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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

KANSAS CITY

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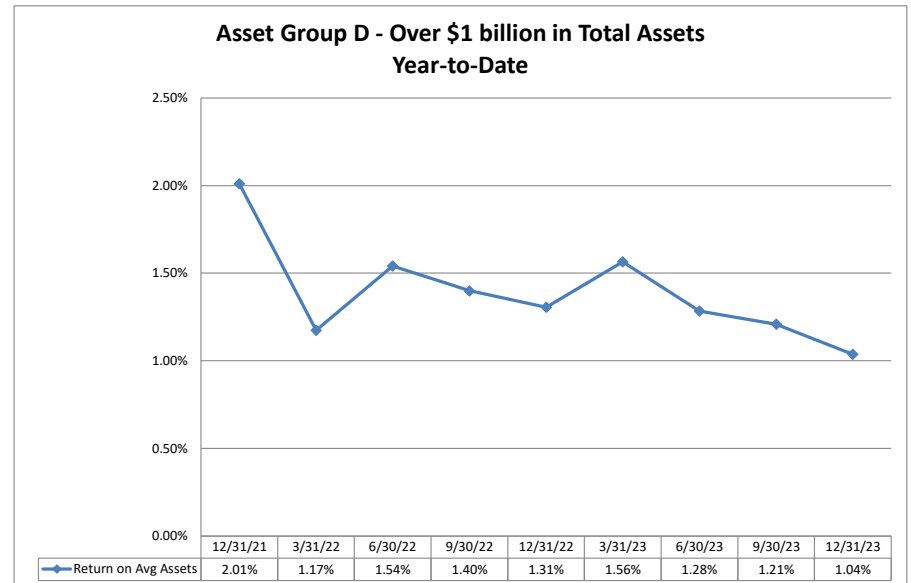
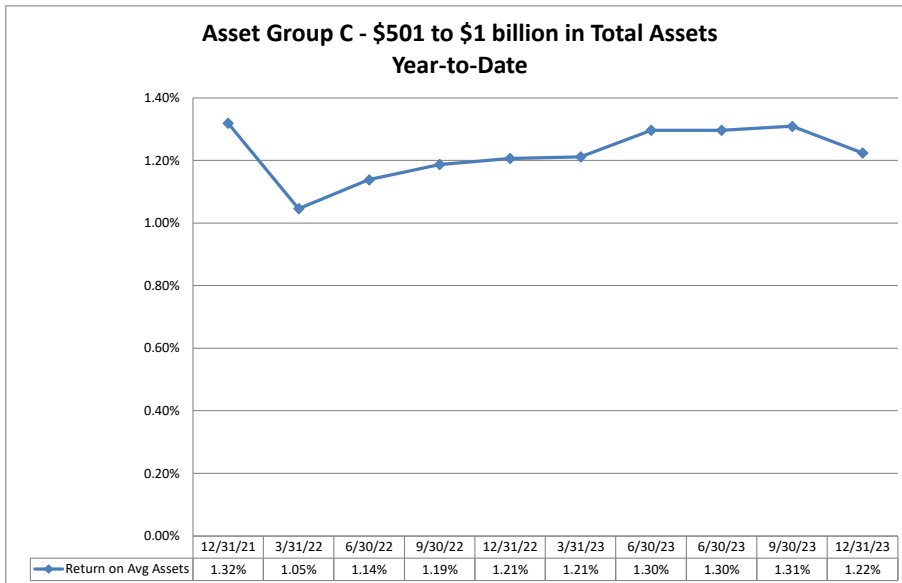
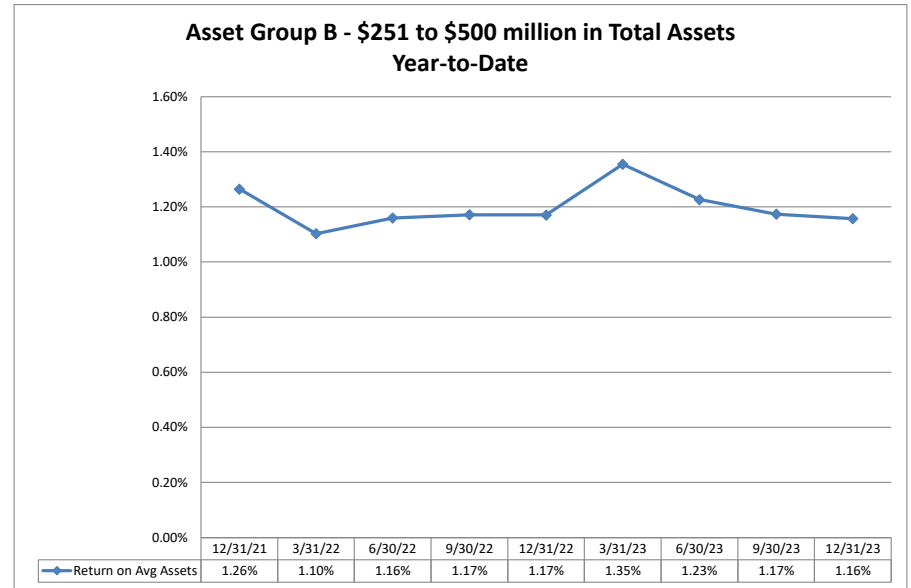
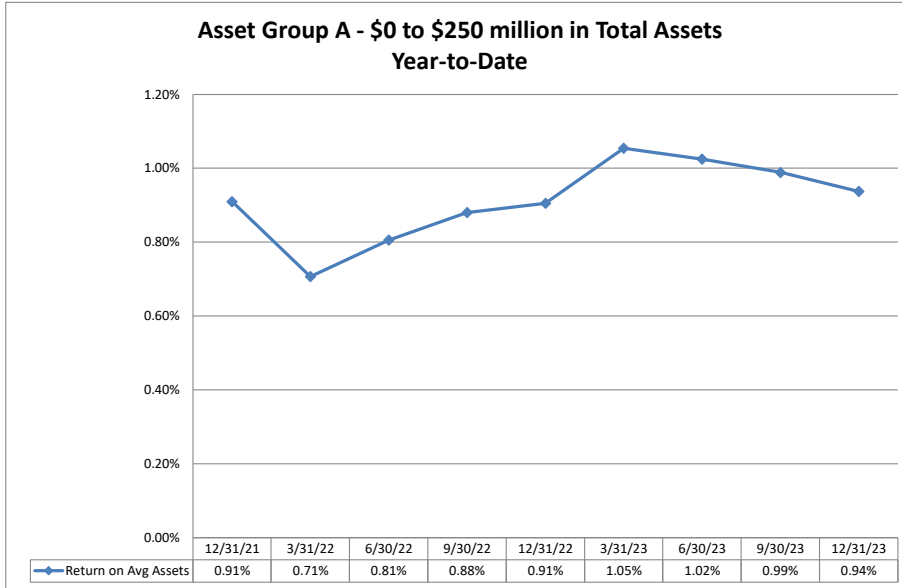
ASSET SIZE DEFINITION

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

Kansas

Performance Analysis

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



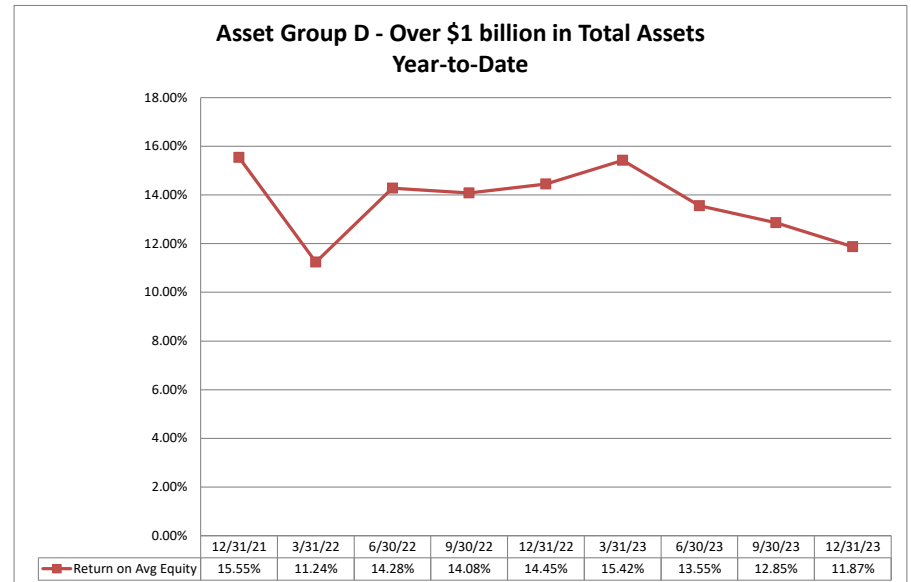
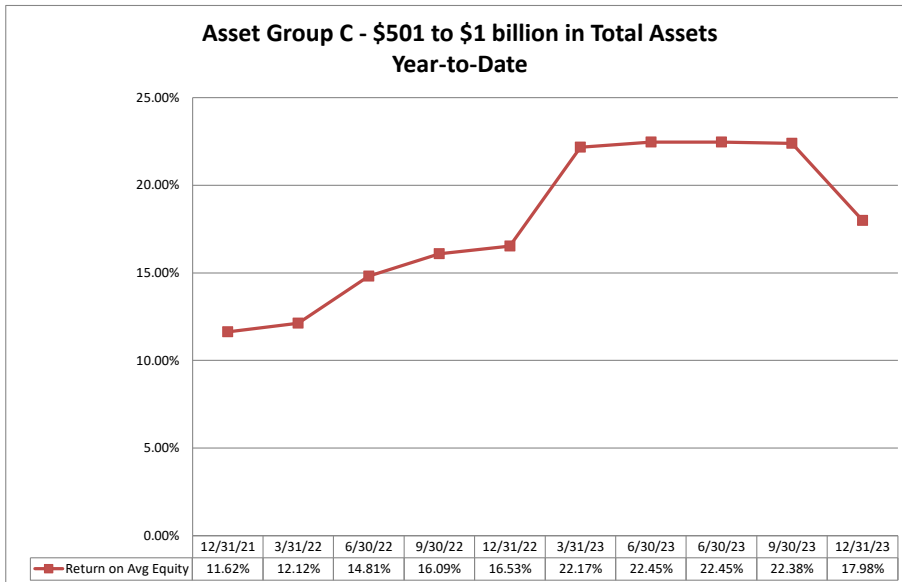
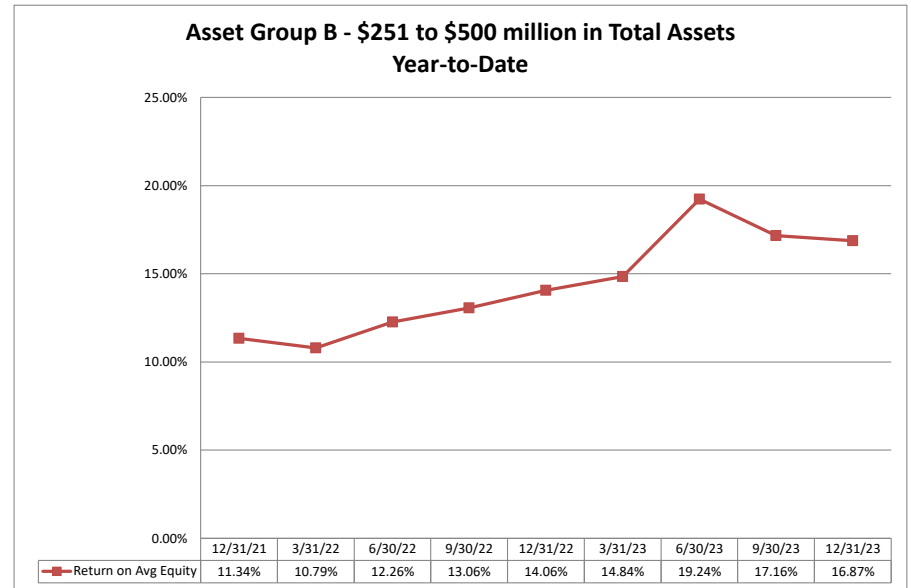
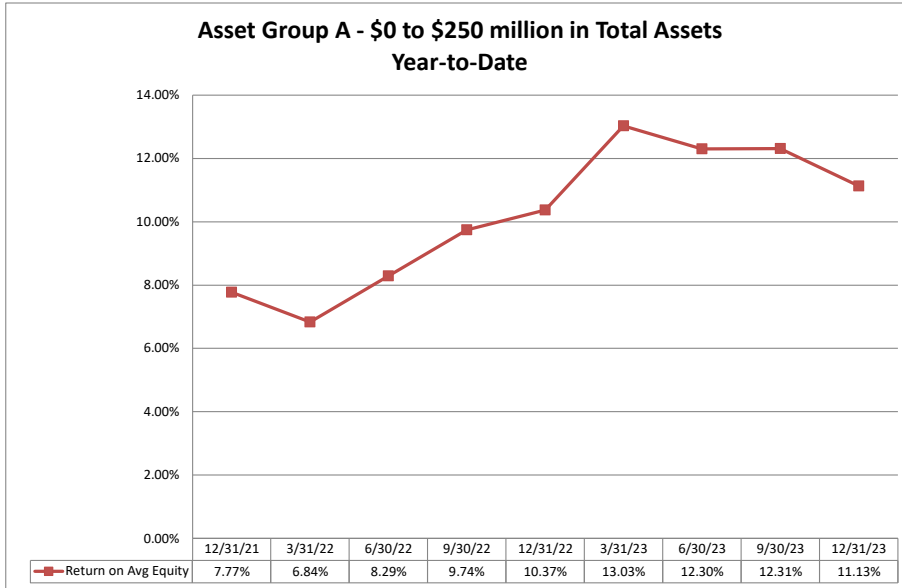
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets											
State Bank of Burrton	\$11,099	(\$45)	(1.56%)	(15.75%)	110.26%	\$108	\$19	0.16%	1.74%	83.57%	\$72
The Walton State Bank	\$13,403	\$51	1.47%	6.95%	63.26%	\$68	\$91	0.74%	5.64%	77.21%	\$52
Prescott State Bank	\$15,203	\$10	0.26%	1.70%	89.34%	\$52	\$29	0.19%	1.24%	92.71%	\$54
First National Bank of Harveyville	\$15,779	(\$33)	(0.83%)	(8.48%)	113.01%	\$123	\$0	0.00%	0.00%	97.59%	\$97
Farmers State Bank	\$17,178	\$29	0.66%	5.96%	83.43%	\$55	\$56	0.32%	2.91%	89.26%	\$56
Peoples State Bank	\$18,117	\$163	3.69%	14.01%	45.45%	\$55	\$603	3.47%	12.85%	48.37%	\$60
Dickinson County Bank	\$18,776	\$83	1.74%	14.76%	58.47%	\$88	\$342	1.83%	16.25%	57.02%	\$62
The Baxter State Bank	\$24,750	\$15	0.24%	1.09%	94.68%	\$87	\$80	0.32%	1.47%	92.42%	\$80
The Bank of Denton	\$24,788	\$39	0.63%	4.16%	69.54%	\$53	\$95	0.39%	2.56%	77.33%	\$53
Farmers State Bank	\$28,775	\$17	0.26%	2.93%	90.76%	\$82	\$123	0.47%	5.36%	82.30%	\$67
The Marion National Bank	\$30,784	\$79	1.06%	7.80%	57.52%	\$50	\$259	0.90%	6.61%	58.86%	\$47
Marquette Farmers State Bank of Marquette Kansas	\$31,401	\$29	0.37%	2.63%	91.63%	\$74	\$121	0.39%	2.78%	88.59%	\$75
State Bank of Canton	\$33,415	\$114	1.32%	6.62%	55.62%	\$77	\$443	1.26%	6.61%	57.34%	\$74
Union State Bank	\$36,215	\$6	0.06%	0.66%	97.95%	\$97	\$370	0.98%	10.13%	64.33%	\$62
Ninnescah Valley Bank	\$37,970	\$77	0.84%	13.67%	73.61%	\$97	\$315	0.82%	14.21%	71.63%	\$97
Farmers State Bank	\$38,791	\$65	0.69%	9.01%	76.49%	\$105	\$215	0.57%	7.67%	79.49%	\$112
Cottonwood Valley Bank	\$42,419	(\$89)	(0.93%)	(13.96%)	122.95%	\$270	\$56	0.14%	2.12%	89.77%	\$118
Bank of Greeley	\$47,077	\$155	1.34%	12.03%	59.02%	\$105	\$613	1.31%	12.32%	59.37%	\$103
The First State Bank of Ransom	\$49,108	\$29	0.24%	1.53%	81.15%	\$68	\$231	0.49%	3.05%	70.85%	\$63
The Farmers State Bank of Blue Mound	\$49,518	\$95	0.73%	4.88%	84.38%	\$78	\$644	1.22%	8.38%	73.69%	\$72
The Haviland State Bank	\$49,772	\$181	1.53%	12.30%	57.69%	\$88	\$702	1.55%	12.13%	54.08%	\$74
The State Exchange Bank	\$52,268	\$8	0.07%	1.16%	77.65%	\$138	\$369	0.82%	14.26%	65.51%	\$90
New Century Bank	\$52,536	\$378	2.88%	17.18%	63.99%	\$85	\$1,608	2.94%	18.75%	61.43%	\$83
The City State Bank	\$52,623	\$123	0.94%	14.25%	71.86%	\$69	\$555	1.05%	16.24%	69.01%	\$73
Elevate Bank, National Association	\$52,874	\$165	1.21%	9.74%	72.44%	\$80	\$435	0.75%	6.55%	82.17%	\$79
Ford County State Bank	\$52,962	\$41	0.32%	4.94%	86.71%	\$94	\$110	0.22%	3.28%	89.28%	\$101
Security State Bank	\$54,296	\$8	0.06%	0.61%	95.84%	\$71	\$191	0.36%	3.61%	86.97%	\$60
KansasLand Bank	\$54,457	(\$235)	(1.64%)	(34.38%)	200.44%	\$82	(\$600)	(1.06%)	(20.94%)	149.63%	\$79
Peoples Bank	\$54,584	\$27	0.21%	1.82%	91.65%	\$79	\$252	0.48%	4.32%	84.25%	\$79
Farmers and Merchants Bank of Mound City, Kansas	\$55,605	\$87	0.64%	10.55%	74.27%	\$134	\$543	1.00%	16.98%	69.32%	\$120
The State Bank of Spring Hill	\$59,026	\$140	0.84%	20.32%	62.45%	\$115	\$618	0.95%	25.86%	57.77%	\$102
First National Bank in Frankfort	\$59,473	\$180	1.24%	35.23%	65.27%	\$89	\$606	1.06%	31.03%	66.06%	\$87
The Farmers State Bank of Bucklin, Kansas	\$61,694	\$144	0.95%	9.96%	61.41%	\$112	\$793	1.28%	14.43%	53.09%	\$99
Swedish-American State Bank	\$66,911	\$218	1.31%	17.21%	61.75%	\$112	\$790	1.28%	16.51%	62.12%	\$102
Bison State Bank	\$67,366	(\$185)	(1.17%)	(11.92%)	125.13%	\$90	(\$1,027)	(1.78%)	(15.40%)	145.47%	\$96
Union State Bank	\$68,014	\$237	1.37%	20.33%	72.11%	\$150	\$920	1.38%	20.97%	70.41%	\$124
The Bank of Holyrood	\$68,388	\$96	0.56%	4.38%	73.95%	\$105	\$800	1.14%	9.16%	55.97%	\$89

Source: SNL Financial

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Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets											
Tampa State Bank	\$68,548	(\$205)	(1.22%)	(72.82%)	79.85%	\$84	\$158	0.23%	16.02%	72.25%	\$88
Citizens State Bank and Trust Company	\$70,176	\$197	1.15%	13.84%	72.96%	\$77	\$1,034	1.52%	18.44%	63.45%	\$66
Integrity Bank	\$72,098	\$42	0.24%	3.09%	96.26%	\$78	\$116	0.16%	2.29%	94.43%	\$69
The Farmers State Bank	\$72,770	\$131	0.70%	7.25%	70.99%	\$66	\$588	0.81%	8.33%	73.76%	\$72
First National Bank of Spearville	\$75,218	\$150	0.99%	8.09%	65.45%	\$114	\$631	1.14%	8.62%	54.60%	\$86
The Citizens State Bank of Cheney, Kansas	\$76,210	\$271	1.39%	21.06%	61.94%	\$88	\$1,471	1.85%	28.95%	53.47%	\$83
The First National Bank of Dighton	\$76,284	\$176	0.94%	6.63%	68.91%	\$88	\$663	0.91%	6.38%	65.77%	\$81
Farmers State Bank	\$76,505	\$108	0.58%	11.83%	83.07%	\$136	\$503	0.67%	13.24%	78.82%	\$119
Kaw Valley State Bank	\$76,696	\$111	0.59%	53.24%	78.61%	\$81	\$515	0.72%	49.19%	73.39%	\$80
Howard State Bank	\$79,400	\$210	1.15%	22.99%	69.09%	\$73	\$913	1.23%	25.87%	64.98%	\$61
The First State Bank	\$82,032	(\$45)	(0.22%)	(2.76%)	100.15%	\$171	\$479	0.58%	7.12%	73.13%	\$108
Stock Exchange Bank	\$82,090	\$158	0.76%	11.15%	78.80%	\$113	\$502	0.64%	8.81%	75.01%	\$99
The First National Bank of Hope	\$82,394	\$151	0.75%	10.88%	80.44%	\$102	\$708	0.87%	12.58%	76.73%	\$87
Kansas State Bank	\$86,662	\$253	1.13%	13.35%	61.30%	\$88	\$963	1.08%	12.99%	58.71%	\$93
FNB Washington	\$87,757	\$257	1.20%	5.30%	62.80%	\$94	\$1,053	1.22%	5.55%	57.48%	\$83
The First Security Bank	\$90,513	\$83	0.38%	4.88%	89.36%	\$71	\$444	0.51%	6.60%	84.59%	\$67
CBW Bank	\$91,687	\$1,323	6.18%	24.31%	53.28%	\$107	\$2,736	3.21%	12.90%	71.29%	\$80
The Bank of Protection	\$92,844	\$208	0.95%	7.85%	64.47%	\$101	\$1,106	1.29%	10.62%	54.58%	\$82
Johnson State Bank	\$92,947	\$110	0.48%	4.11%	87.90%	\$77	\$832	0.87%	7.76%	72.31%	\$76
The Lyndon State Bank	\$93,870	\$118	0.49%	6.03%	89.11%	\$99	\$567	0.60%	7.39%	86.00%	\$94
Exchange State Bank	\$94,540	\$214	0.91%	9.02%	64.80%	\$84	\$798	0.87%	8.65%	64.93%	\$78
First National Bank of Kansas	\$94,615	(\$55)	(0.24%)	(45.08%)	104.57%	\$114	\$73	0.08%	9.40%	92.90%	\$98
Small Business Bank	\$95,822	(\$779)	(3.16%)	(36.07%)	NM	\$173	(\$2,028)	(2.01%)	(20.54%)	195.55%	\$125
The Baldwin State Bank	\$98,317	\$66	0.27%	2.96%	89.79%	\$84	\$468	0.49%	5.42%	81.45%	\$73
First National Bank in Fredonia	\$99,398	\$146	0.64%	7.13%	77.01%	\$100	\$1,072	1.17%	12.67%	62.92%	\$79
Citizens State Bank and Trust Company	\$99,470	\$488	1.94%	13.33%	57.97%	\$74	\$1,561	1.48%	11.23%	63.57%	\$77
Conway Bank	\$103,470	\$84	0.32%	4.34%	85.33%	\$80	\$404	0.38%	5.25%	82.42%	\$78
The First State Bank of Healy	\$103,856	\$261	1.02%	8.12%	60.03%	\$138	\$1,390	1.39%	11.02%	51.11%	\$133
Community Bank of Wichita, Inc.	\$105,456	\$243	0.91%	12.39%	72.44%	\$101	\$988	0.90%	12.86%	70.77%	\$98
First Federal Savings and Loan Bank	\$107,421	\$1,000	3.79%	29.91%	17.24%	\$54	\$3,940	3.86%	29.65%	15.70%	\$47
Bendena State Bank	\$107,482	\$278	1.03%	17.48%	51.54%	\$82	\$1,259	1.18%	20.79%	50.62%	\$78
The Stockgrowers State Bank	\$109,587	\$324	1.24%	11.59%	58.59%	\$91	\$1,263	1.25%	11.35%	59.70%	\$95
The Bank of Commerce and Trust Company	\$109,637	\$180	0.70%	18.25%	75.83%	\$84	\$583	0.56%	15.78%	79.07%	\$80
State Bank of Bern	\$110,643	\$96	0.36%	2.37%	51.38%	\$108	\$1,232	1.12%	7.69%	48.36%	\$91
The Riley State Bank of Riley Kansas	\$112,429	\$193	0.70%	7.12%	76.73%	\$94	\$967	0.86%	9.15%	70.10%	\$79
Heritage Bank	\$113,887	\$350	1.35%	12.11%	59.51%	\$93	\$1,672	1.70%	15.38%	57.50%	\$89
First Bank of Beloit	\$114,681	\$158	0.60%	6.60%	74.77%	\$94	\$543	0.51%	5.82%	75.27%	\$92
Wilson State Bank	\$118,851	\$203	0.67%	11.88%	77.10%	\$84	\$903	0.75%	13.51%	74.85%	\$84
Prairie Bank of Kansas	\$120,168	\$114	0.37%	4.75%	84.41%	\$80	\$603	0.48%	6.53%	78.18%	\$77
State Bank of Downs	\$128,019	\$432	1.31%	10.18%	60.78%	\$130	\$2,433	1.87%	14.66%	49.40%	\$105

Source: SNL Financial

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Performance Analysis

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets											
The Elk State Bank	\$132,244	\$85	0.26%	4.06%	82.17%	\$97	\$523	0.40%	6.23%	78.16%	\$94
Kendall Bank	\$136,789	\$214	0.62%	5.85%	79.11%	\$113	\$1,109	0.80%	7.77%	75.63%	\$105
Garden Plain State Bank	\$138,674	\$685	1.95%	14.78%	45.00%	\$99	\$2,662	1.88%	15.28%	42.99%	\$85
Citizens State Bank	\$140,912	\$19	0.06%	0.50%	76.63%	\$80	\$520	0.36%	3.46%	77.88%	\$91
American Bank of Baxter Springs	\$141,185	\$318	0.96%	10.75%	74.71%	\$71	\$1,117	0.83%	9.93%	75.98%	\$73
Alliance Bank	\$141,842	\$477	1.32%	11.55%	61.47%	\$97	\$1,910	1.27%	12.11%	56.77%	\$94
Bank of Prairie Village	\$143,449	\$583	1.66%	16.47%	57.58%	\$143	\$2,116	1.59%	15.27%	55.89%	\$141
First Bank	\$143,937	\$107	0.29%	2.61%	80.75%	\$74	\$822	0.56%	5.16%	75.82%	\$73
Flint Hills Bank	\$148,446	\$231	0.58%	9.36%	67.87%	\$73	\$1,237	0.76%	12.73%	65.61%	\$78
First Commerce Bank	\$149,592	\$519	1.52%	16.29%	56.02%	\$132	\$2,204	1.62%	18.25%	53.68%	\$129
First National Bank in Cimarron	\$150,496	\$165	0.48%	19.93%	81.56%	\$139	\$1,490	1.07%	43.76%	68.77%	\$113
Bankwest of Kansas	\$150,889	(\$28)	(0.08%)	(0.71%)	100.55%	\$202	\$2,057	1.45%	13.58%	62.46%	\$105
TriCentury Bank	\$153,054	\$579	1.58%	12.86%	48.39%	\$100	\$2,400	1.66%	13.69%	46.44%	\$99
Farmers Bank & Trust	\$154,405	\$207	0.55%	11.52%	68.11%	\$62	\$1,348	0.88%	19.36%	66.06%	\$75
Home Bank and Trust Company	\$155,882	\$473	1.23%	16.09%	69.41%	\$88	\$1,966	1.32%	17.29%	67.09%	\$76
The Farmers State Bank	\$157,620	\$384	1.01%	22.18%	62.23%	\$89	\$1,650	1.09%	24.88%	62.67%	\$97
The First National Bank of Scott City	\$158,706	\$502	1.27%	13.49%	50.92%	\$82	\$1,693	1.08%	11.69%	52.27%	\$88
Fidelity State Bank and Trust Company	\$160,491	\$465	1.22%	16.65%	66.74%	\$83	\$1,223	0.81%	11.32%	68.25%	\$81
Community Bank	\$163,088	\$468	1.14%	10.91%	44.62%	\$110	\$2,375	1.43%	14.45%	47.27%	\$99
The Community Bank	\$165,229	\$449	1.11%	14.06%	65.22%	\$80	\$1,802	1.12%	14.98%	63.82%	\$74
Farmers National Bank	\$165,905	\$158	0.39%	2.09%	65.31%	\$84	\$1,480	0.90%	4.99%	59.93%	\$84
The Halstead Bank	\$166,116	\$394	0.96%	12.30%	73.91%	\$99	\$978	0.59%	8.08%	82.31%	\$104
Impact Bank	\$168,216	\$371	0.93%	18.06%	67.51%	\$84	\$1,667	1.10%	19.98%	64.71%	\$90
The Farmers State Bank of Aliceville, Kansas	\$168,414	(\$189)	(0.44%)	(2.49%)	110.51%	\$294	\$1,676	0.97%	5.63%	68.20%	\$177
Solomon State Bank	\$171,141	\$970	2.25%	11.78%	40.13%	\$96	\$3,614	2.08%	11.18%	44.51%	\$108
Southwind Bank	\$177,312	\$234	0.52%	11.42%	77.59%	\$107	\$1,352	0.76%	16.15%	63.71%	\$99
Community State Bank	\$180,274	\$601	1.28%	13.52%	53.27%	\$95	\$3,089	1.65%	18.08%	44.15%	\$89
Stockgrowers State Bank	\$181,535	\$280	0.68%	7.45%	74.90%	\$115	\$1,213	0.75%	8.20%	73.40%	\$111
The First National Bank of Louisburg	\$186,234	\$283	0.61%	9.36%	74.23%	\$68	\$1,818	0.98%	15.85%	64.27%	\$66
Carson Bank	\$187,215	(\$131)	(0.28%)	(4.44%)	80.57%	\$76	\$1,182	0.65%	10.27%	73.79%	\$77
Kansas State Bank	\$191,204	\$245	0.56%	9.08%	77.24%	\$65	\$1,486	0.81%	14.50%	69.61%	\$65
Valley State Bank	\$191,275	\$300	0.62%	6.81%	76.83%	\$89	\$1,209	0.62%	6.99%	74.95%	\$82
The Lyon County State Bank	\$191,719	\$503	1.02%	20.71%	65.64%	\$82	\$1,937	1.00%	20.31%	66.74%	\$87
Andover State Bank	\$192,493	\$443	0.93%	11.58%	70.61%	\$110	\$1,506	0.80%	10.20%	73.21%	\$125
The Fidelity State Bank and Trust Company	\$192,984	\$396	0.81%	4.27%	70.29%	\$116	\$2,835	1.40%	7.81%	52.77%	\$81
Union State Bank	\$195,418	\$205	0.43%	5.84%	78.80%	\$99	\$1,064	0.55%	7.52%	72.24%	\$88
Farmers and Drivers Bank	\$206,491	(\$276)	(0.52%)	(2.43%)	65.07%	\$110	\$1,099	0.51%	2.43%	62.14%	\$100
Citizens National Bank	\$208,728	\$225	0.41%	8.54%	82.23%	\$68	\$1,569	0.70%	15.18%	72.48%	\$67
Stryv Bank	\$209,961	\$538	1.02%	10.33%	68.63%	\$112	\$1,950	0.98%	9.54%	69.20%	\$109
Bankers' Bank of Kansas	\$212,385	\$383	0.75%	4.66%	83.66%	\$106	\$1,157	0.59%	3.53%	86.65%	\$107
Fusion Bank	\$221,819	\$800	1.40%	14.10%	56.59%	\$131	\$3,084	1.47%	14.40%	57.65%	\$111
The Farmers State Bank	\$226,441	\$40	0.07%	0.69%	107.62%	\$111	\$1,053	0.48%	4.54%	80.48%	\$82
Patriots Bank	\$228,583	\$939	1.61%	24.44%	66.36%	\$93	\$1,924	0.87%	13.80%	70.59%	\$83
FirstOak Bank	\$234,971	\$1,250	2.12%	21.73%	57.48%	\$98	\$4,374	1.87%	19.38%	60.35%	\$94
SJN Bank of Kansas	\$237,689	\$112	0.19%	2.42%	66.31%	\$109	\$1,229	0.52%	6.89%	59.04%	\$89
Vintage Bank Kansas	\$242,122	\$510	0.88%	11.09%	70.36%	\$58	\$1,903	0.84%	10.38%	72.17%	\$56
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$246,520	\$478	0.78%	8.88%	70.00%	\$84	\$3,029	1.23%	14.71%	60.12%	\$76
First Heritage Bank	\$247,862	\$651	1.04%	20.98%	65.95%	\$110	\$2,685	1.10%	21.56%	62.97%	\$103
State Average of Asset Group A	\$111,679	\$223	0.77%	7.73%	74.23%	\$98	\$1,071	0.94%	11.13%	70.31%	\$87

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets											
FNB Bank	\$258,312	\$823	1.23%	16.38%	69.02%	\$101	\$2,992	1.13%	15.08%	71.40%	\$95
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$263,202	\$473	0.77%	21.21%	69.87%	\$55	\$1,977	0.79%	21.25%	72.71%	\$73
First Kansas Bank	\$271,517	\$1,125	1.73%	39.72%	44.45%	\$65	\$4,049	1.55%	36.39%	46.21%	\$66
Goppert State Service Bank	\$271,946	(\$1,008)	(1.51%)	(15.92%)	62.99%	\$80	\$1,349	0.52%	5.38%	58.70%	\$79
The Farmers State Bank of Oakley, Kansas	\$272,841	\$783	1.18%	10.59%	49.45%	\$131	\$3,424	1.37%	12.57%	42.76%	\$125
KANZA Bank	\$274,229	\$201	0.29%	4.02%	88.45%	\$101	\$1,060	0.38%	5.36%	86.91%	\$108
The Valley State Bank	\$284,313	\$1,066	1.57%	20.32%	65.10%	\$99	\$3,517	1.44%	17.50%	65.16%	\$92
First National Bank and Trust	\$291,208	\$453	0.63%	5.47%	79.84%	\$103	\$2,257	0.80%	6.91%	75.98%	\$86
KCB Bank	\$297,967	\$899	1.26%	11.00%	62.60%	\$89	\$3,804	1.36%	11.84%	62.88%	\$98
Grant County Bank	\$307,119	\$1,028	1.45%	14.29%	61.35%	\$82	\$4,435	1.56%	15.94%	59.87%	\$80
Solutions North Bank	\$310,578	\$769	0.99%	8.99%	61.65%	\$86	\$2,651	0.85%	7.86%	67.61%	\$101
Kaw Valley Bank	\$311,740	\$1,344	1.72%	15.02%	66.60%	\$71	\$3,631	1.16%	10.22%	69.07%	\$72
The Citizens State Bank	\$315,368	\$752	1.04%	11.91%	69.63%	\$107	\$3,642	1.19%	14.78%	58.98%	\$87
Community First National Bank	\$317,668	\$1,124	1.39%	13.05%	64.88%	\$117	\$4,574	1.45%	13.48%	64.09%	\$116
Centera Bank	\$319,531	\$320	0.41%	10.16%	86.28%	\$110	\$2,359	0.73%	19.33%	76.53%	\$99
ESB Financial	\$335,139	(\$68)	(0.08%)	(1.16%)	89.80%	\$90	\$2,020	0.61%	8.75%	78.72%	\$80
Community First Bank	\$338,933	\$805	0.96%	7.55%	61.56%	\$149	\$3,669	1.13%	8.89%	56.25%	\$135
Bank of Hays	\$351,400	\$757	0.88%	11.92%	59.48%	\$105	\$2,889	0.84%	11.89%	60.58%	\$102
Commercial Bank	\$354,337	\$1,195	1.30%	23.73%	72.83%	\$69	\$3,649	0.97%	17.92%	72.45%	\$67
Guaranty State Bank and Trust Company	\$376,532	\$909	1.00%	12.34%	63.12%	\$98	\$2,846	0.77%	9.85%	66.93%	\$93
The Citizens State Bank	\$399,900	\$2,079	2.16%	30.66%	39.19%	\$105	\$8,289	2.18%	30.32%	38.19%	\$98
Mid-America Bank	\$408,297	\$1,454	1.41%	14.03%	57.87%	\$103	\$5,961	1.52%	15.19%	49.98%	\$94
The Union State Bank of Everest	\$411,771	\$1,045	1.02%	12.40%	68.75%	\$86	\$3,552	0.86%	10.80%	72.50%	\$88
Great American Bank	\$413,832	\$1,741	1.72%	12.39%	55.39%	\$94	\$7,046	1.77%	12.92%	53.12%	\$90
Silver Lake Bank	\$421,112	\$1,402	1.32%	13.03%	55.20%	\$99	\$4,628	1.10%	11.24%	61.29%	\$114
Bank Of The Plains	\$424,462	\$1,360	1.30%	15.41%	68.84%	\$84	\$3,434	0.86%	10.20%	64.74%	\$82
Cornerstone Bank	\$425,855	\$821	0.80%	9.06%	67.92%	\$115	\$2,873	0.71%	8.06%	67.28%	\$123
The Denison State Bank	\$436,092	\$1,590	1.41%	12.11%	58.61%	\$80	\$6,674	1.50%	13.07%	57.19%	\$84
Bank of the Flint Hills	\$439,080	\$1,156	1.07%	14.20%	66.00%	\$81	\$4,576	1.06%	14.50%	67.21%	\$81
The Citizens State Bank	\$440,079	\$2,370	2.17%	23.07%	43.46%	\$72	\$6,888	1.51%	17.19%	55.50%	\$78
The Bank of Tescott	\$446,906	\$1,130	1.00%	8.19%	67.05%	\$91	\$5,592	1.26%	10.31%	61.25%	\$91
First State Bank and Trust	\$449,909	\$987	0.88%	11.81%	73.29%	\$94	\$3,001	0.68%	9.17%	77.40%	\$93
Astra Bank	\$455,120	\$264	0.26%	25.90%	85.31%	\$93	\$4,410	1.07%	108.46%	83.77%	\$93
Bank of Commerce	\$459,152	\$1,313	1.18%	13.03%	67.07%	\$60	\$5,588	1.30%	14.19%	62.44%	\$54
The Bank	\$470,364	\$2,355	2.04%	18.57%	43.99%	\$108	\$9,749	2.11%	20.08%	40.88%	\$94
The First State Bank	\$485,998	\$1,284	1.01%	15.40%	59.04%	\$106	\$6,236	1.25%	19.13%	58.33%	\$111
Citizens Bank of Kansas	\$486,017	\$1,063	0.82%	27.62%	71.57%	\$82	\$3,881	0.75%	23.82%	74.64%	\$85
Security State Bank	\$488,048	\$1,482	1.29%	10.91%	52.88%	\$129	\$6,047	1.46%	11.46%	47.48%	\$121
The Peoples Bank	\$497,065	\$2,223	1.86%	29.90%	46.14%	\$78	\$7,649	1.60%	26.50%	53.90%	\$101
State Average of Asset Group B	\$373,922	\$1,048	1.10%	14.31%	64.01%	\$94	\$4,279	1.16%	16.87%	63.10%	\$93

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2023

Run Date: February 20, 2024

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

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

Labette Bank	\$504,388	\$1,496	1.23%	11.89%	64.58%	\$77	\$3,822	0.78%	8.02%	73.64%	\$79
Farmers & Merchants Bank of Colby	\$511,717	\$992	0.81%	7.16%	47.68%	\$116	\$5,750	1.23%	10.69%	46.56%	\$101
First Bank Kansas	\$545,787	\$2,622	1.86%	34.34%	60.26%	\$88	\$9,303	1.64%	31.11%	63.22%	\$88
Southwest National Bank	\$566,823	\$1,331	0.94%	10.88%	72.33%	\$74	\$5,970	1.06%	12.41%	71.25%	\$77
Exchange Bank & Trust	\$579,470	\$1,632	1.14%	11.80%	60.57%	\$105	\$6,249	1.09%	11.81%	58.37%	\$83
Outdoor Bank	\$604,507	\$758	0.58%	5.22%	71.05%	\$97	\$3,812	0.79%	6.70%	66.31%	\$90
Dream First Bank, National Association	\$644,236	\$1,737	1.10%	12.95%	66.00%	\$96	\$11,723	2.14%	23.85%	49.10%	\$85
Union State Bank	\$663,491	\$1,211	0.74%	8.47%	75.69%	\$94	\$4,830	0.76%	8.79%	74.96%	\$89
Legacy Bank	\$704,244	\$1,551	0.88%	10.26%	54.76%	\$82	\$7,164	1.08%	12.26%	56.28%	\$81
First Option Bank	\$706,016	\$533	0.31%	6.36%	78.17%	\$103	\$4,706	0.70%	15.41%	73.59%	\$95
Western State Bank	\$707,268	\$3,079	1.76%	21.81%	46.51%	\$88	\$15,313	2.26%	27.82%	41.21%	\$76
Community National Bank	\$847,829	\$2,534	1.14%	31.36%	60.46%	\$101	\$11,931	1.33%	34.86%	55.24%	\$89
United Bank & Trust	\$875,290	\$2,106	0.97%	10.18%	58.01%	\$87	\$8,766	1.03%	10.87%	56.27%	\$84
Bank of Labor	\$931,495	(\$243)	(0.10%)	(7.97%)	77.63%	\$109	\$5,275	0.57%	50.27%	74.06%	\$115
GNBank, National Association	\$979,813	\$3,471	1.39%	14.94%	62.62%	\$95	\$9,531	0.96%	10.59%	63.43%	\$99
Farmers Bank & Trust	\$985,167	\$3,799	1.46%	8.11%	51.07%	\$99	\$16,121	1.56%	8.73%	48.93%	\$98
The Bennington State Bank	\$989,889	\$4,104	1.60%	18.41%	45.78%	\$75	\$18,702	1.83%	21.52%	44.13%	\$78
State Average of Asset Group C	\$726,319	\$1,924	1.05%	12.72%	61.95%	\$93	\$8,763	1.22%	17.98%	59.80%	\$89

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

NBKC Bank	\$1,106,624	\$4,331	1.58%	9.24%	82.18%	\$105	\$34,803	3.20%	18.51%	70.97%	\$127
The First National Bank of Hutchinson	\$1,107,115	\$2,682	1.00%	11.06%	64.85%	\$92	\$10,381	1.02%	10.97%	66.87%	\$94
Peoples Bank and Trust Company	\$1,135,606	\$2,044	0.73%	10.47%	70.75%	\$98	\$9,399	0.86%	12.60%	67.37%	\$85
CoreFirst Bank & Trust	\$1,282,506	\$1,525	0.47%	10.28%	79.48%	\$79	\$6,907	0.54%	11.26%	75.40%	\$81
Central National Bank	\$1,294,588	\$1,788	0.56%	6.36%	72.32%	\$87	\$8,723	0.64%	7.94%	75.65%	\$89
Armed Forces Bank, National Association	\$1,322,011	\$3,092	0.96%	8.00%	78.80%	\$86	\$15,331	1.21%	9.93%	72.25%	\$93
Landmark National Bank	\$1,557,491	\$2,825	0.71%	7.88%	68.02%	\$85	\$13,252	0.85%	9.34%	66.66%	\$84
Community National Bank & Trust	\$2,143,599	\$2,876	0.54%	7.82%	78.13%	\$70	\$11,280	0.54%	7.88%	77.39%	\$69
Emprise Bank	\$2,470,582	\$9,461	1.50%	22.62%	64.06%	\$89	\$34,210	1.38%	21.37%	64.89%	\$89
KS StateBank	\$2,482,103	\$10,430	1.72%	14.24%	32.77%	\$70	\$33,379	1.37%	11.69%	41.49%	\$96
Fidelity Bank, National Association	\$3,196,919	\$3,266	0.42%	4.39%	78.43%	\$102	\$18,249	0.59%	6.08%	75.35%	\$103
Security Bank of Kansas City	\$3,712,239	\$11,041	1.15%	14.36%	50.09%	\$85	\$48,417	1.29%	16.05%	47.16%	\$86
Equity Bank	\$5,027,770	(\$26,291)	(2.09%)	(20.55%)	68.57%	\$93	\$14,656	0.29%	2.92%	65.13%	\$90
CrossFirst Bank	\$7,375,011	\$17,677	0.96%	10.47%	53.81%	\$173	\$67,824	0.96%	10.41%	56.90%	\$189
INTRUST Bank, National Association	\$7,437,119	\$13,010	0.66%	16.95%	68.93%	\$103	\$63,240	0.82%	21.13%	66.05%	\$111
State Average of Asset Group D	\$2,843,419	\$3,984	0.72%	8.91%	67.41%	\$95	\$26,003	1.04%	11.87%	65.97%	\$99

Source: SNL Financial

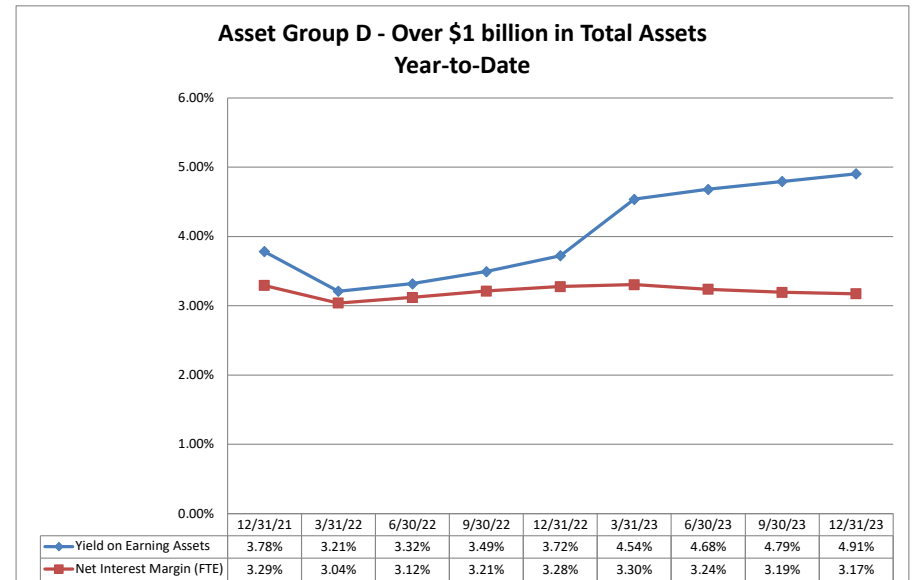
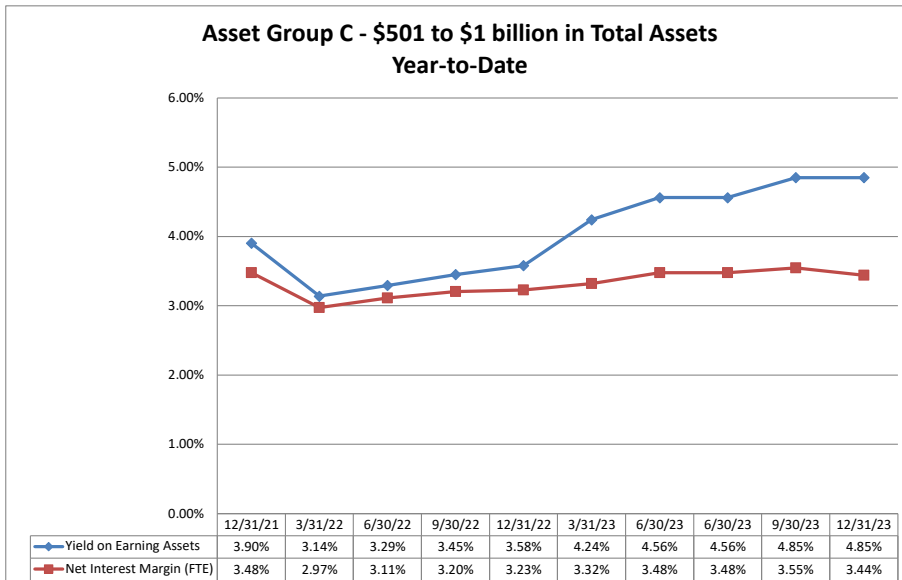
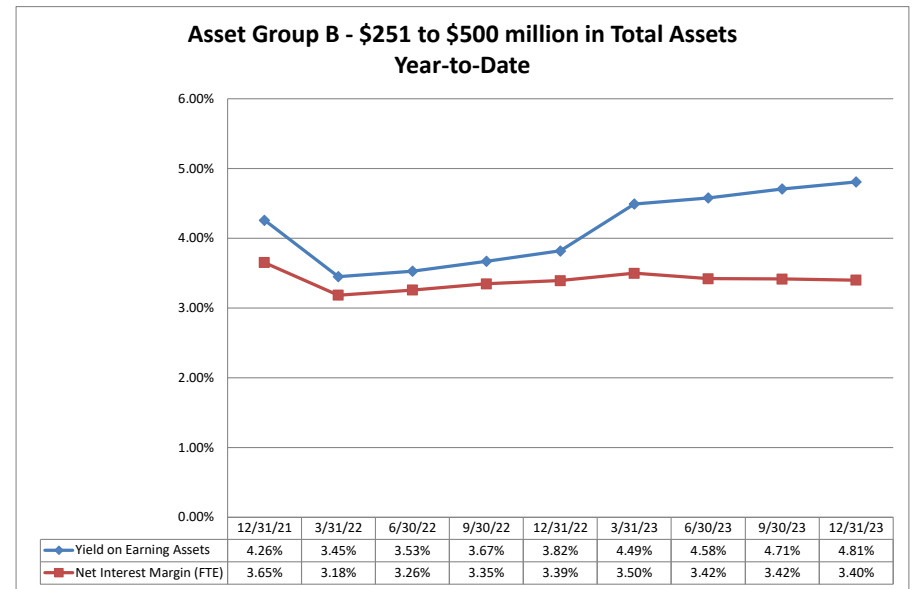
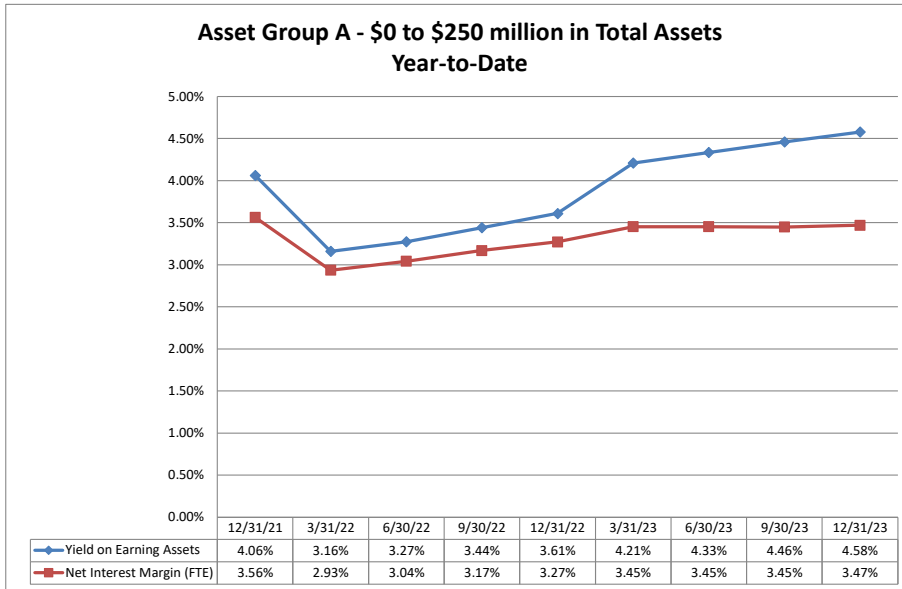
Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

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



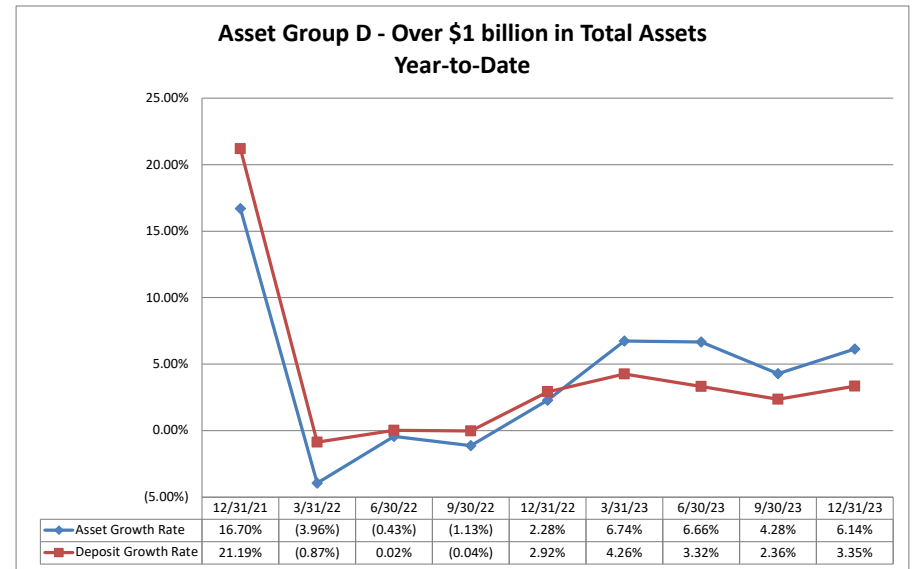
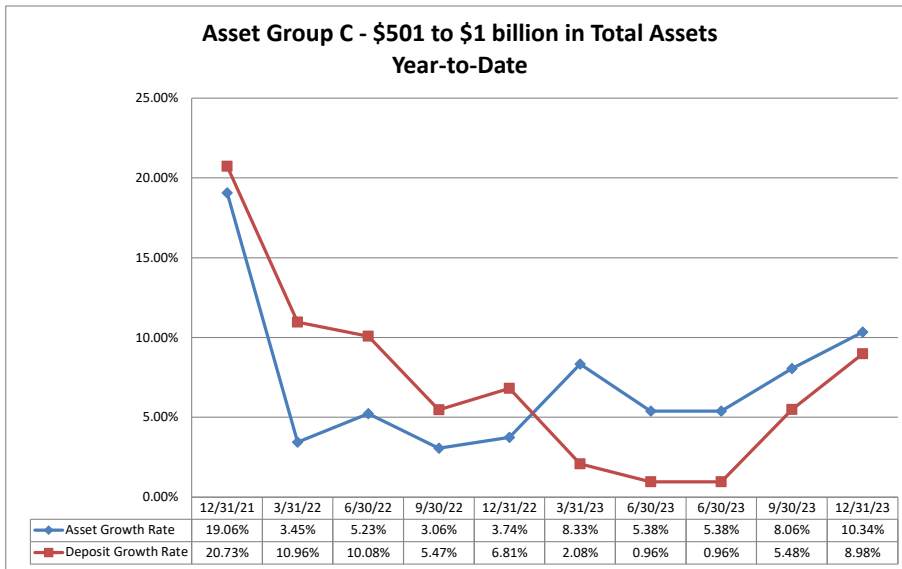
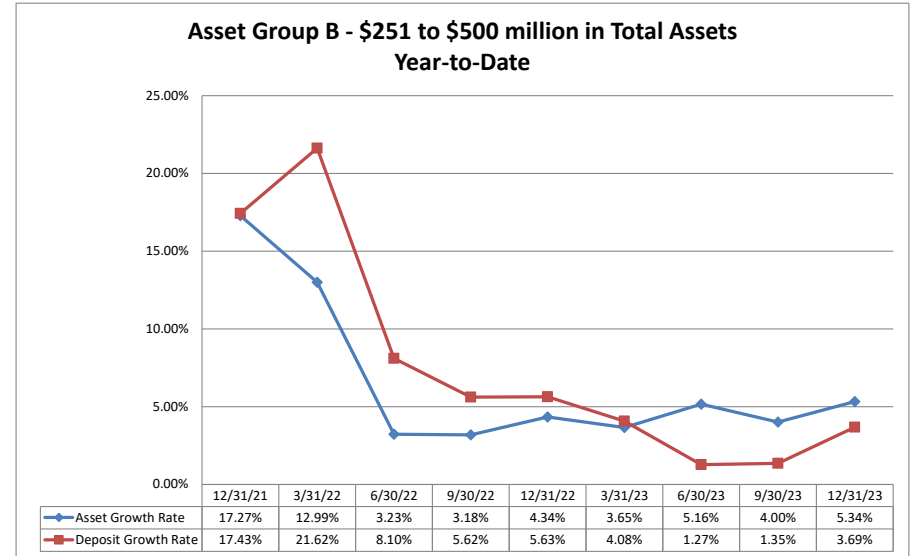
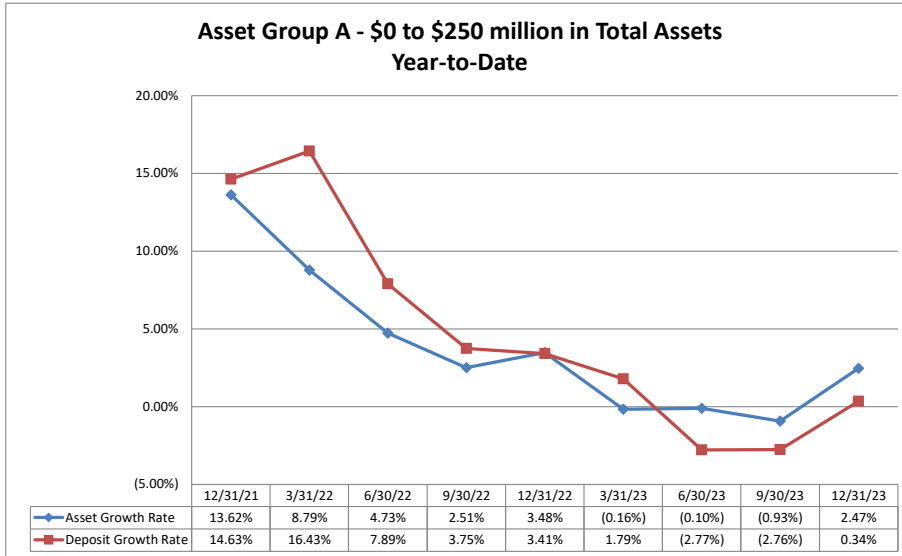
Source: SNL Financial

Note: Report includes only bank-level data.

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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

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets												
State Bank of Burrton	\$11,099	\$6,736	\$9,940	67.77%	11.84%	\$3,700	4.45%	1.12%	0.72%	4.05%	(8.08%)	(10.14%)
The Walton State Bank	\$13,403	\$2,334	\$10,407	22.43%	81.60%	\$3,351	4.02%	0.53%	0.35%	3.67%	13.96%	(5.01%)
Prescott State Bank	\$15,203	\$9,034	\$12,287	73.52%	33.58%	\$3,041	4.06%	1.32%	1.09%	3.11%	(1.27%)	4.06%
First National Bank of Harveyville	\$15,779	\$8,089	\$13,892	58.23%	50.32%	\$5,260	4.72%	1.94%	1.50%	3.32%	(2.53%)	(2.19%)
Farmers State Bank	\$17,178	\$7,408	\$15,139	48.93%	60.79%	\$3,436	4.12%	1.15%	0.91%	3.25%	(2.16%)	2.19%
Peoples State Bank	\$18,117	\$15,966	\$12,376	129.01%	8.17%	\$3,623	7.22%	1.31%	0.78%	6.66%	6.18%	(0.06%)
Dickinson County Bank	\$18,776	\$13,413	\$15,334	87.47%	26.13%	\$4,694	6.05%	2.49%	2.12%	4.14%	3.93%	0.70%
The Baxter State Bank	\$24,750	\$12,590	\$17,498	71.95%	46.70%	\$3,536	4.73%	0.59%	0.34%	4.44%	(6.00%)	(13.63%)
The Bank of Denton	\$24,788	\$12,233	\$20,963	58.36%	38.57%	\$6,197	2.99%	1.24%	1.06%	2.08%	1.76%	11.90%
Farmers State Bank	\$28,775	\$13,127	\$20,948	62.66%	51.95%	\$5,755	4.01%	1.74%	1.27%	2.70%	1.80%	(2.22%)
The Marion National Bank	\$30,784	\$10,309	\$26,157	39.41%	46.11%	\$5,131	3.45%	0.94%	0.69%	3.07%	(1.23%)	(4.41%)
Marquette Farmers State Bank of Marquette Kansas	\$31,401	\$11,599	\$26,041	44.54%	66.13%	\$5,234	3.57%	1.46%	1.17%	2.57%	0.95%	(3.08%)
State Bank of Canton	\$33,415	\$12,434	\$26,256	47.36%	73.14%	\$5,569	4.25%	0.85%	0.55%	3.78%	(7.07%)	(11.01%)
Union State Bank	\$36,215	\$16,029	\$32,342	49.56%	49.85%	\$4,527	4.16%	1.46%	1.06%	3.17%	(1.01%)	(1.95%)
Ninnescah Valley Bank	\$37,970	\$15,830	\$34,249	46.22%	36.43%	\$6,328	3.94%	1.46%	0.82%	3.38%	(3.95%)	(0.86%)
Farmers State Bank	\$38,791	\$20,975	\$28,000	74.91%	29.41%	\$7,758	4.11%	1.55%	1.27%	3.14%	(3.12%)	(7.84%)
Cottonwood Valley Bank	\$42,419	\$4,368	\$38,290	11.41%	74.58%	\$8,484	2.62%	0.90%	0.61%	2.20%	9.29%	7.70%
Bank of Greeley	\$47,077	\$22,613	\$40,829	55.38%	51.50%	\$6,725	4.02%	1.32%	0.94%	3.19%	6.01%	5.19%
The First State Bank of Ransom	\$49,108	\$17,172	\$40,948	41.94%	52.58%	\$6,139	3.40%	1.95%	1.46%	2.29%	1.21%	2.91%
The Farmers State Bank of Blue Mound	\$49,518	\$29,927	\$41,352	72.37%	31.57%	\$2,606	5.58%	1.47%	0.97%	4.74%	(3.45%)	(5.23%)
The Haviland State Bank	\$49,772	\$31,375	\$36,494	85.97%	20.95%	\$6,222	5.27%	1.42%	1.11%	4.43%	10.12%	2.51%
The State Exchange Bank	\$52,268	\$16,733	\$48,705	34.36%	39.86%	\$8,711	4.08%	1.39%	0.98%	3.31%	11.45%	9.73%
New Century Bank	\$52,536	\$44,458	\$41,985	105.94%	15.69%	\$2,765	9.07%	2.26%	1.91%	7.48%	(4.18%)	(6.39%)
The City State Bank	\$52,623	\$32,665	\$48,742	67.02%	34.05%	\$5,847	3.89%	0.97%	0.72%	3.31%	(5.58%)	(5.64%)
Elevate Bank, National Association	\$52,874	\$25,145	\$45,614	55.13%	30.87%	\$2,937	6.04%	0.67%	0.41%	5.68%	(17.33%)	(20.74%)
Ford County State Bank	\$52,962	\$21,980	\$47,417	46.35%	27.80%	\$7,566	3.64%	1.50%	1.23%	2.49%	1.70%	(2.12%)
Security State Bank	\$54,296	\$19,459	\$47,275	41.16%	53.73%	\$3,878	3.93%	1.21%	0.97%	3.09%	1.57%	(1.50%)
KansasLand Bank	\$54,457	\$29,525	\$43,376	68.07%	17.36%	\$4,538	3.70%	2.47%	2.13%	1.73%	9.90%	(4.01%)
Peoples Bank	\$54,584	\$27,916	\$46,516	60.01%	28.07%	\$4,199	4.26%	1.82%	1.54%	2.93%	3.03%	1.36%
Farmers and Merchants Bank of Mound City, Kansas	\$55,605	\$36,132	\$51,092	70.72%	23.52%	\$7,944	4.80%	1.58%	1.10%	3.75%	11.47%	13.26%
The State Bank of Spring Hill	\$59,026	\$11,415	\$55,801	20.46%	35.37%	\$8,432	3.25%	0.41%	0.34%	2.94%	1.63%	(0.80%)
First National Bank in Frankfort	\$59,473	\$26,628	\$51,665	51.54%	38.32%	\$7,434	4.13%	1.21%	0.88%	3.34%	3.55%	(6.40%)
The Farmers State Bank of Bucklin, Kansas	\$61,694	\$29,259	\$55,470	52.75%	48.95%	\$7,712	4.11%	0.89%	0.53%	3.62%	(6.58%)	(8.95%)
Swedish-American State Bank	\$66,911	\$41,200	\$41,931	98.26%	11.13%	\$8,364	4.92%	2.35%	1.90%	3.23%	4.20%	(10.08%)
Bison State Bank	\$67,366	\$58,337	\$55,774	104.60%	10.61%	\$2,807	7.16%	3.90%	3.25%	4.13%	22.33%	69.89%
Union State Bank	\$68,014	\$46,417	\$61,788	75.12%	21.79%	\$5,668	5.70%	1.23%	0.86%	4.90%	1.82%	0.03%
The Bank of Holyrood	\$68,388	\$45,540	\$53,579	85.00%	18.58%	\$7,599	4.75%	2.02%	1.58%	3.43%	(7.04%)	(12.72%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
Tampa State Bank	\$68,548	\$34,917	\$50,481	69.17%	22.61%	\$5,273	3.97%	1.57%	1.13%	2.93%	0.32%	(15.23%)
Citizens State Bank and Trust Company	\$70,176	\$57,470	\$59,138	97.18%	11.82%	\$3,509	6.41%	1.95%	1.58%	4.90%	5.39%	5.62%
Integrity Bank	\$72,098	\$28,311	\$52,052	54.39%	32.48%	\$5,150	3.25%	1.13%	0.75%	2.60%	(14.11%)	(16.85%)
The Farmers State Bank	\$72,770	\$47,948	\$62,823	76.32%	8.35%	\$5,598	4.83%	2.19%	1.92%	3.14%	3.68%	3.00%
First National Bank of Spearville	\$75,218	\$28,529	\$67,762	42.10%	52.79%	\$12,536	4.38%	1.63%	1.18%	3.23%	7.57%	7.82%
The Citizens State Bank of Cheney, Kansas	\$76,210	\$50,780	\$70,353	72.18%	13.16%	\$6,351	4.47%	1.28%	0.72%	3.71%	1.25%	(0.23%)
The First National Bank of Dighton	\$76,284	\$43,204	\$65,251	66.21%	23.17%	\$6,935	4.13%	1.30%	0.83%	3.37%	7.42%	9.77%
Farmers State Bank	\$76,505	\$38,721	\$71,249	54.35%	36.25%	\$5,885	3.87%	0.93%	0.69%	3.42%	1.67%	(0.41%)
Kaw Valley State Bank	\$76,696	\$27,880	\$63,383	43.99%	21.27%	\$6,972	3.62%	1.48%	0.96%	2.72%	6.75%	1.24%
Howard State Bank	\$79,400	\$37,930	\$74,916	50.63%	54.75%	\$4,411	4.30%	1.91%	0.43%	3.77%	(3.09%)	(5.05%)
The First State Bank	\$82,032	\$25,588	\$69,708	36.71%	34.37%	\$6,836	3.35%	1.08%	0.82%	2.90%	3.12%	(4.42%)
Stock Exchange Bank	\$82,090	\$69,596	\$73,963	94.10%	12.32%	\$5,864	5.46%	2.14%	1.75%	3.82%	9.52%	14.22%
The First National Bank of Hope	\$82,394	\$43,335	\$70,878	61.14%	39.67%	\$4,577	4.64%	1.40%	1.05%	3.72%	0.26%	(0.93%)
Kansas State Bank	\$86,662	\$47,695	\$71,759	66.47%	35.88%	\$7,222	4.75%	1.87%	1.48%	3.50%	(1.47%)	1.35%
FNB Washington	\$87,757	\$38,245	\$61,684	62.00%	20.41%	\$8,776	3.61%	0.99%	0.79%	2.96%	(1.76%)	(1.38%)
The First Security Bank	\$90,513	\$68,827	\$77,925	88.32%	10.19%	\$3,621	5.22%	1.69%	1.33%	3.93%	1.52%	3.40%
CBW Bank	\$91,687	\$9,340	\$66,836	13.97%	113.55%	\$3,396	5.78%	0.19%	0.02%	5.77%	16.48%	18.09%
The Bank of Protection	\$92,844	\$55,806	\$70,417	79.25%	6.71%	\$6,632	5.11%	2.00%	1.51%	3.89%	10.65%	(1.13%)
Johnson State Bank	\$92,947	\$32,629	\$76,831	42.47%	40.63%	\$5,467	3.85%	1.43%	0.97%	3.10%	(10.49%)	(14.46%)
The Lyndon State Bank	\$93,870	\$75,939	\$72,522	104.71%	5.19%	\$4,081	5.36%	1.42%	1.07%	4.33%	3.50%	(2.37%)
Exchange State Bank	\$94,540	\$51,397	\$80,363	63.96%	31.13%	\$5,561	4.37%	1.24%	1.06%	3.39%	3.30%	2.54%
First National Bank of Kansas	\$94,615	\$31,538	\$80,858	39.00%	11.19%	\$7,278	3.37%	1.80%	1.47%	2.08%	5.30%	6.60%
Small Business Bank	\$95,822	\$78,065	\$87,164	89.56%	9.42%	\$5,043	4.46%	4.40%	2.34%	2.06%	(3.65%)	(1.49%)
The Baldwin State Bank	\$98,317	\$48,144	\$87,319	55.14%	44.65%	\$6,554	3.17%	1.99%	1.38%	2.07%	(1.31%)	(2.51%)
First National Bank in Fredonia	\$99,398	\$31,078	\$90,027	34.52%	55.12%	\$6,627	3.44%	0.77%	0.61%	3.02%	2.19%	0.86%
Citizens State Bank and Trust Company	\$99,470	\$60,637	\$79,815	75.97%	25.87%	\$4,325	3.75%	0.51%	0.40%	3.40%	(7.77%)	(8.72%)
Conway Bank	\$103,470	\$74,279	\$79,953	92.90%	13.18%	\$3,568	5.46%	1.29%	1.06%	4.45%	5.44%	(1.11%)
The First State Bank of Healy	\$103,856	\$59,815	\$84,837	70.51%	26.96%	\$12,982	4.52%	2.10%	1.81%	3.08%	2.96%	2.13%
Community Bank of Wichita, Inc.	\$105,456	\$88,443	\$89,794	98.50%	6.24%	\$4,793	5.57%	2.22%	1.63%	4.03%	(4.05%)	(1.97%)
First Federal Savings and Loan Bank	\$107,421	\$97,098	\$88,264	110.01%	10.46%	\$17,904	7.73%	3.17%	2.97%	4.96%	12.25%	14.66%
Bendena State Bank	\$107,482	\$67,163	\$88,122	76.22%	15.12%	\$8,268	4.19%	1.52%	1.05%	3.33%	3.89%	(6.22%)
The Stockgrowers State Bank	\$109,587	\$70,035	\$83,698	83.68%	16.91%	\$7,306	5.31%	2.02%	1.71%	3.80%	7.14%	3.25%
The Bank of Commerce and Trust Company	\$109,637	\$52,774	\$103,258	51.11%	27.35%	\$5,221	4.55%	1.89%	1.59%	3.03%	2.13%	0.81%
State Bank of Bern	\$110,643	\$59,947	\$93,047	64.43%	43.40%	\$7,903	4.54%	2.12%	0.93%	3.59%	0.48%	0.51%
The Riley State Bank of Riley Kansas	\$112,429	\$72,192	\$97,072	74.37%	19.57%	\$5,621	4.32%	1.89%	1.52%	2.95%	0.30%	3.48%
Heritage Bank	\$113,887	\$91,287	\$88,081	103.64%	14.14%	\$7,592	6.00%	2.12%	1.67%	4.45%	27.87%	18.30%
First Bank of Beloit	\$114,681	\$63,093	\$93,219	67.68%	18.08%	\$7,168	4.12%	1.80%	1.25%	2.96%	7.94%	1.43%
Wilson State Bank	\$118,851	\$82,056	\$105,240	77.97%	8.39%	\$5,167	4.19%	1.58%	1.22%	3.09%	0.08%	(5.38%)

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
Prairie Bank of Kansas	\$120,168	\$72,414	\$103,887	69.70%	12.43%	\$5,007	3.75%	1.16%	0.91%	3.01%	(6.37%)	(11.63%)
State Bank of Downs	\$128,019	\$98,759	\$109,367	90.30%	20.78%	\$8,535	5.46%	2.20%	1.64%	4.01%	0.85%	(0.42%)
The Elk State Bank	\$132,244	\$67,067	\$95,778	70.02%	18.19%	\$7,779	4.22%	2.19%	1.74%	2.72%	4.27%	3.25%
Kendall Bank	\$136,789	\$128,092	\$115,638	110.77%	4.74%	\$5,261	6.77%	3.22%	2.52%	4.47%	6.22%	1.21%
Garden Plain State Bank	\$138,674	\$48,187	\$118,260	40.75%	63.95%	\$7,704	4.52%	1.06%	0.83%	3.82%	(2.66%)	(6.30%)
Citizens State Bank	\$140,912	\$75,227	\$124,498	60.42%	18.18%	\$5,636	4.37%	2.20%	1.61%	3.00%	(1.90%)	(3.17%)
American Bank of Baxter Springs	\$141,185	\$72,842	\$128,420	56.72%	22.81%	\$4,868	3.62%	0.50%	0.36%	3.33%	1.80%	0.23%
Alliance Bank	\$141,842	\$102,439	\$122,595	83.56%	26.92%	\$6,754	5.24%	2.12%	1.23%	4.06%	(17.01%)	(18.97%)
Bank of Prairie Village	\$143,449	\$113,905	\$128,555	88.60%	16.46%	\$13,041	5.43%	2.93%	1.21%	4.03%	10.24%	17.74%
First Bank	\$143,937	\$83,931	\$117,280	71.56%	21.96%	\$4,362	4.76%	2.24%	1.63%	3.39%	(3.24%)	3.25%
Flint Hills Bank	\$148,446	\$73,981	\$136,910	54.04%	23.79%	\$6,748	3.35%	1.47%	1.13%	2.34%	(3.13%)	(1.20%)
First Commerce Bank	\$149,592	\$96,365	\$120,917	79.70%	20.72%	\$10,685	4.25%	1.02%	0.79%	3.55%	16.64%	3.37%
First National Bank in Cimarron	\$150,496	\$58,466	\$144,350	40.50%	31.89%	\$7,921	4.00%	1.46%	0.86%	3.25%	3.54%	2.96%
Bankwest of Kansas	\$150,889	\$71,657	\$134,180	53.40%	56.63%	\$5,203	5.58%	1.14%	0.91%	4.85%	4.18%	2.64%
TriCentury Bank	\$153,054	\$114,238	\$87,700	130.26%	24.34%	\$10,204	6.02%	2.47%	2.16%	4.09%	7.45%	(0.39%)
Farmers Bank & Trust	\$154,405	\$68,926	\$144,801	47.60%	39.82%	\$7,018	4.09%	1.84%	1.52%	2.74%	(7.98%)	(9.70%)
Home Bank and Trust Company	\$155,882	\$133,346	\$141,375	94.32%	6.85%	\$5,028	5.20%	1.82%	1.39%	3.89%	8.43%	6.54%
The Farmers State Bank	\$157,620	\$79,888	\$145,110	55.05%	39.04%	\$7,881	4.16%	1.77%	1.31%	3.06%	4.39%	4.52%
The First National Bank of Scott City	\$158,706	\$93,832	\$140,963	66.56%	26.11%	\$7,557	4.99%	1.83%	1.32%	3.82%	2.12%	1.03%
Fidelity State Bank and Trust Company	\$160,491	\$66,432	\$139,259	47.70%	50.18%	\$5,944	4.02%	1.65%	0.98%	3.11%	2.69%	0.47%
Community Bank	\$163,088	\$121,715	\$137,623	88.44%	23.28%	\$8,154	5.19%	2.21%	1.52%	3.75%	(1.09%)	3.08%
The Community Bank	\$165,229	\$81,721	\$149,709	54.59%	33.57%	\$7,184	4.47%	1.74%	1.14%	3.43%	2.03%	1.13%
Farmers National Bank	\$165,905	\$83,776	\$129,084	64.90%	41.38%	\$6,636	4.03%	1.56%	1.19%	3.07%	(1.18%)	(7.07%)
The Halstead Bank	\$166,116	\$118,459	\$150,241	78.85%	5.88%	\$6,645	4.97%	2.50%	1.85%	3.14%	(0.68%)	(2.02%)
Impact Bank	\$168,216	\$103,518	\$153,424	67.47%	17.99%	\$8,010	5.09%	2.14%	1.69%	3.50%	3.15%	4.68%
The Farmers State Bank of Aliceville, Kansas	\$168,414	\$122,884	\$137,395	89.44%	7.96%	\$7,655	5.66%	2.06%	1.79%	4.16%	(3.85%)	(5.98%)
Solomon State Bank	\$171,141	\$140,932	\$136,500	103.25%	13.52%	\$10,067	5.03%	1.78%	1.60%	3.75%	(4.09%)	(5.31%)
Southwind Bank	\$177,312	\$77,173	\$149,681	51.56%	17.54%	\$9,332	3.81%	1.61%	1.13%	2.87%	1.95%	(1.66%)
Community State Bank	\$180,274	\$86,006	\$156,707	54.88%	16.42%	\$9,488	4.03%	1.14%	0.83%	3.32%	1.23%	(2.93%)
Stockgrowers State Bank	\$181,535	\$92,618	\$144,752	63.98%	20.10%	\$8,252	4.30%	2.26%	1.91%	2.72%	10.34%	0.79%
The First National Bank of Louisburg	\$186,234	\$92,580	\$141,531	65.41%	27.41%	\$6,422	3.17%	1.54%	0.86%	2.42%	1.08%	(14.65%)
Carson Bank	\$187,215	\$124,770	\$157,072	79.43%	15.63%	\$4,255	4.55%	1.56%	1.16%	3.43%	9.27%	(0.68%)
Kansas State Bank	\$191,204	\$76,836	\$176,881	43.44%	5.76%	\$6,168	3.35%	1.35%	1.06%	2.39%	(0.34%)	(1.30%)
Valley State Bank	\$191,275	\$105,137	\$154,666	67.98%	28.10%	\$5,170	4.40%	1.92%	1.24%	3.18%	2.09%	(0.46%)
The Lyon County State Bank	\$191,719	\$113,752	\$165,445	68.76%	33.46%	\$6,184	3.82%	1.14%	0.83%	3.12%	4.18%	0.20%
Andover State Bank	\$192,493	\$172,364	\$170,914	100.85%	7.08%	\$8,021	5.41%	2.28%	1.87%	3.60%	11.56%	12.30%
The Fidelity State Bank and Trust Company	\$192,984	\$22,002	\$154,576	14.23%	87.85%	\$7,148	3.49%	1.14%	0.72%	2.94%	(6.97%)	(10.37%)
Union State Bank	\$195,418	\$114,575	\$157,154	72.91%	9.61%	\$7,516	3.87%	1.55%	1.37%	2.69%	(0.89%)	(1.51%)
Farmers and Drovers Bank	\$206,491	\$116,742	\$135,078	86.43%	16.25%	\$8,978	3.92%	2.01%	1.72%	2.67%	(1.23%)	(4.11%)
Citizens National Bank	\$208,728	\$76,448	\$195,862	39.03%	43.26%	\$4,349	3.25%	0.91%	0.72%	2.68%	(2.25%)	(1.45%)
Stryv Bank	\$209,961	\$172,311	\$187,241	92.03%	13.74%	\$6,999	5.54%	2.39%	1.90%	3.83%	14.25%	17.16%
Bankers' Bank of Kansas	\$212,385	\$138,677	\$125,005	110.94%	35.26%	\$4,425	6.65%	4.52%	2.03%	4.85%	25.05%	7.24%
Fusion Bank	\$221,819	\$109,075	\$179,136	60.89%	36.32%	\$9,644	4.33%	2.28%	1.82%	2.93%	12.35%	15.21%
The Farmers State Bank	\$226,441	\$146,978	\$190,718	77.07%	23.56%	\$6,290	4.29%	2.65%	2.13%	2.45%	0.76%	(5.66%)
Patriots Bank	\$228,583	\$176,597	\$198,175	89.11%	9.57%	\$5,316	6.02%	2.33%	1.99%	4.16%	16.01%	24.49%
FirstOak Bank	\$234,971	\$189,095	\$209,522	90.25%	14.47%	\$5,595	5.74%	1.35%	0.88%	4.94%	1.79%	1.97%
SJN Bank of Kansas	\$237,689	\$131,484	\$196,425	66.94%	11.60%	\$7,203	4.84%	1.85%	1.44%	3.54%	(1.03%)	(4.87%)
Vintage Bank Kansas	\$242,122	\$146,268	\$182,872	79.98%	16.47%	\$3,905	4.62%	1.73%	1.25%	3.51%	9.46%	(1.05%)
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$246,520	\$121,666	\$207,201	58.72%	38.09%	\$6,163	3.87%	1.93%	1.35%	2.69%	7.07%	(1.29%)
First Heritage Bank	\$247,862	\$144,953	\$232,621	62.31%	26.84%	\$8,262	5.03%	2.98%	1.77%	3.11%	8.11%	17.67%
State Average of Asset Group A	\$111,679	\$64,714	\$93,837	67.57%	29.07%	\$6,434	4.58%	1.70%	1.25%	3.47%	2.47%	0.34%

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	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets												
FNB Bank	\$258,312	\$167,971	\$231,890	72.44%	10.77%	\$5,065	5.04%	1.64%	1.23%	3.88%	(6.81%)	(8.36%)
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$263,202	\$148,353	\$194,717	76.19%	16.98%	\$5,600	3.99%	2.34%	1.95%	2.17%	3.67%	0.62%
First Kansas Bank	\$271,517	\$117,005	\$256,981	45.53%	16.12%	\$8,485	3.84%	1.05%	0.96%	3.00%	3.54%	3.56%
Goppert State Service Bank	\$271,946	\$228,657	\$243,133	94.05%	10.60%	\$5,230	5.47%	1.35%	1.06%	4.49%	8.13%	7.03%
The Farmers State Bank of Oakley, Kansas	\$272,841	\$199,131	\$198,672	100.23%	9.77%	\$18,189	5.51%	3.06%	2.75%	3.26%	16.39%	18.19%
KANZA Bank	\$274,229	\$195,121	\$228,115	85.54%	17.05%	\$6,232	4.42%	1.64%	1.32%	3.19%	(1.68%)	(9.95%)
The Valley State Bank	\$284,313	\$206,788	\$243,799	84.82%	17.29%	\$5,802	6.30%	2.94%	2.48%	4.05%	29.50%	37.09%
First National Bank and Trust	\$291,208	\$189,692	\$239,778	79.11%	13.94%	\$4,622	4.52%	1.92%	1.44%	3.30%	3.42%	1.38%
KCB Bank	\$297,967	\$158,271	\$261,698	60.48%	31.35%	\$6,621	5.44%	2.70%	2.21%	3.52%	12.18%	13.96%
Grant County Bank	\$307,119	\$152,335	\$265,105	57.46%	37.25%	\$5,795	4.71%	1.63%	1.41%	3.48%	6.04%	3.54%
Solutions North Bank	\$310,578	\$208,579	\$258,344	80.74%	10.96%	\$6,608	4.65%	1.59%	1.42%	3.48%	0.24%	(1.10%)
Kaw Valley Bank	\$311,740	\$237,483	\$263,360	90.17%	13.79%	\$4,213	5.09%	1.73%	1.08%	4.07%	1.33%	1.57%
The Citizens State Bank	\$315,368	\$163,724	\$286,884	57.07%	27.07%	\$5,632	4.56%	1.39%	0.97%	3.65%	(2.55%)	(3.78%)
Community First National Bank	\$317,668	\$259,855	\$276,761	93.89%	14.40%	\$4,741	5.08%	2.26%	1.44%	3.94%	4.75%	5.44%
Centera Bank	\$319,531	\$141,888	\$297,425	47.71%	21.30%	\$6,799	3.73%	1.63%	1.18%	2.66%	(1.56%)	(3.44%)
ESB Financial	\$335,139	\$210,044	\$297,434	70.62%	14.27%	\$5,494	3.76%	1.90%	1.41%	2.57%	(1.19%)	(4.62%)
Community First Bank	\$338,933	\$286,847	\$285,413	100.50%	9.75%	\$10,271	6.21%	3.36%	2.63%	3.82%	10.86%	8.91%
Bank of Hays	\$351,400	\$196,860	\$301,833	65.22%	22.16%	\$10,981	3.90%	2.05%	1.54%	2.50%	(1.86%)	(5.91%)
Commercial Bank	\$354,337	\$173,933	\$329,553	52.78%	20.52%	\$4,662	3.58%	0.98%	0.81%	2.94%	(5.49%)	(7.23%)
Guaranty State Bank and Trust Company	\$376,532	\$247,550	\$312,648	79.18%	17.69%	\$6,276	4.55%	2.21%	1.81%	3.05%	4.39%	6.69%
The Citizens State Bank	\$399,900	\$306,248	\$321,642	95.21%	4.68%	\$10,808	5.12%	1.96%	1.66%	3.62%	7.05%	4.27%
Mid-America Bank	\$408,297	\$326,608	\$271,895	120.12%	15.21%	\$8,333	5.79%	3.08%	2.77%	3.28%	16.81%	3.47%
The Union State Bank of Everest	\$411,771	\$289,016	\$340,185	84.96%	9.21%	\$5,084	4.73%	1.81%	1.43%	3.47%	(2.52%)	(8.79%)
Great American Bank	\$413,832	\$354,431	\$291,509	121.58%	9.28%	\$7,390	6.19%	2.89%	2.33%	4.10%	9.35%	2.45%
Silver Lake Bank	\$421,112	\$335,532	\$333,364	100.65%	9.37%	\$6,792	5.50%	2.24%	1.76%	3.90%	6.46%	8.83%
Bank Of The Plains	\$424,462	\$270,420	\$354,126	76.36%	11.38%	\$5,815	5.13%	1.41%	1.11%	4.11%	17.52%	8.66%
Cornerstone Bank	\$425,855	\$367,914	\$317,927	115.72%	13.13%	\$13,308	5.05%	3.63%	2.99%	2.33%	6.80%	2.29%
The Denison State Bank	\$436,092	\$271,020	\$363,189	74.62%	6.08%	\$6,413	4.47%	1.70%	1.39%	3.27%	2.59%	7.26%
Bank of the Flint Hills	\$439,080	\$337,465	\$384,968	87.66%	11.62%	\$5,934	5.13%	2.20%	1.73%	3.47%	5.16%	16.57%
The Citizens State Bank	\$440,079	\$217,738	\$384,486	56.63%	30.41%	\$5,117	4.13%	0.67%	0.51%	3.75%	(6.90%)	(7.41%)
The Bank of Tescott	\$446,906	\$339,792	\$373,208	91.05%	13.05%	\$7,705	4.56%	1.97%	1.72%	3.11%	2.20%	0.04%
First State Bank and Trust	\$449,909	\$324,372	\$392,166	82.71%	9.86%	\$4,591	4.47%	1.55%	1.15%	3.40%	4.05%	1.35%
Astra Bank	\$455,120	\$204,493	\$395,577	51.69%	31.83%	\$6,410	4.53%	1.64%	1.44%	3.07%	0.31%	(7.47%)
Bank of Commerce	\$459,152	\$291,476	\$408,917	71.28%	15.96%	\$4,734	4.25%	1.43%	1.10%	3.26%	12.85%	13.63%
The Bank	\$470,364	\$239,815	\$415,627	57.70%	34.40%	\$8,110	4.88%	1.62%	1.04%	3.86%	4.97%	3.46%
The First State Bank	\$485,998	\$238,724	\$421,844	56.59%	29.98%	\$7,147	4.79%	2.00%	1.43%	3.49%	4.76%	0.03%
Citizens Bank of Kansas	\$486,017	\$236,964	\$444,571	53.30%	12.87%	\$5,063	3.67%	1.14%	0.89%	2.98%	1.70%	(1.47%)
Security State Bank	\$488,048	\$370,763	\$332,762	111.42%	11.66%	\$13,944	6.20%	3.56%	3.15%	3.38%	30.36%	28.03%
The Peoples Bank	\$497,065	\$245,473	\$457,936	53.60%	24.72%	\$6,062	4.60%	1.89%	1.15%	3.61%	1.27%	4.96%
State Average of Asset Group B	\$373,922	\$242,522	\$314,857	78.37%	16.86%	\$7,079	4.81%	1.99%	1.59%	3.40%	5.34%	3.69%

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

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets												
Labette Bank	\$504,388	\$312,877	\$428,717	72.98%	16.79%	\$5,366	3.94%	1.34%	1.00%	3.03%	(0.72%)	(3.73%)
Farmers & Merchants Bank of Colby	\$511,717	\$344,447	\$390,163	88.28%	18.92%	\$12,184	5.72%	2.77%	2.41%	3.57%	35.91%	42.04%
First Bank Kansas	\$545,787	\$331,531	\$502,695	65.95%	28.32%	\$4,586	4.28%	1.19%	0.96%	3.41%	(2.40%)	(5.10%)
Southwest National Bank	\$566,823	\$493,713	\$483,324	102.15%	6.94%	\$5,061	5.67%	2.43%	1.96%	3.82%	2.97%	2.14%
Exchange Bank & Trust	\$579,470	\$384,885	\$512,457	75.11%	22.22%	\$6,898	4.24%	1.00%	0.83%	3.39%	(0.62%)	(1.47%)
Outdoor Bank	\$604,507	\$395,474	\$532,436	74.28%	33.37%	\$7,112	7.16%	3.35%	2.62%	4.66%	37.40%	43.78%
Dream First Bank, National Association	\$644,236	\$494,714	\$570,265	86.75%	18.72%	\$7,003	6.62%	2.83%	2.10%	4.56%	38.60%	43.26%
Union State Bank	\$663,491	\$404,519	\$536,832	75.35%	10.68%	\$5,529	4.54%	1.69%	1.37%	3.29%	14.64%	12.19%
Legacy Bank	\$704,244	\$533,462	\$580,199	91.94%	13.57%	\$6,521	5.15%	2.27%	1.67%	3.62%	13.88%	10.54%
First Option Bank	\$706,016	\$432,314	\$610,837	70.77%	14.27%	\$6,598	4.09%	2.37%	1.50%	2.50%	11.62%	3.76%
Western State Bank	\$707,268	\$471,188	\$618,874	76.14%	19.12%	\$5,994	5.61%	1.75%	1.25%	4.58%	11.12%	6.10%
Community National Bank	\$847,829	\$381,538	\$726,819	52.49%	33.37%	\$7,503	2.83%	1.71%	1.58%	1.89%	(1.81%)	(3.41%)
United Bank & Trust	\$875,290	\$631,752	\$665,139	94.98%	8.67%	\$8,416	4.38%	1.61%	1.34%	3.13%	3.26%	(2.10%)
Bank of Labor	\$931,495	\$326,417	\$874,964	37.31%	45.08%	\$7,961	4.40%	1.36%	1.00%	3.47%	4.48%	4.91%
GNBank, National Association	\$979,813	\$589,262	\$719,235	81.93%	14.77%	\$6,576	4.58%	1.40%	1.20%	3.33%	4.35%	(3.44%)
Farmers Bank & Trust	\$985,167	\$403,638	\$755,600	53.42%	52.26%	\$8,210	4.69%	2.66%	2.08%	3.25%	0.83%	1.17%
The Bennington State Bank	\$989,889	\$673,103	\$841,309	80.01%	14.35%	\$8,249	4.57%	2.24%	1.61%	2.97%	2.29%	2.04%
State Average of Asset Group C	\$726,319	\$447,343	\$608,816	75.28%	21.85%	\$7,045	4.85%	2.00%	1.56%	3.44%	10.34%	8.98%
Asset Group D - Over \$1 billion in total assets												
NBKC Bank	\$1,106,624	\$683,618	\$876,291	78.01%	34.90%	\$2,999	5.28%	2.62%	1.24%	4.18%	5.12%	5.14%
The First National Bank of Hutchinson	\$1,107,115	\$842,204	\$952,448	88.43%	8.62%	\$6,363	4.88%	3.43%	2.02%	3.05%	17.17%	15.92%
Peoples Bank and Trust Company	\$1,135,606	\$691,690	\$867,578	79.73%	13.86%	\$5,735	4.61%	2.33%	1.94%	2.85%	11.94%	7.18%
CoreFirst Bank & Trust	\$1,282,506	\$836,790	\$977,243	85.63%	7.61%	\$5,256	4.05%	1.41%	1.33%	2.75%	3.10%	0.87%
Central National Bank	\$1,294,588	\$673,123	\$1,170,180	57.52%	18.46%	\$4,885	4.46%	2.89%	2.09%	2.51%	3.08%	2.43%
Armed Forces Bank, National Association	\$1,322,011	\$801,657	\$1,136,623	70.53%	24.30%	\$4,860	4.49%	1.45%	0.88%	3.67%	9.39%	8.88%
Landmark National Bank	\$1,557,491	\$949,080	\$1,321,753	71.80%	7.72%	\$5,768	4.56%	1.96%	1.16%	3.27%	3.92%	0.87%
Community National Bank & Trust	\$2,143,599	\$1,370,026	\$1,849,026	74.09%	9.47%	\$4,466	4.67%	2.07%	1.81%	3.07%	10.34%	9.22%
Emprise Bank	\$2,470,582	\$1,753,134	\$2,090,077	83.88%	13.66%	\$5,564	4.72%	1.67%	1.17%	3.61%	4.00%	(3.08%)
KS StateBank	\$2,482,103	\$1,962,592	\$2,089,675	93.92%	22.19%	\$12,928	5.21%	3.30%	2.92%	2.87%	0.86%	(0.79%)
Fidelity Bank, National Association	\$3,196,919	\$2,464,216	\$2,427,395	101.52%	5.83%	\$6,905	6.00%	3.29%	2.80%	3.26%	3.83%	(8.16%)
Security Bank of Kansas City	\$3,712,239	\$1,952,502	\$2,819,870	69.24%	34.28%	\$8,418	4.17%	1.93%	1.42%	2.94%	6.77%	(1.48%)
Equity Bank	\$5,027,770	\$3,333,377	\$4,161,859	80.09%	12.28%	\$7,052	5.17%	2.28%	1.80%	3.50%	1.03%	(2.25%)
CrossFirst Bank	\$7,375,011	\$6,127,690	\$6,493,718	94.36%	14.84%	\$16,389	6.34%	4.00%	3.32%	3.34%	11.80%	14.83%
INTRUST Bank, National Association	\$7,437,119	\$3,970,290	\$6,770,114	58.64%	13.86%	\$9,760	4.99%	2.98%	2.33%	2.71%	(0.23%)	0.65%
State Average of Asset Group D	\$2,843,419	\$1,894,133	\$2,400,257	79.16%	16.13%	\$7,157	4.91%	2.51%	1.88%	3.17%	6.14%	3.35%

Source: SNL Financial

Note: Report includes only bank-level data.

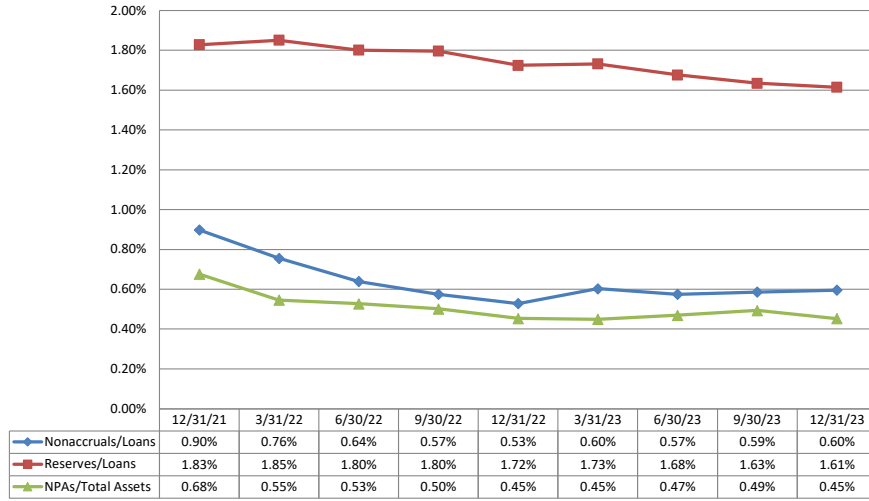
NA = data was not available.

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

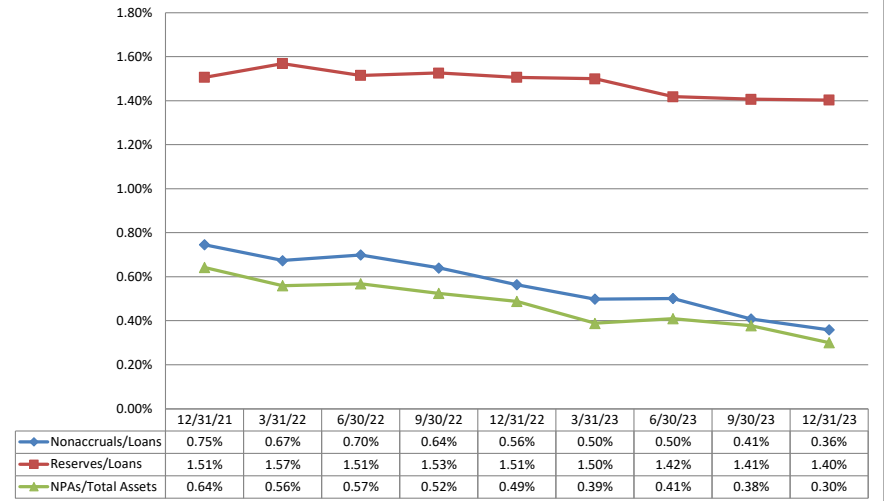
Asset Quality

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

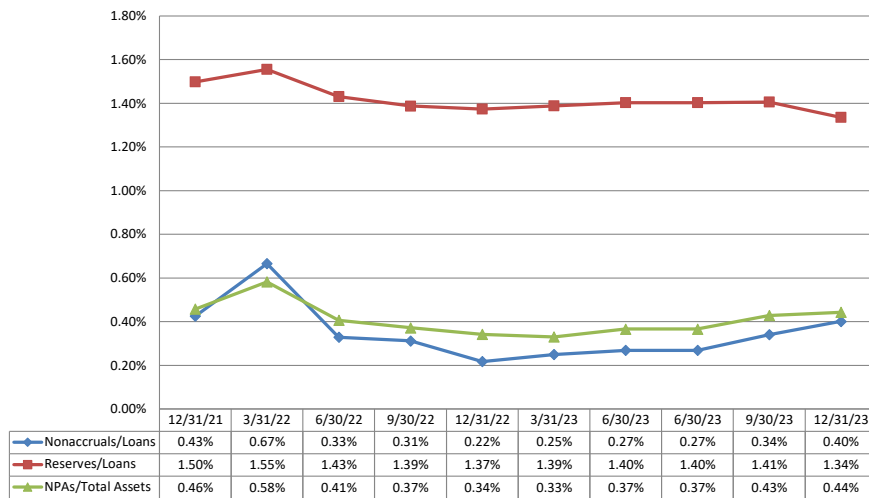
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



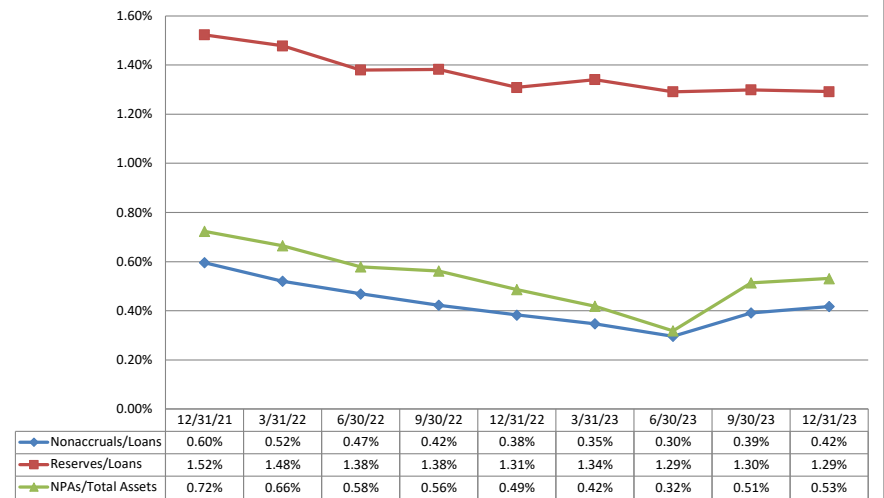
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets							
State Bank of Burrton	\$11,099	\$215	3.19%	1.38%	43.26%	43.48%	1.94%
The Walton State Bank	\$13,403	\$110	4.71%	0.34%	7.27%	7.25%	1.14%
Prescott State Bank	\$15,203	\$0	0.00%	1.34%	NA	0.00%	0.00%
First National Bank of Harveyville	\$15,779	\$9	0.11%	1.45%	731.25%	2.11%	0.10%
Farmers State Bank	\$17,178	\$275	3.71%	1.69%	45.45%	13.18%	1.60%
Peoples State Bank	\$18,117	\$207	1.30%	0.91%	70.53%	6.77%	1.43%
Dickinson County Bank	\$18,776	\$0	0.00%	2.86%	NA	0.00%	0.00%
The Baxter State Bank	\$24,750	\$188	1.49%	1.51%	101.06%	10.63%	0.81%
The Bank of Denton	\$24,788	\$105	0.86%	1.12%	130.48%	6.43%	1.00%
Farmers State Bank	\$28,775	\$0	0.00%	1.47%	NA	3.29%	0.00%
The Marion National Bank	\$30,784	\$0	0.00%	1.45%	NA	0.00%	0.00%
Marquette Farmers State Bank of Marquette Kansas	\$31,401	\$53	0.46%	4.36%	954.72%	1.99%	0.31%
State Bank of Canton	\$33,415	\$0	0.00%	0.93%	NA	0.00%	0.00%
Union State Bank	\$36,215	\$0	0.00%	4.34%	NA	0.00%	0.00%
Ninnescah Valley Bank	\$37,970	\$0	0.00%	1.23%	NA	0.00%	0.00%
Farmers State Bank	\$38,791	\$163	0.78%	1.86%	78.04%	13.61%	1.29%
Cottonwood Valley Bank	\$42,419	\$0	0.00%	5.52%	NA	0.00%	0.00%
Bank of Greeley	\$47,077	\$0	0.00%	1.41%	NA	0.00%	0.00%
The First State Bank of Ransom	\$49,108	\$116	0.68%	2.21%	326.72%	1.65%	0.24%
The Farmers State Bank of Blue Mound	\$49,518	\$0	0.00%	1.29%	NA	0.01%	0.00%
The Haviland State Bank	\$49,772	\$0	0.00%	1.57%	NA	0.00%	0.00%
The State Exchange Bank	\$52,268	\$65	0.39%	1.45%	373.85%	1.83%	0.12%
New Century Bank	\$52,536	\$360	0.81%	1.76%	216.94%	9.51%	0.69%
The City State Bank	\$52,623	\$0	0.00%	1.01%	NA	1.98%	0.15%
Elevate Bank, National Association	\$52,874	\$17	0.07%	1.59%	NM	0.26%	0.03%
Ford County State Bank	\$52,962	\$0	0.00%	1.38%	NA	0.00%	0.00%
Security State Bank	\$54,296	\$0	0.00%	2.14%	NA	6.86%	0.30%
KansasLand Bank	\$54,457	\$1,050	3.56%	2.45%	57.21%	42.32%	2.32%
Peoples Bank	\$54,584	\$20	0.07%	1.39%	NM	0.33%	0.04%
Farmers and Merchants Bank of Mound City, Kansas	\$55,605	\$27	0.07%	1.25%	45.52%	28.09%	1.79%
The State Bank of Spring Hill	\$59,026	\$0	0.00%	1.97%	NA	0.00%	0.00%
First National Bank in Frankfort	\$59,473	\$314	1.18%	1.58%	133.76%	9.76%	0.53%
The Farmers State Bank of Bucklin, Kansas	\$61,694	\$0	0.00%	1.91%	NA	0.00%	0.00%
Swedish-American State Bank	\$66,911	\$0	0.00%	1.06%	NA	0.00%	0.00%
Bison State Bank	\$67,366	\$0	0.00%	0.93%	NA	0.05%	0.00%
Union State Bank	\$68,014	\$214	0.46%	1.07%	232.71%	3.90%	0.31%
The Bank of Holyrood	\$68,388	\$603	1.32%	1.55%	116.92%	8.43%	1.20%

Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Tampa State Bank	\$68,548	\$1,112	3.18%	2.23%	34.65%	95.90%	3.28%
Citizens State Bank and Trust Company	\$70,176	\$0	0.00%	0.95%	NA	0.00%	0.00%
Integrity Bank	\$72,098	\$13	0.05%	1.29%	NM	0.20%	0.02%
The Farmers State Bank	\$72,770	\$0	0.00%	1.02%	NA	0.00%	0.00%
First National Bank of Spearville	\$75,218	\$0	0.00%	1.75%	NA	0.00%	0.00%
The Citizens State Bank of Cheney, Kansas	\$76,210	\$0	0.00%	1.67%	NA	4.42%	0.00%
The First National Bank of Dighton	\$76,284	\$16	0.04%	1.28%	NM	1.55%	0.02%
Farmers State Bank	\$76,505	\$42	0.11%	3.62%	NM	0.66%	0.05%
Kaw Valley State Bank	\$76,696	\$478	1.71%	1.28%	74.48%	19.96%	0.62%
Howard State Bank	\$79,400	\$92	0.24%	1.71%	705.43%	1.81%	0.12%
The First State Bank	\$82,032	\$0	0.00%	3.61%	350.95%	2.93%	0.32%
Stock Exchange Bank	\$82,090	\$0	0.00%	1.19%	NA	4.71%	0.00%
The First National Bank of Hope	\$82,394	\$1,273	2.94%	2.14%	42.09%	30.87%	2.74%
Kansas State Bank	\$86,662	\$529	1.11%	3.17%	286.20%	5.43%	0.61%
FNB Washington	\$87,757	\$210	0.55%	2.44%	106.86%	4.21%	1.00%
The First Security Bank	\$90,513	\$0	0.00%	1.28%	NA	1.01%	0.00%
CBW Bank	\$91,687	\$0	0.00%	1.87%	32.23%	2.40%	0.59%
The Bank of Protection	\$92,844	\$125	0.22%	1.37%	612.80%	1.24%	0.16%
Johnson State Bank	\$92,947	\$3,103	9.51%	3.36%	35.32%	24.20%	3.34%
The Lyndon State Bank	\$93,870	\$0	0.00%	1.05%	NA	3.06%	0.00%
Exchange State Bank	\$94,540	\$0	0.00%	1.49%	NA	0.00%	0.00%
First National Bank of Kansas	\$94,615	\$343	1.09%	1.33%	122.45%	24.59%	0.36%
Small Business Bank	\$95,822	\$418	0.54%	0.71%	131.82%	5.01%	0.44%
The Baldwin State Bank	\$98,317	\$585	1.22%	1.35%	110.77%	5.91%	0.60%
First National Bank in Fredonia	\$99,398	\$422	1.36%	2.88%	212.32%	4.15%	0.42%
Citizens State Bank and Trust Company	\$99,470	\$0	0.00%	1.03%	NA	0.00%	0.00%
Conway Bank	\$103,470	\$3,888	5.23%	1.45%	24.46%	52.28%	4.49%
The First State Bank of Healy	\$103,856	\$170	0.28%	1.83%	61.67%	12.12%	1.71%
Community Bank of Wichita, Inc.	\$105,456	\$9	0.01%	1.40%	NM	0.10%	0.01%
First Federal Savings and Loan Bank	\$107,421	\$2,481	2.56%	0.96%	34.41%	19.01%	2.53%
Bendena State Bank	\$107,482	\$7	0.01%	0.89%	NM	0.09%	0.01%
The Stockgrowers State Bank	\$109,587	\$2	0.00%	1.49%	NM	0.02%	0.00%
The Bank of Commerce and Trust Company	\$109,637	\$166	0.31%	0.88%	281.33%	8.39%	0.32%
State Bank of Bern	\$110,643	\$0	0.00%	1.58%	NA	0.00%	0.00%
The Riley State Bank of Riley Kansas	\$112,429	\$0	0.00%	1.61%	NA	0.00%	0.00%
Heritage Bank	\$113,887	\$48	0.05%	1.18%	484.68%	1.73%	0.19%
First Bank of Beloit	\$114,681	\$0	0.00%	1.75%	NA	0.00%	0.00%
Wilson State Bank	\$118,851	\$59	0.07%	1.01%	753.64%	1.51%	0.09%
Prairie Bank of Kansas	\$120,168	\$0	0.00%	1.09%	121.67%	6.34%	0.54%
State Bank of Downs	\$128,019	\$946	0.96%	1.05%	36.15%	16.30%	2.23%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
The Elk State Bank	\$132,244	\$9	0.01%	1.61%	781.16%	1.42%	0.10%
Kendall Bank	\$136,789	\$0	0.00%	1.02%	NA	2.77%	0.31%
Garden Plain State Bank	\$138,674	\$0	0.00%	1.23%	NA	0.02%	0.00%
Citizens State Bank	\$140,912	\$0	0.00%	1.16%	218.89%	2.38%	0.28%
American Bank of Baxter Springs	\$141,185	\$47	0.06%	1.88%	NM	0.34%	0.03%
Alliance Bank	\$141,842	\$280	0.27%	1.65%	224.24%	4.07%	0.53%
Bank of Prairie Village	\$143,449	\$57	0.05%	0.86%	NM	0.37%	0.04%
First Bank	\$143,937	\$150	0.18%	2.82%	NM	0.84%	0.10%
Flint Hills Bank	\$148,446	\$0	0.00%	1.23%	NA	0.00%	0.00%
First Commerce Bank	\$149,592	\$315	0.33%	1.01%	309.84%	3.81%	0.34%
First National Bank in Cimarron	\$150,496	\$0	0.00%	1.23%	NA	0.18%	0.00%
Bankwest of Kansas	\$150,889	\$5,383	7.51%	2.06%	27.38%	30.04%	3.57%
TriCentury Bank	\$153,054	\$0	0.00%	1.24%	NA	0.00%	0.00%
Farmers Bank & Trust	\$154,405	\$1	0.00%	1.04%	144.94%	5.14%	0.32%
Home Bank and Trust Company	\$155,882	\$24	0.02%	1.15%	NM	0.18%	0.02%
The Farmers State Bank	\$157,620	\$275	0.34%	1.18%	344.00%	4.03%	0.17%
The First National Bank of Scott City	\$158,706	\$788	0.84%	1.21%	144.67%	5.60%	0.50%
Fidelity State Bank and Trust Company	\$160,491	\$0	0.00%	1.38%	NA	0.10%	0.00%
Community Bank	\$163,088	\$14	0.01%	1.10%	NM	0.07%	0.01%
The Community Bank	\$165,229	\$437	0.53%	1.85%	75.85%	15.21%	1.21%
Farmers National Bank	\$165,905	\$578	0.69%	1.75%	254.15%	1.94%	0.35%
The Halstead Bank	\$166,116	\$32	0.03%	1.17%	961.11%	0.98%	0.09%
Impact Bank	\$168,216	\$0	0.00%	1.26%	NA	0.09%	0.00%
The Farmers State Bank of Aliceville, Kansas	\$168,414	\$0	0.00%	1.63%	NA	2.39%	0.00%
Solomon State Bank	\$171,141	\$0	0.00%	3.55%	NA	0.18%	0.03%
Southwind Bank	\$177,312	\$306	0.40%	1.51%	382.03%	2.69%	0.17%
Community State Bank	\$180,274	\$0	0.00%	1.26%	NM	0.10%	0.01%
Stockgrowers State Bank	\$181,535	\$0	0.00%	1.14%	NA	0.00%	0.00%
The First National Bank of Louisburg	\$186,234	\$0	0.00%	1.37%	NA	0.00%	0.00%
Carson Bank	\$187,215	\$0	0.00%	1.29%	NA	1.10%	0.08%
Kansas State Bank	\$191,204	\$27	0.04%	1.40%	NM	0.22%	0.01%
Valley State Bank	\$191,275	\$608	0.58%	0.94%	157.30%	3.25%	0.33%
The Lyon County State Bank	\$191,719	\$2	0.00%	1.37%	NM	0.92%	0.06%
Andover State Bank	\$192,493	\$354	0.21%	1.29%	627.40%	1.98%	0.18%
The Fidelity State Bank and Trust Company	\$192,984	\$45	0.20%	3.46%	NM	0.12%	0.02%
Union State Bank	\$195,418	\$0	0.00%	1.19%	NA	0.00%	0.00%
Farmers and Drivers Bank	\$206,491	\$207	0.18%	1.22%	690.34%	0.43%	0.10%
Citizens National Bank	\$208,728	\$0	0.00%	2.13%	NA	0.00%	0.00%
Stryv Bank	\$209,961	\$0	0.00%	0.94%	NA	0.00%	0.00%

Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Bankers' Bank of Kansas	\$212,385	\$0	0.00%	1.96%	312.54%	3.45%	0.41%
Fusion Bank	\$221,819	\$0	0.00%	1.66%	NA	0.00%	0.00%
The Farmers State Bank	\$226,441	\$2,146	1.46%	1.91%	73.99%	14.45%	1.68%
Patriots Bank	\$228,583	\$0	0.00%	0.97%	NM	0.68%	0.05%
FirstOak Bank	\$234,971	\$0	0.00%	0.91%	NA	0.00%	0.00%
SJN Bank of Kansas	\$237,689	\$1,891	1.44%	2.55%	177.58%	8.03%	0.80%
Vintage Bank Kansas	\$242,122	\$594	0.41%	1.10%	131.67%	5.76%	0.50%
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$246,520	\$79	0.06%	1.84%	NM	0.80%	0.03%
First Heritage Bank	\$247,862	\$107	0.07%	1.20%	NM	0.69%	0.04%
State Average of Asset Group A	\$111,679	\$283	0.60%	1.61%	247.61%	5.70%	0.45%

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets							
FNB Bank	\$258,312	\$287	0.17%	1.42%	830.66%	1.25%	0.11%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$263,202	\$553	0.37%	1.32%	225.64%	7.84%	0.33%
First Kansas Bank	\$271,517	\$0	0.00%	1.42%	NA	0.00%	0.00%
Goppert State Service Bank	\$271,946	\$3,660	1.60%	1.66%	103.61%	29.25%	1.36%
The Farmers State Bank of Oakley, Kansas	\$272,841	\$76	0.04%	1.05%	NM	0.23%	0.03%
KANZA Bank	\$274,229	\$89	0.05%	1.34%	NM	0.40%	0.03%
The Valley State Bank	\$284,313	\$0	0.00%	0.91%	NA	2.13%	0.18%
First National Bank and Trust	\$291,208	\$17	0.01%	1.94%	NM	2.28%	0.01%
KCB Bank	\$297,967	\$295	0.19%	1.59%	807.72%	1.07%	0.10%
Grant County Bank	\$307,119	\$725	0.48%	2.53%	532.28%	2.33%	0.24%
Solutions North Bank	\$310,578	\$0	0.00%	2.22%	NA	0.02%	0.00%
Kaw Valley Bank	\$311,740	\$73	0.03%	1.55%	NM	0.60%	0.02%
The Citizens State Bank	\$315,368	\$307	0.19%	1.23%	655.05%	1.98%	0.10%
Community First National Bank	\$317,668	\$4,242	1.63%	1.79%	109.90%	11.09%	1.39%
Centera Bank	\$319,531	\$20	0.01%	1.05%	NM	0.13%	0.01%
ESB Financial	\$335,139	\$319	0.15%	1.22%	58.34%	16.34%	1.31%
Community First Bank	\$338,933	\$209	0.07%	1.07%	NM	0.58%	0.06%
Bank of Hays	\$351,400	\$1,096	0.56%	1.44%	258.76%	3.70%	0.31%
Commercial Bank	\$354,337	\$2,406	1.38%	1.49%	107.98%	9.78%	0.68%
Guaranty State Bank and Trust Company	\$376,532	\$154	0.06%	1.14%	NM	1.48%	0.04%
The Citizens State Bank	\$399,900	\$0	0.00%	1.22%	NM	1.05%	0.01%
Mid-America Bank	\$408,297	\$0	0.00%	1.36%	NA	0.00%	0.00%
The Union State Bank of Everest	\$411,771	\$221	0.08%	1.29%	NM	1.38%	0.08%
Great American Bank	\$413,832	\$107	0.03%	0.88%	NM	0.51%	0.05%
Silver Lake Bank	\$421,112	\$0	0.00%	1.00%	485.24%	2.15%	0.24%
Bank Of The Plains	\$424,462	\$2,215	0.82%	1.12%	136.57%	6.39%	0.52%
Cornerstone Bank	\$425,855	\$0	0.00%	1.19%	630.30%	1.69%	0.16%
The Denison State Bank	\$436,092	\$1,628	0.60%	1.10%	179.82%	2.96%	0.38%
Bank of the Flint Hills	\$439,080	\$2,807	0.83%	1.20%	144.35%	7.50%	0.64%
The Citizens State Bank	\$440,079	\$281	0.13%	1.53%	NM	0.63%	0.06%
The Bank of Tescoff	\$446,906	\$394	0.12%	1.98%	NM	0.97%	0.10%
First State Bank and Trust	\$449,909	\$209	0.06%	1.05%	NM	0.56%	0.05%
Astra Bank	\$455,120	\$103	0.05%	1.20%	NM	1.54%	0.02%
Bank of Commerce	\$459,152	\$0	0.00%	1.24%	NA	0.32%	0.00%
The Bank	\$470,364	\$2,010	0.84%	2.23%	85.39%	12.30%	1.33%
The First State Bank	\$485,998	\$551	0.23%	2.08%	902.18%	1.51%	0.11%
Citizens Bank of Kansas	\$486,017	\$191	0.08%	1.10%	NM	1.63%	0.04%
Security State Bank	\$488,048	\$938	0.25%	1.15%	453.30%	1.59%	0.19%
The Peoples Bank	\$497,065	\$7,046	2.87%	1.40%	48.81%	29.77%	1.42%
State Average of Asset Group B	\$373,922	\$852	0.36%	1.40%	355.57%	4.28%	0.30%

Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets							
Labette Bank	\$504,388	\$499	0.16%	1.04%	420.88%	1.53%	0.16%
Farmers & Merchants Bank of Colby	\$511,717	\$840	0.24%	0.78%	320.00%	2.01%	0.17%
First Bank Kansas	\$545,787	\$40	0.01%	1.44%	NM	4.34%	0.01%
Southwest National Bank	\$566,823	\$441	0.09%	1.07%	NM	12.81%	1.20%
Exchange Bank & Trust	\$579,470	\$237	0.06%	1.38%	NM	0.42%	0.04%
Outdoor Bank	\$604,507	\$6,405	1.62%	1.59%	77.59%	13.98%	1.35%
Dream First Bank, National Association	\$644,236	\$3,733	0.75%	1.82%	241.52%	6.76%	0.59%
Union State Bank	\$663,491	\$1,381	0.34%	1.06%	181.59%	4.77%	0.36%
Legacy Bank	\$704,244	\$1,002	0.19%	1.20%	439.18%	2.19%	0.21%
First Option Bank	\$706,016	\$295	0.07%	0.79%	NM	0.93%	0.05%
Western State Bank	\$707,268	\$123	0.03%	1.98%	NM	0.42%	0.04%
Community National Bank	\$847,829	\$9,139	2.40%	1.22%	47.63%	40.54%	1.15%
United Bank & Trust	\$875,290	\$252	0.04%	1.16%	NM	1.53%	0.14%
Bank of Labor	\$931,495	\$360	0.11%	1.29%	NM	1.95%	0.04%
GNBank, National Association	\$979,813	\$3,431	0.58%	1.36%	227.92%	3.88%	0.36%
Farmers Bank & Trust	\$985,167	\$91	0.02%	1.11%	84.70%	3.37%	0.69%
The Bennington State Bank	\$989,889	\$762	0.11%	2.42%	167.38%	9.01%	0.98%
State Average of Asset Group C	\$726,319	\$1,708	0.40%	1.34%	220.84%	6.50%	0.44%

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

NBKC Bank	\$1,106,624	\$4,797	0.70%	1.50%	198.45%	2.61%	0.47%
The First National Bank of Hutchinson	\$1,107,115	\$0	0.00%	1.22%	NA	0.00%	0.00%
Peoples Bank and Trust Company	\$1,135,606	\$1,270	0.18%	1.03%	489.27%	4.59%	0.13%
CoreFirst Bank & Trust	\$1,282,506	\$8,473	1.01%	1.03%	95.72%	16.37%	0.90%
Central National Bank	\$1,294,588	\$521	0.08%	1.99%	141.45%	7.31%	0.73%
Armed Forces Bank, National Association	\$1,322,011	\$6,931	0.86%	1.41%	162.85%	4.43%	0.52%
Landmark National Bank	\$1,557,491	\$2,391	0.25%	1.12%	243.92%	4.16%	0.34%
Community National Bank & Trust	\$2,143,599	\$8,781	0.64%	1.15%	166.89%	6.41%	0.44%
Emprise Bank	\$2,470,582	\$1,911	0.11%	0.85%	602.74%	1.48%	0.10%
KS StateBank	\$2,482,103	\$19,775	1.01%	1.83%	172.93%	7.46%	0.94%
Fidelity Bank, National Association	\$3,196,919	\$5,790	0.23%	1.09%	40.55%	22.30%	2.22%
Security Bank of Kansas City	\$3,712,239	\$1,421	0.07%	1.34%	NM	0.49%	0.04%
Equity Bank	\$5,027,770	\$24,986	0.75%	1.31%	146.51%	6.22%	0.63%
CrossFirst Bank	\$7,375,011	\$18,503	0.30%	1.20%	397.03%	3.34%	0.25%
INTRUST Bank, National Association	\$7,437,119	\$2,948	0.07%	1.31%	269.76%	5.21%	0.26%
State Average of Asset Group D	\$2,843,419	\$7,233	0.42%	1.29%	240.62%	6.16%	0.53%

Source: SNL Financial

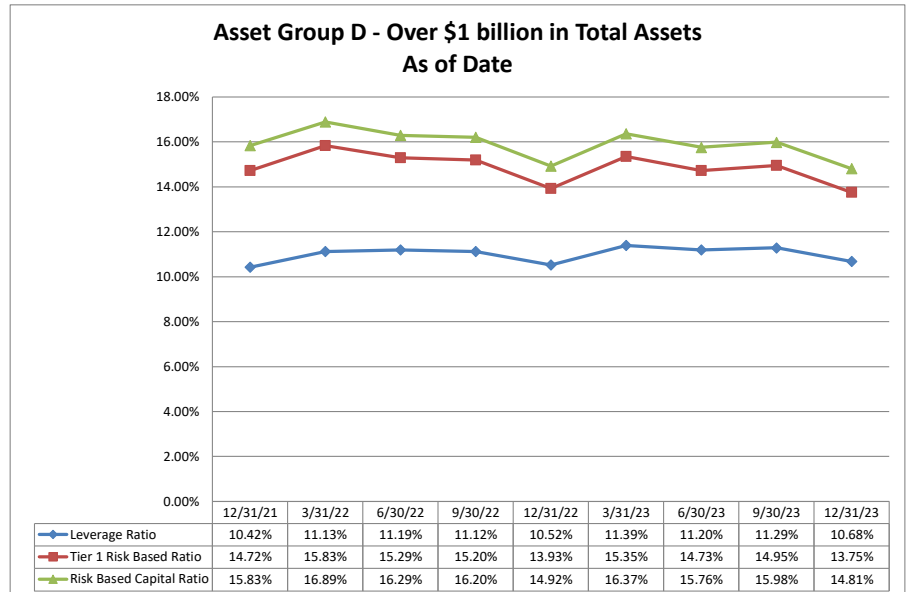
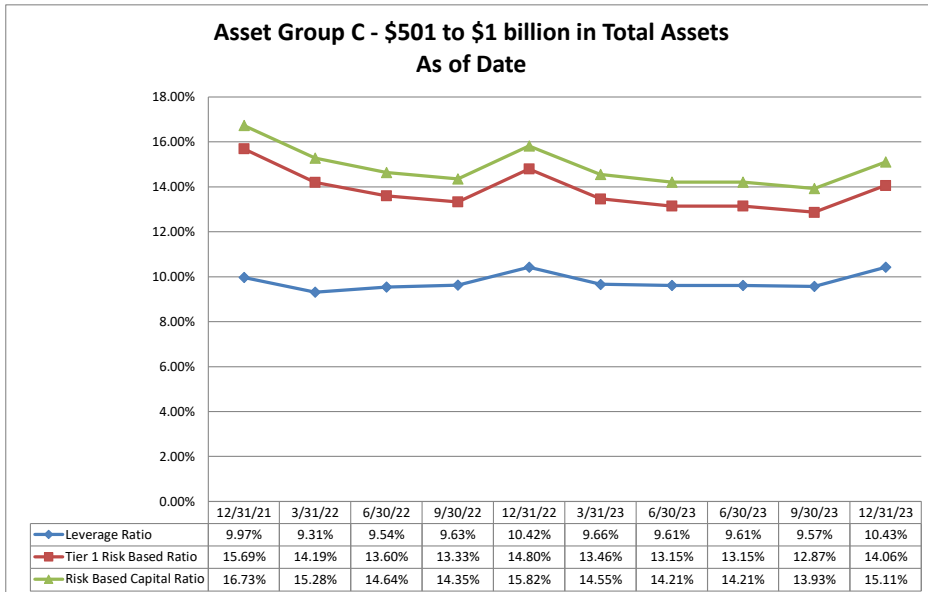
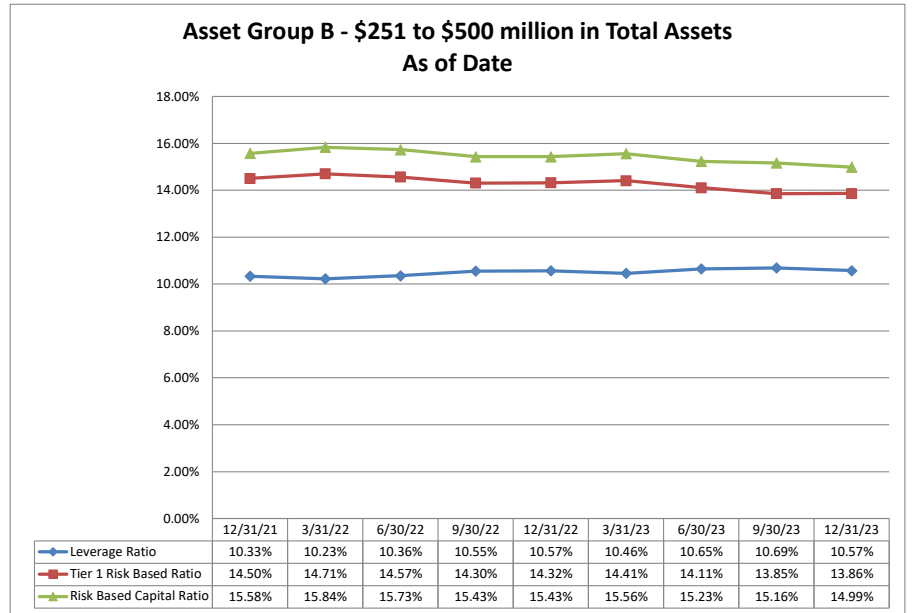
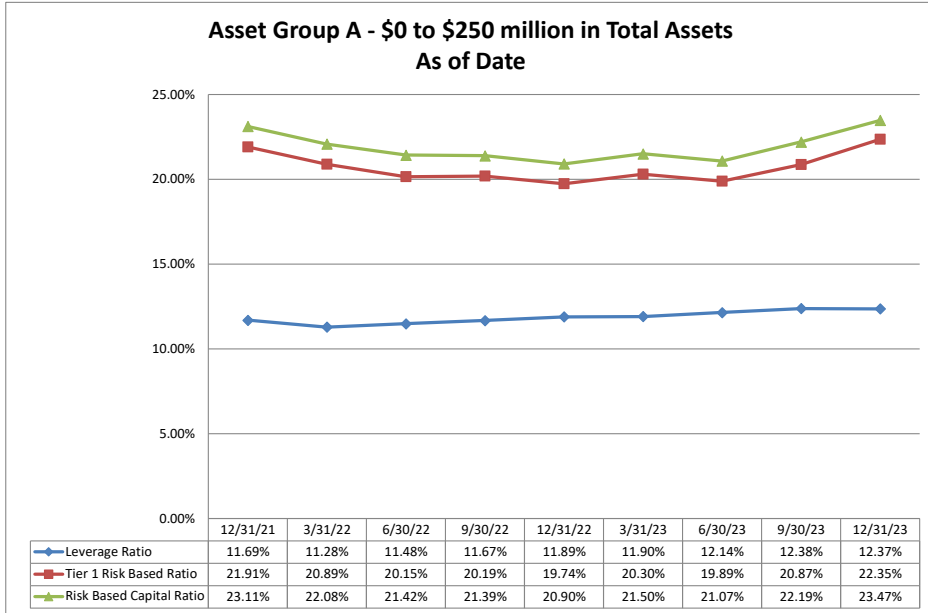
Note: Report includes only bank-level data.

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Capital Adequacy

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



Source: SNL Financial

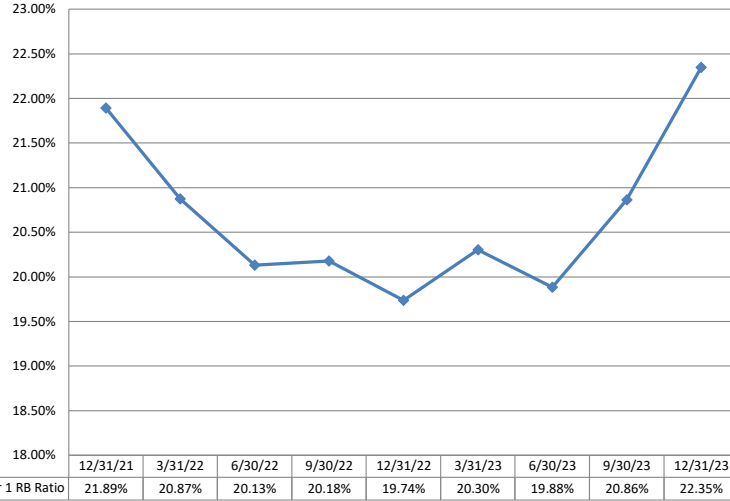
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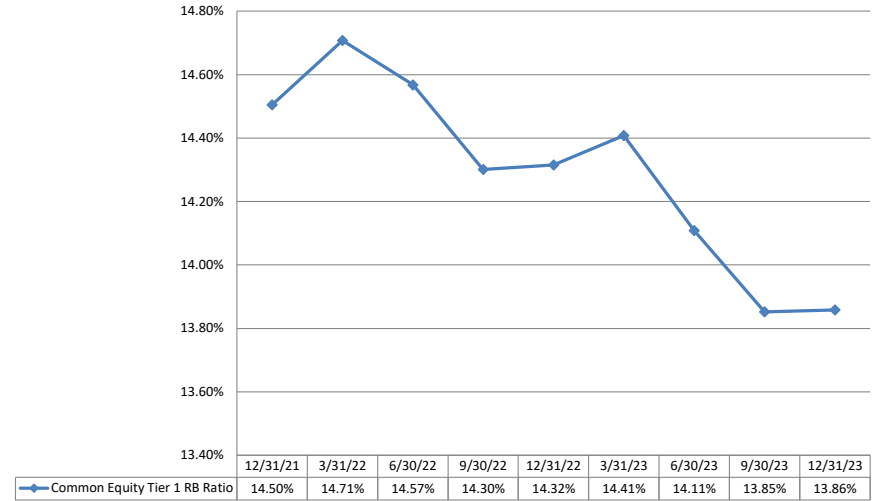
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Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

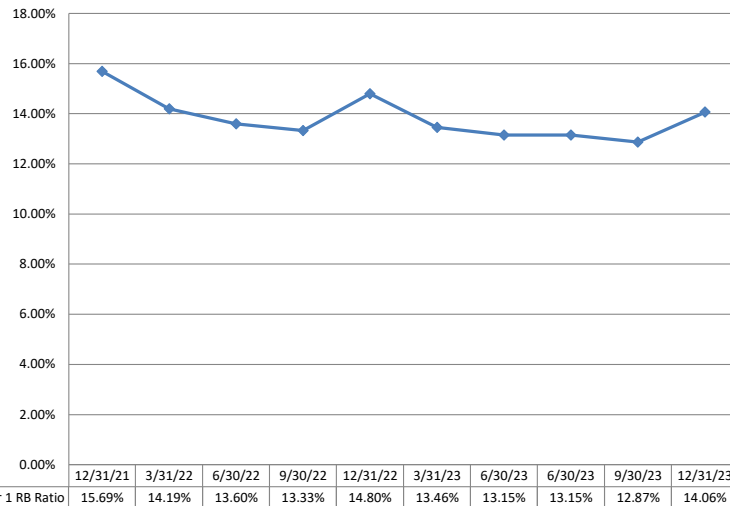
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



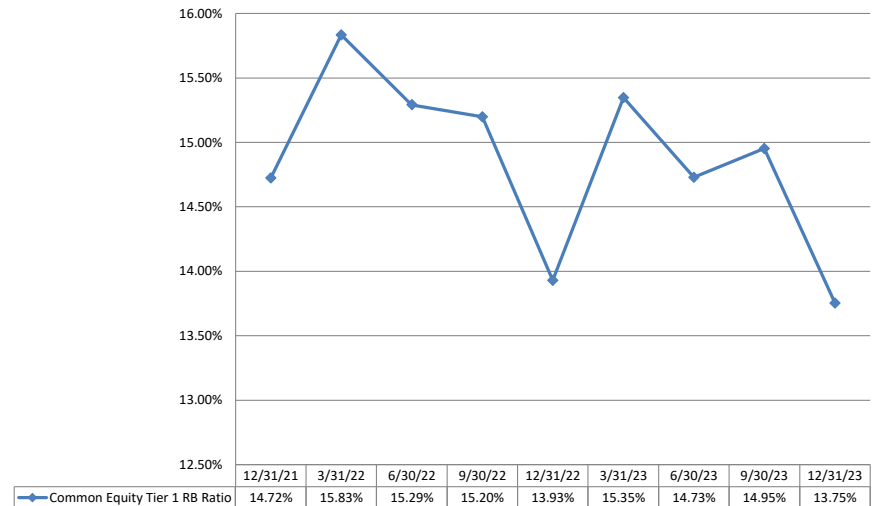
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

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Capital Adequacy

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets								
State Bank of Burrton	\$11,099	\$1,149	\$1,276	\$1,276	11.06%	NA	NA	NA
The Walton State Bank	\$13,403	\$2,960	\$2,103	\$2,103	16.17%	58.61%	58.84%	58.61%
Prescott State Bank	\$15,203	\$2,352	\$2,352	\$2,352	15.34%	NA	NA	NA
First National Bank of Harveyville	\$15,779	\$1,539	\$1,539	\$1,539	9.71%	NA	NA	NA
Farmers State Bank	\$17,178	\$1,961	\$1,961	\$1,961	11.18%	NA	NA	NA
Peoples State Bank	\$18,117	\$4,628	\$4,628	\$4,628	26.21%	NA	NA	NA
Dickinson County Bank	\$18,776	\$2,299	\$2,307	\$2,307	12.13%	NA	NA	NA
The Baxter State Bank	\$24,750	\$5,545	\$5,168	\$5,168	21.32%	NA	NA	NA
The Bank of Denton	\$24,788	\$3,765	\$3,765	\$3,765	15.26%	NA	NA	NA
Farmers State Bank	\$28,775	\$2,303	\$2,303	\$2,303	8.69%	NA	NA	NA
The Marion National Bank	\$30,784	\$4,232	\$3,777	\$3,777	13.19%	NA	NA	NA
Marquette Farmers State Bank of Marquette Kansas	\$31,401	\$4,618	\$5,481	\$5,481	17.66%	NA	NA	NA
State Bank of Canton	\$33,415	\$7,017	\$7,208	\$7,208	20.90%	45.72%	46.45%	45.72%
Union State Bank	\$36,215	\$3,797	\$4,829	\$4,829	12.76%	27.49%	28.77%	27.49%
Ninnescah Valley Bank	\$37,970	\$2,627	\$4,813	\$4,813	13.15%	NA	NA	NA
Farmers State Bank	\$38,791	\$3,291	\$4,596	\$4,596	12.15%	NA	NA	NA
Cottonwood Valley Bank	\$42,419	\$3,301	\$5,226	\$5,226	13.62%	NA	NA	NA
Bank of Greeley	\$47,077	\$5,192	\$5,750	\$5,750	12.46%	NA	NA	NA
The First State Bank of Ransom	\$49,108	\$7,856	\$9,829	\$9,829	20.54%	37.36%	38.61%	37.36%
The Farmers State Bank of Blue Mound	\$49,518	\$7,887	\$8,600	\$8,600	16.59%	NA	NA	NA
The Haviland State Bank	\$49,772	\$5,943	\$6,309	\$6,309	13.37%	NA	NA	NA
The State Exchange Bank	\$52,268	\$3,308	\$5,444	\$5,444	11.44%	NA	NA	NA
New Century Bank	\$52,536	\$8,790	\$8,790	\$8,790	16.73%	22.81%	24.07%	22.81%
The City State Bank	\$52,623	\$3,707	\$4,661	\$4,661	8.89%	15.18%	16.29%	15.18%
Elevate Bank, National Association	\$52,874	\$7,038	\$5,854	\$5,854	10.89%	NA	NA	NA
Ford County State Bank	\$52,962	\$3,713	\$5,885	\$5,885	11.40%	18.88%	19.85%	18.88%
Security State Bank	\$54,296	\$5,615	\$7,935	\$7,935	15.03%	NA	NA	NA
KansasLand Bank	\$54,457	\$2,958	\$4,235	\$4,235	7.47%	14.86%	16.13%	14.86%
Peoples Bank	\$54,584	\$6,247	\$7,065	\$7,065	13.69%	NA	NA	NA
Farmers and Merchants Bank of Mound City, Kansas	\$55,605	\$3,339	\$3,501	\$3,501	6.47%	11.88%	13.14%	11.88%
The State Bank of Spring Hill	\$59,026	\$3,202	\$5,173	\$5,173	7.80%	25.43%	26.54%	25.43%
First National Bank in Frankfort	\$59,473	\$2,797	\$6,182	\$6,182	10.68%	NA	NA	NA
The Farmers State Bank of Bucklin, Kansas	\$61,694	\$5,986	\$5,755	\$5,755	9.53%	NA	NA	NA
Swedish-American State Bank	\$66,911	\$5,552	\$6,663	\$6,663	10.01%	15.64%	16.66%	15.64%
Bison State Bank	\$67,366	\$6,119	\$5,594	\$5,594	8.89%	NA	NA	NA
Union State Bank	\$68,014	\$4,985	\$5,932	\$5,932	8.58%	13.33%	14.44%	13.33%
The Bank of Holyrood	\$68,388	\$9,062	\$10,822	\$10,822	15.87%	22.82%	24.08%	22.82%

Source: SNL Financial

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Capital Adequacy

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
Tampa State Bank	\$68,548	\$1,731	\$6,086	\$6,086	9.05%	11.67%	12.93%	11.67%
Citizens State Bank and Trust Company	\$70,176	\$5,705	\$5,679	\$5,679	8.28%	9.67%	10.59%	9.67%
Integrity Bank	\$72,098	\$6,118	\$8,275	\$8,275	11.82%	20.59%	21.50%	20.59%
The Farmers State Bank	\$72,770	\$7,606	\$9,577	\$9,577	12.81%	NA	NA	NA
First National Bank of Spearville	\$75,218	\$7,304	\$6,321	\$6,321	10.55%	NA	NA	NA
The Citizens State Bank of Cheney, Kansas	\$76,210	\$5,740	\$8,393	\$8,393	10.73%	12.58%	13.83%	12.58%
The First National Bank of Dighton	\$76,284	\$10,959	\$12,936	\$12,936	17.19%	25.01%	26.07%	25.01%
Farmers State Bank	\$76,505	\$5,098	\$11,170	\$11,170	15.02%	NA	NA	NA
Kaw Valley State Bank	\$76,696	\$2,154	\$5,930	\$5,930	7.89%	16.36%	17.34%	16.36%
Howard State Bank	\$79,400	\$4,424	\$7,658	\$7,658	10.50%	14.62%	15.86%	14.62%
The First State Bank	\$82,032	\$8,040	\$12,943	\$12,943	15.90%	24.19%	25.45%	24.19%
Stock Exchange Bank	\$82,090	\$5,858	\$6,682	\$6,682	8.08%	11.95%	13.20%	11.95%
The First National Bank of Hope	\$82,394	\$6,380	\$11,125	\$11,125	13.79%	19.77%	21.02%	19.77%
Kansas State Bank	\$86,662	\$8,237	\$11,282	\$11,282	12.63%	19.07%	20.34%	19.07%
FNB Washington	\$87,757	\$19,925	\$21,891	\$21,891	25.65%	NA	NA	NA
The First Security Bank	\$90,513	\$7,009	\$6,670	\$6,670	7.64%	9.46%	10.70%	9.46%
CBW Bank	\$91,687	\$22,451	\$22,480	\$22,480	26.27%	163.67%	164.92%	163.67%
The Bank of Protection	\$92,844	\$11,000	\$12,889	\$12,889	14.65%	NA	NA	NA
Johnson State Bank	\$92,947	\$11,724	\$15,125	\$15,125	16.35%	NA	NA	NA
The Lyndon State Bank	\$93,870	\$8,133	\$9,179	\$9,179	9.66%	13.28%	14.43%	13.28%
Exchange State Bank	\$94,540	\$9,588	\$9,588	\$9,588	10.18%	NA	NA	NA
First National Bank of Kansas	\$94,615	\$1,056	\$8,308	\$8,308	9.20%	18.06%	18.97%	18.06%
Small Business Bank	\$95,822	\$7,872	\$6,730	\$6,730	6.90%	15.58%	16.83%	15.58%
The Baldwin State Bank	\$98,317	\$9,250	\$10,094	\$10,094	10.42%	NA	NA	NA
First National Bank in Fredonia	\$99,398	\$9,261	\$16,790	\$16,790	18.40%	NA	NA	NA
Citizens State Bank and Trust Company	\$99,470	\$15,162	\$16,828	\$16,828	16.75%	28.61%	29.67%	28.61%
Conway Bank	\$103,470	\$8,023	\$8,413	\$8,413	8.17%	12.56%	13.82%	12.56%
The First State Bank of Healy	\$103,856	\$13,802	\$16,568	\$16,568	16.24%	NA	NA	NA
Community Bank of Wichita, Inc.	\$105,456	\$7,973	\$9,501	\$9,501	8.91%	11.10%	12.35%	11.10%
First Federal Savings and Loan Bank	\$107,421	\$13,371	\$13,371	\$13,371	12.69%	NA	NA	NA
Bendena State Bank	\$107,482	\$7,298	\$9,282	\$9,282	8.63%	12.78%	13.60%	12.78%
The Stockgrowers State Bank	\$109,587	\$11,807	\$12,193	\$12,193	11.76%	NA	NA	NA
The Bank of Commerce and Trust Company	\$109,637	\$4,781	\$9,121	\$9,121	8.86%	15.81%	16.63%	15.81%
State Bank of Bern	\$110,643	\$17,126	\$19,001	\$19,001	17.60%	NA	NA	NA
The Riley State Bank of Riley Kansas	\$112,429	\$10,927	\$11,815	\$11,815	10.76%	NA	NA	NA
Heritage Bank	\$113,887	\$11,771	\$11,829	\$11,829	11.41%	12.38%	13.51%	12.38%
First Bank of Beloit	\$114,681	\$10,094	\$12,757	\$12,757	12.12%	19.16%	20.42%	19.16%
Wilson State Bank	\$118,851	\$7,280	\$9,954	\$9,954	8.31%	11.34%	12.28%	11.34%
Prairie Bank of Kansas	\$120,168	\$9,963	\$11,564	\$11,564	9.52%	NA	NA	NA
State Bank of Downs	\$128,019	\$16,900	\$16,911	\$16,911	12.86%	NA	NA	NA

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Capital Adequacy

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Run Date: February 20, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
The Elk State Bank	\$132,244	\$8,619	\$10,735	\$10,735	8.21%	14.59%	15.84%	14.59%
Kendall Bank	\$136,789	\$14,746	\$14,008	\$14,008	10.17%	NA	NA	NA
Garden Plain State Bank	\$138,674	\$19,785	\$22,029	\$22,029	15.73%	23.55%	24.42%	23.55%
Citizens State Bank	\$140,912	\$15,827	\$17,576	\$17,576	12.90%	NA	NA	NA
American Bank of Baxter Springs	\$141,185	\$12,654	\$14,829	\$14,829	11.16%	NA	NA	NA
Alliance Bank	\$141,842	\$16,852	\$17,267	\$17,267	11.99%	NA	NA	NA
Bank of Prairie Village	\$143,449	\$14,564	\$14,980	\$14,980	10.67%	NA	NA	NA
First Bank	\$143,937	\$16,676	\$19,036	\$19,036	12.93%	NA	NA	NA
Flint Hills Bank	\$148,446	\$11,261	\$20,271	\$20,271	12.68%	NA	NA	NA
First Commerce Bank	\$149,592	\$13,404	\$14,274	\$14,274	10.54%	NA	NA	NA
First National Bank in Cimarron	\$150,496	\$4,241	\$11,329	\$11,329	8.21%	14.85%	15.79%	14.85%
Bankwest of Kansas	\$150,889	\$16,447	\$17,321	\$17,321	12.05%	21.32%	22.58%	21.32%
TriCentury Bank	\$153,054	\$18,293	\$18,268	\$18,268	12.43%	NA	NA	NA
Farmers Bank & Trust	\$154,405	\$8,913	\$13,577	\$13,577	9.08%	16.67%	17.55%	16.67%
Home Bank and Trust Company	\$155,882	\$11,884	\$11,878	\$11,878	7.70%	9.97%	11.22%	9.97%
The Farmers State Bank	\$157,620	\$8,463	\$15,498	\$15,498	10.15%	14.72%	15.65%	14.72%
The First National Bank of Scott City	\$158,706	\$15,794	\$19,426	\$19,426	12.30%	NA	NA	NA
Fidelity State Bank and Trust Company	\$160,491	\$11,719	\$13,458	\$13,458	8.81%	17.32%	18.49%	17.32%
Community Bank	\$163,088	\$17,605	\$17,615	\$17,615	10.69%	NA	NA	NA
The Community Bank	\$165,229	\$14,052	\$19,065	\$19,065	11.76%	17.89%	19.15%	17.89%
Farmers National Bank	\$165,905	\$30,285	\$28,186	\$28,186	17.55%	30.14%	31.40%	30.14%
The Halstead Bank	\$166,116	\$13,377	\$14,349	\$14,349	8.79%	11.50%	12.61%	11.50%
Impact Bank	\$168,216	\$9,300	\$16,007	\$16,007	10.06%	12.43%	13.44%	12.43%
The Farmers State Bank of Aliceville, Kansas	\$168,414	\$30,289	\$29,681	\$29,681	17.31%	NA	NA	NA
Solomon State Bank	\$171,141	\$33,297	\$33,386	\$33,386	19.36%	NA	NA	NA
Southwind Bank	\$177,312	\$10,202	\$17,901	\$17,901	9.92%	NA	NA	NA
Community State Bank	\$180,274	\$18,782	\$23,379	\$23,379	12.44%	NA	NA	NA
Stockgrowers State Bank	\$181,535	\$16,282	\$20,888	\$20,888	12.74%	NA	NA	NA
The First National Bank of Louisburg	\$186,234	\$13,169	\$19,445	\$19,445	10.45%	NA	NA	NA
Carson Bank	\$187,215	\$12,354	\$13,612	\$13,612	7.28%	10.34%	11.56%	10.34%
Kansas State Bank	\$191,204	\$11,466	\$15,994	\$15,994	9.12%	NA	NA	NA
Valley State Bank	\$191,275	\$18,380	\$22,679	\$22,679	11.70%	NA	NA	NA
The Lyon County State Bank	\$191,719	\$10,853	\$15,486	\$15,486	7.84%	16.34%	17.60%	16.34%
Andover State Bank	\$192,493	\$15,626	\$16,535	\$16,035	8.67%	9.32%	10.56%	9.03%
The Fidelity State Bank and Trust Company	\$192,984	\$37,526	\$39,488	\$39,488	20.22%	116.94%	118.21%	116.94%
Union State Bank	\$195,418	\$15,167	\$20,623	\$20,623	10.91%	NA	NA	NA
Farmers and Drovers Bank	\$206,491	\$47,015	\$53,991	\$53,991	25.28%	NA	NA	NA
Citizens National Bank	\$208,728	\$12,501	\$23,128	\$23,128	10.65%	22.40%	23.66%	22.40%
Stryv Bank	\$209,961	\$21,663	\$22,409	\$22,409	10.64%	11.31%	12.13%	11.31%

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Capital Adequacy

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Asset Group A - \$0 to \$250 million in total assets (continued)								
Bankers' Bank of Kansas	\$212,385	\$33,075	\$33,155	\$33,155	16.26%	20.96%	22.21%	20.96%
Fusion Bank	\$221,819	\$23,834	\$27,495	\$27,495	12.04%	NA	NA	NA
The Farmers State Bank	\$226,441	\$24,663	\$31,493	\$31,493	14.57%	NA	NA	NA
Patriots Bank	\$228,583	\$16,585	\$18,333	\$18,333	7.88%	10.10%	11.05%	10.10%
FirstOak Bank	\$234,971	\$23,736	\$22,966	\$22,966	9.81%	NA	NA	NA
SJN Bank of Kansas	\$237,689	\$20,243	\$23,270	\$23,270	9.89%	14.60%	15.86%	14.60%
Vintage Bank Kansas	\$242,122	\$20,416	\$26,268	\$26,268	11.34%	NA	NA	NA
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$246,520	\$23,168	\$28,950	\$28,950	11.82%	NA	NA	NA
First Heritage Bank	\$247,862	\$14,246	\$24,847	\$24,847	9.96%	NA	NA	NA
State Average of Asset Group A	\$111,679	\$11,079	\$13,221	\$13,217	12.37%	22.35%	23.47%	22.35%

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	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets								
FNB Bank	\$258,312	\$20,559	\$27,831	\$27,831	10.39%	14.49%	15.74%	14.49%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$263,202	\$11,273	\$21,178	\$21,178	8.71%	14.90%	16.15%	14.90%
First Kansas Bank	\$271,517	\$13,662	\$23,464	\$23,464	9.01%	20.09%	21.34%	20.09%
Goppert State Service Bank	\$271,946	\$24,838	\$24,854	\$24,854	9.32%	NA	NA	NA
The Farmers State Bank of Oakley, Kansas	\$272,841	\$30,277	\$33,259	\$33,259	12.48%	NA	NA	NA
KANZA Bank	\$274,229	\$21,344	\$24,662	\$24,662	8.91%	11.82%	13.07%	11.82%
The Valley State Bank	\$284,313	\$21,806	\$22,814	\$22,814	8.38%	9.25%	10.06%	9.25%
First National Bank and Trust	\$291,208	\$34,620	\$40,939	\$40,939	14.34%	18.29%	19.55%	18.29%
KCB Bank	\$297,967	\$34,452	\$41,643	\$41,643	14.59%	NA	NA	NA
Grant County Bank	\$307,119	\$30,458	\$37,981	\$37,981	13.36%	NA	NA	NA
Solutions North Bank	\$310,578	\$35,401	\$40,541	\$40,541	13.03%	15.94%	17.19%	15.94%
Kaw Valley Bank	\$311,740	\$35,733	\$33,647	\$33,647	10.86%	NA	NA	NA
The Citizens State Bank	\$315,368	\$26,272	\$30,574	\$30,574	10.55%	NA	NA	NA
Community First National Bank	\$317,668	\$35,065	\$35,415	\$35,415	10.97%	13.27%	14.53%	13.27%
Centera Bank	\$319,531	\$15,474	\$28,501	\$28,501	9.06%	15.84%	16.73%	15.84%
ESB Financial	\$335,139	\$24,337	\$30,247	\$30,247	8.93%	13.19%	14.31%	13.19%
Community First Bank	\$338,933	\$43,075	\$32,828	\$32,828	10.13%	11.47%	12.64%	11.47%
Bank of Hays	\$351,400	\$27,447	\$34,289	\$34,289	9.97%	NA	NA	NA
Commercial Bank	\$354,337	\$22,933	\$35,302	\$35,302	9.57%	16.09%	17.34%	16.09%
Guaranty State Bank and Trust Company	\$376,532	\$31,803	\$42,253	\$42,253	11.58%	NA	NA	NA
The Citizens State Bank	\$399,900	\$28,984	\$38,998	\$38,998	10.16%	NA	NA	NA
Mid-America Bank	\$408,297	\$42,175	\$41,213	\$41,213	10.02%	12.89%	14.14%	12.89%
The Union State Bank of Everest	\$411,771	\$35,349	\$37,222	\$37,222	9.19%	12.51%	13.76%	12.51%
Great American Bank	\$413,832	\$56,346	\$40,998	\$40,998	10.50%	NA	NA	NA
Silver Lake Bank	\$421,112	\$44,536	\$47,760	\$47,760	11.23%	NA	NA	NA
Bank Of The Plains	\$424,462	\$36,973	\$34,458	\$34,458	8.37%	10.65%	11.67%	10.65%
Cornerstone Bank	\$425,855	\$36,755	\$37,744	\$37,744	9.17%	NA	NA	NA
The Denison State Bank	\$436,092	\$55,156	\$69,461	\$69,461	15.38%	NA	NA	NA
Bank of the Flint Hills	\$439,080	\$33,950	\$38,761	\$38,761	8.97%	10.50%	11.60%	10.50%
The Citizens State Bank	\$440,079	\$44,859	\$55,280	\$55,280	12.74%	NA	NA	NA
The Bank of Tescott	\$446,906	\$56,956	\$65,957	\$65,957	14.61%	NA	NA	NA
First State Bank and Trust	\$449,909	\$35,025	\$37,622	\$37,622	8.43%	10.94%	11.93%	10.94%
Astra Bank	\$455,120	\$7,774	\$29,859	\$29,859	7.40%	10.26%	11.12%	10.26%
Bank of Commerce	\$459,152	\$40,728	\$38,896	\$38,896	8.82%	12.46%	13.64%	12.46%
The Bank	\$470,364	\$53,268	\$54,182	\$54,182	11.77%	20.88%	22.14%	20.88%
The First State Bank	\$485,998	\$35,023	\$52,778	\$52,778	10.49%	NA	NA	NA
Citizens Bank of Kansas	\$486,017	\$23,304	\$43,338	\$43,338	8.56%	13.89%	14.74%	13.89%
Security State Bank	\$488,048	\$54,727	\$57,799	\$57,799	12.56%	13.63%	14.63%	13.63%
The Peoples Bank	\$497,065	\$30,611	\$46,004	\$46,004	9.83%	15.50%	16.66%	15.50%
State Average of Asset Group B	\$373,922	\$33,162	\$38,732	\$38,732	10.57%	13.86%	14.99%	13.86%

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Asset Group C - \$501 million to \$1 billion in total assets								
Labette Bank	\$504,388	\$52,234	\$57,829	\$57,829	11.96%	NA	NA	NA
Farmers & Merchants Bank of Colby	\$511,717	\$55,947	\$53,201	\$53,201	11.07%	NA	NA	NA
First Bank Kansas	\$545,787	\$32,709	\$46,651	\$46,651	8.29%	13.81%	15.07%	13.81%
Southwest National Bank	\$566,823	\$49,641	\$52,349	\$52,349	9.21%	10.04%	11.05%	10.04%
Exchange Bank & Trust	\$579,470	\$57,472	\$64,548	\$64,548	11.25%	NA	NA	NA
Outdoor Bank	\$604,507	\$58,549	\$52,449	\$52,449	10.22%	NA	NA	NA
Dream First Bank, National Association	\$644,236	\$56,172	\$56,112	\$56,112	8.93%	11.31%	12.56%	11.31%
Union State Bank	\$663,491	\$62,407	\$59,347	\$59,347	9.26%	12.44%	13.46%	12.44%
Legacy Bank	\$704,244	\$63,521	\$71,746	\$71,746	10.23%	11.39%	12.52%	11.39%
First Option Bank	\$706,016	\$34,893	\$54,514	\$54,514	7.85%	13.52%	14.41%	13.52%
Western State Bank	\$707,268	\$61,049	\$72,481	\$72,481	10.35%	12.11%	13.37%	12.11%
Community National Bank	\$847,829	\$42,063	\$77,153	\$77,153	8.79%	15.81%	16.79%	15.81%
United Bank & Trust	\$875,290	\$85,563	\$90,410	\$90,410	10.55%	NA	NA	NA
Bank of Labor	\$931,495	\$19,672	\$69,035	\$69,035	7.31%	12.28%	13.12%	12.28%
GNBank, National Association	\$979,813	\$97,821	\$104,560	\$104,560	10.59%	NA	NA	NA
Farmers Bank & Trust	\$985,167	\$197,490	\$212,977	\$212,977	20.49%	26.28%	26.91%	26.28%
The Bennington State Bank	\$989,889	\$92,705	\$111,842	\$111,842	10.90%	15.70%	16.97%	15.70%
State Average of Asset Group C	\$726,319	\$65,877	\$76,894	\$76,894	10.43%	14.06%	15.11%	14.06%

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

NBKC Bank	\$1,106,624	\$187,856	\$197,142	\$197,142	17.99%	25.46%	26.71%	25.46%
The First National Bank of Hutchinson	\$1,107,115	\$101,549	\$118,748	\$118,748	11.13%	12.60%	13.85%	12.60%
Peoples Bank and Trust Company	\$1,135,606	\$84,989	\$102,928	\$102,928	9.29%	11.36%	12.20%	11.36%
CoreFirst Bank & Trust	\$1,282,506	\$62,139	\$105,142	\$105,142	8.03%	11.52%	12.51%	11.52%
Central National Bank	\$1,294,588	\$116,191	\$139,770	\$139,770	11.01%	NA	NA	NA
Armed Forces Bank, National Association	\$1,322,011	\$161,145	\$183,241	\$183,241	14.33%	21.48%	22.73%	21.48%
Landmark National Bank	\$1,557,491	\$151,717	\$134,422	\$134,422	8.68%	12.74%	13.70%	12.74%
Community National Bank & Trust	\$2,143,599	\$157,123	\$183,376	\$183,376	8.67%	12.23%	13.29%	12.23%
Emprise Bank	\$2,470,582	\$176,204	\$197,742	\$197,742	7.93%	10.71%	11.57%	10.71%
KS StateBank	\$2,482,103	\$300,534	\$305,501	\$305,501	12.58%	NA	NA	NA
Fidelity Bank, National Association	\$3,196,919	\$299,012	\$301,327	\$301,327	9.73%	10.57%	11.54%	10.57%
Security Bank of Kansas City	\$3,712,239	\$338,410	\$436,634	\$436,634	11.58%	NA	NA	NA
Equity Bank	\$5,027,770	\$531,272	\$526,793	\$526,793	10.60%	13.86%	15.05%	13.86%
CrossFirst Bank	\$7,375,011	\$703,532	\$721,227	\$721,227	9.86%	10.02%	11.12%	10.02%
INTRUST Bank, National Association	\$7,437,119	\$359,744	\$694,448	\$694,448	8.82%	12.49%	13.45%	12.49%
State Average of Asset Group D	\$2,843,419	\$248,761	\$289,896	\$289,896	10.68%	13.75%	14.81%	13.75%

Source: SNL Financial

Note: Report includes only bank-level data.

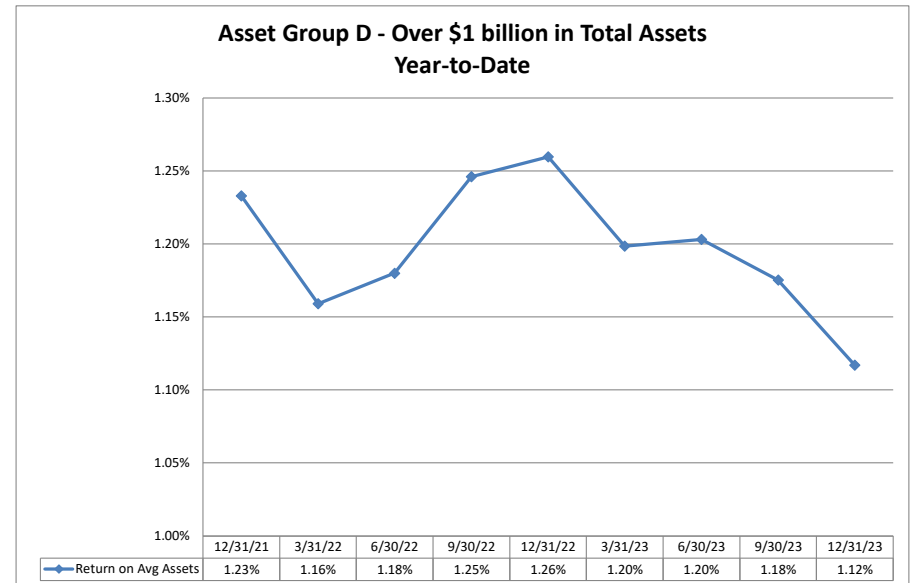
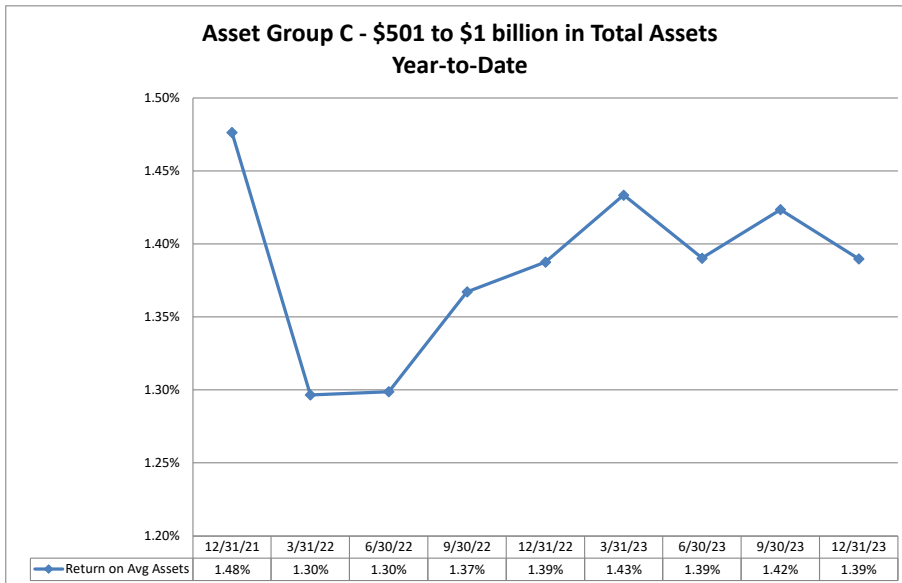
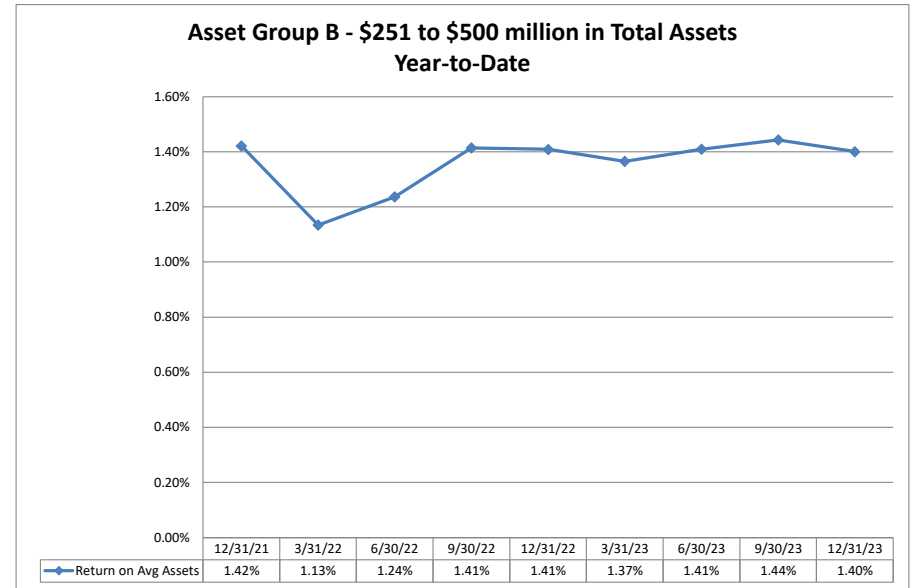
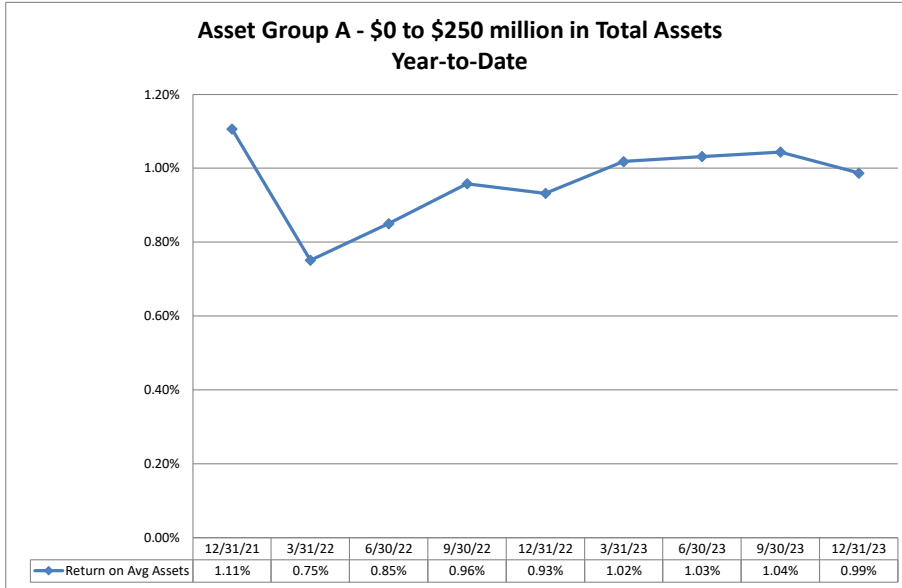
NA = data was not available.

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

Missouri

Performance Analysis

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



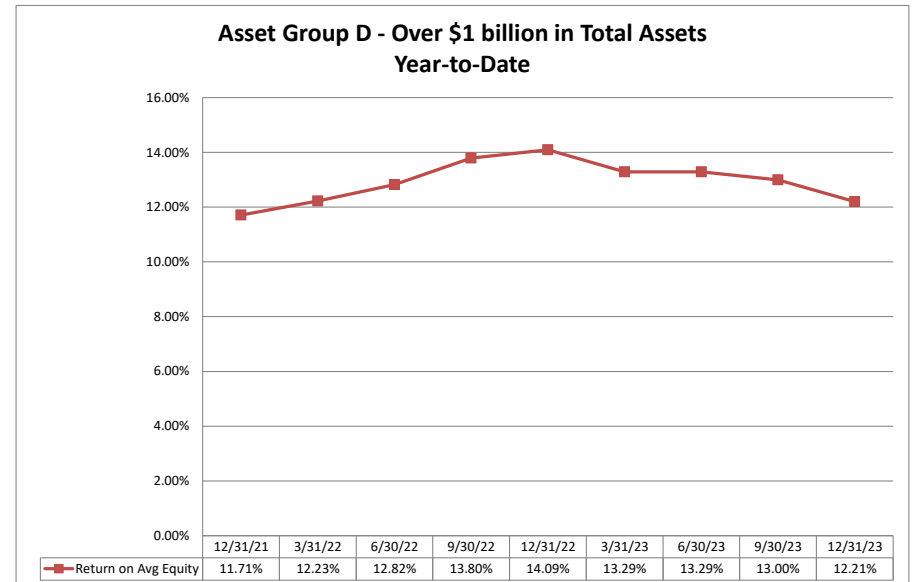
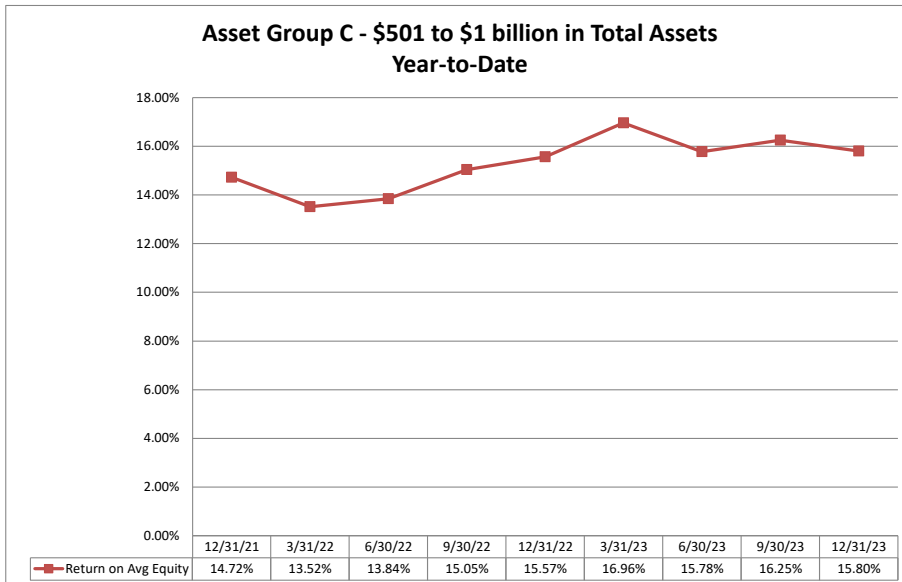
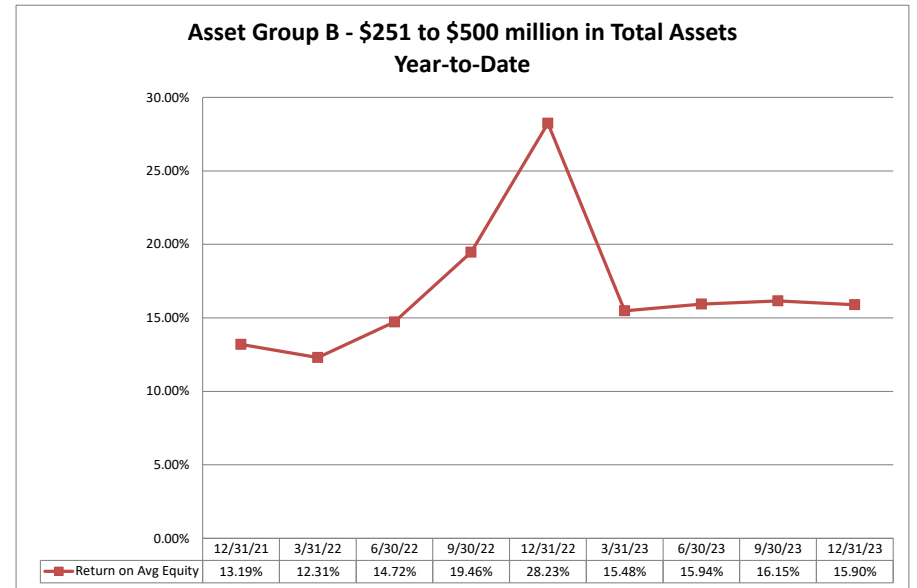
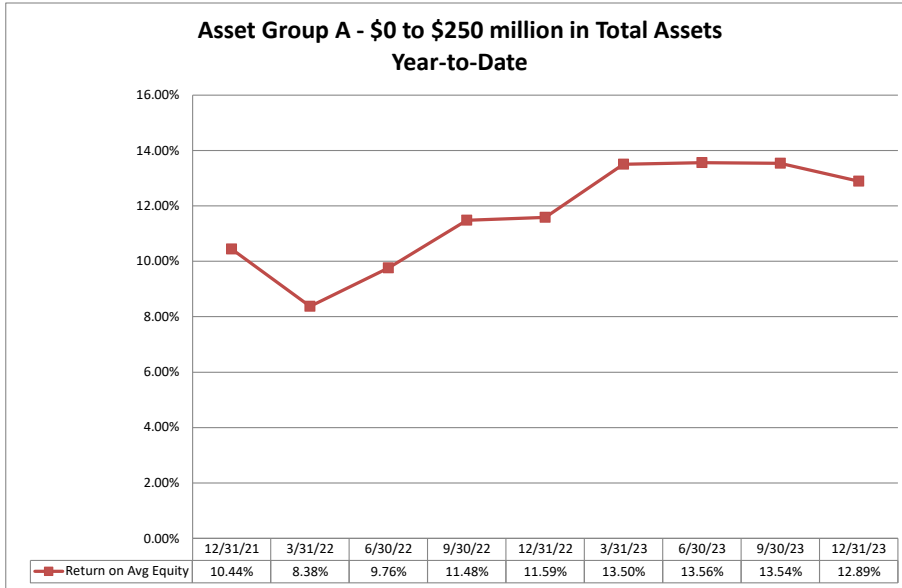
Source: SNL Financial

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



Source: SNL Financial

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Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets											
Bank of New Cambria	\$35,216	\$77	0.86%	10.52%	80.54%	\$50	\$244	0.69%	8.43%	80.58%	\$58
The State Bank	\$35,248	\$66	0.72%	10.52%	74.47%	\$54	\$321	0.80%	13.94%	70.24%	\$51
America's Community Bank	\$42,246	\$34	0.31%	3.01%	58.82%	\$76	\$498	1.13%	11.40%	59.24%	\$76
FMB Bank	\$44,926	\$24	0.21%	4.37%	97.51%	\$71	\$172	0.37%	7.97%	83.67%	\$66
Community Bank of Memphis	\$50,634	\$101	0.78%	5.97%	66.84%	\$64	\$431	0.82%	6.60%	62.37%	\$64
First Security Bank	\$53,503	\$145	1.08%	14.62%	62.30%	\$93	\$458	0.87%	12.12%	66.34%	\$85
Montrose Savings Bank	\$54,001	\$208	1.50%	11.48%	54.15%	\$99	\$868	1.58%	12.25%	49.05%	\$84
The Bank of Houston	\$60,320	\$107	0.72%	5.47%	77.37%	\$123	\$438	0.78%	5.73%	78.06%	\$128
Kahoka State Bank	\$61,782	(\$48)	(0.31%)	(3.34%)	97.44%	\$68	\$117	0.19%	2.09%	85.63%	\$62
Tri-County Trust Company	\$62,872	\$200	1.32%	11.80%	65.33%	\$99	\$924	1.52%	14.29%	61.38%	\$98
Bank of Iberia	\$66,327	\$37	0.22%	3.05%	93.99%	\$81	\$386	0.59%	8.22%	82.86%	\$69
Neighbors Bank	\$68,390	(\$1,495)	(8.78%)	(61.45%)	130.06%	\$92	(\$4,487)	(6.68%)	(45.00%)	124.42%	\$81
Peoples Bank of Moniteau County	\$70,435	\$267	1.58%	20.14%	53.98%	\$74	\$755	1.14%	15.04%	60.62%	\$66
Farmers Bank of Lohman	\$74,497	\$130	0.71%	5.65%	64.51%	\$63	\$615	0.82%	6.82%	59.99%	\$60
Community Bank of Missouri	\$75,378	\$83	0.43%	3.08%	84.43%	\$136	\$1,466	1.86%	14.30%	58.10%	\$79
FarmBank	\$77,771	(\$35)	(0.17%)	(3.37%)	104.86%	\$62	\$112	0.14%	2.69%	93.08%	\$64
Sherwood Community Bank	\$80,126	\$38	0.20%	4.12%	92.22%	\$69	\$308	0.42%	8.73%	82.72%	\$70
Bank of Billings	\$83,794	\$282	1.33%	10.52%	68.16%	\$72	\$1,128	1.31%	10.89%	66.28%	\$72
Peoples Bank of Altenburg	\$85,212	\$380	1.75%	21.92%	57.16%	\$85	\$1,180	1.47%	17.74%	63.45%	\$100
Silex Banking Company	\$88,519	\$172	0.75%	5.73%	67.66%	\$122	\$890	0.97%	7.58%	60.36%	\$105
United Security Bank	\$90,342	\$140	0.64%	7.34%	74.21%	\$98	\$802	0.94%	10.57%	65.90%	\$86
Investors Community Bank	\$90,492	\$169	0.76%	7.96%	64.60%	\$46	\$715	0.78%	8.43%	60.33%	\$43
Paramount Bank	\$94,563	(\$1,261)	(5.64%)	(52.25%)	197.09%	\$84	(\$3,204)	(3.64%)	(31.97%)	172.70%	\$67
The Citizens Bank of Edina	\$97,493	\$566	2.42%	20.50%	32.79%	\$73	\$2,166	2.34%	20.49%	33.35%	\$72
Metz Banking Company	\$98,558	\$167	0.67%	7.16%	76.42%	\$109	\$839	0.86%	9.14%	70.44%	\$93
The Bank of Orrick	\$99,940	\$478	2.19%	24.26%	97.18%	\$153	\$1,310	1.87%	22.03%	94.77%	\$133
The Hamilton Bank	\$102,953	\$360	1.45%	63.69%	57.62%	\$74	\$1,376	1.33%	57.94%	59.01%	\$95
Bank of Brookfield-Purdin National Association	\$107,461	\$140	0.52%	6.16%	73.23%	\$72	\$666	0.62%	7.82%	69.07%	\$58
LimeBank	\$107,511	(\$585)	(2.54%)	(11.81%)	87.82%	\$101	\$1,622	1.93%	8.74%	63.85%	\$83
Senath State Bank	\$108,603	\$442	1.79%	12.97%	60.38%	\$82	\$1,962	1.99%	14.96%	55.34%	\$73
Concordia Bank	\$108,760	\$308	1.15%	11.14%	66.89%	\$74	\$1,146	1.10%	10.77%	65.77%	\$68
Community State Bank	\$109,322	\$195	0.78%	7.20%	65.22%	\$126	\$1,185	1.17%	11.46%	49.93%	\$88
The First National Bank of Nevada	\$110,842	\$123	0.46%	3.99%	75.67%	\$103	\$813	0.75%	6.70%	69.42%	\$106
The Bank of Grain Valley	\$111,590	\$612	2.17%	11.23%	49.76%	\$127	\$2,249	2.01%	10.48%	51.06%	\$123
TPNB Bank	\$112,162	\$127	0.49%	4.56%	69.61%	\$77	\$587	0.57%	5.32%	70.07%	\$83
Bank of New Madrid	\$115,489	\$345	1.28%	10.52%	64.18%	\$59	\$1,587	1.37%	12.37%	61.47%	\$60
Alton Bank	\$115,694	(\$228)	(0.79%)	(11.49%)	130.76%	\$79	(\$226)	(0.19%)	(2.82%)	105.79%	\$81
County Bank	\$118,163	\$375	1.25%	17.86%	72.61%	\$105	\$1,636	1.33%	19.98%	70.17%	\$97
Security Bank of Southwest Missouri	\$119,204	\$689	2.33%	20.77%	48.90%	\$60	\$2,784	2.45%	21.89%	48.75%	\$61
HomePride Bank	\$119,866	\$73	0.24%	2.62%	85.83%	\$49	\$1,057	0.88%	9.64%	73.71%	\$46

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Asset Group A - \$0 to \$250 million in total assets (continued)											
Citizens Bank & Trust	\$122,542	\$263	0.92%	13.61%	69.22%	\$80	\$799	0.68%	10.67%	70.15%	\$82
Community Bank of El Dorado Springs	\$124,299	\$621	1.96%	13.26%	45.96%	\$73	\$2,546	2.04%	13.86%	44.42%	\$68
Citizens Bank of Rogersville	\$125,227	\$207	0.67%	7.32%	76.03%	\$78	\$784	0.64%	7.08%	78.21%	\$78
Citizens Community Bank	\$126,977	\$431	1.37%	12.26%	56.69%	\$57	\$1,252	1.00%	9.21%	65.47%	\$68
First Independent Bank	\$128,452	\$233	0.74%	8.24%	70.53%	\$56	\$726	0.57%	6.67%	76.43%	\$63
Jonesburg State Bank	\$131,417	\$560	1.72%	21.12%	63.34%	\$91	\$2,166	1.69%	21.09%	61.45%	\$78
Kennett Trust Bank	\$132,119	\$251	0.75%	9.25%	71.50%	\$84	\$706	0.53%	6.49%	73.43%	\$87
Peoples Bank of Wyaconda	\$135,226	\$147	0.44%	4.94%	78.92%	\$74	\$944	0.72%	8.10%	65.27%	\$65
Preferred Bank	\$135,554	\$263	0.72%	33.77%	70.27%	\$68	\$1,339	0.91%	47.65%	66.23%	\$58
Community Bank of Pleasant Hill	\$136,159	\$207	0.64%	35.72%	76.99%	\$99	\$914	0.70%	39.69%	73.55%	\$85
Northeast Missouri State Bank	\$136,392	\$287	0.87%	12.21%	63.64%	\$90	\$1,151	0.87%	12.05%	63.79%	\$92
Bank of Monticello	\$139,381	\$580	1.68%	18.07%	56.90%	\$84	\$2,586	1.88%	21.18%	51.07%	\$66
Security Bank of the Ozarks	\$143,007	\$598	1.70%	29.72%	61.30%	\$53	\$2,058	1.48%	26.61%	64.35%	\$50
Chillicothe State Bank	\$143,674	\$297	0.84%	12.35%	67.74%	\$70	\$1,033	0.72%	11.16%	70.58%	\$70
Bank of Salem	\$144,294	\$138	0.40%	6.31%	79.42%	\$72	\$571	0.43%	6.61%	77.44%	\$66
Security Bank of Pulaski County	\$144,990	\$158	0.46%	6.75%	81.87%	\$76	\$681	0.51%	7.44%	81.21%	\$75
Bank of Crocker	\$144,992	\$299	0.84%	11.48%	74.20%	\$64	\$1,301	0.89%	13.10%	72.25%	\$64
State Bank of Missouri	\$146,131	\$304	0.84%	13.73%	65.93%	\$68	\$1,225	0.83%	14.10%	64.38%	\$63
New Frontier Bank	\$146,821	\$324	0.87%	9.88%	72.73%	\$95	\$1,467	1.00%	11.56%	68.86%	\$91
Commercial Trust Company of Fayette	\$151,649	\$641	1.63%	17.68%	59.88%	\$92	\$1,911	1.13%	13.49%	64.77%	\$96
1st Advantage Bank	\$152,151	\$447	1.14%	11.09%	71.18%	\$132	\$1,780	1.18%	11.51%	69.48%	\$128
Clay County Savings Bank	\$152,422	\$91	0.24%	3.64%	89.52%	\$70	\$16	0.01%	0.16%	99.38%	\$77
Independent Farmers Bank	\$154,854	\$442	1.11%	24.93%	61.60%	\$79	\$1,656	1.03%	23.39%	61.78%	\$85
State Bank of Southwest Missouri	\$156,903	\$355	0.90%	15.20%	79.17%	\$138	\$938	0.58%	10.19%	76.03%	\$119
Table Rock Community Bank	\$165,568	\$557	1.41%	14.40%	58.95%	\$70	\$2,352	1.49%	15.35%	55.00%	\$66
Progressive Ozark Bank	\$166,348	\$597	1.44%	15.76%	69.70%	\$62	\$2,842	1.73%	19.12%	67.24%	\$59
The Tipton Latham Bank, National Association	\$166,644	(\$31)	(0.07%)	(0.89%)	98.30%	\$174	\$1,498	0.90%	10.98%	67.96%	\$114
Bank 21	\$167,534	\$662	1.63%	15.86%	63.11%	\$89	\$2,820	1.74%	17.50%	62.12%	\$90
Community Point Bank	\$173,128	\$519	1.20%	16.16%	58.39%	\$72	\$1,876	1.10%	14.99%	60.86%	\$69
Citizens' Bank of Charleston	\$173,663	\$622	1.41%	8.07%	61.55%	\$149	\$3,875	2.16%	13.01%	42.98%	\$87
First Community Bank of the Ozarks	\$174,965	\$256	0.62%	11.34%	77.36%	\$65	\$789	0.51%	9.10%	79.75%	\$65
Adrian Bank	\$177,039	\$708	1.64%	21.72%	57.49%	\$94	\$3,163	1.84%	24.73%	52.56%	\$81
The Cornerstone Bank	\$179,557	\$372	0.83%	7.17%	75.05%	\$93	\$1,534	0.87%	7.51%	73.61%	\$78
F&M Bank and Trust Company	\$180,174	\$268	0.58%	9.37%	77.11%	\$81	\$1,047	0.58%	9.51%	76.09%	\$79
The Citizens-Farmers Bank of Cole Camp	\$181,462	\$427	0.96%	7.05%	60.74%	\$89	\$2,187	1.23%	9.14%	54.18%	\$73
Bank Star	\$184,584	\$183	0.39%	5.34%	78.16%	\$73	\$1,030	0.54%	7.49%	73.90%	\$73
Citizens Bank	\$190,578	\$983	2.08%	24.98%	59.93%	\$94	\$4,078	2.14%	27.82%	56.19%	\$80
Bank of Weston	\$198,790	\$550	1.11%	16.30%	69.32%	\$86	\$2,911	1.47%	22.57%	63.96%	\$81
FCNB Bank	\$199,093	\$128	0.26%	16.98%	97.86%	\$84	\$671	0.36%	22.30%	92.59%	\$78
St. Clair County State Bank	\$200,444	\$698	1.43%	11.06%	50.47%	\$76	\$3,083	1.62%	12.55%	46.64%	\$68
First Missouri State Bank of Cape County	\$201,972	\$471	0.92%	10.92%	72.39%	\$78	\$2,260	1.14%	13.57%	67.89%	\$77
Alliant Bank	\$203,635	\$605	1.18%	12.33%	76.36%	\$82	\$2,560	1.24%	13.27%	73.63%	\$75
Carroll County Trust Company of Carrollton, Missouri	\$208,040	\$87	0.17%	4.04%	97.37%	\$139	\$891	0.44%	10.43%	81.07%	\$111

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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 A - \$0 to \$250 million in total assets (continued)											
First State Bank of Purdy	\$209,148	\$659	1.25%	18.72%	64.42%	\$71	\$3,053	1.43%	22.08%	63.83%	\$77
Bank Northwest	\$210,959	\$1,488	2.85%	30.79%	42.66%	\$63	\$5,456	2.74%	30.62%	42.87%	\$59
Citizens Bank of the Midwest	\$211,092	\$29	0.05%	1.17%	80.18%	\$80	\$1,586	0.77%	15.90%	64.98%	\$72
Bank of Grandin	\$214,559	\$370	0.70%	4.99%	71.23%	\$68	\$1,263	0.61%	4.29%	74.08%	\$69
First Missouri Bank of SEMO	\$217,179	\$1,684	3.06%	29.35%	47.44%	\$88	\$9,102	4.31%	42.49%	37.13%	\$74
Citizens Bank of Eldon	\$221,393	\$677	1.24%	12.89%	51.85%	\$96	\$2,431	1.14%	11.95%	57.10%	\$94
Exchange Bank of Northeast Missouri	\$222,229	\$448	0.80%	9.56%	71.58%	\$70	\$2,757	1.25%	15.33%	65.50%	\$67
The Seymour Bank	\$222,777	\$62	0.12%	1.86%	93.38%	\$69	\$933	0.44%	6.77%	78.77%	\$69
Community Bank of Marshall	\$227,328	\$492	0.89%	13.76%	61.43%	\$54	\$1,845	0.84%	13.17%	62.76%	\$65
Lamar Bank and Trust Company	\$241,569	\$1,131	1.93%	26.81%	54.20%	\$91	\$4,445	1.91%	26.64%	55.98%	\$97
State Average of Asset Group A	\$133,949	\$300	0.78%	10.52%	72.74%	\$84	\$1,428	0.99%	12.89%	68.50%	\$78

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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 B - \$251 to \$500 million in total assets											
Community First Bank	\$252,835	\$1,325	2.16%	24.43%	45.50%	\$80	\$5,852	2.43%	26.75%	43.79%	\$79
Heritage Community Bank	\$252,871	\$668	1.09%	14.04%	65.58%	\$84	\$2,084	0.90%	11.37%	71.64%	\$85
Peoples Bank	\$254,582	\$865	1.35%	22.09%	61.19%	\$68	\$3,622	1.40%	22.76%	62.05%	\$71
First Missouri State Bank	\$257,634	\$1,016	1.60%	19.16%	54.65%	\$115	\$3,383	1.41%	16.99%	58.95%	\$110
Goppert Financial Bank	\$257,801	\$961	1.52%	15.96%	50.71%	\$104	\$3,176	1.24%	13.85%	54.15%	\$101
Community First Banking Company	\$258,646	\$556	0.84%	10.02%	68.45%	\$75	\$2,883	1.09%	13.08%	65.02%	\$75
Century Bank of the Ozarks	\$262,778	\$1,219	1.91%	20.01%	48.97%	\$62	\$8,273	3.26%	34.77%	39.09%	\$66
Putnam County State Bank	\$267,152	\$1,101	1.70%	11.33%	43.01%	\$116	\$4,679	1.84%	12.29%	35.16%	\$80
United State Bank	\$269,388	\$732	1.09%	13.02%	64.42%	\$68	\$4,346	1.69%	19.65%	56.70%	\$65
O'Bannon Banking Company	\$278,904	\$675	0.98%	12.42%	65.93%	\$75	\$2,452	0.92%	11.55%	67.65%	\$75
Commercial Bank	\$286,608	\$60	0.08%	2.71%	93.83%	\$94	\$494	0.16%	5.49%	88.41%	\$103
Kearney Trust Company	\$291,069	\$851	1.16%	15.34%	60.61%	\$104	\$4,222	1.47%	20.25%	56.27%	\$91
Community State Bank of Missouri	\$301,949	\$805	1.10%	10.29%	67.23%	\$85	\$3,227	1.12%	10.64%	66.25%	\$84
Heritage Bank of the Ozarks	\$315,978	\$742	0.98%	12.94%	69.72%	\$91	\$2,535	0.87%	11.39%	71.54%	\$90
Midwest Independent BankersBank	\$316,931	\$704	0.92%	6.71%	75.25%	\$127	\$2,921	0.95%	7.02%	73.96%	\$128
Citizens Bank	\$319,752	\$737	0.93%	7.64%	70.68%	\$85	\$3,377	1.09%	9.05%	65.64%	\$79
Bloomsdale Bank	\$325,644	\$1,077	1.31%	23.20%	56.80%	\$74	\$4,732	1.46%	26.03%	53.92%	\$70
Bank of Versailles	\$326,895	\$953	1.19%	8.79%	52.61%	\$85	\$4,340	1.37%	10.26%	49.60%	\$83
Community Bank of Raymore	\$334,445	\$1,032	1.25%	NA	68.29%	\$119	\$5,324	1.51%	NA	61.01%	\$107
Farmers and Merchants Bank of St. Clair	\$335,099	\$850	0.99%	11.23%	58.94%	\$54	\$2,908	0.84%	9.88%	66.07%	\$69
St. Johns Bank & Trust Company	\$337,874	\$893	1.04%	12.61%	68.12%	\$87	\$3,958	1.13%	14.25%	64.84%	\$85
Exchange Bank of Missouri	\$348,798	\$1,004	1.18%	13.61%	59.51%	\$76	\$1,908	0.58%	6.47%	79.13%	\$77
Branson Bank	\$351,416	\$945	1.08%	12.38%	64.67%	\$81	\$3,821	1.12%	12.87%	65.26%	\$83
MA Bank	\$354,362	\$719	0.83%	10.44%	74.00%	\$82	\$3,542	1.02%	13.13%	68.98%	\$71
Alliance Bank	\$367,405	\$1,336	1.46%	12.01%	55.18%	\$82	\$4,929	1.39%	11.46%	57.76%	\$86
F & C Bank	\$367,752	\$2,042	2.29%	22.53%	52.38%	\$100	\$8,173	2.40%	23.41%	52.85%	\$96
Ozark Bank	\$373,835	\$842	0.97%	15.68%	68.71%	\$93	\$3,781	1.10%	17.97%	65.70%	\$92
Pony Express Bank	\$383,817	\$2,283	2.59%	31.09%	45.96%	\$154	\$8,910	2.56%	31.63%	45.18%	\$147
Farmers State Bank	\$384,880	\$613	0.64%	9.91%	77.58%	\$79	\$3,358	0.90%	13.86%	66.91%	\$62
Central Bank of Kansas City	\$387,790	\$3,027	3.29%	24.81%	37.19%	\$130	\$14,205	3.92%	29.27%	33.50%	\$113
Community Bank and Trust	\$388,447	\$1,020	1.02%	15.23%	72.76%	\$57	\$3,908	0.96%	14.54%	76.00%	\$63
Bank of Franklin County	\$392,373	\$485	0.49%	6.43%	73.07%	\$75	\$1,507	0.39%	5.20%	81.17%	\$84
New Era Bank	\$411,086	\$2,022	1.97%	16.52%	47.83%	\$55	\$7,806	1.88%	16.76%	48.50%	\$57
People's Bank of Seneca	\$427,842	\$1,527	1.47%	17.33%	52.72%	\$86	\$6,733	1.65%	20.67%	45.74%	\$89
The Missouri Bank	\$429,704	\$821	0.79%	7.82%	73.10%	\$68	\$4,960	1.19%	12.11%	61.08%	\$66
Belgrade State Bank	\$430,233	\$1,165	1.10%	14.70%	61.23%	\$81	\$6,021	1.47%	20.19%	58.65%	\$77
Verimore Bank	\$446,105	\$1,427	1.29%	12.76%	58.69%	\$100	\$7,325	1.72%	16.57%	55.77%	\$98
The Callaway Bank	\$475,157	\$725	0.60%	7.58%	78.90%	\$67	\$2,402	0.50%	6.40%	81.30%	\$69
UNICO Bank	\$477,239	\$625	0.52%	7.20%	80.45%	\$63	\$2,632	0.56%	7.64%	80.67%	\$61
Connections Bank	\$482,789	\$1,860	1.57%	18.04%	57.70%	\$126	\$6,436	1.67%	18.38%	50.55%	\$69
Phelps County Bank	\$484,081	\$1,428	1.22%	18.97%	69.76%	\$106	\$8,018	1.68%	27.96%	62.86%	\$90
The Bank of Advance	\$489,778	\$1,684	1.40%	12.70%	59.76%	\$97	\$9,440	2.02%	18.19%	51.52%	\$86
State Average of Asset Group B	\$351,422	\$1,081	1.26%	14.19%	62.66%	\$88	\$4,729	1.40%	15.90%	60.97%	\$84

Source: SNL Financial

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Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets											
Regional Missouri Bank	\$508,157	\$1,439	1.15%	11.78%	65.13%	\$79	\$7,370	1.42%	15.36%	59.47%	\$73
Farmers Bank of Northern Missouri	\$510,084	\$906	0.70%	8.00%	79.81%	\$102	\$5,595	1.10%	12.70%	61.71%	\$78
Legends Bank	\$514,016	\$2,577	2.02%	12.63%	44.39%	\$74	\$8,934	1.80%	11.50%	47.14%	\$73
First Midwest Bank of Dexter	\$527,680	\$1,114	0.87%	9.94%	73.84%	\$78	\$5,766	1.14%	12.81%	67.49%	\$77
First State Bank of St. Charles, Missouri	\$547,893	\$1,732	1.26%	9.36%	77.65%	\$111	\$5,891	1.08%	8.14%	80.43%	\$125
Bank of Odessa	\$556,082	\$2,231	1.63%	11.88%	39.75%	\$65	\$7,863	1.45%	11.28%	39.69%	\$66
United Bank of Union	\$560,325	\$1,322	0.95%	13.77%	63.60%	\$87	\$5,999	1.13%	15.74%	62.81%	\$87
HOME BANK	\$582,079	\$2,432	1.69%	19.60%	64.47%	\$90	\$9,158	1.66%	19.51%	62.77%	\$85
The Maries County Bank	\$584,848	\$875	0.61%	5.64%	78.44%	\$67	\$2,987	0.52%	4.81%	79.69%	\$69
First State Bank and Trust Company, Inc.	\$596,048	\$2,712	1.83%	19.96%	55.53%	\$94	\$10,494	1.84%	19.48%	55.11%	\$88
Peoples Savings Bank of Rhineland	\$632,007	\$1,399	0.91%	10.96%	64.82%	\$95	\$5,417	0.90%	11.11%	65.73%	\$92
Freedom Bank of Southern Missouri	\$633,871	\$1,825	1.14%	13.46%	63.62%	\$85	\$7,311	1.17%	13.72%	63.07%	\$79
West Plains Bank and Trust Company	\$640,018	\$1,774	1.08%	21.98%	68.24%	\$66	\$6,536	1.02%	20.43%	69.98%	\$76
Peoples Community Bank	\$661,354	\$3,360	2.01%	12.48%	52.27%	\$69	\$15,383	2.28%	14.51%	45.78%	\$64
Town & Country Bank	\$665,557	\$2,560	1.50%	18.61%	62.76%	\$78	\$10,392	1.51%	19.09%	62.43%	\$80
The Bank of Old Monroe	\$725,767	\$3,915	2.05%	53.60%	43.14%	\$96	\$15,097	2.14%	61.56%	41.67%	\$86
First Midwest Bank of the Ozarks	\$728,040	\$2,484	1.37%	13.89%	58.76%	\$73	\$12,411	1.73%	17.82%	56.37%	\$78
MRV Banks	\$733,191	\$4,384	2.45%	22.56%	38.10%	\$114	\$16,145	2.31%	22.49%	39.56%	\$113
CNB St. Louis Bank	\$765,984	\$1,745	0.90%	15.93%	63.40%	\$82	\$7,104	0.92%	16.47%	64.24%	\$90
Peoples Bank & Trust Co.	\$805,690	\$3,139	1.59%	24.48%	60.07%	\$84	\$10,800	1.41%	21.83%	62.12%	\$85
Blue Ridge Bank and Trust Co.	\$814,293	\$1,743	0.88%	11.71%	65.76%	\$101	\$6,210	0.81%	10.77%	66.66%	\$90
Focus Bank	\$817,675	\$2,420	1.19%	10.70%	70.74%	\$89	\$11,038	1.38%	12.43%	68.11%	\$87
Triad Bank	\$833,840	\$2,577	1.28%	12.96%	45.47%	\$162	\$11,504	1.51%	15.21%	44.69%	\$162
Lindell Bank & Trust Company	\$869,294	\$3,701	1.71%	11.17%	52.28%	\$72	\$14,978	1.73%	11.60%	50.50%	\$70
HNB National Bank	\$872,446	\$4,635	2.17%	23.22%	47.02%	\$70	\$14,871	2.06%	20.15%	48.79%	\$62
American Bank of Freedom	\$880,601	\$1,420	0.69%	6.55%	69.23%	\$100	\$5,581	0.72%	6.59%	69.43%	\$104
Mid-Missouri Bank	\$915,728	\$2,325	1.02%	12.02%	70.37%	\$103	\$11,023	1.22%	14.73%	64.04%	\$84
Lead Bank	\$935,184	\$4,546	1.85%	13.85%	79.68%	\$122	\$16,371	1.76%	13.19%	82.12%	\$115
Saint Louis Bank	\$949,779	(\$713)	(0.30%)	(3.70%)	91.84%	\$156	\$2,898	0.32%	3.88%	79.63%	\$164
Parkside Financial Bank and Trust	\$951,302	\$1,984	0.79%	9.19%	72.70%	\$241	\$6,868	0.71%	8.55%	72.83%	\$207
Mid America Bank	\$958,520	\$4,175	1.86%	16.24%	54.41%	\$99	\$16,081	1.86%	16.06%	55.76%	\$97
M1 Bank	\$963,804	\$2,573	1.00%	12.00%	52.91%	\$273	\$19,669	2.16%	24.64%	30.23%	\$145
First Bank of the Lake	\$972,834	\$4,337	1.90%	23.07%	50.90%	\$61	\$9,143	1.31%	14.77%	69.67%	\$86
Sullivan Bank	\$989,522	\$3,395	1.31%	15.55%	52.49%	\$84	\$12,127	1.17%	14.38%	51.72%	\$79
State Average of Asset Group C	\$741,280	\$2,442	1.33%	14.85%	61.58%	\$101	\$9,853	1.39%	15.80%	60.04%	\$95

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets											
Midwest Regional Bank	\$1,008,901	\$2,591	1.02%	10.77%	61.37%	\$123	\$9,373	0.96%	9.92%	65.86%	\$128
Royal Banks of Missouri	\$1,043,886	\$1,855	0.72%	5.47%	68.68%	\$90	\$8,962	0.88%	6.72%	64.80%	\$92
Bank of Washington	\$1,101,979	\$5,849	2.15%	18.67%	48.13%	\$119	\$23,536	2.25%	19.48%	47.49%	\$119
Southwest Missouri Bank	\$1,134,843	\$1,301	0.47%	11.02%	83.32%	\$88	\$6,372	0.58%	13.87%	79.73%	\$84
BTC Bank	\$1,153,145	\$2,330	0.81%	9.61%	63.09%	\$70	\$11,040	1.02%	11.76%	62.89%	\$73
Wood & Huston Bank	\$1,217,898	\$2,773	0.94%	11.80%	68.76%	\$90	\$12,154	1.06%	13.39%	64.63%	\$78
Montgomery Bank	\$1,322,032	\$2,199	0.66%	7.74%	81.61%	\$85	\$10,022	0.75%	9.22%	77.24%	\$84
Sterling Bank	\$1,383,381	\$5,592	1.62%	13.63%	50.82%	\$89	\$22,370	1.64%	13.74%	49.70%	\$89
The Nodaway Valley Bank	\$1,399,000	\$7,117	1.96%	35.36%	56.07%	\$108	\$29,546	2.07%	38.31%	53.23%	\$113
OMB Bank	\$1,511,465	\$3,621	1.00%	11.81%	56.81%	\$98	\$15,515	1.17%	13.48%	52.42%	\$86
Cass Commercial Bank	\$1,514,367	\$6,978	1.81%	15.55%	38.70%	\$147	\$26,757	1.77%	15.78%	40.52%	\$146
Legacy Bank & Trust Company	\$1,687,753	\$3,595	0.87%	7.94%	60.12%	\$120	\$16,558	1.08%	9.69%	50.72%	\$106
Hawthorn Bank	\$1,867,686	(\$6,151)	(1.27%)	(14.86%)	72.93%	\$109	\$4,567	0.24%	2.74%	71.87%	\$99
Country Club Bank	\$2,197,073	\$4,690	0.87%	10.48%	76.21%	\$117	\$25,335	1.17%	15.17%	73.81%	\$123
Guaranty Bank	\$2,279,684	\$7,937	1.40%	9.13%	58.42%	\$147	\$25,281	1.15%	7.47%	61.91%	\$139
OakStar Bank	\$2,291,282	\$2,209	0.40%	4.26%	85.12%	\$116	\$13,624	0.64%	6.74%	80.32%	\$109
Academy Bank, N.A.	\$2,602,411	\$4,775	0.73%	4.90%	72.06%	\$90	\$25,218	0.99%	6.54%	68.10%	\$92
Midwest BankCentre	\$2,753,012	\$5,651	0.82%	7.99%	66.29%	\$136	\$26,610	0.99%	9.61%	57.85%	\$126
The Bank of Missouri	\$2,920,304	\$3,735	0.51%	4.64%	81.81%	\$110	\$21,056	0.73%	6.56%	77.81%	\$108
First State Community Bank	\$3,977,265	\$15,774	1.66%	14.97%	52.50%	\$70	\$58,757	1.55%	14.48%	54.34%	\$74
Southern Bank	\$4,593,354	\$12,730	1.12%	12.17%	56.37%	\$75	\$45,384	1.07%	11.46%	56.75%	\$75
Great Southern Bank	\$5,815,659	\$14,905	1.04%	9.74%	66.57%	\$75	\$74,806	1.31%	12.14%	59.98%	\$74
First Bank	\$6,554,829	(\$3,425)	(0.20%)	(3.04%)	101.52%	\$135	\$18,205	0.27%	4.06%	88.45%	\$123
Stifel Bank	\$11,965,308	\$28,357	1.03%	17.22%	26.33%	\$497	\$91,647	0.97%	16.52%	27.54%	\$487
Enterprise Bank & Trust	\$14,487,768	\$47,543	1.31%	11.22%	52.68%	\$130	\$203,768	1.46%	12.45%	52.22%	\$134
The Central Trust Bank	\$19,000,390	\$43,879	0.92%	11.36%	58.52%	\$93	\$243,230	1.27%	16.03%	55.81%	\$92
State Average of Asset Group D	\$3,799,411	\$8,785	0.94%	9.98%	64.03%	\$120	\$41,142	1.12%	12.21%	61.38%	\$117

Source: SNL Financial

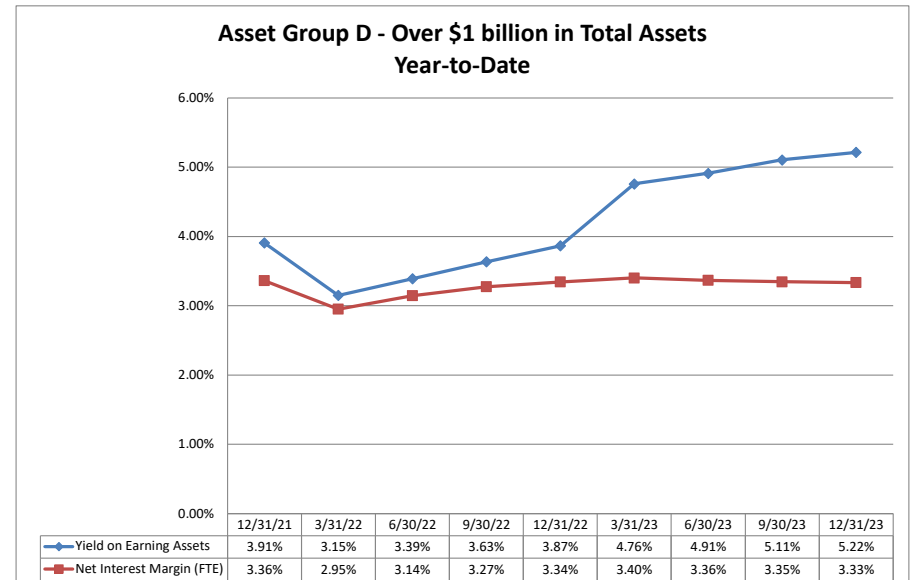
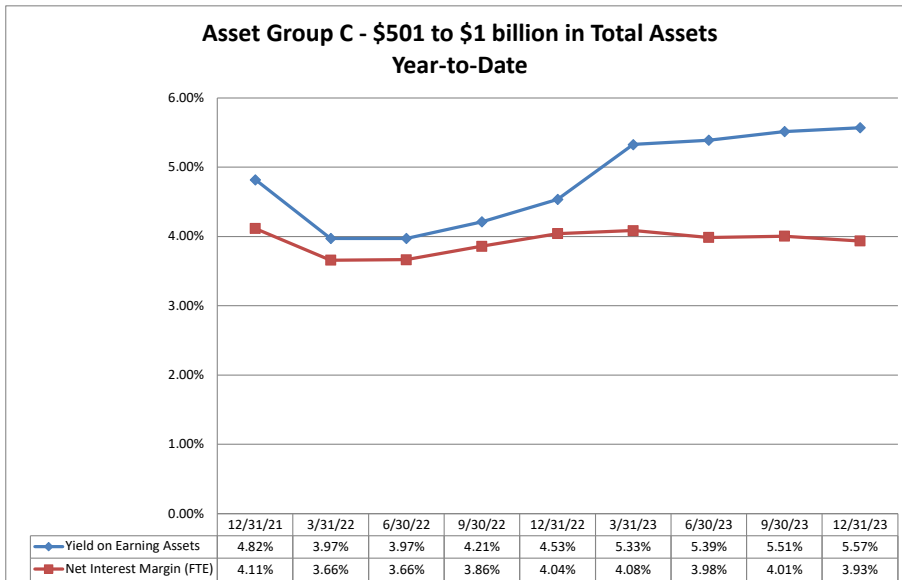
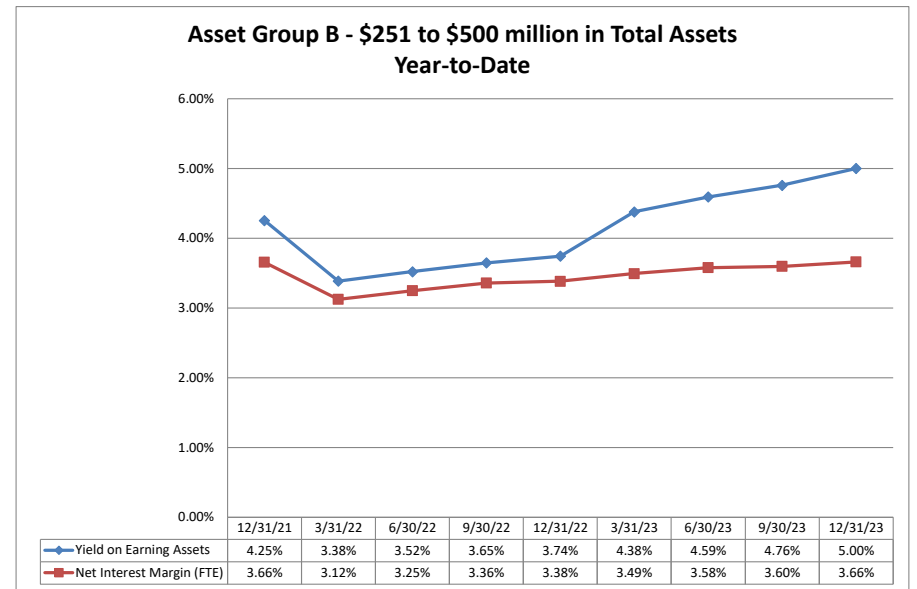
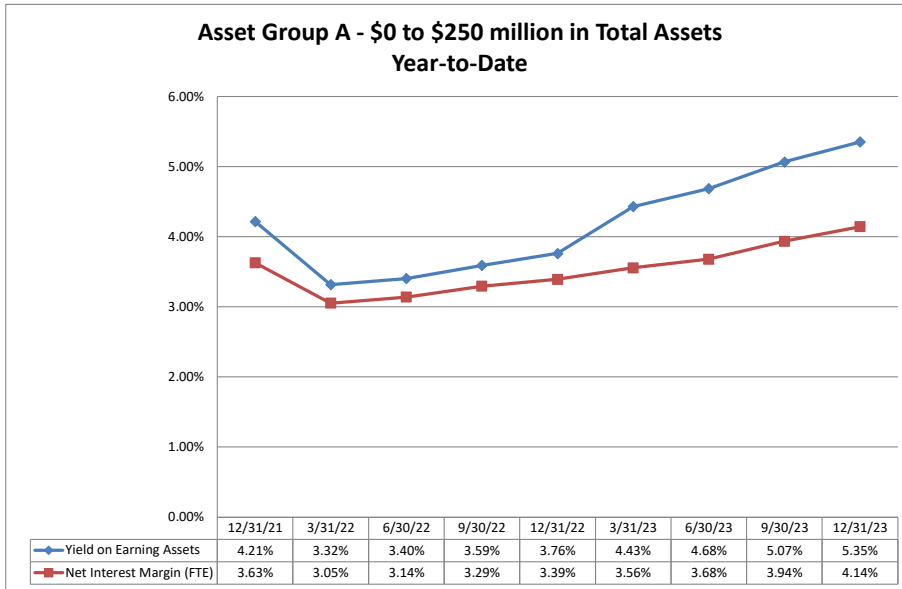
Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

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



Source: SNL Financial

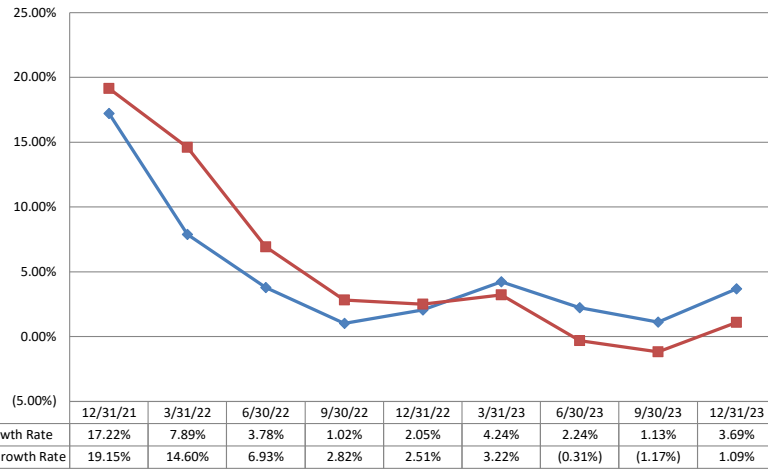
Note: Report includes only bank-level data.

NA = data was not available.

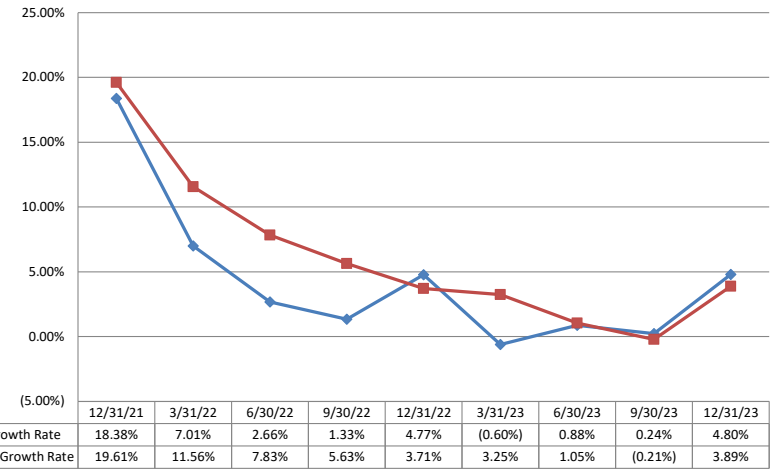
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

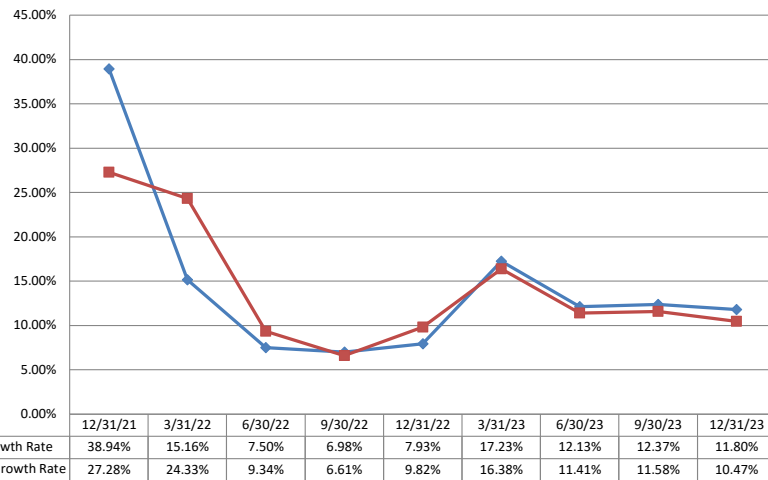
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



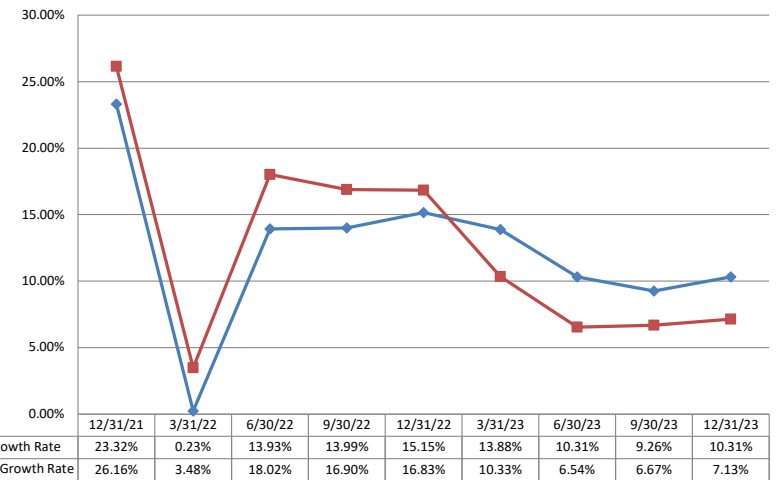
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets												
Bank of New Cambria	\$35,216	\$9,458	\$31,995	29.56%	69.92%	\$3,913	3.80%	0.39%	0.21%	3.64%	(0.84%)	(2.40%)
The State Bank	\$35,248	\$13,151	\$32,183	40.86%	55.53%	\$4,406	3.04%	0.13%	0.09%	2.97%	(11.83%)	(15.11%)
America's Community Bank	\$42,246	\$41,595	\$37,338	111.40%	0.42%	\$5,281	5.97%	2.82%	2.09%	4.04%	3.94%	8.24%
FMB Bank	\$44,926	\$13,615	\$42,129	32.32%	40.66%	\$4,493	4.04%	1.58%	1.06%	3.16%	(4.82%)	(6.33%)
Community Bank of Memphis	\$50,634	\$26,597	\$43,531	61.10%	46.43%	\$5,626	3.75%	1.07%	0.75%	3.07%	(4.37%)	(6.71%)
First Security Bank	\$53,503	\$37,278	\$49,272	75.66%	12.09%	\$6,688	4.70%	1.04%	0.84%	3.93%	6.74%	5.91%
Montrose Savings Bank	\$54,001	\$28,032	\$46,296	60.55%	46.64%	\$7,714	4.15%	0.99%	0.75%	3.62%	1.49%	2.13%
The Bank of Houston	\$60,320	\$49,912	\$41,659	119.81%	9.91%	\$3,016	7.58%	2.18%	1.78%	6.04%	14.49%	(0.70%)
Kahoka State Bank	\$61,782	\$33,003	\$55,571	59.39%	36.65%	\$3,861	4.34%	1.28%	1.21%	3.22%	(1.99%)	0.06%
Tri-County Trust Company	\$62,872	\$43,443	\$48,452	89.66%	33.32%	\$6,986	5.35%	1.78%	1.43%	4.22%	4.87%	(8.01%)
Bank of Iberia	\$66,327	\$37,836	\$60,292	62.75%	41.67%	\$3,491	5.00%	0.87%	0.68%	4.37%	2.49%	1.39%
Neighbors Bank	\$68,390	\$42,136	\$55,752	75.58%	39.79%	\$425	4.96%	3.09%	2.48%	2.79%	(0.30%)	(1.24%)
Peoples Bank of Monticau County	\$70,435	\$43,492	\$59,259	73.39%	27.56%	\$5,418	4.48%	2.09%	1.57%	3.08%	6.57%	7.00%
Farmers Bank of Lohman	\$74,497	\$24,279	\$64,469	37.66%	70.74%	\$8,277	3.15%	0.99%	0.75%	2.55%	2.19%	0.36%
Community Bank of Missouri	\$75,378	\$47,519	\$64,125	74.10%	34.87%	\$3,967	6.08%	0.56%	0.40%	5.73%	(9.42%)	(12.69%)
FarmBank	\$77,771	\$47,842	\$71,683	66.74%	24.01%	\$4,321	4.87%	2.34%	1.98%	2.92%	4.02%	6.83%
Sherwood Community Bank	\$80,126	\$50,440	\$61,003	82.68%	22.22%	\$4,217	4.51%	1.94%	0.98%	3.51%	8.36%	(5.40%)
Bank of Billings	\$83,794	\$68,081	\$70,969	95.93%	12.85%	\$3,809	6.46%	1.93%	1.20%	5.32%	(3.06%)	6.00%
Peoples Bank of Altenburg	\$85,212	\$56,165	\$64,931	86.50%	18.63%	\$7,101	4.78%	0.95%	0.62%	4.22%	17.09%	(1.98%)
Silex Banking Company	\$88,519	\$49,860	\$76,245	65.39%	41.55%	\$8,047	4.00%	1.03%	0.80%	3.32%	2.69%	1.35%
United Security Bank	\$90,342	\$59,694	\$67,145	88.90%	16.46%	\$6,949	4.50%	2.23%	1.71%	3.08%	8.98%	(5.72%)
Investors Community Bank	\$90,492	\$35,506	\$80,935	43.87%	60.72%	\$5,656	3.58%	1.35%	1.13%	2.82%	(8.96%)	(11.16%)
Paramount Bank	\$94,563	\$78,587	\$81,050	96.96%	8.82%	\$1,087	5.84%	3.66%	3.63%	2.43%	0.04%	18.15%
The Citizens Bank of Edina	\$97,493	\$64,748	\$85,799	75.46%	32.09%	\$8,124	5.52%	1.28%	0.88%	4.72%	11.24%	11.01%
Metz Banking Company	\$98,558	\$73,005	\$88,581	82.42%	18.43%	\$6,571	4.36%	2.46%	1.58%	2.94%	3.70%	2.76%
The Bank of Orrick	\$99,940	\$65,809	\$87,031	75.62%	24.11%	\$5,552	60.50%	2.01%	1.54%	59.02%	77.65%	78.97%
The Hamilton Bank	\$102,953	\$49,764	\$94,507	52.66%	28.86%	\$6,864	4.24%	1.70%	1.25%	3.23%	(0.37%)	(3.40%)
Bank of Brookfield-Purdin National Association	\$107,461	\$21,011	\$95,116	22.09%	73.65%	\$6,321	3.53%	1.65%	1.33%	2.34%	(6.69%)	(9.15%)
LimeBank	\$107,511	\$80,236	\$74,595	107.56%	24.34%	\$4,135	5.94%	1.68%	1.25%	4.90%	34.53%	20.87%
Senath State Bank	\$108,603	\$54,352	\$94,543	57.49%	41.50%	\$6,034	4.88%	1.34%	0.87%	4.09%	2.41%	1.37%
Concordia Bank	\$108,760	\$84,297	\$93,888	89.78%	14.97%	\$3,884	5.36%	1.04%	0.85%	4.61%	6.90%	2.88%
Community State Bank	\$109,322	\$65,762	\$90,102	72.99%	25.36%	\$9,110	4.66%	2.29%	1.69%	3.14%	(1.28%)	(3.26%)
The First National Bank of Nevada	\$110,842	\$42,969	\$96,781	44.40%	64.03%	\$9,237	3.51%	1.23%	0.93%	2.79%	(0.32%)	(2.46%)
The Bank of Grain Valley	\$111,590	\$69,405	\$89,526	77.52%	32.72%	\$7,971	4.67%	1.00%	0.67%	4.13%	(2.72%)	(4.78%)
TPNB Bank	\$112,162	\$58,282	\$92,675	62.89%	15.49%	\$8,012	3.81%	1.80%	1.71%	2.56%	6.48%	4.55%
Bank of New Madrid	\$115,489	\$62,866	\$101,494	61.94%	10.01%	\$4,125	4.38%	1.50%	1.05%	3.61%	(6.14%)	(8.34%)
Alton Bank	\$115,694	\$58,221	\$100,866	57.72%	18.66%	\$5,785	4.59%	2.90%	2.28%	2.37%	(1.02%)	(1.79%)
County Bank	\$118,163	\$73,452	\$109,048	67.36%	11.09%	\$5,627	4.53%	0.94%	0.60%	3.97%	(1.66%)	(2.65%)
Security Bank of Southwest Missouri	\$119,204	\$99,191	\$105,267	94.23%	7.53%	\$3,612	5.83%	1.74%	1.44%	4.55%	11.04%	10.86%
HomePride Bank	\$119,866	\$98,701	\$96,750	102.02%	9.42%	\$3,154	5.26%	2.19%	1.58%	3.75%	(5.97%)	(2.45%)

Source: SNL Financial

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
Citizens Bank & Trust	\$122,542	\$50,894	\$111,449	45.67%	14.16%	\$6,450	3.70%	1.38%	1.06%	2.79%	3.60%	2.53%
Community Bank of El Dorado Springs	\$124,299	\$66,379	\$104,660	63.42%	41.08%	\$6,906	4.75%	1.78%	1.44%	3.53%	4.06%	2.67%
Citizens Bank of Rogersville	\$125,227	\$98,410	\$109,894	89.55%	16.07%	\$5,009	5.21%	2.62%	1.95%	3.38%	3.20%	(0.13%)
Citizens Community Bank	\$126,977	\$87,553	\$112,297	77.97%	22.98%	\$5,521	4.67%	1.92%	1.29%	3.45%	1.17%	0.20%
First Independent Bank	\$128,452	\$68,576	\$113,286	60.53%	45.89%	\$5,138	3.98%	1.66%	1.23%	2.87%	2.01%	(1.15%)
Jonesburg State Bank	\$131,417	\$91,166	\$117,885	77.33%	29.63%	\$5,257	4.80%	0.98%	0.68%	4.17%	3.17%	0.89%
Kennett Trust Bank	\$132,119	\$78,290	\$114,338	68.47%	34.79%	\$6,606	4.96%	2.19%	1.77%	3.40%	(3.48%)	(7.35%)
Peoples Bank of Wyaconda	\$135,226	\$86,905	\$119,428	72.77%	16.14%	\$5,201	4.66%	2.04%	1.69%	3.01%	3.86%	3.54%
Preferred Bank	\$135,554	\$49,596	\$127,323	38.95%	41.93%	\$5,214	3.55%	1.12%	0.78%	2.92%	1.05%	(2.10%)
Community Bank of Pleasant Hill	\$136,159	\$35,215	\$132,458	26.59%	51.11%	\$8,009	3.61%	2.27%	1.61%	2.02%	7.95%	7.03%
Northeast Missouri State Bank	\$136,392	\$56,690	\$124,700	45.46%	44.69%	\$9,093	3.51%	1.74%	1.28%	2.42%	1.94%	4.90%
Bank of Monticello	\$139,381	\$86,161	\$122,463	70.36%	18.57%	\$5,162	5.21%	1.71%	1.40%	4.01%	(1.71%)	(4.07%)
Security Bank of the Ozarks	\$143,007	\$90,264	\$133,586	67.57%	15.28%	\$3,043	5.63%	1.48%	1.06%	4.61%	4.61%	3.53%
Chillicothe State Bank	\$143,674	\$68,425	\$132,712	51.56%	48.15%	\$5,986	3.49%	0.82%	0.58%	2.98%	(1.32%)	(2.18%)
Bank of Salem	\$144,294	\$97,397	\$126,182	77.19%	6.93%	\$6,012	4.03%	1.93%	1.55%	2.57%	9.77%	9.82%
Security Bank of Pulaski County	\$144,990	\$84,920	\$132,067	64.30%	13.13%	\$5,000	5.60%	2.27%	1.66%	3.91%	7.89%	5.31%
Bank of Crocker	\$144,992	\$43,734	\$133,065	32.87%	51.51%	\$4,394	3.74%	1.14%	0.83%	3.02%	(2.05%)	(4.19%)
State Bank of Missouri	\$146,131	\$79,445	\$136,076	58.38%	20.33%	\$6,089	4.00%	1.76%	1.44%	2.68%	(1.77%)	(2.36%)
New Frontier Bank	\$146,821	\$103,566	\$132,946	77.90%	22.78%	\$6,384	5.02%	2.08%	1.56%	3.54%	7.88%	7.32%
Commercial Trust Company of Fayette	\$151,649	\$109,215	\$130,702	83.56%	11.45%	\$6,593	4.52%	2.18%	1.84%	2.85%	(14.78%)	(16.25%)
1st Advantage Bank	\$152,151	\$138,664	\$132,606	104.57%	8.93%	\$7,245	5.27%	2.06%	1.36%	4.04%	0.50%	(0.78%)
Clay County Savings Bank	\$152,422	\$101,414	\$115,443	87.85%	26.55%	\$4,763	3.92%	1.49%	1.22%	2.72%	(0.47%)	(16.27%)
Independent Farmers Bank	\$154,854	\$82,558	\$143,849	57.39%	12.53%	\$5,162	4.81%	1.67%	1.32%	3.69%	(2.77%)	(1.53%)
State Bank of Southwest Missouri	\$156,903	\$122,579	\$139,794	87.69%	11.86%	\$5,811	4.42%	1.27%	0.90%	3.53%	(11.30%)	(11.08%)
Table Rock Community Bank	\$165,568	\$105,850	\$148,836	71.12%	13.65%	\$5,174	5.21%	1.26%	1.04%	4.23%	(0.88%)	(1.69%)
Progressive Ozark Bank	\$166,348	\$149,335	\$146,695	101.80%	2.52%	\$3,199	5.44%	0.93%	0.70%	4.78%	3.04%	0.77%
The Tipton Latham Bank, National Association	\$166,644	\$117,968	\$148,043	79.68%	24.72%	\$9,258	4.80%	2.64%	2.16%	2.80%	8.75%	5.90%
Bank 21	\$167,534	\$150,018	\$136,305	110.06%	6.30%	\$5,077	5.82%	2.01%	1.50%	4.42%	3.38%	(4.72%)
Community Point Bank	\$173,128	\$138,094	\$159,428	86.62%	13.53%	\$6,412	5.09%	2.65%	2.19%	3.02%	8.12%	17.25%
Citizens' Bank of Charleston	\$173,663	\$115,565	\$142,269	81.23%	28.00%	\$7,894	5.51%	1.30%	1.05%	4.64%	(2.84%)	(5.47%)
First Community Bank of the Ozarks	\$174,965	\$126,990	\$138,261	91.85%	17.40%	\$5,468	4.80%	2.66%	2.39%	2.58%	15.12%	6.21%
First Missouri State Bank of Cape County	\$201,972	\$166,730	\$174,777	95.40%	12.35%	\$5,315	5.31%	2.37%	1.89%	3.52%	8.21%	4.85%
Adrian Bank	\$177,039	\$108,209	\$153,672	70.42%	13.33%	\$5,711	4.59%	1.36%	0.95%	3.83%	0.47%	(2.08%)
The Cornerstone Bank	\$179,557	\$137,285	\$154,405	88.91%	19.11%	\$3,453	6.40%	2.31%	1.72%	4.91%	4.01%	1.39%
F&M Bank and Trust Company	\$180,174	\$115,269	\$167,081	68.99%	10.76%	\$5,460	3.90%	1.69%	1.30%	2.69%	8.64%	7.79%
The Citizens-Farmers Bank of Cole Camp	\$181,462	\$125,059	\$145,016	86.24%	12.31%	\$6,481	4.92%	2.45%	1.88%	3.29%	3.66%	3.37%
Bank Star	\$184,584	\$147,710	\$164,410	89.84%	6.54%	\$5,954	4.81%	2.18%	1.59%	3.21%	(0.43%)	0.24%
Citizens Bank	\$190,578	\$146,912	\$166,555	88.21%	7.11%	\$4,432	6.12%	1.47%	0.96%	5.19%	(3.41%)	(6.06%)
Bank of Weston	\$198,790	\$144,933	\$184,156	78.70%	15.52%	\$5,373	4.75%	1.53%	1.09%	3.72%	0.71%	(0.53%)
FCNB Bank	\$199,093	\$98,771	\$156,948	62.93%	29.00%	\$3,982	4.37%	2.32%	1.50%	2.91%	20.85%	4.76%
St. Clair County State Bank	\$200,444	\$134,671	\$173,647	77.55%	23.08%	\$6,912	5.44%	1.92%	1.51%	4.11%	9.91%	9.68%
Alliant Bank	\$203,635	\$164,159	\$182,841	89.78%	12.98%	\$3,511	5.28%	1.38%	0.94%	4.40%	2.12%	1.46%
Carroll County Trust Company of Carrollton, Missouri	\$208,040	\$72,438	\$171,185	42.32%	35.60%	\$9,045	3.81%	2.14%	1.77%	2.23%	7.79%	1.15%

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
First State Bank of Purdy	\$209,148	\$154,376	\$187,070	82.52%	10.86%	\$4,450	5.19%	1.73%	1.13%	4.12%	(0.09%)	(1.16%)
Bank Northwest	\$210,959	\$164,794	\$179,372	91.87%	7.18%	\$4,795	5.73%	1.36%	0.97%	4.85%	6.23%	(0.57%)
Citizens Bank of the Midwest	\$211,092	\$148,651	\$169,757	87.57%	9.19%	\$6,209	5.34%	2.77%	2.35%	2.95%	18.47%	2.54%
Bank of Grandin	\$214,559	\$110,668	\$183,597	60.28%	32.97%	\$5,960	5.06%	3.26%	2.69%	2.69%	8.30%	8.98%
First Missouri Bank of SEMO	\$217,179	\$168,431	\$192,969	87.28%	19.05%	\$5,171	5.67%	1.41%	0.95%	4.79%	3.23%	1.45%
Citizens Bank of Eldon	\$221,393	\$156,885	\$186,669	84.04%	24.22%	\$6,709	4.61%	1.54%	1.02%	3.66%	8.94%	2.60%
Exchange Bank of Northeast Missouri	\$222,229	\$144,011	\$201,650	71.42%	19.02%	\$4,630	4.80%	1.47%	1.06%	3.81%	3.64%	2.23%
The Seymour Bank	\$222,777	\$129,725	\$174,795	74.22%	17.34%	\$4,740	4.37%	2.05%	1.47%	3.09%	1.88%	(12.57%)
Community Bank of Marshall	\$227,328	\$97,637	\$209,957	46.50%	45.81%	\$6,315	4.14%	1.98%	1.63%	2.60%	2.56%	2.10%
Lamar Bank and Trust Company	\$241,569	\$166,044	\$204,062	81.37%	11.39%	\$6,902	4.88%	1.85%	1.66%	3.51%	6.95%	(1.86%)
State Average of Asset Group A	\$133,949	\$85,428	\$116,199	72.60%	25.28%	\$5,623	5.35%	1.75%	1.34%	4.14%	3.69%	1.09%

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Balance Sheet & Net Interest Margin

December 31, 2023

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Asset Group B - \$251 to \$500 million in total assets												
Community First Bank	\$252,835	\$197,830	\$220,307	89.80%	8.55%	\$6,167	5.19%	1.04%	0.81%	4.44%	(1.01%)	(5.93%)
Heritage Community Bank	\$252,871	\$226,390	\$215,363	105.12%	6.82%	\$6,484	5.87%	3.07%	2.66%	3.34%	13.45%	13.31%
Peoples Bank	\$254,582	\$160,788	\$236,238	68.06%	11.54%	\$4,896	4.46%	1.67%	1.21%	3.45%	(1.35%)	(2.22%)
First Missouri State Bank	\$257,634	\$202,465	\$224,574	90.16%	16.18%	\$9,909	5.72%	2.81%	2.42%	3.34%	17.07%	16.34%
Gopfert Financial Bank	\$257,801	\$141,687	\$222,719	63.62%	31.39%	\$7,812	4.87%	1.93%	1.43%	3.53%	7.12%	5.24%
Community First Banking Company	\$258,646	\$186,689	\$228,610	81.66%	7.00%	\$5,878	4.63%	1.89%	1.65%	3.11%	0.16%	0.79%
Century Bank of the Ozarks	\$262,778	\$212,330	\$233,664	90.87%	15.17%	\$4,171	5.73%	1.27%	0.90%	4.88%	3.64%	2.88%
Putnam County State Bank	\$267,152	\$221,654	\$225,323	98.37%	16.41%	\$11,615	5.79%	3.06%	2.48%	3.64%	8.32%	8.62%
United State Bank	\$269,388	\$203,056	\$245,323	82.77%	17.90%	\$4,989	5.67%	2.14%	1.84%	3.92%	11.96%	14.65%
O'Bannon Banking Company	\$278,904	\$211,743	\$245,016	86.42%	15.83%	\$5,071	5.22%	1.90%	1.53%	3.80%	9.09%	7.25%
Commercial Bank	\$286,608	\$174,259	\$244,277	71.34%	26.78%	\$7,961	4.11%	2.16%	1.68%	2.60%	(2.27%)	(4.17%)
Kearney Trust Company	\$291,069	\$161,265	\$264,857	60.89%	31.19%	\$8,316	4.46%	1.55%	1.12%	3.44%	2.51%	0.54%
Community State Bank of Missouri	\$301,949	\$211,679	\$268,765	78.76%	16.09%	\$7,189	4.08%	1.30%	1.03%	3.15%	2.62%	2.20%
Heritage Bank of the Ozarks	\$315,978	\$243,007	\$274,075	88.66%	5.84%	\$5,448	5.31%	2.18%	1.71%	3.67%	12.51%	18.86%
Midwest Independent BankersBank	\$316,931	\$195,677	\$209,752	93.29%	39.13%	\$9,904	5.17%	3.83%	2.18%	3.27%	(4.49%)	11.01%
Citizens Bank	\$319,752	\$287,384	\$276,936	103.77%	7.95%	\$5,420	5.29%	2.22%	1.61%	3.86%	6.01%	8.02%
Bloomdale Bank	\$325,644	\$204,954	\$302,926	67.66%	17.33%	\$6,646	4.45%	1.77%	1.29%	3.32%	4.67%	4.19%
Bank of Versailles	\$326,895	\$290,231	\$260,920	111.23%	12.32%	\$7,602	4.44%	1.20%	1.03%	3.53%	1.70%	(4.09%)
Community Bank of Raymore	\$334,445	\$103,604	\$335,511	31.06%	33.17%	\$7,778	3.50%	1.90%	1.39%	2.31%	(6.53%)	(7.61%)
Farmers and Merchants Bank of St. Clair	\$335,099	\$221,138	\$295,413	74.86%	19.37%	\$5,879	4.65%	1.99%	1.58%	3.20%	1.06%	(2.35%)
St. Johns Bank & Trust Company	\$337,874	\$250,742	\$288,033	87.05%	15.57%	\$4,759	4.29%	0.39%	0.28%	4.04%	(5.85%)	(13.31%)
Exchange Bank of Missouri	\$348,798	\$283,607	\$316,403	89.63%	6.64%	\$5,813	6.02%	2.73%	2.31%	3.79%	13.99%	15.30%
Branson Bank	\$351,416	\$289,046	\$311,478	92.80%	9.37%	\$4,814	5.44%	1.73%	1.19%	4.28%	8.68%	9.45%
MA Bank	\$354,362	\$173,903	\$316,277	54.98%	14.63%	\$5,369	3.93%	1.27%	0.97%	3.07%	0.44%	(0.95%)
Alliance Bank	\$367,405	\$300,226	\$301,623	99.54%	12.54%	\$5,567	5.76%	2.05%	1.71%	4.18%	4.57%	2.02%
F & C Bank	\$367,752	\$313,344	\$311,719	100.52%	4.22%	\$6,341	6.10%	1.54%	1.27%	4.94%	10.73%	6.83%
Ozark Bank	\$373,835	\$236,827	\$349,956	67.67%	9.74%	\$6,923	4.99%	2.21%	1.89%	3.24%	(3.57%)	(4.64%)
Pony Express Bank	\$383,817	\$285,558	\$306,817	93.07%	14.47%	\$11,289	6.19%	1.82%	1.47%	4.83%	10.58%	(4.07%)
Farmers State Bank	\$384,880	\$288,749	\$325,699	88.66%	15.13%	\$5,832	4.33%	1.23%	1.03%	3.41%	12.50%	12.37%
Central Bank of Kansas City	\$387,790	\$260,633	\$330,608	78.83%	36.01%	\$9,233	4.92%	2.03%	0.92%	4.14%	2.94%	2.82%
Community Bank and Trust	\$388,447	\$186,556	\$346,669	53.81%	35.33%	\$3,184	3.25%	0.30%	0.17%	3.08%	(4.13%)	(3.28%)
Bank of Franklin County	\$392,373	\$311,173	\$326,941	95.18%	8.70%	\$6,131	4.74%	2.45%	2.03%	2.80%	5.82%	9.81%
New Era Bank	\$411,086	\$254,177	\$358,910	70.82%	24.16%	\$6,136	3.95%	0.92%	0.89%	3.14%	(3.33%)	(5.60%)
People's Bank of Seneca	\$427,842	\$348,824	\$362,387	96.26%	7.43%	\$8,731	5.46%	1.81%	1.95%	3.95%	11.41%	10.95%
The Missouri Bank	\$429,704	\$260,415	\$384,575	67.72%	15.99%	\$6,511	4.36%	1.84%	1.29%	3.26%	1.46%	2.32%
Belgrade State Bank	\$430,233	\$323,291	\$393,606	82.14%	21.97%	\$5,003	5.70%	2.11%	1.82%	3.97%	9.81%	10.24%
Verimore Bank	\$446,105	\$362,453	\$383,253	94.57%	15.55%	\$6,863	5.59%	2.55%	1.72%	3.99%	(1.50%)	(6.13%)
The Callaway Bank	\$475,157	\$371,625	\$386,014	96.27%	3.56%	\$8,485	4.65%	2.04%	1.49%	3.25%	0.78%	0.72%
UNICO Bank	\$477,239	\$408,525	\$432,990	94.35%	8.97%	\$3,588	5.12%	2.23%	1.60%	3.54%	4.33%	2.52%
Connections Bank	\$482,789	\$402,265	\$423,223	95.05%	11.67%	\$6,035	6.63%	2.45%	1.80%	4.91%	30.90%	25.74%
Phelps County Bank	\$484,081	\$350,457	\$428,597	81.77%	8.10%	\$4,793	4.19%	0.55%	0.37%	3.79%	(2.81%)	(6.39%)
The Bank of Advance	\$489,778	\$378,826	\$431,194	87.86%	11.25%	\$5,630	5.77%	2.08%	1.69%	4.27%	7.70%	9.29%
State Average of Asset Group B	\$351,422	\$254,739	\$305,846	83.50%	15.88%	\$6,575	5.00%	1.89%	1.46%	3.66%	4.80%	3.89%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets												
Regional Missouri Bank	\$508,157	\$381,292	\$444,510	85.78%	10.88%	\$5,239	4.99%	2.26%	1.72%	3.41%	(6.79%)	(9.57%)
Farmers Bank of Northern Missouri	\$510,084	\$252,571	\$422,383	59.80%	27.34%	\$5,605	4.23%	1.66%	1.20%	3.24%	5.10%	(0.34%)
Legends Bank	\$514,016	\$377,981	\$423,221	89.31%	10.49%	\$5,587	4.95%	1.14%	0.83%	4.24%	5.63%	3.40%
First Midwest Bank of Dexter	\$527,680	\$454,841	\$472,352	96.29%	11.02%	\$5,123	5.55%	2.70%	2.41%	3.50%	5.30%	3.93%
First State Bank of St. Charles, Missouri	\$547,893	\$460,804	\$388,991	118.46%	5.40%	\$3,078	5.10%	2.40%	1.84%	3.51%	2.50%	1.96%
Bank of Odessa	\$556,082	\$437,372	\$452,447	96.67%	8.91%	\$9,588	5.47%	3.14%	2.61%	3.18%	45.27%	54.48%
United Bank of Union	\$560,325	\$439,345	\$464,948	94.49%	12.29%	\$7,277	5.34%	2.23%	1.78%	3.66%	16.37%	10.44%
HOMEBANK	\$582,079	\$476,734	\$502,224	94.92%	11.58%	\$4,811	5.32%	1.60%	1.23%	4.16%	11.85%	10.63%
The Maries County Bank	\$584,848	\$308,817	\$512,689	60.23%	24.81%	\$4,033	4.40%	1.92%	1.61%	3.02%	2.42%	5.29%
First State Bank and Trust Company, Inc.	\$596,048	\$414,453	\$503,995	82.23%	13.36%	\$7,359	5.59%	2.09%	1.50%	4.05%	9.01%	7.14%
Peoples Savings Bank of Rhineland	\$632,007	\$508,841	\$552,486	92.10%	6.81%	\$7,022	4.94%	2.15%	1.72%	3.30%	9.60%	4.49%
Freedom Bank of Southern Missouri	\$633,871	\$497,868	\$570,727	87.23%	17.49%	\$6,214	5.02%	2.28%	1.91%	3.24%	10.42%	9.38%
West Plains Bank and Trust Company	\$640,018	\$418,402	\$597,814	69.99%	17.33%	\$6,095	4.86%	2.38%	1.84%	2.94%	3.20%	5.27%
Peoples Community Bank	\$661,354	\$453,085	\$546,444	82.92%	18.93%	\$5,751	5.39%	1.93%	1.61%	4.11%	1.65%	1.98%
Town & Country Bank	\$665,557	\$437,109	\$576,125	75.87%	19.56%	\$4,559	4.42%	1.17%	0.82%	3.67%	(1.79%)	(3.02%)
The Bank of Old Monroe	\$725,767	\$399,126	\$666,776	59.86%	39.06%	\$9,187	4.64%	1.84%	1.24%	3.54%	20.58%	16.72%
First Midwest Bank of the Ozarks	\$728,040	\$620,860	\$623,655	99.55%	9.87%	\$6,223	6.01%	2.65%	2.21%	3.94%	1.82%	2.51%
MRV Banks	\$733,191	\$618,661	\$616,955	100.28%	13.86%	\$10,183	6.55%	3.28%	2.16%	4.62%	9.25%	6.40%
CNB St. Louis Bank	\$765,984	\$582,168	\$644,480	90.33%	15.32%	\$9,012	4.79%	2.77%	2.23%	2.80%	6.70%	10.34%
Peoples Bank & Trust Co.	\$805,690	\$397,978	\$712,530	55.85%	18.86%	\$6,659	4.67%	2.10%	1.62%	3.25%	8.13%	2.03%
Blue Ridge Bank and Trust Co.	\$814,293	\$572,210	\$702,243	81.48%	17.39%	\$6,620	4.50%	1.93%	1.33%	3.22%	9.19%	6.43%
Focus Bank	\$817,675	\$682,694	\$626,207	109.02%	9.97%	\$5,016	5.35%	1.82%	1.44%	4.03%	3.16%	0.38%
Triad Bank	\$833,840	\$660,746	\$654,611	100.94%	17.93%	\$14,629	5.94%	2.46%	1.51%	4.27%	26.08%	24.87%
Lindell Bank & Trust Company	\$869,294	\$453,867	\$666,614	68.09%	36.57%	\$6,254	4.64%	1.27%	0.58%	3.96%	2.36%	(7.29%)
HNB National Bank	\$872,446	\$584,896	\$730,411	80.08%	17.81%	\$5,976	4.83%	1.27%	1.06%	3.83%	29.84%	23.60%
American Bank of Freedom	\$880,601	\$702,451	\$647,301	108.52%	14.32%	\$9,173	5.92%	3.19%	2.90%	3.28%	19.89%	13.80%
Mid-Missouri Bank	\$915,728	\$655,211	\$833,064	78.65%	12.66%	\$4,602	4.87%	1.08%	1.18%	3.88%	1.47%	0.37%
Lead Bank	\$935,184	\$691,302	\$764,200	90.46%	19.81%	\$5,957	12.34%	0.39%	0.26%	12.11%	14.43%	13.31%
Saint Louis Bank	\$949,779	\$760,332	\$831,885	91.40%	7.87%	\$12,835	5.65%	3.26%	2.66%	3.16%	15.23%	25.29%
Parkside Financial Bank and Trust	\$951,302	\$752,534	\$821,246	91.63%	5.08%	\$8,808	5.56%	3.47%	1.72%	3.46%	4.58%	3.48%
Mid America Bank	\$958,520	\$718,050	\$812,103	88.42%	15.29%	\$6,750	5.50%	1.96%	1.43%	4.22%	7.26%	3.19%
M1 Bank	\$963,804	\$822,542	\$861,257	95.50%	6.02%	\$25,363	8.15%	4.05%	3.74%	4.71%	16.37%	14.26%
First Bank of the Lake	\$972,834	\$903,557	\$845,716	106.84%	5.17%	\$5,015	8.42%	3.72%	3.65%	5.01%	80.84%	84.28%
Sullivan Bank	\$989,522	\$899,421	\$870,298	103.35%	4.85%	\$7,119	5.46%	2.65%	2.45%	3.20%	4.36%	6.39%
State Average of Asset Group C	\$741,280	\$552,886	\$628,321	87.84%	14.82%	\$7,433	5.57%	2.24%	1.76%	3.93%	11.80%	10.47%

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Balance Sheet & Net Interest Margin

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date					Year to Date						
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group D - Over \$1 billion in total assets												
Midwest Regional Bank	\$1,008,901	\$835,459	\$830,483	100.60%	9.57%	\$8,623	6.45%	3.97%	3.49%	3.12%	10.73%	2.48%
Royal Banks of Missouri	\$1,043,886	\$743,261	\$898,745	82.70%	11.08%	\$8,351	4.96%	2.20%	1.75%	3.29%	1.49%	0.93%
Bank of Washington	\$1,101,979	\$973,169	\$845,943	115.04%	8.65%	\$9,419	6.83%	2.40%	2.23%	5.02%	12.36%	6.58%
Southwest Missouri Bank	\$1,134,843	\$538,629	\$983,300	54.78%	21.60%	\$5,563	3.99%	1.29%	1.40%	2.91%	4.32%	(0.70%)
BTC Bank	\$1,153,145	\$858,946	\$901,243	95.31%	9.82%	\$5,171	5.38%	1.84%	1.32%	4.10%	14.86%	(0.46%)
Wood & Huston Bank	\$1,217,898	\$919,997	\$1,108,463	83.00%	5.11%	\$6,583	5.10%	2.98%	2.23%	2.75%	8.44%	7.89%
Montgomery Bank	\$1,322,032	\$913,374	\$987,064	92.53%	14.34%	\$6,512	4.32%	1.97%	1.26%	2.82%	1.66%	(11.80%)
Sterling Bank	\$1,383,381	\$931,761	\$1,197,433	77.81%	28.72%	\$9,411	6.31%	2.72%	2.42%	4.30%	1.90%	2.16%
The Nodaway Valley Bank	\$1,399,000	\$896,785	\$1,191,422	75.27%	20.89%	\$8,377	4.32%	0.83%	0.57%	3.82%	4.98%	(0.52%)
OMB Bank	\$1,511,465	\$1,307,704	\$1,282,234	101.99%	11.39%	\$7,595	6.42%	3.52%	3.24%	3.42%	27.18%	24.71%
Cass Commercial Bank	\$1,514,367	\$942,718	\$1,322,740	71.27%	42.65%	\$22,270	4.57%	3.07%	1.22%	3.09%	4.36%	3.19%
Legacy Bank & Trust Company	\$1,687,753	\$1,423,024	\$1,434,036	99.23%	12.53%	\$10,682	5.72%	3.52%	3.24%	2.85%	23.12%	21.46%
Hawthorn Bank	\$1,867,686	\$1,543,031	\$1,577,789	97.80%	11.33%	\$6,647	4.91%	2.28%	1.70%	3.40%	(2.39%)	(3.47%)
Country Club Bank	\$2,197,073	\$1,303,975	\$1,720,199	75.80%	18.97%	\$5,206	4.19%	1.30%	0.64%	3.42%	(0.02%)	(10.24%)
Guaranty Bank	\$2,279,684	\$1,762,027	\$1,768,136	99.65%	14.33%	\$10,856	5.64%	5.12%	2.39%	2.93%	6.09%	11.38%
OakStar Bank	\$2,291,282	\$1,932,403	\$1,985,056	97.35%	6.92%	\$6,126	5.50%	2.97%	2.69%	3.06%	13.30%	14.08%
Academy Bank, N.A.	\$2,602,411	\$2,009,413	\$2,075,199	96.83%	12.52%	\$5,103	5.39%	3.01%	2.37%	3.36%	6.60%	4.39%
Midwest BankCentre	\$2,753,012	\$2,145,523	\$2,298,287	93.35%	12.13%	\$9,694	5.22%	1.96%	1.88%	3.47%	7.70%	8.23%
The Bank of Missouri	\$2,920,304	\$1,990,582	\$2,381,622	83.58%	18.15%	\$5,398	4.48%	2.42%	1.72%	2.78%	4.43%	4.44%
First State Community Bank	\$3,977,265	\$2,923,841	\$3,388,578	86.29%	7.16%	\$5,723	4.55%	1.83%	1.19%	3.29%	2.87%	(1.93%)
Southern Bank	\$4,593,354	\$3,731,890	\$4,010,826	93.05%	9.08%	\$6,628	5.47%	2.49%	2.11%	3.48%	34.16%	32.91%
Great Southern Bank	\$5,815,659	\$4,660,139	\$4,773,695	97.62%	14.66%	\$5,624	5.44%	2.87%	1.79%	3.67%	2.32%	1.13%
First Bank	\$6,554,829	\$3,664,709	\$5,600,883	65.43%	18.60%	\$7,219	4.24%	2.59%	1.45%	2.51%	1.84%	(4.52%)
Stifel Bank	\$11,965,308	\$7,619,244	\$11,185,938	68.11%	24.00%	\$234,614	5.99%	4.12%	3.95%	2.15%	66.03%	64.58%
Enterprise Bank & Trust	\$14,487,768	\$10,884,477	\$12,282,554	88.62%	9.78%	\$12,043	5.85%	2.47%	1.27%	4.44%	11.27%	12.29%
The Central Trust Bank	\$19,000,390	\$11,506,943	\$15,069,558	76.36%	16.55%	\$6,669	4.37%	1.87%	0.97%	3.21%	(1.60%)	(3.76%)
State Average of Asset Group D	\$3,799,411	\$2,652,424	\$3,196,209	87.28%	15.02%	\$16,773	5.22%	2.60%	1.94%	3.33%	10.31%	7.13%

Source: SNL Financial

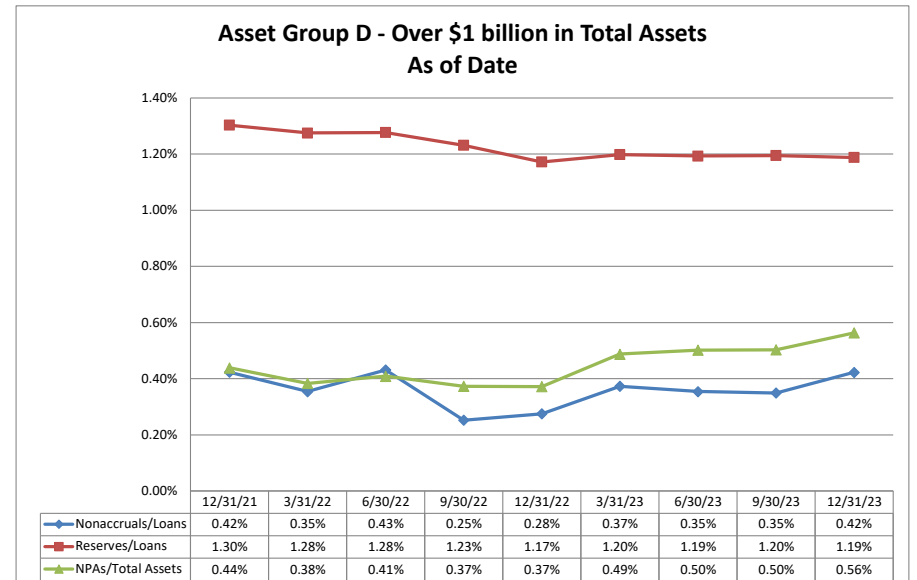
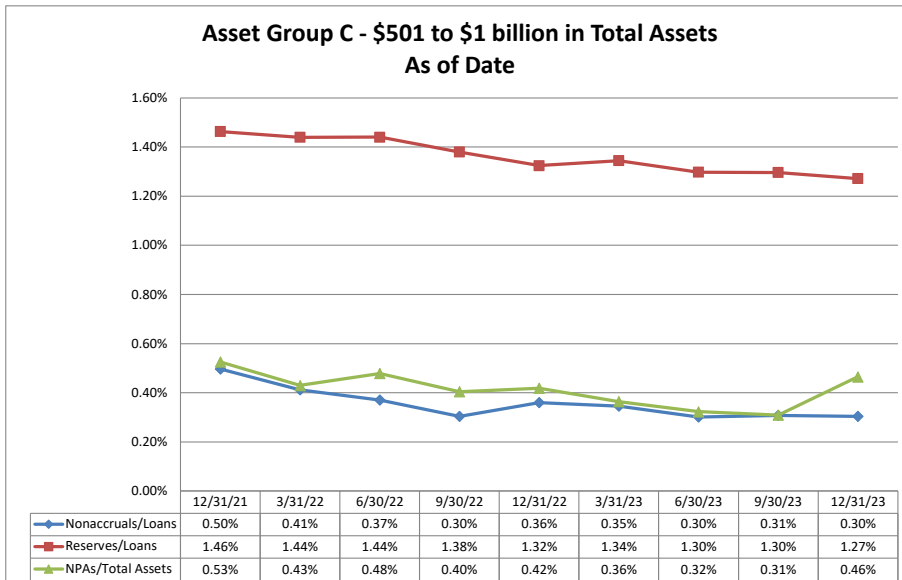
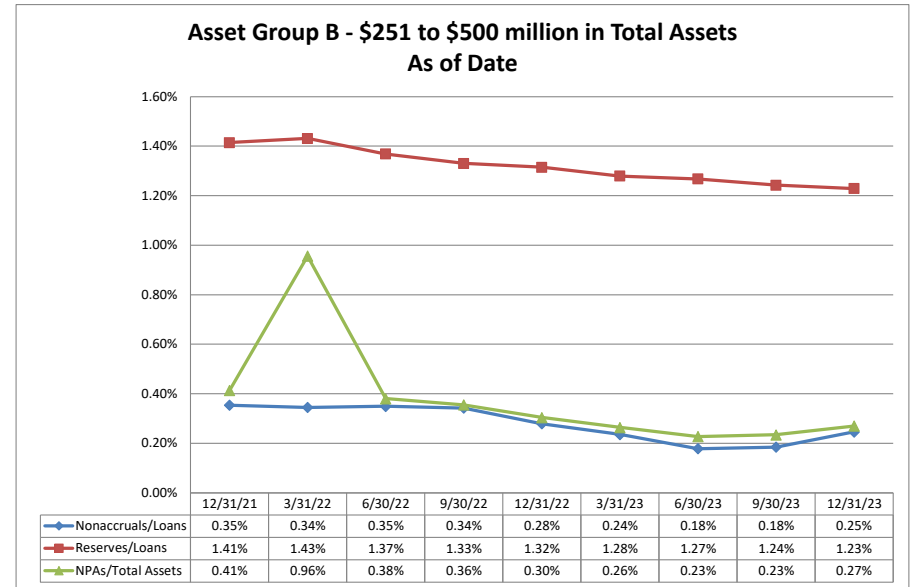
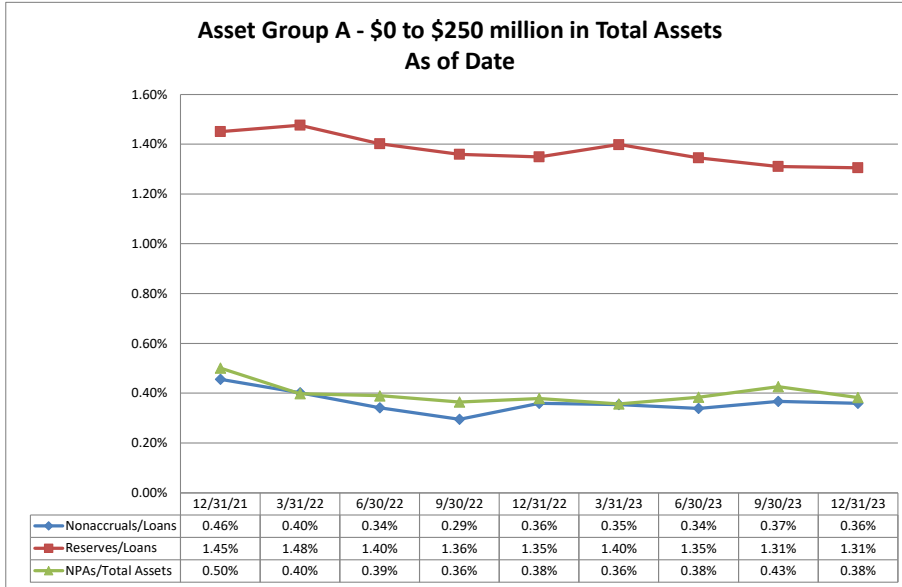
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Asset Quality

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



Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets							
Bank of New Cambria	\$35,216	\$0	0.00%	2.88%	NA	0.00%	0.00%
The State Bank	\$35,248	\$64	0.49%	2.36%	484.38%	2.08%	0.18%
America's Community Bank	\$42,246	\$0	0.00%	1.07%	NA	0.00%	0.00%
FMB Bank	\$44,926	\$0	0.00%	1.50%	40.08%	18.60%	1.13%
Community Bank of Memphis	\$50,634	\$0	0.00%	2.53%	NA	0.00%	0.00%
First Security Bank	\$53,503	\$66	0.18%	1.46%	175.48%	6.74%	0.58%
Montrose Savings Bank	\$54,001	\$0	0.00%	1.88%	NA	0.07%	0.00%
The Bank of Houston	\$60,320	\$135	0.27%	3.50%	NM	1.49%	0.22%
Kahoka State Bank	\$61,782	\$398	1.21%	1.48%	83.62%	17.94%	0.95%
Tri-County Trust Company	\$62,872	\$163	0.38%	1.70%	66.58%	13.46%	1.76%
Bank of Iberia	\$66,327	\$264	0.70%	1.32%	121.95%	7.39%	0.62%
Neighbors Bank	\$68,390	\$237	0.56%	0.47%	84.39%	5.04%	0.74%
Peoples Bank of Moniteau County	\$70,435	\$557	1.28%	1.45%	113.46%	8.72%	0.79%
Farmers Bank of Lohman	\$74,497	\$0	0.00%	0.85%	NA	1.69%	0.23%
Community Bank of Missouri	\$75,378	\$264	0.56%	1.08%	193.56%	2.32%	0.35%
FarmBank	\$77,771	\$400	0.84%	1.24%	148.00%	7.85%	0.51%
Sherwood Community Bank	\$80,126	\$37	0.07%	0.86%	346.40%	9.10%	0.16%
Bank of Billings	\$83,794	\$1,144	1.68%	1.15%	68.27%	13.27%	1.37%
Peoples Bank of Altenburg	\$85,212	\$0	0.00%	1.32%	NA	0.00%	0.00%
Silex Banking Company	\$88,519	\$0	0.00%	0.93%	NA	0.00%	0.00%
United Security Bank	\$90,342	\$0	0.00%	1.49%	NA	0.00%	0.00%
Investors Community Bank	\$90,492	\$16	0.05%	1.33%	NM	1.42%	0.06%
Paramount Bank	\$94,563	\$61	0.08%	1.18%	NM	10.94%	1.16%
The Citizens Bank of Edina	\$97,493	\$0	0.00%	1.39%	801.79%	0.96%	0.11%
Metz Banking Company	\$98,558	\$0	0.00%	1.04%	NA	0.00%	0.00%
The Bank of Orrick	\$99,940	\$182	0.28%	0.44%	160.44%	2.31%	0.18%
The Hamilton Bank	\$102,953	\$17	0.03%	0.60%	NM	10.19%	0.02%
Bank of Brookfield-Purdin National Association	\$107,461	\$0	0.00%	1.78%	NA	0.00%	0.00%
LimeBank	\$107,511	\$54	0.07%	1.29%	NM	0.28%	0.05%
Senath State Bank	\$108,603	\$0	0.00%	1.40%	NA	0.85%	0.00%
Concordia Bank	\$108,760	\$26	0.03%	1.15%	NM	0.21%	0.02%
Community State Bank	\$109,322	\$76	0.12%	1.24%	950.00%	1.70%	0.15%
The First National Bank of Nevada	\$110,842	\$81	0.19%	2.02%	NM	3.55%	0.07%
The Bank of Grain Valley	\$111,590	\$0	0.00%	1.44%	NA	0.00%	0.00%
TPNB Bank	\$112,162	\$0	0.00%	1.31%	NM	0.31%	0.03%
Bank of New Madrid	\$115,489	\$0	0.00%	1.42%	NA	1.40%	0.00%
Alton Bank	\$115,694	\$423	0.73%	1.16%	159.10%	4.95%	0.37%
County Bank	\$118,163	\$0	0.00%	1.42%	NA	0.00%	0.00%
Security Bank of Southwest Missouri	\$119,204	\$11	0.01%	1.13%	NM	3.93%	0.01%
HomePride Bank	\$119,866	\$735	0.74%	1.25%	87.74%	17.31%	1.17%

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Asset Quality

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	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Citizens Bank & Trust	\$122,542	\$54	0.11%	1.07%	NM	0.60%	0.04%
Community Bank of El Dorado Springs	\$124,299	\$112	0.17%	1.22%	246.50%	2.11%	0.26%
Citizens Bank of Rogersville	\$125,227	\$167	0.17%	1.05%	620.96%	1.40%	0.13%
Citizens Community Bank	\$126,977	\$182	0.21%	1.38%	330.60%	2.34%	0.29%
First Independent Bank	\$128,452	\$65	0.09%	1.33%	347.71%	4.11%	0.40%
Jonesburg State Bank	\$131,417	\$0	0.00%	1.13%	NM	0.03%	0.00%
Kennett Trust Bank	\$132,119	\$52	0.07%	1.02%	768.27%	2.77%	0.08%
Peoples Bank of Wyaconda	\$135,226	\$2	0.00%	1.94%	NM	1.98%	0.11%
Preferred Bank	\$135,554	\$0	0.00%	0.91%	NA	0.16%	0.00%
Community Bank of Pleasant Hill	\$136,159	\$0	0.00%	0.59%	NA	0.55%	0.00%
Northeast Missouri State Bank	\$136,392	\$25	0.04%	1.45%	NM	0.26%	0.02%
Bank of Monticello	\$139,381	\$511	0.59%	1.11%	172.96%	3.70%	0.40%
Security Bank of the Ozarks	\$143,007	\$224	0.25%	1.06%	428.57%	9.49%	0.62%
Chillicothe State Bank	\$143,674	\$594	0.87%	1.65%	174.81%	5.74%	0.45%
Bank of Salem	\$144,294	\$729	0.75%	0.74%	99.18%	7.28%	0.51%
Security Bank of Pulaski County	\$144,990	\$375	0.44%	1.23%	203.72%	23.58%	1.75%
Bank of Crocker	\$144,992	\$853	1.95%	1.50%	76.67%	6.98%	0.59%
State Bank of Missouri	\$146,131	\$1,554	1.96%	1.01%	51.87%	16.14%	1.11%
New Frontier Bank	\$146,821	\$0	0.00%	1.12%	NM	0.39%	0.04%
Commercial Trust Company of Fayette	\$151,649	\$397	0.36%	1.16%	319.40%	4.82%	0.26%
1st Advantage Bank	\$152,151	\$0	0.00%	1.25%	NA	0.00%	0.00%
Clay County Savings Bank	\$152,422	\$190	0.19%	1.11%	591.05%	1.65%	0.12%
Independent Farmers Bank	\$154,854	\$7	0.01%	1.08%	NM	0.89%	0.05%
State Bank of Southwest Missouri	\$156,903	\$0	0.00%	0.66%	NA	0.00%	0.00%
Table Rock Community Bank	\$165,568	\$0	0.00%	1.11%	NM	0.34%	0.03%
Progressive Ozark Bank	\$166,348	\$215	0.14%	0.90%	346.25%	2.33%	0.23%
The Tipton Latham Bank, National Association	\$166,644	\$259	0.22%	1.41%	222.10%	4.66%	0.45%
Bank 21	\$167,534	\$4,070	2.71%	1.49%	55.06%	21.29%	2.43%
Community Point Bank	\$173,128	\$724	0.52%	1.20%	228.73%	6.00%	0.42%
Citizens' Bank of Charleston	\$173,663	\$515	0.45%	1.45%	324.66%	1.58%	0.30%
First Community Bank of the Ozarks	\$174,965	\$39	0.03%	1.02%	197.11%	5.90%	0.38%
Adrian Bank	\$177,039	\$132	0.12%	1.26%	NM	1.38%	0.07%
The Cornerstone Bank	\$179,557	\$2,038	1.48%	1.67%	107.42%	9.98%	1.21%
F&M Bank and Trust Company	\$180,174	\$60	0.05%	1.22%	634.39%	3.50%	0.26%
The Citizens-Farmers Bank of Cole Camp	\$181,462	\$1,140	0.91%	1.37%	126.10%	5.31%	0.76%
Bank Star	\$184,584	\$0	0.00%	1.29%	NA	0.03%	0.00%
Citizens Bank	\$190,578	\$263	0.18%	1.10%	571.48%	4.33%	0.42%
Bank of Weston	\$198,790	\$1	0.00%	1.17%	NM	1.24%	0.05%
FCNB Bank	\$199,093	\$388	0.39%	1.22%	178.64%	24.12%	0.62%
St. Clair County State Bank	\$200,444	\$69	0.05%	1.24%	NM	2.12%	0.03%
First Missouri State Bank of Cape County	\$201,972	\$131	0.08%	1.28%	NM	1.39%	0.14%
Alliant Bank	\$203,635	\$187	0.11%	1.27%	NM	0.85%	0.09%
Carroll County Trust Company of Carrollton, Missouri	\$208,040	\$330	0.46%	1.36%	298.79%	3.38%	0.16%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
First State Bank of Purdy	\$209,148	\$1,523	0.99%	1.11%	109.60%	11.46%	0.89%
Bank Northwest	\$210,959	\$206	0.13%	0.90%	406.03%	2.09%	0.17%
Citizens Bank of the Midwest	\$211,092	\$297	0.20%	1.42%	709.09%	26.33%	1.58%
Bank of Grandin	\$214,559	\$408	0.37%	1.13%	57.26%	8.58%	1.12%
First Missouri Bank of SEMO	\$217,179	\$1,271	0.75%	2.06%	272.93%	5.02%	0.59%
Citizens Bank of Eldon	\$221,393	\$1,718	1.10%	1.32%	120.78%	7.30%	0.78%
Exchange Bank of Northeast Missouri	\$222,229	\$4,447	3.09%	1.34%	42.94%	23.27%	2.02%
The Seymour Bank	\$222,777	\$0	0.00%	1.31%	NM	0.89%	0.07%
Community Bank of Marshall	\$227,328	\$9	0.01%	1.38%	NM	0.05%	0.00%
Lamar Bank and Trust Company	\$241,569	\$229	0.14%	1.20%	867.69%	1.15%	0.09%
State Average of Asset Group A	\$133,949	\$346	0.36%	1.31%	282.25%	4.93%	0.38%

Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets							
Community First Bank	\$252,835	\$2,072	1.05%	1.63%	141.55%	13.18%	0.90%
Heritage Community Bank	\$252,871	\$283	0.13%	1.20%	362.02%	3.76%	0.32%
Peoples Bank	\$254,582	\$784	0.49%	1.19%	244.77%	4.00%	0.31%
First Missouri State Bank	\$257,634	\$916	0.45%	1.35%	299.34%	4.27%	0.41%
Goppert Financial Bank	\$257,801	\$0	0.00%	1.03%	NA	0.00%	0.00%
Community First Banking Company	\$258,646	\$0	0.00%	0.99%	943.08%	0.78%	0.08%
Century Bank of the Ozarks	\$262,778	\$3,273	1.54%	1.74%	112.62%	11.85%	1.25%
Putnam County State Bank	\$267,152	\$70	0.03%	1.29%	NM	2.49%	0.03%
United State Bank	\$269,388	\$52	0.03%	1.41%	NM	0.24%	0.02%
O'Bannon Banking Company	\$278,904	\$561	0.26%	0.95%	342.49%	2.37%	0.21%
Commercial Bank	\$286,608	\$247	0.14%	1.22%	241.29%	11.19%	0.31%
Kearney Trust Company	\$291,069	\$294	0.18%	1.46%	799.66%	1.12%	0.10%
Community State Bank of Missouri	\$301,949	\$2,773	1.31%	0.88%	67.22%	8.10%	0.92%
Heritage Bank of the Ozarks	\$315,978	\$1,096	0.45%	1.10%	186.49%	6.06%	0.49%
Midwest Independent BankersBank	\$316,931	\$0	0.00%	2.31%	NA	0.00%	0.00%
Citizens Bank	\$319,752	\$92	0.03%	1.69%	NM	0.62%	0.08%
Bloomsdale Bank	\$325,644	\$864	0.42%	0.93%	220.02%	3.72%	0.27%
Bank of Versailles	\$326,895	\$98	0.03%	1.38%	198.90%	4.23%	0.61%
Community Bank of Raymore	\$334,445	\$118	0.11%	1.20%	NM	NA	0.04%
Farmers and Merchants Bank of St. Clair	\$335,099	\$11	0.00%	1.15%	NM	1.31%	0.00%
St. Johns Bank & Trust Company	\$337,874	\$940	0.37%	1.44%	384.04%	3.00%	0.28%
Exchange Bank of Missouri	\$348,798	\$29	0.01%	1.07%	NM	0.18%	0.02%
Branson Bank	\$351,416	\$30	0.01%	1.10%	NM	0.11%	0.01%
MA Bank	\$354,362	\$478	0.27%	1.40%	167.01%	4.70%	0.41%
Alliance Bank	\$367,405	\$503	0.17%	1.43%	854.27%	1.02%	0.14%
F & C Bank	\$367,752	\$207	0.07%	1.36%	NM	0.51%	0.06%
Ozark Bank	\$373,835	\$0	0.00%	1.26%	NM	0.59%	0.04%
Pony Express Bank	\$383,817	\$0	0.00%	1.24%	NA	1.73%	0.00%
Farmers State Bank	\$384,880	\$418	0.14%	0.61%	387.17%	2.70%	0.12%
Central Bank of Kansas City	\$387,790	\$0	0.00%	1.28%	NA	0.00%	0.00%
Community Bank and Trust	\$388,447	\$250	0.13%	1.00%	296.17%	2.34%	0.16%
Bank of Franklin County	\$392,373	\$89	0.03%	1.13%	108.44%	12.47%	1.11%
New Era Bank	\$411,086	\$40	0.02%	0.94%	NM	0.45%	0.01%
People's Bank of Seneca	\$427,842	\$1,397	0.40%	1.27%	215.53%	5.11%	0.48%
The Missouri Bank	\$429,704	\$96	0.04%	1.28%	NM	0.58%	0.03%
Belgrade State Bank	\$430,233	\$74	0.02%	1.16%	NM	1.30%	0.08%
Verimore Bank	\$446,105	\$31	0.01%	1.28%	NM	0.26%	0.03%
The Callaway Bank	\$475,157	\$1,249	0.34%	1.04%	234.20%	4.44%	0.35%
UNICO Bank	\$477,239	\$3,846	0.94%	0.69%	63.67%	12.23%	0.93%
Connections Bank	\$482,789	\$0	0.00%	1.05%	NA	0.00%	0.00%
Phelps County Bank	\$484,081	\$800	0.23%	1.07%	467.50%	2.28%	0.17%
The Bank of Advance	\$489,778	\$1,794	0.47%	1.43%	207.76%	5.32%	0.56%
State Average of Asset Group B	\$351,422	\$616	0.25%	1.23%	314.38%	3.43%	0.27%

Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)			
Asset Group C - \$501 million to \$1 billion in total assets								
Regional Missouri Bank	\$508,157	\$771	0.20%	1.02%	243.28%	3.08%	0.31%	
Farmers Bank of Northern Missouri	\$510,084	\$843	0.33%	1.49%	295.84%	2.62%	0.25%	
Legends Bank	\$514,016	\$714	0.19%	1.16%	614.57%	1.87%	0.14%	
First Midwest Bank of Dexter	\$527,680	\$654	0.14%	0.98%	679.51%	1.55%	0.12%	
First State Bank of St. Charles, Missouri	\$547,893	\$1,734	0.38%	1.47%	330.45%	2.50%	0.37%	
Bank of Odessa	\$556,082	\$69	0.02%	1.36%	NM	4.87%	0.06%	
United Bank of Union	\$560,325	\$4,504	1.03%	1.44%	138.36%	10.00%	0.82%	
HOME BANK	\$582,079	\$245	0.05%	1.01%	NM	0.44%	0.04%	
The Maries County Bank	\$584,848	\$515	0.17%	1.56%	690.29%	1.86%	0.16%	
First State Bank and Trust Company, Inc.	\$596,048	\$1,406	0.34%	1.15%	316.23%	11.92%	0.36%	
Peoples Savings Bank of Rhineland	\$632,007	\$464	0.09%	1.03%	911.79%	1.32%	0.09%	
Freedom Bank of Southern Missouri	\$633,871	\$1,633	0.33%	0.90%	157.82%	5.72%	0.45%	
West Plains Bank and Trust Company	\$640,018	\$2,457	0.59%	0.85%	144.00%	6.39%	0.38%	
Peoples Community Bank	\$661,354	\$5,066	1.12%	1.11%	90.89%	4.79%	0.84%	
Town & Country Bank	\$665,557	\$938	0.21%	1.30%	574.72%	1.73%	0.15%	
The Bank of Old Monroe	\$725,767	\$17	0.00%	1.43%	NM	0.04%	0.00%	
First Midwest Bank of the Ozarks	\$728,040	\$4,254	0.69%	1.36%	198.73%	8.15%	0.60%	
MRV Banks	\$733,191	\$366	0.06%	1.89%	30.81%	41.37%	5.18%	
CNB St. Louis Bank	\$765,984	\$3,708	0.64%	1.76%	276.00%	6.99%	0.48%	
Peoples Bank & Trust Co.	\$805,690	\$239	0.06%	1.20%	567.34%	1.38%	0.10%	
Blue Ridge Bank and Trust Co.	\$814,293	\$1,092	0.19%	1.51%	726.01%	1.69%	0.15%	
Focus Bank	\$817,675	\$1,246	0.18%	1.04%	569.34%	2.30%	0.28%	
Triad Bank	\$833,840	\$273	0.04%	1.70%	NM	1.88%	0.09%	
Lindell Bank & Trust Company	\$869,294	\$590	0.13%	3.16%	NM	0.81%	0.11%	
HNB National Bank	\$872,446	\$937	0.16%	1.05%	421.19%	1.77%	0.17%	
American Bank of Freedom	\$880,601	\$236	0.03%	1.23%	163.85%	5.78%	0.60%	
Mid-Missouri Bank	\$915,728	\$443	0.07%	1.08%	NM	0.77%	0.07%	
Lead Bank	\$935,184	\$5,863	0.85%	0.63%	73.70%	16.74%	0.71%	
Saint Louis Bank	\$949,779	\$3,973	0.52%	1.33%	253.23%	10.55%	0.98%	
Parkside Financial Bank and Trust	\$951,302	\$0	0.00%	1.65%	NA	0.00%	0.00%	
Mid America Bank	\$958,520	\$1,722	0.24%	1.08%	449.01%	1.74%	0.18%	
M1 Bank	\$963,804	\$0	0.00%	0.80%	NA	0.00%	0.00%	
First Bank of the Lake	\$972,834	\$9,913	1.10%	0.33%	28.24%	13.61%	1.07%	
Sullivan Bank	\$989,522	\$1,663	0.18%	1.20%	588.38%	5.95%	0.49%	
State Average of Asset Group C	\$741,280	\$1,722	0.30%	1.27%	366.68%	5.36%	0.46%	

Source: SNL Financial

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Asset Quality

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group D - Over \$1 billion in total assets							
Midwest Regional Bank	\$1,008,901	\$3,212	0.38%	1.20%	313.08%	3.73%	0.37%
Royal Banks of Missouri	\$1,043,886	\$3,648	0.49%	0.73%	147.93%	14.37%	1.70%
Bank of Washington	\$1,101,979	\$19,398	1.99%	1.53%	76.87%	22.63%	2.91%
Southwest Missouri Bank	\$1,134,843	\$1,051	0.20%	1.09%	352.86%	3.33%	0.15%
BTC Bank	\$1,153,145	\$2,536	0.30%	1.01%	341.07%	3.41%	0.22%
Wood & Huston Bank	\$1,217,898	\$1,769	0.19%	1.37%	713.91%	1.82%	0.17%
Montgomery Bank	\$1,322,032	\$199	0.02%	0.93%	491.70%	2.00%	0.15%
Sterling Bank	\$1,383,381	\$3,398	0.36%	1.49%	407.56%	1.92%	0.25%
The Nodaway Valley Bank	\$1,399,000	\$0	0.00%	1.28%	NM	0.25%	0.02%
OMB Bank	\$1,511,465	\$5,922	0.45%	1.23%	271.39%	4.75%	0.39%
Cass Commercial Bank	\$1,514,367	\$0	0.00%	1.31%	53.87%	11.64%	1.51%
Legacy Bank & Trust Company	\$1,687,753	\$13,379	0.94%	1.13%	119.65%	6.81%	0.80%
Hawthorn Bank	\$1,867,686	\$6,294	0.41%	1.54%	308.20%	4.43%	0.46%
Country Club Bank	\$2,197,073	\$11,635	0.89%	1.22%	137.17%	7.28%	0.61%
Guaranty Bank	\$2,279,684	\$7,633	0.43%	1.18%	272.61%	3.22%	0.36%
OakStar Bank	\$2,291,282	\$11,883	0.61%	1.26%	204.35%	5.59%	0.54%
Academy Bank, N.A.	\$2,602,411	\$21,589	1.07%	1.39%	119.62%	5.80%	0.92%
Midwest BankCentre	\$2,753,012	\$10,736	0.50%	1.32%	259.93%	4.12%	0.42%
The Bank of Missouri	\$2,920,304	\$5,467	0.27%	0.96%	347.96%	2.04%	0.20%
First State Community Bank	\$3,977,265	\$7,088	0.24%	0.92%	335.34%	2.08%	0.20%
Southern Bank	\$4,593,354	\$5,922	0.16%	1.34%	166.07%	7.57%	0.74%
Great Southern Bank	\$5,815,659	\$11,748	0.25%	1.39%	251.65%	3.76%	0.44%
First Bank	\$6,554,829	\$7,847	0.21%	1.12%	336.67%	2.47%	0.19%
Stifel Bank	\$11,965,308	\$0	0.00%	0.36%	NA	0.01%	0.00%
Enterprise Bank & Trust	\$14,487,768	\$50,761	0.47%	1.24%	126.81%	7.68%	0.77%
The Central Trust Bank	\$19,000,390	\$18,364	0.16%	1.35%	645.09%	2.20%	0.15%
State Average of Asset Group D	\$3,799,411	\$8,903	0.42%	1.19%	283.39%	5.19%	0.56%

Source: SNL Financial

Note: Report includes only bank-level data.

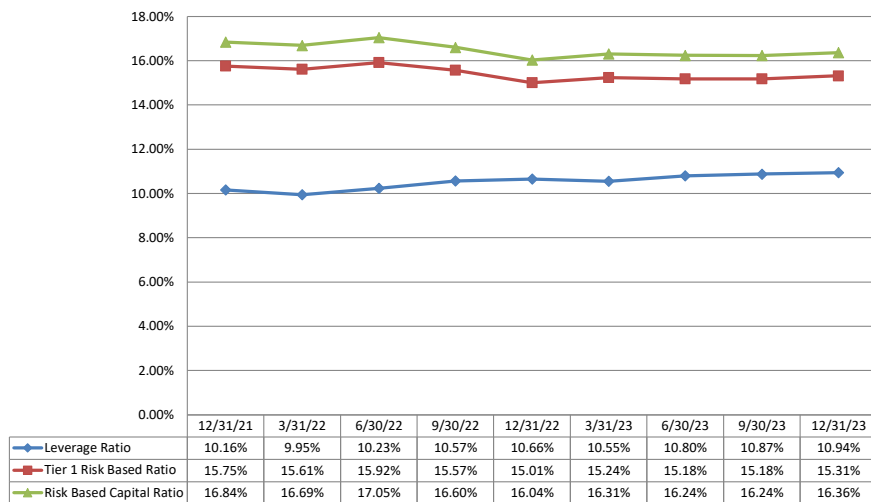
NA = data was not available.

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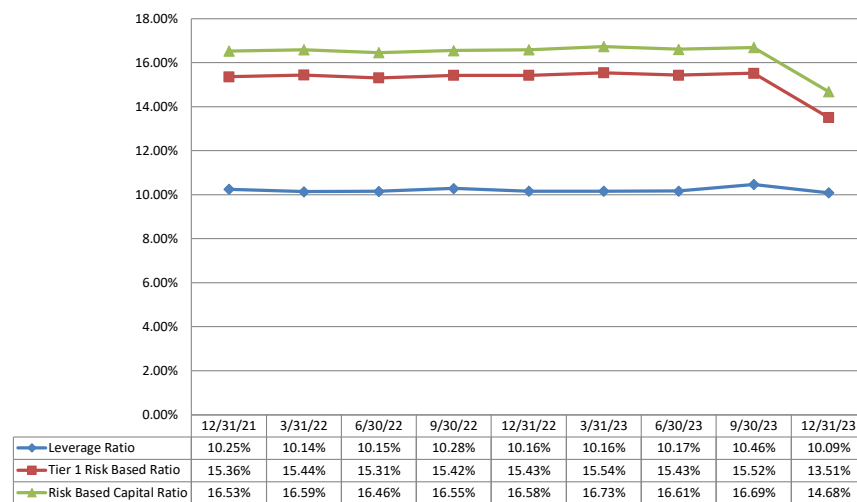
Capital Adequacy

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

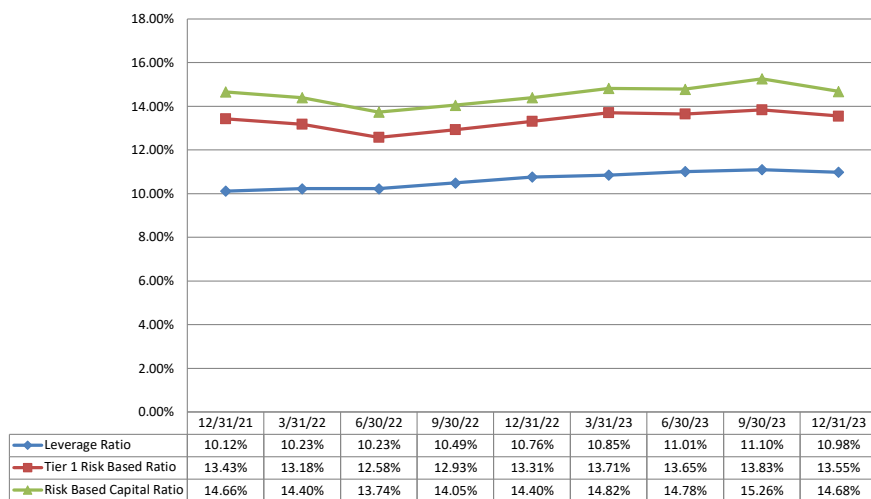
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



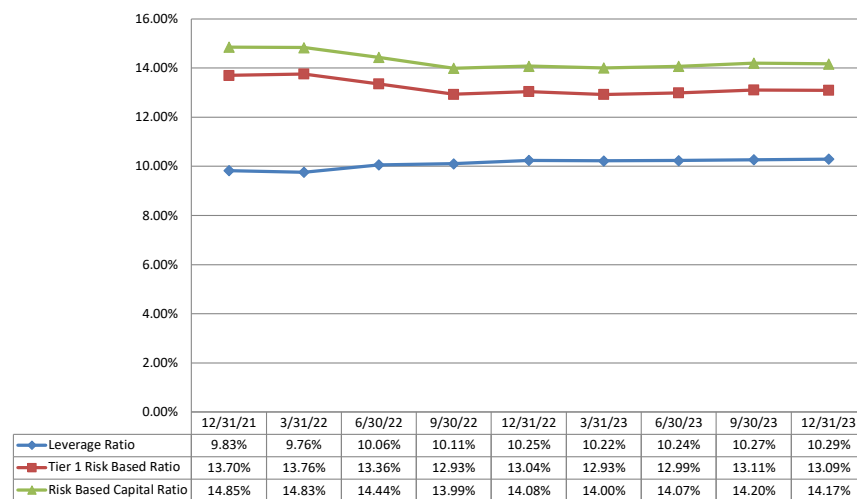
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

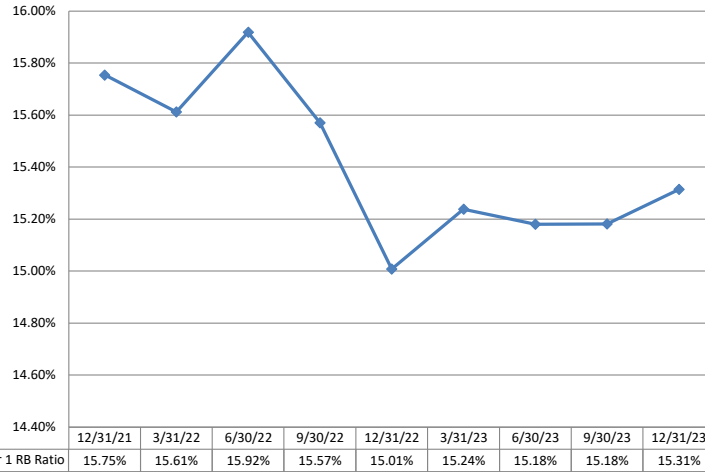
Note: Report includes only bank-level data.

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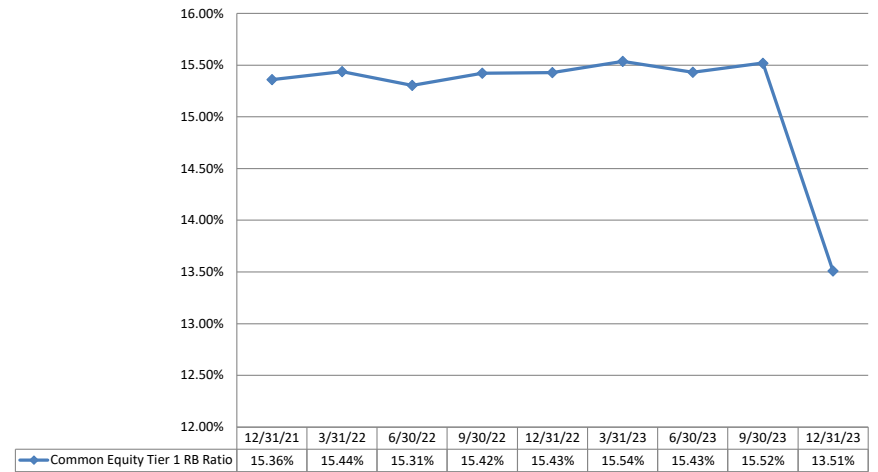
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Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

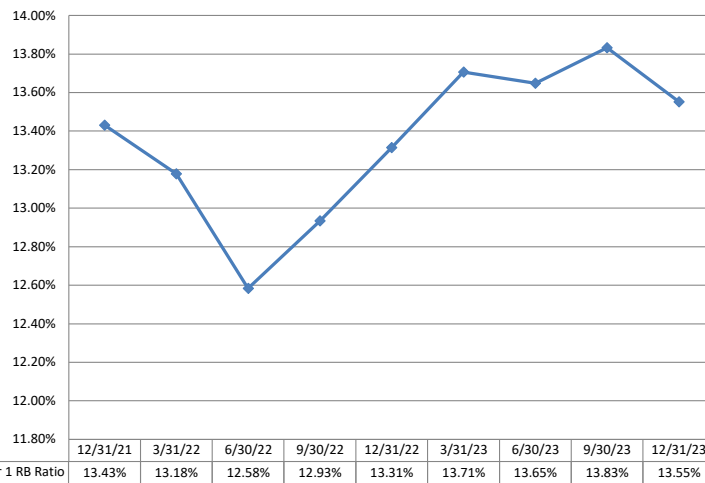
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



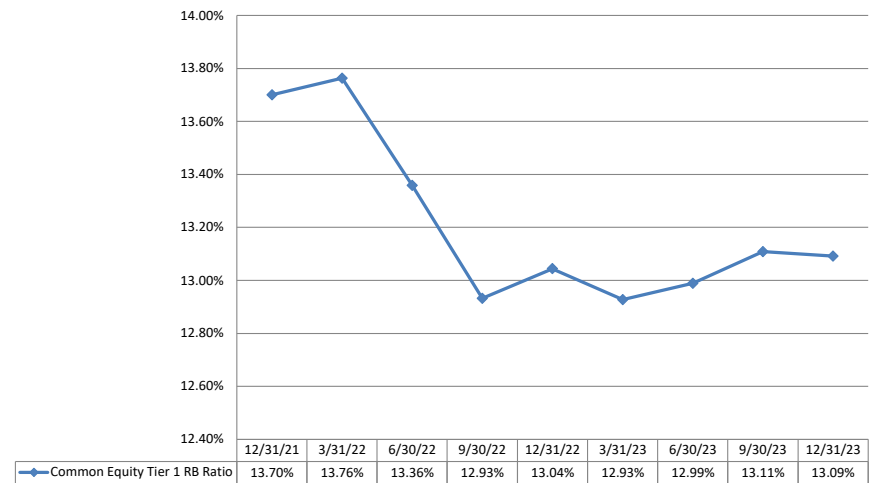
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



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Capital Adequacy

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets								
Bank of New Cambria	\$35,216	\$3,160	\$4,357	\$4,357	12.24%	NA	NA	NA
The State Bank	\$35,248	\$2,765	\$3,778	\$3,778	10.24%	29.32%	30.58%	29.32%
America's Community Bank	\$42,246	\$4,540	\$4,540	\$4,540	10.20%	NA	NA	NA
FMB Bank	\$44,926	\$2,533	\$3,750	\$3,750	8.28%	12.49%	13.18%	12.49%
Community Bank of Memphis	\$50,634	\$6,963	\$7,029	\$7,029	13.76%	NA	NA	NA
First Security Bank	\$53,503	\$4,055	\$4,232	\$4,232	7.87%	13.17%	14.42%	13.17%
Montrose Savings Bank	\$54,001	\$7,554	\$7,876	\$7,876	14.20%	NA	NA	NA
The Bank of Houston	\$60,320	\$7,952	\$7,808	\$7,808	13.27%	NA	NA	NA
Kahoka State Bank	\$61,782	\$5,748	\$5,789	\$5,789	9.45%	NA	NA	NA
Tri-County Trust Company	\$62,872	\$7,485	\$8,357	\$8,357	13.78%	NA	NA	NA
Bank of Iberia	\$66,327	\$5,046	\$5,775	\$5,775	8.67%	14.58%	15.83%	14.58%
Neighbors Bank	\$68,390	\$9,803	\$11,251	\$11,251	16.52%	NA	NA	NA
Peoples Bank of Moniteau County	\$70,435	\$5,754	\$7,326	\$7,326	10.83%	14.95%	16.20%	14.95%
Farmers Bank of Lohman	\$74,497	\$9,828	\$12,551	\$12,551	17.12%	NA	NA	NA
Community Bank of Missouri	\$75,378	\$10,847	\$10,864	\$10,864	14.15%	18.96%	19.85%	18.96%
FarmBank	\$77,771	\$4,505	\$6,141	\$6,141	7.67%	11.52%	12.63%	11.52%
Sherwood Community Bank	\$80,126	\$3,998	\$5,852	\$5,852	7.58%	13.52%	14.52%	13.52%
Bank of Billings	\$83,794	\$10,833	\$8,076	\$8,076	9.86%	NA	NA	NA
Peoples Bank of Altenburg	\$85,212	\$7,432	\$8,446	\$8,446	9.74%	12.42%	13.53%	12.42%
Silex Banking Company	\$88,519	\$12,131	\$13,265	\$13,265	14.39%	NA	NA	NA
United Security Bank	\$90,342	\$8,446	\$10,428	\$10,428	12.00%	NA	NA	NA
Investors Community Bank	\$90,492	\$9,410	\$10,294	\$10,294	11.80%	NA	NA	NA
Paramount Bank	\$94,563	\$9,781	\$5,312	\$5,312	6.25%	8.12%	9.37%	8.12%
The Citizens Bank of Edina	\$97,493	\$11,242	\$11,436	\$11,436	12.23%	NA	NA	NA
Metz Banking Company	\$98,558	\$9,621	\$11,395	\$11,395	11.44%	NA	NA	NA
The Bank of Orrick	\$99,940	\$8,371	\$8,514	\$8,514	9.84%	11.14%	11.53%	11.14%
The Hamilton Bank	\$102,953	\$3,903	\$10,015	\$10,015	10.06%	14.47%	14.90%	14.47%
Bank of Brookfield-Purdin National Association	\$107,461	\$9,688	\$12,364	\$12,364	11.43%	33.45%	34.46%	33.45%
LimeBank	\$107,511	\$19,577	\$18,599	\$18,599	20.46%	NA	NA	NA
Senath State Bank	\$108,603	\$13,999	\$14,536	\$14,536	14.72%	NA	NA	NA
Concordia Bank	\$108,760	\$11,395	\$12,073	\$12,073	11.30%	NA	NA	NA
Community State Bank	\$109,322	\$11,187	\$12,286	\$12,286	12.27%	NA	NA	NA
The First National Bank of Nevada	\$110,842	\$13,368	\$16,913	\$16,913	15.88%	22.79%	23.96%	22.79%
The Bank of Grain Valley	\$111,590	\$21,931	\$22,881	\$22,881	20.33%	NA	NA	NA
TPNB Bank	\$112,162	\$12,006	\$15,323	\$15,323	14.92%	17.34%	18.23%	17.34%
Bank of New Madrid	\$115,489	\$13,842	\$14,676	\$14,676	13.61%	18.30%	19.41%	18.30%
Alton Bank	\$115,694	\$8,053	\$9,557	\$9,557	8.29%	10.82%	11.61%	10.82%
County Bank	\$118,163	\$8,924	\$9,979	\$9,979	8.36%	15.23%	16.49%	15.23%
Security Bank of Southwest Missouri	\$119,204	\$13,427	\$13,493	\$13,493	11.41%	NA	NA	NA
HomePride Bank	\$119,866	\$11,204	\$11,721	\$11,721	9.80%	NA	NA	NA

Source: SNL Financial

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Asset Group A - \$0 to \$250 million in total assets (continued)								
Citizens Bank & Trust	\$122,542	\$8,554	\$12,507	\$12,507	11.00%	NA	NA	NA
Community Bank of El Dorado Springs	\$124,299	\$19,395	\$20,098	\$20,098	15.85%	NA	NA	NA
Citizens Bank of Rogersville	\$125,227	\$11,777	\$13,051	\$13,051	10.71%	NA	NA	NA
Citizens Community Bank	\$126,977	\$14,423	\$15,843	\$15,843	12.56%	NA	NA	NA
First Independent Bank	\$128,452	\$11,843	\$14,393	\$14,393	11.40%	NA	NA	NA
Jonesburg State Bank	\$131,417	\$10,766	\$11,162	\$11,162	8.57%	13.91%	15.16%	13.91%
Kennett Trust Bank	\$132,119	\$11,344	\$13,742	\$13,742	10.29%	NA	NA	NA
Peoples Bank of Wyaconda	\$135,226	\$12,185	\$13,626	\$13,626	10.30%	NA	NA	NA
Preferred Bank	\$135,554	\$4,556	\$11,102	\$11,102	7.58%	21.23%	22.19%	21.23%
Community Bank of Pleasant Hill	\$136,159	\$3,413	\$12,095	\$12,095	9.34%	22.00%	22.45%	22.00%
Northeast Missouri State Bank	\$136,392	\$11,110	\$15,805	\$15,805	12.11%	21.80%	22.94%	21.80%
Bank of Monticello	\$139,381	\$13,949	\$17,045	\$17,045	12.37%	NA	NA	NA
Security Bank of the Ozarks	\$143,007	\$9,089	\$10,719	\$10,719	7.67%	10.55%	11.51%	10.55%
Chillicothe State Bank	\$143,674	\$10,133	\$12,847	\$12,847	9.05%	21.49%	22.75%	21.49%
Bank of Salem	\$144,294	\$9,287	\$11,799	\$11,799	8.45%	13.01%	13.84%	13.01%
Security Bank of Pulaski County	\$144,990	\$9,973	\$11,819	\$11,819	8.61%	12.45%	13.55%	12.45%
Bank of Crocker	\$144,992	\$11,567	\$16,947	\$16,947	11.91%	31.24%	32.49%	31.24%
State Bank of Missouri	\$146,131	\$9,261	\$12,246	\$12,246	8.47%	17.29%	18.42%	17.29%
New Frontier Bank	\$146,821	\$13,514	\$14,630	\$14,630	9.90%	11.79%	12.74%	11.79%
Commercial Trust Company of Fayette	\$151,649	\$14,867	\$16,112	\$16,112	10.25%	NA	NA	NA
1st Advantage Bank	\$152,151	\$16,414	\$16,481	\$16,481	10.52%	NA	NA	NA
Clay County Savings Bank	\$152,422	\$10,422	\$11,944	\$11,944	7.73%	12.20%	13.35%	12.20%
Independent Farmers Bank	\$154,854	\$8,028	\$14,062	\$14,062	8.84%	14.76%	15.70%	14.76%
State Bank of Southwest Missouri	\$156,903	\$9,748	\$10,943	\$10,943	6.95%	10.19%	10.96%	10.19%
Table Rock Community Bank	\$165,568	\$16,069	\$13,570	\$13,570	8.76%	12.71%	13.17%	12.71%
Progressive Ozark Bank	\$166,348	\$15,274	\$15,631	\$15,631	9.42%	12.23%	13.28%	12.23%
The Tipton Latham Bank, National Association	\$166,644	\$14,437	\$19,107	\$19,107	11.31%	NA	NA	NA
Bank 21	\$167,534	\$16,926	\$16,999	\$16,999	10.45%	11.65%	12.90%	11.65%
Community Point Bank	\$173,128	\$12,987	\$15,519	\$15,519	8.95%	11.12%	12.31%	11.12%
Citizens' Bank of Charleston	\$173,663	\$30,979	\$31,644	\$31,644	17.91%	NA	NA	NA
First Community Bank of the Ozarks	\$174,965	\$9,879	\$13,946	\$13,946	8.40%	11.64%	12.74%	11.64%
Adrian Bank	\$177,039	\$14,815	\$20,791	\$20,791	12.06%	20.55%	21.80%	20.55%
The Cornerstone Bank	\$179,557	\$21,229	\$22,341	\$22,341	12.44%	18.38%	19.64%	18.38%
F&M Bank and Trust Company	\$180,174	\$12,359	\$16,768	\$16,768	9.07%	13.99%	15.18%	13.99%
The Citizens-Farmers Bank of Cole Camp	\$181,462	\$24,360	\$25,437	\$25,437	14.29%	NA	NA	NA
Bank Star	\$184,584	\$13,973	\$14,412	\$14,412	7.73%	10.62%	11.87%	10.62%
Citizens Bank	\$190,578	\$17,128	\$17,078	\$17,078	9.05%	11.76%	12.88%	11.76%
Bank of Weston	\$198,790	\$13,863	\$16,823	\$16,823	8.51%	11.89%	13.08%	11.89%
FCNB Bank	\$199,093	\$4,441	\$13,708	\$13,708	7.07%	9.77%	10.64%	9.77%
St. Clair County State Bank	\$200,444	\$25,452	\$25,487	\$25,487	13.02%	NA	NA	NA
First Missouri State Bank of Cape County	\$201,972	\$17,573	\$18,857	\$18,857	9.22%	NA	NA	NA
Alliant Bank	\$203,635	\$19,977	\$20,784	\$20,784	10.09%	14.18%	15.43%	14.18%
Carroll County Trust Company of Carrollton, Missouri	\$208,040	\$9,029	\$18,575	\$18,575	9.11%	NA	NA	NA

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Asset Group A - \$0 to \$250 million in total assets (continued)								
First State Bank of Purdy	\$209,148	\$14,539	\$17,303	\$17,303	8.23%	11.12%	12.22%	11.12%
Bank Northwest	\$210,959	\$20,234	\$21,104	\$21,104	10.11%	NA	NA	NA
Citizens Bank of the Midwest	\$211,092	\$10,767	\$18,442	\$18,442	8.49%	12.20%	13.45%	12.20%
Bank of Grandin	\$214,559	\$29,885	\$30,549	\$30,549	14.47%	NA	NA	NA
First Missouri Bank of SEMO	\$217,179	\$23,566	\$23,646	\$23,646	10.75%	NA	NA	NA
Citizens Bank of Eldon	\$221,393	\$21,467	\$23,348	\$23,348	10.73%	NA	NA	NA
Exchange Bank of Northeast Missouri	\$222,229	\$19,791	\$22,877	\$22,877	10.38%	13.22%	14.35%	13.22%
The Seymour Bank	\$222,777	\$15,049	\$22,775	\$22,775	10.84%	NA	NA	NA
Community Bank of Marshall	\$227,328	\$15,900	\$20,437	\$20,437	9.34%	16.88%	17.99%	16.88%
Lamar Bank and Trust Company	\$241,569	\$18,000	\$24,819	\$24,819	10.61%	NA	NA	NA
State Average of Asset Group A	\$133,949	\$12,128	\$14,115	\$14,115	10.94%	15.31%	16.36%	15.31%

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Asset Group B - \$251 to \$500 million in total assets								
Community First Bank	\$252,835	\$20,688	\$21,120	\$21,120	8.65%	11.26%	12.51%	11.26%
Heritage Community Bank	\$252,871	\$19,370	\$19,113	\$19,113	7.84%	9.31%	10.56%	9.31%
Peoples Bank	\$254,582	\$17,660	\$26,845	\$26,845	10.44%	NA	NA	NA
First Missouri State Bank	\$257,634	\$21,718	\$21,717	\$21,717	8.53%	12.78%	14.03%	12.78%
Goppert Financial Bank	\$257,801	\$24,541	\$24,535	\$24,535	9.70%	NA	NA	NA
Community First Banking Company	\$258,646	\$23,081	\$29,282	\$29,282	11.01%	NA	NA	NA
Century Bank of the Ozarks	\$262,778	\$24,587	\$24,143	\$24,143	9.49%	NA	NA	NA
Putnam County State Bank	\$267,152	\$38,029	\$38,029	\$38,029	14.65%	NA	NA	NA
United State Bank	\$269,388	\$22,080	\$22,685	\$22,685	8.51%	11.17%	12.43%	11.17%
O'Bannon Banking Company	\$278,904	\$22,729	\$25,661	\$25,661	9.33%	NA	NA	NA
Commercial Bank	\$286,608	\$11,059	\$21,741	\$21,741	7.35%	10.30%	11.31%	10.30%
Kearney Trust Company	\$291,069	\$23,845	\$29,094	\$29,094	9.94%	16.86%	18.12%	16.86%
Community State Bank of Missouri	\$301,949	\$32,386	\$34,547	\$34,547	11.83%	NA	NA	NA
Heritage Bank of the Ozarks	\$315,978	\$23,646	\$27,105	\$27,105	8.98%	NA	NA	NA
Midwest Independent BankersBank	\$316,931	\$41,605	\$43,035	\$43,035	14.01%	16.62%	17.88%	16.62%
Citizens Bank	\$319,752	\$38,977	\$39,058	\$39,058	12.29%	12.60%	13.86%	12.60%
Bloomsdale Bank	\$325,644	\$21,425	\$28,273	\$28,273	8.62%	12.30%	13.17%	12.30%
Bank of Versailles	\$326,895	\$43,441	\$43,441	\$43,441	13.51%	NA	NA	NA
Community Bank of Raymore	\$334,445	(\$1,323)	\$30,134	\$30,134	9.10%	18.26%	19.13%	18.26%
Farmers and Merchants Bank of St. Clair	\$335,099	\$32,080	\$37,715	\$37,715	11.01%	16.07%	17.19%	16.07%
St. Johns Bank & Trust Company	\$337,874	\$27,711	\$31,618	\$31,618	9.21%	12.37%	13.63%	12.37%
Exchange Bank of Missouri	\$348,798	\$30,734	\$32,570	\$32,570	9.59%	11.37%	12.43%	11.37%
Branson Bank	\$351,416	\$30,733	\$30,759	\$30,759	8.80%	11.16%	12.41%	11.16%
MA Bank	\$354,362	\$29,472	\$34,721	\$34,721	10.04%	NA	NA	NA
Alliance Bank	\$367,405	\$45,191	\$47,248	\$47,248	12.94%	NA	NA	NA
F & C Bank	\$367,752	\$37,147	\$37,968	\$37,968	10.62%	NA	NA	NA
Ozark Bank	\$373,835	\$22,543	\$29,369	\$29,369	8.48%	13.72%	14.97%	13.72%
Pony Express Bank	\$383,817	\$30,854	\$32,863	\$32,863	9.41%	11.59%	12.84%	11.59%
Farmers State Bank	\$384,880	\$26,333	\$30,892	\$30,892	8.08%	12.28%	13.03%	12.28%
Central Bank of Kansas City	\$387,790	\$49,338	\$47,865	\$47,865	13.09%	16.68%	17.92%	16.68%
Community Bank and Trust	\$388,447	\$27,142	\$32,583	\$32,583	8.20%	24.79%	26.04%	24.79%
Bank of Franklin County	\$392,373	\$31,505	\$36,214	\$36,214	9.12%	NA	NA	NA
New Era Bank	\$411,086	\$50,331	\$50,432	\$50,432	12.41%	NA	NA	NA
People's Bank of Seneca	\$427,842	\$36,542	\$39,802	\$39,802	9.60%	NA	NA	NA
The Missouri Bank	\$429,704	\$44,546	\$50,600	\$50,600	12.11%	NA	NA	NA
Belgrade State Bank	\$430,233	\$32,919	\$39,341	\$39,341	9.29%	13.60%	14.85%	13.60%
Verimore Bank	\$446,105	\$45,055	\$46,177	\$46,177	10.48%	12.34%	13.59%	12.34%
The Callaway Bank	\$475,157	\$39,309	\$44,165	\$44,165	9.20%	NA	NA	NA
UNICO Bank	\$477,239	\$35,738	\$38,671	\$38,671	8.16%	9.95%	11.20%	9.95%
Connections Bank	\$482,789	\$48,277	\$44,369	\$44,369	9.47%	NA	NA	NA
Phelps County Bank	\$484,081	\$32,541	\$43,499	\$43,499	9.26%	13.37%	14.57%	13.37%
The Bank of Advance	\$489,778	\$51,961	\$54,580	\$54,580	11.34%	NA	NA	NA
State Average of Asset Group B	\$351,422	\$31,132	\$34,847	\$34,847	10.09%	13.51%	14.68%	13.51%

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Asset Group C - \$501 million to \$1 billion in total assets								
Regional Missouri Bank	\$508,157	\$50,844	\$54,730	\$54,730	10.97%	NA	NA	NA
Farmers Bank of Northern Missouri	\$510,084	\$49,649	\$63,467	\$63,467	12.36%	NA	NA	NA
Legends Bank	\$514,016	\$83,569	\$85,177	\$85,177	16.68%	NA	NA	NA
First Midwest Bank of Dexter	\$527,680	\$45,655	\$49,403	\$49,403	9.60%	11.36%	12.38%	11.36%
First State Bank of St. Charles, Missouri	\$547,893	\$75,064	\$78,424	\$78,424	14.30%	16.04%	17.29%	16.04%
Bank of Odessa	\$556,082	\$76,313	\$76,313	\$76,313	13.93%	21.52%	22.78%	21.52%
United Bank of Union	\$560,325	\$39,785	\$50,470	\$50,470	9.11%	NA	NA	NA
HOME BANK	\$582,079	\$51,273	\$55,306	\$55,306	9.61%	NA	NA	NA
The Maries County Bank	\$584,848	\$66,881	\$85,509	\$85,509	15.05%	NA	NA	NA
First State Bank and Trust Company, Inc.	\$596,048	\$58,266	\$71,166	\$71,166	12.03%	NA	NA	NA
Peoples Savings Bank of Rhineland	\$632,007	\$52,637	\$55,193	\$55,193	8.99%	10.76%	11.80%	10.76%
Freedom Bank of Southern Missouri	\$633,871	\$55,367	\$57,397	\$57,397	9.08%	NA	NA	NA
West Plains Bank and Trust Company	\$640,018	\$35,250	\$53,088	\$53,088	8.11%	10.84%	11.74%	10.84%
Peoples Community Bank	\$661,354	\$113,703	\$119,357	\$119,357	17.91%	NA	NA	NA
Town & Country Bank	\$665,557	\$60,026	\$77,147	\$77,147	11.36%	18.80%	20.05%	18.80%
The Bank of Old Monroe	\$725,767	\$38,645	\$87,400	\$87,400	11.46%	NA	NA	NA
First Midwest Bank of the Ozarks	\$728,040	\$72,029	\$75,172	\$75,172	10.37%	12.90%	14.15%	12.90%
MRV Banks	\$733,191	\$80,061	\$80,571	\$80,571	11.24%	NA	NA	NA
CNB St. Louis Bank	\$765,984	\$46,224	\$67,159	\$67,159	8.64%	10.84%	12.10%	10.84%
Peoples Bank & Trust Co.	\$805,690	\$56,242	\$78,630	\$78,630	9.97%	12.38%	13.16%	12.38%
Blue Ridge Bank and Trust Co.	\$814,293	\$61,623	\$67,575	\$67,575	8.50%	9.95%	11.20%	9.95%
Focus Bank	\$817,675	\$92,648	\$100,148	\$100,148	12.31%	NA	NA	NA
Triad Bank	\$833,840	\$79,783	\$81,771	\$81,771	10.19%	11.87%	13.13%	11.87%
Lindell Bank & Trust Company	\$869,294	\$134,486	\$130,883	\$130,883	15.22%	NA	NA	NA
HNB National Bank	\$872,446	\$85,619	\$91,639	\$91,639	10.84%	NA	NA	NA
American Bank of Freedom	\$880,601	\$87,622	\$85,817	\$85,817	10.54%	11.59%	12.76%	11.59%
Mid-Missouri Bank	\$915,728	\$79,418	\$82,793	\$82,793	9.05%	12.53%	13.63%	12.53%
Lead Bank	\$935,184	\$134,215	\$94,573	\$94,573	10.01%	24.44%	25.61%	24.44%
Saint Louis Bank	\$949,779	\$78,005	\$82,064	\$82,064	8.73%	9.67%	10.92%	9.67%
Parkside Financial Bank and Trust	\$951,302	\$89,603	\$98,035	\$98,035	9.79%	10.92%	12.17%	10.92%
Mid America Bank	\$958,520	\$105,891	\$96,564	\$96,564	10.93%	NA	NA	NA
M1 Bank	\$963,804	\$91,053	\$95,487	\$95,487	9.30%	NA	NA	NA
First Bank of the Lake	\$972,834	\$77,176	\$75,479	\$75,479	8.33%	16.01%	16.60%	16.01%
Sullivan Bank	\$989,522	\$89,212	\$90,180	\$90,180	8.70%	11.50%	12.76%	11.50%
State Average of Asset Group C	\$741,280	\$73,348	\$79,238	\$79,238	10.98%	13.55%	14.68%	13.55%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

December 31, 2023

Run Date: February 20, 2024

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets								
Midwest Regional Bank	\$1,008,901	\$94,709	\$95,093	\$95,093	9.39%	10.18%	11.31%	10.18%
Royal Banks of Missouri	\$1,043,886	\$137,488	\$121,296	\$121,296	12.01%	14.03%	14.69%	14.03%
Bank of Washington	\$1,101,979	\$126,764	\$128,625	\$128,625	11.84%	NA	NA	NA
Southwest Missouri Bank	\$1,134,843	\$56,484	\$94,984	\$94,984	8.60%	15.18%	16.18%	15.18%
BTC Bank	\$1,153,145	\$100,586	\$102,996	\$102,996	9.02%	NA	NA	NA
Wood & Huston Bank	\$1,217,898	\$99,207	\$115,896	\$115,896	9.83%	11.75%	13.00%	11.75%
Montgomery Bank	\$1,322,032	\$116,124	\$97,213	\$97,213	7.43%	10.28%	11.20%	10.28%
Sterling Bank	\$1,383,381	\$165,632	\$164,313	\$164,313	11.90%	18.69%	19.95%	18.69%
The Nodaway Valley Bank	\$1,399,000	\$95,652	\$155,646	\$155,646	10.83%	15.72%	16.87%	15.72%
OMB Bank	\$1,511,465	\$124,660	\$124,870	\$124,870	8.60%	9.49%	10.70%	9.49%
Cass Commercial Bank	\$1,514,367	\$184,355	\$192,104	\$192,104	12.49%	17.88%	19.04%	17.88%
Legacy Bank & Trust Company	\$1,687,753	\$186,011	\$183,091	\$183,091	11.15%	11.14%	12.39%	11.13%
Hawthorn Bank	\$1,867,686	\$174,093	\$199,490	\$199,490	10.31%	12.67%	13.91%	12.67%
Country Club Bank	\$2,197,073	\$180,999	\$211,721	\$211,721	9.83%	13.29%	14.41%	13.29%
Guaranty Bank	\$2,279,684	\$355,506	\$244,506	\$244,506	11.41%	11.58%	12.68%	11.58%
OakStar Bank	\$2,291,282	\$209,599	\$203,803	\$203,803	9.19%	NA	NA	NA
Academy Bank, N.A.	\$2,602,411	\$396,150	\$411,084	\$411,084	15.86%	17.86%	19.11%	17.86%
Midwest BankCentre	\$2,753,012	\$286,435	\$278,706	\$278,706	10.22%	11.39%	12.58%	11.39%
The Bank of Missouri	\$2,920,304	\$328,160	\$307,042	\$307,042	10.63%	13.59%	14.49%	13.59%
First State Community Bank	\$3,977,265	\$440,147	\$419,651	\$419,651	11.28%	12.50%	13.38%	12.50%
Southern Bank	\$4,593,354	\$426,050	\$426,731	\$426,731	9.45%	11.03%	12.28%	11.03%
Great Southern Bank	\$5,815,659	\$629,096	\$664,545	\$664,545	11.57%	13.07%	14.32%	13.07%
First Bank	\$6,554,829	\$459,773	\$604,591	\$604,591	8.89%	13.40%	14.25%	13.40%
Stifel Bank	\$11,965,308	\$721,007	\$788,811	\$788,811	7.16%	11.91%	12.50%	11.91%
Enterprise Bank & Trust	\$14,487,768	\$1,748,265	\$1,493,162	\$1,493,104	10.58%	12.24%	13.19%	12.24%
The Central Trust Bank	\$19,000,390	\$1,597,273	\$1,521,628	\$1,521,628	8.16%	12.24%	13.48%	12.24%
State Average of Asset Group D	\$3,799,411	\$363,086	\$359,677	\$359,675	10.29%	13.09%	14.17%	13.09%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



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