



Bankers' Index

AN ANALYSIS OF KANSAS AND MISSOURI COMMUNITY BANKS





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

Kansas

KANSAS CITY

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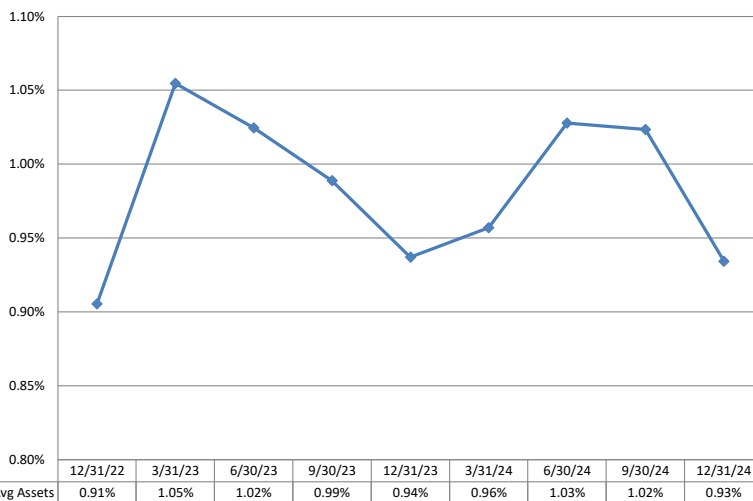
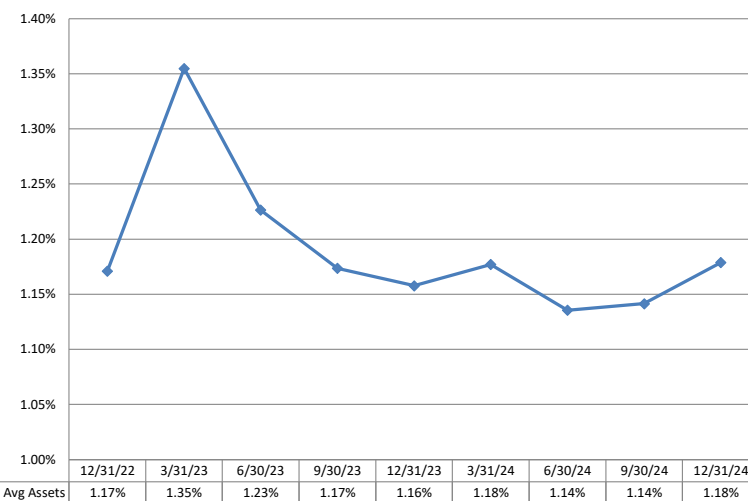
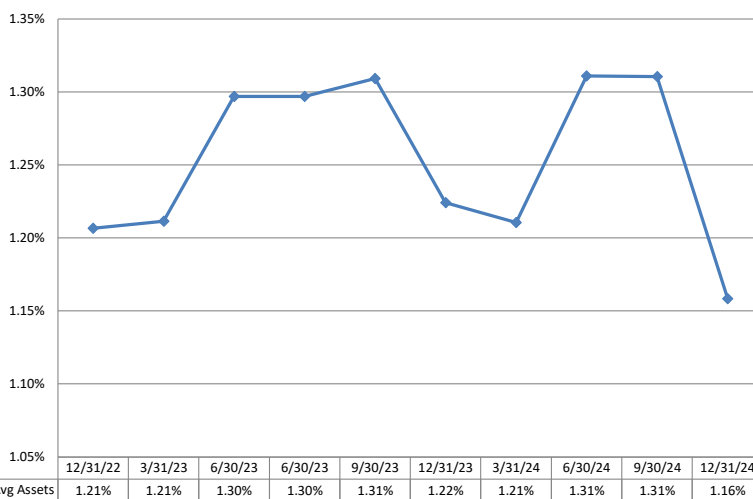
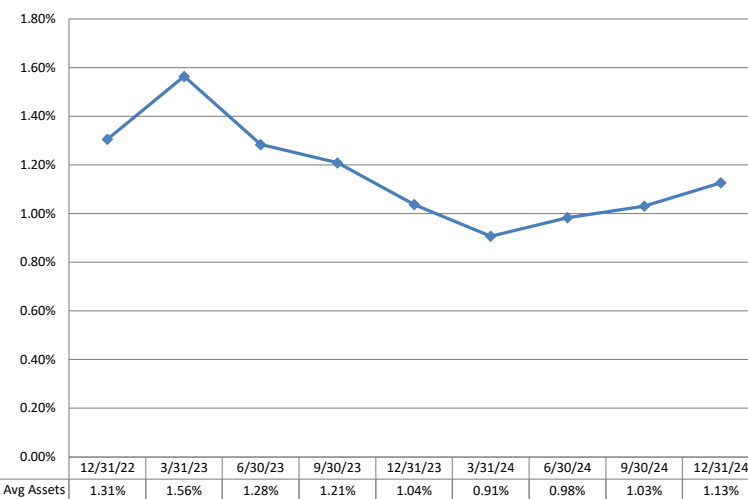
ASSET SIZE DEFINITION

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

Kansas

Performance Analysis

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**
Year-to-Date

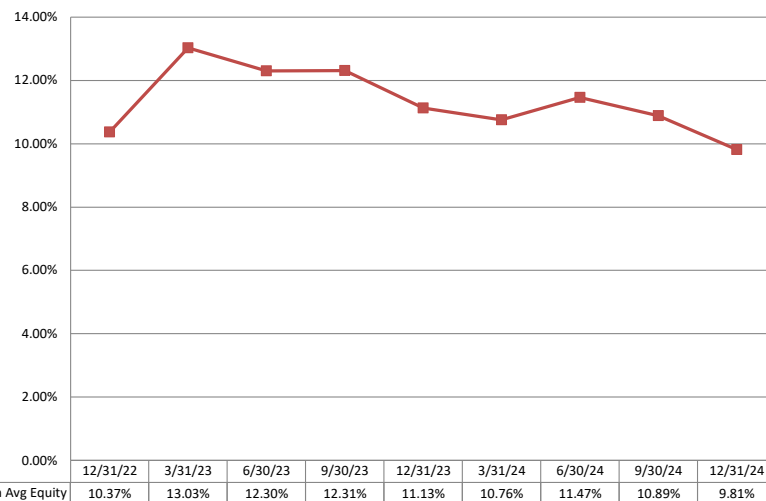
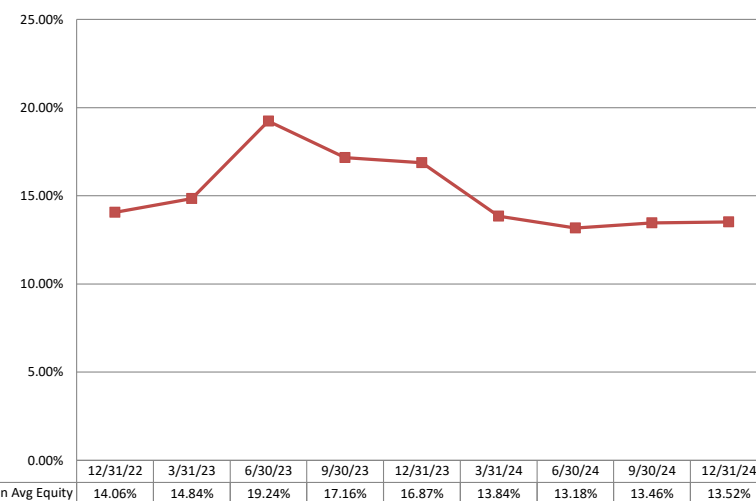
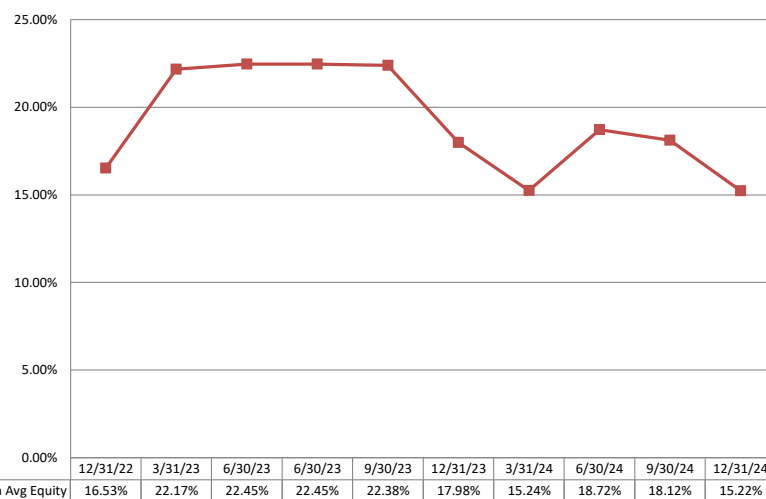
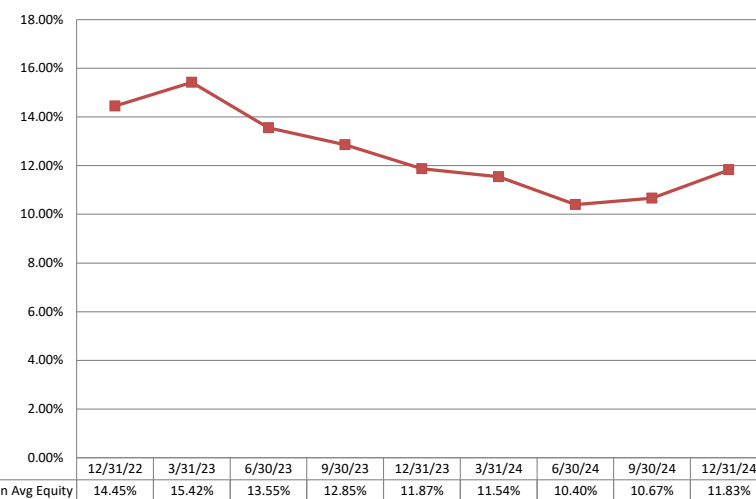
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2024

Run Date: February 14, 2025

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	\$11,258	(\$271)	(9.44%)	(98.46%)	86.32%	\$64	(\$274)	(2.34%)	(24.42%)	85.33%	\$62
Farmers State Bank Dwight	\$16,445	(\$82)	(1.97%)	(16.22%)	153.25%	\$152	\$20	0.12%	0.99%	96.43%	\$79
Prescott State Bank	\$16,466	\$12	0.30%	2.00%	87.69%	\$67	\$51	0.33%	2.15%	87.40%	\$66
The Walton State Bank	\$16,754	(\$48)	(1.11%)	(6.70%)	141.13%	\$61	(\$106)	(0.66%)	(3.62%)	129.44%	\$63
Dickinson County Bank	\$19,889	\$17	0.33%	2.66%	89.67%	\$133	\$343	1.67%	13.85%	58.80%	\$75
Peoples State Bank	\$20,329	\$170	3.34%	14.60%	48.10%	\$62	\$665	3.39%	14.13%	46.90%	\$61
The Bank of Denton	\$23,011	\$4	0.07%	0.41%	75.78%	\$70	\$120	0.48%	3.13%	72.25%	\$58
The Baxter State Bank	\$25,152	\$44	0.74%	3.06%	85.19%	\$94	\$109	0.45%	1.93%	88.90%	\$86
Farmers State Bank Fairview	\$26,626	\$45	0.72%	7.53%	80.28%	\$78	\$144	0.57%	6.10%	82.09%	\$69
The Liberty Savings Association, FSA	\$28,234	(\$25)	(0.35%)	(1.47%)	115.49%	\$116	\$93	0.31%	1.38%	89.45%	\$96
The Marion National Bank	\$29,372	\$50	0.69%	4.40%	68.31%	\$57	\$214	0.74%	4.92%	66.57%	\$56
Marquette Farmers State Bank of Marquette Kansas	\$31,342	\$30	0.38%	2.55%	91.36%	\$65	\$136	0.43%	2.94%	86.97%	\$66
State Bank of Canton	\$32,953	\$71	0.83%	3.80%	66.56%	\$96	\$392	1.14%	5.40%	65.19%	\$94
Vista National Bank & Trust	\$35,402	(\$59)	(0.61%)	(4.40%)	118.24%	\$122	(\$15)	(0.07%)	(0.60%)	102.85%	\$51
Cottonwood Valley Bank	\$37,489	(\$37)	(0.36%)	(4.25%)	107.44%	\$139	\$61	0.15%	1.87%	83.68%	\$88
Union State Bank Olsburg	\$38,388	\$114	1.15%	10.72%	59.38%	\$66	\$402	1.04%	10.07%	63.16%	\$64
Farmers State Bank Phillipsburg	\$38,388	\$35	0.34%	4.06%	75.14%	\$103	\$242	0.60%	7.25%	75.27%	\$105
Ninnescah Valley Bank	\$41,042	\$77	0.75%	10.26%	68.70%	\$104	\$366	0.93%	12.94%	68.34%	\$98
The First State Bank of Ransom	\$46,578	\$51	0.43%	2.49%	77.88%	\$77	\$275	0.58%	3.42%	70.47%	\$69
Bank of Greeley	\$47,657	\$174	1.44%	12.02%	56.90%	\$105	\$688	1.46%	12.36%	56.51%	\$104
The State Exchange Bank	\$50,388	\$12	0.11%	1.38%	92.07%	\$148	\$379	0.87%	11.36%	68.91%	\$93
Security State Bank Wellington	\$50,804	\$48	0.37%	3.09%	87.90%	\$69	\$173	0.33%	2.95%	82.45%	\$63
The Haviland State Bank	\$51,253	\$178	1.43%	11.13%	53.35%	\$89	\$549	1.13%	8.86%	53.09%	\$74
The City State Bank	\$52,728	\$158	1.19%	15.96%	66.73%	\$69	\$574	1.09%	15.05%	69.32%	\$74
Peoples Bank Coldwater	\$54,208	\$78	0.58%	4.62%	81.70%	\$87	\$290	0.55%	4.48%	84.22%	\$93
Elevate Bank, National Association	\$54,993	\$117	0.86%	6.43%	79.71%	\$70	\$440	0.82%	6.19%	81.83%	\$72
Farmers and Merchants Bank of Mound City, Kansas	\$56,955	\$129	0.90%	14.34%	75.31%	\$151	\$542	0.95%	15.62%	72.78%	\$129
The Farmers State Bank of Blue Mound	\$57,676	\$356	2.51%	17.44%	57.08%	\$75	\$707	1.34%	8.89%	72.27%	\$81
Swedish-American State Bank	\$58,389	\$240	1.75%	16.17%	60.93%	\$111	\$785	1.36%	13.85%	63.34%	\$103
Ford County State Bank	\$59,165	\$89	0.62%	8.40%	72.03%	\$101	\$138	0.25%	3.54%	87.14%	\$105
The Farmers State Bank of Bucklin, Kansas	\$59,379	\$207	1.30%	12.25%	51.01%	\$91	\$770	1.30%	12.01%	51.21%	\$87
First National Bank in Frankfort	\$59,450	\$76	0.51%	10.48%	81.18%	\$104	\$283	0.49%	10.49%	81.82%	\$98
The Bank of Holyrood	\$63,428	\$38	0.24%	1.55%	77.40%	\$112	\$871	1.32%	9.13%	54.79%	\$92
Tampa State Bank	\$67,001	\$169	1.02%	34.26%	66.05%	\$86	\$211	0.32%	12.80%	74.64%	\$83
Argentine Federal Savings	\$67,011	\$6	0.04%	0.30%	98.81%	\$81	\$33	0.05%	0.41%	97.69%	\$76
New Century Bank	\$68,291	\$449	2.68%	19.32%	62.46%	\$92	\$1,785	2.95%	19.62%	60.92%	\$87
Kaw Valley State Bank	\$70,022	\$117	0.66%	19.14%	72.10%	\$85	\$664	0.88%	31.68%	68.42%	\$83
Union State Bank Uniontown	\$73,049	\$184	1.01%	13.57%	74.54%	\$146	\$1,025	1.48%	19.72%	68.44%	\$123
The Farmers State Bank Holton	\$73,930	(\$35)	(0.18%)	(1.63%)	63.44%	\$69	\$657	0.86%	8.14%	64.59%	\$76
Howard State Bank	\$74,609	\$239	1.36%	17.71%	70.41%	\$66	\$1,259	1.76%	25.32%	59.27%	\$59
The First National Bank of Dighton	\$74,797	\$94	0.49%	3.21%	71.00%	\$90	\$534	0.69%	4.67%	67.64%	\$79
Citizens State Bank and Trust Company Council Grove	\$76,082	\$315	1.65%	18.54%	65.11%	\$69	\$1,225	1.67%	19.68%	64.51%	\$62
First National Bank of Spearville	\$78,640	\$201	1.24%	10.50%	63.64%	\$131	\$685	1.22%	9.06%	54.90%	\$94
Farmers State Bank Wathena	\$79,452	\$119	0.55%	8.57%	83.35%	\$153	\$699	0.87%	13.61%	76.07%	\$124
The Citizens State Bank of Cheney, Kansas	\$79,835	\$381	1.87%	23.53%	53.12%	\$96	\$1,569	1.95%	25.90%	53.91%	\$90
Integrity Bank	\$81,513	\$338	1.57%	18.49%	63.49%	\$77	\$801	1.04%	12.04%	74.43%	\$76
FNB Washington	\$85,028	\$295	1.35%	5.66%	59.00%	\$90	\$1,314	1.54%	6.47%	53.43%	\$76

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Asset Group A - \$0 to \$250 million in total assets											
The First State Bank Ness City	\$85,585	(\$12)	(0.05%)	(0.60%)	95.13%	\$178	\$640	0.73%	8.22%	67.47%	\$115
Stock Exchange Bank	\$86,114	\$139	0.65%	8.64%	74.72%	\$116	\$715	0.85%	11.61%	69.47%	\$99
Small Business Bank	\$87,130	(\$2,551)	(11.45%)	(107.74%)	330.77%	\$164	(\$4,342)	(4.70%)	(45.90%)	289.90%	\$155
The First National Bank of Hope	\$87,488	\$54	0.25%	3.27%	90.05%	\$94	\$236	0.28%	3.69%	89.50%	\$90
Kansas State Bank Overbrook	\$89,795	\$243	1.06%	10.44%	64.49%	\$93	\$974	1.08%	11.08%	59.85%	\$85
CBW Bank	\$91,787	\$611	2.54%	10.47%	76.16%	\$112	\$1,174	1.38%	5.16%	85.71%	\$88
Johnson State Bank	\$92,921	\$24	0.10%	0.82%	92.12%	\$78	(\$462)	(0.50%)	(4.10%)	89.18%	\$77
Bison State Bank	\$93,025	(\$49)	(0.21%)	(2.11%)	95.21%	\$94	(\$507)	(0.60%)	(6.13%)	90.88%	\$81
Citizens State Bank and Trust Company Hiawatha	\$95,880	\$587	2.43%	13.98%	54.48%	\$74	\$1,871	1.97%	11.63%	59.98%	\$79
The First Security Bank	\$96,195	\$135	0.56%	6.04%	84.68%	\$75	\$468	0.51%	5.68%	87.49%	\$77
First National Bank in Fredonia	\$98,610	\$148	0.57%	5.86%	80.53%	\$103	\$1,127	1.13%	11.65%	64.73%	\$83
The Bank of Protection	\$98,711	\$316	1.36%	10.14%	58.77%	\$108	\$1,458	1.55%	12.38%	49.87%	\$85
First National Bank of Kansas	\$100,469	(\$34)	(0.14%)	(5.54%)	101.12%	\$103	\$294	0.30%	17.89%	84.23%	\$89
Exchange State Bank	\$100,964	\$255	1.01%	9.99%	62.65%	\$88	\$841	0.87%	8.47%	65.75%	\$85
The Baldwin State Bank	\$101,087	\$159	0.62%	6.29%	79.27%	\$93	\$695	0.68%	7.23%	75.80%	\$80
The Lyndon State Bank	\$102,285	\$153	0.62%	7.15%	86.69%	\$114	\$518	0.52%	6.24%	87.56%	\$112
Home Savings Bank	\$107,414	\$114	0.43%	2.59%	76.25%	\$136	\$748	0.72%	4.32%	71.50%	\$119
Community Bank of Wichita, Inc.	\$107,643	\$288	1.08%	13.47%	67.58%	\$100	\$1,005	0.93%	12.04%	70.25%	\$105
First Bank of Beloit	\$111,319	\$203	0.73%	7.28%	71.35%	\$107	\$702	0.64%	6.60%	73.17%	\$106
The Bank of Commerce and Trust Company	\$111,451	\$138	0.51%	10.23%	79.26%	\$81	\$682	0.61%	13.59%	77.10%	\$82
Bendena State Bank	\$111,900	\$389	1.41%	18.61%	53.42%	\$78	\$1,489	1.37%	19.16%	52.17%	\$73
Conway Bank	\$112,041	\$94	0.33%	4.32%	87.32%	\$95	\$496	0.45%	5.94%	82.43%	\$87
First Federal Savings and Loan Bank	\$113,991	\$1,001	3.61%	29.70%	19.01%	\$58	\$4,127	3.76%	29.65%	18.06%	\$61
State Bank of Bern	\$113,994	\$106	0.37%	2.31%	57.25%	\$119	\$1,352	1.19%	7.63%	49.63%	\$98
The Riley State Bank of Riley Kansas	\$116,105	\$203	0.70%	7.24%	73.15%	\$99	\$1,170	1.02%	10.86%	67.47%	\$79
The First State Bank of Healy	\$118,442	\$320	1.08%	8.88%	54.09%	\$166	\$1,372	1.23%	9.77%	51.27%	\$156
Wilson State Bank	\$119,369	\$380	1.24%	17.82%	64.77%	\$87	\$1,154	0.96%	14.68%	71.19%	\$92
The Stockgrowers State Bank	\$120,167	\$437	1.43%	13.59%	53.46%	\$91	\$1,759	1.53%	14.36%	52.44%	\$83
Prairie Bank of Kansas	\$128,362	\$261	0.80%	9.47%	72.99%	\$84	\$719	0.55%	6.86%	78.05%	\$85
The Elk State Bank	\$133,267	\$138	0.41%	6.30%	84.75%	\$108	\$564	0.42%	6.47%	79.84%	\$95
First Commerce Bank	\$134,168	\$565	1.62%	16.05%	53.69%	\$142	\$2,138	1.45%	15.74%	56.00%	\$153
State Bank of Downs	\$137,828	\$350	0.98%	7.71%	68.77%	\$138	\$2,326	1.71%	13.02%	53.66%	\$111
Citizens State Bank	\$138,853	\$272	0.81%	6.51%	68.82%	\$83	\$906	0.66%	5.56%	71.70%	\$90
Heritage Bank	\$142,302	\$187	0.56%	5.68%	65.94%	\$110	\$1,483	1.20%	11.77%	59.48%	\$101
American Bank of Baxter Springs	\$146,991	\$330	0.94%	9.18%	75.09%	\$84	\$1,739	1.24%	12.81%	68.86%	\$81
Fidelity State Bank and Trust Company	\$148,254	\$366	0.93%	11.05%	69.28%	\$89	\$1,951	1.24%	15.55%	65.33%	\$81
Flint Hills Bank	\$149,626	\$346	0.86%	10.49%	66.55%	\$82	\$1,423	0.88%	11.79%	64.91%	\$82
First National Bank in Cimarron	\$150,046	\$258	0.71%	16.85%	75.55%	\$138	\$1,712	1.20%	31.80%	67.15%	\$111
Bank of Prairie Village	\$150,349	\$510	1.33%	13.13%	64.90%	\$139	\$2,361	1.59%	15.70%	56.70%	\$120
Garden Plain State Bank	\$151,275	\$659	1.72%	11.74%	45.88%	\$101	\$2,860	1.91%	13.57%	43.24%	\$84
First Bank Sterling	\$151,485	\$523	1.36%	12.01%	61.84%	\$78	\$1,101	0.74%	6.54%	74.13%	\$90
The Farmers State Bank McPherson	\$156,502	\$252	0.63%	10.65%	72.84%	\$91	\$1,353	0.85%	15.32%	68.71%	\$95
Kendall Bank	\$159,171	\$338	0.87%	8.57%	73.04%	\$113	\$1,092	0.72%	7.13%	77.91%	\$111
The First National Bank of Scott City	\$160,590	\$668	1.69%	14.47%	49.23%	\$92	\$2,931	1.86%	16.98%	48.05%	\$90
Farmers National Bank	\$161,833	\$83	0.21%	1.04%	65.85%	\$91	\$1,652	1.03%	5.28%	55.04%	\$84
Home Bank and Trust Company	\$165,933	\$536	1.29%	16.48%	67.33%	\$103	\$2,478	1.52%	19.76%	62.51%	\$84
The Community Bank	\$166,845	\$469	1.16%	11.62%	63.49%	\$82	\$1,773	1.08%	11.85%	65.39%	\$78
The Farmers State Bank of Aliceville, Kansas	\$169,339	\$234	0.55%	2.93%	78.98%	\$206	\$1,769	1.05%	5.66%	65.94%	\$184

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Asset Group A - \$0 to \$250 million in total assets											
Impact Bank	\$169,426	\$382	0.90%	15.51%	63.70%	\$82	\$1,567	0.95%	16.26%	64.67%	\$93
Southwind Bank	\$172,164	\$391	0.85%	15.03%	60.69%	\$97	\$2,345	1.27%	24.06%	59.90%	\$103
Solomon State Bank	\$172,477	\$1,061	2.47%	12.54%	36.72%	\$87	\$3,646	2.11%	10.84%	44.64%	\$109
TriCentury Bank	\$173,110	\$621	1.45%	12.61%	48.98%	\$113	\$2,558	1.54%	13.48%	46.05%	\$104
The First National Bank of Louisburg	\$175,095	\$381	0.81%	9.80%	69.63%	\$70	\$1,160	0.61%	8.15%	74.57%	\$71
Community Bank	\$175,905	\$888	1.97%	18.36%	44.21%	\$117	\$3,662	2.17%	19.74%	40.75%	\$97
The Halstead Bank	\$180,897	\$775	1.73%	19.98%	59.18%	\$98	\$2,147	1.24%	14.79%	67.29%	\$98
Lyons Federal Bank	\$181,881	\$573	1.33%	9.73%	59.96%	\$86	\$1,968	1.20%	8.69%	61.40%	\$88
Stockgrowers State Bank	\$182,619	\$437	0.99%	9.74%	67.13%	\$121	\$1,571	0.90%	9.21%	69.18%	\$113
Farmers Bank & Trust Atwood	\$185,490	\$452	1.11%	18.17%	63.58%	\$77	\$1,608	1.06%	17.43%	66.15%	\$78
Citizens Federal Savings Bank	\$187,947	\$107	0.22%	1.20%	88.79%	\$105	\$228	0.12%	0.65%	93.80%	\$108
Carson Bank	\$189,013	\$544	1.13%	15.72%	66.23%	\$78	\$1,994	1.06%	15.14%	69.88%	\$79
The Fidelity State Bank and Trust Company	\$190,447	\$372	0.76%	3.61%	68.43%	\$136	\$3,058	1.56%	7.68%	52.18%	\$92
Union State Bank Clay Center	\$192,108	\$193	0.39%	5.08%	73.30%	\$93	\$880	0.44%	5.80%	74.99%	\$89
Valley State Bank	\$194,870	\$536	1.08%	10.65%	61.05%	\$71	\$1,469	0.75%	7.65%	69.10%	\$82
The Lyon County State Bank	\$196,750	\$581	1.14%	17.56%	66.65%	\$87	\$2,397	1.21%	19.72%	64.87%	\$83
Kansas State Bank Ottawa	\$201,450	\$1,765	3.88%	48.29%	81.64%	\$69	\$2,883	1.53%	22.41%	73.55%	\$66
Farmers and Drovers Bank	\$209,783	\$1,018	1.91%	8.27%	62.00%	\$118	\$2,443	1.14%	5.10%	62.09%	\$109
Citizens National Bank	\$212,702	\$270	0.49%	7.68%	81.51%	\$73	\$1,059	0.47%	8.14%	80.33%	\$71
Andover State Bank	\$214,873	\$569	1.05%	13.44%	63.68%	\$110	\$1,820	0.89%	11.10%	66.82%	\$112
Bankers' Bank of Kansas	\$216,552	\$439	0.83%	4.98%	79.97%	\$101	\$2,650	1.28%	7.70%	75.32%	\$103
The Farmers State Bank Westmoreland	\$224,481	\$150	0.27%	2.24%	82.21%	\$107	\$1,232	0.55%	4.79%	73.37%	\$81
Patriots Bank	\$236,173	\$1,121	1.85%	23.75%	57.36%	\$86	\$3,452	1.45%	19.39%	64.82%	\$97
Stryv Bank	\$237,955	\$731	1.22%	12.88%	65.03%	\$130	\$2,383	1.03%	10.87%	66.95%	\$116
FirstOak Bank	\$241,279	\$975	1.65%	16.05%	65.81%	\$107	\$4,348	1.83%	18.25%	59.94%	\$96
State Average of Asset Group A	\$109,593	\$262	0.74%	7.60%	74.35%	\$99	\$1,113	0.93%	9.81%	70.98%	\$90

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

December 31, 2024

Run Date: February 14, 2025

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											
KANZA Bank	\$254,786	\$361	0.55%	6.42%	85.26%	\$116	\$1,135	0.42%	5.22%	86.31%	\$108
Vintage Bank Kansas	\$255,174	\$914	1.43%	18.95%	60.51%	\$58	\$2,606	1.06%	13.55%	67.34%	\$60
FNB Bank	\$258,909	\$984	1.50%	18.23%	66.50%	\$91	\$2,601	0.99%	12.51%	75.03%	\$97
Fusion Bank	\$263,958	\$1,047	1.88%	15.13%	46.71%	\$109	\$4,500	1.92%	17.43%	48.05%	\$111
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$264,141	\$534	0.79%	13.34%	70.98%	\$69	\$2,227	0.83%	15.19%	71.11%	\$73
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$266,075	\$811	1.22%	12.22%	63.72%	\$73	\$3,468	1.35%	14.06%	59.17%	\$68
First Heritage Bank	\$267,555	\$850	1.19%	21.12%	63.79%	\$114	\$3,222	1.21%	21.45%	62.04%	\$113
SJN Bank of Kansas	\$275,264	\$877	1.30%	15.21%	56.22%	\$110	\$1,835	0.70%	8.50%	54.24%	\$101
First Kansas Bank	\$295,049	\$1,070	1.59%	27.57%	48.73%	\$74	\$4,134	1.56%	28.06%	48.81%	\$77
First National Bank and Trust	\$300,266	\$1,112	1.47%	11.83%	64.84%	\$95	\$3,827	1.28%	10.67%	64.95%	\$89
Goppert State Service Bank	\$302,670	\$528	0.71%	7.84%	58.65%	\$83	\$3,031	1.06%	11.57%	59.49%	\$80
The Farmers State Bank of Oakley, Kansas	\$304,379	\$909	1.25%	10.84%	48.56%	\$175	\$3,726	1.34%	11.55%	44.97%	\$156
Grant County Bank	\$306,775	\$1,003	1.31%	11.82%	64.51%	\$84	\$4,005	1.35%	12.29%	63.87%	\$85
Kaw Valley Bank	\$307,100	\$958	1.25%	10.40%	67.65%	\$76	\$4,045	1.30%	11.06%	65.27%	\$76
Centera Bank	\$312,781	\$351	0.45%	7.27%	84.25%	\$114	\$2,410	0.76%	13.95%	76.69%	\$100
The Citizens State Bank Gridley	\$315,647	\$1,075	1.36%	14.28%	58.38%	\$103	\$4,388	1.39%	15.79%	54.14%	\$89
KCB Bank	\$317,522	\$1,042	1.33%	11.57%	65.59%	\$105	\$2,956	0.94%	8.41%	65.16%	\$107
Golden Belt Bank, FSA	\$337,520	\$842	0.98%	9.33%	69.25%	\$107	\$3,838	1.18%	11.14%	66.44%	\$102
Community First National Bank	\$341,145	\$1,415	1.62%	15.38%	59.87%	\$138	\$5,452	1.62%	15.51%	60.98%	\$132
ESB Financial	\$346,551	\$585	0.68%	8.75%	80.44%	\$102	\$2,659	0.79%	10.36%	77.02%	\$92
Bank of Hays	\$355,939	\$979	1.10%	12.85%	55.56%	\$116	\$3,584	1.01%	12.72%	56.51%	\$112
Mutual Savings Association	\$359,372	\$1,480	1.63%	7.07%	52.72%	\$101	\$5,213	1.46%	6.39%	54.36%	\$98
Commercial Bank Parsons	\$359,568	\$888	0.95%	13.65%	71.84%	\$76	\$4,005	1.09%	16.50%	71.52%	\$79
Guaranty State Bank and Trust Company	\$383,116	\$660	0.69%	7.68%	73.17%	\$96	\$2,784	0.75%	8.42%	69.47%	\$90
The Citizens State Bank Marysville	\$415,681	\$1,798	1.76%	23.50%	40.90%	\$111	\$8,053	2.01%	27.14%	39.54%	\$105
Astra Bank	\$421,606	\$626	0.61%	21.00%	81.13%	\$93	\$3,130	0.77%	32.94%	84.28%	\$95
The Union State Bank of Everest	\$427,156	\$1,232	1.15%	13.14%	69.90%	\$86	\$4,151	1.00%	11.42%	71.94%	\$84
The Citizens State Bank Moundridge	\$434,570	\$1,829	1.67%	14.80%	50.50%	\$54	\$6,765	1.56%	14.32%	58.49%	\$77
Bank Of The Plains	\$435,153	\$771	0.72%	7.89%	70.91%	\$94	\$3,172	0.75%	8.37%	71.16%	\$88
Cornerstone Bank	\$450,534	\$1,393	1.27%	14.28%	54.00%	\$129	\$3,463	0.81%	9.11%	69.56%	\$139
Bank of Commerce	\$454,645	\$1,309	1.15%	12.13%	65.84%	\$62	\$5,081	1.12%	12.01%	66.25%	\$62
Silver Lake Bank	\$456,708	\$1,356	1.14%	11.45%	63.93%	\$138	\$4,580	0.98%	10.11%	65.52%	\$128
The Denison State Bank	\$457,811	\$2,441	2.11%	15.89%	55.39%	\$118	\$7,555	1.66%	13.03%	54.75%	\$95
Bank of the Flint Hills	\$460,774	\$1,522	1.36%	16.80%	63.19%	\$83	\$5,786	1.31%	16.44%	63.99%	\$85
Mid-America Bank	\$466,926	\$2,007	1.71%	17.15%	56.37%	\$110	\$6,800	1.56%	15.19%	52.20%	\$92
First State Bank and Trust	\$471,565	\$1,018	0.86%	10.85%	70.11%	\$97	\$3,431	0.74%	9.41%	73.89%	\$98
The Bank	\$476,038	\$2,450	2.13%	16.06%	44.29%	\$112	\$9,347	2.03%	16.72%	43.47%	\$103
Solutions North Bank	\$477,203	\$1,064	0.86%	8.35%	66.59%	\$88	\$2,476	0.62%	5.93%	74.40%	\$83
Great American Bank	\$487,617	\$2,226	1.83%	14.53%	55.32%	\$108	\$9,508	2.18%	16.24%	48.72%	\$95
Citizens Bank of Kansas	\$489,929	\$920	0.70%	15.23%	74.45%	\$81	\$3,034	0.57%	13.13%	78.19%	\$86
The Bank of Tescott	\$491,891	\$1,599	1.29%	10.55%	61.87%	\$107	\$6,166	1.30%	10.53%	59.63%	\$94
State Average of Asset Group B	\$368,953	\$1,142	1.23%	13.47%	62.99%	\$99	\$4,248	1.18%	13.52%	63.39%	\$95

Source: SNL Financial

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Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets											
The First State Bank Norton	\$500,293	\$2,053	1.59%	19.97%	54.23%	\$108	\$7,131	1.40%	18.76%	57.74%	\$111
Labette Bank	\$501,373	\$1,336	1.07%	8.95%	64.06%	\$78	\$4,906	0.98%	8.71%	66.36%	\$79
The Peoples Bank	\$523,664	\$2,322	1.76%	28.01%	59.68%	\$124	\$9,732	1.86%	30.05%	56.51%	\$111
Southwest National Bank	\$535,287	\$1,429	1.06%	11.50%	72.20%	\$78	\$4,818	0.87%	9.75%	74.98%	\$80
First Bank Kansas	\$568,730	\$3,368	2.35%	35.50%	57.18%	\$91	\$15,276	2.71%	42.30%	53.13%	\$94
Farmers & Merchants Bank of Colby	\$569,825	\$1,106	0.79%	7.22%	54.09%	\$144	\$6,027	1.14%	10.14%	45.09%	\$113
Exchange Bank & Trust	\$591,835	\$1,667	1.15%	10.23%	65.90%	\$117	\$7,595	1.33%	12.34%	57.57%	\$89
Outdoor Bank	\$613,523	(\$1,593)	(1.07%)	(10.80%)	66.32%	\$113	\$1,663	0.29%	2.81%	67.39%	\$108
Union State Bank Arkansas City	\$661,174	\$1,854	1.07%	11.02%	69.60%	\$99	\$5,755	0.82%	8.96%	73.19%	\$95
Dream First Bank, National Association	\$689,651	\$2,236	1.32%	14.08%	64.56%	\$103	\$8,281	1.27%	13.71%	64.82%	\$98
Legacy Bank	\$753,740	\$2,542	1.32%	14.72%	56.30%	\$93	\$8,771	1.17%	13.26%	56.05%	\$87
First Option Bank	\$753,837	\$1,612	0.91%	15.61%	72.17%	\$97	\$6,182	0.87%	16.06%	72.73%	\$94
Western State Bank	\$766,839	\$4,398	2.28%	24.77%	39.93%	\$85	\$17,427	2.35%	26.07%	39.06%	\$79
Community National Bank	\$861,251	\$3,329	1.50%	28.42%	54.80%	\$100	\$11,417	1.27%	26.46%	58.34%	\$94
United Bank & Trust	\$889,964	\$2,797	1.25%	12.16%	55.77%	\$98	\$9,937	1.12%	11.24%	57.08%	\$98
Security State Bank Scott City	\$929,763	\$1,883	0.82%	7.80%	51.36%	\$119	\$6,034	0.77%	7.47%	51.56%	\$94
Bank of Labor	\$933,539	\$1,783	0.72%	21.41%	75.69%	\$121	\$9,385	0.95%	35.03%	68.56%	\$110
First Federal Bank of Kansas City	\$982,243	(\$4,607)	(1.84%)	(17.36%)	125.78%	\$86	(\$6,749)	(0.68%)	(6.30%)	104.16%	\$99
GNBank, National Association	\$984,392	\$1,997	0.80%	7.28%	60.96%	\$98	\$8,634	0.87%	8.36%	63.46%	\$99
Farmers Bank & Trust Great Bend	\$985,971	\$5,832	2.23%	11.20%	46.48%	\$112	\$18,843	1.81%	9.28%	47.56%	\$101
State Average of Asset Group C	\$729,845	\$1,867	1.05%	13.08%	63.35%	\$103	\$8,053	1.16%	15.22%	61.77%	\$97
Asset Group D - Over \$1 billion in total assets											
NBKC Bank	\$1,142,781	\$14,773	5.26%	31.17%	59.31%	\$153	\$35,018	3.13%	18.32%	70.69%	\$140
The Bennington State Bank	\$1,175,847	\$5,525	1.92%	21.02%	45.13%	\$77	\$20,419	1.98%	20.77%	42.75%	\$71
The First National Bank of Hutchinson	\$1,197,636	\$2,634	0.89%	9.77%	67.79%	\$102	\$10,503	0.92%	10.02%	67.53%	\$102
CoreFirst Bank & Trust	\$1,237,982	\$2,021	0.64%	11.87%	72.46%	\$86	\$9,551	0.74%	14.72%	75.95%	\$89
Peoples Bank and Trust Company	\$1,246,426	\$3,192	1.02%	13.00%	59.11%	\$94	\$13,978	1.16%	15.30%	58.16%	\$87
Central National Bank	\$1,263,103	\$2,976	0.93%	9.50%	73.54%	\$94	\$10,519	0.82%	8.62%	74.14%	\$91
Armed Forces Bank, National Association	\$1,392,914	\$4,701	1.38%	10.85%	70.53%	\$103	\$19,494	1.45%	11.66%	68.01%	\$99
Landmark National Bank	\$1,569,408	\$3,550	0.90%	8.87%	66.95%	\$89	\$13,622	0.87%	8.80%	67.91%	\$82
Community National Bank & Trust	\$2,233,211	\$4,693	0.82%	10.61%	69.51%	\$77	\$15,213	0.68%	9.12%	73.29%	\$76
KS StateBank	\$2,481,584	\$13,295	2.16%	16.40%	29.68%	\$87	\$36,248	1.48%	11.65%	40.69%	\$103
Emprise Bank	\$2,514,769	\$9,197	1.43%	19.07%	63.21%	\$97	\$31,666	1.23%	17.01%	65.61%	\$94
Fidelity Bank, National Association	\$3,167,804	\$6,992	0.91%	9.25%	69.17%	\$106	\$18,346	0.59%	6.13%	72.92%	\$103
Security Bank of Kansas City	\$3,582,612	\$13,164	1.40%	14.03%	49.79%	\$92	\$44,989	1.17%	12.72%	50.86%	\$91
Equity Bank	\$5,319,635	\$18,373	1.41%	12.85%	59.94%	\$91	\$60,468	1.15%	11.04%	62.59%	\$90
INTRUST Bank, National Association	\$7,057,805	\$16,487	0.88%	16.28%	65.49%	\$109	\$57,174	0.75%	15.33%	68.36%	\$109
CrossFirst Bank	\$7,664,652	\$22,661	1.18%	11.90%	50.86%	\$205	\$82,442	1.09%	11.35%	53.95%	\$207
Capitol Federal Savings Bank	\$9,552,474	\$15,451	0.65%	6.50%	58.15%	\$86	\$50,667	0.53%	5.37%	60.51%	\$81
Capitol Federal Financial, Inc.	\$9,552,628	\$15,431	0.65%	5.98%	58.65%	\$87	\$50,898	0.53%	4.94%	60.87%	\$82
State Average of Asset Group D	\$3,519,626	\$9,729	1.36%	13.27%	60.52%	\$102	\$32,290	1.13%	11.83%	63.04%	\$100

Source: SNL Financial

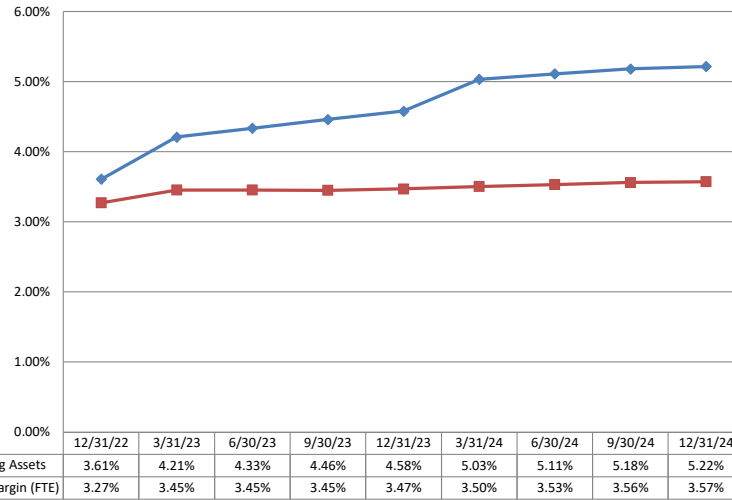
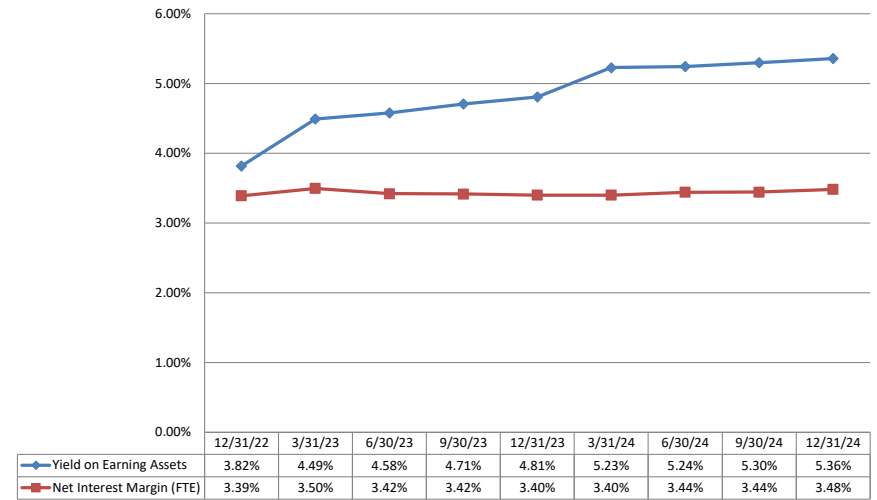
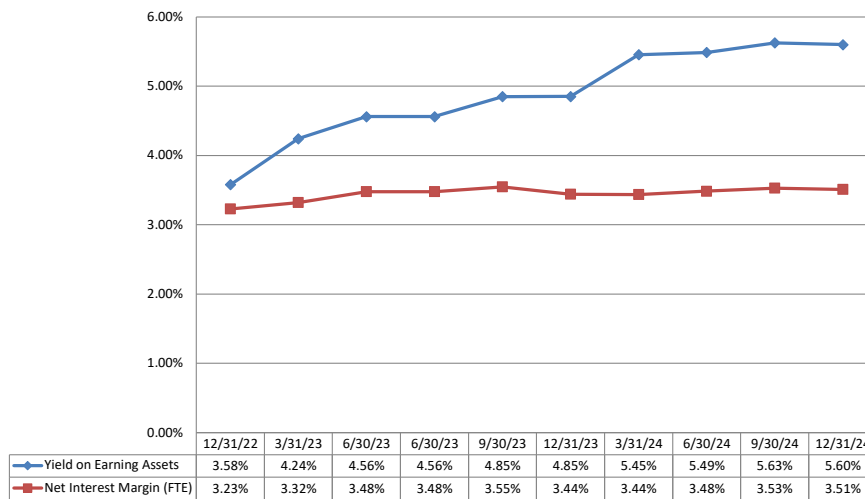
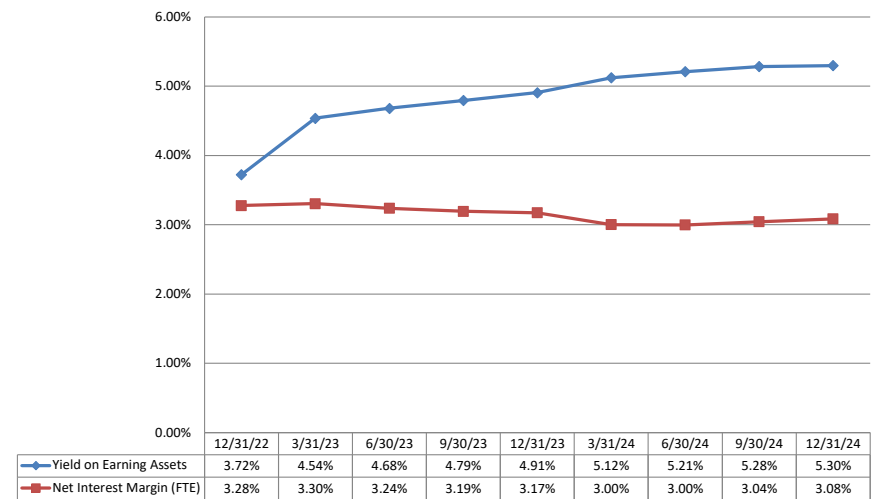
Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**
Year-to-Date

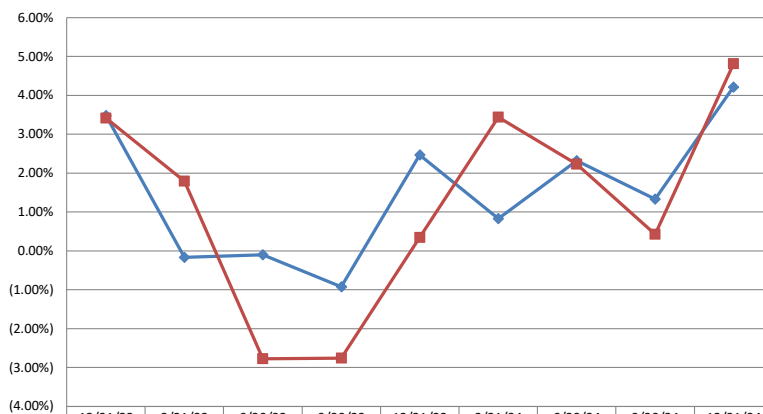
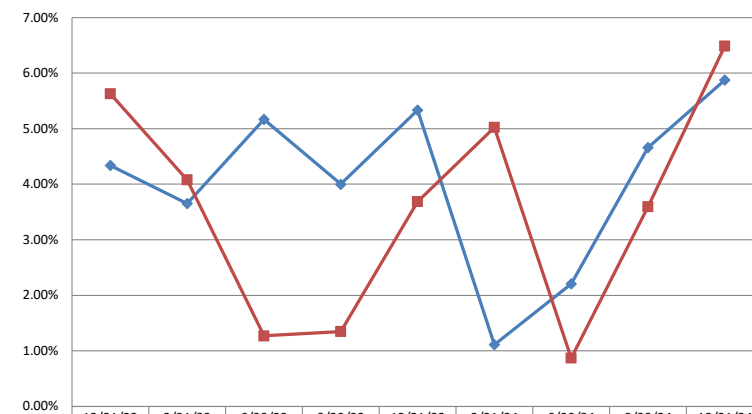
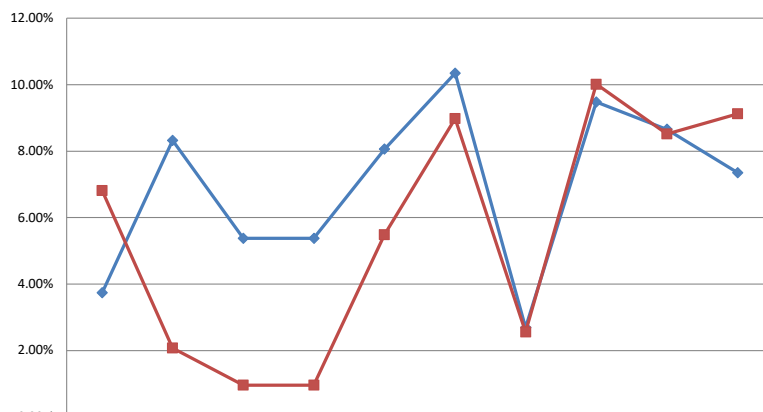
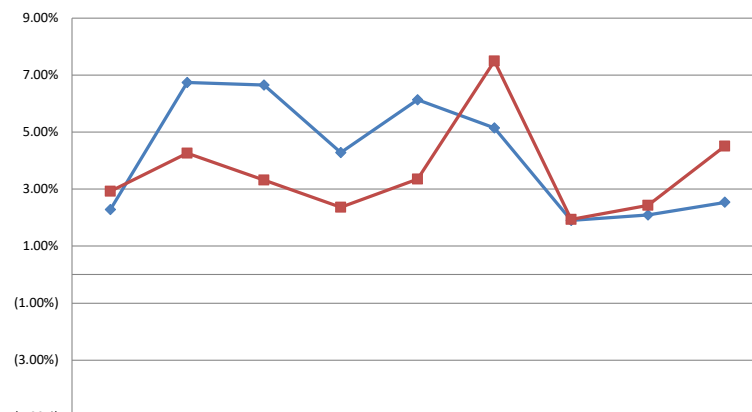
Source: SNL Financial

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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.

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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	\$11,258	\$5,958	\$10,242	58.17%	20.48%	\$3,753	5.13%	1.89%	1.27%	4.09%	1.86%	3.04%
Farmers State Bank Dwight	\$16,445	\$7,372	\$14,391	51.23%	60.81%	\$3,289	4.69%	1.77%	1.42%	3.43%	(4.27%)	(4.94%)
Prescott State Bank	\$16,466	\$7,968	\$13,535	58.87%	49.34%	\$4,117	4.68%	2.01%	1.68%	3.21%	8.31%	10.16%
The Walton State Bank	\$16,754	\$2,913	\$13,684	21.29%	49.83%	\$2,792	5.36%	2.69%	1.86%	3.61%	25.14%	31.49%
Dickinson County Bank	\$19,889	\$13,427	\$16,145	83.17%	32.44%	\$4,972	6.73%	3.40%	2.90%	4.14%	5.93%	5.29%
Peoples State Bank	\$20,329	\$18,082	\$14,841	121.84%	7.07%	\$4,066	7.98%	2.93%	1.81%	6.56%	12.21%	19.92%
The Bank of Denton	\$23,011	\$12,284	\$19,069	64.42%	35.09%	\$5,753	3.57%	1.41%	1.18%	2.53%	(7.17%)	(9.03%)
The Baxter State Bank	\$25,152	\$13,316	\$17,283	77.05%	44.43%	\$3,593	5.64%	1.23%	0.68%	5.01%	1.62%	(1.23%)
Farmers State Bank Fairview	\$26,626	\$13,593	\$19,823	68.57%	45.72%	\$5,325	4.50%	1.88%	1.43%	3.05%	(7.47%)	(5.37%)
The Liberty Savings Association, FSA	\$28,234	\$10,402	\$21,399	48.61%	77.48%	\$7,059	3.76%	1.07%	1.08%	2.96%	(7.42%)	(9.90%)
The Marion National Bank	\$29,372	\$11,313	\$24,425	46.32%	41.64%	\$4,895	4.12%	1.44%	1.12%	3.38%	(4.43%)	(6.62%)
Marquette Farmers State Bank of Marquette Kansas	\$31,342	\$11,717	\$26,538	44.15%	67.50%	\$4,477	4.21%	2.43%	1.96%	2.54%	(0.19%)	1.91%
State Bank of Canton	\$32,953	\$12,680	\$25,351	50.02%	74.74%	\$5,492	4.86%	1.93%	0.92%	3.98%	(1.38%)	(3.45%)
Vista National Bank & Trust	\$35,402	\$20,876	\$25,965	80.40%	53.22%	\$3,540	5.55%	2.31%	1.74%	3.87%	124.36%	86.91%
Cottonwood Valley Bank	\$37,489	\$4,178	\$33,437	12.50%	72.85%	\$6,248	2.92%	1.22%	0.82%	2.52%	(11.62%)	(12.67%)
Union State Bank Olsburg	\$38,388	\$17,060	\$34,175	49.92%	52.08%	\$4,799	4.66%	2.13%	1.57%	3.23%	6.00%	5.67%
Farmers State Bank Phillipsburg	\$38,388	\$21,983	\$30,491	72.10%	26.98%	\$7,678	4.61%	2.33%	1.89%	3.07%	(1.08%)	8.90%
Ninnescah Valley Bank	\$41,042	\$16,070	\$38,230	42.04%	51.04%	\$6,840	4.55%	1.91%	1.07%	3.69%	8.09%	11.62%
The First State Bank of Ransom	\$46,578	\$17,925	\$38,489	46.57%	49.01%	\$6,654	3.83%	2.55%	2.00%	2.28%	(5.15%)	(6.01%)
Bank of Greeley	\$47,657	\$22,808	\$40,863	55.82%	51.64%	\$6,808	4.74%	2.23%	1.62%	3.31%	1.23%	0.08%
The State Exchange Bank	\$50,388	\$16,250	\$46,931	34.63%	40.33%	\$8,398	4.56%	2.02%	1.38%	3.36%	(3.60%)	(3.64%)
Security State Bank Wellington	\$50,804	\$18,965	\$44,675	42.45%	43.95%	\$3,629	4.31%	1.51%	1.20%	3.28%	(6.43%)	(5.50%)
The Haviland State Bank	\$51,253	\$36,195	\$33,793	107.11%	10.12%	\$6,407	6.29%	3.02%	2.38%	4.35%	2.98%	(7.40%)
The City State Bank	\$52,728	\$34,805	\$47,647	73.05%	25.64%	\$5,859	4.54%	1.52%	1.14%	3.56%	0.20%	(2.25%)
Peoples Bank Coldwater	\$54,208	\$29,226	\$46,169	63.30%	22.81%	\$4,928	4.79%	2.45%	2.09%	2.94%	(0.69%)	(0.75%)
Elevate Bank, National Association	\$54,993	\$30,382	\$47,505	63.96%	28.10%	\$2,750	6.51%	1.19%	0.69%	5.90%	4.01%	4.15%
Farmers and Merchants Bank of Mound City, Kansas	\$56,955	\$38,071	\$52,097	73.08%	23.31%	\$8,136	5.44%	2.60%	1.91%	3.64%	2.43%	1.97%
The Farmers State Bank of Blue Mound	\$57,676	\$34,233	\$49,178	69.61%	32.89%	\$3,036	6.54%	2.54%	1.83%	4.93%	16.47%	18.93%
Swedish-American State Bank	\$58,389	\$35,639	\$42,335	84.18%	22.89%	\$7,299	5.58%	2.84%	2.29%	3.54%	(12.74%)	0.96%
Ford County State Bank	\$59,165	\$28,670	\$47,523	60.33%	14.17%	\$8,452	4.50%	2.43%	2.02%	2.53%	11.71%	0.22%
The Farmers State Bank of Bucklin, Kansas	\$59,379	\$33,163	\$52,360	63.34%	40.27%	\$7,422	4.46%	1.55%	0.89%	3.68%	(3.75%)	(5.61%)
First National Bank in Frankfort	\$59,450	\$28,800	\$56,580	50.90%	32.54%	\$7,431	4.62%	2.48%	1.86%	2.87%	(0.04%)	9.51%
The Bank of Holyrood	\$63,428	\$44,969	\$53,665	83.80%	21.23%	\$7,048	5.70%	2.67%	2.05%	3.99%	(7.25%)	0.16%
Tampa State Bank	\$67,001	\$31,276	\$54,610	57.27%	15.62%	\$5,583	4.30%	2.34%	1.70%	2.64%	(2.26%)	8.18%
Argentine Federal Savings	\$67,011	\$43,448	\$50,786	85.55%	20.03%	\$7,446	4.90%	3.20%	2.99%	2.15%	8.83%	5.90%
New Century Bank	\$68,291	\$59,788	\$57,114	104.68%	12.31%	\$3,594	10.08%	3.58%	3.19%	7.33%	29.99%	36.10%
Kaw Valley State Bank	\$70,022	\$28,348	\$66,339	42.73%	22.24%	\$6,366	4.28%	2.43%	1.09%	3.04%	(8.70%)	4.66%
Union State Bank Uniontown	\$73,049	\$49,779	\$65,092	76.47%	22.40%	\$5,619	6.29%	1.93%	1.37%	5.02%	7.40%	5.35%
The Farmers State Bank Holton	\$73,930	\$50,700	\$63,181	80.25%	11.18%	\$6,161	5.35%	2.83%	2.34%	3.26%	1.59%	0.57%
Howard State Bank	\$74,609	\$43,024	\$69,110	62.25%	14.15%	\$4,145	5.30%	2.29%	0.62%	4.56%	(6.03%)	(7.75%)
The First National Bank of Dighton	\$74,797	\$46,448	\$61,186	75.91%	12.35%	\$6,233	4.56%	2.16%	1.48%	3.24%	(1.95%)	(6.23%)
Citizens State Bank and Trust Company Council Grove	\$76,082	\$65,102	\$63,877	101.92%	9.67%	\$3,043	7.83%	2.95%	2.43%	5.46%	8.42%	8.01%
First National Bank of Spearville	\$78,640	\$29,804	\$70,901	42.04%	56.46%	\$13,107	5.34%	2.36%	2.08%	3.40%	4.55%	4.63%
Farmers State Bank Wathena	\$79,452	\$41,656	\$74,278	56.08%	33.06%	\$6,112	4.41%	1.50%	1.12%	3.58%	3.85%	4.25%
The Citizens State Bank of Cheney, Kansas	\$79,835	\$55,003	\$73,479	74.86%	13.08%	\$6,141	5.18%	1.80%	1.00%	4.08%	4.76%	4.44%
Integrity Bank	\$81,513	\$29,182	\$72,991	39.98%	57.13%	\$5,095	4.55%	1.58%	0.68%	3.97%	13.06%	40.23%
FNB Washington	\$85,028	\$40,117	\$56,165	71.43%	15.30%	\$7,730	4.22%	1.33%	1.07%	3.38%	(3.11%)	(8.95%)

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.

Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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)												
The First State Bank Ness City	\$85,585	\$31,716	\$77,673	40.83%	35.76%	\$8,559	4.04%	2.35%	1.88%	2.63%	4.33%	11.43%
Stock Exchange Bank	\$86,114	\$74,177	\$79,458	93.35%	10.62%	\$6,151	6.21%	2.93%	2.45%	3.92%	4.90%	7.43%
Small Business Bank	\$87,130	\$67,264	\$77,808	86.45%	17.02%	\$6,224	4.57%	5.13%	3.00%	1.64%	(9.07%)	(10.73%)
The First National Bank of Hope	\$87,488	\$47,127	\$73,840	63.82%	35.74%	\$4,860	4.99%	2.33%	1.77%	3.35%	6.18%	4.18%
Kansas State Bank Overbrook	\$89,795	\$50,722	\$74,172	68.38%	35.77%	\$6,414	5.43%	2.62%	2.13%	3.62%	3.62%	3.36%
CBW Bank	\$91,787	\$11,564	\$66,770	17.32%	112.00%	\$3,165	4.12%	0.29%	0.03%	4.10%	0.11%	(0.10%)
Johnson State Bank	\$92,921	\$30,797	\$78,299	39.33%	33.37%	\$5,466	4.01%	2.36%	1.70%	2.63%	(0.03%)	1.91%
Bison State Bank	\$93,025	\$66,085	\$83,280	79.35%	24.42%	\$3,445	6.95%	4.32%	2.74%	4.27%	38.09%	49.32%
Citizens State Bank and Trust Company Hiawatha	\$95,880	\$61,760	\$74,515	82.88%	23.65%	\$4,169	4.69%	0.63%	0.49%	4.27%	(3.61%)	(6.64%)
The First Security Bank	\$96,195	\$71,149	\$77,903	91.33%	14.07%	\$4,008	5.80%	2.36%	1.86%	3.99%	6.28%	(0.03%)
First National Bank in Fredonia	\$98,610	\$31,469	\$89,451	35.18%	54.08%	\$6,574	3.95%	1.38%	1.11%	3.07%	(0.79%)	(0.64%)
The Bank of Protection	\$98,711	\$62,099	\$77,214	80.42%	7.56%	\$7,051	6.22%	3.01%	2.37%	4.16%	6.32%	9.65%
First National Bank of Kansas	\$100,469	\$40,494	\$91,056	44.47%	9.26%	\$7,176	4.09%	2.30%	1.91%	2.34%	6.19%	12.61%
Exchange State Bank	\$100,964	\$57,441	\$86,282	66.57%	29.17%	\$5,939	5.22%	2.23%	1.93%	3.42%	6.80%	7.37%
The Baldwin State Bank	\$101,087	\$47,155	\$86,471	54.53%	46.30%	\$6,739	4.32%	2.72%	1.86%	2.56%	2.82%	(0.97%)
The Lyndon State Bank	\$102,285	\$82,133	\$78,059	105.22%	7.32%	\$5,114	6.07%	2.49%	1.96%	4.18%	8.96%	7.63%
Home Savings Bank	\$107,414	\$77,757	\$81,781	95.08%	7.89%	\$7,672	5.51%	2.29%	2.15%	3.69%	3.82%	2.20%
Community Bank of Wichita, Inc.	\$107,643	\$84,496	\$99,018	85.33%	16.19%	\$5,382	6.14%	3.03%	2.28%	4.00%	2.07%	10.27%
First Bank of Beloit	\$111,319	\$73,078	\$92,388	79.10%	10.58%	\$7,951	4.93%	2.70%	1.96%	3.11%	(2.93%)	(0.89%)
The Bank of Commerce and Trust Company	\$111,451	\$52,840	\$104,808	50.42%	27.54%	\$5,573	4.85%	2.49%	2.15%	2.84%	1.65%	1.50%
Bendena State Bank	\$111,900	\$73,267	\$91,269	80.28%	11.40%	\$7,460	4.99%	2.47%	1.78%	3.43%	4.11%	3.57%
Conway Bank	\$112,041	\$86,230	\$95,304	90.48%	14.06%	\$3,863	6.37%	2.09%	1.76%	4.69%	8.28%	19.20%
First Federal Savings and Loan Bank	\$113,991	\$99,260	\$95,377	104.07%	13.81%	\$18,999	8.20%	3.75%	3.58%	4.90%	6.12%	8.06%
State Bank of Bern	\$113,994	\$63,871	\$95,646	66.78%	41.21%	\$8,142	5.15%	3.09%	1.34%	3.72%	3.03%	2.79%
The Riley State Bank of Riley Kansas	\$116,105	\$80,008	\$99,407	80.49%	12.05%	\$5,278	5.27%	2.58%	2.13%	3.36%	3.27%	2.41%
The First State Bank of Healy	\$118,442	\$75,836	\$99,227	76.43%	21.22%	\$16,920	5.09%	3.18%	2.87%	2.72%	14.04%	16.96%
Wilson State Bank	\$119,369	\$84,055	\$103,672	81.08%	8.81%	\$5,426	4.90%	2.00%	1.53%	3.49%	0.44%	(1.49%)
The Stockgrowers State Bank	\$120,167	\$80,219	\$87,263	91.93%	9.90%	\$7,069	5.96%	2.64%	2.30%	3.94%	9.65%	4.26%
Prairie Bank of Kansas	\$128,362	\$80,237	\$114,849	69.86%	19.45%	\$5,835	4.57%	2.29%	1.83%	2.97%	6.82%	10.55%
The Elk State Bank	\$133,267	\$70,117	\$96,827	72.41%	17.43%	\$8,329	4.82%	3.07%	2.52%	2.57%	0.77%	1.10%
First Commerce Bank	\$134,168	\$100,585	\$115,255	87.27%	8.58%	\$10,321	5.03%	2.28%	1.80%	3.39%	(10.31%)	(4.68%)
State Bank of Downs	\$137,828	\$89,664	\$117,710	76.17%	33.82%	\$9,189	5.90%	3.15%	2.29%	3.84%	7.66%	7.63%
Citizens State Bank	\$138,853	\$80,871	\$121,499	66.56%	9.92%	\$6,312	4.96%	2.97%	2.08%	3.11%	(1.46%)	(2.41%)
Heritage Bank	\$142,302	\$124,149	\$119,801	103.63%	11.53%	\$9,487	7.06%	3.78%	3.38%	3.98%	24.95%	36.01%
American Bank of Baxter Springs	\$146,991	\$78,989	\$132,645	59.55%	23.14%	\$5,069	4.54%	0.92%	0.70%	3.94%	4.11%	3.29%
Fidelity State Bank and Trust Company	\$148,254	\$67,817	\$120,222	56.41%	33.59%	\$5,295	4.82%	2.23%	1.57%	3.38%	(7.62%)	(13.67%)
Flint Hills Bank	\$149,626	\$75,011	\$136,661	54.89%	24.62%	\$7,125	3.89%	2.07%	1.62%	2.46%	0.79%	(0.18%)
First National Bank in Cimarron	\$150,046	\$76,136	\$142,236	53.53%	20.82%	\$7,145	4.70%	2.11%	1.33%	3.52%	(0.30%)	(1.46%)
Bank of Prairie Village	\$150,349	\$113,062	\$134,278	84.20%	20.89%	\$11,565	5.79%	3.47%	1.86%	4.01%	4.81%	4.45%
Garden Plain State Bank	\$151,275	\$54,071	\$127,959	42.26%	64.17%	\$7,564	5.14%	1.86%	1.42%	3.91%	9.09%	8.20%
First Bank Sterling	\$151,485	\$91,760	\$109,877	83.51%	23.31%	\$5,611	5.65%	3.00%	2.23%	3.64%	5.24%	(6.31%)
The Farmers State Bank McPherson	\$156,502	\$84,474	\$143,086	59.04%	33.74%	\$7,452	4.80%	2.70%	2.11%	2.97%	(0.71%)	(1.39%)
Kendall Bank	\$159,171	\$154,114	\$133,863	115.13%	1.73%	\$5,489	7.65%	3.83%	3.26%	4.64%	16.36%	15.76%
The First National Bank of Scott City	\$160,590	\$107,230	\$139,017	77.13%	14.38%	\$7,647	5.44%	2.37%	1.77%	3.88%	1.19%	(1.38%)
Farmers National Bank	\$161,833	\$85,601	\$129,331	66.19%	45.93%	\$6,473	4.69%	2.03%	1.49%	3.47%	(2.45%)	0.19%
Home Bank and Trust Company	\$165,933	\$136,671	\$151,321	90.32%	9.32%	\$5,353	6.04%	2.94%	2.26%	3.89%	6.45%	7.04%
The Community Bank	\$166,845	\$89,781	\$149,671	59.99%	31.32%	\$6,952	5.03%	2.35%	1.69%	3.49%	0.98%	(0.03%)
The Farmers State Bank of Aliceville, Kansas	\$169,339	\$121,304	\$136,252	89.03%	12.25%	\$7,697	6.57%	2.93%	2.53%	4.48%	0.55%	(0.83%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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)												
Impact Bank	\$169,426	\$107,709	\$144,172	74.71%	15.32%	\$8,471	5.30%	2.89%	2.39%	3.14%	0.72%	(6.03%)
Southwind Bank	\$172,164	\$85,600	\$155,872	54.92%	16.81%	\$9,061	4.36%	2.22%	1.58%	3.01%	(2.90%)	4.14%
Solomon State Bank	\$172,477	\$142,644	\$133,710	106.68%	14.70%	\$9,582	5.86%	2.81%	2.49%	3.88%	0.78%	(2.04%)
TriCentury Bank	\$173,110	\$140,329	\$96,175	145.91%	16.08%	\$10,819	6.42%	3.21%	2.90%	3.88%	13.10%	9.66%
The First National Bank of Louisburg	\$175,095	\$99,542	\$147,359	67.55%	24.93%	\$6,038	3.77%	2.85%	1.85%	2.12%	(5.95%)	4.12%
Community Bank	\$175,905	\$126,907	\$149,922	84.65%	26.38%	\$8,376	6.18%	2.58%	1.79%	4.54%	7.86%	8.94%
The Halstead Bank	\$180,897	\$134,539	\$160,591	83.78%	6.30%	\$6,461	6.15%	2.86%	2.18%	4.04%	8.90%	6.89%
Lyons Federal Bank	\$181,881	\$119,562	\$154,625	77.32%	21.67%	\$6,736	5.72%	2.63%	2.04%	3.79%	7.69%	7.69%
Stockgrowers State Bank	\$182,619	\$112,155	\$147,712	75.93%	17.97%	\$7,940	5.12%	3.03%	2.72%	2.91%	0.60%	2.04%
Farmers Bank & Trust Atwood	\$185,490	\$78,535	\$175,428	44.77%	36.34%	\$8,431	4.54%	2.34%	2.03%	2.72%	20.13%	21.15%
Citizens Federal Savings Bank	\$187,947	\$133,140	\$136,372	97.63%	24.38%	\$6,961	3.94%	1.81%	1.65%	2.58%	1.87%	(1.02%)
Carson Bank	\$189,013	\$128,540	\$174,280	73.75%	16.71%	\$4,200	5.43%	2.49%	1.91%	3.59%	0.96%	10.96%
The Fidelity State Bank and Trust Company	\$190,447	\$22,229	\$148,490	14.97%	83.89%	\$7,618	3.84%	1.31%	0.83%	3.21%	(1.31%)	(3.94%)
Union State Bank Clay Center	\$192,108	\$119,690	\$160,002	74.81%	8.55%	\$7,389	4.29%	2.26%	2.01%	2.56%	(1.69%)	1.81%
Valley State Bank	\$194,870	\$109,564	\$163,267	67.11%	26.72%	\$5,267	5.03%	2.30%	1.46%	3.57%	1.88%	5.56%
The Lyon County State Bank	\$196,750	\$127,562	\$168,771	75.58%	29.73%	\$5,962	4.47%	1.75%	1.32%	3.32%	2.62%	2.01%
Kansas State Bank Ottawa	\$201,450	\$76,816	\$184,532	41.63%	14.91%	\$6,105	4.00%	2.05%	1.63%	2.53%	5.36%	4.33%
Farmers and Drovers Bank	\$209,783	\$122,074	\$142,293	85.79%	16.26%	\$9,121	4.47%	2.45%	2.14%	2.93%	1.59%	5.34%
Citizens National Bank	\$212,702	\$89,076	\$196,506	45.33%	38.82%	\$4,624	3.72%	1.84%	1.47%	2.46%	1.90%	0.33%
Andover State Bank	\$214,873	\$184,196	\$194,120	94.89%	11.79%	\$8,595	6.05%	3.16%	2.72%	3.45%	11.57%	13.58%
Bankers' Bank of Kansas	\$216,552	\$145,151	\$125,176	115.96%	31.15%	\$4,512	6.84%	4.98%	2.66%	4.52%	1.96%	0.14%
The Farmers State Bank Westmoreland	\$224,481	\$149,901	\$194,873	76.92%	21.87%	\$6,067	4.90%	3.06%	2.39%	2.82%	(0.87%)	2.18%
Patriots Bank	\$236,173	\$184,404	\$205,793	89.61%	9.81%	\$5,904	6.97%	3.14%	2.64%	4.48%	3.32%	3.84%
Stryv Bank	\$237,955	\$204,382	\$213,147	95.89%	9.32%	\$7,436	6.52%	3.40%	2.74%	3.98%	13.33%	13.84%
FirstOak Bank	\$241,279	\$193,314	\$208,603	92.67%	14.86%	\$5,885	6.44%	2.38%	1.60%	4.95%	2.68%	(0.44%)
State Average of Asset Group A	\$109,593	\$67,235	\$92,246	70.42%	27.86%	\$6,530	5.22%	2.43%	1.84%	3.57%	4.22%	4.81%

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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 B - \$251 to \$500 million in total assets												
KANZA Bank	\$254,786	\$183,816	\$223,960	82.08%	16.56%	\$6,886	4.98%	2.74%	2.09%	2.96%	(7.09%)	(1.82%)
Vintage Bank Kansas	\$255,174	\$161,319	\$209,106	77.15%	16.74%	\$4,253	5.46%	2.51%	1.95%	3.71%	5.39%	14.35%
FNB Bank	\$258,909	\$176,553	\$227,584	77.58%	7.71%	\$4,979	5.54%	2.13%	1.65%	4.00%	0.23%	(1.86%)
Fusion Bank	\$263,958	\$117,741	\$220,117	53.49%	42.25%	\$11,476	5.27%	2.57%	1.97%	3.54%	19.00%	22.88%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$264,141	\$154,146	\$199,793	77.15%	14.77%	\$5,391	4.56%	2.89%	2.43%	2.31%	0.34%	2.61%
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$266,075	\$139,932	\$223,223	62.69%	32.58%	\$5,913	4.71%	2.64%	2.06%	2.89%	7.93%	7.73%
First Heritage Bank	\$267,555	\$150,512	\$251,153	59.93%	30.90%	\$8,919	5.55%	3.11%	2.38%	3.22%	7.95%	7.97%
SJN Bank of Kansas	\$275,264	\$163,243	\$201,374	81.06%	7.92%	\$8,096	5.90%	2.78%	2.24%	3.91%	15.81%	2.52%
First Kansas Bank	\$295,049	\$128,444	\$279,986	45.88%	15.18%	\$9,835	4.29%	1.41%	1.31%	3.13%	8.67%	8.95%
First National Bank and Trust	\$300,266	\$204,709	\$238,622	85.79%	12.60%	\$4,692	5.51%	2.60%	1.99%	3.83%	3.11%	(0.48%)
Goppert State Service Bank	\$302,670	\$242,319	\$270,941	89.44%	14.96%	\$5,405	6.31%	2.35%	1.89%	4.55%	11.30%	11.44%
The Farmers State Bank of Oakley, Kansas	\$304,379	\$224,703	\$202,239	111.11%	8.75%	\$21,741	5.95%	3.65%	3.40%	3.15%	11.56%	1.80%
Grant County Bank	\$306,775	\$160,715	\$260,224	61.76%	34.28%	\$5,788	5.13%	2.50%	2.17%	3.20%	(0.11%)	(1.84%)
Kaw Valley Bank	\$307,100	\$244,839	\$257,661	95.02%	11.08%	\$4,265	6.05%	2.29%	1.47%	4.69%	(1.49%)	(2.16%)
Centera Bank	\$312,781	\$150,922	\$292,924	51.52%	19.99%	\$6,800	4.21%	2.08%	1.58%	2.76%	(2.11%)	(1.51%)
The Citizens State Bank Gridley	\$315,647	\$187,778	\$283,048	66.34%	19.15%	\$7,739	5.40%	2.08%	1.47%	4.02%	0.09%	(1.34%)
KCB Bank	\$317,522	\$174,856	\$280,171	62.41%	27.21%	\$7,560	6.05%	3.65%	3.09%	3.27%	6.50%	7.06%
Golden Belt Bank, FSA	\$337,520	\$242,739	\$257,615	94.23%	15.05%	\$6,750	5.18%	2.24%	1.82%	3.49%	9.05%	(1.44%)
Community First National Bank	\$341,145	\$276,266	\$298,028	92.70%	16.91%	\$5,169	5.69%	2.62%	2.23%	3.96%	7.39%	7.68%
ESB Financial	\$346,551	\$226,720	\$301,750	75.14%	14.05%	\$6,080	4.83%	2.58%	2.02%	2.96%	3.41%	1.45%
Bank of Hays	\$355,939	\$210,518	\$306,469	68.69%	19.49%	\$11,482	4.65%	2.63%	1.99%	2.84%	1.29%	1.54%
Mutual Savings Association	\$359,372	\$228,102	\$240,999	94.65%	34.84%	\$6,655	5.93%	2.65%	2.67%	3.91%	1.89%	6.03%
Commercial Bank Parsons	\$359,568	\$169,781	\$333,803	50.86%	21.05%	\$5,367	4.04%	1.59%	1.30%	2.97%	1.48%	1.29%
Guaranty State Bank and Trust Company	\$383,116	\$261,752	\$304,503	85.96%	14.75%	\$5,986	4.97%	2.87%	2.13%	2.86%	1.75%	(2.61%)
The Citizens State Bank Marysville	\$415,681	\$320,709	\$345,999	92.69%	4.52%	\$11,547	5.66%	2.76%	2.41%	3.47%	3.95%	7.57%
Astra Bank	\$421,606	\$225,554	\$396,003	56.96%	19.45%	\$5,856	5.07%	1.97%	1.80%	3.24%	(7.36%)	0.11%
The Union State Bank of Everest	\$427,156	\$307,465	\$358,112	85.86%	8.89%	\$4,967	5.37%	2.41%	1.92%	3.66%	3.74%	5.27%
The Citizens State Bank Moundridge	\$434,570	\$243,525	\$368,208	66.14%	23.47%	\$4,938	4.44%	0.97%	0.74%	3.85%	(1.18%)	(4.23%)
Bank Of The Plains	\$435,153	\$314,730	\$351,555	89.53%	7.98%	\$5,579	5.82%	2.14%	1.76%	4.18%	2.52%	(0.73%)
Cornerstone Bank	\$450,534	\$399,838	\$329,678	121.28%	11.17%	\$15,536	5.55%	4.37%	3.76%	2.12%	5.80%	3.70%
Bank of Commerce	\$454,645	\$297,784	\$403,453	73.81%	12.05%	\$4,786	5.07%	2.24%	1.78%	3.49%	(0.98%)	(1.34%)
Silver Lake Bank	\$456,708	\$338,993	\$375,410	90.30%	12.89%	\$7,366	6.11%	3.24%	2.60%	3.75%	8.45%	12.61%
The Denison State Bank	\$457,811	\$294,701	\$383,025	76.94%	15.73%	\$6,833	5.20%	2.39%	1.93%	3.47%	4.98%	5.46%
Bank of the Flint Hills	\$460,774	\$351,847	\$410,268	85.76%	13.38%	\$6,144	5.97%	2.74%	2.23%	3.87%	4.94%	6.57%
Mid-America Bank	\$466,926	\$361,115	\$346,371	104.26%	17.74%	\$7,914	6.63%	3.64%	3.32%	3.58%	14.36%	27.39%
First State Bank and Trust	\$471,565	\$340,813	\$406,353	83.87%	8.59%	\$4,812	5.18%	1.99%	1.50%	3.78%	4.81%	3.62%
The Bank	\$476,038	\$266,809	\$410,099	65.06%	30.44%	\$8,352	5.38%	2.09%	1.46%	3.98%	1.21%	(1.33%)
Solutions North Bank	\$477,203	\$283,812	\$409,229	69.35%	19.09%	\$7,456	5.54%	2.65%	2.12%	3.64%	53.65%	58.40%
Great American Bank	\$487,617	\$386,570	\$401,420	96.30%	17.41%	\$8,707	7.09%	3.44%	2.81%	4.52%	17.83%	37.70%
Citizens Bank of Kansas	\$489,929	\$240,792	\$447,714	53.78%	17.90%	\$5,103	4.07%	1.98%	1.37%	2.85%	0.80%	0.71%
The Bank of Tescott	\$491,891	\$374,028	\$425,801	87.84%	11.51%	\$8,337	5.30%	2.97%	2.62%	3.09%	10.07%	14.09%
State Average of Asset Group B	\$368,953	\$242,232	\$310,585	78.11%	17.58%	\$7,304	5.36%	2.56%	2.08%	3.48%	5.88%	6.48%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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												
The First State Bank Norton	\$500,293	\$272,494	\$423,390	64.36%	24.12%	\$7,046	5.28%	2.73%	1.99%	3.45%	2.94%	0.37%
Labette Bank	\$501,373	\$324,327	\$417,964	77.60%	15.70%	\$5,278	4.76%	1.98%	1.50%	3.42%	(0.60%)	(2.51%)
The Peoples Bank	\$523,664	\$270,285	\$458,171	58.99%	29.53%	\$6,546	5.32%	2.85%	1.98%	3.50%	5.35%	0.05%
Southwest National Bank	\$535,287	\$462,563	\$448,445	103.15%	8.65%	\$4,779	6.16%	3.09%	2.53%	3.77%	(5.56%)	(7.22%)
First Bank Kansas	\$568,730	\$354,330	\$521,846	67.90%	26.84%	\$4,662	5.01%	1.64%	1.33%	3.80%	4.20%	3.81%
Farmers & Merchants Bank of Colby	\$569,825	\$394,727	\$437,927	90.14%	16.19%	\$14,995	6.26%	3.54%	3.21%	3.31%	11.36%	12.24%
Exchange Bank & Trust	\$591,835	\$392,399	\$519,194	75.58%	22.81%	\$7,307	5.13%	1.55%	1.29%	3.82%	2.13%	1.31%
Outdoor Bank	\$613,523	\$487,379	\$541,623	89.98%	19.05%	\$7,134	7.49%	3.95%	3.19%	4.41%	1.49%	1.73%
Union State Bank Arkansas City	\$661,174	\$423,320	\$553,455	76.49%	12.26%	\$5,603	5.23%	2.73%	1.99%	3.30%	(0.35%)	3.10%
Dream First Bank, National Association	\$689,651	\$543,387	\$622,042	87.36%	17.10%	\$7,184	7.06%	3.33%	2.70%	4.54%	7.05%	9.08%
Legacy Bank	\$753,740	\$602,257	\$617,413	97.55%	12.45%	\$6,229	6.09%	3.19%	2.49%	3.81%	7.03%	6.41%
First Option Bank	\$753,837	\$439,029	\$671,218	65.41%	19.29%	\$6,499	4.57%	2.89%	1.96%	2.48%	6.77%	9.88%
Western State Bank	\$766,839	\$537,772	\$686,598	78.32%	17.11%	\$6,444	6.39%	2.68%	2.04%	4.64%	8.42%	10.94%
Community National Bank	\$861,251	\$406,959	\$796,389	51.10%	31.86%	\$7,555	4.51%	2.34%	2.19%	2.59%	1.58%	9.57%
United Bank & Trust	\$889,964	\$664,403	\$688,452	96.51%	10.59%	\$8,812	5.12%	2.44%	2.07%	3.19%	1.68%	3.50%
Security State Bank Scott City	\$929,763	\$715,225	\$691,360	103.45%	14.26%	\$11,622	6.89%	4.34%	3.96%	3.22%	90.51%	107.76%
Bank of Labor	\$933,539	\$336,039	\$874,113	38.44%	48.42%	\$7,293	4.78%	1.70%	1.31%	3.57%	0.22%	(0.10%)
First Federal Bank of Kansas City	\$982,243	\$766,468	\$677,392	113.15%	11.28%	\$7,330	5.35%	3.42%	3.23%	2.41%	2.30%	6.44%
GNBank, National Association	\$984,392	\$632,387	\$774,374	81.66%	13.82%	\$6,434	5.32%	2.07%	1.83%	3.49%	0.47%	7.67%
Farmers Bank & Trust Great Bend	\$985,971	\$470,744	\$743,379	63.32%	48.54%	\$7,584	5.29%	3.28%	2.56%	3.47%	0.08%	(1.62%)
State Average of Asset Group C	\$729,845	\$474,825	\$608,237	79.02%	20.99%	\$7,317	5.60%	2.79%	2.27%	3.51%	7.35%	9.12%

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

NBKC Bank	\$1,142,781	\$807,067	\$926,816	87.08%	25.36%	\$3,097	5.71%	3.75%	2.10%	3.85%	3.27%	5.77%
The Bennington State Bank	\$1,175,847	\$751,192	\$1,014,626	74.04%	23.46%	\$8,583	4.98%	2.56%	1.85%	3.16%	18.79%	20.60%
The First National Bank of Hutchinson	\$1,197,636	\$903,228	\$1,032,000	87.52%	12.04%	\$6,923	5.36%	4.56%	2.13%	2.93%	8.18%	8.35%
CoreFirst Bank & Trust	\$1,237,982	\$826,974	\$1,028,520	80.40%	13.77%	\$5,180	4.53%	1.79%	1.63%	2.96%	(3.47%)	5.25%
Peoples Bank and Trust Company	\$1,246,426	\$800,268	\$922,292	86.77%	14.80%	\$6,263	5.42%	3.01%	2.56%	3.08%	9.76%	6.31%
Central National Bank	\$1,263,103	\$726,099	\$1,127,095	64.42%	13.90%	\$4,731	5.05%	2.81%	2.18%	3.04%	(2.43%)	(3.68%)
Armed Forces Bank, National Association	\$1,392,914	\$822,540	\$1,200,469	68.52%	29.46%	\$5,527	4.88%	1.86%	1.34%	3.68%	5.36%	5.62%
Landmark National Bank	\$1,569,408	\$1,055,466	\$1,334,919	79.07%	6.71%	\$5,546	5.17%	2.55%	1.57%	3.40%	0.77%	1.00%
Community National Bank & Trust	\$2,233,211	\$1,499,913	\$1,930,155	77.71%	10.36%	\$4,731	5.49%	2.95%	2.77%	3.15%	4.18%	4.39%
KS StateBank	\$2,481,584	\$2,009,749	\$2,043,620	98.34%	19.72%	\$13,635	5.99%	3.94%	3.51%	3.18%	(0.02%)	(2.20%)
Emprise Bank	\$2,514,769	\$1,856,754	\$2,272,930	81.69%	15.91%	\$5,651	5.29%	2.53%	1.91%	3.48%	1.79%	8.75%
Fidelity Bank, National Association	\$3,167,804	\$2,459,248	\$2,565,962	95.84%	5.55%	\$7,249	6.34%	3.69%	2.90%	3.23%	(0.91%)	5.71%
Security Bank of Kansas City	\$3,582,612	\$1,953,828	\$2,891,653	67.57%	30.06%	\$8,312	4.52%	2.57%	1.95%	2.83%	(3.49%)	2.55%
Equity Bank	\$5,319,635	\$3,501,330	\$4,483,349	78.10%	11.69%	\$6,576	6.13%	2.82%	2.24%	4.01%	5.81%	7.72%
INTRUST Bank, National Association	\$7,057,805	\$4,107,704	\$6,486,555	63.33%	11.49%	\$8,757	5.40%	3.44%	2.92%	2.65%	(5.10%)	(4.19%)
CrossFirst Bank	\$7,664,652	\$6,258,263	\$6,723,179	93.08%	16.51%	\$17,033	6.72%	4.45%	3.78%	3.28%	3.93%	3.53%
Capitol Federal Savings Bank	\$9,552,474	\$7,985,106	\$6,285,922	127.03%	10.03%	\$14,856	4.21%	2.78%	2.56%	1.79%	(0.37%)	2.61%
Capitol Federal Financial, Inc.	\$9,552,628	\$7,985,106	\$6,246,868	127.83%	10.12%	\$14,856	4.21%	2.75%	2.56%	1.82%	(0.37%)	3.04%
State Average of Asset Group D	\$3,519,626	\$2,572,769	\$2,806,496	85.46%	15.61%	\$8,195	5.30%	3.05%	2.36%	3.08%	2.54%	4.51%

Source: SNL Financial

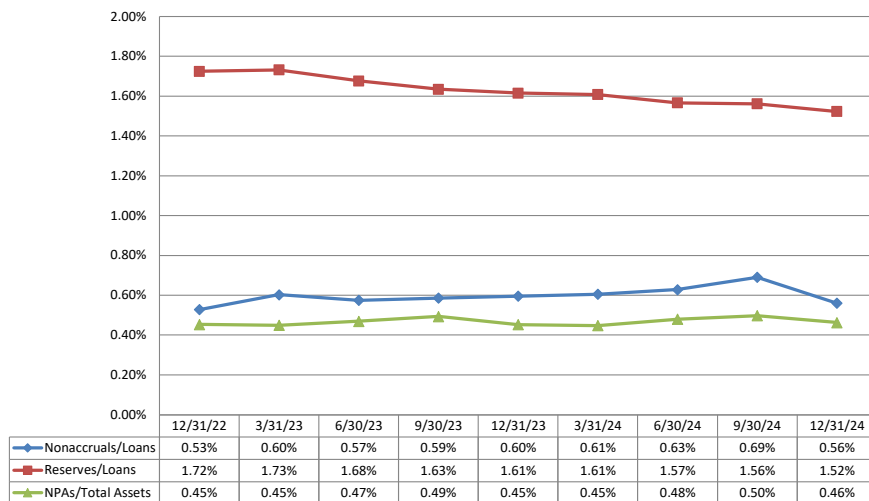
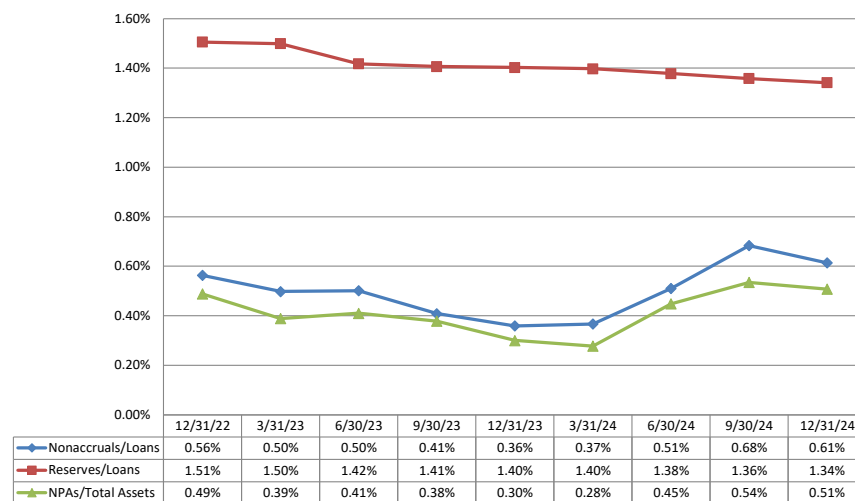
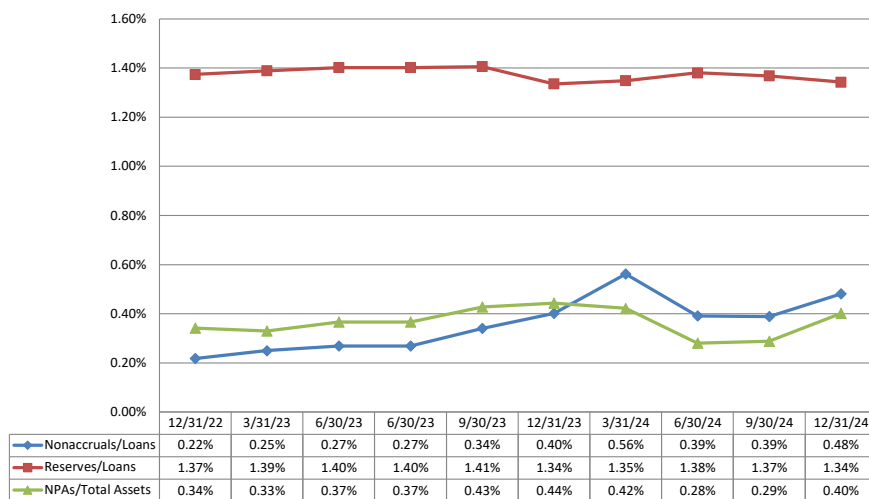
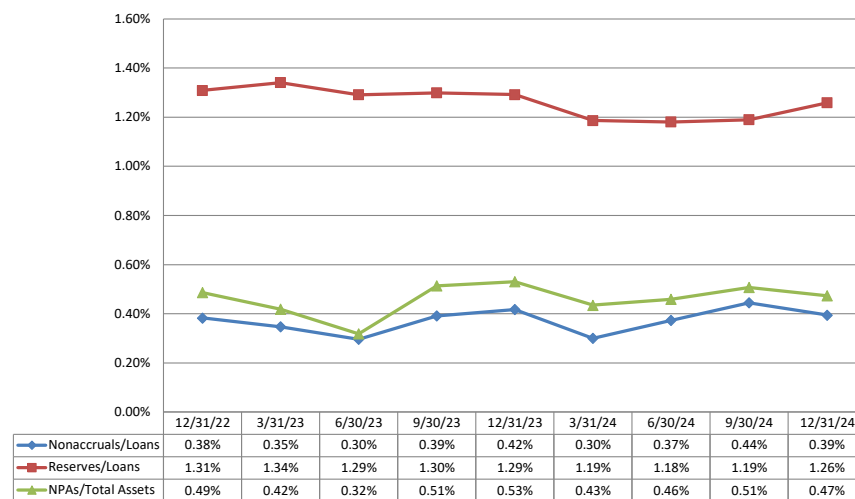
Note: Report includes only bank-level data.

NA = data was not available.

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

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 DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset 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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Asset Quality
December 31, 2024
Run Date: February 14, 2025

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	\$11,258	\$532	8.93%	2.06%	23.12%	47.16%
Farmers State Bank Dwight	\$16,445	\$275	3.73%	1.70%	45.45%	13.06%
Prescott State Bank	\$16,466	\$0	0.00%	1.53%	NA	0.00%
The Walton State Bank	\$16,754	\$105	3.60%	1.03%	28.57%	8.17%
Dickinson County Bank	\$19,889	\$0	0.00%	2.73%	NA	0.00%
Peoples State Bank	\$20,329	\$29	0.16%	0.95%	589.66%	6.79%
The Bank of Denton	\$23,011	\$89	0.72%	1.10%	151.69%	6.42%
The Baxter State Bank	\$25,152	\$231	1.73%	1.43%	82.25%	6.17%
Farmers State Bank Fairview	\$26,626	\$13	0.10%	1.45%	NM	0.50%
The Liberty Savings Association, FSA	\$28,234	\$0	0.00%	0.77%	NA	0.00%
The Marion National Bank	\$29,372	\$0	0.00%	1.56%	NA	0.00%
Marquette Farmers State Bank of Marquette Kansas	\$31,342	\$5	0.04%	3.81%	NM	0.10%
State Bank of Canton	\$32,953	\$0	0.00%	1.02%	NA	0.00%
Vista National Bank & Trust	\$35,402	\$0	0.00%	0.56%	NA	0.00%
Cottonwood Valley Bank	\$37,489	\$0	0.00%	6.29%	NA	0.00%
Union State Bank Olsburg	\$38,388	\$0	0.00%	4.11%	NA	0.00%
Farmers State Bank Phillipsburg	\$38,388	\$145	0.66%	1.83%	88.94%	12.35%
Ninnescah Valley Bank	\$41,042	\$389	2.42%	1.33%	55.01%	13.31%
The First State Bank of Ransom	\$46,578	\$55	0.31%	2.20%	718.18%	0.73%
Bank of Greeley	\$47,657	\$0	0.00%	1.39%	NA	0.05%
The State Exchange Bank	\$50,388	\$74	0.46%	1.56%	343.24%	2.15%
Security State Bank Wellington	\$50,804	\$314	1.66%	2.86%	172.93%	7.42%
The Haviland State Bank	\$51,253	\$0	0.00%	1.04%	NA	0.00%
The City State Bank	\$52,728	\$0	0.00%	0.99%	NA	1.88%
Peoples Bank Coldwater	\$54,208	\$7	0.02%	1.33%	NM	0.11%
Elevate Bank, National Association	\$54,993	\$179	0.59%	1.37%	232.96%	2.83%
Farmers and Merchants Bank of Mound City, Kansas	\$56,955	\$0	0.00%	1.18%	385.47%	3.33%
The Farmers State Bank of Blue Mound	\$57,676	\$14	0.04%	1.14%	NM	0.20%
Swedish-American State Bank	\$58,389	\$0	0.00%	1.21%	NA	0.13%
Ford County State Bank	\$59,165	\$0	0.00%	1.08%	NA	0.00%
The Farmers State Bank of Bucklin, Kansas	\$59,379	\$0	0.00%	1.83%	NA	0.00%
First National Bank in Frankfort	\$59,450	\$253	0.88%	1.45%	164.82%	8.71%
The Bank of Holyrood	\$63,428	\$565	1.26%	1.59%	126.73%	7.65%
Tampa State Bank	\$67,001	\$23	0.07%	1.05%	NM	1.12%
Argentine Federal Savings	\$67,011	\$0	0.00%	0.80%	NA	3.10%
New Century Bank	\$68,291	\$360	0.60%	1.31%	216.94%	3.51%
Kaw Valley State Bank	\$70,022	\$287	1.01%	1.22%	120.56%	16.70%
Union State Bank Uniontown	\$73,049	\$0	0.00%	1.09%	NA	2.08%
The Farmers State Bank Holton	\$73,930	\$1,342	2.65%	1.64%	31.04%	29.36%
Howard State Bank	\$74,609	\$44	0.10%	1.41%	NM	1.49%
The First National Bank of Dighton	\$74,797	\$1,172	2.52%	1.29%	51.11%	9.80%
Citizens State Bank and Trust Company Council Grove	\$76,082	\$0	0.00%	0.98%	NA	0.00%
First National Bank of Spearville	\$78,640	\$0	0.00%	1.67%	NA	0.00%
Farmers State Bank Wathena	\$79,452	\$0	0.00%	3.40%	NA	0.00%
The Citizens State Bank of Cheney, Kansas	\$79,835	\$0	0.00%	1.61%	NA	0.00%
Integrity Bank	\$81,513	\$4	0.01%	1.30%	NM	0.05%
FNB Washington	\$85,028	\$211	0.53%	2.31%	107.05%	3.99%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality

December 31, 2024

Run Date: February 14, 2025

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 First State Bank Ness City	\$85,585	\$0	0.00%	2.88%	359.84%	3.07%
Stock Exchange Bank	\$86,114	\$242	0.33%	1.18%	361.98%	9.11%
Small Business Bank	\$87,130	\$536	0.80%	0.94%	100.32%	6.52%
The First National Bank of Hope	\$87,488	\$2,947	6.25%	1.95%	24.45%	53.69%
Kansas State Bank Overbrook	\$89,795	\$480	0.95%	3.15%	333.13%	4.63%
CBW Bank	\$91,787	\$0	0.00%	1.55%	34.49%	2.18%
Johnson State Bank	\$92,921	\$61	0.20%	4.21%	NM	19.12%
Bison State Bank	\$93,025	\$1,006	1.52%	1.08%	70.78%	15.17%
Citizens State Bank and Trust Company Hiawatha	\$95,880	\$0	0.00%	1.00%	NA	0.00%
The First Security Bank	\$96,195	\$913	1.28%	1.27%	99.23%	10.05%
First National Bank in Fredonia	\$98,610	\$195	0.62%	3.01%	486.15%	1.96%
The Bank of Protection	\$98,711	\$0	0.00%	1.15%	NA	0.34%
First National Bank of Kansas	\$100,469	\$57	0.14%	1.15%	814.04%	2.76%
Exchange State Bank	\$100,964	\$76	0.13%	1.44%	NM	0.68%
The Baldwin State Bank	\$101,087	\$124	0.26%	1.36%	516.94%	1.18%
The Lyndon State Bank	\$102,285	\$0	0.00%	0.98%	NA	5.24%
Home Savings Bank	\$107,414	\$167	0.21%	1.21%	562.28%	0.91%
Community Bank of Wichita, Inc.	\$107,643	\$452	0.53%	1.44%	268.58%	4.76%
First Bank of Beloit	\$111,319	\$0	0.00%	1.50%	NA	0.00%
The Bank of Commerce and Trust Company	\$111,451	\$637	1.21%	0.80%	66.25%	16.55%
Bendena State Bank	\$111,900	\$0	0.00%	1.00%	NA	0.00%
Conway Bank	\$112,041	\$3,340	3.87%	1.20%	30.87%	37.54%
First Federal Savings and Loan Bank	\$113,991	\$2,079	2.09%	1.02%	42.18%	19.22%
State Bank of Bern	\$113,994	\$0	0.00%	1.48%	NA	0.00%
The Riley State Bank of Riley Kansas	\$116,105	\$0	0.00%	1.49%	NA	0.00%
The First State Bank of Healy	\$118,442	\$275	0.36%	1.50%	124.56%	6.01%
Wilson State Bank	\$119,369	\$46	0.05%	1.02%	NM	0.55%
The Stockgrowers State Bank	\$120,167	\$0	0.00%	1.44%	NA	0.00%
Prairie Bank of Kansas	\$128,362	\$0	0.00%	1.00%	125.90%	5.65%
The Elk State Bank	\$133,267	\$6	0.01%	1.36%	NM	0.06%
First Commerce Bank	\$134,168	\$202	0.20%	1.02%	507.43%	2.58%
State Bank of Downs	\$137,828	\$1,844	2.06%	1.17%	28.34%	19.39%
Citizens State Bank	\$138,853	\$0	0.00%	1.17%	238.54%	2.31%
Heritage Bank	\$142,302	\$0	0.00%	1.25%	931.74%	1.13%
American Bank of Baxter Springs	\$146,991	\$0	0.00%	1.73%	NA	0.00%
Fidelity State Bank and Trust Company	\$148,254	\$0	0.00%	1.25%	NA	0.06%
Flint Hills Bank	\$149,626	\$0	0.00%	1.28%	NA	0.00%
First National Bank in Cimarron	\$150,046	\$0	0.00%	1.03%	NA	0.00%
Bank of Prairie Village	\$150,349	\$90	0.08%	0.84%	NM	0.54%
Garden Plain State Bank	\$151,275	\$0	0.00%	1.12%	NA	0.00%
First Bank Sterling	\$151,485	\$244	0.27%	2.19%	824.59%	4.15%
The Farmers State Bank McPherson	\$156,502	\$238	0.28%	1.12%	397.06%	2.51%
Kendall Bank	\$159,171	\$3,495	2.27%	0.94%	41.57%	20.90%
The First National Bank of Scott City	\$160,590	\$369	0.34%	1.15%	333.88%	2.70%
Farmers National Bank	\$161,833	\$510	0.60%	1.77%	297.84%	1.61%
Home Bank and Trust Company	\$165,933	\$24	0.02%	1.19%	NM	0.72%
The Community Bank	\$166,845	\$122	0.14%	1.67%	89.23%	11.67%
The Farmers State Bank of Aliceville, Kansas	\$169,339	\$0	0.00%	1.57%	NA	1.87%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
December 31, 2024
Run Date: February 14, 2025

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)						
Impact Bank	\$169,426	\$2,318	2.15%	1.20%	55.57%	24.03%
Southwind Bank	\$172,164	\$668	0.78%	1.42%	181.89%	6.56%
Solomon State Bank	\$172,477	\$0	0.00%	3.45%	NA	0.21%
TriCentury Bank	\$173,110	\$0	0.00%	1.05%	NA	0.00%
The First National Bank of Louisburg	\$175,095	\$0	0.00%	1.35%	NA	0.00%
Community Bank	\$175,905	\$6	0.00%	1.12%	NM	0.03%
The Halstead Bank	\$180,897	\$15	0.01%	1.16%	NM	0.29%
Lyons Federal Bank	\$181,881	\$176	0.15%	1.29%	475.31%	1.29%
Stockgrowers State Bank	\$182,619	\$0	0.00%	1.03%	NA	0.00%
Farmers Bank & Trust Atwood	\$185,490	\$0	0.00%	1.05%	203.21%	3.92%
Citizens Federal Savings Bank	\$187,947	\$127	0.10%	0.29%	303.15%	0.36%
Carson Bank	\$189,013	\$0	0.00%	1.25%	NA	0.00%
The Fidelity State Bank and Trust Company	\$190,447	\$16	0.07%	3.58%	NM	0.17%
Union State Bank Clay Center	\$192,108	\$0	0.00%	1.20%	NA	0.73%
Valley State Bank	\$194,870	\$567	0.52%	0.84%	162.08%	2.86%
The Lyon County State Bank	\$196,750	\$190	0.15%	1.39%	720.33%	1.72%
Kansas State Bank Ottawa	\$201,450	\$19	0.02%	1.34%	NM	3.22%
Farmers and Drovers Bank	\$209,783	\$537	0.44%	1.11%	232.88%	1.17%
Citizens National Bank	\$212,702	\$0	0.00%	1.86%	NA	0.00%
Andover State Bank	\$214,873	\$0	0.00%	1.28%	414.01%	2.96%
Bankers' Bank of Kansas	\$216,552	\$0	0.00%	2.01%	379.22%	3.33%
The Farmers State Bank Westmoreland	\$224,481	\$1,379	0.92%	1.90%	111.53%	18.63%
Patriots Bank	\$236,173	\$0	0.00%	1.03%	NM	0.58%
Stryv Bank	\$237,955	\$0	0.00%	0.92%	NA	0.00%
FirstOak Bank	\$241,279	\$0	0.00%	0.92%	NA	0.00%
State Average of Asset Group A	\$109,593	\$279	0.56%	1.52%	255.71%	4.93%
						0.46%

Source: SNL Financial

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Asset Quality
December 31, 2024
Run Date: February 14, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
Asset Group B - \$251 to \$500 million in total assets						
KANZA Bank	\$254,786	\$119	0.06%	1.42%	NM	1.07%
Vintage Bank Kansas	\$255,174	\$84	0.05%	1.12%	255.37%	3.63%
FNB Bank	\$258,909	\$5,049	2.86%	1.48%	51.81%	21.84%
Fusion Bank	\$263,958	\$0	0.00%	1.65%	NA	0.00%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$264,141	\$338	0.22%	1.22%	385.66%	3.55%
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$266,075	\$64	0.05%	1.59%	NM	0.28%
First Heritage Bank	\$267,555	\$0	0.00%	1.00%	NA	0.00%
SJN Bank of Kansas	\$275,264	\$654	0.40%	2.06%	142.10%	9.27%
First Kansas Bank	\$295,049	\$0	0.00%	1.44%	NA	0.00%
First National Bank and Trust	\$300,266	\$2,211	1.08%	2.05%	189.87%	9.29%
Goppert State Service Bank	\$302,670	\$6,219	2.57%	1.70%	66.06%	25.62%
The Farmers State Bank of Oakley, Kansas	\$304,379	\$19	0.01%	1.02%	NM	0.15%
Grant County Bank	\$306,775	\$9,881	6.15%	1.87%	30.39%	29.35%
Kaw Valley Bank	\$307,100	\$0	0.00%	1.32%	NA	0.13%
Centera Bank	\$312,781	\$29	0.02%	1.05%	NM	0.16%
The Citizens State Bank Gridley	\$315,647	\$277	0.15%	1.14%	770.04%	1.17%
KCB Bank	\$317,522	\$216	0.12%	1.51%	325.56%	2.60%
Golden Belt Bank, FSA	\$337,520	\$665	0.27%	1.05%	383.46%	5.11%
Community First National Bank	\$341,145	\$4,191	1.52%	1.70%	112.15%	10.80%
ESB Financial	\$346,551	\$3,160	1.39%	1.09%	37.75%	22.71%
Bank of Hays	\$355,939	\$1,085	0.52%	1.35%	262.40%	4.08%
Mutual Savings Association	\$359,372	\$566	0.25%	1.01%	322.07%	0.83%
Commercial Bank Parsons	\$359,568	\$3,123	1.84%	1.42%	77.33%	12.47%
Guaranty State Bank and Trust Company	\$383,116	\$1,802	0.69%	1.10%	159.10%	5.01%
The Citizens State Bank Marysville	\$415,681	\$0	0.00%	1.23%	NM	0.42%
Astra Bank	\$421,606	\$44	0.02%	1.03%	NM	0.98%
The Union State Bank of Everest	\$427,156	\$434	0.14%	1.15%	741.89%	1.44%
The Citizens State Bank Moundridge	\$434,570	\$317	0.13%	1.40%	NM	0.66%
Bank Of The Plains	\$435,153	\$2,339	0.74%	1.13%	151.90%	6.62%
Cornerstone Bank	\$450,534	\$0	0.00%	1.13%	699.22%	1.48%
Bank of Commerce	\$454,645	\$135	0.05%	1.27%	NM	0.30%
Silver Lake Bank	\$456,708	\$0	0.00%	1.03%	NA	0.54%
The Denison State Bank	\$457,811	\$1,238	0.42%	1.13%	262.19%	1.99%
Bank of the Flint Hills	\$460,774	\$2,031	0.58%	1.29%	223.93%	5.07%
Mid-America Bank	\$466,926	\$0	0.00%	1.19%	NA	0.28%
First State Bank and Trust	\$471,565	\$1,353	0.40%	1.23%	260.05%	6.34%
The Bank	\$476,038	\$6,181	2.32%	1.99%	51.10%	15.93%
Solutions North Bank	\$477,203	\$0	0.00%	1.71%	NA	0.00%
Great American Bank	\$487,617	\$0	0.00%	0.88%	NA	4.81%
Citizens Bank of Kansas	\$489,929	\$99	0.04%	1.06%	NM	3.24%
The Bank of Tescott	\$491,891	\$424	0.11%	1.79%	NM	0.90%
State Average of Asset Group B	\$368,953	\$1,326	0.61%	1.34%	259.19%	5.37%

Source: SNL Financial

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Asset Quality

December 31, 2024

Run Date: February 14, 2025

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							
The First State Bank Norton	\$500,293	\$476	0.17%	1.81%	NM	1.12%	0.10%
Labette Bank	\$501,373	\$4,213	1.30%	0.96%	69.72%	7.16%	0.89%
The Peoples Bank	\$523,664	\$5,162	1.91%	1.30%	68.33%	19.68%	0.99%
Southwest National Bank	\$535,287	\$1,250	0.27%	0.93%	345.60%	3.49%	0.33%
First Bank Kansas	\$568,730	\$572	0.16%	1.35%	838.46%	2.20%	0.15%
Farmers & Merchants Bank of Colby	\$569,825	\$0	0.00%	1.03%	NA	3.44%	0.00%
Exchange Bank & Trust	\$591,835	\$230	0.06%	1.36%	NM	0.33%	0.04%
Outdoor Bank	\$613,523	\$7,621	1.56%	2.03%	105.03%	15.07%	1.55%
Union State Bank Arkansas City	\$661,174	\$47	0.01%	1.11%	508.13%	1.71%	0.14%
Dream First Bank, National Association	\$689,651	\$3,919	0.72%	1.59%	219.90%	5.81%	0.57%
Legacy Bank	\$753,740	\$0	0.00%	1.20%	NA	1.16%	0.12%
First Option Bank	\$753,837	\$112	0.03%	0.86%	NM	0.25%	0.01%
Western State Bank	\$766,839	\$3,919	0.73%	2.02%	260.04%	5.16%	0.54%
Community National Bank	\$861,251	\$6,582	1.62%	1.21%	59.89%	23.40%	0.95%
United Bank & Trust	\$889,964	\$23	0.00%	1.19%	NM	1.13%	0.11%
Security State Bank Scott City	\$929,763	\$40	0.01%	0.96%	NM	0.21%	0.00%
Bank of Labor	\$933,539	\$272	0.08%	1.50%	NM	0.99%	0.03%
First Federal Bank of Kansas City	\$982,243	\$4,060	0.53%	1.97%	371.60%	4.31%	0.46%
GNBank, National Association	\$984,392	\$2,299	0.36%	1.35%	370.12%	2.52%	0.25%
Farmers Bank & Trust Great Bend	\$985,971	\$541	0.11%	1.12%	76.98%	3.80%	0.81%
State Average of Asset Group C	\$729,845	\$2,067	0.48%	1.34%	274.48%	5.15%	0.40%

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

NBKC Bank	\$1,142,781	\$5,033	0.62%	1.33%	145.88%	3.91%	0.64%
The Bennington State Bank	\$1,175,847	\$1,163	0.15%	2.23%	NM	1.66%	0.14%
The First National Bank of Hutchinson	\$1,197,636	\$671	0.07%	1.35%	NM	0.75%	0.06%
CoreFirst Bank & Trust	\$1,237,982	\$3,407	0.41%	0.95%	205.63%	5.41%	0.31%
Peoples Bank and Trust Company	\$1,246,426	\$1,616	0.20%	1.06%	515.97%	3.80%	0.13%
Central National Bank	\$1,263,103	\$198	0.03%	1.90%	281.86%	4.28%	0.43%
Armed Forces Bank, National Association	\$1,392,914	\$754	0.09%	1.40%	348.15%	1.98%	0.24%
Landmark National Bank	\$1,569,408	\$13,115	1.24%	1.22%	96.86%	9.86%	0.85%
Community National Bank & Trust	\$2,233,211	\$13,326	0.89%	1.13%	127.68%	8.13%	0.61%
KS StateBank	\$2,481,584	\$11,846	0.59%	1.77%	219.00%	7.42%	1.07%
Emprise Bank	\$2,514,769	\$4,240	0.23%	0.95%	397.95%	2.64%	0.19%
Fidelity Bank, National Association	\$3,167,804	\$10,268	0.42%	1.28%	300.66%	11.15%	1.15%
Security Bank of Kansas City	\$3,582,612	\$166	0.01%	1.62%	NM	0.84%	0.08%
Equity Bank	\$5,319,635	\$27,026	0.77%	1.24%	95.20%	9.22%	0.94%
INTRUST Bank, National Association	\$7,057,805	\$27,050	0.66%	1.35%	153.51%	9.29%	0.51%
CrossFirst Bank	\$7,664,652	\$27,440	0.44%	1.26%	184.29%	6.84%	0.64%
Capitol Federal Savings Bank	\$9,552,474	\$11,545	0.14%	0.31%	100.69%	2.56%	0.26%
Capitol Federal Financial, Inc.	\$9,552,628	\$11,545	0.14%	0.31%	100.69%	2.38%	0.26%
State Average of Asset Group D	\$3,519,626	\$9,467	0.39%	1.26%	218.27%	5.12%	0.47%

Source: SNL Financial

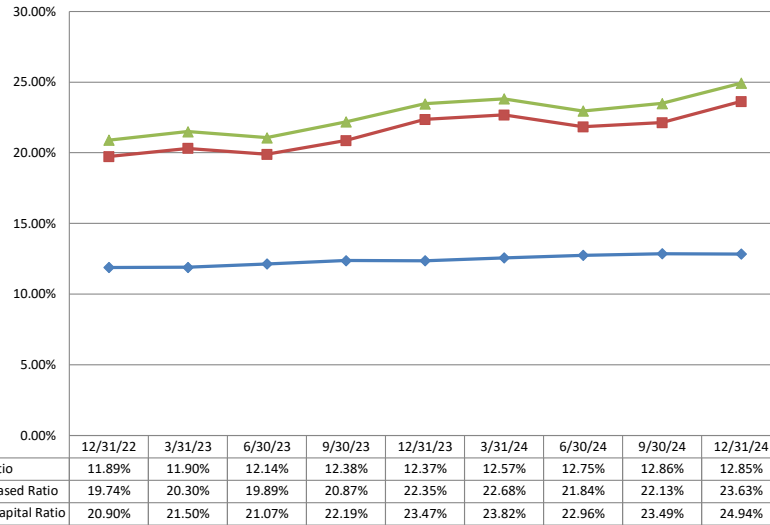
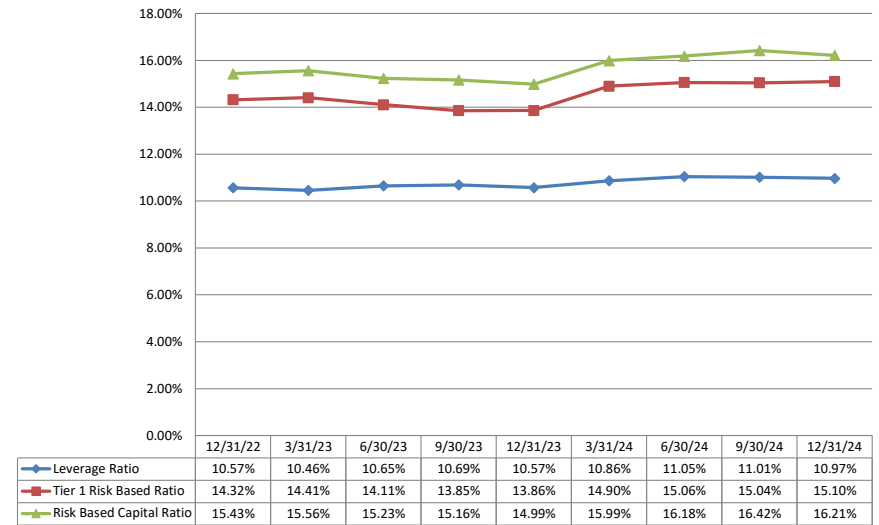
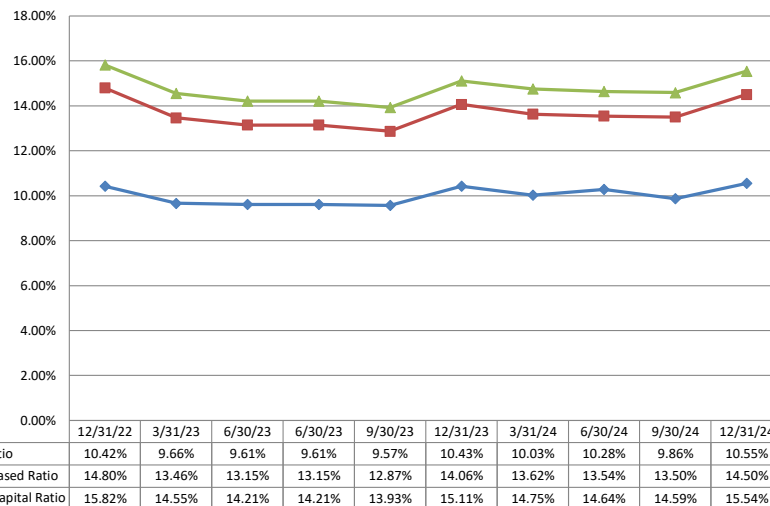
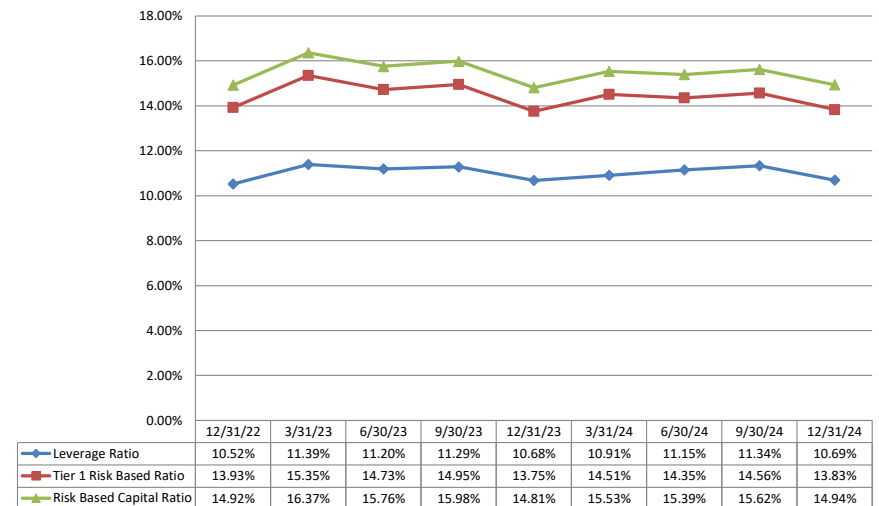
Note: Report includes only bank-level data.

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Capital Adequacy

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

Asset Group A - \$0 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion in Total Assets
As of Date

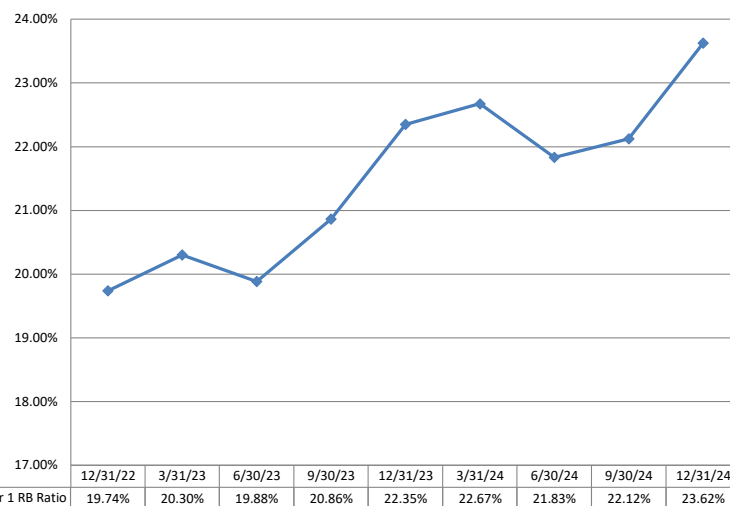
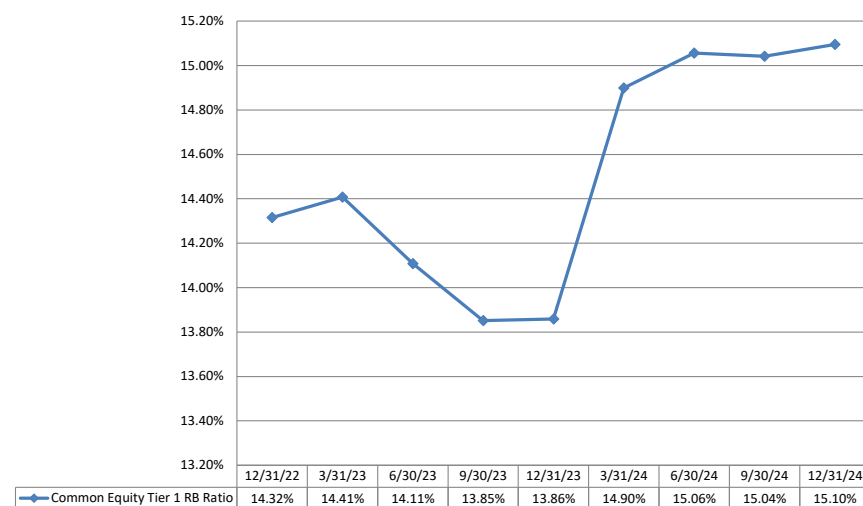
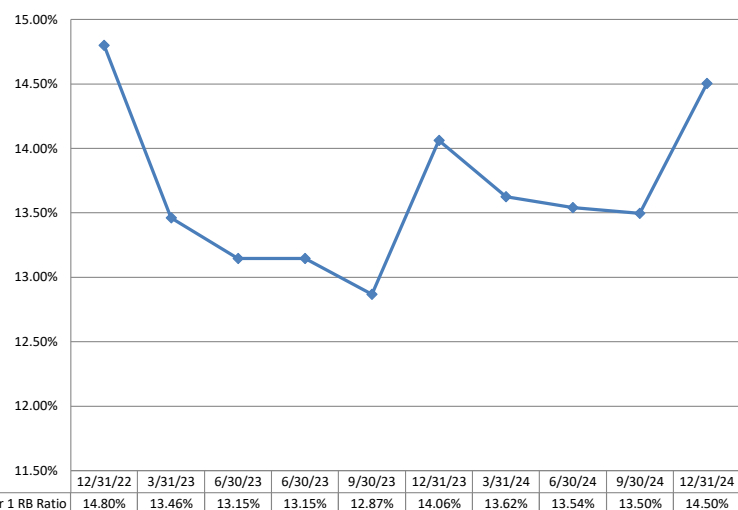
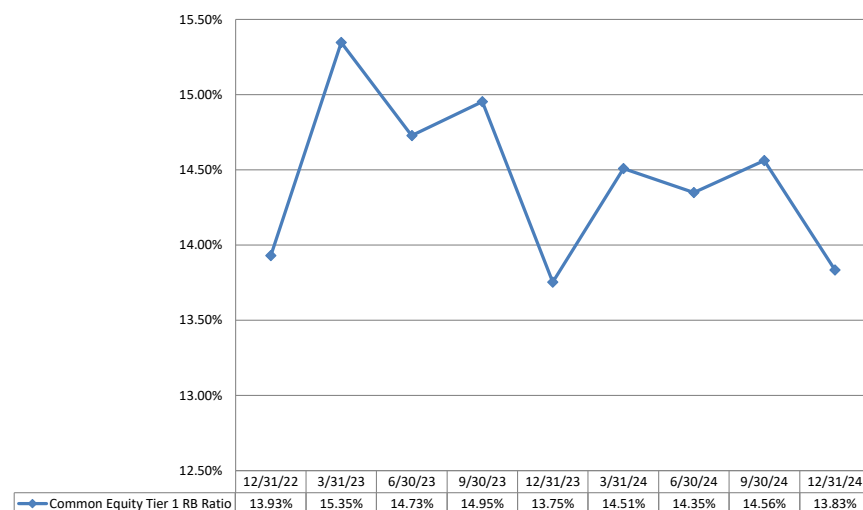
Source: SNL Financial

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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, 2024

Run Date: February 14, 2025

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	\$11,258	\$1,005	\$1,055	\$1,055	9.18%	NA	NA	NA
Farmers State Bank Dwight	\$16,445	\$1,981	\$1,981	\$1,981	11.91%	NA	NA	NA
Prescott State Bank	\$16,466	\$2,403	\$2,403	\$2,403	14.80%	NA	NA	NA
The Walton State Bank	\$16,754	\$2,823	\$2,017	\$2,017	12.29%	61.38%	62.29%	61.38%
Dickinson County Bank	\$19,889	\$2,568	\$2,559	\$2,559	12.33%	NA	NA	NA
Peoples State Bank	\$20,329	\$4,633	\$4,633	\$4,633	22.78%	NA	NA	NA
The Bank of Denton	\$23,011	\$3,882	\$3,882	\$3,882	16.24%	NA	NA	NA
The Baxter State Bank	\$25,152	\$5,734	\$5,217	\$5,217	22.38%	NA	NA	NA
Farmers State Bank Fairview	\$26,626	\$2,378	\$2,378	\$2,378	9.51%	13.03%	14.11%	13.03%
The Liberty Savings Association, FSA	\$28,234	\$6,782	\$6,782	\$6,782	23.41%	NA	NA	NA
The Marion National Bank	\$29,372	\$4,533	\$3,916	\$3,916	14.05%	NA	NA	NA
Marquette Farmers State Bank of Marquette Kansas	\$31,342	\$4,600	\$5,575	\$5,575	17.83%	NA	NA	NA
State Bank of Canton	\$32,953	\$7,485	\$7,592	\$7,592	22.06%	47.26%	48.06%	47.26%
Vista National Bank & Trust	\$35,402	\$9,140	\$9,140	\$9,140	23.56%	41.81%	42.34%	41.81%
Cottonwood Valley Bank	\$37,489	\$3,205	\$5,287	\$5,287	12.97%	25.38%	26.63%	25.38%
Union State Bank Olsburg	\$38,388	\$4,130	\$5,115	\$5,115	12.94%	27.58%	28.92%	27.58%
Farmers State Bank Phillipsburg	\$38,388	\$3,259	\$4,854	\$4,854	11.74%	NA	NA	NA
Ninnescah Valley Bank	\$41,042	\$2,709	\$5,004	\$5,004	12.20%	NA	NA	NA
The First State Bank of Ransom	\$46,578	\$7,832	\$9,804	\$9,804	20.77%	37.33%	38.58%	37.33%
Bank of Greeley	\$47,657	\$5,647	\$5,977	\$5,977	12.40%	NA	NA	NA
The State Exchange Bank	\$50,388	\$3,194	\$5,551	\$5,551	12.38%	NA	NA	NA
Security State Bank Wellington	\$50,804	\$5,882	\$8,017	\$8,017	15.45%	NA	NA	NA
The Haviland State Bank	\$51,253	\$6,428	\$6,858	\$6,858	13.75%	NA	NA	NA
The City State Bank	\$52,728	\$3,905	\$4,906	\$4,906	9.26%	NA	NA	NA
Peoples Bank Coldwater	\$54,208	\$6,668	\$7,184	\$7,184	13.59%	NA	NA	NA
Elevate Bank, National Association	\$54,993	\$7,213	\$6,359	\$6,359	11.83%	NA	NA	NA
Farmers and Merchants Bank of Mound City, Kansas	\$56,955	\$3,608	\$3,668	\$3,668	6.43%	11.56%	12.82%	11.56%
The Farmers State Bank of Blue Mound	\$57,676	\$8,281	\$8,907	\$8,907	15.71%	NA	NA	NA
Swedish-American State Bank	\$58,389	\$5,942	\$7,018	\$7,018	12.80%	18.80%	19.97%	18.80%
Ford County State Bank	\$59,165	\$4,041	\$6,022	\$6,022	10.42%	16.03%	16.85%	16.03%
The Farmers State Bank of Bucklin, Kansas	\$59,379	\$6,777	\$6,436	\$6,436	10.08%	NA	NA	NA
First National Bank in Frankfort	\$59,450	\$2,489	\$6,264	\$6,264	10.57%	NA	NA	NA
The Bank of Holyrood	\$63,428	\$9,547	\$11,242	\$11,242	17.51%	24.50%	25.75%	24.50%
Tampa State Bank	\$67,001	\$1,720	\$6,283	\$6,283	9.50%	14.61%	15.38%	14.61%
Argentine Federal Savings	\$67,011	\$8,067	\$8,067	\$8,067	12.49%	NA	NA	NA
New Century Bank	\$68,291	\$9,468	\$9,468	\$9,468	14.15%	19.87%	21.12%	19.87%
Kaw Valley State Bank	\$70,022	\$1,864	\$6,092	\$6,092	8.58%	16.83%	17.83%	16.83%
Union State Bank Uniontown	\$73,049	\$5,268	\$6,404	\$6,404	8.80%	13.37%	14.51%	13.37%
The Farmers State Bank Holton	\$73,930	\$8,344	\$10,208	\$10,208	13.42%	NA	NA	NA
Howard State Bank	\$74,609	\$5,356	\$8,329	\$8,329	11.85%	14.82%	15.90%	14.82%
The First National Bank of Dighton	\$74,797	\$11,468	\$13,269	\$13,269	24.16%	25.36%	25.36%	24.16%
Citizens State Bank and Trust Company Council Grove	\$76,082	\$6,741	\$6,708	\$6,708	8.77%	10.31%	11.30%	10.31%
First National Bank of Spearville	\$78,640	\$7,530	\$6,547	\$6,547	10.28%	NA	NA	NA
Farmers State Bank Wathena	\$79,452	\$4,934	\$11,614	\$11,614	13.45%	NA	NA	NA
The Citizens State Bank of Cheney, Kansas	\$79,835	\$6,194	\$9,084	\$9,084	11.13%	12.89%	14.14%	12.89%
Integrity Bank	\$81,513	\$7,278	\$9,091	\$9,091	10.60%	24.32%	25.33%	24.32%
FNB Washington	\$85,028	\$20,750	\$21,988	\$21,988	25.24%	NA	NA	NA

Source: SNL Financial

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Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

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 First State Bank Ness City	\$85,585	\$7,361	\$13,187	\$13,187	15.01%	21.97%	23.22%	21.97%
Stock Exchange Bank	\$86,114	\$6,388	\$7,204	\$7,204	8.39%	12.78%	14.03%	12.78%
Small Business Bank	\$87,130	\$9,096	\$7,524	\$7,524	8.59%	NA	NA	NA
The First National Bank of Hope	\$87,488	\$6,082	\$11,262	\$11,262	13.21%	18.09%	19.34%	18.09%
Kansas State Bank Overbrook	\$89,795	\$8,930	\$12,006	\$12,006	13.15%	19.23%	20.50%	19.23%
CBW Bank	\$91,787	\$23,629	\$23,655	\$23,655	24.62%	140.35%	141.41%	140.35%
Johnson State Bank	\$92,921	\$11,201	\$14,653	\$14,653	15.96%	NA	NA	NA
Bison State Bank	\$93,025	\$9,254	\$8,692	\$8,692	9.29%	NA	NA	NA
Citizens State Bank and Trust Company Hiawatha	\$95,880	\$16,942	\$17,899	\$17,899	18.52%	30.46%	31.53%	30.46%
The First Security Bank	\$96,195	\$8,764	\$8,684	\$8,684	9.04%	11.77%	12.99%	11.77%
First National Bank in Fredonia	\$98,610	\$8,987	\$17,122	\$17,122	16.38%	NA	NA	NA
The Bank of Protection	\$98,711	\$12,323	\$14,347	\$14,347	15.45%	NA	NA	NA
First National Bank of Kansas	\$100,469	\$1,748	\$8,602	\$8,602	8.54%	16.15%	17.02%	16.15%
Exchange State Bank	\$100,964	\$10,329	\$10,329	\$10,329	10.18%	NA	NA	NA
The Baldwin State Bank	\$101,087	\$9,883	\$10,580	\$10,580	10.37%	NA	NA	NA
The Lyndon State Bank	\$102,285	\$8,498	\$9,480	\$9,480	9.62%	12.67%	13.74%	12.66%
Home Savings Bank	\$107,414	\$17,497	\$17,185	\$17,185	16.42%	23.75%	25.01%	23.75%
Community Bank of Wichita, Inc.	\$107,643	\$8,284	\$9,886	\$9,886	9.24%	NA	NA	NA
First Bank of Beloit	\$111,319	\$10,972	\$13,309	\$13,309	12.05%	18.19%	19.45%	18.19%
The Bank of Commerce and Trust Company	\$111,451	\$4,858	\$9,499	\$9,499	8.81%	16.66%	17.41%	16.66%
Bendena State Bank	\$111,900	\$8,255	\$10,140	\$10,140	9.18%	13.22%	14.18%	13.22%
Conway Bank	\$112,041	\$8,512	\$9,921	\$9,921	8.64%	12.88%	14.13%	12.88%
First Federal Savings and Loan Bank	\$113,991	\$13,417	\$13,417	\$13,417	12.08%	NA	NA	NA
State Bank of Bern	\$113,994	\$17,929	\$19,860	\$19,860	17.28%	NA	NA	NA
The Riley State Bank of Riley Kansas	\$116,105	\$11,033	\$12,446	\$12,446	10.69%	NA	NA	NA
The First State Bank of Healy	\$118,442	\$14,042	\$17,339	\$17,339	14.66%	NA	NA	NA
Wilson State Bank	\$119,369	\$8,336	\$10,655	\$10,655	8.74%	12.20%	13.19%	12.20%
The Stockgrowers State Bank	\$120,167	\$12,818	\$13,184	\$13,184	10.84%	NA	NA	NA
Prairie Bank of Kansas	\$128,362	\$11,031	\$12,103	\$12,103	9.31%	NA	NA	NA
The Elk State Bank	\$133,267	\$8,631	\$10,799	\$10,799	8.06%	14.29%	15.54%	14.29%
First Commerce Bank	\$134,168	\$14,081	\$14,850	\$14,850	10.72%	NA	NA	NA
State Bank of Downs	\$137,828	\$18,046	\$18,064	\$18,064	12.65%	NA	NA	NA
Citizens State Bank	\$138,853	\$16,362	\$17,982	\$17,982	13.37%	NA	NA	NA
Heritage Bank	\$142,302	\$13,208	\$13,217	\$13,217	9.88%	10.86%	12.11%	10.86%
American Bank of Baxter Springs	\$146,991	\$14,219	\$16,068	\$16,068	11.47%	NA	NA	NA
Fidelity State Bank and Trust Company	\$148,254	\$13,043	\$14,409	\$14,409	9.19%	19.32%	20.45%	19.32%
Flint Hills Bank	\$149,626	\$12,640	\$20,905	\$20,905	12.96%	NA	NA	NA
First National Bank in Cimarron	\$150,046	\$4,970	\$12,081	\$12,081	8.27%	13.33%	14.33%	13.33%
Bank of Prairie Village	\$150,349	\$15,656	\$16,090	\$16,090	10.50%	NA	NA	NA
Garden Plain State Bank	\$151,275	\$22,408	\$24,658	\$24,658	16.07%	24.34%	25.15%	24.34%
First Bank Sterling	\$151,485	\$17,372	\$19,658	\$19,658	12.80%	NA	NA	NA
The Farmers State Bank McPherson	\$156,502	\$8,545	\$16,061	\$16,061	10.01%	NA	NA	NA
Kendall Bank	\$159,171	\$15,938	\$15,205	\$15,205	9.79%	NA	NA	NA
The First National Bank of Scott City	\$160,590	\$18,274	\$21,777	\$21,777	13.73%	NA	NA	NA
Farmers National Bank	\$161,833	\$31,896	\$29,947	\$29,947	18.89%	30.99%	32.24%	30.99%
Home Bank and Trust Company	\$165,933	\$13,033	\$13,035	\$13,035	7.86%	10.47%	11.72%	10.47%
The Community Bank	\$166,845	\$15,794	\$20,564	\$20,564	12.67%	18.63%	19.88%	18.63%
The Farmers State Bank of Aliceville, Kansas	\$169,339	\$32,058	\$31,450	\$31,450	18.47%	NA	NA	NA

Source: SNL Financial

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Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

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)								
Impact Bank	\$169,426	\$8,633	\$16,396	\$16,396	9.65%	13.33%	NA	13.33%
Southwind Bank	\$172,164	\$9,189	\$17,872	\$17,872	9.73%	NA	NA	NA
Solomon State Bank	\$172,477	\$33,670	\$33,632	\$33,632	19.57%	NA	NA	NA
TriCentury Bank	\$173,110	\$19,751	\$19,751	\$19,751	11.54%	NA	NA	NA
The First National Bank of Louisburg	\$175,095	\$15,293	\$19,679	\$19,679	10.51%	NA	NA	NA
Community Bank	\$175,905	\$19,752	\$19,797	\$19,797	11.00%	NA	NA	NA
The Halstead Bank	\$180,897	\$15,747	\$15,916	\$15,916	8.86%	11.24%	12.33%	11.24%
Lyons Federal Bank	\$181,881	\$23,824	\$23,972	\$23,972	13.93%	NA	NA	NA
Stockgrowers State Bank	\$182,619	\$17,544	\$21,430	\$21,430	12.17%	NA	NA	NA
Farmers Bank & Trust Atwood	\$185,490	\$9,500	\$14,631	\$14,631	8.98%	NA	NA	NA
Citizens Federal Savings Bank	\$187,947	\$35,162	\$38,104	\$38,104	19.76%	NA	NA	NA
Carson Bank	\$189,013	\$13,733	\$14,946	\$14,946	7.77%	11.27%	12.48%	11.27%
The Fidelity State Bank and Trust Company	\$190,447	\$40,576	\$41,706	\$41,706	21.23%	127.20%	128.47%	127.20%
Union State Bank Clay Center	\$192,108	\$13,782	\$19,226	\$19,226	9.72%	NA	NA	NA
Valley State Bank	\$194,870	\$19,558	\$23,535	\$23,535	11.80%	NA	NA	NA
The Lyon County State Bank	\$196,750	\$12,504	\$16,884	\$16,884	8.29%	16.98%	18.23%	16.98%
Kansas State Bank Ottawa	\$201,450	\$15,040	\$17,789	\$17,789	9.78%	NA	NA	NA
Farmers and Drovers Bank	\$209,783	\$48,749	\$55,757	\$55,757	26.16%	NA	NA	NA
Citizens National Bank	\$212,702	\$12,795	\$23,588	\$23,588	10.65%	20.67%	21.93%	20.67%
Andover State Bank	\$214,873	\$16,918	\$17,775	\$17,275	8.23%	9.75%	11.00%	9.47%
Bankers' Bank of Kansas	\$216,552	\$35,166	\$35,205	\$35,205	16.58%	21.46%	22.72%	21.46%
The Farmers State Bank Westmoreland	\$224,481	\$25,819	\$32,503	\$32,503	14.54%	NA	NA	NA
Patriots Bank	\$236,173	\$18,927	\$21,128	\$21,128	8.71%	11.05%	12.04%	11.05%
Stryv Bank	\$237,955	\$22,759	\$23,764	\$23,764	9.88%	10.97%	11.91%	10.97%
FirstOak Bank	\$241,279	\$24,457	\$23,767	\$23,767	10.12%	NA	NA	NA
State Average of Asset Group A	\$109,593	\$11,726	\$13,637	\$13,633	12.85%	23.63%	24.94%	23.62%

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Capital Adequacy

December 31, 2024

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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 B - \$251 to \$500 million in total assets								
KANZA Bank	\$254,786	\$22,056	\$25,097	\$25,097	9.58%	NA	NA	NA
Vintage Bank Kansas	\$255,174	\$18,403	\$27,891	\$27,891	10.92%	NA	NA	NA
FNB Bank	\$258,909	\$20,503	\$27,532	\$27,532	10.48%	13.86%	15.11%	13.86%
Fusion Bank	\$263,958	\$27,753	\$30,495	\$30,495	13.68%	NA	NA	NA
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$264,141	\$14,422	\$24,929	\$24,929	9.35%	17.14%	18.39%	17.14%
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$266,075	\$26,668	\$30,427	\$30,427	11.47%	NA	NA	NA
First Heritage Bank	\$267,555	\$15,063	\$26,271	\$26,271	9.24%	NA	NA	NA
SJN Bank of Kansas	\$275,264	\$22,175	\$24,846	\$24,846	9.20%	12.78%	14.04%	12.78%
First Kansas Bank	\$295,049	\$14,551	\$23,185	\$23,185	8.62%	18.98%	20.24%	18.98%
First National Bank and Trust	\$300,266	\$37,076	\$42,697	\$42,697	14.15%	NA	NA	NA
Goppert State Service Bank	\$302,670	\$27,100	\$27,105	\$27,105	9.12%	NA	NA	NA
The Farmers State Bank of Oakley, Kansas	\$304,379	\$32,868	\$35,925	\$35,925	12.32%	13.04%	13.87%	13.04%
Grant County Bank	\$306,775	\$32,986	\$39,787	\$39,787	12.97%	NA	NA	NA
Kaw Valley Bank	\$307,100	\$35,382	\$34,377	\$34,377	11.24%	NA	NA	NA
Centera Bank	\$312,781	\$18,022	\$29,111	\$29,111	9.30%	15.40%	16.30%	15.40%
The Citizens State Bank Gridley	\$315,647	\$30,227	\$33,413	\$33,413	10.60%	NA	NA	NA
KCB Bank	\$317,522	\$35,405	\$41,867	\$41,867	13.41%	NA	NA	NA
Golden Belt Bank, FSA	\$337,520	\$35,708	\$38,017	\$38,017	11.17%	NA	NA	NA
Community First National Bank	\$341,145	\$37,280	\$37,453	\$37,453	10.74%	NA	NA	NA
ESB Financial	\$346,551	\$26,235	\$31,590	\$31,590	9.19%	13.16%	14.21%	13.16%
Bank of Hays	\$355,939	\$30,305	\$35,728	\$35,728	10.05%	NA	NA	NA
Mutual Savings Association	\$359,372	\$83,725	\$86,921	\$86,921	23.94%	33.36%	34.41%	33.36%
Commercial Bank Parsons	\$359,568	\$24,174	\$36,307	\$36,307	9.73%	17.30%	18.53%	17.30%
Guaranty State Bank and Trust Company	\$383,116	\$33,241	\$43,385	\$43,385	11.42%	NA	NA	NA
The Citizens State Bank Marysville	\$415,681	\$29,241	\$40,006	\$40,006	9.83%	NA	NA	NA
Astra Bank	\$421,606	\$9,707	\$31,658	\$31,658	7.96%	10.60%	11.39%	10.60%
The Union State Bank of Everest	\$427,156	\$36,639	\$38,544	\$38,544	9.05%	12.16%	13.27%	12.16%
The Citizens State Bank Moundridge	\$434,570	\$48,428	\$59,142	\$59,142	13.62%	NA	NA	NA
Bank Of The Plains	\$435,153	\$38,981	\$36,943	\$36,943	8.75%	10.49%	11.55%	10.49%
Cornerstone Bank	\$450,534	\$39,152	\$39,957	\$39,957	9.14%	NA	NA	NA
Bank of Commerce	\$454,645	\$43,216	\$41,597	\$41,597	9.16%	13.48%	14.73%	13.48%
Silver Lake Bank	\$456,708	\$47,694	\$50,340	\$50,340	10.61%	NA	NA	NA
The Denison State Bank	\$457,811	\$61,046	\$74,465	\$74,465	16.07%	NA	NA	NA
Bank of the Flint Hills	\$460,774	\$35,515	\$40,768	\$40,768	9.11%	10.59%	11.80%	10.59%
Mid-America Bank	\$466,926	\$47,232	\$47,083	\$47,083	10.01%	13.06%	14.31%	13.06%
First State Bank and Trust	\$471,565	\$36,975	\$39,652	\$39,652	8.41%	10.54%	11.69%	10.54%
The Bank	\$476,038	\$64,765	\$65,623	\$65,623	14.31%	23.86%	25.12%	23.86%
Solutions North Bank	\$477,203	\$50,398	\$44,727	\$44,727	9.29%	12.74%	13.99%	12.74%
Great American Bank	\$487,617	\$61,658	\$46,395	\$46,395	9.87%	NA	NA	NA
Citizens Bank of Kansas	\$489,929	\$19,906	\$44,993	\$44,993	8.77%	14.28%	15.11%	14.28%
The Bank of Tescott	\$491,891	\$59,532	\$68,523	\$68,523	13.87%	NA	NA	NA
State Average of Asset Group B	\$368,953	\$34,913	\$40,116	\$40,116	10.97%	15.10%	16.21%	15.10%

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Asset Group C - \$501 million to \$1 billion in total assets								
The First State Bank Norton	\$500,293	\$40,925	\$57,298	\$57,298	11.15%	NA	NA	NA
Labette Bank	\$501,373	\$60,396	\$62,645	\$62,645	12.55%	18.41%	19.35%	18.41%
The Peoples Bank	\$523,664	\$32,212	\$46,358	\$46,358	8.94%	14.61%	15.74%	14.61%
Southwest National Bank	\$535,287	\$49,467	\$52,391	\$52,391	9.69%	NA	NA	NA
First Bank Kansas	\$568,730	\$36,181	\$47,177	\$47,177	8.23%	13.11%	14.36%	13.11%
Farmers & Merchants Bank of Colby	\$569,825	\$59,921	\$57,999	\$57,999	10.52%	NA	NA	NA
Exchange Bank & Trust	\$591,835	\$65,233	\$70,463	\$70,463	12.14%	NA	NA	NA
Outdoor Bank	\$613,523	\$58,186	\$53,119	\$53,119	9.03%	NA	NA	NA
Union State Bank Arkansas City	\$661,174	\$66,220	\$62,624	\$62,624	9.28%	13.03%	14.08%	13.03%
Dream First Bank, National Association	\$689,651	\$63,449	\$65,561	\$65,561	9.72%	11.83%	13.08%	11.83%
Legacy Bank	\$753,740	\$69,394	\$77,360	\$77,360	10.08%	11.21%	12.36%	11.21%
First Option Bank	\$753,837	\$41,769	\$58,153	\$58,153	8.23%	15.03%	16.05%	15.03%
Western State Bank	\$766,839	\$70,083	\$80,988	\$80,988	10.50%	13.25%	14.51%	13.25%
Community National Bank	\$861,251	\$42,326	\$79,257	\$79,257	9.03%	14.72%	15.68%	14.72%
United Bank & Trust	\$889,964	\$92,126	\$94,560	\$94,560	10.65%	NA	NA	NA
Security State Bank Scott City	\$929,763	\$95,339	\$86,846	\$86,846	9.61%	11.02%	11.89%	11.02%
Bank of Labor	\$933,539	\$29,540	\$76,462	\$76,462	7.75%	13.42%	14.39%	13.42%
First Federal Bank of Kansas City	\$982,243	\$105,103	\$114,353	\$114,353	11.45%	NA	NA	NA
GNBank, National Association	\$984,392	\$109,110	\$111,420	\$111,420	11.32%	NA	NA	NA
Farmers Bank & Trust Great Bend	\$985,971	\$205,014	\$221,594	\$221,594	21.20%	24.41%	25.03%	24.41%
State Average of Asset Group C	\$729,845	\$69,600	\$78,831	\$78,831	10.55%	14.50%	15.54%	14.50%

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

NBKC Bank	\$1,142,781	\$177,731	\$185,615	\$185,615	16.51%	22.47%	23.73%	22.47%
The Bennington State Bank	\$1,175,847	\$107,817	\$118,406	\$118,406	10.34%	15.12%	16.38%	15.12%
The First National Bank of Hutchinson	\$1,197,636	\$106,288	\$125,357	\$125,357	10.58%	12.82%	14.07%	12.82%
CoreFirst Bank & Trust	\$1,237,982	\$63,232	\$105,278	\$105,278	8.33%	11.92%	12.88%	11.92%
Peoples Bank and Trust Company	\$1,246,426	\$95,806	\$117,489	\$117,489	9.47%	11.13%	11.99%	11.13%
Central National Bank	\$1,263,103	\$119,276	\$140,288	\$140,288	10.98%	NA	NA	NA
Armed Forces Bank, National Association	\$1,392,914	\$170,240	\$192,809	\$192,809	14.26%	22.78%	24.03%	22.78%
Landmark National Bank	\$1,569,408	\$158,080	\$140,523	\$140,523	9.10%	12.43%	13.53%	12.43%
Community National Bank & Trust	\$2,233,211	\$174,435	\$196,962	\$196,962	8.70%	11.47%	12.48%	11.47%
KS StateBank	\$2,481,584	\$328,560	\$327,810	\$327,810	13.32%	NA	NA	NA
Emprise Bank	\$2,514,769	\$185,888	\$202,770	\$202,770	7.95%	10.45%	11.42%	10.45%
Fidelity Bank, National Association	\$3,167,804	\$302,848	\$304,416	\$304,416	9.92%	10.97%	12.12%	10.97%
Security Bank of Kansas City	\$3,582,612	\$360,499	\$459,623	\$459,623	12.47%	NA	NA	NA
Equity Bank	\$5,319,635	\$573,810	\$562,870	\$562,870	10.93%	14.15%	15.27%	14.15%
INTRUST Bank, National Association	\$7,057,805	\$377,837	\$723,470	\$723,470	9.60%	13.16%	14.20%	13.16%
CrossFirst Bank	\$7,664,652	\$763,080	\$797,296	\$797,296	10.43%	10.98%	12.14%	10.98%
Capitol Federal Savings Bank	\$9,552,474	\$954,312	\$891,124	\$891,124	9.38%	NA	NA	NA
Capitol Federal Financial, Inc.	\$9,552,628	\$1,026,939	\$963,687	\$963,687	10.14%	NA	NA	NA
State Average of Asset Group D	\$3,519,626	\$335,927	\$364,211	\$364,211	10.69%	13.83%	14.94%	13.83%

Source: SNL Financial

Note: Report includes only bank-level data.

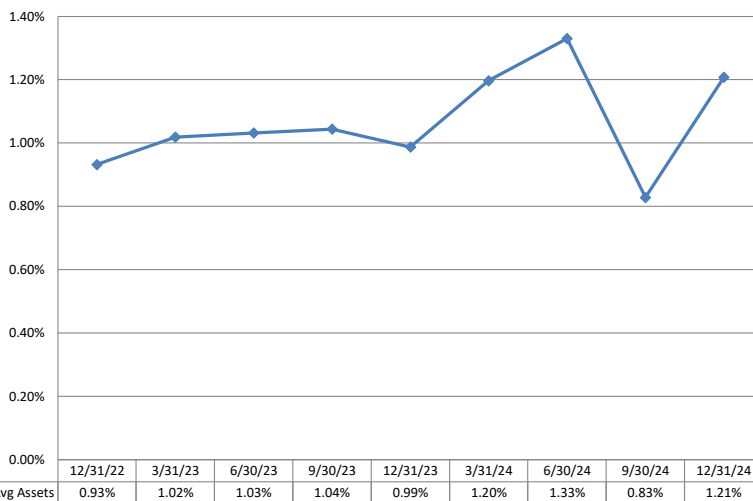
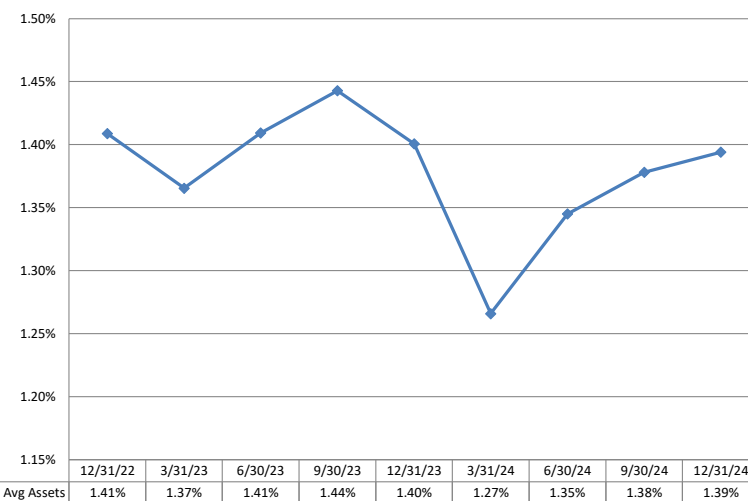
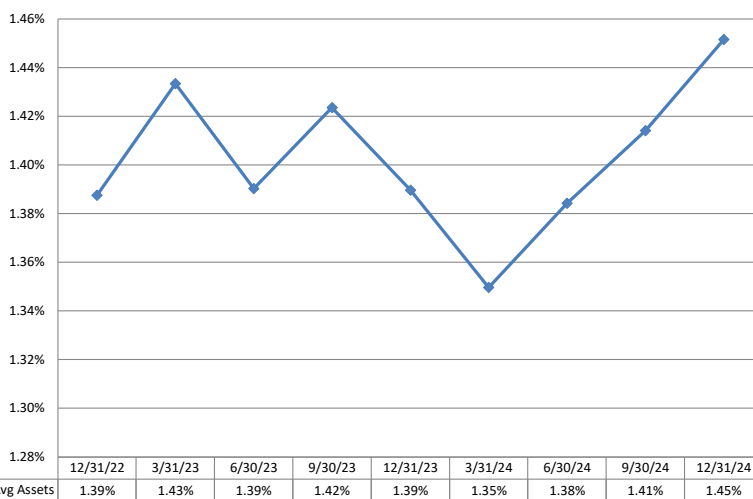
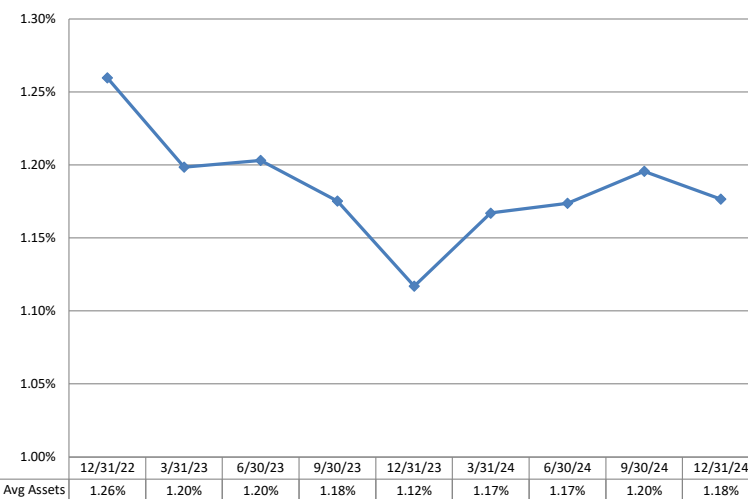
NA = data was not available.

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

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

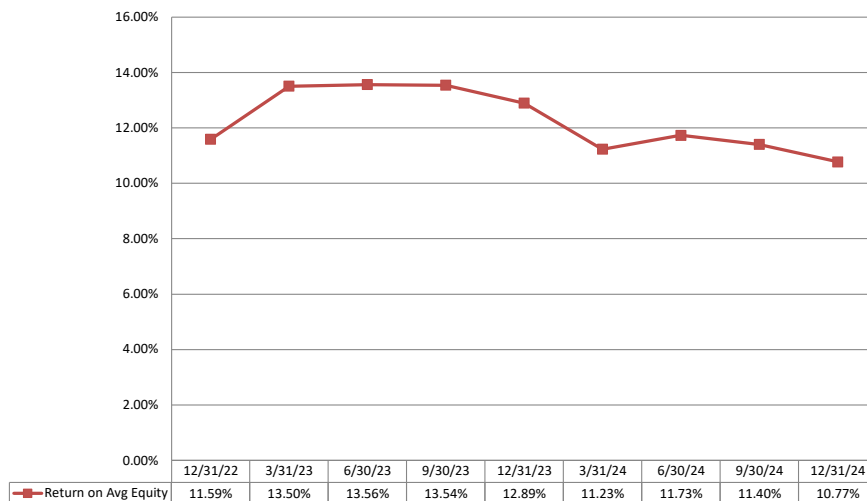
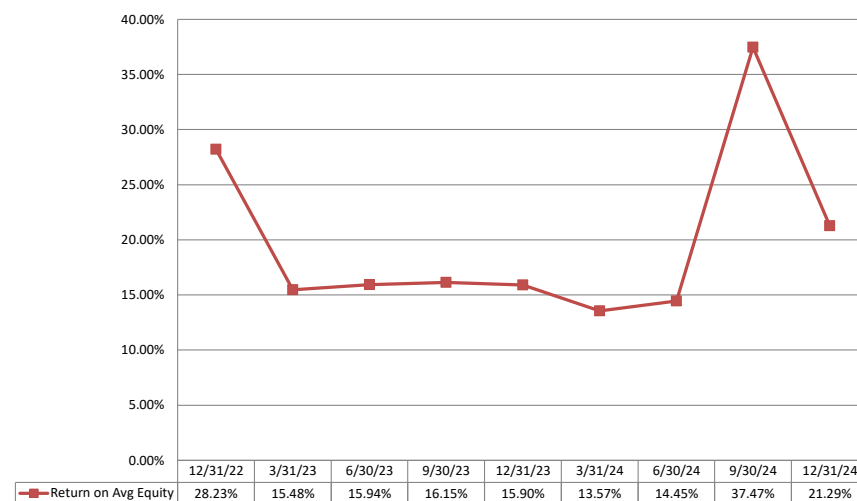
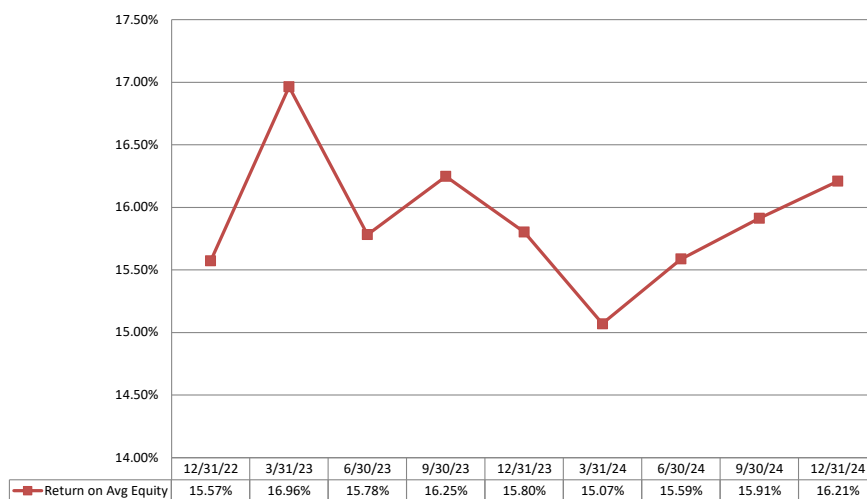
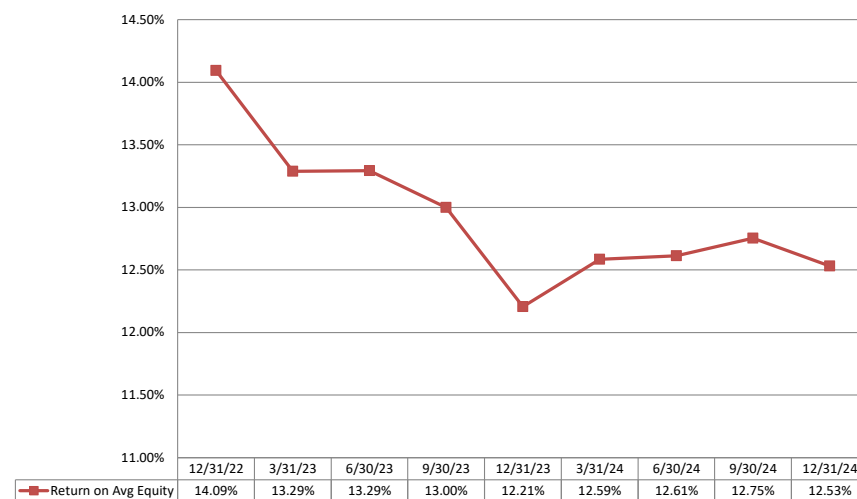
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**
Year-to-Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

December 31, 2024

Run Date: February 14, 2025

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											
UMB Bank & Trust, National Association	\$3,051	\$1	0.13%	0.13%	99.90%	NA	\$4	0.13%	0.13%	99.88%	NA
National Advisors Trust Company	\$20,902	(\$52)	(1.02%)	(1.36%)	80.76%	\$137	\$3,835	19.02%	23.61%	71.83%	\$130
Bank of New Cambria	\$32,844	\$45	0.53%	5.09%	80.69%	\$65	\$211	0.61%	6.27%	78.50%	\$63
FMB Bank	\$42,034	(\$44)	(0.42%)	(6.18%)	156.15%	\$73	(\$5)	(0.01%)	(0.19%)	101.91%	\$63
America's Community Bank	\$50,589	\$115	0.92%	9.48%	69.66%	\$88	\$621	1.29%	13.34%	63.74%	\$84
Four States Bank	\$52,159	(\$606)	(6.76%)	(10.76%)	177.16%	\$107	(\$1,707)	NA	NA	333.44%	\$169
Community Bank of Memphis	\$53,296	\$114	0.86%	6.10%	61.28%	\$70	\$363	0.71%	5.06%	66.97%	\$72
Montrose Savings Bank	\$54,799	\$232	1.64%	11.17%	53.52%	\$106	\$1,078	1.91%	13.53%	45.64%	\$87
First Security Bank	\$56,585	\$159	1.12%	14.65%	68.97%	\$95	\$556	0.99%	13.06%	65.31%	\$84
Tri-County Trust Company	\$62,503	\$246	1.58%	13.53%	60.09%	\$107	\$857	1.38%	12.04%	63.42%	\$105
Bank of Iberia	\$67,133	\$78	0.46%	5.66%	88.11%	\$92	\$411	0.61%	7.82%	81.88%	\$79
The Bank of Houston	\$67,567	\$204	1.18%	9.57%	68.98%	\$103	\$638	0.96%	7.74%	75.13%	\$106
Sherwood Community Bank	\$72,363	\$48	0.26%	4.12%	91.67%	\$75	\$284	0.36%	6.62%	87.82%	\$71
Peoples Bank of Moniteau County	\$74,882	\$178	0.96%	10.77%	62.81%	\$74	\$751	1.04%	12.16%	61.03%	\$66
FarmBank	\$75,755	(\$17)	(0.09%)	(1.53%)	106.79%	\$67	(\$109)	(0.14%)	(2.47%)	106.18%	\$61
Farmers Bank of Lohman	\$76,030	\$131	0.69%	4.92%	65.29%	\$75	\$584	0.78%	5.71%	62.43%	\$69
Community Bank of Missouri	\$83,006	\$120	0.57%	4.16%	78.27%	\$126	\$1,209	1.50%	10.87%	63.45%	\$81
Flat Branch Bank	\$85,451	\$50	0.24%	2.33%	75.66%	\$81	\$279	0.52%	4.44%	67.96%	\$59
Paramount Bank	\$85,538	(\$1,035)	(4.64%)	(56.67%)	172.23%	\$121	(\$8,377)	(8.80%)	(86.09%)	153.26%	\$148
Bank of Billings	\$89,730	\$307	1.42%	10.63%	65.37%	\$72	\$873	1.00%	7.77%	72.89%	\$66
Peoples Bank of Altenburg	\$90,749	\$240	1.03%	12.19%	70.82%	\$103	\$816	0.89%	10.72%	74.86%	\$101
Neighbors Bank	\$91,362	\$1,220	5.60%	36.54%	86.74%	\$96	\$3,153	4.09%	27.20%	90.53%	\$87
United Security Bank	\$93,397	\$128	0.54%	5.48%	68.37%	\$109	\$862	0.94%	9.76%	64.04%	\$92
Silex Banking Company	\$93,413	\$140	0.59%	4.42%	73.97%	\$137	\$794	0.85%	6.37%	64.62%	\$119
West Plains Savings and Loan Association	\$94,312	(\$4)	(0.02%)	(0.08%)	101.35%	\$77	\$36	0.04%	0.18%	96.58%	\$65
Investors Community Bank	\$96,044	\$170	0.73%	7.12%	58.92%	\$42	\$476	0.51%	5.10%	63.59%	\$40
The Citizens Bank of Edina	\$102,743	\$631	2.48%	19.90%	34.46%	\$73	\$2,551	2.59%	21.15%	32.52%	\$66
Metz Banking Company	\$104,138	\$136	0.52%	5.07%	80.27%	\$113	\$920	0.92%	8.99%	69.32%	\$92
Senath State Bank	\$105,892	\$512	2.06%	14.08%	56.27%	\$92	\$1,910	1.95%	13.57%	57.54%	\$83
The Hamilton Bank	\$109,232	\$461	1.74%	42.81%	55.87%	\$94	\$1,403	1.37%	35.88%	59.64%	\$98
The Bank of Grain Valley	\$109,402	\$592	2.16%	10.20%	51.31%	\$121	\$2,311	2.14%	10.15%	50.87%	\$117
Citizens Bank & Trust	\$110,434	\$209	0.81%	8.39%	68.24%	\$76	\$1,016	0.91%	11.04%	69.41%	\$80
TPNB Bank	\$111,087	\$194	0.73%	6.10%	67.54%	\$87	\$542	0.52%	4.43%	73.98%	\$88
Bank of Brookfield-Purdin National Association	\$111,337	\$131	0.47%	4.76%	73.24%	\$72	\$636	0.58%	6.13%	70.25%	\$63
The First National Bank of Nevada	\$112,882	\$111	0.40%	3.11%	77.45%	\$97	\$620	0.55%	4.50%	73.31%	\$92
Community State Bank	\$115,250	\$344	1.26%	10.95%	54.81%	\$86	\$1,405	1.32%	11.85%	46.94%	\$57
Concordia Bank	\$117,472	\$372	1.27%	11.92%	57.22%	\$77	\$1,268	1.12%	10.60%	62.28%	\$80
HomePride Bank	\$118,942	\$183	0.61%	6.30%	85.73%	\$56	\$879	0.72%	7.66%	80.99%	\$52
Arlo Bank	\$119,057	(\$577)	(2.22%)	(11.63%)	74.41%	\$132	(\$577)	(2.22%)	(18.02%)	74.41%	\$132
Bank of New Madrid	\$120,855	\$452	1.57%	12.30%	58.80%	\$62	\$1,818	1.53%	12.81%	58.93%	\$61
County Bank	\$123,339	\$530	1.72%	22.11%	66.54%	\$105	\$1,872	1.53%	20.72%	68.16%	\$99
LimeBank	\$124,427	\$122	0.41%	2.46%	79.07%	\$98	\$254	0.22%	1.29%	87.36%	\$88
Home Savings and Loan Association of Carroll County, F.A.	\$124,599	\$84	0.27%	1.95%	89.36%	\$128	\$336	0.27%	1.99%	87.65%	\$123
Community Bank of El Dorado Springs	\$127,388	\$611	1.90%	12.04%	48.66%	\$86	\$2,238	1.75%	11.26%	49.94%	\$75
Citizens Bank of Rogersville	\$127,600	(\$224)	(0.69%)	(7.23%)	72.04%	\$83	\$507	0.40%	4.20%	73.88%	\$82
Alton Bank	\$129,257	\$152	0.48%	6.99%	82.55%	\$88	\$450	0.37%	5.40%	85.41%	\$91
Citizens Community Bank	\$130,757	\$269	0.83%	7.37%	71.84%	\$74	\$1,100	0.86%	7.74%	69.34%	\$75
Preferred Bank	\$132,411	\$252	0.70%	19.30%	74.71%	\$71	\$1,238	0.86%	26.50%	69.73%	\$60

Source: SNL Financial

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Performance Analysis

December 31, 2024

Run Date: February 14, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)											
Security Bank of Southwest Missouri	\$132,902	\$955	2.89%	25.88%	43.14%	\$69	\$3,214	2.55%	22.77%	47.94%	\$71
First Independent Bank	\$133,378	\$369	1.11%	11.16%	60.61%	\$61	\$1,064	0.81%	8.55%	66.33%	\$67
Jonesburg State Bank	\$133,921	\$573	1.70%	19.24%	65.17%	\$116	\$2,686	2.02%	23.71%	57.27%	\$92
Edward Jones Trust Company	\$134,495	(\$81)	(0.25%)	(0.26%)	81.16%	\$160	\$7,309	5.85%	6.04%	82.40%	\$157
Chillicothe State Bank	\$135,402	\$290	0.84%	11.38%	71.21%	\$78	\$1,408	1.01%	13.84%	64.92%	\$67
Kennett Trust Bank	\$136,909	\$183	0.57%	6.12%	79.64%	\$95	\$596	0.46%	5.10%	80.86%	\$95
TBO Bank	\$137,437	\$337	1.10%	7.88%	76.94%	\$117	\$1,178	1.07%	8.36%	87.62%	\$113
Clay County Savings Bank	\$139,142	\$87	0.25%	3.32%	81.41%	\$66	(\$268)	(0.18%)	(2.57%)	88.01%	\$72
State Bank of Missouri	\$139,253	\$330	0.93%	13.09%	65.48%	\$75	\$1,346	0.93%	13.78%	62.65%	\$67
Peoples Bank of Wyaconda	\$139,471	\$353	1.04%	10.70%	64.78%	\$78	\$1,241	0.92%	9.90%	61.12%	\$66
Community Bank of Pleasant Hill	\$141,679	\$227	0.63%	16.11%	72.90%	\$93	\$1,146	0.80%	25.80%	69.14%	\$82
Bank of Crocker	\$141,963	\$136	0.39%	4.11%	86.89%	\$73	\$905	0.64%	7.37%	79.19%	\$65
Northeast Missouri State Bank	\$143,214	\$386	1.08%	12.46%	56.21%	\$111	\$1,421	1.02%	12.25%	58.05%	\$111
Bank of Salem	\$148,437	\$302	0.82%	11.67%	74.87%	\$76	\$1,008	0.69%	10.26%	72.37%	\$62
Commercial Trust Company of Fayette	\$148,727	\$547	1.43%	13.86%	69.89%	\$84	\$2,212	1.44%	14.28%	66.14%	\$81
Bank of Monticello	\$149,545	\$399	1.07%	11.06%	66.89%	\$85	\$2,527	1.74%	18.34%	52.86%	\$66
Security Bank of the Ozarks	\$152,135	\$454	1.20%	19.52%	67.88%	\$55	\$2,068	1.41%	23.04%	64.91%	\$52
Independent Farmers Bank	\$155,820	\$448	1.15%	19.18%	63.38%	\$87	\$1,581	1.00%	18.18%	62.94%	\$85
State Bank of Southwest Missouri	\$157,734	\$310	0.78%	10.88%	82.89%	\$129	\$1,497	0.95%	14.11%	77.45%	\$115
Security Bank of Pulaski County	\$157,974	\$360	0.93%	12.88%	70.98%	\$82	\$1,112	0.75%	10.59%	74.01%	\$83
New Frontier Bank	\$168,955	\$319	0.75%	8.85%	74.30%	\$94	\$1,012	0.64%	7.21%	78.71%	\$94
Bank 21	\$172,142	\$1,170	2.68%	25.60%	50.61%	\$82	\$3,462	2.01%	19.74%	55.81%	\$86
Progressive Ozark Bank	\$174,883	\$863	2.02%	21.32%	64.73%	\$64	\$3,478	2.04%	22.06%	64.83%	\$59
The Tipton Latham Bank, National Association	\$175,067	\$39	0.09%	0.96%	89.93%	\$173	\$1,580	0.91%	10.25%	65.42%	\$107
F&M Bank and Trust Company	\$176,093	\$334	0.72%	9.69%	72.53%	\$91	\$1,054	0.57%	8.13%	76.16%	\$83
Adrian Bank	\$180,447	\$956	2.06%	22.90%	49.44%	\$83	\$3,498	1.91%	22.16%	51.96%	\$90
1st Advantage Bank	\$183,779	\$494	1.06%	10.93%	64.44%	\$131	\$1,873	1.10%	10.83%	68.43%	\$129
Citizens Bank Butler	\$185,435	\$1,499	3.18%	33.72%	48.48%	\$76	\$5,391	2.88%	30.70%	52.19%	\$81
Citizens' Bank of Charleston	\$185,802	\$467	1.03%	5.52%	66.40%	\$144	\$3,458	1.93%	10.54%	47.43%	\$89
The Citizens-Farmers Bank of Cole Camp	\$186,364	\$451	0.96%	6.93%	64.86%	\$96	\$2,488	1.35%	9.79%	52.04%	\$77
Bank Star	\$186,604	\$506	1.07%	13.57%	67.24%	\$72	\$1,595	0.85%	11.08%	68.19%	\$72
The Cornerstone Bank	\$189,415	\$231	0.48%	4.09%	85.41%	\$113	\$2,142	1.14%	9.77%	73.68%	\$87
FCNB Bank	\$192,252	\$95	0.19%	5.66%	94.47%	\$69	\$368	0.19%	6.83%	96.24%	\$73
First Missouri Bank of SEMO	\$201,262	\$1,180	2.26%	24.01%	53.13%	\$74	\$4,156	2.03%	21.34%	56.21%	\$72
Community Point Bank	\$203,350	\$675	1.35%	17.87%	54.07%	\$87	\$2,478	1.30%	17.39%	55.80%	\$83
Citizens Bank of the Midwest	\$208,711	\$320	0.58%	10.78%	71.86%	\$84	\$1,617	0.74%	14.36%	66.62%	\$71
Bank Northwest	\$208,723	\$1,388	2.68%	26.40%	46.48%	\$71	\$5,715	2.79%	29.41%	44.50%	\$70
Carroll County Trust Company of Carrollton, Missouri	\$209,899	\$88	0.17%	3.20%	98.92%	\$139	\$584	0.28%	5.92%	89.09%	\$112
St. Clair County State Bank	\$212,675	\$624	1.20%	9.15%	66.39%	\$69	\$4,156	2.04%	15.63%	45.08%	\$69

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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 (continued)											
Bank of Weston	\$216,659	\$278	0.51%	6.78%	78.44%	\$120	\$1,895	0.90%	12.16%	64.95%	\$86
Bank of Grandin	\$223,354	\$683	1.22%	8.82%	57.31%	\$71	\$2,201	1.01%	7.22%	63.75%	\$73
First Missouri State Bank of Cape County	\$223,627	\$710	1.28%	14.88%	61.71%	\$88	\$2,529	1.19%	13.70%	65.78%	\$89
Citizens Bank of Eldon	\$227,332	\$906	1.59%	15.42%	51.06%	\$105	\$3,197	1.44%	14.15%	51.87%	\$99
First State Bank of Purdy	\$232,687	\$877	1.46%	21.40%	60.08%	\$76	\$4,065	1.76%	26.07%	57.78%	\$76
Community Bank of Marshall	\$233,583	\$517	0.90%	11.68%	61.34%	\$66	\$2,007	0.88%	11.97%	60.80%	\$67
Alliant Bank	\$239,313	\$597	0.99%	11.41%	74.05%	\$85	\$2,801	1.26%	13.65%	71.49%	\$74
The Seymour Bank	\$240,556	\$329	0.58%	8.04%	78.68%	\$68	\$1,131	0.52%	7.28%	80.16%	\$69
Lamar Bank and Trust Company	\$242,212	\$1,142	1.87%	24.07%	58.45%	\$106	\$4,359	1.81%	23.60%	56.64%	\$100
Peoples Bank Cuba	\$244,986	\$747	1.19%	16.66%	65.54%	\$73	\$2,980	1.16%	16.98%	67.67%	\$74
State Average of Asset Group A	\$135,461	\$342	0.86%	9.81%	72.75%	\$91	\$1,502	1.21%	10.77%	71.90%	\$84

Source: SNL Financial

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Performance Analysis

December 31, 2024

Run Date: February 14, 2025

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											
Community First Bank	\$250,577	\$1,583	2.56%	28.43%	44.92%	\$82	\$6,043	2.43%	27.57%	45.95%	\$82
First Missouri State Bank	\$1,114	\$261,510	1.72%	19.67%	53.74%	\$111	\$3,808	1.48%	17.00%	55.88%	\$103
Century Bank of the Ozarks	\$265,234	\$940	1.45%	15.05%	66.47%	\$98	\$4,499	1.72%	18.11%	55.90%	\$70
Commercial Bank Saint Louis	\$270,370	\$244	0.34%	8.07%	86.33%	\$105	\$722	0.25%	6.37%	86.41%	\$101
United State Bank	\$274,112	\$841	1.24%	13.71%	61.08%	\$75	\$4,154	1.54%	17.74%	56.63%	\$69
Goppert Financial Bank	\$274,315	\$1,142	1.71%	16.77%	48.14%	\$83	\$4,277	1.63%	16.49%	50.04%	\$84
Putnam County State Bank	\$278,630	\$1,222	1.79%	12.23%	43.55%	\$114	\$4,869	1.81%	12.20%	36.86%	\$80
Heritage Community Bank	\$281,842	\$1,023	1.47%	19.40%	60.07%	\$85	\$3,229	1.22%	16.16%	63.54%	\$83
Community First Banking Company	\$286,806	\$940	1.29%	15.17%	60.15%	\$77	\$3,092	1.11%	13.15%	65.69%	\$78
Ozarks Federal Savings and Loan Association	\$288,692	\$154	0.22%	1.63%	85.40%	\$71	\$117	0.04%	0.31%	97.48%	\$72
O'Bannon Banking Company	\$294,533	\$901	1.23%	14.66%	61.39%	\$75	\$3,091	1.08%	13.10%	62.27%	\$73
Exchange Bank of Northeast Missouri	\$302,828	\$612	0.81%	9.80%	73.82%	\$112	\$2,751	1.08%	12.50%	66.84%	\$76
Kearney Trust Company	\$308,096	\$1,162	1.52%	16.80%	60.11%	\$112	\$4,949	1.66%	19.30%	53.64%	\$90
St. Johns Bank & Trust Company	\$310,193	\$604	0.77%	7.57%	76.04%	\$91	\$2,625	0.82%	8.76%	73.09%	\$88
Community Bank of Raymore	\$312,285	\$636	0.69%	46.72%	71.17%	\$133	\$5,599	1.55%	296.09%	60.21%	\$117
Community State Bank of Missouri	\$319,460	\$893	1.14%	10.54%	64.09%	\$86	\$4,079	1.36%	12.64%	60.81%	\$80
Citizens Bank New Haven	\$324,017	\$724	0.87%	6.93%	72.03%	\$96	\$3,183	0.98%	7.84%	68.87%	\$87
Midwest Independent BankersBank	\$332,726	\$1,292	1.57%	11.61%	64.53%	\$136	\$4,150	1.30%	9.54%	68.58%	\$134
Bank of Versailles	\$337,447	\$1,251	1.53%	10.74%	45.01%	\$84	\$4,946	1.51%	10.93%	45.16%	\$83
Farmers and Merchants Bank of St. Clair	\$342,083	\$849	0.98%	9.79%	65.61%	\$77	\$3,122	0.90%	9.35%	66.63%	\$75
Bloomsdale Bank	\$344,783	\$1,322	1.49%	22.33%	49.52%	\$74	\$5,319	1.52%	24.04%	50.67%	\$75
Central Bank of Kansas City	\$356,532	\$5,156	5.72%	41.08%	26.23%	\$136	\$18,409	5.03%	36.99%	28.77%	\$125
Farmers State Bank Cameron	\$362,835	\$660	0.70%	9.46%	74.92%	\$81	\$3,022	0.78%	11.18%	70.98%	\$70
Heritage Bank of the Ozarks	\$363,232	\$1,127	1.24%	15.71%	59.94%	\$96	\$3,657	1.08%	14.01%	63.72%	\$93
Branson Bank	\$366,592	\$1,247	1.34%	15.28%	63.24%	\$91	\$4,026	1.12%	12.69%	66.11%	\$88
Pony Express Bank	\$368,069	\$1,741	1.90%	20.06%	53.71%	\$164	\$8,702	2.30%	26.43%	47.30%	\$163
Alliance Bank	\$376,902	\$1,391	1.48%	11.47%	57.00%	\$86	\$5,146	1.40%	10.92%	58.95%	\$92
MA Bank	\$380,234	\$618	0.67%	7.38%	77.96%	\$91	\$3,584	1.00%	11.44%	66.71%	\$72
Ozark Bank	\$383,474	\$1,291	1.46%	20.96%	59.64%	\$98	\$4,204	1.20%	17.90%	64.02%	\$98
Exchange Bank of Missouri	\$395,126	\$1,358	1.36%	16.12%	56.68%	\$86	\$4,471	1.20%	13.94%	60.40%	\$87
Table Rock Community Bank	\$408,648	\$91	0.09%	1.70%	90.02%	\$184	\$1,343	0.60%	7.69%	80.13%	\$77
Community Bank and Trust	\$409,987	\$1,151	1.10%	15.02%	73.28%	\$62	\$4,280	1.04%	14.84%	74.83%	\$65
F & C Bank	\$417,584	\$2,098	2.06%	20.57%	47.53%	\$95	\$9,197	2.38%	23.45%	50.16%	\$98
Bank of Franklin County	\$424,068	\$733	0.68%	8.87%	69.70%	\$72	\$1,737	0.41%	5.40%	79.87%	\$80
New Era Bank	\$425,405	\$2,076	1.98%	14.99%	44.20%	\$57	\$8,324	1.99%	15.74%	47.77%	\$57
Verimore Bank	\$466,463	\$1,883	1.64%	16.22%	58.94%	\$104	\$6,934	1.55%	15.19%	59.44%	\$103
The Missouri Bank	\$468,414	\$1,646	1.48%	13.53%	53.02%	\$76	\$6,533	1.52%	14.06%	51.55%	\$68
Belgrade State Bank	\$470,738	\$1,364	1.17%	14.73%	61.13%	\$89	\$6,071	1.35%	17.36%	60.11%	\$84
People's Bank of Seneca	\$474,479	\$1,406	1.19%	13.83%	61.14%	\$112	\$4,925	1.07%	12.75%	56.67%	\$105
Connections Bank	\$482,268	\$1,934	1.63%	15.49%	47.74%	\$78	\$7,501	1.59%	15.17%	48.70%	\$77
The Bank of Advance	\$486,492	\$2,526	2.09%	17.32%	54.38%	\$97	\$10,654	2.20%	18.84%	52.08%	\$90
The Callaway Bank	\$499,098	\$1,081	0.87%	10.22%	71.68%	\$70	\$3,652	0.75%	8.91%	72.95%	\$70
State Average of Asset Group B	\$358,266	\$1,239	1.39%	15.18%	61.32%	\$95	\$4,881	1.39%	21.29%	60.77%	\$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.

Performance Analysis

December 31, 2024

Run Date: February 14, 2025

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											
UNICO Bank	\$507,420	\$1,491	1.16%	15.28%	72.48%	\$65	\$4,596	0.93%	12.39%	75.35%	\$61
Phelps County Bank	\$512,859	\$2,065	1.64%	21.44%	65.06%	\$91	\$7,446	1.52%	21.16%	68.73%	\$90
Farmers Bank of Northern Missouri	\$533,137	\$525	0.39%	3.82%	85.25%	\$115	\$4,696	0.89%	8.99%	66.93%	\$82
First State Bank of St. Charles, Missouri	\$536,334	\$1,755	1.29%	8.82%	83.00%	\$144	\$6,929	1.26%	8.95%	78.85%	\$131
Legends Bank	\$545,837	\$3,347	2.48%	14.12%	39.34%	\$74	\$12,039	2.27%	13.45%	41.63%	\$74
Regional Missouri Bank	\$564,774	\$3,123	2.28%	22.88%	50.01%	\$75	\$8,830	1.68%	16.84%	55.82%	\$73
United Bank of Union	\$570,472	(\$357)	(0.24%)	(3.40%)	62.25%	\$88	\$4,017	0.69%	9.87%	65.19%	\$90
The Maries County Bank	\$603,999	\$877	0.56%	5.07%	78.59%	\$84	\$3,200	0.52%	4.76%	77.31%	\$78
Bank of Odessa	\$612,055	\$2,863	1.92%	14.04%	36.44%	\$75	\$11,184	1.93%	14.37%	34.20%	\$76
First State Bank and Trust Company, Inc.	\$616,053	\$2,835	1.84%	17.57%	50.63%	\$85	\$11,552	1.91%	18.76%	52.23%	\$90
First Midwest Bank of Dexter	\$626,445	\$1,766	1.16%	13.53%	68.06%	\$88	\$5,312	0.92%	10.94%	71.64%	\$85
HOME BANK	\$652,082	\$2,874	1.78%	19.64%	57.01%	\$88	\$9,683	1.56%	17.47%	62.33%	\$89
Peoples Savings Bank of Rhineland	\$663,279	\$2,000	1.20%	13.44%	61.76%	\$94	\$6,520	1.00%	11.57%	63.71%	\$95
West Plains Bank and Trust Company	\$667,808	\$2,366	1.39%	23.07%	64.57%	\$88	\$7,753	1.14%	20.66%	68.01%	\$88
Peoples Community Bank	\$693,380	\$3,709	2.13%	12.47%	50.18%	\$71	\$15,446	2.22%	13.34%	46.18%	\$65
Freedom Bank of Southern Missouri	\$705,371	\$2,351	1.32%	15.34%	60.85%	\$94	\$8,611	1.23%	14.65%	62.00%	\$87
Town & Country Bank	\$705,853	\$2,952	1.62%	18.31%	60.24%	\$88	\$11,758	1.64%	19.07%	59.71%	\$85
First Midwest Bank of the Ozarks	\$715,662	\$2,954	1.65%	15.61%	62.41%	\$80	\$11,971	1.66%	16.08%	59.66%	\$79
CNB St. Louis Bank	\$811,215	\$1,995	0.99%	15.42%	68.62%	\$105	\$6,162	0.78%	12.70%	72.09%	\$107
Blue Ridge Bank and Trust Co.	\$813,274	\$2,369	1.16%	13.56%	60.58%	\$99	\$9,236	1.15%	14.00%	60.56%	\$95
MRV Banks	\$822,932	\$1,264	0.65%	5.62%	41.62%	\$105	\$10,819	1.46%	12.55%	41.94%	\$108
Focus Bank	\$829,050	\$3,188	1.51%	13.42%	65.07%	\$89	\$11,715	1.42%	12.55%	66.60%	\$87
Peoples Bank & Trust Co.	\$870,212	\$3,046	1.42%	18.96%	57.80%	\$82	\$10,255	1.21%	16.97%	63.87%	\$87
Triad Bank	\$878,125	\$3,595	1.65%	16.16%	42.37%	\$126	\$12,679	1.49%	14.77%	48.94%	\$171
The Bank of Old Monroe	\$879,754	\$4,433	1.89%	34.65%	44.97%	\$116	\$17,214	2.01%	37.99%	41.23%	\$97
Lindell Bank & Trust Company	\$902,043	\$3,227	1.41%	9.15%	52.19%	\$78	\$15,392	1.72%	11.17%	52.32%	\$77
Stifel Trust Company National Association	\$904,823	\$8,053	3.52%	62.02%	36.82%	\$113	\$31,824	3.49%	65.56%	35.69%	\$112
HNB National Bank	\$920,846	\$4,977	2.17%	19.75%	47.10%	\$85	\$17,566	1.97%	18.91%	49.77%	\$77
Mid-Missouri Bank	\$933,956	\$2,650	1.13%	12.06%	68.48%	\$114	\$11,946	1.29%	14.17%	61.57%	\$92
American Bank of Freedom	\$934,548	\$1,546	0.65%	6.98%	70.65%	\$110	\$3,816	0.42%	4.29%	64.64%	\$102
Saint Louis Bank	\$955,037	\$2,357	1.00%	11.29%	61.29%	\$183	\$9,369	0.98%	11.66%	59.67%	\$169
Mid America Bank	\$979,781	\$4,522	1.86%	15.70%	56.42%	\$99	\$20,041	2.09%	18.08%	52.15%	\$95
State Average of Asset Group C	\$733,388	\$2,710	1.46%	15.81%	58.82%	\$97	\$10,612	1.45%	16.21%	58.77%	\$94

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											
Royal Banks of Missouri	\$1,045,716	\$2,547	0.98%	7.97%	66.49%	\$97	\$8,113	0.78%	5.97%	69.25%	\$97
Midwest Regional Bank	\$1,103,792	\$2,658	0.96%	10.29%	61.46%	\$118	\$9,544	0.88%	9.60%	63.03%	\$120
Parkside Financial Bank and Trust	\$1,118,316	\$3,100	1.10%	11.17%	61.31%	\$205	\$9,263	0.89%	9.13%	67.11%	\$218
Southwest Missouri Bank	\$1,162,637	\$2,198	0.77%	13.56%	71.94%	\$83	\$7,020	0.62%	11.78%	71.98%	\$82
Montgomery Bank	\$1,163,911	\$3,310	1.14%	10.91%	70.19%	\$95	\$13,325	1.12%	11.18%	71.23%	\$92
M1 Bank	\$1,164,842	(\$1,561)	(0.52%)	(5.88%)	67.67%	\$249	\$15,457	1.37%	15.44%	39.26%	\$140
Sullivan Bank	\$1,167,708	\$3,092	1.06%	12.15%	55.14%	\$87	\$12,559	1.13%	13.18%	54.65%	\$79
Bank of Washington	\$1,169,110	\$1,041	0.37%	3.05%	52.08%	\$117	\$16,737	1.53%	12.59%	51.38%	\$117
Wood & Huston Bank	\$1,260,354	\$3,986	1.30%	14.86%	59.84%	\$93	\$16,032	1.34%	15.65%	59.15%	\$82
BTC Bank	\$1,366,541	\$4,092	1.21%	14.06%	61.44%	\$88	\$12,911	1.02%	11.96%	65.17%	\$82
Sterling Bank	\$1,417,492	\$5,230	1.47%	12.37%	49.63%	\$91	\$20,997	1.50%	12.56%	51.49%	\$90
The Nodaway Valley Bank	\$1,422,024	\$7,070	1.85%	25.49%	58.42%	\$132	\$30,375	2.02%	30.30%	54.44%	\$123
Cass Commercial Bank	\$1,434,577	\$3,532	0.98%	7.42%	59.63%	\$348	\$22,343	1.55%	11.89%	45.96%	\$201
First Bank of the Lake	\$1,572,595	\$2,658	0.71%	9.84%	72.37%	\$102	\$11,682	0.90%	11.95%	65.99%	\$80
Lead Bank	\$1,586,647	\$8,845	2.39%	22.52%	73.87%	\$123	\$21,973	1.85%	15.16%	79.44%	\$110
OMB Bank	\$1,769,541	\$4,896	1.18%	13.46%	51.75%	\$100	\$17,288	1.10%	12.64%	52.81%	\$95
Hawthorn Bank	\$1,812,168	\$5,767	1.25%	13.18%	61.90%	\$69	\$21,865	1.18%	12.58%	61.47%	\$70
Legacy Bank & Trust Company	\$1,878,772	\$5,928	1.33%	11.86%	51.55%	\$137	\$16,707	0.97%	8.66%	57.59%	\$139
Country Club Bank	\$2,173,409	\$7,499	1.36%	14.35%	73.74%	\$137	\$30,448	1.39%	15.46%	72.71%	\$132
Guaranty Bank	\$2,340,232	\$5,336	0.90%	5.61%	62.09%	\$155	\$26,139	1.11%	7.09%	60.58%	\$145
Midwest BankCentre	\$2,815,493	\$6,042	0.87%	7.62%	67.78%	\$137	\$28,902	1.05%	9.58%	62.89%	\$142
OakStar Bank	\$2,828,640	\$6,546	0.93%	9.29%	64.80%	\$122	\$20,921	0.79%	8.29%	69.40%	\$118
North American Savings Bank, FSB	\$2,918,822	\$8,004	1.10%	7.98%	53.76%	\$124	\$29,217	1.02%	7.33%	57.70%	\$124
Academy Bank, N.A.	\$2,925,032	\$5,217	0.72%	5.09%	73.20%	\$98	\$22,126	0.81%	5.48%	73.45%	\$97
The Bank of Missouri	\$3,080,212	\$4,973	0.64%	6.42%	80.37%	\$114	\$17,666	0.58%	5.62%	82.39%	\$118
First State Community Bank	\$4,217,547	\$17,524	1.73%	14.58%	51.98%	\$76	\$64,006	1.62%	14.05%	53.75%	\$78
Southern Bank	\$4,856,974	\$15,714	1.31%	13.51%	53.80%	\$76	\$54,790	1.18%	12.25%	56.53%	\$77
Great Southern Bank	\$5,984,730	\$16,801	1.12%	10.66%	62.14%	\$80	\$69,348	1.18%	11.07%	60.99%	\$81
First Bank Creve Coeur	\$6,630,571	\$7,030	0.41%	5.75%	80.68%	\$121	\$18,118	0.27%	3.80%	87.06%	\$122
Stifel Bank	\$10,790,251	\$45,255	1.67%	25.68%	18.72%	\$508	\$164,109	1.50%	22.98%	21.95%	\$521
Enterprise Bank & Trust	\$15,568,085	\$51,954	1.35%	11.36%	56.66%	\$150	\$197,336	1.32%	11.08%	57.24%	\$144
The Central Trust Bank	\$19,230,483	\$51,969	1.10%	11.89%	52.16%	\$93	\$265,968	1.40%	15.86%	54.00%	\$93
Stifel Bank and Trust	\$19,509,889	\$85,236	1.76%	25.52%	27.62%	\$154	\$361,995	1.98%	28.06%	25.35%	\$142
Commerce Bank	\$31,808,311	\$134,471	1.68%	19.59%	54.63%	\$125	\$379,263	1.20%	14.82%	56.02%	\$124
UMB Bank, National Association	\$50,150,137	\$118,125	1.04%	13.43%	57.24%	\$168	\$449,757	1.03%	13.53%	57.46%	\$157
State Average of Asset Group D	\$6,069,873	\$18,745	1.12%	11.90%	59.94%	\$136	\$70,980	1.18%	12.53%	59.74%	\$127

Source: SNL Financial

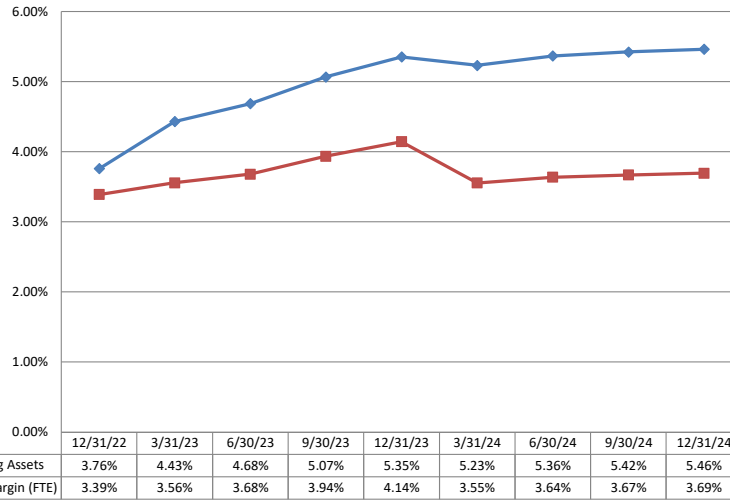
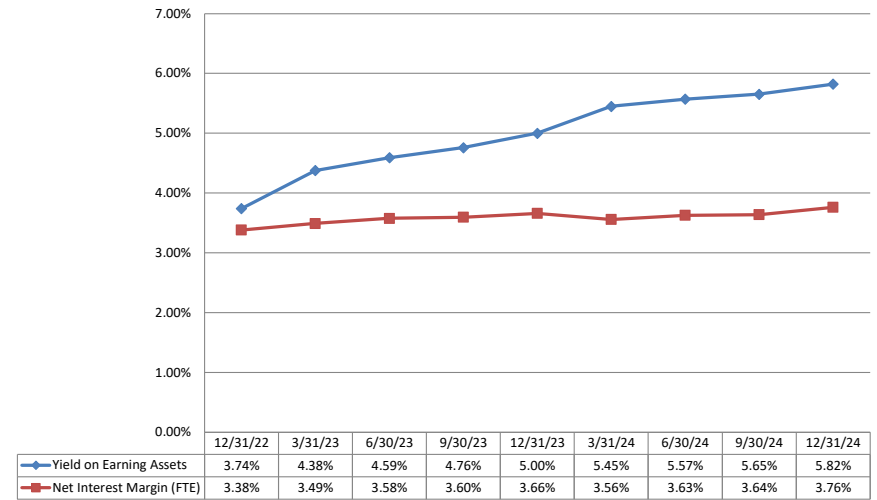
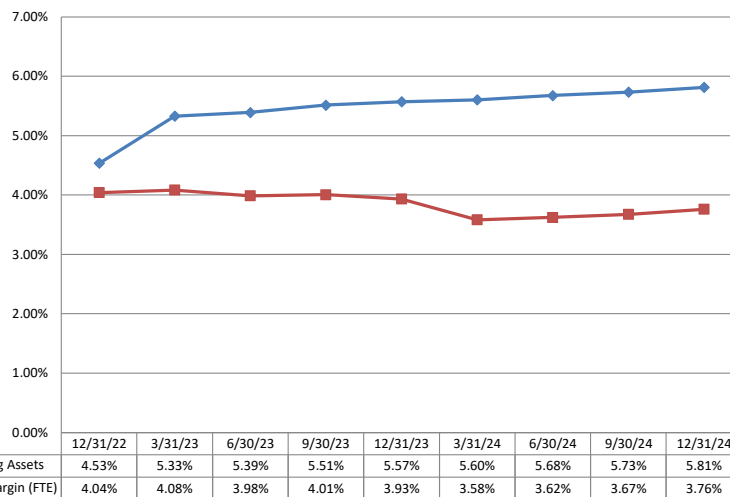
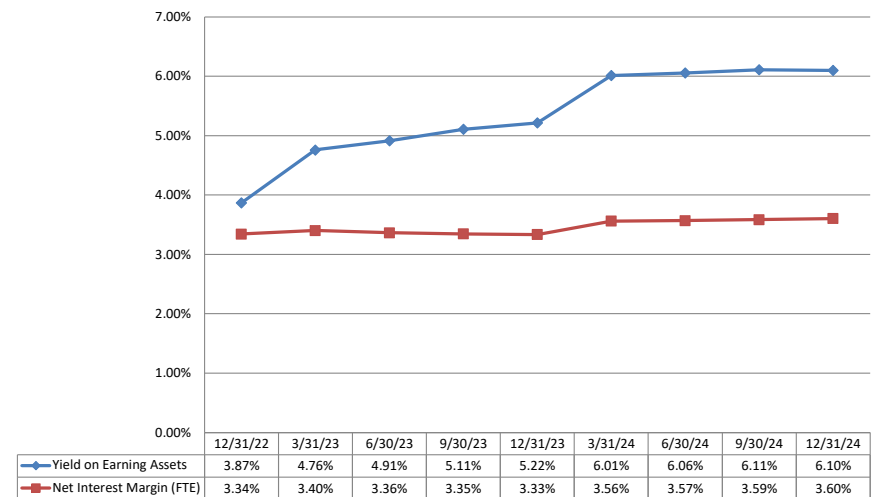
Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - Over \$1 billion in Total Assets**
Year-to-Date

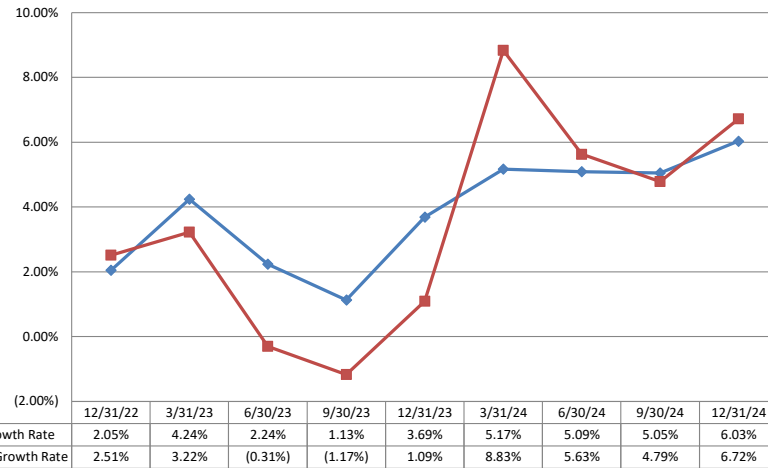
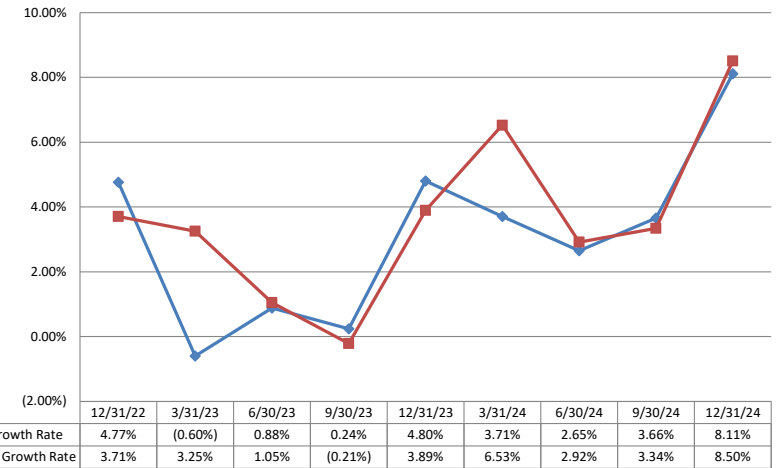
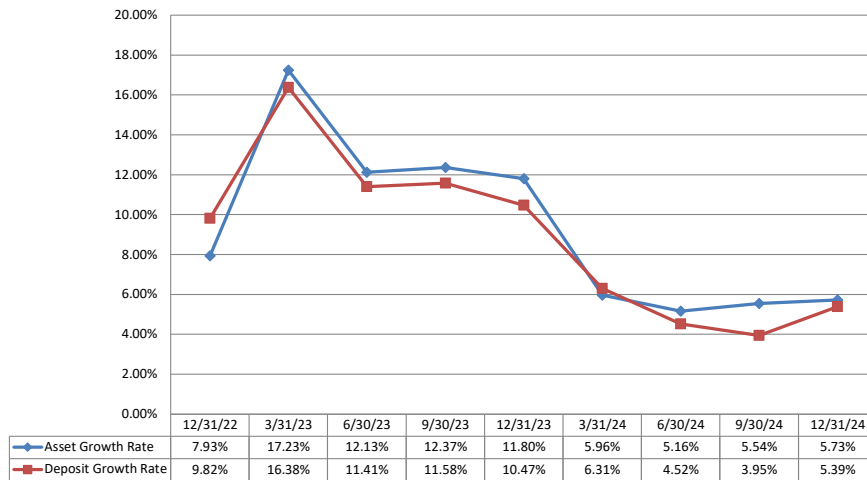
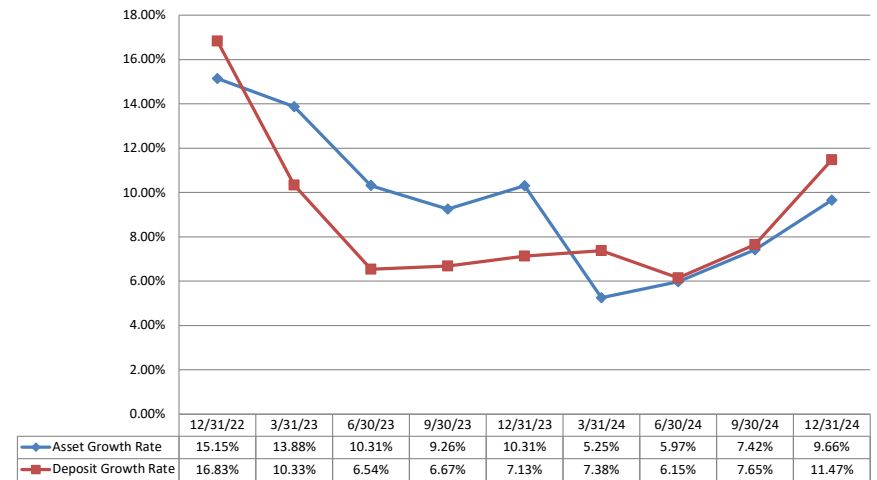
Source: SNL Financial

Note: Report includes only bank-level data.

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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.

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, 2024

Run Date: February 14, 2025

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												
UMB Bank & Trust, National Association	\$3,051	\$0	\$0	NA	NA	NA	5.56%	NA	NA	5.56%	0.13%	NA
National Advisors Trust Company	\$20,902	\$0	\$500	0.00%	223.35%	\$279	6.93%	5.40%	5.40%	6.76%	(18.30%)	0.00%
Bank of New Cambria	\$32,844	\$9,617	\$29,402	32.71%	69.39%	\$3,649	4.21%	0.66%	0.28%	3.95%	(6.89%)	(8.10%)
FMB Bank	\$42,034	\$13,723	\$39,225	34.99%	30.66%	\$3,503	4.48%	2.42%	1.60%	2.81%	(6.40%)	(6.89%)
America's Community Bank	\$50,589	\$45,606	\$41,777	109.17%	8.46%	\$6,324	6.81%	3.61%	2.93%	4.12%	19.75%	11.89%
Four States Bank	\$52,159	\$22,799	\$29,295	77.83%	90.01%	\$2,608	NA	NA	NA	NA	NA	NA
Community Bank of Memphis	\$53,296	\$26,889	\$45,633	58.92%	49.55%	\$6,662	4.15%	1.83%	1.29%	3.00%	5.26%	4.83%
Montrose Savings Bank	\$54,799	\$30,516	\$45,677	66.81%	42.46%	\$7,828	5.01%	1.75%	1.35%	4.00%	1.48%	(1.34%)
First Security Bank	\$56,585	\$37,813	\$52,200	72.44%	21.13%	\$6,287	5.40%	1.92%	1.56%	3.96%	5.76%	5.94%
Tri-County Trust Company	\$62,503	\$44,310	\$48,124	92.07%	19.75%	\$6,945	5.85%	2.61%	2.17%	4.12%	(0.59%)	(0.68%)
Bank of Iberia	\$67,133	\$40,893	\$60,726	67.34%	37.75%	\$3,730	5.64%	1.34%	1.05%	4.67%	1.22%	0.72%
The Bank of Houston	\$67,567	\$51,666	\$48,208	107.17%	18.29%	\$2,815	7.75%	3.18%	2.72%	5.33%	12.01%	15.72%
Sherwood Community Bank	\$72,363	\$44,040	\$63,760	69.07%	25.03%	\$3,809	5.26%	2.82%	2.19%	3.26%	(9.69%)	4.52%
Peoples Bank of Moniteau County	\$74,882	\$44,398	\$64,251	69.10%	30.98%	\$5,760	5.07%	2.84%	2.19%	3.12%	6.31%	8.42%
FarmBank	\$75,755	\$48,358	\$69,197	69.88%	21.86%	\$3,607	5.42%	3.28%	2.75%	2.74%	(2.60%)	(3.47%)
Farmers Bank of Lohman	\$76,030	\$22,880	\$65,565	34.90%	73.16%	\$8,448	3.58%	1.58%	1.20%	2.58%	2.06%	1.70%
Community Bank of Missouri	\$83,006	\$54,305	\$70,885	76.61%	33.37%	\$4,150	6.69%	1.43%	1.04%	5.77%	10.12%	10.54%
Flat Branch Bank	\$85,451	\$25,828	\$75,515	34.20%	69.88%	\$6,104	6.03%	1.91%	1.49%	4.63%	142.43%	134.64%
Paramount Bank	\$85,538	\$73,528	\$77,889	94.40%	10.34%	\$1,584	6.23%	4.58%	4.36%	2.07%	(9.54%)	(3.90%)
Bank of Billings	\$89,730	\$68,465	\$77,348	88.52%	17.38%	\$3,739	7.37%	2.46%	1.58%	5.89%	7.08%	8.99%
Peoples Bank of Altenburg	\$90,749	\$65,743	\$72,464	90.73%	9.37%	\$6,482	5.45%	2.62%	1.85%	3.70%	6.50%	11.60%
Neighbors Bank	\$91,362	\$75,153	\$55,490	135.44%	14.82%	\$459	5.56%	3.38%	2.83%	2.96%	33.59%	(0.47%)
United Security Bank	\$93,397	\$66,869	\$74,921	89.25%	11.00%	\$7,184	5.09%	3.03%	2.40%	3.10%	3.38%	11.58%
Silex Banking Company	\$93,413	\$54,189	\$80,870	67.01%	38.98%	\$9,341	4.58%	2.05%	1.64%	3.18%	5.53%	6.07%
West Plains Savings and Loan Association	\$94,312	\$74,019	\$69,179	107.00%	25.41%	\$5,895	4.95%	3.15%	3.12%	2.40%	1.32%	1.77%
Investors Community Bank	\$96,044	\$44,849	\$83,362	53.80%	42.19%	\$6,003	4.59%	2.73%	2.20%	2.75%	6.14%	3.00%
The Citizens Bank of Edina	\$102,743	\$70,807	\$89,263	79.32%	30.42%	\$6,850	6.36%	2.09%	1.46%	5.06%	5.39%	4.04%
Metz Banking Company	\$104,138	\$74,162	\$93,089	79.67%	24.53%	\$6,509	5.20%	3.42%	2.34%	3.10%	5.66%	5.09%
Senath State Bank	\$105,892	\$56,466	\$91,009	62.04%	40.90%	\$6,229	5.47%	1.99%	1.33%	4.29%	(2.50%)	(3.74%)
The Hamilton Bank	\$109,232	\$55,330	\$105,411	52.49%	30.22%	\$7,282	4.79%	2.20%	1.61%	3.42%	6.10%	11.54%
The Bank of Grain Valley	\$109,402	\$66,589	\$86,320	77.14%	36.31%	\$7,293	4.97%	1.04%	0.72%	4.40%	(1.96%)	(3.58%)
Citizens Bank & Trust	\$110,434	\$53,059	\$97,836	54.23%	9.47%	\$5,812	4.23%	1.83%	1.43%	2.96%	(9.88%)	(12.21%)
TPNB Bank	\$111,087	\$62,018	\$93,605	66.26%	13.33%	\$7,406	4.39%	2.50%	2.10%	2.63%	(0.96%)	1.00%
Bank of Brookfield-Purdin National Association	\$111,337	\$21,872	\$98,015	22.31%	73.25%	\$6,549	4.11%	2.21%	1.82%	2.49%	3.61%	3.05%
The First National Bank of Nevada	\$112,882	\$45,971	\$98,144	46.84%	62.10%	\$8,683	3.81%	1.94%	1.45%	2.68%	1.84%	1.41%
Community State Bank	\$115,250	\$76,998	\$94,274	81.67%	22.09%	\$5,763	5.16%	2.82%	2.13%	3.29%	5.42%	4.63%
Concordia Bank	\$117,472	\$92,453	\$104,323	88.62%	16.99%	\$5,107	6.11%	2.24%	1.93%	4.46%	8.01%	11.11%
HomePride Bank	\$118,942	\$98,462	\$101,266	97.23%	8.91%	\$3,050	6.00%	3.12%	2.22%	3.89%	(0.77%)	4.67%
Arlo Bank	\$119,057	\$75,714	\$84,798	89.29%	40.04%	\$7,937	7.45%	5.29%	4.40%	4.36%	84.22%	79.76%
Bank of New Madrid	\$120,855	\$63,115	\$105,750	59.68%	12.46%	\$4,316	5.20%	2.03%	1.48%	4.05%	4.65%	4.19%
County Bank	\$123,339	\$85,535	\$108,244	79.02%	17.93%	\$5,873	5.43%	1.69%	1.10%	4.37%	4.38%	(0.74%)
LimeBank	\$124,427	\$99,529	\$99,934	99.59%	19.48%	\$4,977	6.67%	3.96%	3.18%	3.89%	15.73%	33.97%
Home Savings and Loan Association of Carroll County, F.A.	\$124,599	\$86,311	\$103,737	83.20%	22.76%	\$9,585	4.79%	2.84%	3.14%	2.34%	1.08%	8.01%
Community Bank of El Dorado Springs	\$127,388	\$74,391	\$106,593	69.79%	43.41%	\$7,077	5.25%	2.69%	2.13%	3.44%	2.49%	1.85%
Citizens Bank of Rogersville	\$127,600	\$98,206	\$105,799	92.82%	17.48%	\$5,104	6.08%	3.26%	2.55%	3.68%	1.89%	(3.73%)
Alton Bank	\$129,257	\$69,213	\$114,349	60.53%	18.17%	\$7,181	5.43%	3.64%	3.01%	2.49%	11.72%	13.37%
Citizens Community Bank	\$130,757	\$89,073	\$115,804	76.92%	22.13%	\$5,944	5.26%	2.78%	2.16%	3.31%	2.98%	3.12%
Preferred Bank	\$132,411	\$52,421	\$121,607	43.11%	38.01%	\$5,093	3.99%	1.54%	1.06%	3.08%	(2.32%)	(4.49%)

Source: SNL Financial

Note: Report includes only bank-level data.

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

Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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)												
Security Bank of Southwest Missouri	\$132,902	\$108,448	\$117,404	92.37%	11.69%	\$4,430	6.62%	2.86%	2.40%	4.47%	11.49%	11.53%
First Independent Bank	\$133,378	\$73,965	\$119,752	61.77%	42.99%	\$6,063	5.01%	2.50%	1.89%	3.31%	3.83%	5.71%
Jonesburg State Bank	\$133,921	\$100,113	\$119,376	83.86%	23.13%	\$6,087	5.50%	1.60%	1.16%	4.46%	1.91%	1.26%
Edward Jones Trust Company	\$134,495	\$0	\$500	0.00%	NM	\$903	3.99%	43.20%	43.20%	3.80%	6.44%	0.00%
Chillicothe State Bank	\$135,402	\$69,213	\$124,461	55.61%	44.32%	\$5,208	4.16%	1.09%	0.77%	3.47%	(5.76%)	(6.22%)
Kennett Trust Bank	\$136,909	\$77,934	\$123,487	63.11%	36.52%	\$7,606	5.28%	2.36%	2.22%	3.22%	3.62%	8.00%
TBO Bank	\$137,437	\$92,824	\$115,213	80.57%	9.99%	\$4,165	NM	3.28%	2.20%	NM	37.52%	32.38%
Clay County Savings Bank	\$139,142	\$92,372	\$113,645	81.28%	30.21%	\$4,969	4.23%	1.77%	1.47%	2.86%	(8.71%)	(1.56%)
State Bank of Missouri	\$139,253	\$77,540	\$128,506	60.34%	18.71%	\$5,570	4.64%	2.10%	1.71%	3.07%	(4.71%)	(5.56%)
Peoples Bank of Wyaconda	\$139,471	\$90,794	\$125,343	72.44%	15.81%	\$5,364	5.52%	2.96%	2.60%	3.12%	2.95%	4.95%
Community Bank of Pleasant Hill	\$141,679	\$39,778	\$136,528	29.14%	68.81%	\$7,871	3.97%	2.31%	1.79%	2.31%	4.05%	3.07%
Bank of Crocker	\$141,963	\$46,577	\$128,741	36.18%	48.04%	\$4,175	4.20%	1.86%	1.37%	3.02%	(2.09%)	(3.25%)
Northeast Missouri State Bank	\$143,214	\$62,702	\$130,945	47.88%	42.65%	\$11,935	4.16%	2.61%	1.91%	2.49%	5.00%	5.01%
Bank of Salem	\$148,437	\$93,405	\$134,431	69.48%	12.06%	\$5,937	4.70%	2.61%	2.14%	2.67%	2.87%	6.54%
Commercial Trust Company of Fayette	\$148,727	\$104,741	\$129,771	80.71%	18.43%	\$5,129	5.24%	2.52%	2.14%	3.34%	(1.93%)	(0.71%)
Bank of Monticello	\$149,545	\$87,475	\$132,335	66.10%	23.34%	\$5,341	5.81%	2.80%	2.31%	3.79%	7.29%	8.06%
Security Bank of the Ozarks	\$152,135	\$99,848	\$142,570	70.03%	13.79%	\$3,169	6.36%	2.40%	1.72%	4.65%	6.38%	6.73%
Independent Farmers Bank	\$155,820	\$87,803	\$138,659	63.32%	15.10%	\$5,026	5.35%	2.27%	1.80%	3.78%	0.62%	(3.61%)
State Bank of Southwest Missouri	\$157,734	\$131,694	\$140,009	94.06%	8.84%	\$5,258	5.49%	2.26%	1.57%	3.91%	0.53%	0.15%
Security Bank of Pulaski County	\$157,974	\$91,205	\$138,513	65.85%	15.28%	\$5,642	6.50%	3.18%	2.34%	4.10%	8.96%	4.88%
New Frontier Bank	\$168,955	\$114,546	\$154,045	74.36%	25.34%	\$6,758	5.65%	3.07%	2.40%	3.35%	15.08%	15.87%
Bank 21	\$172,142	\$151,562	\$144,571	104.84%	7.43%	\$5,216	6.95%	2.97%	2.29%	4.80%	2.75%	6.06%
The Cornerstone Bank	\$189,415	\$143,800	\$165,824	86.72%	4.48%	\$3,788	7.29%	3.46%	2.74%	4.99%	5.49%	7.40%
Progressive Ozark Bank	\$174,883	\$153,146	\$151,272	101.24%	19.50%	\$3,239	6.18%	1.45%	1.11%	5.13%	5.13%	3.12%
The Tipton Latham Bank, National Association	\$175,067	\$129,176	\$155,200	83.23%	16.27%	\$9,214	5.53%	3.62%	2.99%	2.76%	5.05%	4.83%
F&M Bank and Trust Company	\$176,093	\$111,128	\$161,762	68.70%	9.51%	\$5,503	4.46%	2.39%	1.86%	2.72%	(2.27%)	(3.18%)
Adrian Bank	\$180,447	\$120,258	\$156,306	76.94%	13.75%	\$6,015	5.53%	2.17%	1.57%	4.21%	1.92%	1.71%
1st Advantage Bank	\$183,779	\$158,663	\$164,618	96.38%	8.74%	\$8,354	5.92%	3.14%	2.28%	3.84%	20.79%	24.14%
Citizens Bank Butler	\$185,435	\$153,089	\$166,950	91.70%	24.76%	\$4,031	7.65%	1.96%	1.30%	6.40%	(2.70%)	0.24%
Citizens' Bank of Charleston	\$185,802	\$124,454	\$151,525	82.13%	11.24%	\$8,078	6.14%	2.25%	1.86%	4.62%	6.99%	6.51%
The Citizens-Farmers Bank of Cole Camp	\$186,364	\$131,366	\$159,129	82.55%	10.11%	\$6,426	5.75%	3.23%	2.47%	3.58%	2.70%	9.73%
Bank Star	\$186,604	\$147,649	\$171,200	86.24%	20.24%	\$6,019	5.56%	2.56%	1.97%	3.66%	1.09%	4.13%
FCNB Bank	\$192,252	\$115,223	\$164,837	69.90%	22.35%	\$3,433	5.09%	2.88%	1.98%	3.16%	(3.44%)	5.03%
First Missouri Bank of SEMO	\$201,262	\$177,641	\$173,842	102.19%	6.24%	\$4,681	6.22%	2.51%	1.87%	4.47%	(7.33%)	(9.91%)
Community Point Bank	\$203,350	\$166,451	\$177,423	93.82%	12.30%	\$8,134	6.10%	3.39%	2.90%	3.34%	17.46%	11.29%
Citizens Bank of the Midwest	\$208,711	\$148,397	\$177,850	83.44%	13.63%	\$6,325	5.91%	3.55%	3.02%	2.80%	(1.13%)	4.77%
Bank Northwest	\$208,723	\$163,038	\$186,859	87.25%	8.38%	\$5,352	6.69%	2.24%	1.65%	5.18%	(1.06%)	4.17%
Carroll County Trust Company of Carrollton, Missouri	\$209,899	\$79,112	\$184,458	42.89%	32.77%	\$8,746	4.24%	2.81%	2.34%	2.13%	0.89%	7.75%
St. Clair County State Bank	\$212,675	\$148,335	\$184,234	80.51%	20.55%	\$6,860	6.16%	2.83%	2.27%	4.16%	6.10%	6.10%

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December 31, 2024

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Asset Group A - \$0 to \$250 million in total assets (continued)												
Bank of Weston	\$216,659	\$164,244	\$186,500	88.07%	11.98%	\$5,856	5.55%	2.55%	1.93%	3.76%	8.99%	1.27%
Bank of Grandin	\$223,354	\$129,298	\$190,912	67.73%	25.63%	\$6,768	5.80%	3.82%	3.26%	2.94%	4.10%	3.98%
First Missouri State Bank of Cape County	\$223,627	\$187,568	\$195,192	96.09%	11.70%	\$6,577	6.01%	3.34%	2.79%	3.41%	10.72%	11.68%
Citizens Bank of Eldon	\$227,332	\$169,087	\$198,017	85.39%	18.60%	\$6,889	5.57%	2.17%	1.49%	4.19%	2.68%	6.08%
First State Bank of Purdy	\$232,687	\$153,150	\$207,960	73.64%	19.63%	\$5,171	6.10%	2.99%	2.01%	4.17%	11.25%	11.17%
Community Bank of Marshall	\$233,583	\$101,118	\$212,749	47.53%	43.72%	\$6,488	4.70%	2.55%	2.18%	2.66%	2.75%	1.33%
Alliant Bank	\$239,313	\$194,373	\$217,348	89.43%	11.95%	\$3,739	5.89%	2.26%	1.61%	4.38%	17.52%	18.87%
The Seymour Bank	\$240,556	\$131,754	\$204,148	64.54%	28.02%	\$4,909	5.11%	3.25%	2.34%	2.98%	7.98%	16.79%
Lamar Bank and Trust Company	\$242,212	\$179,077	\$212,762	84.17%	17.56%	\$6,546	5.64%	2.57%	2.18%	3.70%	0.27%	4.26%
Peoples Bank Cuba	\$244,986	\$165,743	\$227,110	72.98%	7.43%	\$4,622	4.93%	2.40%	1.87%	3.31%	(3.77%)	(3.86%)
State Average of Asset Group A	\$135,461	\$87,578	\$116,551	72.91%	27.77%	\$5,692	5.46%	3.04%	2.50%	3.69%	6.03%	6.72%

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Asset Group B - \$251 to \$500 million in total assets												
Community First Bank	\$250,577	\$204,302	\$228,150	89.55%	8.91%	\$6,264	6.08%	2.33%	1.87%	4.35%	(0.89%)	3.56%
First Missouri State Bank	\$261,510	\$216,450	\$229,371	94.37%	11.55%	\$9,686	6.49%	3.44%	3.29%	3.38%	1.50%	2.14%
Century Bank of the Ozarks	\$265,234	\$221,480	\$235,917	93.88%	12.16%	\$4,081	6.58%	2.19%	1.58%	5.08%	0.93%	0.96%
Commercial Bank Saint Louis	\$270,370	\$169,659	\$242,404	69.99%	12.07%	\$7,510	4.49%	2.53%	1.94%	2.68%	(5.67%)	(0.77%)
United State Bank	\$274,112	\$210,832	\$248,280	84.92%	16.29%	\$5,076	6.40%	3.04%	2.65%	3.86%	1.75%	1.21%
Goppert Financial Bank	\$274,315	\$157,976	\$234,956	67.24%	26.54%	\$6,691	6.04%	2.55%	1.97%	4.21%	6.41%	5.49%
Putnam County State Bank	\$278,630	\$232,291	\$234,578	99.03%	15.48%	\$11,145	6.59%	4.01%	3.33%	3.67%	4.30%	4.11%
Heritage Community Bank	\$281,842	\$254,468	\$248,856	102.26%	6.46%	\$6,554	6.99%	4.05%	3.60%	3.59%	11.46%	15.55%
Community First Banking Company	\$286,806	\$209,930	\$245,416	85.54%	15.40%	\$6,829	5.25%	2.92%	2.28%	3.13%	10.89%	7.35%
Ozarks Federal Savings and Loan Association	\$288,692	\$234,198	\$208,071	112.56%	9.63%	\$5,155	4.96%	2.89%	2.76%	2.45%	11.01%	6.41%
O'Bannon Banking Company	\$294,533	\$213,987	\$264,819	80.81%	20.09%	\$5,078	6.07%	2.87%	2.32%	3.92%	5.60%	8.08%
Exchange Bank of Northeast Missouri	\$302,828	\$183,874	\$270,514	67.97%	27.37%	\$5,938	6.33%	2.63%	1.92%	4.52%	36.27%	34.15%
Kearney Trust Company	\$308,096	\$164,718	\$277,610	59.33%	32.09%	\$8,558	5.16%	2.32%	1.73%	3.58%	5.85%	4.82%
St. Johns Bank & Trust Company	\$310,193	\$232,846	\$277,269	83.98%	14.52%	\$4,308	4.63%	0.63%	0.45%	4.23%	(8.19%)	(3.74%)
Community Bank of Raymore	\$312,285	\$99,509	\$307,677	32.34%	31.30%	\$7,262	3.86%	2.12%	1.53%	2.49%	(6.63%)	(7.75%)
Community State Bank of Missouri	\$319,460	\$218,164	\$284,418	76.71%	11.93%	\$7,099	5.03%	2.29%	1.87%	3.32%	5.80%	5.82%
Citizens Bank New Haven	\$324,017	\$297,289	\$278,377	106.79%	5.47%	\$5,226	6.01%	3.11%	2.32%	3.96%	1.33%	0.52%
Midwest Independent BankersBank	\$332,726	\$228,882	\$226,832	100.90%	30.44%	\$10,083	5.63%	4.33%	2.61%	3.35%	4.98%	8.14%
Bank of Versailles	\$337,447	\$299,602	\$256,986	116.58%	12.24%	\$8,436	4.92%	1.89%	1.63%	3.50%	3.23%	(1.51%)
Farmers and Merchants Bank of St. Clair	\$342,083	\$222,346	\$296,015	75.11%	23.04%	\$6,109	5.26%	2.53%	2.03%	3.40%	2.08%	0.20%
Bloodsdaile Bank	\$344,783	\$238,641	\$314,161	75.96%	10.67%	\$6,760	5.31%	2.46%	1.82%	3.68%	5.88%	3.71%
Central Bank of Kansas City	\$356,532	\$291,540	\$296,082	98.47%	19.33%	\$8,103	5.54%	2.74%	1.56%	4.23%	(8.06%)	(10.44%)
Farmers State Bank Cameron	\$362,835	\$291,803	\$328,809	88.75%	14.24%	\$5,415	4.75%	1.80%	1.48%	3.41%	(5.73%)	0.95%
Heritage Bank of the Ozarks	\$363,232	\$279,799	\$318,372	87.88%	10.49%	\$6,156	6.17%	3.21%	2.66%	3.68%	14.95%	16.16%
Branson Bank	\$366,592	\$317,477	\$327,278	97.01%	4.42%	\$5,022	6.18%	2.70%	2.06%	4.18%	4.32%	5.07%
Pony Express Bank	\$368,069	\$300,484	\$321,840	93.36%	8.03%	\$11,154	6.43%	2.66%	2.20%	4.49%	(4.10%)	4.90%
Alliance Bank	\$376,902	\$303,809	\$314,289	96.67%	14.21%	\$5,889	6.48%	3.08%	2.63%	4.07%	2.58%	4.20%
MA Bank	\$380,234	\$194,061	\$341,834	56.77%	19.22%	\$5,592	4.82%	2.06%	1.59%	3.38%	7.30%	8.08%
Ozark Bank	\$383,474	\$252,851	\$355,947	71.04%	12.15%	\$7,375	5.62%	2.71%	2.44%	3.35%	2.58%	1.71%
Exchange Bank of Missouri	\$395,126	\$290,806	\$358,843	81.04%	15.89%	\$6,697	7.00%	3.65%	3.19%	3.92%	13.28%	13.41%
Table Rock Community Bank	\$408,648	\$284,281	\$353,598	80.40%	21.58%	\$7,046	10.00%	6.02%	4.96%	5.41%	146.82%	137.58%
Community Bank and Trust	\$409,987	\$179,230	\$365,519	49.03%	41.08%	\$3,333	3.86%	0.99%	0.55%	3.24%	5.55%	5.44%
F & C Bank	\$417,584	\$358,980	\$365,219	98.29%	10.17%	\$6,846	6.92%	2.52%	2.10%	4.93%	13.55%	17.16%
Bank of Franklin County	\$424,068	\$339,144	\$352,055	96.33%	12.44%	\$5,731	5.55%	3.28%	2.76%	2.90%	8.08%	7.68%
New Era Bank	\$425,405	\$262,920	\$367,847	71.48%	26.35%	\$6,349	4.88%	1.42%	1.37%	3.64%	3.48%	2.49%
Verimore Bank	\$466,463	\$388,708	\$405,861	95.77%	14.27%	\$7,176	6.24%	3.50%	2.80%	3.70%	4.56%	5.90%
The Missouri Bank	\$468,414	\$278,002	\$419,644	66.25%	17.39%	\$7,206	5.16%	2.62%	1.92%	3.49%	9.01%	9.12%
Belgrade State Bank	\$470,738	\$355,858	\$429,918	82.77%	22.06%	\$5,474	6.55%	2.89%	2.54%	4.15%	9.41%	9.23%
People's Bank of Seneca	\$474,479	\$401,167	\$416,849	96.24%	5.49%	\$10,095	6.13%	3.49%	3.27%	3.16%	10.90%	15.03%
Connections Bank	\$482,268	\$398,441	\$416,214	95.73%	12.33%	\$6,430	6.26%	2.61%	2.05%	4.31%	(0.11%)	(1.66%)
The Bank of Advance	\$486,492	\$379,646	\$424,134	89.51%	7.91%	\$5,466	6.47%	2.87%	2.41%	4.32%	(0.67%)	(1.64%)
The Callaway Bank	\$499,098	\$372,094	\$417,848	89.05%	13.26%	\$9,075	5.45%	2.63%	1.98%	3.59%	5.04%	8.25%
State Average of Asset Group B	\$358,266	\$262,680	\$312,111	84.71%	16.09%	\$6,797	5.82%	2.78%	2.24%	3.76%	8.11%	8.50%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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												
UNICO Bank	\$507,420	\$417,220	\$466,475	89.44%	12.87%	\$3,759	6.19%	3.28%	2.48%	3.80%	6.32%	7.73%
Phelps County Bank	\$512,859	\$402,451	\$462,538	87.01%	4.00%	\$4,239	4.89%	1.24%	0.85%	3.97%	5.94%	7.92%
Farmers Bank of Northern Missouri	\$533,137	\$277,142	\$453,413	61.12%	25.57%	\$5,496	4.79%	2.50%	1.83%	3.21%	4.52%	7.35%
First State Bank of St. Charles, Missouri	\$536,334	\$448,822	\$391,251	114.71%	8.19%	\$2,996	5.56%	2.95%	2.30%	3.57%	(2.11%)	0.58%
Legends Bank	\$545,837	\$405,192	\$442,676	91.53%	10.54%	\$5,627	6.00%	1.70%	1.24%	4.95%	6.19%	4.60%
Regional Missouri Bank	\$564,774	\$421,045	\$453,436	92.86%	14.12%	\$5,592	5.81%	2.70%	2.19%	3.83%	11.14%	2.01%
United Bank of Union	\$570,472	\$458,876	\$470,301	97.57%	13.26%	\$6,957	5.93%	2.93%	2.61%	3.53%	1.81%	1.15%
The Maries County Bank	\$603,999	\$345,855	\$530,021	65.25%	21.72%	\$4,314	5.15%	2.57%	2.15%	3.27%	3.27%	3.38%
Bank of Odessa	\$612,055	\$454,670	\$495,927	91.68%	14.89%	\$11,770	6.84%	3.77%	3.31%	3.92%	10.07%	9.61%
First State Bank and Trust Company, Inc.	\$616,053	\$442,685	\$524,283	84.44%	12.03%	\$7,701	6.35%	2.82%	2.20%	4.18%	3.36%	4.03%
First Midwest Bank of Dexter	\$626,445	\$535,407	\$489,963	109.27%	11.85%	\$6,142	6.25%	3.68%	3.13%	3.27%	18.72%	3.73%
HOME BANK	\$652,082	\$535,093	\$540,747	98.95%	10.37%	\$5,301	6.31%	2.75%	2.16%	4.26%	12.03%	7.67%
Peoples Savings Bank of Rhineland	\$663,279	\$535,859	\$547,642	97.85%	7.91%	\$6,909	5.81%	2.99%	2.42%	3.53%	4.95%	(0.88%)
West Plains Bank and Trust Company	\$667,808	\$456,078	\$620,430	73.51%	11.59%	\$6,547	5.58%	2.86%	2.24%	3.23%	4.34%	3.78%
Peoples Community Bank	\$693,380	\$456,496	\$572,413	79.75%	20.46%	\$5,827	6.03%	2.77%	2.32%	4.14%	4.84%	4.75%
Freedom Bank of Southern Missouri	\$705,371	\$556,122	\$642,682	86.53%	10.82%	\$6,848	5.78%	3.22%	2.67%	3.25%	11.28%	12.61%
Town & Country Bank	\$705,853	\$470,146	\$615,404	76.40%	19.73%	\$5,006	5.08%	2.04%	1.51%	3.72%	6.05%	6.82%
First Midwest Bank of the Ozarks	\$715,662	\$618,866	\$626,353	98.80%	9.14%	\$5,725	6.48%	3.26%	2.74%	3.94%	(1.70%)	0.43%
CNB St. Louis Bank	\$811,215	\$636,564	\$679,698	93.65%	12.82%	\$9,218	5.38%	3.29%	2.71%	2.91%	5.90%	5.46%
Blue Ridge Bank and Trust Co.	\$813,274	\$622,296	\$693,357	89.75%	11.61%	\$6,559	5.30%	2.56%	1.83%	3.58%	(0.14%)	(1.27%)
MRV Banks	\$822,932	\$626,375	\$703,006	89.10%	22.67%	\$11,273	6.70%	4.06%	2.90%	4.03%	12.24%	13.95%
Focus Bank	\$829,050	\$694,246	\$644,600	107.70%	8.10%	\$4,994	6.23%	2.78%	2.28%	4.13%	1.39%	2.94%
Peoples Bank & Trust Co.	\$870,212	\$447,434	\$771,284	58.01%	19.48%	\$6,852	5.24%	2.99%	2.44%	3.12%	8.01%	8.25%
Triad Bank	\$878,125	\$729,485	\$689,899	105.74%	13.95%	\$13,938	6.55%	3.33%	2.66%	4.13%	5.31%	5.39%
The Bank of Old Monroe	\$879,754	\$538,266	\$815,732	65.99%	34.44%	\$10,729	5.53%	3.05%	2.26%	3.56%	21.22%	22.34%
Lindell Bank & Trust Company	\$902,043	\$515,849	\$673,642	76.58%	24.57%	\$6,490	5.35%	2.53%	1.63%	3.92%	3.77%	1.05%
Stifel Trust Company National Association	\$904,823	\$0	\$849,718	0.00%	85.96%	\$18,850	4.84%	0.34%	0.34%	4.53%	(1.78%)	0.47%
HNB National Bank	\$920,846	\$647,936	\$796,021	81.40%	13.28%	\$6,485	5.72%	2.38%	1.97%	3.84%	5.55%	8.98%
Mid-Missouri Bank	\$933,956	\$656,003	\$842,200	77.89%	17.74%	\$4,814	5.63%	1.57%	1.74%	4.18%	1.98%	1.10%
American Bank of Freedom	\$934,548	\$761,958	\$716,760	106.31%	13.41%	\$9,162	6.32%	4.04%	3.73%	2.88%	6.10%	10.73%
Saint Louis Bank	\$955,037	\$793,426	\$843,230	94.09%	7.64%	\$14,693	6.21%	3.72%	3.12%	3.30%	0.52%	1.36%
Mid America Bank	\$979,781	\$727,929	\$847,527	85.89%	15.41%	\$6,281	6.27%	2.54%	1.91%	4.57%	2.22%	4.36%
State Average of Asset Group C	\$733,388	\$519,869	\$622,270	85.27%	16.88%	\$7,409	5.81%	2.79%	2.25%	3.76%	5.73%	5.39%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

December 31, 2024

Run Date: February 14, 2025

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												
Royal Banks of Missouri	\$1,045,716	\$763,560	\$922,488	82.77%	14.73%	\$8,234	5.63%	3.19%	2.55%	3.20%	0.18%	2.64%
Midwest Regional Bank	\$1,103,792	\$905,065	\$979,929	92.36%	11.38%	\$8,760	7.17%	4.80%	4.36%	3.03%	9.41%	18.00%
Parkside Financial Bank and Trust	\$1,118,316	\$786,421	\$972,482	80.87%	20.01%	\$10,260	6.12%	3.64%	1.99%	3.81%	17.56%	18.42%
Southwest Missouri Bank	\$1,162,637	\$581,174	\$1,028,220	56.52%	22.72%	\$5,536	4.73%	1.89%	1.76%	3.13%	2.45%	4.57%
Montgomery Bank	\$1,163,911	\$981,925	\$1,004,381	97.76%	8.14%	\$5,734	5.73%	2.30%	1.51%	3.97%	(11.96%)	1.75%
M1 Bank	\$1,164,842	\$971,604	\$1,041,495	93.29%	9.14%	\$25,323	8.23%	4.72%	4.47%	4.09%	20.86%	20.93%
Sullivan Bank	\$1,167,708	\$1,016,964	\$1,031,614	98.58%	7.80%	\$7,583	6.20%	3.50%	3.18%	3.17%	18.01%	18.54%
Bank of Washington	\$1,169,110	\$1,036,349	\$906,163	114.37%	8.35%	\$9,206	7.23%	3.13%	2.74%	4.89%	6.09%	7.12%
Wood & Huston Bank	\$1,260,354	\$931,518	\$1,147,103	81.21%	12.04%	\$6,776	5.87%	3.52%	2.69%	3.06%	3.49%	3.49%
BTC Bank	\$1,366,541	\$1,069,004	\$981,455	108.92%	8.28%	\$5,694	6.31%	2.89%	2.16%	4.14%	18.51%	8.90%
Sterling Bank	\$1,417,492	\$963,065	\$1,229,856	78.31%	27.91%	\$9,145	6.98%	3.39%	3.02%	4.40%	2.47%	2.71%
The Nodaway Valley Bank	\$1,422,024	\$948,827	\$1,226,544	77.36%	17.93%	\$8,724	5.01%	1.75%	1.26%	3.89%	1.65%	2.95%
Cass Commercial Bank	\$1,434,577	\$1,027,572	\$1,230,503	83.51%	32.39%	\$22,415	5.05%	3.41%	1.54%	3.28%	(5.27%)	(6.97%)
First Bank of the Lake	\$1,572,595	\$1,507,531	\$1,400,717	107.63%	2.69%	\$5,657	8.38%	4.73%	4.84%	4.01%	61.65%	65.62%
Lead Bank	\$1,586,647	\$764,350	\$1,387,162	55.10%	38.92%	\$7,520	11.03%	1.40%	1.04%	10.18%	69.66%	81.52%
OMB Bank	\$1,769,541	\$1,552,895	\$1,521,697	102.05%	10.60%	\$8,426	7.21%	4.27%	4.09%	3.41%	17.07%	18.68%
Hawthorn Bank	\$1,812,168	\$1,466,160	\$1,548,464	94.68%	11.41%	\$5,006	5.39%	2.66%	2.06%	3.57%	(2.97%)	(1.86%)
Legacy Bank & Trust Company	\$1,878,772	\$1,614,678	\$1,603,822	100.68%	10.58%	\$12,442	6.41%	4.13%	3.81%	3.02%	11.32%	11.84%
Country Club Bank	\$2,173,409	\$1,433,731	\$1,857,288	77.19%	22.31%	\$5,162	4.81%	2.26%	1.07%	3.56%	(1.08%)	7.97%
Guaranty Bank	\$2,340,232	\$1,814,622	\$1,824,401	99.46%	12.44%	\$11,701	6.04%	4.43%	3.46%	2.73%	2.66%	3.18%
Midwest BankCentre	\$2,815,493	\$2,267,640	\$2,345,073	96.70%	9.12%	\$10,201	5.67%	2.57%	2.48%	3.37%	2.27%	2.04%
OakStar Bank	\$2,828,640	\$2,508,073	\$2,512,248	99.83%	4.17%	\$6,950	6.35%	3.78%	3.36%	3.40%	23.45%	26.56%
North American Savings Bank, FSB	\$2,918,822	\$2,163,519	\$1,822,282	118.73%	14.10%	\$11,769	5.88%	3.79%	3.63%	2.82%	6.13%	5.83%
Academy Bank, N.A.	\$2,925,032	\$2,309,729	\$2,394,313	96.47%	12.13%	\$5,529	5.89%	3.76%	3.09%	3.22%	12.36%	15.38%
The Bank of Missouri	\$3,080,212	\$2,082,084	\$2,580,477	80.69%	15.77%	\$5,757	4.87%	3.19%	2.39%	2.51%	5.48%	8.35%
First State Community Bank	\$4,217,547	\$3,124,238	\$3,554,294	87.90%	10.17%	\$5,949	5.21%	2.42%	1.67%	3.50%	6.04%	4.89%
Southern Bank	\$4,856,974	\$4,027,029	\$4,226,907	95.27%	7.74%	\$6,727	6.02%	3.31%	2.88%	3.32%	5.74%	5.39%
Great Southern Bank	\$5,984,730	\$4,762,090	\$4,698,442	101.35%	10.34%	\$6,333	5.79%	3.52%	2.36%	3.49%	2.91%	(1.58%)
First Bank Creve Coeur	\$6,630,571	\$3,797,419	\$5,931,935	64.02%	19.12%	\$7,941	4.77%	3.33%	2.08%	2.38%	1.16%	5.91%
Stifel Bank	\$10,790,251	\$6,973,698	\$9,954,256	70.06%	21.36%	\$182,886	6.36%	4.25%	4.06%	2.57%	(9.82%)	(11.01%)
Enterprise Bank & Trust	\$15,568,085	\$11,220,465	\$13,276,224	84.52%	15.25%	\$12,565	6.05%	3.12%	1.78%	4.16%	7.46%	8.09%
The Central Trust Bank	\$19,230,483	\$11,639,084	\$15,311,449	76.02%	16.98%	\$6,545	4.98%	2.38%	1.29%	3.46%	1.21%	1.61%
Stifel Bank and Trust	\$19,509,889	\$14,476,370	\$18,043,947	80.23%	17.90%	\$60,968	6.08%	2.85%	2.84%	3.46%	16.31%	19.65%
Commerce Bank	\$31,808,311	\$17,223,345	\$25,684,925	67.06%	21.60%	\$7,022	4.85%	2.18%	1.55%	3.44%	0.96%	(0.05%)
UMB Bank, National Association	\$50,150,137	\$25,645,057	\$43,319,333	59.20%	25.16%	\$17,652	5.24%	3.98%	2.52%	2.53%	14.68%	20.53%
State Average of Asset Group D	\$6,069,873	\$3,895,910	\$5,157,197	87.45%	15.16%	\$15,546	6.10%	3.27%	2.62%	3.60%	9.66%	11.47%

Source: SNL Financial

Note: Report includes only bank-level data.

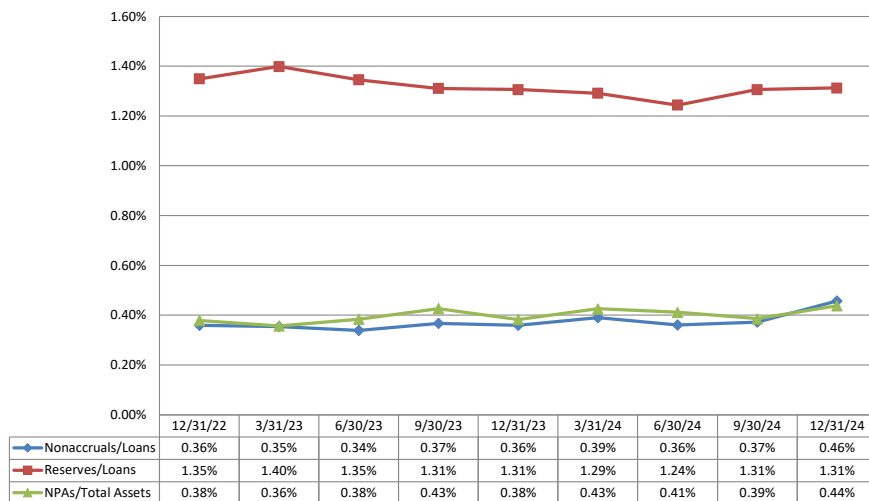
NA = data was not available.

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

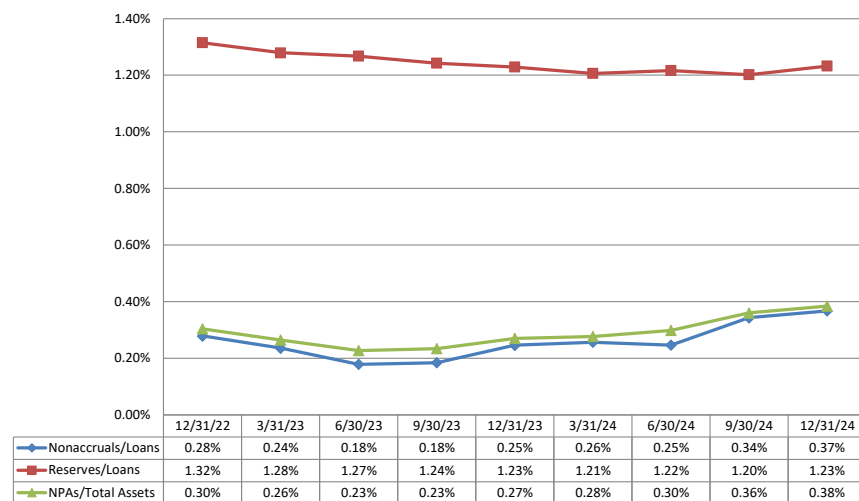
Asset Quality

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

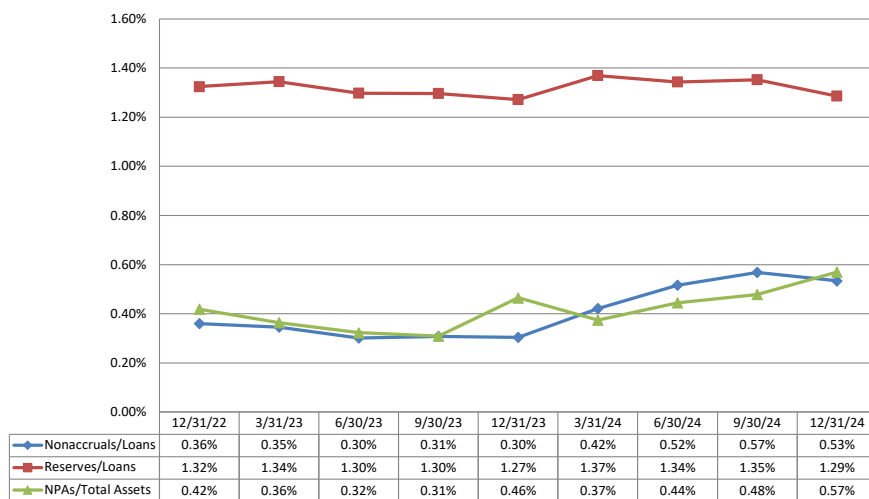
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



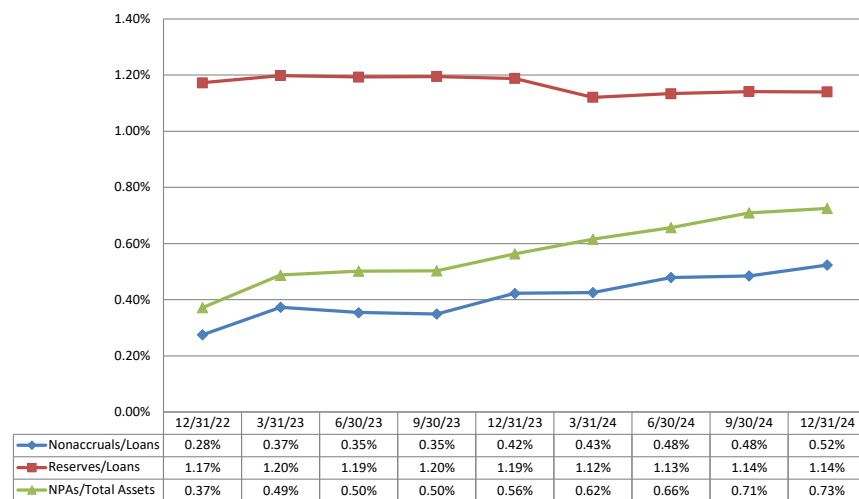
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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Asset Quality

December 31, 2024

Run Date: February 14, 2025

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							
UMB Bank & Trust, National Association	\$3,051	\$0	NA	NA	NA	0.00%	0.00%
National Advisors Trust Company	\$20,902	\$0	NA	NA	NA	0.00%	0.00%
Bank of New Cambria	\$32,844	\$0	0.00%	2.59%	NA	0.00%	0.00%
FMB Bank	\$42,034	\$15	0.11%	1.33%	35.53%	18.08%	1.23%
America's Community Bank	\$50,589	\$0	0.00%	1.20%	NA	10.42%	1.12%
Four States Bank	\$52,159	\$0	0.00%	1.23%	NA	0.00%	0.00%
Community Bank of Memphis	\$53,296	\$0	0.00%	2.64%	NA	0.00%	0.00%
Montrose Savings Bank	\$54,799	\$38	0.12%	1.77%	NM	0.51%	0.07%
First Security Bank	\$56,585	\$41	0.11%	1.21%	520.45%	1.88%	0.16%
Tri-County Trust Company	\$62,503	\$205	0.46%	1.46%	83.79%	22.72%	1.23%
Bank of Iberia	\$67,133	\$181	0.44%	1.38%	172.04%	5.45%	0.49%
The Bank of Houston	\$67,567	\$521	1.01%	3.66%	232.84%	8.22%	1.20%
Sherwood Community Bank	\$72,363	\$181	0.41%	0.99%	168.46%	11.20%	0.36%
Peoples Bank of Moniteau County	\$74,882	\$429	0.97%	1.48%	153.38%	6.02%	0.57%
FarmBank	\$75,755	\$355	0.73%	1.32%	180.28%	7.27%	0.47%
Farmers Bank of Lohman	\$76,030	\$0	0.00%	0.92%	NA	1.70%	0.22%
Community Bank of Missouri	\$83,006	\$794	1.46%	1.04%	71.41%	7.51%	0.96%
Flat Branch Bank	\$85,451	\$101	0.39%	1.00%	256.44%	1.34%	0.12%
Paramount Bank	\$85,538	\$0	0.00%	0.89%	NA	14.83%	1.21%
Bank of Billings	\$89,730	\$361	0.53%	0.92%	174.24%	3.86%	0.40%
Peoples Bank of Altenburg	\$90,749	\$192	0.29%	1.17%	398.96%	2.27%	0.21%
Neighbors Bank	\$91,362	\$531	0.71%	0.33%	38.76%	4.58%	0.71%
United Security Bank	\$93,397	\$0	0.00%	1.36%	NA	0.00%	0.00%
Silex Banking Company	\$93,413	\$0	0.00%	0.85%	NA	0.03%	0.00%
West Plains Savings and Loan Association	\$94,312	\$2,228	3.01%	1.18%	34.70%	17.70%	2.66%
Investors Community Bank	\$96,044	\$69	0.15%	1.33%	866.67%	2.80%	0.07%
The Citizens Bank of Edina	\$102,743	\$0	0.00%	1.34%	863.64%	4.23%	0.11%
Metz Banking Company	\$104,138	\$66	0.09%	1.07%	663.87%	1.05%	0.11%
Senath State Bank	\$105,892	\$0	0.00%	1.41%	NA	4.42%	0.00%
The Hamilton Bank	\$109,232	\$6	0.01%	0.51%	NM	9.01%	0.01%
The Bank of Grain Valley	\$109,402	\$0	0.00%	1.50%	NA	0.00%	0.00%
Citizens Bank & Trust	\$110,434	\$40	0.08%	1.09%	NM	0.39%	0.04%
TPNB Bank	\$111,087	\$0	0.00%	1.25%	NM	0.15%	0.02%
Bank of Brookfield-Purdin National Association	\$111,337	\$0	0.00%	1.71%	NA	0.00%	0.00%
The First National Bank of Nevada	\$112,882	\$125	0.27%	1.89%	695.20%	1.31%	0.11%
Community State Bank	\$115,250	\$118	0.15%	1.19%	710.08%	1.41%	0.17%
Concordia Bank	\$117,472	\$0	0.00%	1.28%	NM	0.48%	0.06%
HomePride Bank	\$118,942	\$268	0.27%	1.24%	177.10%	8.02%	0.58%
Arlo Bank	\$119,057	\$565	0.75%	1.28%	171.33%	4.68%	0.47%
Bank of New Madrid	\$120,855	\$138	0.22%	1.40%	639.86%	1.69%	0.11%
County Bank	\$123,339	\$0	0.00%	1.41%	NA	0.00%	0.00%
LimeBank	\$124,427	\$177	0.18%	1.16%	650.28%	0.89%	0.14%
Home Savings and Loan Association of Carroll County, F.A	\$124,599	\$758	0.88%	1.14%	125.80%	4.47%	0.63%
Community Bank of El Dorado Springs	\$127,388	\$114	0.15%	1.14%	258.54%	1.83%	0.26%
Citizens Bank of Rogersville	\$127,600	\$378	0.38%	1.74%	451.59%	2.93%	0.30%
Alton Bank	\$129,257	\$367	0.53%	0.90%	170.03%	5.88%	0.28%
Citizens Community Bank	\$130,757	\$165	0.19%	1.32%	352.24%	2.12%	0.26%
Preferred Bank	\$132,411	\$0	0.00%	0.88%	NA	0.18%	0.00%

Source: SNL Financial

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Asset Quality
December 31, 2024
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Institution Name	As of Date						
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Asset Group A - \$0 to \$250 million in total assets (continued)							
Security Bank of Southwest Missouri	\$132,902	\$1,056	0.97%	1.24%	126.89%	19.56%	0.79%
First Independent Bank	\$133,378	\$526	0.71%	1.30%	137.68%	5.44%	0.52%
Jonesburg State Bank	\$133,921	\$3	0.00%	1.06%	NM	0.02%	0.00%
Edward Jones Trust Company	\$134,495	\$0	NA	NA	NA	0.00%	0.00%
Chillicothe State Bank	\$135,402	\$756	1.09%	1.56%	133.66%	7.21%	0.60%
Kennett Trust Bank	\$136,909	\$47	0.06%	0.88%	NM	15.48%	0.06%
TBO Bank	\$137,437	\$0	0.00%	6.43%	NA	0.00%	0.00%
Clay County Savings Bank	\$139,142	\$66	0.07%	1.09%	NM	0.59%	0.05%
State Bank of Missouri	\$139,253	\$1,859	2.40%	1.02%	42.60%	17.44%	1.33%
Peoples Bank of Wyaconda	\$139,471	\$178	0.20%	2.00%	NM	2.01%	0.13%
Community Bank of Pleasant Hill	\$141,679	\$0	0.00%	0.30%	NA	0.14%	0.00%
Bank of Crocker	\$141,963	\$711	1.53%	1.43%	93.39%	8.63%	0.50%
Northeast Missouri State Bank	\$143,214	\$0	0.00%	1.27%	NA	0.00%	0.00%
Bank of Salem	\$148,437	\$733	0.78%	0.80%	102.32%	6.77%	0.49%
Commercial Trust Company of Fayette	\$148,727	\$492	0.47%	1.06%	226.22%	2.99%	0.33%
Bank of Monticello	\$149,545	\$2,536	2.90%	1.17%	37.25%	18.12%	1.84%
Security Bank of the Ozarks	\$152,135	\$2,723	2.73%	0.97%	35.62%	36.81%	2.22%
Independent Farmers Bank	\$155,820	\$316	0.36%	1.14%	261.88%	4.09%	0.25%
State Bank of Southwest Missouri	\$157,734	\$0	0.00%	0.61%	NA	0.00%	0.00%
Security Bank of Pulaski County	\$157,974	\$586	0.64%	1.33%	109.16%	9.23%	0.71%
New Frontier Bank	\$168,955	\$0	0.00%	0.99%	NM	0.13%	0.01%
Bank 21	\$172,142	\$95	0.06%	1.44%	NM	11.33%	1.37%
Progressive Ozark Bank	\$174,883	\$779	0.51%	0.92%	89.84%	8.90%	0.89%
The Tipton Latham Bank, National Association	\$175,067	\$43	0.03%	1.33%	615.41%	1.69%	0.16%
F&M Bank and Trust Company	\$176,093	\$550	0.49%	1.15%	187.10%	6.37%	0.52%
Adrian Bank	\$180,447	\$424	0.35%	1.22%	233.65%	5.68%	0.35%
1st Advantage Bank	\$183,779	\$0	0.00%	1.22%	NA	0.00%	0.00%
Citizens Bank Butler	\$185,435	\$25	0.02%	1.13%	NM	2.26%	0.24%
Citizens' Bank of Charleston	\$185,802	\$882	0.71%	1.31%	185.03%	2.59%	0.49%
The Citizens-Farmers Bank of Cole Camp	\$186,364	\$2,077	1.58%	1.33%	81.16%	8.30%	1.16%
Bank Star	\$186,604	\$260	0.18%	1.40%	795.00%	2.34%	0.14%
The Cornerstone Bank	\$189,415	\$1,002	0.70%	1.63%	201.81%	9.83%	0.68%
FCNB Bank	\$192,252	\$0	0.00%	1.01%	430.37%	4.12%	0.14%
First Missouri Bank of SEMO	\$201,262	\$7	0.00%	1.93%	NM	0.03%	0.00%
Community Point Bank	\$203,350	\$335	0.20%	1.13%	559.40%	2.04%	0.16%
Citizens Bank of the Midwest	\$208,711	\$376	0.25%	1.40%	553.46%	26.04%	1.63%
Bank Northwest	\$208,723	\$117	0.07%	1.00%	556.31%	1.26%	0.14%
Carroll County Trust Company of Carrollton, Missouri	\$209,899	\$263	0.33%	1.04%	311.79%	2.39%	0.13%
St. Clair County State Bank	\$212,675	\$44	0.03%	1.23%	NM	1.56%	0.02%
Bank of Weston	\$216,659	\$2	0.00%	1.17%	NM	0.18%	0.00%

Source: SNL Financial

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Asset Quality	December 31, 2024	Run Date: February 14, 2025
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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)							
Bank of Grandin	\$223,354	\$2,359	1.82%	0.97%	23.21%	19.46%	2.46%
First Missouri State Bank of Cape County	\$223,627	\$0	0.00%	1.16%	NA	0.00%	0.00%
Citizens Bank of Eldon	\$227,332	\$1,919	1.13%	1.35%	78.63%	11.27%	1.28%
First State Bank of Purdy	\$232,687	\$1,307	0.85%	0.99%	113.01%	7.69%	0.58%
Community Bank of Marshall	\$233,583	\$45	0.04%	1.50%	NM	0.25%	0.02%
Alliant Bank	\$239,313	\$5,648	2.91%	1.19%	40.97%	24.35%	2.36%
The Seymour Bank	\$240,556	\$0	0.00%	1.26%	NM	0.98%	0.06%
Lamar Bank and Trust Company	\$242,212	\$334	0.19%	1.06%	566.47%	1.65%	0.14%
Peoples Bank Cuba	\$244,986	\$999	0.60%	1.15%	186.05%	5.49%	0.42%
State Average of Asset Group A	\$135,461	\$433	0.46%	1.31%	283.33%	5.43%	0.44%

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December 31, 2024

Run Date: February 14, 2025

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	\$250,577	\$524	0.26%	1.73%	493.15%	5.01%	0.29%
First Missouri State Bank	\$261,510	\$813	0.38%	1.33%	354.37%	3.38%	0.33%
Century Bank of the Ozarks	\$265,234	\$3,228	1.46%	1.77%	121.56%	11.43%	1.22%
Commercial Bank Saint Louis	\$270,370	\$714	0.42%	1.20%	162.92%	9.63%	0.46%
United State Bank	\$274,112	\$180	0.09%	1.40%	NM	0.67%	0.07%
Goppert Financial Bank	\$274,315	\$0	0.00%	1.06%	NA	0.00%	0.00%
Putnam County State Bank	\$278,630	\$380	0.16%	1.28%	779.47%	3.85%	0.14%
Heritage Community Bank	\$281,842	\$1,125	0.44%	1.21%	273.96%	4.65%	0.40%
Community First Banking Company	\$286,806	\$39	0.02%	0.97%	NM	0.61%	0.06%
Ozarks Federal Savings and Loan Association	\$288,692	\$2,264	0.97%	0.89%	70.39%	7.49%	1.03%
O'Bannon Banking Company	\$294,533	\$430	0.20%	1.05%	90.41%	9.27%	0.85%
Exchange Bank of Northeast Missouri	\$302,828	\$3,313	1.80%	1.43%	78.90%	13.38%	1.10%
Kearney Trust Company	\$308,096	\$0	0.00%	1.52%	NA	0.94%	0.00%
St. Johns Bank & Trust Company	\$310,193	\$7,288	3.13%	1.60%	51.22%	20.24%	2.35%
Community Bank of Raymore	\$312,285	\$70	0.07%	0.84%	NM	4.58%	0.02%
Community State Bank of Missouri	\$319,460	\$477	0.22%	0.85%	389.31%	1.33%	0.15%
Citizens Bank New Haven	\$324,017	\$4,308	1.45%	1.67%	111.16%	9.51%	1.38%
Midwest Independent BankersBank	\$332,726	\$0	0.00%	1.97%	NA	0.00%	0.00%
Bank of Versailles	\$337,447	\$0	0.00%	1.33%	229.86%	3.40%	0.51%
Farmers and Merchants Bank of St. Clair	\$342,083	\$233	0.10%	1.27%	NM	9.20%	1.00%
Bloomsdale Bank	\$344,783	\$980	0.41%	1.07%	259.49%	3.85%	0.28%
Central Bank of Kansas City	\$356,532	\$0	0.00%	1.21%	NA	0.00%	0.00%
Farmers State Bank Cameron	\$362,835	\$927	0.32%	0.61%	190.89%	3.43%	0.26%
Heritage Bank of the Ozarks	\$363,232	\$522	0.19%	1.11%	365.14%	2.65%	0.23%
Branson Bank	\$366,592	\$1	0.00%	1.14%	283.58%	3.48%	0.35%
Pony Express Bank	\$368,069	\$0	0.00%	1.25%	NA	0.00%	0.00%
Alliance Bank	\$376,902	\$346	0.11%	1.37%	NM	1.03%	0.09%
MA Bank	\$380,234	\$994	0.51%	1.43%	221.36%	5.13%	0.33%
Ozark Bank	\$383,474	\$0	0.00%	1.16%	NA	0.00%	0.00%
Exchange Bank of Missouri	\$395,126	\$41	0.01%	1.11%	NM	5.11%	0.02%
Table Rock Community Bank	\$408,648	\$205	0.07%	1.01%	NM	0.84%	0.05%
Community Bank and Trust	\$409,987	\$88	0.05%	1.05%	NM	0.58%	0.04%
F & C Bank	\$417,584	\$749	0.21%	1.31%	627.64%	2.14%	0.18%
Bank of Franklin County	\$424,068	\$217	0.06%	1.09%	112.71%	11.84%	0.99%
New Era Bank	\$425,405	\$2,090	0.79%	0.97%	122.34%	3.90%	0.50%
Verimore Bank	\$466,463	\$326	0.08%	1.23%	NM	0.80%	0.09%
The Missouri Bank	\$468,414	\$91	0.03%	1.26%	NM	0.23%	0.02%
Belgrade State Bank	\$470,738	\$890	0.25%	1.12%	449.66%	3.56%	0.21%
People's Bank of Seneca	\$474,479	\$968	0.24%	1.23%	507.85%	5.54%	0.20%
Connections Bank	\$482,268	\$0	0.00%	1.12%	NA	0.02%	0.00%
The Bank of Advance	\$486,492	\$2,197	0.58%	1.40%	201.40%	6.06%	0.58%
The Callaway Bank	\$499,098	\$1,351	0.36%	1.13%	243.51%	7.16%	0.35%
State Average of Asset Group B	\$358,266	\$914	0.37%	1.23%	271.69%	4.43%	0.38%

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Asset Group C - \$501 million to \$1 billion in total assets						
UNICO Bank	\$507,420	\$3,317	0.80%	0.75%	55.62%	14.05%
Phelps County Bank	\$512,859	\$459	0.11%	0.98%	787.82%	1.23%
Farmers Bank of Northern Missouri	\$533,137	\$537	0.19%	1.18%	606.89%	1.01%
First State Bank of St. Charles, Missouri	\$536,334	\$1,122	0.25%	1.48%	437.74%	1.83%
Legends Bank	\$545,837	\$744	0.18%	1.13%	571.32%	2.27%
Regional Missouri Bank	\$564,774	\$308	0.07%	1.02%	NM	0.55%
United Bank of Union	\$570,472	\$11,913	2.60%	1.34%	51.68%	26.07%
The Maries County Bank	\$603,999	\$369	0.11%	1.50%	NM	1.91%
Bank of Odessa	\$612,055	\$815	0.18%	1.36%	580.85%	10.81%
First State Bank and Trust Company, Inc.	\$616,053	\$5,376	1.21%	1.09%	88.15%	9.41%
First Midwest Bank of Dexter	\$626,445	\$494	0.09%	0.87%	939.07%	0.85%
HOME BANK	\$652,082	\$4,192	0.78%	1.00%	37.05%	22.56%
Peoples Savings Bank of Rhineland	\$663,279	\$698	0.13%	1.04%	687.64%	1.84%
West Plains Bank and Trust Company	\$667,808	\$2,689	0.59%	0.81%	137.86%	6.61%
Peoples Community Bank	\$693,380	\$4,790	1.05%	1.12%	97.06%	4.37%
Freedom Bank of Southern Missouri	\$705,371	\$882	0.16%	0.84%	228.54%	3.73%
Town & Country Bank	\$705,853	\$1,899	0.40%	1.30%	313.76%	3.09%
First Midwest Bank of the Ozarks	\$715,662	\$5,239	0.85%	1.22%	144.26%	8.12%
CNB St. Louis Bank	\$811,215	\$3,655	0.57%	1.72%	300.08%	7.38%
Blue Ridge Bank and Trust Co.	\$813,274	\$1,089	0.17%	1.49%	782.92%	1.49%
MRV Banks	\$822,932	\$13,602	2.17%	1.81%	42.25%	35.35%
Focus Bank	\$829,050	\$1,425	0.21%	1.07%	522.67%	2.37%
Peoples Bank & Trust Co.	\$870,212	\$339	0.08%	1.14%	570.17%	1.33%
Triad Bank	\$878,125	\$1,291	0.18%	1.78%	NM	1.66%
The Bank of Old Monroe	\$879,754	\$24	0.00%	1.33%	NM	0.04%
Lindell Bank & Trust Company	\$902,043	\$1,066	0.21%	2.96%	737.29%	1.56%
Stifel Trust Company National Association	\$904,823	\$0	NA	NA	NA	0.00%
HNB National Bank	\$920,846	\$352	0.05%	1.07%	NM	0.37%
Mid-Missouri Bank	\$933,956	\$3,099	0.47%	1.08%	221.89%	3.96%
American Bank of Freedom	\$934,548	\$13,080	1.72%	1.83%	86.38%	16.53%
Saint Louis Bank	\$955,037	\$6,499	0.82%	1.43%	173.35%	9.65%
Mid America Bank	\$979,781	\$1,116	0.15%	1.12%	733.06%	1.01%
State Average of Asset Group C	\$733,388	\$2,890	0.53%	1.29%	382.13%	6.34%

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Asset Group D - Over \$1 billion in total assets							
Royal Banks of Missouri	\$1,045,716	\$1,040	0.14%	0.65%	32.99%	27.85%	2.80%
Midwest Regional Bank	\$1,103,792	\$19,064	2.11%	1.10%	52.12%	17.90%	1.76%
Parkside Financial Bank and Trust	\$1,118,316	\$0	0.00%	1.72%	NA	0.00%	0.00%
Southwest Missouri Bank	\$1,162,637	\$997	0.17%	1.03%	365.63%	3.69%	0.14%
Montgomery Bank	\$1,163,911	\$3,070	0.31%	0.98%	216.15%	4.20%	0.40%
M1 Bank	\$1,164,842	\$0	0.00%	1.31%	NA	0.00%	0.00%
Sullivan Bank	\$1,167,708	\$12,563	1.24%	1.16%	92.45%	14.82%	1.47%
Bank of Washington	\$1,169,110	\$24,483	2.36%	1.41%	34.39%	36.81%	4.71%
Wood & Huston Bank	\$1,260,354	\$416	0.04%	1.34%	NM	0.42%	0.04%
BTC Bank	\$1,366,541	\$3,337	0.31%	0.97%	309.76%	3.26%	0.25%
Sterling Bank	\$1,417,492	\$8,297	0.86%	1.33%	154.31%	4.59%	0.59%
The Nodaway Valley Bank	\$1,422,024	\$291	0.03%	1.30%	NM	0.32%	0.02%
Cass Commercial Bank	\$1,434,577	\$0	0.00%	1.25%	NA	0.00%	0.00%
First Bank of the Lake	\$1,572,595	\$37,445	2.48%	0.53%	12.99%	56.47%	3.88%
Lead Bank	\$1,586,647	\$4,097	0.54%	0.71%	132.37%	12.05%	0.26%
OMB Bank	\$1,769,541	\$10,486	0.68%	1.42%	209.78%	7.04%	0.63%
Hawthorn Bank	\$1,812,168	\$2,537	0.17%	1.50%	868.90%	1.87%	0.19%
Legacy Bank & Trust Company	\$1,878,772	\$1,190	0.07%	1.13%	NM	2.07%	0.16%
Country Club Bank	\$2,173,409	\$9,657	0.67%	1.16%	161.98%	4.96%	0.49%
Guaranty Bank	\$2,340,232	\$7,731	0.43%	1.25%	292.74%	4.30%	0.34%
Midwest BankCentre	\$2,815,493	\$5,823	0.26%	1.38%	510.47%	1.95%	0.22%
OakStar Bank	\$2,828,640	\$12,376	0.49%	1.25%	183.58%	5.87%	0.60%
North American Savings Bank, FSB	\$2,918,822	\$21,350	0.99%	1.39%	122.97%	6.86%	1.00%
Academy Bank, N.A.	\$2,925,032	\$17,108	0.74%	1.31%	104.85%	6.92%	0.99%
The Bank of Missouri	\$3,080,212	\$4,547	0.22%	0.98%	159.21%	4.58%	0.42%
First State Community Bank	\$4,217,547	\$9,672	0.31%	0.91%	269.24%	3.27%	0.33%
Southern Bank	\$4,856,974	\$8,309	0.21%	1.36%	168.99%	6.98%	0.72%
Great Southern Bank	\$5,984,730	\$3,573	0.08%	1.36%	NM	1.84%	0.21%
First Bank Creve Coeur	\$6,630,571	\$9,981	0.26%	1.03%	223.07%	3.43%	0.26%
Stifel Bank	\$10,790,251	\$0	0.00%	0.42%	NA	0.01%	0.00%
Enterprise Bank & Trust	\$15,568,085	\$63,072	0.56%	1.23%	120.42%	7.56%	0.76%
The Central Trust Bank	\$19,230,483	\$35,987	0.31%	1.33%	270.10%	4.21%	0.32%
Stifel Bank and Trust	\$19,509,889	\$160,823	1.11%	0.76%	68.61%	11.06%	0.82%
Commerce Bank	\$31,808,311	\$18,278	0.11%	0.94%	90.11%	7.61%	0.57%
UMB Bank, National Association	\$50,150,137	\$19,282	0.08%	1.01%	NM	0.82%	0.04%
State Average of Asset Group D	\$6,069,873	\$15,339	0.52%	1.14%	201.08%	7.87%	0.73%

Source: SNL Financial

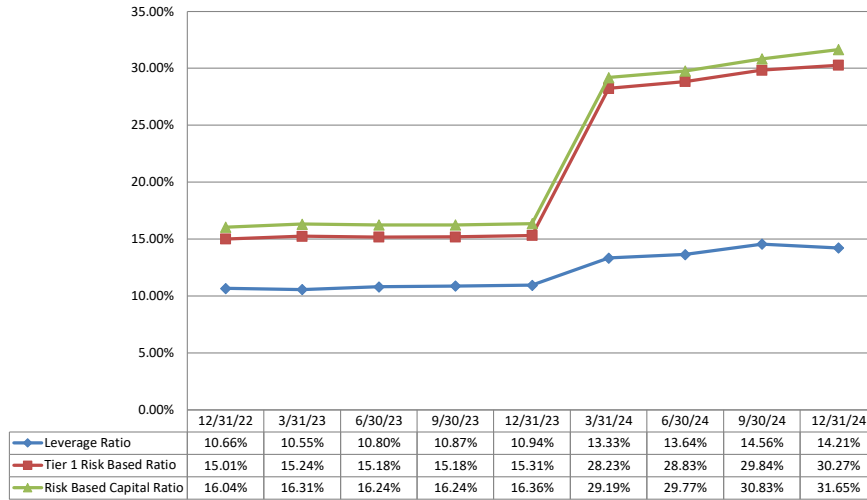
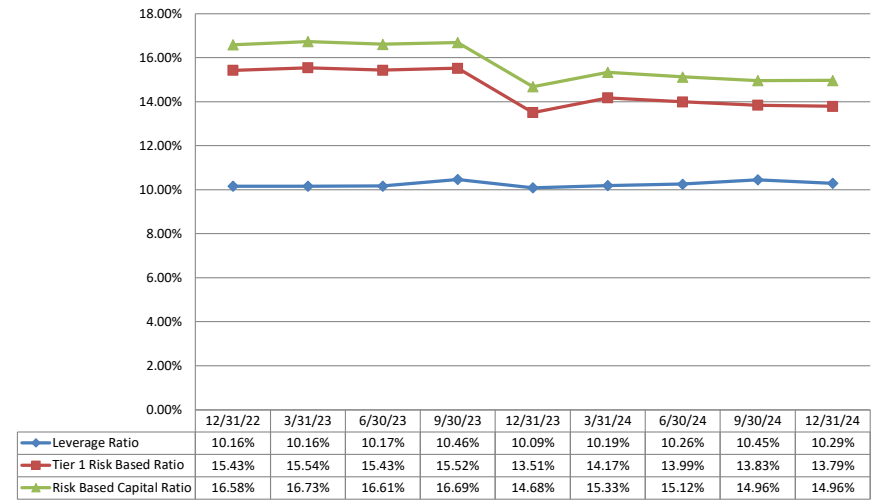
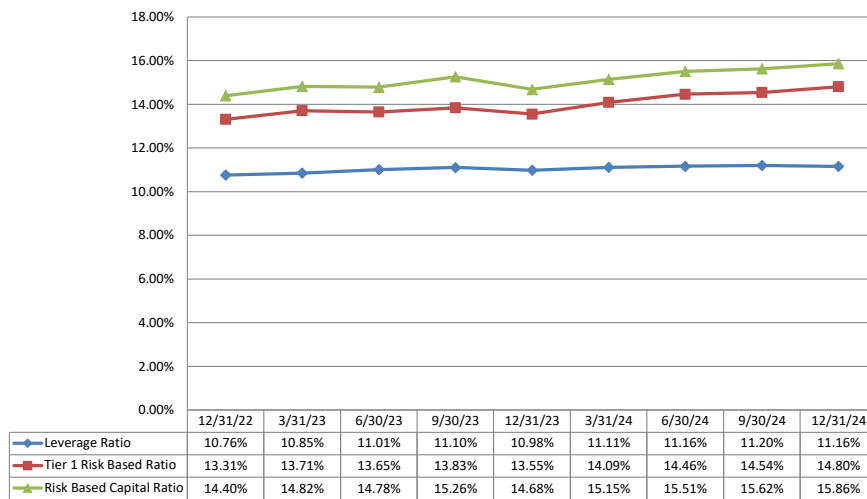
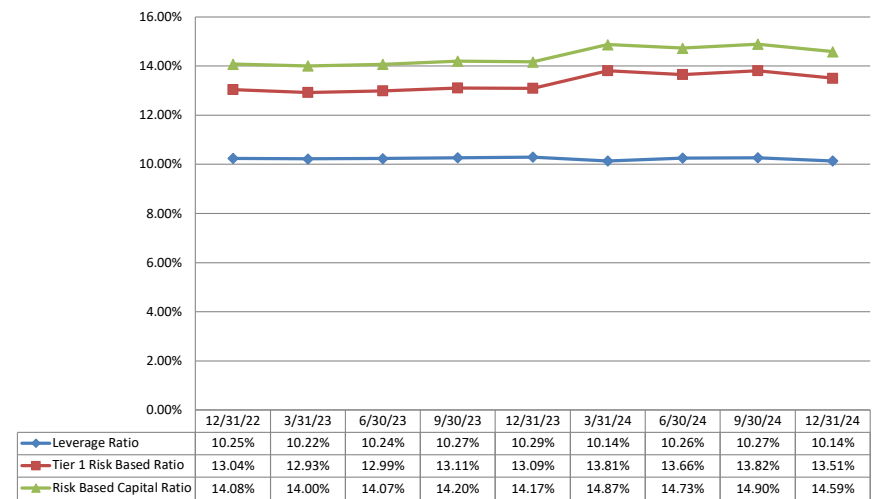
Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

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

Asset Group A - \$0 to \$250 million in Total Assets
As of DateAsset Group B - \$251 to \$500 million in Total Assets
As of DateAsset Group C - \$501 to \$1 billion in Total Assets
As of DateAsset Group D - Over \$1 billion in Total Assets
As of Date

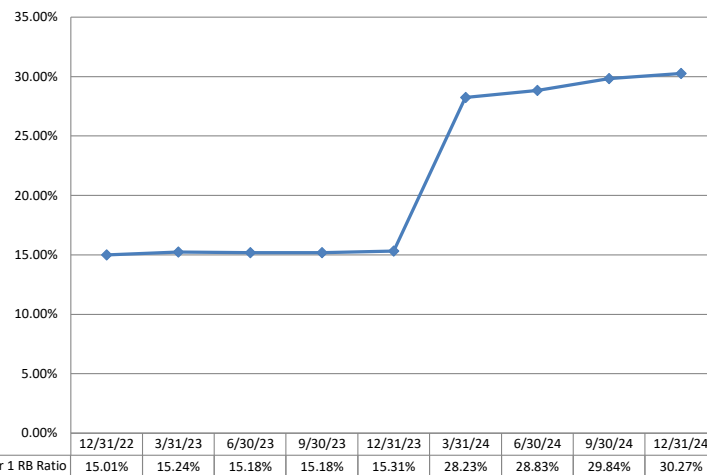
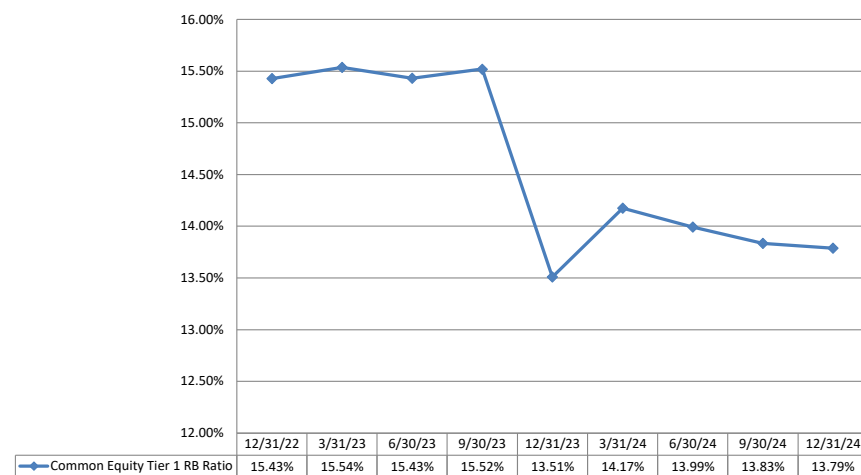
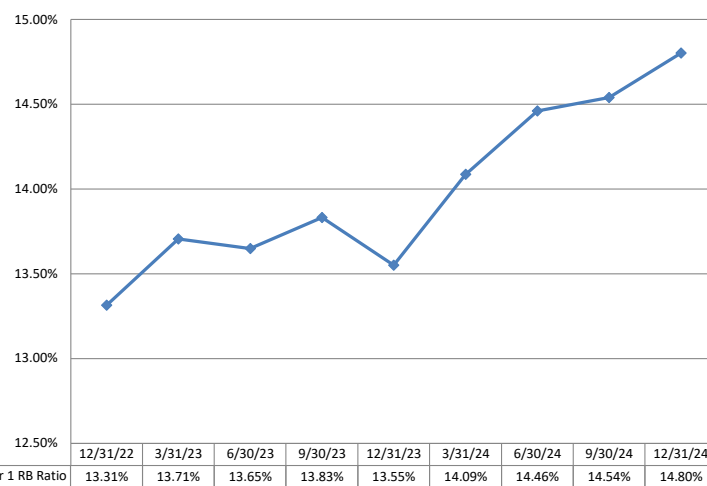
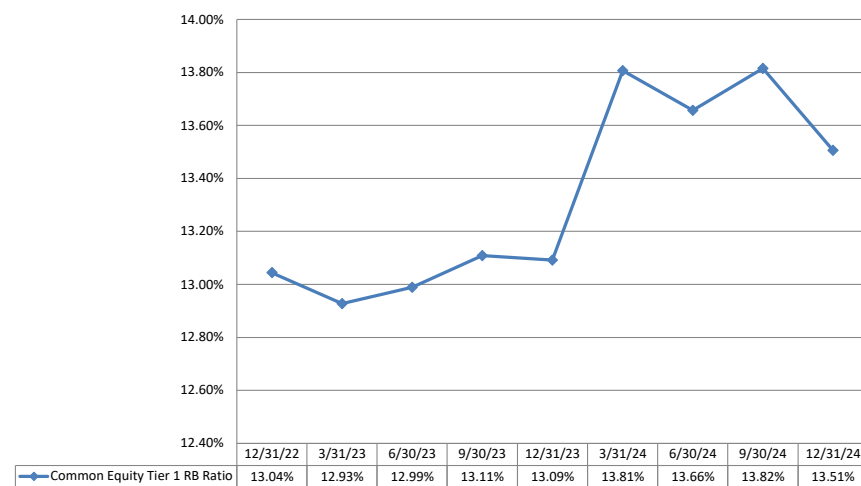
Source: SNL Financial

Note: Report includes only bank-level data.

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

Asset Group A - \$0 to \$250 million in Total Assets
As of Date**Asset Group B - \$251 to \$500 million in Total Assets**
As of Date**Asset Group C - \$501 to \$1 billion in Total Assets**
As of Date**Asset Group D - Over \$1 billion in Total Assets**
As of Date

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

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								
UMB Bank & Trust, National Association	\$3,051	\$3,051	\$3,051	\$3,051	100.03%	103.04%	103.04%	103.04%
National Advisors Trust Company	\$20,902	\$13,246	\$12,966	\$12,966	64.78%	280.10%	280.10%	280.10%
Bank of New Cambria	\$32,844	\$3,377	\$4,569	\$4,569	13.39%	NA	NA	NA
FMB Bank	\$42,034	\$2,665	\$3,692	\$3,692	8.76%	14.12%	14.83%	14.12%
America's Community Bank	\$50,589	\$4,911	\$4,911	\$4,911	9.78%	NA	NA	NA
Four States Bank	\$52,159	\$22,224	\$22,224	\$22,224	61.93%	NA	NA	NA
Community Bank of Memphis	\$53,296	\$7,513	\$7,275	\$7,275	13.94%	NA	NA	NA
Montrose Savings Bank	\$54,799	\$8,216	\$8,379	\$8,379	14.85%	NA	NA	NA
First Security Bank	\$56,585	\$4,218	\$4,296	\$4,296	7.57%	13.92%	15.17%	13.92%
Tri-County Trust Company	\$62,503	\$7,225	\$8,469	\$8,469	13.60%	NA	NA	NA
Bank of Iberia	\$67,133	\$5,472	\$6,047	\$6,047	8.89%	14.68%	15.93%	14.68%
The Bank of Houston	\$67,567	\$8,573	\$8,496	\$8,496	12.37%	NA	NA	NA
Sherwood Community Bank	\$72,363	\$4,551	\$5,986	\$5,986	8.03%	13.41%	14.41%	13.41%
Peoples Bank of Moniteau County	\$74,882	\$6,469	\$8,043	\$8,043	10.80%	NA	NA	NA
FarmBank	\$75,755	\$4,242	\$5,994	\$5,994	7.78%	11.17%	12.37%	11.17%
Farmers Bank of Lohman	\$76,030	\$10,238	\$13,000	\$13,000	17.02%	NA	NA	NA
Community Bank of Missouri	\$83,006	\$11,581	\$11,623	\$11,623	13.75%	18.16%	19.06%	18.16%
Flat Branch Bank	\$85,451	\$9,502	\$7,648	\$7,648	9.26%	33.98%	35.23%	33.98%
Paramount Bank	\$85,538	\$7,004	\$6,383	\$6,383	7.21%	9.24%	10.24%	9.24%
Bank of Billings	\$89,730	\$11,707	\$8,949	\$8,949	10.72%	NA	NA	NA
Peoples Bank of Altenburg	\$90,749	\$7,697	\$8,842	\$8,842	9.46%	12.06%	NA	12.06%
Neighbors Bank	\$91,362	\$13,825	\$15,155	\$15,155	17.38%	NA	NA	NA
United Security Bank	\$93,397	\$9,137	\$11,294	\$11,294	11.98%	NA	NA	NA
Silex Banking Company	\$93,413	\$12,401	\$13,509	\$13,509	14.21%	NA	NA	NA
West Plains Savings and Loan Association	\$94,312	\$20,303	\$20,411	\$20,411	21.71%	NA	NA	NA
Investors Community Bank	\$96,044	\$9,150	\$10,410	\$10,410	11.28%	NA	NA	NA
The Citizens Bank of Edina	\$102,743	\$12,850	\$12,973	\$12,973	12.76%	NA	NA	NA
Metz Banking Company	\$104,138	\$10,574	\$11,915	\$11,915	11.48%	NA	NA	NA
Senath State Bank	\$105,892	\$14,795	\$14,975	\$14,975	15.09%	NA	NA	NA
The Hamilton Bank	\$109,232	\$3,548	\$10,599	\$10,599	10.02%	15.10%	15.50%	15.10%
The Bank of Grain Valley	\$109,402	\$22,950	\$23,770	\$23,770	21.72%	NA	NA	NA
Citizens Bank & Trust	\$110,434	\$9,609	\$12,822	\$12,822	12.46%	NA	NA	NA
TPNB Bank	\$111,087	\$12,419	\$15,802	\$15,802	14.90%	17.65%	18.55%	17.65%
Bank of Brookfield-Purdin National Association	\$111,337	\$10,613	\$12,608	\$12,608	11.37%	34.45%	35.47%	34.45%
The First National Bank of Nevada	\$112,882	\$13,921	\$17,533	\$17,533	15.91%	22.51%	23.63%	22.51%
Community State Bank	\$115,250	\$12,666	\$13,504	\$13,504	12.33%	NA	NA	NA
Concordia Bank	\$117,472	\$12,442	\$12,997	\$12,997	11.16%	NA	NA	NA
HomePride Bank	\$118,942	\$11,588	\$11,978	\$11,978	9.97%	NA	NA	NA
Arlo Bank	\$119,057	\$29,425	\$23,136	\$23,136	23.79%	NA	NA	NA
Bank of New Madrid	\$120,855	\$14,632	\$15,664	\$15,664	13.61%	NA	NA	NA
County Bank	\$123,339	\$9,455	\$10,137	\$10,137	8.27%	13.77%	15.02%	13.77%
LimeBank	\$124,427	\$19,879	\$18,922	\$18,922	15.94%	NA	NA	NA
Home Savings and Loan Association of Carroll County, F.A.	\$124,599	\$17,170	\$17,674	\$17,674	14.18%	23.58%	24.83%	23.58%
Community Bank of El Dorado Springs	\$127,388	\$20,466	\$20,935	\$20,935	16.29%	NA	NA	NA
Citizens Bank of Rogersville	\$127,600	\$12,084	\$13,187	\$13,187	10.27%	NA	NA	NA
Alton Bank	\$129,257	\$8,597	\$10,007	\$10,007	7.88%	10.32%	11.02%	10.32%
Citizens Community Bank	\$130,757	\$14,650	\$15,492	\$15,492	11.91%	NA	NA	NA
Preferred Bank	\$132,411	\$4,603	\$10,951	\$10,951	7.65%	20.43%	21.38%	20.43%

Source: SNL Financial

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Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

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)								
Security Bank of Southwest Missouri	\$132,902	\$14,991	\$15,022	\$15,022	11.35%	NA	NA	NA
First Independent Bank	\$133,378	\$13,220	\$15,235	\$15,235	11.51%	NA	NA	NA
Jonesburg State Bank	\$133,921	\$11,677	\$11,952	\$11,952	8.87%	13.66%	14.87%	13.66%
Edward Jones Trust Company	\$134,495	\$124,717	\$124,717	\$124,717	96.77%	353.04%	353.04%	353.04%
Chillicothe State Bank	\$135,402	\$10,121	\$12,047	\$12,047	8.71%	20.29%	21.55%	20.29%
Kennett Trust Bank	\$136,909	\$11,775	\$13,925	\$13,925	10.75%	NA	NA	NA
TBO Bank	\$137,437	\$17,032	\$17,332	\$17,332	14.17%	15.55%	16.85%	15.55%
Clay County Savings Bank	\$139,142	\$10,241	\$11,195	\$11,195	7.94%	13.86%	15.10%	13.86%
State Bank of Missouri	\$139,253	\$9,866	\$12,648	\$12,648	8.88%	18.23%	19.42%	18.23%
Peoples Bank of Wyaconda	\$139,471	\$13,227	\$14,067	\$14,067	10.35%	NA	NA	NA
Community Bank of Pleasant Hill	\$141,679	\$4,851	\$13,290	\$13,290	9.20%	24.57%	24.86%	24.57%
Bank of Crocker	\$141,963	\$12,767	\$17,554	\$17,554	12.54%	29.72%	30.89%	29.72%
Northeast Missouri State Bank	\$143,214	\$11,648	\$16,552	\$16,552	11.75%	21.10%	22.12%	21.10%
Bank of Salem	\$148,437	\$10,075	\$12,407	\$12,407	8.41%	14.45%	15.35%	14.45%
Commercial Trust Company of Fayette	\$148,727	\$15,368	\$16,174	\$16,174	10.57%	NA	NA	NA
Bank of Monticello	\$149,545	\$14,151	\$17,856	\$17,856	11.98%	NA	NA	NA
Security Bank of the Ozarks	\$152,135	\$9,159	\$11,129	\$11,129	7.39%	10.18%	11.13%	10.18%
Independent Farmers Bank	\$155,820	\$8,359	\$14,632	\$14,632	9.37%	14.78%	15.79%	14.78%
State Bank of Southwest Missouri	\$157,734	\$11,466	\$12,347	\$12,347	7.80%	10.58%	11.29%	10.58%
Security Bank of Pulaski County	\$157,974	\$11,119	\$12,772	\$12,772	8.29%	12.67%	13.88%	12.67%
New Frontier Bank	\$168,955	\$14,340	\$15,320	\$15,320	9.02%	10.93%	11.77%	10.93%
Bank 21	\$172,142	\$18,688	\$18,785	\$18,785	10.74%	12.27%	13.53%	12.27%
Progressive Ozark Bank	\$174,883	\$16,169	\$16,503	\$16,503	9.67%	12.56%	13.63%	12.56%
The Tipton Latham Bank, National Association	\$175,067	\$15,644	\$19,893	\$19,893	11.13%	NA	NA	NA
F&M Bank and Trust Company	\$176,093	\$13,535	\$17,654	\$17,654	9.56%	15.27%	16.38%	15.27%
Adrian Bank	\$180,447	\$15,949	\$22,215	\$22,215	11.98%	20.29%	21.54%	20.29%
1st Advantage Bank	\$183,779	\$18,367	\$18,438	\$18,438	9.89%	NA	NA	NA
Citizens Bank Butler	\$185,435	\$17,761	\$17,614	\$17,614	9.35%	12.08%	13.28%	12.08%
Citizens' Bank of Charleston	\$185,802	\$33,525	\$34,050	\$34,050	18.69%	NA	NA	NA
The Citizens-Farmers Bank of Cole Camp	\$186,364	\$25,486	\$26,612	\$26,612	14.11%	NA	NA	NA
Bank Star	\$186,604	\$14,887	\$15,096	\$15,096	8.09%	11.07%	12.33%	11.07%
The Cornerstone Bank	\$189,415	\$22,298	\$23,402	\$23,402	12.17%	18.74%	20.00%	18.74%
FCNB Bank	\$192,252	\$5,811	\$15,057	\$15,057	7.73%	10.08%	10.86%	10.08%
First Missouri Bank of SEMO	\$201,262	\$20,236	\$20,303	\$20,303	9.73%	NA	NA	NA
Community Point Bank	\$203,350	\$14,535	\$16,823	\$16,823	8.40%	10.01%	11.13%	10.01%
Citizens Bank of the Midwest	\$208,711	\$11,007	\$19,163	\$19,163	8.68%	12.11%	13.36%	12.11%
Bank Northwest	\$208,723	\$21,565	\$22,248	\$22,248	10.73%	NA	NA	NA
Carroll County Trust Company of Carrollton, Missouri	\$209,899	\$10,639	\$19,067	\$19,067	9.28%	NA	NA	NA
St. Clair County State Bank	\$212,675	\$27,384	\$27,440	\$27,440	13.22%	NA	NA	NA

Source: SNL Financial

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Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

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)								
Bank of Weston	\$216,659	\$16,241	\$17,863	\$17,863	8.21%	11.37%	12.62%	11.37%
Bank of Grandin	\$223,354	\$31,135	\$31,577	\$31,577	14.14%	NA	NA	NA
First Missouri State Bank of Cape County	\$223,627	\$18,993	\$20,436	\$20,436	9.22%	NA	NA	NA
Citizens Bank of Eldon	\$227,332	\$23,524	\$24,492	\$24,492	10.75%	NA	NA	NA
First State Bank of Purdy	\$232,687	\$16,028	\$18,505	\$18,505	7.70%	11.90%	12.91%	11.90%
Community Bank of Marshall	\$233,583	\$16,731	\$21,670	\$21,670	9.51%	17.07%	18.27%	17.07%
Alliant Bank	\$239,313	\$20,882	\$21,658	\$21,658	8.97%	12.85%	14.10%	12.85%
The Seymour Bank	\$240,556	\$15,623	\$23,780	\$23,780	10.53%	NA	NA	NA
Lamar Bank and Trust Company	\$242,212	\$18,296	\$25,177	\$25,177	10.32%	NA	NA	NA
Peoples Bank Cuba	\$244,986	\$16,763	\$26,926	\$26,926	10.73%	NA	NA	NA
State Average of Asset Group A	\$135,461	\$14,488	\$16,287	\$16,287	14.21%	30.27%	31.65%	30.27%

Source: SNL Financial

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Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

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 B - \$251 to \$500 million in total assets								
Community First Bank	\$250,577	\$21,197	\$21,243	\$21,243	8.63%	11.23%	12.49%	11.23%
First Missouri State Bank	\$261,510	\$22,617	\$22,616	\$22,616	8.74%	11.91%	13.17%	11.91%
Century Bank of the Ozarks	\$265,234	\$24,951	\$24,391	\$24,391	9.43%	NA	NA	NA
Commercial Bank Saint Louis	\$270,370	\$10,905	\$22,113	\$22,113	7.64%	10.95%	11.96%	10.95%
United State Bank	\$274,112	\$24,550	\$25,395	\$25,395	9.39%	12.06%	13.32%	12.06%
Goppert Financial Bank	\$274,315	\$27,653	\$27,655	\$27,655	10.37%	NA	NA	NA
Putnam County State Bank	\$278,630	\$38,278	\$38,278	\$38,278	13.98%	NA	NA	NA
Heritage Community Bank	\$281,842	\$21,533	\$21,155	\$21,155	7.60%	9.27%	10.52%	9.27%
Community First Banking Company	\$286,806	\$24,379	\$30,458	\$30,458	10.44%	NA	NA	NA
Ozarks Federal Savings and Loan Association	\$288,692	\$37,623	\$39,504	\$39,504	13.90%	18.98%	20.06%	18.98%
O'Bannon Banking Company	\$294,533	\$24,619	\$27,698	\$27,698	9.48%	NA	NA	NA
Exchange Bank of Northeast Missouri	\$302,828	\$27,244	\$28,815	\$28,815	9.62%	12.86%	NA	12.86%
Kearney Trust Company	\$308,096	\$27,541	\$32,044	\$32,044	10.45%	18.59%	19.84%	18.59%
St. Johns Bank & Trust Company	\$310,193	\$32,296	\$34,105	\$34,105	10.89%	NA	NA	NA
Community Bank of Raymore	\$312,285	\$2,453	\$32,605	\$32,605	8.89%	21.27%	21.92%	21.27%
Community State Bank of Missouri	\$319,460	\$34,010	\$35,766	\$35,766	11.46%	NA	NA	NA
Citizens Bank New Haven	\$324,017	\$42,139	\$42,241	\$42,241	12.73%	13.32%	14.57%	13.32%
Midwest Independent BankersBank	\$332,726	\$43,924	\$44,628	\$44,628	13.56%	14.75%	16.00%	14.75%
Bank of Versailles	\$337,447	\$46,851	\$46,851	\$46,851	14.34%	NA	NA	NA
Farmers and Merchants Bank of St. Clair	\$342,083	\$34,328	\$40,438	\$40,438	11.70%	17.15%	18.39%	17.15%
Bloomsdale Bank	\$344,783	\$23,265	\$30,117	\$30,117	8.46%	11.74%	12.78%	11.74%
Central Bank of Kansas City	\$356,532	\$50,232	\$48,024	\$48,024	13.40%	14.58%	15.74%	14.58%
Farmers State Bank Cameron	\$362,835	\$27,017	\$32,550	\$32,550	8.61%	12.91%	13.66%	12.91%
Heritage Bank of the Ozarks	\$363,232	\$29,671	\$33,318	\$33,318	9.22%	NA	NA	NA
Branson Bank	\$366,592	\$32,985	\$33,041	\$33,041	8.90%	11.33%	12.58%	11.33%
Pony Express Bank	\$368,069	\$34,427	\$35,565	\$35,565	9.81%	11.66%	12.89%	11.66%
Alliance Bank	\$376,902	\$48,816	\$50,906	\$50,906	13.56%	NA	NA	NA
MA Bank	\$380,234	\$31,991	\$36,705	\$36,705	9.94%	NA	NA	NA
Ozark Bank	\$383,474	\$23,745	\$30,300	\$30,300	8.60%	12.42%	13.67%	12.42%
Exchange Bank of Missouri	\$395,126	\$33,812	\$35,916	\$35,916	9.02%	11.81%	12.87%	11.81%
Table Rock Community Bank	\$408,648	\$25,776	\$28,172	\$28,172	7.36%	9.81%	10.68%	9.81%
Community Bank and Trust	\$409,987	\$29,542	\$32,962	\$32,962	7.90%	26.14%	27.39%	26.14%
F & C Bank	\$417,584	\$41,573	\$41,945	\$41,945	10.30%	NA	NA	NA
Bank of Franklin County	\$424,068	\$32,924	\$37,351	\$37,351	8.71%	10.16%	11.19%	10.16%
New Era Bank	\$425,405	\$55,750	\$53,879	\$53,879	12.92%	NA	NA	NA
Verimore Bank	\$466,463	\$46,782	\$47,382	\$47,382	10.32%	12.13%	13.38%	12.13%
The Missouri Bank	\$468,414	\$48,082	\$54,369	\$54,369	12.22%	NA	NA	NA
Belgrade State Bank	\$470,738	\$36,981	\$43,937	\$43,937	9.46%	13.87%	15.12%	13.87%
People's Bank of Seneca	\$474,479	\$41,136	\$43,977	\$43,977	9.28%	NA	NA	NA
Connections Bank	\$482,268	\$49,866	\$46,214	\$46,214	9.79%	NA	NA	NA
The Bank of Advance	\$486,492	\$55,597	\$58,034	\$58,034	12.00%	NA	NA	NA
The Callaway Bank	\$499,098	\$41,432	\$45,307	\$45,307	9.07%	NA	NA	NA
State Average of Asset Group B	\$358,266	\$33,583	\$36,618	\$36,618	10.29%	13.79%	14.96%	13.79%

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, 2024

Run Date: February 14, 2025

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 C - \$501 million to \$1 billion in total assets								
UNICO Bank	\$507,420	\$39,027	\$41,739	\$41,739	8.17%	10.71%	11.54%	10.71%
Phelps County Bank	\$512,859	\$38,346	\$48,729	\$48,729	9.67%	13.85%	15.01%	13.85%
Farmers Bank of Northern Missouri	\$533,137	\$53,474	\$67,408	\$67,408	12.66%	NA	NA	NA
First State Bank of St. Charles, Missouri	\$536,334	\$79,749	\$82,763	\$82,763	15.17%	16.24%	17.49%	16.24%
Legends Bank	\$545,837	\$96,138	\$96,707	\$96,707	17.93%	NA	NA	NA
Regional Missouri Bank	\$564,774	\$54,844	\$59,235	\$59,235	10.85%	NA	NA	NA
United Bank of Union	\$570,472	\$40,317	\$51,324	\$51,324	8.80%	10.91%	12.17%	10.91%
The Maries County Bank	\$603,999	\$67,483	\$86,397	\$86,397	13.93%	NA	NA	NA
Bank of Odessa	\$612,055	\$82,895	\$82,918	\$82,918	13.90%	22.64%	23.90%	22.64%
First State Bank and Trust Company, Inc.	\$616,053	\$63,519	\$77,174	\$77,174	12.56%	NA	NA	NA
First Midwest Bank of Dexter	\$626,445	\$54,232	\$57,716	\$57,716	9.47%	NA	NA	NA
HOME BANK	\$652,082	\$58,786	\$62,293	\$62,293	9.65%	NA	NA	NA
Peoples Savings Bank of Rhineland	\$663,279	\$60,155	\$61,742	\$61,742	9.32%	11.15%	12.21%	11.15%
West Plains Bank and Trust Company	\$667,808	\$40,113	\$56,028	\$56,028	8.20%	10.86%	11.62%	10.86%
Peoples Community Bank	\$693,380	\$119,331	\$126,588	\$126,588	18.25%	NA	NA	NA
Freedom Bank of Southern Missouri	\$705,371	\$59,490	\$61,324	\$61,324	8.71%	NA	NA	NA
Town & Country Bank	\$705,853	\$63,360	\$81,284	\$81,284	11.25%	18.18%	19.44%	18.18%
First Midwest Bank of the Ozarks	\$715,662	\$75,368	\$78,164	\$78,164	10.93%	NA	NA	NA
CNB St. Louis Bank	\$811,215	\$50,134	\$69,871	\$69,871	8.65%	10.19%	11.45%	10.19%
Blue Ridge Bank and Trust Co.	\$813,274	\$70,374	\$74,361	\$74,361	9.14%	10.48%	11.73%	10.48%
MRV Banks	\$822,932	\$90,215	\$90,949	\$90,949	11.70%	NA	NA	NA
Focus Bank	\$829,050	\$94,980	\$102,163	\$102,163	12.09%	NA	NA	NA
Peoples Bank & Trust Co.	\$870,212	\$62,104	\$83,105	\$83,105	9.67%	11.97%	12.74%	11.97%
Triad Bank	\$878,125	\$91,416	\$91,996	\$91,996	10.56%	12.27%	13.52%	12.27%
The Bank of Old Monroe	\$879,754	\$49,522	\$97,436	\$97,436	10.40%	NA	NA	NA
Lindell Bank & Trust Company	\$902,043	\$141,947	\$139,743	\$139,743	15.42%	NA	NA	NA
Stifel Trust Company National Association	\$904,823	\$49,292	\$76,750	\$76,750	8.39%	41.82%	41.82%	41.82%
HNB National Bank	\$920,846	\$101,336	\$107,186	\$107,186	11.79%	NA	NA	NA
Mid-Missouri Bank	\$933,956	\$87,830	\$90,546	\$90,546	9.67%	13.77%	14.88%	13.77%
American Bank of Freedom	\$934,548	\$88,714	\$89,783	\$89,783	9.51%	11.80%	13.06%	11.80%
Saint Louis Bank	\$955,037	\$83,402	\$88,902	\$88,902	9.48%	9.98%	11.23%	9.98%
Mid America Bank	\$979,781	\$115,551	\$106,474	\$106,474	11.08%	NA	NA	NA
State Average of Asset Group C	\$733,388	\$72,608	\$80,900	\$80,900	11.16%	14.80%	15.86%	14.80%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

December 31, 2024

Run Date: February 14, 2025

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								
Royal Banks of Missouri	\$1,045,716	\$116,903	\$100,019	\$100,019	9.77%	11.57%	12.16%	11.57%
Midwest Regional Bank	\$1,103,792	\$103,251	\$102,333	\$102,333	9.28%	10.28%	11.34%	10.28%
Parkside Financial Bank and Trust	\$1,118,316	\$111,834	\$118,662	\$118,662	10.51%	12.47%	13.72%	12.47%
Southwest Missouri Bank	\$1,162,637	\$61,412	\$98,592	\$98,592	8.67%	14.94%	15.93%	14.94%
Montgomery Bank	\$1,163,911	\$122,351	\$101,591	\$101,591	8.91%	10.30%	11.29%	10.30%
M1 Bank	\$1,164,842	\$110,597	\$115,243	\$115,243	9.60%	NA	NA	NA
Sullivan Bank	\$1,167,708	\$105,261	\$106,036	\$106,036	9.13%	12.31%	13.56%	12.31%
Bank of Washington	\$1,169,110	\$136,441	\$138,110	\$138,110	12.21%	NA	NA	NA
Wood & Huston Bank	\$1,260,354	\$105,412	\$120,816	\$120,816	9.88%	11.95%	13.20%	11.95%
BTC Bank	\$1,366,541	\$116,625	\$119,635	\$119,635	8.94%	NA	NA	NA
Sterling Bank	\$1,417,492	\$169,238	\$168,376	\$168,376	11.84%	18.29%	19.54%	18.29%
The Nodaway Valley Bank	\$1,422,024	\$104,815	\$168,894	\$168,894	11.20%	14.94%	16.04%	14.94%
Cass Commercial Bank	\$1,434,577	\$190,233	\$194,446	\$194,446	13.50%	16.56%	17.68%	16.56%
First Bank of the Lake	\$1,572,595	\$112,737	\$110,740	\$110,740	7.36%	14.62%	15.66%	14.62%
Lead Bank	\$1,586,647	\$163,921	\$121,388	\$121,388	8.44%	24.25%	25.39%	24.25%
OMB Bank	\$1,769,541	\$148,428	\$147,884	\$147,884	8.89%	9.38%	10.63%	9.38%
Hawthorn Bank	\$1,812,168	\$172,941	\$199,960	\$199,960	10.83%	12.85%	14.10%	12.85%
Legacy Bank & Trust Company	\$1,878,772	\$202,864	\$199,797	\$199,797	11.19%	11.25%	12.50%	11.25%
Country Club Bank	\$2,173,409	\$210,515	\$227,415	\$227,415	10.36%	13.10%	14.21%	13.10%
Guaranty Bank	\$2,340,232	\$381,636	\$272,621	\$272,621	12.15%	13.08%	14.26%	13.08%
Midwest BankCentre	\$2,815,493	\$317,491	\$306,611	\$306,611	11.17%	12.13%	13.38%	12.13%
OakStar Bank	\$2,828,640	\$284,464	\$267,844	\$267,844	9.60%	NA	NA	NA
North American Savings Bank, FSB	\$2,918,822	\$401,726	\$413,029	\$413,029	14.24%	20.45%	21.71%	20.45%
Academy Bank, N.A.	\$2,925,032	\$407,145	\$416,058	\$416,058	14.39%	16.26%	17.51%	16.26%
The Bank of Missouri	\$3,080,212	\$308,679	\$290,204	\$290,204	9.52%	12.43%	13.33%	12.43%
First State Community Bank	\$4,217,547	\$482,747	\$460,273	\$460,273	11.61%	13.67%	14.57%	13.67%
Southern Bank	\$4,856,974	\$468,216	\$467,872	\$467,872	9.80%	11.48%	12.73%	11.48%
Great Southern Bank	\$5,984,730	\$616,340	\$660,411	\$660,411	11.03%	12.61%	13.86%	12.61%
First Bank Creve Coeur	\$6,630,571	\$487,783	\$611,883	\$611,883	9.03%	13.30%	14.13%	13.30%
Stifel Bank	\$10,790,251	\$703,999	\$768,652	\$768,652	7.09%	12.98%	13.73%	12.98%
Enterprise Bank & Trust	\$15,568,085	\$1,824,554	\$1,578,353	\$1,578,293	10.51%	12.41%	13.43%	12.41%
The Central Trust Bank	\$19,230,483	\$1,727,762	\$1,551,833	\$1,551,833	8.33%	12.07%	13.27%	12.07%
Stifel Bank and Trust	\$19,509,889	\$1,364,108	\$1,366,711	\$1,366,711	7.06%	11.08%	12.09%	11.08%
Commerce Bank	\$31,808,311	\$2,698,215	\$3,302,425	\$3,302,425	10.36%	14.20%	14.98%	14.20%
UMB Bank, National Association	\$50,150,137	\$3,462,767	\$3,835,875	\$3,835,875	8.52%	11.47%	12.24%	11.47%
State Average of Asset Group D	\$6,069,873	\$528,669	\$549,445	\$549,444	10.14%	13.51%	14.59%	13.51%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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.
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.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.
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.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
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.
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.
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.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
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.

Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning 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.
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.
Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
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.
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.
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.
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.