & Trust	\$97,831	\$41,688	\$79,521	52.42%	27.54%	\$4,892	3.40%	0.46%	0.38%	3.09%	(9.94%)	(10.80%)
	First National Bank of Nevada	\$99,855	\$52,651	\$83,685	62.92%	53.47%	\$5,874	3.95%	0.80%	0.61%	3.48%	5.67%	4.09%
	State Bank of Missouri	\$99,889	\$56,464	\$90,487	62.40%	27.22%	\$3,700	4.01%	0.61%	0.51%	3.61%	(0.45%)	(1.30%)
	Bank of New Madrid	\$101,201	\$49,690	\$89,588	55.47%	22.19%	\$3,614	4.30%	1.03%	0.71%	3.93%	2.67%	7.88%
	Peoples Bank of Wyaconda	\$101,563	\$70,544	\$89,828	78.53%	16.10%	\$3,762	4.45%	1.30%	1.13%	3.41%	4.01%	7.75%
	Kennett Trust Bank	\$102,524	\$66,423	\$88,312	75.21%	27.10%	\$3,943	4.70%	1.45%	1.01%	3.76%	(15.61%)	(18.69%)
	Bank of Salem	\$102,573	\$58,177	\$87,971	66.13%	22.59%	\$3,799	4.01%	0.80%	0.65%	3.48%	(12.38%)	(15.12%)
	Jonesburg State Bank	\$102,696	\$72,127	\$91,534	78.80%	27.47%	\$3,950	4.59%	0.84%	0.63%	4.02%	9.36%	12.08%
	HomePride Bank	\$105,248	\$75,693	\$94,493	80.10%	18.97%	\$2,567	5.04%	1.27%	1.00%	4.04%	23.73%	31.73%
	Mercantile Bank of Louisiana, Missouri	\$105,276	\$75,305	\$80,709	93.30%	27.98%	\$4,577	4.52%	0.87%	0.67%	3.96%	(11.27%)	0.80%
	New Frontier Bank	\$106,687	\$73,341	\$96,947	75.65%	21.55%	\$5,080	4.65%	1.31%	1.04%	3.64%	11.82%	12.71%
	Community Bank of El Dorado Springs	\$107,022	\$53,397	\$88,615	60.26%	57.18%	\$6,689	3.88%	1.33%	1.15%	2.94%	6.29%	5.00%
	Saints Avenue Bank	\$107,072	\$85,612	\$92,125	92.93%	9.22%	\$3,692	4.89%	1.23%	1.03%	3.88%	8.02%	8.99%
	Security Bank of Pulaski County	\$108,114	\$72,081	\$93,750	76.89%	12.48%	\$3,379	4.91%	1.12%	0.92%	4.09%	(37.99%)	(42.62%)
	1st Advantage Bank	\$108,248	\$93,261	\$88,349	105.56%	11.19%	\$5,697	4.56%	1.65%	1.35%	3.32%	(14.83%)	(18.72%)
	Citizens Community Bank	\$110,844	\$75,986	\$97,100	78.26%	23.04%	\$5,038	4.37%	1.36%	0.85%	3.52%	16.42%	17.67%
	First Community Bank of the Ozarks	\$113,691	\$77,370	\$90,967	85.05%	17.89%	\$3,790	4.22%	1.15%	0.91%	3.36%	(41.77%)	(25.09%)
	Northeast Missouri State Bank	\$113,987	\$52,179	\$95,219	54.80%	45.66%	\$7,124	4.21%	1.09%	0.83%	3.57%	15.21%	14.05%
	Preferred Bank	\$114,454	\$36,432	\$105,573	34.51%	53.99%	\$4,088	3.28%	0.61%	0.43%	2.98%	2.15%	4.05%
	Bank of Monticello	\$116,319	\$76,550	\$95,943	79.79%	23.48%	\$4,154	5.07%	1.18%	0.98%	4.17%	(10.76%)	(12.01%)
	Progressive Ozark Bank	\$117,495	\$102,166	\$104,023	98.21%	6.22%	\$2,866	5.08%	0.55%	0.41%	4.69%	5.61%	7.47%
	First Bank of the Lake	\$119,716	\$56,606	\$107,376	52.72%	55.50%	\$2,394	4.76%	2.38%	2.24%	2.73%	17.71%	21.39%
	Chillicothe State Bank	\$123,780	\$71,379	\$111,728	63.89%	38.35%	\$4,761	3.98%	0.80%	0.60%	3.42%	9.31%	8.56%
	Independent Farmers Bank	\$123,907	\$62,734	\$106,940	58.66%	26.18%	\$3,997	4.99%	0.94%	0.64%	4.38%	(16.56%)	(21.76%)
	Bank of Crocker	\$124,903	\$52,620	\$108,878	48.33%	42.53%	\$3,287	3.72%	0.84%	0.65%	3.17%	10.02%	8.69%
	Clay County Savings Bank	\$126,178	\$77,244	\$113,216	68.23%	31.89%	\$3,505	3.98%	0.70%	0.55%	3.39%	87.41%	102.61%
	First Midwest Bank of the Ozarks	\$127,862	\$95,114	\$110,586	86.01%	15.03%	\$3,197	4.87%	1.27%	1.10%	3.80%	13.11%	16.28%
	Tipton Latham Bank, National Association	\$140,484	\$93,910	\$124,576	75.38%	31.57%	\$6,690	4.75%	1.80%	1.52%	3.32%	(0.70%)	(1.19%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

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 (%)
	<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
	Meramec Valley Bank	\$128,994	\$105,724	\$102,330	103.32%	14.64%	\$4,961	4.50%	1.38%	1.17%	3.41%	17.66%	7.53%
	F&M Bank and Trust Company	\$129,413	\$103,386	\$115,449	89.55%	12.78%	\$3,922	4.20%	0.77%	0.62%	3.61%	(12.63%)	(15.13%)
	First Community National Bank	\$130,126	\$64,205	\$117,707	54.55%	41.00%	\$1,859	4.28%	0.89%	0.50%	3.79%	11.74%	13.28%
	Farmers Bank of Lincoln	\$131,972	\$90,527	\$115,437	78.42%	24.55%	\$5,738	4.68%	1.45%	1.13%	3.65%	20.30%	24.42%
	Commercial Trust Company of Fayette	\$132,364	\$94,881	\$114,035	83.20%	22.09%	\$4,727	3.87%	0.98%	0.81%	3.15%	(6.19%)	(6.20%)
	Citizens-Farmers Bank of Cole Camp	\$137,366	\$86,735	\$115,364	75.18%	22.84%	\$5,088	4.37%	1.29%	1.06%	3.55%	12.50%	15.24%
	Bank Star	\$138,476	\$111,426	\$115,165	96.75%	13.35%	\$4,616	4.63%	0.99%	0.65%	3.97%	10.38%	12.41%
	State Bank of Southwest Missouri	\$139,361	\$91,856	\$118,674	77.40%	23.96%	\$5,574	3.83%	0.82%	0.63%	3.20%	16.96%	16.61%
	Cornerstone Bank	\$140,112	\$107,844	\$119,566	90.20%	20.16%	\$2,547	6.07%	1.68%	1.35%	4.92%	2.22%	1.58%
	Community Point Bank	\$140,735	\$104,582	\$127,259	82.18%	17.32%	\$6,397	4.27%	1.73%	1.53%	2.89%	10.97%	11.14%
	Paramount Bank	\$140,828	\$115,395	\$72,820	158.47%	11.89%	\$1,067	4.14%	1.96%	1.94%	2.11%	140.35%	87.69%
	Bank 21	\$143,170	\$113,974	\$115,486	98.69%	13.30%	\$3,492	4.81%	1.60%	1.29%	3.59%	3.42%	4.84%
	Adrian Bank	\$144,931	\$95,067	\$126,612	75.09%	26.28%	\$4,675	4.75%	0.77%	0.61%	4.31%	12.66%	15.26%
	Citizens Bank of Charleston	\$145,586	\$89,992	\$119,691	75.19%	39.07%	\$6,933	4.29%	1.02%	0.81%	3.64%	8.11%	7.67%
	St. Clair County State Bank	\$147,908	\$110,542	\$126,508	87.38%	20.57%	\$4,771	4.87%	1.30%	1.10%	3.94%	2.89%	1.66%
	Citizens Bank of Newburg	\$151,736	\$107,994	\$136,391	79.18%	14.38%	\$3,701	4.95%	1.65%	1.33%	3.55%	22.74%	25.06%
	Seymour Bank	\$152,049	\$104,897	\$124,675	84.14%	31.47%	\$3,103	5.12%	1.45%	1.22%	4.07%	(26.83%)	(29.38%)
	Heritage Community Bank	\$152,162	\$125,568	\$130,270	96.39%	12.46%	\$4,004	5.07%	1.61%	1.39%	3.74%	16.29%	21.41%
	Bank of St. Elizabeth	\$155,144	\$134,338	\$129,990	103.34%	10.99%	\$4,433	5.46%	1.32%	1.00%	4.51%	16.47%	7.06%
	Alliant Bank	\$156,003	\$124,414	\$138,727	89.68%	14.23%	\$3,250	4.76%	1.18%	0.84%	3.96%	(10.95%)	(12.50%)
	Citizens Bank of Eldon	\$158,622	\$121,771	\$135,910	89.60%	18.57%	\$4,174	4.98%	0.91%	0.65%	4.40%	6.80%	6.86%
	Carrollton, Missouri	\$159,566	\$69,686	\$129,851	53.67%	36.49%	\$6,137	3.70%	1.16%	1.00%	2.91%	(0.08%)	(0.09%)
	Citizens Bank	\$160,814	\$122,362	\$145,625	84.03%	18.21%	\$3,655	5.52%	0.93%	0.65%	4.87%	25.90%	29.81%
	Heritage Bank of the Ozarks	\$161,978	\$119,540	\$132,536	90.19%	16.48%	\$3,600	5.01%	1.31%	1.06%	3.99%	(3.52%)	(11.05%)
	Bank Northwest	\$162,947	\$113,869	\$148,649	76.60%	18.24%	\$4,526	5.03%	1.08%	0.70%	4.37%	(20.59%)	(15.11%)
	Bank of Weston	\$164,507	\$115,317	\$150,877	76.43%	21.04%	\$4,113	4.64%	0.77%	0.56%	4.12%	39.74%	43.29%
	First State Bank of Purdy	\$167,374	\$118,842	\$148,624	79.96%	26.98%	\$3,561	4.82%	1.01%	0.67%	4.22%	32.10%	34.84%
	Community Bank of Marshall	\$168,638	\$72,918	\$144,836	50.35%	39.21%	\$5,270	3.66%	1.03%	0.90%	2.85%	(18.19%)	(31.44%)
	Lamar Bank and Trust Company	\$170,018	\$127,323	\$149,491	85.17%	16.92%	\$4,858	4.61%	0.73%	0.61%	4.05%	(5.02%)	(8.55%)
	Exchange Bank of Northeast Missouri	\$172,020	\$112,889	\$153,502	73.54%	24.80%	\$3,373	4.44%	1.38%	1.07%	3.42%	36.15%	41.73%
	Home Exchange Bank	\$173,071	\$72,578	\$138,698	52.33%	45.68%	\$9,109	3.66%	1.38%	1.19%	2.53%	6.19%	(27.25%)
	Bank of Grandin	\$175,191	\$106,454	\$147,751	72.05%	25.47%	\$5,005	5.18%	1.96%	1.70%	3.74%	6.79%	6.95%
	First Missouri State Bank of Cape County	\$178,186	\$139,629	\$156,421	89.26%	16.57%	\$4,950	4.49%	1.59%	1.39%	3.15%	11.56%	19.62%
	Community First Bank	\$178,473	\$147,161	\$159,027	92.54%	14.71%	\$4,697	5.04%	1.16%	1.07%	4.12%	(1.54%)	(4.89%)
	United State Bank	\$180,246	\$135,298	\$159,557	84.80%	15.50%	\$4,097	4.94%	1.24%	1.04%	3.95%	(1.91%)	(2.89%)
	Goppert Financial Bank	\$180,989	\$106,693	\$155,126	68.78%	22.66%	\$4,113	4.13%	0.75%	0.53%	3.62%	2.19%	0.96%
	First Missouri State Bank	\$182,347	\$148,897	\$155,058	96.03%	10.39%	\$5,526	5.05%	1.49%	1.31%	3.74%	(6.50%)	(9.01%)
	First Missouri Bank of SEMO	\$182,391	\$154,883	\$162,762	95.16%	11.80%	\$3,441	4.65%	1.05%	0.82%	3.91%	(37.53%)	(41.89%)
	Century Bank of the Ozarks	\$184,738	\$157,614	\$158,121	99.68%	8.15%	\$3,421	5.63%	0.71%	0.54%	5.10%	13.04%	2.81%
	Pony Express Bank	\$186,238	\$144,321	\$163,228	88.42%	19.99%	\$7,450	5.34%	0.75%	0.44%	4.93%	22.66%	26.04%
	Central Bank of Audrain County	\$193,254	\$92,574	\$171,372	54.02%	24.01%	\$9,203	3.36%	0.82%	0.49%	2.84%	(22.80%)	(24.48%)
	Community First Banking Company	\$198,934	\$136,218	\$171,802	79.29%	18.13%	\$4,737	4.46%	1.02%	0.90%	3.69%	12.73%	16.62%
	Central Bank of Moberly	\$201,873	\$105,412	\$170,801	61.72%	18.55%	\$7,764	3.44%	0.69%	0.45%	2.97%	8.89%	5.84%

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.

**Balance Sheet & Net Interest Margin**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>													
	FortuneBank	\$208,262	\$172,875	\$178,275	96.97%	11.57%	\$3,155	5.19%	1.85%	1.74%	3.50%	18.26%	35.24%
	Peoples Bank	\$215,300	\$154,524	\$188,955	81.78%	13.23%	\$4,062	4.68%	0.88%	0.70%	4.11%	0.30%	3.57%
	Farmers and Merchants Bank of St. Clair	\$216,224	\$146,656	\$186,698	78.55%	24.96%	\$3,327	3.01%	0.96%	0.77%	2.31%	19.63%	23.56%
	Commercial Bank	\$217,679	\$142,143	\$188,988	75.21%	32.88%	\$5,309	4.03%	1.06%	0.75%	3.33%	14.23%	13.57%
	Kearney Trust Company	\$219,549	\$125,941	\$197,667	63.71%	36.26%	\$5,934	4.03%	0.72%	0.53%	3.59%	21.66%	24.77%
	O'Bannon Banking Company	\$221,231	\$178,271	\$193,780	92.00%	14.86%	\$3,750	5.15%	1.36%	1.13%	4.10%	8.11%	13.88%
	Putnam County State Bank	\$225,183	\$185,916	\$185,452	100.25%	15.83%	\$9,791	5.18%	2.11%	1.87%	3.51%	0.93%	(4.09%)
	Missouri Bank	\$227,351	\$138,935	\$195,127	71.20%	19.39%	\$4,290	4.31%	0.90%	0.66%	3.84%	(31.39%)	(35.07%)
	Branson Bank	\$227,449	\$186,730	\$192,527	96.99%	8.70%	\$3,345	4.62%	1.05%	0.76%	3.90%	(8.47%)	(16.13%)
	Citizens Bank	\$227,837	\$193,594	\$186,312	103.91%	8.65%	\$4,069	4.72%	1.38%	1.03%	3.85%	4.84%	4.56%
	Exchange Bank of Missouri	\$230,078	\$178,519	\$202,974	87.95%	15.63%	\$5,113	5.36%	1.76%	1.28%	3.90%	19.92%	27.41%
	Central Bank of Kansas City	\$231,238	\$202,850	\$192,818	105.20%	10.29%	\$3,303	4.61%	0.86%	0.23%	4.41%	(11.68%)	(18.22%)
	Bloomsdale Bank	\$232,355	\$162,665	\$200,406	81.17%	18.40%	\$4,225	4.55%	1.04%	0.80%	3.88%	1.24%	6.58%
	F & C Bank	\$238,203	\$199,794	\$206,197	96.89%	7.98%	\$4,671	5.55%	0.75%	0.76%	4.93%	6.80%	22.92%
	Community State Bank of Missouri	\$241,149	\$159,135	\$209,320	76.02%	13.03%	\$5,481	3.92%	0.89%	0.74%	3.28%	0.43%	3.06%
	Wells Bank	\$244,238	\$203,383	\$219,855	92.51%	11.24%	\$5,197	5.09%	0.74%	0.58%	4.54%	(8.69%)	(10.30%)
	Rockwood Bank	\$245,100	\$189,026	\$201,301	93.90%	18.78%	\$4,902	4.80%	0.66%	0.44%	4.40%	3.08%	2.98%
	Ozark Bank	\$245,501	\$191,937	\$212,024	90.53%	7.50%	\$4,092	4.49%	0.98%	0.91%	3.66%	(51.80%)	(60.37%)
	People's Bank of Seneca	\$247,517	\$197,423	\$208,758	94.57%	11.04%	\$7,984	5.07%	1.17%	1.34%	4.05%	15.11%	8.74%
	State Average of Asset Group A	\$125,406	\$85,631	\$107,710	76.60%	26.06%	\$4,406	4.52%	1.06%	0.85%	3.76%	7.43%	8.21%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>													
	Farmers State Bank	\$250,571	\$189,151	\$223,743	84.54%	21.52%	\$3,631	4.54%	0.68%	0.57%	4.02%	17.41%	17.64%
	Midwest Independent Bank	\$250,871	\$128,203	\$203,700	62.94%	49.84%	\$6,602	2.57%	3.21%	0.48%	2.22%	(47.47%)	(58.59%)
	Alliance Bank	\$254,858	\$205,247	\$195,113	105.19%	12.36%	\$3,861	4.69%	1.29%	1.08%	3.68%	2.68%	(2.19%)
	Central Bank of Warrensburg	\$257,440	\$136,221	\$209,203	65.11%	27.65%	\$5,254	3.54%	0.79%	0.36%	3.14%	0.92%	(0.49%)
	Bank of Versailles	\$266,699	\$232,802	\$191,808	121.37%	12.86%	\$6,667	4.05%	0.96%	0.85%	3.28%	4.50%	(19.42%)
	Bank of Franklin County	\$267,221	\$203,376	\$229,980	88.43%	15.62%	\$4,242	4.58%	1.25%	1.06%	3.58%	9.48%	10.74%
	Belgrade State Bank	\$277,212	\$218,756	\$248,980	87.86%	16.66%	\$2,949	5.40%	1.25%	1.10%	4.35%	(0.96%)	(2.12%)
	Bank of Odessa	\$286,877	\$228,682	\$224,445	101.89%	6.57%	\$7,356	4.67%	1.51%	1.23%	3.61%	19.57%	21.22%
	Macon-Atlanta State Bank	\$286,952	\$150,101	\$249,590	60.14%	21.21%	\$4,628	3.95%	1.27%	1.01%	3.13%	(1.20%)	(3.61%)
	Community Bank of Raymore	\$290,741	\$145,501	\$264,408	55.03%	32.16%	\$6,461	3.59%	0.56%	0.40%	3.26%	32.18%	31.21%
	St. Johns Bank and Trust Company	\$295,005	\$211,157	\$263,764	80.06%	19.05%	\$3,598	4.25%	0.30%	0.19%	4.06%	6.25%	5.89%
	Peoples Savings Bank of Rhineland	\$297,786	\$229,582	\$264,444	86.82%	14.81%	\$4,727	4.60%	1.03%	0.77%	3.88%	12.63%	9.41%
	Freedom Bank of Southern Missouri	\$313,211	\$248,366	\$264,451	93.92%	15.88%	\$5,695	5.03%	1.55%	1.40%	3.72%	28.74%	32.56%
	Bank of Bolivar	\$318,899	\$252,004	\$277,789	90.72%	7.73%	\$4,196	4.76%	1.07%	0.91%	3.89%	12.44%	(3.07%)
	Community Bank and Trust	\$322,870	\$163,040	\$281,291	57.96%	36.75%	\$2,583	3.47%	0.06%	0.04%	3.44%	15.98%	23.59%
	M1 Bank	\$337,757	\$240,215	\$305,140	78.72%	25.41%	\$16,084	5.36%	1.87%	1.73%	3.71%	53.20%	58.12%
	First Missouri Bank	\$337,819	\$244,744	\$298,392	82.02%	25.23%	\$5,449	4.48%	1.48%	1.21%	3.39%	50.50%	56.96%
	Legacy Bank & Trust Company	\$341,097	\$286,364	\$286,182	100.06%	10.31%	\$4,548	5.32%	1.21%	1.08%	4.28%	51.21%	40.99%
	UNICO Bank	\$341,106	\$261,092	\$306,865	85.08%	14.40%	\$2,796	4.94%	1.62%	1.30%	3.66%	3.51%	(2.49%)
	Central Bank of Branson	\$343,388	\$235,513	\$282,615	83.33%	11.33%	\$5,050	4.12%	0.72%	0.40%	3.68%	(14.01%)	(16.37%)
	Bank of Advance	\$350,159	\$264,113	\$303,256	87.09%	13.82%	\$4,432	5.48%	1.26%	1.02%	4.62%	29.65%	34.08%
	New Era Bank	\$356,893	\$246,266	\$314,256	78.36%	20.31%	\$4,823	4.03%	0.74%	0.80%	3.38%	0.94%	2.69%
	First State Bank and Trust Company, Inc.	\$375,503	\$258,713	\$317,171	81.57%	13.64%	\$4,470	4.79%	0.97%	0.66%	4.14%	(9.08%)	(13.50%)
	First Midwest Bank of Dexter	\$377,361	\$304,622	\$323,066	94.29%	16.49%	\$4,440	4.95%	1.27%	1.22%	3.86%	23.02%	20.16%
	Farmers Bank of Northern Missouri	\$378,185	\$230,226	\$322,910	71.30%	27.22%	\$4,502	4.46%	0.97%	0.69%	3.88%	(5.44%)	(6.77%)
	Phelps County Bank	\$378,464	\$233,655	\$331,002	70.59%	24.31%	\$4,205	3.90%	0.39%	0.30%	3.58%	3.84%	(4.57%)
	Regional Missouri Bank	\$380,969	\$275,485	\$327,553	84.10%	19.46%	\$4,535	4.74%	1.13%	0.62%	4.04%	7.14%	9.32%
	Callaway Bank	\$382,244	\$308,418	\$318,545	96.82%	4.51%	\$6,266	4.59%	1.01%	0.68%	3.87%	2.22%	19.41%
	West Plains Bank and Trust Company	\$391,364	\$303,536	\$337,528	89.93%	9.21%	\$4,659	4.79%	1.01%	0.95%	4.03%	(10.72%)	(12.70%)
	United Bank of Union	\$392,699	\$293,732	\$328,705	89.36%	12.16%	\$5,236	4.55%	1.12%	0.99%	3.65%	23.76%	22.47%
	Legends Bank	\$401,976	\$302,373	\$337,399	89.62%	6.23%	\$4,843	4.66%	0.71%	0.56%	4.19%	8.04%	6.84%
	First State Bank of St. Charles, Missouri	\$402,375	\$321,428	\$307,227	104.62%	12.43%	\$1,907	4.29%	1.20%	0.91%	3.53%	19.26%	(2.79%)
	Triad Bank	\$410,773	\$354,161	\$303,805	116.58%	11.50%	\$10,269	4.74%	1.45%	1.01%	3.67%	29.10%	9.16%
	Lead Bank	\$411,407	\$311,747	\$369,848	84.29%	21.02%	\$4,840	25.53%	1.02%	0.63%	24.93%	65.05%	63.95%
	Bank of Old Monroe	\$412,276	\$269,707	\$324,773	83.04%	25.91%	\$5,497	4.89%	0.94%	0.62%	4.29%	20.85%	8.67%
	HOME BANK	\$418,289	\$337,662	\$317,195	106.45%	12.91%	\$3,637	5.06%	1.22%	1.05%	4.07%	(3.50%)	(19.16%)
	Central Bank of Sedalia	\$423,637	\$290,565	\$363,159	80.01%	14.22%	\$5,967	4.31%	0.77%	0.51%	3.77%	(5.03%)	(5.15%)
	American Bank of Missouri	\$426,738	\$349,960	\$312,306	112.06%	12.09%	\$5,767	5.16%	2.02%	1.96%	3.48%	39.86%	18.77%
	Bank of Kirksville	\$431,610	\$139,904	\$368,654	37.95%	42.47%	\$6,255	2.87%	1.09%	0.89%	2.10%	(7.21%)	(9.71%)
	MRV Banks	\$435,236	\$355,417	\$380,249	93.47%	16.48%	\$9,260	4.71%	1.49%	0.87%	3.85%	(69.50%)	(78.96%)
	First Midwest Bank of Poplar Bluff	\$467,063	\$395,976	\$395,418	100.14%	11.09%	\$5,495	5.18%	1.46%	1.28%	3.95%	16.51%	2.48%
	Maries County Bank	\$480,101	\$284,415	\$390,896	72.76%	20.59%	\$3,530	4.81%	1.06%	0.93%	4.05%	9.23%	9.92%
	St. Louis Bank	\$491,086	\$386,097	\$441,925	87.37%	11.94%	\$7,555	4.20%	1.42%	1.15%	3.11%	23.85%	37.06%
	Peoples Bank & Trust Company	\$494,941	\$281,521	\$445,028	63.26%	16.24%	\$4,159	4.14%	1.28%	1.01%	3.28%	7.95%	9.84%
	Peoples Community Bank	\$495,380	\$345,849	\$396,557	87.21%	19.08%	\$3,489	5.66%	1.30%	1.17%	4.84%	5.02%	11.17%
	State Average of Asset Group B	\$362,336	\$259,015	\$305,563	85.19%	18.06%	\$5,254	4.99%	1.16%	0.88%	4.18%	10.72%	7.39%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>													
	Lindell Bank & Trust Company	\$515,780	\$277,646	\$404,657	68.61%	34.10%	\$4,647	4.24%	0.59%	0.29%	3.93%	(1.69%)	(3.33%)
	Citizens National Bank of Greater St.	\$519,537	\$407,939	\$426,082	95.74%	5.25%	\$5,527	4.50%	1.29%	1.05%	3.56%	7.45%	3.85%
	HNB National Bank	\$521,367	\$395,076	\$453,637	87.09%	18.84%	\$3,891	4.71%	0.70%	0.59%	4.19%	2.82%	8.00%
	Mid America Bank	\$521,477	\$381,383	\$434,451	87.79%	22.81%	\$7,243	4.52%	1.17%	0.82%	3.79%	34.49%	40.11%
	Sullivan Bank	\$544,572	\$457,946	\$469,510	97.54%	9.31%	\$4,654	4.79%	1.29%	1.10%	3.76%	12.66%	4.25%
	Old Missouri Bank	\$550,763	\$482,315	\$443,986	108.63%	7.17%	\$5,798	5.47%	2.10%	1.96%	3.66%	14.94%	13.00%
	Town & Country Bank	\$556,555	\$393,866	\$461,540	85.34%	12.72%	\$3,523	4.53%	0.85%	0.58%	3.93%	23.02%	15.34%
	Blue Ridge Bank and Trust Co.	\$559,585	\$400,286	\$481,621	83.11%	16.44%	\$4,026	4.46%	0.77%	0.53%	3.92%	(10.27%)	(12.51%)
	Parkside Financial Bank & Trust	\$564,540	\$410,839	\$439,751	93.43%	19.89%	\$9,568	4.26%	1.62%	1.03%	3.07%	(16.94%)	(21.18%)
	BTC Bank	\$575,481	\$445,417	\$473,102	94.15%	9.50%	\$4,567	5.06%	1.41%	1.10%	4.09%	8.61%	9.26%
	Jefferson Bank and Trust Company	\$628,104	\$454,307	\$497,076	91.40%	9.62%	\$8,053	3.93%	1.26%	1.23%	2.81%	6.84%	2.64%
	Jefferson Bank of Missouri	\$656,412	\$488,141	\$545,232	89.53%	19.86%	\$6,630	4.51%	0.79%	0.49%	3.98%	7.27%	3.21%
	Mid-Missouri Bank	\$676,174	\$525,664	\$603,404	87.12%	15.82%	\$3,364	4.50%	0.80%	0.87%	3.76%	14.60%	15.32%
	Royal Banks of Missouri	\$693,947	\$554,597	\$574,709	96.50%	12.48%	\$7,797	4.58%	1.71%	1.32%	3.23%	(1.88%)	(1.91%)
	Springfield First Community Bank	\$708,574	\$572,046	\$524,420	109.08%	9.22%	\$12,217	4.72%	1.29%	1.10%	3.78%	(21.46%)	(5.33%)
	Midwest Regional Bank	\$734,862	\$544,893	\$660,446	82.50%	19.09%	\$5,212	4.70%	2.19%	2.03%	2.68%	(7.96%)	(8.50%)
	Bank of Washington	\$748,636	\$636,551	\$579,993	109.75%	12.45%	\$6,684	4.67%	1.19%	0.87%	3.75%	20.46%	15.65%
	Wood & Huston Bank	\$767,249	\$569,283	\$627,255	90.76%	9.55%	\$4,540	4.65%	1.42%	1.02%	3.64%	(0.31%)	(7.51%)
	Focus Bank	\$769,077	\$615,899	\$606,210	101.60%	13.72%	\$4,524	4.76%	1.58%	1.20%	3.48%	(1.98%)	1.23%
	Central Bank of Lake of the Ozarks	\$774,008	\$476,528	\$664,304	71.73%	17.78%	\$5,338	4.14%	0.71%	0.40%	3.70%	(12.15%)	(16.69%)
	Southwest Missouri Bank	\$797,246	\$460,209	\$681,557	67.52%	24.08%	\$3,966	4.25%	0.52%	0.56%	3.85%	0.68%	(2.30%)
	Montgomery Bank	\$902,639	\$731,603	\$737,488	99.20%	7.26%	\$4,827	4.28%	0.84%	0.58%	3.62%	(5.83%)	(5.74%)
	Cass Commercial Bank	\$926,445	\$779,972	\$769,327	101.38%	18.48%	\$17,156	4.08%	0.91%	0.39%	3.63%	4.85%	3.41%
	NBKC Bank	\$933,981	\$624,911	\$665,136	93.95%	24.10%	\$2,458	3.95%	1.65%	1.52%	2.54%	48.37%	61.55%
	Citizens Bank and Trust Company	\$941,433	\$614,518	\$820,397	74.90%	16.83%	\$4,615	4.16%	1.06%	0.80%	3.30%	21.53%	26.09%
	Nodaway Valley Bank	\$958,539	\$612,356	\$783,214	78.19%	29.47%	\$6,029	4.31%	0.53%	0.38%	3.98%	11.31%	11.70%
	State Average of Asset Group C	\$694,115	\$512,084	\$570,327	90.25%	15.99%	\$6,033	4.49%	1.16%	0.92%	3.60%	6.13%	5.75%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2020

Run Date: June 22, 2020

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 (%)
<b>Asset Group D - Over \$1 billion in total assets</b>													
	Guaranty Bank	\$1,025,137	\$731,093	\$852,173	85.79%	24.17%	\$4,556	4.53%	1.65%	0.90%	3.39%	5.97%	13.98%
	OakStar Bank	\$1,050,879	\$893,991	\$919,657	97.21%	5.83%	\$3,951	4.69%	1.31%	1.13%	3.64%	22.14%	20.80%
	Providence Bank	\$1,101,967	\$848,199	\$832,712	101.86%	6.55%	\$5,680	4.67%	1.54%	1.37%	3.44%	11.92%	16.35%
	Sterling Bank	\$1,241,797	\$930,714	\$1,061,735	87.66%	20.68%	\$9,552	4.81%	1.69%	1.54%	3.47%	(0.37%)	(1.96%)
	Central Bank of the Ozarks	\$1,493,120	\$1,021,521	\$1,272,332	80.29%	19.19%	\$5,949	4.06%	0.88%	0.49%	3.51%	34.72%	34.96%
	Hawthorn Bank	\$1,518,327	\$1,184,808	\$1,180,597	100.36%	9.67%	\$5,011	4.41%	0.88%	0.84%	3.65%	9.34%	(2.94%)
	Country Club Bank	\$1,539,264	\$1,013,061	\$1,305,680	77.59%	27.36%	\$3,957	4.10%	0.58%	0.29%	3.77%	13.44%	9.14%
	Bank of Missouri	\$1,828,398	\$1,323,406	\$1,483,591	89.20%	12.22%	\$4,203	4.68%	1.05%	0.75%	3.97%	3.26%	3.09%
	Central Bank of Boone County	\$2,004,030	\$1,280,984	\$1,581,264	81.01%	22.18%	\$6,423	3.52%	0.59%	0.31%	3.15%	(39.10%)	(44.78%)
	Central Bank of St. Louis	\$2,067,323	\$1,575,823	\$1,443,253	109.19%	7.56%	\$8,336	4.07%	0.87%	0.56%	3.49%	17.89%	9.17%
	Midwest BankCentre	\$2,072,126	\$1,550,243	\$1,572,831	98.56%	9.29%	\$8,158	3.90%	1.14%	1.09%	2.86%	4.21%	(1.19%)
	Academy Bank, N.A.	\$2,163,530	\$1,624,670	\$1,823,759	89.08%	19.37%	\$3,407	4.41%	1.77%	1.50%	3.08%	13.01%	15.93%
	Southern Bank	\$2,361,151	\$1,991,328	\$1,976,053	100.77%	4.92%	\$5,067	4.89%	1.44%	1.29%	3.68%	10.86%	11.25%
	Central Bank of the Midwest	\$2,506,921	\$1,632,034	\$2,031,856	80.32%	16.44%	\$6,012	4.26%	0.44%	0.23%	4.01%	15.98%	17.42%
	First State Community Bank	\$2,674,223	\$2,039,036	\$2,236,520	91.17%	7.48%	\$3,991	4.61%	1.04%	0.78%	3.85%	7.85%	7.68%
	Stifel Bank	\$2,745,381	\$1,006,063	\$2,552,904	39.41%	38.78%	\$48,165	3.45%	0.41%	0.41%	3.08%	85.83%	91.52%
	Central Trust Bank	\$2,925,213	\$1,151,904	\$1,834,163	62.80%	14.33%	\$4,283	3.25%	0.81%	0.50%	2.69%	36.87%	7.96%
	Great Southern Bank	\$5,074,900	\$4,255,123	\$4,229,275	100.61%	11.21%	\$4,995	4.90%	1.45%	0.94%	3.96%	4.78%	20.16%
	First Bank	\$6,260,701	\$3,724,705	\$5,537,839	67.26%	31.96%	\$6,180	3.70%	0.78%	0.58%	3.19%	6.10%	5.49%
	Enterprise Bank & Trust	\$7,479,341	\$5,465,947	\$6,016,811	90.84%	16.76%	\$9,188	4.55%	0.90%	0.61%	3.92%	10.20%	14.94%
	State Average of Asset Group D	\$2,556,686	\$1,762,233	\$2,087,250	86.55%	16.30%	\$7,853	4.27%	1.06%	0.81%	3.49%	13.75%	12.45%

Source: SNL Financial

Note: Report includes only bank-level data.

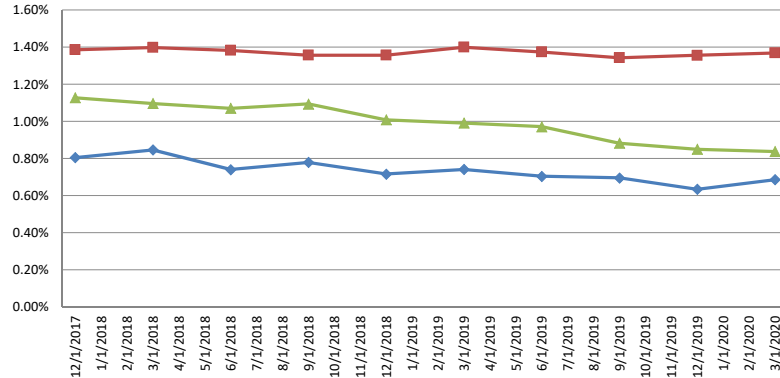
NA = data was not available.

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

# Asset Quality

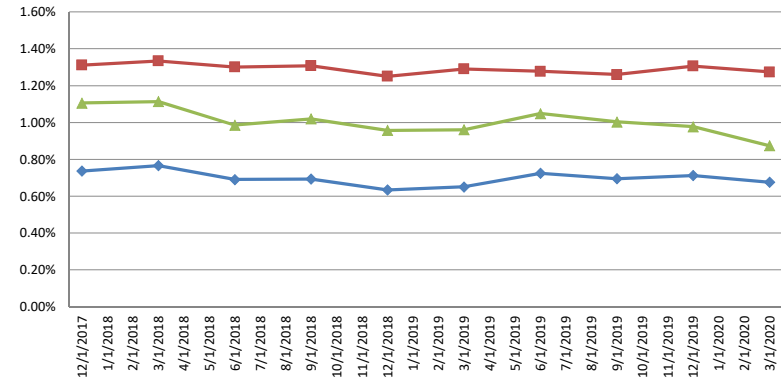
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



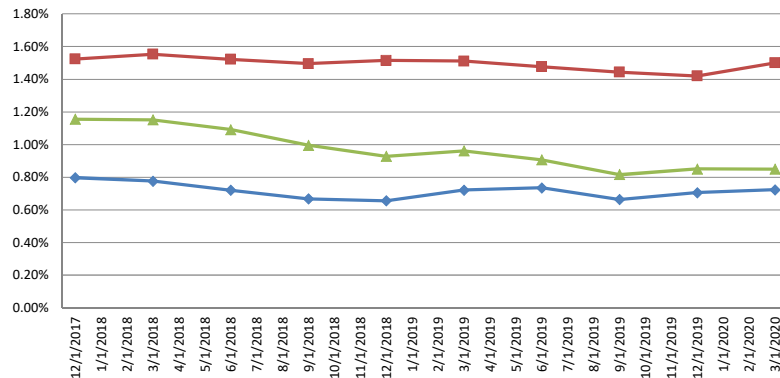
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.80%	0.85%	0.74%	0.78%	0.71%	0.74%	0.70%	0.69%	0.63%	0.68%
Reserves/Loans	1.39%	1.40%	1.38%	1.36%	1.36%	1.40%	1.37%	1.34%	1.35%	1.37%
NPAs/Total Assets	1.13%	1.10%	1.07%	1.09%	1.01%	0.99%	0.97%	0.88%	0.85%	0.84%

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



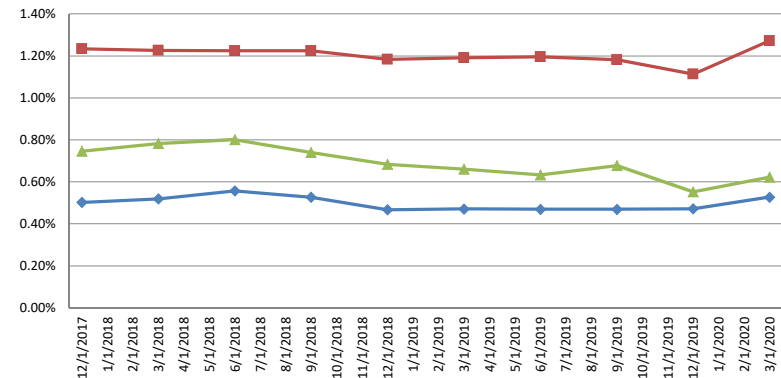
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.74%	0.77%	0.69%	0.69%	0.63%	0.65%	0.72%	0.69%	0.71%	0.68%
Reserves/Loans	1.31%	1.33%	1.30%	1.31%	1.25%	1.29%	1.28%	1.26%	1.31%	1.27%
NPAs/Total Assets	1.11%	1.11%	0.99%	1.02%	0.96%	0.96%	1.05%	1.00%	0.98%	0.87%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.80%	0.77%	0.72%	0.67%	0.65%	0.72%	0.73%	0.66%	0.70%	0.72%
Reserves/Loans	1.52%	1.55%	1.52%	1.49%	1.51%	1.51%	1.48%	1.44%	1.42%	1.50%
NPAs/Total Assets	1.15%	1.15%	1.09%	0.99%	0.93%	0.96%	0.91%	0.81%	0.85%	0.85%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Nonaccruals/Loans	0.50%	0.52%	0.56%	0.53%	0.47%	0.47%	0.47%	0.47%	0.47%	0.53%
Reserves/Loans	1.23%	1.23%	1.22%	1.22%	1.18%	1.19%	1.20%	1.18%	1.11%	1.27%
NPAs/Total Assets	0.75%	0.78%	0.80%	0.74%	0.68%	0.66%	0.63%	0.68%	0.55%	0.62%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**March 31, 2020**

**Run Date: June 22, 2020**

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

**Asset Group A - \$0 to \$250 million in total assets**

Corder Bank	\$19,834	\$354	2.77%	1.33%	48.02%	28.89%	1.78%
America's Community Bank	\$30,810	\$0	0.00%	1.05%	NA	0.00%	0.00%
Bank of New Cambria	\$31,108	\$0	0.00%	2.22%	NA	0.00%	0.00%
La Monte Community Bank	\$31,999	\$0	0.00%	0.97%	NA	0.00%	0.00%
Bank of Houston	\$32,340	\$0	0.00%	0.51%	NA	0.00%	0.00%
State Bank	\$33,156	\$120	0.75%	1.93%	258.33%	3.55%	0.36%
Canton State Bank	\$33,626	\$193	0.87%	1.09%	125.91%	6.01%	0.57%
First Security Bank	\$34,305	\$0	0.00%	1.48%	NA	0.00%	0.00%
Bank of Orrick	\$36,231	\$396	2.59%	2.27%	87.88%	9.41%	1.09%
CBC Bank	\$38,187	\$0	0.00%	1.21%	NA	0.00%	0.00%
Neighbors Bank	\$40,579	\$19	0.09%	0.63%	684.21%	0.39%	0.05%
FMB Bank	\$41,071	\$94	0.54%	1.81%	74.82%	17.78%	1.48%
Montrose Savings Bank	\$42,134	\$240	0.86%	1.62%	189.17%	3.85%	0.64%
Community Bank of Memphis	\$44,542	\$51	0.20%	2.23%	NM	0.81%	0.11%
Sherwood Community Bank	\$51,606	\$51	0.18%	1.24%	676.47%	3.99%	0.10%
1st Cameron State Bank	\$53,709	\$263	1.23%	1.17%	94.34%	4.62%	0.49%
Bank of Louisiana	\$53,972	\$2,745	7.81%	1.35%	14.70%	52.62%	6.00%
Kahoka State Bank	\$54,789	\$47	0.15%	1.74%	480.17%	1.86%	0.21%
Bank of Iberia	\$55,667	\$501	1.57%	1.94%	88.94%	13.92%	1.47%
Community Bank of Missouri	\$56,780	\$145	0.35%	1.23%	346.21%	1.77%	0.26%
Farmers Bank of Green City	\$57,983	\$577	1.33%	1.40%	105.03%	9.97%	1.00%
Tri-County Trust Company	\$58,027	\$203	0.48%	1.71%	352.22%	3.05%	0.35%
Bank of Billings	\$60,209	\$624	1.35%	1.17%	86.22%	12.31%	1.26%
United Security Bank	\$61,136	\$0	0.00%	1.19%	NA	0.21%	0.00%
Peoples Bank of Moniteau County	\$62,026	\$1,299	3.69%	1.62%	41.08%	29.00%	2.87%
Peoples Bank of Altenburg	\$64,655	\$191	0.41%	1.50%	363.87%	2.49%	0.30%
Farmers Bank of Lohman	\$67,479	\$0	0.00%	1.11%	NA	2.05%	0.25%
Farmers State Bank, S/B	\$69,077	\$279	0.51%	0.32%	62.37%	4.31%	0.40%
Investors Community Bank	\$69,689	\$41	0.15%	2.36%	NM	2.94%	0.45%
Citizens Bank of Edina	\$71,328	\$17	0.03%	1.20%	NM	0.58%	0.08%
Silex Banking Company	\$72,750	\$0	0.00%	2.07%	NA	0.00%	0.00%
Alton Bank	\$74,057	\$385	0.89%	0.93%	104.94%	10.79%	0.71%
Concordia Bank	\$76,340	\$724	1.31%	0.75%	13.57%	38.29%	4.35%
Metz Banking Company	\$77,420	\$38	0.08%	1.21%	NM	0.39%	0.05%
Commercial Bank of Oak Grove	\$81,532	\$452	0.81%	2.05%	252.65%	5.00%	0.81%
Security Bank of Southwest Missouri	\$81,812	\$250	0.42%	1.42%	335.20%	10.25%	0.32%
Community State Bank	\$83,217	\$95	0.18%	0.94%	217.33%	3.52%	0.34%

Source: SNL Financial

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**Asset Quality**

**March 31, 2020**

**Run Date: June 22, 2020**

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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	Senath State Bank	\$83,545	\$0	0.00%	1.57%	NA	23.44%	0.13%
	TPNB Bank	\$83,671	\$1,225	2.99%	1.94%	58.14%	10.69%	1.64%
	Hamilton Bank	\$85,004	\$251	0.52%	0.60%	114.34%	7.82%	0.30%
	Community Bank of Pleasant Hill	\$88,751	\$0	0.00%	1.19%	NA	0.00%	0.00%
	Bank of Brookfield-Purdin, National Association	\$88,987	\$0	0.00%	1.67%	NA	0.00%	0.00%
	Table Rock Community Bank	\$90,795	\$522	0.80%	0.95%	91.93%	7.73%	0.76%
	Bank of Grain Valley	\$91,058	\$0	0.00%	1.64%	NA	0.00%	0.00%
	Connections Bank	\$91,399	\$0	0.00%	0.84%	311.98%	2.53%	0.21%
	County Bank	\$94,565	\$760	1.11%	1.32%	119.74%	9.03%	0.80%
	First Independent Bank	\$94,663	\$587	1.13%	1.50%	85.90%	10.05%	1.16%
	Citizens Bank of Rogersville	\$95,557	\$241	0.32%	1.17%	371.37%	2.34%	0.25%
	Security Bank of the Ozarks	\$95,793	\$247	0.37%	1.02%	278.14%	5.13%	0.47%
	Merchants and Farmers Bank of Salisbury	\$96,128	\$70	0.12%	1.94%	NM	2.36%	0.07%
	Citizens Bank & Trust	\$97,831	\$402	0.96%	1.49%	135.43%	3.66%	0.47%
	First National Bank of Nevada	\$99,855	\$1,277	2.43%	2.07%	85.36%	7.97%	1.28%
	State Bank of Missouri	\$99,889	\$399	0.71%	1.64%	225.79%	4.44%	0.44%
	Bank of New Madrid	\$101,201	\$10	0.02%	1.33%	NM	0.30%	0.01%
	Peoples Bank of Wyaconda	\$101,563	\$0	0.00%	1.75%	NA	0.00%	0.00%
	Kennett Trust Bank	\$102,524	\$37	0.06%	0.88%	NM	2.60%	0.06%
	Bank of Salem	\$102,573	\$596	1.02%	0.79%	75.95%	7.77%	0.81%
	Jonesburg State Bank	\$102,696	\$0	0.00%	1.18%	NA	7.42%	0.69%
	HomePride Bank	\$105,248	\$676	0.89%	1.29%	107.99%	30.65%	2.66%
	Mercantile Bank of Louisiana, Missouri	\$105,276	\$38	0.05%	3.52%	58.09%	17.33%	4.34%
	New Frontier Bank	\$106,687	\$1,270	1.73%	1.44%	73.47%	14.68%	1.35%
	Community Bank of El Dorado Springs	\$107,022	\$389	0.73%	2.02%	128.37%	5.21%	0.94%
	Saints Avenue Bank	\$107,072	\$178	0.21%	0.96%	459.55%	1.95%	0.17%
	Security Bank of Pulaski County	\$108,114	\$544	0.75%	1.11%	108.82%	29.63%	2.98%
	1st Advantage Bank	\$108,248	\$25	0.03%	0.90%	NM	17.41%	2.01%
	Citizens Community Bank	\$110,844	\$130	0.17%	1.60%	353.20%	3.27%	0.42%
	First Community Bank of the Ozarks	\$113,691	\$928	1.20%	1.27%	66.31%	24.12%	2.80%
	Northeast Missouri State Bank	\$113,987	\$0	0.00%	1.51%	NA	0.31%	0.00%
	Preferred Bank	\$114,454	\$63	0.17%	1.17%	674.60%	14.64%	1.06%
	Bank of Monticello	\$116,319	\$433	0.57%	1.31%	177.62%	11.78%	0.48%
	Progressive Ozark Bank	\$117,495	\$334	0.33%	0.87%	194.10%	4.15%	0.47%
	First Bank of the Lake	\$119,716	\$77	0.14%	1.21%	103.78%	6.27%	0.55%
	Chillicothe State Bank	\$123,780	\$847	1.19%	1.50%	118.56%	7.50%	0.74%
	Independent Farmers Bank	\$123,907	\$289	0.46%	1.16%	181.09%	2.86%	0.32%
	Bank of Crocker	\$124,903	\$1,607	3.05%	1.83%	59.80%	22.43%	2.95%
	Clay County Savings Bank	\$126,178	\$0	0.00%	1.55%	NA	0.00%	0.00%
	First Midwest Bank of the Ozarks	\$127,862	\$2,500	2.63%	1.19%	45.24%	19.56%	2.11%

Source: SNL Financial

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**Asset Quality**

**March 31, 2020**

**Run Date: June 22, 2020**

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

Meramec Valley Bank	\$128,994	\$0	0.00%	0.99%	NA	4.44%	0.40%
F&M Bank and Trust Company	\$129,413	\$989	0.96%	1.27%	95.42%	11.50%	1.26%
First Community National Bank	\$130,126	\$822	1.28%	2.59%	112.14%	20.94%	2.20%
Farmers Bank of Lincoln	\$131,972	\$73	0.08%	1.19%	NM	5.25%	0.34%
Commercial Trust Company of Fayette	\$132,364	\$209	0.22%	0.50%	226.32%	2.05%	0.18%
Citizens-Farmers Bank of Cole Camp	\$137,366	\$3,260	3.76%	1.79%	41.47%	16.98%	2.76%
Bank Star	\$138,476	\$0	0.00%	1.10%	NA	0.00%	0.00%
State Bank of Southwest Missouri	\$139,361	\$233	0.25%	0.29%	84.94%	8.24%	0.48%
Cornerstone Bank	\$140,112	\$1,792	1.66%	1.85%	85.50%	15.42%	1.91%
Tipton Latham Bank, National Association	\$140,484	\$467	0.50%	1.47%	138.73%	5.99%	0.71%
Community Point Bank	\$140,735	\$105	0.10%	1.27%	NM	0.72%	0.07%
Paramount Bank	\$140,828	\$0	0.00%	0.39%	NA	19.57%	1.41%
Bank 21	\$143,170	\$34	0.03%	1.46%	790.00%	22.35%	2.04%
Adrian Bank	\$144,931	\$710	0.75%	1.40%	187.75%	6.82%	0.49%
Citizens Bank of Charleston	\$145,586	\$604	0.67%	2.01%	299.50%	2.23%	0.41%
St. Clair County State Bank	\$147,908	\$52	0.05%	1.33%	NM	4.36%	0.23%
Citizens Bank of Newburg	\$151,736	\$887	0.82%	1.91%	233.15%	34.77%	3.88%
Seymour Bank	\$152,049	\$0	0.00%	1.14%	NA	4.71%	0.40%
Heritage Community Bank	\$152,162	\$428	0.34%	1.44%	129.78%	13.14%	1.33%
Bank of St. Elizabeth	\$155,144	\$294	0.22%	0.48%	218.37%	1.89%	0.20%
Alliant Bank	\$156,003	\$921	0.74%	1.26%	169.92%	5.01%	0.59%
Citizens Bank of Eldon	\$158,622	\$2,314	1.90%	0.76%	39.89%	10.76%	1.47%
Carroll County Trust Company of Carrollton, Missouri	\$159,566	\$1,281	1.84%	0.50%	21.23%	12.99%	1.02%
Citizens Bank	\$160,814	\$729	0.60%	0.82%	137.17%	11.46%	0.99%
Heritage Bank of the Ozarks	\$161,978	\$222	0.19%	1.57%	434.49%	2.67%	0.28%
Bank Northwest	\$162,947	\$72	0.06%	0.78%	262.06%	7.75%	0.22%
Bank of Weston	\$164,507	\$1,338	1.16%	1.17%	69.51%	20.35%	1.82%
First State Bank of Purdy	\$167,374	\$1,459	1.23%	1.04%	53.66%	17.36%	1.37%
Community Bank of Marshall	\$168,638	\$0	0.00%	1.14%	NA	0.85%	0.00%
Lamar Bank and Trust Company	\$170,018	\$545	0.43%	1.22%	285.32%	2.89%	0.32%
Exchange Bank of Northeast Missouri	\$172,020	\$1,787	1.58%	1.07%	55.12%	16.80%	1.52%
Home Exchange Bank	\$173,071	\$0	0.00%	6.62%	NA	0.01%	0.00%
Bank of Grandin	\$175,191	\$2,266	2.13%	1.09%	12.13%	38.50%	5.60%
First Missouri State Bank of Cape County	\$178,186	\$1,087	0.78%	1.36%	174.15%	7.07%	0.61%
Community First Bank	\$178,473	\$991	0.67%	1.59%	171.18%	16.03%	0.77%
United State Bank	\$180,246	\$252	0.19%	1.80%	787.74%	9.05%	0.17%
Goppert Financial Bank	\$180,989	\$32	0.03%	0.97%	NM	0.16%	0.02%
First Missouri State Bank	\$182,347	\$1,132	0.76%	1.46%	191.78%	7.37%	0.62%
First Missouri Bank of SEMO	\$182,391	\$109	0.07%	1.14%	927.89%	1.97%	0.23%
Century Bank of the Ozarks	\$184,738	\$241	0.15%	1.74%	904.95%	1.54%	0.16%
Pony Express Bank	\$186,238	\$0	0.00%	1.25%	NA	0.00%	0.00%
Central Bank of Audrain County	\$193,254	\$544	0.59%	1.78%	262.16%	4.41%	0.36%
Community First Banking Company	\$198,934	\$79	0.06%	1.18%	176.90%	5.27%	0.65%
Central Bank of Moberly	\$201,873	\$141	0.13%	1.70%	NM	1.87%	0.18%
Community State Bank of Missouri	\$241,149	\$197	0.12%	1.02%	537.29%	0.92%	0.13%

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<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	<b>FortuneBank</b>	\$208,262	\$1,426	0.82%	0.96%	116.06%	25.50%	1.63%
	<b>Peoples Bank</b>	\$215,300	\$1,697	1.10%	1.08%	53.63%	13.78%	1.53%
	<b>Farmers and Merchants Bank of St. Clair</b>	\$216,224	\$243	0.17%	1.05%	282.35%	1.83%	0.25%
	<b>Commercial Bank</b>	\$217,679	\$1,544	1.09%	1.15%	105.63%	9.25%	0.78%
	<b>Kearney Trust Company</b>	\$219,549	\$315	0.25%	1.29%	168.08%	4.21%	0.44%
	<b>O'Bannon Banking Company</b>	\$221,231	\$879	0.49%	0.92%	186.01%	4.49%	0.41%
	<b>Putnam County State Bank</b>	\$225,183	\$375	0.20%	1.37%	678.67%	6.59%	0.23%
	<b>Missouri Bank</b>	\$227,351	\$0	0.00%	1.24%	NA	4.39%	0.38%
	<b>Branson Bank</b>	\$227,449	\$627	0.34%	1.11%	153.87%	9.41%	0.65%
	<b>Citizens Bank</b>	\$227,837	\$6,446	3.33%	2.45%	73.63%	20.09%	2.86%
	<b>Exchange Bank of Missouri</b>	\$230,078	\$0	0.00%	1.02%	NM	1.61%	0.11%
	<b>Central Bank of Kansas City</b>	\$231,238	\$0	0.00%	1.26%	NA	0.45%	0.07%
	<b>Bloomdsdale Bank</b>	\$232,355	\$727	0.45%	1.11%	248.42%	5.71%	0.57%
	<b>F &amp; C Bank</b>	\$238,203	\$1,706	0.85%	1.59%	72.08%	15.50%	1.88%
	<b>Wells Bank</b>	\$244,238	\$1,086	0.53%	1.10%	205.16%	4.16%	0.44%
	<b>Rockwood Bank</b>	\$245,100	\$693	0.37%	0.80%	217.17%	1.75%	0.28%
	<b>Ozark Bank</b>	\$245,501	\$0	0.00%	0.99%	NA	0.00%	0.00%
	<b>People's Bank of Seneca</b>	\$247,517	\$650	0.33%	1.28%	148.27%	9.34%	0.83%
	State Average of Asset Group A	\$125,406	\$532	0.68%	1.37%	212.07%	8.40%	0.84%

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<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	Farmers State Bank	\$250,571	\$507	0.27%	0.60%	223.47%	2.43%	0.23%
	Midwest Independent Bank	\$250,871	\$0	0.00%	3.11%	NA	0.00%	0.00%
	Alliance Bank	\$254,858	\$1,239	0.60%	1.77%	292.41%	3.56%	0.49%
	Central Bank of Warrensburg	\$257,440	\$3,018	2.22%	1.83%	70.78%	14.36%	1.39%
	Bank of Versailles	\$266,699	\$1,984	0.85%	1.43%	53.18%	18.54%	2.69%
	Bank of Franklin County	\$267,221	\$757	0.37%	1.26%	54.91%	28.72%	2.93%
	Belgrade State Bank	\$277,212	\$339	0.15%	1.03%	665.49%	8.53%	0.55%
	Bank of Odessa	\$286,877	\$156	0.07%	0.78%	72.00%	7.43%	0.96%
	Macon-Atlanta State Bank	\$286,952	\$2,489	1.66%	1.86%	85.07%	12.38%	1.15%
	Community Bank of Raymore	\$290,741	\$0	0.00%	1.24%	NA	7.86%	0.70%
	St. Johns Bank and Trust Company	\$295,005	\$26	0.01%	1.50%	NM	12.40%	1.40%
	Peoples Savings Bank of Rhineland	\$297,786	\$1,302	0.57%	0.99%	153.34%	4.55%	0.50%
	Freedom Bank of Southern Missouri	\$313,211	\$2,070	0.83%	1.12%	134.78%	15.48%	1.41%
	Bank of Bolivar	\$318,899	\$379	0.15%	0.03%	17.71%	9.81%	0.72%
	Community Bank and Trust	\$322,870	\$414	0.25%	1.10%	204.32%	2.93%	0.27%
	M1 Bank	\$337,757	\$60	0.02%	0.92%	NM	0.19%	0.02%
	First Missouri Bank	\$337,819	\$6,490	2.65%	1.22%	45.26%	20.00%	1.95%
	Legacy Bank & Trust Company	\$341,097	\$226	0.08%	1.30%	810.02%	3.64%	0.34%
	UNICO Bank	\$341,106	\$6,297	2.41%	0.79%	29.56%	26.60%	2.27%
	Central Bank of Branson	\$343,388	\$4,284	1.82%	1.94%	84.49%	13.33%	1.57%
	Bank of Advance	\$350,159	\$1,308	0.50%	1.70%	184.16%	7.47%	0.77%
	New Era Bank	\$356,893	\$48	0.02%	0.86%	NM	0.36%	0.01%
	First State Bank and Trust Company, Inc.	\$375,503	\$529	0.20%	1.30%	495.28%	1.71%	0.20%
	First Midwest Bank of Dexter	\$377,361	\$4,383	1.44%	1.08%	75.13%	10.20%	1.16%
	Farmers Bank of Northern Missouri	\$378,185	\$728	0.32%	1.46%	463.05%	1.49%	0.20%
	Phelps County Bank	\$378,464	\$690	0.30%	1.23%	415.80%	2.65%	0.23%
	Regional Missouri Bank	\$380,969	\$1,529	0.56%	0.98%	131.65%	4.58%	0.54%
	Callaway Bank	\$382,244	\$1,029	0.33%	1.10%	112.42%	15.16%	1.54%
	West Plains Bank and Trust Company	\$391,364	\$3,000	0.99%	0.84%	63.83%	7.56%	1.02%
	United Bank of Union	\$392,699	\$6,163	2.10%	1.61%	58.32%	21.67%	2.57%
	Legends Bank	\$401,976	\$260	0.09%	1.02%	491.13%	5.29%	0.47%
	First State Bank of St. Charles, Missouri	\$402,375	\$2,076	0.65%	0.98%	119.58%	4.82%	0.66%
	Triad Bank	\$410,773	\$0	0.00%	1.25%	NA	0.00%	0.00%
	Lead Bank	\$411,407	\$2,299	0.74%	0.92%	124.62%	20.39%	1.11%
	Bank of Old Monroe	\$412,276	\$73	0.03%	1.77%	NM	0.11%	0.02%
	HOME BANK	\$418,289	\$1,110	0.33%	0.82%	250.36%	8.42%	0.87%
	Central Bank of Sedalia	\$423,637	\$802	0.28%	1.62%	585.16%	2.03%	0.19%
	American Bank of Missouri	\$426,738	\$563	0.16%	1.01%	465.61%	1.69%	0.18%
	Bank of Kirksville	\$431,610	\$3,043	2.18%	1.82%	47.64%	10.13%	1.31%
	MRV Banks	\$435,236	\$0	0.00%	1.20%	NA	0.23%	0.00%
	First Midwest Bank of Poplar Bluff	\$467,063	\$2,974	0.75%	1.11%	148.15%	7.76%	0.69%
	Maries County Bank	\$480,101	\$2,133	0.75%	1.57%	146.38%	4.92%	0.81%
	St. Louis Bank	\$491,086	\$4,075	1.06%	1.24%	117.82%	15.09%	1.60%
	Peoples Bank & Trust Company	\$494,941	\$2,607	0.93%	1.71%	102.04%	9.69%	1.02%
	Peoples Community Bank	\$495,380	\$2,507	0.72%	1.28%	174.00%	3.18%	0.61%
	State Average of Asset Group B	\$362,336	\$1,688	0.68%	1.27%	209.97%	8.43%	0.87%

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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	Lindell Bank & Trust Company	\$515,780	\$1,282	0.46%	7.50%	NM	1.54%	0.34%
	Citizens National Bank of Greater St. Louis	\$519,537	\$2,402	0.59%	1.55%	150.93%	8.32%	0.81%
	HNB National Bank	\$521,367	\$996	0.25%	1.13%	151.00%	4.37%	0.57%
	Mid America Bank	\$521,477	\$2,624	0.69%	1.54%	124.30%	8.16%	0.94%
	Sullivan Bank	\$544,572	\$7,538	1.65%	1.59%	87.69%	14.88%	1.59%
	Old Missouri Bank	\$550,763	\$3,424	0.71%	1.22%	115.94%	10.28%	0.98%
	Town & Country Bank	\$556,555	\$2,369	0.60%	1.21%	196.62%	4.26%	0.50%
	Blue Ridge Bank and Trust Co.	\$559,585	\$5,402	1.35%	1.26%	84.18%	9.74%	1.07%
	Parkside Financial Bank & Trust	\$564,540	\$2,107	0.51%	1.84%	358.95%	3.06%	0.37%
	BTC Bank	\$575,481	\$4,360	0.98%	0.85%	85.95%	7.47%	0.86%
	Jefferson Bank and Trust Company	\$628,104	\$141	0.03%	1.27%	NM	0.26%	0.03%
	Jefferson Bank of Missouri	\$656,412	\$2,815	0.58%	1.53%	264.55%	4.25%	0.44%
	Mid-Missouri Bank	\$676,174	\$5,167	0.98%	1.03%	96.87%	9.26%	0.83%
	Royal Banks of Missouri	\$693,947	\$4,837	0.87%	0.82%	93.37%	5.34%	0.83%
	Springfield First Community Bank	\$708,574	\$0	0.00%	0.56%	NA	0.00%	0.00%
	Midwest Regional Bank	\$734,862	\$2,634	0.48%	1.19%	246.81%	4.72%	0.44%
	Bank of Washington	\$748,636	\$29,417	4.62%	1.90%	38.16%	37.30%	5.44%
	Wood & Huston Bank	\$767,249	\$389	0.07%	1.36%	451.43%	2.12%	0.25%
	Focus Bank	\$769,077	\$5,201	0.84%	1.15%	136.36%	8.45%	0.91%
	Central Bank of Lake of the Ozarks	\$774,008	\$1,691	0.35%	1.75%	271.70%	4.01%	0.40%
	Southwest Missouri Bank	\$797,246	\$583	0.13%	0.96%	87.57%	8.91%	0.64%
	Montgomery Bank	\$902,639	\$4,869	0.67%	1.05%	120.82%	10.18%	0.99%
	Cass Commercial Bank	\$926,445	\$0	0.00%	1.11%	NA	0.00%	0.00%
	NBKC Bank	\$933,981	\$5,968	0.96%	1.19%	116.06%	5.01%	0.69%
	Citizens Bank and Trust Company	\$941,433	\$2,283	0.37%	1.10%	61.57%	18.73%	1.99%
	Nodaway Valley Bank	\$958,539	\$255	0.04%	1.33%	NM	1.14%	0.15%
	State Average of Asset Group C	\$694,115	\$3,798	0.72%	1.50%	159.09%	7.38%	0.85%

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<b>Asset Group D - Over \$1 billion in total assets</b>								
	Guaranty Bank	\$1,025,137	\$11,141	1.52%	1.10%	72.25%	11.31%	1.17%
	OakStar Bank	\$1,050,879	\$3,877	0.43%	1.32%	304.08%	7.14%	0.52%
	Providence Bank	\$1,101,967	\$10,674	1.26%	1.00%	73.00%	9.08%	1.27%
	Sterling Bank	\$1,241,797	\$2,659	0.29%	1.37%	479.28%	1.94%	0.25%
	Central Bank of the Ozarks	\$1,493,120	\$436	0.04%	1.57%	NM	0.55%	0.05%
	Hawthorn Bank	\$1,518,327	\$7,844	0.66%	1.32%	152.54%	11.36%	1.35%
	Country Club Bank	\$1,539,264	\$6,675	0.66%	1.92%	291.54%	4.87%	0.43%
	Bank of Missouri	\$1,828,398	\$7,926	0.60%	1.09%	65.41%	12.12%	1.39%
	Central Bank of Boone County	\$2,004,030	\$876	0.07%	1.44%	587.72%	2.57%	0.26%
	Central Bank of St. Louis	\$2,067,323	\$9,107	0.58%	1.46%	230.39%	4.82%	0.50%
	Midwest BankCentre	\$2,072,126	\$5,287	0.34%	1.05%	301.67%	3.14%	0.30%
	Academy Bank, N.A.	\$2,163,530	\$10,632	0.65%	1.51%	128.72%	6.79%	0.89%
	Southern Bank	\$2,361,151	\$11,428	0.57%	1.18%	91.74%	10.94%	1.23%
	Central Bank of the Midwest	\$2,506,921	\$11,936	0.73%	1.17%	111.47%	10.62%	0.89%
	First State Community Bank	\$2,674,223	\$6,156	0.30%	0.97%	247.02%	4.30%	0.45%
	Stifel Bank	\$2,745,381	\$0	0.00%	0.76%	NA	0.01%	0.00%
	Central Trust Bank	\$2,925,213	\$5,703	0.50%	1.47%	265.82%	3.04%	0.23%
	Great Southern Bank	\$5,074,900	\$11,050	0.26%	1.03%	365.24%	2.31%	0.33%
	First Bank	\$6,260,701	\$17,311	0.46%	1.02%	169.44%	3.51%	0.37%
	Enterprise Bank & Trust	\$7,479,341	\$33,268	0.61%	1.69%	248.63%	5.15%	0.56%
	State Average of Asset Group D	\$2,556,686	\$8,699	0.53%	1.27%	232.55%	5.78%	0.62%

Source: SNL Financial

Note: Report includes only bank-level data.

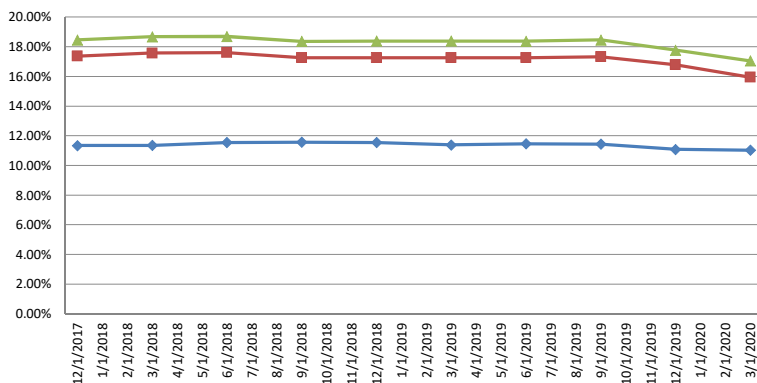
NA = data was not available.

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

# Capital Adequacy

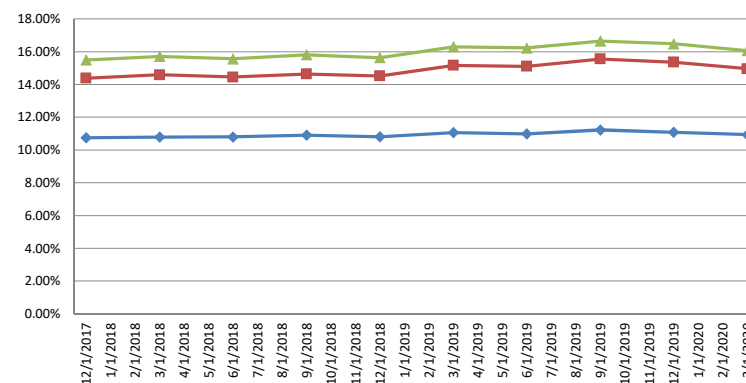
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



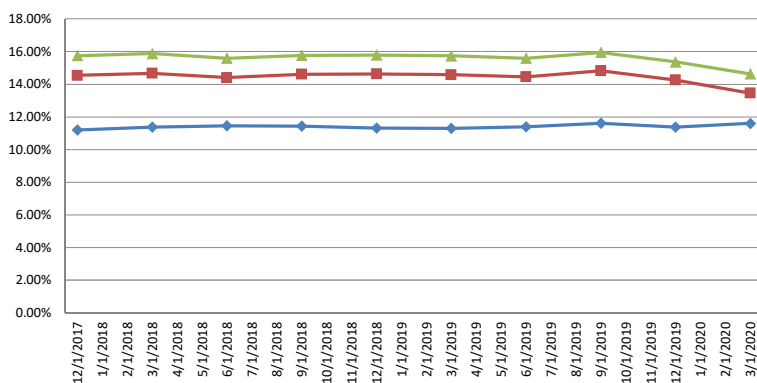
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	11.33%	11.33%	11.53%	11.56%	11.54%	11.37%	11.45%	11.43%	11.07%	11.02%
Tier 1 Risk Based Ratio	17.36%	17.56%	17.59%	17.26%	17.26%	17.25%	17.26%	17.32%	16.77%	15.94%
Risk Based Capital Ratio	18.45%	18.66%	18.69%	18.35%	18.38%	18.37%	18.36%	18.45%	17.75%	17.04%

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



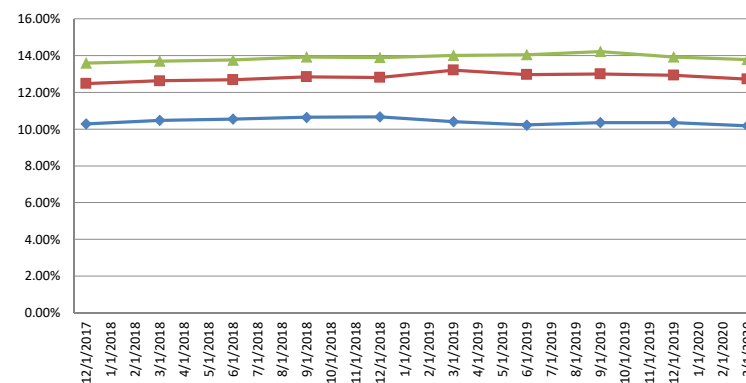
	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.74%	10.78%	10.79%	10.90%	10.80%	11.06%	10.97%	11.22%	11.08%	10.93%
Tier 1 Risk Based Ratio	14.37%	14.58%	14.45%	14.63%	14.51%	15.16%	15.10%	15.54%	15.35%	14.95%
Risk Based Capital Ratio	15.49%	15.70%	15.56%	15.81%	15.63%	16.29%	16.22%	16.65%	16.48%	16.05%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	11.19%	11.36%	11.45%	11.42%	11.31%	11.29%	11.39%	11.60%	11.36%	11.59%
Tier 1 Risk Based Ratio	14.53%	14.67%	14.40%	14.60%	14.62%	14.57%	14.45%	14.81%	14.24%	13.45%
Risk Based Capital Ratio	15.74%	15.86%	15.58%	15.75%	15.78%	15.73%	15.58%	15.93%	15.36%	14.62%

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



	12/31/17	3/31/18	6/30/18	9/30/18	12/31/18	3/31/19	6/30/19	9/30/19	12/31/19	3/31/20
Leverage Ratio	10.28%	10.47%	10.53%	10.64%	10.66%	10.40%	10.22%	10.35%	10.35%	10.18%
Tier 1 Risk Based Ratio	12.47%	12.62%	12.68%	12.83%	12.80%	13.21%	12.96%	12.99%	12.93%	12.71%
Risk Based Capital Ratio	13.60%	13.69%	13.75%	13.91%	13.88%	14.01%	14.04%	14.22%	13.92%	13.78%

Source: SNL Financial

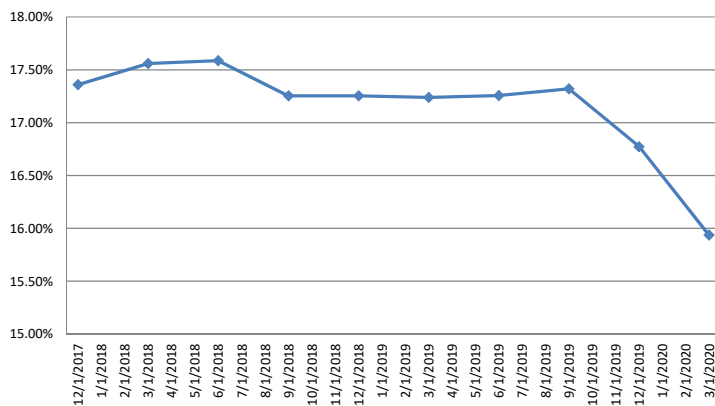
Note: Report includes only bank-level data.

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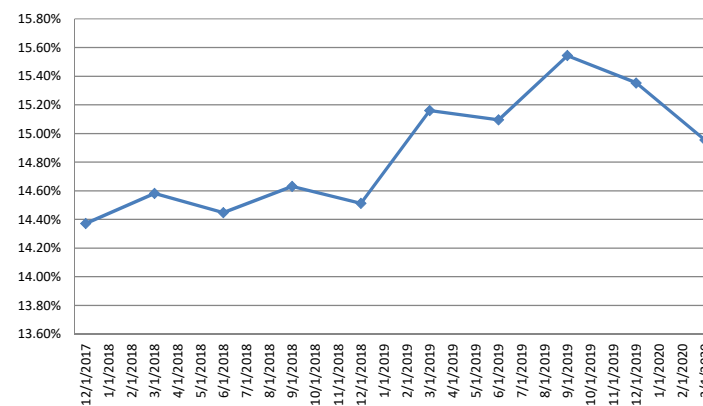
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



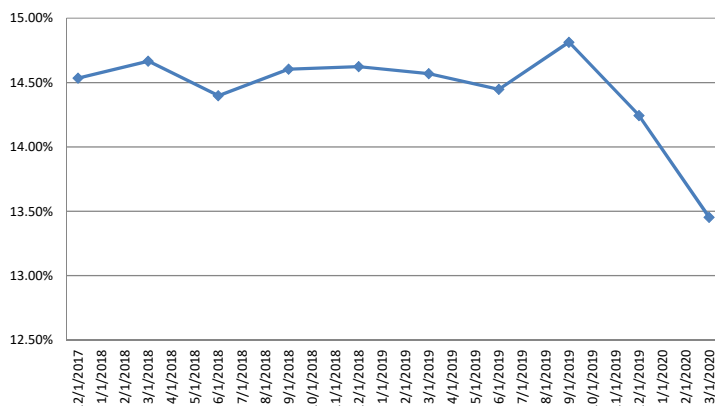
Common Equity Tier 1 RB Ratio

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



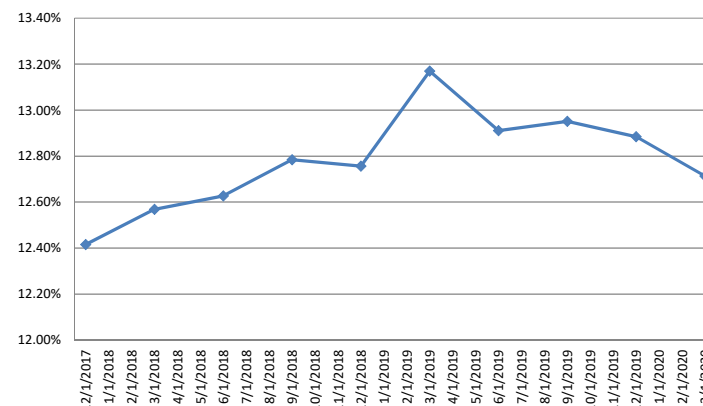
Common Equity Tier 1 RB Ratio

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



Common Equity Tier 1 RB Ratio

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



Common Equity Tier 1 RB Ratio

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)

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

Corder Bank	\$19,834	\$2,260	\$2,238	\$2,238	11.23%	19.40%	20.65%	19.40%
America's Community Bank	\$30,810	\$3,646	\$3,645	\$3,645	11.98%	14.44%	15.57%	14.44%
Bank of New Cambria	\$31,108	\$4,398	\$4,332	\$4,332	13.87%	24.21%	25.46%	24.21%
La Monte Community Bank	\$31,999	\$3,469	\$3,431	\$3,431	10.83%	NA	NA	NA
Bank of Houston State Bank	\$32,340	\$4,109	\$3,316	\$3,316	10.64%	17.90%	18.30%	17.90%
State Bank	\$33,156	\$3,068	\$2,891	\$2,891	8.73%	21.68%	22.94%	21.68%
Canton State Bank	\$33,626	\$3,351	\$3,518	\$3,518	10.28%	NA	NA	NA
First Security Bank	\$34,305	\$2,981	\$2,804	\$2,804	8.33%	15.07%	16.32%	15.07%
Bank of Orrick	\$36,231	\$3,859	\$3,394	\$3,394	9.36%	17.93%	19.19%	17.93%
CBC Bank	\$38,187	\$3,608	\$3,258	\$3,258	8.76%	29.70%	30.60%	29.70%
Neighbors Bank	\$40,579	\$4,689	\$4,689	\$4,689	14.06%	15.37%	16.37%	15.37%
FMB Bank	\$41,071	\$3,250	\$3,232	\$3,232	7.66%	12.67%	13.90%	12.67%
Montrose Savings Bank	\$42,134	\$6,644	\$6,585	\$6,585	15.32%	NA	NA	NA
Community Bank of Memphis	\$44,542	\$6,609	\$5,812	\$5,812	13.39%	NA	NA	NA
Sherwood Community Bank	\$51,606	\$4,914	\$4,914	\$4,914	9.90%	NA	NA	NA
1st Cameron State Bank	\$53,709	\$5,483	\$5,483	\$5,483	10.50%	27.70%	28.95%	27.70%
Bank of Louisiana	\$53,972	\$5,680	\$5,714	\$5,714	10.51%	14.08%	15.25%	14.08%
Kahoka State Bank	\$54,789	\$5,677	\$5,470	\$5,470	10.17%	17.34%	18.60%	17.34%
Bank of Iberia	\$55,667	\$5,323	\$5,207	\$5,207	9.39%	16.75%	18.00%	16.75%
Community Bank of Missouri	\$56,780	\$7,705	\$7,694	\$7,694	14.01%	19.34%	20.59%	19.34%
Farmers Bank of Green City	\$57,983	\$5,224	\$5,171	\$5,171	9.24%	11.70%	12.95%	11.70%
Tri-County Trust Company	\$58,027	\$6,444	\$6,868	\$6,868	11.70%	NA	NA	NA
Bank of Billings	\$60,209	\$8,598	\$5,794	\$5,794	10.16%	NA	NA	NA
United Security Bank	\$61,136	\$8,500	\$8,488	\$8,488	13.80%	19.28%	20.46%	19.28%
Peoples Bank of Moniteau County	\$62,026	\$5,576	\$5,453	\$5,453	9.06%	12.64%	13.88%	12.64%
Peoples Bank of Altenburg	\$64,655	\$6,964	\$6,940	\$6,940	10.63%	14.87%	16.13%	14.87%
Farmers Bank of Lohman	\$67,479	\$10,853	\$10,664	\$10,664	15.83%	NA	NA	NA
Farmers State Bank, S/B	\$69,077	\$7,828	\$6,134	\$6,134	9.20%	NA	NA	NA
Investors Community Bank	\$69,689	\$9,952	\$9,251	\$9,251	13.21%	30.63%	31.89%	30.63%
Citizens Bank of Edina	\$71,328	\$9,178	\$9,128	\$9,128	12.70%	15.84%	17.08%	15.84%
Silex Banking Company	\$72,750	\$11,970	\$11,967	\$11,967	16.61%	NA	NA	NA
Alton Bank	\$74,057	\$10,382	\$10,389	\$10,389	14.32%	15.05%	15.64%	15.05%
Concordia Bank	\$76,340	\$8,360	\$8,158	\$8,158	10.95%	NA	NA	NA
Metz Banking Company	\$77,420	\$9,083	\$9,121	\$9,121	11.91%	NA	NA	NA
Commercial Bank of Oak Grove	\$81,532	\$12,206	\$12,109	\$12,109	14.68%	NA	NA	NA
Security Bank of Southwest Missouri	\$81,812	\$9,808	\$9,685	\$9,685	12.02%	NA	NA	NA
Community State Bank	\$83,217	\$7,528	\$7,696	\$7,696	9.19%	NA	NA	NA

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	Senath State Bank	\$83,545	\$12,346	\$12,310	\$12,310	14.63%	NA	NA	NA
	TPNB Bank	\$83,671	\$12,016	\$12,537	\$12,537	14.71%	23.62%	24.87%	23.62%
	Hamilton Bank	\$85,004	\$8,462	\$8,097	\$8,097	9.87%	12.90%	13.35%	12.90%
	Community Bank of Pleasant Hill	\$88,751	\$8,889	\$8,090	\$8,090	9.57%	18.14%	18.94%	18.14%
	Bank of Brookfield-Purdin, National Association	\$88,987	\$11,591	\$11,127	\$11,127	12.68%	34.94%	36.12%	34.94%
	Table Rock Community Bank	\$90,795	\$8,361	\$8,179	\$8,179	9.21%	NA	NA	NA
	Bank of Grain Valley	\$91,058	\$20,777	\$20,623	\$20,623	22.75%	38.75%	40.00%	38.75%
	Connections Bank	\$91,399	\$11,391	\$9,720	\$9,720	10.95%	NA	NA	NA
	County Bank	\$94,565	\$8,635	\$7,388	\$7,388	7.89%	12.45%	13.70%	12.45%
	First Independent Bank	\$94,663	\$11,783	\$11,504	\$11,504	12.26%	NA	NA	NA
	Citizens Bank of Rogersville	\$95,557	\$10,505	\$9,359	\$9,359	10.02%	NA	NA	NA
	Security Bank of the Ozarks	\$95,793	\$8,915	\$8,135	\$8,135	8.63%	11.40%	12.36%	11.40%
	Merchants and Farmers Bank of Salisbury	\$96,128	\$9,488	\$9,122	\$9,122	9.43%	15.01%	16.26%	15.01%
	Citizens Bank & Trust	\$97,831	\$11,981	\$11,165	\$11,165	11.32%	22.57%	23.82%	22.57%
	First National Bank of Nevada	\$99,855	\$15,653	\$15,547	\$15,547	15.80%	25.38%	26.64%	25.38%
	State Bank of Missouri	\$99,889	\$8,996	\$8,573	\$8,573	8.58%	17.43%	18.69%	17.43%
	Bank of New Madrid	\$101,201	\$11,461	\$12,095	\$12,095	11.57%	NA	NA	NA
	Peoples Bank of Wyaconda	\$101,563	\$11,232	\$10,935	\$10,935	10.77%	NA	NA	NA
	Kennett Trust Bank	\$102,524	\$12,768	\$12,421	\$12,421	12.14%	NA	NA	NA
	Bank of Salem	\$102,573	\$10,256	\$10,215	\$10,215	9.85%	NA	NA	NA
	Jonesburg State Bank	\$102,696	\$8,661	\$8,672	\$8,672	8.61%	14.29%	15.54%	14.29%
	HomePride Bank	\$105,248	\$8,276	\$8,216	\$8,216	8.02%	13.74%	15.00%	13.74%
	Mercantile Bank of Louisiana, Missouri	\$105,276	\$23,716	\$23,305	\$23,305	21.82%	NA	NA	NA
	New Frontier Bank	\$106,687	\$9,522	\$8,854	\$8,854	8.40%	9.81%	10.98%	9.81%
	Community Bank of El Dorado Springs	\$107,022	\$18,294	\$17,581	\$17,581	16.69%	NA	NA	NA
	Saints Avenue Bank	\$107,072	\$8,326	\$8,100	\$8,100	7.60%	9.25%	10.19%	9.25%
	Security Bank of Pulaski County	\$108,114	\$10,342	\$9,859	\$9,859	8.97%	12.53%	13.55%	12.53%
	1st Advantage Bank	\$108,248	\$11,652	\$11,628	\$11,628	10.61%	12.58%	13.49%	12.58%
	Citizens Community Bank	\$110,844	\$13,053	\$12,923	\$12,923	11.94%	NA	NA	NA
	First Community Bank of the Ozarks	\$113,691	\$12,664	\$12,885	\$12,885	10.60%	NA	NA	NA
	Northeast Missouri State Bank	\$113,987	\$18,465	\$15,361	\$15,361	14.02%	NA	NA	NA
	Preferred Bank	\$114,454	\$8,795	\$8,805	\$8,805	7.72%	20.77%	21.78%	20.77%
	Bank of Monticello	\$116,319	\$12,923	\$13,377	\$13,377	11.48%	NA	NA	NA
	Progressive Ozark Bank	\$117,495	\$12,526	\$12,442	\$12,442	10.69%	NA	NA	NA
	First Bank of the Lake	\$119,716	\$11,359	\$9,340	\$9,340	8.13%	20.29%	21.54%	20.29%
	Chillicothe State Bank	\$123,780	\$11,226	\$10,671	\$10,671	8.73%	16.94%	18.19%	16.94%
	Independent Farmers Bank	\$123,907	\$13,343	\$11,904	\$11,904	9.59%	16.50%	17.51%	16.50%
	Bank of Crocker	\$124,903	\$15,473	\$14,587	\$14,587	11.60%	NA	NA	NA
	Clay County Savings Bank	\$126,178	\$11,603	\$11,206	\$11,206	9.42%	NA	NA	NA
	First Midwest Bank of the Ozarks	\$127,862	\$13,825	\$13,531	\$13,531	10.80%	13.09%	14.18%	13.09%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	Meramec Valley Bank	\$128,994	\$10,568	\$10,378	\$10,378	8.14%	9.54%	10.50%	9.54%
	F&M Bank and Trust Company	\$129,413	\$13,369	\$12,303	\$12,303	9.53%	NA	NA	NA
	First Community National Bank	\$130,126	\$12,162	\$12,204	\$12,204	9.53%	14.49%	15.75%	14.49%
	Farmers Bank of Lincoln	\$131,972	\$14,212	\$14,372	\$14,372	11.07%	18.86%	20.11%	18.86%
	Commercial Trust Company of Fayette	\$132,364	\$13,219	\$13,249	\$13,249	9.57%	NA	NA	NA
	Citizens-Farmers Bank of Cole Camp	\$137,366	\$21,209	\$21,598	\$21,598	15.83%	NA	NA	NA
	Bank Star	\$138,476	\$15,355	\$13,269	\$13,269	9.63%	12.47%	13.62%	12.47%
	State Bank of Southwest Missouri	\$139,361	\$9,197	\$9,139	\$9,139	6.88%	11.27%	11.60%	11.27%
	Cornerstone Bank	\$140,112	\$20,125	\$20,330	\$20,330	14.53%	21.27%	22.53%	21.27%
	Tipton Latham Bank, National Association	\$140,484	\$15,227	\$15,524	\$15,524	11.10%	NA	NA	NA
	Community Point Bank	\$140,735	\$13,197	\$13,077	\$13,077	9.42%	12.87%	14.12%	12.87%
	Paramount Bank	\$140,828	\$10,374	\$9,719	\$9,719	10.20%	NA	NA	NA
	Bank 21	\$143,170	\$12,009	\$11,936	\$11,936	8.36%	11.39%	12.64%	11.39%
	Adrian Bank	\$144,931	\$17,914	\$17,252	\$17,252	11.97%	17.05%	18.30%	17.05%
	Citizens Bank of Charleston	\$145,586	\$25,249	\$25,219	\$25,219	17.39%	NA	NA	NA
	St. Clair County State Bank	\$147,908	\$20,728	\$20,728	\$20,728	14.06%	NA	NA	NA
	Citizens Bank of Newburg	\$151,736	\$15,128	\$15,069	\$15,069	9.92%	NA	NA	NA
	Seymour Bank	\$152,049	\$18,095	\$18,114	\$18,114	13.38%	NA	NA	NA
	Heritage Community Bank	\$152,162	\$13,976	\$13,507	\$13,507	9.11%	NA	NA	NA
	Bank of St. Elizabeth	\$155,144	\$18,709	\$15,995	\$15,995	10.64%	NA	NA	NA
	Alliant Bank	\$156,003	\$16,833	\$16,648	\$16,648	10.56%	14.61%	15.86%	14.61%
	Citizens Bank of Eldon	\$158,622	\$20,774	\$20,784	\$20,784	13.39%	NA	NA	NA
	Carroll County Trust Company of Carrollton, Missouri	\$159,566	\$17,510	\$17,289	\$17,289	10.66%	11.67%	11.90%	11.67%
	Citizens Bank	\$160,814	\$13,526	\$12,855	\$12,855	8.14%	11.00%	11.86%	11.00%
	Heritage Bank of the Ozarks	\$161,978	\$14,980	\$14,810	\$14,810	9.09%	NA	NA	NA
	Bank Northwest	\$162,947	\$14,121	\$13,846	\$13,846	8.23%	11.46%	12.20%	11.46%
	Bank of Weston	\$164,507	\$13,375	\$13,027	\$13,027	8.11%	11.05%	12.19%	11.05%
	First State Bank of Purdy	\$167,374	\$14,524	\$14,691	\$14,691	9.07%	11.03%	11.96%	11.03%
	Community Bank of Marshall	\$168,638	\$18,910	\$17,962	\$17,962	10.60%	20.57%	21.52%	20.57%
	Lamar Bank and Trust Company	\$170,018	\$18,974	\$18,744	\$18,744	10.92%	NA	NA	NA
	Exchange Bank of Northeast Missouri	\$172,020	\$16,917	\$14,682	\$14,682	8.97%	11.57%	12.52%	11.57%
	Home Exchange Bank	\$173,071	\$20,225	\$19,298	\$19,298	11.68%	NA	NA	NA
	Bank of Grandin	\$175,191	\$26,785	\$26,728	\$26,728	15.47%	15.47%	16.14%	15.47%
	First Missouri State Bank of Cape County	\$178,186	\$15,139	\$14,974	\$14,974	8.79%	10.56%	11.81%	10.56%
	Community First Bank	\$178,473	\$16,401	\$15,768	\$15,768	8.86%	11.53%	12.79%	11.53%
	United State Bank	\$180,246	\$18,297	\$18,047	\$18,047	9.92%	11.34%	12.60%	11.34%
	Goppert Financial Bank	\$180,989	\$19,504	\$20,091	\$20,091	11.08%	NA	NA	NA
	First Missouri State Bank	\$182,347	\$17,394	\$17,376	\$17,376	9.39%	12.71%	13.96%	12.71%
	First Missouri Bank of SEMO	\$182,391	\$19,318	\$19,273	\$19,273	10.09%	13.06%	14.25%	13.06%
	Century Bank of the Ozarks	\$184,738	\$17,942	\$17,295	\$17,295	9.66%	NA	NA	NA
	Pony Express Bank	\$186,238	\$22,939	\$19,308	\$19,308	11.21%	NA	NA	NA
	Central Bank of Audrain County	\$193,254	\$15,112	\$13,747	\$13,747	6.98%	12.91%	14.16%	12.91%
	Community First Banking Company	\$198,934	\$22,875	\$22,832	\$22,832	11.64%	NA	NA	NA
	Central Bank of Moberly	\$201,873	\$17,540	\$17,092	\$17,092	8.43%	13.32%	14.57%	13.32%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Capital Adequacy**

**March 31, 2020**

**Run Date: June 22, 2020**

		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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	<b>FortuneBank</b>	\$208,262	\$17,959	\$16,904	\$16,904	8.57%	9.51%	10.44%	9.51%
	<b>Peoples Bank</b>	\$215,300	\$22,171	\$22,473	\$22,473	10.47%	NA	NA	NA
	<b>Farmers and Merchants Bank of St. Clair Commercial Bank</b>	\$216,224	\$28,206	\$27,615	\$27,615	13.03%	19.31%	20.38%	19.31%
	<b>Kearney Trust Company</b>	\$217,679	\$18,520	\$17,167	\$17,167	8.07%	10.74%	11.76%	10.74%
	<b>O'Bannon Banking Company</b>	\$219,549	\$21,387	\$20,366	\$20,366	9.64%	14.62%	15.79%	14.62%
	<b>Putnam County State Bank</b>	\$221,231	\$20,221	\$19,981	\$19,981	9.07%	NA	NA	NA
	<b>Missouri Bank</b>	\$225,183	\$30,243	\$30,243	\$30,243	13.57%	NA	NA	NA
	<b>Branson Bank</b>	\$227,351	\$27,519	\$28,369	\$28,369	12.00%	NA	NA	NA
	<b>Citizens Bank</b>	\$227,449	\$23,649	\$23,300	\$23,300	10.06%	NA	NA	NA
	<b>Exchange Bank of Missouri</b>	\$227,837	\$27,658	\$27,631	\$27,631	12.02%	11.69%	12.95%	11.69%
	<b>Central Bank of Kansas City</b>	\$230,078	\$25,743	\$23,906	\$23,906	10.63%	13.08%	14.07%	13.08%
	<b>Bloomsdale Bank</b>	\$231,238	\$36,792	\$34,350	\$34,350	14.55%	15.30%	16.44%	15.30%
	<b>F &amp; C Bank</b>	\$232,355	\$21,421	\$22,565	\$22,565	9.75%	12.92%	13.95%	12.92%
	<b>Community State Bank of Missouri</b>	\$238,203	\$25,771	\$25,478	\$25,478	10.80%	12.66%	14.06%	12.66%
	<b>Wells Bank</b>	\$241,149	\$31,162	\$31,066	\$31,066	12.94%	NA	NA	NA
	<b>Rockwood Bank</b>	\$244,238	\$24,045	\$23,467	\$23,467	9.58%	NA	NA	NA
	<b>Ozark Bank</b>	\$245,100	\$37,997	\$37,997	\$37,997	15.68%	NA	NA	NA
	<b>People's Bank of Seneca</b>	\$245,501	\$26,652	\$25,888	\$25,888	10.26%	NA	NA	NA
		\$247,517	\$21,566	\$21,478	\$21,478	8.76%	10.00%	11.18%	10.00%
	State Average of Asset Group A	\$125,406	\$13,910	\$13,510	\$13,510	11.02%	15.94%	17.04%	15.94%

Source: SNL Financial

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Capital Adequacy

March 31, 2020

Run Date: June 22, 2020

		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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>									
	Farmers State Bank	\$250,571	\$25,358	\$22,462	\$22,462	9.17%	12.44%	13.10%	12.44%
	Midwest Independent Bank	\$250,871	\$38,685	\$38,682	\$38,682	12.39%	22.10%	23.36%	22.10%
	Alliance Bank	\$254,858	\$33,952	\$33,770	\$33,770	12.66%	NA	NA	NA
	Central Bank of Warrensburg	\$257,440	\$36,890	\$24,137	\$24,137	9.87%	17.58%	18.84%	17.58%
	Bank of Versailles	\$266,699	\$35,317	\$35,317	\$35,317	13.37%	NA	NA	NA
	Bank of Franklin County	\$267,221	\$24,696	\$24,773	\$24,773	9.32%	NA	NA	NA
	Belgrade State Bank	\$277,212	\$26,811	\$26,628	\$26,628	9.62%	14.33%	15.54%	14.33%
	Bank of Odessa	\$286,877	\$49,732	\$49,500	\$49,500	17.63%	32.62%	33.81%	32.62%
	Macon-Atlanta State Bank	\$286,952	\$32,291	\$29,909	\$29,909	10.50%	NA	NA	NA
	Community Bank of Raymore	\$290,741	\$24,661	\$21,498	\$21,498	7.69%	11.66%	12.65%	11.66%
	St. Johns Bank and Trust Company	\$295,005	\$30,242	\$29,365	\$29,365	10.08%	NA	NA	NA
	Peoples Savings Bank of Rhineland	\$297,786	\$30,312	\$30,306	\$30,306	10.37%	13.39%	14.39%	13.39%
	Freedom Bank of Southern Missouri	\$313,211	\$30,672	\$30,580	\$30,580	9.90%	NA	NA	NA
	Bank of Bolivar	\$318,899	\$38,268	\$23,088	\$23,088	7.95%	9.84%	9.88%	9.84%
	Community Bank and Trust	\$322,870	\$30,934	\$27,394	\$27,394	8.78%	17.45%	18.60%	17.45%
	M1 Bank	\$337,757	\$31,565	\$30,845	\$30,845	9.96%	NA	NA	NA
	First Missouri Bank	\$337,819	\$30,317	\$30,084	\$30,084	9.26%	11.79%	12.96%	11.79%
	Legacy Bank & Trust Company	\$341,097	\$32,158	\$28,497	\$28,497	8.91%	10.19%	11.44%	10.19%
	UNICO Bank	\$341,106	\$29,354	\$26,820	\$26,820	8.08%	10.94%	11.78%	10.94%
	Central Bank of Branson	\$343,388	\$36,054	\$35,498	\$35,498	10.12%	13.83%	15.08%	13.83%
	Bank of Advance	\$350,159	\$43,316	\$43,057	\$43,057	12.51%	16.58%	17.83%	16.58%
	New Era Bank	\$356,893	\$41,131	\$36,744	\$36,744	10.60%	NA	NA	NA
	First State Bank and Trust Company, Inc.	\$375,503	\$49,990	\$48,739	\$48,739	13.00%	NA	NA	NA
	First Midwest Bank of Dexter	\$377,361	\$39,682	\$39,633	\$39,633	11.14%	13.18%	14.27%	13.18%
	Farmers Bank of Northern Missouri	\$378,185	\$51,376	\$45,707	\$45,707	12.30%	NA	NA	NA
	Phelps County Bank	\$378,464	\$31,956	\$30,263	\$30,263	8.30%	14.92%	16.17%	14.92%
	Regional Missouri Bank	\$380,969	\$44,826	\$43,265	\$43,265	11.41%	NA	NA	NA
	Callaway Bank	\$382,244	\$38,002	\$37,806	\$37,806	9.96%	NA	NA	NA
	West Plains Bank and Trust Company	\$391,364	\$50,404	\$49,608	\$49,608	12.63%	NA	NA	NA
	United Bank of Union	\$392,699	\$41,853	\$40,648	\$40,648	10.66%	12.41%	13.66%	12.41%
	Legends Bank	\$401,976	\$58,836	\$57,729	\$57,729	14.58%	NA	NA	NA
	First State Bank of St. Charles, Missouri	\$402,375	\$52,073	\$52,511	\$52,511	13.83%	14.92%	15.83%	14.92%
	Triad Bank	\$410,773	\$38,129	\$38,067	\$38,067	9.74%	10.33%	11.53%	10.33%
	Lead Bank	\$411,407	\$32,820	\$32,733	\$32,733	8.64%	13.12%	14.27%	13.12%
	Bank of Old Monroe	\$412,276	\$61,265	\$60,648	\$60,648	15.23%	NA	NA	NA
	HOME BANK	\$418,289	\$40,459	\$39,933	\$39,933	9.68%	NA	NA	NA
	Central Bank of Sedalia	\$423,637	\$38,879	\$35,721	\$35,721	8.41%	11.41%	12.66%	11.41%
	American Bank of Missouri	\$426,738	\$44,829	\$41,342	\$41,342	10.34%	12.30%	13.35%	12.30%
	Bank of Kirksville	\$431,610	\$55,083	\$52,868	\$52,868	12.15%	40.15%	41.41%	40.15%
	MRV Banks	\$435,236	\$40,512	\$40,445	\$40,445	8.67%	10.75%	11.89%	10.75%
	First Midwest Bank of Poplar Bluff	\$467,063	\$44,704	\$44,086	\$44,086	9.69%	11.75%	12.92%	11.75%
	Maries County Bank	\$480,101	\$76,530	\$74,845	\$74,845	15.77%	NA	NA	NA
	St. Louis Bank	\$491,086	\$47,264	\$45,383	\$45,383	9.42%	10.97%	12.14%	10.97%
	Peoples Bank & Trust Company	\$494,941	\$47,141	\$46,806	\$46,806	9.39%	12.82%	14.07%	12.82%
	Peoples Community Bank	\$495,380	\$93,147	\$89,914	\$89,914	18.00%	NA	NA	NA
	State Average of Asset Group B	\$362,336	\$41,166	\$39,281	\$39,281	10.93%	14.95%	16.05%	14.95%

Source: SNL Financial

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**Capital Adequacy**

**March 31, 2020**

**Run Date: June 22, 2020**

		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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>									
	Lindell Bank & Trust Company	\$515,780	\$108,215	\$101,847	\$101,847	19.98%	NA	NA	NA
	Citizens National Bank of Greater St. Louis	\$519,537	\$55,941	\$55,904	\$55,904	10.71%	12.17%	13.42%	12.17%
	HNB National Bank	\$521,367	\$65,227	\$64,460	\$64,460	12.37%	16.18%	17.43%	16.18%
	Mid America Bank	\$521,477	\$55,738	\$55,167	\$55,167	10.72%	NA	NA	NA
	Sullivan Bank	\$544,572	\$54,051	\$53,009	\$53,009	9.97%	12.84%	14.09%	12.84%
	Old Missouri Bank	\$550,763	\$53,411	\$50,416	\$50,416	9.46%	10.50%	11.72%	10.50%
	Town & Country Bank	\$556,555	\$68,584	\$61,238	\$61,238	11.38%	16.83%	18.08%	16.83%
	Blue Ridge Bank and Trust Co.	\$559,585	\$56,591	\$55,631	\$55,631	9.89%	12.31%	13.46%	12.31%
	Parkside Financial Bank & Trust	\$564,540	\$61,248	\$60,511	\$60,511	10.91%	12.19%	13.44%	12.19%
	BTC Bank	\$575,481	\$79,574	\$78,052	\$78,052	13.58%	NA	NA	NA
	Jefferson Bank and Trust Company	\$628,104	\$75,946	\$74,543	\$74,543	12.15%	13.07%	14.08%	13.07%
	Jefferson Bank of Missouri	\$656,412	\$62,195	\$61,790	\$61,790	9.59%	11.98%	13.23%	11.98%
	Mid-Missouri Bank	\$676,174	\$61,659	\$61,351	\$61,351	9.21%	11.41%	12.41%	11.41%
	Royal Banks of Missouri	\$693,947	\$112,330	\$103,745	\$103,745	15.03%	15.81%	16.50%	15.81%
	Springfield First Community Bank	\$708,574	\$119,043	\$66,392	\$66,392	10.43%	11.13%	12.49%	11.13%
	Midwest Regional Bank	\$734,862	\$65,484	\$61,741	\$61,741	8.47%	9.93%	11.78%	9.93%
	Bank of Washington	\$748,636	\$98,122	\$96,808	\$96,808	13.44%	13.67%	14.92%	13.67%
	Wood & Huston Bank	\$767,249	\$84,668	\$86,865	\$86,865	11.28%	13.76%	14.99%	13.76%
	Focus Bank	\$769,077	\$82,850	\$81,825	\$81,825	10.82%	NA	NA	NA
	Central Bank of Lake of the Ozarks	\$774,008	\$72,693	\$68,927	\$68,927	8.80%	13.33%	14.59%	13.33%
	Southwest Missouri Bank	\$797,246	\$75,581	\$72,040	\$72,040	9.17%	15.05%	15.97%	15.05%
	Montgomery Bank	\$902,639	\$82,831	\$81,877	\$81,877	9.08%	10.70%	11.75%	10.70%
	Cass Commercial Bank	\$926,445	\$146,674	\$149,372	\$149,372	17.02%	17.70%	18.72%	17.70%
	NBKC Bank	\$933,981	\$120,543	\$118,149	\$118,149	14.58%	15.39%	16.36%	15.39%
	Citizens Bank and Trust Company	\$941,433	\$96,954	\$95,995	\$95,995	10.87%	13.16%	14.08%	13.16%
	Nodaway Valley Bank	\$958,539	\$132,005	\$115,041	\$115,041	12.46%	16.86%	18.05%	16.86%
	State Average of Asset Group C	\$694,115	\$82,621	\$78,181	\$78,181	11.59%	13.45%	14.62%	13.45%

Source: SNL Financial

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**Capital Adequacy**

**March 31, 2020**

**Run Date: June 22, 2020**

		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 (%)
<b>Asset Group D - Over \$1 billion in total assets</b>									
	Guaranty Bank	\$1,025,137	\$107,101	\$104,647	\$104,647	10.27%	NA	NA	NA
	OakStar Bank	\$1,050,879	\$116,461	\$103,944	\$103,944	10.20%	NA	NA	NA
	Providence Bank	\$1,101,967	\$166,917	\$141,605	\$141,605	13.52%	14.50%	15.44%	14.50%
	Sterling Bank	\$1,241,797	\$149,405	\$135,992	\$135,992	11.04%	14.13%	15.38%	14.13%
	Central Bank of the Ozarks	\$1,493,120	\$137,677	\$132,438	\$132,438	9.35%	11.20%	12.46%	11.20%
	Hawthorn Bank	\$1,518,327	\$166,758	\$164,395	\$164,395	10.98%	13.48%	14.73%	13.48%
	Country Club Bank	\$1,539,264	\$155,601	\$144,464	\$144,464	9.64%	NA	NA	NA
	Bank of Missouri	\$1,828,398	\$234,340	\$199,912	\$199,912	11.24%	12.74%	13.66%	12.74%
	Central Bank of Boone County	\$2,004,030	\$191,241	\$176,713	\$176,713	8.69%	11.77%	13.01%	11.77%
	Central Bank of St. Louis	\$2,067,323	\$230,876	\$201,943	\$201,943	10.04%	11.12%	12.37%	11.12%
	Midwest BankCentre	\$2,072,126	\$206,078	\$186,688	\$186,688	9.20%	10.80%	11.74%	10.80%
	Academy Bank, N.A.	\$2,163,530	\$272,881	\$253,728	\$253,728	12.11%	14.85%	16.10%	14.85%
	Southern Bank	\$2,361,151	\$249,537	\$241,769	\$241,769	10.51%	11.71%	12.94%	11.71%
	Central Bank of the Midwest	\$2,506,921	\$358,168	\$208,349	\$208,349	9.10%	10.85%	11.84%	10.85%
	First State Community Bank	\$2,674,223	\$324,288	\$270,923	\$270,923	10.52%	11.89%	12.75%	11.89%
	Stifel Bank	\$2,745,381	\$164,854	\$168,855	\$168,855	7.30%	15.61%	16.46%	15.61%
	Central Trust Bank	\$2,925,213	\$215,277	\$198,026	\$198,026	7.34%	12.92%	14.04%	12.92%
	Great Southern Bank	\$5,074,900	\$677,697	\$614,676	\$614,676	12.38%	13.24%	14.19%	13.24%
	First Bank	\$6,260,701	\$657,657	\$607,015	\$607,015	9.94%	13.98%	14.86%	13.98%
	Enterprise Bank & Trust	\$7,479,341	\$962,905	\$727,118	\$727,063	10.25%	11.33%	12.37%	11.33%
	State Average of Asset Group D	\$2,556,686	\$287,286	\$249,160	\$249,157	10.18%	12.71%	13.78%	12.71%

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# Definitions



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