



Bankers' Index

AN ANALYSIS OF KANSAS AND MISSOURI COMMUNITY BANKS





The Bankers' Index is published by the
Kansas office of Moss Adams. For more information
on the data presented in this report, contact
Rebecca Radell, Senior Manager,
at **(209) 955-6136**.

Kansas

KANSAS CITY

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

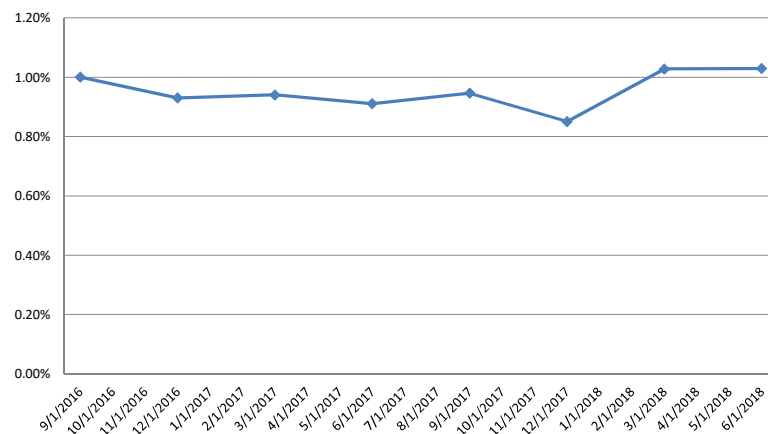
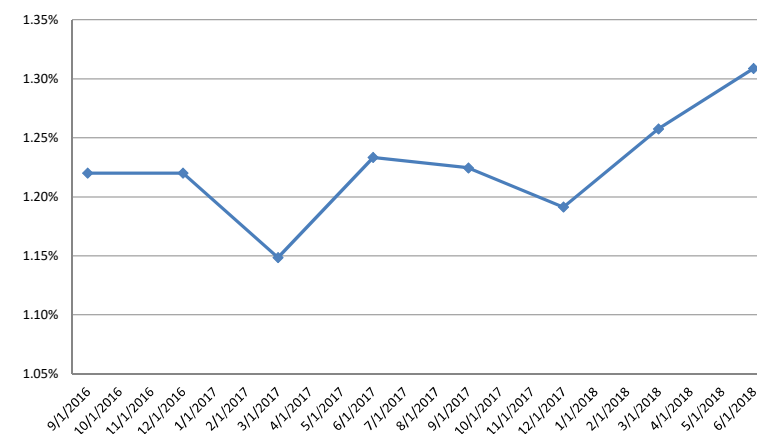
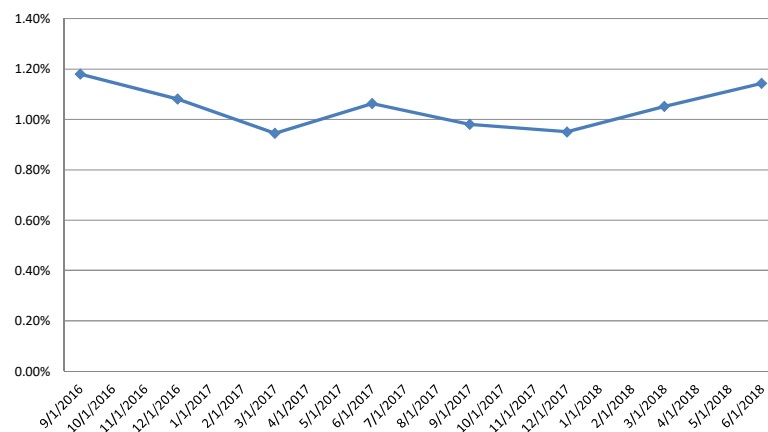
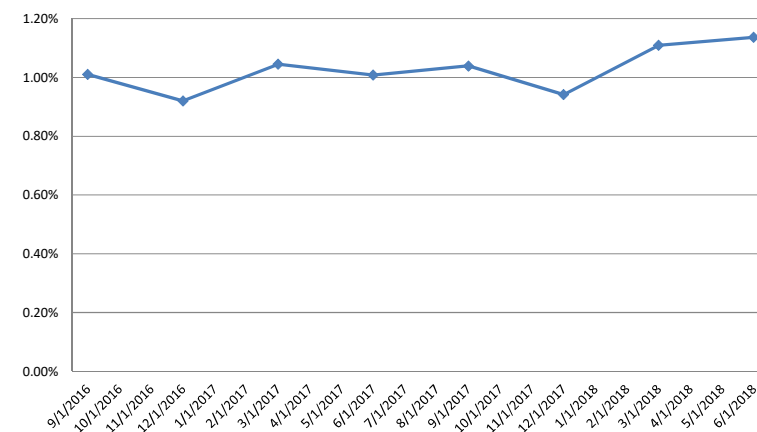
ASSET SIZE DEFINITION

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

Kansas

Performance Analysis

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

Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date**Asset Group B - \$251 to \$500 million in Total Assets**
Year-to-Date**Asset Group C - \$501 to \$1 billion in Total Assets**
Year-to-Date**Asset Group D - \$1 to \$10 billion in Total Assets**
Year-to-Date

Source: SNL Financial

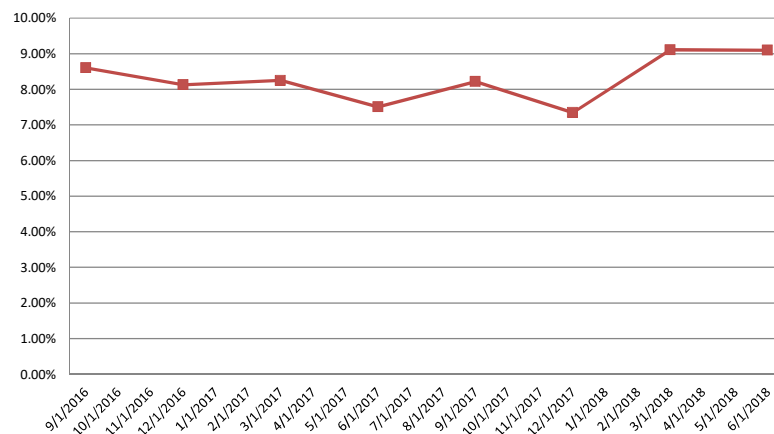
Note: Report includes only bank-level data.

NA = data was not available.

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

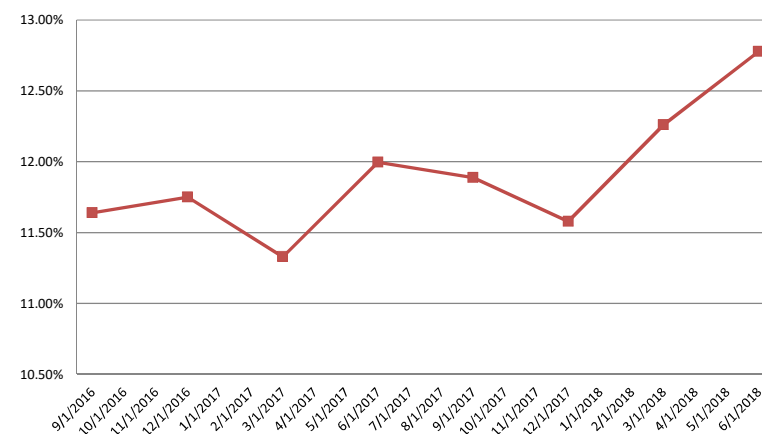
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



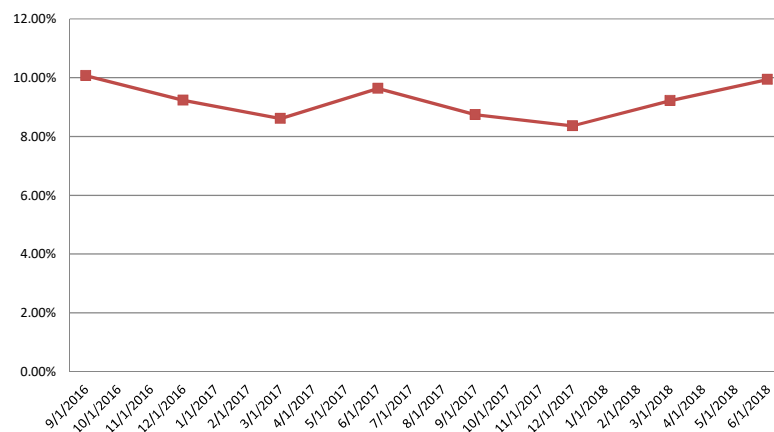
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Return on Avg Equity	8.60%	8.13%	8.25%	7.50%	8.22%	7.34%	9.11%	9.10%

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



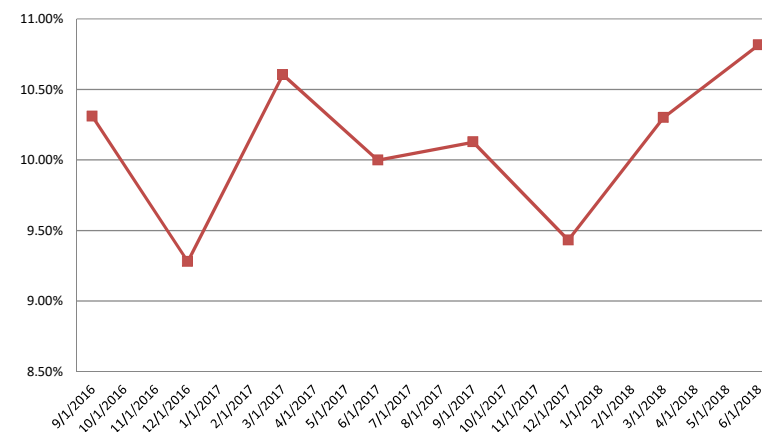
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Return on Avg Equity	11.64%	11.75%	11.33%	12.00%	11.89%	11.58%	12.26%	12.78%

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Return on Avg Equity	10.07%	9.23%	8.61%	9.64%	8.74%	8.36%	9.22%	9.94%

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Return on Avg Equity	10.31%	9.28%	10.60%	10.00%	10.13%	9.43%	10.30%	10.82%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 2018

		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												
	Walton State Bank	\$8,996	\$7	0.32%	3.98%	95.35%	\$51	\$10	0.23%	2.85%	95.76%	\$51
	Bison State Bank	\$9,492	\$16	0.70%	4.77%	91.58%	\$38	\$5	0.11%	0.82%	108.93%	\$41
	Towanda State Bank	\$9,862	(\$17)	(0.68%)	(8.49%)	113.22%	\$36	(\$31)	(0.61%)	(7.64%)	111.79%	\$37
	State Bank of Burrton	\$11,644	(\$8)	(0.28%)	(2.82%)	111.94%	\$59	\$8	0.14%	1.40%	95.00%	\$58
	Dickinson County Bank	\$13,436	\$13	0.39%	3.71%	85.26%	\$50	\$21	0.32%	2.97%	85.82%	\$50
	Prescott State Bank	\$13,531	\$31	0.92%	6.21%	73.19%	\$60	\$49	0.73%	4.94%	76.54%	\$60
	First National Bank of Harveyville	\$14,649	\$4	0.11%	1.14%	95.59%	\$83	\$9	0.13%	1.29%	95.19%	\$82
	Farmers State Bank	\$15,826	\$20	0.51%	4.13%	84.13%	\$58	\$38	0.48%	3.94%	85.10%	\$57
	Peoples State Bank	\$17,031	\$140	3.31%	11.87%	50.83%	\$66	\$230	2.65%	9.87%	53.98%	\$62
	Emerald Bank	\$17,369	\$22	0.52%	4.76%	83.92%	\$45	\$47	0.55%	5.12%	83.52%	\$44
	Bank of Denton	\$18,401	\$50	1.07%	5.96%	60.22%	\$55	\$81	0.86%	4.86%	64.13%	\$56
	Jamestown State Bank	\$19,311	\$23	0.48%	3.01%	81.45%	\$30	\$63	0.64%	4.09%	75.27%	\$31
	Hillsboro State Bank	\$20,028	(\$7)	(0.14%)	(1.74%)	88.24%	\$50	(\$6)	(0.06%)	(0.73%)	92.17%	\$54
	Alden State Bank	\$20,424	\$16	0.31%	2.76%	89.07%	\$65	\$29	0.28%	2.50%	89.46%	\$64
	Farmers State Bank	\$22,017	\$50	0.88%	9.90%	73.76%	\$84	\$87	0.76%	8.70%	76.98%	\$84
	Marion National Bank	\$22,564	\$43	0.78%	4.74%	67.81%	\$53	\$88	0.79%	4.87%	67.85%	\$52
	Lorraine State Bank	\$23,098	\$54	0.95%	5.95%	55.47%	\$56	\$117	1.03%	6.49%	54.09%	\$54
	Baxter State Bank	\$28,039	\$58	0.82%	3.97%	82.03%	\$79	\$112	0.78%	3.84%	82.51%	\$78
	Gorham State Bank	\$28,775	\$80	1.09%	10.09%	56.43%	\$58	\$170	1.15%	10.87%	57.31%	\$59
	State Bank of Canton	\$29,617	\$23	0.31%	1.60%	87.19%	\$79	\$65	0.45%	2.25%	80.68%	\$79
	Piqua State Bank	\$29,943	\$65	0.85%	9.36%	74.50%	\$46	\$114	0.75%	8.24%	76.70%	\$44
	Ninnescah Valley Bank	\$30,753	\$77	1.00%	8.89%	70.93%	\$90	\$125	0.82%	7.12%	73.37%	\$90
	Marquette Farmers State Bank of Marquette	\$31,549	(\$494)	(6.16%)	(41.88%)	NM	\$74	(\$429)	(2.65%)	(17.69%)	133.50%	\$73
	Liberty Savings Association, FSA	\$32,521	\$29	0.36%	1.78%	84.42%	\$81	\$76	0.46%	2.33%	79.30%	\$72
	Cottonwood Valley Bank	\$33,523	\$50	0.60%	4.86%	73.97%	\$94	\$112	0.67%	5.36%	72.04%	\$92
	State Exchange Bank	\$33,927	\$62	0.70%	5.99%	64.22%	\$66	\$156	0.88%	7.49%	64.16%	\$67
	Millennium Bank	\$33,961	\$58	0.66%	4.80%	80.23%	\$62	\$140	0.80%	5.78%	77.56%	\$60
	Union State Bank	\$34,337	\$102	1.18%	8.63%	58.59%	\$57	\$217	1.25%	9.18%	57.95%	\$57
	Chetopa State Bank & Trust Co.	\$35,034	\$143	1.58%	16.07%	55.81%	\$54	\$301	1.67%	17.01%	54.14%	\$55
	First National Bank of Spearville	\$36,239	\$128	1.37%	8.76%	45.86%	\$58	\$236	1.25%	8.15%	47.38%	\$55
	Bank of Greeley	\$37,312	\$140	1.48%	11.65%	57.21%	\$103	\$271	1.43%	11.38%	58.32%	\$103
	Kendall State Bank	\$37,618	(\$29)	(0.31%)	(3.11%)	100.76%	\$64	(\$5)	(0.03%)	(0.27%)	96.61%	\$62
	Farmers State Bank	\$37,981	\$92	0.98%	10.77%	74.12%	\$93	\$156	0.83%	9.10%	74.14%	\$87
	Farmers and Merchants Bank of Mound City,											
	Kansas	\$39,402	\$137	1.39%	19.94%	67.23%	\$103	\$268	1.35%	19.45%	67.49%	\$105
	Haviland State Bank	\$39,562	\$124	1.30%	9.49%	57.30%	\$74	\$263	1.38%	10.10%	56.21%	\$72
	City State Bank	\$40,567	\$141	1.36%	15.43%	64.11%	\$62	\$263	1.28%	14.46%	65.92%	\$62
	Ford County State Bank	\$40,864	\$156	1.56%	12.42%	45.91%	\$84	\$271	1.33%	10.66%	54.53%	\$100
	First State Bank of Ransom	\$42,586	(\$20)	(0.19%)	(0.87%)	66.21%	\$62	\$106	0.49%	2.30%	60.14%	\$62
	CBW Bank	\$42,725	\$1,565	10.91%	73.81%	31.58%	\$65	\$1,891	7.67%	46.94%	43.26%	\$65
	Swedish-American State Bank	\$43,323	\$384	3.50%	37.43%	60.12%	\$75	\$499	2.23%	24.96%	66.48%	\$74
	First National Bank in Frankfort	\$44,068	\$154	1.38%	14.87%	61.76%	\$78	\$320	1.41%	15.26%	59.97%	\$78
	Farmers State Bank of Bucklin, Kansas	\$44,241	\$71	0.64%	5.86%	77.35%	\$93	(\$29)	(0.13%)	(1.19%)	100.43%	\$127
	Nekoma State Bank	\$44,580	\$18	0.16%	1.97%	92.91%	\$48	\$83	0.36%	4.45%	88.44%	\$51
	Citizens State Bank and Trust Company	\$45,177	\$155	1.35%	13.49%	56.31%	\$41	\$287	1.25%	14.31%	63.05%	\$41

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, 2018

Run Date: August 21, 2018

		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)												
	Olpe State Bank	\$45,187	\$91	0.80%	6.39%	67.98%	\$53	\$180	0.81%	6.33%	67.94%	\$53
	Farmers State Bank of Blue Mound	\$45,429	\$77	0.69%	4.00%	80.66%	\$72	\$143	0.63%	3.70%	77.56%	\$68
	New Century Bank	\$45,872	\$384	3.38%	30.54%	56.56%	\$67	\$672	2.98%	26.95%	59.93%	\$68
	Bank of Palmer	\$46,035	\$96	0.84%	9.03%	65.99%	\$96	\$172	0.75%	8.09%	68.72%	\$96
	Howard State Bank	\$48,972	\$133	1.05%	9.95%	69.88%	\$48	\$268	1.03%	10.07%	69.10%	\$47
	State Bank of Spring Hill	\$49,553	\$99	0.84%	9.63%	67.22%	\$64	\$169	0.71%	8.26%	70.63%	\$64
	Union State Bank	\$50,637	\$149	1.17%	14.61%	71.55%	\$78	\$298	1.16%	14.72%	73.31%	\$78
	Kaw Valley State Bank	\$50,686	\$158	1.29%	16.79%	68.39%	\$67	\$276	1.13%	14.51%	70.37%	\$67
	Peoples Bank	\$51,001	\$75	0.59%	4.61%	76.02%	\$70	\$183	0.71%	5.61%	73.46%	\$70
	Stock Exchange Bank	\$51,042	\$141	1.09%	13.21%	66.68%	\$66	\$221	0.85%	10.53%	71.69%	\$70
	Argentine Federal Savings	\$52,135	\$37	0.28%	2.02%	86.29%	\$74	\$75	0.29%	2.05%	86.48%	\$74
	Tampa State Bank	\$53,986	\$48	0.36%	3.56%	87.05%	\$86	\$188	0.71%	6.90%	78.35%	\$82
	Heritage Bank	\$55,408	\$77	0.56%	5.14%	86.40%	\$69	(\$60)	(0.22%)	(2.00%)	106.51%	\$71
	KansasLand Bank	\$55,966	\$36	0.26%	2.43%	87.34%	\$66	\$131	0.47%	4.44%	81.43%	\$64
	Farmers State Bank	\$57,949	\$169	1.18%	10.78%	63.58%	\$50	\$298	1.04%	9.55%	65.14%	\$50
	First National Bank of Sedan	\$59,061	(\$50)	(0.32%)	(4.11%)	107.52%	\$59	(\$70)	(0.22%)	(2.82%)	102.68%	\$60
	First State Bank	\$59,206	\$222	1.44%	8.32%	52.81%	\$87	\$433	1.39%	8.07%	53.83%	\$87
	Citizens State Bank of Cheney, Kansas	\$60,017	\$148	1.01%	9.13%	62.59%	\$83	\$403	1.37%	12.34%	58.20%	\$74
	Kansas State Bank Overbrook Kansas	\$60,281	\$184	1.22%	9.93%	60.28%	\$79	\$369	1.22%	9.97%	58.55%	\$75
	Security State Bank	\$60,512	\$56	0.36%	3.56%	85.56%	\$53	\$107	0.34%	3.34%	85.73%	\$53
	First National Bank of Dighton	\$60,682	\$178	1.17%	5.57%	60.43%	\$79	\$299	0.99%	4.70%	64.43%	\$79
	Farmers State Bank	\$61,459	\$127	0.82%	5.12%	77.66%	\$94	\$271	0.87%	5.40%	76.48%	\$93
	First Security Bank	\$61,946	\$147	0.97%	11.36%	74.44%	\$53	\$283	0.95%	10.96%	74.82%	\$53
	Bank of Holyrood	\$62,179	\$285	1.81%	13.41%	43.65%	\$64	\$538	1.71%	12.73%	45.11%	\$63
	Bendena State Bank	\$62,928	\$221	1.40%	15.56%	59.94%	\$64	\$441	1.38%	15.39%	60.23%	\$66
	Farmers Bank of Osborne, Kansas	\$64,174	\$202	1.27%	11.15%	63.04%	\$67	\$398	1.25%	11.02%	63.82%	\$66
	Small Business Bank	\$65,418	\$107	0.65%	4.60%	82.16%	\$73	\$171	0.51%	3.67%	85.17%	\$72
	Exchange State Bank of St. Paul, Kansas	\$69,037	\$113	0.65%	6.48%	75.43%	\$68	\$212	0.61%	6.12%	76.68%	\$68
	Bank of Protection	\$69,815	\$189	1.12%	8.51%	62.07%	\$67	\$355	1.05%	8.05%	64.37%	\$68
	Lyndon State Bank	\$71,638	\$102	0.58%	5.31%	84.30%	\$78	\$114	0.32%	2.94%	90.02%	\$86
	First State Bank of Healy	\$72,309	\$116	0.64%	3.01%	75.78%	\$95	\$469	1.26%	6.07%	61.42%	\$94
	Chisholm Trail State Bank	\$74,482	\$26	0.14%	1.72%	94.61%	\$63	\$72	0.20%	2.33%	93.26%	\$63
	Home Savings Bank	\$74,818	\$88	0.47%	2.64%	79.75%	\$87	\$255	0.69%	3.81%	75.81%	\$95
	Johnson State Bank	\$74,963	\$144	0.76%	4.93%	72.68%	\$52	\$392	1.03%	6.71%	67.42%	\$51
	FNB Washington	\$75,152	\$218	1.15%	4.86%	48.30%	\$58	\$452	1.17%	5.06%	47.42%	\$59
	University National Bank of Lawrence	\$76,104	\$201	1.08%	11.18%	77.11%	\$81	\$368	0.98%	10.29%	78.31%	\$81
	Community Bank of Wichita, Inc.	\$76,544	\$182	0.94%	10.44%	73.36%	\$76	\$330	0.85%	9.47%	74.34%	\$76
	Baldwin State Bank	\$77,763	\$199	1.04%	10.51%	64.83%	\$56	\$346	0.91%	9.07%	70.25%	\$58
	First National Bank of Beloit	\$78,391	\$94	0.48%	4.01%	80.39%	\$75	\$202	0.51%	4.31%	79.38%	\$75
	Fowler State Bank	\$79,143	\$261	1.37%	13.55%	64.85%	\$74	\$419	1.08%	10.87%	68.80%	\$77
	Bank of Commerce and Trust Company	\$79,505	\$138	0.98%	9.56%	71.02%	\$132	\$272	0.96%	9.68%	70.74%	\$121
	First National Bank of Girard	\$81,038	\$150	0.74%	6.83%	66.24%	\$82	\$353	0.87%	8.03%	67.47%	\$80

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)												
	First Federal Savings and Loan Bank	\$84,009	\$564	2.66%	23.52%	37.11%	\$121	\$1,265	2.94%	26.77%	33.45%	\$118
	First National Bank of Hope	\$84,665	(\$97)	(0.46%)	(3.93%)	68.69%	\$72	\$168	0.40%	3.38%	67.67%	\$73
	First National Bank of Kansas	\$84,670	\$186	0.88%	12.31%	70.26%	\$70	\$333	0.80%	10.53%	72.74%	\$75
	Andover State Bank	\$85,724	\$94	0.44%	5.24%	85.14%	\$101	\$255	0.60%	7.15%	80.39%	\$93
	Riley State Bank of Riley, Kansas	\$87,228	\$281	1.27%	12.26%	59.26%	\$66	\$520	1.18%	11.44%	62.05%	\$65
	Stockgrowers State Bank	\$87,290	\$338	1.52%	13.70%	48.51%	\$77	\$689	1.56%	13.89%	48.95%	\$76
	Wilson State Bank	\$88,215	\$233	1.07%	11.48%	71.25%	\$64	\$477	1.09%	11.73%	70.85%	\$61
	State Bank of Downs	\$90,601	\$344	1.45%	12.04%	55.63%	\$87	\$779	1.62%	13.79%	54.51%	\$88
	Heartland Tri-State Bank	\$91,091	\$221	1.00%	9.46%	66.93%	\$73	\$418	0.96%	8.92%	68.25%	\$72
	Community Bank	\$91,128	\$302	1.34%	13.19%	62.65%	\$67	\$656	1.45%	14.45%	62.93%	\$67
	Farmers Bank & Trust	\$91,242	\$90	0.39%	4.12%	81.34%	\$62	\$297	0.63%	6.58%	74.91%	\$62
	First National Bank in Fredonia	\$92,187	\$394	1.71%	10.68%	50.87%	\$58	\$704	1.52%	9.51%	56.88%	\$62
	State Bank of Bern	\$92,500	\$239	1.03%	6.58%	44.82%	\$77	\$633	1.35%	8.76%	44.02%	\$77
	First National Bank in Cimarron	\$92,541	\$266	1.14%	16.20%	67.90%	\$85	\$602	1.30%	18.18%	65.70%	\$84
	Citizens State Bank and Trust Company	\$93,431	\$266	1.14%	7.55%	68.84%	\$68	\$663	1.38%	9.46%	62.56%	\$64
	Garden Plain State Bank	\$94,041	\$261	1.12%	7.77%	60.53%	\$62	\$561	1.21%	8.39%	58.06%	\$58
	Elk State Bank	\$94,455	\$130	0.54%	5.74%	68.38%	\$83	\$281	0.58%	6.14%	66.05%	\$79
	Lyons State Bank	\$95,100	\$248	1.03%	8.74%	63.60%	\$67	\$742	1.54%	13.02%	60.54%	\$69
	First Neodesha Bank	\$96,352	\$382	1.58%	15.96%	60.66%	\$40	\$758	1.55%	15.92%	60.53%	\$40
	Alliance Bank	\$96,560	\$309	1.28%	10.86%	57.87%	\$74	\$544	1.12%	9.62%	60.71%	\$74
	TriCentury Bank	\$97,840	\$229	0.98%	8.77%	57.78%	\$80	\$442	0.97%	8.66%	58.62%	\$82
	Home Bank and Trust Company	\$98,953	\$344	1.40%	17.68%	70.12%	\$61	\$594	1.21%	15.34%	72.29%	\$60
	Bank of Prairie Village	\$100,048	\$427	1.67%	15.18%	51.52%	\$73	\$748	1.45%	13.29%	55.37%	\$77
	First Commerce Bank	\$101,825	\$496	1.93%	17.66%	52.43%	\$97	\$805	1.57%	14.40%	59.69%	\$107
	First National Bank in Pratt	\$102,039	\$292	1.15%	10.72%	60.66%	\$60	\$446	0.87%	8.17%	68.36%	\$74
	American Bank of Baxter Springs	\$104,669	\$152	0.58%	5.63%	81.98%	\$60	\$581	1.11%	10.78%	82.82%	\$57
	Conway Bank	\$106,193	(\$90)	(0.35%)	(3.90%)	107.50%	\$67	(\$20)	(0.04%)	(0.43%)	96.53%	\$65
	Bankwest of Kansas	\$107,648	\$421	1.56%	13.16%	58.95%	\$60	\$769	1.47%	12.18%	63.37%	\$65
	Prairie Bank of Kansas	\$109,448	\$133	0.49%	5.61%	76.17%	\$78	\$255	0.48%	5.33%	77.24%	\$79
	Farmers State Bank	\$110,437	\$391	1.40%	15.87%	60.86%	\$81	\$803	1.44%	16.09%	60.49%	\$81
	First National Bank of Scott City	\$113,341	\$244	0.86%	6.87%	70.60%	\$72	\$342	0.58%	4.83%	67.86%	\$71
	Stanley Bank	\$114,321	\$204	0.74%	3.92%	69.84%	\$137	\$1,526	2.72%	14.94%	58.51%	\$134
	Lyons Federal Bank	\$117,128	\$226	0.77%	6.09%	81.66%	\$93	\$318	0.54%	4.29%	79.26%	\$90
	First National Bank of Louisburg	\$117,342	\$425	1.39%	11.12%	59.69%	\$59	\$801	1.33%	10.45%	60.83%	\$59
	Community Bank	\$117,359	\$294	1.02%	9.42%	66.89%	\$72	\$562	1.00%	9.04%	67.64%	\$71
	Carson Bank	\$117,715	\$213	0.73%	9.79%	81.73%	\$62	\$460	0.78%	10.57%	81.29%	\$63
	Patriots Bank	\$118,163	\$356	1.23%	13.09%	70.39%	\$64	\$671	1.18%	12.34%	71.16%	\$62
	Citizens State Bank	\$118,192	\$272	0.89%	6.88%	70.93%	\$83	\$550	0.89%	6.90%	70.41%	\$82
	Almena State Bank	\$118,591	\$317	1.09%	12.99%	64.19%	\$75	\$726	1.30%	16.05%	66.93%	\$80
	Southwind Bank	\$122,706	\$369	1.20%	12.44%	51.24%	\$68	\$708	1.17%	11.89%	52.76%	\$68
	Halstead Bank	\$123,795	\$342	1.08%	12.35%	67.49%	\$71	\$639	1.00%	11.56%	68.69%	\$71
	Impact Bank	\$124,596	\$289	0.81%	8.41%	73.85%	\$84	\$591	0.82%	8.58%	73.81%	\$85
	Stockgrowers State Bank	\$125,064	\$279	0.90%	6.29%	70.97%	\$92	\$573	0.90%	6.44%	71.18%	\$92
	Valley State Bank	\$126,250	\$321	1.04%	7.75%	67.36%	\$70	\$612	0.99%	7.43%	68.16%	\$70
	First Bank	\$126,557	\$284	0.89%	5.88%	68.66%	\$73	\$550	0.86%	5.67%	69.26%	\$73
	Vintage Bank Kansas	\$128,413	\$321	1.01%	9.41%	61.51%	\$48	\$647	1.03%	9.51%	61.00%	\$48
	Farmers National Bank	\$131,441	\$220	0.67%	3.90%	51.77%	\$68	\$789	1.21%	7.05%	52.75%	\$68

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, 2018

Run Date: August 21, 2018

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)												
	Fidelity State Bank and Trust Company	\$131,823	\$336	0.88%	11.71%	67.77%	\$50	\$613	0.81%	10.65%	70.29%	\$55
	Flint Hills Bank	\$134,740	\$485	1.44%	13.58%	54.03%	\$73	\$882	1.32%	12.29%	56.69%	\$73
	Midland National Bank	\$137,438	\$358	1.02%	9.85%	74.50%	\$71	\$723	1.03%	9.84%	74.02%	\$69
	Valley State Bank	\$138,675	\$600	1.78%	20.05%	58.70%	\$79	\$1,017	1.52%	17.38%	63.18%	\$78
	Lyon County State Bank	\$141,019	\$357	1.00%	13.46%	71.87%	\$64	\$736	1.03%	13.70%	71.62%	\$63
	Union State Bank	\$142,455	\$268	0.76%	7.25%	65.06%	\$85	\$451	0.64%	6.02%	66.38%	\$84
	Farmers State Bank of Oakley, Kansas	\$142,885	\$540	1.54%	10.15%	42.48%	\$89	\$1,080	1.54%	10.37%	43.01%	\$89
	Kansas State Bank	\$143,474	\$332	0.94%	11.94%	67.99%	\$54	\$669	0.96%	11.96%	67.30%	\$53
	Verus Bank	\$143,480	\$481	1.36%	16.17%	68.86%	\$58	\$881	1.25%	14.74%	70.37%	\$58
	Bank of the Prairie	\$143,707	\$346	0.96%	11.20%	65.38%	\$78	\$658	0.92%	10.72%	66.90%	\$79
	SJN Bank of Kansas	\$145,296	\$419	1.17%	12.19%	51.65%	\$77	\$1,003	1.40%	14.72%	49.69%	\$71
	Farmers State Bank of Aliceville, Kansas	\$147,006	\$281	0.76%	5.42%	66.52%	\$125	\$872	1.18%	8.51%	50.63%	\$86
	First State Bank and Trust Company of Larned	\$153,499	\$605	1.58%	12.72%	52.82%	\$90	\$1,121	1.46%	11.86%	54.98%	\$93
	Community State Bank	\$155,410	\$659	1.68%	14.92%	46.58%	\$74	\$1,273	1.61%	14.44%	48.20%	\$72
	First Heritage Bank	\$162,559	\$390	0.99%	10.03%	69.82%	\$90	\$823	1.04%	10.46%	67.71%	\$86
	Farmers State Bank	\$166,746	\$406	0.95%	6.36%	58.45%	\$58	\$872	1.02%	6.87%	60.05%	\$58
	Goppert State Service Bank	\$167,167	\$376	0.89%	8.22%	68.81%	\$58	\$738	0.87%	8.12%	69.15%	\$58
	Bankers' Bank of Kansas	\$168,833	\$498	1.13%	7.69%	78.08%	\$82	\$1,144	1.28%	8.93%	74.92%	\$85
	VisionBank	\$170,373	\$377	0.89%	9.85%	71.34%	\$87	\$705	0.83%	9.35%	70.83%	\$85
	Community First Bank	\$170,880	\$722	1.75%	18.33%	54.82%	\$96	\$1,391	1.70%	18.03%	55.25%	\$95
	Kaw Valley State Bank and Trust Company	\$171,974	\$692	1.65%	14.67%	56.60%	\$53	\$1,227	1.47%	13.01%	60.90%	\$57
	Bank of Commerce	\$173,108	\$328	0.75%	8.12%	73.52%	\$44	\$623	0.71%	7.73%	74.79%	\$44
	Fidelity State Bank and Trust Company	\$173,956	\$482	1.11%	6.27%	56.25%	\$59	\$957	1.10%	6.24%	55.60%	\$59
	Citizens National Bank	\$174,471	\$347	0.79%	8.69%	72.53%	\$57	\$706	0.80%	8.71%	71.87%	\$56
	Mid-America Bank	\$175,107	\$548	1.26%	11.24%	62.65%	\$76	\$1,459	1.70%	15.60%	58.63%	\$72
	Community Bank of the Midwest	\$179,437	\$690	1.61%	17.04%	56.92%	\$72	\$1,403	1.64%	17.52%	56.03%	\$72
	Farmers and Drovers Bank	\$180,581	\$539	1.19%	4.62%	50.36%	\$74	\$1,068	1.18%	4.58%	51.05%	\$78
	First Kansas Bank	\$181,584	\$515	1.14%	15.63%	55.73%	\$54	\$1,003	1.10%	14.77%	56.72%	\$54
	FirstOak Bank	\$182,697	\$644	1.57%	17.11%	67.51%	\$80	\$1,279	1.79%	19.32%	64.90%	\$69
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$183,149	\$517	1.13%	12.66%	67.09%	\$61	\$1,047	1.13%	12.61%	67.03%	\$61
	Citizens Savings and Loan Association, FSB	\$184,261	\$29	0.06%	0.31%	98.22%	\$87	\$169	0.18%	0.91%	94.47%	\$84
	Freedom Bank	\$185,194	\$380	0.82%	9.41%	72.46%	\$81	\$658	0.73%	8.06%	73.82%	\$83
	First National Bank	\$193,696	\$568	1.22%	9.58%	69.22%	\$79	\$1,042	1.12%	8.80%	72.32%	\$79
	First Bank of Newton	\$195,900	\$565	1.18%	12.22%	70.02%	\$67	\$1,085	1.11%	11.83%	70.72%	\$67
	Great American Bank	\$196,564	\$789	1.59%	12.13%	63.81%	\$73	\$1,601	1.62%	12.30%	63.12%	\$72
	Citizens State Bank	\$197,382	\$638	1.30%	15.86%	57.69%	\$61	\$1,154	1.19%	14.52%	60.62%	\$61
	Cornerstone Bank	\$200,602	\$282	0.57%	6.01%	77.48%	\$115	\$909	0.91%	9.73%	68.23%	\$114
	Solomon State Bank	\$200,741	\$1,014	2.08%	14.50%	36.36%	\$80	\$1,858	1.90%	13.18%	37.89%	\$86
	Kearny County Bank	\$203,027	\$1,042	2.03%	12.28%	56.43%	\$94	\$1,924	1.87%	11.36%	56.58%	\$88
	Mutual Savings Association, FSA	\$207,531	\$626	1.21%	4.08%	62.59%	\$68	\$1,004	0.96%	3.28%	65.53%	\$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, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
			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)
		Total Assets (\$000)										
Asset Group A - \$0 to \$250 million in total assets (continued)												
	Bank of the Flint Hills	\$208,732	\$422	0.86%	8.43%	76.22%	\$68	\$805	0.82%	8.08%	77.13%	\$68
	Farmers & Merchants Bank of Colby	\$209,934	\$1,109	2.15%	14.63%	29.87%	\$58	\$2,105	2.00%	14.18%	31.22%	\$58
	Plains State Bank	\$210,950	\$674	1.25%	14.58%	56.44%	\$47	\$646	0.80%	8.03%	68.92%	\$44
	First National Bank and Trust	\$212,892	\$784	1.50%	10.01%	63.97%	\$73	\$1,384	1.33%	8.85%	67.15%	\$74
	Kanza Bank	\$217,977	\$452	0.84%	8.15%	77.88%	\$75	\$697	0.65%	6.26%	81.32%	\$77
	Peoples State Bank	\$228,007	(\$43)	(0.08%)	(0.78%)	81.04%	\$69	\$1,121	1.03%	10.29%	65.90%	\$53
	ESB Financial	\$229,231	\$619	1.10%	11.25%	69.13%	\$71	\$1,182	1.06%	10.75%	69.90%	\$71
	Grant County Bank	\$230,176	\$912	1.59%	11.42%	55.59%	\$72	\$1,638	1.43%	10.28%	58.40%	\$71
	Golden Belt Bank, FSA	\$231,370	\$593	1.02%	8.10%	73.86%	\$76	\$1,481	1.25%	10.14%	68.34%	\$77
	Solutions North Bank	\$232,090	\$702	1.21%	11.30%	51.17%	\$62	\$1,327	1.14%	10.65%	57.67%	\$62
	Citizens Bank of Kansas	\$238,085	\$530	0.90%	7.44%	76.89%	\$77	\$1,358	1.16%	9.51%	79.78%	\$77
	State Average of Asset Group A	\$97,909	\$268	1.02%	9.08%	68.30%	\$71	\$542	1.03%	9.10%	68.94%	\$71
Asset Group B - \$251 to \$500 million in total assets												
	Bank of Hays	\$255,249	\$1,236	1.92%	20.30%	55.70%	\$99	\$2,050	1.59%	16.78%	54.13%	\$96
	Community First National Bank	\$262,476	\$641	0.99%	10.61%	78.33%	\$89	\$879	0.69%	7.34%	83.24%	\$90
	Silver Lake Bank	\$269,257	\$824	1.23%	10.72%	56.64%	\$66	\$1,465	1.09%	9.47%	59.88%	\$73
	Centera Bank	\$275,622	\$931	1.35%	16.00%	59.91%	\$77	\$1,812	1.32%	15.44%	60.70%	\$77
	Guaranty State Bank and Trust Company	\$276,294	\$976	1.41%	11.25%	59.69%	\$84	\$1,329	0.95%	7.71%	55.02%	\$81
	Security State Bank	\$280,229	\$766	1.13%	7.84%	51.21%	\$86	\$1,674	1.30%	8.73%	51.12%	\$85
	First State Bank and Trust	\$290,508	\$592	0.82%	9.99%	78.32%	\$79	\$890	0.62%	7.52%	82.83%	\$78
	Union State Bank of Everest	\$307,682	\$880	1.15%	11.05%	70.36%	\$66	\$1,708	1.11%	10.60%	70.47%	\$65
	Kaw Valley Bank	\$308,971	\$1,144	1.47%	14.25%	60.04%	\$61	\$2,121	1.35%	13.43%	61.43%	\$61
	Union State Bank	\$311,699	\$1,079	1.37%	11.49%	67.10%	\$81	\$1,952	1.22%	10.44%	69.76%	\$85
	Astra Bank	\$318,500	\$694	0.90%	9.86%	71.66%	\$60	\$1,211	0.80%	8.49%	75.16%	\$63
	Central Bank and Trust Co.	\$318,945	\$972	2.13%	15.14%	56.44%	\$87	\$972	2.13%	17.95%	56.44%	\$87
	Commercial Bank	\$322,431	\$1,085	1.32%	16.15%	59.06%	\$61	\$2,128	1.30%	15.46%	59.62%	\$62
	First Option Bank	\$324,897	\$965	1.18%	16.38%	66.16%	\$66	\$1,987	1.21%	16.42%	66.47%	\$66
	Denison State Bank	\$333,229	\$1,497	1.81%	13.72%	60.75%	\$72	\$2,877	1.75%	13.23%	57.44%	\$68
	First National Bank of Syracuse	\$336,872	\$1,290	1.57%	14.97%	52.13%	\$81	\$2,424	1.49%	14.16%	52.46%	\$82
	Citizens State Bank	\$344,387	\$1,879	2.21%	23.18%	37.08%	\$85	\$3,725	2.20%	22.90%	36.46%	\$85
	Bank, The	\$346,557	\$1,390	1.58%	13.76%	38.67%	\$62	\$3,157	1.79%	15.75%	39.17%	\$62
	American State Bank & Trust Company	\$348,044	\$824	0.95%	6.72%	75.65%	\$102	\$1,639	0.93%	6.57%	71.73%	\$94
	Peoples Bank	\$350,636	\$1,655	1.66%	13.19%	52.67%	\$83	\$3,322	1.65%	13.28%	54.31%	\$84
	Legacy Bank	\$361,790	\$595	0.66%	6.72%	72.26%	\$73	\$1,329	0.73%	7.54%	69.74%	\$73
	Bank of Tescott	\$393,756	\$1,289	1.29%	10.75%	53.65%	\$74	\$2,473	1.25%	10.32%	54.84%	\$74
	Labette Bank	\$409,019	\$860	0.84%	7.42%	69.97%	\$65	\$1,905	0.92%	8.27%	69.25%	\$63
	Exchange Bank & Trust	\$416,333	\$1,391	1.34%	13.91%	54.56%	\$59	\$2,592	1.25%	13.02%	56.13%	\$58
	Capital City Bank	\$431,932	\$1,166	1.08%	12.89%	69.14%	\$74	\$2,211	1.02%	12.24%	70.53%	\$74
	Citizens State Bank	\$433,761	\$944	0.88%	8.10%	66.88%	\$72	\$2,104	0.96%	9.00%	63.55%	\$64
	First State Bank	\$437,230	\$1,414	1.31%	12.46%	54.15%	\$87	\$2,820	1.32%	12.34%	56.70%	\$94
	Community National Bank	\$442,379	\$2,393	2.13%	26.12%	41.27%	\$75	\$5,017	2.24%	26.89%	41.90%	\$73
	First Bank Kansas	\$447,441	\$1,955	1.76%	23.51%	62.23%	\$65	\$3,601	1.62%	21.16%	63.13%	\$66
	Western State Bank	\$448,121	\$2,271	2.03%	17.65%	50.81%	\$62	\$4,629	2.05%	17.93%	50.13%	\$63
	Southwest National Bank	\$456,818	\$1,423	1.26%	13.39%	63.10%	\$62	\$2,473	1.11%	11.62%	64.34%	\$62
	Peoples Bank and Trust Company	\$480,727	\$1,059	0.89%	6.56%	67.81%	\$65	\$2,221	0.92%	6.90%	67.55%	\$65
	State Average of Asset Group B	\$354,431	\$1,190	1.36%	13.31%	60.42%	\$74	\$2,272	1.31%	12.78%	60.80%	\$74

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, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
			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)
		Total Assets (\$000)										
Asset Group C - \$501 million to \$1 billion in total assets												
	Bank of Labor	\$589,021	\$573	0.41%	4.98%	88.63%	\$94	\$834	0.31%	3.58%	90.83%	\$95
	United Bank & Trust	\$597,417	\$2,033	1.38%	11.20%	52.87%	\$69	\$3,893	1.33%	10.72%	53.58%	\$68
	Morrill and Janes Bank and Trust Company	\$602,630	\$961	0.61%	5.33%	67.37%	\$87	\$2,147	0.66%	5.93%	69.39%	\$92
	GNBank, National Association	\$627,502	\$2,267	1.36%	11.63%	60.30%	\$73	\$4,110	1.22%	10.56%	62.27%	\$73
	Bennington State Bank	\$685,978	\$3,482	2.00%	19.48%	41.49%	\$72	\$5,729	1.65%	16.10%	42.26%	\$70
	Bank of Blue Valley	\$692,307	\$2,445	1.40%	13.17%	58.62%	\$99	\$4,462	1.28%	12.08%	59.12%	\$97
	First National Bank of Hutchinson	\$697,597	\$1,941	1.10%	9.34%	69.79%	\$74	\$3,821	1.05%	9.23%	69.96%	\$73
	Farmers Bank & Trust	\$791,835	\$4,004	2.03%	11.23%	40.67%	\$76	\$7,909	2.01%	11.10%	39.73%	\$76
	CoreFirst Bank & Trust	\$904,029	\$2,112	0.93%	10.21%	76.99%	\$69	\$4,606	1.01%	11.04%	75.90%	\$72
	Central National Bank	\$907,476	\$2,090	0.84%	7.85%	75.79%	\$73	\$4,797	0.94%	9.04%	75.34%	\$76
	Landmark National Bank	\$975,039	\$2,892	1.21%	11.05%	63.32%	\$57	\$5,201	1.11%	9.91%	65.29%	\$56
	State Average of Asset Group C	\$733,712	\$2,255	1.21%	10.50%	63.26%	\$77	\$4,319	1.14%	9.94%	63.97%	\$77
Asset Group D - \$1 billion to \$10 billion in total assets												
	Armed Forces Bank, National Association	\$1,079,738	\$3,749	1.44%	7.66%	72.69%	\$74	\$8,092	1.55%	8.23%	71.24%	\$73
	Community National Bank & Trust	\$1,137,389	\$2,091	0.81%	7.97%	72.28%	\$53	\$3,944	0.79%	7.73%	73.29%	\$52
	Emprise Bank	\$1,706,760	\$7,933	1.86%	20.11%	63.03%	\$66	\$14,270	1.63%	18.34%	62.55%	\$66
	KS StateBank	\$1,863,552	\$7,117	1.56%	17.03%	51.20%	\$89	\$13,369	1.48%	16.18%	50.93%	\$86
	Fidelity Bank	\$2,120,300	\$7,151	1.19%	12.46%	67.10%	\$71	\$8,542	0.67%	7.44%	79.56%	\$82
	Security Bank of Kansas City	\$3,065,708	\$10,290	1.36%	8.99%	50.46%	\$65	\$21,623	1.43%	9.44%	51.16%	\$65
	CrossFirst Bank	\$3,542,470	\$4,831	0.56%	6.13%	68.43%	\$143	\$7,878	0.49%	5.30%	71.82%	\$144
	Equity Bank	\$3,714,585	\$8,338	0.96%	8.03%	66.92%	\$80	\$17,772	1.07%	8.92%	62.51%	\$78
	INTRUST Bank, National Association	\$5,196,629	\$19,127	1.46%	20.05%	61.34%	\$85	\$36,532	1.40%	18.91%	62.04%	\$87
	Capitol Federal Savings Bank	\$9,073,679	\$22,619	0.85%	7.59%	43.61%	\$72	\$46,088	0.85%	7.66%	42.72%	\$69
	State Average of Asset Group D	\$3,250,081	\$9,325	1.21%	11.60%	61.71%	\$80	\$17,811	1.14%	10.82%	62.78%	\$80

Source: SNL Financial

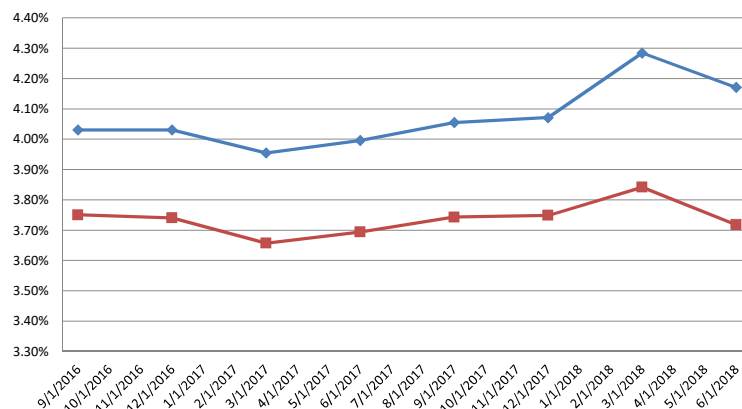
Note: Report includes only bank-level data.

NA = data was not available.

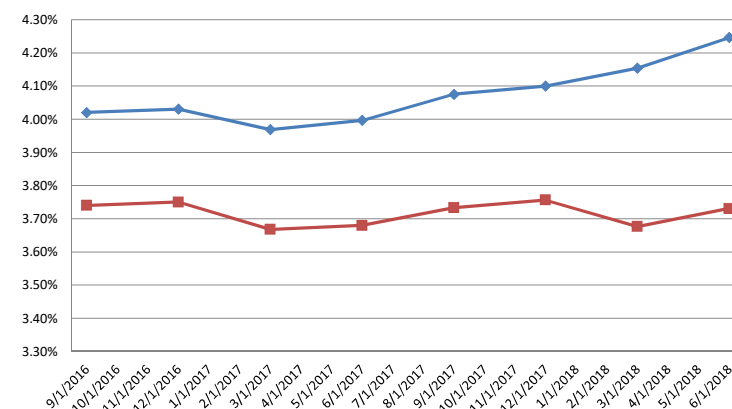
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

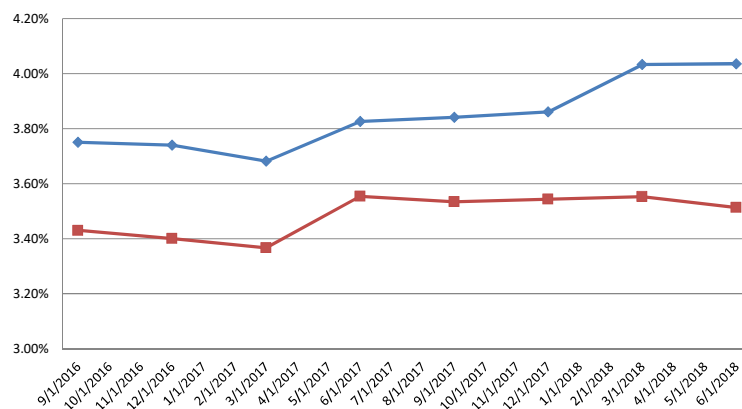
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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

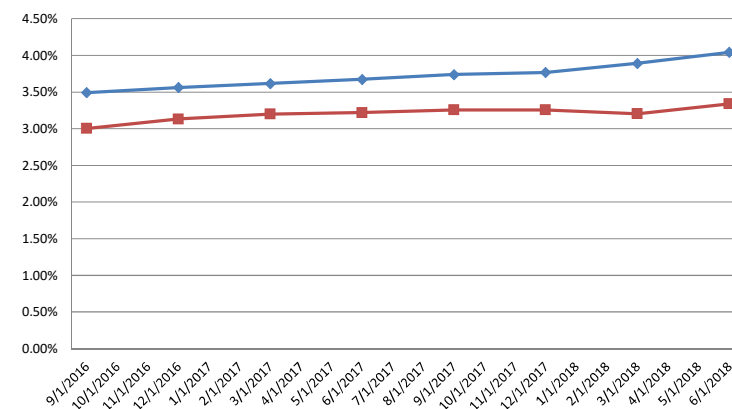
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.03%	4.03%	3.95%	4.00%	4.05%	4.07%	4.28%	4.17%
Net Interest Margin (FTE)	3.75%	3.74%	3.66%	3.69%	3.74%	3.75%	3.84%	3.72%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.02%	4.03%	3.97%	4.00%	4.08%	4.10%	4.15%	4.25%
Net Interest Margin (FTE)	3.74%	3.75%	3.67%	3.68%	3.73%	3.76%	3.68%	3.73%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	3.75%	3.74%	3.68%	3.83%	3.84%	3.86%	4.03%	4.04%
Net Interest Margin (FTE)	3.43%	3.40%	3.37%	3.55%	3.53%	3.54%	3.55%	3.51%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	3.49%	3.56%	3.61%	3.67%	3.74%	3.76%	3.89%	4.04%
Net Interest Margin (FTE)	3.00%	3.13%	3.20%	3.22%	3.25%	3.26%	3.20%	3.34%

Source: SNL Financial

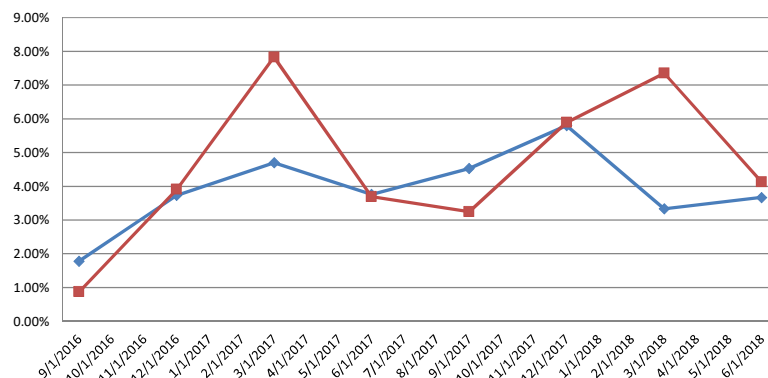
Note: Report includes only bank-level data.

NA = data was not available.

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

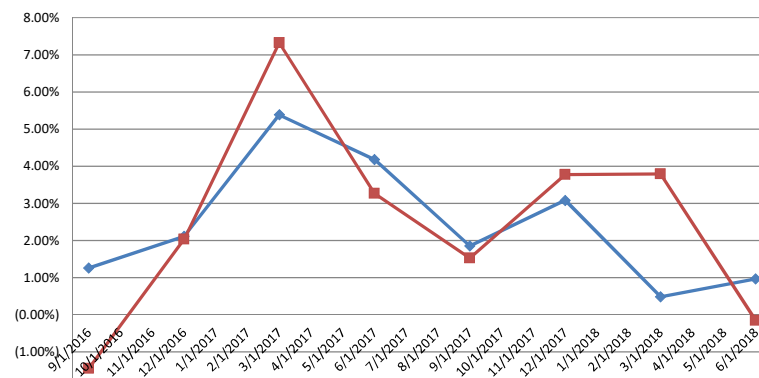
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



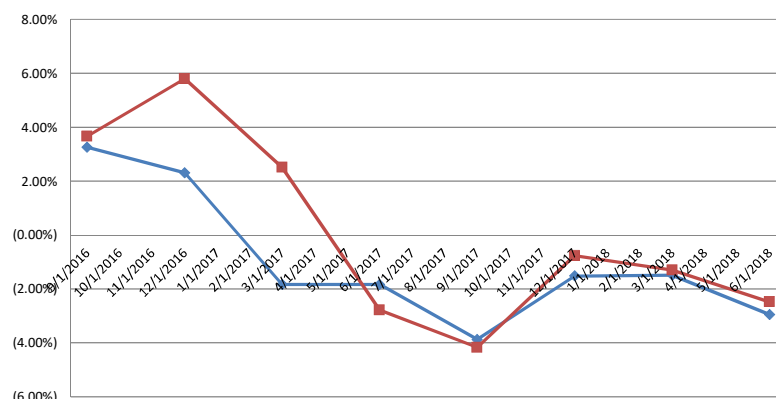
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	1.78%	3.73%	4.70%	3.76%	4.52%	5.80%	3.33%	3.67%
Deposit Growth Rate	0.87%	3.91%	7.83%	3.69%	3.25%	5.89%	7.36%	4.13%

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



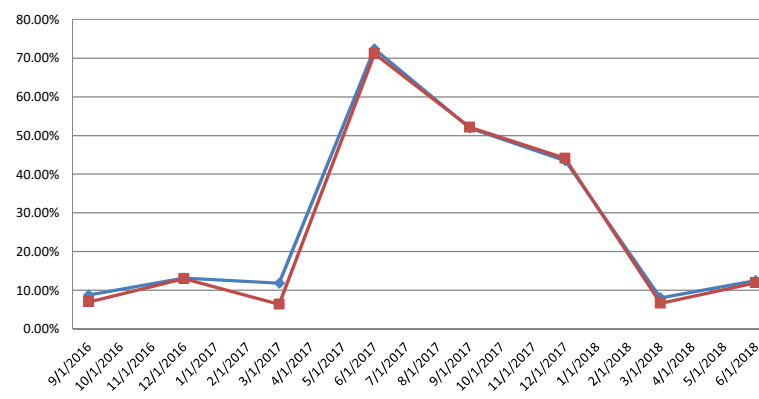
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	1.26%	2.11%	5.38%	4.18%	1.85%	3.08%	0.48%	0.97%
Deposit Growth Rate	(1.45%)	2.03%	7.33%	3.27%	1.52%	3.78%	3.79%	(0.16%)

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	3.26%	2.31%	(1.84%)	(1.84%)	(3.87%)	(1.52%)	(1.49%)	(2.95%)
Deposit Growth Rate	3.66%	5.80%	2.51%	(2.78%)	(4.17%)	(0.77%)	(1.30%)	(2.48%)

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



	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	8.76%	13.20%	11.83%	72.36%	51.93%	43.51%	8.03%	12.50%
Deposit Growth Rate	7.01%	12.97%	6.40%	71.08%	52.12%	44.09%	6.62%	11.94%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets												
Walton State Bank	\$8,996	\$3,462	\$8,284	41.79%	49.81%	\$2,999	3.59%	0.32%	0.24%	3.34%	8.10%	8.48%
Bison State Bank	\$9,492	\$4,978	\$8,139	61.16%	52.84%	\$1,356	4.19%	0.25%	0.17%	4.04%	72.92%	66.59%
Towanda State Bank	\$9,862	\$7,411	\$9,040	81.98%	7.96%	\$1,409	4.81%	0.55%	0.42%	4.38%	(6.13%)	(5.72%)
State Bank of Burrton	\$11,644	\$4,202	\$10,515	39.96%	41.25%	\$3,881	3.64%	0.36%	0.26%	3.40%	26.32%	30.11%
Dickinson County Bank	\$13,436	\$11,252	\$11,992	93.83%	12.14%	\$2,687	5.48%	1.34%	1.08%	4.50%	16.20%	18.99%
Prescott State Bank	\$13,531	\$7,044	\$10,616	66.35%	36.87%	\$3,383	3.93%	0.62%	0.52%	3.46%	2.14%	1.35%
First National Bank of Harveyville	\$14,649	\$8,592	\$12,675	67.79%	43.29%	\$4,883	4.43%	0.99%	0.83%	3.64%	3.50%	(0.77%)
Farmers State Bank	\$15,826	\$8,263	\$13,857	59.63%	54.28%	\$3,165	3.79%	0.66%	0.54%	3.29%	(4.89%)	0.87%
Peoples State Bank	\$17,031	\$14,713	\$12,167	120.93%	10.52%	\$3,406	6.62%	1.09%	0.66%	6.10%	(10.77%)	5.75%
Emerald Bank	\$17,369	\$9,778	\$15,481	63.16%	45.81%	\$2,171	4.53%	0.50%	0.36%	4.19%	3.72%	3.35%
Bank of Denton	\$18,401	\$10,679	\$14,676	72.77%	35.07%	\$4,600	3.58%	0.77%	0.64%	3.16%	1.21%	(3.67%)
Jamestown State Bank	\$19,311	\$5,571	\$16,240	34.30%	77.05%	\$2,759	2.94%	0.28%	0.20%	2.83%	(0.32%)	0.63%
Hillsboro State Bank	\$20,028	\$8,987	\$18,304	49.10%	54.11%	\$3,338	3.34%	0.61%	0.51%	2.88%	(6.52%)	11.12%
Alden State Bank	\$20,424	\$10,549	\$18,095	58.30%	35.51%	\$3,404	3.69%	0.69%	0.56%	3.18%	1.31%	1.54%
Farmers State Bank	\$22,017	\$13,095	\$19,462	67.28%	38.66%	\$4,403	3.77%	0.37%	0.30%	3.48%	(12.48%)	(10.28%)
Marion National Bank	\$22,564	\$7,994	\$18,233	43.84%	44.26%	\$4,513	3.01%	0.15%	0.11%	3.12%	(7.93%)	(16.64%)
Lorraine State Bank	\$23,098	\$18,416	\$19,372	95.07%	21.76%	\$4,620	3.93%	0.53%	0.44%	3.61%	5.43%	5.02%
Baxter State Bank	\$28,039	\$14,397	\$21,057	68.37%	45.80%	\$3,505	4.76%	0.44%	0.28%	4.52%	(7.95%)	13.28%
Gorham State Bank	\$28,775	\$18,531	\$25,519	72.62%	36.42%	\$4,111	3.77%	0.21%	0.15%	3.64%	(4.37%)	(6.18%)
State Bank of Canton	\$29,617	\$9,788	\$23,835	41.07%	77.30%	\$5,923	3.04%	0.26%	0.18%	2.89%	3.50%	4.36%
Piqua State Bank	\$29,943	\$12,675	\$27,019	46.91%	58.49%	\$2,495	3.96%	0.32%	0.17%	3.92%	(3.27%)	(4.09%)
Ninnescah Valley Bank	\$30,753	\$10,371	\$26,775	38.73%	52.05%	\$5,126	4.41%	0.38%	0.22%	4.37%	(0.54%)	3.96%
Marquette Farmers State Bank of Marquette	\$31,549	\$16,259	\$26,880	60.49%	55.18%	\$4,507	3.48%	0.84%	0.72%	3.00%	(5.33%)	(2.62%)
Liberty Savings Association, FSA	\$32,521	\$9,481	\$25,930	36.56%	87.05%	\$6,504	3.20%	0.59%	0.59%	2.73%	(8.42%)	(11.14%)
Cottonwood Valley Bank	\$33,523	\$9,160	\$28,731	31.88%	66.51%	\$6,705	2.79%	0.40%	0.29%	2.69%	0.65%	7.73%
State Exchange Bank	\$33,927	\$16,486	\$29,744	55.43%	26.76%	\$4,847	3.48%	0.62%	0.47%	3.21%	(24.21%)	(26.56%)
Millennium Bank	\$33,961	\$30,094	\$26,326	114.31%	7.31%	\$3,396	4.86%	0.97%	0.84%	4.09%	(2.58%)	(9.63%)
Union State Bank	\$34,337	\$14,630	\$29,545	49.52%	56.05%	\$4,292	3.76%	0.81%	0.67%	3.17%	(0.71%)	(0.92%)
Chetopa State Bank & Trust Co.	\$35,034	\$25,492	\$31,415	81.15%	5.13%	\$5,839	4.25%	0.63%	0.51%	3.79%	4.97%	4.96%
First National Bank of Spearville	\$36,239	\$20,757	\$30,000	69.19%	40.64%	\$6,040	3.66%	0.68%	0.54%	3.20%	(8.45%)	(4.41%)
Bank of Greeley	\$37,312	\$20,852	\$31,501	66.19%	43.68%	\$6,219	3.61%	0.52%	0.39%	3.28%	(14.60%)	(17.99%)
Kendall State Bank	\$37,618	\$23,538	\$33,825	69.59%	35.94%	\$2,213	4.83%	0.54%	0.38%	4.48%	(4.48%)	7.81%
Farmers State Bank	\$37,981	\$25,084	\$31,477	79.69%	25.02%	\$5,426	4.19%	1.03%	0.86%	3.52%	(0.03%)	(3.29%)
Farmers and Merchants Bank of Mound City, Kansas	\$39,402	\$32,161	\$36,573	87.94%	10.94%	\$5,629	5.00%	0.94%	0.72%	4.33%	2.32%	4.79%
Haviland State Bank	\$39,562	\$25,576	\$31,609	80.91%	20.31%	\$4,945	4.61%	0.68%	0.49%	4.29%	3.72%	15.75%
City State Bank	\$40,567	\$26,484	\$36,777	72.01%	32.31%	\$4,507	4.23%	0.45%	0.34%	4.03%	(1.78%)	(2.39%)
Ford County State Bank	\$40,864	\$25,357	\$35,506	71.42%	39.00%	\$6,811	4.25%	0.45%	0.38%	3.94%	5.19%	7.77%
First State Bank of Ransom	\$42,586	\$18,002	\$33,269	54.11%	57.43%	\$5,323	3.40%	0.53%	0.42%	3.22%	(7.15%)	(8.33%)
CBW Bank	\$42,725	\$2,873	\$32,647	8.80%	116.06%	\$2,670	1.72%	0.25%	0.04%	1.69%	56.26%	61.35%
Swedish-American State Bank	\$43,323	\$32,051	\$37,354	85.80%	12.17%	\$4,814	4.33%	0.71%	0.60%	3.83%	(18.15%)	(14.85%)
First National Bank in Frankfort	\$44,068	\$22,745	\$38,143	59.63%	35.24%	\$6,295	4.20%	0.61%	0.48%	3.78%	(6.44%)	(7.35%)
Farmers State Bank of Bucklin, Kansas	\$44,241	\$21,225	\$39,279	54.04%	46.95%	\$4,916	3.75%	0.65%	0.43%	3.48%	3.17%	4.05%
Nekoma State Bank	\$44,580	\$12,407	\$38,268	32.42%	62.70%	\$3,715	3.00%	0.28%	0.20%	2.88%	(3.02%)	(10.77%)
Citizens State Bank and Trust Company	\$45,177	\$36,683	\$38,020	96.48%	11.13%	\$2,378	6.11%	0.94%	0.79%	5.38%	116.49%	118.47%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

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)												
Olpe State Bank	\$45,187	\$21,442	\$37,767	56.77%	43.47%	\$4,108	3.45%	0.72%	0.61%	2.96%	17.73%	12.37%
Farmers State Bank of Blue Mound	\$45,429	\$30,951	\$37,532	82.47%	25.62%	\$2,672	5.08%	0.53%	0.37%	4.76%	(7.88%)	(9.25%)
New Century Bank	\$45,872	\$38,728	\$39,117	99.01%	13.46%	\$2,698	7.95%	1.24%	1.10%	6.93%	7.18%	4.57%
Bank of Palmer	\$46,035	\$24,967	\$41,523	60.13%	47.42%	\$5,754	3.60%	0.70%	0.60%	3.20%	12.40%	13.44%
Howard State Bank	\$48,972	\$23,406	\$42,842	54.63%	41.81%	\$2,881	3.70%	0.37%	0.30%	3.48%	(23.27%)	(29.01%)
State Bank of Spring Hill	\$49,553	\$15,322	\$45,243	33.87%	40.75%	\$4,955	3.70%	0.19%	0.14%	3.58%	19.79%	21.10%
Union State Bank	\$50,637	\$36,908	\$42,683	86.47%	16.39%	\$3,165	5.37%	0.54%	0.40%	5.02%	(5.59%)	(5.29%)
Kaw Valley State Bank	\$50,686	\$24,927	\$46,810	53.25%	30.35%	\$3,899	4.04%	0.35%	0.27%	3.92%	16.70%	19.02%
Peoples Bank	\$51,001	\$24,104	\$42,833	56.27%	20.21%	\$4,250	3.84%	0.94%	0.82%	3.28%	(4.62%)	(8.07%)
Stock Exchange Bank	\$51,042	\$41,960	\$46,141	90.94%	15.18%	\$3,403	4.88%	0.64%	0.53%	4.39%	(4.14%)	1.73%
Argentine Federal Savings	\$52,135	\$37,866	\$43,636	86.78%	21.75%	\$5,214	4.23%	0.99%	0.93%	3.34%	1.78%	17.08%
Tampa State Bank	\$53,986	\$33,151	\$40,834	81.18%	18.34%	\$4,153	3.92%	0.82%	0.67%	3.43%	7.39%	8.65%
Heritage Bank	\$55,408	\$44,791	\$46,946	95.41%	13.64%	\$4,262	4.61%	0.79%	0.71%	3.96%	(1.20%)	(6.22%)
KansasLand Bank	\$55,966	\$36,959	\$48,641	75.98%	13.85%	\$4,305	4.42%	0.87%	0.78%	3.70%	5.38%	5.90%
Farmers State Bank	\$57,949	\$35,950	\$50,686	70.93%	21.59%	\$3,219	4.56%	0.74%	0.65%	3.98%	1.60%	1.21%
First National Bank of Sedan	\$59,061	\$28,906	\$53,200	54.33%	19.15%	\$2,953	3.79%	0.84%	0.65%	3.16%	(9.17%)	26.16%
First State Bank	\$59,206	\$28,778	\$48,476	59.37%	35.61%	\$5,921	3.56%	0.45%	0.34%	3.55%	(17.95%)	(20.89%)
Citizens State Bank of Cheney, Kansas	\$60,017	\$36,041	\$53,429	67.46%	21.47%	\$5,001	4.41%	0.64%	0.49%	4.05%	7.94%	9.81%
Kansas State Bank Overbrook	\$60,281	\$32,888	\$48,083	68.40%	41.06%	\$4,637	4.46%	0.76%	0.62%	4.04%	(1.16%)	0.58%
Security State Bank	\$60,512	\$18,542	\$54,060	34.30%	37.71%	\$3,782	3.12%	0.54%	0.45%	2.82%	7.85%	10.71%
First National Bank of Dighton	\$60,682	\$28,303	\$47,524	59.56%	48.64%	\$5,057	3.40%	0.11%	0.07%	3.41%	13.86%	16.53%
Farmers State Bank	\$61,459	\$29,520	\$51,348	57.49%	48.09%	\$4,390	4.07%	0.51%	0.39%	3.90%	(0.92%)	0.13%
First Security Bank	\$61,946	\$42,985	\$50,555	85.03%	21.37%	\$2,816	4.52%	0.45%	0.37%	4.17%	14.85%	6.05%
Bank of Holyrood	\$62,179	\$48,769	\$52,802	92.36%	17.93%	\$6,218	4.74%	0.99%	0.83%	4.01%	(3.09%)	1.22%
Bendena State Bank	\$62,928	\$46,550	\$57,126	81.49%	9.30%	\$4,841	4.25%	0.69%	0.50%	3.87%	(1.95%)	(1.43%)
Farmers Bank of Osborne, Kansas	\$64,174	\$39,222	\$55,180	71.08%	25.63%	\$4,011	4.43%	0.85%	0.72%	3.83%	2.48%	(0.03%)
Small Business Bank	\$65,418	\$45,108	\$48,444	93.11%	22.09%	\$3,848	3.68%	0.86%	0.35%	3.43%	(9.49%)	(9.03%)
Exchange State Bank of St. Paul, Kansas	\$69,037	\$36,521	\$57,400	63.63%	38.48%	\$3,835	3.97%	0.70%	0.63%	3.46%	(0.73%)	4.67%
Bank of Protection	\$69,815	\$46,662	\$50,861	91.74%	15.89%	\$4,654	4.52%	0.76%	0.63%	3.99%	5.66%	(3.46%)
Lyndon State Bank	\$71,638	\$49,605	\$61,004	81.31%	15.66%	\$3,256	5.08%	0.72%	0.59%	4.59%	7.03%	2.66%
First State Bank of Healy	\$72,309	\$41,570	\$55,263	75.22%	25.67%	\$6,574	4.35%	0.80%	0.72%	3.88%	(23.25%)	(29.03%)
Chisholm Trail State Bank	\$74,482	\$29,984	\$68,404	43.83%	49.98%	\$4,138	3.22%	0.19%	0.13%	3.09%	(2.82%)	(1.60%)
Home Savings Bank	\$74,818	\$38,510	\$54,183	71.07%	35.63%	\$5,755	3.75%	0.68%	0.65%	3.20%	2.51%	5.84%
Johnson State Bank	\$74,963	\$32,882	\$60,326	54.51%	32.74%	\$3,945	3.89%	0.65%	0.48%	3.57%	(3.52%)	(4.36%)
FNB Washington	\$75,152	\$33,721	\$51,172	65.90%	20.61%	\$7,515	3.24%	0.45%	0.37%	3.00%	(10.94%)	(15.13%)
University National Bank of Lawrence	\$76,104	\$61,873	\$68,702	90.06%	14.89%	\$4,757	4.39%	0.42%	0.32%	4.08%	(5.87%)	(7.02%)
Community Bank of Wichita, Inc.	\$76,544	\$60,725	\$68,305	88.90%	13.01%	\$3,328	5.10%	0.95%	0.71%	4.45%	(3.77%)	8.47%
Baldwin State Bank	\$77,763	\$36,361	\$69,350	52.43%	41.64%	\$4,860	3.29%	0.71%	0.54%	2.81%	4.95%	6.25%
First National Bank of Beloit	\$78,391	\$40,662	\$68,299	59.54%	18.96%	\$4,899	3.67%	0.54%	0.41%	3.36%	(6.72%)	(7.71%)
Fowler State Bank	\$79,143	\$57,259	\$69,199	82.75%	6.11%	\$4,397	4.44%	0.51%	0.41%	4.11%	(3.26%)	(9.48%)
Bank of Commerce and Trust Company	\$79,505	\$41,125	\$72,009	57.11%	35.56%	\$9,938	4.03%	0.75%	0.65%	3.47%	75.39%	89.68%
First National Bank of Girard	\$81,038	\$49,019	\$67,444	72.68%	11.42%	\$6,234	3.95%	0.76%	0.62%	3.45%	(1.42%)	(0.56%)

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, 2018

Run Date: August 21, 2018

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
First Federal Savings and Loan Bank	\$84,009	\$75,797	\$68,634	110.44%	10.20%	\$12,001	6.20%	1.80%	1.79%	4.71%	(1.08%)	1.73%
First National Bank of Hope	\$84,665	\$56,277	\$70,582	79.73%	25.02%	\$4,456	4.51%	1.09%	0.84%	3.81%	4.68%	11.98%
First National Bank of Kansas	\$84,670	\$23,227	\$72,818	31.90%	28.29%	\$6,513	3.37%	0.70%	0.60%	2.84%	3.58%	15.17%
Andover State Bank	\$85,724	\$72,041	\$73,543	97.96%	10.29%	\$4,762	4.61%	0.47%	0.39%	4.23%	4.47%	4.51%
Riley State Bank of Riley, Kansas	\$87,228	\$60,772	\$74,224	81.88%	10.85%	\$4,361	4.30%	1.00%	0.86%	3.59%	2.36%	4.83%
Stockgrowers State Bank	\$87,290	\$46,378	\$59,000	78.61%	16.30%	\$6,235	4.29%	0.94%	0.84%	3.90%	8.26%	(10.29%)
Wilson State Bank	\$88,215	\$66,030	\$74,993	88.05%	10.93%	\$3,393	4.38%	0.65%	0.52%	3.94%	0.99%	10.86%
State Bank of Downs	\$90,601	\$74,588	\$78,038	95.58%	15.05%	\$6,040	4.52%	0.78%	0.62%	3.99%	(6.70%)	(4.25%)
Heartland Tri-State Bank	\$91,091	\$54,139	\$72,915	74.25%	15.55%	\$4,555	4.48%	0.98%	0.80%	3.82%	13.51%	(5.72%)
Community Bank	\$91,128	\$73,866	\$77,050	95.87%	9.87%	\$3,962	4.57%	0.38%	0.27%	4.31%	3.52%	3.19%
Farmers Bank & Trust	\$91,242	\$37,303	\$82,483	45.23%	29.22%	\$3,802	3.61%	1.12%	0.45%	3.30%	(20.06%)	(19.87%)
First National Bank in Fredonia	\$92,187	\$32,450	\$75,739	42.84%	55.61%	\$5,762	3.70%	0.44%	0.36%	3.40%	(6.53%)	(11.10%)
State Bank of Bern	\$92,500	\$47,173	\$77,426	60.93%	46.89%	\$7,115	4.18%	1.06%	0.87%	3.56%	(6.36%)	(8.30%)
First National Bank in Cimarron	\$92,541	\$45,071	\$83,689	53.86%	21.03%	\$4,871	3.86%	0.46%	0.32%	3.63%	0.12%	1.87%
Citizens State Bank and Trust Company	\$93,431	\$51,222	\$75,116	68.19%	35.33%	\$4,062	3.59%	0.26%	0.21%	3.42%	(4.49%)	(2.50%)
Garden Plain State Bank	\$94,041	\$41,695	\$80,357	51.89%	57.59%	\$4,089	3.76%	0.44%	0.34%	3.53%	4.42%	4.38%
Elk State Bank	\$94,455	\$57,011	\$75,243	75.77%	21.67%	\$6,297	3.98%	1.02%	0.82%	3.34%	(3.88%)	8.34%
Lyons State Bank	\$95,100	\$55,639	\$78,535	70.85%	30.28%	\$4,755	4.58%	0.80%	0.60%	4.15%	(3.20%)	(8.08%)
First Neodesha Bank	\$96,352	\$77,366	\$83,614	92.53%	7.09%	\$2,920	4.51%	0.69%	0.54%	4.01%	(1.73%)	(1.75%)
Alliance Bank	\$96,560	\$79,159	\$84,586	93.58%	16.76%	\$4,598	4.77%	0.57%	0.39%	4.41%	(1.48%)	(2.13%)
TriCentury Bank	\$97,840	\$77,244	\$55,774	138.49%	18.80%	\$7,526	4.93%	1.56%	1.42%	3.63%	21.96%	26.83%
Home Bank and Trust Company	\$98,953	\$83,131	\$89,348	93.04%	8.81%	\$3,298	4.59%	0.69%	0.48%	4.12%	0.20%	6.15%
Bank of Prairie Village	\$100,048	\$63,499	\$88,807	71.50%	29.46%	\$6,670	4.01%	0.67%	0.48%	3.70%	(18.28%)	(20.24%)
First Commerce Bank	\$101,825	\$76,200	\$90,290	84.39%	22.55%	\$6,364	4.17%	0.41%	0.33%	3.88%	(4.22%)	(0.69%)
First National Bank in Pratt	\$102,039	\$48,646	\$85,479	56.91%	36.70%	\$6,002	3.26%	0.23%	0.17%	3.19%	(5.95%)	(5.26%)
American Bank of Baxter Springs	\$104,669	\$39,320	\$93,801	41.92%	30.76%	\$3,489	2.87%	0.38%	0.29%	2.64%	6.40%	6.92%
Conway Bank	\$106,193	\$74,123	\$86,984	85.21%	24.85%	\$3,426	4.86%	0.88%	0.75%	4.10%	7.32%	4.26%
Bankwest of Kansas	\$107,648	\$84,237	\$94,320	89.31%	15.55%	\$3,166	4.96%	0.60%	0.47%	4.69%	27.75%	30.48%
Prairie Bank of Kansas	\$109,448	\$62,381	\$96,117	64.90%	18.02%	\$4,975	3.78%	0.57%	0.46%	3.41%	10.10%	7.56%
Farmers State Bank	\$110,437	\$64,008	\$94,091	68.03%	37.23%	\$5,259	4.21%	0.64%	0.51%	3.87%	(1.01%)	3.39%
First National Bank of Scott City	\$113,341	\$71,333	\$96,180	74.17%	23.42%	\$4,359	4.13%	0.59%	0.43%	3.73%	(13.20%)	(19.39%)
Stanley Bank	\$114,321	\$77,836	\$93,378	83.36%	32.88%	\$14,290	4.82%	0.61%	0.61%	4.30%	10.65%	9.63%
Lyons Federal Bank	\$117,128	\$80,144	\$95,628	83.81%	15.56%	\$5,093	4.13%	0.84%	0.70%	3.48%	(2.07%)	4.28%
First National Bank of Louisburg	\$117,342	\$54,573	\$96,486	56.56%	51.86%	\$5,102	3.17%	0.39%	0.20%	3.01%	10.26%	16.36%
Community Bank	\$117,359	\$75,958	\$103,487	73.40%	17.31%	\$5,103	4.44%	0.58%	0.41%	4.13%	10.57%	16.74%
Carson Bank	\$117,715	\$76,538	\$105,447	72.58%	17.67%	\$2,803	4.03%	0.48%	0.36%	3.70%	1.53%	6.36%
Patriots Bank	\$118,163	\$85,475	\$100,287	85.23%	11.00%	\$3,194	4.61%	0.57%	0.47%	4.26%	9.45%	7.23%
Citizens State Bank	\$118,192	\$82,820	\$102,007	81.19%	13.56%	\$3,694	4.29%	0.67%	0.51%	3.90%	(11.13%)	(12.06%)
Almena State Bank	\$118,591	\$107,554	\$98,288	109.43%	1.81%	\$3,826	6.04%	1.27%	1.08%	5.02%	30.54%	13.45%
Southwind Bank	\$122,706	\$58,307	\$109,924	53.04%	38.99%	\$6,135	3.69%	0.56%	0.40%	3.50%	10.78%	11.15%
Halstead Bank	\$123,795	\$98,182	\$110,327	88.99%	10.48%	\$4,269	4.78%	0.97%	0.74%	4.06%	(8.15%)	(3.24%)
Impact Bank	\$124,596	\$77,011	\$107,996	71.31%	11.91%	\$4,615	4.02%	0.97%	0.79%	3.41%	(14.41%)	(16.43%)
Stockgrowers State Bank	\$125,064	\$73,381	\$98,281	74.66%	28.84%	\$5,003	3.93%	0.89%	0.76%	3.37%	(12.18%)	(16.98%)
Valley State Bank	\$126,250	\$80,619	\$106,209	75.91%	20.08%	\$3,945	4.29%	0.87%	0.63%	3.79%	5.01%	9.41%
First Bank	\$126,557	\$79,668	\$93,834	84.90%	21.54%	\$4,219	4.20%	0.82%	0.63%	3.77%	(7.38%)	(10.88%)
Vintage Bank Kansas	\$128,413	\$84,348	\$103,427	81.55%	16.24%	\$3,293	4.66%	0.60%	0.44%	4.27%	11.73%	5.71%
Farmers National Bank	\$131,441	\$98,846	\$105,428	93.76%	15.65%	\$5,055	4.15%	0.73%	0.61%	3.63%	(2.88%)	(2.13%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

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)												
Fidelity State Bank and Trust Company	\$131,823	\$82,799	\$116,061	71.34%	28.69%	\$4,252	3.17%	0.93%	0.46%	2.76%	2.63%	1.19%
Flint Hills Bank	\$134,740	\$69,687	\$113,620	61.33%	20.04%	\$6,737	3.56%	0.72%	0.61%	3.05%	6.42%	5.96%
Midland National Bank	\$137,438	\$70,832	\$122,034	58.04%	45.80%	\$3,436	3.81%	0.20%	0.16%	3.81%	(9.50%)	(5.02%)
Valley State Bank	\$138,675	\$105,811	\$108,242	97.75%	11.26%	\$4,334	5.34%	1.39%	1.14%	4.28%	10.26%	9.33%
Lyon County State Bank	\$141,019	\$50,929	\$129,376	39.37%	54.25%	\$4,148	3.26%	0.29%	0.22%	3.13%	(4.51%)	(3.51%)
Union State Bank	\$142,455	\$59,572	\$82,284	72.40%	15.73%	\$7,914	3.63%	1.07%	0.97%	2.83%	(3.63%)	(5.39%)
Farmers State Bank of Oakley, Kansas	\$142,885	\$99,525	\$97,722	101.85%	15.87%	\$10,206	4.44%	1.12%	1.00%	3.70%	(1.02%)	(1.08%)
Kansas State Bank	\$143,474	\$54,765	\$121,751	44.98%	7.87%	\$4,484	3.13%	0.33%	0.26%	2.91%	5.30%	(7.05%)
Verus Bank	\$143,480	\$95,437	\$128,721	74.14%	20.63%	\$3,337	3.99%	0.40%	0.26%	3.82%	8.34%	20.40%
Bank of the Prairie	\$143,707	\$104,597	\$117,241	89.22%	23.32%	\$5,322	4.91%	1.40%	1.18%	3.84%	4.99%	16.43%
SJN Bank of Kansas	\$145,296	\$81,114	\$126,870	63.93%	8.85%	\$5,381	4.76%	0.58%	0.48%	4.42%	(6.04%)	(7.50%)
Farmers State Bank of Aliceville, Kansas	\$147,006	\$110,325	\$125,869	87.65%	15.14%	\$6,682	4.02%	0.93%	0.83%	3.29%	(0.34%)	(1.91%)
First State Bank and Trust Company	\$153,499	\$82,520	\$116,860	70.61%	30.32%	\$7,309	3.63%	0.69%	0.56%	3.26%	3.56%	2.63%
Community State Bank	\$155,410	\$76,504	\$134,739	56.78%	16.28%	\$7,064	3.87%	0.25%	0.19%	3.78%	(7.01%)	4.12%
First Heritage Bank	\$162,559	\$105,760	\$118,221	89.46%	9.85%	\$4,926	4.39%	1.04%	0.84%	3.62%	6.19%	4.83%
Farmers State Bank	\$166,746	\$121,078	\$140,841	85.97%	12.11%	\$4,632	4.43%	1.29%	1.11%	3.56%	(7.31%)	(9.43%)
Goppert State Service Bank	\$167,167	\$126,838	\$148,390	85.48%	7.37%	\$3,715	3.94%	0.42%	0.34%	3.65%	(1.43%)	(2.29%)
Bankers' Bank of Kansas	\$168,833	\$129,115	\$134,194	96.22%	22.61%	\$3,377	4.39%	1.84%	0.87%	3.60%	(19.93%)	(21.37%)
VisionBank	\$170,373	\$145,799	\$146,917	99.24%	9.68%	\$5,324	4.37%	0.87%	0.56%	3.85%	11.25%	11.79%
Community First Bank	\$170,880	\$160,125	\$136,770	117.08%	2.29%	\$5,340	5.98%	1.17%	0.87%	5.16%	15.14%	16.42%
Kaw Valley State Bank and Trust Company	\$171,974	\$103,847	\$146,837	70.72%	22.38%	\$3,739	4.08%	0.94%	0.72%	3.45%	8.10%	10.14%
Bank of Commerce	\$173,108	\$91,053	\$156,505	58.18%	15.78%	\$3,462	3.14%	0.38%	0.30%	2.91%	(0.87%)	(1.12%)
Fidelity State Bank and Trust Company	\$173,956	\$33,939	\$142,783	23.77%	76.13%	\$5,271	2.88%	0.35%	0.22%	2.79%	(1.29%)	(1.46%)
Citizens National Bank	\$174,471	\$69,309	\$150,418	46.08%	41.48%	\$3,292	3.40%	0.36%	0.31%	3.21%	(2.55%)	(6.01%)
Mid-America Bank	\$175,107	\$156,261	\$141,888	110.13%	5.13%	\$4,072	5.42%	1.50%	1.30%	4.19%	14.16%	14.05%
Community Bank of the Midwest	\$179,437	\$110,097	\$162,116	67.91%	32.63%	\$5,278	4.13%	0.44%	0.28%	3.87%	6.22%	5.91%
Farmers and Drovers Bank	\$180,581	\$91,630	\$110,937	82.60%	26.73%	\$6,945	3.63%	0.63%	0.57%	3.28%	(0.65%)	(3.42%)
First Kansas Bank	\$181,584	\$49,033	\$164,737	29.76%	24.25%	\$6,262	2.97%	0.25%	0.24%	2.86%	(11.57%)	(14.26%)
FirstOak Bank	\$182,697	\$130,039	\$154,990	83.90%	23.39%	\$4,249	5.94%	0.61%	0.43%	5.58%	100.10%	92.76%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$183,149	\$105,242	\$138,294	76.10%	14.69%	\$3,522	3.93%	0.85%	0.70%	3.27%	(6.73%)	(11.43%)
Citizens Savings and Loan Association, FSB	\$184,261	\$76,826	\$131,017	58.64%	58.72%	\$4,607	3.05%	0.72%	0.67%	2.53%	(7.37%)	(0.88%)
Freedom Bank	\$185,194	\$114,191	\$119,710	95.39%	20.54%	\$5,974	3.89%	1.06%	0.84%	3.11%	11.05%	1.92%
First National Bank	\$193,696	\$114,370	\$145,759	78.47%	14.64%	\$3,874	4.34%	0.57%	0.46%	3.93%	4.17%	(4.56%)
First Bank of Newton	\$195,900	\$164,347	\$176,464	93.13%	10.95%	\$4,081	4.27%	0.66%	0.57%	3.74%	(0.53%)	9.16%
Great American Bank	\$196,564	\$176,277	\$150,864	116.84%	3.51%	\$4,794	5.38%	1.20%	0.99%	4.46%	2.08%	1.14%
Citizens State Bank	\$197,382	\$137,131	\$180,347	76.04%	14.23%	\$3,525	4.48%	0.56%	0.40%	4.10%	8.42%	8.26%
Cornerstone Bank	\$200,602	\$161,382	\$161,531	99.91%	13.94%	\$10,030	4.53%	1.20%	0.95%	3.63%	3.27%	7.07%
Solomon State Bank	\$200,741	\$172,492	\$158,848	108.59%	12.44%	\$10,037	4.67%	1.15%	1.10%	3.73%	1.32%	(2.55%)
Kearny County Bank	\$203,027	\$149,921	\$167,228	89.65%	10.36%	\$5,487	4.87%	0.98%	0.83%	4.28%	0.01%	(0.54%)
Mutual Savings Association, FSA	\$207,531	\$122,054	\$142,675	85.55%	30.93%	\$4,512	4.05%	0.79%	0.72%	3.52%	(2.23%)	(5.20%)

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.

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

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)												
Bank of the Flint Hills	\$208,732	\$167,548	\$159,479	105.06%	10.84%	\$3,865	4.84%	0.95%	0.85%	4.05%	3.20%	16.32%
Farmers & Merchants Bank of Colby	\$209,934	\$144,922	\$135,603	106.87%	13.01%	\$9,128	4.48%	1.17%	1.08%	3.72%	(1.61%)	(17.97%)
Plains State Bank	\$210,950	\$128,642	\$169,070	76.09%	20.05%	\$5,023	2.80%	0.48%	0.33%	2.65%	206.05%	176.99%
First National Bank and Trust	\$212,892	\$150,020	\$171,798	87.32%	11.71%	\$3,608	4.55%	0.60%	0.47%	4.20%	8.60%	7.44%
Kanza Bank	\$217,977	\$147,842	\$189,316	78.09%	13.31%	\$4,274	4.06%	0.52%	0.40%	3.71%	1.68%	(2.40%)
Peoples State Bank	\$228,007	\$186,582	\$201,761	92.48%	10.05%	\$3,304	5.88%	1.20%	0.98%	4.92%	7.05%	13.39%
ESB Financial	\$229,231	\$160,454	\$193,974	82.72%	13.62%	\$4,495	4.50%	0.72%	0.55%	3.97%	5.76%	11.16%
Grant County Bank	\$230,176	\$146,978	\$189,312	77.64%	13.87%	\$5,115	4.17%	1.03%	0.91%	3.45%	(0.21%)	1.39%
Golden Belt Bank, FSA	\$231,370	\$171,706	\$198,253	86.61%	8.05%	\$4,923	4.08%	0.34%	0.27%	3.82%	(8.48%)	(9.55%)
Solutions North Bank	\$232,090	\$170,892	\$191,401	89.28%	12.07%	\$4,072	4.19%	0.65%	0.55%	3.71%	(2.00%)	(6.76%)
Citizens Bank of Kansas	\$238,085	\$147,856	\$198,978	74.31%	12.78%	\$3,451	4.32%	0.51%	0.43%	4.05%	6.32%	4.13%
State Average of Asset Group A	\$97,909	\$61,904	\$80,921	73.15%	27.11%	\$4,769	4.17%	0.70%	0.56%	3.72%	3.67%	4.13%

Asset Group B - \$251 to \$500 million in total assets

Bank of Hays	\$255,249	\$172,848	\$216,615	79.80%	20.91%	\$8,234	4.01%	0.65%	0.52%	3.57%	(1.68%)	(0.16%)
Community First National Bank	\$262,476	\$228,830	\$236,499	96.76%	10.73%	\$2,169	4.57%	1.13%	0.88%	3.82%	8.93%	8.60%
Silver Lake Bank	\$269,257	\$188,290	\$214,861	87.63%	10.46%	\$4,808	4.15%	0.88%	0.76%	3.51%	(1.24%)	13.80%
Centra Bank	\$275,622	\$131,138	\$251,399	52.16%	30.33%	\$5,300	3.77%	0.58%	0.44%	3.42%	3.13%	4.09%
Guaranty State Bank and Trust Company	\$276,294	\$238,602	\$219,909	108.50%	11.74%	\$4,934	4.93%	1.03%	0.85%	4.20%	(7.81%)	(5.49%)
Security State Bank	\$280,229	\$212,730	\$173,264	122.78%	16.81%	\$7,784	4.66%	1.37%	1.20%	3.63%	30.44%	12.96%
First State Bank and Trust	\$290,508	\$195,260	\$262,175	74.48%	16.02%	\$3,500	4.19%	0.50%	0.39%	3.83%	8.76%	9.11%
Union State Bank of Everest	\$307,682	\$206,211	\$274,885	75.02%	15.18%	\$3,419	4.41%	0.80%	0.65%	3.93%	(2.18%)	(0.76%)
Kaw Valley Bank	\$308,971	\$256,613	\$270,757	94.78%	7.62%	\$3,961	5.17%	1.09%	0.81%	4.39%	(9.74%)	(12.20%)
Union State Bank	\$311,699	\$210,698	\$255,433	82.49%	11.26%	\$4,212	3.99%	0.58%	0.48%	3.58%	2.08%	4.11%
Astra Bank	\$318,500	\$193,462	\$266,777	72.52%	13.97%	\$4,032	4.28%	0.61%	0.51%	3.89%	13.96%	15.00%
Central Bank and Trust Co.	\$318,945	\$238,681	\$256,439	93.08%	9.89%	\$4,907	4.98%	0.88%	0.73%	4.27%	(2.58%)	(24.25%)
Commercial Bank	\$322,431	\$133,400	\$295,202	45.19%	39.12%	\$4,541	3.42%	0.43%	0.36%	3.23%	(4.03%)	(2.70%)
First Option Bank	\$324,897	\$133,628	\$296,003	45.14%	22.61%	\$4,512	3.42%	0.60%	0.46%	3.14%	(2.59%)	(3.85%)
Denison State Bank	\$333,229	\$206,438	\$258,640	79.82%	12.64%	\$4,760	4.05%	0.84%	0.72%	3.48%	3.60%	(0.34%)
First National Bank of Syracuse	\$336,872	\$270,421	\$277,912	97.30%	14.44%	\$5,910	5.27%	0.90%	0.75%	4.64%	5.70%	(8.53%)
Citizens State Bank	\$344,387	\$279,435	\$241,565	115.68%	6.35%	\$9,063	4.65%	1.13%	1.01%	3.75%	3.64%	(8.49%)
Bank, The	\$346,557	\$258,203	\$304,908	84.68%	20.83%	\$5,975	4.43%	0.89%	0.74%	3.80%	(5.29%)	(6.28%)
American State Bank & Trust Company	\$348,044	\$214,236	\$290,903	73.65%	14.09%	\$5,525	4.08%	0.39%	0.37%	3.83%	(3.51%)	(2.74%)
Peoples Bank	\$350,636	\$226,239	\$298,123	75.89%	17.71%	\$4,125	4.29%	0.86%	0.47%	4.03%	(6.32%)	(2.45%)
Legacy Bank	\$361,790	\$281,906	\$284,049	99.25%	11.75%	\$4,522	4.60%	1.07%	0.88%	3.79%	(1.84%)	(2.75%)
Bank of Tescott	\$393,756	\$310,255	\$335,956	92.35%	14.07%	\$5,966	4.41%	1.13%	1.04%	3.51%	2.47%	4.00%
Labette Bank	\$409,019	\$273,841	\$350,323	78.17%	15.88%	\$3,526	4.08%	0.61%	0.48%	3.70%	2.09%	0.92%
Exchange Bank & Trust	\$416,333	\$280,129	\$366,103	76.52%	19.06%	\$4,785	3.70%	0.41%	0.38%	3.41%	(5.64%)	(6.13%)
Capital City Bank	\$431,932	\$303,070	\$376,857	80.42%	4.16%	\$4,363	4.03%	0.53%	0.43%	3.62%	(0.63%)	2.64%
Citizens State Bank	\$433,761	\$226,958	\$331,966	68.37%	30.73%	\$4,426	3.76%	0.58%	0.50%	3.43%	(3.46%)	(3.10%)
First State Bank	\$437,230	\$241,924	\$357,911	67.59%	17.97%	\$5,753	4.35%	1.01%	0.79%	3.74%	4.40%	18.63%
Community National Bank	\$442,379	\$148,768	\$375,114	39.66%	52.65%	\$6,506	3.33%	0.34%	0.30%	3.18%	2.82%	(7.96%)
First Bank Kansas	\$447,441	\$225,812	\$407,260	55.45%	37.15%	\$3,698	3.87%	0.50%	0.42%	3.53%	3.81%	5.63%
Western State Bank	\$448,121	\$304,861	\$395,718	77.04%	16.12%	\$4,228	4.40%	0.49%	0.36%	4.12%	(12.07%)	(13.34%)
Southwest National Bank	\$456,818	\$389,029	\$393,229	98.93%	10.59%	\$3,871	4.58%	1.04%	0.89%	3.75%	8.03%	6.24%
Peoples Bank and Trust Company	\$480,727	\$286,570	\$361,162	79.35%	20.05%	\$3,908	4.04%	0.65%	0.53%	3.66%	(2.33%)	0.74%
State Average of Asset Group B	\$354,431	\$233,390	\$296,810	80.33%	17.90%	\$4,913	4.25%	0.77%	0.63%	3.73%	0.97%	(0.16%)

Note: Report includes only bank-level data.

NA = data was not available.

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

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/Deposits (%)	Liquidity Ratio (%)	Assets/Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)

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, 2018

Run Date: August 21, 2018

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												
Bank of Labor	\$589,021	\$261,148	\$497,529	52.49%	35.69%	\$4,992	4.27%	0.49%	0.39%	3.87%	(1.16%)	2.18%
United Bank & Trust	\$597,417	\$450,015	\$465,169	96.74%	10.02%	\$6,159	4.25%	0.67%	0.64%	3.67%	3.42%	9.42%
Morrill and Janes Bank and Trust Company	\$602,630	\$427,104	\$498,798	85.63%	18.88%	\$7,726	3.81%	0.89%	0.72%	3.27%	(15.95%)	(23.01%)
GNBank, National Association	\$627,502	\$448,728	\$495,189	90.62%	9.12%	\$3,691	4.33%	0.80%	0.70%	3.72%	(5.13%)	(6.46%)
Bennington State Bank	\$685,978	\$510,145	\$562,141	90.75%	11.15%	\$6,596	3.98%	0.89%	0.78%	3.34%	(4.09%)	(3.32%)
Bank of Blue Valley	\$692,307	\$524,612	\$578,267	90.72%	13.92%	\$6,531	4.20%	0.57%	0.42%	3.81%	2.55%	2.65%
First National Bank of Hutchinson	\$697,597	\$454,482	\$558,503	81.38%	12.09%	\$3,964	3.76%	0.74%	0.54%	3.33%	(15.57%)	(8.75%)
Farmers Bank & Trust	\$791,835	\$290,703	\$524,222	55.45%	50.40%	\$8,335	4.15%	1.02%	0.99%	3.61%	(0.18%)	(1.45%)
CoreFirst Bank & Trust	\$904,029	\$578,592	\$622,892	92.89%	17.00%	\$3,477	4.37%	0.79%	0.75%	3.65%	(1.19%)	8.05%
Central National Bank	\$907,476	\$486,655	\$790,576	61.56%	17.84%	\$2,956	3.65%	1.12%	0.75%	3.01%	(5.49%)	(6.54%)
Landmark National Bank	\$975,039	\$478,995	\$769,056	62.28%	19.21%	\$3,495	3.63%	0.52%	0.42%	3.36%	10.39%	(0.06%)
State Average of Asset Group C	\$733,712	\$446,471	\$578,395	78.23%	19.57%	\$5,266	4.04%	0.77%	0.65%	3.51%	(2.95%)	(2.48%)
Asset Group D - \$1 billion to \$10 billion in total assets												
Armed Forces Bank, National Association	\$1,079,738	\$664,603	\$875,333	75.93%	26.02%	\$2,958	3.66%	0.27%	0.19%	3.49%	1.86%	3.29%
Community National Bank & Trust	\$1,137,389	\$846,676	\$953,496	88.80%	5.01%	\$3,108	4.58%	0.74%	0.61%	4.05%	36.31%	35.62%
Emprise Bank	\$1,706,760	\$1,290,663	\$1,537,922	83.92%	17.15%	\$4,093	4.08%	0.45%	0.33%	3.78%	(6.87%)	11.06%
KS StateBank	\$1,863,552	\$1,488,817	\$1,539,290	96.72%	19.06%	\$6,801	4.31%	1.39%	1.35%	3.27%	8.48%	(0.11%)
Fidelity Bank	\$2,120,300	\$1,674,005	\$1,767,967	94.69%	5.48%	\$4,560	4.06%	1.53%	1.05%	3.04%	1.96%	(2.47%)
Security Bank of Kansas City	\$3,065,708	\$1,626,444	\$2,481,678	65.54%	36.43%	\$5,534	3.79%	0.46%	0.33%	3.56%	4.66%	7.75%
CrossFirst Bank	\$3,542,470	\$2,357,830	\$2,808,653	83.95%	29.58%	\$10,702	4.40%	1.55%	1.36%	3.27%	39.90%	42.98%
Equity Bank	\$3,714,585	\$2,455,346	\$2,648,550	92.71%	7.48%	\$6,393	4.81%	1.08%	0.94%	3.95%	34.19%	21.92%
INTRUST Bank, National Association	\$5,196,629	\$3,217,012	\$3,884,967	82.81%	11.23%	\$6,671	3.59%	0.66%	0.55%	3.07%	3.11%	(4.59%)
Capitol Federal Savings Bank	\$9,073,679	\$7,248,776	\$5,510,423	131.55%	10.80%	\$14,133	3.14%	1.75%	1.37%	1.89%	1.43%	3.96%
State Average of Asset Group D	\$3,250,081	\$2,287,017	\$2,400,828	89.66%	16.82%	\$6,495	4.04%	0.99%	0.81%	3.34%	12.50%	11.94%

Source: SNL Financial

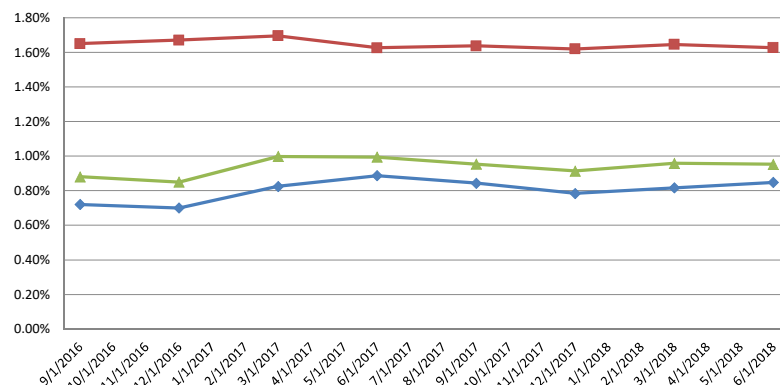
Note: Report includes only bank-level data.

NA = data was not available.

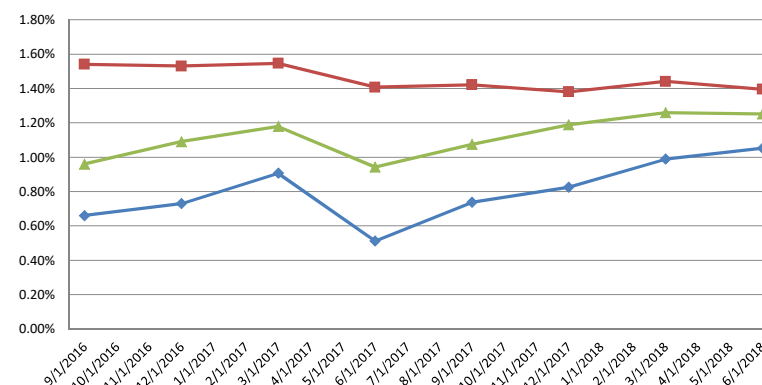
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

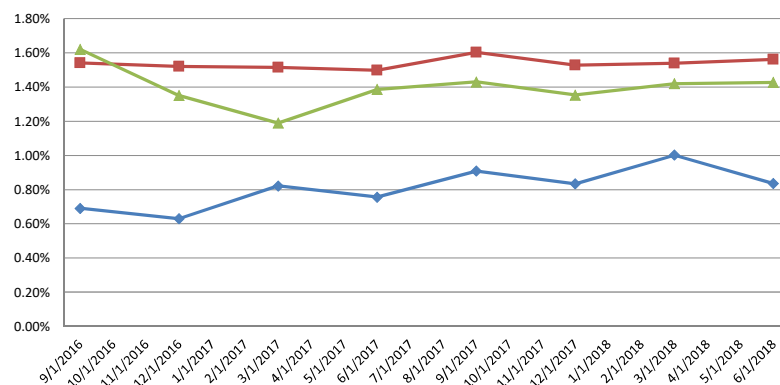
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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

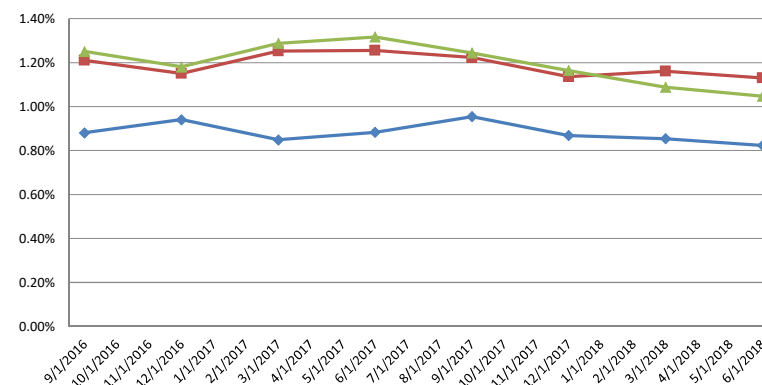
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.72%	0.70%	0.82%	0.89%	0.84%	0.78%	0.82%	0.85%
Reserves/Loans	1.65%	1.67%	1.70%	1.63%	1.64%	1.62%	1.65%	1.63%
NPAs/Total Assets	0.88%	0.85%	1.00%	0.99%	0.95%	0.91%	0.96%	0.95%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.66%	0.73%	0.91%	0.51%	0.74%	0.83%	0.99%	1.05%
Reserves/Loans	1.54%	1.53%	1.55%	1.41%	1.42%	1.38%	1.44%	1.40%
NPAs/Total Assets	0.96%	1.09%	1.18%	0.94%	1.07%	1.19%	1.26%	1.25%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.69%	0.63%	0.82%	0.76%	0.91%	0.83%	1.00%	0.84%
Reserves/Loans	1.54%	1.52%	1.51%	1.50%	1.60%	1.53%	1.54%	1.56%
NPAs/Total Assets	1.62%	1.35%	1.19%	1.39%	1.43%	1.35%	1.42%	1.43%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.88%	0.94%	0.85%	0.88%	0.95%	0.87%	0.85%	0.82%
Reserves/Loans	1.21%	1.15%	1.25%	1.26%	1.22%	1.14%	1.16%	1.13%
NPAs/Total Assets	1.25%	1.18%	1.29%	1.32%	1.24%	1.16%	1.09%	1.05%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 21, 2018

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								
	Walton State Bank	\$8,996	\$0	0.00%	1.10%	NA	9.80%	0.80%
	Bison State Bank	\$9,492	\$0	0.00%	2.51%	NA	13.69%	0.00%
	Towanda State Bank	\$9,862	\$0	0.00%	1.46%	NA	35.78%	2.35%
	State Bank of Burrton	\$11,644	\$0	0.00%	1.86%	NA	0.00%	0.00%
	Dickinson County Bank	\$13,436	\$760	6.75%	1.55%	22.89%	82.26%	6.33%
	Prescott State Bank	\$13,531	\$0	0.00%	1.73%	NA	0.89%	0.00%
	First National Bank of Harveyville	\$14,649	\$0	0.00%	1.02%	NA	0.00%	0.00%
	Farmers State Bank	\$15,826	\$0	0.00%	1.51%	NA	5.55%	0.00%
	Peoples State Bank	\$17,031	\$105	0.71%	1.15%	160.95%	32.51%	1.63%
	Emerald Bank	\$17,369	\$40	0.41%	2.26%	79.50%	15.91%	1.91%
	Bank of Denton	\$18,401	\$174	1.63%	1.08%	66.09%	4.98%	0.95%
	Jamestown State Bank	\$19,311	\$0	0.00%	5.55%	NA	0.00%	0.00%
	Hillsboro State Bank	\$20,028	\$991	11.03%	1.66%	15.04%	59.45%	4.95%
	Alden State Bank	\$20,424	\$0	0.00%	1.62%	NA	0.00%	0.00%
	Farmers State Bank	\$22,017	\$94	0.72%	1.37%	190.43%	4.41%	0.43%
	Marion National Bank	\$22,564	\$0	0.00%	1.56%	NA	0.00%	0.00%
	Lorraine State Bank	\$23,098	\$0	0.00%	0.98%	NA	1.46%	0.21%
	Baxter State Bank	\$28,039	\$570	3.96%	1.67%	16.45%	28.45%	5.28%
	Gorham State Bank	\$28,775	\$0	0.00%	1.04%	NA	0.00%	0.00%
	State Bank of Canton	\$29,617	\$42	0.43%	1.31%	304.76%	3.03%	0.60%
	Piqua State Bank	\$29,943	\$0	0.00%	2.32%	NA	0.00%	0.00%
	Ninnescah Valley Bank	\$30,753	\$224	2.16%	1.32%	61.16%	6.46%	0.73%
	Marquette Farmers State Bank of Marquette	\$31,549	\$1,378	8.48%	4.24%	50.00%	31.97%	5.09%
	Liberty Savings Association, FSA	\$32,521	\$0	0.00%	1.01%	NA	0.00%	0.00%
	Cottonwood Valley Bank	\$33,523	\$0	0.00%	4.09%	NA	0.00%	0.00%
	State Exchange Bank	\$33,927	\$643	3.90%	1.04%	13.36%	31.18%	3.81%
	Millennium Bank	\$33,961	\$27	0.09%	1.23%	NM	2.05%	0.32%
	Union State Bank	\$34,337	\$486	3.32%	1.42%	42.80%	21.47%	3.08%
	Chetopa State Bank & Trust Co.	\$35,034	\$0	0.00%	1.03%	NA	0.00%	0.00%
	First National Bank of Spearville	\$36,239	\$515	2.48%	2.34%	94.17%	9.91%	1.42%
	Bank of Greeley	\$37,312	\$0	0.00%	1.68%	NA	0.00%	0.00%
	Kendall State Bank	\$37,618	\$0	0.00%	1.52%	NA	0.00%	0.00%
	Farmers State Bank	\$37,981	\$526	2.10%	1.44%	68.82%	21.20%	2.14%
	Farmers and Merchants Bank of Mound City, Kansas	\$39,402	\$200	0.62%	1.11%	23.99%	47.89%	3.77%
	Haviland State Bank	\$39,562	\$0	0.00%	1.97%	NA	0.00%	0.00%
	City State Bank	\$40,567	\$0	0.00%	1.01%	NA	0.00%	0.00%
	Ford County State Bank	\$40,864	\$686	2.71%	1.98%	73.32%	15.50%	1.68%
	First State Bank of Ransom	\$42,586	\$362	2.01%	3.40%	169.06%	3.71%	0.85%
	CBW Bank	\$42,725	\$19	0.66%	1.71%	72.06%	1.47%	0.25%
	Swedish-American State Bank	\$43,323	\$94	0.29%	2.41%	822.34%	3.53%	0.41%
	First National Bank in Frankfort	\$44,068	\$0	0.00%	1.29%	NA	0.05%	0.00%
	Farmers State Bank of Bucklin, Kansas	\$44,241	\$53	0.25%	2.37%	947.17%	0.99%	0.12%
	Nekoma State Bank	\$44,580	\$109	0.88%	2.97%	338.53%	2.73%	0.24%
	Citizens State Bank and Trust Company	\$45,177	\$0	0.00%	0.80%	NA	0.74%	0.08%

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, 2018
Run Date: August 21, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
							NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Olpe State Bank	\$45,187	\$6	0.03%	1.26%	NM	0.10%
	Farmers State Bank of Blue Mound	\$45,429	\$17	0.05%	1.21%	112.35%	4.78%
	New Century Bank	\$45,872	\$75	0.19%	1.82%	938.67%	1.45%
	Bank of Palmer	\$46,035	\$98	0.39%	1.30%	330.61%	2.12%
	Howard State Bank	\$48,972	\$355	1.52%	2.53%	166.76%	6.19%
	State Bank of Spring Hill	\$49,553	\$0	0.00%	1.43%	NM	26.48%
	Union State Bank	\$50,637	\$85	0.23%	0.87%	377.65%	6.76%
	Kaw Valley State Bank	\$50,686	\$340	1.36%	1.45%	106.47%	12.57%
	Peoples Bank	\$51,001	\$79	0.33%	1.67%	508.86%	2.03%
	Stock Exchange Bank	\$51,042	\$326	0.78%	1.74%	223.62%	6.44%
	Argentine Federal Savings	\$52,135	\$615	1.62%	0.97%	59.51%	7.96%
	Tampa State Bank	\$53,986	\$213	0.64%	2.16%	336.62%	4.92%
	Heritage Bank	\$55,408	\$0	0.00%	1.21%	136.43%	12.60%
	KansasLand Bank	\$55,966	\$236	0.64%	1.54%	224.80%	4.37%
	Farmers State Bank	\$57,949	\$131	0.36%	1.38%	379.39%	1.92%
	First National Bank of Sedan	\$59,061	\$141	0.49%	2.20%	451.06%	2.58%
	First State Bank	\$59,206	\$0	0.00%	3.44%	179.53%	5.07%
	Citizens State Bank of Cheney, Kansas	\$60,017	\$138	0.38%	1.74%	454.35%	1.94%
	Kansas State Bank Overbrook Kansas	\$60,281	\$88	0.27%	3.47%	192.58%	10.67%
	Security State Bank	\$60,512	\$392	2.11%	3.30%	156.12%	7.99%
	First National Bank of Dighton	\$60,682	\$26	0.09%	0.86%	938.46%	1.64%
	Farmers State Bank	\$61,459	\$212	0.72%	4.18%	582.08%	2.47%
	First Security Bank	\$61,946	\$0	0.00%	1.17%	NA	6.00%
	Bank of Holyrood	\$62,179	\$201	0.41%	2.54%	615.92%	3.92%
	Bendena State Bank	\$62,928	\$4	0.01%	1.28%	NM	12.57%
	Farmers Bank of Osborne, Kansas	\$64,174	\$0	0.00%	1.41%	50.69%	14.10%
	Small Business Bank	\$65,418	\$0	0.00%	1.79%	91.20%	8.89%
	Exchange State Bank of St. Paul, Kansas	\$69,037	\$0	0.00%	1.19%	NA	4.69%
	Bank of Protection	\$69,815	\$80	0.17%	1.19%	696.25%	4.04%
	Lyndon State Bank	\$71,638	\$24	0.05%	1.61%	NM	6.86%
	First State Bank of Healy	\$72,309	\$2,286	5.50%	1.72%	7.96%	67.17%
	Chisholm Trail State Bank	\$74,482	\$497	1.66%	1.80%	108.45%	7.56%
	Home Savings Bank	\$74,818	\$24	0.06%	1.18%	798.25%	0.41%
	Johnson State Bank	\$74,963	\$1,662	5.05%	4.27%	84.42%	14.62%
	FNB Washington	\$75,152	\$75	0.22%	2.78%	114.41%	4.33%
	University National Bank of Lawrence	\$76,104	\$0	0.00%	1.42%	NA	19.42%
	Community Bank of Wichita, Inc.	\$76,544	\$291	0.48%	1.29%	268.73%	11.48%
	Baldwin State Bank	\$77,763	\$123	0.34%	1.80%	530.89%	9.08%
	First National Bank of Beloit	\$78,391	\$150	0.37%	1.96%	531.33%	1.77%
	Fowler State Bank	\$79,143	\$2,162	3.78%	1.12%	29.69%	29.89%
	Bank of Commerce and Trust Company	\$79,505	\$214	0.52%	1.48%	284.58%	10.69%
	First National Bank of Girard	\$81,038	\$404	0.82%	1.63%	198.02%	6.66%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
							NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	First Federal Savings and Loan Bank	\$84,009	\$1,033	1.36%	1.10%	52.22%	16.61%
	First National Bank of Hope	\$84,665	\$2,844	5.05%	2.23%	20.85%	55.68%
	First National Bank of Kansas	\$84,670	\$28	0.12%	1.28%	NM	1.78%
	Andover State Bank	\$85,724	\$14	0.02%	1.09%	287.87%	3.40%
	Riley State Bank of Riley, Kansas	\$87,228	\$3	0.00%	2.22%	NM	0.17%
	Stockgrowers State Bank	\$87,290	\$0	0.00%	1.49%	NA	0.00%
	Wilson State Bank	\$88,215	\$801	1.21%	1.11%	91.89%	24.94%
	State Bank of Downs	\$90,601	\$3,559	4.77%	1.25%	17.13%	43.76%
	Heartland Tri-State Bank	\$91,091	\$146	0.27%	0.95%	352.74%	10.20%
	Community Bank	\$91,128	\$0	0.00%	1.25%	NA	0.00%
	Farmers Bank & Trust	\$91,242	\$565	1.51%	1.42%	30.10%	19.99%
	First National Bank in Fredonia	\$92,187	\$551	1.70%	2.42%	142.47%	4.20%
	State Bank of Bern	\$92,500	\$91	0.19%	1.43%	131.77%	3.37%
	First National Bank in Cimarron	\$92,541	\$39	0.09%	1.39%	NM	0.54%
	Citizens State Bank and Trust Company	\$93,431	\$0	0.00%	0.84%	NA	0.00%
	Garden Plain State Bank	\$94,041	\$117	0.28%	2.03%	190.54%	4.25%
	Elk State Bank	\$94,455	\$391	0.69%	1.46%	137.01%	6.53%
	Lyons State Bank	\$95,100	\$179	0.32%	2.25%	255.92%	4.98%
	First Neodesha Bank	\$96,352	\$0	0.00%	1.04%	NA	0.00%
	Alliance Bank	\$96,560	\$372	0.47%	1.35%	227.39%	3.74%
	TriCentury Bank	\$97,840	\$0	0.00%	1.36%	NA	0.00%
	Home Bank and Trust Company	\$98,953	\$0	0.00%	1.09%	NA	0.46%
	Bank of Prairie Village	\$100,048	\$0	0.00%	1.49%	NA	0.00%
	First Commerce Bank	\$101,825	\$623	0.82%	1.43%	174.64%	5.67%
	First National Bank in Pratt	\$102,039	\$1,297	2.67%	1.34%	50.27%	12.29%
	American Bank of Baxter Springs	\$104,669	\$489	1.24%	4.27%	143.09%	9.75%
	Conway Bank	\$106,193	\$2,615	3.53%	1.29%	26.05%	43.90%
	Bankwest of Kansas	\$107,648	\$0	0.00%	0.93%	NA	0.00%
	Prairie Bank of Kansas	\$109,448	\$83	0.13%	0.87%	170.89%	4.62%
	Farmers State Bank	\$110,437	\$0	0.00%	1.45%	NA	0.04%
	First National Bank of Scott City	\$113,341	\$1,727	2.42%	1.74%	71.69%	14.76%
	Stanley Bank	\$114,321	\$1,656	2.13%	1.04%	48.91%	9.50%
	Lyons Federal Bank	\$117,128	\$8	0.01%	1.19%	363.50%	2.59%
	First National Bank of Louisburg	\$117,342	\$0	0.00%	1.69%	NA	0.00%
	Community Bank	\$117,359	\$11	0.01%	1.29%	NM	6.89%
	Carson Bank	\$117,715	\$113	0.15%	1.46%	625.84%	6.19%
	Patriots Bank	\$118,163	\$2,746	3.21%	1.00%	16.05%	45.53%
	Citizens State Bank	\$118,192	\$3,559	4.30%	1.53%	31.68%	23.23%
	Almena State Bank	\$118,591	\$842	0.78%	1.07%	136.10%	11.32%
	Southwind Bank	\$122,706	\$485	0.83%	1.43%	171.96%	6.52%
	Halstead Bank	\$123,795	\$113	0.12%	1.34%	512.89%	7.78%
	Impact Bank	\$124,596	\$703	0.91%	1.69%	184.78%	4.80%
	Stockgrowers State Bank	\$125,064	\$0	0.00%	1.26%	NA	0.00%
	Valley State Bank	\$126,250	\$451	0.56%	1.04%	183.15%	3.93%
	First Bank	\$126,557	\$188	0.24%	2.97%	NM	0.87%
	Vintage Bank Kansas	\$128,413	\$307	0.36%	1.10%	302.93%	2.40%
	Farmers National Bank	\$131,441	\$570	0.58%	1.88%	325.61%	2.81%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
June 30, 2018
Run Date: August 21, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
							NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Fidelity State Bank and Trust Company	\$131,823	\$0	0.00%	0.86%	NA	0.42%
	Flint Hills Bank	\$134,740	\$23	0.03%	1.99%	NM	0.15%
	Midland National Bank	\$137,438	\$147	0.21%	1.37%	657.82%	0.95%
	Valley State Bank	\$138,675	\$248	0.23%	1.07%	457.66%	4.44%
	Lyon County State Bank	\$141,019	\$49	0.10%	1.58%	NM	0.57%
	Union State Bank	\$142,455	\$0	0.00%	1.32%	13.61%	37.40%
	Farmers State Bank of Oakley, Kansas	\$142,885	\$0	0.00%	1.01%	NA	0.00%
	Kansas State Bank	\$143,474	\$110	0.20%	1.16%	580.00%	0.92%
	Verus Bank	\$143,480	\$0	0.00%	0.91%	NM	0.25%
	Bank of the Prairie	\$143,707	\$0	0.00%	1.66%	NA	0.00%
	SJN Bank of Kansas	\$145,296	\$83	0.10%	2.10%	NM	1.84%
	Farmers State Bank of Aliceville, Kansas	\$147,006	\$0	0.00%	1.35%	NM	0.41%
	First State Bank and Trust Company of Larned	\$153,499	\$0	0.00%	1.88%	NA	0.16%
	Community State Bank	\$155,410	\$488	0.64%	1.54%	188.64%	3.53%
	First Heritage Bank	\$162,559	\$311	0.29%	1.10%	372.99%	3.27%
	Farmers State Bank	\$166,746	\$1,775	1.47%	1.72%	68.61%	12.20%
	Goppert State Service Bank	\$167,167	\$52	0.04%	1.31%	NM	0.80%
	Bankers' Bank of Kansas	\$168,833	\$0	0.00%	2.16%	NA	0.11%
	VisionBank	\$170,373	\$15	0.01%	1.07%	112.10%	8.43%
	Community First Bank	\$170,880	\$0	0.00%	1.20%	NM	0.73%
	Kaw Valley State Bank and Trust Company	\$171,974	\$32	0.03%	1.50%	NM	2.94%
	Bank of Commerce	\$173,108	\$53	0.06%	1.12%	NM	0.34%
	Fidelity State Bank and Trust Company	\$173,956	\$273	0.80%	3.01%	373.63%	1.99%
	Citizens National Bank	\$174,471	\$109	0.16%	1.63%	NM	0.64%
	Mid-America Bank	\$175,107	\$0	0.00%	1.52%	780.59%	1.39%
	Community Bank of the Midwest	\$179,437	\$951	0.86%	1.27%	146.69%	5.43%
	Farmers and Drovers Bank	\$180,581	\$595	0.65%	1.44%	199.25%	1.40%
	First Kansas Bank	\$181,584	\$0	0.00%	1.52%	NA	0.00%
	FirstOak Bank	\$182,697	\$50	0.04%	1.09%	NM	0.63%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$183,149	\$614	0.58%	1.11%	57.64%	14.04%
	Citizens Savings and Loan Association, FSB	\$184,261	\$548	0.71%	0.59%	82.48%	1.47%
	Freedom Bank	\$185,194	\$0	0.00%	0.81%	61.58%	8.75%
	First National Bank	\$193,696	\$1,432	1.25%	1.59%	69.50%	11.35%
	First Bank of Newton	\$195,900	\$195	0.12%	1.29%	147.09%	11.25%
	Great American Bank	\$196,564	\$0	0.00%	1.35%	NA	0.00%
	Citizens State Bank	\$197,382	\$451	0.33%	0.88%	268.51%	3.16%
	Cornerstone Bank	\$200,602	\$1,333	0.83%	1.44%	174.49%	22.73%
	Solomon State Bank	\$200,741	\$0	0.00%	3.36%	350.54%	6.86%
	Kearny County Bank	\$203,027	\$960	0.64%	1.45%	226.67%	9.28%
	Mutual Savings Association, FSA	\$207,531	\$4,416	3.62%	1.50%	36.06%	11.28%

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, 2018

Run Date: August 21, 2018

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

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

Bank of the Flint Hills	\$208,732	\$312	0.19%	1.39%	696.71%	5.15%	0.16%
Farmers & Merchants Bank of Colby	\$209,934	\$219	0.15%	0.90%	597.72%	0.87%	0.10%
Plains State Bank	\$210,950	\$235	0.18%	0.52%	75.11%	5.07%	0.53%
First National Bank and Trust	\$212,892	\$4,032	2.69%	2.01%	74.70%	17.23%	1.89%
Kanza Bank	\$217,977	\$448	0.30%	1.32%	420.26%	2.18%	0.22%
Peoples State Bank	\$228,007	\$1,364	0.73%	1.68%	154.07%	17.43%	0.89%
ESB Financial	\$229,231	\$1,289	0.80%	1.00%	124.05%	5.93%	0.62%
Grant County Bank	\$230,176	\$4,848	3.30%	2.19%	39.23%	27.45%	3.62%
Golden Belt Bank, FSA	\$231,370	\$1,426	0.83%	0.91%	106.74%	7.82%	0.78%
Solutions North Bank	\$232,090	\$3,434	2.01%	2.18%	108.37%	16.31%	1.48%
Citizens Bank of Kansas	\$238,085	\$818	0.55%	1.49%	131.03%	7.07%	0.75%
State Average of Asset Group A	\$97,909	\$451	0.85%	1.63%	236.10%	8.75%	0.95%

Asset Group B - \$251 to \$500 million in total assets

Bank of Hays	\$255,249	\$6,970	4.03%	1.27%	25.61%	32.71%	3.36%
Community First National Bank	\$262,476	\$69	0.03%	1.30%	582.19%	4.11%	0.25%
Silver Lake Bank	\$269,257	\$0	0.00%	0.89%	22.74%	25.42%	3.02%
Centera Bank	\$275,622	\$39	0.03%	1.47%	NM	0.66%	0.06%
Guaranty State Bank and Trust Company	\$276,294	\$4,999	2.10%	1.59%	76.02%	15.52%	1.81%
Security State Bank	\$280,229	\$2,004	0.94%	0.94%	99.70%	4.75%	0.72%
First State Bank and Trust	\$290,508	\$475	0.24%	1.52%	623.37%	12.15%	1.12%
Union State Bank of Everest	\$307,682	\$2,577	1.25%	1.47%	102.47%	10.23%	1.04%
Kaw Valley Bank	\$308,971	\$516	0.20%	0.23%	22.95%	8.78%	0.91%
Union State Bank	\$311,699	\$176	0.08%	1.64%	NM	0.61%	0.06%
Astra Bank	\$318,500	\$2,553	1.32%	1.07%	29.25%	26.46%	2.27%
Central Bank and Trust Co.	\$318,945	\$288	0.12%	0.02%	13.19%	1.88%	0.15%
Commercial Bank	\$322,431	\$265	0.20%	1.72%	866.04%	1.68%	0.12%
First Option Bank	\$324,897	\$849	0.64%	1.26%	50.44%	13.20%	1.03%
Denison State Bank	\$333,229	\$865	0.42%	1.46%	115.41%	8.01%	0.79%
First National Bank of Syracuse	\$336,872	\$1,246	0.46%	1.81%	393.82%	5.15%	0.57%
Citizens State Bank	\$344,387	\$113	0.04%	1.30%	662.36%	2.35%	0.23%
Bank, The	\$346,557	\$31,595	12.24%	2.08%	16.99%	73.41%	9.12%
American State Bank & Trust Company	\$348,044	\$297	0.14%	0.98%	707.74%	0.73%	0.09%
Peoples Bank	\$350,636	\$306	0.14%	1.93%	49.69%	18.59%	2.51%
Legacy Bank	\$361,790	\$2,662	0.94%	1.26%	35.48%	29.96%	2.94%
Bank of Tescott	\$393,756	\$6,464	2.08%	2.39%	114.59%	30.59%	1.78%
Labette Bank	\$409,019	\$327	0.12%	1.00%	155.90%	5.04%	0.59%
Exchange Bank & Trust	\$416,333	\$481	0.17%	1.37%	796.88%	1.35%	0.12%
Capital City Bank	\$431,932	\$11	0.00%	0.93%	NM	3.53%	0.32%
Citizens State Bank	\$433,761	\$1,651	0.73%	1.28%	155.80%	4.60%	0.44%
First State Bank	\$437,230	\$4,824	1.99%	1.72%	82.01%	14.27%	1.19%
Community National Bank	\$442,379	\$0	0.00%	1.40%	248.39%	4.09%	0.35%
First Bank Kansas	\$447,441	\$66	0.03%	1.88%	NM	1.16%	0.03%
Western State Bank	\$448,121	\$7,902	2.59%	2.84%	99.35%	15.39%	2.06%
Southwest National Bank	\$456,818	\$305	0.08%	1.02%	NM	0.82%	0.07%
Peoples Bank and Trust Company	\$480,727	\$857	0.30%	1.60%	110.43%	6.61%	0.91%
State Average of Asset Group B	\$354,431	\$2,555	1.05%	1.40%	231.81%	11.99%	1.25%

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, 2018

Run Date: August 21, 2018

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

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

Bank of Labor	\$589,021	\$1,288	0.49%	1.82%	65.05%	18.72%	1.61%
United Bank & Trust	\$597,417	\$0	0.00%	1.51%	NA	2.89%	0.34%
Morrill and Janes Bank and Trust Company	\$602,630	\$5,710	1.34%	1.28%	95.95%	9.87%	1.14%
GNBank, National Association	\$627,502	\$7,199	1.60%	1.74%	105.21%	11.54%	1.25%
Bennington State Bank	\$685,978	\$15,867	3.11%	2.95%	42.23%	45.38%	5.22%
Bank of Blue Valley	\$692,307	\$940	0.18%	1.15%	541.90%	9.42%	1.10%
First National Bank of Hutchinson	\$697,597	\$674	0.15%	1.22%	352.90%	1.78%	0.22%
Farmers Bank & Trust	\$791,835	\$969	0.33%	1.44%	77.59%	7.55%	1.39%
CoreFirst Bank & Trust	\$904,029	\$3,894	0.67%	1.14%	79.66%	22.94%	2.26%
Central National Bank	\$907,476	\$1,064	0.22%	1.71%	784.30%	1.48%	0.19%
Landmark National Bank	\$975,039	\$5,284	1.10%	1.22%	64.70%	10.17%	0.97%
State Average of Asset Group C	\$733,712	\$3,899	0.84%	1.56%	220.95%	12.88%	1.43%

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

Armed Forces Bank, National Association	\$1,079,738	\$18,455	2.78%	1.85%	66.54%	10.85%	1.99%
Community National Bank & Trust	\$1,137,389	\$9,949	1.18%	1.14%	72.65%	16.40%	1.49%
Emprise Bank	\$1,706,760	\$3,561	0.28%	1.20%	264.16%	3.98%	0.35%
KS StateBank	\$1,863,552	\$2,678	0.18%	1.45%	626.59%	2.48%	0.21%
Fidelity Bank	\$2,120,300	\$11,222	0.67%	1.10%	36.79%	20.81%	2.45%
Security Bank of Kansas City	\$3,065,708	\$10,220	0.63%	1.78%	73.94%	12.72%	1.72%
CrossFirst Bank	\$3,542,470	\$15,766	0.67%	1.28%	126.01%	6.61%	0.68%
Equity Bank	\$3,714,585	\$37,885	1.54%	0.41%	26.61%	14.80%	1.23%
INTRUST Bank, National Association	\$5,196,629	\$4,344	0.14%	0.97%	283.74%	5.87%	0.21%
Capitol Federal Savings Bank	\$9,073,679	\$11,948	0.16%	0.12%	69.84%	1.09%	0.14%
State Average of Asset Group D	\$3,250,081	\$12,603	0.82%	1.13%	164.69%	9.56%	1.05%

Source: SNL Financial

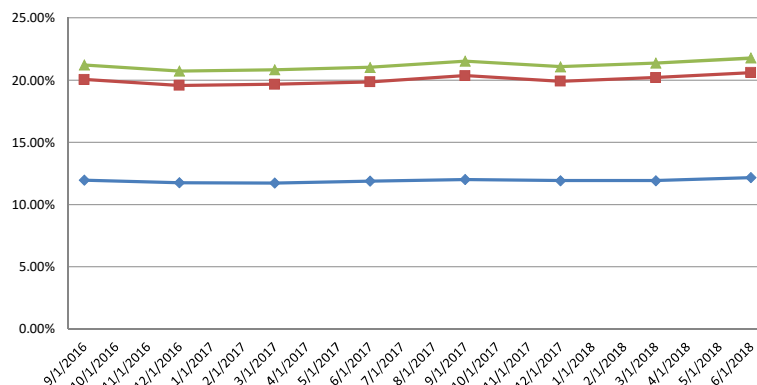
Note: Report includes only bank-level data.

NA = data was not available.

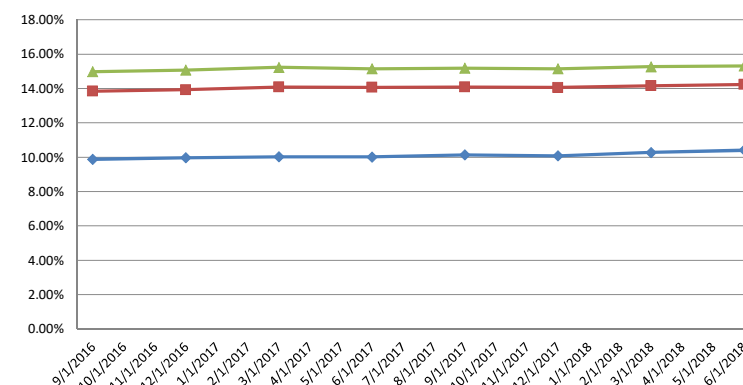
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

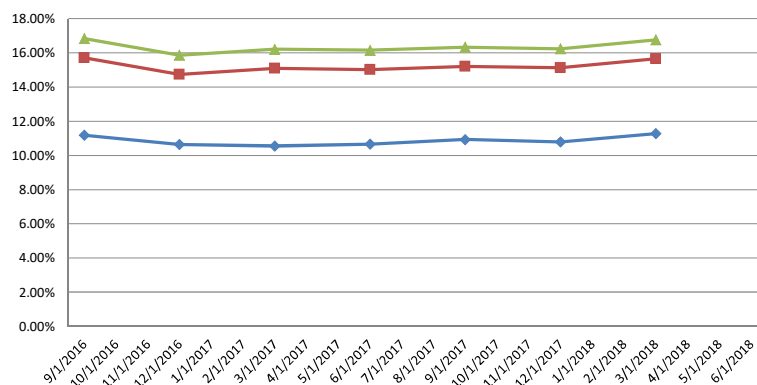
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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

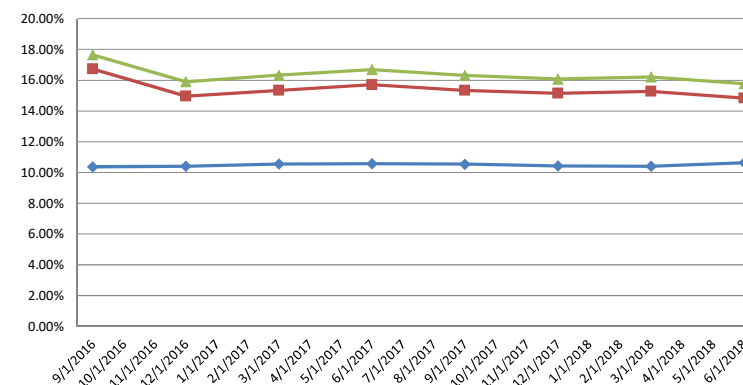
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	11.95%	11.74%	11.72%	11.87%	12.00%	11.91%	11.92%	12.15%
Tier 1 Risk Based Ratio	20.04%	19.57%	19.65%	19.85%	20.35%	19.89%	20.18%	20.59%
Risk Based Capital Ratio	21.20%	20.73%	20.82%	21.01%	21.52%	21.06%	21.36%	21.76%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	9.88%	9.96%	10.01%	10.00%	10.12%	10.07%	10.27%	10.40%
Tier 1 Risk Based Ratio	13.84%	13.92%	14.08%	14.06%	14.08%	14.05%	14.16%	14.23%
Risk Based Capital Ratio	14.98%	15.06%	15.22%	15.14%	15.18%	15.14%	15.26%	15.30%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	11.17%	10.64%	10.55%	10.65%	10.92%	10.78%	11.28%	
Tier 1 Risk Based Ratio	15.70%	14.74%	15.08%	15.01%	15.20%	15.13%	15.65%	
Risk Based Capital Ratio	16.83%	15.86%	16.20%	16.14%	16.33%	16.24%	16.76%	

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.37%	10.40%	10.54%	10.56%	10.54%	10.42%	10.40%	10.63%
Tier 1 Risk Based Ratio	16.72%	14.95%	15.32%	15.70%	15.33%	15.14%	15.26%	14.84%
Risk Based Capital Ratio	17.64%	15.89%	16.32%	16.68%	16.31%	16.07%	16.21%	15.78%

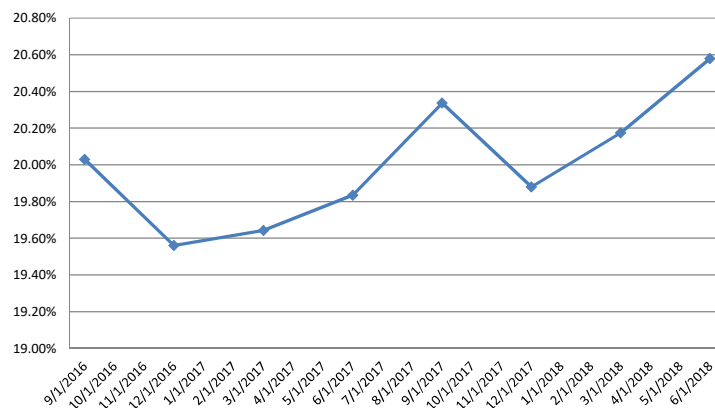
Source: SNL Financial

Note: Report includes only bank-level data.

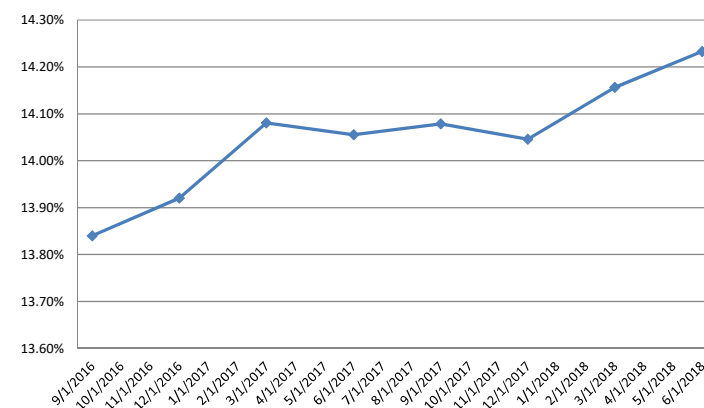
NA = data was not available.

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

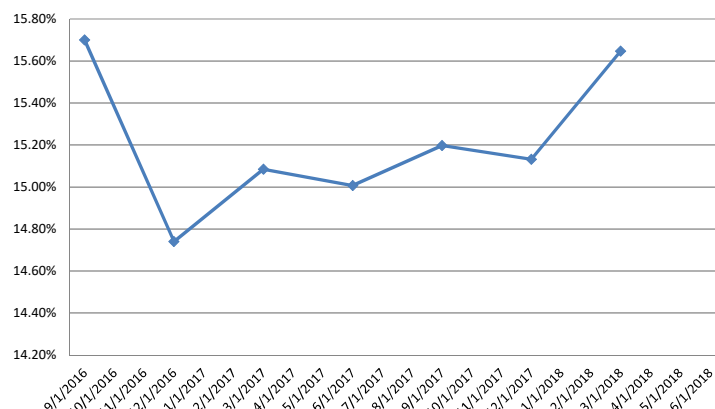
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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

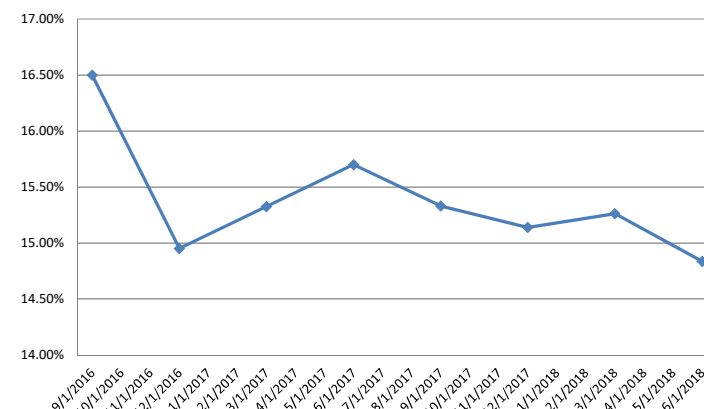
Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	20.03%	19.56%	19.64%	19.84%	20.34%	19.88%	20.17%	20.58%

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

Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	13.84%	13.92%	14.08%	14.06%	14.08%	14.05%	14.16%	14.23%

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

Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	15.70%	14.74%	15.08%	15.01%	15.20%	15.13%	15.65%	

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

Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	16.50%	14.95%	15.32%	15.70%	15.33%	15.14%	15.26%	14.84%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 A - \$0 to \$250 million in total assets									
	Walton State Bank	\$8,996	\$707	\$707	\$707	8.13%	18.63%	19.63%	18.63%
	Bison State Bank	\$9,492	\$1,351	\$1,282	\$1,282	14.19%	25.57%	26.82%	25.57%
	Towanda State Bank	\$9,862	\$792	\$825	\$825	8.21%	14.76%	16.01%	14.76%
	State Bank of Burrton	\$11,644	\$1,127	\$1,190	\$1,190	10.26%	27.77%	29.01%	27.77%
	Dickinson County Bank	\$13,436	\$1,410	\$1,406	\$1,406	10.59%	13.87%	15.12%	13.87%
	Prescott State Bank	\$13,531	\$2,011	\$2,011	\$2,011	14.92%	27.86%	29.13%	27.86%
	First National Bank of Harveyville	\$14,649	\$1,403	\$1,403	\$1,403	9.90%	19.34%	20.55%	19.34%
	Farmers State Bank	\$15,826	\$1,946	\$1,946	\$1,946	12.32%	24.50%	25.76%	24.50%
	Peoples State Bank	\$17,031	\$4,789	\$4,789	\$4,789	28.31%	31.29%	32.40%	31.29%
	Emerald Bank	\$17,369	\$1,859	\$1,859	\$1,859	10.90%	20.97%	22.23%	20.97%
	Bank of Denton	\$18,401	\$3,378	\$3,378	\$3,378	18.02%	30.66%	31.70%	30.66%
	Jamestown State Bank	\$19,311	\$3,061	\$3,175	\$3,175	16.59%	36.91%	38.20%	36.91%
	Hillsboro State Bank	\$20,028	\$1,592	\$1,707	\$1,707	8.55%	15.60%	16.84%	15.60%
	Alden State Bank	\$20,424	\$2,323	\$2,367	\$2,367	11.55%	20.27%	21.51%	20.27%
	Farmers State Bank	\$22,017	\$2,045	\$2,045	\$2,045	9.00%	13.34%	14.51%	13.34%
	Marion National Bank	\$22,564	\$3,652	\$2,654	\$2,654	12.59%	23.52%	24.62%	23.52%
	Lorraine State Bank	\$23,098	\$3,655	\$3,656	\$3,656	16.16%	19.00%	19.94%	19.00%
	Baxter State Bank	\$28,039	\$5,870	\$5,291	\$5,291	19.23%	34.69%	35.94%	34.69%
	Gorham State Bank	\$28,775	\$3,211	\$3,211	\$3,011	10.95%	17.83%	18.90%	16.72%
	State Bank of Canton	\$29,617	\$5,770	\$5,890	\$5,890	20.16%	42.14%	43.06%	42.14%
	Piqua State Bank	\$29,943	\$2,789	\$2,859	\$2,859	9.33%	17.31%	18.56%	17.31%
	Ninnescah Valley Bank	\$30,753	\$3,483	\$3,876	\$3,876	12.65%	23.50%	24.33%	23.50%
	Marquette Farmers State Bank of Marquette	\$31,549	\$4,456	\$4,494	\$4,494	14.02%	24.64%	25.91%	24.64%
	Liberty Savings Association, FSA	\$32,521	\$6,543	\$6,543	\$6,543	20.03%	77.54%	78.68%	77.54%
	Cottonwood Valley Bank	\$33,523	\$4,121	\$4,445	\$4,445	13.25%	24.49%	25.74%	24.48%
	State Exchange Bank	\$33,927	\$4,158	\$4,392	\$4,392	12.37%	21.94%	22.80%	21.94%
	Millennium Bank	\$33,961	\$4,858	\$4,858	\$4,858	13.86%	18.10%	19.35%	18.10%
	Union State Bank	\$34,337	\$4,756	\$4,797	\$4,797	13.92%	29.61%	30.87%	29.61%
	Chetopa State Bank & Trust Co.	\$35,034	\$3,544	\$3,544	\$3,544	9.81%	14.56%	15.64%	14.56%
	First National Bank of Spearville	\$36,239	\$5,912	\$4,853	\$4,853	13.33%	21.33%	22.59%	21.33%
	Bank of Greeley	\$37,312	\$4,836	\$4,876	\$4,876	12.91%	23.82%	25.07%	23.82%
	Kendall State Bank	\$37,618	\$3,721	\$3,384	\$3,384	9.06%	13.90%	15.15%	13.90%
	Farmers State Bank	\$37,981	\$3,464	\$3,621	\$3,621	9.64%	13.38%	14.64%	13.38%
	Farmers and Merchants Bank of Mound City, Kansas	\$39,402	\$2,747	\$2,839	\$2,839	7.18%	10.87%	12.12%	10.87%
	Haviland State Bank	\$39,562	\$5,288	\$5,312	\$5,312	13.91%	18.69%	19.95%	18.69%
	City State Bank	\$40,567	\$3,694	\$3,742	\$3,742	9.05%	15.43%	16.53%	15.43%
	Ford County State Bank	\$40,864	\$5,076	\$5,218	\$5,218	13.02%	18.10%	19.36%	18.10%
	First State Bank of Ransom	\$42,586	\$9,141	\$9,539	\$9,539	22.31%	39.73%	40.99%	39.73%
	CBW Bank	\$42,725	\$9,180	\$9,233	\$9,233	16.09%	215.57%	216.72%	215.57%
	Swedish-American State Bank	\$43,323	\$4,299	\$4,485	\$4,485	10.22%	15.81%	17.08%	15.81%
	First National Bank in Frankfort	\$44,068	\$4,122	\$4,558	\$4,558	10.22%	16.58%	17.65%	16.58%
	Farmers State Bank of Bucklin, Kansas	\$44,241	\$4,873	\$3,932	\$3,932	8.91%	15.20%	20.23%	15.20%
	Nekoma State Bank	\$44,580	\$3,630	\$4,277	\$4,277	9.28%	22.06%	23.31%	22.06%
	Citizens State Bank and Trust Company	\$45,177	\$4,643	\$4,477	\$4,477	9.79%	11.82%	12.59%	11.82%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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)									
	Olpe State Bank	\$45,187	\$5,737	\$5,849	\$5,849	12.87%	25.37%	26.55%	25.37%
	Farmers State Bank of Blue Mound	\$45,429	\$7,647	\$7,665	\$7,665	17.23%	21.86%	22.92%	21.86%
	New Century Bank	\$45,872	\$4,968	\$4,968	\$4,968	10.92%	14.15%	15.41%	14.15%
	Bank of Palmer	\$46,035	\$4,304	\$4,547	\$4,547	9.91%	16.31%	17.47%	16.31%
	Howard State Bank	\$48,972	\$5,372	\$5,580	\$5,580	11.00%	20.17%	21.43%	20.17%
	State Bank of Spring Hill	\$49,553	\$4,158	\$4,296	\$4,296	9.07%	18.24%	19.17%	18.24%
	Union State Bank	\$50,637	\$4,117	\$4,121	\$4,121	8.07%	9.98%	11.54%	9.98%
	Kaw Valley State Bank	\$50,686	\$3,806	\$4,254	\$4,254	8.71%	15.56%	16.81%	15.56%
	Peoples Bank	\$51,001	\$6,522	\$6,047	\$6,047	11.96%	19.14%	20.39%	19.14%
	Stock Exchange Bank	\$51,042	\$4,334	\$4,453	\$4,453	8.60%	11.92%	13.18%	11.92%
	Argentine Federal Savings	\$52,135	\$7,360	\$7,360	\$7,360	14.08%	27.60%	28.85%	27.60%
	Tampa State Bank	\$53,986	\$5,376	\$5,786	\$5,786	10.80%	14.85%	16.11%	14.85%
	Heritage Bank	\$55,408	\$6,012	\$6,019	\$6,019	10.92%	14.95%	16.20%	14.95%
	KansasLand Bank	\$55,966	\$5,938	\$5,451	\$5,451	10.00%	15.22%	16.47%	15.22%
	Farmers State Bank	\$57,949	\$6,336	\$6,575	\$6,575	11.44%	18.90%	20.15%	18.90%
	First National Bank of Sedan	\$59,061	\$4,828	\$5,531	\$5,531	8.91%	15.54%	16.80%	15.54%
	First State Bank	\$59,206	\$10,699	\$11,089	\$11,089	18.01%	26.48%	27.74%	26.48%
	Citizens State Bank of Cheney, Kansas	\$60,017	\$6,545	\$6,760	\$6,760	11.56%	12.03%	13.14%	12.03%
	Kansas State Bank Overbrook Kansas	\$60,281	\$7,467	\$7,914	\$7,914	13.09%	19.40%	20.67%	19.40%
	Security State Bank	\$60,512	\$6,274	\$7,123	\$7,123	11.56%	27.51%	28.77%	27.51%
	First National Bank of Dighton	\$60,682	\$12,872	\$13,037	\$13,037	21.48%	32.22%	32.83%	32.22%
	Farmers State Bank	\$61,459	\$9,874	\$10,514	\$10,514	16.93%	31.83%	33.12%	31.83%
	First Security Bank	\$61,946	\$5,195	\$4,702	\$4,702	7.80%	11.23%	12.43%	11.23%
	Bank of Holyrood	\$62,179	\$8,582	\$8,714	\$8,714	13.81%	19.96%	21.22%	19.96%
	Bendena State Bank	\$62,928	\$5,702	\$5,705	\$5,705	9.06%	12.33%	13.58%	12.33%
	Farmers Bank of Osborne, Kansas	\$64,174	\$7,307	\$7,354	\$7,354	11.57%	15.17%	16.30%	15.17%
	Small Business Bank	\$65,418	\$9,367	\$9,581	\$9,581	14.57%	19.95%	21.20%	19.95%
	Exchange State Bank of St. Paul, Kansas	\$69,037	\$7,015	\$7,015	\$7,015	10.16%	18.71%	19.87%	18.71%
	Bank of Protection	\$69,815	\$8,997	\$9,218	\$9,218	13.66%	16.68%	17.69%	16.68%
	Lyndon State Bank	\$71,638	\$7,688	\$7,486	\$7,486	10.66%	15.32%	16.57%	15.32%
	First State Bank of Healy	\$72,309	\$15,441	\$15,181	\$15,181	20.88%	26.50%	27.75%	26.50%
	Chisholm Trail State Bank	\$74,482	\$6,036	\$6,908	\$6,908	9.32%	18.91%	20.17%	18.91%
	Home Savings Bank	\$74,818	\$13,336	\$12,973	\$12,973	17.78%	31.86%	32.97%	31.86%
	Johnson State Bank	\$74,963	\$11,676	\$12,124	\$12,124	15.97%	26.71%	27.98%	26.71%
	FNB Washington	\$75,152	\$18,039	\$18,451	\$18,451	24.27%	48.47%	49.74%	48.47%
	University National Bank of Lawrence	\$76,104	\$7,234	\$6,896	\$6,896	9.31%	13.16%	14.41%	13.16%
	Community Bank of Wichita, Inc.	\$76,544	\$7,025	\$7,259	\$7,259	9.40%	11.26%	12.47%	11.26%
	Baldwin State Bank	\$77,763	\$7,626	\$8,121	\$8,121	10.59%	24.80%	26.06%	24.80%
	First National Bank of Beloit	\$78,391	\$9,378	\$9,781	\$9,781	12.47%	20.69%	21.95%	20.69%
	Fowler State Bank	\$79,143	\$7,713	\$8,139	\$8,139	10.68%	12.69%	13.69%	12.69%
	Bank of Commerce and Trust Company	\$79,505	\$6,241	\$6,911	\$6,911	12.22%	14.84%	16.09%	14.84%
	First National Bank of Girard	\$81,038	\$8,765	\$9,192	\$9,192	11.31%	18.83%	20.08%	18.83%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 A - \$0 to \$250 million in total assets (continued)									
	First Federal Savings and Loan Bank	\$84,009	\$9,528	\$9,528	\$9,528	11.22%	20.01%	21.26%	20.01%
	First National Bank of Hope	\$84,665	\$9,771	\$10,002	\$10,002	11.88%	14.28%	15.53%	14.28%
	First National Bank of Kansas	\$84,670	\$5,871	\$7,306	\$7,306	8.63%	21.00%	21.85%	21.00%
	Andover State Bank	\$85,724	\$7,206	\$7,319	\$6,819	8.56%	10.73%	11.88%	10.00%
	Riley State Bank of Riley, Kansas	\$87,228	\$9,273	\$9,331	\$9,331	10.59%	14.97%	16.20%	14.97%
	Stockgrowers State Bank	\$87,290	\$9,747	\$9,054	\$9,054	10.26%	16.86%	18.11%	16.86%
	Wilson State Bank	\$88,215	\$8,199	\$7,643	\$7,643	8.86%	10.68%	11.71%	10.68%
	State Bank of Downs	\$90,601	\$11,492	\$11,492	\$11,492	12.14%	15.81%	17.06%	15.81%
	Heartland Tri-State Bank	\$91,091	\$9,444	\$9,760	\$9,760	11.11%	16.15%	17.00%	16.15%
	Community Bank	\$91,128	\$9,281	\$9,364	\$9,364	10.37%	11.70%	12.85%	11.70%
	Farmers Bank & Trust	\$91,242	\$8,548	\$8,833	\$8,833	9.52%	16.35%	17.33%	16.35%
	First National Bank in Fredonia	\$92,187	\$14,911	\$16,002	\$16,002	17.32%	33.27%	34.52%	33.27%
	State Bank of Bern	\$92,500	\$14,638	\$14,820	\$14,820	15.95%	22.40%	23.42%	22.40%
	First National Bank in Cimarron	\$92,541	\$6,570	\$7,573	\$7,573	8.10%	13.83%	14.98%	13.83%
	Citizens State Bank and Trust Company	\$93,431	\$14,157	\$14,274	\$14,274	15.32%	23.88%	24.60%	23.88%
	Garden Plain State Bank	\$94,041	\$13,574	\$13,629	\$13,629	14.62%	21.34%	22.59%	21.34%
	Elk State Bank	\$94,455	\$9,014	\$9,509	\$9,509	9.87%	17.07%	18.32%	17.07%
	Lyons State Bank	\$95,100	\$11,295	\$11,922	\$11,922	12.39%	19.10%	20.36%	19.10%
	First Neodesha Bank	\$96,352	\$9,554	\$9,358	\$9,358	9.68%	13.76%	14.94%	13.76%
	Alliance Bank	\$96,560	\$11,530	\$11,552	\$11,552	11.96%	14.71%	15.96%	14.71%
	TriCentury Bank	\$97,840	\$10,560	\$10,423	\$10,423	11.13%	13.65%	14.90%	13.65%
	Home Bank and Trust Company	\$98,953	\$7,848	\$7,877	\$7,877	8.03%	10.38%	11.57%	10.38%
	Bank of Prairie Village	\$100,048	\$11,183	\$11,356	\$11,356	11.13%	18.57%	19.82%	18.57%
	First Commerce Bank	\$101,825	\$11,479	\$10,288	\$10,288	10.16%	15.48%	16.73%	15.48%
	First National Bank in Pratt	\$102,039	\$10,994	\$10,905	\$10,905	10.87%	17.74%	18.81%	17.74%
	American Bank of Baxter Springs	\$104,669	\$10,784	\$11,606	\$11,606	11.05%	28.96%	30.25%	28.96%
	Conway Bank	\$106,193	\$9,182	\$6,957	\$6,957	6.96%	11.25%	12.50%	11.25%
	Bankwest of Kansas	\$107,648	\$12,993	\$12,810	\$12,810	11.85%	13.90%	14.75%	13.90%
	Prairie Bank of Kansas	\$109,448	\$9,508	\$9,709	\$9,709	9.07%	13.05%	13.78%	13.05%
	Farmers State Bank	\$110,437	\$9,831	\$10,785	\$10,785	9.68%	13.72%	14.90%	13.72%
	First National Bank of Scott City	\$113,341	\$14,322	\$14,631	\$14,631	12.88%	15.42%	16.67%	15.42%
	Stanley Bank	\$114,321	\$20,908	\$20,908	\$20,908	19.05%	25.35%	26.33%	25.35%
	Lyons Federal Bank	\$117,128	\$14,906	\$14,682	\$14,682	12.56%	17.95%	19.17%	17.95%
	First National Bank of Louisburg	\$117,342	\$15,477	\$16,542	\$16,542	13.49%	24.68%	25.93%	24.68%
	Community Bank	\$117,359	\$12,631	\$12,873	\$12,873	11.21%	14.53%	15.63%	14.53%
	Carson Bank	\$117,715	\$8,724	\$9,259	\$9,259	7.91%	12.19%	13.44%	12.19%
	Patriots Bank	\$118,163	\$10,893	\$11,368	\$11,368	9.80%	12.26%	13.18%	12.26%
	Citizens State Bank	\$118,192	\$15,936	\$16,069	\$16,069	13.20%	17.07%	18.33%	17.07%
	Almena State Bank	\$118,591	\$11,015	\$10,929	\$10,929	9.45%	10.12%	11.18%	10.12%
	Southwind Bank	\$122,706	\$11,904	\$12,364	\$12,364	10.09%	15.68%	16.74%	15.68%
	Halstead Bank	\$123,795	\$11,076	\$11,185	\$11,185	8.79%	11.14%	12.39%	11.14%
	Impact Bank	\$124,596	\$13,813	\$14,561	\$14,561	10.19%	16.05%	17.30%	16.05%
	Stockgrowers State Bank	\$125,064	\$17,770	\$18,050	\$18,050	14.53%	19.61%	20.65%	19.61%
	Valley State Bank	\$126,250	\$16,631	\$16,860	\$16,860	13.59%	21.68%	22.75%	21.68%
	First Bank	\$126,557	\$19,192	\$19,518	\$19,518	15.31%	20.81%	22.07%	20.80%
	Vintage Bank Kansas	\$128,413	\$13,736	\$12,657	\$12,657	10.09%	14.40%	15.45%	14.40%
	Farmers National Bank	\$131,441	\$22,700	\$22,289	\$22,289	17.11%	21.46%	22.72%	21.46%

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, 2018

Run Date: August 21, 2018

		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 A - \$0 to \$250 million in total assets (continued)									
	Fidelity State Bank and Trust Company	\$131,823	\$11,490	\$12,331	\$12,331	8.09%	13.88%	14.68%	13.88%
	Flint Hills Bank	\$134,740	\$14,349	\$15,452	\$15,452	11.44%	21.11%	22.37%	21.11%
	Midland National Bank	\$137,438	\$14,575	\$15,152	\$15,152	10.84%	16.20%	17.23%	16.20%
	Valley State Bank	\$138,675	\$12,460	\$12,611	\$12,611	9.33%	10.34%	11.28%	10.34%
	Lyon County State Bank	\$141,019	\$10,707	\$11,621	\$11,621	8.15%	20.58%	21.83%	20.58%
	Union State Bank	\$142,455	\$14,771	\$15,935	\$15,935	11.29%	20.11%	21.10%	20.11%
	Farmers State Bank of Oakley, Kansas	\$142,885	\$22,034	\$22,156	\$22,156	15.76%	18.58%	19.43%	18.58%
	Kansas State Bank	\$143,474	\$11,259	\$12,128	\$12,128	8.60%	18.86%	19.85%	18.86%
	Verus Bank	\$143,480	\$11,786	\$12,385	\$12,385	8.73%	11.90%	12.73%	11.90%
	Bank of the Prairie	\$143,707	\$12,484	\$13,010	\$13,010	9.06%	11.46%	12.72%	11.46%
	Farmers State Bank	\$166,746	\$25,744	\$25,163	\$25,163	14.75%	14.20%	15.37%	14.20%
	SJN Bank of Kansas	\$145,296	\$13,956	\$12,816	\$12,816	9.02%	12.78%	14.03%	12.78%
	Farmers State Bank of Aliceville, Kansas	\$147,006	\$20,863	\$20,255	\$20,255	13.81%	19.57%	20.82%	19.57%
	First State Bank and Trust Company of Larned	\$153,499	\$19,207	\$19,619	\$19,619	12.80%	20.32%	21.57%	20.32%
	Community State Bank	\$155,410	\$17,857	\$17,844	\$17,844	11.39%	19.60%	20.85%	19.60%
	First Heritage Bank	\$162,559	\$15,459	\$16,077	\$16,077	10.20%	14.01%	15.05%	14.01%
	Goppert State Service Bank	\$167,167	\$18,393	\$18,639	\$18,639	11.03%	15.83%	17.08%	15.83%
	Bankers' Bank of Kansas	\$168,833	\$26,144	\$26,182	\$26,182	14.82%	18.30%	19.57%	18.30%
	VisionBank	\$170,373	\$15,689	\$14,936	\$14,936	8.89%	11.11%	12.27%	11.11%
	Community First Bank	\$170,880	\$16,110	\$16,104	\$16,104	9.77%	10.33%	11.57%	10.33%
	Kaw Valley State Bank and Trust Company	\$171,974	\$19,004	\$20,046	\$20,046	11.97%	18.04%	19.29%	18.04%
	Bank of Commerce	\$173,108	\$16,159	\$16,159	\$16,159	9.18%	17.59%	18.70%	17.59%
	Fidelity State Bank and Trust Company	\$173,956	\$30,938	\$30,802	\$30,802	17.73%	71.06%	72.33%	71.06%
	Citizens National Bank	\$174,471	\$15,926	\$17,708	\$17,708	10.03%	21.04%	22.29%	21.04%
	Mid-America Bank	\$175,107	\$19,693	\$19,443	\$19,443	11.20%	10.29%	11.54%	10.29%
	Community Bank of the Midwest	\$179,437	\$16,296	\$16,287	\$16,287	9.51%	12.26%	13.31%	12.26%
	Farmers and Drovers Bank	\$180,581	\$46,802	\$47,364	\$47,364	26.19%	45.08%	46.33%	45.08%
	First Kansas Bank	\$181,584	\$13,342	\$14,452	\$14,452	8.01%	23.43%	24.64%	23.43%
	FirstOak Bank	\$182,697	\$18,568	\$16,637	\$16,637	10.25%	12.90%	13.99%	12.90%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$183,149	\$16,295	\$16,344	\$16,344	9.02%	15.58%	16.69%	15.58%
	Citizens Savings and Loan Association, FSB	\$184,261	\$36,842	\$37,996	\$37,996	20.19%	63.93%	64.69%	63.93%
	Freedom Bank	\$185,194	\$16,162	\$19,596	\$19,596	10.62%	12.22%	12.79%	12.22%
	First National Bank	\$193,696	\$23,930	\$25,478	\$25,478	13.65%	19.43%	20.70%	19.43%
	First Bank of Newton	\$195,900	\$18,650	\$18,650	\$18,650	9.76%	13.23%	14.49%	13.23%
	Great American Bank	\$196,564	\$26,075	\$17,624	\$17,624	9.30%	10.87%	12.13%	10.87%
	Citizens State Bank	\$197,382	\$16,347	\$16,654	\$16,654	8.50%	12.43%	13.33%	12.43%
	Cornerstone Bank	\$200,602	\$18,795	\$19,433	\$19,433	9.77%	12.19%	13.45%	12.19%
	Solomon State Bank	\$200,741	\$28,079	\$28,108	\$28,108	14.39%	21.96%	23.25%	21.96%
	Kearny County Bank	\$203,027	\$34,134	\$33,102	\$33,102	16.24%	21.18%	22.44%	21.18%
	Mutual Savings Association, FSA	\$207,531	\$61,592	\$62,063	\$62,063	30.02%	49.72%	50.97%	49.72%

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.

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 A - \$0 to \$250 million in total assets (continued)									
	Bank of the Flint Hills	\$208,732	\$20,145	\$20,061	\$20,061	10.23%	10.38%	11.59%	10.38%
	Farmers & Merchants Bank of Colby	\$209,934	\$31,337	\$30,758	\$30,758	14.96%	15.77%	16.44%	15.77%
	Plains State Bank	\$210,950	\$23,515	\$22,091	\$22,091	10.30%	15.99%	16.47%	15.99%
	First National Bank and Trust	\$212,892	\$31,471	\$32,084	\$32,084	15.39%	18.89%	20.15%	18.89%
	Kanza Bank	\$217,977	\$22,177	\$21,316	\$21,316	9.93%	13.89%	15.14%	13.89%
	Peoples State Bank	\$228,007	\$21,607	\$21,499	\$21,499	9.95%	12.18%	13.48%	12.18%
	ESB Financial	\$229,231	\$22,193	\$23,134	\$23,134	10.26%	12.18%	13.02%	12.18%
	Grant County Bank	\$230,176	\$32,221	\$32,291	\$32,291	14.05%	21.39%	22.65%	21.39%
	Golden Belt Bank, FSA	\$231,370	\$29,345	\$25,757	\$25,757	11.27%	13.34%	14.15%	13.34%
	Solutions North Bank	\$232,090	\$24,850	\$24,703	\$24,703	10.70%	12.75%	14.01%	12.75%
	Citizens Bank of Kansas	\$238,085	\$28,537	\$23,555	\$23,555	10.23%	13.33%	14.58%	13.33%
	State Average of Asset Group A	\$97,909	\$11,686	\$11,733	\$11,730	12.15%	20.59%	21.76%	20.58%

Asset Group B - \$251 to \$500 million in total assets

	Bank of Hays	\$255,249	\$24,961	\$25,645	\$25,645	9.97%	14.94%	16.19%	14.94%
	Community First National Bank	\$262,476	\$24,495	\$24,495	\$24,495	9.43%	10.47%	11.72%	10.47%
	Silver Lake Bank	\$269,257	\$30,314	\$31,229	\$31,229	11.63%	16.05%	16.91%	16.05%
	Centera Bank	\$275,622	\$23,188	\$24,049	\$24,049	8.76%	15.46%	16.69%	15.46%
	Guaranty State Bank and Trust Company	\$276,294	\$35,080	\$34,393	\$34,393	12.46%	13.49%	14.75%	13.49%
	Security State Bank	\$280,229	\$40,370	\$41,034	\$41,034	15.13%	13.70%	14.37%	13.70%
	First State Bank and Trust	\$290,508	\$23,806	\$23,426	\$23,426	8.12%	11.55%	12.80%	11.55%
	Union State Bank of Everest	\$307,682	\$31,902	\$29,242	\$29,242	9.69%	13.43%	14.68%	13.43%
	Kaw Valley Bank	\$308,971	\$32,665	\$28,926	\$28,926	9.40%	11.96%	12.20%	11.96%
	Union State Bank	\$311,699	\$37,963	\$28,505	\$28,505	9.35%	12.17%	13.42%	12.17%
	Astra Bank	\$318,500	\$28,029	\$27,175	\$27,175	8.88%	11.56%	12.44%	11.56%
	Central Bank and Trust Co.	\$318,945	\$55,084	\$29,143	\$29,143	10.50%	11.91%	11.92%	11.91%
	Commercial Bank	\$322,431	\$26,393	\$28,697	\$28,697	8.76%	15.34%	16.56%	15.34%
	First Option Bank	\$324,897	\$23,621	\$27,659	\$27,659	8.45%	20.82%	22.07%	20.82%
	Denison State Bank	\$333,229	\$43,735	\$45,536	\$45,536	13.74%	18.70%	19.94%	18.70%
	First National Bank of Syracuse	\$336,872	\$34,856	\$32,665	\$32,665	10.02%	11.65%	12.90%	11.65%
	Citizens State Bank	\$344,387	\$32,682	\$31,818	\$31,818	9.42%	10.64%	11.86%	10.64%
	Bank, The	\$346,557	\$41,082	\$38,103	\$38,103	10.90%	14.79%	16.05%	14.79%
	American State Bank & Trust Company	\$348,044	\$48,022	\$40,056	\$40,056	11.90%	14.28%	15.02%	14.28%
	Peoples Bank	\$350,636	\$50,622	\$42,732	\$42,732	10.89%	18.02%	19.28%	18.02%
	Legacy Bank	\$361,790	\$35,651	\$36,419	\$36,419	10.09%	12.57%	13.80%	12.57%
	Bank of Tescott	\$393,756	\$48,175	\$49,594	\$49,594	12.39%	15.79%	17.06%	15.79%
	Labette Bank	\$409,019	\$46,708	\$46,322	\$46,322	11.29%	16.95%	17.95%	16.95%
	Exchange Bank & Trust	\$416,333	\$40,348	\$41,364	\$41,364	9.96%	15.25%	16.50%	15.25%
	Capital City Bank	\$431,932	\$36,356	\$38,003	\$38,003	8.80%	11.50%	12.36%	11.50%
	Citizens State Bank	\$433,761	\$46,662	\$43,374	\$43,374	10.14%	12.46%	13.33%	12.46%
	First State Bank	\$437,230	\$45,543	\$43,505	\$43,505	10.14%	14.35%	15.61%	14.35%
	Community National Bank	\$442,379	\$36,259	\$40,334	\$40,334	8.97%	18.92%	19.95%	18.92%
	First Bank Kansas	\$447,441	\$34,114	\$36,297	\$36,297	8.16%	14.75%	16.01%	14.75%
	Western State Bank	\$448,121	\$51,477	\$53,362	\$53,362	11.95%	15.02%	16.28%	15.02%
	Southwest National Bank	\$456,818	\$42,825	\$43,721	\$43,721	9.70%	10.77%	11.74%	10.77%
	Peoples Bank and Trust Company	\$480,727	\$65,034	\$66,226	\$66,226	13.90%	16.20%	17.32%	16.20%
	State Average of Asset Group B	\$354,431	\$38,063	\$36,658	\$36,658	10.40%	14.23%	15.30%	14.23%

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, 2018

Run Date: August 21, 2018

		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									
	Bank of Labor	\$589,021	\$45,927	\$50,259	\$50,259	9.02%	14.38%	15.64%	14.38%
	United Bank & Trust	\$597,417	\$72,774	\$67,816	\$67,816	11.63%	14.16%	15.42%	14.16%
	Morrill and Janes Bank and Trust Company	\$602,630	\$71,849	\$67,421	\$67,421	10.76%	13.67%	14.79%	13.67%
	GNBank, National Association	\$627,502	\$78,172	\$69,099	\$69,099	10.56%	13.70%	14.95%	13.70%
	Bennington State Bank	\$685,978	\$72,561	\$75,069	\$75,069	10.77%	14.21%	15.48%	14.21%
	Bank of Blue Valley	\$692,307	\$75,080	\$77,450	\$77,450	11.10%	12.22%	13.18%	12.22%
	First National Bank of Hutchinson	\$697,597	\$83,808	\$83,207	\$83,207	11.86%	14.35%	15.31%	14.35%
	Farmers Bank & Trust	\$791,835	\$142,906	\$138,432	\$138,432	17.53%	27.40%	28.25%	27.40%
	CoreFirst Bank & Trust	\$904,029	\$82,407	\$91,213	\$91,213	10.01%	13.23%	14.19%	13.23%
	Central National Bank	\$907,476	\$107,512	\$108,051	\$108,051	10.89%	18.49%	19.75%	18.49%
	Landmark National Bank	\$975,039	\$105,533	\$92,978	\$92,978	9.93%	16.30%	17.35%	16.30%
	State Average of Asset Group C	\$733,712	\$85,321	\$83,727	\$83,727	11.28%	15.65%	16.76%	15.65%
Asset Group D - \$1 billion to \$10 billion in total assets									
	Armed Forces Bank, National Association	\$1,079,738	\$194,857	\$184,165	\$184,165	17.90%	24.51%	25.77%	24.51%
	Community National Bank & Trust	\$1,137,389	\$110,374	\$97,427	\$97,427	9.56%	10.63%	11.68%	10.63%
	Emprise Bank	\$1,706,760	\$160,221	\$140,652	\$140,652	8.36%	11.11%	12.34%	11.11%
	KS StateBank	\$1,863,552	\$169,210	\$170,147	\$170,147	9.33%	12.37%	13.62%	12.37%
	Fidelity Bank	\$2,120,300	\$231,197	\$211,894	\$211,894	8.91%	12.02%	13.07%	12.02%
	Security Bank of Kansas City	\$3,065,708	\$456,711	\$403,898	\$403,898	13.69%	18.59%	19.84%	18.59%
	CrossFirst Bank	\$3,542,470	\$346,975	\$342,150	\$342,150	10.02%	10.54%	11.47%	10.54%
	Equity Bank	\$3,714,585	\$446,466	\$311,738	\$311,738	9.33%	11.61%	11.99%	11.61%
	INTRUST Bank, National Association	\$5,196,629	\$380,838	\$431,996	\$431,996	8.21%	10.74%	11.54%	10.74%
	Capitol Federal Savings Bank	\$9,073,679	\$1,172,780	\$1,169,017	\$1,169,017	11.03%	26.25%	26.43%	26.24%
	State Average of Asset Group D	\$3,250,081	\$366,963	\$346,308	\$346,308	10.63%	14.84%	15.78%	14.84%

Source: SNL Financial

Note: Report includes only bank-level data.

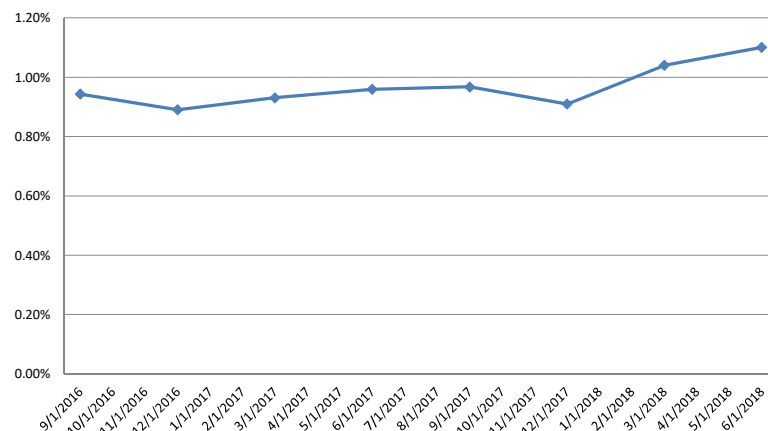
NA = data was not available.

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

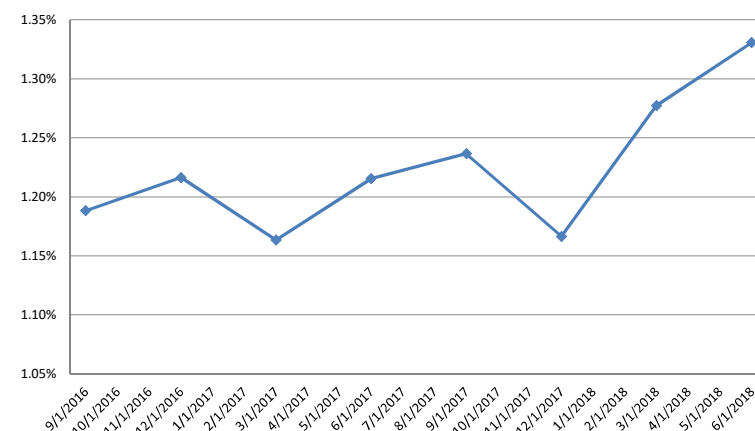
Missouri

Performance Analysis

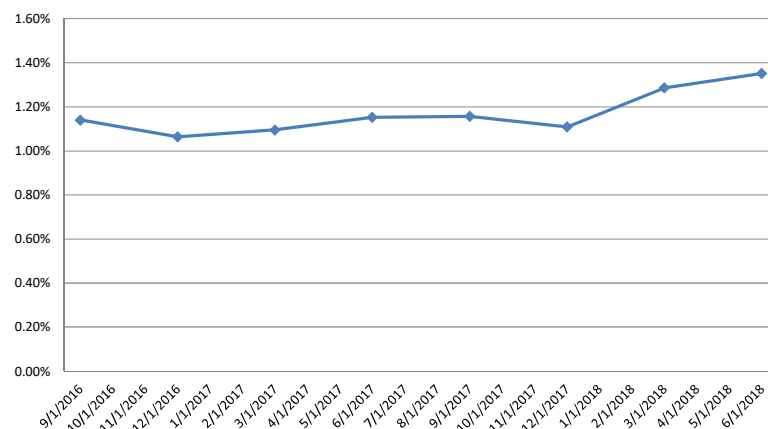
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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

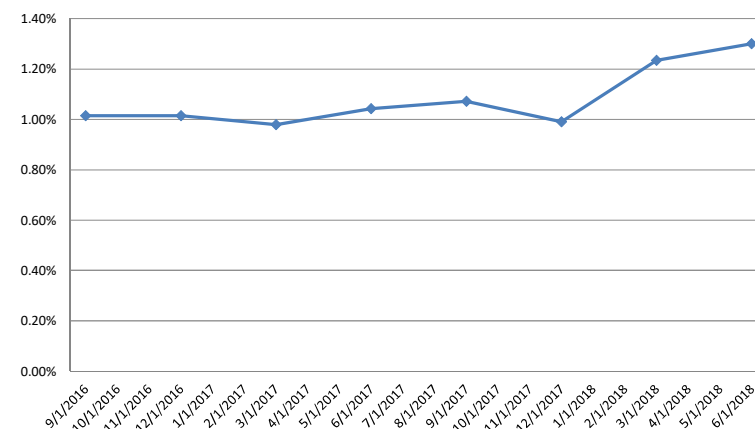
Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	0.94%	0.89%	0.93%	0.96%	0.97%	0.91%	1.04%	1.10%

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

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	1.19%	1.22%	1.16%	1.22%	1.24%	1.17%	1.28%	1.33%

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

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	1.14%	1.06%	1.09%	1.15%	1.16%	1.11%	1.29%	1.35%

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

Return on Avg Assets	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	1.01%	1.01%	0.98%	1.04%	1.07%	0.99%	1.23%	1.30%

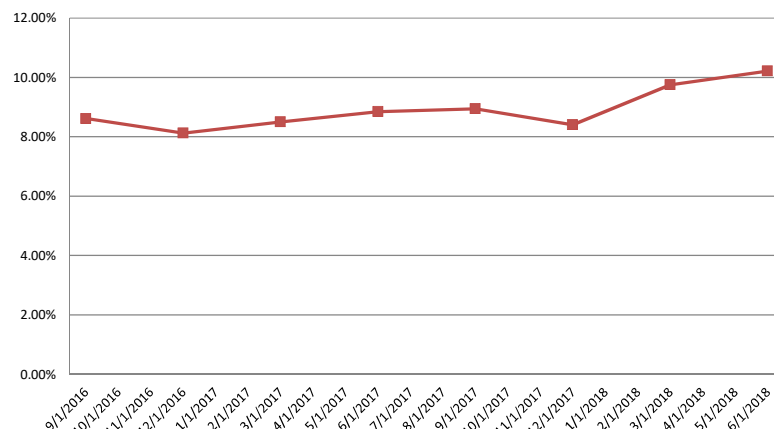
Source: SNL Financial

Note: Report includes only bank-level data.

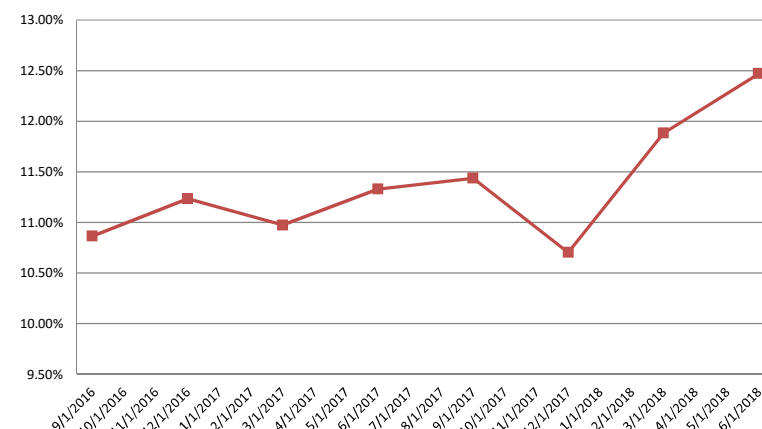
NA = data was not available.

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

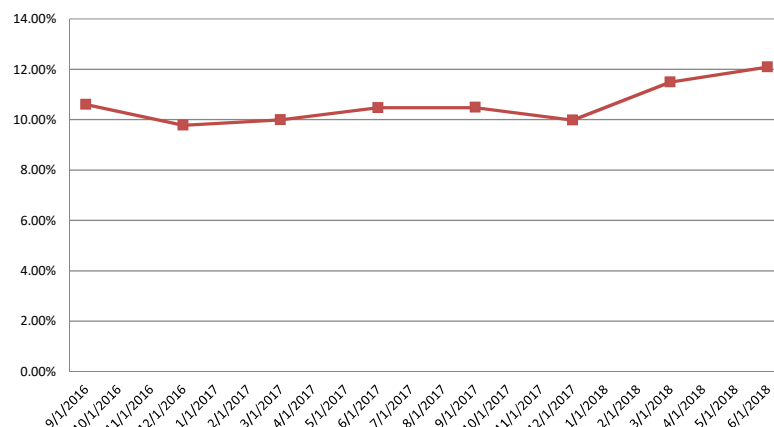
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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

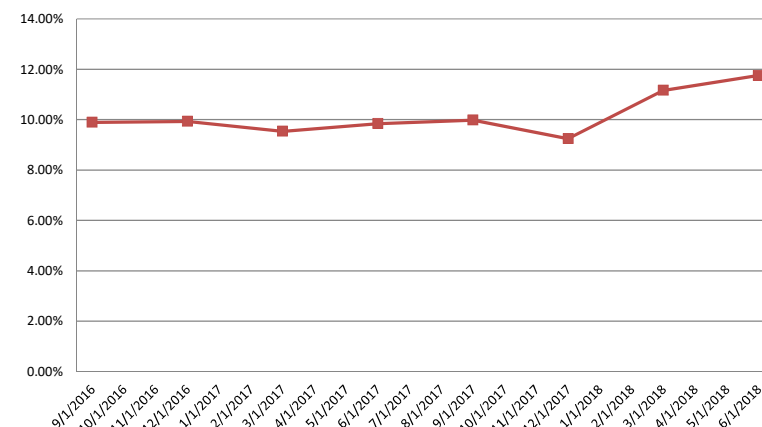
Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	8.61%	8.13%	8.50%	8.85%	8.94%	8.41%	9.75%	10.22%

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

Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	10.86%	11.23%	10.97%	11.33%	11.44%	10.70%	11.88%	12.47%

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

Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	10.60%	9.78%	9.99%	10.47%	10.48%	9.98%	11.49%	12.09%

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

Return on Avg Equity	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	9.89%	9.92%	9.53%	9.84%	9.97%	9.24%	11.16%	11.75%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 2018

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	\$8,101	(\$14)	(0.69%)	(2.37%)	128.00%	\$37	(\$25)	(0.61%)	(2.11%)	123.58%	\$37
	Corder Bank	\$19,097	\$11	0.23%	3.65%	94.91%	\$59	\$1	0.01%	0.16%	99.75%	\$58
	Clarence State Bank	\$19,803	\$40	0.81%	7.96%	58.41%	\$60	\$84	0.84%	8.40%	59.06%	\$63
	America's Community Bank	\$26,404	\$56	0.86%	5.30%	71.06%	\$63	\$42	0.32%	1.99%	86.79%	\$67
	Bank of Minden	\$27,062	\$22	0.31%	2.42%	89.46%	\$57	\$24	0.17%	1.27%	93.89%	\$58
	La Monte Community Bank	\$29,003	\$54	0.75%	5.23%	72.58%	\$41	\$84	0.58%	4.09%	78.31%	\$40
	Paramount Bank	\$30,664	\$43	0.57%	5.25%	79.93%	\$76	\$93	0.63%	5.69%	77.58%	\$72
	First Security Bank	\$30,944	\$78	1.11%	4.36%	79.41%	\$128	\$91	0.68%	2.61%	85.48%	\$105
	Bank of New Cambria	\$31,285	\$52	0.66%	9.59%	75.60%	\$46	\$110	0.70%	10.21%	74.41%	\$47
	State Bank	\$32,175	\$55	0.66%	5.58%	77.08%	\$53	\$97	0.58%	4.93%	79.83%	\$54
	Canton State Bank	\$32,911	\$115	1.39%	16.61%	66.56%	\$40	\$209	1.27%	15.29%	69.06%	\$43
	Bank of Orrick	\$33,588	\$29	0.35%	3.45%	87.00%	\$54	\$68	0.41%	4.06%	84.98%	\$55
	CBC Bank	\$34,267	(\$27)	(0.31%)	(3.36%)	107.98%	\$63	(\$7)	(0.04%)	(0.43%)	98.92%	\$64
	Bank of Houston	\$35,582	\$17	0.19%	2.56%	92.88%	\$43	\$29	0.16%	2.13%	93.83%	\$44
	FMB Bank	\$36,095	(\$79)	(0.86%)	(12.50%)	123.30%	\$41	(\$169)	(0.92%)	(13.04%)	124.93%	\$46
	Systematic Savings Bank	\$38,096	\$32	0.32%	3.71%	89.14%	\$55	(\$17)	(0.09%)	(0.97%)	102.85%	\$59
	Connections Bank	\$41,342	(\$19)	(0.17%)	(1.46%)	105.35%	\$82	(\$97)	(0.44%)	(3.71%)	113.96%	\$81
	Montrose Savings Bank	\$41,633	\$51	0.49%	4.76%	82.13%	\$48	\$87	0.42%	4.05%	84.65%	\$49
	Community Bank of Memphis	\$42,952	\$194	1.75%	12.53%	50.35%	\$65	\$325	1.46%	10.52%	56.63%	\$70
	Sherwood Community Bank	\$47,696	\$121	0.98%	8.44%	55.21%	\$49	\$227	0.91%	7.95%	56.61%	\$49
	Bank of Louisiana	\$48,817	\$117	0.95%	10.36%	78.12%	\$57	\$189	0.77%	8.44%	81.81%	\$57
	Summit Bank of Kansas City	\$49,563	\$93	0.71%	6.53%	82.66%	\$64	\$321	1.22%	11.23%	83.45%	\$62
	Farmers Bank of Green City	\$49,615	\$135	1.08%	9.46%	77.12%	\$68	\$185	0.75%	6.53%	83.30%	\$66
	Kahoka State Bank	\$50,037	\$95	0.76%	8.20%	72.28%	\$51	\$173	0.70%	7.51%	73.72%	\$52
	American Trust Bank	\$51,294	\$117	0.94%	9.57%	64.15%	\$40	\$165	0.66%	6.79%	71.33%	\$42
	Community Bank of Missouri	\$51,360	\$131	1.03%	8.34%	54.65%	\$63	\$317	1.24%	10.21%	54.27%	\$64
	Quarry City Savings and Loan Association	\$53,054	\$140	1.04%	8.17%	74.70%	\$52	\$303	1.13%	8.87%	72.66%	\$53
	Bank of Billings	\$54,834	\$76	0.57%	3.48%	82.06%	\$84	\$167	0.63%	3.84%	80.67%	\$83
	Tri-County Trust Company	\$55,423	\$183	1.31%	8.71%	63.82%	\$43	\$327	1.17%	7.81%	68.34%	\$45
	Bank of Iberia	\$56,069	\$225	1.62%	13.57%	59.20%	\$72	\$423	1.52%	12.69%	60.43%	\$72
	Peoples Bank of Moniteau County	\$56,757	\$19	0.13%	1.61%	87.76%	\$64	\$17	0.06%	0.72%	87.90%	\$65
	1st Cameron State Bank	\$58,366	\$108	0.73%	9.09%	71.50%	\$52	\$221	0.74%	9.31%	70.77%	\$52
	Peoples Bank of Altenburg	\$58,547	\$43	0.29%	3.36%	87.44%	\$51	\$81	0.27%	3.18%	88.08%	\$50
	United Security Bank	\$60,118	\$299	1.93%	19.54%	67.10%	\$70	\$399	1.29%	13.14%	72.82%	\$68
	Alton Bank	\$64,011	\$224	1.40%	11.61%	61.67%	\$82	\$416	1.32%	10.72%	63.80%	\$81
	Farmers Bank of Lohman	\$66,759	\$366	2.19%	16.44%	49.96%	\$66	\$722	2.16%	16.42%	52.64%	\$66
	Farmers State Bank, S/B	\$67,025	\$108	0.65%	4.63%	56.29%	\$48	\$216	0.65%	4.59%	61.31%	\$49
	Bank of Hillsboro	\$67,375	\$58	0.35%	2.18%	89.14%	\$45	\$88	0.27%	1.65%	91.71%	\$48
	Community Bank of Pleasant Hill	\$68,179	\$152	0.86%	6.97%	66.20%	\$64	\$362	1.02%	8.36%	64.98%	\$63
	Community State Bank	\$68,312	\$236	1.36%	14.96%	70.37%	\$58	\$515	1.51%	16.42%	68.10%	\$55
	Central Federal Savings and Loan Association	\$68,498	\$279	1.62%	19.20%	42.03%	\$51	\$556	1.60%	19.17%	41.39%	\$47
	Commercial Bank of Oak Grove	\$68,702	\$70	0.41%	1.37%	85.42%	\$85	\$91	0.27%	0.89%	88.60%	\$84
	M1 Bank	\$69,003	\$104	0.60%	3.61%	81.10%	\$62	\$202	0.58%	3.51%	79.82%	\$59
	Citizens Bank of Edina	\$70,439	\$270	2.08%	10.54%	39.33%	\$36	\$386	1.76%	9.59%	45.11%	\$31
		\$70,494	\$357	1.98%	17.63%	38.34%	\$48	\$706	1.97%	17.53%	39.78%	\$51

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 2018

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)												
	Pony Express Community Bank	\$72,377	\$97	0.53%	5.05%	79.24%	\$52	\$237	0.65%	6.15%	74.75%	\$50
	Metz Banking Company	\$72,519	\$363	2.03%	16.66%	50.36%	\$74	\$688	1.93%	15.89%	52.01%	\$72
	Investors Community Bank	\$73,688	\$185	1.01%	9.03%	63.03%	\$50	\$376	1.03%	8.96%	62.68%	\$51
	First Bank of the Lake	\$74,615	\$225	1.25%	12.29%	68.88%	\$81	\$346	0.99%	9.52%	68.52%	\$82
	Silex Banking Company	\$75,722	\$235	1.24%	8.31%	54.41%	\$88	\$479	1.29%	8.54%	53.22%	\$82
	West Plains Savings and Loan Association	\$76,542	\$200	1.05%	4.71%	57.02%	\$51	\$365	0.96%	4.32%	60.46%	\$54
	Bank Star	\$76,882	\$181	0.92%	9.36%	69.58%	\$102	\$312	0.79%	8.04%	72.46%	\$101
	Hamilton Bank	\$77,440	\$297	1.56%	16.44%	63.47%	\$86	\$606	1.59%	16.71%	63.68%	\$87
	Senath State Bank	\$77,444	\$408	2.10%	14.57%	52.40%	\$61	\$755	1.94%	13.44%	54.58%	\$61
	Concordia Bank	\$77,500	\$199	1.03%	11.69%	67.69%	\$57	\$344	0.92%	10.19%	67.77%	\$58
	TPNB Bank	\$79,692	\$220	1.10%	7.77%	57.85%	\$54	\$399	0.99%	7.04%	61.66%	\$58
	New Frontier Bank	\$82,566	(\$5)	(0.02%)	(0.24%)	84.73%	\$70	\$66	0.15%	1.59%	81.52%	\$76
	Security Bank of Southwest Missouri	\$82,632	\$522	2.51%	21.68%	49.49%	\$57	\$939	2.26%	19.57%	52.17%	\$61
	Saints Avenue Bank	\$82,755	\$89	0.44%	5.34%	89.85%	\$76	\$121	0.30%	3.64%	91.52%	\$77
	Table Rock Community Bank	\$84,427	\$144	0.69%	8.00%	82.52%	\$62	\$308	0.73%	8.53%	81.17%	\$61
	Citizens Bank & Trust	\$87,447	\$237	1.04%	9.24%	69.03%	\$61	\$455	0.99%	8.82%	69.67%	\$61
	Home Savings and Loan Association of Carroll County, F.A.	\$89,182	\$118	0.53%	2.75%	74.00%	\$99	\$207	0.47%	2.41%	75.48%	\$98
	Citizens Bank of Rogersville	\$90,265	\$377	1.69%	16.45%	59.48%	\$63	\$621	1.43%	13.55%	62.18%	\$61
	Bank of Grain Valley	\$91,868	\$378	1.65%	7.77%	57.06%	\$89	\$725	1.57%	7.47%	57.84%	\$89
	Jonesburg State Bank	\$92,177	\$324	1.46%	19.44%	65.92%	\$62	\$640	1.46%	19.36%	64.97%	\$55
	First Independent Bank	\$93,173	\$179	0.78%	7.09%	69.60%	\$56	\$354	0.76%	7.01%	69.70%	\$57
	Bank of Brookfield-Purdin, National Association	\$93,553	\$221	0.96%	8.44%	62.43%	\$46	\$397	0.86%	7.58%	65.86%	\$45
	Missouri Bank II	\$93,630	\$334	1.42%	14.00%	62.14%	\$47	\$589	1.24%	12.28%	65.96%	\$50
	State Bank of Missouri	\$94,855	\$361	1.54%	18.22%	59.37%	\$46	\$685	1.47%	17.49%	61.90%	\$48
	Bank of New Madrid	\$95,692	\$377	1.53%	13.47%	55.34%	\$53	\$768	1.52%	13.69%	56.43%	\$53
	Merchants and Farmers Bank of Salisbury	\$96,226	\$132	0.56%	6.58%	80.88%	\$58	\$214	0.45%	5.26%	84.13%	\$61
	HomePride Bank	\$97,035	(\$217)	(0.88%)	(10.29%)	81.23%	\$42	(\$83)	(0.17%)	(1.96%)	83.45%	\$42
	Security Bank of the Ozarks	\$97,602	\$282	1.17%	12.73%	73.97%	\$44	\$507	1.05%	11.38%	75.77%	\$44
	Clay County Savings Bank	\$97,839	\$151	0.62%	5.60%	88.17%	\$64	\$236	0.49%	4.39%	91.07%	\$64
	County Bank	\$98,342	\$187	0.73%	8.97%	81.57%	\$79	\$334	0.66%	7.90%	83.02%	\$80
	First National Bank of Nevada	\$98,538	\$185	0.75%	5.52%	70.79%	\$92	\$301	0.61%	4.49%	70.87%	\$92
	Bank of Cairo and Moberly	\$100,380	\$428	1.60%	9.12%	53.81%	\$81	\$824	1.52%	8.83%	54.77%	\$79
	1st Advantage Bank	\$100,617	\$111	0.44%	4.27%	84.12%	\$100	\$214	0.42%	4.14%	84.47%	\$100
	Peoples Bank of Wyaconda	\$101,138	\$244	0.95%	10.66%	52.35%	\$47	\$520	1.01%	11.41%	53.52%	\$46
	Mercantile Bank of Louisiana, Missouri	\$101,382	\$369	1.44%	6.43%	60.49%	\$70	\$770	1.48%	6.69%	64.60%	\$74
	Citizens Community Bank	\$102,846	\$183	0.70%	6.18%	74.60%	\$66	\$373	0.72%	6.31%	74.69%	\$68
	First Community Bank of the Ozarks	\$103,936	\$242	0.94%	8.69%	71.34%	\$53	\$755	1.48%	13.61%	62.96%	\$54
	Security Bank of Pulaski County	\$104,352	\$161	0.62%	7.04%	80.81%	\$61	\$309	0.60%	6.73%	81.58%	\$61
	Bank of Salem	\$104,403	\$175	0.67%	8.06%	72.97%	\$53	\$312	0.60%	7.18%	74.75%	\$51
	Northeast Missouri State Bank	\$105,215	\$433	1.64%	11.91%	50.18%	\$70	\$803	1.51%	11.01%	52.36%	\$70
	Community Bank of El Dorado Springs	\$107,567	\$549	2.02%	13.08%	38.39%	\$54	\$1,116	2.06%	13.30%	36.88%	\$54
	Bank of Monticello	\$107,939	\$437	1.63%	14.47%	54.51%	\$47	\$898	1.66%	14.98%	54.67%	\$47
	Preferred Bank	\$108,064	\$331	1.17%	18.38%	62.65%	\$39	\$637	1.13%	17.14%	64.62%	\$41

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, 2018

Run Date: August 21, 2018

		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)												
	Meramec Valley Bank	\$112,417	\$182	0.65%	7.89%	81.55%	\$95	\$104	0.19%	2.25%	91.87%	\$92
	Kennett Trust Bank	\$113,765	\$104	0.38%	3.75%	77.55%	\$65	\$228	0.41%	4.10%	75.83%	\$65
	Progressive Ozark Bank	\$113,847	\$525	1.85%	15.78%	68.00%	\$49	\$1,011	1.77%	15.24%	68.98%	\$49
	State Bank of Southwest Missouri	\$115,327	\$286	1.00%	14.50%	76.32%	\$93	\$540	0.95%	13.42%	77.07%	\$92
	Independent Farmers Bank	\$116,733	\$393	1.35%	14.61%	57.87%	\$69	\$779	1.34%	14.53%	56.95%	\$64
	Farmers Bank of Lincoln	\$118,294	\$508	1.72%	15.79%	56.42%	\$69	\$936	1.59%	14.63%	59.03%	\$71
	Community National Bank	\$118,390	\$491	1.69%	17.60%	62.08%	\$65	\$946	1.64%	17.39%	62.00%	\$65
	Citizens Bank	\$121,543	\$475	1.59%	18.93%	67.91%	\$59	\$831	1.39%	16.75%	71.25%	\$64
	First Midwest Bank of the Ozarks	\$125,154	\$351	1.15%	11.36%	66.01%	\$52	\$759	1.24%	12.37%	63.08%	\$51
	Community Point Bank	\$125,408	\$298	0.95%	10.33%	66.11%	\$64	\$596	0.93%	10.39%	65.36%	\$63
	Chillicothe State Bank	\$125,623	\$459	1.43%	16.65%	59.19%	\$56	\$889	1.37%	16.20%	60.98%	\$59
	Bank of Crocker	\$126,929	\$219	0.70%	6.70%	78.24%	\$51	\$521	0.83%	7.93%	75.69%	\$52
	F&M Bank and Trust Company	\$127,035	\$266	0.86%	8.47%	70.40%	\$59	\$492	0.78%	7.89%	72.26%	\$58
	Bank 21	\$127,310	\$471	1.49%	16.53%	62.37%	\$64	\$893	1.43%	15.67%	63.34%	\$64
	Commercial Trust Company of Fayette	\$128,356	\$457	1.37%	13.79%	60.62%	\$58	\$814	1.20%	12.38%	64.09%	\$60
	Citizens-Farmers Bank of Cole Camp	\$128,695	\$439	1.35%	8.56%	47.23%	\$54	\$922	1.43%	9.07%	47.48%	\$54
	Tipton Latham Bank, National Association	\$130,510	\$297	0.91%	9.18%	53.55%	\$67	\$628	0.98%	9.70%	56.18%	\$68
	Bank of St. Elizabeth	\$132,321	\$813	2.50%	19.57%	55.43%	\$79	\$1,470	2.27%	17.77%	58.23%	\$81
	Citizens Bank of Charleston	\$132,521	\$576	1.71%	10.28%	46.24%	\$75	\$1,113	1.64%	10.04%	47.29%	\$73
	Bank Northwest	\$136,154	\$708	2.10%	25.79%	54.43%	\$60	\$1,344	1.96%	24.14%	53.78%	\$58
	Seymour Bank	\$136,946	\$448	1.33%	10.51%	65.61%	\$56	\$721	1.08%	8.42%	70.59%	\$55
	St. Clair County State Bank	\$137,558	\$491	1.42%	10.66%	51.18%	\$53	\$941	1.37%	10.30%	52.36%	\$54
	Heritage Community Bank	\$138,453	\$239	0.70%	7.51%	77.09%	\$74	\$536	0.78%	8.33%	74.19%	\$74
	Adrian Bank	\$139,673	\$501	1.41%	13.56%	45.10%	\$65	\$1,348	1.88%	18.37%	42.07%	\$57
	Cornerstone Bank	\$140,430	\$478	1.35%	10.34%	72.13%	\$53	\$639	0.90%	6.91%	70.57%	\$58
	First Community National Bank	\$143,537	(\$91)	(0.25%)	(3.20%)	103.04%	\$56	(\$305)	(0.42%)	(5.30%)	104.56%	\$59
	Heritage Bank of the Ozarks	\$145,165	\$270	0.78%	9.92%	75.80%	\$84	\$528	0.78%	9.66%	76.39%	\$84
	Bank of Weston	\$146,514	\$464	1.26%	16.44%	71.08%	\$64	\$851	1.16%	15.05%	72.69%	\$64
	Citizens Bank of Newburg	\$147,532	\$249	0.66%	5.77%	78.19%	\$54	\$529	0.70%	6.14%	76.51%	\$52
	Exchange Bank of Northeast Missouri	\$149,145	\$501	1.35%	11.28%	65.61%	\$50	\$909	1.23%	10.24%	67.46%	\$50
	Lamar Bank and Trust Company	\$150,762	\$712	1.94%	18.79%	56.41%	\$70	\$1,611	2.20%	21.32%	51.76%	\$65
	Citizens Bank of Eldon	\$150,888	\$363	0.97%	7.26%	67.89%	\$89	\$828	1.12%	8.31%	64.32%	\$76
	Central Bank of Kansas City	\$153,854	\$2,005	5.20%	27.36%	52.12%	\$96	\$3,221	4.11%	22.60%	56.92%	\$94
	Bank of Grandin	\$154,278	\$524	1.37%	8.34%	58.67%	\$64	\$1,116	1.47%	8.92%	57.01%	\$64
	First Missouri State Bank of Cape County	\$154,702	\$413	1.08%	13.38%	70.45%	\$67	\$842	1.09%	13.72%	70.37%	\$66
	Community Bank of Marshall	\$155,166	\$332	0.85%	8.16%	64.61%	\$56	\$692	0.89%	8.51%	64.60%	\$54
	Carroll County Trust Company of Carrollton, Missouri	\$155,581	\$290	0.73%	8.13%	70.14%	\$90	\$565	0.70%	7.81%	71.86%	\$89
	Alliant Bank	\$156,229	\$571	1.45%	14.55%	70.41%	\$72	\$1,033	1.30%	13.25%	72.87%	\$73
	Home Exchange Bank	\$159,264	\$650	1.66%	17.58%	43.56%	\$75	\$1,271	1.62%	16.68%	41.98%	\$71
	First State Bank of Purdy	\$159,708	\$521	1.24%	16.38%	68.80%	\$74	\$1,072	1.26%	16.64%	68.28%	\$74
	Central Bank of Audrain County	\$161,700	\$608	1.44%	17.64%	51.21%	\$64	\$1,203	1.41%	17.46%	49.89%	\$63
	Community First Bank	\$169,751	\$737	1.76%	19.74%	54.05%	\$65	\$1,557	1.84%	20.94%	55.09%	\$63
	Pony Express Bank	\$170,414	\$940	2.24%	18.26%	53.35%	\$108	\$1,861	2.22%	18.16%	53.73%	\$109
	United State Bank	\$173,430	\$756	1.74%	19.72%	50.58%	\$48	\$1,426	1.63%	18.80%	52.98%	\$51
	Goppert Financial Bank	\$173,627	\$237	0.55%	5.51%	74.22%	\$75	\$517	0.59%	6.03%	74.81%	\$75

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 2018

		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)												
	Century Bank of the Ozarks	\$176,004	\$902	2.06%	22.20%	59.57%	\$64	\$1,803	2.06%	22.39%	60.18%	\$65
	First Missouri State Bank	\$176,458	\$802	1.84%	15.20%	52.68%	\$78	\$1,579	1.84%	14.97%	53.28%	\$78
	Community First Banking Company	\$179,498	\$679	1.50%	12.80%	59.69%	\$67	\$1,227	1.36%	11.52%	61.57%	\$67
	Central Bank of Moberly	\$180,432	\$439	0.97%	11.31%	60.17%	\$53	\$880	0.96%	11.47%	59.65%	\$53
	First Missouri Bank of SEMO	\$184,038	\$626	1.41%	13.36%	64.98%	\$52	\$1,235	1.38%	13.14%	64.90%	\$52
	People's Bank of Seneca	\$186,591	\$658	1.40%	16.17%	52.66%	\$81	\$1,144	1.23%	14.20%	53.65%	\$75
	Kearney Trust Company	\$186,629	\$654	1.40%	13.84%	61.79%	\$79	\$1,309	1.41%	13.76%	61.71%	\$78
	FortuneBank	\$191,175	\$303	0.63%	7.28%	81.75%	\$85	\$724	0.75%	8.78%	78.21%	\$90
	Exchange Bank of Missouri	\$191,338	\$651	1.36%	12.16%	58.73%	\$64	\$1,264	1.32%	11.94%	58.84%	\$64
	Farmers and Merchants Bank of St. Clair	\$194,530	\$511	1.05%	8.79%	71.38%	\$58	\$969	1.00%	8.39%	71.31%	\$59
	O'Bannon Banking Company	\$195,798	\$543	1.11%	12.34%	65.55%	\$55	\$1,108	1.13%	12.69%	64.92%	\$54
	Citizens Bank	\$200,666	\$436	0.88%	7.07%	74.54%	\$68	\$939	0.96%	7.67%	72.31%	\$63
	Putnam County State Bank	\$202,625	\$1,021	2.07%	15.46%	26.80%	\$43	\$1,859	1.90%	14.32%	32.40%	\$60
	Branson Bank	\$205,192	\$576	1.14%	10.99%	67.22%	\$66	\$1,101	1.10%	10.57%	68.30%	\$67
	Commercial Bank	\$206,692	\$208	0.41%	5.68%	86.17%	\$95	\$409	0.41%	5.53%	86.25%	\$94
	Peoples Bank	\$213,834	\$1,053	1.92%	20.12%	58.20%	\$60	\$2,110	1.92%	20.19%	57.42%	\$58
	Missouri Bank	\$215,640	\$965	1.77%	15.95%	50.77%	\$48	\$1,849	1.66%	15.12%	52.52%	\$51
	F & C Bank	\$217,706	\$1,116	2.05%	21.02%	57.11%	\$72	\$2,128	1.97%	20.28%	57.86%	\$71
	Wells Bank	\$218,811	\$1,239	2.23%	23.62%	51.12%	\$62	\$2,252	2.01%	21.58%	52.00%	\$62
	Bloomsdale Bank	\$222,038	\$1,415	2.53%	29.79%	43.77%	\$48	\$2,650	2.37%	26.53%	45.70%	\$49
	Alliance Bank	\$225,552	\$477	0.87%	6.20%	69.99%	\$72	\$1,034	0.96%	6.73%	67.44%	\$68
	First Commercial Bank	\$226,562	\$774	1.38%	11.28%	56.91%	\$62	\$1,401	1.24%	10.24%	56.83%	\$58
	Ozark Bank	\$228,689	\$595	1.04%	9.94%	70.15%	\$76	\$1,164	0.99%	9.72%	70.60%	\$75
	Farmers State Bank	\$230,749	\$524	0.92%	9.02%	73.31%	\$60	\$966	0.85%	8.31%	75.10%	\$60
	Regional Missouri Bank	\$231,106	\$1,309	2.26%	22.97%	46.27%	\$51	\$2,254	1.95%	20.04%	50.50%	\$55
	Legacy Bank & Trust Company	\$237,832	\$1,076	1.86%	17.17%	53.22%	\$65	\$1,653	1.43%	14.43%	58.83%	\$65
	First Missouri Bank	\$241,882	\$1,034	1.80%	18.95%	56.55%	\$70	\$1,945	1.77%	18.02%	58.04%	\$69
	Bank of Odessa	\$242,647	\$1,025	1.71%	8.26%	41.69%	\$55	\$1,914	1.59%	7.69%	43.97%	\$51
	Bank of Franklin County	\$243,173	\$355	0.59%	6.45%	76.88%	\$64	\$505	0.42%	4.57%	80.13%	\$64
	Community State Bank of Missouri	\$243,463	\$841	1.39%	11.80%	60.19%	\$68	\$1,588	1.31%	11.00%	61.68%	\$67
	Ozarks Federal Savings and Loan Association	\$245,089	\$279	0.46%	3.38%	79.39%	\$59	\$715	0.59%	4.36%	76.08%	\$59
	Central Bank of Warrensburg	\$246,571	\$727	1.19%	8.19%	60.37%	\$55	\$1,430	1.16%	8.05%	59.91%	\$54
	Community Bank of Raymore	\$246,940	\$2,158	3.61%	44.77%	49.34%	\$92	\$4,296	3.60%	44.32%	47.52%	\$84
	Rockwood Bank	\$247,525	\$601	0.97%	7.12%	61.22%	\$83	\$1,261	1.01%	7.49%	60.36%	\$82
	State Average of Asset Group A	\$117,650	\$381	1.16%	10.70%	66.98%	\$64	\$728	1.10%	10.22%	68.10%	\$64

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 2018

		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												
	Lead Bank	\$253,026	\$1,080	1.77%	18.35%	66.17%	\$93	\$1,982	1.67%	16.85%	67.74%	\$94
	KCB Bank	\$255,435	\$1,158	1.82%	13.35%	59.55%	\$73	\$2,183	1.70%	12.70%	61.00%	\$73
	Bank of Versailles	\$258,071	\$1,233	1.93%	15.49%	66.30%	\$73	\$1,821	1.44%	11.57%	66.92%	\$75
	Belgrade State Bank	\$260,392	\$842	1.30%	14.33%	66.51%	\$58	\$1,527	1.19%	13.17%	67.12%	\$58
	Peoples Savings Bank of Rhineland	\$265,444	\$478	0.73%	8.74%	72.67%	\$65	\$938	0.72%	8.62%	73.02%	\$65
	Freedom Bank of Southern Missouri	\$268,605	\$1,214	1.77%	18.50%	54.78%	\$67	\$1,649	1.20%	12.72%	56.63%	\$68
	Macon-Atlanta State Bank	\$283,386	\$1,019	1.46%	15.67%	57.90%	\$61	\$1,772	1.27%	13.69%	61.90%	\$64
	UNICO Bank	\$284,298	\$382	0.54%	5.85%	85.72%	\$48	\$1,121	0.80%	8.53%	80.25%	\$44
	American Bank of Missouri	\$285,691	\$648	0.92%	8.98%	68.36%	\$73	\$1,347	0.97%	9.56%	65.72%	\$70
	Bank of Bolivar	\$292,477	\$725	1.03%	12.16%	76.41%	\$65	\$1,233	0.89%	10.39%	75.86%	\$64
	St. Johns Bank and Trust Company	\$292,944	\$380	0.52%	5.56%	78.62%	\$67	\$753	0.52%	5.52%	78.93%	\$67
	MRV Banks	\$293,445	\$991	1.40%	14.80%	46.27%	\$88	\$1,836	1.29%	14.12%	47.01%	\$85
	Midwest Independent Bank	\$296,318	\$551	0.77%	5.76%	76.61%	\$100	\$1,147	0.81%	5.95%	75.74%	\$98
	Community Bank and Trust	\$314,910	\$784	0.99%	11.27%	80.31%	\$62	\$1,412	0.89%	9.96%	81.34%	\$60
	Bank of Advance	\$317,138	\$1,998	2.54%	18.70%	48.12%	\$68	\$3,844	2.44%	18.33%	49.89%	\$73
	First Midwest Bank of Dexter	\$335,459	\$947	1.14%	11.31%	62.05%	\$64	\$1,891	1.15%	11.40%	61.81%	\$64
	Triad Bank	\$337,485	\$817	0.99%	10.67%	56.27%	\$148	\$1,583	0.98%	10.46%	60.20%	\$146
	New Era Bank	\$337,667	\$1,749	2.08%	19.29%	47.39%	\$48	\$3,350	2.01%	18.56%	48.47%	\$49
	United Bank of Union	\$342,911	\$1,243	1.50%	13.96%	58.77%	\$66	\$2,517	1.52%	14.06%	60.02%	\$65
	Central Bank of Branson	\$343,664	\$1,380	1.65%	16.12%	51.01%	\$60	\$2,401	1.42%	14.25%	55.25%	\$61
	First State Bank and Trust Company, Inc.	\$352,570	\$1,294	1.50%	12.28%	65.91%	\$71	\$2,569	1.47%	12.14%	65.78%	\$70
	Bank of Old Monroe	\$353,666	\$1,630	1.81%	13.01%	48.56%	\$71	\$3,063	1.72%	12.10%	51.38%	\$72
	Legends Bank	\$361,347	\$1,356	1.51%	11.52%	51.57%	\$66	\$2,624	1.48%	11.26%	52.66%	\$67
	Phelps County Bank	\$364,776	\$1,498	1.64%	25.38%	63.37%	\$70	\$2,778	1.52%	22.69%	65.16%	\$70
	Callaway Bank	\$372,282	\$927	0.99%	10.88%	68.26%	\$54	\$1,678	0.91%	9.92%	70.99%	\$57
	Farmers Bank of Northern Missouri	\$375,059	\$66	0.07%	0.60%	51.09%	\$56	\$1,409	0.75%	6.39%	50.41%	\$55
	West Plains Bank and Trust Company	\$379,571	\$1,790	1.88%	16.43%	56.66%	\$67	\$3,588	1.88%	16.39%	56.25%	\$66
	HOME BANK	\$379,704	\$1,283	1.38%	14.30%	66.08%	\$60	\$2,293	1.24%	12.80%	67.33%	\$59
	First State Bank of St. Charles, Missouri	\$383,509	\$1,171	1.25%	10.64%	82.11%	\$127	\$1,836	1.00%	8.36%	85.27%	\$116
	Central Bank of Sedalia	\$403,927	\$1,784	1.77%	18.21%	51.18%	\$54	\$3,414	1.69%	17.60%	52.10%	\$55
	First Midwest Bank of Poplar Bluff	\$411,497	\$1,037	1.05%	10.74%	64.20%	\$64	\$2,449	1.24%	12.70%	63.39%	\$63
	Old Missouri Bank	\$415,483	\$982	0.97%	10.50%	55.32%	\$74	\$1,824	0.92%	9.93%	59.17%	\$73
	Mid America Bank	\$420,714	\$1,948	1.89%	16.73%	53.43%	\$99	\$3,877	1.92%	16.84%	52.69%	\$95
	Peoples Bank & Trust Company	\$440,084	\$1,259	1.14%	11.39%	69.68%	\$58	\$3,310	1.48%	14.99%	70.91%	\$57
	St. Louis Bank	\$450,499	\$636	0.56%	7.05%	69.64%	\$126	\$1,354	0.59%	7.51%	67.72%	\$119
	Peoples Community Bank	\$460,014	\$3,367	2.88%	17.98%	42.86%	\$41	\$6,653	2.85%	17.70%	42.45%	\$40
	HNB National Bank	\$462,592	\$2,778	2.40%	19.43%	52.08%	\$56	\$5,364	2.30%	18.59%	52.42%	\$56
	Bank of Kirksville	\$464,655	\$1,462	1.23%	12.58%	46.13%	\$41	\$2,941	1.23%	12.67%	46.93%	\$42
	BTC Bank	\$466,969	\$1,586	1.39%	9.76%	56.73%	\$68	\$3,168	1.38%	9.84%	55.83%	\$66
	Maries County Bank	\$472,507	\$1,484	1.26%	8.86%	60.65%	\$58	\$2,585	1.10%	7.70%	65.02%	\$62
	Citizens National Bank of Greater St. Louis	\$473,791	\$1,240	1.06%	9.75%	66.57%	\$72	\$2,476	1.06%	9.68%	66.56%	\$72
	Parkside Financial Bank & Trust	\$473,936	\$1,764	1.52%	15.31%	60.46%	\$193	\$3,475	1.48%	15.36%	59.83%	\$191
	Bank of Sullivan	\$485,216	\$1,429	1.17%	13.01%	58.51%	\$61	\$2,743	1.13%	12.62%	59.47%	\$61
	State Average of Asset Group B	\$361,468	\$1,242	1.38%	12.91%	61.41%	\$73	\$2,413	1.33%	12.47%	62.20%	\$73

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
			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)
		Total Assets (\$000)										
Asset Group C - \$501 million to \$1 billion in total assets												
	Town & Country Bank	\$510,411	\$1,839	1.44%	12.16%	67.04%	\$68	\$3,728	1.47%	12.27%	66.59%	\$66
	Lindell Bank & Trust Company	\$528,824	\$2,812	2.12%	11.78%	45.86%	\$53	\$5,438	2.05%	11.44%	46.69%	\$53
	Midwest Regional Bank	\$545,117	\$871	0.62%	6.96%	69.12%	\$101	\$1,105	0.40%	4.46%	75.81%	\$96
	Blue Ridge Bank and Trust Co.	\$551,416	\$1,731	1.25%	13.77%	65.36%	\$73	\$3,045	1.11%	12.22%	67.72%	\$71
	Platte Valley Bank of Missouri	\$554,974	\$2,551	1.82%	19.40%	64.78%	\$80	\$4,898	1.75%	18.74%	65.49%	\$80
	BankLiberty	\$563,212	\$2,411	1.74%	16.38%	53.02%	\$56	\$4,101	1.63%	15.01%	55.61%	\$52
	Springfield First Community Bank	\$573,267	\$2,508	1.86%	20.13%	45.84%	\$118	\$4,739	1.78%	19.18%	46.18%	\$115
	Jefferson Bank of Missouri	\$574,680	\$2,637	1.85%	19.12%	48.26%	\$62	\$5,118	1.80%	18.56%	48.28%	\$62
	Business Bank of Saint Louis	\$607,247	\$1,829	1.17%	9.70%	61.32%	\$135	\$3,701	1.18%	9.88%	60.51%	\$136
	Jefferson Bank and Trust Company	\$613,723	\$1,358	0.88%	8.02%	56.87%	\$73	\$2,729	0.89%	8.08%	56.61%	\$73
	Mid-Missouri Bank	\$624,675	\$2,160	1.39%	14.86%	63.13%	\$63	\$3,835	1.23%	13.32%	65.28%	\$61
	NBKC Bank	\$662,316	\$4,591	2.93%	22.78%	78.51%	\$153	\$6,887	2.23%	17.21%	80.26%	\$140
	Bank of Washington	\$665,668	\$3,098	1.91%	15.14%	58.16%	\$77	\$4,943	1.54%	12.17%	63.74%	\$77
	Royal Banks of Missouri	\$699,145	\$2,023	1.16%	7.78%	53.41%	\$76	\$4,033	1.15%	7.80%	53.86%	\$78
	Wood & Huston Bank	\$701,946	\$3,909	2.26%	19.61%	51.90%	\$66	\$10,829	3.18%	27.56%	43.09%	\$66
	Southwest Missouri Bank	\$723,459	\$1,505	0.84%	9.61%	75.12%	\$71	\$2,847	0.79%	9.07%	75.85%	\$71
	Central Bank of Lake of the Ozarks	\$727,794	\$2,957	1.66%	18.67%	54.45%	\$59	\$5,730	1.61%	18.10%	54.36%	\$59
	Focus Bank	\$776,818	\$2,591	1.35%	13.19%	64.89%	\$67	\$5,005	1.30%	12.64%	65.53%	\$67
	First Federal Bank Of Kansas City	\$784,607	\$537	0.28%	1.90%	87.81%	\$64	\$482	0.13%	0.85%	93.78%	\$67
	Cass Commercial Bank	\$806,560	\$3,670	1.91%	12.44%	42.28%	\$126	\$7,548	1.95%	13.00%	39.98%	\$117
	Nodaway Valley Bank	\$877,280	\$4,302	1.95%	15.67%	57.69%	\$87	\$8,641	1.96%	15.72%	57.59%	\$86
	Citizens Bank and Trust Company	\$890,234	\$1,503	0.68%	6.80%	77.06%	\$67	\$2,955	0.67%	6.70%	77.33%	\$68
	Montgomery Bank, National Association	\$892,927	\$2,116	0.95%	11.09%	74.01%	\$68	\$4,143	0.92%	10.78%	74.40%	\$68
	OakStar Bank	\$914,110	\$2,199	1.13%	8.81%	70.19%	\$82	\$3,177	0.83%	6.84%	70.85%	\$77
	Providence Bank	\$949,058	\$1,829	0.76%	5.00%	77.51%	\$90	\$3,725	0.77%	5.10%	76.83%	\$89
	Guaranty Bank	\$959,401	\$1,442	0.70%	6.45%	74.66%	\$67	\$3,276	0.82%	7.55%	70.35%	\$63
	State Average of Asset Group C	\$703,033	\$2,345	1.41%	12.59%	63.01%	\$81	\$4,487	1.35%	12.09%	63.56%	\$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, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - \$1 billion to \$10 billion in total assets												
	Sterling Bank	\$1,252,790	\$4,215	1.35%	11.84%	48.34%	\$73	\$9,212	1.48%	13.03%	46.75%	\$73
	Academy Bank, N.A.	\$1,299,900	\$5,638	1.75%	10.71%	64.47%	\$61	\$10,082	1.57%	9.66%	66.14%	\$63
	Central Bank of the Ozarks	\$1,332,386	\$4,244	1.31%	12.72%	60.60%	\$60	\$8,594	1.32%	13.07%	59.67%	\$60
	Hawthorn Bank	\$1,440,876	\$3,311	0.92%	9.39%	67.53%	\$67	\$6,110	0.86%	8.67%	69.70%	\$68
	Country Club Bank	\$1,443,420	\$6,072	1.71%	18.01%	71.82%	\$117	\$11,786	1.67%	17.71%	72.44%	\$117
	Reliance Bank	\$1,491,970	\$4,031	1.09%	10.50%	53.22%	\$76	\$7,918	1.09%	10.24%	55.45%	\$79
	Central Bank of the Midwest	\$1,741,751	\$5,621	1.28%	9.14%	59.33%	\$66	\$10,988	1.25%	8.93%	59.82%	\$66
	Bank of Missouri	\$1,748,711	\$4,917	1.14%	9.03%	63.02%	\$79	\$8,954	1.06%	8.93%	64.10%	\$77
	Central Bank of Boone County	\$1,836,173	\$7,001	1.58%	16.45%	52.20%	\$64	\$13,698	1.53%	16.10%	52.03%	\$64
	Central Bank of St. Louis	\$1,855,708	\$7,170	1.54%	12.91%	52.03%	\$100	\$14,602	1.56%	13.15%	51.78%	\$99
	Southern Bank	\$1,876,996	\$5,985	1.30%	12.22%	54.34%	\$60	\$11,596	1.27%	12.13%	56.22%	\$61
	Midwest BankCentre	\$1,895,188	\$3,747	0.79%	7.92%	68.69%	\$92	\$7,127	0.76%	7.54%	70.02%	\$95
	North American Savings Bank, F.S.B.	\$1,982,662	\$7,387	1.55%	12.90%	62.11%	\$100	\$13,953	1.46%	12.04%	63.58%	\$100
	Central Trust Bank	\$2,333,498	\$8,829	1.45%	15.68%	67.48%	\$72	\$14,953	1.22%	13.23%	68.21%	\$71
	First State Community Bank	\$2,395,596	\$8,711	1.44%	13.27%	58.67%	\$63	\$17,184	1.43%	13.09%	58.63%	\$64
	Landmark Bank	\$2,988,108	\$7,524	1.03%	12.10%	69.09%	\$76	\$11,129	0.77%	8.94%	68.28%	\$75
	Great Southern Bank	\$4,570,521	\$15,250	1.36%	11.17%	56.44%	\$52	\$30,080	1.36%	11.11%	56.89%	\$51
	Enterprise Bank & Trust	\$5,490,198	\$22,335	1.65%	13.98%	48.80%	\$103	\$44,205	1.65%	13.95%	48.89%	\$102
	First Bank	\$6,170,684	\$27,127	1.73%	14.52%	52.57%	\$94	\$43,700	1.40%	11.77%	58.02%	\$95
	State Average of Asset Group D	\$2,376,165	\$8,374	1.37%	12.34%	59.51%	\$78	\$15,572	1.30%	11.75%	60.35%	\$78

Source: SNL Financial

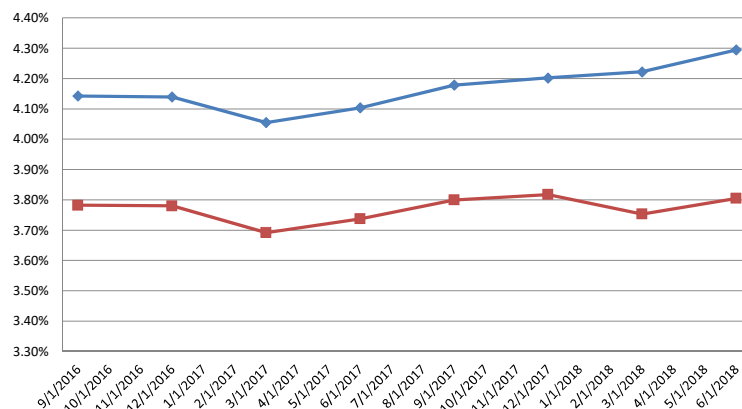
Note: Report includes only bank-level data.

NA = data was not available.

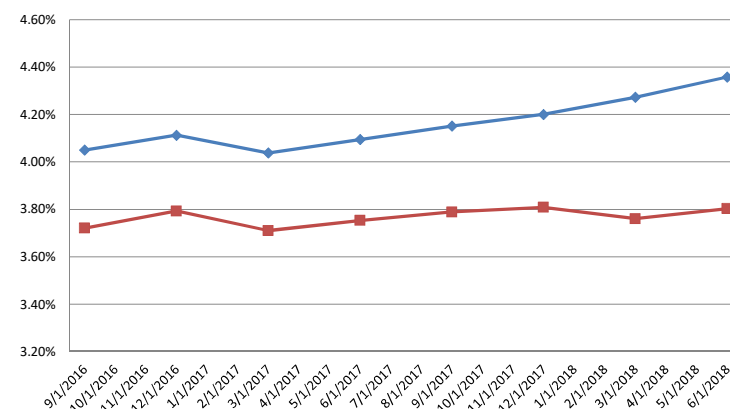
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Balance Sheet & Net Interest Margin

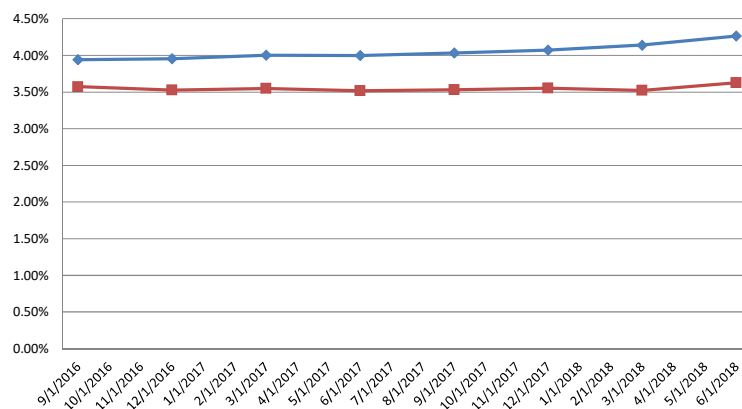
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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

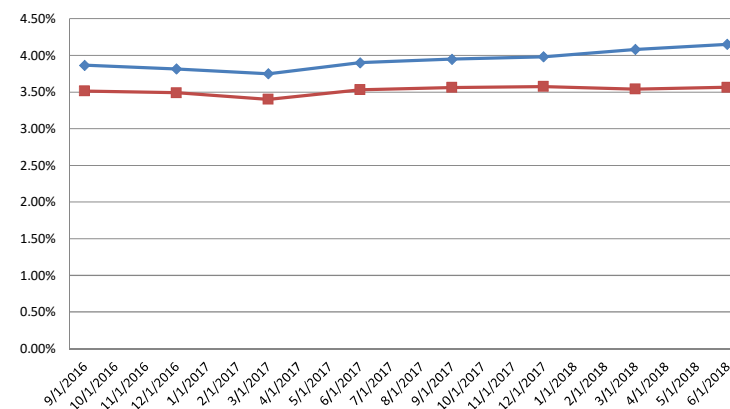
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.14%	4.14%	4.05%	4.10%	4.18%	4.20%	4.22%	4.29%
Net Interest Margin (FTE)	3.78%	3.78%	3.69%	3.74%	3.80%	3.82%	3.75%	3.80%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	4.05%	4.11%	4.04%	4.09%	4.15%	4.20%	4.27%	4.36%
Net Interest Margin (FTE)	3.72%	3.79%	3.71%	3.75%	3.79%	3.81%	3.76%	3.80%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	3.94%	3.95%	4.00%	4.00%	4.03%	4.07%	4.14%	4.26%
Net Interest Margin (FTE)	3.57%	3.52%	3.55%	3.52%	3.53%	3.55%	3.52%	3.62%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Yield on Earning Assets	3.86%	3.81%	3.75%	3.90%	3.95%	3.98%	4.08%	4.15%
Net Interest Margin (FTE)	3.51%	3.49%	3.40%	3.53%	3.56%	3.58%	3.54%	3.56%

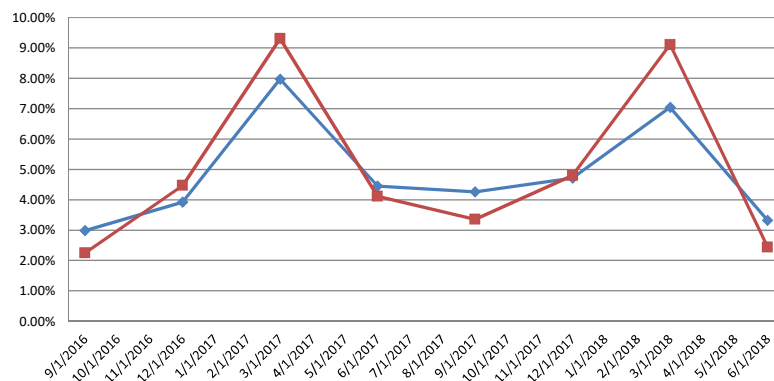
Source: SNL Financial

Note: Report includes only bank-level data.

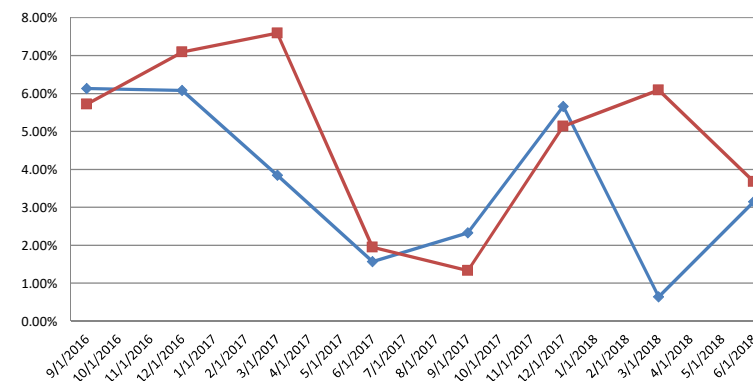
NA = data was not available.

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

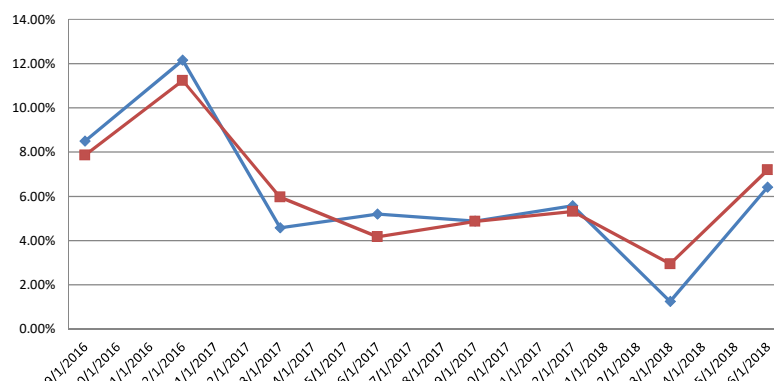
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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

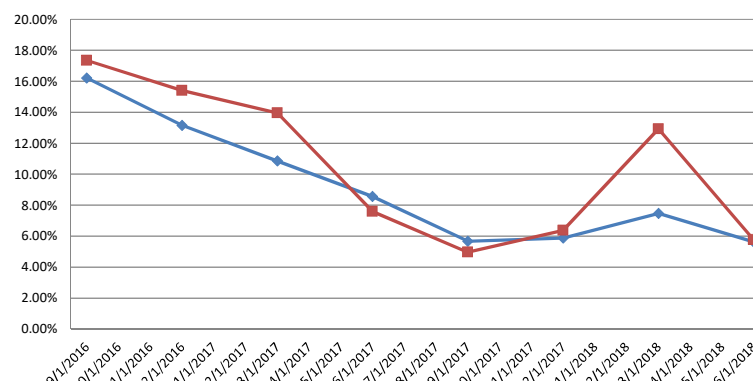
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	2.98%	3.92%	7.97%	4.45%	4.26%	4.72%	7.04%	3.32%
Deposit Growth Rate	2.25%	4.47%	9.31%	4.11%	3.36%	4.80%	9.11%	2.43%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	6.13%	6.08%	3.85%	1.57%	2.33%	5.66%	0.64%	3.15%
Deposit Growth Rate	5.72%	7.10%	7.59%	1.95%	1.33%	5.14%	6.09%	3.68%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	8.50%	12.15%	4.58%	5.19%	4.87%	5.57%	1.24%	6.42%
Deposit Growth Rate	7.86%	11.23%	5.97%	4.17%	4.87%	5.31%	2.95%	7.19%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Asset Growth Rate	16.22%	13.15%	10.86%	8.57%	5.67%	5.88%	7.47%	5.62%
Deposit Growth Rate	17.36%	15.41%	13.97%	7.60%	4.96%	6.37%	12.93%	5.77%

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, 2018

Run Date: August 21, 2018

		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													
	Mississippi County Savings and Loan Association												
	Bank of Fairport	\$8,101	\$2,418	\$5,743	42.10%	95.23%	\$2,025	3.17%	0.59%	0.59%	2.72%	(2.29%)	(2.14%)
	Corder Bank	\$19,097	\$9,525	\$17,868	53.31%	34.15%	\$3,183	3.97%	0.35%	0.25%	3.72%	12.76%	13.98%
	Clarence State Bank	\$19,803	\$13,829	\$17,692	78.17%	30.23%	\$3,961	4.23%	0.46%	0.39%	3.90%	(1.86%)	(2.82%)
	America's Community Bank	\$26,404	\$11,773	\$22,105	53.26%	58.69%	\$5,281	3.23%	0.63%	0.24%	3.05%	(4.23%)	(5.34%)
	Bank of Minden	\$27,062	\$18,354	\$23,678	77.51%	33.82%	\$3,866	4.22%	1.16%	0.88%	3.36%	(11.99%)	(9.24%)
	La Monte Community Bank	\$29,003	\$17,837	\$24,800	71.92%	39.67%	\$2,231	4.44%	0.68%	0.45%	4.00%	0.84%	0.58%
	Paramount Bank	\$30,664	\$21,657	\$27,329	79.25%	8.62%	\$4,381	3.81%	0.23%	0.19%	3.64%	9.46%	10.53%
	First Security Bank	\$30,944	\$21,009	\$20,026	104.91%	24.83%	\$2,813	5.48%	1.06%	0.96%	4.58%	56.39%	30.95%
	Bank of New Cambria	\$31,285	\$18,757	\$29,042	64.59%	24.10%	\$3,476	4.10%	0.30%	0.26%	3.85%	3.62%	3.38%
	State Bank	\$32,175	\$14,734	\$28,114	52.41%	48.68%	\$3,218	3.71%	0.27%	0.24%	3.49%	0.45%	0.21%
	Canton State Bank	\$32,911	\$17,789	\$29,459	60.39%	41.68%	\$3,291	3.69%	0.19%	0.14%	3.57%	10.22%	6.18%
	Bank of Orrick	\$33,588	\$19,898	\$29,112	68.35%	31.70%	\$3,359	3.92%	0.85%	0.59%	3.38%	6.30%	9.63%
	CBC Bank	\$34,267	\$17,594	\$31,026	56.71%	51.33%	\$3,807	4.01%	0.19%	0.15%	3.86%	6.57%	7.76%
	Bank of Houston	\$35,582	\$10,284	\$32,863	31.29%	57.90%	\$2,737	2.85%	0.34%	0.25%	2.64%	(0.86%)	0.51%
	FMB Bank	\$36,095	\$15,292	\$33,565	45.56%	39.32%	\$3,008	3.48%	0.11%	0.09%	3.39%	0.61%	2.11%
	Systematic Savings Bank	\$38,096	\$16,786	\$34,566	48.56%	21.70%	\$3,175	3.67%	0.72%	0.57%	3.12%	20.72%	24.40%
	Connections Bank	\$41,342	\$33,223	\$36,116	91.99%	20.88%	\$4,594	4.40%	1.34%	1.32%	3.22%	(8.12%)	(8.71%)
	Montrose Savings Bank	\$41,633	\$27,216	\$35,264	77.18%	20.26%	\$3,469	5.19%	1.28%	1.15%	4.08%	7.34%	18.10%
	Community Bank of Memphis	\$42,952	\$28,086	\$36,630	76.67%	33.75%	\$4,772	4.13%	0.44%	0.35%	3.89%	(1.58%)	(2.20%)
	Sherwood Community Bank	\$47,696	\$26,373	\$41,811	63.08%	43.13%	\$4,336	3.69%	0.85%	0.68%	3.04%	(15.58%)	(17.76%)
	Bank of Louisiana	\$48,817	\$31,599	\$44,214	71.47%	25.29%	\$2,569	4.44%	0.28%	0.21%	4.28%	4.43%	11.81%
	Summit Bank of Kansas City	\$49,563	\$32,288	\$43,642	73.98%	13.46%	\$3,098	4.44%	0.50%	0.41%	4.12%	(11.84%)	(3.12%)
	Farmers Bank of Green City	\$49,615	\$40,730	\$43,777	93.04%	12.19%	\$2,756	5.61%	1.17%	0.89%	4.79%	9.98%	10.33%
	Kahoka State Bank	\$50,037	\$37,733	\$42,931	87.89%	7.14%	\$2,943	4.94%	1.24%	1.06%	3.97%	11.82%	6.30%
	American Trust Bank	\$51,294	\$28,131	\$44,060	63.85%	36.46%	\$3,206	3.76%	0.72%	0.67%	3.15%	5.53%	1.67%
	Community Bank of Missouri	\$51,360	\$44,281	\$41,805	105.92%	10.10%	\$4,669	5.25%	1.06%	0.95%	4.37%	(0.96%)	(9.75%)
	Quarry City Savings and Loan Association	\$53,054	\$38,891	\$46,014	84.52%	15.56%	\$2,792	5.44%	0.35%	0.27%	5.28%	4.40%	4.69%
	Bank of Billings	\$54,834	\$44,317	\$45,837	96.68%	19.88%	\$3,656	4.42%	0.76%	0.70%	3.82%	13.12%	14.90%
	Tri-County Trust Company	\$55,423	\$46,625	\$46,775	99.68%	7.61%	\$2,410	5.14%	0.70%	0.44%	4.71%	5.75%	6.30%
	Bank of Iberia	\$56,069	\$40,898	\$48,887	83.66%	19.62%	\$4,672	4.78%	0.92%	0.78%	4.25%	(0.08%)	3.12%
	Peoples Bank of Moniteau County	\$56,757	\$35,216	\$51,359	68.57%	36.18%	\$3,153	4.85%	0.61%	0.53%	4.36%	(3.90%)	(4.01%)
	1st Cameron State Bank	\$58,366	\$40,725	\$46,871	86.89%	23.00%	\$4,490	4.05%	1.13%	0.95%	3.24%	(8.80%)	(8.51%)
	Peoples Bank of Altenburg	\$58,547	\$25,670	\$45,937	55.88%	48.05%	\$3,903	3.07%	0.29%	0.24%	2.84%	2.53%	(10.56%)
	United Security Bank	\$60,118	\$45,618	\$51,132	89.22%	17.56%	\$4,624	4.23%	0.63%	0.43%	3.87%	(2.25%)	(3.93%)
	Alton Bank	\$64,011	\$42,968	\$56,081	76.62%	21.38%	\$4,572	4.37%	0.80%	0.60%	3.91%	8.85%	10.64%
	Farmers Bank of Lohman	\$66,759	\$43,277	\$52,975	81.69%	19.15%	\$3,709	5.25%	0.89%	0.74%	4.68%	(1.65%)	(4.86%)
	Farmers State Bank, S/B	\$67,025	\$16,414	\$57,602	28.50%	80.77%	\$6,093	2.82%	0.55%	0.46%	2.52%	(0.94%)	(0.20%)
	Bank of Hillsboro	\$67,375	\$53,546	\$52,536	101.92%	14.18%	\$2,323	4.47%	0.77%	0.60%	3.95%	14.40%	12.53%
	Community Bank of Pleasant Hill	\$68,179	\$52,042	\$59,032	88.16%	18.99%	\$4,870	4.16%	0.58%	0.38%	3.94%	(7.37%)	(9.08%)
	Central Federal Savings and Loan Association	\$68,312	\$38,890	\$61,829	62.90%	39.79%	\$3,795	3.37%	0.33%	0.23%	3.15%	5.77%	5.78%
	Association of Rolla	\$68,498	\$40,281	\$56,223	71.65%	14.03%	\$4,567	4.03%	1.14%	0.88%	3.24%	0.36%	(0.20%)
	Commercial Bank of Oak Grove	\$68,702	\$56,230	\$46,759	120.25%	23.74%	\$4,580	3.89%	0.81%	0.68%	3.41%	2.31%	3.19%
	M1 Bank	\$69,003	\$43,576	\$57,329	76.01%	30.26%	\$4,313	3.52%	0.38%	0.35%	3.24%	(5.42%)	(5.97%)
	Citizens Bank of Edina	\$70,439	\$38,581	\$56,746	67.99%	46.22%	\$3,707	5.57%	0.75%	0.57%	5.04%	260.16%	221.87%
		\$70,494	\$57,593	\$61,974	92.93%	9.77%	\$5,035	4.92%	0.51%	0.38%	4.55%	(3.24%)	(4.20%)

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.

Balance Sheet & Net Interest Margin

June 30, 2018

Run Date: August 21, 2018

		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)													
	Pony Express Community Bank	\$72,377	\$38,458	\$64,575	59.56%	36.68%	\$3,619	3.49%	0.50%	0.33%	3.20%	(8.75%)	(9.37%)
	Metz Banking Company	\$72,519	\$51,316	\$63,650	80.62%	25.60%	\$4,835	4.55%	0.75%	0.53%	4.12%	(0.25%)	(0.99%)
	Investors Community Bank	\$73,688	\$29,736	\$61,936	48.01%	58.59%	\$4,606	3.49%	0.71%	0.59%	3.29%	1.47%	5.21%
	First Bank of the Lake	\$74,615	\$46,888	\$66,822	70.17%	38.18%	\$4,145	5.14%	1.33%	1.22%	4.01%	15.56%	16.55%
	Silex Banking Company	\$75,722	\$29,916	\$64,270	46.55%	65.48%	\$7,572	3.64%	0.55%	0.47%	3.34%	7.99%	8.26%
	West Plains Savings and Loan Association	\$76,542	\$54,481	\$59,344	91.81%	34.52%	\$5,103	4.20%	1.04%	1.04%	3.40%	0.37%	(0.54%)
	Bank Star	\$76,882	\$50,949	\$68,904	73.94%	23.58%	\$5,125	4.28%	0.37%	0.29%	4.00%	(6.00%)	(6.47%)
	Hamilton Bank	\$77,440	\$49,784	\$69,615	71.51%	23.91%	\$4,555	4.59%	0.70%	0.56%	4.20%	9.41%	12.07%
	Senath State Bank	\$77,444	\$44,014	\$66,081	66.61%	38.53%	\$4,302	4.12%	0.45%	0.32%	3.84%	(7.75%)	(8.90%)
	Concordia Bank	\$77,500	\$48,427	\$70,125	69.06%	30.55%	\$3,690	4.40%	0.46%	0.32%	4.10%	27.04%	29.01%
	TPNB Bank	\$79,692	\$44,567	\$66,317	67.20%	25.03%	\$4,981	3.79%	0.70%	0.60%	3.33%	(1.33%)	(1.24%)
	New Frontier Bank	\$82,566	\$57,586	\$74,155	77.66%	15.42%	\$3,590	4.16%	0.37%	0.28%	3.89%	(17.12%)	(18.56%)
	Security Bank of Southwest Missouri	\$82,632	\$61,004	\$72,740	83.87%	18.20%	\$3,060	4.94%	0.57%	0.48%	4.55%	0.25%	1.79%
	Saints Avenue Bank	\$82,755	\$64,355	\$71,926	89.47%	6.32%	\$3,762	4.41%	0.66%	0.54%	3.88%	3.84%	(5.72%)
	Table Rock Community Bank	\$84,427	\$62,266	\$76,969	80.90%	20.82%	\$2,483	4.92%	0.51%	0.45%	4.48%	(2.27%)	(1.78%)
	Citizens Bank & Trust	\$87,447	\$43,447	\$72,728	59.74%	15.27%	\$3,975	3.40%	0.40%	0.33%	3.15%	(11.94%)	(13.04%)
	Home Savings and Loan Association of Carroll County, F.A.	\$89,182	\$56,438	\$68,191	82.76%	41.24%	\$6,860	3.28%	0.81%	0.80%	2.64%	1.01%	(7.87%)
	Citizens Bank of Rogersville	\$90,265	\$66,714	\$64,856	102.86%	6.25%	\$4,298	4.82%	0.81%	0.67%	4.22%	21.73%	24.99%
	Bank of Grain Valley	\$91,868	\$54,634	\$72,339	75.52%	42.68%	\$5,404	3.87%	0.26%	0.18%	3.74%	(5.26%)	(7.31%)
	Jonesburg State Bank	\$92,177	\$63,807	\$84,536	75.48%	29.27%	\$3,841	4.24%	0.53%	0.39%	3.88%	20.53%	20.07%
	First Independent Bank	\$93,173	\$55,026	\$82,873	66.40%	38.48%	\$3,584	4.06%	0.58%	0.47%	3.65%	(1.32%)	(1.07%)
	Bank of Brookfield-Purdin, National Association	\$93,553	\$23,746	\$73,817	32.17%	64.04%	\$4,455	2.96%	0.39%	0.34%	2.72%	2.55%	3.44%
	Missouri Bank II	\$93,630	\$67,956	\$80,137	84.80%	6.90%	\$3,901	4.08%	0.77%	0.60%	3.58%	(4.41%)	7.51%
	State Bank of Missouri	\$94,855	\$49,764	\$86,436	57.57%	29.18%	\$3,513	3.70%	0.42%	0.34%	3.44%	3.86%	3.23%
	Bank of New Madrid	\$95,692	\$50,526	\$84,417	59.85%	13.85%	\$3,418	4.16%	0.59%	0.38%	4.13%	(9.19%)	(10.32%)
	Merchants and Farmers Bank of Salisbury	\$96,226	\$56,771	\$88,060	64.47%	24.46%	\$3,318	3.87%	0.69%	0.54%	3.43%	(10.59%)	(10.86%)
	HomePride Bank	\$97,035	\$76,848	\$86,052	89.30%	7.21%	\$2,257	4.85%	0.84%	0.68%	4.17%	(1.68%)	3.64%
	Security Bank of the Ozarks	\$97,602	\$65,234	\$88,710	73.54%	14.84%	\$2,169	5.13%	0.60%	0.44%	4.72%	2.98%	3.66%
	Clay County Savings Bank	\$97,839	\$76,388	\$83,128	91.89%	15.59%	\$2,965	4.18%	0.46%	0.40%	3.78%	(0.08%)	(0.48%)
	County Bank	\$98,342	\$68,872	\$89,977	76.54%	21.14%	\$4,470	4.04%	0.34%	0.26%	3.80%	0.97%	2.12%
	First National Bank of Nevada	\$98,538	\$56,422	\$82,205	68.64%	45.26%	\$5,796	3.71%	0.33%	0.26%	3.54%	(7.54%)	(15.00%)
	Bank of Cairo and Moberly	\$100,380	\$56,033	\$80,192	69.87%	42.09%	\$4,183	3.63%	0.28%	0.21%	3.63%	(14.49%)	(18.83%)
	1st Advantage Bank	\$100,617	\$86,604	\$79,002	109.62%	9.50%	\$5,590	4.53%	1.24%	1.02%	3.56%	(1.83%)	(13.46%)
	Peoples Bank of Wyaconda	\$101,138	\$66,771	\$90,054	74.15%	15.71%	\$4,214	3.94%	0.80%	0.72%	3.28%	(1.65%)	(3.02%)
	Mercantile Bank of Louisiana, Missouri	\$101,382	\$61,933	\$78,179	79.22%	35.44%	\$4,224	4.03%	0.54%	0.44%	3.68%	(13.08%)	(9.58%)
	Citizens Community Bank	\$102,846	\$73,379	\$90,838	80.78%	18.70%	\$4,472	3.87%	0.81%	0.52%	3.40%	5.45%	6.01%
	First Community Bank of the Ozarks	\$103,936	\$76,770	\$78,304	98.04%	14.18%	\$3,353	4.72%	0.82%	0.70%	4.12%	4.09%	11.21%
	Security Bank of Pulaski County	\$104,352	\$68,348	\$92,449	73.93%	12.62%	\$3,069	4.82%	0.88%	0.67%	4.22%	(9.72%)	(10.75%)
	Bank of Salem	\$104,403	\$48,822	\$91,408	53.41%	24.12%	\$3,729	3.51%	0.73%	0.58%	3.04%	(1.12%)	(1.30%)
	Northeast Missouri State Bank	\$105,215	\$47,081	\$90,494	52.03%	43.44%	\$6,189	3.74%	0.66%	0.52%	3.38%	0.75%	1.16%
	Community Bank of El Dorado Springs	\$107,567	\$47,036	\$90,710	51.85%	56.97%	\$7,171	3.60%	0.72%	0.62%	3.11%	(1.06%)	(1.28%)
	Bank of Monticello	\$107,939	\$77,409	\$88,786	87.19%	16.66%	\$3,482	4.48%	0.89%	0.75%	3.87%	(5.74%)	(5.45%)
	Preferred Bank	\$108,064	\$39,379	\$100,784	39.07%	51.08%	\$4,156	3.29%	0.47%	0.36%	3.07%	(4.90%)	(3.56%)
	Community Point Bank	\$125,408	\$101,537	\$113,500	89.46%	10.90%	\$5,972	3.95%	1.23%	1.09%	2.92%	(10.18%)	(11.67%)

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, 2018

Run Date: August 21, 2018

		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)													
	Meramec Valley Bank	\$112,417	\$91,710	\$88,590	103.52%	13.71%	\$4,888	4.13%	0.82%	0.69%	3.47%	0.90%	4.07%
	Kennett Trust Bank	\$113,765	\$75,258	\$91,102	82.61%	24.31%	\$4,214	4.46%	1.08%	0.68%	3.74%	(3.58%)	(19.91%)
	Progressive Ozark Bank	\$113,847	\$95,160	\$100,074	95.09%	6.98%	\$2,648	4.75%	0.41%	0.33%	4.44%	(2.45%)	(1.81%)
	State Bank of Southwest Missouri	\$115,327	\$95,018	\$103,658	91.66%	8.52%	\$4,613	4.04%	0.35%	0.27%	3.77%	(0.55%)	2.96%
	Independent Farmers Bank	\$116,733	\$60,164	\$103,530	58.11%	26.25%	\$3,766	4.76%	0.62%	0.52%	4.42%	(2.85%)	(6.73%)
	Farmers Bank of Lincoln	\$118,294	\$88,271	\$101,538	86.93%	17.07%	\$5,143	4.57%	0.97%	0.76%	3.87%	3.80%	9.65%
	Community National Bank	\$118,390	\$78,341	\$106,592	73.50%	25.63%	\$4,228	4.11%	0.51%	0.35%	3.80%	7.03%	5.46%
	Citizens Bank	\$121,543	\$107,102	\$101,386	105.64%	5.38%	\$3,199	5.58%	0.68%	0.49%	5.09%	2.59%	(5.06%)
	First Midwest Bank of the Ozarks	\$125,154	\$102,870	\$104,742	98.21%	7.84%	\$4,172	5.01%	0.77%	0.68%	4.33%	2.29%	0.51%
	Chillicothe State Bank	\$125,623	\$69,574	\$110,534	62.94%	31.38%	\$4,653	3.54%	0.31%	0.24%	3.31%	(3.55%)	(10.00%)
	Bank of Crocker	\$126,929	\$58,294	\$113,287	51.46%	36.23%	\$3,255	3.86%	0.71%	0.57%	3.38%	1.42%	1.73%
	F&M Bank and Trust Company	\$127,035	\$100,314	\$111,297	90.13%	11.65%	\$3,736	3.82%	0.65%	0.52%	3.33%	3.25%	16.63%
	Bank 21	\$127,310	\$114,779	\$110,400	103.97%	1.38%	\$3,183	4.67%	0.86%	0.64%	4.05%	2.50%	(6.44%)
	Commercial Trust Company of Fayette	\$128,356	\$83,603	\$109,271	76.51%	29.91%	\$4,426	3.57%	0.69%	0.56%	3.10%	(2.85%)	(4.30%)
	Citizens-Farmers Bank of Cole Camp	\$128,695	\$86,241	\$107,456	80.26%	18.32%	\$4,766	4.21%	0.86%	0.69%	3.71%	5.81%	5.45%
	Tipton Latham Bank, National Association	\$130,510	\$81,738	\$116,953	69.89%	36.28%	\$6,215	4.08%	1.43%	1.21%	2.96%	14.69%	16.56%
	Bank of St. Elizabeth	\$132,321	\$109,887	\$115,531	95.11%	14.71%	\$4,010	5.27%	0.60%	0.41%	4.88%	8.60%	9.33%
	Citizens Bank of Charleston	\$132,521	\$89,262	\$109,630	81.42%	27.08%	\$7,362	4.17%	0.57%	0.46%	3.84%	(3.97%)	(6.61%)
	Bank Northwest	\$136,154	\$93,112	\$121,870	76.40%	12.98%	\$4,538	4.66%	0.73%	0.52%	4.21%	(5.93%)	(10.29%)
	Seymour Bank	\$136,946	\$91,421	\$110,682	82.60%	25.84%	\$2,795	4.84%	0.98%	0.80%	4.19%	9.50%	13.63%
	St. Clair County State Bank	\$137,558	\$110,293	\$118,542	93.04%	13.33%	\$4,168	4.52%	0.93%	0.79%	3.87%	1.43%	0.48%
	Heritage Community Bank	\$138,453	\$121,071	\$116,983	103.49%	6.09%	\$4,196	4.70%	0.99%	0.86%	3.89%	(0.48%)	5.55%
	Adrian Bank	\$139,673	\$94,854	\$124,314	76.30%	23.09%	\$4,656	4.35%	0.61%	0.47%	3.97%	(4.22%)	(5.71%)
	Cornerstone Bank	\$140,430	\$108,711	\$119,357	91.08%	15.00%	\$2,701	5.81%	1.10%	0.87%	5.07%	(0.73%)	0.53%
	First Community National Bank	\$143,537	\$82,005	\$131,311	62.45%	25.67%	\$2,051	4.60%	0.84%	0.55%	4.05%	(6.65%)	(6.24%)
	Heritage Bank of the Ozarks	\$145,165	\$100,632	\$122,229	82.33%	26.02%	\$3,923	4.82%	0.93%	0.76%	4.10%	20.74%	20.99%
	Bank of Weston	\$146,514	\$106,085	\$132,834	79.86%	17.60%	\$3,757	4.50%	0.64%	0.49%	4.06%	10.96%	12.17%
	Citizens Bank of Newburg	\$147,532	\$102,018	\$129,677	78.67%	8.36%	\$3,278	4.56%	1.36%	1.21%	3.41%	5.80%	6.52%
	Exchange Bank of Northeast Missouri	\$149,145	\$107,769	\$118,900	90.64%	12.98%	\$3,314	4.50%	0.62%	0.47%	4.10%	4.18%	(8.14%)
	Lamar Bank and Trust Company	\$150,762	\$97,637	\$134,197	72.76%	24.28%	\$4,569	4.35%	0.50%	0.44%	3.95%	9.66%	10.29%
	Citizens Bank of Eldon	\$150,888	\$111,839	\$129,286	86.51%	20.84%	\$4,078	4.25%	0.44%	0.32%	3.98%	6.82%	7.33%
	Central Bank of Kansas City	\$153,854	\$123,777	\$122,240	101.26%	19.35%	\$2,747	5.02%	0.38%	0.12%	4.92%	(12.05%)	(19.36%)
	Bank of Grandin	\$154,278	\$97,041	\$125,918	77.07%	19.88%	\$4,286	4.95%	1.28%	1.07%	4.14%	1.84%	(2.91%)
	First Missouri State Bank of Cape County	\$154,702	\$134,661	\$132,635	101.53%	7.90%	\$4,181	4.48%	0.97%	0.82%	3.68%	0.37%	4.81%
	Community Bank of Marshall	\$155,166	\$67,424	\$133,641	50.45%	42.13%	\$4,433	3.26%	0.72%	0.61%	2.73%	(6.48%)	(13.47%)
	Carrollton, Missouri	\$155,581	\$69,843	\$125,529	55.64%	34.40%	\$5,556	3.66%	0.83%	0.71%	3.07%	(9.15%)	(4.76%)
	Alliant Bank	\$156,229	\$128,741	\$140,084	91.90%	10.18%	\$3,396	4.64%	0.81%	0.63%	4.03%	(1.77%)	1.11%
	Home Exchange Bank	\$159,264	\$69,250	\$112,437	61.59%	26.14%	\$8,382	3.85%	1.22%	1.00%	2.90%	1.23%	5.81%
	First State Bank of Purdy	\$159,708	\$110,629	\$143,905	76.88%	16.82%	\$3,630	4.47%	0.69%	0.43%	4.14%	(15.07%)	(15.93%)
	Central Bank of Audrain County	\$161,700	\$90,955	\$145,141	62.67%	25.39%	\$6,738	3.46%	0.42%	0.30%	3.24%	(21.34%)	(21.53%)
	Community First Bank	\$169,751	\$139,941	\$152,340	91.86%	13.27%	\$4,353	4.51%	0.59%	0.50%	4.05%	(6.56%)	(7.41%)
	Pony Express Bank	\$170,414	\$134,384	\$149,473	89.91%	15.77%	\$6,312	4.87%	0.35%	0.24%	4.67%	3.55%	3.52%
	United State Bank	\$173,430	\$133,099	\$150,396	88.50%	9.99%	\$3,854	4.63%	0.97%	0.87%	3.82%	1.03%	(5.65%)
	Goppert Financial Bank	\$173,627	\$104,012	\$152,889	68.03%	23.84%	\$4,235	3.81%	0.51%	0.37%	3.47%	3.44%	3.92%

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, 2018

Run Date: August 21, 2018

		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)													
	Century Bank of the Ozarks	\$176,004	\$141,811	\$156,914	90.37%	12.25%	\$3,451	5.22%	0.47%	0.35%	4.88%	(1.39%)	(2.50%)
	First Missouri State Bank	\$176,458	\$154,001	\$134,785	114.26%	2.26%	\$5,882	4.78%	0.98%	0.88%	3.95%	5.72%	(0.32%)
	Community First Banking Company	\$179,498	\$124,748	\$157,264	79.32%	15.60%	\$4,487	4.31%	0.62%	0.54%	3.92%	2.32%	10.02%
	Central Bank of Moberly	\$180,432	\$98,842	\$157,778	62.65%	23.31%	\$6,444	3.24%	0.69%	0.54%	2.80%	0.19%	(2.69%)
	First Missouri Bank of SEMO	\$184,038	\$166,608	\$144,061	115.65%	4.55%	\$3,286	4.68%	0.73%	0.59%	4.14%	(13.75%)	(36.90%)
	People's Bank of Seneca	\$186,591	\$148,227	\$163,099	90.88%	6.42%	\$5,183	5.09%	0.80%	0.71%	4.42%	8.02%	2.08%
	Kearney Trust Company	\$186,629	\$114,832	\$166,953	68.78%	32.23%	\$5,489	3.84%	0.39%	0.29%	3.61%	7.31%	8.87%
	FortuneBank	\$191,175	\$154,189	\$159,518	96.66%	11.89%	\$3,186	4.88%	1.32%	1.19%	3.70%	(0.28%)	(5.19%)
	Exchange Bank of Missouri	\$191,338	\$159,344	\$164,270	97.00%	4.42%	\$4,252	5.19%	1.08%	0.94%	4.31%	1.98%	7.94%
	Farmers and Merchants Bank of St. Clair	\$194,530	\$145,574	\$166,618	87.37%	15.01%	\$3,040	4.67%	0.62%	0.51%	4.21%	4.84%	3.48%
	O'Bannon Banking Company	\$195,798	\$158,190	\$172,397	91.76%	11.54%	\$3,560	4.83%	0.74%	0.60%	4.27%	(2.05%)	1.52%
	Citizens Bank	\$200,666	\$169,606	\$164,559	103.07%	6.12%	\$3,290	4.34%	0.54%	0.39%	4.03%	13.10%	11.00%
	Putnam County State Bank	\$202,625	\$177,721	\$169,368	104.93%	8.69%	\$8,443	4.91%	1.46%	1.30%	3.77%	9.94%	3.00%
	Branson Bank	\$205,192	\$166,955	\$175,173	95.31%	10.59%	\$3,420	4.66%	0.71%	0.52%	4.17%	4.87%	4.61%
	Commercial Bank	\$206,692	\$126,683	\$175,016	72.38%	32.44%	\$5,300	3.99%	0.68%	0.52%	3.52%	12.87%	7.26%
	Peoples Bank	\$213,834	\$150,867	\$182,409	82.71%	15.85%	\$3,624	4.53%	0.67%	0.55%	4.11%	(5.96%)	(6.35%)
	Missouri Bank	\$215,640	\$133,383	\$187,928	70.98%	9.55%	\$4,069	4.28%	0.75%	0.57%	3.95%	(14.86%)	(13.19%)
	F & C Bank	\$217,706	\$186,677	\$189,013	98.76%	4.35%	\$4,354	5.36%	0.45%	0.39%	4.99%	6.96%	10.91%
	Wells Bank	\$218,811	\$171,518	\$197,188	86.98%	9.60%	\$4,862	4.73%	0.74%	0.57%	4.19%	(6.30%)	(7.33%)
	Bloomsdale Bank	\$222,038	\$151,588	\$202,335	74.92%	19.80%	\$4,270	4.37%	0.54%	0.42%	4.06%	0.79%	4.69%
	Alliance Bank	\$225,552	\$189,434	\$189,492	99.97%	8.16%	\$3,698	4.68%	0.87%	0.75%	4.00%	13.33%	30.26%
	First Commercial Bank	\$226,562	\$158,671	\$171,588	92.47%	12.61%	\$4,624	4.22%	1.11%	0.89%	3.44%	(1.46%)	(10.75%)
	Ozark Bank	\$228,689	\$158,259	\$201,927	78.37%	6.52%	\$4,084	3.90%	0.71%	0.62%	3.33%	(23.47%)	(27.65%)
	Farmers State Bank	\$230,749	\$185,261	\$199,868	92.69%	15.65%	\$3,296	4.43%	0.31%	0.24%	4.21%	6.22%	4.76%
	Regional Missouri Bank	\$231,106	\$193,854	\$204,370	94.85%	7.04%	\$4,054	4.71%	0.98%	0.74%	4.07%	10.22%	10.32%
	Legacy Bank & Trust Company	\$237,832	\$203,842	\$191,472	106.46%	6.36%	\$3,716	5.28%	0.90%	0.78%	4.58%	83.36%	76.51%
	First Missouri Bank	\$241,882	\$202,060	\$211,273	95.64%	13.37%	\$4,936	4.93%	0.89%	0.71%	4.29%	35.13%	39.75%
	Bank of Odessa	\$242,647	\$188,002	\$187,659	100.18%	5.02%	\$6,066	4.33%	0.69%	0.58%	3.88%	1.32%	(2.34%)
	Bank of Franklin County	\$243,173	\$190,999	\$213,143	89.61%	10.40%	\$3,629	4.21%	0.71%	0.61%	3.63%	3.49%	2.67%
	Community State Bank of Missouri	\$243,463	\$152,413	\$209,356	72.80%	11.50%	\$5,410	3.69%	0.67%	0.57%	3.23%	(3.50%)	(6.93%)
	Ozarks Federal Savings and Loan Association	\$245,089	\$193,953	\$201,119	96.44%	12.49%	\$4,377	3.75%	0.96%	0.92%	2.90%	5.64%	8.46%
	Central Bank of Warrensburg	\$246,571	\$136,302	\$208,608	65.34%	27.62%	\$4,931	3.53%	0.59%	0.37%	3.25%	2.86%	2.58%
	Community Bank of Raymore	\$246,940	\$140,928	\$226,557	62.20%	19.00%	\$5,880	3.72%	0.50%	0.37%	3.39%	7.01%	7.78%
	Rockwood Bank	\$247,525	\$183,634	\$208,256	88.18%	21.29%	\$4,853	4.43%	0.26%	0.18%	4.26%	(5.24%)	(6.98%)
	State Average of Asset Group A	\$117,650	\$81,999	\$100,619	78.71%	23.18%	\$4,186	4.29%	0.70%	0.57%	3.80%	3.32%	2.43%

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, 2018

Run Date: August 21, 2018

		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 B - \$251 to \$500 million in total assets													
	Lead Bank	\$253,026	\$223,885	\$214,347	104.45%	5.52%	\$4,518	5.59%	1.15%	0.82%	4.81%	38.52%	38.20%
	KCB Bank	\$255,435	\$193,768	\$213,994	90.55%	14.94%	\$4,644	4.78%	0.81%	0.62%	4.30%	(0.27%)	18.77%
	Bank of Versailles	\$258,071	\$215,818	\$206,604	104.46%	16.35%	\$6,145	3.84%	0.72%	0.64%	3.26%	(5.31%)	(9.57%)
	Belgrade State Bank	\$260,392	\$207,503	\$235,363	88.16%	14.74%	\$2,861	5.20%	0.77%	0.65%	4.58%	6.41%	5.98%
	Peoples Savings Bank of Rhineland	\$265,444	\$199,532	\$237,402	84.05%	15.16%	\$3,962	4.37%	0.76%	0.57%	3.83%	6.24%	2.67%
	Freedom Bank of Southern Missouri	\$268,605	\$227,832	\$219,794	103.66%	6.93%	\$4,884	4.88%	1.10%	1.01%	3.96%	(1.77%)	(5.73%)
	Macon-Atlanta State Bank	\$283,386	\$159,383	\$245,762	64.85%	20.46%	\$5,060	3.67%	0.84%	0.65%	3.17%	1.58%	(2.65%)
	UNICO Bank	\$284,298	\$204,731	\$246,192	83.16%	14.03%	\$2,369	4.45%	0.79%	0.61%	3.85%	1.54%	(6.91%)
	American Bank of Missouri	\$285,691	\$247,091	\$236,665	104.41%	5.75%	\$3,861	4.81%	1.31%	1.18%	3.73%	18.53%	15.56%
	Bank of Bolivar	\$292,477	\$231,923	\$249,655	92.90%	8.71%	\$3,952	4.52%	0.91%	0.75%	3.80%	13.77%	12.54%
	St. Johns Bank and Trust Company	\$292,944	\$209,190	\$265,089	78.91%	16.86%	\$3,446	3.93%	0.23%	0.18%	3.81%	(1.58%)	(1.60%)
	MRV Banks	\$293,445	\$256,004	\$244,352	104.77%	8.61%	\$8,151	4.78%	1.22%	1.01%	3.82%	(8.80%)	(15.88%)
	Midwest Independent Bank	\$296,318	\$143,464	\$209,208	68.57%	43.02%	\$8,231	3.11%	1.42%	0.28%	2.87%	(15.55%)	(9.24%)
	Community Bank and Trust	\$314,910	\$160,640	\$279,176	57.54%	33.95%	\$2,519	3.27%	0.08%	0.06%	3.23%	(3.00%)	0.05%
	Bank of Advance	\$317,138	\$235,424	\$272,842	86.29%	13.31%	\$4,229	5.24%	0.70%	0.56%	4.82%	4.16%	2.19%
	First Midwest Bank of Dexter	\$335,459	\$289,191	\$289,733	99.81%	9.16%	\$4,414	4.68%	0.94%	0.78%	3.95%	5.21%	6.61%
	Triad Bank	\$337,485	\$280,994	\$268,679	104.58%	13.92%	\$9,642	4.50%	1.06%	0.85%	3.72%	20.17%	23.83%
	New Era Bank	\$337,667	\$246,353	\$299,588	82.23%	13.81%	\$4,563	3.79%	0.41%	0.38%	3.46%	4.37%	5.33%
	United Bank of Union	\$342,911	\$262,897	\$293,163	89.68%	12.78%	\$4,830	4.33%	0.76%	0.68%	3.74%	7.11%	10.79%
	Central Bank of Branson	\$343,664	\$236,129	\$280,085	84.31%	16.28%	\$4,909	4.02%	0.41%	0.29%	3.79%	4.99%	(4.46%)
	First State Bank and Trust Company, Inc.	\$352,570	\$256,498	\$296,905	86.39%	8.27%	\$3,832	4.63%	0.54%	0.45%	4.27%	(4.18%)	(8.78%)
	Bank of Old Monroe	\$353,666	\$230,356	\$297,299	77.48%	27.65%	\$5,052	4.36%	0.63%	0.45%	4.08%	4.36%	6.21%
	Legends Bank	\$361,347	\$268,344	\$308,621	86.95%	8.71%	\$4,461	4.24%	0.44%	0.34%	3.95%	6.52%	7.06%
	Phelps County Bank	\$364,776	\$217,048	\$332,813	65.22%	19.60%	\$4,053	3.70%	0.35%	0.30%	3.42%	(9.94%)	(9.56%)
	Callaway Bank	\$372,282	\$283,531	\$296,491	95.63%	5.54%	\$5,641	4.11%	0.57%	0.44%	3.73%	2.33%	5.90%
	Farmers Bank of Northern Missouri	\$375,059	\$231,175	\$326,402	70.83%	26.00%	\$4,361	4.13%	0.84%	0.63%	3.64%	(3.31%)	(0.66%)
	West Plains Bank and Trust Company	\$379,571	\$282,638	\$333,330	84.79%	7.38%	\$4,805	4.34%	0.66%	0.55%	3.88%	(3.65%)	(2.98%)
	HOME BANK	\$379,704	\$311,856	\$299,149	104.25%	10.60%	\$3,651	4.64%	0.98%	0.83%	3.88%	5.38%	2.02%
	First State Bank of St. Charles, Missouri	\$383,509	\$293,307	\$289,399	101.35%	16.07%	\$1,728	4.52%	0.94%	0.71%	3.90%	4.92%	6.57%
	Central Bank of Sedalia	\$403,927	\$307,712	\$352,270	87.35%	8.91%	\$5,049	4.16%	0.39%	0.30%	3.92%	(5.57%)	(9.68%)
	First Midwest Bank of Poplar Bluff	\$411,497	\$363,361	\$358,554	101.34%	4.34%	\$4,676	4.92%	1.14%	0.99%	3.98%	6.30%	10.33%
	Old Missouri Bank	\$415,483	\$367,373	\$338,966	108.38%	6.28%	\$5,129	4.77%	1.37%	1.24%	3.62%	14.45%	15.20%
	Mid America Bank	\$420,714	\$340,098	\$372,597	91.28%	11.08%	\$6,187	4.56%	0.63%	0.51%	4.13%	16.09%	16.91%
	Peoples Bank & Trust Company	\$440,084	\$264,722	\$381,701	69.35%	10.96%	\$3,212	4.01%	0.78%	0.61%	3.58%	(6.38%)	(8.11%)
	St. Louis Bank	\$450,499	\$318,596	\$412,795	77.18%	20.41%	\$12,514	3.59%	1.20%	1.04%	2.64%	14.73%	16.81%
	Peoples Community Bank	\$460,014	\$318,946	\$376,602	84.69%	18.49%	\$3,333	5.41%	0.81%	0.72%	4.94%	4.68%	6.14%
	HNB National Bank	\$462,592	\$357,519	\$401,770	88.99%	15.06%	\$3,531	4.54%	0.28%	0.23%	4.34%	(1.17%)	(0.46%)
	Bank of Kirksville	\$464,655	\$169,908	\$383,005	44.36%	33.27%	\$6,734	2.78%	0.79%	0.66%	2.19%	(5.15%)	(5.47%)
	BTC Bank	\$466,969	\$360,550	\$376,322	95.81%	5.39%	\$4,968	4.75%	1.06%	0.89%	4.03%	0.63%	8.66%
	Maries County Bank	\$472,507	\$268,323	\$391,323	68.57%	22.80%	\$3,500	4.51%	0.84%	0.75%	3.92%	3.42%	8.35%
	Citizens National Bank of Greater St. Louis												
	Louis	\$473,791	\$358,670	\$378,547	94.75%	11.10%	\$4,884	3.98%	0.70%	0.62%	3.45%	(0.77%)	8.21%
	Parkside Financial Bank & Trust	\$473,936	\$370,998	\$399,792	92.80%	21.30%	\$8,942	4.41%	1.12%	0.77%	3.72%	(10.01%)	(12.79%)
	Bank of Sullivan	\$485,216	\$410,921	\$415,754	98.84%	6.92%	\$4,112	4.55%	0.97%	0.85%	3.78%	5.41%	11.78%
	State Average of Asset Group B	\$361,468	\$264,749	\$305,305	87.30%	14.66%	\$4,920	4.36%	0.80%	0.64%	3.80%	3.15%	3.68%

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, 2018

Run Date: August 21, 2018

		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 C - \$501 million to \$1 billion in total assets													
	Town & Country Bank	\$510,411	\$377,506	\$434,140	86.95%	12.45%	\$3,272	4.33%	0.54%	0.44%	3.96%	(0.51%)	(0.05%)
	Lindell Bank & Trust Company	\$528,824	\$277,930	\$417,066	66.64%	32.24%	\$4,370	4.34%	0.37%	0.25%	4.13%	(3.63%)	(7.31%)
	Midwest Regional Bank	\$545,117	\$444,238	\$477,241	93.08%	8.99%	\$4,620	4.83%	2.09%	1.48%	3.35%	(7.84%)	(6.00%)
	Blue Ridge Bank and Trust Co.	\$551,416	\$394,852	\$485,144	81.39%	15.96%	\$4,025	4.20%	0.54%	0.39%	3.83%	2.50%	(0.01%)
	Platte Valley Bank of Missouri	\$554,974	\$404,144	\$480,746	84.07%	4.17%	\$3,083	4.55%	0.51%	0.37%	4.25%	1.04%	8.47%
	BankLiberty	\$563,212	\$445,159	\$488,593	91.11%	11.56%	\$3,966	5.16%	0.37%	0.27%	4.90%	45.69%	65.84%
	Springfield First Community Bank	\$573,267	\$486,992	\$439,301	110.86%	13.17%	\$10,816	4.12%	1.07%	0.96%	3.23%	10.33%	4.77%
	Jefferson Bank of Missouri	\$574,680	\$431,449	\$497,019	86.81%	19.88%	\$5,690	4.30%	0.51%	0.37%	3.99%	2.96%	3.57%
	Business Bank of Saint Louis	\$607,247	\$500,045	\$522,308	95.74%	15.34%	\$9,063	4.21%	1.12%	0.90%	3.37%	(7.07%)	(8.98%)
	Jefferson Bank and Trust Company	\$613,723	\$433,559	\$466,223	92.99%	16.97%	\$7,394	3.56%	0.85%	0.82%	2.82%	0.95%	9.81%
	Mid-Missouri Bank	\$624,675	\$503,047	\$558,970	90.00%	12.53%	\$3,203	4.40%	0.55%	0.54%	3.89%	3.41%	13.03%
	NBKC Bank	\$662,316	\$453,066	\$443,064	102.26%	24.10%	\$2,116	3.92%	1.39%	1.29%	2.72%	9.75%	4.77%
	Bank of Washington	\$665,668	\$544,314	\$539,321	100.93%	13.28%	\$5,283	4.81%	0.90%	0.74%	4.14%	9.30%	12.39%
	Royal Banks of Missouri	\$699,145	\$570,527	\$549,417	103.84%	5.59%	\$7,208	4.59%	1.02%	0.88%	3.78%	(3.91%)	(17.83%)
	Wood & Huston Bank	\$701,946	\$520,312	\$586,919	88.65%	21.69%	\$4,558	4.34%	0.90%	0.68%	3.78%	(0.50%)	(9.07%)
	Southwest Missouri Bank	\$723,459	\$420,084	\$622,471	67.49%	21.10%	\$3,617	4.03%	0.31%	0.29%	3.82%	1.17%	(0.14%)
	Central Bank of Lake of the Ozarks	\$727,794	\$406,655	\$653,613	62.22%	28.19%	\$5,199	3.91%	0.43%	0.30%	3.67%	(0.74%)	(1.06%)
	Focus Bank	\$776,818	\$657,496	\$586,190	112.16%	8.82%	\$4,652	4.41%	1.27%	1.10%	3.40%	3.48%	4.56%
	First Federal Bank Of Kansas City	\$784,607	\$574,059	\$520,407	110.31%	18.33%	\$4,003	3.18%	1.18%	1.13%	2.15%	16.27%	9.99%
	Cass Commercial Bank	\$806,560	\$689,589	\$679,550	101.48%	17.00%	\$15,218	4.10%	0.78%	0.41%	3.71%	(5.81%)	(10.09%)
	Nodaway Valley Bank	\$877,280	\$562,987	\$729,322	77.19%	26.81%	\$5,552	4.17%	0.42%	0.31%	3.89%	(1.47%)	(2.33%)
	Citizens Bank and Trust Company	\$890,234	\$615,829	\$668,263	92.15%	10.50%	\$4,219	3.96%	0.86%	0.73%	3.24%	2.29%	(5.39%)
	Montgomery Bank, National Association	\$892,927	\$710,507	\$737,420	96.35%	6.38%	\$4,627	4.06%	0.74%	0.60%	3.47%	(2.66%)	3.92%
	OakStar Bank	\$914,110	\$762,035	\$808,131	94.30%	9.53%	\$3,656	4.44%	1.12%	0.93%	3.59%	55.69%	56.45%
	Providence Bank	\$949,058	\$698,725	\$773,698	90.31%	10.96%	\$4,722	4.47%	1.02%	0.86%	3.69%	(3.75%)	5.62%
	Guaranty Bank	\$959,401	\$781,861	\$767,279	101.90%	9.82%	\$4,895	4.42%	1.16%	1.02%	3.47%	39.91%	52.07%
	State Average of Asset Group C	\$703,033	\$525,653	\$574,301	91.58%	15.21%	\$5,347	4.26%	0.85%	0.69%	3.62%	6.42%	7.19%

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, 2018

Run Date: August 21, 2018

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													
	Sterling Bank	\$1,252,790	\$1,012,690	\$1,080,677	93.71%	14.14%	\$9,712	4.81%	1.27%	1.16%	3.71%	(1.95%)	(3.77%)
	Academy Bank, N.A.	\$1,299,900	\$955,848	\$981,600	97.38%	17.14%	\$2,330	4.40%	1.07%	0.84%	3.68%	4.09%	5.39%
	Central Bank of the Ozarks	\$1,332,386	\$1,021,062	\$1,124,103	90.83%	11.50%	\$5,373	3.87%	0.57%	0.39%	3.54%	5.27%	0.97%
	Hawthorn Bank	\$1,440,876	\$1,094,195	\$1,185,114	92.33%	7.71%	\$4,461	4.10%	0.77%	0.73%	3.42%	2.62%	10.14%
	Country Club Bank	\$1,443,420	\$939,027	\$1,215,618	77.25%	26.21%	\$3,808	3.88%	0.22%	0.14%	3.78%	2.80%	(1.77%)
	Reliance Bank	\$1,491,970	\$1,066,476	\$1,170,845	91.09%	8.31%	\$8,289	3.70%	1.08%	0.97%	2.79%	11.33%	13.54%
	Central Bank of the Midwest	\$1,741,751	\$1,221,518	\$1,450,837	84.19%	9.62%	\$5,494	4.20%	0.26%	0.17%	4.10%	(1.53%)	(1.58%)
	Bank of Missouri	\$1,748,711	\$1,313,085	\$1,409,753	93.14%	7.26%	\$4,020	4.48%	0.92%	0.72%	3.89%	51.98%	60.01%
	Central Bank of Boone County	\$1,836,173	\$1,194,113	\$1,463,066	81.62%	21.83%	\$6,141	3.40%	0.43%	0.29%	3.17%	(4.59%)	(10.55%)
	Central Bank of St. Louis	\$1,855,708	\$1,560,715	\$1,349,150	115.68%	5.67%	\$7,797	4.01%	0.76%	0.59%	3.51%	0.75%	(3.10%)
	Southern Bank	\$1,876,996	\$1,581,594	\$1,588,287	99.58%	2.72%	\$4,776	4.68%	1.05%	0.93%	3.82%	12.28%	9.01%
	Midwest BankCentre	\$1,895,188	\$1,362,595	\$1,383,654	98.48%	8.97%	\$6,892	3.74%	0.73%	0.69%	3.08%	2.03%	(1.70%)
	North American Savings Bank, F.S.B.	\$1,982,662	\$1,790,110	\$1,502,599	119.13%	7.77%	\$4,348	5.19%	1.19%	1.13%	4.16%	(1.29%)	31.85%
	Central Trust Bank	\$2,333,498	\$1,041,879	\$1,549,210	67.25%	16.59%	\$3,546	3.10%	0.90%	0.68%	2.52%	(13.73%)	(22.30%)
	First State Community Bank	\$2,395,596	\$1,887,309	\$2,023,202	93.28%	5.21%	\$3,908	4.33%	0.81%	0.66%	3.74%	6.23%	3.78%
	Landmark Bank	\$2,988,108	\$1,883,562	\$2,703,865	69.66%	9.78%	\$4,299	4.00%	0.82%	0.65%	3.49%	13.63%	16.17%
	Great Southern Bank	\$4,570,521	\$3,902,472	\$3,647,979	106.98%	8.20%	\$4,048	4.70%	1.04%	0.70%	4.06%	6.94%	0.19%
	Enterprise Bank & Trust	\$5,490,198	\$4,277,149	\$4,266,722	100.24%	10.70%	\$8,687	4.49%	0.95%	0.72%	3.83%	8.35%	4.52%
	First Bank	\$6,170,684	\$3,738,484	\$5,229,157	71.49%	29.37%	\$5,529	3.74%	0.55%	0.38%	3.39%	1.56%	(1.15%)
	State Average of Asset Group D	\$2,376,165	\$1,728,625	\$1,911,865	91.75%	12.04%	\$5,445	4.15%	0.81%	0.66%	3.56%	5.62%	5.77%

Source: SNL Financial

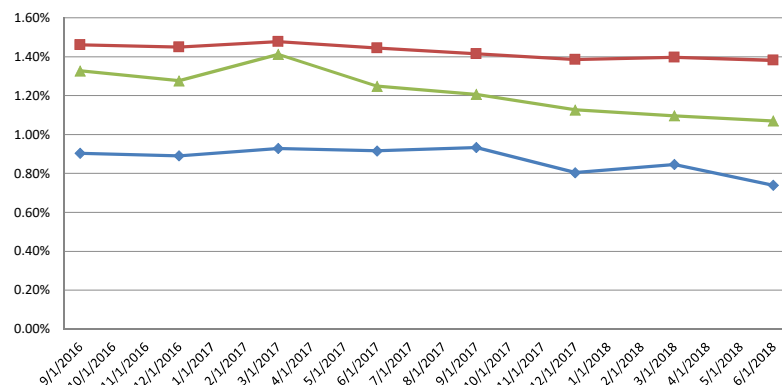
Note: Report includes only bank-level data.

NA = data was not available.

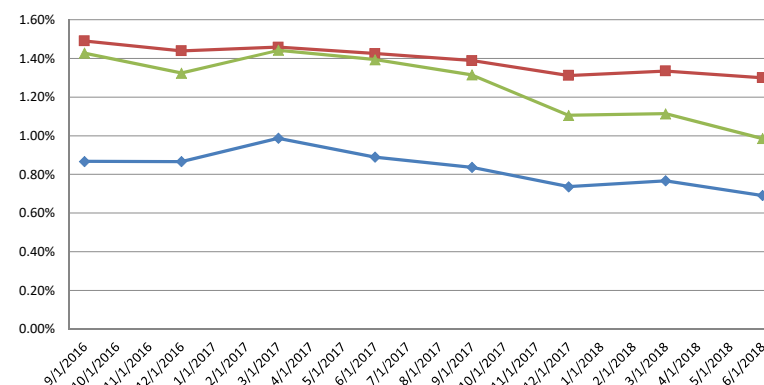
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Asset Quality

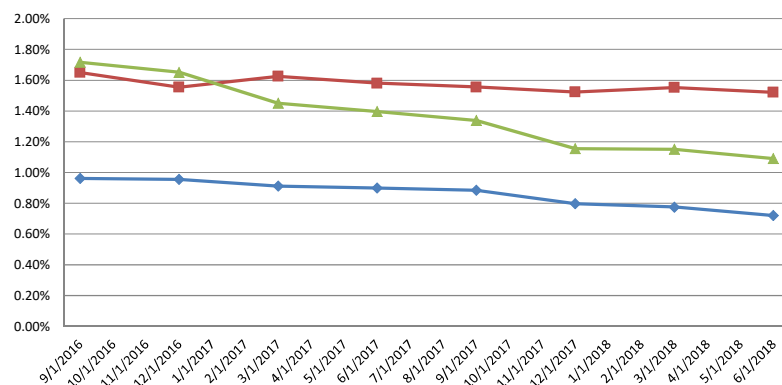
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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

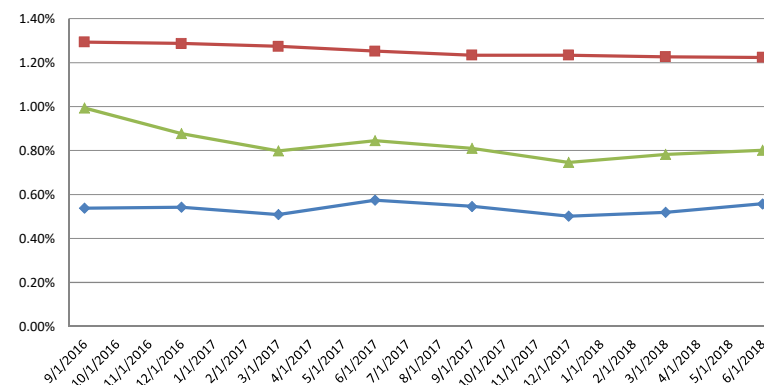
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.90%	0.89%	0.93%	0.92%	0.93%	0.80%	0.85%	0.74%
Reserves/Loans	1.46%	1.45%	1.48%	1.44%	1.41%	1.39%	1.40%	1.38%
NPAs/Total Assets	1.33%	1.28%	1.41%	1.25%	1.21%	1.13%	1.10%	1.07%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.87%	0.87%	0.99%	0.89%	0.84%	0.74%	0.77%	0.69%
Reserves/Loans	1.49%	1.44%	1.46%	1.42%	1.39%	1.31%	1.33%	1.30%
NPAs/Total Assets	1.43%	1.32%	1.44%	1.39%	1.31%	1.11%	1.11%	0.99%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.96%	0.95%	0.91%	0.90%	0.88%	0.80%	0.77%	0.72%
Reserves/Loans	1.65%	1.55%	1.62%	1.58%	1.55%	1.52%	1.55%	1.52%
NPAs/Total Assets	1.72%	1.65%	1.45%	1.40%	1.34%	1.15%	1.15%	1.09%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Nonaccruals/Loans	0.54%	0.54%	0.51%	0.57%	0.55%	0.50%	0.52%	0.56%
Reserves/Loans	1.29%	1.29%	1.27%	1.25%	1.23%	1.23%	1.23%	1.22%
NPAs/Total Assets	0.99%	0.88%	0.80%	0.84%	0.81%	0.75%	0.78%	0.80%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
							NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets							
	Mississippi County Savings and Loan Association	\$8,101	\$0	0.00%	1.57%	NA	5.98%
	Bank of Fairport	\$19,097	\$146	1.53%	2.28%	148.63%	10.26%
	Corder Bank	\$19,803	\$145	1.05%	1.32%	126.21%	10.31%
	Clarence State Bank	\$26,404	\$0	0.00%	1.02%	NA	0.00%
	America's Community Bank	\$27,062	\$714	3.89%	1.42%	36.55%	19.82%
	Bank of Minden	\$29,003	\$0	0.00%	2.12%	NA	0.00%
	La Monte Community Bank	\$30,664	\$0	0.00%	0.95%	NA	0.09%
	Paramount Bank	\$30,944	\$0	0.00%	0.36%	NA	28.54%
	First Security Bank	\$31,285	\$0	0.00%	1.64%	NA	2.41%
	Bank of New Cambria	\$32,175	\$0	0.00%	1.94%	NA	0.00%
	State Bank	\$32,911	\$106	0.60%	1.82%	305.66%	3.38%
	Canton State Bank	\$33,588	\$92	0.46%	1.03%	221.74%	3.67%
	Bank of Orrick	\$34,267	\$167	0.95%	2.07%	217.96%	5.70%
	CBC Bank	\$35,582	\$0	0.00%	1.37%	NA	0.00%
	Bank of Houston	\$36,095	\$710	4.64%	3.05%	59.26%	69.30%
	FMB Bank	\$38,096	\$399	2.38%	2.39%	32.23%	38.31%
	Systematic Savings Bank	\$41,342	\$1,065	3.21%	1.23%	38.50%	27.96%
	Connections Bank	\$41,633	\$0	0.00%	0.73%	69.10%	7.57%
	Montrose Savings Bank	\$42,952	\$403	1.43%	1.53%	106.70%	6.79%
	Community Bank of Memphis	\$47,696	\$5	0.02%	1.96%	NM	0.09%
	Sherwood Community Bank	\$48,817	\$28	0.09%	1.11%	NM	7.73%
	Bank of Louisiana	\$49,563	\$0	0.00%	1.57%	99.61%	8.21%
	Summit Bank of Kansas City	\$49,615	\$174	0.43%	0.91%	41.04%	16.85%
	Farmers Bank of Green City	\$50,037	\$110	0.29%	1.03%	170.93%	6.01%
	Kahoka State Bank	\$51,294	\$77	0.27%	1.93%	328.48%	3.01%
	American Trust Bank	\$51,360	\$59	0.13%	0.22%	162.71%	1.72%
	Community Bank of Missouri	\$53,054	\$499	1.28%	1.29%	100.80%	7.71%
	Quarry City Savings and Loan Association	\$54,834	\$34	0.08%	0.99%	NM	0.37%
	Bank of Billings	\$55,423	\$295	0.63%	0.92%	145.08%	5.01%
	Tri-County Trust Company	\$56,069	\$263	0.64%	1.51%	97.32%	10.38%
	Bank of Iberia	\$56,757	\$515	1.46%	1.93%	92.91%	20.37%
	Peoples Bank of Moniteau County	\$58,366	\$1,350	3.31%	1.99%	53.68%	33.67%
	1st Cameron State Bank	\$58,547	\$212	0.83%	0.97%	116.98%	3.94%
	Peoples Bank of Altenburg	\$60,118	\$535	1.17%	1.28%	58.72%	14.67%
	United Security Bank	\$64,011	\$0	0.00%	1.16%	NM	0.02%
	Alton Bank	\$66,759	\$583	1.35%	0.84%	62.09%	9.23%
	Farmers Bank of Lohman	\$67,025	\$0	0.00%	1.22%	NA	1.78%
	Farmers State Bank, S/B	\$67,375	\$1,448	2.70%	1.06%	23.78%	22.86%
	Bank of Hillsboro	\$68,179	\$0	0.00%	1.28%	703.16%	1.00%
	Community Bank of Pleasant Hill	\$68,312	\$0	0.00%	0.90%	69.23%	8.03%
	Community State Bank	\$68,498	\$0	0.00%	0.97%	57.46%	12.62%
	Central Federal Savings and Loan Association of Rolla	\$68,702	\$120	0.21%	0.46%	216.67%	1.28%
	Commercial Bank of Oak Grove	\$69,003	\$490	1.12%	2.63%	62.30%	18.13%
	M1 Bank	\$70,439	\$6	0.02%	0.64%	NM	0.69%
	Citizens Bank of Edina	\$70,494	\$85	0.15%	1.25%	847.06%	1.32%

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, 2018
Run Date: August 21, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
							NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Pony Express Community Bank	\$72,377	\$92	0.24%	1.55%	325.68%	2.79%
	Metz Banking Company	\$72,519	\$33	0.06%	1.05%	424.41%	1.36%
	Investors Community Bank	\$73,688	\$384	1.29%	2.18%	168.49%	4.30%
	First Bank of the Lake	\$74,615	\$0	0.00%	1.09%	74.02%	10.59%
	Silex Banking Company	\$75,722	\$0	0.00%	2.24%	NA	0.00%
	West Plains Savings and Loan Association	\$76,542	\$1,046	1.92%	1.01%	45.31%	6.92%
	Bank Star	\$76,882	\$20	0.04%	1.20%	NM	0.96%
	Hamilton Bank	\$77,440	\$156	0.31%	0.59%	189.10%	17.37%
	Senath State Bank	\$77,444	\$0	0.00%	1.79%	NA	3.51%
	Concordia Bank	\$77,500	\$0	0.00%	0.72%	16.88%	32.62%
	TPNB Bank	\$79,692	\$0	0.00%	1.87%	479.31%	2.12%
	New Frontier Bank	\$82,566	\$1,824	3.17%	0.49%	5.60%	66.05%
	Security Bank of Southwest Missouri	\$82,632	\$556	0.91%	1.16%	127.52%	9.84%
	Saints Avenue Bank	\$82,755	\$0	0.00%	1.05%	271.77%	3.36%
	Table Rock Community Bank	\$84,427	\$477	0.77%	1.27%	109.72%	13.45%
	Citizens Bank & Trust	\$87,447	\$251	0.58%	1.42%	224.00%	3.09%
	Home Savings and Loan Association of Carroll County, F.A.	\$89,182	\$1,650	2.92%	1.81%	56.71%	9.84%
	Citizens Bank of Rogersville	\$90,265	\$309	0.46%	1.06%	228.48%	3.49%
	Bank of Grain Valley	\$91,868	\$0	0.00%	1.67%	NA	0.00%
	Jonesburg State Bank	\$92,177	\$82	0.13%	1.27%	299.63%	3.64%
	First Independent Bank	\$93,173	\$443	0.81%	1.32%	89.31%	14.92%
	Bank of Brookfield-Purdin, National Association	\$93,553	\$0	0.00%	1.57%	NA	0.00%
	Missouri Bank II	\$93,630	\$199	0.29%	2.40%	291.07%	6.93%
	State Bank of Missouri	\$94,855	\$484	0.97%	1.92%	187.08%	5.67%
	Bank of New Madrid	\$95,692	\$77	0.15%	0.84%	549.35%	1.53%
	Merchants and Farmers Bank of Salisbury	\$96,226	\$8	0.01%	1.94%	NM	0.09%
	HomePride Bank	\$97,035	\$2,648	3.45%	1.62%	34.50%	60.24%
	Security Bank of the Ozarks	\$97,602	\$92	0.14%	0.56%	395.65%	7.02%
	Clay County Savings Bank	\$97,839	\$0	0.00%	1.92%	NA	0.00%
	County Bank	\$98,342	\$9	0.01%	1.15%	NM	0.11%
	First National Bank of Nevada	\$98,538	\$1,700	3.01%	1.75%	57.94%	11.93%
	Bank of Cairo and Moberly	\$100,380	\$0	0.00%	1.03%	98.12%	3.01%
	1st Advantage Bank	\$100,617	\$27	0.03%	0.91%	NM	28.90%
	Peoples Bank of Wyaconda	\$101,138	\$2	0.00%	1.62%	NM	0.14%
	Mercantile Bank of Louisiana, Missouri	\$101,382	\$18	0.03%	4.13%	407.17%	2.60%
	Citizens Community Bank	\$102,846	\$303	0.41%	1.56%	99.57%	9.64%
	First Community Bank of the Ozarks	\$103,936	\$231	0.30%	1.19%	122.79%	7.42%
	Security Bank of Pulaski County	\$104,352	\$219	0.32%	1.12%	113.52%	36.37%
	Bank of Salem	\$104,403	\$248	0.51%	0.93%	82.76%	9.07%
	Northeast Missouri State Bank	\$105,215	\$0	0.00%	1.75%	NA	0.25%
	Community Bank of El Dorado Springs	\$107,567	\$452	0.96%	2.36%	122.00%	7.76%
	Bank of Monticello	\$107,939	\$485	0.63%	1.29%	85.26%	10.39%
	Preferred Bank	\$108,064	\$65	0.17%	1.08%	653.85%	13.78%

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, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
							NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Meramec Valley Bank	\$112,417	\$208	0.23%	0.98%	430.77%	2.62%
	Kennett Trust Bank	\$113,765	\$44	0.06%	0.71%	NM	0.24%
	Progressive Ozark Bank	\$113,847	\$125	0.13%	0.86%	212.73%	0.07%
	State Bank of Southwest Missouri	\$115,327	\$268	0.28%	0.38%	105.92%	2.82%
	Independent Farmers Bank	\$116,733	\$642	1.07%	1.25%	117.29%	14.84%
	Farmers Bank of Lincoln	\$118,294	\$15	0.02%	1.20%	681.41%	6.11%
	Community National Bank	\$118,390	\$229	0.29%	1.19%	406.99%	4.27%
	Citizens Bank	\$121,543	\$423	0.39%	0.81%	155.30%	1.92%
	First Midwest Bank of the Ozarks	\$125,154	\$1,819	1.77%	1.10%	62.18%	13.50%
	Community Point Bank	\$125,408	\$83	0.08%	1.21%	NM	17.25%
	Chillicothe State Bank	\$125,623	\$866	1.24%	1.60%	120.65%	0.65%
	Bank of Crocker	\$126,929	\$453	0.78%	1.70%	193.55%	7.60%
	F&M Bank and Trust Company	\$127,035	\$280	0.28%	1.30%	113.63%	24.21%
	Bank 21	\$127,310	\$201	0.18%	1.42%	410.08%	10.44%
	Commercial Trust Company of Fayette	\$128,356	\$167	0.20%	0.61%	303.59%	3.13%
	Citizens-Farmers Bank of Cole Camp	\$128,695	\$963	1.12%	1.24%	77.96%	0.31%
	Tipton Latham Bank, National Association	\$130,510	\$385	0.47%	1.59%	175.54%	1.21%
	Bank of St. Elizabeth	\$132,321	\$19	0.02%	0.62%	NM	0.57%
	Citizens Bank of Charleston	\$132,521	\$1,056	1.18%	2.01%	169.70%	0.13%
	Bank Northwest	\$136,154	\$793	0.85%	0.88%	81.02%	4.31%
	Seymour Bank	\$136,946	\$267	0.29%	1.01%	346.07%	17.22%
	St. Clair County State Bank	\$137,558	\$21	0.02%	1.33%	NM	4.99%
	Heritage Community Bank	\$138,453	\$2,778	2.29%	1.42%	61.84%	10.66%
	Adrian Bank	\$139,673	\$701	0.74%	1.28%	141.61%	0.22%
	Cornerstone Bank	\$140,430	\$3,672	3.38%	1.56%	42.78%	19.62%
	First Community National Bank	\$143,537	\$1,680	2.05%	3.60%	175.83%	6.03%
	Heritage Bank of the Ozarks	\$145,165	\$807	0.80%	1.64%	184.15%	21.35%
	Bank of Weston	\$146,514	\$1	0.00%	1.24%	109.93%	39.98%
	Citizens Bank of Newburg	\$147,532	\$3,140	3.08%	1.03%	23.46%	7.19%
	Exchange Bank of Northeast Missouri	\$149,145	\$568	0.53%	1.06%	95.47%	9.58%
	Lamar Bank and Trust Company	\$150,762	\$744	0.76%	1.30%	170.83%	55.74%
	Citizens Bank of Eldon	\$150,888	\$1,403	1.25%	0.86%	68.35%	9.11%
	Central Bank of Kansas City	\$153,854	\$304	0.25%	2.08%	315.32%	4.51%
	Bank of Grandin	\$154,278	\$1,494	1.54%	1.34%	20.39%	6.68%
	First Missouri State Bank of Cape County	\$154,702	\$1,471	1.09%	1.39%	92.57%	3.81%
	Community Bank of Marshall	\$155,166	\$0	0.00%	0.98%	NA	26.76%
	Carroll County Trust Company of Carrollton, Missouri	\$155,581	\$1,820	2.61%	1.46%	23.93%	15.70%
	Alliant Bank	\$156,229	\$138	0.11%	1.15%	NM	0.00%
	Home Exchange Bank	\$159,264	\$0	0.00%	6.49%	NA	35.18%
	First State Bank of Purdy	\$159,708	\$4,016	3.63%	0.84%	18.98%	2.32%
	Central Bank of Audrain County	\$161,700	\$553	0.61%	1.75%	241.34%	0.05%
	Community First Bank	\$169,751	\$541	0.39%	1.66%	234.82%	38.18%
	Pony Express Bank	\$170,414	\$0	0.00%	1.01%	182.21%	4.63%
	United State Bank	\$173,430	\$144	0.11%	1.48%	743.02%	6.20%
	Goppert Financial Bank	\$173,627	\$926	0.89%	1.14%	128.51%	3.98%
	Commercial Bank	\$206,692	\$2,464	1.95%	1.28%	63.24%	8.73%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

June 30, 2018

Run Date: August 21, 2018

Region	Institution Name	As of Date					
		Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
							NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Century Bank of the Ozarks	\$176,004	\$200	0.14%	1.79%	989.84%	5.27%
	First Missouri State Bank	\$176,458	\$2,212	1.44%	1.37%	95.52%	12.53%
	Community First Banking Company	\$179,498	\$278	0.22%	1.35%	255.79%	4.50%
	Central Bank of Moberly	\$180,432	\$918	0.93%	1.60%	172.44%	6.92%
	First Missouri Bank of SEMO	\$184,038	\$13	0.01%	1.18%	NM	1.52%
	People's Bank of Seneca	\$186,591	\$1,074	0.72%	1.27%	73.35%	14.49%
	Kearney Trust Company	\$186,629	\$254	0.22%	1.33%	600.39%	1.42%
	FortuneBank	\$191,175	\$1,766	1.15%	1.24%	94.54%	27.19%
	Exchange Bank of Missouri	\$191,338	\$727	0.46%	0.94%	149.80%	5.00%
	Farmers and Merchants Bank of St. Clair	\$194,530	\$689	0.47%	1.20%	103.94%	6.64%
	O'Bannon Banking Company	\$195,798	\$1,200	0.76%	1.02%	133.92%	8.18%
	Citizens Bank	\$200,666	\$366	0.22%	2.05%	406.54%	3.54%
	Putnam County State Bank	\$202,625	\$170	0.10%	1.28%	NM	2.43%
	Branson Bank	\$205,192	\$158	0.09%	1.29%	213.27%	8.68%
	Peoples Bank	\$213,834	\$443	0.29%	0.98%	130.20%	6.83%
	Missouri Bank	\$215,640	\$0	0.00%	1.26%	790.14%	3.36%
	F & C Bank	\$217,706	\$36	0.02%	1.42%	259.41%	6.35%
	Wells Bank	\$218,811	\$0	0.00%	0.97%	NA	0.00%
	Bloomsdale Bank	\$222,038	\$594	0.39%	1.24%	317.68%	6.60%
	Alliance Bank	\$225,552	\$613	0.32%	1.44%	444.21%	2.61%
	First Commercial Bank	\$226,562	\$11,559	7.28%	2.44%	28.22%	45.64%
	Ozark Bank	\$228,689	\$0	0.00%	0.90%	NA	0.00%
	Farmers State Bank	\$230,749	\$503	0.27%	0.57%	170.85%	2.99%
	Regional Missouri Bank	\$231,106	\$2,577	1.33%	1.30%	97.44%	10.39%
	Legacy Bank & Trust Company	\$237,832	\$89	0.04%	1.30%	505.33%	6.33%
	First Missouri Bank	\$241,882	\$335	0.17%	1.24%	106.99%	11.47%
	Bank of Odessa	\$242,647	\$927	0.49%	0.74%	42.17%	9.92%
	Bank of Franklin County	\$243,173	\$1,146	0.60%	1.06%	38.19%	33.47%
	Community State Bank of Missouri	\$243,463	\$354	0.23%	1.07%	461.30%	1.16%
	Ozarks Federal Savings and Loan Association	\$245,089	\$1,532	0.79%	0.61%	47.35%	12.37%
	Central Bank of Warrensburg	\$246,571	\$3,610	2.65%	1.80%	57.42%	18.39%
	Community Bank of Raymore	\$246,940	\$391	0.28%	1.30%	469.05%	13.26%
	Rockwood Bank	\$247,525	\$1,765	0.96%	1.79%	143.71%	11.80%
	State Average of Asset Group A	\$117,650	\$602	0.74%	1.38%	198.56%	10.26%
							1.07%

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, 2018

Run Date: August 21, 2018

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								
	Lead Bank	\$253,026	\$532	0.24%	1.08%	145.50%	6.48%	0.65%
	KCB Bank	\$255,435	\$12	0.01%	1.13%	NM	1.49%	0.22%
	Bank of Versailles	\$258,071	\$2,462	1.14%	1.60%	51.36%	23.96%	3.31%
	Belgrade State Bank	\$260,392	\$936	0.45%	0.66%	72.97%	15.43%	1.42%
	Peoples Savings Bank of Rhineland	\$265,444	\$1,256	0.63%	0.82%	128.29%	5.41%	0.48%
	Freedom Bank of Southern Missouri	\$268,605	\$1,908	0.84%	1.02%	115.94%	7.23%	0.79%
	Macon-Atlanta State Bank	\$283,386	\$3,781	2.37%	1.62%	56.18%	17.17%	1.62%
	UNICO Bank	\$284,298	\$5,229	2.55%	0.87%	25.99%	30.41%	2.72%
	American Bank of Missouri	\$285,691	\$199	0.08%	0.95%	641.14%	1.51%	0.15%
	Bank of Bolivar	\$292,477	\$1,310	0.56%	1.05%	173.54%	17.98%	1.62%
	St. Johns Bank and Trust Company	\$292,944	\$1,011	0.48%	1.22%	102.25%	24.86%	2.53%
	MRV Banks	\$293,445	\$0	0.00%	1.29%	NA	0.00%	0.00%
	Midwest Independent Bank	\$296,318	\$0	0.00%	3.62%	NA	1.06%	0.16%
	Community Bank and Trust	\$314,910	\$254	0.16%	1.10%	695.67%	0.97%	0.08%
	Bank of Advance	\$317,138	\$1,299	0.55%	1.52%	145.14%	6.41%	0.92%
	First Midwest Bank of Dexter	\$335,459	\$1,585	0.55%	0.98%	179.24%	5.10%	0.53%
	Triad Bank	\$337,485	\$0	0.00%	1.21%	67.44%	14.67%	1.50%
	New Era Bank	\$337,667	\$42	0.02%	0.80%	NM	0.25%	0.01%
	United Bank of Union	\$342,911	\$7,720	2.94%	1.51%	40.39%	29.74%	3.42%
	Central Bank of Branson	\$343,664	\$2,307	0.98%	2.04%	121.19%	11.03%	1.27%
	First State Bank and Trust Company, Inc.	\$352,570	\$444	0.17%	1.44%	614.14%	1.69%	0.19%
	Bank of Old Monroe	\$353,666	\$123	0.05%	1.82%	NM	0.23%	0.03%
	Legends Bank	\$361,347	\$636	0.24%	1.05%	200.79%	7.48%	0.86%
	Phelps County Bank	\$364,776	\$766	0.35%	1.13%	320.10%	3.10%	0.21%
	Callaway Bank	\$372,282	\$553	0.20%	0.95%	75.59%	21.41%	2.02%
	Farmers Bank of Northern Missouri	\$375,059	\$2,443	1.06%	1.24%	117.68%	6.03%	0.65%
	West Plains Bank and Trust Company	\$379,571	\$1,418	0.50%	0.89%	118.34%	5.56%	0.56%
	HOME BANK	\$379,704	\$2,003	0.64%	0.90%	140.44%	9.56%	0.96%
	First State Bank of St. Charles, Missouri	\$383,509	\$439	0.15%	0.82%	284.67%	2.35%	0.29%
	Central Bank of Sedalia	\$403,927	\$760	0.25%	1.51%	611.32%	2.77%	0.28%
	First Midwest Bank of Poplar Bluff	\$411,497	\$2,947	0.81%	1.10%	135.09%	8.02%	0.75%
	Old Missouri Bank	\$415,483	\$4,712	1.28%	1.18%	89.87%	14.91%	1.23%
	Mid America Bank	\$420,714	\$961	0.28%	1.38%	219.91%	4.91%	0.61%
	Peoples Bank & Trust Company	\$440,084	\$3,845	1.45%	1.60%	62.48%	17.30%	1.88%
	St. Louis Bank	\$450,499	\$948	0.30%	1.30%	167.65%	16.91%	1.50%
	Peoples Community Bank	\$460,014	\$4,916	1.54%	1.16%	74.58%	7.05%	1.12%
	HNB National Bank	\$462,592	\$1,437	0.40%	1.22%	123.23%	5.94%	0.77%
	Bank of Kirksville	\$464,655	\$1,907	1.12%	1.28%	65.84%	6.81%	0.71%
	BTC Bank	\$466,969	\$2,964	0.82%	0.79%	81.21%	6.22%	0.90%
	Maries County Bank	\$472,507	\$936	0.35%	1.67%	228.89%	4.17%	0.51%
	Citizens National Bank of Greater St. Louis	\$473,791	\$7,654	2.13%	1.90%	88.97%	13.66%	1.67%
	Parkside Financial Bank & Trust	\$473,936	\$0	0.00%	1.86%	NA	0.00%	0.00%
	Bank of Sullivan	\$485,216	\$4,267	1.04%	1.63%	112.99%	13.21%	1.26%
State Average of Asset Group B		\$361,468	\$1,835	0.69%	1.30%	180.97%	9.31%	0.99%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
June 30, 2018
Run Date: August 21, 2018

		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 (%)
Region	Institution Name							
Asset Group C - \$501 million to \$1 billion in total assets								
	Town & Country Bank	\$510,411	\$2,747	0.73%	1.22%	163.60%	5.31%	0.61%
	Lindell Bank & Trust Company	\$528,824	\$1,736	0.62%	7.35%	979.61%	2.93%	0.50%
	Midwest Regional Bank	\$545,117	\$4,256	0.96%	1.00%	100.27%	9.60%	0.90%
	Blue Ridge Bank and Trust Co.	\$551,416	\$4,369	1.11%	1.54%	96.80%	11.08%	1.15%
	Platte Valley Bank of Missouri	\$554,974	\$43	0.01%	1.28%	NM	0.07%	0.01%
	BankLiberty	\$563,212	\$0	0.00%	1.15%	NA	6.75%	0.79%
	Springfield First Community Bank	\$573,267	\$0	0.00%	0.99%	NA	1.58%	0.15%
	Jefferson Bank of Missouri	\$574,680	\$1,740	0.40%	1.68%	401.38%	4.04%	0.43%
	Business Bank of Saint Louis	\$607,247	\$220	0.04%	1.47%	NM	7.59%	1.04%
	Jefferson Bank and Trust Company	\$613,723	\$35	0.01%	1.29%	NM	1.50%	0.12%
	Mid-Missouri Bank	\$624,675	\$2,842	0.56%	1.06%	128.74%	6.79%	0.67%
	NBKC Bank	\$662,316	\$2,609	0.58%	1.45%	208.44%	3.56%	0.48%
	Bank of Washington	\$665,668	\$37,174	6.83%	2.62%	35.60%	54.10%	7.89%
	Royal Banks of Missouri	\$699,145	\$5,113	0.90%	0.72%	71.79%	9.85%	1.42%
	Wood & Huston Bank	\$701,946	\$675	0.13%	1.50%	374.63%	2.66%	0.34%
	Southwest Missouri Bank	\$723,459	\$655	0.16%	0.96%	72.90%	9.40%	0.84%
	Central Bank of Lake of the Ozarks	\$727,794	\$2,311	0.57%	1.96%	204.60%	7.71%	0.71%
	Focus Bank	\$776,818	\$9,206	1.40%	1.22%	86.95%	14.65%	1.48%
	First Federal Bank Of Kansas City	\$784,607	\$956	0.17%	0.47%	280.75%	1.03%	0.15%
	Cass Commercial Bank	\$806,560	\$0	0.00%	1.14%	NA	0.00%	0.00%
	Nodaway Valley Bank	\$877,280	\$90	0.02%	1.46%	NM	0.94%	0.11%
	Citizens Bank and Trust Company	\$890,234	\$546	0.09%	1.24%	78.62%	22.08%	2.38%
	Montgomery Bank, National Association	\$892,927	\$3,032	0.43%	1.15%	86.46%	19.45%	1.82%
	OakStar Bank	\$914,110	\$4,137	0.54%	1.20%	106.44%	9.26%	0.98%
	Providence Bank	\$949,058	\$6,394	0.92%	1.45%	89.91%	10.07%	1.42%
	Guaranty Bank	\$959,401	\$11,908	1.52%	0.97%	43.56%	18.69%	1.97%
	State Average of Asset Group C	\$703,033	\$3,954	0.72%	1.52%	190.06%	9.26%	1.09%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality
June 30, 2018
Run Date: August 21, 2018

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								
	Sterling Bank	\$1,252,790	\$3,520	0.35%	1.01%	289.29%	2.69%	0.32%
	Academy Bank, N.A.	\$1,299,900	\$8,920	0.93%	1.40%	76.18%	8.17%	1.37%
	Central Bank of the Ozarks	\$1,332,386	\$2,113	0.21%	1.51%	622.30%	2.95%	0.29%
	Hawthorn Bank	\$1,440,876	\$6,311	0.58%	1.02%	109.37%	13.92%	1.47%
	Country Club Bank	\$1,443,420	\$10,830	1.15%	1.57%	128.79%	7.71%	0.79%
	Reliance Bank	\$1,491,970	\$0	0.00%	1.05%	NA	6.47%	0.71%
	Central Bank of the Midwest	\$1,741,751	\$8,628	0.71%	1.49%	133.32%	12.87%	1.12%
	Bank of Missouri	\$1,748,711	\$11,873	0.90%	0.89%	79.55%	10.39%	1.08%
	Central Bank of Boone County	\$1,836,173	\$1,006	0.08%	1.49%	482.55%	2.07%	0.20%
	Central Bank of St. Louis	\$1,855,708	\$10,775	0.69%	1.47%	195.56%	5.97%	0.66%
	Southern Bank	\$1,876,996	\$9,172	0.58%	1.15%	87.33%	11.74%	1.32%
	Midwest BankCentre	\$1,895,188	\$6,630	0.49%	1.15%	221.30%	5.66%	0.55%
	North American Savings Bank, F.S.B.	\$1,982,662	\$23,910	1.34%	1.08%	51.31%	17.60%	2.16%
	Central Trust Bank	\$2,333,498	\$5,373	0.52%	1.53%	131.72%	5.92%	0.59%
	First State Community Bank	\$2,395,596	\$7,288	0.39%	0.96%	184.02%	5.24%	0.52%
	Landmark Bank	\$2,988,108	\$11,541	0.61%	1.25%	149.11%	6.01%	0.55%
	Great Southern Bank	\$4,570,521	\$14,581	0.37%	0.96%	148.04%	7.29%	0.92%
	Enterprise Bank & Trust	\$5,490,198	\$14,167	0.33%	1.04%	299.80%	3.62%	0.28%
	First Bank	\$6,170,684	\$12,939	0.35%	1.23%	245.20%	2.48%	0.32%
	State Average of Asset Group D	\$2,376,165	\$8,925	0.56%	1.22%	201.93%	7.30%	0.80%

Source: SNL Financial

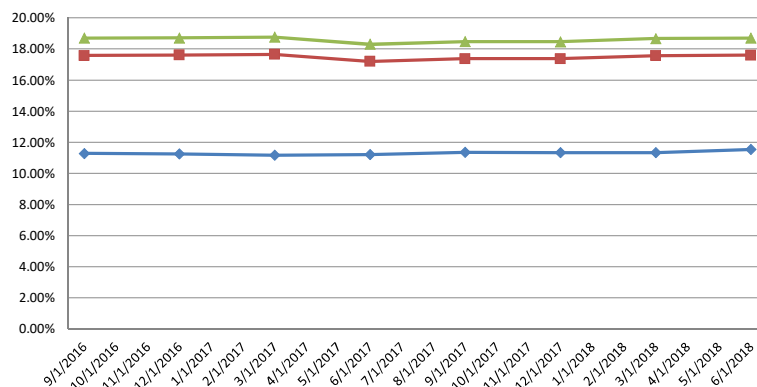
Note: Report includes only bank-level data.

NA = data was not available.

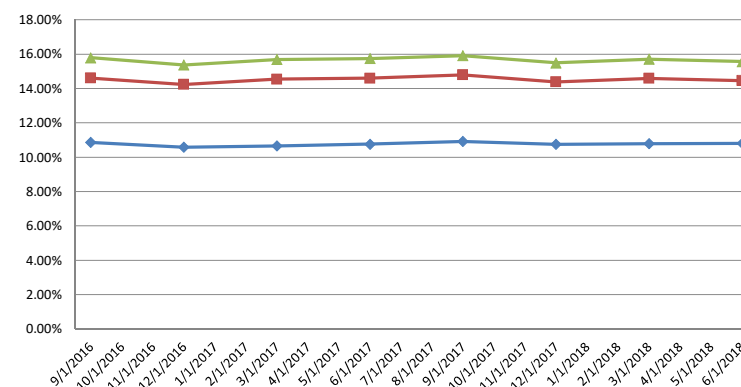
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

Capital Adequacy

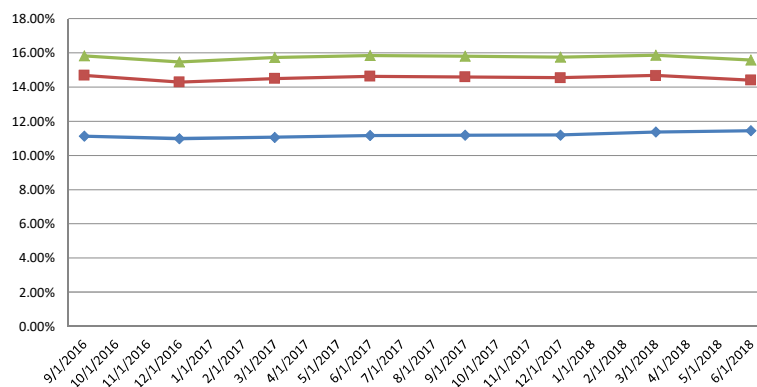
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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

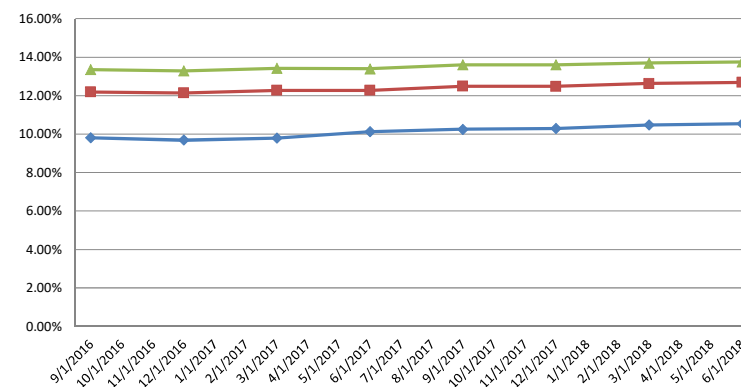
	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	11.28%	11.25%	11.17%	11.20%	11.34%	11.33%	11.33%	11.53%
Tier 1 Risk Based Ratio	17.57%	17.60%	17.64%	17.19%	17.37%	17.36%	17.56%	17.59%
Risk Based Capital Ratio	18.69%	18.70%	18.76%	18.30%	18.47%	18.45%	18.66%	18.69%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	10.86%	10.59%	10.65%	10.75%	10.91%	10.74%	10.78%	10.79%
Tier 1 Risk Based Ratio	14.60%	14.23%	14.53%	14.59%	14.78%	14.37%	14.58%	14.45%
Risk Based Capital Ratio	15.78%	15.37%	15.68%	15.74%	15.91%	15.49%	15.70%	15.56%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	11.12%	10.98%	11.06%	11.16%	11.18%	11.19%	11.36%	11.45%
Tier 1 Risk Based Ratio	14.68%	14.28%	14.49%	14.62%	14.58%	14.53%	14.67%	14.40%
Risk Based Capital Ratio	15.82%	15.46%	15.73%	15.84%	15.80%	15.74%	15.86%	15.58%

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

	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
Leverage Ratio	9.80%	9.68%	9.78%	10.12%	10.24%	10.28%	10.47%	10.53%
Tier 1 Risk Based Ratio	12.18%	12.13%	12.26%	12.26%	12.47%	12.47%	12.62%	12.68%
Risk Based Capital Ratio	13.34%	13.28%	13.41%	13.39%	13.60%	13.60%	13.69%	13.75%

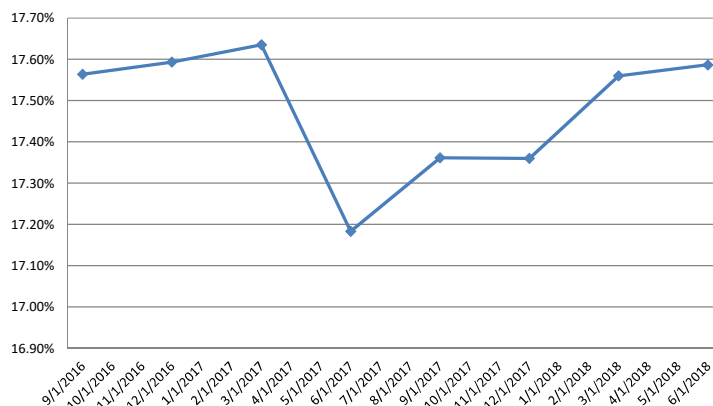
Source: SNL Financial

Note: Report includes only bank-level data.

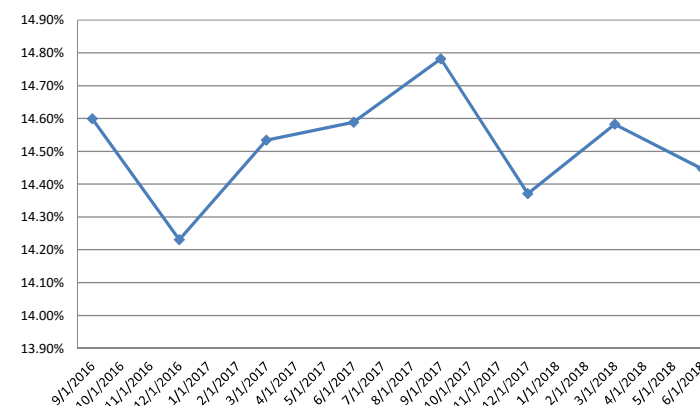
NA = data was not available.

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

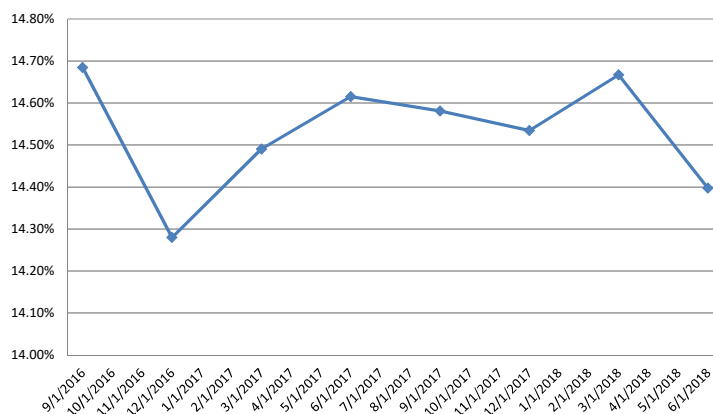
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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

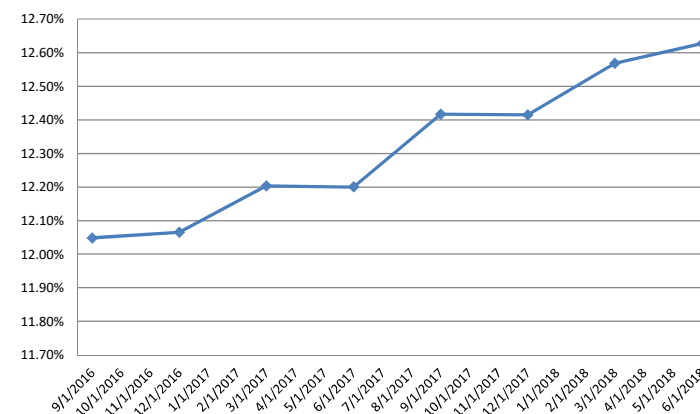
Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	17.56%	17.59%	17.64%	17.18%	17.36%	17.36%	17.56%	17.59%

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

Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	14.60%	14.23%	14.53%	14.59%	14.78%	14.37%	14.58%	14.45%

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

Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	14.68%	14.28%	14.49%	14.62%	14.58%	14.53%	14.67%	14.40%

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

Common Equity Tier 1 RB Ratio	9/30/16	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18
	12.05%	12.07%	12.20%	12.20%	12.42%	12.42%	12.57%	12.63%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 A - \$0 to \$250 million in total assets									
	Mississippi County Savings and Loan Association	\$8,101	\$2,352	\$2,296	\$2,296	28.64%	51.96%	52.86%	51.96%
	Bank of Fairport	\$19,097	\$1,206	\$1,326	\$1,326	7.07%	12.81%	14.09%	12.81%
	Corder Bank	\$19,803	\$2,019	\$2,024	\$2,024	10.24%	16.58%	17.83%	16.58%
	Clarence State Bank	\$26,404	\$4,256	\$4,260	\$4,260	16.43%	32.78%	33.71%	32.78%
	America's Community Bank	\$27,062	\$3,341	\$3,347	\$3,347	11.90%	19.50%	21.02%	19.50%
	Bank of Minden	\$29,003	\$4,157	\$4,176	\$4,076	14.50%	24.58%	25.84%	23.99%
	La Monte Community Bank	\$30,664	\$3,294	\$3,314	\$3,314	11.01%	17.09%	18.15%	17.09%
	Paramount Bank	\$30,944	\$7,548	\$6,848	\$6,848	24.89%	36.55%	36.95%	36.55%
	First Security Bank	\$31,285	\$2,186	\$2,308	\$2,308	7.31%	14.08%	15.34%	14.08%
	Bank of New Cambria	\$32,175	\$3,962	\$4,064	\$4,064	12.18%	19.03%	20.28%	19.03%
	State Bank	\$32,911	\$2,815	\$2,938	\$2,938	8.90%	19.84%	21.10%	19.84%
	Canton State Bank	\$33,588	\$3,368	\$3,044	\$3,044	9.40%	16.29%	17.38%	16.29%
	Bank of Orrick	\$34,267	\$3,195	\$3,113	\$3,113	9.04%	17.84%	19.09%	17.84%
	CBC Bank	\$35,582	\$2,654	\$3,076	\$3,076	8.67%	23.65%	24.73%	23.65%
	Bank of Houston	\$36,095	\$2,484	\$2,678	\$2,678	7.32%	12.32%	13.58%	12.32%
	FMB Bank	\$38,096	\$3,439	\$3,514	\$3,514	8.80%	14.60%	15.85%	14.60%
	Systematic Savings Bank	\$41,342	\$5,181	\$5,172	\$5,172	11.79%	20.91%	22.16%	20.91%
	Connections Bank	\$41,633	\$4,304	\$3,740	\$3,740	9.20%	14.83%	15.62%	14.83%
	Montrose Savings Bank	\$42,952	\$6,287	\$6,419	\$6,419	14.47%	22.15%	23.40%	22.15%
	Community Bank of Memphis	\$47,696	\$5,755	\$5,218	\$5,218	10.72%	19.65%	20.91%	19.65%
	Sherwood Community Bank	\$48,817	\$4,576	\$4,658	\$4,658	9.48%	16.26%	17.48%	16.26%
	Bank of Louisiana	\$49,563	\$5,696	\$5,777	\$5,777	11.07%	14.82%	16.07%	14.82%
	Summit Bank of Kansas City	\$49,615	\$5,776	\$4,993	\$4,993	10.17%	13.20%	14.18%	13.20%
	Farmers Bank of Green City	\$50,037	\$4,670	\$4,714	\$4,714	9.37%	11.80%	12.77%	11.80%
	Kahoka State Bank	\$51,294	\$4,939	\$5,032	\$5,032	10.08%	17.69%	18.95%	17.69%
	American Trust Bank	\$51,360	\$6,350	\$5,817	\$5,817	11.53%	15.84%	16.10%	15.84%
	Community Bank of Missouri	\$53,054	\$6,925	\$6,925	\$6,925	12.91%	19.67%	20.92%	19.67%
	Quarry City Savings and Loan Association	\$54,834	\$8,778	\$8,778	\$8,778	16.52%	23.43%	24.60%	23.43%
	Bank of Billings	\$55,423	\$8,450	\$5,625	\$5,625	10.56%	13.21%	14.21%	13.21%
	Tri-County Trust Company	\$56,069	\$6,755	\$6,944	\$6,944	12.47%	14.85%	16.10%	14.85%
	Bank of Iberia	\$56,757	\$4,739	\$4,917	\$4,917	8.64%	14.99%	16.25%	14.99%
	Peoples Bank of Moniteau County	\$58,366	\$4,795	\$5,031	\$5,031	8.56%	12.50%	13.75%	12.50%
	1st Cameron State Bank	\$58,547	\$5,135	\$5,135	\$5,135	8.73%	22.98%	24.09%	22.98%
	Peoples Bank of Altenburg	\$60,118	\$6,215	\$6,276	\$6,276	10.10%	13.82%	15.07%	13.82%
	United Security Bank	\$64,011	\$7,811	\$8,191	\$8,191	12.79%	19.64%	20.83%	19.64%
	Alton Bank	\$66,759	\$9,025	\$9,103	\$9,103	13.63%	15.12%	15.72%	15.12%
	Farmers Bank of Lohman	\$67,025	\$9,324	\$10,103	\$10,103	15.17%	33.45%	34.11%	33.45%
	Farmers State Bank, S/B	\$67,375	\$10,648	\$10,886	\$10,886	16.34%	22.65%	23.83%	22.65%
	Bank of Hillsboro	\$68,179	\$8,800	\$8,687	\$8,687	12.30%	18.97%	20.23%	18.97%
	Community Bank of Pleasant Hill	\$68,312	\$6,390	\$6,773	\$6,773	9.84%	14.30%	15.05%	14.30%
	Community State Bank	\$68,498	\$5,847	\$6,224	\$6,224	9.01%	15.40%	16.37%	15.40%
	Central Federal Savings and Loan Association of Rolla	\$68,702	\$20,520	\$20,718	\$20,718	30.68%	44.35%	44.90%	44.35%
	Commercial Bank of Oak Grove	\$69,003	\$11,558	\$11,741	\$11,741	16.98%	32.17%	33.44%	32.17%
	M1 Bank	\$70,439	\$12,384	\$11,609	\$11,609	22.75%	23.51%	24.01%	23.51%
	Citizens Bank of Edina	\$70,494	\$8,148	\$8,197	\$8,197	11.38%	14.86%	16.11%	14.86%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 A - \$0 to \$250 million in total assets (continued)									
	Pony Express Community Bank	\$72,377	\$7,645	\$7,874	\$7,874	10.80%	20.26%	21.51%	20.26%
	Metz Banking Company	\$72,519	\$8,799	\$8,972	\$8,972	12.54%	16.41%	17.40%	16.41%
	Investors Community Bank	\$73,688	\$8,292	\$8,714	\$8,714	11.91%	26.97%	28.23%	26.97%
	First Bank of the Lake	\$74,615	\$7,378	\$6,240	\$6,240	8.83%	19.52%	20.77%	19.52%
	Silex Banking Company	\$75,722	\$11,379	\$11,386	\$11,386	15.07%	36.89%	38.15%	36.89%
	West Plains Savings and Loan Association	\$76,542	\$17,081	\$17,161	\$17,161	22.47%	47.97%	49.22%	47.97%
	Bank Star	\$76,882	\$7,624	\$8,137	\$8,137	10.39%	15.42%	16.58%	15.42%
	Hamilton Bank	\$77,440	\$7,251	\$7,618	\$7,618	10.01%	14.49%	15.05%	14.49%
	Senath State Bank	\$77,444	\$11,228	\$11,304	\$11,304	14.53%	28.96%	30.22%	28.96%
	Concordia Bank	\$77,500	\$6,900	\$6,837	\$6,837	8.85%	12.23%	12.86%	12.23%
	TPNB Bank	\$79,692	\$11,355	\$11,669	\$11,669	14.58%	22.86%	24.11%	22.86%
	New Frontier Bank	\$82,566	\$8,241	\$7,594	\$7,594	9.05%	11.12%	11.53%	11.12%
	Security Bank of Southwest Missouri	\$82,632	\$9,713	\$9,925	\$9,925	11.94%	27.07%	28.33%	27.07%
	Saints Avenue Bank	\$82,755	\$6,699	\$6,882	\$6,882	8.45%	10.10%	11.09%	10.10%
	Table Rock Community Bank	\$84,427	\$7,262	\$7,300	\$7,300	8.70%	12.26%	13.51%	12.26%
	Citizens Bank & Trust	\$87,447	\$10,266	\$10,761	\$10,761	11.86%	20.88%	22.09%	20.88%
	Home Savings and Loan Association of Carroll County, F.A.	\$89,182	\$17,235	\$17,396	\$17,396	19.58%	37.47%	38.73%	37.47%
	Citizens Bank of Rogersville	\$90,265	\$9,330	\$8,391	\$8,391	9.53%	11.93%	12.93%	11.93%
	Bank of Grain Valley	\$91,868	\$19,432	\$19,730	\$19,730	21.58%	35.77%	37.02%	35.77%
	Jonesburg State Bank	\$92,177	\$6,626	\$6,679	\$6,679	7.52%	11.56%	12.82%	11.56%
	First Independent Bank	\$93,173	\$10,173	\$10,602	\$10,602	11.50%	19.14%	20.40%	19.14%
	Bank of Brookfield-Purdin, National Association	\$93,553	\$10,531	\$10,739	\$10,739	11.64%	33.26%	34.41%	33.26%
	Missouri Bank II	\$93,630	\$9,713	\$9,967	\$9,967	10.58%	15.40%	16.67%	15.40%
	State Bank of Missouri	\$94,855	\$8,057	\$8,515	\$8,515	9.11%	19.06%	20.32%	19.06%
	Bank of New Madrid	\$95,692	\$11,108	\$11,061	\$11,061	11.25%	13.99%	14.53%	13.99%
	Merchants and Farmers Bank of Salisbury	\$96,226	\$8,018	\$8,810	\$8,810	9.34%	14.57%	15.82%	14.57%
	HomePride Bank	\$97,035	\$8,351	\$8,409	\$8,409	8.50%	12.95%	14.20%	12.95%
	Security Bank of the Ozarks	\$97,602	\$8,798	\$8,111	\$8,111	8.53%	11.30%	11.80%	11.30%
	Clay County Savings Bank	\$97,839	\$10,823	\$10,803	\$10,803	11.05%	15.57%	16.83%	15.57%
	County Bank	\$98,342	\$8,262	\$7,181	\$7,181	7.10%	11.56%	12.81%	11.56%
	First National Bank of Nevada	\$98,538	\$13,487	\$14,367	\$14,367	14.64%	23.66%	24.91%	23.66%
	Bank of Cairo and Moberly	\$100,380	\$18,920	\$19,384	\$19,384	18.13%	24.42%	25.14%	24.42%
	1st Advantage Bank	\$100,617	\$10,446	\$10,482	\$10,482	10.38%	12.11%	13.02%	12.11%
	Peoples Bank of Wyaconda	\$101,138	\$9,266	\$9,653	\$9,653	9.43%	14.44%	15.70%	14.44%
	Mercantile Bank of Louisiana, Missouri	\$101,382	\$22,941	\$22,712	\$22,712	22.08%	32.54%	33.97%	32.54%
	Citizens Community Bank	\$102,846	\$11,889	\$12,071	\$12,071	11.62%	15.56%	16.81%	15.56%
	First Community Bank of the Ozarks	\$103,936	\$11,172	\$11,429	\$11,429	11.15%	14.23%	15.37%	14.23%
	Security Bank of Pulaski County	\$104,352	\$9,165	\$9,147	\$9,147	8.90%	12.25%	13.27%	12.25%
	Bank of Salem	\$104,403	\$8,777	\$9,585	\$9,585	9.16%	18.34%	19.22%	18.34%
	Northeast Missouri State Bank	\$105,215	\$14,540	\$13,443	\$13,443	12.98%	23.17%	24.42%	23.17%
	Community Bank of El Dorado Springs	\$107,567	\$16,795	\$17,409	\$17,409	15.98%	32.01%	33.27%	32.01%
	Bank of Monticello	\$107,939	\$12,179	\$12,428	\$12,428	11.57%	15.43%	16.67%	15.43%
	Preferred Bank	\$108,064	\$7,183	\$8,690	\$8,690	7.71%	18.91%	19.84%	18.91%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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)									
	Meramec Valley Bank	\$112,417	\$9,312	\$9,551	\$9,551	8.52%	10.39%	11.37%	10.39%
	Kennett Trust Bank	\$113,765	\$11,117	\$11,917	\$11,917	10.76%	16.70%	17.45%	16.70%
	Progressive Ozark Bank	\$113,847	\$13,176	\$13,351	\$13,351	11.75%	18.48%	19.62%	18.48%
	State Bank of Southwest Missouri	\$115,327	\$7,797	\$8,076	\$8,076	7.03%	10.26%	10.71%	10.26%
	Independent Farmers Bank	\$116,733	\$10,875	\$11,182	\$11,182	9.58%	15.95%	17.02%	15.95%
	Farmers Bank of Lincoln	\$118,294	\$12,957	\$13,002	\$13,002	11.01%	17.57%	18.83%	17.57%
	Community National Bank	\$118,390	\$11,526	\$11,201	\$11,201	9.66%	13.88%	15.03%	13.88%
	Citizens Bank	\$121,543	\$10,125	\$10,125	\$10,125	8.46%	10.31%	11.19%	10.31%
	First Midwest Bank of the Ozarks	\$125,154	\$12,453	\$12,524	\$12,524	10.29%	11.74%	12.80%	11.74%
	Community Point Bank	\$125,408	\$11,601	\$11,762	\$11,762	9.39%	12.11%	13.36%	12.11%
	Chillicothe State Bank	\$125,623	\$11,059	\$11,726	\$11,726	9.16%	18.43%	19.69%	18.43%
	Bank of Crocker	\$126,929	\$13,082	\$14,009	\$14,009	11.27%	22.18%	23.44%	22.18%
	F&M Bank and Trust Company	\$127,035	\$12,672	\$11,707	\$11,707	9.52%	13.57%	14.82%	13.57%
	Bank 21	\$127,310	\$11,230	\$11,095	\$11,095	8.80%	11.26%	12.52%	11.26%
	Commercial Trust Company of Fayette	\$128,356	\$13,431	\$13,493	\$13,493	10.09%	19.26%	19.98%	19.26%
	Citizens-Farmers Bank of Cole Camp	\$128,695	\$20,713	\$20,945	\$20,945	16.09%	26.22%	27.47%	26.22%
	Tipton Latham Bank, National Association	\$130,510	\$12,972	\$14,103	\$14,103	10.81%	16.14%	17.39%	16.14%
	Bank of St. Elizabeth	\$132,321	\$16,590	\$13,876	\$13,876	10.88%	16.59%	17.40%	16.59%
	Citizens Bank of Charleston	\$132,521	\$22,699	\$22,866	\$22,866	16.98%	23.97%	25.22%	23.97%
	Bank Northwest	\$136,154	\$11,088	\$11,397	\$11,397	8.45%	11.28%	12.10%	11.28%
	Seymour Bank	\$136,946	\$17,268	\$17,909	\$17,909	13.26%	17.44%	18.34%	17.44%
	St. Clair County State Bank	\$137,558	\$18,592	\$18,592	\$18,592	13.46%	15.99%	17.24%	15.99%
	Heritage Community Bank	\$138,453	\$12,842	\$12,548	\$12,548	9.22%	10.28%	11.54%	10.28%
	Adrian Bank	\$139,673	\$14,847	\$15,311	\$15,311	10.76%	15.43%	16.66%	15.43%
	Cornerstone Bank	\$140,430	\$18,623	\$18,792	\$18,792	13.31%	19.52%	20.78%	19.52%
	First Community National Bank	\$143,537	\$11,289	\$11,970	\$11,970	8.25%	11.74%	13.01%	11.74%
	Heritage Bank of the Ozarks	\$145,165	\$10,827	\$11,608	\$11,608	8.42%	12.12%	13.37%	12.12%
	Bank of Weston	\$146,514	\$11,382	\$11,631	\$11,631	7.89%	10.82%	12.04%	10.82%
	Citizens Bank of Newburg	\$147,532	\$17,355	\$17,340	\$17,340	11.52%	15.23%	16.16%	15.23%
	Exchange Bank of Northeast Missouri	\$149,145	\$17,923	\$16,103	\$16,103	11.05%	13.36%	14.30%	13.36%
	Lamar Bank and Trust Company	\$150,762	\$15,229	\$15,894	\$15,894	10.80%	16.29%	17.54%	16.29%
	Citizens Bank of Eldon	\$150,888	\$20,041	\$20,151	\$20,151	13.50%	19.21%	20.12%	19.21%
	Central Bank of Kansas City	\$153,854	\$30,312	\$27,870	\$27,870	18.36%	19.73%	20.99%	19.73%
	Bank of Grandin	\$154,278	\$25,252	\$25,434	\$25,434	16.65%	21.28%	22.37%	21.28%
	First Missouri State Bank of Cape County	\$154,702	\$12,512	\$12,673	\$12,673	8.28%	9.51%	10.76%	9.51%
	Community Bank of Marshall	\$155,166	\$16,321	\$16,712	\$16,712	10.78%	20.37%	21.18%	20.37%
	Carroll County Trust Company of Carrollton, Missouri	\$155,581	\$14,265	\$16,115	\$16,115	10.19%	11.43%	12.15%	11.43%
	Alliant Bank	\$156,229	\$15,797	\$15,873	\$15,873	10.07%	13.37%	14.61%	13.37%
	Home Exchange Bank	\$159,264	\$14,648	\$17,730	\$17,730	11.30%	19.88%	21.17%	19.88%
	First State Bank of Purdy	\$159,708	\$12,644	\$14,127	\$14,127	8.38%	11.44%	12.19%	11.44%
	Central Bank of Audrain County	\$161,700	\$13,841	\$12,930	\$12,930	7.71%	13.17%	14.42%	13.17%
	Community First Bank	\$169,751	\$15,039	\$14,674	\$14,674	8.79%	11.87%	13.13%	11.87%
	Pony Express Bank	\$170,414	\$20,669	\$17,442	\$17,442	10.63%	14.17%	15.27%	14.17%
	United State Bank	\$173,430	\$15,572	\$15,706	\$15,706	9.04%	10.63%	11.88%	10.63%
	Goppert Financial Bank	\$173,627	\$17,237	\$16,676	\$16,676	9.62%	16.33%	17.49%	16.33%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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 A - \$0 to \$250 million in total assets (continued)									
	Century Bank of the Ozarks	\$176,004	\$16,563	\$16,237	\$16,237	9.29%	11.26%	12.51%	11.26%
	First Missouri State Bank	\$176,458	\$20,987	\$21,016	\$21,016	12.08%	14.65%	15.90%	14.65%
	Community First Banking Company	\$179,498	\$21,400	\$21,610	\$21,610	11.94%	16.01%	17.26%	16.01%
	Central Bank of Moberly	\$180,432	\$15,741	\$15,895	\$15,895	8.76%	12.88%	14.13%	12.88%
	First Missouri Bank of SEMO	\$184,038	\$18,601	\$18,635	\$18,635	10.51%	12.15%	13.40%	12.15%
	People's Bank of Seneca	\$186,591	\$16,613	\$17,014	\$17,014	9.08%	10.46%	11.62%	10.46%
	Kearney Trust Company	\$186,629	\$19,204	\$19,645	\$19,645	10.50%	15.95%	17.18%	15.94%
	FortuneBank	\$191,175	\$16,796	\$15,838	\$15,838	8.30%	10.53%	11.78%	10.53%
	Exchange Bank of Missouri	\$191,338	\$21,741	\$20,125	\$20,125	10.59%	12.48%	13.41%	12.48%
	Farmers and Merchants Bank of St. Clair	\$194,530	\$23,462	\$24,094	\$24,094	12.37%	17.44%	18.69%	17.44%
	O'Bannon Banking Company	\$195,798	\$17,868	\$18,098	\$18,098	9.28%	11.75%	12.80%	11.75%
	Citizens Bank	\$200,666	\$24,772	\$25,015	\$25,015	12.56%	12.52%	13.78%	12.52%
	Putnam County State Bank	\$202,625	\$26,929	\$26,929	\$26,929	13.64%	14.99%	16.24%	14.99%
	Branson Bank	\$205,192	\$21,059	\$21,173	\$21,173	10.49%	13.51%	14.76%	13.51%
	Commercial Bank	\$206,692	\$14,655	\$16,101	\$16,101	8.03%	10.94%	12.04%	10.94%
	Peoples Bank	\$213,834	\$21,069	\$21,405	\$21,405	9.77%	15.53%	16.61%	15.53%
	Missouri Bank	\$215,640	\$24,439	\$24,960	\$24,960	11.44%	15.49%	16.53%	15.49%
	F & C Bank	\$217,706	\$21,298	\$21,432	\$21,432	9.84%	11.57%	12.82%	11.57%
	Wells Bank	\$218,811	\$21,104	\$20,928	\$20,928	9.44%	12.66%	13.67%	12.66%
	Bloomsdale Bank	\$222,038	\$18,688	\$19,789	\$19,789	8.84%	12.01%	13.16%	12.01%
	Alliance Bank	\$225,552	\$30,995	\$31,021	\$31,021	14.08%	14.76%	16.01%	14.76%
	First Commercial Bank	\$226,562	\$27,809	\$27,069	\$27,069	12.11%	16.04%	17.31%	16.04%
	Ozark Bank	\$228,689	\$24,050	\$25,065	\$25,065	10.91%	16.24%	17.16%	16.24%
	Farmers State Bank	\$230,749	\$23,178	\$21,471	\$21,471	9.51%	11.85%	12.46%	11.85%
	Regional Missouri Bank	\$231,106	\$23,217	\$22,487	\$22,487	9.73%	11.31%	12.56%	11.31%
	Legacy Bank & Trust Company	\$237,832	\$25,857	\$22,019	\$22,019	9.68%	11.75%	13.01%	11.75%
	First Missouri Bank	\$241,882	\$22,172	\$22,420	\$22,420	9.78%	11.60%	12.85%	11.60%
	Bank of Odessa	\$242,647	\$50,128	\$50,620	\$50,620	21.06%	33.74%	34.68%	33.74%
	Bank of Franklin County	\$243,173	\$21,934	\$22,449	\$22,449	9.26%	10.56%	11.51%	10.56%
	Community State Bank of Missouri	\$243,463	\$28,875	\$30,074	\$30,074	12.43%	12.48%	13.16%	12.48%
	Ozarks Federal Savings and Loan Association	\$245,089	\$33,476	\$35,227	\$35,227	14.48%	20.44%	21.18%	20.44%
	Central Bank of Warrensburg	\$246,571	\$35,531	\$23,257	\$23,257	10.00%	16.00%	17.25%	16.00%
	Community Bank of Raymore	\$246,940	\$18,730	\$20,491	\$20,491	8.59%	11.73%	12.78%	11.73%
	Rockwood Bank	\$247,525	\$33,876	\$33,879	\$33,879	13.66%	16.89%	18.14%	16.89%
	State Average of Asset Group A	\$117,650	\$13,162	\$13,141	\$13,140	11.53%	17.59%	18.69%	17.59%

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, 2018

Run Date: August 21, 2018

		As of Date							
Region	Institution Name	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets									
	Lead Bank	\$253,026	\$23,166	\$23,252	\$23,252	9.55%	10.51%	11.60%	10.51%
	KCB Bank	\$255,435	\$35,247	\$35,421	\$35,421	13.92%	17.54%	18.62%	17.54%
	Bank of Versailles	\$258,071	\$32,263	\$31,702	\$31,702	12.45%	21.39%	22.65%	21.39%
	Belgrade State Bank	\$260,392	\$23,879	\$24,377	\$24,377	9.39%	13.81%	14.59%	13.81%
	Peoples Savings Bank of Rhineland	\$265,444	\$22,063	\$22,389	\$22,389	8.59%	11.02%	11.83%	11.02%
	Freedom Bank of Southern Missouri	\$268,605	\$26,835	\$27,070	\$27,070	9.86%	13.10%	14.23%	13.10%
	Macon-Atlanta State Bank	\$283,386	\$26,295	\$27,031	\$27,031	9.71%	14.27%	15.52%	14.27%
	UNICO Bank	\$284,298	\$25,954	\$25,642	\$25,642	9.13%	12.49%	13.35%	12.49%
	American Bank of Missouri	\$285,691	\$29,912	\$26,828	\$26,828	9.68%	11.52%	12.53%	11.52%
	Bank of Bolivar	\$292,477	\$23,946	\$24,343	\$24,343	8.63%	10.95%	12.05%	10.95%
	St. Johns Bank and Trust Company	\$292,944	\$27,400	\$26,920	\$26,920	9.27%	12.32%	13.48%	12.32%
	MRV Banks	\$293,445	\$27,277	\$27,361	\$27,361	9.66%	10.37%	11.62%	10.37%
	Midwest Independent Bank	\$296,318	\$38,474	\$39,178	\$39,178	13.73%	20.56%	21.82%	20.56%
	Community Bank and Trust	\$314,910	\$26,704	\$25,167	\$25,167	8.02%	14.99%	16.04%	14.99%
	Bank of Advance	\$317,138	\$43,719	\$44,314	\$44,314	14.11%	19.80%	21.06%	19.80%
	First Midwest Bank of Dexter	\$335,459	\$33,970	\$34,362	\$34,362	10.34%	11.80%	12.78%	11.80%
	Triad Bank	\$337,485	\$31,028	\$31,213	\$31,213	9.43%	10.42%	11.56%	10.42%
	New Era Bank	\$337,667	\$36,554	\$33,625	\$33,625	10.12%	13.73%	14.54%	13.73%
	United Bank of Union	\$342,911	\$35,530	\$37,103	\$37,103	11.22%	12.84%	14.09%	12.84%
	Central Bank of Branson	\$343,664	\$34,912	\$35,100	\$35,100	10.47%	13.29%	14.55%	13.29%
	First State Bank and Trust Company, Inc.	\$352,570	\$42,232	\$43,160	\$43,160	12.48%	15.83%	17.08%	15.83%
	Bank of Old Monroe	\$353,666	\$50,050	\$52,934	\$52,934	14.67%	18.90%	20.16%	18.90%
	Legends Bank	\$361,347	\$47,687	\$47,788	\$47,788	13.35%	19.60%	20.75%	19.60%
	Phelps County Bank	\$364,776	\$22,283	\$26,710	\$26,710	7.33%	12.80%	13.97%	12.80%
	Callaway Bank	\$372,282	\$34,409	\$35,049	\$35,049	9.39%	12.12%	13.10%	12.12%
	Farmers Bank of Northern Missouri	\$375,059	\$43,779	\$40,994	\$40,994	11.01%	15.45%	16.53%	15.45%
	West Plains Bank and Trust Company	\$379,571	\$43,437	\$44,257	\$44,257	11.59%	14.16%	14.97%	14.16%
	HOME BANK	\$379,704	\$36,167	\$36,519	\$36,519	9.84%	11.23%	12.09%	11.23%
	First State Bank of St. Charles, Missouri	\$383,509	\$44,421	\$45,424	\$45,424	12.14%	15.23%	16.05%	15.23%
	Central Bank of Sedalia	\$403,927	\$39,296	\$36,940	\$36,940	9.23%	11.10%	12.36%	11.10%
	First Midwest Bank of Poplar Bluff	\$411,497	\$38,603	\$39,206	\$39,206	9.90%	11.11%	12.24%	11.11%
	Old Missouri Bank	\$415,483	\$38,387	\$35,821	\$35,821	8.89%	10.02%	11.23%	10.02%
	Mid America Bank	\$420,714	\$47,190	\$47,768	\$47,768	11.56%	14.13%	15.39%	14.13%
	Peoples Bank & Trust Company	\$440,084	\$44,991	\$45,096	\$45,096	10.17%	13.62%	14.87%	13.62%
	St. Louis Bank	\$450,499	\$36,058	\$35,438	\$35,438	7.79%	10.16%	11.35%	10.16%
	Peoples Community Bank	\$460,014	\$73,411	\$71,271	\$71,271	15.36%	21.50%	22.62%	21.50%
	HNB National Bank	\$462,592	\$58,507	\$58,107	\$58,107	12.56%	15.64%	16.91%	15.64%
	Bank of Kirksville	\$464,655	\$46,933	\$47,567	\$47,567	10.00%	26.97%	28.21%	26.97%
	BTC Bank	\$466,969	\$65,731	\$65,601	\$65,601	14.36%	15.95%	16.64%	15.95%
	Maries County Bank	\$472,507	\$66,885	\$67,959	\$67,959	14.43%	21.29%	22.54%	21.29%
	Citizens National Bank of Greater St. Louis	\$473,791	\$51,079	\$54,651	\$54,651	11.67%	14.33%	15.59%	14.33%
	Parkside Financial Bank & Trust	\$473,936	\$46,946	\$47,023	\$47,023	10.15%	10.73%	11.99%	10.73%
	Bank of Sullivan	\$485,216	\$44,524	\$43,802	\$43,802	9.00%	12.65%	13.91%	12.65%
	State Average of Asset Group B	\$361,468	\$38,794	\$38,872	\$38,872	10.79%	14.45%	15.56%	14.45%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

June 30, 2018

Run Date: August 21, 2018

		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									
	Town & Country Bank	\$510,411	\$60,086	\$56,751	\$56,751	11.24%	16.76%	18.01%	16.76%
	Lindell Bank & Trust Company	\$528,824	\$95,585	\$87,181	\$87,181	16.76%	33.00%	34.33%	33.00%
	Midwest Regional Bank	\$545,117	\$51,027	\$46,690	\$46,690	8.40%	8.64%	10.38%	8.64%
	Blue Ridge Bank and Trust Co.	\$551,416	\$50,966	\$51,773	\$51,773	9.38%	11.98%	13.24%	11.98%
	Platte Valley Bank of Missouri	\$554,974	\$52,768	\$55,527	\$55,527	9.92%	12.66%	13.85%	12.66%
	BankLiberty	\$563,212	\$66,513	\$60,745	\$60,745	11.09%	12.22%	13.25%	12.22%
	Springfield First Community Bank	\$573,267	\$51,101	\$51,180	\$51,180	9.49%	10.90%	13.00%	10.90%
	Jefferson Bank of Missouri	\$574,680	\$55,245	\$55,187	\$55,187	9.67%	11.72%	12.98%	11.72%
	Business Bank of Saint Louis	\$607,247	\$76,290	\$77,022	\$77,022	12.28%	13.31%	14.56%	13.31%
	Jefferson Bank and Trust Company	\$613,723	\$68,050	\$70,174	\$70,174	11.36%	12.35%	13.33%	12.35%
	Mid-Missouri Bank	\$624,675	\$58,446	\$58,556	\$58,556	9.40%	11.62%	12.68%	11.62%
	NBKC Bank	\$662,316	\$82,014	\$75,287	\$75,287	12.16%	12.93%	14.06%	12.93%
	Bank of Washington	\$665,668	\$82,858	\$83,936	\$83,936	12.93%	13.13%	14.40%	13.13%
	Royal Banks of Missouri	\$699,145	\$104,647	\$95,566	\$95,566	13.86%	13.73%	14.32%	13.73%
	Wood & Huston Bank	\$701,946	\$81,224	\$81,251	\$81,251	11.77%	13.90%	15.19%	13.90%
	Southwest Missouri Bank	\$723,459	\$62,814	\$66,807	\$66,807	9.31%	15.46%	16.40%	15.46%
	Central Bank of Lake of the Ozarks	\$727,794	\$63,555	\$62,470	\$62,470	8.80%	12.67%	13.93%	12.67%
	Focus Bank	\$776,818	\$77,664	\$79,064	\$79,064	10.27%	12.35%	13.60%	12.35%
	First Federal Bank Of Kansas City	\$784,607	\$113,227	\$120,773	\$120,773	15.83%	30.31%	31.01%	30.31%
	Cass Commercial Bank	\$806,560	\$119,880	\$122,150	\$122,150	15.89%	16.72%	17.80%	16.72%
	Nodaway Valley Bank	\$877,280	\$110,777	\$105,186	\$105,186	12.16%	16.73%	17.98%	16.73%
	Citizens Bank and Trust Company	\$890,234	\$88,849	\$88,249	\$88,249	10.01%	12.38%	13.46%	12.38%
	Montgomery Bank, National Association	\$892,927	\$75,440	\$79,629	\$79,629	8.94%	10.94%	12.10%	10.94%
	OakStar Bank	\$914,110	\$100,941	\$88,764	\$88,764	11.57%	11.35%	12.53%	11.35%
	Providence Bank	\$949,058	\$146,826	\$129,589	\$129,589	13.80%	16.09%	17.34%	16.09%
	Guaranty Bank	\$959,401	\$99,622	\$92,566	\$92,566	11.35%	10.48%	11.33%	10.48%
	State Average of Asset Group C	\$703,033	\$80,631	\$78,541	\$78,541	11.45%	14.40%	15.58%	14.40%

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, 2018

Run Date: August 21, 2018

		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 D - \$1 billion to \$10 billion in total assets									
	Sterling Bank	\$1,252,790	\$142,490	\$129,937	\$129,937	10.55%	11.80%	12.73%	11.80%
	Academy Bank, N.A.	\$1,299,900	\$213,128	\$213,245	\$213,245	16.60%	20.53%	21.78%	20.53%
	Central Bank of the Ozarks	\$1,332,386	\$135,444	\$131,878	\$131,878	10.20%	11.38%	12.63%	11.38%
	Hawthorn Bank	\$1,440,876	\$140,937	\$145,594	\$145,594	10.14%	12.23%	13.18%	12.23%
	Country Club Bank	\$1,443,420	\$136,348	\$136,726	\$136,726	9.63%	12.86%	14.11%	12.86%
	Reliance Bank	\$1,491,970	\$152,940	\$152,365	\$152,365	10.40%	11.60%	12.45%	11.60%
	Central Bank of the Midwest	\$1,741,751	\$246,394	\$149,747	\$149,747	9.05%	10.54%	11.79%	10.54%
	Bank of Missouri	\$1,748,711	\$220,243	\$196,464	\$196,464	11.63%	13.50%	14.30%	13.50%
	Central Bank of Boone County	\$1,836,173	\$167,647	\$158,474	\$158,474	9.00%	11.15%	12.40%	11.15%
	Central Bank of St. Louis	\$1,855,708	\$222,202	\$194,264	\$194,264	10.62%	11.37%	12.62%	11.37%
	Southern Bank	\$1,876,996	\$197,863	\$195,427	\$195,427	10.60%	12.00%	13.18%	12.00%
	Midwest BankCentre	\$1,895,188	\$190,257	\$176,705	\$176,705	9.45%	11.62%	12.66%	11.62%
	North American Savings Bank, F.S.B.	\$1,982,662	\$230,454	\$226,090	\$226,090	11.88%	14.04%	15.24%	14.04%
	Central Trust Bank	\$2,333,498	\$224,790	\$216,966	\$216,966	8.97%	14.25%	15.32%	14.25%
	First State Community Bank	\$2,395,596	\$266,773	\$221,231	\$221,231	9.35%	10.39%	11.25%	10.39%
	Landmark Bank	\$2,988,108	\$249,892	\$249,598	\$229,598	8.55%	12.39%	13.58%	11.40%
	Great Southern Bank	\$4,570,521	\$550,933	\$541,695	\$541,695	12.10%	12.33%	13.19%	12.33%
	Enterprise Bank & Trust	\$5,490,198	\$644,716	\$532,655	\$532,596	10.08%	10.77%	11.68%	10.77%
	First Bank	\$6,170,684	\$757,683	\$703,238	\$703,238	11.34%	16.16%	17.21%	16.16%
	State Average of Asset Group D	\$2,376,165	\$267,954	\$245,910	\$244,855	10.53%	12.68%	13.75%	12.63%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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.