



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
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Kansas

KANSAS CITY

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ASSET SIZE DEFINITION

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

Kansas

Performance Analysis

Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Bison State Bank	\$8,010	(\$35)	(1.65%)	(14.18%)	134.29%	\$51	(\$63)	(1.46%)	(12.69%)	132.91%	\$63
	Walton State Bank	\$8,892	\$4	0.18%	2.32%	95.35%	\$52	\$7	0.16%	2.03%	95.15%	\$53
	Towanda State Bank	\$10,536	(\$11)	(0.43%)	(5.19%)	107.50%	\$35	(\$25)	(0.49%)	(5.88%)	109.39%	\$38
	State Bank of Burrton	\$10,670	\$13	0.50%	4.41%	143.14%	\$57	\$25	0.48%	4.28%	107.46%	\$55
	Dickinson County Bank	\$12,840	\$68	2.36%	20.03%	53.77%	\$43	\$116	2.05%	17.38%	59.84%	\$44
	Prescott State Bank	\$13,768	\$17	0.50%	3.53%	84.00%	\$59	\$32	0.47%	3.33%	84.62%	\$60
	First National Bank of Harveyville	\$14,116	\$10	0.28%	2.85%	90.14%	\$80	\$20	0.28%	2.86%	90.61%	\$80
	Farmers State Bank	\$15,759	\$19	0.48%	3.91%	84.92%	\$48	\$49	0.61%	5.07%	80.78%	\$48
	Roxbury Bank	\$16,424	\$57	1.37%	10.65%	59.65%	\$48	\$120	1.47%	12.00%	60.63%	\$49
	Emerald Bank	\$17,006	\$23	0.53%	5.22%	83.32%	\$40	\$49	0.55%	5.60%	83.29%	\$40
	Peoples State Bank	\$17,230	\$148	3.39%	12.55%	49.66%	\$64	\$248	2.79%	10.57%	51.37%	\$64
	Bank of Denton	\$17,958	\$39	0.87%	4.80%	61.09%	\$53	\$81	0.91%	5.02%	60.61%	\$53
	Alden State Bank	\$19,472	\$13	0.27%	2.26%	90.89%	\$61	\$12	0.13%	1.04%	94.69%	\$61
	Jamestown State Bank	\$19,582	\$34	0.71%	4.31%	69.49%	\$33	\$31	0.32%	1.99%	82.71%	\$34
	Hillsboro State Bank	\$19,719	\$12	0.24%	2.88%	93.08%	\$52	\$22	0.22%	2.67%	89.70%	\$55
	Farmers State Bank	\$22,523	\$37	0.66%	7.54%	78.38%	\$80	\$68	0.60%	6.99%	80.83%	\$80
	Marion National Bank	\$22,801	\$49	0.89%	5.53%	57.62%	\$51	\$85	0.75%	4.84%	61.33%	\$52
	Lorraine State Bank	\$23,288	\$53	0.92%	6.18%	50.64%	\$48	\$89	0.76%	5.23%	59.72%	\$56
	Freeport State Bank	\$23,711	(\$14)	(0.24%)	(3.78%)	94.40%	\$56	\$17	0.14%	2.34%	90.76%	\$51
	Citizens State Bank and Trust Company	\$24,570	\$51	0.86%	8.76%	73.65%	\$39	\$89	0.76%	7.50%	74.36%	\$40
	Piqua State Bank	\$25,510	\$33	0.52%	4.85%	82.51%	\$39	\$80	0.62%	5.91%	80.59%	\$39
	State Bank of Canton	\$28,801	\$23	0.33%	1.60%	81.25%	\$75	\$63	0.45%	2.21%	78.70%	\$76
	Gorham State Bank	\$29,286	\$80	1.08%	10.91%	61.35%	\$55	\$160	1.06%	11.07%	60.82%	\$53
	Baxter State Bank	\$29,652	\$28	0.38%	1.80%	90.96%	\$88	\$63	0.42%	2.03%	91.16%	\$89
	CBW Bank	\$30,417	\$674	7.60%	42.03%	53.40%	\$84	\$1,454	8.28%	48.07%	44.51%	\$88
	Union State Bank	\$30,621	\$96	1.28%	8.11%	56.40%	\$56	\$146	0.97%	6.17%	64.97%	\$56
	First National Bank of Cunningham	\$31,671	\$81	1.02%	8.64%	66.78%	\$87	\$169	1.06%	9.26%	66.43%	\$87
	Marquette Farmers State Bank of Marquette	\$33,151	\$57	0.70%	4.64%	66.00%	\$71	\$117	0.72%	4.79%	67.73%	\$73
	Cottonwood Valley Bank	\$33,508	\$92	1.09%	7.79%	60.32%	\$52	\$106	0.63%	4.52%	74.89%	\$55
	Chetopa State Bank & Trust Co.	\$33,856	\$127	1.49%	15.16%	58.51%	\$51	\$265	1.57%	15.94%	57.57%	\$50
	Liberty Savings Association, FSA	\$33,928	\$32	0.37%	1.98%	102.82%	\$93	\$44	0.26%	1.37%	98.34%	\$90
	Millennium Bank	\$34,002	\$47	0.54%	3.97%	85.76%	\$58	\$104	0.60%	4.39%	84.15%	\$58
	Farmers and Merchants State Bank of Argonia	\$34,199	(\$1,210)	(13.58%)	(305.75%)	142.54%	\$67	(\$1,405)	(7.83%)	(145.67%)	133.70%	\$67
	First National Bank of Spearville	\$34,840	\$76	0.88%	5.42%	53.91%	\$59	\$157	0.90%	5.64%	50.90%	\$59
	Kendall State Bank	\$35,280	\$24	0.26%	2.54%	90.98%	\$70	\$64	0.34%	3.40%	88.75%	\$64
	Olpe State Bank	\$36,432	(\$11)	(0.12%)	(0.76%)	96.93%	\$55	\$78	0.42%	2.69%	78.52%	\$53
	State Exchange Bank	\$36,628	\$95	1.06%	8.83%	54.15%	\$66	\$199	1.11%	9.43%	56.30%	\$64
	Bank of Greeley	\$37,688	(\$134)	(1.42%)	(11.55%)	140.73%	\$283	(\$29)	(0.15%)	(1.24%)	103.61%	\$198
	Haviland State Bank	\$38,033	\$122	1.31%	9.54%	49.78%	\$67	\$256	1.35%	10.11%	50.13%	\$66
	Ford County State Bank	\$38,779	\$87	0.93%	6.83%	53.68%	\$88	\$159	0.85%	6.23%	62.96%	\$99
	Farmers State Bank	\$39,227	\$127	1.31%	14.77%	56.27%	\$82	\$211	1.10%	12.50%	62.45%	\$81
	Farmers and Merchants Bank of Mound City, Kansas	\$40,359	\$99	0.98%	14.41%	72.47%	\$102	\$197	0.98%	14.48%	72.55%	\$102
	Bank of Palmer	\$41,881	\$59	0.55%	5.61%	72.16%	\$94	\$131	0.60%	6.35%	72.67%	\$95
	City State Bank	\$42,426	\$117	1.10%	13.25%	65.63%	\$57	\$219	1.05%	12.48%	67.51%	\$57
	Nekoma State Bank	\$43,342	(\$53)	(0.50%)	(5.27%)	117.98%	\$49	\$19	0.09%	0.96%	96.36%	\$52
	New Century Bank	\$43,624	\$257	2.37%	22.63%	63.51%	\$70	\$502	2.31%	22.12%	63.62%	\$70
	State Bank of Spring Hill	\$43,934	\$54	0.50%	5.26%	75.88%	\$65	\$89	0.42%	4.38%	79.83%	\$64
	First National Bank in Frankfort	\$44,387	\$139	1.25%	12.83%	60.13%	\$75	\$298	1.36%	14.04%	63.66%	\$77
	Farmers State Bank of Blue Mound	\$45,120	\$90	0.80%	4.86%	80.39%	\$66	\$202	0.91%	5.50%	78.12%	\$62
	Farmers State Bank of Bucklin, Kansas	\$45,145	\$117	1.04%	9.74%	64.48%	\$82	\$60	0.27%	2.50%	85.08%	\$108
	State Bank of Blue Rapids	\$45,571	\$21	0.19%	1.66%	76.83%	\$92	\$82	0.36%	3.25%	78.96%	\$93
	First State Bank of Ransom	\$46,206	\$155	1.35%	6.43%	51.76%	\$61	\$281	1.23%	5.90%	51.45%	\$62
	Kaw Valley State Bank	\$49,100	\$105	0.89%	10.72%	71.75%	\$65	\$180	0.77%	9.38%	74.53%	\$65
	Union State Bank	\$49,851	\$133	1.06%	13.40%	73.11%	\$70	\$254	1.02%	12.97%	74.07%	\$71
	Stock Exchange Bank	\$50,326	\$89	0.69%	9.01%	72.60%	\$68	\$168	0.66%	8.72%	73.90%	\$69
	Howard State Bank	\$50,549	\$118	0.92%	8.77%	69.70%	\$49	\$220	0.84%	8.25%	71.29%	\$49

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Argentine Federal Savings	\$51,109	\$44	0.34%	2.46%	80.78%	\$76	\$79	0.31%	2.21%	84.26%	\$76
	Tampa State Bank	\$51,725	\$146	1.12%	10.45%	68.39%	\$90	\$240	0.93%	8.73%	72.22%	\$89
	Swedish-American State Bank	\$52,593	(\$329)	(2.39%)	(29.77%)	68.28%	\$80	(\$225)	(0.80%)	(10.26%)	64.70%	\$80
	Peoples Bank	\$52,948	\$82	0.63%	4.99%	71.02%	\$63	\$187	0.71%	5.76%	69.58%	\$62
	Heritage Bank	\$53,681	\$66	0.49%	4.41%	87.59%	\$71	\$112	0.42%	3.75%	89.02%	\$68
	KansasLand Bank	\$55,225	\$74	0.54%	4.99%	80.00%	\$67	\$163	0.59%	5.56%	78.34%	\$66
	Bank of Commerce and Trust Company	\$57,127	\$120	0.83%	8.72%	72.03%	\$70	\$233	0.79%	8.64%	72.23%	\$66
	First Security Bank	\$57,446	\$113	0.80%	8.65%	77.02%	\$53	\$212	0.75%	8.11%	78.10%	\$54
	First National Bank of Dighton	\$58,160	\$124	0.85%	3.96%	66.52%	\$75	\$174	0.59%	2.79%	72.94%	\$74
	First National Bank of Sedan	\$58,518	\$10	0.07%	0.70%	97.31%	\$58	\$41	0.14%	1.47%	93.67%	\$57
	Farmers State Bank	\$59,356	\$88	0.59%	5.91%	65.61%	\$51	\$238	0.79%	8.12%	63.62%	\$51
	Security State Bank	\$60,154	\$89	0.60%	5.14%	77.66%	\$51	\$38	0.13%	1.11%	89.68%	\$50
	First State Bank	\$60,209	\$247	1.58%	9.04%	46.68%	\$84	\$455	1.43%	8.43%	49.01%	\$83
	Kansas State Bank Overbrook Kansas	\$60,546	\$172	1.18%	9.17%	59.40%	\$75	\$335	1.16%	9.05%	58.18%	\$70
	Bank of Holyrood	\$61,405	\$319	2.07%	14.75%	33.85%	\$46	\$634	2.05%	14.85%	36.14%	\$47
	State Bank of Kansas	\$62,442	\$185	1.16%	7.62%	53.22%	\$83	\$377	1.17%	7.84%	56.36%	\$82
	Citizens State Bank of Cheney, Kansas	\$62,790	\$207	1.38%	12.18%	62.58%	\$60	\$504	1.69%	15.03%	57.38%	\$52
	Farmers Bank of Osborne, Kansas	\$62,949	\$152	0.97%	8.75%	61.64%	\$66	\$333	1.07%	9.64%	63.56%	\$65
	Bendena State Bank	\$63,293	\$248	1.61%	17.97%	53.63%	\$59	\$504	1.61%	18.61%	53.62%	\$59
	Farmers State Bank	\$63,309	\$111	0.70%	4.28%	76.65%	\$87	\$217	0.69%	4.24%	77.17%	\$87
	First Commerce Bank	\$64,878	\$267	1.67%	15.02%	54.77%	\$107	\$479	1.49%	13.42%	59.51%	\$121
	Bank of Protection	\$67,034	\$152	0.92%	7.05%	57.36%	\$70	\$292	0.89%	6.87%	60.70%	\$70
	First State Bank, Kiowa, Kansas	\$68,020	\$239	1.42%	9.33%	48.21%	\$72	\$370	1.08%	7.32%	48.05%	\$71
	Exchange State Bank of St. Paul, Kansas	\$68,994	\$127	0.74%	7.63%	65.60%	\$63	\$235	0.69%	7.11%	67.83%	\$64
	Home Savings Bank	\$72,267	\$70	0.39%	2.03%	82.36%	\$77	\$144	0.41%	2.10%	81.92%	\$76
	Lyndon State Bank	\$72,582	\$35	0.19%	1.77%	90.84%	\$73	\$75	0.21%	1.91%	89.72%	\$79
	Fowler State Bank	\$73,126	\$253	1.36%	12.92%	63.40%	\$73	\$423	1.12%	10.95%	68.82%	\$79
	Community Bank of Wichita, Inc.	\$73,620	\$135	0.72%	7.78%	75.64%	\$73	\$291	0.77%	8.47%	74.08%	\$70
	Peoples State Bank	\$73,950	\$108	0.60%	6.85%	81.70%	\$67	\$243	0.70%	7.79%	80.83%	\$66
	Baldwin State Bank	\$74,074	\$144	0.79%	7.46%	74.16%	\$55	\$276	0.77%	7.21%	74.83%	\$57
	Chisholm Trail State Bank	\$74,518	\$38	0.21%	2.30%	92.59%	\$56	\$103	0.28%	3.13%	92.56%	\$56
	FNB Washington	\$74,762	\$178	0.95%	4.02%	50.83%	\$51	\$379	1.01%	4.31%	49.19%	\$51
	Johnson State Bank	\$77,405	\$170	0.91%	5.87%	70.09%	\$64	\$358	0.95%	6.26%	70.43%	\$65
	Conway Bank	\$77,430	\$67	0.36%	3.28%	76.94%	\$61	\$157	0.44%	3.85%	79.60%	\$60
	First National Bank of Beloit	\$77,859	(\$44)	(0.23%)	(1.88%)	100.07%	\$71	\$56	0.14%	1.20%	95.67%	\$71
	University National Bank of Lawrence	\$78,359	\$203	1.05%	11.80%	74.53%	\$86	\$348	0.91%	10.19%	77.50%	\$85
	First State Bank of Healy	\$79,713	\$414	2.09%	10.90%	42.02%	\$86	\$630	1.58%	8.42%	39.11%	\$85
	First National Bank of Girard	\$79,956	\$203	1.04%	9.24%	67.89%	\$95	\$388	0.98%	8.87%	68.96%	\$94
	Stockgrowers State Bank	\$80,338	\$285	1.41%	11.71%	46.43%	\$72	\$585	1.48%	12.15%	47.34%	\$72
	First National Bank of Elkhart	\$81,021	\$212	1.11%	9.15%	64.00%	\$72	\$370	0.97%	8.08%	66.24%	\$70
	Andover State Bank	\$81,326	\$72	0.35%	4.15%	86.09%	\$91	\$146	0.35%	4.21%	86.09%	\$86
	Small Business Bank	\$81,923	\$73	0.36%	3.15%	85.17%	\$78	\$155	0.38%	3.38%	84.27%	\$81
	First National Bank of Kansas	\$82,831	\$156	0.77%	8.66%	72.86%	\$55	\$234	0.58%	6.66%	78.06%	\$60
	First Federal Savings and Loan Bank	\$83,187	\$695	3.31%	31.20%	29.69%	\$127	\$1,352	3.22%	30.40%	32.30%	\$132
	First National Bank of Hope	\$84,693	\$261	1.24%	10.32%	64.62%	\$66	\$364	0.86%	7.29%	66.08%	\$66
	TriCentury Bank	\$87,685	\$231	1.14%	10.20%	50.06%	\$84	\$400	0.98%	8.91%	53.30%	\$85
	Riley State Bank of Riley, Kansas	\$88,770	\$257	1.17%	11.70%	58.91%	\$63	\$509	1.16%	11.70%	60.43%	\$63
	First National Bank in Cimarron	\$89,266	\$272	1.21%	15.27%	66.32%	\$76	\$558	1.25%	16.06%	65.68%	\$76
	Wilson State Bank	\$90,275	\$240	1.08%	11.67%	69.48%	\$66	\$530	1.18%	13.18%	67.55%	\$63
	Community Bank	\$91,632	\$243	1.06%	11.39%	63.29%	\$65	\$427	0.92%	10.12%	67.26%	\$69
	Citizens State Bank and Trust Company	\$92,053	\$173	0.74%	5.09%	75.60%	\$68	\$521	1.11%	7.70%	66.80%	\$64
	Garden Plain State Bank	\$92,358	\$208	0.93%	6.41%	63.00%	\$67	\$454	1.02%	7.06%	60.04%	\$63
	State Bank of Downs	\$92,632	\$299	1.25%	11.19%	56.35%	\$71	\$766	1.58%	14.59%	52.93%	\$71
	Almena State Bank	\$93,197	\$872	3.66%	45.18%	49.84%	\$73	\$1,729	3.73%	46.99%	47.28%	\$69
	State Bank of Bern	\$93,544	\$199	0.86%	5.66%	41.11%	\$74	\$515	1.10%	7.42%	39.82%	\$74
	First National Bank in Fredonia	\$94,333	\$381	1.62%	9.93%	50.47%	\$61	\$660	1.41%	8.77%	56.99%	\$64

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Region	Institution Name											
Asset Group A - \$0 to \$250 million in total assets (continued)												
	St. Marys State Bank	\$94,540	\$302	1.27%	10.94%	63.56%	\$74	\$600	1.25%	11.06%	64.51%	\$76
	Farmers Bank & Trust	\$94,945	\$560	2.34%	22.65%	44.89%	\$67	\$742	1.56%	15.28%	54.31%	\$65
	Elk State Bank	\$95,268	\$128	0.55%	5.46%	63.09%	\$79	\$298	0.64%	6.42%	63.62%	\$76
	First Neodesha Bank	\$96,268	\$357	1.50%	15.78%	61.89%	\$38	\$758	1.57%	16.86%	60.62%	\$38
	Home Bank and Trust Company	\$96,809	\$332	1.38%	17.73%	69.81%	\$58	\$543	1.14%	14.56%	73.78%	\$59
	Lyons State Bank	\$96,959	\$326	1.34%	11.52%	59.26%	\$61	\$647	1.33%	11.62%	62.76%	\$65
	American Bank of Baxter Springs	\$97,306	\$49	0.20%	1.82%	93.59%	\$57	\$107	0.22%	2.01%	92.73%	\$53
	First National Bank in Pratt	\$99,419	\$106	0.42%	3.53%	78.98%	\$78	\$245	0.49%	4.14%	77.40%	\$77
	Alliance Bank	\$99,773	\$198	0.78%	7.31%	67.20%	\$74	\$351	0.68%	6.50%	70.11%	\$77
	Bankwest of Kansas	\$101,094	\$377	1.49%	12.12%	59.95%	\$54	\$509	1.00%	8.28%	70.97%	\$58
	BANK VI	\$102,573	\$203	0.84%	8.60%	70.90%	\$73	\$403	0.86%	8.74%	72.02%	\$74
	Plains State Bank	\$102,770	\$15	0.06%	0.42%	85.58%	\$71	(\$18)	(0.03%)	(0.25%)	89.56%	\$76
	Prairie Bank of Kansas	\$102,805	\$251	1.00%	10.06%	78.40%	\$66	\$305	0.59%	6.18%	77.03%	\$68
	Vintage Bank Kansas	\$103,876	\$335	1.31%	11.42%	57.19%	\$48	\$851	1.66%	14.78%	52.62%	\$47
	Patriots Bank	\$106,631	\$322	1.21%	12.06%	69.05%	\$56	\$616	1.17%	11.71%	70.05%	\$55
	Farmers State Bank	\$107,574	\$358	1.34%	14.40%	59.97%	\$77	\$732	1.37%	15.08%	60.27%	\$77
	Bank of Prairie Village	\$108,352	\$381	1.46%	14.29%	57.32%	\$84	\$756	1.45%	14.33%	60.69%	\$84
	Community Bank	\$109,123	\$197	0.72%	6.54%	73.11%	\$70	\$540	0.97%	9.05%	65.59%	\$69
	FirstOak Bank	\$111,341	\$617	2.19%	21.74%	62.18%	\$74	\$1,203	2.13%	21.34%	61.76%	\$74
	First National Bank of Louisburg	\$111,990	\$353	1.22%	9.22%	63.35%	\$55	\$605	1.05%	7.98%	67.26%	\$58
	Lyons Federal Bank	\$112,452	\$0	0.00%	0.00%	105.78%	\$90	\$123	0.25%	2.13%	94.04%	\$76
	Carson Bank	\$114,268	\$122	0.43%	5.35%	87.38%	\$63	\$247	0.43%	5.46%	86.92%	\$62
	Citizens State Bank	\$114,548	\$142	0.49%	3.58%	78.77%	\$83	\$435	0.75%	5.44%	70.88%	\$82
	Southwind Bank	\$117,288	\$267	0.92%	8.86%	51.58%	\$64	\$550	0.95%	9.31%	52.69%	\$64
	Stanley Bank	\$119,304	\$264	0.92%	5.69%	49.96%	\$116	\$689	1.23%	7.50%	56.59%	\$114
	Fidelity State Bank and Trust Company	\$119,454	\$288	0.80%	9.93%	70.46%	\$53	\$486	0.68%	8.47%	74.50%	\$57
	First National Bank of Scott City	\$119,713	(\$96)	(0.31%)	(2.76%)	64.47%	\$67	\$107	0.17%	1.54%	64.47%	\$67
	Halstead Bank	\$121,596	\$346	1.17%	13.12%	68.19%	\$70	\$609	1.04%	11.56%	70.15%	\$68
	Valley State Bank	\$123,172	\$458	1.50%	17.25%	64.08%	\$75	\$839	1.39%	16.05%	65.89%	\$73
	Bank of the Prairie	\$124,221	\$271	0.89%	9.47%	66.48%	\$75	\$514	0.86%	9.16%	67.19%	\$76
	Valley State Bank	\$127,039	\$209	0.66%	5.15%	69.67%	\$64	\$421	0.67%	5.22%	69.60%	\$64
	Flint Hills Bank	\$128,448	\$360	1.13%	9.91%	59.38%	\$67	\$775	1.23%	10.83%	57.76%	\$67
	Kansas State Bank	\$128,604	\$289	0.90%	10.07%	66.96%	\$49	\$624	0.98%	10.94%	65.03%	\$49
	Stockgrowers State Bank	\$128,968	\$319	0.99%	7.07%	64.99%	\$88	\$617	0.95%	6.93%	67.25%	\$88
	Farmers National Bank	\$130,803	\$342	1.06%	6.35%	49.37%	\$72	\$673	1.06%	6.29%	52.00%	\$70
	First Bank	\$131,513	\$316	0.96%	6.63%	61.16%	\$68	\$668	1.01%	7.09%	60.46%	\$67
	Impact Bank	\$132,844	\$278	0.84%	7.69%	73.30%	\$76	\$539	0.82%	7.56%	73.82%	\$75
	Farmers State Bank of Oakley, Kansas	\$136,899	\$460	1.34%	9.36%	40.82%	\$80	\$927	1.35%	9.58%	41.04%	\$79
	Verus Bank	\$137,582	\$376	1.09%	12.53%	72.56%	\$64	\$729	1.07%	12.34%	73.01%	\$64
	Golden Belt Bank, FSA	\$141,036	\$756	2.17%	13.69%	59.56%	\$75	\$1,385	1.99%	12.61%	59.37%	\$76
	Mid-America Bank	\$142,719	\$342	0.97%	8.63%	65.29%	\$64	\$731	1.06%	9.31%	64.31%	\$59
	Midland National Bank	\$143,620	\$268	0.76%	7.29%	76.42%	\$67	\$481	0.68%	6.72%	77.19%	\$67
	First Heritage Bank	\$143,719	\$258	0.72%	6.52%	75.32%	\$95	\$529	0.75%	6.77%	73.57%	\$90
	First State Bank and Trust Company of	\$145,167	\$523	1.45%	11.36%	53.53%	\$84	\$1,021	1.42%	11.25%	54.81%	\$85
	Farmers State Bank of Aliceville, Kansas	\$145,985	\$407	1.12%	8.53%	45.27%	\$71	\$864	1.18%	9.16%	38.86%	\$56
	Lyon County State Bank	\$146,248	\$19	0.05%	0.69%	90.13%	\$64	(\$320)	(0.43%)	(5.82%)	101.74%	\$63
	VisionBank	\$147,064	\$261	0.71%	7.83%	71.60%	\$83	\$511	0.71%	7.89%	70.03%	\$80
	SJN Bank of Kansas	\$147,323	\$438	1.19%	13.13%	61.51%	\$75	\$884	1.09%	13.65%	58.42%	\$74
	Union State Bank	\$147,473	\$247	0.68%	6.37%	64.04%	\$86	\$498	0.69%	6.49%	64.97%	\$85
	Community First Bank	\$150,469	\$437	1.22%	12.53%	61.51%	\$92	\$836	1.19%	12.14%	62.55%	\$91
	Kaw Valley State Bank and Trust Company	\$165,032	\$660	1.60%	13.93%	57.36%	\$52	\$1,235	1.51%	13.18%	59.97%	\$56
	Community State Bank	\$165,650	\$455	1.12%	10.20%	50.77%	\$65	\$848	1.05%	9.58%	52.24%	\$67
	Bankers' Bank of Kansas	\$166,383	\$355	0.82%	5.88%	80.61%	\$78	\$748	0.86%	6.25%	79.63%	\$80
	Goppert State Service Bank	\$170,941	\$347	0.82%	7.74%	64.66%	\$53	\$640	0.77%	7.19%	66.45%	\$54
	Community Bank of the Midwest	\$172,196	\$627	1.46%	16.86%	58.94%	\$70	\$1,208	1.42%	16.40%	59.67%	\$69
	Farmers State Bank	\$172,480	\$414	0.96%	6.66%	59.19%	\$57	\$873	1.03%	7.11%	56.75%	\$56

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Freedom Bank	\$174,540	\$287	0.67%	6.41%	68.41%	\$87	\$359	0.42%	4.04%	73.04%	\$88
	First Kansas Bank	\$175,924	\$434	0.98%	11.72%	60.37%	\$51	\$739	0.84%	10.23%	63.09%	\$51
	Fidelity State Bank and Trust Company	\$178,290	\$541	1.23%	7.07%	53.20%	\$59	\$962	1.08%	6.35%	53.45%	\$60
	Citizens National Bank	\$178,980	\$384	0.87%	9.13%	67.45%	\$54	\$732	0.83%	8.84%	68.10%	\$52
	Farmers and Drovers Bank	\$180,717	\$435	0.97%	3.60%	50.75%	\$64	\$885	0.99%	3.68%	51.60%	\$69
	Bank of Commerce	\$183,250	\$560	1.25%	14.18%	60.52%	\$44	\$886	1.00%	11.29%	66.47%	\$44
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$184,094	\$570	1.26%	13.02%	63.82%	\$60	\$1,101	1.22%	12.87%	64.88%	\$61
	Citizens State Bank	\$187,532	\$413	0.88%	10.88%	64.91%	\$72	\$851	0.90%	11.36%	64.43%	\$69
	Great American Bank	\$192,448	\$728	1.55%	11.65%	62.68%	\$71	\$1,488	1.62%	11.86%	62.90%	\$71
	First National Bank	\$193,004	\$470	0.99%	7.87%	75.59%	\$69	\$926	0.98%	7.87%	75.99%	\$69
	Cornerstone Bank	\$193,143	\$786	1.68%	17.38%	74.00%	\$103	\$1,212	1.32%	13.69%	69.53%	\$107
	First Bank of Newton	\$193,942	\$564	1.18%	12.93%	65.04%	\$58	\$1,120	1.17%	12.96%	65.39%	\$57
	Kearny County Bank	\$196,670	\$1,331	2.69%	15.64%	51.19%	\$84	\$1,937	1.95%	11.47%	51.70%	\$84
	Citizens Savings and Loan Association, FSB	\$196,857	\$286	0.58%	3.00%	76.39%	\$84	\$439	0.45%	2.31%	86.04%	\$84
	Solomon State Bank	\$198,399	\$953	1.96%	13.66%	37.21%	\$83	\$2,061	2.11%	14.72%	37.97%	\$90
	Bank of the Flint Hills	\$200,688	\$474	1.01%	9.83%	70.32%	\$62	\$882	0.95%	9.21%	71.63%	\$60
	Farmers & Merchants Bank of Colby	\$205,687	\$826	1.64%	11.98%	33.11%	\$75	\$1,788	1.78%	13.22%	31.05%	\$66
	Mutual Savings Association, FSA	\$205,747	\$580	1.14%	3.80%	59.18%	\$60	\$922	0.92%	3.04%	64.88%	\$63
	First National Bank and Trust	\$210,340	\$600	1.16%	7.69%	68.33%	\$67	\$1,219	1.17%	7.90%	67.65%	\$69
	Kanza Bank	\$213,416	\$256	0.48%	4.50%	85.36%	\$71	\$680	0.64%	6.02%	81.47%	\$69
	Grant County Bank	\$217,515	\$845	1.56%	10.70%	55.13%	\$65	\$1,530	1.39%	9.80%	55.84%	\$63
	Solutions North Bank	\$217,783	\$705	1.31%	11.26%	63.20%	\$59	\$1,397	1.28%	11.24%	62.92%	\$58
	ESB Financial	\$224,803	\$557	0.99%	10.08%	69.58%	\$68	\$1,067	0.96%	9.79%	70.44%	\$71
	Citizens Bank of Kansas	\$226,294	\$442	0.79%	6.08%	74.03%	\$72	\$869	0.78%	6.05%	74.02%	\$72
	Community First National Bank	\$249,961	\$627	1.05%	11.21%	75.75%	\$98	\$1,069	0.91%	9.67%	79.04%	\$99
	State Average of Asset Group A	\$92,241	\$233	0.89%	6.66%	69.20%	\$70	\$457	0.91%	7.50%	69.50%	\$69

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Security State Bank	\$254,303	\$763	1.24%	8.50%	49.59%	\$95	\$1,527	1.26%	8.63%	49.93%	\$89
	Bank of Hays	\$266,938	\$729	1.09%	12.16%	49.62%	\$85	\$1,457	1.10%	12.24%	50.90%	\$86
	Silver Lake Bank	\$270,534	\$483	0.72%	6.32%	64.09%	\$72	\$959	0.72%	6.35%	64.72%	\$72
	Centera Bank	\$275,625	\$869	1.26%	14.19%	60.91%	\$77	\$1,722	1.25%	14.29%	60.84%	\$76
	First State Bank and Trust	\$280,183	\$506	0.74%	8.37%	77.66%	\$72	\$852	0.63%	7.11%	80.29%	\$72
	Guaranty State Bank and Trust Company	\$281,134	\$636	0.92%	7.75%	56.40%	\$81	\$1,393	1.02%	8.58%	57.28%	\$82
	Central Bank and Trust Co.	\$286,796	\$1,350	1.87%	19.02%	57.30%	\$63	\$2,703	1.88%	19.24%	56.92%	\$63
	Astra Bank	\$300,930	\$627	0.84%	8.28%	71.08%	\$58	\$1,132	0.79%	7.86%	74.02%	\$60
	Union State Bank	\$305,949	\$621	0.81%	6.77%	75.82%	\$78	\$1,204	0.79%	6.62%	76.59%	\$78
	Union State Bank of Everest	\$312,290	\$1,900	2.45%	23.79%	64.84%	\$64	\$3,026	1.95%	19.29%	62.04%	\$64
	First Option Bank	\$314,563	\$939	1.21%	14.66%	61.74%	\$62	\$1,971	1.30%	15.73%	60.44%	\$59
	First National Bank of Liberal	\$318,481	\$792	1.00%	10.58%	58.10%	\$73	\$1,524	0.96%	10.39%	56.95%	\$71
	Denison State Bank	\$321,155	\$1,170	1.46%	11.11%	59.00%	\$71	\$2,507	1.57%	12.10%	56.18%	\$67
	First National Bank of Syracuse	\$328,808	\$1,258	1.56%	15.67%	48.33%	\$80	\$2,234	1.41%	14.12%	49.47%	\$80
	Commercial Bank	\$328,897	\$1,051	1.29%	14.07%	60.39%	\$60	\$1,894	1.16%	13.15%	62.01%	\$60
	Citizens State Bank	\$335,110	\$1,822	2.18%	22.20%	36.44%	\$81	\$3,585	2.16%	22.03%	36.08%	\$81
	Rose Hill Bank	\$335,950	\$773	0.91%	8.56%	62.12%	\$65	\$1,263	0.75%	7.06%	66.92%	\$68
	Kaw Valley Bank	\$342,414	(\$675)	(0.77%)	(7.21%)	268.27%	\$133	(\$503)	(0.27%)	(2.46%)	139.50%	\$103
	Bank, The	\$346,699	\$2,274	2.65%	22.97%	31.03%	\$57	\$4,422	2.62%	22.79%	31.37%	\$57
	Legacy Bank	\$353,896	\$629	0.71%	7.41%	66.61%	\$68	\$1,243	0.72%	7.40%	66.44%	\$67
	Peoples Bank	\$361,379	\$1,534	1.52%	12.02%	50.19%	\$84	\$3,022	1.50%	12.02%	52.14%	\$83
	American State Bank & Trust Company	\$382,847	\$1,012	1.07%	8.13%	59.38%	\$76	\$1,820	0.96%	7.35%	61.11%	\$76
	Bank of Tescott	\$385,926	\$1,655	1.74%	14.17%	46.96%	\$70	\$3,370	1.79%	14.60%	47.24%	\$71
	Exchange Bank & Trust	\$412,717	\$1,432	1.40%	14.59%	49.68%	\$53	\$2,516	1.23%	12.98%	51.66%	\$51
	Western State Bank	\$413,090	\$2,191	2.09%	16.91%	47.80%	\$62	\$3,747	1.77%	14.79%	51.54%	\$62
	Labette Bank	\$413,985	\$898	0.86%	8.04%	71.16%	\$66	\$1,778	0.84%	8.06%	70.45%	\$63
	Community National Bank	\$423,915	\$2,444	2.30%	26.51%	40.53%	\$72	\$4,692	2.21%	26.28%	41.83%	\$69
	First State Bank	\$429,769	\$1,536	1.45%	13.15%	51.40%	\$85	\$3,214	1.53%	13.93%	53.14%	\$86
	Southwest National Bank	\$431,462	\$1,384	1.27%	13.13%	63.12%	\$63	\$2,651	1.22%	12.66%	64.86%	\$63
	First Bank Kansas	\$435,174	\$1,818	1.69%	20.37%	61.79%	\$62	\$2,888	1.35%	16.43%	66.64%	\$62
	Capital City Bank	\$443,935	\$807	0.73%	8.93%	73.76%	\$72	\$1,504	0.68%	8.37%	74.89%	\$70
	Citizens State Bank	\$457,807	\$1,001	0.88%	8.53%	63.75%	\$66	\$2,160	0.96%	9.29%	60.58%	\$62
	Peoples Bank and Trust Company	\$461,859	\$1,064	0.93%	6.82%	64.35%	\$68	\$2,028	0.89%	6.61%	65.19%	\$68
	State Average of Asset Group B	\$351,955	\$1,130	1.27%	12.32%	64.34%	\$72	\$2,167	1.23%	12.00%	61.22%	\$71

Source: SNL Financial

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Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Peoples Bank	\$508,449	\$2,335	1.96%	18.36%	86.03%	\$96	\$3,698	1.57%	14.50%	88.13%	\$90
	United Bank & Trust	\$587,854	\$1,796	1.23%	10.15%	54.88%	\$64	\$3,344	1.14%	9.52%	54.53%	\$64
	Bank of Labor	\$589,282	\$365	0.27%	2.97%	95.65%	\$85	\$600	0.23%	2.46%	95.18%	\$86
	Girard National Bank	\$648,230	\$1,490	0.92%	7.71%	60.42%	\$67	\$2,971	0.91%	7.72%	61.48%	\$67
	Bank of Blue Valley	\$688,335	\$1,510	0.90%	8.33%	65.89%	\$87	\$2,767	0.82%	7.72%	67.88%	\$89
	First National Bank of Hutchinson	\$690,874	\$1,669	0.97%	8.09%	69.24%	\$71	\$3,093	0.88%	7.58%	70.94%	\$72
	Bennington State Bank	\$707,292	\$3,188	1.79%	18.48%	38.67%	\$76	\$6,025	1.69%	17.84%	40.26%	\$72
	Morrill and Janes Bank and Trust Company	\$748,286	\$2,210	1.07%	10.42%	56.66%	\$85	\$4,437	1.04%	10.54%	57.75%	\$94
	Farmers Bank & Trust	\$803,417	\$3,913	1.99%	11.62%	36.20%	\$69	\$7,891	2.00%	11.96%	35.93%	\$71
	Central National Bank	\$896,625	\$1,965	0.75%	7.33%	69.01%	\$70	\$4,159	0.77%	7.88%	71.25%	\$69
	Landmark National Bank	\$908,277	\$2,476	1.08%	9.14%	62.04%	\$56	\$4,759	1.04%	8.91%	62.36%	\$55
	CoreFirst Bank & Trust	\$913,613	\$2,176	0.95%	10.54%	77.29%	\$66	\$4,086	0.90%	10.06%	77.85%	\$68
	Community National Bank & Trust	\$964,487	\$1,999	0.82%	8.48%	67.96%	\$53	\$3,983	0.82%	8.57%	68.60%	\$53
	State Average of Asset Group C	\$742,694	\$2,084	1.13%	10.12%	64.61%	\$73	\$3,986	1.06%	9.64%	65.55%	\$73

Asset Group D - \$1 billion to \$10 billion in total assets

	Armed Forces Bank, National Association	\$1,070,088	\$1,644	0.63%	3.15%	85.04%	\$68	\$4,227	0.81%	3.99%	81.25%	\$69
	KS StateBank	\$1,687,761	\$7,523	1.81%	19.58%	51.22%	\$84	\$14,194	1.71%	18.78%	50.98%	\$83
	Emprise Bank	\$1,768,806	\$5,033	1.17%	13.29%	66.96%	\$62	\$10,213	1.23%	13.53%	66.59%	\$61
	Fidelity Bank	\$2,033,441	\$5,078	0.80%	9.30%	66.63%	\$82	\$8,508	0.67%	7.84%	69.53%	\$80
	CrossFirst Bank	\$2,387,686	\$2,337	0.40%	3.63%	68.44%	\$133	\$5,274	0.47%	4.27%	65.99%	\$124
	Equity Bank	\$2,409,483	\$6,814	1.14%	9.70%	56.04%	\$72	\$12,212	1.06%	8.98%	58.09%	\$70
	Security Bank of Kansas City	\$3,088,164	\$8,410	1.10%	7.38%	51.85%	\$60	\$16,451	1.07%	8.75%	53.03%	\$61
	INTRUST Bank, National Association	\$4,728,588	\$16,986	1.36%	17.58%	62.63%	\$87	\$31,909	1.28%	16.86%	63.90%	\$88
	Capitol Federal Savings Bank	\$9,125,233	\$21,351	0.76%	6.98%	41.29%	\$67	\$42,993	0.77%	6.98%	40.42%	\$65
	State Average of Asset Group D	\$3,144,361	\$8,353	1.02%	10.07%	61.12%	\$79	\$16,220	1.01%	10.00%	61.09%	\$78

Source: SNL Financial

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Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets												
Bison State Bank	\$8,010	\$3,841	\$7,031	54.63%	36.63%	\$2,670	3.66%	0.16%	0.11%	3.56%	(4.59%)	(4.59%)
Walton State Bank	\$8,892	\$3,396	\$8,195	41.44%	46.55%	\$2,964	3.37%	0.26%	0.20%	3.19%	10.86%	11.57%
Towanda State Bank	\$10,536	\$7,657	\$9,651	79.34%	16.03%	\$1,505	4.70%	0.59%	0.45%	4.24%	14.26%	15.81%
State Bank of Burrton	\$10,670	\$3,578	\$9,480	37.74%	46.43%	\$3,557	3.38%	0.33%	0.24%	3.15%	19.07%	20.75%
Dickinson County Bank	\$12,840	\$8,705	\$10,923	79.69%	27.66%	\$3,210	6.13%	0.96%	0.76%	5.46%	42.13%	54.62%
Prescott State Bank	\$13,768	\$7,523	\$10,973	68.56%	31.92%	\$3,442	3.73%	0.64%	0.59%	3.24%	(1.05%)	(0.82%)
First National Bank of Harveyville	\$14,116	\$8,535	\$12,367	69.01%	41.59%	\$4,705	4.37%	0.77%	0.67%	3.75%	3.03%	4.04%
Farmers State Bank	\$15,759	\$8,315	\$13,788	60.31%	48.21%	\$2,627	3.68%	0.53%	0.44%	3.27%	(8.33%)	(7.09%)
Roxbury Bank	\$16,424	\$10,656	\$13,424	79.38%	35.31%	\$3,285	4.56%	0.45%	0.38%	4.24%	9.49%	13.11%
Emerald Bank	\$17,006	\$11,712	\$15,210	77.00%	26.13%	\$1,890	4.50%	0.42%	0.31%	4.23%	(9.52%)	(11.18%)
Peoples State Bank	\$17,230	\$14,454	\$12,464	115.97%	13.69%	\$3,446	6.51%	0.71%	0.43%	6.16%	(17.60%)	(18.69%)
Bank of Denton	\$17,958	\$9,631	\$14,642	65.78%	40.48%	\$4,490	3.41%	0.69%	0.58%	3.23%	13.63%	15.62%
Alden State Bank	\$19,472	\$10,468	\$17,142	61.07%	33.88%	\$3,245	3.66%	0.48%	0.39%	3.35%	10.19%	11.34%
Jamestown State Bank	\$19,582	\$4,982	\$16,357	30.46%	80.48%	\$2,797	2.72%	0.25%	0.20%	2.70%	17.46%	19.38%
Hillsboro State Bank	\$19,719	\$7,974	\$17,872	44.62%	56.43%	\$3,287	3.27%	0.30%	0.25%	3.09%	10.01%	13.47%
Farmers State Bank	\$22,523	\$13,683	\$20,530	66.65%	37.59%	\$4,505	3.78%	0.34%	0.30%	3.49%	(2.40%)	11.93%
Marion National Bank	\$22,801	\$7,771	\$18,173	42.76%	43.03%	\$4,560	2.86%	0.10%	0.08%	3.23%	(24.25%)	(38.30%)
Lorraine State Bank	\$23,288	\$17,637	\$19,757	89.27%	25.60%	\$4,658	3.84%	0.43%	0.37%	3.67%	(6.88%)	(0.06%)
Freeport State Bank	\$23,711	\$15,459	\$22,157	69.77%	16.98%	\$2,371	4.39%	0.26%	0.22%	4.38%	2.30%	10.34%
Citizens State Bank and Trust Company	\$24,570	\$20,138	\$19,877	101.31%	2.72%	\$1,755	5.67%	0.50%	0.45%	5.23%	15.50%	5.16%
Piqua State Bank	\$25,510	\$12,795	\$22,674	56.43%	47.01%	\$1,822	4.24%	0.30%	0.17%	4.36%	(2.02%)	(2.74%)
State Bank of Canton	\$28,801	\$10,405	\$23,004	45.23%	74.63%	\$5,760	2.87%	0.26%	0.18%	2.72%	1.92%	1.19%
Gorham State Bank	\$29,286	\$18,474	\$26,270	70.32%	37.63%	\$4,184	3.49%	0.14%	0.10%	3.42%	(4.11%)	(5.65%)
Baxter State Bank	\$29,652	\$15,360	\$19,962	76.95%	46.16%	\$3,295	4.55%	0.35%	0.25%	4.38%	0.04%	(1.51%)
CBW Bank	\$30,417	\$2,686	\$22,759	11.80%	112.82%	\$2,340	1.34%	0.13%	0.05%	1.31%	(4.02%)	(17.61%)
Union State Bank	\$30,621	\$13,614	\$25,807	52.75%	56.07%	\$3,828	4.13%	0.89%	0.71%	3.48%	6.07%	7.25%
First National Bank of Cunningham	\$31,671	\$10,880	\$27,329	39.81%	49.82%	\$5,279	3.84%	0.35%	0.21%	3.97%	(2.74%)	(4.09%)
Marquette Farmers State Bank of Marquette	\$33,151	\$17,554	\$27,906	62.90%	51.73%	\$4,736	3.99%	0.70%	0.61%	3.77%	4.45%	3.61%
Cottonwood Valley Bank	\$33,508	\$8,097	\$28,095	28.82%	72.78%	\$4,189	2.64%	0.42%	0.29%	2.58%	(3.03%)	(4.65%)
Chetopa State Bank & Trust Co.	\$33,856	\$24,402	\$30,435	80.18%	7.60%	\$4,837	4.10%	0.46%	0.38%	3.77%	15.27%	16.19%
Liberty Savings Association, FSA	\$33,928	\$9,316	\$27,429	33.96%	87.88%	\$6,786	2.86%	0.56%	0.56%	2.41%	(3.15%)	(4.27%)
Millennium Bank	\$34,002	\$29,878	\$27,231	109.72%	8.83%	\$3,400	4.64%	0.85%	0.77%	3.98%	(1.77%)	(1.77%)
Farmers and Merchants State Bank of Argonia	\$34,199	\$28,211	\$29,612	95.27%	8.74%	\$2,137	4.69%	0.99%	0.91%	3.91%	(9.22%)	(1.76%)
First National Bank of Spearville	\$34,840	\$22,984	\$28,137	81.69%	26.75%	\$6,968	3.54%	0.53%	0.44%	3.20%	(0.28%)	(7.04%)
Kendall State Bank	\$35,280	\$23,567	\$31,464	74.90%	30.09%	\$2,714	4.31%	0.26%	0.17%	4.16%	(15.59%)	(17.57%)
Olpe State Bank	\$36,432	\$20,995	\$30,393	69.08%	34.46%	\$3,643	3.58%	0.55%	0.47%	3.34%	3.28%	3.56%
State Exchange Bank	\$36,628	\$16,853	\$30,146	55.90%	32.67%	\$5,233	3.46%	0.48%	0.37%	3.43%	(1.86%)	(16.44%)
Bank of Greeley	\$37,688	\$21,472	\$32,179	66.73%	42.14%	\$6,281	3.47%	0.44%	0.33%	3.21%	1.20%	0.15%
Haviland State Bank	\$38,033	\$24,845	\$31,051	80.01%	18.63%	\$4,754	4.67%	0.50%	0.41%	4.70%	1.28%	(2.14%)
Ford County State Bank	\$38,779	\$24,834	\$33,417	74.32%	32.62%	\$6,463	4.19%	0.34%	0.29%	4.00%	13.61%	16.62%
Farmers State Bank	\$39,227	\$25,356	\$33,121	76.56%	30.00%	\$5,604	4.03%	0.74%	0.62%	3.66%	11.47%	16.08%
Farmers and Merchants Bank of Mound City, Kansas	\$40,359	\$32,810	\$36,484	89.93%	10.97%	\$5,766	4.96%	1.20%	0.98%	4.08%	2.81%	7.17%
Bank of Palmer	\$41,881	\$23,628	\$37,172	63.56%	46.26%	\$5,235	3.45%	0.72%	0.55%	3.13%	(0.28%)	(2.32%)
City State Bank	\$42,426	\$24,868	\$38,768	64.15%	38.80%	\$4,243	3.87%	0.42%	0.33%	3.77%	12.06%	12.65%
Nekoma State Bank	\$43,342	\$13,437	\$38,250	35.13%	57.95%	\$3,940	3.00%	0.18%	0.14%	3.07%	6.23%	6.29%
New Century Bank	\$43,624	\$38,392	\$36,905	104.03%	8.89%	\$2,727	7.23%	1.01%	0.92%	6.39%	5.03%	2.71%
State Bank of Spring Hill	\$43,934	\$14,121	\$39,605	35.65%	38.26%	\$4,393	3.14%	0.18%	0.13%	3.08%	24.11%	25.02%
First National Bank in Frankfort	\$44,387	\$20,501	\$38,504	53.24%	47.60%	\$6,341	3.84%	0.59%	0.46%	3.55%	8.97%	7.58%
Farmers State Bank of Blue Mound	\$45,120	\$30,482	\$37,401	81.50%	25.71%	\$2,507	4.80%	0.51%	0.37%	4.54%	10.76%	11.51%
Farmers State Bank of Bucklin, Kansas	\$45,145	\$23,516	\$40,155	58.56%	42.14%	\$4,515	3.91%	0.57%	0.38%	3.84%	6.30%	6.97%
State Bank of Blue Rapids	\$45,571	\$24,558	\$40,216	61.07%	44.89%	\$5,696	3.30%	0.41%	0.35%	3.05%	(5.60%)	(7.26%)
First State Bank of Ransom	\$46,206	\$18,223	\$36,231	50.30%	59.18%	\$5,776	3.22%	0.34%	0.28%	3.33%	6.46%	5.33%
Kaw Valley State Bank	\$49,100	\$23,693	\$45,000	52.65%	33.08%	\$3,777	3.74%	0.27%	0.20%	3.84%	18.81%	19.00%
Union State Bank	\$49,851	\$34,270	\$41,522	82.53%	21.23%	\$3,116	5.16%	0.55%	0.45%	4.87%	0.60%	0.24%
Stock Exchange Bank	\$50,326	\$39,910	\$45,766	87.20%	14.38%	\$3,595	4.51%	0.52%	0.44%	4.12%	(0.06%)	(0.71%)
Howard State Bank	\$50,549	\$22,654	\$45,093	50.24%	37.91%	\$3,159	3.46%	0.40%	0.32%	3.30%	(13.46%)	(15.70%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
Argentine Federal Savings	\$51,109	\$39,347	\$38,741	101.56%	15.92%	\$5,111	4.43%	1.00%	1.06%	3.52%	1.52%	1.08%
Tampa State Bank	\$51,725	\$32,507	\$41,283	78.74%	15.57%	\$4,310	3.90%	0.55%	0.49%	3.73%	(0.20%)	2.46%
Swedish-American State Bank	\$52,593	\$38,970	\$47,642	81.80%	5.18%	\$5,259	4.31%	0.71%	0.64%	3.82%	(17.99%)	0.00%
Peoples Bank	\$52,948	\$24,429	\$42,246	57.83%	25.64%	\$4,073	3.68%	0.64%	0.59%	3.59%	(1.69%)	(12.61%)
Heritage Bank	\$53,681	\$42,872	\$46,012	93.18%	14.88%	\$4,473	4.38%	0.75%	0.70%	3.77%	2.08%	8.04%
KansasLand Bank	\$55,225	\$34,430	\$47,858	71.94%	18.31%	\$4,248	4.16%	0.71%	0.68%	3.61%	(0.35%)	(1.56%)
Bank of Commerce and Trust Company	\$57,127	\$26,921	\$49,878	53.97%	37.54%	\$4,081	3.64%	0.69%	0.62%	3.31%	(11.61%)	(15.95%)
First Security Bank	\$57,446	\$37,827	\$51,986	72.76%	23.46%	\$2,872	4.29%	0.34%	0.28%	4.03%	2.57%	2.81%
First National Bank of Dighton	\$58,160	\$25,628	\$45,258	56.63%	51.36%	\$4,847	2.93%	0.10%	0.07%	2.97%	1.38%	1.01%
First National Bank of Sedan	\$58,518	\$24,183	\$42,141	57.39%	33.29%	\$2,926	3.34%	0.56%	0.42%	3.05%	7.49%	(2.86%)
Farmers State Bank	\$59,356	\$36,882	\$49,455	74.58%	24.00%	\$3,492	4.30%	0.81%	0.76%	3.69%	(1.48%)	(3.23%)
Security State Bank	\$60,154	\$16,420	\$52,869	31.06%	61.28%	\$3,342	3.16%	0.55%	0.46%	2.98%	3.10%	2.13%
First State Bank	\$60,209	\$27,552	\$49,072	56.15%	38.18%	\$6,021	3.46%	0.29%	0.22%	3.79%	(22.98%)	(29.15%)
Kansas State Bank Overbrook												
Kansas	\$60,546	\$31,154	\$46,145	67.51%	47.25%	\$4,657	4.47%	0.84%	0.76%	4.16%	16.34%	7.30%
Bank of Holyrood	\$61,405	\$47,834	\$49,116	97.39%	14.58%	\$5,117	4.64%	0.68%	0.61%	4.13%	(7.32%)	(7.70%)
State Bank of Kansas	\$62,442	\$28,016	\$51,942	53.94%	49.60%	\$6,938	3.04%	0.40%	0.33%	2.88%	(5.77%)	(9.40%)
Citizens State Bank of Cheney, Kansas	\$62,790	\$37,041	\$55,785	66.40%	26.11%	\$3,924	4.34%	0.55%	0.41%	4.10%	21.94%	23.34%
Farmers Bank of Osborne, Kansas	\$62,949	\$39,472	\$54,947	71.84%	23.97%	\$3,934	4.36%	0.76%	0.64%	3.90%	8.32%	7.02%
Bendena State Bank	\$63,293	\$47,550	\$56,570	84.06%	8.65%	\$4,869	4.24%	0.63%	0.48%	4.01%	5.94%	10.55%
Farmers State Bank	\$63,309	\$30,530	\$51,778	58.96%	46.93%	\$4,221	3.89%	0.50%	0.38%	3.90%	0.92%	(4.58%)
First Commerce Bank	\$64,878	\$57,469	\$50,098	114.71%	10.48%	\$7,209	4.14%	0.62%	0.58%	3.69%	(0.72%)	(2.82%)
Bank of Protection	\$67,034	\$45,337	\$52,382	86.55%	15.84%	\$4,788	4.51%	0.55%	0.49%	4.26%	8.02%	9.41%
First State Bank, Kiowa, Kansas	\$68,020	\$48,794	\$54,712	89.18%	21.94%	\$6,184	4.34%	0.51%	0.35%	4.08%	(1.15%)	6.24%
Exchange State Bank of St. Paul, Kansas	\$68,994	\$35,851	\$56,141	63.86%	37.28%	\$4,058	3.80%	0.58%	0.57%	3.52%	5.42%	0.94%
Home Savings Bank	\$72,267	\$31,100	\$54,710	56.85%	27.47%	\$5,559	3.52%	0.48%	0.49%	3.13%	6.79%	25.43%
Lyndon State Bank	\$72,582	\$47,175	\$63,450	74.35%	21.95%	\$3,024	4.97%	0.68%	0.57%	4.61%	2.11%	4.40%
Fowler State Bank	\$73,126	\$51,275	\$64,652	79.31%	7.38%	\$4,302	4.21%	0.43%	0.35%	3.97%	(16.36%)	(20.53%)
Community Bank of Wichita, Inc.	\$73,620	\$55,654	\$62,352	89.26%	18.48%	\$3,201	4.98%	0.70%	0.55%	4.53%	(6.54%)	(10.73%)
Peoples State Bank	\$73,950	\$53,010	\$67,195	78.89%	28.33%	\$4,930	5.55%	1.70%	1.48%	4.05%	24.06%	25.42%
Baldwin State Bank	\$74,074	\$33,196	\$65,410	50.75%	42.96%	\$4,630	3.04%	0.43%	0.32%	2.77%	7.31%	14.66%
Chisholm Trail State Bank	\$74,518	\$28,947	\$67,770	42.71%	54.74%	\$3,726	3.17%	0.22%	0.16%	3.01%	3.82%	3.73%
FNB Washington	\$74,762	\$31,264	\$52,126	59.98%	23.24%	\$6,797	3.03%	0.34%	0.29%	2.92%	(17.17%)	(20.24%)
Johnson State Bank	\$77,405	\$34,597	\$58,826	58.81%	26.44%	\$4,553	3.77%	0.44%	0.36%	3.71%	1.72%	(11.91%)
Conway Bank	\$77,430	\$50,735	\$63,779	79.55%	31.70%	\$3,520	4.69%	0.69%	0.63%	4.14%	49.97%	63.40%
First National Bank of Beloit	\$77,859	\$37,283	\$67,633	55.13%	22.87%	\$4,580	3.51%	0.49%	0.37%	3.30%	(6.02%)	(8.11%)
University National Bank of Lawrence	\$78,359	\$60,553	\$71,321	84.90%	18.79%	\$5,224	4.12%	0.47%	0.36%	3.77%	9.70%	16.54%
First State Bank of Healy	\$79,713	\$46,818	\$60,688	77.15%	26.14%	\$7,971	4.30%	0.90%	0.83%	3.90%	(9.05%)	(15.40%)
First National Bank of Girard	\$79,956	\$49,326	\$65,127	75.74%	11.62%	\$7,269	3.90%	0.63%	0.57%	3.53%	(3.78%)	(4.04%)
Stockgrowers State Bank	\$80,338	\$38,350	\$54,640	70.19%	22.80%	\$5,738	3.94%	0.91%	0.92%	4.00%	8.60%	(13.67%)
First National Bank of Elkhart	\$81,021	\$53,731	\$69,934	76.83%	10.23%	\$4,051	4.69%	0.93%	0.57%	4.36%	5.91%	25.57%
Andover State Bank	\$81,326	\$64,232	\$70,607	90.97%	13.94%	\$4,518	4.49%	0.40%	0.35%	4.14%	(4.35%)	(5.38%)
Small Business Bank	\$81,923	\$50,334	\$60,193	83.62%	25.93%	\$5,462	3.54%	0.87%	0.52%	3.22%	(4.19%)	(16.25%)
First National Bank of Kansas	\$82,831	\$22,675	\$67,228	33.73%	28.08%	\$4,872	3.16%	0.59%	0.53%	2.78%	12.37%	27.76%
First Federal Savings and Loan Bank	\$83,187	\$75,592	\$67,493	112.00%	8.52%	\$13,865	6.47%	1.63%	1.75%	5.01%	3.65%	(1.15%)
First National Bank of Hope	\$84,693	\$54,471	\$69,969	77.85%	28.14%	\$4,235	4.16%	0.97%	0.79%	3.67%	3.91%	3.67%
TriCentury Bank	\$87,685	\$73,919	\$53,263	138.78%	12.25%	\$7,971	4.86%	1.23%	1.48%	3.83%	12.34%	(10.73%)
Riley State Bank of Riley, Kansas	\$88,770	\$59,609	\$74,177	80.36%	14.88%	\$4,439	4.06%	1.00%	0.95%	3.44%	0.00%	10.66%
First National Bank in Cimarron	\$89,266	\$45,995	\$74,838	61.46%	22.62%	\$4,698	3.62%	0.29%	0.21%	3.61%	(11.11%)	(21.33%)
Wilson State Bank	\$90,275	\$66,145	\$76,217	86.79%	8.56%	\$3,761	4.18%	0.55%	0.49%	3.86%	(5.08%)	6.94%
Community Bank	\$91,632	\$69,407	\$74,154	93.60%	16.06%	\$3,984	4.26%	0.34%	0.25%	4.03%	3.33%	(6.31%)
Citizens State Bank and Trust Company	\$92,053	\$52,716	\$72,167	73.05%	31.52%	\$3,836	3.35%	0.26%	0.20%	3.21%	7.83%	2.25%
Garden Plain State Bank	\$92,358	\$38,557	\$79,112	48.74%	60.76%	\$4,398	3.33%	0.42%	0.33%	3.15%	9.01%	9.05%
State Bank of Downs	\$92,632	\$66,984	\$77,744	86.16%	25.74%	\$5,449	4.21%	0.77%	0.65%	3.70%	(4.10%)	(6.69%)
Almena State Bank	\$93,197	\$78,385	\$82,844	94.62%	8.29%	\$3,452	5.60%	0.70%	0.60%	5.04%	(1.49%)	5.96%
State Bank of Bern	\$93,544	\$45,853	\$78,686	58.27%	48.45%	\$7,795	3.98%	1.00%	0.83%	3.58%	2.73%	1.21%
First National Bank in Fredonia	\$94,333	\$31,306	\$78,610	39.82%	60.62%	\$6,289	3.61%	0.45%	0.38%	3.30%	(6.87%)	(10.96%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
St. Marys State Bank	\$94,540	\$58,545	\$77,679	75.37%	25.37%	\$3,939	4.03%	0.91%	0.77%	3.62%	(5.49%)	5.51%
Farmers Bank & Trust	\$94,945	\$35,640	\$84,479	42.19%	39.67%	\$4,747	3.27%	0.71%	0.29%	3.28%	(7.69%)	(10.44%)
Elk State Bank	\$95,268	\$55,607	\$73,946	75.20%	24.94%	\$6,351	4.02%	0.89%	0.80%	3.54%	0.44%	(7.65%)
First Neodesha Bank	\$96,268	\$76,704	\$83,161	92.24%	7.70%	\$2,751	4.42%	0.63%	0.53%	3.99%	1.55%	9.40%
Home Bank and Trust Company	\$96,809	\$82,235	\$87,334	94.16%	7.04%	\$3,338	4.40%	0.40%	0.30%	4.11%	(0.46%)	(2.43%)
Lyons State Bank	\$96,959	\$59,068	\$81,318	72.64%	28.44%	\$4,617	4.03%	0.67%	0.58%	3.74%	1.23%	1.94%
American Bank of Baxter Springs	\$97,306	\$41,385	\$86,353	47.93%	25.19%	\$3,139	2.81%	0.27%	0.21%	2.61%	0.92%	0.01%
First National Bank in Pratt	\$99,419	\$47,856	\$85,855	55.74%	37.31%	\$4,734	3.12%	0.11%	0.08%	3.23%	(1.01%)	(3.09%)
Alliance Bank	\$99,773	\$70,317	\$88,383	79.56%	26.66%	\$4,751	3.90%	0.50%	0.32%	3.59%	(12.41%)	(13.30%)
Bankwest of Kansas	\$101,094	\$67,423	\$88,022	76.60%	27.92%	\$2,888	4.41%	0.14%	0.11%	4.61%	11.83%	12.40%
BANK VI	\$102,573	\$78,123	\$71,360	109.48%	17.77%	\$5,129	4.66%	1.22%	1.12%	3.60%	33.43%	26.99%
Plains State Bank	\$102,770	\$37,276	\$87,805	42.45%	37.99%	\$4,282	2.96%	0.35%	0.25%	3.22%	(4.87%)	(7.50%)
Prairie Bank of Kansas	\$102,805	\$52,670	\$90,936	57.92%	21.70%	\$4,470	3.50%	0.44%	0.34%	3.34%	(6.02%)	(8.02%)
Vintage Bank Kansas	\$103,876	\$63,465	\$83,448	76.05%	21.61%	\$3,463	4.28%	0.49%	0.42%	3.97%	9.07%	14.38%
Patriots Bank	\$106,631	\$71,527	\$93,190	76.75%	19.15%	\$2,734	4.52%	0.40%	0.33%	4.42%	10.94%	11.95%
Farmers State Bank	\$107,574	\$59,259	\$89,234	66.41%	42.48%	\$5,123	4.09%	0.46%	0.36%	4.01%	0.06%	0.99%
Bank of Prairie Village	\$108,352	\$61,450	\$97,481	63.04%	40.91%	\$7,223	3.93%	0.63%	0.48%	3.68%	4.92%	11.51%
Community Bank	\$109,123	\$70,039	\$94,954	73.76%	19.34%	\$4,960	4.28%	0.48%	0.34%	4.15%	(6.69%)	3.33%
FirstOak Bank	\$111,341	\$94,971	\$98,954	95.97%	11.76%	\$3,592	5.99%	0.32%	0.22%	5.85%	(3.43%)	(4.80%)
First National Bank of Louisburg	\$111,990	\$48,349	\$88,181	54.83%	56.79%	\$4,666	3.10%	0.24%	0.14%	3.01%	3.56%	6.28%
Lyons Federal Bank	\$112,452	\$74,949	\$88,043	85.13%	23.83%	\$4,889	4.40%	0.76%	0.76%	3.78%	75.54%	72.81%
Carson Bank	\$114,268	\$68,362	\$104,690	65.30%	18.43%	\$2,721	3.66%	0.28%	0.21%	3.50%	6.59%	9.73%
Citizens State Bank	\$114,548	\$85,170	\$98,200	86.73%	6.92%	\$3,695	4.14%	0.47%	0.35%	3.99%	(10.41%)	(11.58%)
Southwind Bank	\$117,288	\$51,925	\$102,078	50.87%	45.09%	\$5,585	3.48%	0.43%	0.32%	3.65%	4.95%	(1.70%)
Stanley Bank	\$119,304	\$79,737	\$100,586	79.27%	32.61%	\$13,256	4.28%	0.23%	0.23%	4.07%	24.79%	28.28%
Fidelity State Bank and Trust Company	\$119,454	\$78,210	\$103,732	75.40%	24.89%	\$3,853	2.93%	0.49%	0.26%	2.73%	(20.37%)	(5.27%)
First National Bank of Scott City	\$119,713	\$77,446	\$103,963	74.49%	21.37%	\$4,604	3.93%	0.49%	0.37%	3.60%	(5.00%)	(7.95%)
Halstead Bank	\$121,596	\$98,834	\$108,507	91.09%	8.49%	\$4,193	4.42%	0.60%	0.45%	3.99%	12.88%	15.72%
Valley State Bank	\$123,172	\$94,380	\$93,574	100.86%	10.11%	\$4,247	5.19%	1.12%	0.93%	4.35%	6.96%	1.15%
Bank of the Prairie	\$124,221	\$91,138	\$99,337	91.75%	20.09%	\$4,283	4.79%	0.89%	0.75%	4.09%	19.43%	31.81%
Valley State Bank	\$127,039	\$79,186	\$107,319	73.79%	15.97%	\$3,736	3.89%	0.78%	0.56%	3.53%	10.31%	11.10%
Flint Hills Bank	\$128,448	\$67,503	\$110,063	61.33%	25.44%	\$6,117	3.45%	0.60%	0.50%	3.09%	5.46%	10.86%
Kansas State Bank	\$128,604	\$49,027	\$115,330	42.51%	16.72%	\$4,287	2.93%	0.25%	0.20%	2.81%	(2.41%)	1.02%
Stockgrowers State Bank	\$128,968	\$75,522	\$100,668	75.02%	30.07%	\$5,159	3.75%	0.66%	0.56%	3.52%	(4.40%)	0.45%
Farmers National Bank	\$130,803	\$92,583	\$100,930	91.73%	18.51%	\$5,232	3.87%	0.55%	0.46%	3.48%	5.86%	1.09%
First Bank	\$131,513	\$78,469	\$96,269	81.51%	25.73%	\$4,697	3.76%	0.49%	0.37%	3.74%	(8.37%)	(29.83%)
Impact Bank	\$132,844	\$84,710	\$115,915	73.08%	20.71%	\$4,581	4.01%	0.59%	0.49%	3.65%	4.97%	4.07%
Farmers State Bank of Oakley, Kansas	\$136,899	\$88,764	\$98,465	90.15%	17.77%	\$9,127	4.04%	0.71%	0.61%	3.74%	(3.30%)	(5.31%)
Verus Bank	\$137,582	\$89,487	\$123,241	72.61%	22.74%	\$3,440	3.81%	0.27%	0.18%	3.78%	2.17%	14.84%
Golden Belt Bank, FSA	\$141,036	\$116,838	\$116,117	100.62%	8.41%	\$4,274	4.20%	0.32%	0.26%	3.98%	(3.17%)	5.29%
Mid-America Bank	\$142,719	\$129,031	\$118,700	108.70%	5.18%	\$3,398	5.35%	1.23%	1.04%	4.37%	12.74%	14.31%
Midland National Bank	\$143,620	\$64,568	\$127,693	50.57%	53.11%	\$3,420	3.39%	0.18%	0.14%	3.56%	6.96%	5.10%
First Heritage Bank	\$143,719	\$84,998	\$106,406	79.88%	11.56%	\$4,491	4.13%	0.75%	0.63%	3.62%	8.59%	(0.59%)
First State Bank and Trust Company	\$145,167	\$72,571	\$112,261	64.64%	36.03%	\$6,599	3.48%	0.45%	0.37%	3.39%	5.21%	5.16%
Farmers State Bank of Aliceville, Kansas	\$145,985	\$107,871	\$126,478	85.29%	24.06%	\$6,952	3.80%	0.79%	0.71%	3.18%	1.29%	0.00%
Lyon County State Bank	\$146,248	\$54,681	\$133,275	41.03%	47.65%	\$4,301	3.18%	0.30%	0.23%	3.14%	(1.22%)	(1.56%)
VisionBank	\$147,064	\$129,220	\$122,871	105.17%	6.53%	\$5,071	4.19%	0.56%	0.37%	3.84%	12.76%	10.81%
SJN Bank of Kansas	\$147,323	\$76,600	\$125,966	60.81%	12.95%	\$5,262	4.45%	0.52%	0.48%	4.32%	91.61%	121.54%
Union State Bank	\$147,473	\$59,478	\$78,344	75.92%	16.02%	\$8,193	3.47%	0.96%	0.89%	2.83%	1.28%	2.17%
Community First Bank	\$150,469	\$139,838	\$121,277	115.30%	2.45%	\$4,702	5.58%	0.78%	0.57%	5.06%	17.27%	2.67%
Kaw Valley State Bank and Trust Company	\$165,032	\$101,611	\$139,927	72.62%	27.85%	\$3,588	3.89%	0.78%	0.60%	3.39%	6.30%	5.88%
Community State Bank	\$165,650	\$72,137	\$146,581	49.21%	24.21%	\$6,626	3.67%	0.19%	0.14%	3.71%	10.34%	10.55%
Bankers' Bank of Kansas	\$166,383	\$120,273	\$132,006	91.11%	25.83%	\$3,262	3.87%	1.13%	0.45%	3.45%	(19.37%)	(24.98%)
Goppert State Service Bank	\$170,941	\$117,657	\$152,536	77.13%	13.14%	\$3,799	3.68%	0.35%	0.27%	3.48%	13.92%	14.93%
Community Bank of the Midwest	\$172,196	\$107,582	\$155,962	68.98%	30.99%	\$5,065	3.77%	0.27%	0.17%	3.62%	3.43%	3.02%
Farmers State Bank	\$172,480	\$115,754	\$146,925	78.78%	19.00%	\$4,928	4.09%	1.10%	0.95%	3.47%	11.31%	11.19%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
Freedom Bank	\$174,540	\$98,567	\$129,311	76.22%	30.63%	\$6,464	3.74%	0.68%	0.54%	3.24%	11.29%	21.86%
First Kansas Bank	\$175,924	\$45,135	\$150,422	30.01%	42.36%	\$6,066	2.68%	0.27%	0.25%	2.64%	0.36%	3.38%
Fidelity State Bank and Trust Company	\$178,290	\$38,518	\$146,321	26.32%	70.46%	\$5,572	2.68%	0.28%	0.18%	2.78%	(3.31%)	(5.87%)
Citizens National Bank	\$178,980	\$67,597	\$161,636	41.82%	47.11%	\$3,254	3.25%	0.24%	0.20%	3.23%	5.90%	11.78%
Farmers and Drovers Bank	\$180,717	\$87,458	\$107,397	81.43%	29.22%	\$6,693	3.48%	0.45%	0.41%	3.34%	3.28%	(3.00%)
Bank of Commerce	\$183,250	\$86,233	\$166,832	51.69%	23.79%	\$3,740	3.18%	0.26%	0.21%	3.06%	9.73%	10.27%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$184,094	\$102,373	\$135,948	75.30%	20.71%	\$3,610	3.94%	0.58%	0.47%	3.52%	2.39%	(3.49%)
Citizens State Bank	\$187,532	\$134,491	\$171,515	78.41%	10.61%	\$3,606	4.28%	0.37%	0.26%	4.04%	(1.35%)	(2.49%)
Great American Bank	\$192,448	\$159,662	\$149,955	106.47%	10.71%	\$5,064	5.32%	1.14%	0.94%	4.45%	15.98%	13.43%
First National Bank	\$193,004	\$100,561	\$144,797	69.45%	22.99%	\$3,574	3.87%	0.40%	0.31%	3.59%	1.34%	(9.31%)
Cornerstone Bank	\$193,143	\$152,147	\$154,350	98.57%	13.48%	\$8,779	4.39%	0.98%	0.77%	3.66%	22.70%	19.95%
First Bank of Newton	\$193,942	\$160,996	\$170,609	94.37%	10.06%	\$3,659	4.15%	0.32%	0.28%	3.90%	(0.09%)	8.95%
Kearny County Bank	\$196,670	\$144,092	\$160,501	89.78%	10.36%	\$5,463	4.78%	0.73%	0.58%	4.54%	(5.61%)	(8.39%)
Citizens Savings and Loan Association, FSB	\$196,857	\$74,956	\$136,685	54.84%	60.41%	\$5,320	2.87%	0.78%	0.72%	2.30%	1.47%	1.25%
Solomon State Bank	\$198,399	\$170,742	\$158,997	107.39%	12.75%	\$9,920	4.57%	1.04%	1.00%	3.72%	0.86%	(4.28%)
Bank of the Flint Hills	\$200,688	\$149,877	\$159,071	94.22%	15.35%	\$3,859	4.54%	0.91%	0.78%	3.84%	20.78%	32.58%
Farmers & Merchants Bank of Colby	\$205,687	\$138,556	\$134,099	103.32%	13.00%	\$9,795	4.44%	0.99%	0.91%	3.97%	3.20%	(11.41%)
Mutual Savings Association, FSA	\$205,747	\$115,256	\$141,931	81.21%	36.65%	\$4,286	3.66%	0.64%	0.59%	3.25%	12.09%	15.95%
First National Bank and Trust	\$210,340	\$140,305	\$170,819	82.14%	17.96%	\$3,448	4.33%	0.46%	0.37%	4.15%	0.87%	0.86%
Kanza Bank	\$213,416	\$145,254	\$188,480	77.07%	13.49%	\$3,680	3.93%	0.42%	0.34%	3.70%	0.88%	0.60%
Grant County Bank	\$217,515	\$138,673	\$171,921	80.66%	13.57%	\$4,439	3.84%	0.77%	0.69%	3.45%	(10.92%)	(10.80%)
Solutions North Bank	\$217,783	\$162,881	\$180,103	90.44%	10.65%	\$3,889	4.17%	0.45%	0.37%	3.87%	(5.89%)	(2.44%)
ESB Financial	\$224,803	\$157,008	\$183,901	85.38%	12.46%	\$4,408	3.56%	0.64%	0.51%	3.19%	6.56%	3.95%
Citizens Bank of Kansas	\$226,294	\$136,226	\$190,361	71.56%	14.16%	\$3,233	4.13%	0.33%	0.28%	4.15%	0.11%	(1.67%)
Community First National Bank	\$249,961	\$220,932	\$226,147	97.69%	8.97%	\$2,000	4.35%	0.95%	0.73%	3.79%	18.15%	18.73%
State Average of Asset Group A	\$92,241	\$56,769	\$76,088	72.14%	28.50%	\$4,639	4.00%	0.57%	0.47%	3.69%	3.76%	3.69%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets												
Security State Bank	\$254,303	\$197,328	\$164,570	119.91%	14.84%	\$7,480	4.18%	0.95%	0.82%	3.59%	9.76%	2.07%
Bank of Hays	\$266,938	\$180,009	\$222,573	80.88%	23.06%	\$8,342	3.78%	0.56%	0.46%	3.46%	2.69%	10.92%
Silver Lake Bank	\$270,534	\$166,565	\$205,018	81.24%	10.61%	\$5,203	3.60%	0.79%	0.66%	3.11%	11.47%	13.47%
Centera Bank	\$275,625	\$134,100	\$249,587	53.73%	29.03%	\$5,513	3.61%	0.41%	0.32%	3.45%	9.39%	9.36%
First State Bank and Trust	\$280,183	\$190,807	\$250,140	76.28%	15.14%	\$3,258	4.13%	0.37%	0.29%	3.89%	15.21%	14.86%
Guaranty State Bank and Trust												
Company	\$281,134	\$248,830	\$215,746	115.33%	8.97%	\$5,304	4.76%	0.84%	0.72%	4.17%	1.32%	6.35%
Central Bank and Trust Co.	\$286,796	\$228,963	\$255,205	89.72%	8.64%	\$3,983	4.09%	0.48%	0.40%	3.82%	5.82%	5.34%
Astra Bank	\$300,930	\$185,165	\$259,857	71.26%	16.52%	\$3,715	4.04%	0.32%	0.26%	4.01%	38.21%	37.79%
Union State Bank	\$305,949	\$202,594	\$244,657	82.81%	11.92%	\$4,026	3.95%	0.50%	0.41%	3.64%	5.52%	3.65%
Union State Bank of Everest	\$312,290	\$212,735	\$275,238	77.29%	14.24%	\$3,808	4.52%	0.73%	0.60%	4.16%	0.49%	3.31%
First Option Bank	\$314,563	\$127,690	\$286,472	44.57%	24.79%	\$4,559	3.23%	0.52%	0.39%	3.17%	9.58%	8.48%
First National Bank of Liberal	\$318,481	\$172,473	\$287,380	60.02%	14.22%	\$5,791	3.57%	0.68%	0.55%	3.31%	(0.92%)	2.36%
Denison State Bank	\$321,155	\$193,462	\$247,150	78.28%	16.30%	\$4,654	3.96%	0.72%	0.63%	3.57%	2.88%	(5.87%)
First National Bank of Syracuse	\$328,808	\$263,073	\$270,161	97.38%	15.13%	\$5,978	5.16%	0.73%	0.61%	4.72%	12.34%	(1.76%)
Commercial Bank	\$328,897	\$121,781	\$296,860	41.02%	44.28%	\$4,445	3.34%	0.41%	0.35%	3.30%	(2.48%)	(5.52%)
Citizens State Bank	\$335,110	\$269,628	\$238,771	112.92%	7.72%	\$8,593	4.40%	1.03%	0.93%	3.63%	2.11%	(5.63%)
Rose Hill Bank	\$335,950	\$196,925	\$272,446	72.28%	31.16%	\$5,090	3.63%	0.50%	0.43%	3.35%	6.78%	(1.11%)
Kaw Valley Bank	\$342,414	\$271,735	\$306,130	88.76%	11.57%	\$3,936	4.23%	1.35%	1.05%	3.29%	(27.68%)	(0.81%)
Bank, The	\$346,699	\$279,103	\$304,516	91.65%	7.51%	\$6,082	4.73%	0.63%	0.53%	4.37%	8.51%	7.45%
Legacy Bank	\$353,896	\$278,428	\$279,739	99.53%	8.98%	\$4,369	4.28%	0.94%	0.78%	3.59%	15.30%	13.61%
Peoples Bank	\$361,379	\$221,670	\$298,412	74.28%	20.32%	\$4,252	4.06%	0.48%	0.27%	4.16%	(2.86%)	(0.88%)
American State Bank & Trust												
Company	\$382,847	\$235,195	\$283,089	83.08%	12.56%	\$5,469	3.83%	0.40%	0.39%	3.69%	(11.44%)	(9.01%)
Bank of Tescott	\$385,926	\$333,812	\$326,801	102.15%	9.44%	\$5,847	4.53%	0.85%	0.78%	3.89%	13.67%	12.57%
Exchange Bank & Trust	\$412,717	\$273,911	\$359,208	76.25%	20.45%	\$4,486	3.50%	0.31%	0.29%	3.35%	(3.02%)	(4.73%)
Western State Bank	\$413,090	\$295,965	\$359,077	82.42%	12.14%	\$3,825	4.46%	0.39%	0.29%	4.30%	(8.84%)	(12.51%)
Labette Bank	\$413,985	\$248,693	\$363,685	68.38%	22.37%	\$3,664	3.71%	0.52%	0.41%	3.46%	0.06%	(1.34%)
Community National Bank	\$423,915	\$137,038	\$360,412	38.02%	55.60%	\$6,056	3.09%	0.23%	0.21%	3.17%	2.80%	(8.07%)
First State Bank	\$429,769	\$233,015	\$318,530	73.15%	23.77%	\$5,581	4.25%	0.84%	0.68%	3.90%	(1.49%)	(7.92%)
Southwest National Bank	\$431,462	\$360,856	\$378,309	95.39%	11.78%	\$3,887	4.49%	0.69%	0.59%	3.96%	(2.64%)	0.86%
First Bank Kansas	\$435,174	\$219,451	\$392,604	55.90%	37.02%	\$3,626	3.58%	0.44%	0.37%	3.35%	11.53%	11.26%
Capital City Bank	\$443,935	\$283,286	\$380,919	74.37%	8.18%	\$4,352	3.67%	0.48%	0.38%	3.31%	1.55%	(2.02%)
Citizens State Bank	\$457,807	\$219,542	\$352,878	62.21%	37.96%	\$4,578	3.60%	0.45%	0.39%	3.46%	10.67%	11.43%
Peoples Bank and Trust Company	\$461,859	\$264,931	\$346,268	76.51%	25.84%	\$4,087	3.91%	0.45%	0.37%	3.82%	1.61%	(0.14%)
State Average of Asset Group B	\$351,955	\$225,720	\$292,497	78.70%	19.15%	\$4,965	4.00%	0.61%	0.50%	3.68%	4.18%	3.27%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets												
Peoples Bank	\$508,449	\$392,899	\$425,034	92.44%	15.31%	\$794	4.44%	0.11%	0.08%	4.38%	13.85%	3.94%
United Bank & Trust	\$587,854	\$421,169	\$426,539	98.74%	11.16%	\$5,999	4.02%	0.54%	0.52%	3.56%	(4.88%)	(8.75%)
Bank of Labor	\$589,282	\$224,649	\$482,247	46.58%	43.80%	\$5,080	3.84%	0.45%	0.37%	3.46%	12.26%	13.74%
Girard National Bank	\$648,230	\$447,881	\$514,264	87.09%	12.46%	\$3,813	4.28%	0.58%	0.56%	3.87%	(0.30%)	(1.68%)
Bank of Blue Valley	\$688,335	\$525,410	\$559,814	93.85%	11.72%	\$6,146	4.01%	0.45%	0.34%	3.70%	5.57%	17.38%
First National Bank of Hutchinson	\$690,874	\$416,408	\$542,882	76.70%	15.71%	\$3,903	3.44%	0.31%	0.22%	3.38%	(3.08%)	(11.97%)
Bennington State Bank	\$707,292	\$486,842	\$561,257	86.74%	14.06%	\$7,144	3.70%	0.75%	0.66%	3.20%	(6.15%)	(9.54%)
Morrill and Janes Bank and Trust Company	\$748,286	\$515,888	\$627,858	82.17%	15.74%	\$9,354	3.49%	0.30%	0.26%	3.45%	(26.69%)	(29.86%)
Farmers Bank & Trust	\$803,417	\$288,378	\$537,892	53.61%	52.12%	\$8,283	3.95%	0.87%	0.84%	3.80%	(2.06%)	(3.31%)
Central National Bank	\$896,625	\$470,815	\$772,935	60.91%	19.23%	\$2,828	3.17%	0.73%	0.47%	2.91%	(15.01%)	(19.24%)
Landmark National Bank	\$908,277	\$437,823	\$748,493	58.49%	21.13%	\$3,267	3.48%	0.40%	0.32%	3.43%	(0.25%)	0.92%
CoreFirst Bank & Trust	\$913,613	\$536,434	\$610,394	87.88%	21.40%	\$3,384	3.68%	0.56%	0.53%	3.16%	2.20%	10.08%
Community National Bank & Trust	\$964,487	\$697,363	\$819,908	85.05%	6.00%	\$2,959	4.23%	0.60%	0.50%	3.90%	0.68%	2.11%
State Average of Asset Group C	\$742,694	\$450,920	\$586,886	77.71%	19.99%	\$4,843	3.83%	0.51%	0.44%	3.55%	(1.84%)	(2.78%)

Asset Group D - \$1 billion to \$10 billion in total assets

Armed Forces Bank, National Association	\$1,070,088	\$618,787	\$852,682	72.57%	22.31%	\$2,512	3.43%	0.23%	0.17%	3.28%	(3.97%)	(1.98%)
KS StateBank	\$1,687,761	\$1,343,593	\$1,398,016	96.11%	19.09%	\$5,985	4.09%	1.10%	1.07%	3.49%	(0.11%)	(7.58%)
Emprise Bank	\$1,768,806	\$1,213,067	\$1,457,499	83.23%	25.32%	\$4,123	3.80%	0.29%	0.20%	3.64%	24.77%	7.90%
Fidelity Bank	\$2,033,441	\$1,598,503	\$1,686,767	94.77%	5.59%	\$4,685	3.65%	1.05%	0.70%	2.97%	3.28%	7.46%
CrossFirst Bank	\$2,387,686	\$1,480,632	\$1,829,312	80.94%	35.92%	\$9,148	3.96%	1.06%	0.95%	3.45%	24.34%	15.52%
Equity Bank	\$2,409,483	\$1,532,860	\$1,832,333	83.66%	10.12%	\$5,249	4.57%	0.75%	0.65%	4.02%	19.86%	21.88%
Security Bank of Kansas City	\$3,088,164	\$1,605,211	\$2,441,987	65.73%	40.24%	\$5,147	3.53%	0.45%	0.33%	3.45%	579.89%	599.77%
INTRUST Bank, National Association	\$4,728,588	\$3,013,535	\$3,702,866	81.38%	12.23%	\$6,149	3.09%	0.36%	0.29%	2.84%	4.00%	(7.42%)
Capitol Federal Savings Bank	\$9,125,233	\$7,249,080	\$5,435,796	133.36%	10.46%	\$14,039	2.92%	1.57%	1.20%	1.82%	(0.83%)	4.18%
State Average of Asset Group D	\$3,144,361	\$2,183,919	\$2,293,029	87.97%	20.14%	\$6,337	3.67%	0.76%	0.62%	3.22%	72.36%	71.08%

Source: SNL Financial

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Asset Quality

Asset Quality
June 30, 2017
Run Date: August 21, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Bison State Bank	\$8,010	\$25	0.65%	3.67%	198.59%	6.70%	0.89%
	Walton State Bank	\$8,892	\$0	0.00%	1.12%	NA	18.47%	1.52%
	Towanda State Bank	\$10,536	\$290	3.79%	1.36%	35.86%	40.25%	3.59%
	State Bank of Burrton	\$10,670	\$0	0.00%	2.43%	NA	14.58%	1.74%
	Dickinson County Bank	\$12,840	\$134	1.54%	1.65%	107.46%	18.75%	1.95%
	Prescott State Bank	\$13,768	\$0	0.00%	1.62%	NA	0.34%	0.05%
	First National Bank of Harveyville	\$14,116	\$124	1.45%	1.00%	68.55%	8.31%	0.88%
	Farmers State Bank	\$15,759	\$0	0.00%	1.50%	NA	0.00%	0.00%
	Roxbury Bank	\$16,424	\$28	0.26%	0.06%	21.43%	1.37%	0.17%
	Emerald Bank	\$17,006	\$21	0.18%	1.99%	83.81%	17.54%	2.07%
	Peoples State Bank	\$17,230	\$402	2.78%	1.20%	43.28%	17.90%	3.67%
	Bank of Denton	\$17,958	\$66	0.69%	1.18%	172.73%	7.62%	0.37%
	Alden State Bank	\$19,472	\$0	0.00%	1.73%	NA	0.00%	0.00%
	Jamestown State Bank	\$19,582	\$0	0.00%	6.20%	NA	0.00%	0.00%
	Hillsboro State Bank	\$19,719	\$1,048	13.14%	1.61%	12.21%	61.32%	5.31%
	Farmers State Bank	\$22,523	\$112	0.82%	1.24%	151.79%	8.60%	0.50%
	Marion National Bank	\$22,801	\$0	0.00%	1.61%	NA	0.00%	0.00%
	Lorraine State Bank	\$23,288	\$270	1.53%	0.99%	64.44%	7.44%	1.16%
	Freeport State Bank	\$23,711	\$398	2.57%	2.13%	82.91%	36.23%	2.82%
	Citizens State Bank and Trust Company	\$24,570	\$0	0.00%	0.61%	NA	0.00%	0.00%
	Piqua State Bank	\$25,510	\$0	0.00%	1.84%	NA	0.64%	0.00%
	State Bank of Canton	\$28,801	\$76	0.73%	1.23%	168.42%	1.92%	0.26%
	Gorham State Bank	\$29,286	\$0	0.00%	1.02%	NA	0.00%	0.00%
	Baxter State Bank	\$29,652	\$1,077	7.01%	2.14%	30.45%	20.12%	4.01%
	CBW Bank	\$30,417	\$0	0.00%	1.49%	78.43%	1.31%	0.29%
	Union State Bank	\$30,621	\$523	3.84%	1.54%	39.96%	22.37%	3.58%
	First National Bank of Cunningham	\$31,671	\$0	0.00%	1.27%	NA	1.85%	0.00%
	Marquette Farmers State Bank of Marquette	\$33,151	\$339	1.93%	2.22%	114.75%	18.92%	2.87%
	Cottonwood Valley Bank	\$33,508	\$86	1.06%	4.30%	404.65%	1.68%	0.26%
	Chetopa State Bank & Trust Co.	\$33,856	\$0	0.00%	0.98%	NA	0.00%	0.00%
	Liberty Savings Association, FSA	\$33,928	\$0	0.00%	1.03%	NA	0.00%	0.00%
	Millennium Bank	\$34,002	\$56	0.19%	1.33%	710.71%	1.09%	0.16%
	Farmers and Merchants State Bank of Argonia	\$34,199	\$3,589	12.72%	3.41%	21.24%	251.23%	14.30%
	First National Bank of Spearville	\$34,840	\$0	0.00%	2.24%	NA	0.04%	0.00%
	Kendall State Bank	\$35,280	\$0	0.00%	1.04%	NA	0.69%	0.00%
	Olpe State Bank	\$36,432	\$28	0.13%	1.27%	953.57%	5.09%	0.84%
	State Exchange Bank	\$36,628	\$324	1.92%	1.29%	67.28%	10.30%	0.88%
	Bank of Greeley	\$37,688	\$0	0.00%	1.64%	NA	0.00%	0.00%
	Haviland State Bank	\$38,033	\$0	0.00%	1.89%	NA	0.00%	0.00%
	Ford County State Bank	\$38,779	\$760	3.06%	1.93%	63.03%	14.54%	1.96%
	Farmers State Bank	\$39,227	\$836	3.30%	1.68%	38.09%	28.17%	2.86%
	Farmers and Merchants Bank of Mound City, Kansas	\$40,359	\$110	0.34%	0.97%	21.57%	47.53%	3.65%
	Bank of Palmer	\$41,881	\$324	1.37%	1.84%	134.26%	6.83%	0.77%
	City State Bank	\$42,426	\$0	0.00%	0.97%	NA	0.00%	0.00%
	Nekoma State Bank	\$43,342	\$13	0.10%	2.74%	NM	10.75%	0.64%
	New Century Bank	\$43,624	\$0	0.00%	1.51%	NA	0.00%	0.00%
	State Bank of Spring Hill	\$43,934	\$0	0.00%	1.51%	NM	14.07%	1.40%
	First National Bank in Frankfort	\$44,387	\$0	0.00%	1.19%	NA	1.64%	0.13%
	Farmers State Bank of Blue Mound	\$45,120	\$101	0.33%	0.87%	261.39%	1.37%	0.22%
	Farmers State Bank of Bucklin, Kansas	\$45,145	\$52	0.22%	1.99%	898.08%	0.98%	0.12%
	State Bank of Blue Rapids	\$45,571	\$0	0.00%	0.99%	NA	5.13%	0.12%
	First State Bank of Ransom	\$46,206	\$0	0.00%	2.39%	NA	4.03%	0.84%
	Kaw Valley State Bank	\$49,100	\$749	3.16%	1.59%	50.20%	25.31%	1.68%
	Union State Bank	\$49,851	\$473	1.38%	0.98%	34.11%	22.60%	1.98%
	Stock Exchange Bank	\$50,326	\$0	0.00%	1.66%	NA	0.00%	0.00%
	Howard State Bank	\$50,549	\$107	0.47%	2.61%	553.27%	2.54%	0.23%

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Asset Quality
June 30, 2017
Run Date: August 21, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Argentine Federal Savings	\$51,109	\$129	0.33%	0.89%	271.32%	1.71%	0.25%
	Tampa State Bank	\$51,725	\$187	0.58%	2.44%	424.06%	3.04%	0.36%
	Swedish-American State Bank	\$52,593	\$148	0.38%	1.39%	366.89%	4.80%	0.41%
	Peoples Bank	\$52,948	\$107	0.44%	1.56%	355.14%	2.72%	0.26%
	Heritage Bank	\$53,681	\$16	0.04%	1.68%	164.09%	17.06%	2.14%
	KansasLand Bank	\$55,225	\$121	0.35%	1.55%	378.01%	9.05%	0.95%
	Bank of Commerce and Trust Company	\$57,127	\$24	0.09%	1.58%	NM	4.10%	0.32%
	First Security Bank	\$57,446	\$0	0.00%	1.27%	NA	5.43%	0.00%
	First National Bank of Dighton	\$58,160	\$50	0.20%	0.92%	470.00%	0.39%	0.09%
	First National Bank of Sedan	\$58,518	\$85	0.35%	1.79%	508.24%	7.76%	0.83%
	Farmers State Bank	\$59,356	\$251	0.68%	1.37%	200.80%	3.85%	0.42%
	Security State Bank	\$60,154	\$425	2.59%	4.10%	158.59%	11.01%	1.42%
	First State Bank	\$60,209	\$0	0.00%	3.64%	NA	1.77%	0.00%
	Kansas State Bank Overbrook Kansas	\$60,546	\$34	0.11%	3.32%	189.54%	7.38%	0.92%
	Bank of Holyrood	\$61,405	\$255	0.53%	1.47%	275.69%	4.52%	0.65%
	State Bank of Kansas	\$62,442	\$0	0.00%	1.22%	NA	0.00%	0.00%
	Citizens State Bank of Cheney, Kansas	\$62,790	\$431	1.16%	1.35%	116.24%	7.14%	0.69%
	Farmers Bank of Osborne, Kansas	\$62,949	\$633	1.60%	1.40%	87.20%	11.69%	1.32%
	Bendena State Bank	\$63,293	\$0	0.00%	1.14%	NA	0.23%	0.00%
	Farmers State Bank	\$63,309	\$197	0.65%	4.17%	645.69%	4.31%	0.31%
	First Commerce Bank	\$64,878	\$257	0.45%	1.08%	242.41%	3.27%	0.40%
	Bank of Protection	\$67,034	\$365	0.81%	1.04%	129.32%	4.38%	0.57%
	First State Bank, Kiowa, Kansas	\$68,020	\$402	0.82%	1.95%	236.57%	15.57%	0.70%
	Exchange State Bank of St. Paul, Kansas	\$68,994	\$32	0.09%	1.24%	NM	5.33%	0.52%
	Home Savings Bank	\$72,267	\$0	0.00%	1.30%	213.76%	1.32%	0.26%
	Lyndon State Bank	\$72,582	\$313	0.66%	1.76%	167.27%	12.45%	1.38%
	Fowler State Bank	\$73,126	\$2,809	5.48%	1.33%	24.21%	38.81%	3.84%
	Community Bank of Wichita, Inc.	\$73,620	\$288	0.52%	1.40%	270.14%	15.81%	1.67%
	Peoples State Bank	\$73,950	\$76	0.14%	1.54%	470.11%	3.46%	0.24%
	Baldwin State Bank	\$74,074	\$156	0.47%	1.91%	406.41%	2.12%	0.21%
	Chisholm Trail State Bank	\$74,518	\$29	0.10%	1.86%	NM	0.90%	0.09%
	FNB Washington	\$74,762	\$85	0.27%	2.97%	111.12%	4.48%	1.12%
	Johnson State Bank	\$77,405	\$445	1.29%	4.03%	313.48%	3.38%	0.57%
	Conway Bank	\$77,430	\$176	0.35%	1.69%	34.75%	28.95%	3.39%
	First National Bank of Beloit	\$77,859	\$198	0.53%	2.16%	406.06%	4.56%	0.60%
	University National Bank of Lawrence	\$78,359	\$0	0.00%	1.54%	NA	23.17%	2.33%
	First State Bank of Healy	\$79,713	\$3,617	7.73%	2.67%	12.31%	61.13%	12.82%
	First National Bank of Girard	\$79,956	\$178	0.36%	1.66%	459.55%	3.94%	0.47%
	Stockgrowers State Bank	\$80,338	\$0	0.00%	1.46%	NA	0.00%	0.00%
	First National Bank of Elkhart	\$81,021	\$470	0.87%	0.91%	104.04%	7.93%	0.58%
	Andover State Bank	\$81,326	\$17	0.03%	1.03%	228.72%	4.05%	0.36%
	Small Business Bank	\$81,923	\$135	0.27%	1.62%	68.95%	12.11%	1.47%
	First National Bank of Kansas	\$82,831	\$37	0.16%	1.23%	756.76%	0.48%	0.04%
	First Federal Savings and Loan Bank	\$83,187	\$1,865	2.47%	1.10%	32.06%	33.53%	3.93%
	First National Bank of Hope	\$84,693	\$2,349	4.31%	1.74%	27.73%	31.83%	4.18%
	TriCentury Bank	\$87,685	\$0	0.00%	1.19%	NA	0.00%	0.00%
	Riley State Bank of Riley, Kansas	\$88,770	\$103	0.17%	2.13%	NM	1.02%	0.12%
	First National Bank in Cimarron	\$89,266	\$0	0.00%	1.35%	NA	0.00%	0.00%
	Wilson State Bank	\$90,275	\$1,444	2.18%	1.30%	59.70%	25.77%	2.42%
	Community Bank	\$91,632	\$0	0.00%	1.22%	NA	0.00%	0.00%
	Citizens State Bank and Trust Company	\$92,053	\$0	0.00%	0.87%	NA	0.00%	0.00%
	Garden Plain State Bank	\$92,358	\$848	2.20%	2.34%	49.78%	17.18%	1.96%
	State Bank of Downs	\$92,632	\$729	1.09%	1.39%	60.42%	14.87%	1.89%
	Almena State Bank	\$93,197	\$59	0.08%	1.25%	NM	3.49%	0.08%
	State Bank of Bern	\$93,544	\$455	0.99%	1.71%	89.51%	9.90%	0.94%
	First National Bank in Fredonia	\$94,333	\$431	1.38%	2.41%	174.94%	3.88%	0.66%

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Asset Quality
June 30, 2017
Run Date: August 21, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	St. Marys State Bank	\$94,540	\$23	0.04%	1.85%	642.60%	1.37%	0.18%
	Farmers Bank & Trust	\$94,945	\$518	1.45%	1.40%	96.53%	8.17%	0.91%
	Elk State Bank	\$95,268	\$73	0.13%	1.35%	238.98%	3.12%	0.33%
	First Neodesha Bank	\$96,268	\$0	0.00%	0.99%	NA	0.00%	0.00%
	Home Bank and Trust Company	\$96,809	\$0	0.00%	1.04%	NA	0.10%	0.01%
	Lyons State Bank	\$96,959	\$458	0.78%	1.91%	200.89%	5.09%	0.66%
	American Bank of Baxter Springs	\$97,306	\$655	1.58%	4.23%	106.12%	14.43%	1.87%
	First National Bank in Pratt	\$99,419	\$302	0.63%	1.34%	212.58%	2.58%	0.30%
	Alliance Bank	\$99,773	\$360	0.51%	1.39%	211.96%	5.04%	0.46%
	Bankwest of Kansas	\$101,094	\$0	0.00%	0.63%	NA	0.00%	0.00%
	BANK VI	\$102,573	\$38	0.05%	1.39%	NM	0.35%	0.04%
	Plains State Bank	\$102,770	\$293	0.79%	1.94%	246.42%	3.01%	0.45%
	Prairie Bank of Kansas	\$102,805	\$383	0.73%	0.91%	75.55%	9.39%	0.88%
	Vintage Bank Kansas	\$103,876	\$1,326	2.09%	1.00%	47.81%	13.26%	1.46%
	Patriots Bank	\$106,631	\$223	0.31%	1.19%	29.07%	25.28%	2.76%
	Farmers State Bank	\$107,574	\$0	0.00%	1.55%	NA	0.02%	0.00%
	Bank of Prairie Village	\$108,352	\$0	0.00%	1.53%	NA	0.00%	0.00%
	Community Bank	\$109,123	\$0	0.00%	1.28%	NA	1.24%	0.00%
	FirstOak Bank	\$111,341	\$650	0.68%	1.39%	203.69%	5.51%	0.63%
	First National Bank of Louisburg	\$111,990	\$0	0.00%	1.85%	NA	0.00%	0.00%
	Lyons Federal Bank	\$112,452	\$72	0.10%	1.11%	100.36%	5.93%	0.78%
	Carson Bank	\$114,268	\$283	0.41%	0.98%	191.40%	3.62%	0.31%
	Citizens State Bank	\$114,548	\$3,347	3.93%	1.43%	36.36%	19.49%	2.92%
	Southwind Bank	\$117,288	\$534	1.03%	1.30%	126.78%	4.64%	0.46%
	Stanley Bank	\$119,304	\$661	0.83%	1.07%	34.95%	14.37%	2.35%
	Fidelity State Bank and Trust Company	\$119,454	\$0	0.00%	0.94%	NA	0.54%	0.00%
	First National Bank of Scott City	\$119,713	\$3,068	3.96%	1.60%	40.35%	29.70%	2.59%
	Halstead Bank	\$121,596	\$93	0.09%	1.17%	995.69%	6.91%	0.19%
	Valley State Bank	\$123,172	\$8	0.01%	1.07%	NM	11.00%	0.33%
	Bank of the Prairie	\$124,221	\$27	0.03%	1.72%	NM	0.26%	0.03%
	Valley State Bank	\$127,039	\$748	0.94%	0.98%	102.50%	6.32%	0.85%
	Flint Hills Bank	\$128,448	\$29	0.04%	2.06%	NM	1.81%	0.23%
	Kansas State Bank	\$128,604	\$255	0.52%	1.29%	248.24%	2.07%	0.20%
	Stockgrowers State Bank	\$128,968	\$0	0.00%	1.18%	29.99%	15.72%	2.30%
	Farmers National Bank	\$130,803	\$1,098	1.19%	1.79%	151.00%	6.25%	1.10%
	First Bank	\$131,513	\$63	0.08%	2.97%	NM	0.29%	0.05%
	Impact Bank	\$132,844	\$43	0.05%	1.49%	NM	7.52%	0.03%
	Farmers State Bank of Oakley, Kansas	\$136,899	\$44	0.05%	1.06%	NM	0.21%	0.03%
	Verus Bank	\$137,582	\$0	0.00%	0.96%	NA	0.00%	0.00%
	Golden Belt Bank, FSA	\$141,036	\$1,199	1.03%	1.47%	138.05%	5.52%	0.90%
	Mid-America Bank	\$142,719	\$13	0.01%	1.39%	NM	0.30%	0.04%
	Midland National Bank	\$143,620	\$1,226	1.90%	1.43%	75.45%	7.53%	0.85%
	First Heritage Bank	\$143,719	\$0	0.00%	1.18%	NA	1.23%	0.08%
	First State Bank and Trust Company of Larned	\$145,167	\$36	0.05%	2.17%	NM	0.34%	0.02%
	Farmers State Bank of Aliceville, Kansas	\$145,985	\$0	0.00%	1.29%	NM	4.68%	0.01%
	Lyon County State Bank	\$146,248	\$1	0.00%	1.39%	NM	0.18%	0.01%
	VisionBank	\$147,064	\$85	0.07%	1.04%	90.06%	11.43%	1.13%
	SJN Bank of Kansas	\$147,323	\$52	0.07%	1.96%	NM	2.31%	0.15%
	Union State Bank	\$147,473	\$0	0.00%	1.69%	96.63%	24.73%	0.86%
	Community First Bank	\$150,469	\$196	0.14%	1.32%	550.15%	2.10%	0.22%
	Kaw Valley State Bank and Trust Company	\$165,032	\$78	0.08%	1.52%	NM	0.46%	0.05%
	Community State Bank	\$165,650	\$621	0.86%	1.47%	137.97%	4.31%	0.49%
	Bankers' Bank of Kansas	\$166,383	\$1,112	0.92%	2.50%	270.59%	7.06%	1.14%
	Goppert State Service Bank	\$170,941	\$122	0.10%	1.37%	NM	2.32%	0.25%
	Community Bank of the Midwest	\$172,196	\$227	0.21%	1.23%	582.38%	1.41%	0.13%
	Farmers State Bank	\$172,480	\$1,873	1.62%	1.56%	56.21%	16.13%	2.32%

Source: SNL Financial

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Asset Quality
June 30, 2017
Run Date: August 21, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	Freedom Bank	\$174,540	\$159	0.16%	0.86%	88.14%	5.06%	0.55%
	First Kansas Bank	\$175,924	\$0	0.00%	1.48%	NA	0.00%	0.00%
	Fidelity State Bank and Trust Company	\$178,290	\$307	0.80%	2.63%	329.64%	0.96%	0.17%
	Citizens National Bank	\$178,980	\$0	0.00%	1.88%	326.22%	2.12%	0.22%
	Farmers and Drovers Bank	\$180,717	\$651	0.74%	1.74%	201.32%	1.57%	0.43%
	Bank of Commerce	\$183,250	\$140	0.16%	1.11%	343.21%	1.66%	0.15%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$184,094	\$663	0.65%	1.05%	152.19%	6.75%	0.59%
	Citizens State Bank	\$187,532	\$3	0.00%	0.84%	NM	4.87%	0.21%
	Great American Bank	\$192,448	\$0	0.00%	1.41%	NA	1.99%	0.19%
	First National Bank	\$193,004	\$3,069	3.05%	1.90%	45.09%	18.04%	2.46%
	Cornerstone Bank	\$193,143	\$854	0.56%	1.48%	264.40%	31.06%	3.32%
	First Bank of Newton	\$193,942	\$273	0.17%	1.29%	375.36%	4.74%	0.39%
	Kearny County Bank	\$196,670	\$998	0.69%	1.41%	61.49%	9.61%	1.69%
	Citizens Savings and Loan Association, FSB	\$196,857	\$865	1.15%	0.89%	69.34%	2.50%	0.50%
	Solomon State Bank	\$198,399	\$186	0.11%	3.37%	253.19%	7.68%	1.30%
	Bank of the Flint Hills	\$200,688	\$366	0.24%	1.24%	461.29%	3.61%	0.20%
	Farmers & Merchants Bank of Colby	\$205,687	\$204	0.15%	0.85%	579.90%	0.79%	0.10%
	Mutual Savings Association, FSA	\$205,747	\$6,281	5.45%	1.68%	27.69%	15.53%	4.78%
	First National Bank and Trust	\$210,340	\$529	0.38%	1.90%	502.84%	19.96%	0.66%
	Kanza Bank	\$213,416	\$568	0.39%	1.38%	339.97%	3.07%	0.32%
	Grant County Bank	\$217,515	\$6,130	4.42%	2.31%	34.52%	31.13%	4.26%
	Solutions North Bank	\$217,783	\$355	0.22%	1.95%	880.61%	6.45%	0.17%
	ESB Financial	\$224,803	\$636	0.41%	1.12%	275.94%	2.90%	0.31%
	Citizens Bank of Kansas	\$226,294	\$773	0.57%	1.42%	115.20%	6.48%	0.74%
	Community First National Bank	\$249,961	\$3,629	1.64%	1.19%	60.62%	18.72%	1.82%
	State Average of Asset Group A	\$92,241	\$436	0.89%	1.63%	219.08%	9.48%	0.99%

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Asset Quality
June 30, 2017
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Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets								
	Security State Bank	\$254,303	\$15	0.01%	1.00%	NM	6.54%	0.01%
	Bank of Hays	\$266,938	\$554	0.31%	1.64%	28.78%	37.39%	3.84%
	Silver Lake Bank	\$270,534	\$92	0.06%	0.97%	21.42%	25.76%	3.10%
	Centera Bank	\$275,625	\$61	0.05%	1.26%	282.14%	2.37%	0.22%
	First State Bank and Trust	\$280,183	\$170	0.09%	1.55%	NM	13.57%	1.33%
	Guaranty State Bank and Trust Company	\$281,134	\$4,174	1.68%	1.36%	81.22%	13.40%	1.49%
	Central Bank and Trust Co.	\$286,796	\$219	0.10%	1.81%	NM	1.83%	0.20%
	Astra Bank	\$300,930	\$3,210	1.73%	1.06%	36.85%	20.44%	1.81%
	Union State Bank	\$305,949	\$211	0.10%	1.65%	NM	0.80%	0.08%
	Union State Bank of Everest	\$312,290	\$3,504	1.65%	1.43%	42.96%	25.80%	2.64%
	First Option Bank	\$314,563	\$197	0.15%	1.29%	63.81%	11.24%	1.01%
	First National Bank of Liberal	\$318,481	\$248	0.14%	1.04%	722.18%	0.77%	0.08%
	Denison State Bank	\$321,155	\$983	0.51%	2.07%	199.75%	4.62%	0.64%
	First National Bank of Syracuse	\$328,808	\$310	0.12%	1.43%	NM	1.51%	0.16%
	Commercial Bank	\$328,897	\$439	0.36%	1.79%	497.27%	1.40%	0.13%
	Citizens State Bank	\$335,110	\$208	0.08%	1.31%	514.68%	4.78%	0.28%
	Rose Hill Bank	\$335,950	\$125	0.06%	0.92%	157.93%	4.67%	0.43%
	Kaw Valley Bank	\$342,414	\$3,905	1.44%	0.00%	0.00%	23.24%	1.93%
	Bank, The	\$346,699	\$267	0.10%	1.22%	NM	20.37%	0.08%
	Legacy Bank	\$353,896	\$1,436	0.52%	1.13%	86.48%	23.05%	2.11%
	Peoples Bank	\$361,379	\$3,668	1.65%	1.68%	87.93%	9.63%	1.28%
	American State Bank & Trust Company	\$382,847	\$5,012	2.13%	1.07%	20.07%	29.83%	3.29%
	Bank of Tescott	\$385,926	\$4,616	1.38%	2.32%	167.46%	11.50%	1.34%
	Exchange Bank & Trust	\$412,717	\$352	0.13%	1.37%	NM	0.84%	0.09%
	Western State Bank	\$413,090	\$1,179	0.40%	2.83%	709.75%	2.75%	0.41%
	Labette Bank	\$413,985	\$128	0.05%	1.10%	544.51%	2.90%	0.27%
	Community National Bank	\$423,915	\$171	0.12%	1.40%	158.00%	4.84%	0.46%
	First State Bank	\$429,769	\$1,208	0.52%	1.97%	195.35%	13.69%	0.74%
	Southwest National Bank	\$431,462	\$324	0.09%	1.06%	NM	1.11%	0.09%
	First Bank Kansas	\$435,174	\$14	0.01%	1.70%	NM	2.04%	0.01%
	Capital City Bank	\$443,935	\$1,282	0.45%	1.03%	226.88%	6.37%	0.57%
	Citizens State Bank	\$457,807	\$873	0.40%	1.25%	246.68%	2.42%	0.24%
	Peoples Bank and Trust Company	\$461,859	\$758	0.29%	1.71%	137.33%	7.88%	0.74%
	State Average of Asset Group B	\$351,955	\$1,209	0.51%	1.41%	217.89%	10.28%	0.94%

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Asset Quality
June 30, 2017
Run Date: August 21, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Peoples Bank	\$508,449	\$491	0.12%	1.16%	298.88%	7.75%	0.77%
	United Bank & Trust	\$587,854	\$0	0.00%	1.55%	NA	3.17%	0.36%
	Bank of Labor	\$589,282	\$1,153	0.51%	2.04%	61.78%	17.67%	1.63%
	Girard National Bank	\$648,230	\$11,039	2.46%	1.64%	65.51%	18.47%	1.82%
	Bank of Blue Valley	\$688,335	\$429	0.08%	1.21%	973.66%	14.00%	1.62%
	First National Bank of Hutchinson	\$690,874	\$89	0.02%	1.20%	237.27%	2.52%	0.31%
	Bennington State Bank	\$707,292	\$4,638	0.95%	2.26%	42.39%	34.43%	3.71%
	Morrill and Janes Bank and Trust Company	\$748,286	\$547	0.11%	1.13%	NM	2.18%	0.23%
	Farmers Bank & Trust	\$803,417	\$1,218	0.42%	1.49%	49.55%	10.56%	1.82%
	Central National Bank	\$896,625	\$3,403	0.72%	1.79%	248.13%	4.08%	0.49%
	Landmark National Bank	\$908,277	\$2,545	0.58%	1.22%	82.87%	7.62%	0.82%
	CoreFirst Bank & Trust	\$913,613	\$15,000	2.80%	1.48%	32.22%	32.31%	3.27%
	Community National Bank & Trust	\$964,487	\$7,319	1.05%	1.30%	83.67%	12.00%	1.16%
	State Average of Asset Group C	\$742,694	\$3,682	0.76%	1.50%	197.81%	12.83%	1.39%
Asset Group D - \$1 billion to \$10 billion in total assets								
	Armed Forces Bank, National Association	\$1,070,088	\$20,874	3.37%	2.05%	60.84%	14.83%	2.92%
	KS StateBank	\$1,687,761	\$2,638	0.20%	1.59%	298.51%	4.18%	0.43%
	Emprise Bank	\$1,768,806	\$7,804	0.64%	1.20%	141.94%	7.30%	0.59%
	Fidelity Bank	\$2,033,441	\$9,577	0.60%	1.21%	42.69%	21.16%	2.49%
	CrossFirst Bank	\$2,387,686	\$4,712	0.32%	1.76%	146.08%	6.37%	0.75%
	Equity Bank	\$2,409,483	\$25,597	1.67%	0.49%	29.57%	17.25%	1.55%
	Security Bank of Kansas City	\$3,088,164	\$8,340	0.52%	1.83%	66.52%	17.95%	2.41%
	INTRUST Bank, National Association	\$4,728,588	\$9,502	0.32%	1.05%	204.15%	4.61%	0.34%
	Capitol Federal Savings Bank	\$9,125,233	\$21,998	0.30%	0.12%	27.03%	2.75%	0.37%
	State Average of Asset Group D	\$3,144,361	\$12,338	0.88%	1.26%	113.04%	10.71%	1.32%

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Capital Adequacy

Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	Bison State Bank	\$8,010	\$978	\$940	\$940	11.15%	21.88%	23.16%	21.88%
	Walton State Bank	\$8,892	\$693	\$693	\$693	7.95%	18.74%	19.77%	18.74%
	Towanda State Bank	\$10,536	\$845	\$855	\$855	8.39%	14.55%	15.79%	14.55%
	State Bank of Burrton	\$10,670	\$1,189	\$1,201	\$1,201	11.49%	31.91%	33.16%	31.91%
	Dickinson County Bank	\$12,840	\$1,381	\$1,365	\$1,365	11.87%	18.09%	19.35%	18.09%
	Prescott State Bank	\$13,768	\$1,936	\$1,936	\$1,936	14.22%	26.46%	27.72%	26.46%
	First National Bank of Harveyville	\$14,116	\$1,407	\$1,407	\$1,407	10.00%	19.83%	21.02%	19.83%
	Farmers State Bank	\$15,759	\$1,953	\$1,953	\$1,953	12.33%	23.09%	24.34%	23.09%
	Roxbury Bank	\$16,424	\$2,158	\$2,055	\$2,055	12.47%	20.16%	20.22%	20.16%
	Emerald Bank	\$17,006	\$1,774	\$1,774	\$1,774	10.28%	17.62%	18.88%	17.62%
	Peoples State Bank	\$17,230	\$4,715	\$4,715	\$4,715	27.04%	33.03%	34.25%	33.03%
	Bank of Denton	\$17,958	\$3,270	\$3,270	\$3,270	18.19%	33.05%	34.21%	33.05%
	Alden State Bank	\$19,472	\$2,312	\$2,313	\$2,313	12.23%	24.18%	25.44%	24.18%
	Jamestown State Bank	\$19,582	\$3,215	\$2,987	\$2,987	15.79%	37.33%	38.63%	37.33%
	Hillsboro State Bank	\$19,719	\$1,687	\$1,663	\$1,663	8.39%	21.80%	23.04%	21.80%
	Farmers State Bank	\$22,523	\$1,982	\$1,982	\$1,982	8.85%	12.79%	13.89%	12.79%
	Marion National Bank	\$22,801	\$3,584	\$2,505	\$2,505	11.92%	21.69%	22.78%	21.69%
	Lorraine State Bank	\$23,288	\$3,455	\$3,435	\$3,435	14.83%	18.21%	19.13%	18.21%
	Freeport State Bank	\$23,711	\$1,514	\$1,494	\$1,494	6.48%	10.35%	11.61%	10.35%
	Citizens State Bank and Trust Company	\$24,570	\$2,358	\$2,285	\$2,285	9.62%	10.31%	10.87%	10.31%
	Piqua State Bank	\$25,510	\$2,735	\$2,712	\$2,712	10.60%	17.29%	18.54%	17.29%
	State Bank of Canton	\$28,801	\$5,758	\$5,743	\$5,743	20.31%	42.10%	43.04%	42.10%
	Gorham State Bank	\$29,286	\$2,972	\$2,972	\$2,772	10.04%	16.73%	17.79%	15.61%
	Baxter State Bank	\$29,652	\$6,256	\$5,569	\$5,569	19.14%	33.45%	34.71%	33.45%
	CBW Bank	\$30,417	\$6,754	\$6,737	\$6,737	19.00%	125.34%	126.08%	125.34%
	Union State Bank	\$30,621	\$4,775	\$4,642	\$4,642	15.42%	31.00%	32.25%	31.00%
	First National Bank of Cunningham	\$31,671	\$3,865	\$3,762	\$3,762	11.89%	22.40%	23.23%	22.40%
	Marquette Farmers State Bank of Marquette	\$33,151	\$4,960	\$4,859	\$4,859	14.96%	25.16%	26.41%	25.16%
	Cottonwood Valley Bank	\$33,508	\$4,765	\$4,701	\$4,701	13.98%	29.74%	31.00%	29.74%
	Chetopa State Bank & Trust Co.	\$33,856	\$3,366	\$3,366	\$3,366	9.87%	14.33%	15.35%	14.33%
	Liberty Savings Association, FSA	\$33,928	\$6,466	\$6,466	\$6,466	18.71%	79.73%	80.91%	79.73%
	Millennium Bank	\$34,002	\$4,756	\$4,756	\$4,756	13.62%	18.07%	19.31%	18.07%
	Farmers and Merchants State Bank of Argonia	\$34,199	\$984	\$989	\$989	2.78%	4.18%	5.47%	4.18%
	First National Bank of Spearville	\$34,840	\$5,649	\$4,556	\$4,556	13.56%	18.82%	20.08%	18.82%
	Kendall State Bank	\$35,280	\$3,790	\$3,366	\$3,366	9.17%	14.15%	15.18%	14.15%
	Olpe State Bank	\$36,432	\$5,778	\$5,650	\$5,650	15.33%	25.57%	26.78%	25.57%
	State Exchange Bank	\$36,628	\$4,431	\$4,315	\$4,315	12.06%	19.23%	20.21%	19.23%
	Bank of Greeley	\$37,688	\$4,543	\$4,524	\$4,524	11.98%	21.26%	22.52%	21.26%
	Haviland State Bank	\$38,033	\$5,181	\$5,034	\$5,034	13.52%	18.68%	19.93%	18.68%
	Ford County State Bank	\$38,779	\$5,141	\$5,141	\$5,141	13.81%	17.50%	18.76%	17.50%
	Farmers State Bank	\$39,227	\$3,553	\$3,453	\$3,453	8.93%	13.12%	14.38%	13.12%
	Farmers and Merchants Bank of Mound City, Kansas	\$40,359	\$2,783	\$2,712	\$2,712	6.73%	10.10%	11.28%	10.10%
	Bank of Palmer	\$41,881	\$4,307	\$4,276	\$4,276	10.03%	16.78%	18.03%	16.78%
	City State Bank	\$42,426	\$3,565	\$3,550	\$3,550	8.32%	15.29%	16.34%	15.29%
	Nekoma State Bank	\$43,342	\$4,089	\$4,051	\$4,051	9.54%	21.03%	22.28%	21.03%
	New Century Bank	\$43,624	\$4,427	\$4,427	\$4,427	10.18%	12.72%	13.98%	12.72%
	State Bank of Spring Hill	\$43,934	\$4,150	\$4,117	\$4,117	9.50%	19.51%	20.52%	19.51%
	First National Bank in Frankfort	\$44,387	\$4,456	\$4,258	\$4,258	9.54%	16.57%	17.52%	16.57%
	Farmers State Bank of Blue Mound	\$45,120	\$7,456	\$7,444	\$7,444	16.55%	22.31%	23.10%	22.31%
	Farmers State Bank of Bucklin, Kansas	\$45,145	\$4,854	\$3,859	\$3,859	8.58%	13.54%	18.22%	13.54%
	State Bank of Blue Rapids	\$45,571	\$5,075	\$5,069	\$5,069	11.19%	20.95%	21.96%	20.95%
	First State Bank of Ransom	\$46,206	\$9,803	\$9,742	\$9,742	21.29%	38.90%	40.16%	38.90%
	Kaw Valley State Bank	\$49,100	\$4,029	\$4,062	\$4,062	8.62%	14.83%	16.08%	14.83%
	Union State Bank	\$49,851	\$4,034	\$3,871	\$3,871	7.68%	9.97%	10.84%	9.97%
	Stock Exchange Bank	\$50,326	\$4,018	\$4,013	\$4,013	7.83%	11.76%	13.01%	11.76%
	Howard State Bank	\$50,549	\$5,427	\$5,386	\$5,386	10.45%	21.42%	22.68%	21.42%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Argentine Federal Savings	\$51,109	\$7,191	\$7,191	\$7,191	14.08%	27.44%	28.69%	27.44%
	Tampa State Bank	\$51,725	\$5,722	\$5,482	\$5,482	10.53%	14.34%	15.62%	14.34%
	Swedish-American State Bank	\$52,593	\$4,460	\$4,460	\$4,460	8.11%	11.97%	13.23%	11.97%
	Peoples Bank	\$52,948	\$6,666	\$5,856	\$5,856	11.33%	18.14%	19.31%	18.14%
	Heritage Bank	\$53,681	\$6,026	\$6,031	\$6,031	11.27%	15.67%	16.93%	15.67%
	KansasLand Bank	\$55,225	\$5,991	\$5,316	\$5,316	9.84%	15.59%	16.85%	15.59%
	Bank of Commerce and Trust Company	\$57,127	\$5,721	\$5,775	\$5,775	9.98%	19.46%	20.71%	19.46%
	First Security Bank	\$57,446	\$5,233	\$4,579	\$4,579	8.16%	12.30%	13.55%	12.30%
	First National Bank of Dighton	\$58,160	\$12,571	\$12,599	\$12,599	21.54%	33.07%	33.69%	33.07%
	First National Bank of Sedan	\$58,518	\$5,831	\$6,012	\$6,012	9.96%	17.87%	19.12%	17.87%
	Farmers State Bank	\$59,356	\$6,039	\$5,994	\$5,994	10.03%	16.41%	17.66%	16.41%
	Security State Bank	\$60,154	\$7,083	\$6,960	\$6,960	11.64%	27.98%	29.25%	27.98%
	First State Bank	\$60,209	\$11,097	\$10,816	\$10,816	17.30%	25.55%	26.81%	25.55%
	Kansas State Bank Overbrook Kansas	\$60,546	\$7,599	\$7,478	\$7,478	12.79%	19.07%	20.34%	19.07%
	Bank of Holyrood	\$61,405	\$8,722	\$8,630	\$8,630	13.97%	20.20%	21.45%	20.20%
	State Bank of Kansas	\$62,442	\$9,826	\$8,952	\$8,952	14.23%	29.80%	30.95%	29.80%
	Citizens State Bank of Cheney, Kansas	\$62,790	\$6,956	\$6,744	\$6,744	11.27%	11.15%	11.98%	11.15%
	Farmers Bank of Osborne, Kansas	\$62,949	\$6,933	\$6,872	\$6,872	11.00%	13.97%	15.10%	13.97%
	Bendena State Bank	\$63,293	\$5,622	\$5,430	\$5,430	8.82%	11.50%	12.64%	11.50%
	Farmers State Bank	\$63,309	\$10,487	\$10,331	\$10,331	16.40%	30.15%	31.43%	30.15%
	First Commerce Bank	\$64,878	\$7,246	\$7,243	\$7,243	11.33%	14.78%	16.03%	14.78%
	Bank of Protection	\$67,034	\$8,768	\$8,824	\$8,824	13.29%	17.51%	18.45%	17.51%
	First State Bank, Kiowa, Kansas	\$68,020	\$10,389	\$10,146	\$10,146	15.18%	19.87%	21.13%	19.87%
	Exchange State Bank of St. Paul, Kansas	\$68,994	\$6,706	\$6,706	\$6,706	9.79%	17.82%	19.00%	17.82%
	Home Savings Bank	\$72,267	\$13,875	\$12,499	\$12,499	18.13%	35.30%	36.44%	35.30%
	Lyndon State Bank	\$72,582	\$7,904	\$7,350	\$7,350	10.19%	15.18%	16.44%	15.18%
	Fowler State Bank	\$73,126	\$7,909	\$7,917	\$7,917	10.66%	13.35%	14.50%	13.35%
	Community Bank of Wichita, Inc.	\$73,620	\$7,014	\$7,052	\$7,052	9.40%	11.70%	12.95%	11.70%
	Peoples State Bank	\$73,950	\$6,356	\$6,226	\$6,226	8.65%	11.03%	12.28%	11.03%
	Baldwin State Bank	\$74,074	\$7,854	\$7,769	\$7,769	10.69%	24.76%	26.02%	24.76%
	Chisholm Trail State Bank	\$74,518	\$6,698	\$6,769	\$6,769	9.17%	19.83%	21.08%	19.83%
	FNB Washington	\$74,762	\$17,839	\$17,851	\$17,851	23.82%	45.00%	46.26%	45.00%
	Johnson State Bank	\$77,405	\$11,765	\$11,614	\$11,614	15.62%	25.40%	26.67%	25.40%
	Conway Bank	\$77,430	\$8,214	\$6,188	\$6,188	8.45%	13.61%	14.87%	13.61%
	First National Bank of Beloit	\$77,859	\$9,419	\$9,333	\$9,333	12.07%	20.78%	22.04%	20.78%
	University National Bank of Lawrence	\$78,359	\$6,931	\$6,593	\$6,593	8.60%	12.59%	13.84%	12.59%
	First State Bank of Healy	\$79,713	\$15,533	\$14,535	\$14,535	18.36%	24.47%	25.73%	24.47%
	First National Bank of Girard	\$79,956	\$8,827	\$8,790	\$8,790	11.22%	18.17%	19.43%	18.17%
	Stockgrowers State Bank	\$80,338	\$9,956	\$8,661	\$8,661	10.84%	19.38%	20.64%	19.38%
	First National Bank of Elkhart	\$81,021	\$9,491	\$9,414	\$9,414	12.30%	16.89%	17.77%	16.89%
	Andover State Bank	\$81,326	\$6,968	\$6,968	\$6,468	8.49%	11.47%	12.56%	10.65%
	Small Business Bank	\$81,923	\$9,390	\$9,338	\$9,338	11.43%	16.67%	17.92%	16.67%
	First National Bank of Kansas	\$82,831	\$7,460	\$7,325	\$7,325	9.06%	21.36%	22.18%	21.36%
	First Federal Savings and Loan Bank	\$83,187	\$8,928	\$8,928	\$8,928	10.63%	17.89%	19.14%	17.89%
	First National Bank of Hope	\$84,693	\$10,307	\$10,080	\$10,080	11.97%	14.49%	15.74%	14.49%
	TriCentury Bank	\$87,685	\$9,176	\$9,057	\$9,057	11.18%	12.35%	13.55%	12.35%
	Riley State Bank of Riley, Kansas	\$88,770	\$8,860	\$8,827	\$8,827	10.05%	14.19%	15.45%	14.19%
	First National Bank in Cimarron	\$89,266	\$7,314	\$7,257	\$7,257	8.10%	13.52%	14.69%	13.52%
	Wilson State Bank	\$90,275	\$8,431	\$7,528	\$7,528	8.59%	10.34%	11.53%	10.34%
	Community Bank	\$91,632	\$8,661	\$8,688	\$8,688	9.43%	10.41%	11.42%	10.41%
	Citizens State Bank and Trust Company	\$92,053	\$13,616	\$13,642	\$13,642	14.59%	20.46%	21.15%	20.46%
	Garden Plain State Bank	\$92,358	\$13,119	\$12,792	\$12,792	14.27%	21.92%	23.17%	21.92%
	State Bank of Downs	\$92,632	\$10,835	\$10,835	\$10,835	11.35%	14.75%	16.00%	14.75%
	Almena State Bank	\$93,197	\$8,009	\$7,836	\$7,836	8.25%	9.86%	11.10%	9.86%
	State Bank of Bern	\$93,544	\$14,193	\$13,899	\$13,899	14.96%	23.15%	24.40%	23.15%
	First National Bank in Fredonia	\$94,333	\$15,670	\$15,527	\$15,527	16.50%	37.22%	38.48%	37.22%

Source: SNL Financial

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Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	St. Marys State Bank	\$94,540	\$11,258	\$11,066	\$11,066	11.63%	14.69%	15.94%	14.69%
	Farmers Bank & Trust	\$94,945	\$10,146	\$9,434	\$9,434	9.87%	17.74%	18.69%	17.74%
	Elk State Bank	\$95,268	\$9,519	\$9,391	\$9,391	10.07%	17.19%	18.44%	17.19%
	First Neodesha Bank	\$96,268	\$9,090	\$8,900	\$8,900	9.35%	12.88%	13.98%	12.88%
	Home Bank and Trust Company	\$96,809	\$7,544	\$7,552	\$7,552	7.88%	10.34%	11.51%	10.34%
	Lyons State Bank	\$96,959	\$11,549	\$11,344	\$11,344	11.64%	16.86%	18.11%	16.86%
	American Bank of Baxter Springs	\$97,306	\$10,863	\$10,953	\$10,953	11.05%	25.58%	26.87%	25.58%
	First National Bank in Pratt	\$99,419	\$12,259	\$11,211	\$11,211	11.35%	18.66%	19.73%	18.66%
	Alliance Bank	\$99,773	\$10,926	\$10,907	\$10,907	10.76%	15.12%	16.37%	15.12%
	Bankwest of Kansas	\$101,094	\$12,654	\$12,136	\$12,136	12.02%	16.05%	16.62%	16.05%
	BANK VI	\$102,573	\$9,693	\$9,668	\$9,668	10.06%	12.96%	14.21%	12.96%
	Plains State Bank	\$102,770	\$14,680	\$13,925	\$13,925	13.27%	24.13%	25.38%	24.13%
	Prairie Bank of Kansas	\$102,805	\$10,188	\$9,616	\$9,616	9.62%	14.62%	15.35%	14.62%
	Vintage Bank Kansas	\$103,876	\$11,902	\$10,954	\$10,954	10.79%	16.47%	17.42%	16.47%
	Patriots Bank	\$106,631	\$10,779	\$10,516	\$10,516	9.88%	13.72%	14.84%	13.72%
	Farmers State Bank	\$107,574	\$10,250	\$10,155	\$10,155	9.53%	13.76%	15.01%	13.76%
	Bank of Prairie Village	\$108,352	\$10,793	\$10,823	\$10,823	10.39%	17.58%	18.83%	17.58%
	Community Bank	\$109,123	\$12,187	\$12,113	\$12,113	11.10%	14.71%	15.80%	14.71%
	FirstOak Bank	\$111,341	\$11,299	\$11,262	\$11,262	10.00%	12.01%	13.26%	12.01%
	First National Bank of Louisburg	\$111,990	\$15,609	\$15,536	\$15,536	13.37%	25.39%	26.64%	25.39%
	Lyons Federal Bank	\$112,452	\$14,520	\$13,553	\$13,553	12.10%	17.20%	18.30%	17.20%
	Carson Bank	\$114,268	\$9,261	\$9,123	\$9,123	8.05%	14.01%	15.03%	14.01%
	Citizens State Bank	\$114,548	\$15,978	\$15,798	\$15,798	13.74%	16.63%	17.88%	16.63%
	Southwind Bank	\$117,288	\$12,319	\$11,802	\$11,802	10.20%	16.32%	17.26%	16.32%
	Stanley Bank	\$119,304	\$18,682	\$18,682	\$18,682	16.24%	22.37%	23.38%	22.37%
	Fidelity State Bank and Trust Company	\$119,454	\$11,751	\$11,955	\$11,955	8.30%	13.97%	14.83%	13.97%
	First National Bank of Scott City	\$119,713	\$13,933	\$13,831	\$13,831	11.25%	14.18%	15.43%	14.18%
	Halstead Bank	\$121,596	\$10,516	\$10,546	\$10,546	8.92%	10.27%	11.40%	10.27%
	Valley State Bank	\$123,172	\$10,799	\$10,521	\$10,521	8.63%	9.86%	10.81%	9.86%
	Bank of the Prairie	\$124,221	\$11,738	\$11,645	\$11,645	9.53%	12.17%	13.42%	12.17%
	Valley State Bank	\$127,039	\$16,318	\$16,258	\$16,258	12.88%	21.42%	22.45%	21.42%
	Flint Hills Bank	\$128,448	\$14,725	\$14,822	\$14,822	11.68%	20.49%	21.74%	20.49%
	Kansas State Bank	\$128,604	\$11,675	\$11,634	\$11,634	9.05%	18.95%	19.98%	18.95%
	Stockgrowers State Bank	\$128,968	\$18,309	\$17,685	\$17,685	13.75%	19.14%	20.10%	19.14%
	Farmers National Bank	\$130,803	\$21,721	\$21,202	\$21,202	16.55%	21.32%	22.57%	21.32%
	First Bank	\$131,513	\$19,257	\$18,948	\$18,948	14.47%	20.25%	21.52%	20.25%
	Impact Bank	\$132,844	\$14,660	\$14,451	\$14,451	10.91%	14.41%	15.66%	14.41%
	Farmers State Bank of Oakley, Kansas	\$136,899	\$20,019	\$19,658	\$19,658	14.35%	18.14%	19.01%	18.14%
	Verus Bank	\$137,582	\$12,133	\$12,022	\$12,022	8.73%	12.48%	13.37%	12.48%
	Golden Belt Bank, FSA	\$141,036	\$22,287	\$21,354	\$21,354	15.40%	16.43%	17.68%	16.43%
	Mid-America Bank	\$142,719	\$15,968	\$15,718	\$15,718	11.19%	9.92%	11.05%	9.92%
	Midland National Bank	\$143,620	\$15,367	\$14,428	\$14,428	10.18%	16.04%	17.07%	16.04%
	First Heritage Bank	\$143,719	\$16,089	\$15,325	\$15,325	10.80%	15.33%	16.36%	15.33%
	First State Bank and Trust Company of Larned	\$145,167	\$18,677	\$18,509	\$18,509	12.79%	21.57%	22.82%	21.57%
	Farmers State Bank of Aliceville, Kansas	\$145,985	\$19,279	\$18,671	\$18,671	12.86%	18.72%	19.98%	18.72%
	Lyon County State Bank	\$146,248	\$11,222	\$10,699	\$10,699	7.15%	17.48%	18.72%	17.48%
	VisionBank	\$147,064	\$13,968	\$13,205	\$13,205	9.07%	11.37%	12.52%	11.37%
	SJN Bank of Kansas	\$147,323	\$13,743	\$11,830	\$11,830	8.11%	12.24%	13.49%	12.24%
	Union State Bank	\$147,473	\$15,684	\$15,470	\$15,470	10.68%	18.41%	19.61%	18.41%
	Community First Bank	\$150,469	\$14,146	\$14,104	\$14,104	9.81%	10.12%	11.37%	10.12%
	Kaw Valley State Bank and Trust Company	\$165,032	\$19,119	\$19,197	\$19,197	11.67%	18.77%	20.02%	18.77%
	Community State Bank	\$165,650	\$18,048	\$17,097	\$17,097	10.54%	19.06%	20.24%	19.06%
	Bankers' Bank of Kansas	\$166,383	\$24,316	\$24,316	\$24,316	14.10%	17.37%	18.63%	17.37%
	Goppert State Service Bank	\$170,941	\$18,033	\$17,756	\$17,756	10.52%	15.84%	17.09%	15.84%
	Community Bank of the Midwest	\$172,196	\$14,966	\$14,779	\$14,779	8.61%	11.67%	12.72%	11.67%
	Farmers State Bank	\$172,480	\$25,196	\$24,382	\$24,382	14.14%	14.72%	15.81%	14.72%

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Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Freedom Bank	\$174,540	\$18,143	\$18,500	\$18,500	10.87%	14.12%	14.77%	14.12%
	First Kansas Bank	\$175,924	\$15,146	\$13,786	\$13,786	7.79%	24.13%	25.30%	24.13%
	Fidelity State Bank and Trust Company	\$178,290	\$30,956	\$29,811	\$29,811	16.93%	59.68%	60.94%	59.68%
	Citizens National Bank	\$178,980	\$17,095	\$16,908	\$16,908	9.54%	20.69%	21.94%	20.69%
	Farmers and Drovers Bank	\$180,717	\$48,619	\$47,856	\$47,856	26.66%	48.22%	49.47%	48.22%
	Bank of Commerce	\$183,250	\$15,945	\$15,945	\$15,945	8.89%	17.95%	19.04%	17.95%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$184,094	\$17,893	\$15,870	\$15,870	8.86%	15.04%	16.07%	15.04%
	Citizens State Bank	\$187,532	\$15,403	\$15,045	\$15,045	8.03%	11.49%	12.35%	11.49%
	Great American Bank	\$192,448	\$24,887	\$16,365	\$16,365	9.10%	10.63%	11.88%	10.63%
	First National Bank	\$193,004	\$24,421	\$24,224	\$24,224	12.76%	20.24%	21.51%	20.24%
	Cornerstone Bank	\$193,143	\$18,563	\$18,538	\$18,538	9.92%	12.21%	13.46%	12.21%
	First Bank of Newton	\$193,942	\$17,619	\$17,619	\$17,619	9.18%	12.31%	13.56%	12.31%
	Kearny County Bank	\$196,670	\$34,520	\$32,333	\$32,333	16.47%	21.56%	22.82%	21.56%
	Citizens Savings and Loan Association, FSB	\$196,857	\$38,362	\$38,368	\$38,368	19.48%	62.08%	63.16%	62.08%
	Solomon State Bank	\$198,399	\$27,837	\$27,845	\$27,845	14.34%	22.54%	23.83%	22.54%
	Bank of the Flint Hills	\$200,688	\$19,415	\$19,005	\$19,005	10.11%	11.01%	12.08%	11.01%
	Farmers & Merchants Bank of Colby	\$205,687	\$28,127	\$26,666	\$26,666	13.30%	14.16%	14.78%	14.16%
	Mutual Savings Association, FSA	\$205,747	\$61,355	\$61,510	\$61,510	30.18%	50.00%	51.25%	50.00%
	First National Bank and Trust	\$210,340	\$31,432	\$30,794	\$30,794	14.82%	19.47%	20.72%	19.47%
	Kanza Bank	\$213,416	\$22,774	\$21,104	\$21,104	10.04%	13.82%	15.07%	13.82%
	Grant County Bank	\$217,515	\$32,018	\$30,733	\$30,733	14.19%	22.29%	23.55%	22.29%
	Solutions North Bank	\$217,783	\$25,273	\$24,358	\$24,358	11.36%	13.52%	14.78%	13.52%
	ESB Financial	\$224,803	\$22,458	\$22,157	\$22,157	9.81%	11.98%	12.93%	11.98%
	Citizens Bank of Kansas	\$226,294	\$29,400	\$22,462	\$22,462	10.23%	13.20%	14.34%	13.20%
	Community First National Bank	\$249,961	\$22,682	\$22,682	\$22,682	9.46%	10.98%	12.23%	10.98%
	State Average of Asset Group A	\$92,241	\$11,216	\$10,857	\$10,853	11.87%	19.85%	21.01%	19.84%

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		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets									
	Security State Bank	\$254,303	\$36,513	\$36,156	\$36,156	14.68%	16.33%	17.23%	16.33%
	Bank of Hays	\$266,938	\$24,489	\$24,118	\$24,118	9.02%	14.23%	15.48%	14.23%
	Silver Lake Bank	\$270,534	\$30,984	\$30,705	\$30,705	11.44%	18.10%	19.06%	18.10%
	Centera Bank	\$275,625	\$24,890	\$23,171	\$23,171	8.46%	14.46%	15.51%	14.46%
	First State Bank and Trust	\$280,183	\$24,531	\$22,089	\$22,089	8.18%	11.33%	12.58%	11.33%
	Guaranty State Bank and Trust Company	\$281,134	\$33,151	\$32,048	\$32,048	11.58%	11.95%	13.20%	11.95%
	Central Bank and Trust Co.	\$286,796	\$28,428	\$28,242	\$28,242	9.78%	11.22%	12.47%	11.22%
	Astra Bank	\$300,930	\$30,950	\$27,553	\$27,553	9.34%	12.31%	13.18%	12.31%
	Union State Bank	\$305,949	\$37,061	\$26,276	\$26,276	8.91%	11.76%	13.01%	11.76%
	Union State Bank of Everest	\$312,290	\$32,801	\$28,227	\$28,227	9.20%	12.68%	13.93%	12.68%
	First Option Bank	\$314,563	\$26,635	\$25,655	\$25,655	8.29%	19.48%	20.73%	19.48%
	First National Bank of Liberal	\$318,481	\$30,627	\$30,509	\$30,509	9.61%	14.84%	15.71%	14.84%
	Denison State Bank	\$321,155	\$42,559	\$41,852	\$41,852	13.09%	18.58%	19.83%	18.58%
	First National Bank of Syracuse	\$328,808	\$32,661	\$29,998	\$29,998	9.38%	11.01%	12.26%	11.01%
	Commercial Bank	\$328,897	\$30,833	\$27,889	\$27,889	8.57%	16.76%	18.01%	16.76%
	Citizens State Bank	\$335,110	\$33,235	\$30,758	\$30,758	9.27%	10.84%	12.08%	10.84%
	Rose Hill Bank	\$335,950	\$36,596	\$29,950	\$29,950	8.94%	12.66%	13.42%	12.66%
	Kaw Valley Bank	\$342,414	\$30,042	\$24,344	\$24,344	7.02%	9.16%	9.16%	9.16%
	Bank, The	\$346,699	\$40,883	\$37,408	\$37,408	10.97%	13.89%	15.14%	13.89%
	Legacy Bank	\$353,896	\$34,345	\$34,343	\$34,343	9.75%	12.18%	13.30%	12.18%
	Peoples Bank	\$361,379	\$52,069	\$42,133	\$42,133	10.65%	17.61%	18.86%	17.61%
	American State Bank & Trust Company	\$382,847	\$50,312	\$41,287	\$41,287	11.15%	13.34%	14.15%	13.34%
	Bank of Tescott	\$385,926	\$47,249	\$47,193	\$47,193	12.37%	14.42%	15.69%	14.42%
	Exchange Bank & Trust	\$412,717	\$39,887	\$39,462	\$39,462	9.64%	14.96%	16.21%	14.96%
	Western State Bank	\$413,090	\$53,135	\$52,910	\$52,910	12.59%	15.83%	17.10%	15.83%
	Labette Bank	\$413,985	\$45,240	\$43,618	\$43,618	10.43%	14.04%	14.92%	14.04%
	Community National Bank	\$423,915	\$38,243	\$38,026	\$38,026	8.95%	19.39%	20.42%	19.39%
	First State Bank	\$429,769	\$47,513	\$41,743	\$41,743	9.93%	14.16%	15.42%	14.16%
	Southwest National Bank	\$431,462	\$42,641	\$42,347	\$42,347	9.74%	11.14%	12.15%	11.14%
	First Bank Kansas	\$435,174	\$36,284	\$34,460	\$34,460	8.01%	14.60%	15.85%	14.60%
	Capital City Bank	\$443,935	\$36,463	\$36,916	\$36,916	8.31%	11.58%	12.50%	11.58%
	Citizens State Bank	\$457,807	\$47,187	\$41,838	\$41,838	9.28%	12.34%	13.18%	12.34%
	Peoples Bank and Trust Company	\$461,859	\$63,615	\$62,149	\$62,149	13.62%	16.64%	17.86%	16.64%
	State Average of Asset Group B	\$351,955	\$37,638	\$35,011	\$35,011	10.00%	14.06%	15.14%	14.06%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets									
	Peoples Bank	\$508,449	\$51,886	\$51,933	\$51,933	10.90%	13.95%	15.18%	13.95%
	United Bank & Trust	\$587,854	\$71,292	\$64,782	\$64,782	11.19%	14.07%	15.32%	14.07%
	Bank of Labor	\$589,282	\$49,837	\$49,426	\$49,426	9.29%	14.80%	16.05%	14.80%
	Girard National Bank	\$648,230	\$77,494	\$65,864	\$65,864	10.29%	12.82%	14.08%	12.82%
	Bank of Blue Valley	\$688,335	\$73,507	\$70,803	\$70,803	10.57%	11.18%	12.19%	11.18%
	First National Bank of Hutchinson	\$690,874	\$83,590	\$81,170	\$81,170	11.77%	15.57%	16.53%	15.57%
	Bennington State Bank	\$707,292	\$70,594	\$69,984	\$69,984	9.84%	13.61%	14.87%	13.61%
	Morrill and Janes Bank and Trust Company	\$748,286	\$85,495	\$79,746	\$79,746	9.75%	13.03%	13.99%	13.03%
	Farmers Bank & Trust	\$803,417	\$137,339	\$126,973	\$126,973	16.12%	25.64%	26.56%	25.64%
	Central National Bank	\$896,625	\$109,113	\$104,598	\$104,598	10.02%	18.67%	19.93%	18.67%
	Landmark National Bank	\$908,277	\$110,702	\$91,007	\$91,007	10.08%	17.73%	18.80%	17.73%
	CoreFirst Bank & Trust	\$913,613	\$84,597	\$86,629	\$86,629	9.50%	12.82%	14.00%	12.82%
	Community National Bank & Trust	\$964,487	\$95,461	\$87,217	\$87,217	9.07%	11.20%	12.37%	11.20%
	State Average of Asset Group C	\$742,694	\$84,685	\$79,241	\$79,241	10.65%	15.01%	16.14%	15.01%
Asset Group D - \$1 billion to \$10 billion in total assets									
	Armed Forces Bank, National Association	\$1,070,088	\$207,283	\$178,999	\$178,999	17.59%	25.24%	26.51%	25.24%
	KS StateBank	\$1,687,761	\$156,091	\$155,024	\$155,024	9.30%	12.26%	13.51%	12.26%
	Emprise Bank	\$1,768,806	\$152,448	\$127,348	\$127,348	7.48%	10.44%	11.63%	10.44%
	Fidelity Bank	\$2,033,441	\$219,896	\$215,796	\$215,796	8.51%	12.56%	13.69%	12.56%
	CrossFirst Bank	\$2,387,686	\$261,378	\$249,712	\$249,712	10.83%	11.92%	13.16%	11.92%
	Equity Bank	\$2,409,483	\$281,891	\$216,594	\$216,594	9.35%	12.80%	13.25%	12.80%
	Security Bank of Kansas City	\$3,088,164	\$456,941	\$388,602	\$388,602	13.00%	18.00%	19.25%	18.00%
	INTRUST Bank, National Association	\$4,728,588	\$396,617	\$413,039	\$413,039	8.28%	10.87%	11.73%	10.87%
	Capitol Federal Savings Bank	\$9,125,233	\$1,205,633	\$1,201,978	\$1,201,978	10.69%	27.19%	27.38%	27.19%
	State Average of Asset Group D	\$3,144,361	\$370,909	\$349,677	\$349,677	10.56%	15.70%	16.68%	15.70%

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

Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets												
	Mississippi County Savings and Loan Association											
	Bank of Fairport	\$8,746	(\$13)	(0.59%)	(2.17%)	124.07%	\$72	(\$26)	(0.59%)	(2.16%)	123.85%	\$75
	Corder Bank	\$19,479	(\$43)	(0.85%)	(11.63%)	86.15%	\$57	(\$161)	(1.48%)	(21.51%)	123.64%	\$58
	Horizon State Bank	\$19,910	\$34	0.69%	6.96%	57.93%	\$59	\$59	0.60%	6.06%	62.47%	\$62
	Superior Bank	\$20,653	\$60	1.15%	14.71%	77.89%	\$42	\$89	0.87%	11.06%	82.95%	\$43
	Bank of Macks Creek	\$22,046	(\$138)	(2.31%)	(29.79%)	195.17%	\$77	(\$64)	(0.52%)	(6.85%)	141.62%	\$74
	Clarence State Bank	\$22,852	\$74	1.31%	12.49%	67.06%	\$70	\$123	1.07%	10.39%	67.64%	\$71
	Systematic Savings Bank	\$27,327	(\$21)	(0.31%)	(2.00%)	99.57%	\$77	(\$46)	(0.34%)	(2.18%)	105.24%	\$70
	La Monte Community Bank	\$27,989	(\$234)	(3.32%)	(14.88%)	186.99%	\$74	(\$410)	(2.88%)	(12.82%)	180.59%	\$75
	Bank of Minden	\$28,587	\$40	0.55%	4.99%	75.84%	\$67	\$62	0.43%	3.87%	80.73%	\$71
	America's Community Bank	\$28,930	\$46	0.64%	4.46%	72.38%	\$39	\$81	0.56%	3.95%	75.41%	\$39
	First Security Bank	\$29,610	(\$1)	(0.01%)	(0.11%)	99.36%	\$57	\$61	0.41%	3.36%	87.76%	\$57
	State Bank	\$31,197	\$37	0.49%	7.00%	78.71%	\$52	\$69	0.46%	6.60%	80.08%	\$49
	Canton State Bank	\$32,114	\$74	0.92%	10.71%	72.79%	\$47	\$148	0.92%	10.77%	73.46%	\$50
	Bank of New Cambria	\$32,520	\$6	0.08%	0.73%	92.90%	\$51	(\$5)	(0.03%)	(0.30%)	96.31%	\$48
	Bank of Orrick	\$33,005	\$56	0.67%	5.70%	72.78%	\$52	\$97	0.58%	4.98%	76.13%	\$52
	CBC Bank	\$33,206	\$6	0.07%	0.72%	97.63%	\$80	\$10	0.06%	0.60%	97.68%	\$80
	Bank of Houston	\$35,571	\$18	0.20%	2.38%	91.86%	\$39	\$44	0.25%	2.97%	90.39%	\$38
	FMB Bank	\$36,250	(\$77)	(0.84%)	(10.28%)	124.44%	\$43	(\$163)	(0.88%)	(10.81%)	119.01%	\$41
	Summit Bank of Kansas City	\$38,151	\$0	0.00%	0.00%	100.19%	\$51	(\$60)	(0.30%)	(3.28%)	103.33%	\$54
	Connections Bank	\$43,072	\$59	0.57%	4.40%	90.30%	\$74	\$65	0.32%	2.43%	98.67%	\$82
	Montrose Savings Bank	\$43,585	\$73	0.69%	5.44%	72.77%	\$51	\$239	1.15%	8.23%	61.42%	\$52
	Farmers Bank of Green City	\$43,682	\$139	1.25%	8.82%	57.47%	\$65	\$274	1.23%	8.74%	58.35%	\$66
	Community Bank of Memphis	\$46,453	\$61	0.54%	5.57%	76.75%	\$51	\$124	0.55%	5.71%	76.50%	\$52
	Bank of Louisiana	\$47,257	\$95	0.81%	6.95%	54.11%	\$42	\$176	0.75%	6.49%	55.90%	\$41
	Kahoka State Bank	\$49,592	\$61	0.47%	4.39%	85.01%	\$62	\$153	0.58%	5.51%	82.42%	\$61
	American Trust Bank	\$51,560	\$56	0.43%	4.62%	77.47%	\$45	\$83	0.32%	3.43%	81.51%	\$48
	Sherwood Community Bank	\$52,544	\$21	NA	NA	61.18%	NA	\$21	NA	NA	61.18%	NA
	Community Bank of Missouri	\$52,546	\$111	0.87%	10.16%	78.80%	\$57	\$189	0.75%	8.76%	81.14%	\$57
	Tri-County Trust Company	\$53,471	\$120	0.92%	7.28%	73.44%	\$56	\$237	0.92%	7.21%	73.84%	\$56
	Quarry City Savings and Loan Association	\$53,873	\$203	1.45%	12.63%	57.06%	\$74	\$356	1.27%	11.11%	56.97%	\$73
	Bank of Billings	\$54,361	\$19	0.14%	0.90%	94.26%	\$88	\$91	0.35%	2.16%	86.19%	\$84
	Bank of Iberia	\$54,715	\$68	0.53%	3.30%	78.09%	\$43	\$112	0.42%	2.72%	81.13%	\$46
	First Bank of the Lake	\$58,788	\$53	0.36%	4.34%	87.66%	\$66	\$93	0.32%	3.83%	83.10%	\$67
	Peoples Bank of Altenburg	\$59,082	\$312	2.14%	18.15%	55.08%	\$76	\$373	1.27%	11.00%	68.06%	\$73
	1st Cameron State Bank	\$59,602	\$122	0.80%	8.13%	74.67%	\$66	\$259	0.86%	8.75%	73.13%	\$63
	Citizens Bank	\$60,948	\$52	0.34%	4.23%	81.89%	\$52	\$77	0.25%	3.15%	85.90%	\$52
	United Security Bank	\$61,272	\$209	1.36%	17.32%	70.83%	\$52	\$408	1.32%	16.78%	72.60%	\$53
	Community Bank of Pleasant Hill	\$63,058	\$235	1.59%	12.06%	60.38%	\$80	\$458	1.55%	11.13%	61.57%	\$80
	Peoples Bank of Moniteau County	\$63,510	\$210	1.36%	14.16%	71.55%	\$57	\$357	1.17%	12.35%	73.91%	\$55
	Alton Bank	\$64,665	(\$11)	(0.07%)	(0.93%)	97.73%	\$64	\$73	0.23%	3.12%	88.34%	\$62
	Community State Bank	\$65,022	\$386	2.39%	18.70%	50.20%	\$63	\$731	2.26%	17.72%	52.09%	\$64
	Concordia Bank	\$65,435	\$197	1.20%	14.10%	45.65%	\$46	\$400	1.21%	14.56%	44.51%	\$42
	Farmers State Bank, S/B	\$66,723	\$73	0.43%	4.55%	79.48%	\$58	\$120	0.36%	3.76%	82.91%	\$60
	Commercial Bank of Oak Grove	\$67,521	\$35	0.21%	1.33%	91.48%	\$44	\$57	0.17%	1.09%	93.02%	\$48
	Bank of Hillsboro	\$69,072	\$60	0.35%	2.02%	84.60%	\$56	\$538	1.53%	9.16%	55.83%	\$54
	Farmers Bank of Lohman	\$69,098	\$173	0.99%	8.47%	55.99%	\$62	\$341	0.99%	8.46%	60.20%	\$61
	First National Bank of Clinton	\$69,904	\$119	0.69%	4.95%	59.01%	\$50	\$215	0.63%	4.57%	61.54%	\$50
	Pony Express Community Bank	\$70,011	\$73	0.42%	3.18%	83.61%	\$50	\$186	0.54%	4.08%	81.57%	\$47
	Central Federal Savings and Loan Association	\$70,326	\$7	0.04%	0.36%	72.51%	\$53	\$112	0.31%	2.88%	70.22%	\$49
	Senath State Bank	\$70,525	\$42	0.23%	0.82%	92.19%	\$78	\$75	0.21%	0.74%	91.70%	\$77
	Metz Banking Company	\$70,526	\$331	1.85%	12.24%	58.61%	\$59	\$650	1.81%	12.02%	58.66%	\$60
	Investors Community Bank	\$71,955	\$328	1.83%	15.56%	52.00%	\$78	\$562	1.57%	13.45%	54.13%	\$76
	Citizens Bank of Edina	\$72,192	\$187	1.05%	8.46%	57.56%	\$49	\$443	1.25%	10.15%	53.46%	\$50
	Home Savings and Loan Association of Carroll County, F.A.	\$72,309	\$270	1.51%	13.70%	38.45%	\$45	\$514	1.44%	13.07%	42.18%	\$51
	Silex Banking Company	\$73,465	\$46	0.25%	1.32%	91.40%	\$111	\$42	0.11%	0.60%	93.05%	\$111
		\$73,695	\$174	0.95%	6.40%	58.95%	\$85	\$372	1.01%	6.88%	57.21%	\$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.

Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	RCSBank	\$74,580	\$242	1.39%	15.64%	86.37%	\$67	\$202	0.60%	6.74%	92.66%	\$70
	Hamilton Bank	\$75,652	\$275	1.48%	14.99%	61.92%	\$85	\$566	1.53%	15.73%	60.50%	\$82
	West Plains Savings and Loan Association	\$79,061	\$149	0.75%	3.63%	59.70%	\$49	\$292	0.74%	3.58%	62.13%	\$52
	TPNB Bank	\$79,520	\$189	0.97%	6.81%	57.42%	\$59	\$379	0.95%	6.91%	57.25%	\$58
	Jonesburg State Bank	\$79,980	\$330	1.67%	21.78%	62.15%	\$62	\$681	1.73%	22.56%	60.59%	\$58
	Citizens Bank of Rogersville	\$81,248	\$300	1.34%	13.46%	62.54%	\$60	\$539	1.29%	12.23%	64.55%	\$60
	Bank Star	\$84,187	\$28	0.14%	1.48%	89.93%	\$90	\$99	0.27%	2.62%	84.45%	\$87
	Security Bank of Southwest Missouri	\$85,233	\$471	2.22%	20.16%	51.25%	\$55	\$906	2.16%	19.64%	52.64%	\$56
	Table Rock Community Bank	\$85,316	\$278	1.36%	16.28%	67.56%	\$59	\$365	0.90%	10.79%	73.36%	\$57
	Bank of Cairo and Moberly	\$88,246	\$335	1.38%	7.23%	54.81%	\$72	\$589	1.16%	6.40%	55.89%	\$72
	Missouri Bank II	\$88,248	\$232	1.07%	9.57%	68.32%	\$47	\$451	1.04%	9.24%	69.44%	\$50
	State Bank of Missouri	\$89,152	\$299	1.33%	15.69%	62.56%	\$46	\$567	1.26%	15.09%	63.84%	\$49
	Citizens Bank & Trust	\$89,625	\$271	1.18%	10.36%	68.80%	\$63	\$521	1.11%	10.10%	67.74%	\$63
	Bank of Grain Valley	\$89,762	\$362	1.63%	7.58%	56.60%	\$91	\$664	1.48%	6.99%	58.87%	\$92
	New Frontier Bank	\$90,500	\$20	0.09%	1.04%	96.85%	\$68	\$76	0.17%	1.98%	94.81%	\$71
	Southern Missouri Bank of Marshfield	\$91,082	\$238	1.05%	9.28%	76.47%	\$71	\$400	0.89%	7.76%	78.14%	\$69
	Peoples Bank of Wyaconda	\$93,186	\$181	0.77%	8.23%	57.47%	\$43	\$348	0.73%	7.97%	58.66%	\$42
	Bank of Brookfield-Purdin, National Association	\$93,569	\$161	0.68%	6.10%	69.77%	\$47	\$309	0.65%	5.92%	70.29%	\$46
	Bank of New Madrid	\$94,962	\$269	1.09%	10.10%	58.47%	\$54	\$646	1.28%	12.14%	56.78%	\$54
	First Independent Bank	\$95,588	\$139	0.59%	5.58%	66.83%	\$54	\$325	0.69%	6.57%	66.37%	\$55
	Security Bank of the Ozarks	\$96,212	\$143	0.60%	6.46%	86.89%	\$44	\$293	0.61%	6.61%	86.28%	\$44
	Merchants and Farmers Bank of Salisbury	\$97,177	\$151	0.63%	7.13%	77.67%	\$59	\$216	0.44%	5.18%	83.01%	\$63
	Clay County Savings Bank	\$97,627	\$128	0.54%	4.87%	87.15%	\$59	\$184	0.39%	3.51%	90.34%	\$59
	1st Advantage Bank	\$98,601	\$93	0.39%	4.43%	87.41%	\$96	\$219	0.46%	5.25%	85.56%	\$95
	First Community Bank of the Ozarks	\$100,016	\$505	2.05%	18.90%	56.12%	\$51	\$750	1.53%	14.19%	62.25%	\$51
	County Bank	\$100,080	\$118	0.53%	6.21%	85.72%	\$87	\$278	0.65%	7.90%	83.33%	\$84
	HomePride Bank	\$101,110	\$94	0.37%	3.96%	77.07%	\$40	\$174	0.35%	3.66%	84.39%	\$39
	Bank of Salem	\$102,308	\$196	0.76%	8.65%	72.27%	\$55	\$322	0.63%	7.26%	73.88%	\$54
	Security Bank of Pulaski County	\$102,335	\$113	0.45%	4.85%	82.49%	\$62	\$239	0.47%	5.16%	81.31%	\$62
	First National Bank of Nevada	\$102,483	\$231	0.89%	6.68%	62.23%	\$76	\$444	0.85%	6.53%	62.93%	\$78
	Citizens Community Bank	\$104,493	\$202	0.76%	6.95%	71.72%	\$63	\$378	0.70%	6.53%	71.21%	\$61
	Community Bank of El Dorado Springs	\$106,172	\$523	1.95%	12.20%	38.29%	\$53	\$1,080	2.05%	12.73%	36.26%	\$53
	Northeast Missouri State Bank	\$106,841	\$376	1.41%	10.35%	54.18%	\$63	\$755	1.42%	10.56%	53.02%	\$63
	Meramec Valley Bank	\$106,938	\$33	0.13%	1.41%	92.48%	\$92	\$60	0.12%	1.30%	94.47%	\$87
	Bank of Monticello	\$107,504	\$417	1.53%	13.72%	55.57%	\$47	\$806	1.46%	13.48%	57.65%	\$49
	Community National Bank	\$108,970	\$408	1.51%	15.40%	62.79%	\$63	\$777	1.42%	15.01%	64.52%	\$64
	Mercantile Bank of Louisiana, Missouri	\$110,321	\$308	1.12%	5.29%	62.43%	\$65	\$513	0.95%	4.41%	67.63%	\$68
	Kennett Trust Bank	\$110,670	\$126	0.47%	4.48%	82.47%	\$64	\$272	0.52%	4.86%	81.67%	\$64
	Preferred Bank	\$112,889	\$297	1.05%	13.83%	62.85%	\$40	\$563	0.99%	13.58%	64.51%	\$43
	Farmers Bank of Lincoln	\$113,549	\$491	1.73%	16.19%	55.47%	\$65	\$933	1.68%	15.51%	56.98%	\$64
	Progressive Ozark Bank	\$114,195	\$540	1.79%	16.81%	70.37%	\$51	\$1,094	1.82%	17.14%	68.70%	\$50
	State Bank of Southwest Missouri	\$115,466	\$275	0.99%	14.12%	67.95%	\$90	\$470	0.85%	12.18%	71.63%	\$89
	Independent Farmers Bank	\$116,369	\$343	1.17%	12.51%	57.40%	\$56	\$685	1.18%	12.89%	56.32%	\$56
	Bank 21	\$117,224	\$567	1.97%	24.96%	55.22%	\$59	\$874	1.55%	19.27%	61.77%	\$59
	Tipton Latham Bank, National Association	\$117,712	\$418	1.40%	12.84%	52.97%	\$65	\$809	1.36%	12.66%	55.61%	\$67
	Lawson Bank	\$120,229	\$207	0.69%	6.63%	78.13%	\$59	\$330	0.55%	5.38%	82.18%	\$63
	First Midwest Bank of the Ozarks	\$120,623	\$267	0.90%	9.02%	68.32%	\$52	\$518	0.88%	8.86%	67.87%	\$51
	Bank Northwest	\$123,322	\$627	2.04%	24.19%	51.40%	\$58	\$1,205	1.92%	23.22%	52.71%	\$58
	Commercial Trust Company of Fayette	\$124,578	\$425	1.34%	13.14%	59.47%	\$59	\$754	1.17%	11.79%	62.84%	\$59
	F&M Bank and Trust Company	\$126,367	\$200	0.62%	6.28%	71.54%	\$58	\$350	0.53%	5.54%	73.70%	\$59
	Citizens-Farmers Bank of Cole Camp	\$126,589	\$428	1.35%	8.63%	50.98%	\$54	\$835	1.33%	8.52%	49.33%	\$53
	Community Point Bank	\$126,747	\$210	0.67%	7.49%	66.23%	\$58	\$344	0.56%	6.20%	68.49%	\$60
	Heritage Bank of the Ozarks	\$128,029	\$278	0.89%	10.41%	69.87%	\$79	\$478	0.78%	9.07%	73.49%	\$80
	Bank of Crocker	\$128,379	\$233	0.72%	6.89%	77.01%	\$51	\$277	0.43%	4.13%	84.64%	\$52
	Bank of St. Elizabeth	\$128,720	\$765	2.39%	20.20%	54.45%	\$79	\$1,392	2.21%	18.62%	57.33%	\$79
	Adams Dairy Bank	\$131,101	\$323	1.04%	11.34%	57.46%	\$82	\$512	0.86%	9.06%	64.64%	\$88

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Citizens Bank of Charleston	\$131,287	\$478	1.44%	8.92%	45.86%	\$69	\$939	1.39%	8.87%	46.43%	\$69
	Seymour Bank	\$131,603	\$247	0.76%	5.77%	73.66%	\$57	\$496	0.77%	5.74%	72.83%	\$57
	Heritage Community Bank	\$134,446	\$520	1.58%	17.09%	60.83%	\$66	\$983	1.50%	16.23%	62.25%	\$67
	St. Clair County State Bank	\$135,515	\$427	1.26%	9.76%	52.77%	\$46	\$854	1.27%	9.84%	52.17%	\$45
	Chillicothe State Bank	\$136,992	\$444	1.30%	14.97%	59.30%	\$57	\$790	1.15%	13.61%	63.18%	\$61
	Central Bank of Kansas City	\$140,843	\$393	1.12%	5.21%	86.45%	\$91	\$3,890	5.28%	26.64%	55.85%	\$88
	Heritage State Bank	\$141,502	\$372	1.08%	11.41%	74.52%	\$66	\$737	1.07%	11.44%	74.96%	\$68
	Cornerstone Bank	\$142,286	\$528	1.48%	11.65%	69.47%	\$63	\$1,151	1.60%	12.86%	67.26%	\$64
	Bank of Weston	\$142,639	\$333	0.94%	12.21%	75.65%	\$61	\$677	0.97%	12.45%	74.53%	\$61
	Adrian Bank	\$143,038	\$510	1.43%	13.89%	49.91%	\$66	\$1,244	1.74%	17.22%	47.48%	\$62
	Lamar Bank and Trust Company	\$143,535	\$683	1.91%	18.60%	56.83%	\$71	\$1,550	2.17%	21.45%	51.72%	\$65
	First Missouri State Bank of Cape County	\$144,413	\$390	1.10%	13.00%	69.01%	\$68	\$746	1.06%	12.48%	69.73%	\$67
	Community Bank of Marshall	\$146,280	\$263	0.72%	6.56%	65.22%	\$54	\$545	0.73%	6.89%	64.40%	\$51
	Exchange Bank of Northeast Missouri	\$147,541	\$390	1.06%	9.06%	68.27%	\$52	\$747	1.02%	8.82%	67.81%	\$52
	Citizens Bank of Eldon	\$148,770	\$396	1.07%	7.92%	60.37%	\$68	\$800	1.09%	8.05%	58.66%	\$65
	Citizens Bank of Newburg	\$151,775	\$220	0.57%	5.11%	75.45%	\$57	\$396	0.50%	4.58%	74.72%	\$58
	Home Exchange Bank	\$153,237	\$735	1.84%	18.13%	39.42%	\$77	\$1,533	1.92%	19.45%	37.54%	\$72
	Alliant Bank	\$153,301	\$507	1.34%	13.42%	72.83%	\$68	\$897	1.16%	11.98%	74.98%	\$68
	Bank of Grandin	\$153,957	\$490	1.28%	8.02%	58.92%	\$67	\$1,124	1.47%	9.26%	52.39%	\$61
	Mid America Bank & Trust Company	\$158,439	\$1,558	4.04%	18.32%	39.12%	\$49	\$3,204	4.13%	19.25%	39.42%	\$54
	Pony Express Bank	\$160,907	\$844	2.14%	16.86%	54.59%	\$99	\$1,599	2.05%	16.09%	56.51%	\$100
	Carroll County Trust Company of Carrollton, Missouri	\$163,907	\$470	1.15%	11.90%	63.09%	\$87	\$793	0.97%	10.27%	66.89%	\$87
	First Missouri State Bank	\$165,041	\$799	1.96%	15.70%	51.67%	\$68	\$1,556	1.92%	15.38%	52.12%	\$67
	Community First Bank	\$166,832	\$680	1.61%	18.71%	52.95%	\$59	\$1,349	1.59%	18.59%	52.94%	\$58
	Legacy Bank & Trust Company	\$167,018	\$468	1.14%	11.29%	58.42%	\$67	\$934	1.16%	11.43%	58.38%	\$67
	First Community National Bank	\$167,918	(\$1,247)	(2.91%)	(34.90%)	100.97%	\$57	(\$2,548)	(2.87%)	(34.92%)	107.58%	\$58
	Goppert Financial Bank	\$169,188	\$206	0.49%	4.80%	77.54%	\$71	\$401	0.47%	5.35%	77.46%	\$70
	United State Bank	\$171,200	\$672	1.58%	18.63%	53.45%	\$49	\$1,202	1.41%	16.92%	56.87%	\$52
	Central Bank of Moberly	\$171,949	\$346	0.80%	9.61%	62.01%	\$52	\$701	0.80%	9.86%	61.43%	\$51
	Century Bank of the Ozarks	\$172,831	\$880	2.05%	22.15%	57.70%	\$56	\$1,701	1.98%	21.44%	58.61%	\$57
	Community First Banking Company	\$175,369	\$634	1.47%	11.68%	59.85%	\$62	\$1,253	1.46%	11.61%	59.85%	\$62
	Central Bank of Audrain County	\$175,608	\$441	1.03%	12.79%	55.35%	\$62	\$857	0.99%	12.54%	56.08%	\$61
	Hometown Bank, National Association	\$178,421	\$98	0.23%	2.39%	94.56%	\$56	\$131	0.15%	1.60%	96.30%	\$56
	First Missouri Bank of SEMO	\$178,882	\$771	1.80%	17.02%	61.16%	\$46	\$1,383	1.62%	15.36%	62.12%	\$45
	Kearney Trust Company	\$180,386	\$570	1.28%	12.44%	65.47%	\$69	\$1,204	1.35%	13.27%	63.09%	\$69
	People's Bank of Seneca	\$183,441	\$423	0.99%	11.55%	50.38%	\$77	\$710	0.84%	9.81%	49.36%	\$68
	Exchange Bank of Missouri	\$183,674	\$519	1.12%	10.60%	59.41%	\$59	\$919	0.99%	9.52%	61.41%	\$60
	Citizens Bank	\$186,896	\$338	0.73%	5.60%	75.41%	\$65	\$703	0.77%	5.87%	73.80%	\$61
	O'Bannon Banking Company	\$187,661	\$364	0.77%	8.82%	65.89%	\$46	\$481	0.52%	5.85%	76.29%	\$48
	Lead Bank	\$188,705	\$843	1.79%	15.74%	68.38%	\$97	\$1,416	1.51%	13.41%	72.24%	\$99
	FortuneBank	\$190,109	\$159	0.34%	4.05%	88.11%	\$92	(\$170)	(0.18%)	(2.17%)	90.15%	\$90
	First State Bank of Purdy	\$191,020	\$501	1.18%	16.50%	67.88%	\$68	\$919	1.09%	15.38%	69.69%	\$68
	Alliance Bank	\$193,896	\$293	0.61%	3.89%	73.90%	\$69	\$601	0.63%	4.00%	72.51%	\$65
	Farmers and Merchants Bank of St. Clair	\$194,159	\$411	0.85%	7.44%	72.99%	\$54	\$740	0.77%	6.77%	75.23%	\$54
	Commercial Bank	\$195,095	\$139	0.29%	3.61%	88.75%	\$83	\$278	0.29%	3.65%	88.65%	\$81
	Branson Bank	\$197,715	\$502	1.03%	10.16%	65.87%	\$68	\$945	0.98%	9.60%	67.56%	\$68
	Martinsburg Bank and Trust	\$197,782	\$648	1.31%	9.82%	64.28%	\$68	\$1,234	1.24%	9.46%	65.47%	\$68
	Putnam County State Bank	\$197,838	\$765	1.54%	12.69%	29.42%	\$48	\$1,270	1.28%	10.67%	36.32%	\$62
	Peoples Bank	\$200,731	\$780	1.53%	14.89%	60.39%	\$66	\$1,677	1.65%	16.15%	58.02%	\$63
	F & C Bank	\$200,868	\$852	1.74%	17.59%	61.24%	\$67	\$1,660	1.73%	17.34%	62.16%	\$67
	First Missouri Bank	\$201,922	\$800	1.59%	15.93%	57.55%	\$64	\$1,597	1.61%	16.14%	57.92%	\$63
	First National Bank	\$205,209	\$11	0.02%	0.13%	98.82%	\$56	\$105	0.10%	0.63%	96.27%	\$57
	Ozark Bank	\$209,636	\$466	0.90%	7.65%	75.74%	\$73	\$868	0.82%	7.20%	76.61%	\$71
	Wells Bank	\$209,749	\$1,216	2.37%	24.66%	51.31%	\$64	\$2,091	2.06%	21.47%	54.14%	\$64
	Regional Missouri Bank	\$211,241	\$979	1.86%	18.34%	49.52%	\$48	\$1,757	1.67%	16.73%	52.64%	\$52
	Bloomsdale Bank	\$219,070	\$1,437	2.61%	25.87%	45.57%	\$52	\$2,518	2.27%	22.67%	47.97%	\$52

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 21, 2017

		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)
Region	Institution Name											
Asset Group A - \$0 to \$250 million in total assets (continued)												
	First Commercial Bank	\$220,372	\$537	0.94%	8.00%	59.75%	\$54	\$1,125	0.98%	8.43%	56.60%	\$54
	Missouri Bank	\$223,326	\$1,023	1.80%	16.45%	48.43%	\$45	\$1,914	1.66%	15.62%	50.27%	\$48
	Farmers State Bank	\$223,766	\$368	0.67%	6.35%	76.80%	\$60	\$670	0.61%	5.78%	78.14%	\$59
	American Bank of Missouri	\$224,517	\$553	1.04%	9.80%	63.70%	\$64	\$999	0.95%	9.18%	65.05%	\$60
	First Home Bank	\$227,030	\$182	0.33%	3.79%	81.20%	\$47	\$316	0.28%	3.31%	83.22%	\$47
	Community Bank of Raymore	\$228,841	\$4,347	7.80%	94.52%	45.85%	\$74	\$5,850	5.29%	68.64%	50.65%	\$74
	Ozarks Federal Savings and Loan Association	\$233,089	\$262	0.46%	3.33%	78.99%	\$64	\$516	0.45%	3.31%	79.29%	\$65
	MRV Banks	\$235,394	\$580	1.00%	11.14%	50.30%	\$103	\$1,083	0.96%	10.83%	52.45%	\$99
	Bank of Franklin County	\$236,828	\$284	0.49%	5.21%	73.09%	\$62	\$465	0.41%	4.27%	75.51%	\$62
	Peoples Savings Bank of Rhineland	\$237,763	\$346	0.59%	6.58%	75.95%	\$72	\$696	0.59%	6.68%	75.59%	\$70
	Bank of Odessa	\$240,707	\$807	1.36%	6.59%	41.64%	\$52	\$1,981	1.68%	8.06%	37.18%	\$50
	Central Bank of Warrensburg	\$241,061	\$596	1.02%	6.74%	58.09%	\$50	\$1,301	1.13%	7.36%	57.03%	\$50
	Community State Bank of Missouri	\$243,152	\$632	1.05%	8.78%	61.10%	\$64	\$1,376	1.14%	9.57%	61.26%	\$65
	KCB Bank	\$245,821	\$945	1.57%	11.83%	58.99%	\$68	\$1,819	1.54%	11.56%	59.70%	\$68
	UNICO Bank	\$249,321	\$79	0.13%	1.19%	74.28%	\$47	\$812	0.66%	6.13%	70.33%	\$43
	State Average of Asset Group A	\$118,407	\$333	0.98%	9.21%	69.95%	\$62	\$643	0.96%	8.85%	70.36%	\$62

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

June 30, 2017

Run Date: August 21, 2017

		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)
Region	Institution Name											
Asset Group B - \$251 to \$500 million in total assets												
	Bank of Versailles	\$251,397	\$531	0.85%	7.25%	69.63%	\$75	\$1,019	0.82%	7.00%	70.80%	\$76
	Belgrade State Bank	\$255,657	\$623	0.99%	10.94%	67.50%	\$55	\$1,366	1.09%	12.20%	65.64%	\$55
	Bank of Bolivar	\$257,892	\$460	0.73%	7.87%	74.27%	\$59	\$916	0.72%	7.88%	73.49%	\$58
	Rockwood Bank	\$258,697	\$525	0.81%	6.28%	61.28%	\$74	\$1,045	0.82%	6.28%	61.15%	\$73
	Freedom Bank of Southern Missouri	\$263,485	\$1,150	1.77%	18.59%	55.43%	\$67	\$2,080	1.61%	17.23%	57.96%	\$71
	Midwest Independent Bank	\$265,327	\$674	0.93%	7.01%	68.61%	\$84	\$1,551	1.02%	8.12%	66.38%	\$90
	Macon-Atlanta State Bank	\$279,990	\$892	1.27%	14.71%	56.14%	\$57	\$1,460	1.03%	12.39%	60.84%	\$62
	Triad Bank	\$290,270	\$604	0.83%	8.40%	64.09%	\$137	\$1,205	0.83%	8.48%	63.92%	\$136
	St. Johns Bank and Trust Company	\$294,481	\$225	0.31%	3.22%	83.73%	\$65	\$444	0.30%	3.17%	84.15%	\$64
	First Midwest Bank of Dexter	\$315,529	\$785	0.99%	9.99%	61.36%	\$59	\$1,554	0.98%	9.98%	62.19%	\$60
	Central Bank of Branson	\$316,199	\$710	0.91%	8.84%	63.92%	\$64	\$1,395	0.89%	8.78%	65.22%	\$65
	United Bank of Union	\$320,412	\$1,004	1.28%	11.57%	62.73%	\$62	\$1,989	1.27%	11.61%	63.06%	\$62
	Bank of Advance	\$320,594	\$1,936	2.50%	17.94%	49.13%	\$66	\$3,579	2.30%	17.00%	52.40%	\$71
	Community Bank and Trust	\$329,763	\$699	0.84%	10.30%	79.10%	\$64	\$1,279	0.78%	9.56%	80.49%	\$63
	Bank of Old Monroe	\$337,174	\$1,324	1.55%	10.86%	47.13%	\$67	\$2,601	1.54%	10.78%	47.59%	\$68
	New Era Bank	\$340,201	\$1,609	1.89%	18.14%	48.80%	\$47	\$3,109	1.85%	17.71%	49.70%	\$47
	HOMEBANK	\$343,009	\$849	1.00%	9.81%	67.23%	\$57	\$1,651	0.97%	9.56%	68.22%	\$58
	First State Bank and Trust Company, Inc.	\$343,009	\$1,238	1.46%	11.94%	65.83%	\$61	\$2,481	1.45%	12.00%	66.13%	\$63
	Legends Bank	\$345,240	\$957	1.12%	7.24%	54.83%	\$64	\$1,836	1.09%	6.99%	56.29%	\$65
	First State Bank of St. Charles, Missouri	\$355,744	\$1,542	1.79%	14.82%	82.87%	\$122	\$1,744	1.03%	8.47%	88.20%	\$108
	Old Missouri Bank	\$361,265	\$1,007	1.13%	12.05%	56.19%	\$65	\$2,010	1.15%	12.22%	54.57%	\$63
	Callaway Bank	\$368,218	\$754	0.83%	9.23%	70.13%	\$58	\$1,259	0.70%	7.78%	74.10%	\$62
	West Plains Bank and Trust Company	\$369,102	\$1,737	1.88%	16.23%	55.66%	\$68	\$3,428	1.86%	16.15%	55.83%	\$67
	Farmers Bank of Northern Missouri	\$374,021	\$1,216	1.31%	11.25%	48.04%	\$59	\$2,193	1.18%	10.28%	51.39%	\$61
	Phelps County Bank	\$375,347	\$1,306	1.42%	20.35%	66.79%	\$70	\$2,489	1.34%	19.83%	67.35%	\$68
	Mid America Bank	\$384,601	\$1,720	1.71%	16.06%	53.24%	\$85	\$3,382	1.68%	16.03%	53.28%	\$87
	First Midwest Bank of Poplar Bluff	\$397,174	\$1,305	1.34%	14.37%	64.17%	\$64	\$2,770	1.42%	15.65%	62.90%	\$63
	Central Bank of Sedalia	\$410,232	\$1,435	1.41%	14.95%	50.75%	\$55	\$2,734	1.33%	14.27%	51.98%	\$56
	Parkside Financial Bank & Trust	\$423,946	\$1,304	1.27%	12.75%	61.50%	\$199	\$2,574	1.23%	12.78%	60.19%	\$186
	Peoples Community Bank	\$436,078	\$3,289	2.97%	18.89%	40.94%	\$45	\$6,491	2.94%	18.76%	40.38%	\$44
	Peoples Bank & Trust Company	\$438,393	\$1,073	0.97%	9.98%	69.96%	\$63	\$2,566	1.15%	12.25%	66.75%	\$63
	St. Louis Bank	\$446,051	\$637	0.57%	6.40%	67.12%	\$132	\$1,209	0.54%	6.12%	67.77%	\$131
	BTC Bank	\$450,370	\$1,431	1.29%	9.69%	50.03%	\$62	\$2,978	1.35%	10.25%	49.49%	\$63
	BankLiberty	\$452,704	\$1,134	1.02%	8.96%	64.40%	\$67	\$2,421	1.10%	9.59%	65.76%	\$71
	Citizens National Bank of Greater St. Louis	\$459,373	\$1,296	1.13%	10.08%	65.18%	\$70	\$2,200	0.96%	8.65%	68.44%	\$73
	Bank of Sullivan	\$460,519	\$1,063	0.94%	10.45%	63.00%	\$64	\$1,847	0.83%	9.16%	65.60%	\$64
	Maries County Bank	\$468,223	\$1,065	0.91%	6.55%	64.60%	\$59	\$1,944	0.84%	6.03%	67.63%	\$62
	Bank of Kirksville	\$469,159	\$1,298	1.10%	11.59%	49.82%	\$41	\$2,549	1.09%	11.33%	50.03%	\$41
	HNB National Bank	\$475,489	\$2,817	2.37%	19.92%	51.76%	\$57	\$5,500	2.32%	19.55%	51.99%	\$56
	State Average of Asset Group B	\$361,650	\$1,160	1.27%	11.68%	61.46%	\$72	\$2,227	1.22%	11.33%	62.29%	\$72

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets												
	Midwest Regional Bank	\$506,214	\$1,214	0.95%	10.73%	62.59%	\$96	\$1,779	0.68%	7.95%	68.28%	\$91
	Blue Ridge Bank and Trust Co.	\$521,027	\$1,273	0.97%	10.67%	67.88%	\$67	\$2,397	0.92%	10.13%	68.87%	\$66
	Town & Country Bank	\$525,403	\$2,057	1.58%	13.84%	62.58%	\$61	\$3,908	1.50%	13.26%	63.94%	\$61
	Springfield First Community Bank	\$529,981	\$1,954	1.57%	17.57%	50.54%	\$116	\$3,684	1.50%	16.92%	52.62%	\$116
	Platte Valley Bank of Missouri	\$535,246	\$2,449	1.83%	20.01%	62.79%	\$73	\$4,609	1.75%	19.41%	64.45%	\$73
	Lindell Bank & Trust Company	\$548,442	\$2,755	1.99%	12.46%	49.61%	\$57	\$5,362	2.00%	12.36%	47.43%	\$52
	Jefferson Bank of Missouri	\$574,243	\$2,152	1.51%	16.11%	49.54%	\$63	\$4,042	1.44%	15.42%	49.98%	\$63
	Mid-Missouri Bank	\$600,439	\$1,410	0.96%	9.99%	67.65%	\$62	\$2,806	0.95%	9.98%	67.77%	\$61
	Jefferson Bank and Trust Company	\$603,245	\$1,221	0.83%	7.00%	54.71%	\$67	\$2,402	0.82%	6.94%	54.89%	\$66
	Business Bank of Saint Louis	\$610,755	\$1,436	0.94%	7.99%	62.47%	\$125	\$2,629	0.87%	7.26%	64.05%	\$129
	NBKC Bank	\$637,439	\$4,634	3.12%	25.21%	79.62%	\$139	\$5,103	1.80%	14.09%	86.37%	\$126
	Bank of Washington	\$639,771	\$1,732	1.12%	8.99%	71.30%	\$80	\$2,400	0.78%	6.25%	77.98%	\$81
	Wood & Huston Bank	\$657,060	\$3,201	1.97%	16.92%	56.04%	\$62	\$6,368	1.97%	17.13%	55.69%	\$62
	Royal Banks of Missouri	\$677,407	\$1,752	1.02%	6.99%	52.10%	\$77	\$3,469	1.00%	6.97%	52.06%	\$77
	First Federal Bank Of Kansas City	\$686,997	(\$126)	(0.07%)	(0.45%)	95.72%	\$72	(\$226)	(0.07%)	(0.40%)	100.17%	\$68
	Central Bank of Lake of the Ozarks	\$694,529	\$1,993	1.18%	13.45%	58.97%	\$60	\$3,875	1.17%	13.11%	58.85%	\$58
	Southwest Missouri Bank	\$695,784	\$1,216	0.71%	7.52%	75.29%	\$69	\$2,377	0.69%	7.42%	76.22%	\$74
	OakStar Bank	\$700,807	\$989	0.58%	5.74%	71.78%	\$91	\$1,966	0.59%	5.75%	72.32%	\$88
	Focus Bank	\$740,198	\$2,475	1.33%	13.00%	64.66%	\$64	\$4,618	1.23%	12.13%	65.50%	\$64
	Cass Commercial Bank	\$742,658	\$2,580	1.43%	9.86%	44.21%	\$124	\$5,064	1.40%	9.80%	43.71%	\$124
	Guaranty Bank	\$751,529	\$1,807	0.97%	8.33%	57.89%	\$66	\$3,488	0.95%	8.12%	58.69%	\$65
	Citizens Bank and Trust Company	\$854,029	\$2,102	0.97%	9.29%	72.65%	\$67	\$3,586	0.81%	8.01%	73.46%	\$67
	Nodaway Valley Bank	\$860,119	\$3,859	1.79%	13.95%	60.84%	\$85	\$7,718	1.81%	14.03%	59.93%	\$84
	Montgomery Bank, National Association	\$937,054	\$2,181	0.97%	11.15%	72.93%	\$67	\$4,418	0.97%	11.41%	71.92%	\$68
	Providence Bank	\$966,130	\$1,620	0.69%	4.55%	79.02%	\$88	\$5,900	1.27%	8.37%	69.61%	\$92
	State Average of Asset Group C	\$671,860	\$1,997	1.24%	11.23%	64.14%	\$80	\$3,750	1.15%	10.47%	64.99%	\$79

Asset Group D - \$1 billion to \$10 billion in total assets

	Academy Bank, N.A.	\$1,241,832	\$3,994	1.34%	8.24%	67.09%	\$59	\$6,567	1.15%	6.95%	70.11%	\$60
	Central Bank of the Ozarks	\$1,292,499	\$3,564	1.11%	11.88%	59.64%	\$59	\$6,824	1.07%	11.55%	60.63%	\$59
	Sterling Bank	\$1,341,761	\$3,556	1.07%	10.36%	46.99%	\$62	\$7,490	1.11%	11.01%	45.86%	\$63
	Bank of Missouri	\$1,370,180	\$2,944	0.86%	7.63%	65.03%	\$73	\$5,444	0.80%	7.17%	66.80%	\$73
	Reliance Bank	\$1,374,393	\$3,338	0.98%	8.28%	57.10%	\$76	\$6,389	0.96%	7.97%	57.08%	\$76
	Hawthorn Bank	\$1,376,651	\$2,563	0.77%	7.28%	66.99%	\$59	\$5,263	0.80%	7.55%	66.31%	\$59
	Country Club Bank	\$1,379,289	\$4,718	1.35%	14.71%	73.30%	\$107	\$9,140	1.30%	14.52%	73.98%	\$109
	Southern Bank	\$1,699,841	\$4,098	1.07%	10.48%	59.83%	\$61	\$8,303	1.10%	11.26%	59.22%	\$61
	Central Bank of Boone County	\$1,734,003	\$5,465	1.26%	13.99%	53.97%	\$63	\$10,569	1.22%	13.79%	54.57%	\$61
	Central Bank of the Midwest	\$1,735,726	\$3,762	0.87%	6.21%	65.43%	\$67	\$7,688	0.89%	6.40%	64.24%	\$65
	Midwest BankCentre	\$1,878,088	\$3,503	0.75%	7.43%	66.56%	\$97	\$6,220	0.67%	6.64%	69.52%	\$97
	Central Bank of St. Louis	\$1,878,137	\$5,207	1.09%	10.38%	57.63%	\$97	\$10,503	1.08%	10.61%	57.06%	\$96
	North American Savings Bank, F.S.B.	\$2,057,086	\$6,752	1.36%	11.82%	64.68%	\$105	\$11,851	1.23%	10.45%	66.59%	\$102
	First State Community Bank	\$2,198,709	\$6,971	1.27%	11.43%	57.37%	\$56	\$13,666	1.26%	11.29%	58.37%	\$55
	Central Trust Bank	\$2,563,958	\$6,032	0.95%	10.72%	67.08%	\$67	\$12,219	0.94%	10.87%	65.96%	\$66
	Landmark Bank, N.A.	\$2,710,150	\$7,812	1.19%	12.92%	64.63%	\$76	\$14,515	1.11%	12.18%	65.38%	\$76
	Great Southern Bank	\$4,450,229	\$17,344	1.56%	13.59%	50.03%	\$50	\$30,023	1.34%	11.89%	53.88%	\$52
	Enterprise Bank & Trust	\$5,008,904	\$12,705	1.02%	8.25%	55.90%	\$102	\$26,505	1.11%	9.40%	54.38%	\$100
	First Bank	\$6,153,346	\$12,873	0.83%	6.79%	66.24%	\$89	\$20,456	0.66%	5.40%	72.44%	\$91
	State Average of Asset Group D	\$2,286,567	\$6,168	1.09%	10.13%	61.34%	\$75	\$11,560	1.04%	9.84%	62.23%	\$75

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date					Year to Date						
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets													
	Mississippi County Savings and Loan Association												
	Association	\$8,746	\$2,783	\$6,348	43.84%	90.87%	\$4,373	2.99%	0.57%	0.56%	2.55%	(3.75%)	(4.16%)
	Bank of Fairport	\$19,479	\$9,207	\$17,977	51.22%	37.45%	\$2,435	3.42%	0.28%	0.22%	3.19%	(32.36%)	(33.60%)
	Corder Bank	\$19,910	\$13,177	\$17,860	73.78%	34.26%	\$3,982	3.99%	0.45%	0.38%	3.69%	2.99%	2.22%
	Horizon State Bank	\$20,653	\$13,340	\$18,969	70.33%	35.34%	\$1,878	4.65%	0.35%	0.21%	4.47%	4.10%	3.97%
	Superior Bank	\$22,046	\$17,109	\$20,200	84.70%	4.60%	\$3,149	4.66%	0.63%	0.54%	4.05%	(32.97%)	(35.33%)
	Bank of Macks Creek	\$22,852	\$14,928	\$20,397	73.19%	22.46%	\$4,570	4.93%	0.41%	0.32%	4.57%	(4.70%)	(5.53%)
	Clarence State Bank	\$27,327	\$11,624	\$23,089	50.34%	61.39%	\$4,555	2.55%	0.48%	0.20%	2.48%	4.70%	5.83%
	Systematic Savings Bank	\$27,989	\$22,649	\$21,788	103.95%	20.77%	\$1,866	4.59%	0.52%	0.51%	4.17%	(7.00%)	(5.36%)
	La Monte Community Bank	\$28,587	\$22,698	\$24,933	91.04%	5.57%	\$4,084	3.70%	0.23%	0.19%	3.53%	4.19%	1.58%
	Bank of Minden	\$28,930	\$17,857	\$24,703	72.29%	40.22%	\$2,225	4.67%	0.68%	0.45%	4.22%	4.89%	4.77%
	America's Community Bank	\$29,610	\$21,011	\$25,919	81.06%	30.38%	\$3,701	4.29%	0.92%	0.81%	3.57%	(1.04%)	(1.80%)
	First Security Bank	\$31,197	\$16,390	\$29,013	56.49%	33.01%	\$3,900	3.59%	0.31%	0.27%	3.33%	20.12%	21.18%
	State Bank	\$32,114	\$16,432	\$29,187	56.30%	45.01%	\$4,014	3.43%	0.21%	0.17%	3.32%	(2.64%)	6.25%
	Canton State Bank	\$32,520	\$18,004	\$27,754	64.87%	37.30%	\$2,956	3.82%	0.75%	0.59%	3.31%	8.36%	9.55%
	Bank of New Cambria	\$33,005	\$14,627	\$28,920	50.58%	51.20%	\$3,301	3.60%	0.30%	0.26%	3.53%	6.97%	6.55%
	Bank of Orrick	\$33,206	\$18,009	\$29,831	60.37%	38.14%	\$4,151	3.73%	0.18%	0.14%	3.62%	(3.81%)	(3.06%)
	CBC Bank	\$35,571	\$11,921	\$32,388	36.81%	51.52%	\$2,371	2.89%	0.33%	0.24%	2.71%	6.36%	5.13%
	Bank of Houston	\$36,250	\$16,730	\$33,230	50.35%	39.70%	\$2,788	3.37%	0.15%	0.12%	3.25%	(4.24%)	(4.23%)
	FMB Bank	\$38,151	\$18,098	\$34,439	52.55%	20.05%	\$2,725	3.58%	0.45%	0.36%	3.27%	17.40%	24.42%
	Summit Bank of Kansas City	\$43,072	\$35,712	\$37,669	94.80%	14.84%	\$2,871	5.39%	0.76%	0.56%	4.88%	13.41%	15.10%
	Connections Bank	\$43,585	\$26,764	\$34,101	78.48%	24.45%	\$3,632	5.90%	0.89%	0.87%	5.21%	11.31%	6.62%
	Montrose Savings Bank	\$43,682	\$25,276	\$37,255	67.85%	42.81%	\$4,854	3.86%	0.42%	0.35%	3.68%	(1.20%)	(2.00%)
	Farmers Bank of Green City	\$46,453	\$31,799	\$38,562	82.46%	12.02%	\$2,903	4.54%	0.88%	0.77%	3.90%	8.75%	10.86%
	Community Bank of Memphis	\$47,257	\$26,114	\$41,494	62.93%	43.23%	\$4,296	3.60%	0.75%	0.60%	3.01%	0.78%	0.00%
	Bank of Louisiana	\$49,592	\$31,716	\$43,870	72.30%	19.09%	\$3,306	4.32%	0.53%	0.44%	4.06%	(4.42%)	1.39%
	Kahoka State Bank	\$51,560	\$25,483	\$46,620	54.66%	44.34%	\$3,683	3.51%	0.72%	0.66%	2.88%	10.48%	11.32%
	American Trust Bank	\$52,544	\$43,732	\$43,915	99.58%	10.98%	\$4,379	NA	NA	NA	NA	(18.68%)	(20.43%)
	Sherwood Community Bank	\$52,546	\$33,204	\$48,082	69.06%	27.13%	\$2,766	4.25%	0.27%	0.21%	4.11%	23.22%	24.39%
	Community Bank of Missouri	\$53,471	\$38,724	\$46,600	83.10%	15.70%	\$3,145	4.03%	0.36%	0.30%	3.96%	8.96%	12.43%
	Tri-County Trust Company	\$53,873	\$40,921	\$47,108	86.87%	11.97%	\$4,898	4.63%	0.73%	0.62%	4.39%	(7.49%)	(9.06%)
	Quarry City Savings and Loan Association	\$54,361	\$41,405	\$43,970	94.17%	24.96%	\$4,182	4.07%	0.73%	0.71%	3.48%	11.53%	4.76%
	Bank of Billings	\$54,715	\$39,412	\$46,213	85.28%	21.94%	\$2,880	4.57%	0.60%	0.42%	4.16%	7.12%	8.55%
	Bank of Iberia	\$58,788	\$35,689	\$53,221	67.06%	38.19%	\$3,266	4.89%	0.60%	0.53%	4.40%	(2.29%)	(3.00%)
	First Bank of the Lake	\$59,082	\$48,368	\$51,832	93.32%	16.09%	\$3,939	4.41%	1.00%	0.89%	3.58%	(3.28%)	(5.21%)
	Peoples Bank of Altenburg	\$59,602	\$44,213	\$51,247	86.27%	20.19%	\$4,257	3.93%	0.50%	0.36%	3.70%	7.25%	2.29%
	1st Cameron State Bank	\$60,948	\$27,854	\$45,972	60.59%	39.45%	\$4,353	2.81%	0.27%	0.23%	2.59%	0.85%	15.20%
	Citizens Bank	\$61,272	\$52,235	\$54,372	96.07%	6.42%	\$2,785	5.80%	0.52%	0.36%	5.42%	(2.20%)	(2.27%)
	United Security Bank	\$63,058	\$41,228	\$54,009	76.34%	24.99%	\$4,504	4.50%	0.61%	0.45%	4.26%	12.79%	13.87%
	Community Bank of Pleasant Hill	\$63,510	\$30,261	\$57,316	52.80%	48.85%	\$3,969	2.98%	0.22%	0.15%	2.83%	3.44%	1.65%
	Peoples Bank of Moniteau County	\$64,665	\$41,778	\$51,903	80.49%	27.04%	\$4,974	3.97%	1.20%	1.14%	3.21%	5.36%	0.39%
	Alton Bank	\$65,022	\$41,173	\$51,712	79.62%	22.25%	\$3,612	5.05%	0.75%	0.69%	4.68%	(1.06%)	1.12%
	Community State Bank	\$65,435	\$32,563	\$53,569	60.79%	24.74%	\$4,362	3.52%	0.69%	0.58%	3.11%	9.36%	5.80%
	Concordia Bank	\$66,723	\$44,195	\$59,747	73.97%	25.27%	\$3,177	4.28%	0.42%	0.32%	3.99%	14.77%	16.09%
	Farmers State Bank, S/B	\$67,521	\$47,631	\$55,784	85.38%	15.69%	\$2,411	4.00%	0.55%	0.44%	3.61%	(16.94%)	(20.70%)
	Commercial Bank of Oak Grove	\$69,072	\$43,499	\$56,866	76.49%	30.81%	\$3,635	3.35%	0.26%	0.23%	3.18%	(7.39%)	(11.15%)
	Bank of Hillsboro	\$69,098	\$46,092	\$60,335	76.39%	29.63%	\$4,936	3.97%	0.43%	0.33%	3.91%	9.50%	9.66%
	Farmers Bank of Lohman	\$69,904	\$14,413	\$59,985	24.03%	86.28%	\$6,355	2.73%	0.49%	0.42%	2.61%	7.24%	5.63%
	First National Bank of Clinton	\$70,011	\$40,590	\$57,708	70.34%	40.33%	\$2,917	3.88%	0.35%	0.31%	3.79%	(2.82%)	(3.49%)
	Pony Express Community Bank	\$70,326	\$35,143	\$62,258	56.45%	37.96%	\$3,701	3.09%	0.34%	0.20%	2.96%	(11.86%)	(13.47%)
	Central Federal Savings and Loan Association of Rolla	\$70,525	\$51,569	\$48,659	105.98%	36.06%	\$4,408	3.84%	0.83%	0.70%	3.29%	(9.06%)	(13.00%)
	Senath State Bank	\$70,526	\$44,700	\$59,538	75.08%	35.52%	\$3,918	4.11%	0.36%	0.26%	3.89%	(7.67%)	(9.40%)
	Metz Banking Company	\$71,955	\$50,000	\$63,375	78.90%	25.97%	\$5,140	4.32%	0.63%	0.46%	4.01%	1.56%	0.85%
	Investors Community Bank	\$72,192	\$27,115	\$59,715	45.41%	65.10%	\$4,512	3.72%	0.49%	0.41%	4.01%	8.73%	8.35%
	Citizens Bank of Edina	\$72,309	\$57,863	\$63,997	90.42%	12.24%	\$5,165	4.62%	0.51%	0.40%	4.24%	5.41%	6.11%
	Home Savings and Loan Association of Carroll County, F.A.	\$73,465	\$48,104	\$58,309	82.50%	36.48%	\$8,163	3.32%	0.71%	0.71%	2.74%	(3.66%)	(6.34%)
	Silex Banking Company	\$73,695	\$31,396	\$62,657	50.11%	62.28%	\$6,700	3.55%	0.48%	0.41%	3.40%	4.65%	4.79%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

		As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Region	Institution Name												
Asset Group A - \$0 to \$250 million in total assets (continued)													
	RCSBank	\$74,580	\$55,757	\$62,990	88.52%	4.64%	\$3,243	4.18%	0.29%	0.25%	3.94%	31.32%	15.83%
	Hamilton Bank	\$75,652	\$48,152	\$66,819	72.06%	25.52%	\$4,450	4.51%	0.57%	0.46%	4.37%	7.70%	4.63%
	West Plains Savings and Loan Association	\$79,061	\$53,817	\$62,055	86.72%	37.55%	\$5,271	4.10%	1.10%	1.10%	3.28%	0.26%	(0.64%)
	TPNB Bank	\$79,520	\$44,415	\$65,623	67.68%	23.90%	\$5,301	3.62%	0.73%	0.50%	3.39%	(4.34%)	0.91%
	Jonesburg State Bank	\$79,980	\$58,572	\$73,491	79.70%	25.75%	\$3,999	4.41%	0.47%	0.34%	4.11%	7.26%	7.54%
	Citizens Bank of Rogersville	\$81,248	\$55,212	\$65,830	83.87%	10.75%	\$3,869	4.36%	0.59%	0.54%	4.03%	21.33%	37.44%
	Bank Star	\$84,187	\$45,833	\$76,268	60.09%	45.67%	\$5,262	3.78%	0.30%	0.24%	3.54%	48.45%	54.43%
	Security Bank of Southwest Missouri	\$85,233	\$58,892	\$75,384	78.12%	26.75%	\$3,044	4.62%	0.59%	0.50%	4.26%	5.61%	5.50%
	Table Rock Community Bank	\$85,316	\$66,946	\$78,079	85.74%	16.76%	\$2,245	5.24%	0.59%	0.52%	4.70%	12.71%	13.84%
	Bank of Cairo and Moberly	\$88,246	\$58,180	\$68,371	85.09%	31.43%	\$3,677	3.45%	0.21%	0.15%	3.64%	(33.04%)	(41.94%)
	Missouri Bank II	\$88,248	\$58,813	\$74,419	79.03%	14.85%	\$3,677	3.88%	0.61%	0.46%	3.58%	9.67%	5.83%
	State Bank of Missouri	\$89,152	\$48,263	\$81,146	59.48%	29.49%	\$3,302	3.46%	0.24%	0.20%	3.42%	0.40%	(0.50%)
	Citizens Bank & Trust	\$89,625	\$43,214	\$75,033	57.59%	20.65%	\$4,268	3.24%	0.29%	0.24%	3.12%	(13.83%)	(19.10%)
	Bank of Grain Valley	\$89,762	\$49,996	\$70,559	70.86%	49.16%	\$5,610	3.76%	0.27%	0.19%	3.66%	(0.72%)	(2.16%)
	New Frontier Bank	\$90,500	\$57,470	\$82,527	69.64%	24.26%	\$3,620	3.64%	0.41%	0.33%	3.33%	(5.65%)	(6.03%)
	Southern Missouri Bank of Marshfield	\$91,082	\$69,527	\$73,586	94.48%	12.64%	\$3,643	4.66%	0.65%	0.58%	4.15%	(0.92%)	3.06%
	Peoples Bank of Wyaconda	\$93,186	\$63,620	\$81,098	78.45%	17.19%	\$3,727	3.82%	0.72%	0.66%	3.25%	(2.94%)	(5.08%)
	Bank of Brookfield-Purdin, National Association	\$93,569	\$25,230	\$73,583	34.29%	61.86%	\$4,456	2.69%	0.26%	0.23%	2.60%	1.78%	0.67%
	Bank of New Madrid	\$94,962	\$45,474	\$81,895	55.53%	15.56%	\$3,392	4.05%	0.56%	0.37%	4.34%	(6.60%)	(7.99%)
	First Independent Bank	\$95,588	\$54,146	\$85,270	63.50%	40.94%	\$3,824	3.88%	0.47%	0.38%	3.55%	1.89%	1.21%
	Security Bank of the Ozarks	\$96,212	\$60,737	\$87,395	69.50%	20.71%	\$2,047	4.71%	0.63%	0.47%	4.22%	(4.34%)	(4.74%)
	Merchants and Farmers Bank of Salisbury	\$97,177	\$57,569	\$88,404	65.12%	28.16%	\$3,471	3.64%	0.54%	0.43%	3.37%	(7.96%)	(10.00%)
	Clay County Savings Bank	\$97,627	\$70,618	\$83,166	84.91%	22.20%	\$2,789	4.01%	0.35%	0.32%	3.70%	6.43%	9.15%
	1st Advantage Bank	\$98,601	\$81,009	\$75,376	107.47%	10.99%	\$5,478	4.49%	0.92%	0.82%	3.74%	7.15%	(15.77%)
	First Community Bank of the Ozarks	\$100,016	\$67,902	\$74,530	91.11%	13.52%	\$3,226	4.51%	0.59%	0.56%	4.15%	2.01%	1.18%
	County Bank	\$100,080	\$72,150	\$91,120	79.18%	19.18%	\$5,560	4.09%	0.32%	0.26%	3.91%	41.51%	71.37%
	HomePride Bank	\$101,110	\$80,457	\$90,539	88.86%	7.99%	\$2,298	4.53%	0.73%	0.59%	3.98%	8.48%	13.25%
	Bank of Salem	\$102,308	\$46,585	\$89,742	51.91%	26.66%	\$3,789	3.33%	0.47%	0.39%	3.17%	0.49%	(1.32%)
	Security Bank of Pulaski County	\$102,335	\$66,561	\$89,113	74.69%	16.44%	\$3,198	4.75%	0.80%	0.64%	4.22%	(9.55%)	(11.82%)
	First National Bank of Nevada	\$102,483	\$57,639	\$87,912	65.56%	46.76%	\$5,694	3.66%	0.34%	0.26%	3.57%	(1.11%)	(4.22%)
	Citizens Community Bank	\$104,493	\$74,788	\$92,582	80.78%	17.93%	\$4,180	3.64%	0.56%	0.39%	3.30%	(5.13%)	(6.49%)
	Community Bank of El Dorado Springs	\$106,172	\$46,108	\$88,790	51.93%	51.72%	\$7,584	3.70%	0.59%	0.51%	3.38%	10.18%	10.42%
	Northeast Missouri State Bank	\$106,841	\$45,326	\$91,646	49.46%	47.17%	\$5,623	3.47%	0.57%	0.45%	3.32%	0.88%	(1.73%)
	Meramec Valley Bank	\$106,938	\$81,217	\$83,253	97.55%	15.30%	\$4,649	3.74%	0.57%	0.47%	3.29%	11.28%	2.31%
	Bank of Monticello	\$107,504	\$75,183	\$86,996	86.42%	18.02%	\$3,707	4.22%	0.84%	0.70%	3.71%	(12.14%)	(16.02%)
	Community National Bank	\$108,970	\$70,960	\$97,892	72.49%	27.20%	\$4,191	3.66%	0.29%	0.21%	3.52%	1.47%	(0.38%)
	Mercantile Bank of Louisiana, Missouri	\$110,321	\$53,409	\$80,682	66.20%	55.95%	\$4,597	3.71%	0.68%	0.56%	3.24%	7.34%	9.38%
	Kennett Trust Bank	\$110,670	\$71,420	\$92,743	77.01%	23.85%	\$3,953	4.14%	0.84%	0.64%	3.66%	18.67%	11.61%
	Preferred Bank	\$112,889	\$38,369	\$103,812	36.96%	51.67%	\$4,516	3.12%	0.34%	0.26%	3.10%	10.18%	9.79%
	Farmers Bank of Lincoln	\$113,549	\$84,704	\$97,113	87.22%	16.61%	\$4,937	4.42%	0.76%	0.61%	3.88%	0.64%	1.49%
	Progressive Ozark Bank	\$114,195	\$96,662	\$100,868	95.83%	5.12%	\$2,483	4.54%	0.30%	0.25%	4.31%	(6.03%)	(6.55%)
	State Bank of Southwest Missouri	\$115,466	\$97,720	\$103,628	94.30%	6.50%	\$4,619	3.95%	0.22%	0.17%	3.77%	12.82%	15.19%
	Independent Farmers Bank	\$116,369	\$54,581	\$103,493	52.74%	27.42%	\$3,526	4.45%	0.54%	0.46%	4.25%	(5.36%)	(8.17%)
	Bank 21	\$117,224	\$103,449	\$105,841	97.74%	6.48%	\$3,085	4.52%	0.74%	0.58%	3.96%	19.85%	22.51%
	Tipton Latham Bank, National Association	\$117,712	\$75,509	\$103,879	72.69%	32.56%	\$5,605	3.99%	1.09%	0.91%	3.18%	0.15%	(1.65%)
	Lawson Bank	\$120,229	\$54,903	\$107,401	51.12%	39.73%	\$3,878	3.41%	0.21%	0.16%	3.37%	1.67%	0.18%
	First Midwest Bank of the Ozarks	\$120,623	\$95,170	\$105,217	90.45%	9.70%	\$4,021	4.72%	0.77%	0.67%	4.04%	2.46%	2.19%
	Bank Northwest	\$123,322	\$86,993	\$112,367	77.42%	15.05%	\$4,404	4.52%	0.74%	0.56%	4.09%	(5.28%)	(5.83%)
	Commercial Trust Company of Fayette	\$124,578	\$79,231	\$105,816	74.88%	30.92%	\$4,449	3.36%	0.51%	0.43%	3.07%	(10.34%)	(13.17%)
	F&M Bank and Trust Company	\$126,367	\$103,461	\$102,325	101.11%	6.58%	\$3,717	3.74%	0.72%	0.60%	3.16%	(1.02%)	3.71%
	Citizens-Farmers Bank of Cole Camp	\$126,589	\$82,219	\$105,908	77.63%	20.83%	\$4,688	4.02%	0.72%	0.58%	3.72%	3.28%	1.73%
	Community Point Bank	\$126,747	\$93,443	\$115,034	81.23%	19.37%	\$5,511	3.78%	1.09%	0.94%	2.89%	20.03%	25.36%
	Heritage Bank of the Ozarks	\$128,029	\$94,189	\$106,694	88.28%	22.33%	\$3,369	4.73%	0.70%	0.57%	4.20%	16.48%	21.18%
	Bank of Crocker	\$128,379	\$62,284	\$114,225	54.53%	28.73%	\$3,209	3.50%	0.53%	0.43%	3.17%	2.38%	1.74%
	Bank of St. Elizabeth	\$128,720	\$102,741	\$113,179	90.78%	17.83%	\$4,152	5.12%	0.53%	0.39%	4.74%	7.24%	6.77%
	Adams Dairy Bank	\$131,101	\$91,507	\$104,592	87.49%	16.68%	\$7,712	4.28%	0.87%	0.66%	3.63%	43.28%	45.90%

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.

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Citizens Bank of Charleston	\$131,287	\$88,146	\$109,432	80.55%	26.71%	\$7,294	4.11%	0.53%	0.44%	3.83%	(5.44%)	(8.37%)
	Seymour Bank	\$131,603	\$84,903	\$109,715	77.39%	29.59%	\$2,991	4.74%	0.92%	0.76%	4.21%	11.24%	12.79%
	Heritage Community Bank	\$134,446	\$117,113	\$109,582	106.87%	5.80%	\$4,201	4.89%	0.81%	0.70%	4.22%	14.75%	9.58%
	St. Clair County State Bank	\$135,515	\$111,420	\$117,546	94.79%	11.93%	\$3,388	4.47%	0.85%	0.73%	3.91%	2.74%	2.30%
	Chillicothe State Bank	\$136,992	\$71,267	\$124,048	57.45%	31.02%	\$5,269	3.15%	0.23%	0.19%	2.98%	7.08%	5.99%
	Central Bank of Kansas City	\$140,843	\$101,765	\$109,030	93.34%	30.11%	\$2,515	4.25%	0.34%	0.15%	4.13%	(19.99%)	(30.66%)
	Heritage State Bank	\$141,502	\$103,473	\$118,113	87.61%	17.39%	\$3,451	4.64%	0.68%	0.54%	4.19%	3.44%	3.78%
	Cornerstone Bank	\$142,286	\$110,092	\$121,294	90.76%	16.49%	\$2,790	5.91%	0.90%	0.74%	5.32%	(2.42%)	1.25%
	Bank of Weston	\$142,639	\$106,760	\$125,339	85.18%	8.86%	\$3,754	4.31%	0.47%	0.37%	4.03%	18.41%	13.25%
	Adrian Bank	\$143,038	\$90,675	\$127,624	71.05%	27.81%	\$4,614	4.15%	0.62%	0.49%	3.82%	5.03%	3.70%
	Lamar Bank and Trust Company	\$143,535	\$99,251	\$127,450	77.87%	17.28%	\$4,785	4.26%	0.44%	0.39%	3.91%	(1.17%)	(3.06%)
	First Missouri State Bank of Cape County	\$144,413	\$129,200	\$119,527	108.09%	2.37%	\$4,376	4.13%	0.73%	0.62%	3.56%	4.69%	2.05%
	Community Bank of Marshall	\$146,280	\$62,064	\$129,216	48.03%	42.20%	\$4,179	2.89%	0.46%	0.39%	2.66%	(8.55%)	(10.72%)
	Exchange Bank of Northeast Missouri	\$147,541	\$96,902	\$127,278	76.13%	18.49%	\$3,599	4.26%	0.55%	0.42%	3.96%	5.66%	4.36%
	Citizens Bank of Eldon	\$148,770	\$110,310	\$127,206	86.72%	18.02%	\$3,915	4.12%	0.37%	0.27%	3.96%	3.30%	2.94%
	Citizens Bank of Newburg	\$151,775	\$101,161	\$133,903	75.55%	25.98%	\$3,614	4.26%	1.13%	1.04%	3.36%	(0.69%)	0.12%
	Home Exchange Bank	\$153,237	\$64,938	\$106,643	60.89%	36.69%	\$8,065	3.54%	0.78%	0.66%	2.96%	(6.29%)	7.03%
	Alliant Bank	\$153,301	\$119,950	\$134,992	88.86%	14.60%	\$3,194	4.50%	0.74%	0.59%	3.96%	(6.02%)	(6.25%)
	Bank of Grandin	\$153,957	\$86,720	\$128,919	67.27%	33.09%	\$4,399	4.69%	0.85%	0.72%	4.37%	1.72%	0.79%
	Mid America Bank & Trust Company	\$158,439	\$107,044	\$122,634	87.29%	34.07%	\$2,934	4.26%	0.72%	0.54%	3.93%	4.93%	1.57%
	Pony Express Bank	\$160,907	\$127,320	\$140,576	90.57%	12.77%	\$5,960	4.83%	0.31%	0.22%	4.67%	8.52%	8.72%
	Carroll County Trust Company of Carrollton, Missouri	\$163,907	\$69,676	\$130,012	53.59%	34.47%	\$6,071	3.50%	0.67%	0.58%	3.21%	0.07%	4.56%
	First Missouri State Bank	\$165,041	\$147,524	\$132,909	111.00%	3.27%	\$5,158	4.56%	0.78%	0.70%	3.95%	8.80%	4.93%
	Community First Bank	\$166,832	\$142,691	\$149,671	95.34%	8.42%	\$4,390	4.41%	0.60%	0.52%	3.95%	(5.14%)	(5.93%)
	Legacy Bank & Trust Company	\$167,018	\$151,444	\$126,411	119.80%	1.87%	\$3,884	5.33%	0.87%	0.78%	4.58%	13.67%	17.44%
	First Community National Bank	\$167,918	\$116,562	\$151,077	77.15%	15.33%	\$1,976	4.73%	0.85%	0.59%	4.20%	(15.44%)	(9.48%)
	Goppert Financial Bank	\$169,188	\$102,832	\$148,255	69.36%	25.85%	\$4,028	3.63%	0.47%	0.34%	3.38%	184.67%	191.47%
	United State Bank	\$171,200	\$131,723	\$151,774	86.79%	9.22%	\$3,804	4.52%	0.87%	0.78%	3.81%	5.35%	2.98%
	Central Bank of Moberly	\$171,949	\$98,990	\$149,866	66.05%	15.24%	\$6,141	3.08%	0.55%	0.42%	2.81%	(0.10%)	2.99%
	Century Bank of the Ozarks	\$172,831	\$138,686	\$154,489	89.77%	11.66%	\$3,201	5.18%	0.46%	0.36%	4.83%	0.07%	(0.06%)
	Community First Banking Company	\$175,369	\$121,434	\$152,600	79.58%	13.51%	\$4,277	4.20%	0.49%	0.43%	4.03%	11.75%	14.39%
	Central Bank of Audrain County	\$175,608	\$90,188	\$147,481	61.15%	24.42%	\$6,272	3.12%	0.23%	0.17%	3.09%	(12.86%)	(10.49%)
	Hometown Bank, National Association	\$178,421	\$146,741	\$151,620	96.78%	6.03%	\$2,663	4.25%	0.58%	0.48%	3.76%	8.80%	10.12%
	First Missouri Bank of SEMO	\$178,882	\$164,875	\$138,916	118.69%	3.27%	\$3,032	4.75%	0.79%	0.64%	4.20%	(2.60%)	(24.45%)
	Kearney Trust Company	\$180,386	\$103,383	\$161,135	64.16%	36.99%	\$5,011	3.68%	0.33%	0.25%	3.50%	4.11%	5.86%
	People's Bank of Seneca	\$183,441	\$135,957	\$164,000	82.90%	9.23%	\$5,241	4.77%	0.69%	0.56%	4.26%	24.42%	23.17%
	Exchange Bank of Missouri	\$183,674	\$150,550	\$158,207	95.16%	4.96%	\$3,993	4.77%	0.89%	0.77%	4.04%	5.21%	7.81%
	Citizens Bank	\$186,896	\$145,795	\$160,745	90.70%	13.98%	\$3,222	4.23%	0.33%	0.24%	4.10%	17.47%	19.90%
	O'Bannon Banking Company	\$187,661	\$150,009	\$170,230	88.12%	5.98%	\$3,027	4.61%	0.57%	0.47%	4.22%	13.69%	14.66%
	Lead Bank	\$188,705	\$162,459	\$160,706	101.09%	5.43%	\$4,102	5.53%	0.97%	0.74%	4.81%	14.23%	11.91%
	FortuneBank	\$190,109	\$148,047	\$162,887	90.89%	13.84%	\$3,457	4.55%	1.13%	1.01%	3.54%	1.94%	4.40%
	First State Bank of Purdy	\$191,020	\$92,207	\$175,468	52.55%	40.16%	\$4,341	4.10%	0.69%	0.44%	3.80%	28.27%	29.43%
	Alliance Bank	\$193,896	\$160,593	\$159,106	100.93%	8.25%	\$3,525	4.27%	0.61%	0.52%	3.85%	1.63%	(2.74%)
	Farmers and Merchants Bank of St. Clair	\$194,159	\$140,086	\$167,382	83.69%	17.44%	\$3,034	4.36%	0.59%	0.48%	3.93%	3.16%	5.44%
	Commercial Bank	\$195,095	\$117,498	\$173,438	67.75%	33.94%	\$4,537	3.78%	0.47%	0.36%	3.45%	10.21%	10.54%
	Branson Bank	\$197,715	\$166,018	\$168,573	98.48%	7.84%	\$3,661	4.44%	0.56%	0.43%	4.06%	5.67%	4.56%
	Martinsburg Bank and Trust	\$197,782	\$123,748	\$155,158	79.76%	19.31%	\$4,709	3.70%	0.57%	0.46%	3.28%	8.31%	9.72%
	Putnam County State Bank	\$197,838	\$163,059	\$171,002	95.36%	14.93%	\$8,243	4.47%	1.38%	1.21%	3.40%	(1.34%)	(2.96%)
	Peoples Bank	\$200,731	\$149,381	\$168,401	88.71%	11.71%	\$3,787	4.58%	0.64%	0.52%	4.28%	1.35%	0.88%
	F & C Bank	\$200,868	\$167,973	\$170,144	98.72%	4.74%	\$4,017	5.33%	0.42%	0.37%	5.03%	15.04%	15.28%
	First Missouri Bank	\$201,922	\$165,722	\$167,428	98.98%	14.53%	\$4,487	4.72%	0.86%	0.72%	4.09%	7.77%	4.26%
	First National Bank	\$205,209	\$52,216	\$169,856	30.74%	65.61%	\$3,257	2.74%	0.25%	0.19%	2.59%	(24.66%)	(30.72%)
	Ozark Bank	\$209,636	\$134,716	\$184,282	73.10%	15.66%	\$3,614	3.53%	0.41%	0.36%	3.25%	(27.10%)	(30.81%)
	Wells Bank	\$209,749	\$165,543	\$184,622	89.67%	8.54%	\$4,767	4.79%	0.55%	0.43%	4.42%	12.32%	12.77%
	Regional Missouri Bank	\$211,241	\$172,085	\$188,843	91.13%	10.31%	\$3,772	4.41%	0.78%	0.59%	4.01%	3.80%	2.69%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)													
	Bloomdsdale Bank	\$219,070	\$144,005	\$195,904	73.51%	23.10%	\$4,295	4.20%	0.48%	0.38%	4.06%	(4.11%)	(4.84%)
	First Commercial Bank	\$220,372	\$145,569	\$172,224	84.52%	20.46%	\$4,497	4.24%	1.06%	0.88%	3.45%	(12.77%)	(8.58%)
	Missouri Bank	\$223,326	\$129,542	\$192,218	67.39%	16.21%	\$4,136	3.98%	0.53%	0.41%	3.95%	(11.07%)	(14.33%)
	Farmers State Bank	\$223,766	\$180,646	\$193,485	93.36%	9.86%	\$3,197	4.35%	0.27%	0.22%	4.16%	10.01%	11.20%
	American Bank of Missouri	\$224,517	\$191,590	\$190,885	100.37%	5.80%	\$3,939	4.57%	1.00%	0.92%	3.75%	21.32%	24.72%
	First Home Bank	\$227,030	\$146,942	\$192,179	76.46%	19.97%	\$3,440	3.59%	0.67%	0.62%	2.98%	7.04%	10.28%
	Community Bank of Raymore	\$228,841	\$130,962	\$206,897	63.30%	19.18%	\$4,670	3.45%	0.28%	0.21%	3.29%	11.84%	7.11%
	Ozarks Federal Savings and Loan Association	\$233,089	\$183,682	\$183,859	99.90%	13.08%	\$4,398	3.68%	0.70%	0.67%	3.06%	9.72%	11.45%
	MRV Banks	\$235,394	\$197,024	\$199,740	98.64%	12.32%	\$9,808	4.45%	1.00%	0.91%	3.59%	18.46%	18.23%
	Bank of Franklin County	\$236,828	\$187,039	\$212,342	88.08%	10.98%	\$3,588	3.96%	0.48%	0.42%	3.59%	13.46%	17.84%
	Peoples Savings Bank of Rhineland	\$237,763	\$181,413	\$212,511	85.37%	11.78%	\$3,835	4.11%	0.51%	0.39%	3.85%	4.94%	1.51%
	Bank of Odessa	\$240,707	\$162,242	\$190,452	85.19%	22.18%	\$6,334	3.94%	0.50%	0.41%	3.64%	10.15%	14.40%
	Central Bank of Warrensburg	\$241,061	\$146,073	\$203,576	71.75%	21.77%	\$4,383	3.65%	0.36%	0.24%	3.57%	12.60%	14.74%
	Community State Bank of Missouri	\$243,152	\$144,772	\$210,585	68.75%	15.84%	\$5,403	3.53%	0.62%	0.53%	3.16%	0.11%	(2.40%)
	KCB Bank	\$245,821	\$171,650	\$187,874	91.36%	15.13%	\$4,469	4.47%	0.55%	0.41%	4.28%	13.06%	0.04%
	UNICO Bank	\$249,321	\$180,143	\$220,136	81.83%	12.41%	\$2,518	4.37%	0.76%	0.63%	3.81%	4.46%	2.75%
	State Average of Asset Group A	\$118,407	\$80,639	\$101,068	77.34%	24.30%	\$4,124	4.10%	0.58%	0.48%	3.74%	4.45%	4.11%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets													
	Bank of Versailles	\$251,397	\$207,865	\$204,800	101.50%	16.21%	\$6,132	3.72%	0.55%	0.48%	3.29%	3.72%	(0.11%)
	Belgrade State Bank	\$255,657	\$204,005	\$231,277	88.21%	16.09%	\$2,905	4.80%	0.60%	0.51%	4.34%	8.38%	11.34%
	Bank of Bolivar	\$257,892	\$203,988	\$226,267	90.15%	12.38%	\$3,684	4.27%	0.68%	0.56%	3.77%	1.97%	6.79%
	Rockwood Bank	\$258,697	\$193,536	\$219,943	87.99%	18.10%	\$4,791	4.16%	0.26%	0.18%	3.98%	3.76%	3.63%
	Freedom Bank of Southern Missouri	\$263,485	\$219,192	\$218,811	100.17%	8.06%	\$4,791	4.83%	0.90%	0.84%	4.11%	6.42%	6.53%
	Midwest Independent Bank	\$265,327	\$137,951	\$218,708	63.08%	35.08%	\$7,171	2.57%	1.32%	0.12%	2.48%	(15.72%)	(15.80%)
	Macon-Atlanta State Bank	\$279,990	\$152,971	\$242,449	63.09%	17.46%	\$4,912	3.41%	0.80%	0.62%	3.03%	(4.33%)	(10.92%)
	Triad Bank	\$290,270	\$241,947	\$231,354	104.58%	15.23%	\$8,537	4.13%	0.70%	0.57%	3.61%	(7.09%)	(3.57%)
	St. Johns Bank and Trust Company	\$294,481	\$212,156	\$265,693	79.85%	15.83%	\$3,309	3.71%	0.23%	0.18%	3.64%	3.20%	3.30%
	First Midwest Bank of Dexter	\$315,529	\$269,240	\$274,714	98.01%	6.13%	\$3,994	4.45%	0.67%	0.56%	3.94%	(7.87%)	(13.66%)
	Central Bank of Branson	\$316,199	\$224,643	\$271,403	82.77%	14.15%	\$4,650	3.78%	0.24%	0.18%	3.73%	(13.88%)	2.88%
	United Bank of Union	\$320,412	\$233,205	\$283,464	82.27%	7.61%	\$4,330	3.99%	0.59%	0.51%	3.61%	12.07%	16.36%
	Bank of Advance	\$320,594	\$229,142	\$272,840	83.98%	14.20%	\$4,218	4.99%	0.65%	0.53%	4.66%	11.99%	10.52%
	Community Bank and Trust	\$329,763	\$156,595	\$286,898	54.58%	36.72%	\$2,918	3.05%	0.11%	0.08%	2.99%	9.27%	9.37%
	Bank of Old Monroe	\$337,174	\$214,777	\$283,349	75.80%	35.66%	\$4,887	4.45%	0.50%	0.36%	4.41%	8.16%	10.88%
	New Era Bank	\$340,201	\$228,550	\$302,731	75.50%	18.97%	\$4,536	3.53%	0.33%	0.31%	3.30%	(0.37%)	4.76%
	HOME BANK	\$343,009	\$283,501	\$269,310	105.27%	8.74%	\$3,465	4.52%	0.74%	0.63%	3.96%	(2.94%)	(7.83%)
	First State Bank and Trust Company, Inc.	\$343,009	\$248,149	\$286,020	86.76%	9.78%	\$3,147	4.48%	0.49%	0.39%	4.23%	(2.11%)	(8.43%)
	Legends Bank	\$345,240	\$254,126	\$286,942	88.56%	10.90%	\$4,262	3.96%	0.35%	0.27%	3.76%	5.18%	5.23%
	First State Bank of St. Charles, Missouri	\$355,744	\$254,817	\$281,486	90.53%	18.95%	\$1,595	4.16%	0.74%	0.55%	3.76%	(3.97%)	11.42%
	Old Missouri Bank	\$361,265	\$318,183	\$292,524	108.77%	6.29%	\$4,692	4.81%	1.01%	0.93%	3.97%	11.02%	7.66%
	Callaway Bank	\$368,218	\$266,870	\$282,784	94.37%	8.04%	\$6,137	3.86%	0.40%	0.30%	3.65%	9.50%	5.16%
	West Plains Bank and Trust Company	\$369,102	\$265,357	\$299,372	88.64%	6.82%	\$4,857	4.05%	0.38%	0.32%	3.87%	(5.01%)	(1.66%)
	Farmers Bank of Northern Missouri	\$374,021	\$220,426	\$320,333	68.81%	29.53%	\$4,561	4.01%	0.66%	0.50%	3.76%	0.28%	(1.59%)
	Phelps County Bank	\$375,347	\$207,858	\$340,276	61.09%	17.51%	\$4,036	3.62%	0.35%	0.29%	3.34%	(1.85%)	(4.54%)
	Mid America Bank	\$384,601	\$307,870	\$337,342	91.26%	13.18%	\$5,574	4.08%	0.46%	0.40%	3.80%	(5.96%)	(9.81%)
	First Midwest Bank of Poplar Bluff	\$397,174	\$338,753	\$323,358	104.76%	4.70%	\$4,565	4.62%	0.86%	0.76%	3.90%	1.66%	(4.30%)
	Central Bank of Sedalia	\$410,232	\$301,418	\$361,613	83.35%	8.93%	\$5,259	3.76%	0.27%	0.21%	3.65%	(3.83%)	(3.04%)
	Parkside Financial Bank & Trust	\$423,946	\$353,412	\$356,081	99.25%	15.17%	\$8,652	4.19%	0.69%	0.46%	3.76%	(10.98%)	(15.49%)
	Peoples Community Bank	\$436,078	\$307,416	\$365,975	84.00%	18.25%	\$3,604	5.40%	0.68%	0.61%	5.19%	4.70%	7.55%
	Peoples Bank & Trust Company	\$438,393	\$245,314	\$381,728	64.26%	15.37%	\$3,684	3.84%	0.63%	0.49%	3.67%	(5.93%)	(9.19%)
	St. Louis Bank	\$446,051	\$312,868	\$404,178	77.41%	20.86%	\$12,390	3.37%	0.85%	0.73%	2.69%	14.19%	14.94%
	BTC Bank	\$450,370	\$341,311	\$370,038	92.24%	4.23%	\$5,298	4.68%	0.79%	0.67%	4.22%	2.79%	10.69%
	BankLiberty	\$452,704	\$368,120	\$380,433	96.76%	9.30%	\$4,271	4.98%	0.37%	0.23%	4.79%	6.16%	2.08%
	Citizens National Bank of Greater St. Louis	\$459,373	\$336,427	\$378,130	88.97%	10.48%	\$4,887	3.73%	0.47%	0.42%	3.42%	(3.09%)	(2.42%)
	Bank of Sullivan	\$460,519	\$400,499	\$394,852	101.43%	4.59%	\$3,515	4.48%	0.78%	0.66%	3.88%	17.11%	16.97%
	Maries County Bank	\$468,223	\$258,678	\$386,384	66.95%	24.36%	\$3,418	4.34%	0.74%	0.66%	3.92%	8.97%	8.19%
	Bank of Kirksville	\$469,159	\$178,566	\$378,840	47.13%	29.64%	\$6,702	2.59%	0.59%	0.51%	2.16%	6.21%	11.20%
	HNB National Bank	\$475,489	\$358,551	\$417,489	85.88%	17.63%	\$3,744	4.27%	0.24%	0.20%	4.11%	(0.64%)	0.99%
	State Average of Asset Group B	\$361,650	\$257,904	\$305,902	84.82%	15.41%	\$4,823	4.09%	0.58%	0.46%	3.75%	1.57%	1.95%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets													
	Midwest Regional Bank	\$506,214	\$402,437	\$444,377	90.56%	12.69%	\$4,963	4.46%	1.64%	1.24%	3.22%	(14.81%)	(17.68%)
	Blue Ridge Bank and Trust Co.	\$521,027	\$383,777	\$461,778	83.11%	13.03%	\$3,888	3.86%	0.39%	0.29%	3.61%	4.10%	4.47%
	Town & Country Bank	\$525,403	\$379,036	\$448,675	84.48%	14.67%	\$3,412	4.08%	0.47%	0.39%	3.78%	7.40%	7.49%
	Springfield First Community Bank	\$529,981	\$438,121	\$422,913	103.60%	15.96%	\$10,392	3.81%	0.87%	0.79%	3.05%	7.30%	15.01%
	Platte Valley Bank of Missouri	\$535,246	\$379,803	\$463,984	81.86%	6.58%	\$3,041	4.32%	0.30%	0.21%	4.21%	16.99%	14.23%
	Lindell Bank & Trust Company	\$548,442	\$274,876	\$431,741	63.67%	34.69%	\$4,648	4.34%	0.38%	0.27%	4.11%	5.59%	4.90%
	Jefferson Bank of Missouri	\$574,243	\$434,765	\$493,763	88.05%	17.17%	\$5,686	4.09%	0.39%	0.29%	3.90%	7.70%	4.06%
	Mid-Missouri Bank	\$600,439	\$479,066	\$536,912	89.23%	13.62%	\$3,194	4.20%	0.41%	0.39%	3.83%	2.94%	3.35%
	Jefferson Bank and Trust Company	\$603,245	\$422,324	\$440,676	95.84%	9.40%	\$7,014	3.36%	0.58%	0.57%	2.85%	9.90%	(6.76%)
	Business Bank of Saint Louis	\$610,755	\$510,718	\$523,674	97.53%	13.44%	\$8,483	3.92%	0.78%	0.63%	3.33%	3.69%	4.26%
	NBKC Bank	\$637,439	\$396,347	\$423,637	93.56%	23.53%	\$2,183	3.51%	0.96%	0.85%	2.72%	24.28%	(5.83%)
	Bank of Washington	\$639,771	\$514,882	\$499,847	103.01%	12.51%	\$5,563	4.16%	0.73%	0.61%	3.61%	12.78%	16.11%
	Wood & Huston Bank	\$657,060	\$546,914	\$553,028	98.89%	12.72%	\$4,239	4.26%	0.62%	0.51%	3.86%	1.99%	(1.93%)
	Royal Banks of Missouri	\$677,407	\$548,588	\$572,462	95.83%	7.24%	\$7,131	4.24%	0.80%	0.69%	3.61%	0.07%	6.41%
	First Federal Bank Of Kansas City	\$686,997	\$507,768	\$484,733	104.75%	17.47%	\$3,384	3.02%	0.91%	0.86%	2.25%	(7.72%)	(0.76%)
	Central Bank of Lake of the Ozarks	\$694,529	\$372,579	\$625,114	59.60%	33.50%	\$4,725	3.60%	0.29%	0.20%	3.50%	15.46%	16.42%
	Southwest Missouri Bank	\$695,784	\$412,517	\$597,152	69.08%	22.32%	\$3,550	3.98%	0.22%	0.20%	3.90%	(1.27%)	(3.64%)
	OakStar Bank	\$700,807	\$602,600	\$578,012	104.25%	5.90%	\$3,893	4.16%	0.74%	0.67%	3.54%	19.87%	23.32%
	Focus Bank	\$740,198	\$642,874	\$557,380	115.34%	6.84%	\$4,541	4.12%	1.10%	0.94%	3.27%	1.43%	(8.32%)
	Cass Commercial Bank	\$742,658	\$636,400	\$629,348	101.12%	16.31%	\$14,562	3.86%	0.48%	0.31%	3.59%	(3.57%)	(5.81%)
	Guaranty Bank	\$751,529	\$616,702	\$568,732	108.43%	5.07%	\$4,473	4.02%	0.80%	0.68%	3.44%	18.51%	24.15%
	Citizens Bank and Trust Company	\$854,029	\$582,945	\$663,274	87.89%	9.54%	\$4,067	3.75%	0.51%	0.44%	3.32%	(14.35%)	(5.96%)
	Nodaway Valley Bank	\$860,119	\$561,875	\$723,391	77.67%	25.91%	\$5,549	4.09%	0.43%	0.33%	3.80%	3.89%	3.84%
	Montgomery Bank, National Association	\$937,054	\$732,386	\$760,041	96.36%	9.28%	\$4,830	3.84%	0.63%	0.51%	3.35%	2.24%	6.66%
	Providence Bank	\$966,130	\$694,648	\$759,871	91.42%	11.75%	\$5,058	4.85%	0.78%	0.65%	4.26%	5.39%	6.21%
	State Average of Asset Group C	\$671,860	\$498,998	\$546,581	91.41%	14.85%	\$5,299	4.00%	0.65%	0.54%	3.52%	5.19%	4.17%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date						Year to Date					
		Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group D - \$1 billion to \$10 billion in total assets													
	Academy Bank, N.A.	\$1,241,832	\$880,150	\$909,720	96.75%	18.63%	\$2,000	4.14%	0.86%	0.67%	3.56%	35.22%	37.49%
	Central Bank of the Ozarks	\$1,292,499	\$970,760	\$1,131,224	85.82%	12.66%	\$5,212	3.69%	0.42%	0.29%	3.49%	5.82%	5.32%
	Sterling Bank	\$1,341,761	\$1,010,346	\$1,174,986	85.99%	20.59%	\$9,128	4.17%	0.94%	0.87%	3.34%	(8.55%)	(10.31%)
	Bank of Missouri	\$1,370,180	\$1,039,674	\$1,051,449	98.88%	6.02%	\$3,915	4.27%	0.67%	0.53%	3.90%	5.22%	(0.70%)
	Reliance Bank	\$1,374,393	\$930,095	\$1,058,626	87.86%	14.27%	\$7,721	3.45%	0.79%	0.70%	2.78%	12.21%	14.20%
	Hawthorn Bank	\$1,376,651	\$1,035,020	\$1,085,786	95.32%	9.93%	\$4,049	3.97%	0.47%	0.45%	3.59%	15.02%	13.86%
	Country Club Bank	\$1,379,289	\$934,980	\$1,163,875	80.33%	22.14%	\$3,748	3.67%	0.17%	0.11%	3.67%	(1.21%)	(4.64%)
	Southern Bank	\$1,699,841	\$1,413,268	\$1,466,455	96.37%	4.06%	\$5,182	4.48%	0.81%	0.72%	3.83%	28.39%	41.18%
	Central Bank of Boone County	\$1,734,003	\$1,134,792	\$1,409,904	80.49%	23.24%	\$5,470	3.18%	0.27%	0.17%	3.10%	(3.39%)	(6.89%)
	Central Bank of the Midwest	\$1,735,726	\$1,164,534	\$1,445,765	80.55%	12.82%	\$5,105	3.99%	0.15%	0.10%	3.99%	(0.55%)	5.65%
	Midwest BankCentre	\$1,878,088	\$1,287,813	\$1,388,983	92.72%	12.31%	\$6,829	3.67%	0.46%	0.44%	3.26%	3.84%	(5.78%)
	Central Bank of St. Louis	\$1,878,137	\$1,477,341	\$1,460,836	101.13%	10.32%	\$7,604	3.53%	0.51%	0.40%	3.24%	(0.89%)	(0.91%)
	North American Savings Bank, F.S.B.	\$2,057,086	\$1,717,103	\$1,341,948	127.96%	13.18%	\$4,453	4.90%	0.99%	0.93%	4.06%	20.87%	12.91%
	First State Community Bank	\$2,198,709	\$1,717,987	\$1,859,749	92.38%	2.92%	\$3,616	4.17%	0.54%	0.44%	3.85%	7.37%	10.22%
	Central Trust Bank	\$2,563,958	\$1,006,032	\$1,585,301	63.46%	18.08%	\$4,162	2.64%	0.55%	0.38%	2.37%	(8.97%)	(8.48%)
	Landmark Bank, N.A.	\$2,710,150	\$1,581,808	\$2,404,904	65.77%	17.81%	\$4,057	3.89%	0.46%	0.36%	3.86%	11.12%	11.84%
	Great Southern Bank	\$4,450,229	\$3,818,489	\$3,620,590	105.47%	6.80%	\$3,924	4.40%	0.82%	0.55%	3.92%	(4.54%)	(5.32%)
	Enterprise Bank & Trust	\$5,008,904	\$3,899,055	\$3,938,963	98.99%	9.09%	\$8,027	4.28%	0.53%	0.40%	3.93%	46.86%	35.98%
	First Bank	\$6,153,346	\$3,585,754	\$5,286,006	67.83%	30.51%	\$5,888	3.56%	0.33%	0.24%	3.34%	(0.99%)	(1.24%)
	State Average of Asset Group D	\$2,286,567	\$1,610,790	\$1,830,793	89.69%	13.97%	\$5,268	3.90%	0.57%	0.46%	3.53%	8.57%	7.60%

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Asset Quality

Asset Quality
June 30, 2017
Run Date: August 21, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Mississippi County Savings and Loan Association	\$8,746	\$0	0.00%	1.37%	NA	4.57%	0.55%
	Bank of Fairport	\$19,479	\$164	1.78%	2.87%	160.98%	16.73%	1.09%
	Corder Bank	\$19,910	\$302	2.29%	1.75%	76.49%	13.74%	1.52%
	Horizon State Bank	\$20,653	\$226	1.69%	1.10%	65.04%	25.22%	1.68%
	Superior Bank	\$22,046	\$0	0.00%	1.78%	NA	142.43%	13.49%
	Bank of Macks Creek	\$22,852	\$80	0.54%	0.40%	73.75%	7.43%	0.74%
	Clarence State Bank	\$27,327	\$0	0.00%	0.98%	NA	0.56%	0.00%
	Systematic Savings Bank	\$27,989	\$205	0.91%	0.80%	88.29%	3.23%	0.73%
	La Monte Community Bank	\$28,587	\$0	0.00%	0.88%	NA	0.18%	0.00%
	Bank of Minden	\$28,930	\$0	0.00%	2.12%	NA	0.00%	0.00%
	America's Community Bank	\$29,610	\$648	3.08%	2.27%	73.61%	15.72%	2.19%
	First Security Bank	\$31,197	\$36	0.22%	1.65%	752.78%	12.53%	0.97%
	State Bank	\$32,114	\$105	0.64%	1.97%	308.57%	3.35%	0.33%
	Canton State Bank	\$32,520	\$81	0.45%	0.90%	200.00%	17.55%	0.32%
	Bank of New Cambria	\$33,005	\$0	0.00%	1.80%	NA	0.00%	0.00%
	Bank of Orrick	\$33,206	\$169	0.94%	1.81%	192.90%	6.91%	0.59%
	CBC Bank	\$35,571	\$0	0.00%	1.18%	NA	0.00%	0.00%
	Bank of Houston	\$36,250	\$1,038	6.20%	2.79%	39.74%	67.10%	6.36%
	FMB Bank	\$38,151	\$1,046	5.78%	2.19%	37.95%	37.73%	3.89%
	Summit Bank of Kansas City	\$43,072	\$0	0.00%	0.91%	NA	0.00%	0.00%
	Connections Bank	\$43,585	\$0	0.00%	0.76%	59.53%	13.12%	1.16%
	Montrose Savings Bank	\$43,682	\$428	1.69%	1.54%	91.12%	7.01%	1.09%
	Farmers Bank of Green City	\$46,453	\$3	0.01%	1.31%	320.00%	6.03%	0.28%
	Community Bank of Memphis	\$47,257	\$37	0.14%	1.85%	NM	6.69%	0.08%
	Bank of Louisiana	\$49,592	\$941	2.97%	2.15%	46.08%	23.97%	3.01%
	Kahoka State Bank	\$51,560	\$89	0.35%	2.21%	267.62%	3.90%	0.41%
	American Trust Bank	\$52,544	\$157	0.36%	0.00%	0.00%	3.49%	0.30%
	Sherwood Community Bank	\$52,546	\$30	0.09%	1.05%	NM	4.72%	0.08%
	Community Bank of Missouri	\$53,471	\$5	0.01%	1.29%	527.37%	2.28%	0.30%
	Tri-County Trust Company	\$53,873	\$444	1.09%	1.66%	79.14%	12.03%	1.62%
	Quarry City Savings and Loan Association	\$54,361	\$0	0.00%	1.09%	NA	0.22%	0.04%
	Bank of Billings	\$54,715	\$234	0.59%	0.94%	158.12%	4.17%	0.43%
	Bank of Iberia	\$58,788	\$522	1.46%	1.98%	101.43%	16.99%	1.62%
	First Bank of the Lake	\$59,082	\$602	1.24%	0.82%	59.82%	10.39%	1.12%
	Peoples Bank of Altenburg	\$59,602	\$672	1.52%	1.15%	50.10%	17.25%	1.91%
	1st Cameron State Bank	\$60,948	\$0	0.00%	0.95%	NA	0.00%	0.00%
	Citizens Bank	\$61,272	\$268	0.51%	0.81%	106.03%	26.86%	2.26%
	United Security Bank	\$63,058	\$309	0.75%	1.00%	130.06%	4.28%	0.50%
	Community Bank of Pleasant Hill	\$63,510	\$0	0.00%	1.25%	71.00%	8.83%	0.84%
	Peoples Bank of Moniteau County	\$64,665	\$651	1.56%	1.86%	95.92%	22.61%	1.96%
	Alton Bank	\$65,022	\$277	0.67%	1.36%	201.44%	5.62%	0.57%
	Community State Bank	\$65,435	\$0	0.00%	1.16%	53.86%	13.16%	1.17%
	Concordia Bank	\$66,723	\$0	0.00%	0.57%	12.17%	37.27%	3.58%
	Farmers State Bank, S/B	\$67,521	\$2,479	5.20%	1.24%	23.01%	24.04%	3.81%
	Commercial Bank of Oak Grove	\$69,072	\$257	0.59%	4.06%	51.79%	28.88%	5.61%
	Bank of Hillsboro	\$69,098	\$0	0.00%	1.48%	718.95%	1.06%	0.14%
	Farmers Bank of Lohman	\$69,904	\$0	0.00%	1.36%	NA	2.15%	0.24%
	First National Bank of Clinton	\$70,011	\$123	0.30%	1.38%	454.47%	13.48%	1.82%
	Pony Express Community Bank	\$70,326	\$1,241	3.53%	1.29%	34.01%	21.72%	2.30%
	Central Federal Savings and Loan Association of Rolla	\$70,525	\$30	0.06%	0.51%	880.00%	0.15%	0.04%
	Senath State Bank	\$70,526	\$0	0.00%	1.77%	NA	5.77%	0.05%
	Metz Banking Company	\$71,955	\$1,068	2.14%	1.33%	56.69%	12.77%	1.63%
	Investors Community Bank	\$72,192	\$492	1.81%	2.37%	130.69%	5.64%	0.77%
	Citizens Bank of Edina	\$72,309	\$40	0.07%	1.27%	NM	8.90%	0.06%
	Home Savings and Loan Association of Carroll County, F.A.	\$73,465	\$873	1.81%	1.92%	87.83%	7.05%	1.43%
	Silex Banking Company	\$73,695	\$0	0.00%	2.12%	NA	0.00%	0.00%

Source: SNL Financial

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Asset Quality

June 30, 2017

Run Date: August 21, 2017

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		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
	RCSBank	\$74,580	\$8	0.01%	1.16%	170.98%	5.69%	0.55%
	Hamilton Bank	\$75,652	\$111	0.23%	0.61%	266.67%	7.92%	0.15%
	West Plains Savings and Loan Association	\$79,061	\$0	0.00%	1.02%	90.63%	5.44%	0.91%
	TPNB Bank	\$79,520	\$0	0.00%	1.88%	438.95%	3.39%	0.24%
	Jonesburg State Bank	\$79,980	\$83	0.14%	1.34%	387.13%	2.92%	0.25%
	Citizens Bank of Rogersville	\$81,248	\$395	0.72%	0.91%	126.84%	4.69%	0.49%
	Bank Star	\$84,187	\$7	0.02%	1.09%	NM	0.87%	0.04%
	Security Bank of Southwest Missouri	\$85,233	\$1,041	1.77%	1.15%	65.32%	12.82%	1.23%
	Table Rock Community Bank	\$85,316	\$297	0.44%	1.18%	183.76%	22.56%	1.85%
	Bank of Cairo and Moberly	\$88,246	\$1,900	3.27%	0.97%	28.11%	10.41%	2.27%
	Missouri Bank II	\$88,248	\$221	0.38%	2.79%	192.25%	9.88%	1.25%
	State Bank of Missouri	\$89,152	\$525	1.09%	1.98%	171.07%	7.54%	0.73%
	Citizens Bank & Trust	\$89,625	\$287	0.66%	1.38%	198.01%	2.71%	0.34%
	Bank of Grain Valley	\$89,762	\$0	0.00%	1.83%	NA	0.00%	0.00%
	New Frontier Bank	\$90,500	\$2,117	3.68%	2.50%	67.83%	48.13%	4.90%
	Southern Missouri Bank of Marshfield	\$91,082	\$72	0.10%	0.94%	488.81%	4.99%	0.60%
	Peoples Bank of Wyaconda	\$93,186	\$0	0.00%	1.57%	NA	0.30%	0.00%
	Bank of Brookfield-Purdin, National Association	\$93,569	\$0	0.00%	1.47%	NA	0.00%	0.00%
	Bank of New Madrid	\$94,962	\$34	0.07%	0.92%	NM	3.76%	0.04%
	First Independent Bank	\$95,588	\$489	0.90%	1.21%	81.88%	12.38%	1.27%
	Security Bank of the Ozarks	\$96,212	\$455	0.75%	0.72%	95.82%	12.35%	1.05%
	Merchants and Farmers Bank of Salisbury	\$97,177	\$6	0.01%	1.92%	NM	0.36%	0.03%
	Clay County Savings Bank	\$97,627	\$490	0.69%	2.16%	310.61%	4.05%	0.50%
	1st Advantage Bank	\$98,601	\$545	0.67%	0.94%	139.63%	64.61%	6.04%
	First Community Bank of the Ozarks	\$100,016	\$681	1.00%	1.26%	72.40%	11.43%	1.24%
	County Bank	\$100,080	\$24	0.03%	1.11%	NM	1.46%	0.05%
	HomePride Bank	\$101,110	\$6,919	8.60%	1.14%	11.30%	90.24%	8.93%
	Bank of Salem	\$102,308	\$345	0.74%	0.99%	68.81%	6.83%	0.65%
	Security Bank of Pulaski County	\$102,335	\$314	0.47%	1.14%	90.99%	38.03%	3.57%
	First National Bank of Nevada	\$102,483	\$197	0.34%	1.38%	402.54%	1.44%	0.19%
	Citizens Community Bank	\$104,493	\$304	0.41%	1.54%	261.50%	4.45%	0.52%
	Community Bank of El Dorado Springs	\$106,172	\$490	1.06%	2.44%	118.38%	7.96%	1.34%
	Northeast Missouri State Bank	\$106,841	\$0	0.00%	1.83%	NA	0.05%	0.00%
	Meramec Valley Bank	\$106,938	\$4	0.00%	0.96%	NM	5.51%	0.52%
	Bank of Monticello	\$107,504	\$517	0.69%	1.29%	77.63%	10.28%	1.19%
	Community National Bank	\$108,970	\$245	0.35%	1.19%	344.90%	4.16%	0.43%
	Mercantile Bank of Louisiana, Missouri	\$110,321	\$437	0.82%	4.55%	230.21%	4.09%	0.96%
	Kennett Trust Bank	\$110,670	\$49	0.07%	0.94%	NM	9.25%	0.09%
	Preferred Bank	\$112,889	\$66	0.17%	1.10%	637.88%	10.38%	0.78%
	Farmers Bank of Lincoln	\$113,549	\$17	0.02%	1.20%	618.18%	5.28%	0.62%
	Progressive Ozark Bank	\$114,195	\$283	0.29%	0.89%	122.16%	5.38%	0.62%
	State Bank of Southwest Missouri	\$115,466	\$389	0.40%	0.37%	76.99%	7.21%	0.52%
	Independent Farmers Bank	\$116,369	\$496	0.91%	1.17%	129.03%	4.83%	0.50%
	Bank 21	\$117,224	\$77	0.07%	1.30%	475.97%	2.78%	0.24%
	Tipton Latham Bank, National Association	\$117,712	\$525	0.70%	1.74%	120.46%	7.46%	0.93%
	Lawson Bank	\$120,229	\$0	0.00%	1.71%	NA	4.53%	0.52%
	First Midwest Bank of the Ozarks	\$120,623	\$1,356	1.42%	1.02%	71.24%	15.29%	1.37%
	Bank Northwest	\$123,322	\$998	1.15%	1.01%	85.42%	18.07%	1.69%
	Commercial Trust Company of Fayette	\$124,578	\$224	0.28%	0.67%	236.16%	1.69%	0.18%
	F&M Bank and Trust Company	\$126,367	\$656	0.63%	1.23%	104.68%	14.27%	1.53%
	Citizens-Farmers Bank of Cole Camp	\$126,589	\$953	1.16%	1.18%	69.87%	7.38%	1.22%
	Community Point Bank	\$126,747	\$208	0.22%	1.18%	531.25%	1.66%	0.16%
	Heritage Bank of the Ozarks	\$128,029	\$0	0.00%	1.65%	NA	0.92%	0.00%
	Bank of Crocker	\$128,379	\$1,521	2.44%	1.76%	59.08%	41.23%	4.74%
	Bank of St. Elizabeth	\$128,720	\$94	0.09%	0.73%	793.62%	4.22%	0.44%
	Adams Dairy Bank	\$131,101	\$444	0.49%	1.10%	75.28%	17.34%	1.44%

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Asset Quality
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Asset Group A - \$0 to \$250 million in total assets (continued)								
	Citizens Bank of Charleston	\$131,287	\$1,420	1.61%	2.10%	130.42%	6.33%	1.14%
	Seymour Bank	\$131,603	\$39	0.05%	1.05%	NM	6.23%	0.52%
	Heritage Community Bank	\$134,446	\$251	0.21%	1.37%	641.04%	2.13%	0.22%
	St. Clair County State Bank	\$135,515	\$200	0.18%	1.20%	669.50%	6.62%	0.40%
	Chillicothe State Bank	\$136,992	\$996	1.40%	1.53%	109.44%	7.53%	0.73%
	Central Bank of Kansas City	\$140,843	\$638	0.63%	2.53%	155.09%	9.13%	1.98%
	Heritage State Bank	\$141,502	\$0	0.00%	1.52%	NA	0.00%	0.00%
	Cornerstone Bank	\$142,286	\$3,095	2.81%	1.47%	44.43%	21.05%	2.96%
	Bank of Weston	\$142,639	\$3	0.00%	1.21%	82.55%	12.70%	1.09%
	Adrian Bank	\$143,038	\$1,089	1.20%	1.10%	79.47%	8.17%	0.88%
	Lamar Bank and Trust Company	\$143,535	\$274	0.28%	1.19%	432.85%	1.89%	0.21%
	First Missouri State Bank of Cape County	\$144,413	\$1,800	1.39%	1.48%	78.63%	17.37%	1.68%
	Community Bank of Marshall	\$146,280	\$0	0.00%	0.95%	390.07%	0.90%	0.10%
	Exchange Bank of Northeast Missouri	\$147,541	\$1,307	1.35%	1.03%	61.38%	10.95%	1.18%
	Citizens Bank of Eldon	\$148,770	\$1,151	1.04%	0.82%	78.19%	6.95%	0.98%
	Citizens Bank of Newburg	\$151,775	\$4,650	4.60%	1.57%	26.17%	62.08%	7.73%
	Home Exchange Bank	\$153,237	\$182	0.28%	6.55%	NM	0.86%	0.12%
	Alliant Bank	\$153,301	\$176	0.15%	1.24%	842.61%	3.67%	0.40%
	Bank of Grandin	\$153,957	\$1,889	2.18%	1.38%	23.21%	22.95%	3.82%
	Mid America Bank & Trust Company	\$158,439	\$4,235	3.96%	1.15%	28.97%	14.52%	3.08%
	Pony Express Bank	\$160,907	\$0	0.00%	0.93%	159.30%	6.80%	0.76%
	Carroll County Trust Company of Carrollton, Missouri	\$163,907	\$2,548	3.66%	1.43%	19.01%	30.67%	3.22%
	First Missouri State Bank	\$165,041	\$2,158	1.46%	1.44%	98.61%	12.49%	1.67%
	Community First Bank	\$166,832	\$468	0.33%	1.43%	213.61%	15.23%	0.57%
	Legacy Bank & Trust Company	\$167,018	\$0	0.00%	1.53%	520.40%	4.94%	0.27%
	First Community National Bank	\$167,918	\$8,104	6.95%	3.01%	42.02%	80.05%	6.75%
	Goppert Financial Bank	\$169,188	\$604	0.59%	1.11%	188.91%	3.47%	0.38%
	United State Bank	\$171,200	\$447	0.34%	1.45%	87.75%	16.41%	1.28%
	Central Bank of Moberly	\$171,949	\$1,089	1.10%	1.38%	125.53%	8.82%	0.81%
	Century Bank of the Ozarks	\$172,831	\$1,635	1.18%	1.91%	150.45%	10.00%	1.04%
	Community First Banking Company	\$175,369	\$426	0.35%	1.22%	195.52%	4.96%	0.66%
	Central Bank of Audrain County	\$175,608	\$1,451	1.61%	2.00%	102.16%	12.13%	1.01%
	Hometown Bank, National Association	\$178,421	\$516	0.35%	1.65%	468.80%	11.06%	1.17%
	First Missouri Bank of SEMO	\$178,882	\$592	0.36%	1.31%	363.68%	5.36%	0.45%
	Kearney Trust Company	\$180,386	\$58	0.06%	1.43%	NM	0.49%	0.05%
	People's Bank of Seneca	\$183,441	\$998	0.73%	1.22%	103.37%	10.63%	0.87%
	Exchange Bank of Missouri	\$183,674	\$414	0.27%	0.97%	329.12%	2.69%	0.28%
	Citizens Bank	\$186,896	\$296	0.20%	2.38%	926.93%	2.65%	0.39%
	O'Bannon Banking Company	\$187,661	\$1,048	0.70%	1.03%	100.98%	11.81%	0.91%
	Lead Bank	\$188,705	\$551	0.34%	1.19%	269.44%	3.04%	0.38%
	FortuneBank	\$190,109	\$3,434	2.32%	1.43%	61.79%	41.54%	3.69%
	First State Bank of Purdy	\$191,020	\$1,111	1.20%	1.10%	50.80%	19.31%	1.14%
	Alliance Bank	\$193,896	\$1,268	0.79%	1.60%	202.21%	6.02%	1.02%
	Farmers and Merchants Bank of St. Clair	\$194,159	\$880	0.63%	1.27%	74.28%	11.76%	1.46%
	Commercial Bank	\$195,095	\$3,026	2.58%	1.93%	74.95%	22.25%	2.01%
	Branson Bank	\$197,715	\$306	0.18%	1.30%	104.91%	11.50%	1.29%
	Martinsburg Bank and Trust	\$197,782	\$73	0.06%	1.70%	141.45%	5.18%	0.75%
	Putnam County State Bank	\$197,838	\$110	0.07%	1.29%	NM	5.86%	0.06%
	Peoples Bank	\$200,731	\$631	0.42%	1.02%	129.75%	5.53%	0.62%
	F & C Bank	\$200,868	\$79	0.05%	1.38%	NM	1.51%	0.16%
	First Missouri Bank	\$201,922	\$689	0.42%	1.47%	156.01%	7.42%	0.84%
	First National Bank	\$205,209	\$1,223	2.34%	5.10%	146.69%	5.27%	0.95%
	Ozark Bank	\$209,636	\$30	0.02%	1.11%	NM	0.78%	0.10%
	Wells Bank	\$209,749	\$0	0.00%	0.91%	NA	0.00%	0.00%
	Regional Missouri Bank	\$211,241	\$3,580	2.08%	1.29%	61.93%	15.47%	1.69%
	Bloomsdale Bank	\$219,070	\$656	0.46%	1.38%	303.05%	9.86%	1.08%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	First Commercial Bank	\$220,372	\$8,735	6.00%	2.57%	34.07%	37.22%	4.98%
	Missouri Bank	\$223,326	\$210	0.16%	1.24%	205.35%	5.93%	0.70%
	Farmers State Bank	\$223,766	\$598	0.33%	0.60%	163.83%	4.33%	0.39%
	American Bank of Missouri	\$224,517	\$407	0.21%	0.88%	218.60%	4.55%	0.45%
	First Home Bank	\$227,030	\$320	0.22%	1.22%	373.44%	2.66%	0.25%
	Community Bank of Raymore	\$228,841	\$0	0.00%	1.47%	NM	9.60%	0.91%
	Ozarks Federal Savings and Loan Association	\$233,089	\$1,292	0.70%	0.66%	27.96%	14.83%	1.96%
	MRV Banks	\$235,394	\$0	0.00%	1.25%	NA	0.00%	0.00%
	Bank of Franklin County	\$236,828	\$2,314	1.24%	0.98%	28.01%	35.68%	3.56%
	Peoples Savings Bank of Rhineland	\$237,763	\$1,238	0.68%	0.87%	111.98%	6.23%	0.59%
	Bank of Odessa	\$240,707	\$693	0.43%	1.10%	35.79%	15.56%	2.29%
	Central Bank of Warrensburg	\$241,061	\$1,527	1.05%	1.66%	94.09%	11.66%	1.13%
	Community State Bank of Missouri	\$243,152	\$193	0.13%	1.12%	836.79%	0.62%	0.08%
	KCB Bank	\$245,821	\$191	0.11%	1.22%	680.26%	0.89%	0.13%
	UNICO Bank	\$249,321	\$5,559	3.09%	0.97%	24.00%	29.13%	3.29%
	State Average of Asset Group A	\$118,407	\$718	0.92%	1.44%	200.07%	11.99%	1.25%

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Asset Group B - \$251 to \$500 million in total assets								
	Bank of Versailles	\$251,397	\$1,778	0.86%	1.76%	56.00%	33.95%	4.46%
	Belgrade State Bank	\$255,657	\$1,621	0.79%	0.54%	37.14%	23.09%	2.05%
	Bank of Bolivar	\$257,892	\$423	0.21%	1.09%	426.35%	14.55%	1.45%
	Rockwood Bank	\$258,697	\$0	0.00%	1.56%	691.97%	18.06%	2.56%
	Freedom Bank of Southern Missouri	\$263,485	\$886	0.40%	1.21%	294.24%	3.58%	0.37%
	Midwest Independent Bank	\$265,327	\$0	0.00%	3.64%	NA	2.88%	0.48%
	Macon-Atlanta State Bank	\$279,990	\$5,382	3.52%	1.72%	42.79%	24.52%	2.20%
	Triad Bank	\$290,270	\$624	0.26%	1.31%	236.20%	4.43%	0.49%
	St. Johns Bank and Trust Company	\$294,481	\$5,088	2.40%	1.46%	39.85%	41.59%	4.34%
	First Midwest Bank of Dexter	\$315,529	\$1,103	0.41%	0.99%	240.80%	3.90%	0.41%
	Central Bank of Branson	\$316,199	\$3,012	1.34%	1.57%	96.15%	18.60%	2.09%
	United Bank of Union	\$320,412	\$8,161	3.50%	1.71%	35.28%	32.74%	4.03%
	Bank of Advance	\$320,594	\$1,864	0.81%	1.54%	109.71%	9.09%	1.13%
	Community Bank and Trust	\$329,763	\$289	0.18%	1.15%	291.29%	2.63%	0.22%
	Bank of Old Monroe	\$337,174	\$260	0.12%	2.67%	NM	1.10%	0.18%
	New Era Bank	\$340,201	\$0	0.00%	0.81%	NA	0.56%	0.00%
	HOME BANK	\$343,009	\$802	0.28%	0.91%	322.19%	7.25%	0.79%
	First State Bank and Trust Company, Inc.	\$343,009	\$272	0.11%	1.46%	823.69%	1.27%	0.13%
	Legends Bank	\$345,240	\$1,182	0.47%	1.06%	161.54%	8.56%	0.98%
	First State Bank of St. Charles, Missouri	\$355,744	\$847	0.33%	0.91%	93.17%	5.81%	0.73%
	Old Missouri Bank	\$361,265	\$3,246	1.02%	1.33%	87.08%	13.95%	1.34%
	Callaway Bank	\$368,218	\$670	0.25%	1.07%	44.13%	30.39%	2.95%
	West Plains Bank and Trust Company	\$369,102	\$1,530	0.58%	1.21%	197.54%	4.18%	0.52%
	Farmers Bank of Northern Missouri	\$374,021	\$1,949	0.88%	1.65%	186.51%	5.68%	0.55%
	Phelps County Bank	\$375,347	\$238	0.11%	1.11%	966.81%	1.80%	0.09%
	Mid America Bank	\$384,601	\$5,883	1.91%	1.50%	68.17%	17.28%	2.16%
	First Midwest Bank of Poplar Bluff	\$397,174	\$1,966	0.58%	1.11%	191.35%	6.06%	0.49%
	Central Bank of Sedalia	\$410,232	\$1,428	0.47%	1.59%	335.78%	4.37%	0.42%
	Parkside Financial Bank & Trust	\$423,946	\$0	0.00%	1.77%	NA	0.00%	0.00%
	Peoples Community Bank	\$436,078	\$5,702	1.85%	1.20%	64.30%	8.51%	1.34%
	Peoples Bank & Trust Company	\$438,393	\$9,347	3.81%	1.88%	30.75%	35.71%	3.97%
	St. Louis Bank	\$446,051	\$3,417	1.09%	1.35%	91.41%	27.03%	2.69%
	BTC Bank	\$450,370	\$2,037	0.60%	0.77%	101.11%	7.22%	0.74%
	BankLiberty	\$452,704	\$403	0.11%	1.39%	541.46%	14.62%	1.70%
	Citizens National Bank of Greater St. Louis	\$459,373	\$9,401	2.79%	1.94%	69.43%	17.90%	2.28%
	Bank of Sullivan	\$460,519	\$4,782	1.19%	1.49%	94.15%	16.44%	1.61%
	Maries County Bank	\$468,223	\$1,552	0.60%	1.81%	159.88%	5.09%	0.76%
	Bank of Kirksville	\$469,159	\$559	0.31%	1.03%	57.01%	7.03%	0.69%
	HNB National Bank	\$475,489	\$1,834	0.51%	1.29%	109.58%	7.42%	0.92%
	State Average of Asset Group B	\$361,650	\$2,296	0.89%	1.42%	211.28%	12.53%	1.39%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
June 30, 2017
Run Date: August 21, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Midwest Regional Bank	\$506,214	\$2,386	0.59%	1.02%	161.90%	10.99%	0.81%
	Blue Ridge Bank and Trust Co.	\$521,027	\$2,423	0.63%	1.78%	144.62%	8.57%	0.91%
	Town & Country Bank	\$525,403	\$2,438	0.64%	1.23%	186.55%	6.41%	0.71%
	Springfield First Community Bank	\$529,981	\$281	0.06%	1.04%	810.68%	2.89%	0.27%
	Platte Valley Bank of Missouri	\$535,246	\$354	0.09%	1.27%	NM	0.64%	0.07%
	Lindell Bank & Trust Company	\$548,442	\$3,588	1.31%	7.64%	544.90%	4.09%	0.75%
	Jefferson Bank of Missouri	\$574,243	\$1,321	0.30%	1.67%	410.22%	4.15%	0.44%
	Mid-Missouri Bank	\$600,439	\$1,756	0.37%	1.16%	143.92%	7.07%	0.71%
	Jefferson Bank and Trust Company	\$603,245	\$156	0.04%	1.35%	NM	1.47%	0.18%
	Business Bank of Saint Louis	\$610,755	\$423	0.08%	1.45%	NM	9.57%	1.25%
	NBKC Bank	\$637,439	\$1,733	0.44%	1.10%	167.05%	3.27%	0.41%
	Bank of Washington	\$639,771	\$43,173	8.39%	2.42%	26.08%	79.73%	11.17%
	Wood & Huston Bank	\$657,060	\$501	0.09%	1.69%	450.51%	2.64%	0.34%
	Royal Banks of Missouri	\$677,407	\$5,855	1.07%	0.67%	56.61%	13.63%	1.94%
	First Federal Bank Of Kansas City	\$686,997	\$2,466	0.49%	0.49%	100.32%	2.15%	0.36%
	Central Bank of Lake of the Ozarks	\$694,529	\$1,950	0.52%	2.26%	165.08%	7.89%	0.75%
	Southwest Missouri Bank	\$695,784	\$1,618	0.39%	0.98%	63.72%	11.75%	1.13%
	OakStar Bank	\$700,807	\$2,482	0.41%	1.28%	184.10%	6.96%	0.69%
	Focus Bank	\$740,198	\$12,646	1.97%	1.32%	66.99%	17.73%	2.03%
	Cass Commercial Bank	\$742,658	\$219	0.03%	1.23%	NM	0.19%	0.03%
	Guaranty Bank	\$751,529	\$9,716	1.58%	1.08%	43.42%	17.46%	2.19%
	Citizens Bank and Trust Company	\$854,029	\$7,312	1.25%	1.32%	61.15%	33.89%	3.95%
	Nodaway Valley Bank	\$860,119	\$603	0.11%	1.46%	NM	1.66%	0.20%
	Montgomery Bank, National Association	\$937,054	\$7,448	1.02%	1.15%	59.17%	21.59%	2.02%
	Providence Bank	\$966,130	\$4,093	0.59%	1.44%	88.13%	11.69%	1.60%
	State Average of Asset Group C	\$671,860	\$4,678	0.90%	1.58%	196.76%	11.52%	1.40%

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Asset Quality
June 30, 2017
Run Date: August 21, 2017

Region	Institution Name	As of Date						
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group D - \$1 billion to \$10 billion in total assets								
	Academy Bank, N.A.	\$1,241,832	\$12,712	1.44%	1.31%	61.32%	9.58%	1.61%
	Central Bank of the Ozarks	\$1,292,499	\$2,358	0.24%	1.60%	376.61%	4.90%	0.47%
	Sterling Bank	\$1,341,761	\$1,368	0.14%	0.93%	686.18%	1.72%	0.17%
	Bank of Missouri	\$1,370,180	\$9,685	0.93%	1.05%	74.60%	11.57%	1.30%
	Reliance Bank	\$1,374,393	\$0	0.00%	1.29%	NA	6.04%	0.76%
	Hawthorn Bank	\$1,376,651	\$4,434	0.43%	1.02%	108.49%	13.72%	1.50%
	Country Club Bank	\$1,379,289	\$8,453	0.90%	1.50%	139.52%	7.10%	0.73%
	Southern Bank	\$1,699,841	\$2,825	0.20%	1.10%	113.16%	9.41%	0.99%
	Central Bank of Boone County	\$1,734,003	\$1,064	0.09%	1.56%	429.57%	2.42%	0.24%
	Central Bank of the Midwest	\$1,735,726	\$7,787	0.67%	1.45%	130.06%	13.77%	1.17%
	Midwest BankCentre	\$1,878,088	\$8,398	0.65%	1.02%	139.20%	7.87%	0.69%
	Central Bank of St. Louis	\$1,878,137	\$16,547	1.12%	1.46%	123.59%	9.46%	0.95%
	North American Savings Bank, F.S.B.	\$2,057,086	\$12,537	0.73%	1.04%	61.99%	14.13%	1.62%
	First State Community Bank	\$2,198,709	\$7,396	0.43%	1.01%	136.14%	7.13%	0.70%
	Central Trust Bank	\$2,563,958	\$8,144	0.81%	1.57%	124.84%	5.59%	0.51%
	Landmark Bank, N.A.	\$2,710,150	\$13,175	0.83%	1.55%	161.19%	6.41%	0.63%
	Great Southern Bank	\$4,450,229	\$21,591	0.57%	0.96%	109.28%	11.30%	1.37%
	Enterprise Bank & Trust	\$5,008,904	\$12,405	0.32%	1.07%	319.54%	2.94%	0.27%
	First Bank	\$6,153,346	\$14,728	0.41%	1.29%	214.37%	2.88%	0.37%
	State Average of Asset Group D	\$2,286,567	\$8,716	0.57%	1.25%	194.98%	7.79%	0.84%

Source: SNL Financial

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Capital Adequacy

Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets									
	Mississippi County Savings and Loan Association	\$8,746	\$2,391	\$2,307	\$2,307	26.49%	45.02%	45.82%	45.02%
	Bank of Fairport	\$19,479	\$1,487	\$1,521	\$1,521	7.55%	15.31%	16.57%	15.31%
	Corder Bank	\$19,910	\$1,967	\$1,924	\$1,924	9.80%	16.61%	17.86%	16.61%
	Horizon State Bank	\$20,653	\$1,661	\$1,657	\$1,657	7.96%	12.70%	13.82%	12.70%
	Superior Bank	\$22,046	\$1,783	\$1,783	\$1,783	7.47%	9.88%	11.13%	9.88%
	Bank of Macks Creek	\$22,852	\$2,405	\$2,331	\$2,331	10.35%	16.54%	16.96%	16.54%
	Clarence State Bank	\$27,327	\$4,197	\$4,198	\$4,198	15.48%	32.03%	32.90%	32.03%
	Systematic Savings Bank	\$27,989	\$6,174	\$6,136	\$6,136	21.80%	41.76%	42.99%	41.76%
	La Monte Community Bank	\$28,587	\$3,227	\$3,233	\$3,233	11.15%	15.58%	16.53%	15.58%
	Bank of Minden	\$28,930	\$4,146	\$4,146	\$4,046	14.33%	24.89%	26.15%	24.29%
	America's Community Bank	\$29,610	\$3,646	\$3,644	\$3,644	12.33%	18.68%	19.95%	18.68%
	First Security Bank	\$31,197	\$2,139	\$2,149	\$2,149	7.11%	14.57%	15.82%	14.57%
	State Bank	\$32,114	\$2,813	\$2,810	\$2,810	8.77%	19.26%	20.52%	19.26%
	Canton State Bank	\$32,520	\$3,308	\$2,940	\$2,940	9.56%	16.62%	17.53%	16.62%
	Bank of New Cambria	\$33,005	\$3,970	\$3,916	\$3,916	11.68%	20.21%	21.46%	20.21%
	Bank of Orrick	\$33,206	\$3,338	\$2,977	\$2,977	8.81%	16.38%	17.63%	16.38%
	CBC Bank	\$35,571	\$3,089	\$3,057	\$3,057	8.54%	21.97%	22.98%	21.97%
	Bank of Houston	\$36,250	\$2,968	\$3,012	\$3,012	8.17%	13.51%	14.77%	13.51%
	FMB Bank	\$38,151	\$3,658	\$3,601	\$3,601	8.98%	14.23%	15.48%	14.23%
	Summit Bank of Kansas City	\$43,072	\$5,388	\$4,731	\$4,731	11.51%	13.75%	14.69%	13.75%
	Connections Bank	\$43,585	\$4,371	\$3,518	\$3,518	8.44%	12.78%	13.52%	12.78%
	Montrose Savings Bank	\$43,682	\$6,389	\$6,355	\$6,355	14.30%	23.55%	24.81%	23.55%
	Farmers Bank of Green City	\$46,453	\$4,409	\$4,395	\$4,395	9.64%	13.17%	14.41%	13.17%
	Community Bank of Memphis	\$47,257	\$5,499	\$4,595	\$4,595	9.94%	17.93%	19.19%	17.93%
	Bank of Louisiana	\$49,592	\$5,548	\$5,571	\$5,571	10.75%	15.18%	16.44%	15.18%
	Kahoka State Bank	\$51,560	\$4,868	\$4,874	\$4,874	9.40%	18.43%	19.68%	18.43%
	American Trust Bank	\$52,544	\$6,121	\$4,811	\$4,811	9.22%	12.27%	12.27%	12.27%
	Sherwood Community Bank	\$52,546	\$4,438	\$4,438	\$4,438	8.67%	14.82%	15.98%	14.82%
	Community Bank of Missouri	\$53,471	\$6,651	\$6,583	\$6,583	12.67%	16.91%	18.16%	16.91%
	Tri-County Trust Company	\$53,873	\$6,617	\$6,579	\$6,579	11.79%	13.98%	15.24%	13.98%
	Quarry City Savings and Loan Association	\$54,361	\$8,449	\$8,449	\$8,449	15.80%	23.98%	25.22%	23.98%
	Bank of Billings	\$54,715	\$8,248	\$5,418	\$5,418	11.08%	14.29%	15.26%	14.29%
	Bank of Iberia	\$58,788	\$4,908	\$4,952	\$4,952	8.48%	14.89%	16.15%	14.89%
	First Bank of the Lake	\$59,082	\$7,032	\$6,010	\$6,010	10.50%	18.44%	19.66%	18.44%
	Peoples Bank of Altenburg	\$59,602	\$6,106	\$5,905	\$5,905	9.72%	13.28%	14.42%	13.28%
	1st Cameron State Bank	\$60,948	\$4,940	\$4,940	\$4,940	8.11%	19.99%	21.07%	19.99%
	Citizens Bank	\$61,272	\$4,723	\$4,723	\$4,723	7.68%	9.79%	10.66%	9.79%
	United Security Bank	\$63,058	\$6,968	\$6,848	\$6,848	11.57%	17.78%	18.85%	17.78%
	Community Bank of Pleasant Hill	\$63,510	\$6,113	\$5,994	\$5,994	9.77%	15.40%	16.37%	15.40%
	Peoples Bank of Moniteau County	\$64,665	\$4,819	\$4,602	\$4,602	7.23%	11.52%	12.78%	11.52%
	Alton Bank	\$65,022	\$8,296	\$8,296	\$8,296	12.84%	14.07%	15.01%	14.07%
	Community State Bank	\$65,435	\$5,702	\$5,785	\$5,785	8.79%	21.55%	22.80%	21.55%
	Concordia Bank	\$66,723	\$6,468	\$6,225	\$6,225	9.23%	13.27%	13.81%	13.27%
	Farmers State Bank, S/B	\$67,521	\$10,571	\$10,619	\$10,619	15.93%	23.33%	24.58%	23.33%
	Commercial Bank of Oak Grove	\$69,072	\$11,912	\$11,916	\$11,916	17.16%	32.82%	34.12%	32.82%
	Bank of Hillsboro	\$69,098	\$8,285	\$8,061	\$8,061	11.59%	15.69%	16.94%	15.69%
	Farmers Bank of Lohman	\$69,904	\$9,817	\$9,777	\$9,777	14.18%	31.10%	31.73%	31.10%
	First National Bank of Clinton	\$70,011	\$9,227	\$9,150	\$9,150	13.14%	23.54%	24.79%	23.54%
	Pony Express Community Bank	\$70,326	\$7,766	\$7,589	\$7,589	10.52%	19.22%	20.37%	19.22%
	Central Federal Savings and Loan Association of Rolla	\$70,525	\$20,433	\$20,495	\$20,495	28.46%	36.03%	36.38%	36.03%
	Senath State Bank	\$70,526	\$10,855	\$10,881	\$10,881	15.20%	27.64%	28.89%	27.63%
	Metz Banking Company	\$71,955	\$8,524	\$8,492	\$8,492	11.82%	15.74%	16.97%	15.74%
	Investors Community Bank	\$72,192	\$9,158	\$8,765	\$8,765	12.29%	28.71%	29.97%	28.71%
	Citizens Bank of Edina	\$72,309	\$7,908	\$7,899	\$7,899	11.01%	14.18%	15.44%	14.18%
	Home Savings and Loan Association of Carroll County, F.A.	\$73,465	\$13,991	\$13,997	\$13,997	18.95%	36.28%	37.54%	36.28%
	Silex Banking Company	\$73,695	\$10,907	\$10,907	\$10,907	14.85%	27.98%	29.24%	27.98%

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Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	RCSBank	\$74,580	\$6,579	\$6,629	\$6,629	9.54%	10.45%	11.47%	10.45%
	Hamilton Bank	\$75,652	\$7,508	\$7,321	\$7,321	9.87%	14.46%	15.04%	14.46%
	West Plains Savings and Loan Association	\$79,061	\$16,481	\$16,504	\$16,504	20.88%	45.70%	46.96%	45.70%
	TPNB Bank	\$79,520	\$11,256	\$11,013	\$11,013	14.06%	21.53%	22.79%	21.53%
	Jonesburg State Bank	\$79,980	\$6,126	\$6,149	\$6,149	7.79%	11.90%	13.15%	11.90%
	Citizens Bank of Rogersville	\$81,248	\$9,168	\$7,740	\$7,740	8.76%	12.96%	13.80%	12.96%
	Bank Star	\$84,187	\$7,584	\$7,602	\$7,602	9.75%	17.83%	19.00%	17.83%
	Security Bank of Southwest Missouri	\$85,233	\$9,467	\$9,356	\$9,356	11.06%	20.98%	22.23%	20.98%
	Table Rock Community Bank	\$85,316	\$6,973	\$6,971	\$6,971	8.50%	11.07%	12.32%	11.07%
	Bank of Cairo and Moberly	\$88,246	\$18,681	\$18,781	\$18,781	19.31%	25.52%	26.28%	25.52%
	Missouri Bank II	\$88,248	\$9,748	\$9,607	\$9,607	11.03%	16.16%	17.43%	16.16%
	State Bank of Missouri	\$89,152	\$7,664	\$7,551	\$7,551	8.38%	17.16%	18.42%	17.16%
	Citizens Bank & Trust	\$89,625	\$10,612	\$10,384	\$10,384	11.28%	20.14%	21.30%	20.14%
	Bank of Grain Valley	\$89,762	\$19,108	\$19,187	\$19,187	21.64%	35.73%	36.98%	35.73%
	New Frontier Bank	\$90,500	\$7,774	\$7,898	\$7,898	8.77%	11.53%	12.79%	11.53%
	Southern Missouri Bank of Marshfield	\$91,082	\$10,384	\$10,327	\$10,327	11.40%	15.32%	16.29%	15.32%
	Peoples Bank of Wyaconda	\$93,186	\$8,934	\$8,935	\$8,935	9.56%	14.12%	15.38%	14.12%
	Bank of Brookfield-Purdin, National Association	\$93,569	\$10,700	\$10,422	\$10,422	11.03%	30.10%	31.17%	30.10%
	Bank of New Madrid	\$94,962	\$10,904	\$10,211	\$10,211	10.31%	13.85%	14.41%	13.85%
	First Independent Bank	\$95,588	\$10,072	\$10,205	\$10,205	10.74%	18.87%	20.09%	18.87%
	Security Bank of the Ozarks	\$96,212	\$8,727	\$7,743	\$7,743	8.22%	11.13%	11.76%	11.13%
	Merchants and Farmers Bank of Salisbury	\$97,177	\$8,646	\$8,641	\$8,641	8.95%	14.16%	15.42%	14.16%
	Clay County Savings Bank	\$97,627	\$10,572	\$10,515	\$10,515	11.04%	16.78%	18.04%	16.78%
	1st Advantage Bank	\$98,601	\$8,457	\$8,438	\$8,438	8.92%	9.95%	10.85%	9.95%
	First Community Bank of the Ozarks	\$100,016	\$10,887	\$10,605	\$10,605	10.77%	13.65%	14.75%	13.65%
	County Bank	\$100,080	\$8,810	\$7,448	\$7,448	8.47%	11.42%	12.65%	11.42%
	HomePride Bank	\$101,110	\$9,429	\$9,437	\$9,437	9.36%	13.67%	14.92%	13.67%
	Bank of Salem	\$102,308	\$9,343	\$9,364	\$9,364	9.09%	18.55%	19.46%	18.55%
	Security Bank of Pulaski County	\$102,335	\$9,371	\$8,745	\$8,745	8.71%	11.71%	12.73%	11.71%
	First National Bank of Nevada	\$102,483	\$14,112	\$14,355	\$14,355	13.90%	23.70%	24.95%	23.70%
	Citizens Community Bank	\$104,493	\$11,702	\$11,753	\$11,753	11.12%	14.92%	16.17%	14.92%
	Community Bank of El Dorado Springs	\$106,172	\$17,318	\$17,015	\$17,015	15.83%	30.25%	31.50%	30.25%
	Northeast Missouri State Bank	\$106,841	\$14,706	\$12,477	\$12,477	11.95%	21.68%	22.93%	21.68%
	Meramec Valley Bank	\$106,938	\$9,381	\$9,335	\$9,335	9.06%	10.63%	11.52%	10.63%
	Bank of Monticello	\$107,504	\$12,378	\$12,269	\$12,269	11.29%	13.47%	14.53%	13.47%
	Community National Bank	\$108,970	\$10,887	\$10,399	\$10,399	9.68%	14.11%	15.26%	14.11%
	Mercantile Bank of Louisiana, Missouri	\$110,321	\$23,385	\$22,404	\$22,404	20.31%	30.55%	32.09%	30.55%
	Kennett Trust Bank	\$110,670	\$11,452	\$11,773	\$11,773	10.86%	16.51%	17.45%	16.51%
	Preferred Bank	\$112,889	\$8,996	\$8,679	\$8,679	7.64%	19.29%	20.22%	19.29%
	Farmers Bank of Lincoln	\$113,549	\$12,288	\$12,256	\$12,256	10.82%	17.39%	18.64%	17.39%
	Progressive Ozark Bank	\$114,195	\$12,746	\$12,431	\$12,431	10.33%	17.20%	18.39%	17.20%
	State Bank of Southwest Missouri	\$115,466	\$7,891	\$7,999	\$7,999	7.21%	9.74%	10.17%	9.74%
	Independent Farmers Bank	\$116,369	\$11,367	\$10,551	\$10,551	8.98%	16.40%	17.40%	16.40%
	Bank 21	\$117,224	\$9,075	\$8,684	\$8,684	7.57%	9.75%	11.00%	9.75%
	Tipton Latham Bank, National Association	\$117,712	\$13,291	\$13,693	\$13,693	11.46%	17.20%	18.46%	17.20%
	Lawson Bank	\$120,229	\$12,760	\$12,925	\$12,925	10.72%	16.07%	17.24%	16.07%
	First Midwest Bank of the Ozarks	\$120,623	\$12,023	\$11,929	\$11,929	10.07%	12.29%	13.29%	12.29%
	Bank Northwest	\$123,322	\$10,679	\$10,563	\$10,563	8.59%	11.75%	12.73%	11.75%
	Commercial Trust Company of Fayette	\$124,578	\$13,138	\$13,027	\$13,027	10.25%	19.88%	20.69%	19.88%
	F&M Bank and Trust Company	\$126,367	\$12,857	\$10,337	\$10,337	8.14%	11.39%	12.65%	11.39%
	Citizens-Farmers Bank of Cole Camp	\$126,589	\$20,083	\$20,041	\$20,041	15.79%	25.80%	27.05%	25.80%
	Community Point Bank	\$126,747	\$11,398	\$11,224	\$11,224	8.97%	12.20%	13.40%	12.20%
	Heritage Bank of the Ozarks	\$128,029	\$10,873	\$11,004	\$11,004	8.82%	12.86%	14.11%	12.86%
	Bank of Crocker	\$128,379	\$13,660	\$13,645	\$13,645	10.51%	22.34%	23.59%	22.34%
	Bank of St. Elizabeth	\$128,720	\$15,379	\$12,665	\$12,665	10.12%	15.76%	16.68%	15.76%
	Adams Dairy Bank	\$131,101	\$11,489	\$11,464	\$11,464	9.25%	13.13%	14.28%	13.13%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	Citizens Bank of Charleston	\$131,287	\$21,690	\$21,653	\$21,653	16.35%	23.25%	24.50%	23.25%
	Seymour Bank	\$131,603	\$17,403	\$17,335	\$17,335	13.27%	18.00%	18.92%	18.00%
	Heritage Community Bank	\$134,446	\$12,433	\$12,057	\$12,057	9.16%	10.67%	11.92%	10.67%
	St. Clair County State Bank	\$135,515	\$17,640	\$17,640	\$17,640	13.06%	15.37%	16.54%	15.37%
	Chillicothe State Bank	\$136,992	\$12,142	\$12,149	\$12,149	8.87%	17.99%	19.24%	17.99%
	Central Bank of Kansas City	\$140,843	\$30,364	\$27,921	\$27,921	20.26%	29.01%	30.28%	29.01%
	Heritage State Bank	\$141,502	\$13,189	\$12,876	\$12,876	9.37%	13.05%	14.31%	13.05%
	Cornerstone Bank	\$142,286	\$18,380	\$18,182	\$18,182	12.72%	18.37%	19.62%	18.37%
	Bank of Weston	\$142,639	\$10,990	\$10,959	\$10,959	7.71%	9.67%	10.80%	9.67%
	Adrian Bank	\$143,038	\$14,932	\$14,631	\$14,631	10.25%	15.57%	16.63%	15.57%
	Lamar Bank and Trust Company	\$143,535	\$14,868	\$14,842	\$14,842	10.39%	14.96%	16.15%	14.96%
	First Missouri State Bank of Cape County	\$144,413	\$12,076	\$12,012	\$12,012	8.45%	8.90%	10.15%	8.90%
	Community Bank of Marshall	\$146,280	\$16,271	\$15,932	\$15,932	10.94%	20.71%	21.47%	20.71%
	Exchange Bank of Northeast Missouri	\$147,541	\$17,597	\$14,917	\$14,917	10.33%	12.99%	13.86%	12.99%
	Citizens Bank of Eldon	\$148,770	\$20,093	\$20,189	\$20,189	13.62%	18.89%	19.73%	18.89%
	Citizens Bank of Newburg	\$151,775	\$17,390	\$17,028	\$17,028	10.99%	14.73%	15.98%	14.73%
	Home Exchange Bank	\$153,237	\$16,805	\$16,991	\$16,991	10.64%	20.35%	21.65%	20.35%
	Alliant Bank	\$153,301	\$15,241	\$15,127	\$15,127	9.97%	13.20%	14.45%	13.20%
	Bank of Grandin	\$153,957	\$24,599	\$24,638	\$24,638	16.09%	21.88%	22.95%	21.88%
	Mid America Bank & Trust Company	\$158,439	\$34,596	\$32,097	\$32,097	21.14%	28.17%	29.26%	28.17%
	Pony Express Bank	\$160,907	\$20,098	\$16,605	\$16,605	10.76%	13.92%	14.91%	13.92%
	Carroll County Trust Company of Carrollton, Missouri	\$163,907	\$16,275	\$16,597	\$16,597	10.15%	12.57%	13.32%	12.57%
	First Missouri State Bank	\$165,041	\$20,510	\$20,480	\$20,480	12.55%	15.54%	16.80%	15.54%
	Community First Bank	\$166,832	\$14,592	\$14,022	\$14,022	8.32%	11.09%	12.34%	11.09%
	Legacy Bank & Trust Company	\$167,018	\$16,814	\$13,826	\$13,826	8.61%	10.20%	11.46%	10.20%
	First Community National Bank	\$167,918	\$14,039	\$14,123	\$14,123	8.23%	13.27%	14.55%	13.27%
	Goppert Financial Bank	\$169,188	\$17,211	\$17,211	\$17,211	10.16%	16.94%	18.07%	16.94%
	United State Bank	\$171,200	\$14,711	\$14,390	\$14,390	8.48%	9.51%	10.76%	9.51%
	Central Bank of Moberly	\$171,949	\$14,579	\$14,431	\$14,431	8.32%	11.74%	12.87%	11.74%
	Century Bank of the Ozarks	\$172,831	\$15,950	\$15,404	\$15,404	9.00%	10.96%	12.21%	10.96%
	Community First Banking Company	\$175,369	\$22,075	\$21,573	\$21,573	12.54%	16.64%	17.79%	16.64%
	Central Bank of Audrain County	\$175,608	\$14,026	\$12,865	\$12,865	7.57%	12.32%	13.58%	12.32%
	Hometown Bank, National Association	\$178,421	\$16,460	\$16,563	\$16,563	9.55%	11.45%	12.71%	11.45%
	First Missouri Bank of SEMO	\$178,882	\$18,304	\$18,305	\$18,305	10.67%	12.33%	13.58%	12.33%
	Kearney Trust Company	\$180,386	\$18,721	\$18,613	\$18,613	10.46%	16.22%	17.47%	16.22%
	People's Bank of Seneca	\$183,441	\$14,962	\$15,005	\$15,005	8.79%	10.02%	11.13%	10.02%
	Exchange Bank of Missouri	\$183,674	\$19,899	\$17,921	\$17,921	9.76%	11.72%	12.67%	11.72%
	Citizens Bank	\$186,896	\$24,251	\$24,225	\$24,225	13.11%	13.68%	14.94%	13.68%
	O'Bannon Banking Company	\$187,661	\$16,687	\$16,730	\$16,730	8.90%	10.79%	11.78%	10.79%
	Lead Bank	\$188,705	\$21,798	\$21,811	\$21,811	11.60%	12.30%	13.40%	12.30%
	FortuneBank	\$190,109	\$15,848	\$15,017	\$15,017	8.15%	9.77%	11.02%	9.77%
	First State Bank of Purdy	\$191,020	\$12,525	\$13,715	\$13,715	8.04%	12.47%	13.39%	12.47%
	Alliance Bank	\$193,896	\$30,239	\$30,122	\$30,122	15.75%	12.35%	13.41%	12.35%
	Farmers and Merchants Bank of St. Clair	\$194,159	\$22,363	\$22,360	\$22,360	11.54%	16.85%	18.10%	16.85%
	Commercial Bank	\$195,095	\$15,542	\$15,887	\$15,887	8.27%	11.88%	13.13%	11.88%
	Branson Bank	\$197,715	\$20,047	\$19,953	\$19,953	10.28%	12.81%	14.06%	12.81%
	Martinsburg Bank and Trust	\$197,782	\$26,708	\$26,774	\$26,774	13.52%	19.80%	21.06%	19.80%
	Putnam County State Bank	\$197,838	\$24,501	\$24,501	\$24,501	12.35%	14.85%	16.10%	14.85%
	Peoples Bank	\$200,731	\$21,148	\$20,402	\$20,402	10.01%	14.91%	16.03%	14.91%
	F & C Bank	\$200,868	\$19,395	\$19,257	\$19,257	9.86%	11.33%	12.59%	11.33%
	First Missouri Bank	\$201,922	\$20,408	\$20,252	\$20,252	10.05%	12.62%	13.88%	12.62%
	First National Bank	\$205,209	\$34,377	\$34,221	\$34,221	16.80%	49.67%	50.95%	49.67%
	Ozark Bank	\$209,636	\$24,696	\$24,506	\$24,506	11.78%	17.15%	18.19%	17.15%
	Wells Bank	\$209,749	\$20,141	\$19,355	\$19,355	9.43%	12.23%	13.18%	12.23%
	Regional Missouri Bank	\$211,241	\$21,907	\$20,536	\$20,536	9.81%	11.50%	12.75%	11.50%
	Bloomsdale Bank	\$219,070	\$22,085	\$21,318	\$21,318	9.69%	13.92%	15.18%	13.92%

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Capital Adequacy
June 30, 2017
Run Date: August 21, 2017

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)									
	First Commercial Bank	\$220,372	\$27,194	\$25,677	\$25,677	11.32%	16.44%	17.71%	16.44%
	Missouri Bank	\$223,326	\$25,201	\$24,311	\$24,311	10.70%	15.63%	16.67%	15.63%
	Farmers State Bank	\$223,766	\$23,138	\$20,885	\$20,885	9.59%	11.18%	11.76%	11.18%
	American Bank of Missouri	\$224,517	\$23,900	\$20,512	\$20,512	9.80%	11.68%	12.64%	11.68%
	First Home Bank	\$227,030	\$19,359	\$18,607	\$18,607	8.36%	12.73%	13.96%	12.73%
	Community Bank of Raymore	\$228,841	\$20,444	\$20,522	\$20,522	9.23%	12.83%	14.03%	12.83%
	Ozarks Federal Savings and Loan Association	\$233,089	\$31,806	\$33,889	\$33,889	14.72%	19.30%	20.03%	19.30%
	MRV Banks	\$235,394	\$21,325	\$21,277	\$21,277	9.17%	10.44%	11.66%	10.44%
	Bank of Franklin County	\$236,828	\$21,820	\$21,286	\$21,286	9.17%	10.13%	11.00%	10.13%
	Peoples Savings Bank of Rhineland	\$237,763	\$21,248	\$21,165	\$21,165	8.95%	11.73%	12.60%	11.73%
	Bank of Odessa	\$240,707	\$49,355	\$49,354	\$49,354	20.73%	37.86%	39.11%	37.86%
	Central Bank of Warrensburg	\$241,061	\$35,395	\$23,385	\$23,385	10.57%	15.86%	17.12%	15.86%
	Community State Bank of Missouri	\$243,152	\$29,328	\$29,257	\$29,257	12.11%	12.70%	13.40%	12.69%
	KCB Bank	\$245,821	\$32,548	\$31,996	\$31,996	13.30%	17.08%	18.21%	17.08%
	UNICO Bank	\$249,321	\$26,423	\$26,874	\$26,874	10.86%	14.87%	15.84%	14.87%
	State Average of Asset Group A	\$118,407	\$13,372	\$12,984	\$12,984	11.20%	17.19%	18.30%	17.18%

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Capital Adequacy

June 30, 2017

Run Date: August 21, 2017

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets									
	Bank of Versailles	\$251,397	\$29,406	\$29,362	\$29,362	11.74%	20.18%	21.45%	20.18%
	Belgrade State Bank	\$255,657	\$23,164	\$23,224	\$23,224	9.20%	13.02%	13.64%	13.02%
	Bank of Bolivar	\$257,892	\$23,515	\$23,501	\$23,501	9.29%	11.99%	13.12%	11.99%
	Rockwood Bank	\$258,697	\$33,679	\$33,682	\$33,682	13.07%	16.32%	17.58%	16.32%
	Freedom Bank of Southern Missouri	\$263,485	\$25,388	\$25,117	\$25,117	9.69%	12.89%	14.14%	12.89%
	Midwest Independent Bank	\$265,327	\$38,882	\$38,354	\$38,354	13.25%	20.82%	22.09%	20.82%
	Macon-Atlanta State Bank	\$279,990	\$25,101	\$23,765	\$23,765	8.48%	12.72%	13.97%	12.72%
	Triad Bank	\$290,270	\$29,090	\$29,060	\$29,060	9.99%	11.18%	12.40%	11.18%
	St. Johns Bank and Trust Company	\$294,481	\$27,663	\$25,988	\$25,988	8.91%	11.54%	12.80%	11.54%
	First Midwest Bank of Dexter	\$315,529	\$31,688	\$31,804	\$31,804	10.05%	11.09%	12.01%	11.09%
	Central Bank of Branson	\$316,199	\$32,494	\$32,222	\$32,222	10.28%	12.24%	13.49%	12.24%
	United Bank of Union	\$320,412	\$35,414	\$35,166	\$35,166	11.20%	13.73%	14.98%	13.73%
	Bank of Advance	\$320,594	\$44,324	\$43,610	\$43,610	14.06%	20.16%	21.41%	20.16%
	Community Bank and Trust	\$329,763	\$27,597	\$25,105	\$25,105	7.63%	14.73%	15.79%	14.73%
	Bank of Old Monroe	\$337,174	\$49,740	\$49,834	\$49,834	14.58%	19.04%	20.30%	19.04%
	New Era Bank	\$340,201	\$35,958	\$32,002	\$32,002	9.53%	14.85%	15.70%	14.85%
	HOME BANK	\$343,009	\$34,810	\$34,836	\$34,836	10.27%	11.67%	12.54%	11.67%
	First State Bank and Trust Company, Inc.	\$343,009	\$41,788	\$41,325	\$41,325	12.19%	15.13%	16.39%	15.13%
	Legends Bank	\$345,240	\$53,376	\$53,077	\$53,077	15.59%	21.52%	22.61%	21.52%
	First State Bank of St. Charles, Missouri	\$355,744	\$42,386	\$42,497	\$42,497	12.31%	15.14%	15.98%	15.14%
	Old Missouri Bank	\$361,265	\$33,973	\$31,133	\$31,133	8.82%	10.35%	11.60%	10.35%
	Callaway Bank	\$368,218	\$33,121	\$32,863	\$32,863	9.02%	12.06%	13.16%	12.06%
	West Plains Bank and Trust Company	\$369,102	\$43,180	\$42,423	\$42,423	11.47%	14.19%	15.26%	14.19%
	Farmers Bank of Northern Missouri	\$374,021	\$43,792	\$39,400	\$39,400	10.73%	15.19%	16.45%	15.19%
	Phelps County Bank	\$375,347	\$25,898	\$26,269	\$26,269	7.12%	14.05%	15.28%	14.05%
	Mid America Bank	\$384,601	\$43,536	\$43,431	\$43,431	10.79%	14.12%	15.37%	14.12%
	First Midwest Bank of Poplar Bluff	\$397,174	\$37,662	\$37,826	\$37,826	9.75%	11.10%	12.20%	11.10%
	Central Bank of Sedalia	\$410,232	\$38,474	\$35,463	\$35,463	8.76%	11.04%	12.30%	11.04%
	Parkside Financial Bank & Trust	\$423,946	\$41,578	\$41,498	\$41,498	10.10%	10.09%	11.34%	10.09%
	Peoples Community Bank	\$436,078	\$68,752	\$64,481	\$64,481	14.67%	20.26%	21.42%	20.26%
	Peoples Bank & Trust Company	\$438,393	\$44,287	\$42,104	\$42,104	9.53%	13.13%	14.38%	13.12%
	St. Louis Bank	\$446,051	\$40,119	\$36,398	\$36,398	8.18%	10.91%	12.16%	10.91%
	BTC Bank	\$450,370	\$59,998	\$58,598	\$58,598	13.19%	16.03%	16.75%	16.03%
	BankLiberty	\$452,704	\$50,638	\$47,225	\$47,225	10.71%	11.18%	12.39%	11.18%
	Citizens National Bank of Greater St. Louis	\$459,373	\$52,354	\$53,073	\$53,073	11.59%	14.11%	15.37%	14.11%
	Bank of Sullivan	\$460,519	\$41,212	\$39,871	\$39,871	8.82%	10.89%	12.14%	10.89%
	Maries County Bank	\$468,223	\$65,714	\$64,775	\$64,775	13.82%	20.74%	21.99%	20.74%
	Bank of Kirksville	\$469,159	\$45,163	\$44,634	\$44,634	9.48%	25.14%	26.17%	25.14%
	HNB National Bank	\$475,489	\$55,785	\$54,484	\$54,484	11.50%	14.43%	15.70%	14.43%
	State Average of Asset Group B	\$361,650	\$39,762	\$38,705	\$38,705	10.75%	14.59%	15.74%	14.59%

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Capital Adequacy
June 30, 2017
Run Date: August 21, 2017

		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 (%)
Region	Institution Name								
Asset Group C - \$501 million to \$1 billion in total assets									
	Midwest Regional Bank	\$506,214	\$45,872	\$42,736	\$42,736	8.40%	8.97%	10.88%	8.97%
	Blue Ridge Bank and Trust Co.	\$521,027	\$48,356	\$48,440	\$48,440	9.24%	11.45%	12.70%	11.45%
	Town & Country Bank	\$525,403	\$59,790	\$54,194	\$54,194	10.50%	15.46%	16.71%	15.46%
	Springfield First Community Bank	\$529,981	\$45,463	\$45,463	\$45,463	9.11%	10.78%	13.04%	10.78%
	Platte Valley Bank of Missouri	\$535,246	\$50,531	\$50,197	\$50,197	9.38%	11.87%	13.01%	11.87%
	Lindell Bank & Trust Company	\$548,442	\$91,084	\$80,238	\$80,238	14.79%	29.97%	31.30%	29.97%
	Jefferson Bank of Missouri	\$574,243	\$54,483	\$54,048	\$54,048	9.47%	11.96%	13.22%	11.96%
	Mid-Missouri Bank	\$600,439	\$56,684	\$56,524	\$56,524	9.59%	11.85%	13.01%	11.85%
	Jefferson Bank and Trust Company	\$603,245	\$70,396	\$69,351	\$69,351	11.80%	12.60%	13.63%	12.60%
	Business Bank of Saint Louis	\$610,755	\$72,654	\$72,617	\$72,617	11.87%	12.67%	13.92%	12.67%
	NBKC Bank	\$637,439	\$75,932	\$71,846	\$71,846	12.15%	16.43%	17.42%	16.43%
	Bank of Washington	\$639,771	\$77,190	\$77,222	\$77,222	12.48%	12.74%	14.00%	12.74%
	Wood & Huston Bank	\$657,060	\$76,850	\$72,294	\$72,294	11.13%	12.31%	13.89%	12.31%
	Royal Banks of Missouri	\$677,407	\$100,865	\$89,671	\$89,671	13.28%	13.91%	14.48%	13.91%
	First Federal Bank Of Kansas City	\$686,997	\$112,720	\$120,241	\$120,241	17.30%	35.98%	36.74%	35.98%
	Central Bank of Lake of the Ozarks	\$694,529	\$59,411	\$59,517	\$59,517	8.78%	13.09%	14.34%	13.09%
	Southwest Missouri Bank	\$695,784	\$65,221	\$66,048	\$66,048	9.58%	15.53%	16.48%	15.53%
	OakStar Bank	\$700,807	\$69,477	\$62,801	\$62,801	9.35%	11.69%	12.95%	11.69%
	Focus Bank	\$740,198	\$76,588	\$76,554	\$76,554	10.25%	12.39%	13.65%	12.39%
	Cass Commercial Bank	\$742,658	\$105,938	\$107,834	\$107,834	14.99%	15.77%	16.91%	15.77%
	Guaranty Bank	\$751,529	\$87,451	\$87,744	\$87,744	11.77%	13.20%	14.20%	13.20%
	Citizens Bank and Trust Company	\$854,029	\$91,766	\$86,266	\$86,266	9.98%	12.93%	14.08%	12.93%
	Nodaway Valley Bank	\$860,119	\$112,185	\$98,537	\$98,537	11.63%	15.74%	16.99%	15.74%
	Montgomery Bank, National Association	\$937,054	\$79,061	\$79,946	\$79,946	8.87%	10.62%	11.78%	10.62%
	Providence Bank	\$966,130	\$143,479	\$122,967	\$122,967	13.33%	15.48%	16.73%	15.48%
	State Average of Asset Group C	\$671,860	\$77,178	\$74,132	\$74,132	11.16%	14.62%	15.84%	14.62%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy
June 30, 2017
Run Date: August 21, 2017

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - \$1 billion to \$10 billion in total assets									
	Academy Bank, N.A.	\$1,241,832	\$202,031	\$194,964	\$194,964	16.42%	20.44%	21.67%	20.44%
	Central Bank of the Ozarks	\$1,292,499	\$121,773	\$116,718	\$116,718	9.09%	10.52%	11.77%	10.52%
	Sterling Bank	\$1,341,761	\$138,295	\$121,844	\$121,844	9.26%	11.19%	12.05%	11.19%
	Bank of Missouri	\$1,370,180	\$157,455	\$149,343	\$149,343	11.03%	12.65%	13.58%	12.65%
	Reliance Bank	\$1,374,393	\$161,095	\$142,108	\$142,108	10.61%	12.13%	13.16%	12.13%
	Hawthorn Bank	\$1,376,651	\$142,485	\$143,521	\$143,521	10.79%	12.38%	13.31%	12.38%
	Country Club Bank	\$1,379,289	\$130,580	\$125,922	\$125,922	9.01%	11.94%	13.19%	11.94%
	Southern Bank	\$1,699,841	\$172,199	\$167,263	\$167,263	10.98%	11.05%	12.15%	11.05%
	Central Bank of Boone County	\$1,734,003	\$159,101	\$147,039	\$147,039	8.52%	10.63%	11.88%	10.63%
	Central Bank of the Midwest	\$1,735,726	\$244,047	\$150,930	\$150,930	9.20%	11.03%	12.28%	11.03%
	Midwest BankCentre	\$1,878,088	\$190,277	\$168,756	\$168,756	9.13%	11.52%	12.43%	11.52%
	Central Bank of St. Louis	\$1,878,137	\$203,262	\$177,928	\$177,928	9.40%	10.42%	11.67%	10.42%
	North American Savings Bank, F.S.B.	\$2,057,086	\$230,336	\$225,309	\$225,309	11.38%	13.67%	14.76%	13.67%
	First State Community Bank	\$2,198,709	\$247,940	\$202,299	\$202,299	9.39%	10.47%	11.36%	10.47%
	Central Trust Bank	\$2,563,958	\$225,126	\$189,163	\$189,163	7.50%	12.89%	14.96%	12.89%
	Landmark Bank, N.A.	\$2,710,150	\$246,194	\$234,508	\$214,508	8.96%	12.95%	14.20%	11.84%
	Great Southern Bank	\$4,450,229	\$516,834	\$504,355	\$504,331	11.34%	11.83%	12.69%	11.83%
	Enterprise Bank & Trust	\$5,008,904	\$622,788	\$500,154	\$500,106	10.25%	11.02%	11.95%	11.02%
	First Bank	\$6,153,346	\$755,806	\$597,230	\$597,230	9.93%	14.18%	15.28%	14.18%
	State Average of Asset Group D	\$2,286,567	\$256,191	\$224,177	\$223,120	10.12%	12.26%	13.39%	12.20%

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.