



Bankers' Index

AN ANALYSIS OF KANSAS AND MISSOURI COMMUNITY BANKS





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

KANSAS CITY

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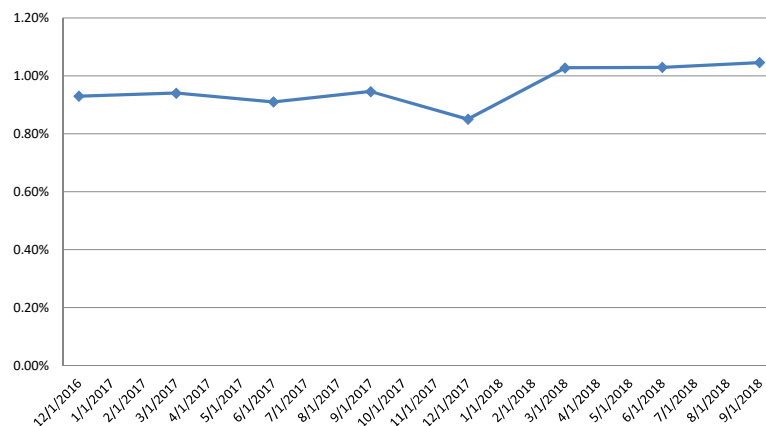
ASSET SIZE DEFINITION

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

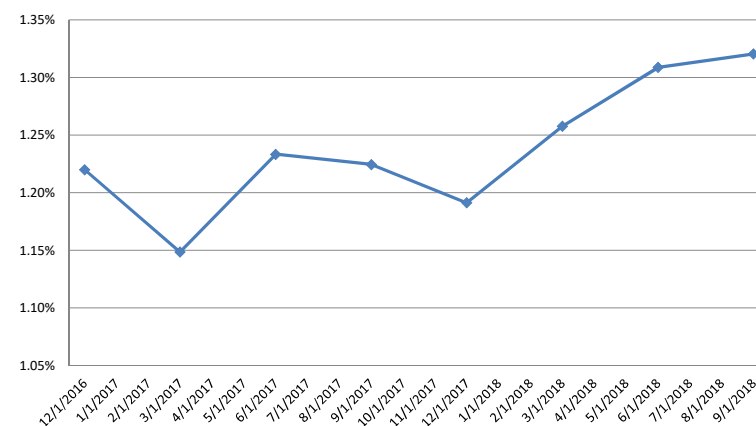
Kansas

Performance Analysis

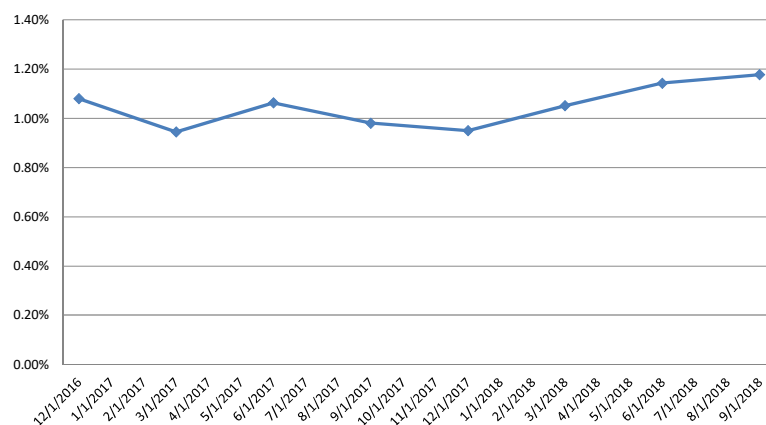
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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

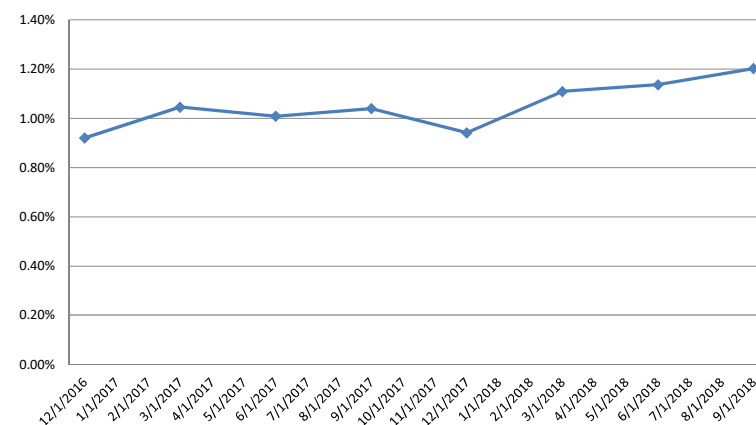
Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.93%	0.94%	0.91%	0.95%	0.85%	1.03%	1.03%	1.05%

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

Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	1.22%	1.15%	1.23%	1.22%	1.19%	1.26%	1.31%	1.32%

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

Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	1.08%	0.94%	1.06%	0.98%	0.95%	1.05%	1.14%	1.18%

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

Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.92%	1.05%	1.01%	1.04%	0.94%	1.11%	1.14%	1.20%

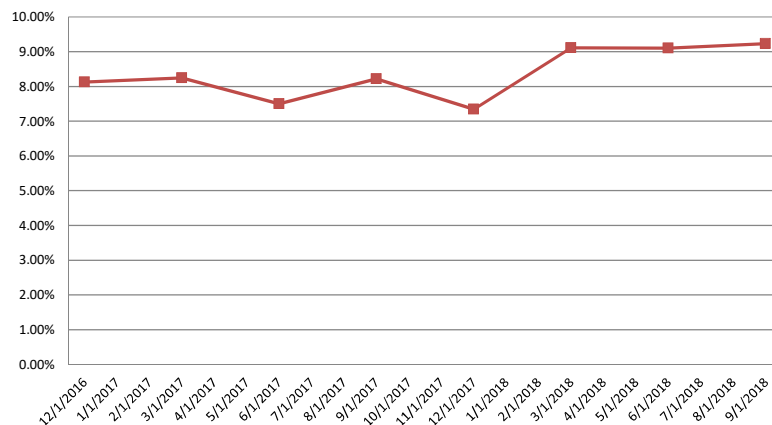
Source: SNL Financial

Note: Report includes only bank-level data.

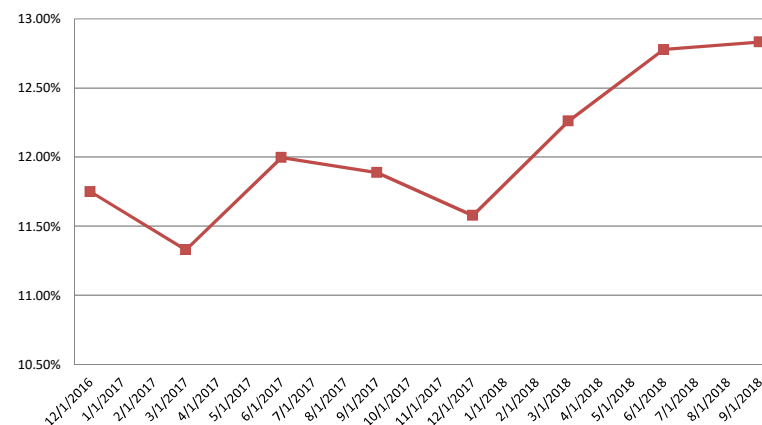
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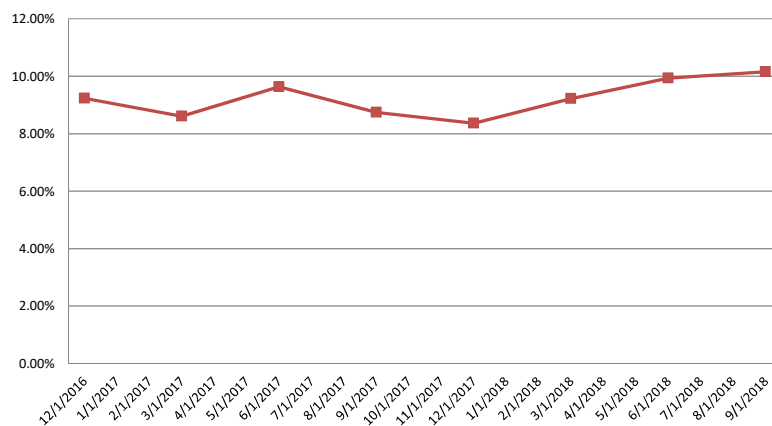
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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

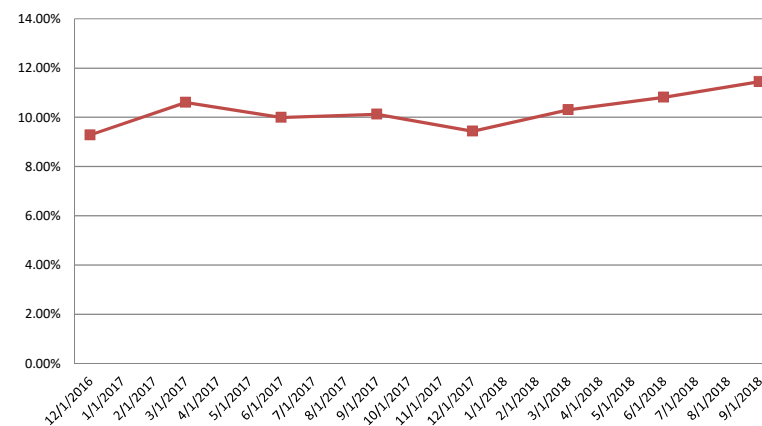
Return on Avg Equity	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	8.13%	8.25%	7.50%	8.22%	7.34%	9.11%	9.10%	9.23%

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

Return on Avg Equity	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	11.75%	11.33%	12.00%	11.89%	11.58%	12.26%	12.78%	12.83%

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

Return on Avg Equity	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	9.23%	8.61%	9.64%	8.74%	8.36%	9.22%	9.94%	10.16%

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

Return on Avg Equity	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	9.28%	10.60%	10.00%	10.13%	9.43%	10.30%	10.82%	11.45%

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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												
	Walton State Bank	\$8,925	(\$8)	(0.36%)	(4.55%)	109.21%	\$53	\$2	0.03%	0.38%	100.38%	\$52
	Bison State Bank	\$9,914	(\$6)	(0.25%)	(1.78%)	104.26%	\$38	(\$1)	(0.01%)	(0.11%)	107.41%	\$44
	Towanda State Bank	\$10,000	(\$9)	(0.36%)	(4.57%)	106.98%	\$38	(\$40)	(0.53%)	(6.63%)	110.13%	\$37
	State Bank of Burrton	\$11,101	\$24	0.84%	8.47%	76.92%	\$57	\$32	0.38%	3.75%	87.88%	\$58
	Prescott State Bank	\$12,921	\$25	0.76%	4.94%	76.30%	\$60	\$74	0.74%	4.94%	76.46%	\$60
	Dickinson County Bank	\$14,138	\$63	1.81%	17.49%	64.26%	\$50	\$84	0.84%	7.88%	77.37%	\$50
	First National Bank of Harveyville	\$14,182	\$8	0.22%	2.27%	93.57%	\$83	\$17	0.16%	1.62%	94.63%	\$82
	Farmers State Bank	\$15,601	\$30	0.75%	6.12%	77.10%	\$55	\$68	0.57%	4.68%	82.38%	\$57
	Peoples State Bank	\$16,745	\$77	1.83%	6.51%	60.21%	\$65	\$307	2.38%	8.74%	55.93%	\$63
	Emerald Bank	\$16,814	\$20	0.47%	4.28%	86.86%	\$45	\$67	0.52%	4.84%	84.65%	\$44
	Jamestown State Bank	\$17,404	(\$337)	(7.34%)	(44.65%)	110.84%	\$31	(\$274)	(1.90%)	(11.94%)	86.82%	\$31
	Hillsboro State Bank	\$18,400	\$13	0.27%	3.25%	89.72%	\$57	\$7	0.05%	0.58%	91.34%	\$55
	Bank of Denton	\$18,536	\$41	0.89%	4.83%	67.38%	\$55	\$122	0.87%	4.85%	65.23%	\$55
	Alden State Bank	\$20,849	\$19	0.36%	3.27%	85.97%	\$65	\$48	0.31%	2.76%	88.26%	\$64
	Marion National Bank	\$21,321	\$39	0.74%	4.26%	69.04%	\$53	\$127	0.77%	4.66%	68.24%	\$52
	Farmers State Bank	\$21,798	\$55	1.01%	10.61%	72.02%	\$86	\$142	0.84%	9.36%	75.29%	\$85
	Lorraine State Bank	\$22,499	\$51	0.90%	5.55%	49.83%	\$54	\$168	0.99%	6.17%	52.64%	\$54
	Baxter State Bank	\$27,145	\$44	0.64%	2.99%	86.32%	\$71	\$156	0.73%	3.56%	83.78%	\$70
	Gorham State Bank	\$28,125	\$55	0.77%	6.79%	69.08%	\$62	\$225	1.02%	9.48%	61.28%	\$60
	Piqua State Bank	\$28,962	\$24	0.32%	3.43%	74.63%	\$49	\$138	0.61%	6.62%	76.01%	\$51
	Ninnescah Valley Bank	\$29,828	\$89	1.17%	10.35%	67.36%	\$85	\$214	0.94%	8.19%	71.29%	\$89
	State Bank of Canton	\$30,028	\$44	0.58%	3.04%	73.61%	\$78	\$109	0.49%	2.52%	78.25%	\$79
	Marquette Farmers State Bank of Marquette	\$30,805	\$47	0.59%	4.20%	81.36%	\$67	(\$382)	(1.59%)	(10.78%)	110.03%	\$71
	Liberty Savings Association, FSA	\$32,162	\$52	0.64%	3.17%	71.49%	\$64	\$128	0.52%	2.61%	76.66%	\$69
	Union State Bank	\$32,597	\$128	1.53%	10.67%	52.52%	\$56	\$345	1.34%	9.69%	56.16%	\$56
	Millennium Bank	\$32,669	\$65	0.77%	5.32%	78.75%	\$67	\$205	0.79%	5.62%	77.93%	\$67
	Cottonwood Valley Bank	\$32,689	\$61	0.73%	5.93%	76.71%	\$63	\$173	0.69%	5.55%	73.60%	\$65
	State Exchange Bank	\$34,973	\$78	0.90%	7.55%	68.16%	\$63	\$234	0.89%	7.51%	65.54%	\$66
	Chetopa State Bank & Trust Co.	\$35,109	\$162	1.81%	18.03%	54.69%	\$50	\$463	1.72%	17.35%	54.33%	\$48
	First National Bank of Spearville	\$36,058	\$140	1.53%	9.36%	46.78%	\$57	\$376	1.35%	8.57%	47.16%	\$56
	Kendall State Bank	\$36,639	\$17	0.18%	1.82%	91.44%	\$60	\$12	0.04%	0.43%	94.88%	\$64
	Bank of Greeley	\$37,354	\$132	1.40%	10.79%	59.23%	\$107	\$403	1.42%	11.18%	58.62%	\$104
	Ford County State Bank	\$37,456	\$147	1.75%	11.42%	50.21%	\$86	\$418	1.46%	10.92%	53.11%	\$96
	Farmers State Bank	\$37,660	\$124	1.31%	14.26%	63.35%	\$79	\$267	0.94%	10.34%	70.09%	\$84
	Haviland State Bank	\$38,450	\$107	1.12%	8.10%	63.46%	\$87	\$370	1.29%	9.43%	58.63%	\$77
	Farmers and Merchants Bank of Mound City, Kansas	\$38,766	\$137	1.39%	19.88%	67.44%	\$106	\$405	1.36%	19.59%	67.48%	\$105
	City State Bank	\$39,736	\$128	1.26%	13.86%	67.20%	\$60	\$391	1.27%	14.26%	66.34%	\$61
	Swedish-American State Bank	\$41,852	\$97	0.92%	8.93%	69.56%	\$75	\$596	1.81%	19.32%	67.51%	\$74
	First State Bank of Ransom	\$42,411	\$142	1.34%	6.19%	52.34%	\$64	\$248	0.77%	3.60%	57.31%	\$63
	CBW Bank	\$42,502	\$1,283	8.93%	52.29%	44.33%	\$84	\$3,174	8.13%	48.96%	43.64%	\$69
	Olpe State Bank	\$42,853	\$135	1.22%	9.34%	59.57%	\$58	\$315	0.94%	7.35%	64.93%	\$58
	Bank of Palmer	\$42,856	\$90	0.81%	8.38%	65.60%	\$96	\$262	0.77%	8.19%	67.68%	\$96
	First National Bank in Frankfort	\$43,083	\$147	1.35%	14.70%	64.69%	\$81	\$467	1.39%	15.08%	61.59%	\$79
	Farmers State Bank of Bucklin, Kansas	\$43,793	\$69	0.63%	5.65%	78.47%	\$94	\$40	0.12%	1.09%	93.00%	\$116

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Performance Analysis

September 30, 2018

Run Date: November 8, 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)												
	Nekoma State Bank	\$44,190	\$41	0.36%	4.62%	84.86%	\$59	\$124	0.36%	4.50%	87.18%	\$57
	Farmers State Bank of Blue Mound	\$44,473	\$145	1.30%	7.52%	72.37%	\$66	\$288	0.85%	4.97%	75.75%	\$70
	State Bank of Spring Hill	\$45,007	\$88	0.77%	8.46%	68.97%	\$64	\$257	0.73%	8.33%	70.08%	\$64
	Kaw Valley State Bank	\$48,648	\$145	1.18%	15.27%	69.22%	\$66	\$421	1.14%	14.77%	69.97%	\$66
	Citizens State Bank and Trust Company	\$48,906	\$205	1.73%	17.75%	61.23%	\$41	\$492	1.41%	15.56%	62.44%	\$41
	New Century Bank	\$49,728	\$323	2.84%	25.19%	60.06%	\$67	\$995	2.93%	26.35%	59.97%	\$65
	Union State Bank	\$50,439	\$98	0.78%	9.50%	76.02%	\$87	\$396	1.04%	12.95%	74.23%	\$85
	Howard State Bank	\$50,741	\$113	0.91%	8.41%	74.30%	\$48	\$381	0.99%	9.51%	70.84%	\$45
	Peoples Bank	\$51,434	\$120	0.94%	7.39%	69.61%	\$68	\$303	0.78%	6.20%	72.09%	\$66
	Stock Exchange Bank	\$51,603	\$69	0.54%	6.33%	83.24%	\$78	\$290	0.75%	9.10%	75.43%	\$73
	Argentine Federal Savings	\$52,521	\$34	0.26%	1.84%	86.65%	\$76	\$109	0.28%	1.98%	86.54%	\$75
	KansasLand Bank	\$54,484	\$108	0.77%	7.22%	75.90%	\$68	\$239	0.57%	5.37%	79.43%	\$66
	Citizens State Bank of Cheney, Kansas	\$56,166	\$227	1.55%	14.00%	55.37%	\$64	\$630	1.43%	12.89%	57.25%	\$70
	Tampa State Bank	\$56,438	\$114	0.81%	8.39%	73.17%	\$77	\$302	0.74%	7.39%	76.61%	\$80
	First National Bank of Sedan	\$56,739	(\$3)	(0.02%)	(0.25%)	101.78%	\$63	(\$73)	(0.16%)	(1.99%)	102.38%	\$68
	First National Bank of Dighton	\$57,679	\$141	0.95%	4.60%	68.40%	\$73	\$440	0.98%	4.67%	65.78%	\$73
	First State Bank	\$57,698	\$177	1.18%	6.63%	58.26%	\$87	\$610	1.32%	7.60%	55.24%	\$87
	Farmers State Bank	\$57,769	\$201	1.39%	12.54%	61.15%	\$58	\$499	1.16%	10.57%	63.75%	\$57
	Heritage Bank	\$58,103	\$63	0.44%	4.18%	88.61%	\$75	\$3	0.01%	0.07%	99.80%	\$76
	Security State Bank	\$58,662	\$70	0.47%	4.52%	82.97%	\$50	\$155	0.34%	3.27%	86.05%	\$52
	Farmers State Bank	\$58,865	\$96	0.64%	3.94%	81.83%	\$101	\$367	0.79%	4.92%	78.23%	\$100
	Kansas State Bank Overbrook Kansas	\$59,000	\$202	1.35%	10.77%	57.00%	\$70	\$571	1.26%	10.24%	58.03%	\$73
	First Security Bank	\$60,893	\$116	0.75%	8.87%	78.72%	\$56	\$399	0.88%	10.26%	76.13%	\$54
	Bank of Holyrood	\$62,526	\$318	2.04%	14.66%	41.01%	\$54	\$856	1.82%	13.38%	43.70%	\$60
	Bendena State Bank	\$63,772	\$230	1.47%	16.09%	59.47%	\$64	\$671	1.41%	15.62%	59.98%	\$65
	Small Business Bank	\$64,120	\$54	0.34%	2.31%	90.32%	\$76	\$225	0.46%	3.22%	86.85%	\$73
	Farmers Bank of Osborne, Kansas	\$64,829	\$230	1.42%	12.48%	60.37%	\$71	\$628	1.31%	11.52%	62.62%	\$71
	Bank of Protection	\$67,391	\$210	1.22%	9.25%	58.72%	\$72	\$565	1.11%	8.46%	62.43%	\$73
	Exchange State Bank of St. Paul, Kansas	\$69,387	\$95	0.55%	5.39%	77.49%	\$72	\$307	0.59%	5.87%	76.95%	\$72
	Lyndon State Bank	\$71,315	\$85	0.47%	4.45%	89.27%	\$89	\$199	0.37%	3.44%	89.76%	\$85
	Home Savings Bank	\$73,217	\$92	0.50%	2.76%	79.32%	\$88	\$347	0.62%	3.46%	76.93%	\$93
	Johnson State Bank	\$73,528	\$211	1.12%	7.23%	67.58%	\$62	\$603	1.06%	6.88%	67.47%	\$61
	First State Bank of Healy	\$74,225	\$317	1.72%	8.19%	54.34%	\$94	\$786	1.41%	6.78%	58.86%	\$94
	FNB Washington	\$74,383	\$218	1.17%	4.81%	49.30%	\$57	\$670	1.17%	4.98%	48.04%	\$58
	Baldwin State Bank	\$75,371	\$162	0.84%	8.47%	71.95%	\$55	\$508	0.89%	8.87%	70.82%	\$57
	Community Bank of Wichita, Inc.	\$75,715	\$154	0.80%	8.75%	76.29%	\$76	\$484	0.83%	9.23%	74.98%	\$76
	Chisholm Trail State Bank	\$76,177	\$107	0.57%	7.08%	84.44%	\$63	\$179	0.32%	3.89%	89.97%	\$60
	First National Bank of Beloit	\$76,418	\$115	0.59%	4.91%	78.04%	\$80	\$317	0.54%	4.51%	78.92%	\$76
	Bank of Commerce and Trust Company	\$76,580	\$184	0.94%	11.54%	75.29%	\$64	\$456	0.95%	10.35%	72.73%	\$52
	University National Bank of Lawrence	\$79,133	\$238	1.21%	13.06%	72.33%	\$81	\$606	1.06%	11.23%	76.30%	\$81
	First National Bank of Girard	\$79,655	\$203	1.02%	9.25%	68.28%	\$90	\$556	0.92%	8.43%	67.74%	\$88
	Fowler State Bank	\$81,928	\$30	0.15%	1.57%	69.74%	\$84	\$449	0.76%	7.79%	69.12%	\$82

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Performance Analysis

September 30, 2018

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Asset Group A - \$0 to \$250 million in total assets (continued)												
	First National Bank of Hope	\$82,915	\$93	0.45%	3.82%	63.33%	\$70	\$261	0.42%	3.53%	66.18%	\$70
	Stockgrowers State Bank	\$83,240	\$309	1.40%	12.82%	51.13%	\$78	\$998	1.51%	13.54%	49.65%	\$76
	First National Bank of Kansas	\$85,424	\$143	0.68%	9.75%	76.03%	\$81	\$476	0.76%	10.29%	73.84%	\$77
	Riley State Bank of Riley, Kansas	\$85,820	\$272	1.26%	11.62%	61.06%	\$63	\$792	1.20%	11.50%	61.72%	\$65
	First Federal Savings and Loan Bank	\$85,961	\$634	2.93%	26.44%	34.38%	\$118	\$1,899	2.94%	26.66%	33.77%	\$118
	State Bank of Downs	\$87,054	\$380	1.67%	13.18%	58.15%	\$83	\$1,159	1.63%	13.59%	55.71%	\$86
	Citizens State Bank and Trust Company	\$87,446	\$392	1.75%	10.99%	57.39%	\$62	\$1,055	1.50%	9.98%	60.79%	\$64
	Wilson State Bank	\$88,005	\$294	1.34%	14.23%	65.27%	\$58	\$771	1.18%	12.57%	68.93%	\$60
	First National Bank in Fredonia	\$89,138	\$326	1.44%	8.88%	59.21%	\$65	\$1,030	1.49%	9.30%	57.64%	\$63
	Farmers Bank & Trust	\$91,549	\$173	0.76%	8.40%	73.26%	\$70	\$470	0.67%	7.15%	74.35%	\$69
	Community Bank	\$91,952	\$304	1.33%	13.16%	62.34%	\$67	\$960	1.41%	14.02%	62.74%	\$67
	State Bank of Bern	\$92,120	\$204	0.88%	5.56%	47.57%	\$70	\$837	1.19%	7.69%	45.16%	\$68
	Heartland Tri-State Bank	\$93,615	\$245	1.06%	10.51%	64.52%	\$75	\$663	0.99%	9.45%	66.94%	\$76
	Garden Plain State Bank	\$93,673	\$294	1.26%	8.62%	57.04%	\$59	\$855	1.23%	8.46%	57.72%	\$60
	Lyons State Bank	\$94,111	\$219	0.93%	7.79%	76.06%	\$77	\$961	1.34%	11.30%	65.79%	\$71
	First National Bank in Cimarron	\$94,229	\$285	1.20%	17.52%	67.01%	\$87	\$887	1.27%	17.97%	66.15%	\$82
	Alliance Bank	\$94,515	\$8	0.03%	0.28%	57.38%	\$71	\$552	0.76%	6.47%	59.59%	\$71
	First Neodesha Bank	\$95,843	\$383	1.58%	15.84%	60.67%	\$40	\$1,141	1.56%	15.89%	60.57%	\$40
	Andover State Bank	\$96,302	\$125	0.56%	6.89%	76.01%	\$87	\$380	0.59%	7.06%	78.86%	\$88
	Elk State Bank	\$97,207	\$190	0.79%	8.44%	62.33%	\$69	\$471	0.65%	6.90%	64.78%	\$72
	Bank of Prairie Village	\$98,142	\$438	1.75%	15.48%	50.68%	\$76	\$1,186	1.55%	14.02%	53.77%	\$76
	First Commerce Bank	\$98,513	\$443	1.74%	15.34%	54.41%	\$95	\$1,248	1.63%	14.72%	57.97%	\$103
	American Bank of Baxter Springs	\$99,334	\$352	1.36%	12.92%	81.12%	\$50	\$933	1.19%	11.50%	82.25%	\$53
	Conway Bank	\$100,411	\$48	0.18%	2.09%	88.69%	\$71	\$28	0.04%	0.40%	93.83%	\$67
	Home Bank and Trust Company	\$101,013	\$360	1.45%	18.17%	69.65%	\$83	\$954	1.29%	16.30%	71.36%	\$68
	TriCentury Bank	\$105,350	\$324	1.24%	12.12%	51.83%	\$90	\$766	1.07%	9.85%	56.16%	\$89
	Prairie Bank of Kansas	\$107,770	\$180	0.67%	7.57%	72.63%	\$80	\$435	0.54%	6.08%	75.60%	\$79
	Farmers State Bank	\$109,246	\$362	1.32%	14.78%	62.32%	\$85	\$1,165	1.40%	15.66%	61.10%	\$85
	Bankwest of Kansas	\$109,869	\$443	1.63%	13.45%	64.51%	\$71	\$1,212	1.52%	12.62%	63.77%	\$67
	Stanley Bank	\$111,135	\$50	0.18%	0.96%	58.22%	\$124	\$1,576	1.88%	10.20%	58.42%	\$131
	First National Bank of Scott City	\$113,860	\$111	0.39%	3.11%	71.66%	\$77	\$453	0.52%	4.25%	69.11%	\$77
	Citizens State Bank	\$115,032	\$318	1.09%	7.92%	67.54%	\$83	\$868	0.96%	7.24%	69.40%	\$83
	Lyons Federal Bank	\$115,607	\$197	0.68%	5.26%	75.34%	\$89	\$515	0.59%	4.62%	77.95%	\$89
	Community Bank	\$115,779	\$323	1.08%	10.13%	65.72%	\$69	\$885	1.03%	9.41%	66.97%	\$70
	First National Bank of Louisburg	\$116,916	\$427	1.38%	11.04%	59.99%	\$58	\$1,228	1.35%	10.65%	60.54%	\$57
	Halstead Bank	\$120,494	\$272	0.89%	9.77%	74.28%	\$67	\$911	0.97%	10.96%	70.47%	\$68
	Patriots Bank	\$121,571	\$375	1.25%	13.61%	69.45%	\$64	\$1,046	1.20%	12.77%	70.56%	\$63
	Southwind Bank	\$121,979	\$374	1.23%	12.59%	51.48%	\$69	\$1,082	1.19%	12.13%	52.33%	\$68
	Carson Bank	\$123,376	\$127	0.42%	5.85%	87.77%	\$64	\$587	0.66%	9.00%	83.41%	\$62
	Valley State Bank	\$125,609	\$310	0.98%	7.40%	67.27%	\$72	\$922	0.98%	7.42%	67.86%	\$72
	Stockgrowers State Bank	\$127,072	\$381	1.19%	8.57%	67.95%	\$92	\$954	1.00%	7.15%	70.06%	\$92
	Almena State Bank	\$127,688	\$468	1.50%	17.04%	62.56%	\$77	\$1,194	1.37%	16.42%	65.39%	\$79
	Vintage Bank Kansas	\$128,451	\$503	1.56%	14.54%	53.99%	\$48	\$1,150	1.21%	11.21%	58.39%	\$47
	Impact Bank	\$128,577	\$283	0.88%	8.19%	74.64%	\$83	\$874	0.84%	8.45%	74.08%	\$84
	First Bank	\$129,260	\$309	0.96%	6.41%	68.65%	\$71	\$859	0.89%	5.91%	69.05%	\$71
	Flint Hills Bank	\$131,583	\$458	1.36%	12.80%	56.54%	\$76	\$1,340	1.33%	12.46%	56.64%	\$74
	Fidelity State Bank and Trust Company	\$133,743	\$296	0.83%	10.34%	72.02%	\$58	\$909	0.81%	10.54%	70.87%	\$54

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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)												
	Farmers National Bank	\$135,268	\$415	1.24%	7.25%	50.42%	\$76	\$1,204	1.22%	7.11%	51.95%	\$72
	Midland National Bank	\$136,850	\$314	0.93%	8.67%	73.79%	\$61	\$1,037	0.99%	9.46%	73.94%	\$63
	Valley State Bank	\$137,404	\$863	2.54%	27.64%	64.16%	\$80	\$1,880	1.86%	20.95%	63.51%	\$81
	Lyon County State Bank	\$140,743	\$441	1.24%	16.82%	67.69%	\$66	\$1,177	1.10%	14.73%	70.28%	\$67
	Union State Bank	\$141,427	\$220	0.62%	5.98%	68.00%	\$85	\$671	0.63%	6.01%	66.92%	\$85
	Bank of the Prairie	\$141,434	\$217	0.61%	6.93%	73.18%	\$79	\$875	0.82%	9.44%	68.90%	\$79
	Verus Bank	\$141,927	\$463	1.30%	15.72%	71.56%	\$64	\$1,344	1.27%	15.06%	70.77%	\$63
	Farmers State Bank of Oakley, Kansas	\$143,638	\$865	2.42%	15.45%	43.20%	\$87	\$1,945	1.84%	12.14%	43.07%	\$88
	SJN Bank of Kansas	\$144,198	\$509	1.42%	14.52%	55.18%	\$86	\$1,512	1.40%	14.65%	51.56%	\$78
	Kansas State Bank	\$145,485	\$369	1.04%	13.01%	65.50%	\$54	\$1,038	0.99%	12.32%	66.68%	\$53
	Farmers State Bank of Aliceville, Kansas	\$148,642	\$626	1.71%	11.82%	34.36%	\$53	\$1,498	1.35%	9.64%	45.05%	\$75
	First State Bank and Trust Company of Larned	\$151,556	\$534	1.42%	11.11%	54.49%	\$97	\$1,655	1.45%	11.60%	54.81%	\$97
	Community State Bank	\$153,130	\$643	1.65%	14.21%	48.10%	\$68	\$1,916	1.62%	14.36%	48.17%	\$68
	Farmers State Bank	\$165,275	\$247	0.59%	3.84%	61.28%	\$60	\$1,119	0.88%	5.85%	60.46%	\$59
	First Heritage Bank	\$166,901	\$488	1.19%	12.67%	65.35%	\$89	\$1,311	1.09%	11.19%	66.90%	\$89
	Goppert State Service Bank	\$167,788	\$433	1.04%	9.35%	65.88%	\$57	\$1,171	0.93%	8.54%	68.02%	\$57
	Fidelity State Bank and Trust Company	\$168,542	\$527	1.23%	6.78%	52.93%	\$59	\$1,484	1.14%	6.42%	54.68%	\$59
	Citizens National Bank	\$169,403	\$326	0.75%	8.22%	73.54%	\$56	\$1,032	0.78%	8.55%	72.43%	\$55
	Bank of Commerce	\$169,523	\$353	0.81%	8.68%	72.48%	\$45	\$976	0.74%	8.05%	74.01%	\$44
	Bankers' Bank of Kansas	\$169,988	\$485	1.11%	7.36%	78.27%	\$91	\$1,629	1.22%	8.40%	76.05%	\$90
	Kaw Valley State Bank and Trust Company	\$173,162	\$721	1.65%	15.12%	59.00%	\$63	\$1,948	1.54%	13.72%	60.22%	\$62
	First Kansas Bank	\$174,187	\$636	1.43%	19.53%	52.75%	\$55	\$1,639	1.21%	16.31%	55.37%	\$57
	VisionBank	\$174,831	\$450	1.00%	11.31%	65.68%	\$85	\$1,155	0.89%	10.03%	69.07%	\$85
	Citizens Savings and Loan Association, FSB	\$177,280	\$69	0.15%	0.75%	94.73%	\$82	\$238	0.17%	0.86%	94.55%	\$83
	Community First Bank	\$179,221	\$765	1.75%	18.59%	55.46%	\$104	\$2,156	1.72%	18.23%	55.32%	\$98
	Community Bank of the Midwest	\$180,465	\$814	1.81%	19.66%	52.03%	\$71	\$2,217	1.70%	18.25%	54.64%	\$72
	Farmers and Drovers Bank	\$181,553	\$506	1.11%	4.32%	53.50%	\$97	\$1,574	1.16%	4.49%	51.89%	\$86
	Mid-America Bank	\$182,559	\$668	1.45%	13.40%	63.70%	\$70	\$2,127	1.62%	14.83%	60.29%	\$70
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$183,047	\$493	1.08%	12.27%	69.16%	\$63	\$1,540	1.11%	12.49%	67.75%	\$62
	First Bank of Newton	\$186,977	\$565	1.20%	12.02%	65.43%	\$61	\$1,650	1.14%	11.89%	68.92%	\$61
	FirstOak Bank	\$187,414	\$790	1.71%	16.94%	66.26%	\$82	\$2,069	1.75%	18.34%	65.42%	\$73
	Citizens State Bank	\$189,893	\$596	1.22%	14.38%	60.34%	\$67	\$1,750	1.20%	14.47%	60.53%	\$66
	Freedom Bank	\$190,435	\$276	0.58%	6.92%	77.38%	\$104	\$934	0.67%	7.69%	75.07%	\$98
	First National Bank	\$190,675	\$526	1.09%	8.80%	74.82%	\$80	\$1,568	1.11%	8.80%	73.15%	\$81
	Kearny County Bank	\$197,108	\$1,053	2.10%	12.28%	51.91%	\$78	\$2,977	1.95%	11.67%	55.01%	\$84
	Solomon State Bank	\$198,916	\$1,079	2.23%	15.19%	38.65%	\$90	\$2,937	2.01%	13.85%	38.14%	\$88
	Great American Bank	\$201,359	\$919	1.86%	13.89%	57.15%	\$73	\$2,520	1.70%	12.84%	61.10%	\$71
	Cornerstone Bank	\$209,589	\$725	1.41%	15.47%	57.53%	\$113	\$1,634	1.08%	11.65%	64.23%	\$110
	Plains State Bank	\$209,762	\$301	0.58%	5.12%	78.90%	\$77	\$947	0.72%	6.80%	73.14%	\$54
	First National Bank and Trust	\$209,970	\$852	1.62%	10.77%	62.61%	\$73	\$2,236	1.42%	9.50%	65.58%	\$74

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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)												
	Farmers & Merchants Bank of Colby	\$210,818	\$920	1.75%	11.64%	38.64%	\$83	\$3,025	1.92%	13.30%	33.80%	\$69
	Mutual Savings Association, FSA	\$212,253	\$671	1.28%	4.34%	60.48%	\$75	\$1,675	1.07%	3.64%	63.78%	\$75
	ESB Financial	\$220,026	\$506	0.90%	9.11%	73.47%	\$76	\$1,688	1.00%	10.20%	71.10%	\$73
	Grant County Bank	\$222,253	\$835	1.49%	10.37%	57.25%	\$62	\$2,473	1.45%	10.31%	58.02%	\$60
	Kanza Bank	\$225,054	\$404	0.73%	7.27%	80.04%	\$78	\$1,101	0.68%	6.60%	80.88%	\$78
	Peoples State Bank	\$231,852	\$704	1.21%	13.86%	71.62%	\$64	\$1,825	1.09%	11.43%	67.82%	\$59
	Citizens Bank of Kansas	\$233,167	\$576	0.98%	8.09%	74.57%	\$78	\$1,934	1.10%	9.04%	78.02%	\$78
	Solutions North Bank	\$234,610	\$754	1.29%	12.17%	61.62%	\$66	\$2,081	1.19%	11.16%	58.95%	\$67
	Golden Belt Bank, FSA	\$235,450	\$1,068	1.80%	14.41%	57.91%	\$68	\$2,549	1.44%	11.58%	64.67%	\$68
	Bank of Hays	\$249,244	\$841	1.33%	13.29%	51.09%	\$90	\$2,891	1.51%	15.59%	53.11%	\$94
	State Average of Asset Group A	\$97,800	\$291	1.07%	9.41%	67.57%	\$72	\$840	1.05%	9.23%	68.33%	\$71

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Performance Analysis

September 30, 2018

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Region	Institution Name	As of Date	Quarter to Date					Year to Date				
		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets												
	Centera Bank	\$259,176	\$816	1.23%	14.24%	64.22%	\$77	\$2,628	1.29%	15.05%	61.87%	\$77
	Community First National Bank	\$266,066	\$347	0.52%	5.63%	84.80%	\$99	\$1,226	0.63%	6.76%	83.76%	\$96
	Silver Lake Bank	\$267,121	\$575	0.85%	7.54%	67.41%	\$88	\$2,040	1.01%	8.83%	62.43%	\$80
	Guaranty State Bank and Trust Company	\$272,806	\$960	1.40%	10.82%	55.28%	\$85	\$2,289	1.10%	8.77%	55.11%	\$84
	First State Bank and Trust	\$281,241	\$496	0.69%	8.35%	81.80%	\$79	\$1,386	0.65%	7.80%	82.47%	\$77
	Bank of the Flint Hills	\$287,020	\$692	0.94%	11.32%	71.44%	\$69	\$1,497	0.87%	9.31%	74.77%	\$57
	Security State Bank	\$290,367	\$939	1.33%	9.23%	50.58%	\$86	\$2,613	1.31%	8.90%	50.94%	\$87
	Union State Bank of Everest	\$307,603	\$939	1.22%	11.82%	68.60%	\$66	\$2,647	1.15%	11.01%	69.83%	\$65
	Central Bank and Trust Co.	\$310,176	\$1,328	1.70%	9.68%	52.86%	\$70	\$2,300	1.86%	13.51%	54.22%	\$74
	Kaw Valley Bank	\$310,690	\$1,111	1.44%	13.38%	57.79%	\$59	\$3,232	1.38%	13.41%	60.21%	\$61
	Commercial Bank	\$314,225	\$1,059	1.31%	16.46%	59.15%	\$61	\$3,187	1.30%	15.78%	59.46%	\$61
	First Option Bank	\$317,986	\$1,234	1.54%	21.33%	61.73%	\$66	\$3,221	1.32%	18.00%	64.81%	\$65
	Astra Bank	\$319,698	\$620	0.78%	8.95%	72.48%	\$70	\$1,831	0.79%	8.64%	74.25%	\$68
	Union State Bank	\$325,635	\$753	0.94%	7.95%	73.30%	\$79	\$2,705	1.13%	9.60%	70.88%	\$82
	Denison State Bank	\$333,847	\$1,542	1.82%	14.06%	52.68%	\$65	\$4,419	1.77%	13.50%	55.78%	\$69
	Bank, The	\$342,095	\$1,762	2.03%	17.06%	40.04%	\$73	\$4,919	1.86%	16.19%	39.48%	\$66
	Peoples Bank	\$345,449	\$1,422	1.57%	11.23%	57.31%	\$86	\$4,744	1.63%	12.59%	55.33%	\$88
	First National Bank of Syracuse	\$346,064	\$1,385	1.62%	15.74%	51.38%	\$89	\$3,809	1.53%	14.70%	52.08%	\$87
	Citizens State Bank	\$350,940	\$1,920	2.22%	23.50%	37.13%	\$81	\$5,645	2.21%	23.10%	36.69%	\$82
	Bank of Tescott	\$390,873	\$1,215	1.23%	10.05%	54.51%	\$73	\$3,688	1.24%	10.23%	54.73%	\$73
	Exchange Bank & Trust	\$400,509	\$1,444	1.42%	14.21%	54.09%	\$60	\$4,036	1.31%	13.42%	55.43%	\$60
	Labette Bank	\$406,300	\$1,120	1.10%	9.52%	65.81%	\$64	\$3,025	0.98%	8.69%	68.10%	\$66
	Citizens State Bank	\$426,439	\$1,175	1.10%	10.35%	61.16%	\$59	\$3,279	1.01%	9.44%	62.74%	\$62
	First Bank Kansas	\$430,440	\$1,960	1.78%	22.56%	61.71%	\$64	\$5,561	1.67%	21.63%	62.64%	\$65
	First State Bank	\$436,043	\$1,549	1.41%	13.67%	52.27%	\$87	\$4,369	1.35%	12.78%	55.21%	\$92
	Western State Bank	\$436,673	\$2,441	2.20%	18.58%	50.32%	\$66	\$7,070	2.10%	18.15%	50.20%	\$65
	Community National Bank	\$437,777	\$2,365	2.12%	27.16%	46.57%	\$76	\$7,382	2.20%	26.97%	43.41%	\$73
	Legacy Bank	\$438,852	\$1,021	0.89%	9.80%	64.15%	\$70	\$2,350	0.79%	8.38%	67.63%	\$66
	Southwest National Bank	\$447,370	\$1,589	1.40%	14.84%	61.59%	\$62	\$4,062	1.21%	12.70%	63.38%	\$62
	Peoples Bank and Trust Company	\$485,819	\$1,252	1.04%	7.66%	65.74%	\$66	\$3,473	0.96%	7.15%	66.94%	\$66
	State Average of Asset Group B	\$352,843	\$1,234	1.36%	13.22%	59.93%	\$73	\$3,488	1.32%	12.83%	60.49%	\$73

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Performance Analysis

September 30, 2018

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			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												
	Morrill and Janes Bank and Trust Company	\$592,786	\$165	0.11%	0.92%	86.48%	\$91	\$2,312	0.49%	4.27%	74.44%	\$97
	Bank of Labor	\$601,781	\$1,051	0.75%	9.20%	82.20%	\$92	\$1,885	0.46%	5.43%	87.86%	\$96
	United Bank & Trust	\$606,592	\$2,060	1.38%	11.29%	53.08%	\$68	\$5,953	1.35%	10.91%	53.41%	\$68
	GNBank, National Association	\$628,735	\$1,797	1.14%	9.19%	65.55%	\$71	\$5,907	1.20%	10.10%	65.30%	\$72
	American State Bank & Trust Company	\$668,594	\$2,741	1.78%	16.63%	69.85%	\$155	\$4,380	1.32%	10.57%	70.50%	\$81
	Bennington State Bank	\$682,447	\$3,901	2.24%	21.20%	35.66%	\$63	\$9,630	1.85%	17.84%	40.03%	\$67
	First National Bank of Hutchinson	\$707,419	\$1,780	1.02%	8.45%	71.54%	\$77	\$5,601	1.04%	8.97%	70.50%	\$74
	Bank of Blue Valley	\$725,081	\$2,675	1.52%	14.40%	53.01%	\$92	\$7,137	1.36%	12.86%	57.00%	\$95
	Farmers Bank & Trust	\$794,387	\$3,656	1.83%	10.20%	41.50%	\$77	\$11,565	1.95%	10.80%	40.32%	\$76
	Central National Bank	\$891,440	\$2,949	1.30%	10.87%	73.82%	\$77	\$7,746	1.05%	9.66%	74.82%	\$77
	CoreFirst Bank & Trust	\$917,091	\$1,567	0.69%	7.72%	81.33%	\$68	\$6,173	0.90%	9.95%	77.60%	\$71
	Landmark National Bank	\$959,088	\$3,087	1.28%	11.68%	61.35%	\$60	\$8,288	1.16%	10.50%	63.86%	\$56
	State Average of Asset Group C	\$731,287	\$2,286	1.25%	10.98%	64.61%	\$83	\$6,381	1.18%	10.16%	64.64%	\$77
Asset Group D - \$1 billion to \$10 billion in total assets												
	Armed Forces Bank, National Association	\$1,078,278	\$4,385	1.68%	9.02%	71.10%	\$80	\$12,477	1.60%	8.49%	71.19%	\$77
	Community National Bank & Trust	\$1,149,504	\$2,218	0.77%	7.99%	72.25%	\$57	\$6,162	0.78%	7.82%	72.91%	\$53
	Emprise Bank	\$1,678,417	\$7,549	1.77%	19.17%	60.42%	\$65	\$21,819	1.68%	18.62%	61.83%	\$67
	KS StateBank	\$1,910,162	\$7,785	1.66%	18.15%	51.29%	\$87	\$21,154	1.54%	16.86%	51.06%	\$84
	Fidelity Bank	\$2,310,376	\$6,062	1.12%	10.44%	69.30%	\$74	\$14,604	0.80%	8.45%	76.10%	\$80
	Security Bank of Kansas City	\$3,076,416	\$10,685	1.39%	9.29%	51.22%	\$64	\$32,308	1.42%	9.39%	51.18%	\$65
	CrossFirst Bank	\$3,709,898	\$6,461	0.72%	6.89%	63.86%	\$140	\$14,339	0.57%	5.92%	68.94%	\$139
	Equity Bank	\$3,927,983	\$11,344	1.19%	9.93%	56.56%	\$79	\$29,116	1.11%	9.29%	60.39%	\$74
	INTRUST Bank, National Association	\$5,068,806	\$27,276	2.13%	28.81%	60.82%	\$83	\$63,808	1.64%	22.17%	61.62%	\$85
	Capitol Federal Savings Bank	\$9,462,608	\$21,624	0.93%	7.22%	46.44%	\$69	\$67,712	0.88%	7.52%	43.97%	\$64
	State Average of Asset Group D	\$3,337,245	\$10,539	1.34%	12.69%	60.33%	\$80	\$28,350	1.20%	11.45%	61.92%	\$79

Source: SNL Financial

Note: Report includes only bank-level data.

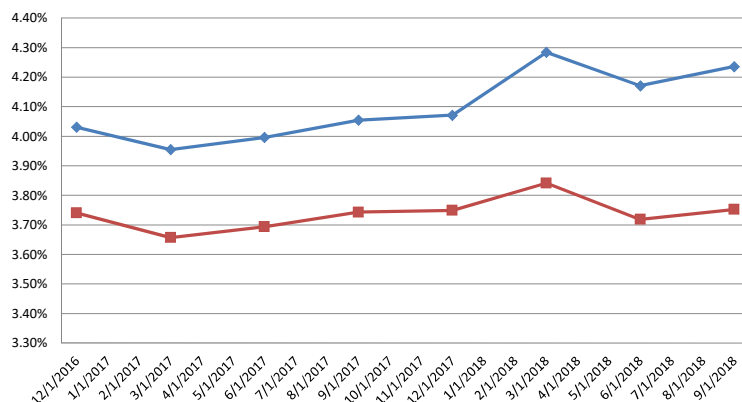
NA = data was not available.

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

Balance Sheet & Net Interest Margin

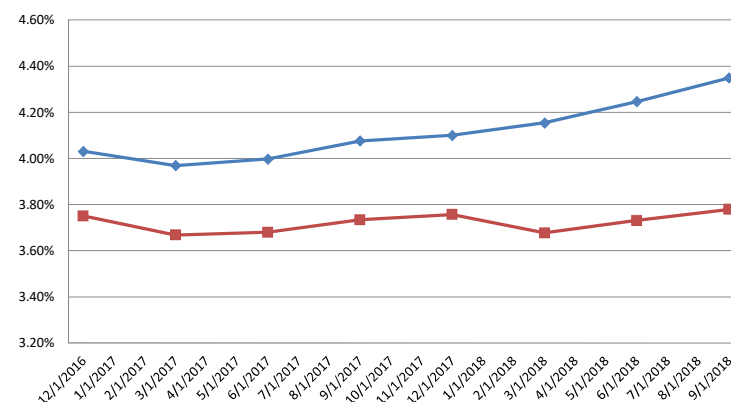
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



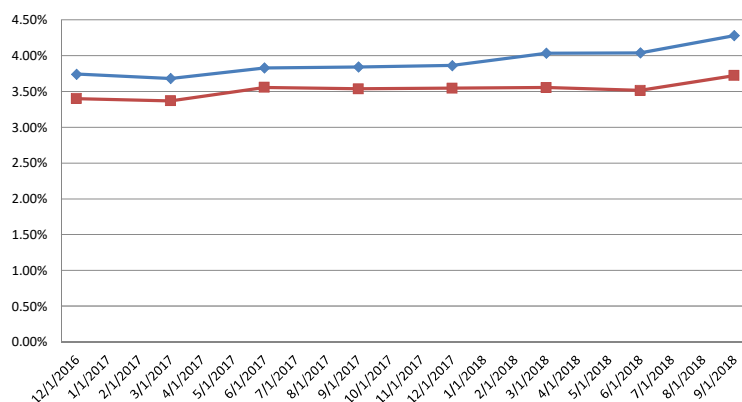
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	4.03%	3.95%	4.00%	4.05%	4.07%	4.28%	4.17%	4.24%
Net Interest Margin (FTE)	3.74%	3.66%	3.69%	3.74%	3.75%	3.84%	3.72%	3.75%

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



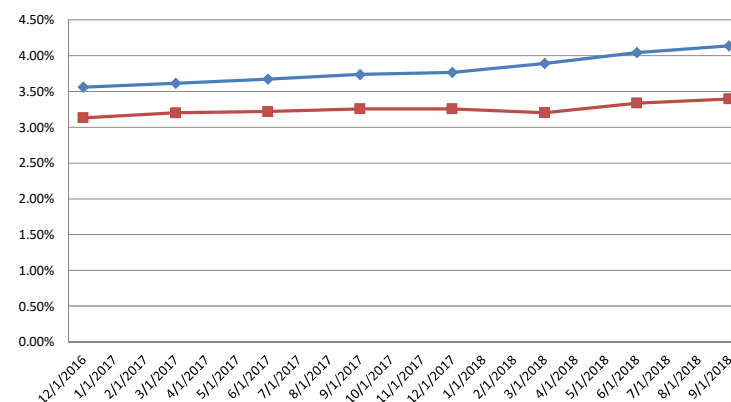
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	4.03%	3.97%	4.00%	4.08%	4.10%	4.15%	4.25%	4.35%
Net Interest Margin (FTE)	3.75%	3.67%	3.68%	3.73%	3.76%	3.68%	3.73%	3.78%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	3.74%	3.68%	3.83%	3.84%	3.86%	4.03%	4.04%	4.28%
Net Interest Margin (FTE)	3.40%	3.37%	3.55%	3.53%	3.54%	3.55%	3.51%	3.72%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	3.56%	3.61%	3.67%	3.74%	3.76%	3.89%	4.04%	4.14%
Net Interest Margin (FTE)	3.13%	3.20%	3.22%	3.25%	3.26%	3.20%	3.34%	3.40%

Source: SNL Financial

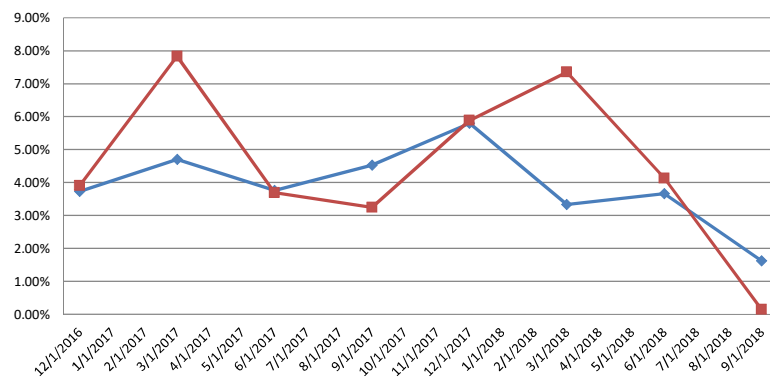
Note: Report includes only bank-level data.

NA = data was not available.

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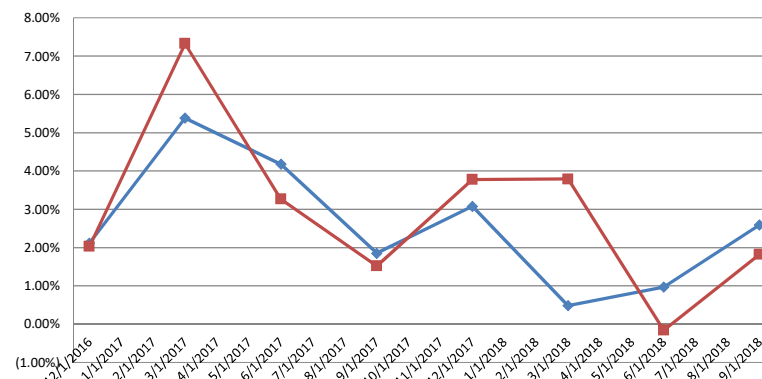
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



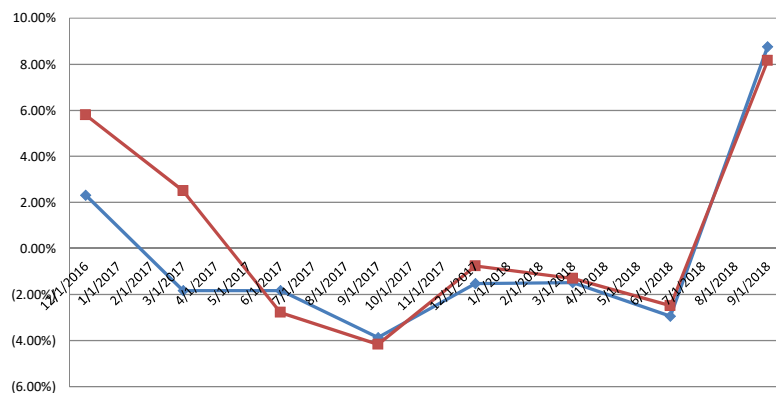
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	3.73%	4.70%	3.76%	4.52%	5.80%	3.33%	3.67%	1.62%
Deposit Growth Rate	3.91%	7.83%	3.69%	3.25%	5.89%	7.36%	4.13%	0.15%

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



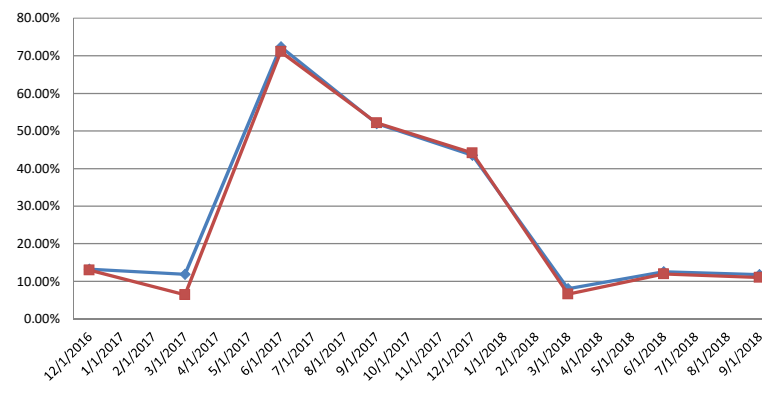
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	2.11%	5.38%	4.18%	1.85%	3.08%	0.48%	0.97%	2.59%
Deposit Growth Rate	2.03%	7.33%	3.27%	1.52%	3.78%	3.79%	(0.16%)	1.82%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	2.31%	(1.84%)	(1.84%)	(3.87%)	(1.52%)	(1.49%)	(2.95%)	8.76%
Deposit Growth Rate	5.80%	2.51%	(2.78%)	(4.17%)	(0.77%)	(1.30%)	(2.48%)	8.16%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	13.20%	11.83%	72.36%	51.93%	43.51%	8.03%	12.50%	11.77%
Deposit Growth Rate	12.97%	6.40%	71.08%	52.12%	44.09%	6.62%	11.94%	11.02%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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	\$8,925	\$3,493	\$8,221	42.49%	49.27%	\$2,975	3.61%	0.34%	0.25%	3.35%	4.30%	4.60%
Bison State Bank	\$9,914	\$4,998	\$8,569	58.33%	55.14%	\$1,652	4.31%	0.27%	0.18%	4.15%	56.70%	53.78%
Towanda State Bank	\$10,000	\$7,541	\$9,189	82.07%	9.07%	\$1,429	4.93%	0.54%	0.41%	4.52%	(2.28%)	(1.68%)
State Bank of Burrton	\$11,101	\$4,302	\$9,953	43.22%	37.08%	\$3,700	3.72%	0.40%	0.29%	3.45%	10.51%	11.88%
Prescott State Bank	\$12,921	\$6,920	\$10,020	69.06%	37.17%	\$3,230	4.03%	0.66%	0.55%	3.54%	(4.65%)	(6.64%)
Dickinson County Bank	\$14,138	\$11,321	\$12,636	89.59%	15.21%	\$2,828	5.89%	1.43%	1.17%	4.83%	18.33%	20.50%
First National Bank of Harveyville	\$14,182	\$8,450	\$12,087	69.91%	42.12%	\$4,727	4.49%	1.06%	0.89%	3.65%	(1.99%)	(6.68%)
Farmers State Bank	\$15,601	\$8,268	\$13,606	60.77%	53.72%	\$3,120	3.87%	0.72%	0.59%	3.32%	(5.11%)	(1.85%)
Peoples State Bank	\$16,745	\$15,086	\$11,693	129.02%	5.32%	\$3,349	6.54%	1.07%	0.64%	6.05%	(9.30%)	(1.51%)
Emerald Bank	\$16,814	\$9,906	\$14,902	66.47%	42.96%	\$2,102	4.56%	0.51%	0.37%	4.22%	(1.86%)	(2.84%)
Jamestown State Bank	\$17,404	\$6,310	\$14,414	43.78%	66.68%	\$2,486	3.02%	0.28%	0.21%	2.90%	(13.36%)	(14.62%)
Hillsboro State Bank	\$18,400	\$8,171	\$16,582	49.28%	53.01%	\$3,067	3.40%	0.63%	0.52%	2.93%	(14.83%)	(5.83%)
Bank of Denton	\$18,536	\$11,746	\$14,470	81.17%	27.64%	\$4,634	3.60%	0.80%	0.67%	3.17%	1.79%	(4.28%)
Alden State Bank	\$20,849	\$10,569	\$18,504	57.12%	36.21%	\$3,475	3.73%	0.72%	0.58%	3.20%	3.67%	4.06%
Marion National Bank	\$21,321	\$8,110	\$17,601	46.08%	46.21%	\$4,264	3.06%	0.19%	0.14%	3.14%	(12.34%)	(15.33%)
Farmers State Bank	\$21,798	\$13,694	\$18,390	74.46%	34.68%	\$4,360	3.91%	0.42%	0.34%	3.58%	(9.56%)	(13.82%)
Lorraine State Bank	\$22,499	\$18,370	\$18,217	100.84%	16.44%	\$4,500	3.99%	0.56%	0.47%	3.65%	0.07%	(4.80%)
Baxter State Bank	\$27,145	\$13,719	\$20,145	68.10%	44.60%	\$3,016	4.83%	0.40%	0.25%	4.62%	(9.38%)	2.69%
Gorham State Bank	\$28,125	\$18,607	\$24,808	75.00%	34.50%	\$4,018	3.87%	0.24%	0.17%	3.72%	(5.86%)	(7.72%)
Piqua State Bank	\$28,962	\$12,495	\$25,964	48.12%	57.57%	\$2,896	3.97%	0.33%	0.18%	3.94%	(6.47%)	(7.83%)
Ninnescah Valley Bank	\$29,828	\$11,596	\$25,907	44.76%	47.80%	\$4,971	4.29%	0.41%	0.24%	4.24%	(4.36%)	(1.77%)
State Bank of Canton	\$30,028	\$9,761	\$24,210	40.32%	77.99%	\$6,006	3.05%	0.26%	0.18%	2.89%	4.22%	5.05%
Marquette Farmers State Bank of Marquette	\$30,805	\$15,666	\$26,118	59.98%	55.28%	\$4,401	3.57%	0.87%	0.75%	3.07%	(6.61%)	(5.48%)
Liberty Savings Association, FSA	\$32,162	\$9,299	\$25,507	36.46%	87.86%	\$6,432	3.26%	0.60%	0.60%	2.77%	(7.02%)	(9.48%)
Union State Bank	\$32,597	\$14,766	\$27,705	53.30%	53.20%	\$4,075	3.79%	0.82%	0.68%	3.21%	(7.21%)	(8.88%)
Millennium Bank	\$32,669	\$29,187	\$25,015	116.68%	7.00%	\$3,630	4.86%	1.08%	0.93%	4.00%	(6.72%)	(12.74%)
Cottonwood Valley Bank	\$32,689	\$8,794	\$27,669	31.78%	67.52%	\$4,670	2.85%	0.42%	0.30%	2.72%	(2.89%)	0.03%
State Exchange Bank	\$34,973	\$17,706	\$28,784	61.51%	24.67%	\$4,996	3.64%	0.66%	0.51%	3.34%	(12.53%)	(21.44%)
Chetopa State Bank & Trust Co.	\$35,109	\$25,933	\$31,391	82.61%	3.85%	\$5,016	4.30%	0.67%	0.53%	3.82%	3.60%	3.20%
First National Bank of Spearville	\$36,058	\$20,998	\$29,010	72.38%	39.95%	\$6,010	3.78%	0.73%	0.57%	3.29%	(6.27%)	(7.24%)
Kendall State Bank	\$36,639	\$24,186	\$32,649	74.08%	32.52%	\$2,290	4.88%	0.58%	0.40%	4.50%	(6.38%)	0.39%
Bank of Greeley	\$37,354	\$20,846	\$31,412	66.36%	43.76%	\$6,226	3.67%	0.58%	0.44%	3.30%	(9.60%)	(12.33%)
Ford County State Bank	\$37,456	\$26,306	\$31,941	82.36%	32.66%	\$6,243	4.31%	0.48%	0.40%	3.99%	(7.95%)	(8.73%)
Farmers State Bank	\$37,660	\$24,966	\$30,468	81.94%	24.19%	\$5,380	4.36%	0.99%	0.83%	3.72%	(1.14%)	(6.40%)
Haviland State Bank	\$38,450	\$25,794	\$30,951	83.34%	16.30%	\$4,806	4.66%	0.73%	0.51%	4.32%	(1.34%)	7.50%
Farmers and Merchants Bank of Mound City, Kansas	\$38,766	\$31,404	\$35,791	87.74%	11.33%	\$5,538	5.06%	0.96%	0.74%	4.37%	(0.63%)	0.28%
City State Bank	\$39,736	\$26,095	\$35,923	72.64%	32.08%	\$4,415	4.26%	0.47%	0.36%	4.05%	(3.89%)	(4.65%)
Swedish-American State Bank	\$41,852	\$31,654	\$34,161	92.66%	14.17%	\$4,650	4.47%	0.74%	0.63%	3.95%	(16.21%)	(20.45%)
First State Bank of Ransom	\$42,411	\$18,273	\$33,024	55.33%	56.01%	\$5,301	3.49%	0.57%	0.46%	3.28%	(5.30%)	(6.49%)
CBW Bank	\$42,502	\$2,705	\$31,007	8.72%	120.76%	\$2,500	2.25%	0.27%	0.05%	2.22%	36.62%	32.15%
Olpe State Bank	\$42,853	\$21,422	\$35,327	60.64%	40.92%	\$4,285	3.55%	0.79%	0.67%	3.01%	4.32%	(0.90%)
Bank of Palmer	\$42,856	\$25,196	\$38,266	65.84%	42.27%	\$5,357	3.69%	0.76%	0.65%	3.24%	(1.51%)	(2.20%)
First National Bank in Frankfort	\$43,083	\$23,880	\$38,221	62.48%	32.73%	\$6,155	4.24%	0.69%	0.54%	3.79%	(7.18%)	(4.64%)
Farmers State Bank of Bucklin, Kansas	\$43,793	\$21,053	\$38,781	54.29%	46.32%	\$4,866	3.81%	0.72%	0.47%	3.50%	0.74%	0.98%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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)												
Nekoma State Bank	\$44,190	\$12,976	\$37,501	34.60%	59.58%	\$4,017	3.08%	0.32%	0.23%	2.93%	(3.16%)	(9.71%)
Farmers State Bank of Blue Mound	\$44,473	\$31,516	\$36,439	86.49%	21.90%	\$2,780	5.20%	0.56%	0.39%	4.87%	(7.95%)	(9.87%)
State Bank of Spring Hill	\$45,007	\$14,407	\$40,646	35.45%	37.54%	\$4,501	3.70%	0.19%	0.14%	3.57%	(0.25%)	(0.91%)
Kaw Valley State Bank	\$48,648	\$24,070	\$44,758	53.78%	26.24%	\$3,742	4.07%	0.37%	0.29%	3.94%	5.33%	6.28%
Citizens State Bank and Trust Company	\$48,906	\$40,613	\$38,743	104.83%	9.68%	\$2,574	5.95%	0.97%	0.81%	5.19%	95.07%	83.01%
New Century Bank	\$49,728	\$43,558	\$38,523	113.07%	9.73%	\$2,763	8.06%	1.26%	1.11%	7.01%	16.40%	0.97%
Union State Bank	\$50,439	\$38,311	\$41,898	91.44%	13.54%	\$3,363	5.46%	0.56%	0.41%	5.11%	(4.23%)	(5.91%)
Howard State Bank	\$50,741	\$23,292	\$45,319	51.40%	45.53%	\$2,819	3.78%	0.37%	0.30%	3.56%	(11.26%)	(12.75%)
Peoples Bank	\$51,434	\$25,402	\$40,320	63.00%	21.46%	\$3,956	3.91%	0.99%	0.87%	3.31%	(1.97%)	(12.89%)
Stock Exchange Bank	\$51,603	\$43,513	\$46,812	92.95%	12.78%	\$3,440	4.90%	0.68%	0.57%	4.37%	(1.33%)	3.11%
Argentine Federal Savings	\$52,521	\$37,256	\$43,929	84.81%	26.61%	\$5,252	4.34%	1.06%	1.00%	3.38%	2.19%	12.36%
KansasLand Bank	\$54,484	\$36,533	\$47,060	77.63%	11.97%	\$4,191	4.53%	0.92%	0.83%	3.77%	(0.04%)	(0.53%)
Citizens State Bank of Cheney, Kansas	\$56,166	\$35,363	\$49,687	71.17%	17.65%	\$4,681	4.42%	0.68%	0.51%	4.04%	(3.60%)	(3.26%)
Tampa State Bank	\$56,438	\$35,967	\$40,153	89.57%	15.43%	\$4,341	3.92%	0.88%	0.72%	3.38%	11.20%	3.45%
First National Bank of Sedan	\$56,739	\$27,960	\$51,875	53.90%	19.89%	\$3,338	3.82%	0.83%	0.63%	3.21%	(11.12%)	13.68%
First National Bank of Dighton	\$57,679	\$28,721	\$45,721	62.82%	42.89%	\$4,437	3.49%	0.17%	0.11%	3.46%	2.18%	5.54%
First State Bank	\$57,698	\$27,472	\$47,025	58.42%	36.99%	\$5,770	3.53%	0.49%	0.37%	3.50%	(15.06%)	(17.50%)
Farmers State Bank	\$57,769	\$37,296	\$48,167	77.43%	18.70%	\$3,611	4.67%	0.79%	0.69%	4.06%	0.65%	(5.86%)
Heritage Bank	\$58,103	\$46,998	\$47,639	98.65%	14.00%	\$4,842	4.65%	0.87%	0.77%	3.94%	5.64%	(2.24%)
Security State Bank	\$58,662	\$19,593	\$46,338	42.28%	50.21%	\$3,666	3.11%	0.49%	0.40%	2.85%	1.07%	(12.92%)
Farmers State Bank	\$58,865	\$29,574	\$48,810	60.59%	44.88%	\$4,528	4.08%	0.52%	0.40%	3.90%	(6.22%)	(6.51%)
Kansas State Bank Overbrook												
Kansas	\$59,000	\$32,074	\$46,694	68.69%	40.71%	\$4,538	4.50%	0.78%	0.63%	4.08%	(3.59%)	(3.47%)
First Security Bank	\$60,893	\$42,431	\$52,709	80.50%	21.21%	\$2,768	4.58%	0.56%	0.47%	4.15%	7.46%	9.88%
Bank of Holyrood	\$62,526	\$48,897	\$52,963	92.32%	19.12%	\$6,253	4.83%	1.00%	0.83%	4.10%	(1.33%)	1.22%
Bendena State Bank	\$63,772	\$47,007	\$57,915	81.17%	9.99%	\$4,906	4.29%	0.69%	0.51%	3.90%	0.47%	0.88%
Small Business Bank	\$64,120	\$44,210	\$46,886	94.29%	22.21%	\$3,772	3.72%	0.90%	0.37%	3.46%	(8.85%)	(10.11%)
Farmers Bank of Osborne, Kansas	\$64,829	\$39,919	\$54,116	73.77%	24.95%	\$4,322	4.53%	0.91%	0.76%	3.88%	3.03%	(2.59%)
Bank of Protection	\$67,391	\$45,923	\$53,030	86.60%	13.93%	\$4,814	4.75%	0.88%	0.73%	4.12%	(0.99%)	3.28%
Exchange State Bank of St. Paul, Kansas												
Lyndon State Bank	\$69,387	\$36,015	\$57,791	62.32%	41.20%	\$4,082	4.02%	0.71%	0.65%	3.49%	0.18%	4.04%
Home Savings Bank	\$71,315	\$49,199	\$58,729	83.77%	16.03%	\$3,101	5.13%	0.77%	0.63%	4.60%	4.07%	(3.27%)
Johnson State Bank	\$73,217	\$37,896	\$54,391	69.67%	35.63%	\$5,632	3.83%	0.70%	0.66%	3.27%	(1.22%)	4.42%
First State Bank of Healy	\$73,528	\$35,345	\$58,821	60.09%	29.90%	\$4,596	3.98%	0.68%	0.50%	3.64%	(4.85%)	(6.16%)
FNB Washington	\$74,225	\$43,728	\$54,823	79.76%	23.68%	\$6,748	4.43%	0.83%	0.73%	3.96%	(12.38%)	(20.26%)
Baldwin State Bank	\$74,383	\$34,071	\$47,491	71.74%	16.64%	\$7,438	3.29%	0.49%	0.41%	3.02%	(8.58%)	(18.95%)
Community Bank of Wichita, Inc.	\$75,371	\$35,293	\$66,900	52.75%	40.15%	\$4,711	3.34%	0.77%	0.58%	2.83%	(0.90%)	(0.69%)
Chisholm Trail State Bank	\$75,715	\$61,078	\$67,399	90.62%	11.78%	\$3,292	5.12%	0.97%	0.72%	4.46%	(3.93%)	3.80%
First National Bank of Beloit	\$76,177	\$29,827	\$70,034	42.59%	52.39%	\$4,009	3.26%	0.19%	0.14%	3.12%	1.11%	2.08%
Bank of Commerce and Trust Company	\$76,418	\$40,751	\$65,299	62.41%	18.23%	\$4,776	3.70%	0.55%	0.41%	3.39%	(7.72%)	(10.77%)
University National Bank of Lawrence	\$76,580	\$41,556	\$67,067	61.96%	29.22%	\$3,647	4.23%	0.77%	0.66%	3.66%	43.51%	46.53%
First National Bank of Girard	\$79,133	\$60,732	\$71,567	84.86%	20.19%	\$4,946	4.41%	0.44%	0.33%	4.09%	1.24%	0.69%
Fowler State Bank	\$79,655	\$48,932	\$63,690	76.83%	10.51%	\$6,638	4.01%	0.78%	0.64%	3.48%	(3.21%)	(7.77%)
	\$81,928	\$60,718	\$70,440	86.20%	6.99%	\$4,819	4.55%	0.70%	0.55%	4.10%	2.44%	(4.04%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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 National Bank of Hope	\$82,915	\$56,548	\$64,539	87.62%	22.81%	\$4,146	4.58%	1.11%	0.86%	3.87%	0.30%	(4.11%)
Stockgrowers State Bank	\$83,240	\$44,116	\$57,095	77.27%	16.18%	\$5,946	4.29%	0.99%	0.89%	3.85%	(0.94%)	(10.94%)
First National Bank of Kansas	\$85,424	\$21,990	\$74,052	29.70%	29.83%	\$6,571	3.40%	0.73%	0.62%	2.85%	3.60%	12.55%
Riley State Bank of Riley, Kansas	\$85,820	\$61,688	\$72,597	84.97%	8.41%	\$4,291	4.33%	1.01%	0.87%	3.62%	(0.60%)	0.23%
First Federal Savings and Loan Bank	\$85,961	\$78,588	\$67,903	115.74%	9.03%	\$12,280	6.24%	1.86%	1.85%	4.68%	2.36%	(0.28%)
State Bank of Downs	\$87,054	\$71,985	\$74,393	96.76%	14.41%	\$5,804	4.61%	0.81%	0.65%	4.06%	(9.51%)	(8.93%)
Citizens State Bank and Trust Company	\$87,446	\$53,153	\$68,871	77.18%	28.65%	\$3,802	3.74%	0.26%	0.21%	3.58%	(11.34%)	(12.62%)
Wilson State Bank	\$88,005	\$66,472	\$73,125	90.90%	9.80%	\$3,385	4.43%	0.69%	0.55%	3.97%	0.34%	3.74%
First National Bank in Fredonia	\$89,138	\$33,095	\$73,141	45.25%	54.06%	\$5,571	3.76%	0.46%	0.38%	3.45%	(8.62%)	(11.72%)
Farmers Bank & Trust	\$91,549	\$39,356	\$83,351	47.22%	27.34%	\$4,161	3.67%	1.20%	0.49%	3.32%	(12.97%)	(11.98%)
Community Bank	\$91,952	\$74,471	\$80,415	92.61%	11.25%	\$3,998	4.61%	0.47%	0.33%	4.29%	3.57%	8.04%
State Bank of Bern	\$92,120	\$46,770	\$76,958	60.77%	46.77%	\$6,141	3.93%	1.10%	0.90%	3.31%	(4.77%)	(6.31%)
Heartland Tri-State Bank	\$93,615	\$57,572	\$69,773	82.51%	14.34%	\$4,927	4.61%	1.06%	0.87%	3.87%	12.95%	(9.40%)
Garden Plain State Bank	\$93,673	\$40,990	\$79,802	51.36%	58.48%	\$4,258	3.78%	0.46%	0.35%	3.55%	2.41%	1.98%
Lyons State Bank	\$94,111	\$55,368	\$80,022	69.19%	30.90%	\$4,706	4.44%	0.88%	0.64%	3.98%	(3.49%)	(2.97%)
First National Bank in Cimarron	\$94,229	\$48,747	\$79,343	61.44%	16.23%	\$4,711	3.99%	0.53%	0.37%	3.71%	2.51%	(5.74%)
Alliance Bank	\$94,515	\$80,895	\$82,514	98.04%	12.95%	\$4,296	4.89%	0.63%	0.44%	4.49%	(3.79%)	(4.65%)
First Neodesha Bank	\$95,843	\$77,654	\$81,422	95.37%	6.02%	\$2,904	4.55%	0.71%	0.55%	4.04%	(1.85%)	(4.63%)
Andover State Bank	\$96,302	\$78,782	\$79,018	99.70%	11.37%	\$5,069	4.68%	0.51%	0.41%	4.27%	19.80%	13.16%
Elk State Bank	\$97,207	\$60,567	\$73,607	82.28%	20.20%	\$6,075	4.06%	1.07%	0.87%	3.38%	1.22%	2.54%
Bank of Prairie Village	\$98,142	\$65,896	\$86,610	76.08%	25.47%	\$6,543	4.16%	0.76%	0.54%	3.79%	(14.49%)	(16.46%)
First Commerce Bank	\$98,513	\$75,078	\$86,825	86.47%	20.46%	\$6,157	4.18%	0.44%	0.35%	3.87%	(7.06%)	(5.56%)
American Bank of Baxter Springs	\$99,334	\$38,700	\$88,225	43.87%	29.10%	\$3,204	2.93%	0.39%	0.31%	2.68%	(2.75%)	(3.58%)
Conway Bank	\$100,411	\$75,239	\$81,232	92.62%	19.00%	\$3,239	4.87%	0.98%	0.83%	4.05%	(2.64%)	(6.16%)
Home Bank and Trust Company	\$101,013	\$85,338	\$91,941	92.82%	7.64%	\$3,367	4.67%	0.69%	0.49%	4.19%	2.91%	8.09%
TriCentury Bank	\$105,350	\$79,760	\$60,294	132.29%	22.53%	\$8,779	4.97%	1.63%	1.48%	3.63%	25.99%	30.14%
Prairie Bank of Kansas	\$107,770	\$63,015	\$91,459	68.90%	18.99%	\$4,899	3.87%	0.57%	0.46%	3.52%	4.59%	(1.66%)
Farmers State Bank	\$109,246	\$63,895	\$91,991	69.46%	36.86%	\$5,462	4.26%	0.69%	0.55%	3.88%	(2.11%)	(0.77%)
Bankwest of Kansas	\$109,869	\$85,860	\$96,119	89.33%	16.51%	\$3,231	5.15%	0.68%	0.54%	4.82%	21.64%	23.25%
Stanley Bank	\$111,135	\$80,345	\$90,150	89.12%	29.57%	\$13,892	4.95%	0.71%	0.71%	4.34%	3.19%	1.59%
First National Bank of Scott City	\$113,860	\$71,162	\$96,045	74.09%	24.86%	\$4,744	4.22%	0.65%	0.47%	3.79%	(8.23%)	(13.09%)
Citizens State Bank	\$115,032	\$88,421	\$96,009	92.10%	5.66%	\$3,595	4.49%	0.73%	0.56%	4.06%	(10.79%)	(15.41%)
Lyons Federal Bank	\$115,607	\$82,043	\$93,019	88.20%	11.54%	\$5,026	4.18%	0.91%	0.74%	3.49%	(3.10%)	(0.86%)
Community Bank	\$115,779	\$76,526	\$101,582	75.33%	16.00%	\$5,034	4.47%	0.61%	0.44%	4.14%	5.16%	8.50%
First National Bank of Louisburg	\$116,916	\$55,442	\$98,037	56.55%	51.91%	\$4,872	3.21%	0.42%	0.21%	3.04%	6.33%	13.23%
Halstead Bank	\$120,494	\$92,942	\$103,005	90.23%	10.72%	\$4,016	4.78%	1.02%	0.78%	4.02%	(8.85%)	(10.87%)
Patriots Bank	\$121,571	\$90,532	\$100,975	89.66%	10.59%	\$3,286	4.72%	0.62%	0.51%	4.33%	10.33%	5.77%
Southwind Bank	\$121,979	\$58,324	\$108,108	53.95%	38.03%	\$6,099	3.72%	0.58%	0.42%	3.51%	6.36%	5.11%
Carson Bank	\$123,376	\$82,412	\$100,403	82.08%	15.91%	\$2,869	4.08%	0.53%	0.40%	3.70%	7.48%	(2.34%)
Valley State Bank	\$125,609	\$81,217	\$104,137	77.99%	18.72%	\$4,052	4.36%	0.90%	0.65%	3.84%	2.65%	3.55%
Stockgrowers State Bank	\$127,072	\$78,068	\$100,301	77.83%	25.60%	\$5,083	4.03%	0.97%	0.82%	3.43%	(6.11%)	(8.81%)
Almena State Bank	\$127,688	\$114,982	\$108,314	106.16%	3.42%	\$4,119	6.04%	1.41%	1.21%	4.89%	32.15%	23.48%
Vintage Bank Kansas	\$128,451	\$84,313	\$104,204	80.91%	16.60%	\$3,211	4.91%	0.64%	0.47%	4.48%	7.87%	4.83%
Impact Bank	\$128,577	\$78,593	\$108,832	72.21%	14.27%	\$4,762	4.12%	0.92%	0.76%	3.52%	(5.66%)	(10.00%)
First Bank	\$129,260	\$83,232	\$97,519	85.35%	21.06%	\$4,170	4.24%	0.90%	0.69%	3.76%	(2.18%)	(2.30%)
Flint Hills Bank	\$131,583	\$69,216	\$109,383	63.28%	19.54%	\$6,579	3.62%	0.77%	0.66%	3.06%	1.05%	(1.14%)
Fidelity State Bank and Trust Company	\$133,743	\$82,612	\$118,375	69.79%	30.33%	\$4,053	3.25%	0.92%	0.46%	2.84%	3.72%	3.47%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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)												
Farmers National Bank	\$135,268	\$103,807	\$108,686	95.51%	13.78%	\$5,411	4.22%	0.80%	0.67%	3.66%	1.91%	2.66%
Midland National Bank	\$136,850	\$73,300	\$119,593	61.29%	43.53%	\$3,183	3.85%	0.23%	0.19%	3.82%	(6.88%)	(5.95%)
Valley State Bank	\$137,404	\$108,961	\$102,014	106.81%	8.17%	\$4,432	5.42%	1.43%	1.18%	4.33%	5.56%	(1.81%)
Lyon County State Bank	\$140,743	\$50,999	\$129,184	39.48%	54.83%	\$4,398	3.31%	0.29%	0.22%	3.19%	(3.26%)	(2.53%)
Union State Bank	\$141,427	\$60,678	\$89,824	67.55%	14.76%	\$7,857	3.67%	1.12%	1.02%	2.81%	(3.37%)	8.30%
Bank of the Prairie	\$141,434	\$103,254	\$116,289	88.79%	23.34%	\$5,238	4.89%	1.47%	1.23%	3.76%	1.17%	9.78%
Verus Bank	\$141,927	\$93,262	\$123,202	75.70%	23.84%	\$3,548	4.03%	0.44%	0.28%	3.83%	4.06%	7.30%
Farmers State Bank of Oakley, Kansas	\$143,638	\$102,523	\$98,437	104.15%	14.58%	\$10,260	4.50%	1.21%	1.07%	3.70%	0.02%	0.25%
SJN Bank of Kansas	\$144,198	\$83,298	\$118,222	70.46%	17.14%	\$5,546	4.83%	0.61%	0.51%	4.47%	(5.01%)	(13.75%)
Kansas State Bank	\$145,485	\$56,249	\$123,423	45.57%	9.55%	\$4,546	3.19%	0.38%	0.30%	2.93%	5.45%	(2.93%)
Farmers State Bank of Aliceville, Kansas	\$148,642	\$107,323	\$126,827	84.62%	14.21%	\$6,756	4.11%	0.97%	0.87%	3.35%	1.25%	(0.27%)
First State Bank and Trust Company of Larned	\$151,556	\$82,989	\$109,867	75.54%	30.06%	\$7,578	3.70%	0.76%	0.62%	3.28%	0.65%	(6.33%)
Community State Bank	\$153,130	\$74,996	\$133,789	56.06%	17.32%	\$6,658	3.91%	0.26%	0.20%	3.81%	(6.56%)	1.79%
Farmers State Bank	\$165,275	\$121,893	\$139,216	87.56%	9.94%	\$4,591	4.49%	1.32%	1.13%	3.60%	(6.01%)	(7.76%)
First Heritage Bank	\$166,901	\$110,592	\$116,121	95.24%	8.46%	\$5,216	4.51%	1.17%	0.96%	3.63%	7.80%	0.80%
Goppert State Service Bank	\$167,788	\$128,349	\$148,665	86.33%	6.49%	\$3,648	4.02%	0.45%	0.36%	3.71%	(0.46%)	(1.28%)
Fidelity State Bank and Trust Company	\$168,542	\$35,208	\$137,043	25.69%	75.10%	\$5,107	2.97%	0.38%	0.24%	2.87%	(4.98%)	(6.29%)
Citizens National Bank	\$169,403	\$70,012	\$146,626	47.75%	39.07%	\$3,137	3.45%	0.41%	0.35%	3.22%	(5.52%)	(7.27%)
Bank of Commerce	\$169,523	\$95,219	\$152,677	62.37%	15.21%	\$3,390	3.21%	0.42%	0.33%	2.96%	(3.33%)	(3.99%)
Bankers' Bank of Kansas	\$169,988	\$126,154	\$122,647	102.86%	25.34%	\$3,617	4.51%	1.92%	0.93%	3.68%	(12.46%)	(24.50%)
Kaw Valley State Bank and Trust Company	\$173,162	\$102,189	\$149,513	68.35%	25.56%	\$4,027	4.11%	0.99%	0.76%	3.45%	6.36%	9.31%
First Kansas Bank	\$174,187	\$47,610	\$161,279	29.52%	23.42%	\$6,451	3.05%	0.28%	0.27%	2.91%	(12.83%)	(12.11%)
VisionBank	\$174,831	\$148,970	\$152,600	97.62%	10.56%	\$5,463	4.47%	1.00%	0.64%	3.88%	11.18%	13.32%
Citizens Savings and Loan Association, FSB	\$177,280	\$81,396	\$128,247	63.47%	55.09%	\$4,432	3.11%	0.71%	0.66%	2.59%	(9.78%)	(3.39%)
Community First Bank	\$179,221	\$168,354	\$137,224	122.69%	2.12%	\$5,601	6.04%	1.28%	0.97%	5.13%	17.09%	11.42%
Community Bank of the Midwest	\$180,465	\$109,902	\$162,503	67.63%	33.28%	\$5,308	4.19%	0.48%	0.31%	3.90%	4.93%	4.27%
Farmers and Drovers Bank	\$181,553	\$92,796	\$108,880	85.23%	22.39%	\$7,262	3.64%	0.67%	0.61%	3.27%	0.28%	(4.71%)
Mid-America Bank	\$182,559	\$161,599	\$146,369	110.41%	6.05%	\$4,149	5.51%	1.59%	1.35%	4.22%	15.51%	13.87%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$183,047	\$106,072	\$134,608	78.80%	14.62%	\$3,589	3.99%	0.94%	0.78%	3.27%	(4.56%)	(10.97%)
First Bank of Newton	\$186,977	\$163,440	\$165,724	98.62%	7.53%	\$3,596	4.34%	0.69%	0.59%	3.80%	(6.41%)	(2.38%)
FirstOak Bank	\$187,414	\$135,670	\$154,422	87.86%	21.45%	\$4,358	5.88%	0.65%	0.47%	5.48%	71.90%	61.12%
Citizens State Bank	\$189,893	\$130,238	\$172,349	75.57%	15.14%	\$3,652	4.54%	0.59%	0.42%	4.14%	0.34%	(0.65%)
Freedom Bank	\$190,435	\$120,267	\$124,202	96.83%	18.87%	\$7,053	3.98%	1.19%	0.93%	3.11%	11.35%	6.33%
First National Bank	\$190,675	\$116,120	\$143,921	80.68%	15.03%	\$3,891	4.38%	0.66%	0.53%	3.91%	0.66%	(4.68%)
Kearny County Bank	\$197,108	\$151,166	\$159,913	94.53%	6.32%	\$5,327	4.97%	1.01%	0.86%	4.34%	(3.88%)	(6.17%)
Solomon State Bank	\$198,916	\$172,804	\$151,280	114.23%	11.18%	\$9,946	4.72%	1.23%	1.19%	3.71%	(0.34%)	(7.97%)
Great American Bank	\$201,359	\$181,867	\$150,747	120.64%	2.86%	\$4,794	5.48%	1.22%	1.01%	4.54%	4.67%	0.66%
Cornerstone Bank	\$209,589	\$169,748	\$165,602	102.50%	13.78%	\$9,980	4.59%	1.28%	1.02%	3.63%	8.25%	8.19%
Plains State Bank	\$209,762	\$129,022	\$169,340	76.19%	19.16%	\$4,767	3.15%	0.83%	0.61%	2.74%	135.84%	118.39%
First National Bank and Trust	\$209,970	\$148,833	\$161,934	91.91%	11.50%	\$3,559	4.66%	0.67%	0.52%	4.27%	3.83%	(2.98%)

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Balance Sheet & Net Interest Margin

September 30, 2018

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	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)												
Farmers & Merchants Bank of Colby	\$210,818	\$146,857	\$137,960	106.45%	12.77%	\$9,583	4.61%	1.24%	1.14%	3.80%	(0.52%)	(9.87%)
Mutual Savings Association, FSA	\$212,253	\$127,451	\$143,666	88.71%	30.23%	\$4,824	4.09%	0.81%	0.74%	3.55%	1.51%	(2.57%)
ESB Financial	\$220,026	\$153,472	\$186,302	82.38%	12.44%	\$4,314	4.05%	0.76%	0.58%	3.55%	(1.67%)	1.87%
Grant County Bank	\$222,253	\$148,845	\$177,438	83.89%	13.74%	\$4,116	4.19%	1.06%	0.93%	3.45%	(4.72%)	(7.50%)
Kanza Bank	\$225,054	\$158,525	\$186,848	84.84%	11.32%	\$4,501	4.12%	0.57%	0.44%	3.73%	5.49%	(3.32%)
Peoples State Bank	\$231,852	\$186,767	\$208,215	89.70%	11.25%	\$3,567	5.91%	1.34%	1.10%	4.84%	7.03%	13.48%
Citizens Bank of Kansas	\$233,167	\$147,834	\$194,060	76.18%	11.34%	\$3,429	4.32%	0.52%	0.44%	4.05%	1.37%	(0.61%)
Solutions North Bank	\$234,610	\$175,957	\$192,342	91.48%	9.99%	\$4,512	4.31%	0.73%	0.61%	3.78%	0.10%	(3.87%)
Golden Belt Bank, FSA	\$235,450	\$179,898	\$194,393	92.54%	7.84%	\$4,442	4.15%	0.36%	0.29%	3.88%	(3.40%)	(8.84%)
Bank of Hays	\$249,244	\$171,032	\$212,081	80.64%	20.66%	\$8,040	4.07%	0.68%	0.55%	3.61%	(4.23%)	(2.89%)
State Average of Asset Group A	\$97,800	\$62,958	\$79,873	75.48%	26.17%	\$4,735	4.24%	0.74%	0.59%	3.75%	1.62%	0.15%

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

September 30, 2018

Run Date: November 8, 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 B - \$251 to \$500 million in total assets												
Centera Bank	\$259,176	\$129,012	\$226,904	56.86%	26.67%	\$4,984	3.87%	0.63%	0.48%	3.48%	(5.99%)	(10.53%)
Community First National Bank	\$266,066	\$232,481	\$239,751	96.97%	10.51%	\$2,314	4.45%	1.24%	0.96%	3.66%	7.86%	7.64%
Silver Lake Bank	\$267,121	\$201,061	\$213,517	94.17%	7.11%	\$4,947	4.23%	0.94%	0.80%	3.55%	(1.88%)	8.31%
Guaranty State Bank and Trust Company	\$272,806	\$234,593	\$219,001	107.12%	11.97%	\$5,052	4.98%	1.05%	0.87%	4.23%	(6.83%)	(4.20%)
First State Bank and Trust	\$281,241	\$194,748	\$254,564	76.50%	13.70%	\$3,270	4.25%	0.53%	0.41%	3.88%	1.40%	2.03%
Bank of the Flint Hills	\$287,020	\$228,749	\$233,581	97.93%	9.02%	\$4,043	4.79%	1.03%	0.89%	4.01%	52.94%	77.89%
Security State Bank	\$290,367	\$223,386	\$186,786	119.59%	16.11%	\$8,296	4.80%	1.49%	1.31%	3.65%	25.85%	19.72%
Union State Bank of Everest	\$307,603	\$211,089	\$267,870	78.80%	13.48%	\$3,418	4.47%	0.82%	0.66%	3.97%	(1.49%)	(3.89%)
Central Bank and Trust Co.	\$310,176	\$223,824	\$252,755	88.55%	12.04%	\$4,561	5.06%	0.96%	0.80%	4.30%	(5.34%)	(17.85%)
Kaw Valley Bank	\$310,690	\$262,995	\$271,486	96.87%	5.47%	\$4,088	5.27%	1.13%	0.84%	4.47%	(5.79%)	(7.80%)
Commercial Bank	\$314,225	\$141,160	\$283,102	49.86%	32.53%	\$4,426	3.48%	0.45%	0.39%	3.26%	(6.01%)	(7.19%)
First Option Bank	\$317,986	\$133,123	\$273,304	48.71%	22.35%	\$4,356	3.42%	0.65%	0.51%	3.09%	(4.53%)	(12.59%)
Astra Bank	\$319,698	\$196,320	\$283,506	69.25%	14.05%	\$4,320	4.28%	0.70%	0.59%	3.82%	9.84%	18.98%
Union State Bank	\$325,635	\$211,085	\$271,144	77.85%	15.10%	\$4,285	4.06%	0.58%	0.48%	3.66%	7.41%	11.11%
Denison State Bank	\$333,847	\$216,050	\$258,031	83.73%	10.20%	\$4,983	4.14%	0.89%	0.76%	3.53%	2.65%	(0.54%)
Bank, The	\$342,095	\$256,984	\$299,900	85.69%	20.84%	\$6,002	4.59%	0.93%	0.78%	3.94%	(5.20%)	(6.31%)
Peoples Bank	\$345,449	\$232,774	\$287,897	80.85%	17.51%	\$4,318	4.46%	0.82%	0.46%	4.22%	(6.12%)	(6.15%)
First National Bank of Syracuse	\$346,064	\$278,891	\$280,922	99.28%	13.45%	\$6,409	5.44%	0.97%	0.81%	4.75%	7.54%	(4.31%)
Citizens State Bank	\$350,940	\$284,412	\$242,983	117.05%	6.33%	\$8,998	4.70%	1.21%	1.09%	3.74%	5.01%	(4.91%)
Bank of Tescott	\$390,873	\$307,912	\$332,509	92.60%	14.28%	\$5,834	4.44%	1.16%	1.07%	3.53%	0.66%	1.27%
Exchange Bank & Trust	\$400,509	\$281,862	\$346,604	81.32%	14.56%	\$4,825	3.79%	0.43%	0.40%	3.48%	(8.69%)	(10.97%)
Labette Bank	\$406,300	\$282,542	\$333,773	84.65%	12.77%	\$3,762	4.14%	0.63%	0.50%	3.74%	0.50%	(5.72%)
Citizens State Bank	\$426,439	\$235,331	\$325,754	72.24%	26.67%	\$4,307	3.86%	0.63%	0.54%	3.49%	(4.52%)	(4.52%)
First Bank Kansas	\$430,440	\$225,159	\$388,035	58.03%	35.13%	\$3,500	3.92%	0.52%	0.44%	3.58%	(2.62%)	(2.72%)
First State Bank	\$436,043	\$246,838	\$348,118	70.91%	17.74%	\$5,814	4.39%	1.08%	0.85%	3.73%	2.56%	8.43%
Western State Bank	\$436,673	\$306,643	\$382,017	80.27%	12.96%	\$4,159	4.51%	0.52%	0.39%	4.21%	(11.25%)	(13.20%)
Community National Bank	\$437,777	\$153,275	\$362,299	42.31%	50.23%	\$6,345	3.36%	0.39%	0.35%	3.16%	0.47%	(9.68%)
Legacy Bank	\$438,852	\$329,103	\$352,449	93.38%	11.59%	\$4,770	4.51%	1.08%	0.88%	3.72%	26.91%	29.83%
Southwest National Bank	\$447,370	\$382,971	\$390,515	98.07%	10.08%	\$3,824	4.71%	1.12%	0.96%	3.81%	2.48%	3.21%
Peoples Bank and Trust Company	\$485,819	\$292,990	\$358,037	81.83%	17.97%	\$3,982	4.09%	0.70%	0.57%	3.68%	(0.16%)	(0.67%)
State Average of Asset Group B	\$352,843	\$237,912	\$292,237	82.71%	16.75%	\$4,806	4.35%	0.84%	0.69%	3.78%	2.59%	1.82%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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												
Morrill and Janes Bank and Trust Company	\$592,786	\$395,956	\$511,154	77.46%	25.55%	\$8,233	3.85%	0.98%	0.80%	3.25%	(12.64%)	(12.42%)
Bank of Labor	\$601,781	\$255,220	\$495,557	51.50%	37.88%	\$5,233	4.36%	0.53%	0.42%	3.93%	2.10%	0.92%
United Bank & Trust	\$606,592	\$458,417	\$460,539	99.54%	9.67%	\$6,254	4.32%	0.73%	0.70%	3.68%	4.36%	4.89%
GNBank, National Association	\$628,735	\$450,868	\$487,919	92.41%	7.97%	\$3,613	4.41%	0.75%	0.68%	3.83%	(3.17%)	(6.20%)
American State Bank & Trust Company	\$668,594	\$440,832	\$555,282	79.39%	17.00%	\$5,027	6.24%	0.87%	0.79%	5.68%	118.30%	117.68%
Bennington State Bank	\$682,447	\$493,650	\$552,375	89.37%	13.24%	\$6,438	4.01%	0.94%	0.83%	3.34%	(3.40%)	(4.49%)
First National Bank of Hutchinson	\$707,419	\$469,024	\$546,203	85.87%	13.39%	\$4,019	3.83%	0.79%	0.58%	3.38%	(8.65%)	(8.64%)
Bank of Blue Valley	\$725,081	\$533,409	\$607,983	87.73%	17.04%	\$6,776	4.23%	0.61%	0.44%	3.81%	8.09%	8.71%
Farmers Bank & Trust	\$794,387	\$297,752	\$516,592	57.64%	50.45%	\$8,362	4.18%	1.10%	1.09%	3.58%	0.31%	(2.89%)
Central National Bank	\$891,440	\$489,839	\$768,961	63.70%	16.60%	\$2,952	3.89%	1.10%	0.76%	3.25%	(5.95%)	(7.88%)
CoreFirst Bank & Trust	\$917,091	\$597,108	\$633,974	94.18%	17.33%	\$3,541	4.31%	0.85%	0.80%	3.54%	1.12%	7.83%
Landmark National Bank	\$959,088	\$489,114	\$771,613	63.39%	18.86%	\$3,365	3.71%	0.58%	0.47%	3.40%	4.63%	0.40%
State Average of Asset Group C	\$731,287	\$447,599	\$575,679	78.52%	20.42%	\$5,318	4.28%	0.82%	0.70%	3.72%	8.76%	8.16%

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

Armed Forces Bank, National Association	\$1,078,278	\$686,389	\$875,733	78.38%	24.68%	\$3,037	3.76%	0.28%	0.20%	3.57%	1.06%	2.25%
Community National Bank & Trust	\$1,149,504	\$859,061	\$969,010	88.65%	5.09%	\$3,132	4.65%	0.81%	0.68%	4.06%	25.88%	26.30%
Emprise Bank	\$1,678,417	\$1,254,550	\$1,513,476	82.89%	18.09%	\$4,114	4.16%	0.47%	0.34%	3.85%	(6.72%)	5.14%
KS StateBank	\$1,910,162	\$1,526,356	\$1,632,716	93.49%	19.75%	\$6,750	4.40%	1.47%	1.43%	3.30%	9.13%	8.01%
Fidelity Bank	\$2,310,376	\$1,788,390	\$1,822,191	98.15%	5.53%	\$5,067	4.24%	1.45%	1.07%	3.20%	13.37%	2.39%
Security Bank of Kansas City	\$3,076,416	\$1,633,073	\$2,461,841	66.34%	34.42%	\$5,573	3.81%	0.49%	0.35%	3.56%	3.58%	4.06%
CrossFirst Bank	\$3,709,898	\$2,736,262	\$2,811,588	97.32%	20.86%	\$10,848	4.52%	1.61%	1.40%	3.35%	34.16%	28.82%
Equity Bank	\$3,927,983	\$2,600,427	\$2,823,727	92.09%	6.20%	\$6,265	4.86%	1.18%	1.02%	3.92%	31.76%	24.40%
INTRUST Bank, National Association	\$5,068,806	\$3,186,320	\$3,926,223	81.15%	14.18%	\$6,424	3.73%	0.72%	0.60%	3.16%	(1.26%)	(1.67%)
Capitol Federal Savings Bank	\$9,462,608	\$7,523,326	\$5,826,729	129.12%	10.25%	\$12,909	3.24%	1.65%	1.37%	1.99%	6.71%	10.45%
State Average of Asset Group D	\$3,337,245	\$2,379,415	\$2,466,323	90.76%	15.91%	\$6,412	4.14%	1.01%	0.85%	3.40%	11.77%	11.02%

Source: SNL Financial

Note: Report includes only bank-level data.

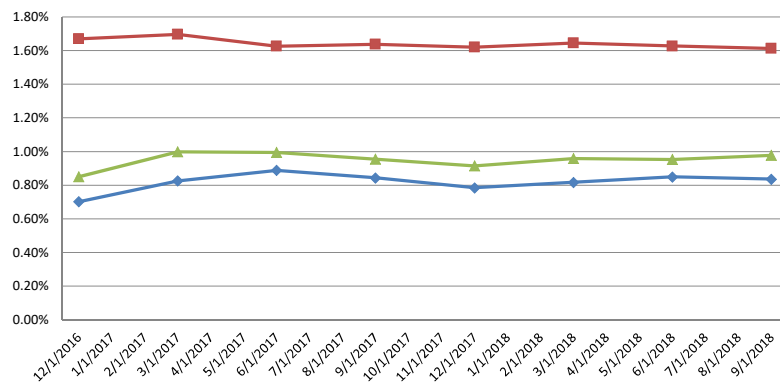
NA = data was not available.

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

Asset Quality

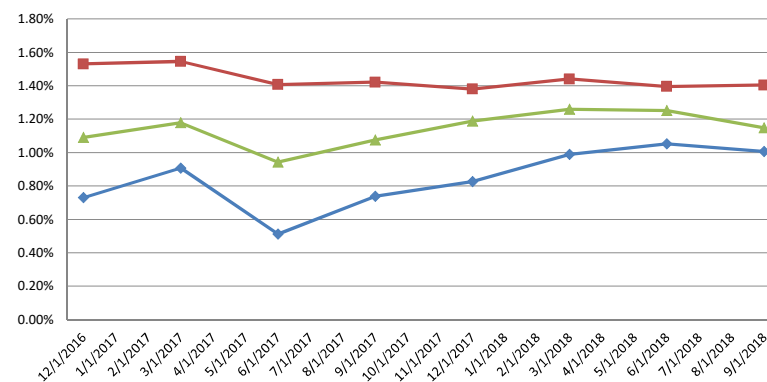
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



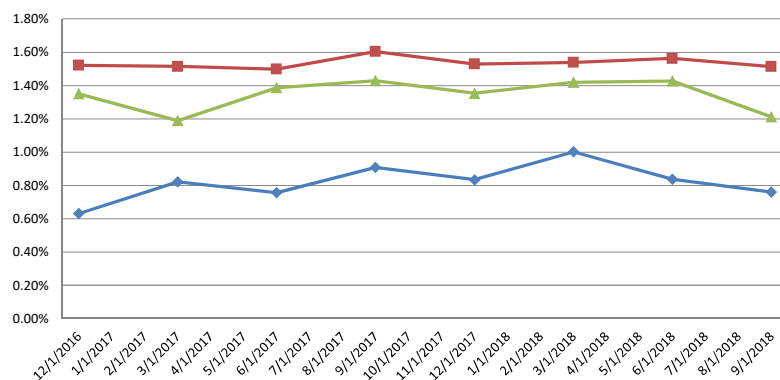
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.70%	0.82%	0.89%	0.84%	0.78%	0.82%	0.85%	0.83%
Reserves/Loans	1.67%	1.70%	1.63%	1.64%	1.62%	1.65%	1.63%	1.61%
NPAs/Total Assets	0.85%	1.00%	0.99%	0.95%	0.91%	0.96%	0.95%	0.98%

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



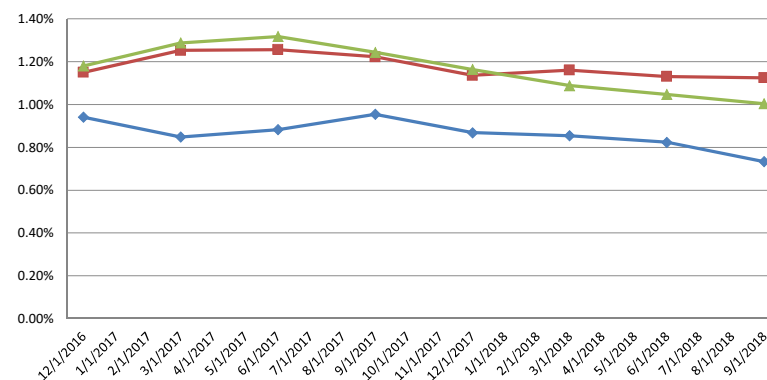
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.73%	0.91%	0.51%	0.74%	0.83%	0.99%	1.05%	1.01%
Reserves/Loans	1.53%	1.55%	1.41%	1.42%	1.38%	1.44%	1.40%	1.40%
NPAs/Total Assets	1.09%	1.18%	0.94%	1.07%	1.19%	1.26%	1.25%	1.15%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.63%	0.82%	0.76%	0.91%	0.83%	1.00%	0.84%	0.76%
Reserves/Loans	1.52%	1.51%	1.50%	1.60%	1.53%	1.54%	1.56%	1.51%
NPAs/Total Assets	1.35%	1.19%	1.39%	1.43%	1.35%	1.42%	1.43%	1.21%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.94%	0.85%	0.88%	0.95%	0.87%	0.85%	0.82%	0.73%
Reserves/Loans	1.15%	1.25%	1.26%	1.22%	1.14%	1.16%	1.13%	1.12%
NPAs/Total Assets	1.18%	1.29%	1.32%	1.24%	1.16%	1.09%	1.05%	1.00%

Source: SNL Financial

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Asset Quality
September 30, 2018
Run Date: November 8, 2018

		As of Date						
Region	Institution Name	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	\$8,925	\$126	3.61%	1.06%	29.37%	25.00%	2.06%
	Bison State Bank	\$9,914	\$0	0.00%	3.08%	NA	0.00%	0.00%
	Towanda State Bank	\$10,000	\$10	0.13%	1.49%	NM	26.62%	1.43%
	State Bank of Burrton	\$11,101	\$0	0.00%	1.81%	NA	0.00%	0.00%
	Prescott State Bank	\$12,921	\$0	0.00%	1.76%	NA	0.00%	0.00%
	Dickinson County Bank	\$14,138	\$650	5.74%	1.50%	26.15%	76.74%	6.07%
	First National Bank of Harveyville	\$14,182	\$0	0.00%	1.04%	82.24%	7.14%	0.75%
	Farmers State Bank	\$15,601	\$0	0.00%	1.51%	NA	0.00%	0.00%
	Peoples State Bank	\$16,745	\$176	1.17%	1.32%	113.07%	37.27%	2.07%
	Emerald Bank	\$16,814	\$56	0.57%	2.23%	76.47%	16.29%	2.03%
	Jamestown State Bank	\$17,404	\$0	0.00%	4.90%	NA	0.00%	0.00%
	Hillsboro State Bank	\$18,400	\$947	11.59%	1.85%	15.95%	57.38%	5.15%
	Bank of Denton	\$18,536	\$193	1.64%	1.03%	62.69%	6.33%	1.04%
	Alden State Bank	\$20,849	\$0	0.00%	1.62%	NA	0.00%	0.00%
	Marion National Bank	\$21,321	\$0	0.00%	1.54%	NA	0.00%	0.00%
	Farmers State Bank	\$21,798	\$91	0.66%	1.33%	200.00%	4.12%	0.42%
	Lorraine State Bank	\$22,499	\$0	0.00%	1.11%	NA	1.26%	0.22%
	Baxter State Bank	\$27,145	\$134	0.98%	1.76%	23.58%	30.24%	5.55%
	Gorham State Bank	\$28,125	\$0	0.00%	1.09%	NA	0.69%	0.00%
	Piqua State Bank	\$28,962	\$0	0.00%	2.34%	NA	0.00%	0.00%
	Ninnescah Valley Bank	\$29,828	\$207	1.79%	1.18%	66.18%	6.28%	0.69%
	State Bank of Canton	\$30,028	\$44	0.45%	1.22%	270.45%	3.16%	0.60%
	Marquette Farmers State Bank of Marquette	\$30,805	\$1,324	8.45%	3.28%	38.82%	32.75%	4.99%
	Liberty Savings Association, FSA	\$32,162	\$0	0.00%	1.03%	NA	0.00%	0.00%
	Union State Bank	\$32,597	\$556	3.77%	1.41%	37.41%	22.43%	3.46%
	Millennium Bank	\$32,669	\$26	0.09%	1.27%	NM	2.15%	0.35%
	Cottonwood Valley Bank	\$32,689	\$0	0.00%	4.26%	NA	0.00%	0.00%
	State Exchange Bank	\$34,973	\$115	0.65%	0.97%	148.70%	15.28%	1.75%
	Chetopa State Bank & Trust Co.	\$35,109	\$0	0.00%	1.03%	NA	0.00%	0.00%
	First National Bank of Spearville	\$36,058	\$515	2.45%	2.32%	94.76%	9.42%	1.43%
	Kendall State Bank	\$36,639	\$17	0.07%	1.48%	NM	0.42%	0.05%
	Bank of Greeley	\$37,354	\$5	0.02%	1.68%	NM	0.09%	0.01%
	Ford County State Bank	\$37,456	\$928	3.53%	1.96%	55.60%	24.09%	2.48%
	Farmers State Bank	\$37,660	\$431	1.73%	1.49%	51.60%	21.23%	2.19%
	Haviland State Bank	\$38,450	\$0	0.00%	2.02%	NA	0.00%	0.00%
	Farmers and Merchants Bank of Mound City, Kansas	\$38,766	\$198	0.63%	1.16%	24.28%	49.84%	3.86%
	City State Bank	\$39,736	\$0	0.00%	1.04%	NA	0.00%	0.00%
	Swedish-American State Bank	\$41,852	\$36	0.11%	2.28%	NM	2.07%	0.25%
	First State Bank of Ransom	\$42,411	\$73	0.40%	1.98%	495.89%	1.01%	0.17%
	CBW Bank	\$42,502	\$20	0.74%	1.81%	245.00%	0.55%	0.14%
	Olpe State Bank	\$42,853	\$3	0.01%	1.29%	NM	0.38%	0.01%
	Bank of Palmer	\$42,856	\$98	0.39%	1.30%	333.67%	3.16%	0.23%
	First National Bank in Frankfort	\$43,083	\$0	0.00%	1.25%	NA	0.02%	0.00%
	Farmers State Bank of Bucklin, Kansas	\$43,793	\$52	0.25%	2.38%	965.38%	0.96%	0.12%

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Asset Quality
September 30, 2018
Run Date: November 8, 2018

		As of Date					
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	Nekoma State Bank	\$44,190	\$83	0.64%	2.74%	427.71%	2.18%
	Farmers State Bank of Blue Mound	\$44,473	\$17	0.05%	1.30%	106.20%	5.17%
	State Bank of Spring Hill	\$45,007	\$0	0.00%	1.54%	NA	26.73%
	Kaw Valley State Bank	\$48,648	\$220	0.91%	1.54%	168.18%	5.29%
	Citizens State Bank and Trust Company	\$48,906	\$0	0.00%	0.76%	NA	0.74%
	New Century Bank	\$49,728	\$0	0.00%	1.66%	NA	1.65%
	Union State Bank	\$50,439	\$28	0.07%	0.90%	NM	9.19%
	Howard State Bank	\$50,741	\$345	1.48%	2.43%	164.06%	5.80%
	Peoples Bank	\$51,434	\$72	0.28%	1.61%	566.67%	1.62%
	Stock Exchange Bank	\$51,603	\$0	0.00%	1.55%	NA	0.00%
	Argentine Federal Savings	\$52,521	\$355	0.95%	1.01%	105.63%	5.86%
	KansasLand Bank	\$54,484	\$187	0.51%	1.62%	288.29%	4.24%
	Citizens State Bank of Cheney, Kansas	\$56,166	\$524	1.48%	1.90%	128.05%	7.47%
	Tampa State Bank	\$56,438	\$280	0.78%	2.04%	262.50%	5.65%
	First National Bank of Sedan	\$56,739	\$109	0.39%	2.14%	549.54%	2.69%
	First National Bank of Dighton	\$57,679	\$23	0.08%	0.85%	NM	1.18%
	First State Bank	\$57,698	\$746	2.72%	3.61%	76.54%	11.14%
	Farmers State Bank	\$57,769	\$129	0.35%	1.37%	395.35%	1.84%
	Heritage Bank	\$58,103	\$0	0.00%	1.16%	137.47%	12.48%
	Security State Bank	\$58,662	\$384	1.96%	3.23%	164.84%	7.97%
	Farmers State Bank	\$58,865	\$205	0.69%	4.21%	607.80%	2.30%
	Kansas State Bank Overbrook Kansas	\$59,000	\$143	0.45%	3.52%	174.61%	8.51%
	First Security Bank	\$60,893	\$0	0.00%	1.21%	NA	3.03%
	Bank of Holyrood	\$62,526	\$194	0.40%	2.54%	639.69%	2.80%
	Bendena State Bank	\$63,772	\$543	1.16%	1.29%	111.97%	8.56%
	Small Business Bank	\$64,120	\$3	0.01%	1.83%	95.17%	8.53%
	Farmers Bank of Osborne, Kansas	\$64,829	\$0	0.00%	1.38%	50.55%	14.09%
	Bank of Protection	\$67,391	\$74	0.16%	1.20%	747.30%	10.05%
	Exchange State Bank of St. Paul, Kansas	\$69,387	\$0	0.00%	1.24%	NA	0.61%
	Lyndon State Bank	\$71,315	\$36	0.07%	1.52%	NM	4.26%
	Home Savings Bank	\$73,217	\$24	0.06%	1.24%	886.79%	0.39%
	Johnson State Bank	\$73,528	\$1,600	4.53%	3.97%	87.75%	13.36%
	First State Bank of Healy	\$74,225	\$1,872	4.28%	1.67%	9.05%	62.08%
	FNB Washington	\$74,383	\$73	0.21%	2.75%	114.69%	4.27%
	Baldwin State Bank	\$75,371	\$552	1.56%	1.86%	118.84%	10.12%
	Community Bank of Wichita, Inc.	\$75,715	\$164	0.27%	1.25%	466.46%	10.12%
	Chisholm Trail State Bank	\$76,177	\$455	1.53%	1.81%	118.46%	6.90%
	First National Bank of Beloit	\$76,418	\$141	0.35%	1.96%	565.25%	1.39%
	Bank of Commerce and Trust Company	\$76,580	\$212	0.51%	1.43%	281.13%	12.63%
	University National Bank of Lawrence	\$79,133	\$0	0.00%	1.45%	NA	18.95%
	First National Bank of Girard	\$79,655	\$351	0.72%	1.64%	229.06%	6.12%
	Fowler State Bank	\$81,928	\$2,084	3.43%	1.28%	37.24%	31.37%

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							NPA's/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
	First National Bank of Hope	\$82,915	\$2,457	4.34%	2.01%	22.61%	48.23%
	Stockgrowers State Bank	\$83,240	\$0	0.00%	1.63%	NA	0.00%
	First National Bank of Kansas	\$85,424	\$27	0.12%	1.31%	NM	0.05%
	Riley State Bank of Riley, Kansas	\$85,820	\$18	0.03%	2.24%	NM	0.17%
	First Federal Savings and Loan Bank	\$85,961	\$1,194	1.52%	1.07%	51.19%	15.62%
	State Bank of Downs	\$87,054	\$3,424	4.76%	1.29%	17.56%	42.38%
	Citizens State Bank and Trust Company	\$87,446	\$14	0.03%	0.81%	NM	0.09%
	Wilson State Bank	\$88,005	\$801	1.21%	1.10%	91.39%	32.00%
	First National Bank in Fredonia	\$89,138	\$526	1.59%	2.33%	146.77%	3.76%
	Farmers Bank & Trust	\$91,549	\$447	1.14%	1.37%	29.86%	21.45%
	Community Bank	\$91,952	\$0	0.00%	1.26%	NA	0.00%
	State Bank of Bern	\$92,120	\$115	0.25%	1.55%	135.20%	3.51%
	Heartland Tri-State Bank	\$93,615	\$108	0.19%	0.93%	496.30%	17.80%
	Garden Plain State Bank	\$93,673	\$118	0.29%	2.07%	190.34%	3.71%
	Lyons State Bank	\$94,111	\$98	0.18%	2.08%	281.86%	4.20%
	First National Bank in Cimarron	\$94,229	\$5	0.01%	1.29%	NM	0.07%
	Alliance Bank	\$94,515	\$1,278	1.58%	1.93%	113.74%	10.51%
	First Neodesha Bank	\$95,843	\$0	0.00%	1.05%	NA	0.00%
	Andover State Bank	\$96,302	\$13	0.02%	1.09%	322.56%	3.26%
	Elk State Bank	\$97,207	\$411	0.68%	1.40%	136.55%	6.41%
	Bank of Prairie Village	\$98,142	\$0	0.00%	1.44%	NA	0.00%
	First Commerce Bank	\$98,513	\$495	0.66%	1.34%	202.83%	6.35%
	American Bank of Baxter Springs	\$99,334	\$489	1.26%	3.82%	127.52%	9.55%
	Conway Bank	\$100,411	\$3,568	4.74%	1.29%	21.07%	51.77%
	Home Bank and Trust Company	\$101,013	\$40	0.05%	1.10%	NM	1.17%
	TriCentury Bank	\$105,350	\$0	0.00%	1.36%	NA	0.00%
	Prairie Bank of Kansas	\$107,770	\$83	0.13%	1.00%	205.19%	4.35%
	Farmers State Bank	\$109,246	\$1	0.00%	1.47%	NM	0.01%
	Bankwest of Kansas	\$109,869	\$0	0.00%	0.93%	NA	0.00%
	Stanley Bank	\$111,135	\$1,573	1.96%	1.54%	78.51%	8.92%
	First National Bank of Scott City	\$113,860	\$1,691	2.38%	1.57%	66.17%	17.34%
	Citizens State Bank	\$115,032	\$3,460	3.91%	1.44%	32.69%	22.59%
	Lyons Federal Bank	\$115,607	\$8	0.01%	1.19%	378.99%	2.53%
	Community Bank	\$115,779	\$412	0.54%	1.34%	37.78%	19.87%
	First National Bank of Louisburg	\$116,916	\$0	0.00%	1.68%	NA	0.00%
	Halstead Bank	\$120,494	\$273	0.29%	1.07%	238.70%	17.22%
	Patriots Bank	\$121,571	\$0	0.00%	0.97%	34.52%	21.08%
	Southwind Bank	\$121,979	\$479	0.82%	1.46%	177.24%	4.57%
	Carson Bank	\$123,376	\$110	0.13%	1.38%	655.17%	5.51%
	Valley State Bank	\$125,609	\$373	0.46%	1.01%	218.04%	3.40%
	Stockgrowers State Bank	\$127,072	\$0	0.00%	1.21%	NA	0.00%
	Almena State Bank	\$127,688	\$1,389	1.21%	1.15%	94.89%	11.48%
	Vintage Bank Kansas	\$128,451	\$265	0.31%	1.25%	397.74%	1.96%
	Impact Bank	\$128,577	\$715	0.91%	1.65%	181.82%	5.21%
	First Bank	\$129,260	\$42	0.05%	2.80%	NM	0.19%
	Flint Hills Bank	\$131,583	\$39	0.06%	2.01%	NM	0.25%
	Fidelity State Bank and Trust Company	\$133,743	\$0	0.00%	0.86%	NA	7.75%

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Asset Quality

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	Farmers National Bank	\$135,268	\$450	0.43%	1.74%	401.11%	2.24%	0.40%
	Midland National Bank	\$136,850	\$549	0.75%	1.33%	177.23%	3.76%	0.42%
	Valley State Bank	\$137,404	\$208	0.19%	1.16%	605.77%	5.36%	0.29%
	Lyon County State Bank	\$140,743	\$66	0.13%	1.55%	962.20%	0.74%	0.06%
	Union State Bank	\$141,427	\$0	0.00%	1.35%	14.25%	37.30%	4.07%
	Bank of the Prairie	\$141,434	\$2,707	2.62%	1.78%	67.82%	18.78%	1.91%
	Verus Bank	\$141,927	\$0	0.00%	0.93%	NM	0.25%	0.02%
	Farmers State Bank of Oakley, Kansas	\$143,638	\$0	0.00%	1.11%	NA	0.00%	0.00%
	SJN Bank of Kansas	\$144,198	\$68	0.08%	2.06%	NM	1.71%	0.11%
	Kansas State Bank	\$145,485	\$110	0.20%	1.17%	597.27%	0.95%	0.08%
	Farmers State Bank of Aliceville, Kansas	\$148,642	\$0	0.00%	1.42%	NM	1.63%	0.01%
	First State Bank and Trust Company of Larned	\$151,556	\$328	0.40%	1.90%	480.49%	1.71%	0.22%
	Community State Bank	\$153,130	\$442	0.59%	1.56%	202.60%	3.19%	0.40%
	Farmers State Bank	\$165,275	\$24	0.02%	1.87%	153.88%	9.63%	1.55%
	First Heritage Bank	\$166,901	\$85	0.08%	1.08%	NM	1.63%	0.16%
	Goppert State Service Bank	\$167,788	\$50	0.04%	1.31%	NM	0.99%	0.07%
	Fidelity State Bank and Trust Company	\$168,542	\$266	0.76%	2.91%	384.59%	1.92%	0.16%
	Citizens National Bank	\$169,403	\$74	0.11%	1.68%	NM	0.71%	0.07%
	Bank of Commerce	\$169,523	\$46	0.05%	1.09%	NM	0.36%	0.03%
	Bankers' Bank of Kansas	\$169,988	\$0	0.00%	2.23%	NA	0.24%	0.00%
	Kaw Valley State Bank and Trust Company	\$173,162	\$32	0.03%	1.56%	NM	3.37%	0.34%
	First Kansas Bank	\$174,187	\$0	0.00%	1.60%	NA	0.00%	0.00%
	VisionBank	\$174,831	\$15	0.01%	1.09%	117.49%	8.11%	0.79%
	Citizens Savings and Loan Association, FSB	\$177,280	\$474	0.58%	0.55%	94.94%	1.27%	0.27%
	Community First Bank	\$179,221	\$0	0.00%	1.14%	NM	0.68%	0.07%
	Community Bank of the Midwest	\$180,465	\$849	0.77%	1.28%	165.96%	4.75%	0.47%
	Farmers and Drovers Bank	\$181,553	\$681	0.73%	1.45%	179.73%	1.80%	0.41%
	Mid-America Bank	\$182,559	\$0	0.00%	1.54%	820.72%	5.97%	0.17%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$183,047	\$434	0.41%	1.12%	99.83%	8.65%	0.66%
	First Bank of Newton	\$186,977	\$448	0.27%	1.32%	176.08%	10.70%	0.95%
	FirstOak Bank	\$187,414	\$567	0.42%	1.08%	257.50%	3.52%	0.34%
	Citizens State Bank	\$189,893	\$449	0.34%	0.97%	281.74%	2.49%	0.24%
	Freedom Bank	\$190,435	\$357	0.30%	0.67%	55.93%	8.67%	0.75%
	First National Bank	\$190,675	\$1,401	1.21%	1.64%	74.24%	11.10%	1.50%
	Kearny County Bank	\$197,108	\$1,600	1.06%	1.38%	130.31%	8.28%	0.88%
	Solomon State Bank	\$198,916	\$157	0.09%	3.16%	375.86%	5.19%	0.89%
	Great American Bank	\$201,359	\$0	0.00%	1.33%	NA	0.00%	0.00%
	Cornerstone Bank	\$209,589	\$1,216	0.72%	1.42%	198.36%	21.93%	2.21%
	Plains State Bank	\$209,762	\$171	0.13%	0.55%	86.70%	5.16%	0.53%
	First National Bank and Trust	\$209,970	\$3,675	2.47%	2.08%	84.41%	13.68%	1.75%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	Farmers & Merchants Bank of Colby	\$210,818	\$217	0.15%	0.89%	603.23%	0.85%	0.10%
	Mutual Savings Association, FSA	\$212,253	\$4,365	3.42%	1.28%	32.49%	10.66%	3.20%
	ESB Financial	\$220,026	\$1,222	0.80%	1.08%	135.02%	5.34%	0.58%
	Grant County Bank	\$222,253	\$5,195	3.49%	2.21%	38.66%	27.50%	3.83%
	Kanza Bank	\$225,054	\$247	0.16%	1.25%	804.86%	1.21%	0.12%
	Peoples State Bank	\$231,852	\$1,595	0.85%	1.66%	146.10%	9.86%	0.92%
	Citizens Bank of Kansas	\$233,167	\$721	0.49%	1.47%	137.91%	6.68%	0.72%
	Solutions North Bank	\$234,610	\$2,963	1.68%	2.16%	128.28%	13.20%	1.44%
	Golden Belt Bank, FSA	\$235,450	\$1,413	0.79%	0.89%	110.52%	9.26%	0.76%
	Bank of Hays	\$249,244	\$4,090	2.39%	1.34%	40.85%	20.24%	2.26%
	State Average of Asset Group A	\$97,800	\$469	0.83%	1.61%	222.73%	8.76%	0.98%

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Asset Group B - \$251 to \$500 million in total assets								
	Centera Bank	\$259,176	\$37	0.03%	1.49%	NM	0.36%	0.03%
	Community First National Bank	\$266,066	\$1,050	0.45%	1.21%	165.78%	6.19%	0.64%
	Silver Lake Bank	\$267,121	\$0	0.00%	0.87%	23.71%	24.98%	3.03%
	Guaranty State Bank and Trust Company	\$272,806	\$4,903	2.09%	1.65%	79.09%	13.26%	1.80%
	First State Bank and Trust	\$281,241	\$485	0.25%	1.52%	609.69%	12.61%	1.20%
	Bank of the Flint Hills	\$287,020	\$323	0.14%	0.94%	488.21%	2.71%	0.16%
	Security State Bank	\$290,367	\$1,835	0.82%	0.90%	109.37%	4.28%	0.63%
	Union State Bank of Everest	\$307,603	\$2,364	1.12%	1.38%	106.84%	10.72%	1.02%
	Central Bank and Trust Co.	\$310,176	\$788	0.35%	0.10%	27.28%	3.50%	0.32%
	Kaw Valley Bank	\$310,690	\$452	0.17%	0.39%	38.44%	9.69%	0.95%
	Commercial Bank	\$314,225	\$248	0.18%	1.67%	953.23%	1.52%	0.11%
	First Option Bank	\$317,986	\$1,888	1.42%	1.22%	37.05%	18.04%	1.37%
	Astra Bank	\$319,698	\$1,264	0.64%	0.91%	33.97%	20.84%	1.72%
	Union State Bank	\$325,635	\$309	0.15%	1.65%	NM	1.02%	0.09%
	Denison State Bank	\$333,847	\$267	0.12%	1.41%	124.33%	6.66%	0.80%
	Bank, The	\$342,095	\$28,948	11.26%	2.07%	18.41%	65.95%	8.47%
	Peoples Bank	\$345,449	\$296	0.13%	2.05%	719.49%	1.41%	0.19%
	First National Bank of Syracuse	\$346,064	\$1,241	0.44%	1.87%	419.58%	6.66%	0.55%
	Citizens State Bank	\$350,940	\$105	0.04%	1.28%	654.58%	8.30%	0.23%
	Bank of Tescott	\$390,873	\$6,039	1.96%	2.30%	110.40%	18.97%	2.04%
	Exchange Bank & Trust	\$400,509	\$484	0.17%	1.37%	798.97%	1.51%	0.12%
	Labette Bank	\$406,300	\$316	0.11%	0.97%	117.30%	6.64%	0.74%
	Citizens State Bank	\$426,439	\$1,562	0.66%	1.26%	171.71%	5.89%	0.40%
	First Bank Kansas	\$430,440	\$38	0.02%	1.94%	NM	0.58%	0.03%
	First State Bank	\$436,043	\$5,892	2.39%	1.74%	70.73%	13.86%	1.43%
	Western State Bank	\$436,673	\$7,781	2.54%	2.83%	102.07%	14.51%	2.07%
	Community National Bank	\$437,777	\$2,047	1.34%	1.38%	70.86%	10.42%	0.84%
	Legacy Bank	\$438,852	\$2,631	0.80%	1.12%	37.01%	24.39%	2.48%
	Southwest National Bank	\$447,370	\$355	0.09%	1.04%	NM	1.14%	0.08%
	Peoples Bank and Trust Company	\$485,819	\$838	0.29%	1.58%	113.25%	6.33%	0.88%
	State Average of Asset Group B	\$352,843	\$2,493	1.01%	1.40%	238.51%	10.76%	1.15%

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Asset Group C - \$501 million to \$1 billion in total assets								
	Morrill and Janes Bank and Trust Company	\$592,786	\$5,692	1.44%	1.36%	94.48%	9.38%	1.10%
	Bank of Labor	\$601,781	\$1,292	0.51%	1.86%	68.99%	17.91%	1.50%
	United Bank & Trust	\$606,592	\$0	0.00%	1.50%	NA	2.87%	0.33%
	GNBank, National Association	\$628,735	\$7,214	1.60%	1.63%	99.22%	10.82%	1.22%
	American State Bank & Trust Company	\$668,594	\$654	0.15%	0.92%	156.24%	3.70%	0.40%
	Bennington State Bank	\$682,447	\$14,405	2.92%	3.07%	44.73%	43.54%	4.96%
	First National Bank of Hutchinson	\$707,419	\$538	0.11%	1.18%	397.13%	1.57%	0.20%
	Bank of Blue Valley	\$725,081	\$598	0.11%	1.15%	799.22%	9.63%	1.06%
	Farmers Bank & Trust	\$794,387	\$939	0.32%	1.40%	78.90%	7.04%	1.30%
	Central National Bank	\$891,440	\$983	0.20%	1.74%	292.91%	3.03%	0.40%
	CoreFirst Bank & Trust	\$917,091	\$3,667	0.61%	1.14%	89.10%	11.69%	1.10%
	Landmark National Bank	\$959,088	\$5,557	1.14%	1.20%	64.69%	9.88%	0.96%
	State Average of Asset Group C	\$731,287	\$3,462	0.76%	1.51%	198.69%	10.92%	1.21%
Asset Group D - \$1 billion to \$10 billion in total assets								
	Armed Forces Bank, National Association	\$1,078,278	\$16,655	2.43%	1.77%	72.76%	9.92%	1.81%
	Community National Bank & Trust	\$1,149,504	\$9,638	1.12%	1.20%	79.57%	17.38%	1.60%
	Emprise Bank	\$1,678,417	\$2,639	0.21%	1.24%	316.75%	3.49%	0.30%
	KS StateBank	\$1,910,162	\$3,110	0.20%	1.46%	401.42%	3.59%	0.31%
	Fidelity Bank	\$2,310,376	\$10,141	0.57%	1.02%	37.01%	20.42%	2.22%
	Security Bank of Kansas City	\$3,076,416	\$5,488	0.34%	1.77%	84.67%	11.38%	1.55%
	CrossFirst Bank	\$3,709,898	\$12,544	0.46%	1.23%	159.92%	4.99%	0.57%
	Equity Bank	\$3,927,983	\$44,409	1.71%	0.42%	24.79%	15.92%	1.31%
	INTRUST Bank, National Association	\$5,068,806	\$4,370	0.14%	1.02%	286.92%	3.50%	0.22%
	Capitol Federal Savings Bank	\$9,462,608	\$10,992	0.15%	0.11%	76.60%	1.07%	0.14%
	State Average of Asset Group D	\$3,337,245	\$11,999	0.73%	1.12%	154.04%	9.17%	1.00%

Source: SNL Financial

Note: Report includes only bank-level data.

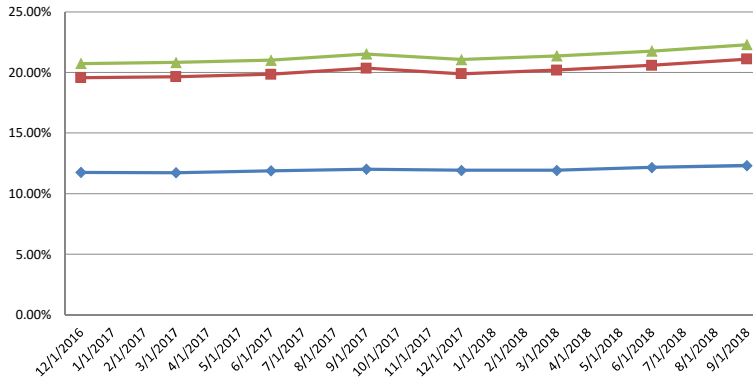
NA = data was not available.

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

Capital Adequacy

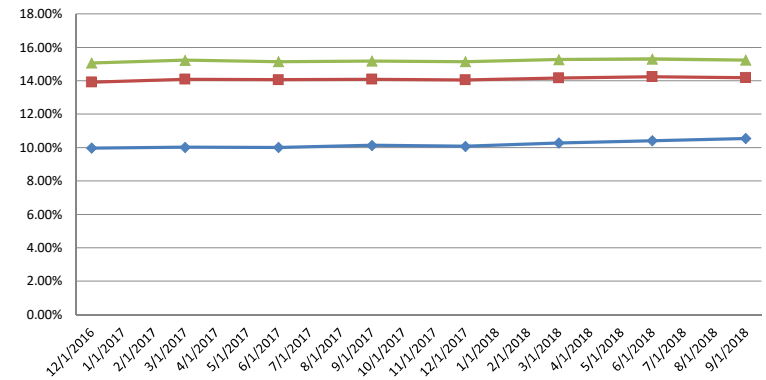
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



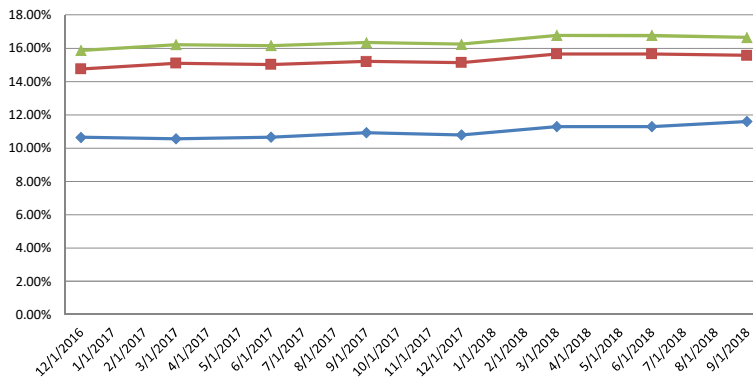
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	11.74%	11.72%	11.87%	12.00%	11.91%	11.92%	12.15%	12.31%
Tier 1 Risk Based Ratio	19.57%	19.65%	19.85%	20.35%	19.89%	20.18%	20.59%	21.11%
Risk Based Capital Ratio	20.73%	20.82%	21.01%	21.52%	21.06%	21.36%	21.76%	22.29%

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



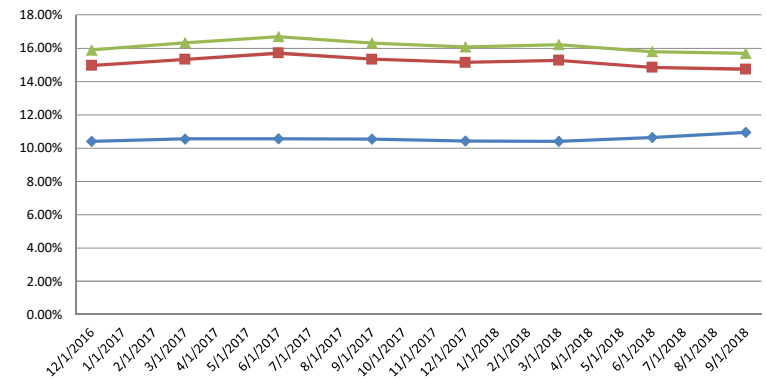
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	9.96%	10.01%	10.00%	10.12%	10.07%	10.27%	10.40%	10.54%
Tier 1 Risk Based Ratio	13.92%	14.08%	14.06%	14.08%	14.05%	14.16%	14.23%	14.18%
Risk Based Capital Ratio	15.06%	15.22%	15.14%	15.18%	15.14%	15.26%	15.30%	15.24%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	10.64%	10.55%	10.65%	10.92%	10.78%	11.28%	11.28%	11.59%
Tier 1 Risk Based Ratio	14.74%	15.08%	15.01%	15.20%	15.13%	15.65%	15.65%	15.56%
Risk Based Capital Ratio	15.86%	16.20%	16.14%	16.33%	16.24%	16.76%	16.76%	16.64%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	10.40%	10.54%	10.56%	10.54%	10.42%	10.40%	10.63%	10.94%
Tier 1 Risk Based Ratio	14.95%	15.32%	15.70%	15.33%	15.14%	15.26%	14.84%	14.74%
Risk Based Capital Ratio	15.89%	16.32%	16.68%	16.31%	16.07%	16.21%	15.78%	15.68%

Source: SNL Financial

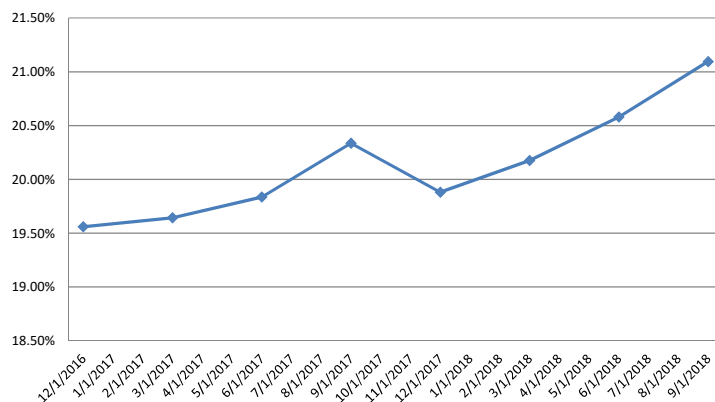
Note: Report includes only bank-level data.

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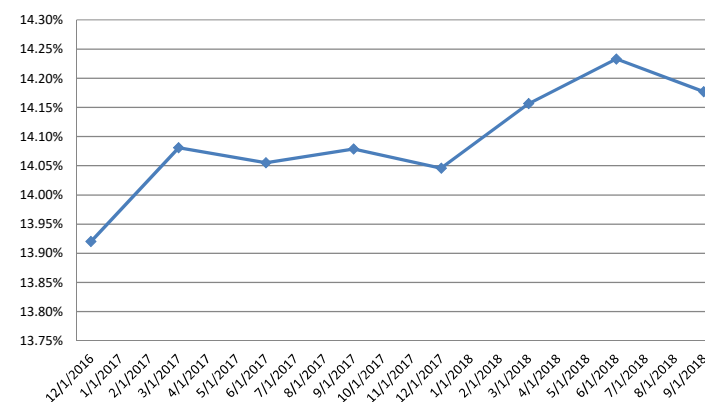
Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



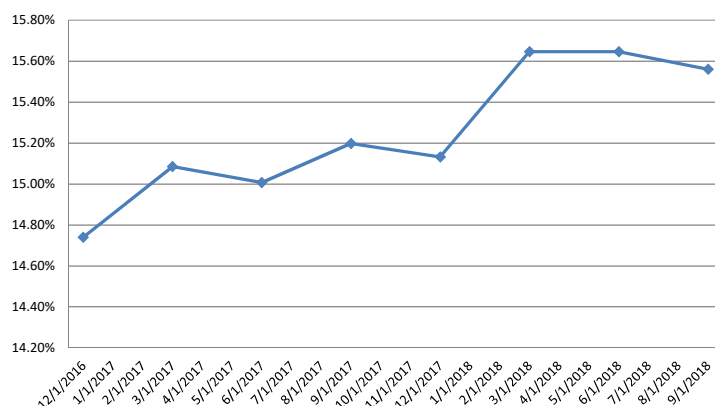
Common Equity Tier 1 RB Ratio	19.56%	19.64%	19.84%	20.34%	19.88%	20.17%	20.58%	21.10%
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Asset Group B - \$251 to \$500 million in Total Assets
As of Date



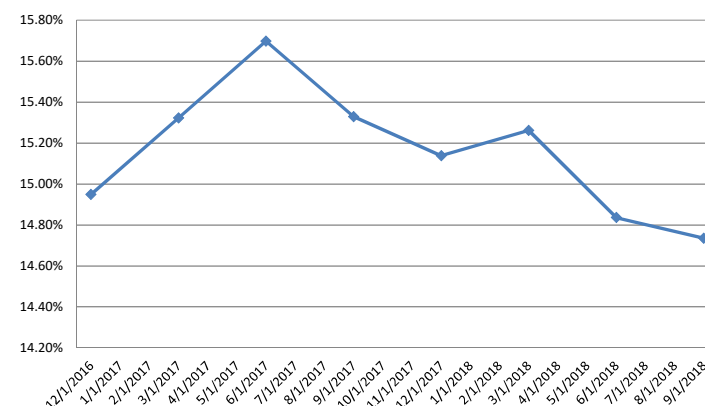
Common Equity Tier 1 RB Ratio	13.92%	14.08%	14.06%	14.08%	14.05%	14.16%	14.23%	14.18%
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Asset Group C - \$501 to \$1 billion in Total Assets
As of Date



Common Equity Tier 1 RB Ratio	14.74%	15.08%	15.01%	15.20%	15.13%	15.65%	15.65%	15.56%
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Asset Group D - \$1 to \$10 billion in Total Assets
As of Date



Common Equity Tier 1 RB Ratio	14.95%	15.32%	15.70%	15.33%	15.14%	15.26%	14.84%	14.74%
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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

September 30, 2018

Run Date: November 8, 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	\$8,925	\$699	\$699	\$699	7.87%	18.83%	19.83%	18.83%
	Bison State Bank	\$9,914	\$1,341	\$1,274	\$1,274	13.35%	27.14%	28.41%	27.14%
	Towanda State Bank	\$10,000	\$782	\$816	\$816	8.13%	14.60%	15.86%	14.60%
	State Bank of Burrton	\$11,101	\$1,140	\$1,213	\$1,213	10.68%	27.26%	28.49%	27.26%
	Prescott State Bank	\$12,921	\$2,038	\$2,038	\$2,038	15.51%	28.77%	30.03%	28.77%
	Dickinson County Bank	\$14,138	\$1,472	\$1,469	\$1,469	10.55%	13.74%	14.99%	13.74%
	First National Bank of Harveyville	\$14,182	\$1,411	\$1,411	\$1,411	9.83%	19.52%	20.74%	19.52%
	Farmers State Bank	\$15,601	\$1,976	\$1,976	\$1,976	12.35%	25.15%	26.41%	25.15%
	Peoples State Bank	\$16,745	\$4,666	\$4,666	\$4,666	27.71%	29.91%	31.17%	29.91%
	Emerald Bank	\$16,814	\$1,878	\$1,878	\$1,878	10.98%	21.40%	22.66%	21.40%
	Jamestown State Bank	\$17,404	\$2,977	\$2,803	\$2,803	15.41%	30.78%	32.06%	30.78%
	Hillsboro State Bank	\$18,400	\$1,604	\$1,721	\$1,721	8.88%	19.00%	20.25%	19.00%
	Bank of Denton	\$18,536	\$3,418	\$3,418	\$3,418	18.55%	29.00%	30.03%	29.00%
	Alden State Bank	\$20,849	\$2,330	\$2,386	\$2,386	11.28%	20.47%	21.71%	20.47%
	Marion National Bank	\$21,321	\$3,675	\$2,693	\$2,693	13.37%	24.56%	25.70%	24.56%
	Farmers State Bank	\$21,798	\$2,100	\$2,100	\$2,100	9.62%	13.28%	14.43%	13.28%
	Lorraine State Bank	\$22,499	\$3,698	\$3,707	\$3,707	16.34%	19.32%	20.37%	19.32%
	Baxter State Bank	\$27,145	\$5,894	\$5,336	\$5,336	19.82%	36.03%	37.29%	36.03%
	Gorham State Bank	\$28,125	\$3,266	\$3,266	\$3,066	11.40%	17.88%	18.98%	16.78%
	Piqua State Bank	\$28,962	\$2,810	\$2,882	\$2,882	9.63%	17.93%	19.18%	17.93%
	Ninnescah Valley Bank	\$29,828	\$3,397	\$3,922	\$3,922	12.93%	24.23%	25.07%	24.23%
	State Bank of Canton	\$30,028	\$5,801	\$5,932	\$5,932	19.64%	41.94%	42.78%	41.94%
	Marquette Farmers State Bank of Marquette	\$30,805	\$4,490	\$4,565	\$4,565	14.40%	24.94%	26.21%	24.94%
	Liberty Savings Association, FSA	\$32,162	\$6,595	\$6,595	\$6,595	20.26%	81.67%	82.86%	81.67%
	Union State Bank	\$32,597	\$4,838	\$4,906	\$4,906	14.68%	30.06%	31.31%	30.06%
	Millennium Bank	\$32,669	\$4,923	\$4,923	\$4,923	14.54%	18.96%	20.21%	18.96%
	Cottonwood Valley Bank	\$32,689	\$4,115	\$4,506	\$4,506	13.45%	29.84%	31.10%	29.84%
	State Exchange Bank	\$34,973	\$4,103	\$4,421	\$4,421	12.80%	19.40%	20.15%	19.40%
	Chetopa State Bank & Trust Co.	\$35,109	\$3,643	\$3,643	\$3,643	10.20%	14.57%	15.64%	14.57%
	First National Bank of Spearville	\$36,058	\$6,052	\$5,001	\$5,001	14.11%	21.71%	22.97%	21.71%
	Kendall State Bank	\$36,639	\$3,738	\$3,420	\$3,420	9.15%	13.99%	15.24%	13.99%
	Bank of Greeley	\$37,354	\$4,951	\$5,008	\$5,008	13.24%	24.31%	25.56%	24.31%
	Ford County State Bank	\$37,456	\$5,217	\$5,365	\$5,365	15.99%	18.91%	20.17%	18.91%
	Farmers State Bank	\$37,660	\$3,505	\$3,733	\$3,733	9.89%	14.05%	15.30%	14.05%
	Haviland State Bank	\$38,450	\$5,285	\$5,354	\$5,354	14.01%	18.84%	20.10%	18.84%
	Farmers and Merchants Bank of Mound City, Kansas	\$38,766	\$2,767	\$2,890	\$2,890	7.33%	11.00%	12.25%	11.00%
	City State Bank	\$39,736	\$3,694	\$3,754	\$3,754	9.23%	15.60%	16.73%	15.60%
	Swedish-American State Bank	\$41,852	\$4,390	\$4,582	\$4,582	10.86%	17.12%	18.38%	17.12%
	First State Bank of Ransom	\$42,411	\$9,201	\$9,681	\$9,681	22.81%	39.98%	41.23%	39.98%
	CBW Bank	\$42,502	\$10,450	\$10,519	\$10,519	18.30%	270.48%	271.74%	270.48%
	Olpe State Bank	\$42,853	\$5,828	\$5,984	\$5,984	13.53%	26.35%	27.56%	26.35%
	Bank of Palmer	\$42,856	\$4,290	\$4,587	\$4,587	10.29%	16.64%	17.83%	16.64%
	First National Bank in Frankfort	\$43,083	\$3,875	\$4,505	\$4,505	10.32%	16.28%	17.35%	16.28%
	Farmers State Bank of Bucklin, Kansas	\$43,793	\$4,900	\$3,979	\$3,979	9.15%	15.52%	20.58%	15.52%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2018

Run Date: November 8, 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)									
	Nekoma State Bank	\$44,190	\$3,461	\$4,318	\$4,318	9.55%	21.22%	22.48%	21.22%
	Farmers State Bank of Blue Mound	\$44,473	\$7,775	\$7,809	\$7,809	17.45%	21.94%	23.10%	21.94%
	State Bank of Spring Hill	\$45,007	\$4,162	\$4,334	\$4,334	9.50%	19.82%	20.83%	19.82%
	Kaw Valley State Bank	\$48,648	\$3,789	\$4,360	\$4,360	8.86%	17.09%	18.34%	17.09%
	Citizens State Bank and Trust Company	\$48,906	\$4,596	\$4,438	\$4,438	9.37%	10.67%	11.42%	10.67%
	New Century Bank	\$49,728	\$5,291	\$5,291	\$5,291	11.62%	13.85%	15.10%	13.85%
	Union State Bank	\$50,439	\$4,138	\$4,179	\$4,179	8.32%	9.59%	10.38%	9.59%
	Howard State Bank	\$50,741	\$5,381	\$5,626	\$5,626	11.33%	19.83%	21.09%	19.83%
	Peoples Bank	\$51,434	\$6,474	\$6,117	\$6,117	12.13%	18.73%	19.98%	18.73%
	Stock Exchange Bank	\$51,603	\$4,379	\$4,522	\$4,522	8.88%	12.85%	14.11%	12.85%
	Argentine Federal Savings	\$52,521	\$7,394	\$7,394	\$7,394	14.15%	28.20%	29.45%	28.20%
	KansasLand Bank	\$54,484	\$6,027	\$5,559	\$5,559	10.08%	15.83%	17.09%	15.83%
	Citizens State Bank of Cheney, Kansas	\$56,166	\$6,428	\$6,792	\$6,792	11.63%	12.35%	13.57%	12.35%
	Tampa State Bank	\$56,438	\$5,498	\$5,653	\$5,653	10.06%	13.39%	14.65%	13.39%
	First National Bank of Sedan	\$56,739	\$4,712	\$5,530	\$5,530	9.53%	16.39%	17.65%	16.39%
	First National Bank of Dighton	\$57,679	\$11,632	\$11,838	\$11,838	19.94%	29.75%	30.37%	29.75%
	First State Bank	\$57,698	\$10,642	\$11,178	\$11,178	18.55%	28.19%	29.46%	28.19%
	Farmers State Bank	\$57,769	\$6,486	\$6,776	\$6,776	11.71%	18.86%	20.11%	18.86%
	Heritage Bank	\$58,103	\$6,050	\$6,055	\$6,055	10.67%	14.50%	15.75%	14.50%
	Security State Bank	\$58,662	\$6,166	\$7,143	\$7,143	12.04%	24.49%	25.75%	24.49%
	Farmers State Bank	\$58,865	\$9,641	\$10,535	\$10,535	17.53%	32.64%	33.92%	32.64%
	Kansas State Bank Overbrook Kansas	\$59,000	\$7,536	\$8,116	\$8,116	13.58%	20.27%	21.54%	20.27%
	First Security Bank	\$60,893	\$5,263	\$4,793	\$4,793	7.81%	11.61%	12.85%	11.61%
	Bank of Holyrood	\$62,526	\$8,771	\$8,933	\$8,933	14.36%	20.35%	21.62%	20.35%
	Bendena State Bank	\$63,772	\$5,734	\$5,823	\$5,823	9.30%	12.43%	13.68%	12.43%
	Small Business Bank	\$64,120	\$9,363	\$9,634	\$9,634	15.17%	20.41%	21.67%	20.41%
	Farmers Bank of Osborne, Kansas	\$64,829	\$7,440	\$7,506	\$7,506	11.62%	15.27%	16.39%	15.27%
	Bank of Protection	\$67,391	\$9,156	\$9,427	\$9,427	13.66%	17.10%	18.10%	17.10%
	Exchange State Bank of St. Paul, Kansas	\$69,387	\$7,085	\$7,085	\$7,085	10.32%	19.11%	20.31%	19.11%
	Lyndon State Bank	\$71,315	\$7,588	\$7,462	\$7,462	10.50%	15.31%	16.56%	15.31%
	Home Savings Bank	\$73,217	\$13,290	\$13,092	\$13,092	18.07%	33.19%	34.38%	33.19%
	Johnson State Bank	\$73,528	\$11,662	\$12,217	\$12,217	16.21%	26.67%	27.94%	26.67%
	First State Bank of Healy	\$74,225	\$15,531	\$15,498	\$15,498	20.98%	26.36%	27.60%	26.36%
	FNB Washington	\$74,383	\$18,198	\$18,669	\$18,669	25.00%	49.43%	50.70%	49.43%
	Baldwin State Bank	\$75,371	\$7,677	\$8,282	\$8,282	10.78%	25.91%	27.18%	25.91%
	Community Bank of Wichita, Inc.	\$75,715	\$7,053	\$7,354	\$7,354	9.53%	11.31%	12.49%	11.31%
	Chisholm Trail State Bank	\$76,177	\$6,051	\$6,879	\$6,879	9.21%	18.72%	19.97%	18.72%
	First National Bank of Beloit	\$76,418	\$9,370	\$9,897	\$9,897	12.74%	21.31%	22.56%	21.31%
	Bank of Commerce and Trust Company	\$76,580	\$6,516	\$7,275	\$7,275	9.30%	16.66%	17.91%	16.66%
	University National Bank of Lawrence	\$79,133	\$7,342	\$7,004	\$7,004	8.97%	13.81%	15.07%	13.81%
	First National Bank of Girard	\$79,655	\$8,787	\$9,022	\$9,022	11.32%	18.50%	19.76%	18.50%
	Fowler State Bank	\$81,928	\$7,539	\$8,043	\$8,043	9.91%	12.03%	13.19%	12.03%

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

September 30, 2018

Run Date: November 8, 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 National Bank of Hope	\$82,915	\$9,687	\$10,025	\$10,025	12.07%	14.44%	15.70%	14.44%
	Stockgrowers State Bank	\$83,240	\$9,531	\$9,001	\$9,001	10.27%	17.46%	18.71%	17.45%
	First National Bank of Kansas	\$85,424	\$5,863	\$7,454	\$7,454	8.84%	21.88%	22.73%	21.88%
	Riley State Bank of Riley, Kansas	\$85,820	\$9,452	\$9,522	\$9,522	11.00%	15.07%	16.33%	15.07%
	First Federal Savings and Loan Bank	\$85,961	\$9,655	\$9,655	\$9,655	11.15%	20.03%	21.28%	20.03%
	State Bank of Downs	\$87,054	\$11,577	\$11,604	\$11,604	12.77%	16.83%	18.08%	16.83%
	Citizens State Bank and Trust Company	\$87,446	\$14,370	\$14,509	\$14,509	16.15%	24.00%	24.72%	24.00%
	Wilson State Bank	\$88,005	\$8,331	\$7,823	\$7,823	9.01%	10.82%	11.84%	10.82%
	First National Bank in Fredonia	\$89,138	\$14,449	\$15,849	\$15,849	17.48%	33.14%	34.39%	33.14%
	Farmers Bank & Trust	\$91,549	\$7,928	\$8,406	\$8,406	9.19%	15.39%	16.37%	15.39%
	Community Bank	\$91,952	\$9,202	\$9,291	\$9,291	10.18%	11.19%	12.32%	11.19%
	State Bank of Bern	\$92,120	\$14,696	\$15,023	\$15,023	16.28%	23.46%	24.59%	23.46%
	Heartland Tri-State Bank	\$93,615	\$9,197	\$9,639	\$9,639	10.45%	15.42%	16.28%	15.42%
	Garden Plain State Bank	\$93,673	\$13,725	\$13,931	\$13,931	14.93%	21.89%	23.14%	21.89%
	Lyons State Bank	\$94,111	\$11,192	\$11,962	\$11,962	12.71%	20.50%	21.75%	20.50%
	First National Bank in Cimarron	\$94,229	\$6,441	\$7,638	\$7,638	8.07%	13.25%	14.34%	13.25%
	Alliance Bank	\$94,515	\$11,532	\$11,560	\$11,560	12.06%	14.54%	15.80%	14.54%
	First Neodesha Bank	\$95,843	\$9,783	\$9,592	\$9,592	9.93%	14.06%	15.26%	14.06%
	Andover State Bank	\$96,302	\$7,309	\$7,423	\$6,923	8.35%	9.98%	11.14%	9.31%
	Elk State Bank	\$97,207	\$8,989	\$9,714	\$9,714	10.07%	16.61%	17.86%	16.61%
	Bank of Prairie Village	\$98,142	\$11,447	\$11,663	\$11,663	11.63%	17.22%	18.48%	17.22%
	First Commerce Bank	\$98,513	\$11,617	\$10,475	\$10,475	10.43%	16.13%	17.39%	16.13%
	American Bank of Baxter Springs	\$99,334	\$11,010	\$11,958	\$11,958	11.57%	30.66%	31.94%	30.66%
	Conway Bank	\$100,411	\$9,212	\$7,049	\$7,049	6.90%	11.06%	12.31%	11.06%
	Home Bank and Trust Company	\$101,013	\$8,000	\$8,027	\$8,027	8.09%	10.20%	11.39%	10.20%
	TriCentury Bank	\$105,350	\$10,834	\$10,698	\$10,698	10.29%	13.25%	14.50%	13.25%
	Prairie Bank of Kansas	\$107,770	\$9,514	\$9,801	\$9,801	9.13%	12.80%	13.63%	12.80%
	Farmers State Bank	\$109,246	\$9,758	\$10,957	\$10,957	9.99%	13.93%	15.13%	13.93%
	Bankwest of Kansas	\$109,869	\$13,349	\$13,253	\$13,253	12.21%	13.81%	14.64%	13.81%
	Stanley Bank	\$111,135	\$20,958	\$20,958	\$20,958	18.86%	24.80%	26.06%	24.80%
	First National Bank of Scott City	\$113,860	\$14,195	\$14,616	\$14,616	12.95%	15.42%	16.60%	15.42%
	Citizens State Bank	\$115,032	\$16,179	\$16,387	\$16,387	14.05%	16.57%	17.82%	16.57%
	Lyons Federal Bank	\$115,607	\$15,031	\$14,887	\$14,887	12.89%	17.49%	18.69%	17.49%
	Community Bank	\$115,779	\$12,868	\$13,196	\$13,196	11.06%	14.88%	16.04%	14.88%
	First National Bank of Louisburg	\$116,916	\$15,453	\$16,669	\$16,669	13.50%	24.92%	26.18%	24.92%
	Halstead Bank	\$120,494	\$11,191	\$11,290	\$11,290	9.23%	11.64%	12.67%	11.64%
	Patriots Bank	\$121,571	\$11,148	\$11,743	\$11,743	9.79%	12.32%	13.23%	12.32%
	Southwind Bank	\$121,979	\$11,855	\$12,538	\$12,538	10.31%	15.87%	16.94%	15.87%
	Carson Bank	\$123,376	\$8,644	\$9,286	\$9,286	7.73%	11.58%	12.83%	11.58%
	Valley State Bank	\$125,609	\$16,885	\$17,171	\$17,171	13.59%	22.32%	23.38%	22.32%
	Stockgrowers State Bank	\$127,072	\$17,793	\$18,321	\$18,321	14.31%	19.24%	20.22%	19.24%
	Almena State Bank	\$127,688	\$10,962	\$10,909	\$10,909	8.77%	9.38%	10.51%	9.38%
	Vintage Bank Kansas	\$128,451	\$13,940	\$13,061	\$13,061	10.23%	14.70%	15.89%	14.70%
	Impact Bank	\$128,577	\$13,818	\$14,810	\$14,810	11.54%	16.00%	17.25%	16.00%
	First Bank	\$129,260	\$19,369	\$19,828	\$19,828	15.40%	20.51%	21.77%	20.51%
	Flint Hills Bank	\$131,583	\$14,269	\$15,661	\$15,661	11.60%	21.56%	22.81%	21.55%
	Fidelity State Bank and Trust Company	\$133,743	\$11,412	\$12,427	\$12,427	8.69%	13.99%	14.79%	13.99%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2018

Run Date: November 8, 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)									
	Farmers National Bank	\$135,268	\$23,115	\$22,692	\$22,692	17.01%	20.85%	22.11%	20.85%
	Midland National Bank	\$136,850	\$14,413	\$15,281	\$15,281	11.26%	15.76%	16.76%	15.76%
	Valley State Bank	\$137,404	\$12,515	\$12,817	\$12,817	9.44%	10.34%	11.35%	10.34%
	Lyon County State Bank	\$140,743	\$10,272	\$11,666	\$11,666	8.22%	20.77%	22.02%	20.77%
	Union State Bank	\$141,427	\$14,636	\$16,092	\$16,092	11.35%	20.22%	21.25%	20.22%
	Bank of the Prairie	\$141,434	\$12,577	\$13,258	\$13,258	9.37%	11.78%	13.04%	11.78%
	Verus Bank	\$141,927	\$11,776	\$12,527	\$12,527	8.78%	12.41%	13.27%	12.41%
	Farmers State Bank of Oakley, Kansas	\$143,638	\$22,750	\$22,749	\$22,749	15.93%	18.57%	19.51%	18.57%
	SJN Bank of Kansas	\$144,198	\$14,084	\$13,201	\$13,201	9.32%	12.90%	14.15%	12.90%
	Kansas State Bank	\$145,485	\$11,426	\$12,396	\$12,396	8.71%	19.12%	20.13%	19.12%
	Goppert State Service Bank	\$167,788	\$18,642	\$18,897	\$18,897	11.31%	15.79%	17.04%	15.79%
	Farmers State Bank of Aliceville, Kansas	\$148,642	\$21,489	\$20,881	\$20,881	14.28%	20.78%	22.03%	20.78%
	First State Bank and Trust Company of Larned	\$151,556	\$19,252	\$19,853	\$19,853	13.19%	20.42%	21.67%	20.42%
	Community State Bank	\$153,130	\$18,348	\$18,496	\$18,496	11.86%	20.92%	22.17%	20.92%
	Farmers State Bank	\$165,275	\$25,769	\$25,252	\$25,252	15.17%	14.19%	15.44%	14.19%
	First Heritage Bank	\$166,901	\$15,354	\$16,332	\$16,332	9.96%	14.07%	15.13%	14.07%
	Fidelity State Bank and Trust Company	\$168,542	\$31,265	\$31,329	\$31,329	18.23%	74.55%	75.81%	74.55%
	Citizens National Bank	\$169,403	\$15,820	\$18,033	\$18,033	10.42%	21.34%	22.59%	21.34%
	Bank of Commerce	\$169,523	\$16,380	\$16,380	\$16,380	9.39%	17.33%	18.43%	17.33%
	Bankers' Bank of Kansas	\$169,988	\$26,602	\$26,668	\$26,668	15.28%	18.87%	20.14%	18.87%
	Kaw Valley State Bank and Trust Company	\$173,162	\$19,140	\$20,530	\$20,530	11.76%	17.32%	18.57%	17.32%
	First Kansas Bank	\$174,187	\$12,704	\$14,688	\$14,688	8.24%	24.87%	26.12%	24.87%
	VisionBank	\$174,831	\$16,128	\$15,378	\$15,378	8.58%	10.99%	12.14%	10.99%
	Citizens Savings and Loan Association, FSB	\$177,280	\$36,850	\$38,055	\$38,055	21.00%	63.03%	63.77%	63.03%
	Community First Bank	\$179,221	\$16,806	\$16,815	\$16,815	9.63%	10.36%	11.54%	10.36%
	Community Bank of the Midwest	\$180,465	\$16,828	\$16,864	\$16,864	9.41%	13.92%	15.08%	13.91%
	Farmers and Drovers Bank	\$181,553	\$46,846	\$47,755	\$47,755	26.23%	45.60%	46.85%	45.60%
	Mid-America Bank	\$182,559	\$20,185	\$19,935	\$19,935	10.87%	10.16%	11.41%	10.16%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$183,047	\$15,858	\$16,448	\$16,448	9.08%	16.89%	18.11%	16.89%
	First Bank of Newton	\$186,977	\$18,966	\$18,966	\$18,966	10.04%	13.50%	14.77%	13.50%
	FirstOak Bank	\$187,414	\$18,733	\$16,866	\$16,866	9.20%	12.42%	13.49%	12.42%
	Citizens State Bank	\$189,893	\$16,821	\$17,198	\$17,198	8.81%	13.47%	14.46%	13.47%
	Freedom Bank	\$190,435	\$15,734	\$19,871	\$19,871	10.36%	12.89%	13.41%	12.89%
	First National Bank	\$190,675	\$23,866	\$26,004	\$26,004	13.42%	19.80%	21.07%	19.80%
	Kearny County Bank	\$197,108	\$34,475	\$33,729	\$33,729	16.89%	21.70%	22.95%	21.70%
	Solomon State Bank	\$198,916	\$28,748	\$28,788	\$28,788	14.84%	22.29%	23.57%	22.29%
	Great American Bank	\$201,359	\$26,861	\$18,441	\$18,441	9.76%	10.97%	12.23%	10.97%
	Cornerstone Bank	\$209,589	\$18,690	\$19,422	\$19,422	9.45%	11.63%	12.88%	11.63%
	Plains State Bank	\$209,762	\$23,535	\$22,416	\$22,416	10.97%	14.86%	15.33%	14.86%
	First National Bank and Trust	\$209,970	\$31,842	\$32,724	\$32,724	15.52%	19.62%	20.88%	19.62%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2018

Run Date: November 8, 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)									
	Farmers & Merchants Bank of Colby	\$210,818	\$31,885	\$31,678	\$31,678	15.11%	15.74%	16.40%	15.74%
	Mutual Savings Association, FSA	\$212,253	\$62,186	\$62,734	\$62,734	29.92%	48.59%	49.84%	48.59%
	ESB Financial	\$220,026	\$22,232	\$23,475	\$23,475	10.43%	12.97%	13.88%	12.97%
	Grant County Bank	\$222,253	\$32,205	\$32,616	\$32,616	14.52%	21.48%	22.74%	21.48%
	Kanza Bank	\$225,054	\$22,266	\$21,545	\$21,545	9.86%	13.42%	14.66%	13.42%
	Peoples State Bank	\$231,852	\$19,041	\$18,924	\$18,924	8.16%	9.15%	10.44%	9.15%
	Citizens Bank of Kansas	\$233,167	\$28,413	\$23,806	\$23,806	10.32%	13.54%	14.77%	13.54%
	Solutions North Bank	\$234,610	\$24,728	\$24,894	\$24,894	10.71%	12.35%	13.61%	12.35%
	Golden Belt Bank, FSA	\$235,450	\$29,939	\$26,827	\$26,827	11.46%	13.22%	14.01%	13.22%
	Bank of Hays	\$249,244	\$25,645	\$26,486	\$26,486	10.47%	15.45%	16.70%	15.45%
	State Average of Asset Group A	\$97,800	\$11,774	\$11,929	\$11,925	12.31%	21.11%	22.29%	21.10%

Source: SNL Financial

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Capital Adequacy

September 30, 2018

Run Date: November 8, 2018

Region	Institution Name	As of Date							
		Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets									
	Centera Bank	\$259,176	\$22,649	\$24,065	\$24,065	9.09%	15.55%	16.79%	15.55%
	Community First National Bank	\$266,066	\$24,843	\$24,843	\$24,843	9.29%	10.39%	11.57%	10.39%
	Silver Lake Bank	\$267,121	\$30,728	\$31,804	\$31,804	11.76%	15.45%	16.30%	15.45%
	Guaranty State Bank and Trust Company	\$272,806	\$35,932	\$35,069	\$35,069	12.87%	13.93%	15.18%	13.93%
	First State Bank and Trust	\$281,241	\$23,736	\$23,671	\$23,671	8.30%	11.50%	12.75%	11.50%
	Bank of the Flint Hills	\$287,020	\$28,757	\$28,701	\$28,701	9.72%	10.25%	11.01%	10.25%
	Security State Bank	\$290,367	\$41,026	\$41,972	\$41,972	14.83%	13.39%	14.03%	13.39%
	Union State Bank of Everest	\$307,603	\$31,629	\$29,766	\$29,766	9.78%	13.46%	14.71%	13.46%
	Central Bank and Trust Co.	\$310,176	\$54,719	\$29,285	\$29,285	10.24%	12.40%	12.49%	12.40%
	Kaw Valley Bank	\$310,690	\$33,745	\$30,056	\$30,056	9.83%	12.03%	12.44%	12.03%
	Commercial Bank	\$314,225	\$25,078	\$28,255	\$28,255	8.75%	15.09%	16.34%	15.09%
	First Option Bank	\$317,986	\$22,667	\$28,252	\$28,252	8.80%	20.60%	21.78%	20.60%
	Astra Bank	\$319,698	\$27,411	\$27,098	\$27,098	8.56%	11.47%	12.22%	11.47%
	Union State Bank	\$325,635	\$37,792	\$28,535	\$28,535	9.23%	12.06%	13.31%	12.06%
	Denison State Bank	\$333,847	\$44,025	\$46,477	\$46,477	13.75%	18.56%	19.77%	18.56%
	Bank, The	\$342,095	\$41,535	\$38,890	\$38,890	11.27%	15.21%	16.47%	15.21%
	Peoples Bank	\$345,449	\$50,676	\$43,172	\$43,172	12.15%	17.87%	19.13%	17.87%
	First National Bank of Syracuse	\$346,064	\$35,533	\$33,621	\$33,621	9.87%	11.65%	12.90%	11.65%
	Citizens State Bank	\$350,940	\$32,689	\$32,194	\$32,194	9.34%	10.34%	11.52%	10.34%
	Bank of Tescott	\$390,873	\$48,511	\$50,409	\$50,409	12.79%	16.32%	17.58%	16.32%
	Exchange Bank & Trust	\$400,509	\$40,942	\$42,217	\$42,217	10.36%	15.41%	16.66%	15.41%
	Labette Bank	\$406,300	\$47,454	\$47,317	\$47,317	11.63%	16.72%	17.69%	16.72%
	Citizens State Bank	\$426,439	\$44,142	\$41,461	\$41,461	9.75%	11.57%	12.43%	11.57%
	First Bank Kansas	\$430,440	\$35,393	\$38,271	\$38,271	8.68%	15.76%	17.00%	15.76%
	First State Bank	\$436,043	\$45,076	\$44,199	\$44,199	10.18%	14.45%	15.71%	14.45%
	Western State Bank	\$436,673	\$53,596	\$55,816	\$55,816	12.60%	15.55%	16.81%	15.55%
	Community National Bank	\$437,777	\$33,395	\$39,596	\$39,596	8.87%	17.96%	18.97%	17.96%
	Legacy Bank	\$438,852	\$47,715	\$46,368	\$46,368	10.15%	13.33%	14.38%	13.33%
	Southwest National Bank	\$447,370	\$42,828	\$43,949	\$43,949	9.68%	10.97%	11.96%	10.97%
	Peoples Bank and Trust Company	\$485,819	\$65,729	\$67,478	\$67,478	14.05%	16.07%	17.17%	16.07%
	State Average of Asset Group B	\$352,843	\$38,332	\$37,427	\$37,427	10.54%	14.18%	15.24%	14.18%

Source: SNL Financial

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Capital Adequacy

September 30, 2018

Run Date: November 8, 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									
	Morrill and Janes Bank and Trust Company	\$592,786	\$71,615	\$67,378	\$67,378	11.24%	14.64%	15.81%	14.64%
	Bank of Labor	\$601,781	\$45,494	\$50,750	\$50,750	9.07%	14.85%	16.10%	14.85%
	United Bank & Trust	\$606,592	\$73,184	\$68,382	\$68,382	11.60%	13.87%	15.12%	13.87%
	GNBank, National Association	\$628,735	\$78,306	\$69,964	\$69,964	11.27%	13.67%	14.93%	13.67%
	American State Bank & Trust Company	\$668,594	\$83,862	\$70,177	\$70,177	11.72%	12.61%	13.34%	12.61%
	Bennington State Bank	\$682,447	\$74,616	\$77,570	\$77,570	11.14%	15.06%	16.33%	15.06%
	First National Bank of Hutchinson	\$707,419	\$84,621	\$84,972	\$84,972	12.26%	14.29%	15.22%	14.29%
	Bank of Blue Valley	\$725,081	\$73,491	\$76,493	\$76,493	10.87%	11.99%	12.95%	11.99%
	Farmers Bank & Trust	\$794,387	\$143,818	\$141,962	\$141,962	17.80%	28.00%	28.85%	28.00%
	Central National Bank	\$891,440	\$109,426	\$111,163	\$111,163	12.27%	18.70%	19.96%	18.70%
	CoreFirst Bank & Trust	\$917,091	\$79,887	\$88,977	\$88,977	9.77%	12.81%	13.78%	12.81%
	Landmark National Bank	\$959,088	\$105,832	\$95,263	\$95,263	10.05%	16.24%	17.27%	16.24%
	State Average of Asset Group C	\$731,287	\$85,346	\$83,588	\$83,588	11.59%	15.56%	16.64%	15.56%

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

	Armed Forces Bank, National Association	\$1,078,278	\$193,884	\$184,562	\$184,562	17.91%	23.71%	24.96%	23.71%
	Community National Bank & Trust	\$1,149,504	\$111,715	\$99,683	\$99,683	8.76%	10.72%	11.83%	10.72%
	Emprise Bank	\$1,678,417	\$154,853	\$137,293	\$137,293	8.17%	11.22%	12.47%	11.22%
	KS StateBank	\$1,910,162	\$173,885	\$174,934	\$174,934	9.31%	12.40%	13.65%	12.40%
	Fidelity Bank	\$2,310,376	\$233,173	\$215,273	\$215,273	10.00%	11.91%	12.93%	11.91%
	Security Bank of Kansas City	\$3,076,416	\$462,934	\$414,583	\$414,583	13.77%	18.85%	20.10%	18.85%
	CrossFirst Bank	\$3,709,898	\$403,182	\$403,758	\$403,758	11.27%	11.28%	12.21%	11.28%
	Equity Bank	\$3,927,983	\$467,627	\$324,988	\$324,988	8.88%	11.44%	11.82%	11.44%
	INTRUST Bank, National Association	\$5,068,806	\$376,605	\$429,276	\$429,276	8.36%	10.75%	11.58%	10.75%
	Capitol Federal Savings Bank	\$9,462,608	\$1,221,706	\$1,202,126	\$1,202,126	12.98%	25.07%	25.25%	25.07%
	State Average of Asset Group D	\$3,337,245	\$379,956	\$358,648	\$358,648	10.94%	14.74%	15.68%	14.74%

Source: SNL Financial

Note: Report includes only bank-level data.

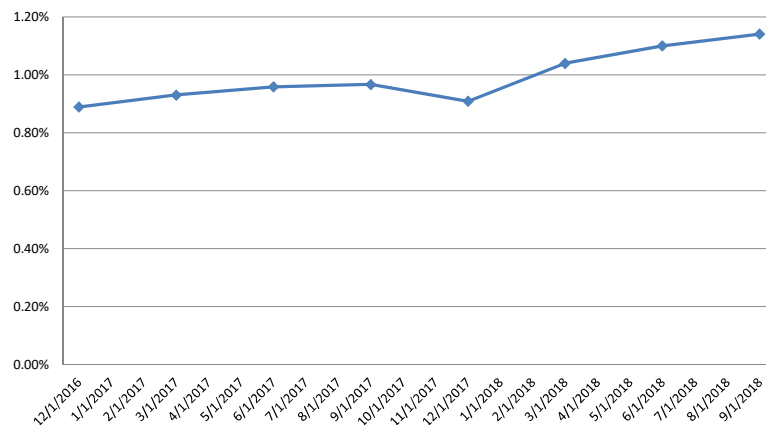
NA = data was not available.

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

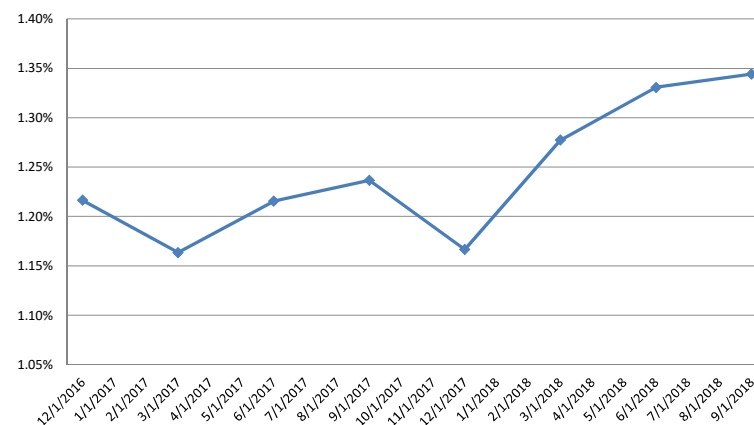
Missouri

Performance Analysis

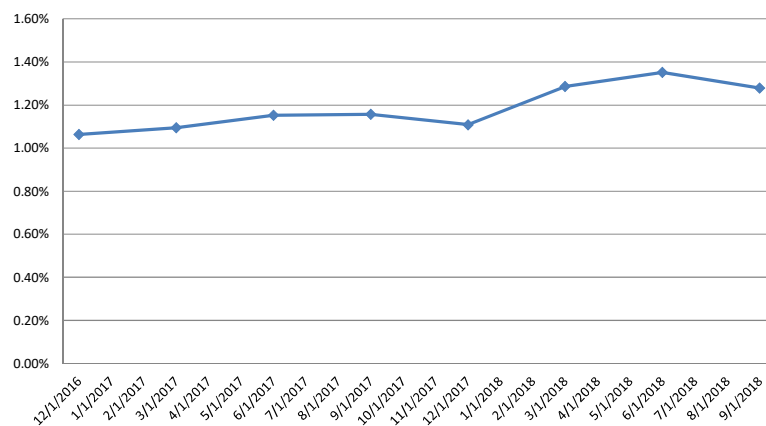
Summary Trends of Historical Asset Group Averages: Return on Average Assets

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

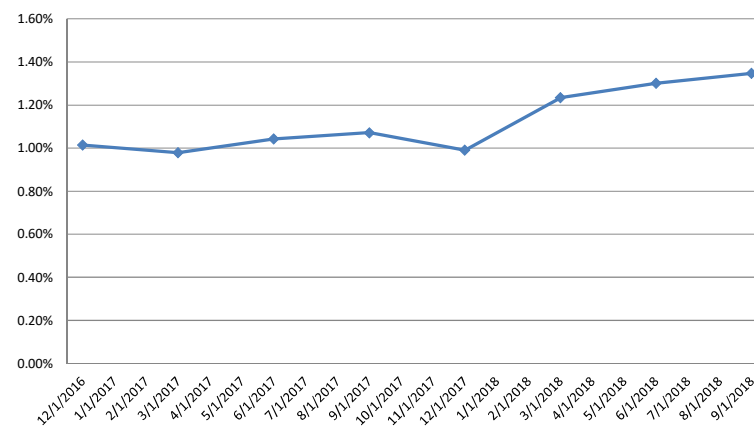
Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	0.89%	0.93%	0.96%	0.97%	0.91%	1.04%	1.10%	1.14%

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

Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	1.22%	1.16%	1.22%	1.24%	1.17%	1.28%	1.33%	1.34%

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

Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	1.06%	1.09%	1.15%	1.16%	1.11%	1.29%	1.35%	1.28%

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

Return on Avg Assets	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	1.01%	0.98%	1.04%	1.07%	0.99%	1.23%	1.30%	1.35%

Source: SNL Financial

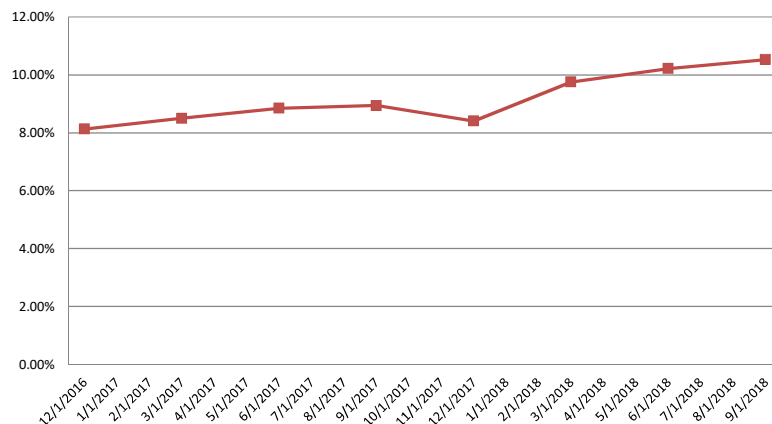
Note: Report includes only bank-level data.

NA = data was not available.

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

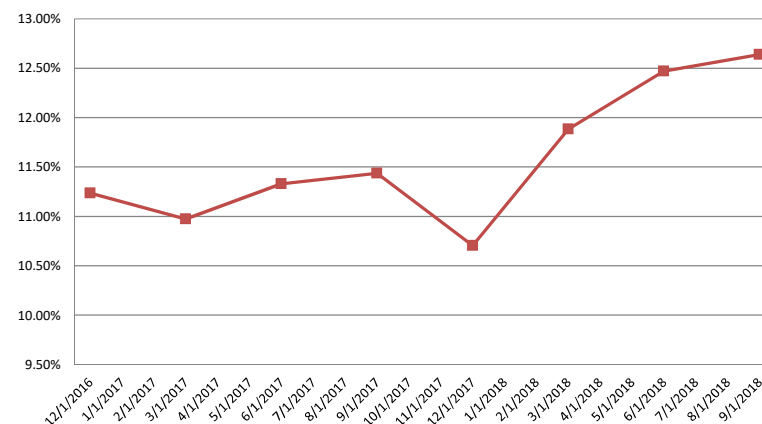
Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



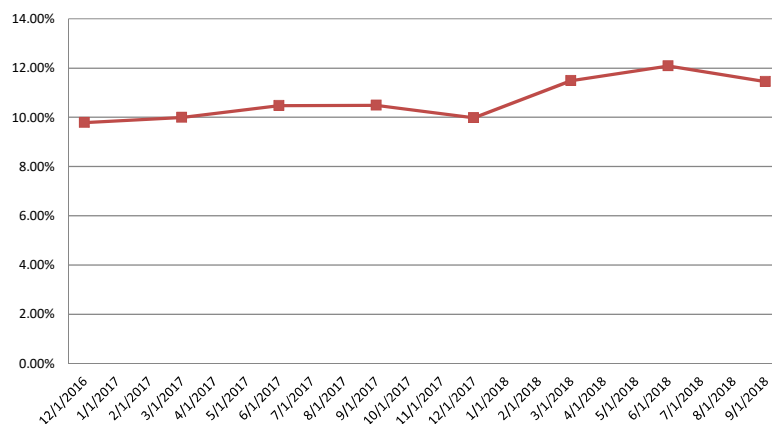
Return on Avg Equity	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	8.13%	8.50%	8.85%	8.94%	8.41%	9.75%	10.22%	10.53%

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



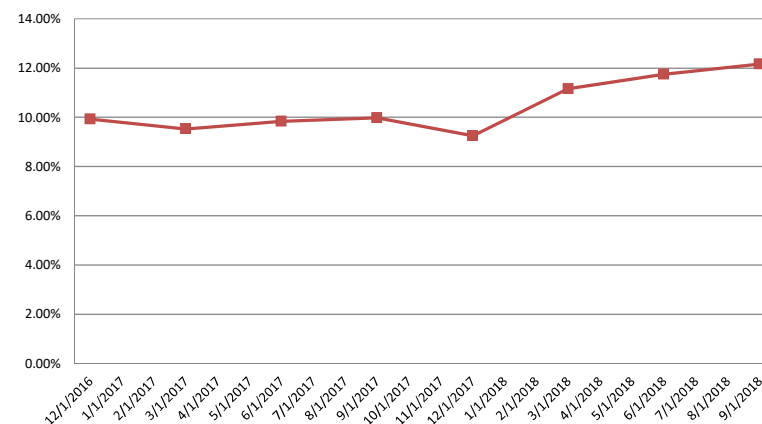
Return on Avg Equity	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	11.23%	10.97%	11.33%	11.44%	10.70%	11.88%	12.47%	12.64%

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



Return on Avg Equity	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	9.78%	9.99%	10.47%	10.48%	9.98%	11.49%	12.09%	11.45%

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



Return on Avg Equity	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
	9.92%	9.53%	9.84%	9.97%	9.24%	11.16%	11.75%	12.16%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2018

Run Date: November 8, 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												
	Bank of Fairport	\$17,051	\$2	0.04%	0.66%	99.07%	\$50	\$3	0.02%	0.33%	99.52%	\$55
	Corder Bank	\$18,730	\$48	0.99%	9.44%	55.47%	\$59	\$132	0.89%	8.76%	57.84%	\$62
	Neighbors Bank	\$25,956	\$61	0.94%	5.69%	68.20%	\$58	\$103	0.52%	3.24%	80.10%	\$64
	America's Community Bank	\$27,875	\$25	0.36%	2.98%	89.61%	\$59	\$49	0.23%	1.80%	92.38%	\$58
	Bank of Minden	\$28,210	\$70	0.96%	6.68%	66.77%	\$40	\$154	0.71%	4.96%	74.24%	\$40
	La Monte Community Bank	\$29,550	\$48	0.64%	5.79%	79.19%	\$71	\$141	0.63%	5.72%	78.14%	\$71
	First Security Bank	\$30,929	\$69	0.88%	12.47%	77.71%	\$64	\$179	0.76%	10.98%	75.59%	\$52
	Bank of New Cambria	\$31,106	\$79	1.00%	7.92%	82.06%	\$54	\$176	0.72%	5.93%	80.59%	\$58
	State Bank	\$31,930	\$97	1.20%	13.94%	70.46%	\$44	\$306	1.24%	14.84%	69.53%	\$43
	Canton State Bank	\$32,776	\$18	0.21%	2.15%	90.98%	\$58	\$86	0.34%	3.42%	87.03%	\$56
	Bank of Orrick	\$33,090	\$21	0.25%	2.64%	89.31%	\$63	\$14	0.05%	0.58%	95.65%	\$64
	Paramount Bank	\$33,160	\$33	0.41%	1.74%	85.22%	\$136	\$124	0.58%	2.31%	85.38%	\$116
	Bank of Houston	\$34,787	(\$145)	(1.61%)	(24.15%)	141.67%	\$38	(\$314)	(1.15%)	(16.55%)	130.60%	\$41
	CBC Bank	\$35,640	\$17	0.19%	2.58%	93.00%	\$41	\$46	0.17%	2.28%	93.56%	\$43
	FMB Bank	\$36,483	\$46	0.49%	5.35%	85.06%	\$58	\$29	0.10%	1.11%	96.43%	\$62
	Systematic Savings Bank	\$40,856	(\$72)	(0.70%)	(5.60%)	122.71%	\$78	(\$169)	(0.52%)	(4.34%)	116.70%	\$80
	Montrose Savings Bank	\$42,372	\$188	1.73%	11.83%	52.34%	\$68	\$513	1.55%	10.97%	55.16%	\$69
	Connections Bank	\$42,577	\$52	0.49%	4.83%	82.98%	\$49	\$139	0.45%	4.31%	84.08%	\$49
	Sherwood Community Bank	\$47,673	\$104	0.86%	9.01%	80.02%	\$51	\$293	0.80%	8.63%	81.22%	\$55
	Community Bank of Memphis	\$47,804	\$135	1.12%	9.30%	51.50%	\$48	\$362	0.98%	8.40%	54.85%	\$52
	Summit Bank of Kansas City	\$48,234	(\$90)	(0.73%)	(6.28%)	116.63%	\$87	\$95	0.26%	2.23%	92.50%	\$82
	Kahoka State Bank	\$49,071	\$93	0.74%	7.47%	72.72%	\$48	\$258	0.69%	7.02%	72.04%	\$46
	Bank of Louisiana	\$51,418	\$70	0.55%	4.97%	85.93%	\$63	\$391	1.00%	9.16%	84.27%	\$62
	American Trust Bank	\$52,216	\$134	1.03%	8.50%	56.96%	\$59	\$451	1.17%	9.64%	55.16%	\$59
	Community Bank of Missouri	\$52,584	\$178	1.36%	10.17%	68.98%	\$55	\$481	1.21%	9.31%	71.44%	\$56
	Farmers Bank of Green City	\$52,815	\$118	0.91%	9.99%	66.75%	\$54	\$291	0.77%	8.35%	71.32%	\$54
	Quarry City Savings and Loan Association	\$54,894	\$119	0.88%	5.39%	76.11%	\$90	\$286	0.72%	4.36%	79.00%	\$86
	Bank of Iberia	\$56,346	\$48	0.34%	4.04%	91.21%	\$63	\$65	0.15%	1.82%	89.02%	\$67
	Tri-County Trust Company	\$56,726	\$205	1.45%	12.07%	60.35%	\$71	\$628	1.50%	12.48%	60.40%	\$72
	Bank of Billings	\$57,403	\$149	1.03%	7.05%	66.43%	\$55	\$476	1.12%	7.56%	67.68%	\$53
	Peoples Bank of Moniteau County	\$58,615	\$61	0.42%	5.12%	48.07%	\$54	\$282	0.64%	7.91%	60.57%	\$52
	Peoples Bank of Altenburg	\$62,417	\$217	1.38%	13.91%	63.87%	\$69	\$616	1.32%	13.40%	69.71%	\$69
	1st Cameron State Bank	\$62,796	\$48	0.32%	3.72%	86.35%	\$54	\$129	0.29%	3.36%	87.49%	\$54
	United Security Bank	\$64,943	\$238	1.48%	12.10%	62.15%	\$80	\$654	1.37%	11.18%	63.23%	\$81
	Alton Bank	\$65,667	\$340	2.06%	14.89%	54.70%	\$63	\$1,062	2.13%	15.90%	53.32%	\$63
	Farmers Bank of Lohman	\$65,796	\$129	0.78%	5.54%	60.29%	\$42	\$345	0.69%	4.91%	60.97%	\$44
	Farmers State Bank, S/B	\$66,807	\$110	0.65%	4.12%	81.90%	\$50	\$198	0.40%	2.48%	88.17%	\$48
	Investors Community Bank	\$68,304	\$242	1.43%	11.68%	58.93%	\$52	\$618	1.16%	9.86%	61.38%	\$51
	Community State Bank	\$68,524	\$253	1.50%	16.97%	39.29%	\$44	\$809	1.57%	18.43%	40.66%	\$46
	Commercial Bank of Oak Grove	\$69,554	\$104	0.60%	3.59%	79.20%	\$57	\$306	0.59%	3.54%	79.60%	\$61
	Citizens Bank of Edina	\$69,572	\$358	2.06%	17.46%	40.46%	\$54	\$1,064	2.00%	17.51%	40.01%	\$52
	Central Federal Savings and Loan Association	\$70,075	\$78	0.45%	1.52%	82.92%	\$83	\$169	0.33%	1.10%	86.70%	\$83
	Concordia Bank	\$70,363	\$193	1.02%	11.06%	69.79%	\$59	\$537	0.95%	10.48%	68.46%	\$58
	Community Bank of Pleasant Hill	\$71,728	\$308	1.76%	18.87%	64.75%	\$64	\$823	1.60%	17.26%	66.93%	\$60

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2018

Run Date: November 8, 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)												
	Metz Banking Company	\$72,693	\$285	1.57%	12.92%	60.16%	\$76	\$973	1.81%	14.89%	54.74%	\$77
	Pony Express Community Bank	\$72,866	\$193	1.06%	10.28%	64.53%	\$50	\$430	0.78%	7.59%	71.15%	\$52
	Silex Banking Company	\$73,192	\$268	1.45%	9.31%	50.26%	\$76	\$747	1.34%	8.80%	52.21%	\$80
	Senath State Bank	\$75,759	\$404	2.11%	14.25%	53.69%	\$61	\$1,159	1.99%	13.71%	54.27%	\$61
	West Plains Savings and Loan Association	\$77,298	\$171	0.89%	3.99%	62.90%	\$57	\$536	0.93%	4.21%	61.27%	\$55
	Hamilton Bank	\$77,662	\$337	1.75%	18.63%	59.83%	\$86	\$943	1.65%	17.35%	62.37%	\$86
	TPNB Bank	\$78,226	\$218	1.08%	7.67%	59.03%	\$66	\$617	1.02%	7.25%	60.75%	\$63
	First Bank of the Lake	\$78,693	\$788	4.07%	41.21%	44.64%	\$86	\$1,134	2.08%	20.45%	57.45%	\$83
	New Frontier Bank	\$81,827	\$19	0.09%	0.93%	81.65%	\$66	\$85	0.13%	1.37%	81.56%	\$75
	Security Bank of Southwest Missouri	\$82,119	\$492	2.39%	20.16%	51.49%	\$60	\$1,431	2.30%	19.77%	51.94%	\$62
	Saints Avenue Bank	\$82,798	\$99	0.48%	5.87%	84.31%	\$67	\$220	0.36%	4.39%	89.03%	\$69
	Citizens Bank & Trust	\$85,194	\$233	1.08%	9.07%	69.45%	\$60	\$688	1.02%	8.91%	69.60%	\$60
	Home Savings and Loan Association of Carroll County, F.A.	\$86,818	\$109	0.49%	2.53%	79.62%	\$101	\$316	0.48%	2.45%	76.83%	\$99
	Table Rock Community Bank	\$87,632	\$204	0.96%	11.11%	76.64%	\$58	\$512	0.81%	9.40%	79.59%	\$60
	Bank of Brookfield-Purdin, National Association	\$91,400	\$221	0.97%	8.42%	63.93%	\$47	\$618	0.89%	7.86%	65.21%	\$47
	First Independent Bank	\$91,623	\$201	0.87%	7.83%	67.59%	\$56	\$555	0.80%	7.29%	68.98%	\$57
	Citizens Bank of Rogersville	\$92,489	\$242	1.06%	10.30%	67.47%	\$61	\$863	1.30%	12.45%	63.86%	\$61
	Bank of Grain Valley	\$93,201	\$409	1.77%	8.38%	54.91%	\$90	\$1,134	1.64%	7.78%	56.83%	\$89
	Merchants and Farmers Bank of Salisbury	\$93,821	\$157	0.65%	7.90%	79.50%	\$60	\$371	0.52%	6.13%	82.55%	\$60
	Missouri Bank II	\$94,890	\$304	1.28%	12.38%	66.25%	\$54	\$893	1.25%	12.31%	66.06%	\$51
	Jonesburg State Bank	\$94,919	\$378	1.64%	22.19%	62.88%	\$55	\$1,018	1.52%	20.33%	64.23%	\$55
	Security Bank of the Ozarks	\$95,367	\$295	1.22%	13.60%	70.33%	\$44	\$802	1.11%	12.10%	73.90%	\$44
	Bank of New Madrid	\$95,528	\$399	1.68%	14.40%	55.35%	\$53	\$1,167	1.57%	13.92%	56.07%	\$53
	County Bank	\$95,834	\$182	0.76%	8.79%	82.59%	\$79	\$516	0.69%	8.19%	82.87%	\$80
	HomePride Bank	\$96,363	(\$324)	(1.34%)	(15.72%)	108.72%	\$49	(\$407)	(0.55%)	(6.48%)	91.69%	\$50
	First National Bank of Nevada	\$97,344	\$173	0.71%	5.11%	71.20%	\$94	\$474	0.64%	4.70%	70.98%	\$93
	M1 Bank	\$98,168	\$377	1.84%	10.72%	32.29%	\$42	\$763	1.80%	10.11%	38.70%	\$36
	State Bank of Missouri	\$98,873	\$307	1.28%	15.29%	65.43%	\$54	\$992	1.41%	16.75%	63.10%	\$50
	Bank of Cairo and Moberly	\$99,821	\$441	1.76%	9.18%	52.87%	\$82	\$1,265	1.60%	8.95%	54.12%	\$82
	Peoples Bank of Wyaconda	\$100,803	\$287	1.14%	12.23%	52.58%	\$44	\$807	1.06%	11.69%	53.20%	\$44
	Bank of Salem	\$101,131	\$189	0.74%	8.61%	73.95%	\$54	\$501	0.64%	7.66%	74.48%	\$52
	Community Bank of El Dorado Springs	\$101,297	\$529	2.02%	12.85%	40.28%	\$58	\$1,645	2.05%	13.15%	38.01%	\$58
	Citizens Community Bank	\$102,494	\$209	0.83%	6.99%	71.38%	\$67	\$582	0.76%	6.54%	73.55%	\$68
	Northeast Missouri State Bank	\$103,147	\$375	1.44%	10.31%	56.01%	\$75	\$1,178	1.49%	10.78%	53.56%	\$75
	Security Bank of Pulaski County	\$104,533	\$161	0.62%	7.03%	80.98%	\$66	\$470	0.61%	6.83%	81.38%	\$65
	First Community Bank of the Ozarks	\$104,585	\$314	1.21%	11.19%	67.44%	\$52	\$1,069	1.39%	12.80%	64.38%	\$52
	Preferred Bank	\$105,515	\$262	0.97%	14.93%	69.71%	\$41	\$899	1.08%	16.43%	66.32%	\$39
	1st Advantage Bank	\$106,410	\$143	0.57%	5.44%	80.90%	\$90	\$357	0.47%	4.58%	83.27%	\$96
	Mercantile Bank of Louisiana, Missouri	\$106,626	\$358	1.36%	6.25%	62.76%	\$74	\$1,128	1.44%	6.54%	63.96%	\$74
	Bank of Monticello	\$108,445	\$466	1.73%	15.15%	51.87%	\$47	\$1,364	1.69%	15.04%	53.71%	\$49
	Clay County Savings Bank	\$111,414	\$218	0.80%	8.00%	87.69%	\$60	\$454	0.60%	5.61%	89.90%	\$62
	Progressive Ozark Bank	\$113,904	\$519	1.83%	15.69%	68.22%	\$49	\$1,530	1.79%	15.39%	68.72%	\$48
	Kennett Trust Bank	\$114,319	\$96	0.34%	3.46%	76.53%	\$63	\$324	0.39%	3.89%	76.06%	\$64

Source: SNL Financial

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Performance Analysis

September 30, 2018

Run Date: November 8, 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)												
	Meramec Valley Bank	\$115,159	\$242	0.84%	10.27%	75.57%	\$88	\$346	0.41%	4.96%	86.24%	\$96
	Community National Bank	\$116,572	\$530	1.80%	18.02%	59.28%	\$65	\$1,476	1.70%	17.61%	61.05%	\$65
	State Bank of Southwest Missouri	\$116,665	\$283	1.00%	14.56%	77.01%	\$93	\$823	0.97%	13.79%	77.05%	\$92
	Independent Farmers Bank	\$116,795	\$402	1.38%	14.69%	56.85%	\$62	\$1,181	1.35%	14.58%	56.92%	\$62
	Farmers Bank of Lincoln	\$119,695	\$514	1.74%	15.73%	57.04%	\$70	\$1,450	1.64%	15.00%	58.35%	\$71
	Citizens Bank	\$120,728	\$498	1.65%	19.59%	66.41%	\$54	\$1,329	1.47%	17.71%	69.62%	\$58
	First Midwest Bank of the Ozarks	\$123,310	\$403	1.32%	12.87%	61.65%	\$53	\$1,162	1.27%	12.54%	62.59%	\$52
	Chillicothe State Bank	\$123,869	\$423	1.36%	15.69%	62.06%	\$66	\$1,312	1.37%	16.03%	61.34%	\$63
	Bank of Crocker	\$124,276	\$195	0.62%	5.95%	80.36%	\$52	\$716	0.76%	7.27%	77.19%	\$52
	F&M Bank and Trust Company	\$124,762	\$241	0.77%	7.54%	71.17%	\$59	\$733	0.78%	7.77%	71.89%	\$59
	Citizens Bank of Charleston	\$126,479	\$631	1.97%	10.99%	45.37%	\$71	\$1,744	1.74%	10.37%	46.61%	\$72
	Community Point Bank	\$127,502	\$377	1.19%	12.82%	60.33%	\$61	\$973	1.02%	11.21%	63.61%	\$60
	Commercial Trust Company of Fayette	\$128,834	\$492	1.53%	14.55%	58.46%	\$57	\$1,306	1.31%	13.12%	62.16%	\$57
	Citizens-Farmers Bank of Cole Camp	\$130,790	\$463	1.42%	8.85%	51.31%	\$60	\$1,385	1.42%	9.00%	48.80%	\$58
	Tipton Latham Bank, National Association	\$130,915	\$424	1.29%	12.99%	55.90%	\$67	\$1,052	1.08%	10.80%	56.09%	\$68
	First Community National Bank	\$132,786	(\$289)	(0.86%)	(10.45%)	112.12%	\$55	(\$594)	(0.56%)	(6.97%)	107.01%	\$58
	Seymour Bank	\$137,130	\$223	0.66%	5.16%	77.91%	\$55	\$944	0.94%	7.33%	72.98%	\$55
	Bank Star	\$138,050	\$50	0.14%	1.92%	96.44%	\$67	\$321	0.43%	4.95%	84.63%	\$56
	St. Clair County State Bank	\$138,489	\$521	1.49%	11.12%	51.83%	\$51	\$1,462	1.41%	10.58%	52.18%	\$53
	Bank of St. Elizabeth	\$138,569	\$804	2.42%	19.15%	55.82%	\$76	\$2,274	2.32%	18.23%	57.41%	\$79
	Cornerstone Bank	\$139,050	\$408	1.17%	8.73%	75.28%	\$62	\$1,047	0.99%	7.52%	72.13%	\$59
	Adrian Bank	\$139,721	\$753	2.16%	20.13%	50.47%	\$70	\$2,101	1.97%	18.96%	44.94%	\$63
	Heritage Community Bank	\$140,391	\$253	0.72%	7.81%	71.07%	\$68	\$789	0.76%	8.16%	73.13%	\$68
	Heritage Bank of the Ozarks	\$144,888	\$275	0.75%	10.14%	77.19%	\$82	\$803	0.77%	9.82%	76.66%	\$79
	Citizens Bank of Eldon	\$146,819	\$363	0.97%	7.25%	59.86%	\$67	\$1,191	1.07%	7.96%	62.78%	\$72
	Bank of Weston	\$147,290	\$446	1.23%	15.60%	71.92%	\$66	\$1,297	1.18%	15.24%	72.43%	\$66
	Exchange Bank of Northeast Missouri	\$147,752	\$473	1.26%	10.50%	68.01%	\$49	\$1,382	1.24%	10.32%	67.64%	\$49
	Community Bank of Marshall	\$147,938	\$413	1.09%	10.08%	58.18%	\$50	\$1,105	0.95%	9.04%	62.36%	\$53
	Bank 21	\$148,073	\$492	1.48%	17.56%	60.86%	\$65	\$1,385	1.44%	16.29%	62.48%	\$63
	Citizens Bank of Newburg	\$151,493	\$242	0.64%	5.61%	57.01%	\$60	\$771	0.68%	5.96%	68.70%	\$59
	First Missouri State Bank of Cape County	\$155,359	\$424	1.09%	13.38%	70.35%	\$67	\$1,266	1.09%	13.61%	70.36%	\$66
	Bank of Grandin	\$155,525	\$446	1.15%	7.04%	64.88%	\$61	\$1,562	1.36%	8.29%	59.65%	\$63
	Lamar Bank and Trust Company	\$155,761	\$735	1.95%	19.19%	56.25%	\$73	\$2,346	2.11%	20.60%	53.26%	\$68
	Carroll County Trust Company of Carrollton, Missouri	\$157,426	\$222	0.57%	6.26%	76.53%	\$85	\$787	0.66%	7.30%	73.31%	\$83
	Bank Northwest	\$159,801	\$1,124	2.93%	34.86%	53.31%	\$78	\$2,468	2.30%	28.07%	53.57%	\$58
	Alliant Bank	\$161,220	\$551	1.41%	13.89%	71.82%	\$69	\$1,584	1.33%	13.47%	72.52%	\$72
	Home Exchange Bank	\$162,416	\$707	1.79%	19.37%	39.18%	\$67	\$1,978	1.68%	17.56%	41.03%	\$70
	Pony Express Bank	\$164,672	\$1,137	2.69%	21.84%	47.48%	\$107	\$2,998	2.38%	19.40%	51.54%	\$108
	First State Bank of Purdy	\$164,733	\$616	1.48%	19.18%	64.15%	\$76	\$1,688	1.33%	17.49%	66.81%	\$74
	Central Bank of Kansas City	\$165,306	\$1,791	4.60%	23.33%	56.15%	\$101	\$5,012	4.27%	22.86%	56.65%	\$97
	Central Bank of Audrain County	\$166,324	\$582	1.44%	16.85%	50.62%	\$63	\$1,785	1.42%	17.26%	50.12%	\$66
	Community First Bank	\$171,606	\$703	1.65%	18.61%	53.55%	\$63	\$2,260	1.77%	20.15%	54.59%	\$62
	Goppert Financial Bank	\$172,325	\$308	0.72%	7.11%	72.18%	\$75	\$825	0.64%	6.39%	73.92%	\$74
	United State Bank	\$173,923	\$624	1.43%	15.87%	55.62%	\$57	\$2,050	1.56%	17.80%	53.85%	\$53
	Century Bank of the Ozarks	\$174,064	\$1,047	2.39%	25.27%	53.94%	\$61	\$2,850	2.17%	23.37%	57.98%	\$62

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

September 30, 2018

Run Date: November 8, 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)												
	First Missouri State Bank	\$176,303	\$715	1.62%	13.82%	58.52%	\$74	\$2,294	1.76%	14.59%	55.05%	\$72
	Community First Banking Company	\$177,416	\$726	1.64%	13.51%	60.14%	\$68	\$1,953	1.45%	12.19%	61.09%	\$68
	FortuneBank	\$186,700	\$211	0.45%	5.00%	85.71%	\$82	\$935	0.65%	7.50%	80.47%	\$85
	Kearney Trust Company	\$186,962	\$716	1.52%	14.70%	59.36%	\$72	\$2,025	1.45%	14.08%	60.90%	\$74
	Central Bank of Moberly	\$188,126	\$505	1.12%	12.64%	54.95%	\$53	\$1,385	1.02%	11.87%	58.00%	\$53
	Exchange Bank of Missouri	\$192,283	\$642	1.34%	11.75%	57.16%	\$64	\$1,906	1.32%	11.87%	58.28%	\$65
	First Missouri Bank of SEMO	\$192,471	\$791	1.67%	17.20%	60.20%	\$57	\$2,026	1.48%	14.48%	63.23%	\$55
	People's Bank of Seneca	\$193,364	\$781	1.61%	18.41%	51.54%	\$75	\$1,925	1.36%	15.65%	52.92%	\$75
	Farmers and Merchants Bank of St. Clair	\$194,421	\$539	1.12%	9.11%	70.40%	\$56	\$1,508	1.04%	8.63%	71.00%	\$57
	O'Bannon Banking Company	\$199,947	\$515	1.05%	11.55%	66.38%	\$55	\$1,623	1.11%	12.31%	65.41%	\$53
	Commercial Bank	\$202,219	\$197	0.38%	5.41%	86.20%	\$89	\$606	0.40%	5.49%	86.24%	\$92
	Branson Bank	\$207,679	\$587	1.11%	11.12%	67.99%	\$71	\$1,688	1.10%	10.76%	68.19%	\$69
	Putnam County State Bank	\$208,665	\$874	1.72%	12.77%	32.67%	\$57	\$2,733	1.83%	13.79%	32.49%	\$59
	Citizens Bank	\$210,257	\$623	1.20%	9.93%	65.19%	\$63	\$1,562	1.04%	8.44%	69.83%	\$65
	Peoples Bank	\$210,420	\$1,025	1.90%	19.45%	57.54%	\$68	\$3,135	1.92%	19.94%	57.46%	\$67
	Missouri Bank	\$213,468	\$827	1.55%	13.56%	56.15%	\$55	\$2,676	1.63%	14.60%	53.72%	\$52
	First Commercial Bank	\$216,867	\$564	0.99%	8.05%	58.96%	\$59	\$1,965	1.16%	9.50%	57.55%	\$61
	Wells Bank	\$217,912	\$1,186	2.18%	22.37%	49.71%	\$62	\$3,438	2.07%	21.85%	51.20%	\$62
	F & C Bank	\$219,969	\$1,093	2.00%	20.27%	57.93%	\$70	\$3,221	1.98%	20.27%	57.88%	\$71
	Bloomsdale Bank	\$223,313	\$1,298	2.30%	27.78%	47.02%	\$48	\$3,948	2.35%	26.93%	46.15%	\$49
	Farmers State Bank	\$232,063	\$546	0.95%	9.41%	73.43%	\$59	\$1,512	0.89%	8.68%	74.52%	\$58
	Regional Missouri Bank	\$235,093	\$1,160	1.99%	19.71%	52.44%	\$55	\$3,414	1.96%	19.93%	51.16%	\$54
	Alliance Bank	\$236,741	\$420	0.72%	5.35%	66.87%	\$60	\$1,454	0.88%	6.27%	67.25%	\$63
	Ozark Bank	\$237,640	\$751	1.24%	12.44%	65.26%	\$71	\$1,915	1.08%	10.63%	68.73%	\$72
	Community State Bank of Missouri	\$238,764	\$853	1.42%	11.68%	59.66%	\$75	\$2,441	1.34%	11.23%	61.00%	\$76
	Community Bank of Raymore	\$245,788	\$3,001	4.94%	60.73%	42.77%	\$84	\$7,297	4.05%	49.86%	45.67%	\$81
	Bank of Franklin County	\$246,492	\$463	0.75%	8.37%	70.71%	\$65	\$968	0.53%	5.84%	76.85%	\$65
	Bank of Odessa	\$246,606	\$947	1.56%	7.49%	43.62%	\$45	\$2,861	1.58%	7.62%	43.85%	\$48
	First Missouri Bank	\$246,747	\$1,407	2.25%	24.83%	50.55%	\$73	\$3,352	1.94%	20.36%	55.26%	\$72
	KCB Bank	\$247,622	\$1,193	1.93%	13.33%	58.55%	\$71	\$3,376	1.78%	12.91%	60.17%	\$72
	Ozarks Federal Savings and Loan Association	\$247,862	\$267	0.44%	3.18%	80.33%	\$61	\$982	0.54%	3.96%	77.48%	\$61
	Rockwood Bank	\$248,103	\$668	1.07%	7.87%	57.83%	\$85	\$1,929	1.03%	7.62%	59.50%	\$84
	Legacy Bank & Trust Company	\$248,581	\$964	1.57%	14.70%	56.63%	\$71	\$2,617	1.48%	14.53%	58.04%	\$68
	Central Bank of Warrensburg	\$249,508	\$778	1.28%	8.76%	58.23%	\$54	\$2,208	1.20%	8.29%	59.33%	\$54
	State Average of Asset Group A	\$120,687	\$402	1.19%	10.95%	66.67%	\$64	\$1,145	1.14%	10.53%	67.31%	\$64

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

September 30, 2018

Run Date: November 8, 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												
	Bank of Versailles	\$255,510	\$486	0.76%	5.98%	64.47%	\$72	\$2,307	1.21%	9.66%	66.12%	\$75
	Lead Bank	\$257,512	\$1,411	2.24%	23.82%	65.24%	\$98	\$3,393	1.86%	19.18%	66.81%	\$96
	Belgrade State Bank	\$258,802	\$791	1.22%	13.07%	65.50%	\$56	\$2,318	1.20%	13.14%	66.56%	\$56
	Peoples Savings Bank of Rhineland	\$268,041	\$467	0.70%	8.49%	73.56%	\$65	\$1,405	0.71%	8.58%	73.20%	\$65
	Midwest Independent Bank	\$279,545	\$588	0.78%	6.08%	74.81%	\$91	\$1,735	0.80%	5.99%	75.44%	\$96
	Freedom Bank of Southern Missouri	\$280,181	\$1,073	1.57%	15.72%	57.03%	\$68	\$2,722	1.32%	13.76%	56.77%	\$68
	Macon-Atlanta State Bank	\$282,138	\$970	1.38%	14.65%	60.55%	\$68	\$2,742	1.31%	14.01%	61.43%	\$66
	St. Johns Bank and Trust Company	\$286,276	\$511	0.71%	7.43%	74.42%	\$65	\$1,264	0.58%	6.16%	77.36%	\$66
	Bank of Bolivar	\$287,576	\$538	0.76%	8.92%	74.30%	\$65	\$1,771	0.84%	9.89%	75.32%	\$63
	UNICO Bank	\$304,437	\$749	1.02%	11.52%	76.51%	\$42	\$1,870	0.88%	9.52%	79.00%	\$43
	Community Bank and Trust	\$312,270	\$770	0.99%	11.40%	78.54%	\$61	\$2,182	0.92%	10.43%	80.39%	\$61
	American Bank of Missouri	\$325,478	\$576	0.74%	7.28%	71.88%	\$77	\$1,923	0.89%	8.74%	67.85%	\$71
	Bank of Advance	\$328,947	\$2,009	2.55%	18.04%	49.79%	\$75	\$5,853	2.48%	18.23%	49.86%	\$73
	MRV Banks	\$333,084	\$1,025	1.32%	14.25%	50.24%	\$88	\$2,861	1.30%	14.17%	48.12%	\$84
	Triad Bank	\$333,766	\$867	1.04%	11.03%	60.37%	\$141	\$2,450	1.00%	10.66%	60.26%	\$142
	First Midwest Bank of Dexter	\$334,379	\$1,061	1.27%	12.35%	59.62%	\$64	\$2,952	1.19%	11.72%	61.06%	\$62
	Central Bank of Branson	\$345,706	\$1,224	1.41%	13.85%	55.53%	\$59	\$3,625	1.42%	14.11%	55.34%	\$62
	New Era Bank	\$347,668	\$1,790	2.10%	19.36%	49.26%	\$50	\$5,140	2.04%	18.83%	48.75%	\$50
	Phelps County Bank	\$348,022	\$1,295	1.45%	23.47%	66.78%	\$74	\$4,073	1.50%	22.93%	65.70%	\$73
	United Bank of Union	\$352,005	\$1,195	1.39%	13.41%	59.57%	\$67	\$3,712	1.48%	13.84%	59.87%	\$65
	Bank of Old Monroe	\$355,569	\$2,075	2.31%	16.50%	47.08%	\$72	\$5,138	1.92%	13.56%	49.88%	\$73
	First State Bank of St. Charles, Missouri	\$365,891	\$1,243	1.34%	11.09%	82.24%	\$118	\$3,079	1.12%	9.28%	84.24%	\$119
	Farmers Bank of Northern Missouri	\$367,221	\$1,374	1.49%	12.40%	51.29%	\$58	\$2,783	0.99%	8.40%	50.71%	\$57
	Legends Bank	\$367,239	\$1,370	1.51%	11.33%	51.72%	\$66	\$3,994	1.49%	11.29%	52.34%	\$66
	First State Bank and Trust Company, Inc.	\$367,414	\$1,255	1.40%	11.84%	67.01%	\$72	\$3,824	1.45%	12.04%	66.20%	\$73
	HOMEBANK	\$378,916	\$1,298	1.38%	14.30%	68.43%	\$68	\$3,591	1.29%	13.31%	67.72%	\$64
	West Plains Bank and Trust Company	\$379,530	\$1,892	1.99%	17.33%	55.46%	\$67	\$5,480	1.92%	16.71%	55.98%	\$67
	Callaway Bank	\$379,986	\$802	0.85%	9.25%	74.22%	\$63	\$2,480	0.89%	9.69%	72.08%	\$60
	Central Bank of Sedalia	\$401,698	\$1,796	1.80%	18.53%	50.76%	\$56	\$5,210	1.73%	17.91%	51.64%	\$56
	First Midwest Bank of Poplar Bluff	\$416,007	\$1,562	1.49%	16.05%	62.04%	\$64	\$4,011	1.32%	13.82%	62.92%	\$64
	St. Louis Bank	\$427,971	\$439	0.40%	4.59%	79.46%	\$125	\$1,793	0.53%	6.50%	71.63%	\$108
	Peoples Bank & Trust Company	\$432,215	\$1,051	0.97%	9.38%	74.03%	\$67	\$4,361	1.31%	13.10%	71.97%	\$66
	Old Missouri Bank	\$439,824	\$903	0.85%	9.07%	63.03%	\$74	\$2,727	0.89%	9.63%	60.47%	\$71
	Bank of Kirksville	\$452,925	\$1,176	1.02%	9.97%	46.31%	\$41	\$4,117	1.16%	11.76%	46.72%	\$40
	Mid America Bank	\$455,144	\$2,018	1.86%	16.92%	49.73%	\$88	\$5,895	1.90%	16.87%	51.68%	\$90
	Peoples Community Bank	\$463,133	\$3,600	3.09%	19.25%	40.01%	\$41	\$10,253	2.93%	18.22%	41.61%	\$40
	HNB National Bank	\$468,749	\$3,049	2.62%	20.33%	48.89%	\$55	\$8,413	2.40%	19.19%	51.21%	\$56
	Maries County Bank	\$469,700	\$1,242	1.05%	7.41%	67.11%	\$65	\$3,827	1.09%	7.60%	65.73%	\$62
	BTC Bank	\$480,844	\$1,702	1.44%	10.25%	59.13%	\$68	\$4,870	1.40%	9.98%	56.95%	\$67
	Citizens National Bank of Greater St. Louis	\$481,918	\$1,498	1.24%	11.78%	62.05%	\$67	\$3,974	1.12%	10.37%	65.04%	\$72
	Bank of Sullivan	\$484,918	\$1,466	1.20%	13.02%	59.66%	\$62	\$4,209	1.16%	12.76%	59.53%	\$62
	Parkside Financial Bank & Trust	\$485,384	\$1,841	1.56%	15.39%	59.26%	\$199	\$5,316	1.51%	15.37%	59.63%	\$194
	State Average of Asset Group B	\$367,703	\$1,287	1.39%	13.00%	62.07%	\$74	\$3,706	1.34%	12.64%	62.17%	\$73

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Performance Analysis

September 30, 2018

Run Date: November 8, 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	\$509,122	\$1,992	1.57%	13.20%	64.02%	\$60	\$5,720	1.50%	12.58%	65.72%	\$64
	Lindell Bank & Trust Company	\$531,895	\$2,629	1.98%	10.92%	48.03%	\$55	\$8,067	2.03%	11.26%	47.14%	\$54
	Platte Valley Bank of Missouri	\$546,355	\$2,636	1.89%	19.88%	63.85%	\$81	\$7,534	1.80%	19.13%	64.93%	\$80
	BankLiberty	\$560,786	\$2,089	1.51%	12.58%	57.26%	\$61	\$6,190	1.59%	14.09%	56.19%	\$56
	Blue Ridge Bank and Trust Co.	\$563,847	\$1,598	1.14%	12.44%	66.95%	\$75	\$4,643	1.12%	12.29%	67.46%	\$75
	Jefferson Bank of Missouri	\$594,219	\$2,865	2.01%	20.79%	47.21%	\$66	\$7,983	1.87%	19.30%	47.91%	\$66
	Stifel Bank	\$600,396	(\$395)	(0.77%)	(6.15%)	111.84%	\$107	(\$395)	(0.77%)	(6.19%)	111.84%	\$107
	Midwest Regional Bank	\$617,992	\$1,304	0.92%	9.94%	73.47%	\$93	\$2,409	0.57%	6.36%	74.96%	\$89
	Springfield First Community Bank	\$623,949	\$2,197	1.51%	11.36%	38.66%	\$102	\$2,197	1.51%	14.90%	38.66%	\$102
	Jefferson Bank and Trust Company	\$625,116	\$1,582	1.02%	9.24%	54.38%	\$75	\$4,311	0.93%	8.47%	55.84%	\$74
	Mid-Missouri Bank	\$633,955	\$1,813	1.16%	12.49%	67.38%	\$64	\$5,648	1.21%	13.04%	65.98%	\$62
	NBKC Bank	\$651,880	\$2,790	1.69%	13.61%	85.61%	\$141	\$9,677	2.04%	15.99%	82.04%	\$137
	Bank of Washington	\$676,191	\$2,555	1.53%	12.23%	63.80%	\$90	\$7,498	1.54%	12.19%	63.76%	\$88
	Royal Banks of Missouri	\$708,074	\$1,806	1.03%	6.86%	56.80%	\$79	\$5,839	1.11%	7.48%	54.80%	\$81
	Wood & Huston Bank	\$710,650	\$3,525	2.01%	17.11%	54.71%	\$65	\$14,354	2.78%	23.97%	46.37%	\$64
	Southwest Missouri Bank	\$713,674	\$1,428	0.80%	9.08%	76.49%	\$72	\$4,275	0.80%	9.07%	76.07%	\$71
	Focus Bank	\$746,062	\$3,056	1.65%	15.63%	61.26%	\$64	\$8,061	1.41%	13.63%	64.03%	\$65
	Central Bank of Lake of the Ozarks	\$751,879	\$3,250	1.78%	20.36%	52.27%	\$60	\$8,980	1.67%	18.86%	53.64%	\$60
	First Federal Bank Of Kansas City	\$797,934	(\$27)	(0.01%)	(0.10%)	97.83%	\$63	\$455	0.08%	0.54%	95.12%	\$64
	Citizens Bank and Trust Company	\$813,795	\$1,757	0.83%	7.84%	72.53%	\$66	\$4,712	0.72%	7.08%	75.67%	\$68
	Cass Commercial Bank	\$847,673	\$3,913	1.84%	12.85%	41.77%	\$132	\$11,461	1.91%	12.94%	40.60%	\$124
	Nodaway Valley Bank	\$854,754	\$4,567	2.08%	16.31%	55.95%	\$85	\$13,208	2.00%	15.92%	57.03%	\$86
	Montgomery Bank, National Association	\$900,695	\$2,087	0.93%	11.03%	72.84%	\$70	\$6,214	0.92%	10.84%	73.91%	\$69
	OakStar Bank	\$910,097	\$2,266	1.09%	8.88%	70.65%	\$86	\$5,443	0.92%	7.57%	70.78%	\$81
	Providence Bank	\$960,607	\$1,816	0.76%	4.93%	80.84%	\$87	\$5,541	0.77%	5.04%	78.17%	\$87
	Guaranty Bank	\$965,540	\$4,483	1.88%	17.71%	49.81%	\$67	\$7,759	1.21%	11.29%	61.42%	\$60
	State Average of Asset Group C	\$708,351	\$2,292	1.30%	11.58%	64.85%	\$79	\$6,453	1.28%	11.45%	65.00%	\$78

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Performance Analysis

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		Total Assets (\$000)										
Asset Group D - \$1 billion to \$10 billion in total assets												
	Sterling Bank	\$1,228,485	\$4,853	1.57%	13.48%	44.32%	\$74	\$14,065	1.51%	13.18%	45.94%	\$74
	Central Bank of the Ozarks	\$1,302,309	\$4,161	1.27%	12.27%	61.19%	\$61	\$12,755	1.30%	12.80%	60.18%	\$59
	Academy Bank, N.A.	\$1,337,594	\$5,052	1.54%	9.38%	66.76%	\$65	\$15,134	1.56%	9.57%	66.35%	\$63
	Country Club Bank	\$1,416,165	\$5,616	1.57%	16.36%	75.25%	\$111	\$17,402	1.64%	17.25%	73.36%	\$114
	Hawthorn Bank	\$1,444,465	\$3,810	1.06%	10.74%	66.29%	\$68	\$9,920	0.93%	9.36%	68.54%	\$72
	Reliance Bank	\$1,513,324	\$4,178	1.11%	10.85%	52.11%	\$77	\$12,096	1.10%	10.44%	54.31%	\$80
	Bank of Missouri	\$1,747,962	\$6,014	1.38%	10.99%	57.46%	\$71	\$14,968	1.17%	9.66%	61.81%	\$74
	Central Bank of the Midwest	\$1,773,200	\$5,899	1.37%	9.56%	58.74%	\$67	\$16,887	1.29%	9.14%	59.45%	\$67
	Central Bank of St. Louis	\$1,824,525	\$7,268	1.58%	13.02%	53.91%	\$98	\$21,870	1.57%	13.11%	52.49%	\$98
	Central Bank of Boone County	\$1,895,708	\$7,693	1.65%	18.23%	50.57%	\$64	\$21,391	1.57%	16.80%	51.52%	\$63
	Midwest BankCentre	\$1,909,379	\$3,492	0.73%	7.38%	70.06%	\$91	\$10,619	0.75%	7.49%	70.03%	\$92
	Southern Bank	\$1,934,592	\$7,216	1.53%	14.41%	52.15%	\$61	\$18,812	1.36%	12.91%	54.80%	\$61
	North American Savings Bank, F.S.B.	\$2,047,222	\$8,628	1.71%	14.81%	61.20%	\$102	\$22,581	1.55%	12.97%	62.74%	\$100
	First State Community Bank	\$2,402,598	\$9,128	1.51%	13.48%	59.64%	\$63	\$26,312	1.46%	13.23%	58.97%	\$62
	Central Trust Bank	\$2,503,999	\$10,396	1.76%	18.42%	66.53%	\$73	\$25,349	1.40%	14.96%	67.63%	\$73
	Landmark Bank	\$3,009,960	\$8,049	1.07%	12.81%	67.92%	\$77	\$19,178	0.87%	10.24%	68.16%	\$77
	Great Southern Bank	\$4,586,363	\$23,943	2.11%	17.12%	46.88%	\$58	\$54,023	1.62%	13.16%	53.06%	\$57
	Enterprise Bank & Trust	\$5,497,918	\$23,089	1.69%	14.20%	49.15%	\$101	\$67,294	1.66%	14.03%	48.98%	\$101
	First Bank	\$6,170,671	\$16,624	1.06%	8.71%	63.35%	\$96	\$60,324	1.28%	10.73%	59.70%	\$96
	State Average of Asset Group D	\$2,397,181	\$8,690	1.44%	12.96%	59.13%	\$78	\$24,262	1.35%	12.16%	59.90%	\$78

Source: SNL Financial

Note: Report includes only bank-level data.

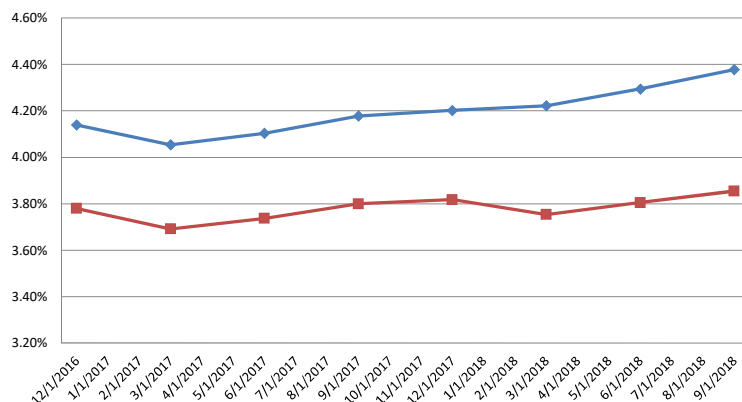
NA = data was not available.

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

Balance Sheet & Net Interest Margin

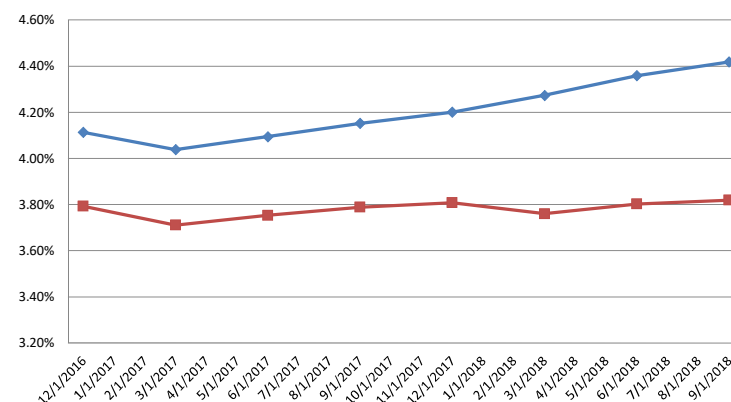
Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



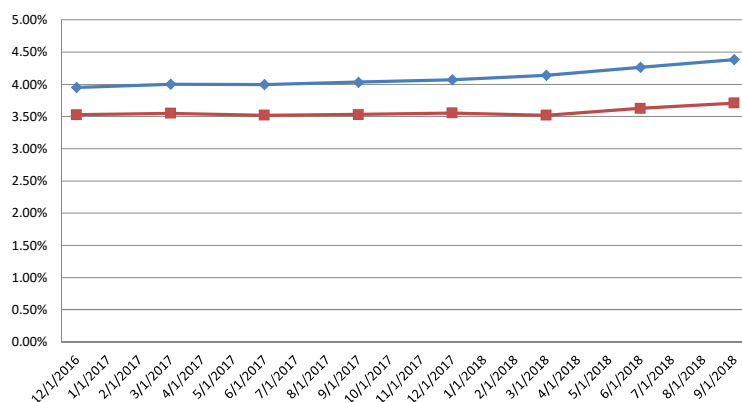
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	4.14%	4.05%	4.10%	4.18%	4.20%	4.22%	4.29%	4.38%
Net Interest Margin (FTE)	3.78%	3.69%	3.74%	3.80%	3.82%	3.75%	3.80%	3.85%

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



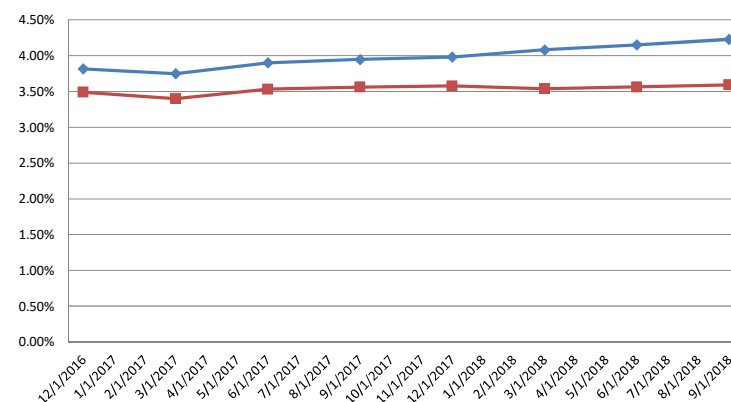
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	4.11%	4.04%	4.09%	4.15%	4.20%	4.27%	4.36%	4.42%
Net Interest Margin (FTE)	3.79%	3.71%	3.75%	3.79%	3.81%	3.76%	3.80%	3.82%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	3.95%	4.00%	4.00%	4.03%	4.07%	4.14%	4.26%	4.38%
Net Interest Margin (FTE)	3.52%	3.55%	3.52%	3.53%	3.55%	3.52%	3.62%	3.71%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Yield on Earning Assets	3.81%	3.75%	3.90%	3.95%	3.98%	4.08%	4.15%	4.23%
Net Interest Margin (FTE)	3.49%	3.40%	3.53%	3.56%	3.58%	3.54%	3.56%	3.59%

Source: SNL Financial

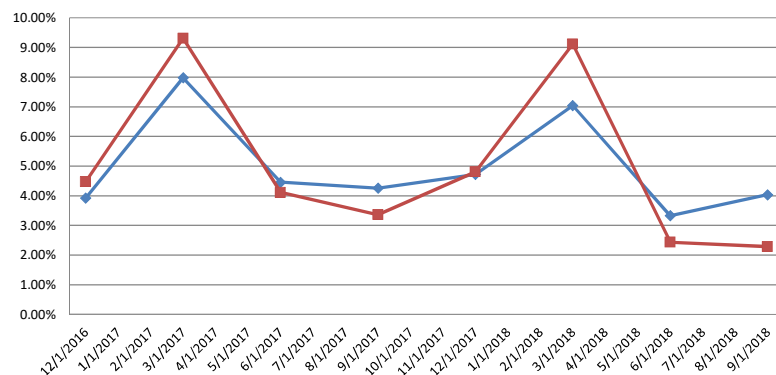
Note: Report includes only bank-level data.

NA = data was not available.

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

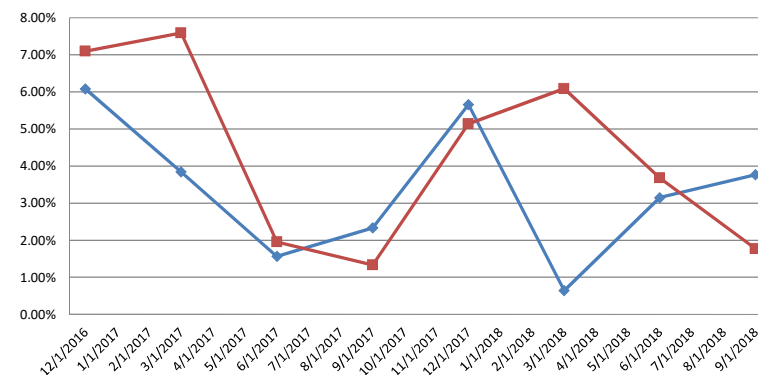
Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



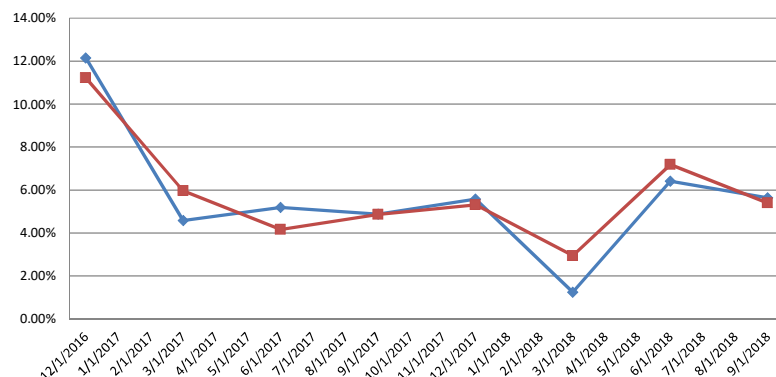
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	3.92%	7.97%	4.45%	4.26%	4.72%	7.04%	3.32%	4.03%
Deposit Growth Rate	4.47%	9.31%	4.11%	3.36%	4.80%	9.11%	2.43%	2.28%

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



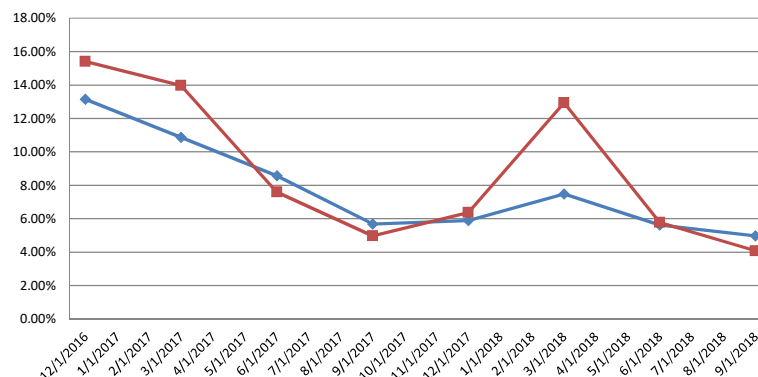
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	6.08%	3.85%	1.57%	2.33%	5.66%	0.64%	3.15%	3.77%
Deposit Growth Rate	7.10%	7.59%	1.95%	1.33%	5.14%	6.09%	3.68%	1.77%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	12.15%	4.58%	5.19%	4.87%	5.57%	1.24%	6.42%	5.64%
Deposit Growth Rate	11.23%	5.97%	4.17%	4.87%	5.31%	2.95%	7.19%	5.40%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Asset Growth Rate	13.15%	10.86%	8.57%	5.67%	5.88%	7.47%	5.62%	4.97%
Deposit Growth Rate	15.41%	13.97%	7.60%	4.96%	6.37%	12.93%	5.77%	4.08%

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.

Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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 A - \$0 to \$250 million in total assets													
	Bank of Fairport	\$17,051	\$9,827	\$15,705	62.57%	23.91%	\$2,842	4.10%	0.36%	0.25%	3.85%	(6.69%)	(7.95%)
	Corder Bank	\$18,730	\$13,185	\$16,565	79.60%	29.19%	\$3,746	4.34%	0.45%	0.38%	4.02%	(8.40%)	(10.25%)
	Neighbors Bank	\$25,956	\$12,082	\$21,584	55.98%	56.25%	\$5,191	3.29%	0.64%	0.25%	3.11%	(5.04%)	(6.62%)
	America's Community Bank	\$27,875	\$20,638	\$24,466	84.35%	26.87%	\$3,982	4.30%	1.15%	0.92%	3.43%	(4.23%)	(1.93%)
	Bank of Minden	\$28,210	\$18,964	\$23,932	79.24%	32.86%	\$2,170	4.50%	0.69%	0.47%	4.06%	(3.10%)	(4.29%)
	La Monte Community Bank	\$29,550	\$21,906	\$26,155	83.75%	5.28%	\$4,221	3.86%	0.25%	0.20%	3.68%	1.23%	0.99%
	First Security Bank	\$30,929	\$19,753	\$28,566	69.15%	20.07%	\$3,437	4.17%	0.32%	0.27%	3.91%	0.87%	0.03%
	Bank of New Cambria	\$31,106	\$14,519	\$27,010	53.75%	47.63%	\$3,456	3.81%	0.27%	0.23%	3.59%	(4.14%)	(5.10%)
	State Bank	\$31,930	\$17,538	\$29,029	60.42%	41.41%	\$3,193	3.73%	0.21%	0.16%	3.61%	2.64%	2.11%
	Canton State Bank	\$32,776	\$19,390	\$28,316	68.48%	31.97%	\$3,278	3.96%	0.87%	0.59%	3.41%	0.88%	2.60%
	Bank of Orrick	\$33,090	\$17,456	\$29,877	58.43%	39.44%	\$3,677	4.04%	0.20%	0.16%	3.89%	(0.35%)	0.04%
	Paramount Bank	\$33,160	\$21,323	\$22,373	95.31%	30.29%	\$3,015	5.63%	1.27%	1.15%	4.53%	49.84%	38.68%
	Bank of Houston	\$34,787	\$14,529	\$32,415	44.82%	39.64%	\$2,676	3.52%	0.10%	0.09%	3.43%	(4.44%)	(3.21%)
	CBC Bank	\$35,640	\$9,463	\$32,936	28.73%	60.58%	\$2,742	2.87%	0.34%	0.25%	2.65%	(0.36%)	0.63%
	FMB Bank	\$36,483	\$16,666	\$32,169	51.81%	20.90%	\$3,317	3.75%	0.72%	0.57%	3.20%	7.59%	5.89%
	Systematic Savings Bank	\$40,856	\$31,949	\$35,695	89.51%	23.47%	\$4,540	4.41%	1.37%	1.35%	3.19%	(6.92%)	(7.29%)
	Montrose Savings Bank	\$42,372	\$27,752	\$35,897	77.31%	33.93%	\$4,708	4.21%	0.45%	0.37%	3.96%	(2.84%)	(4.10%)
	Connections Bank	\$42,577	\$29,358	\$36,216	81.06%	15.69%	\$3,548	5.25%	1.33%	1.20%	4.09%	8.02%	15.99%
	Sherwood Community Bank	\$47,673	\$30,920	\$42,478	72.79%	24.83%	\$2,509	4.47%	0.35%	0.26%	4.26%	(0.24%)	2.33%
	Community Bank of Memphis	\$47,804	\$26,302	\$41,789	62.94%	43.26%	\$4,780	3.78%	0.86%	0.69%	3.12%	(10.11%)	(11.90%)
	Summit Bank of Kansas City	\$48,234	\$40,790	\$42,480	96.02%	11.60%	\$3,216	5.55%	1.23%	0.94%	4.68%	2.76%	2.73%
	Kahoka State Bank	\$49,071	\$28,557	\$43,955	64.97%	32.08%	\$3,271	3.91%	0.76%	0.70%	3.25%	(2.25%)	0.79%
	Bank of Louisiana	\$51,418	\$34,156	\$42,538	80.30%	12.64%	\$3,214	4.51%	0.55%	0.45%	4.15%	(3.20%)	(5.40%)
	American Trust Bank	\$52,216	\$43,401	\$41,303	105.08%	12.75%	\$4,351	5.28%	1.14%	1.01%	4.33%	1.57%	(8.02%)
	Community Bank of Missouri	\$52,584	\$42,464	\$45,366	93.60%	8.99%	\$2,921	5.32%	0.32%	0.25%	5.17%	1.72%	1.20%
	Farmers Bank of Green City	\$52,815	\$40,282	\$45,344	88.84%	10.97%	\$3,301	4.98%	1.32%	1.14%	3.94%	15.72%	11.93%
	Quarry City Savings and Loan Association	\$54,894	\$43,799	\$45,773	95.69%	21.04%	\$3,660	4.44%	0.79%	0.72%	3.81%	8.90%	9.74%
	Bank of Iberia	\$56,346	\$35,028	\$50,898	68.82%	36.04%	\$3,314	4.90%	0.61%	0.53%	4.40%	(3.55%)	(3.85%)
	Tri-County Trust Company	\$56,726	\$42,097	\$46,927	89.71%	17.91%	\$4,727	4.78%	1.00%	0.85%	4.18%	1.51%	(3.35%)
	Bank of Billings	\$57,403	\$46,243	\$48,717	94.92%	12.37%	\$2,870	5.18%	0.74%	0.48%	4.72%	8.74%	9.91%
	Peoples Bank of Moniteau County	\$58,615	\$39,437	\$46,872	84.14%	25.91%	\$4,509	4.04%	1.15%	0.96%	3.22%	(5.32%)	(5.67%)
	Peoples Bank of Altenburg	\$62,417	\$47,051	\$53,336	88.22%	18.47%	\$4,801	4.27%	0.67%	0.46%	3.89%	3.54%	3.02%
	1st Cameron State Bank	\$62,796	\$25,373	\$45,938	55.23%	44.60%	\$4,485	3.09%	0.29%	0.24%	2.86%	11.48%	(7.04%)
	United Security Bank	\$64,943	\$44,547	\$55,765	79.88%	23.14%	\$4,639	4.40%	0.81%	0.61%	3.94%	7.92%	6.31%
	Alton Bank	\$65,667	\$43,706	\$50,917	85.84%	17.45%	\$3,456	5.30%	0.99%	0.83%	4.66%	(3.27%)	(8.29%)
	Farmers Bank of Lohman	\$65,796	\$16,344	\$56,393	28.98%	80.34%	\$5,483	2.84%	0.58%	0.48%	2.53%	(3.06%)	(2.93%)
	Farmers State Bank, S/B	\$66,807	\$54,153	\$51,863	104.42%	13.33%	\$2,304	4.63%	0.79%	0.62%	4.09%	8.39%	6.54%
	Investors Community Bank	\$68,304	\$28,900	\$59,128	48.88%	56.32%	\$4,269	3.54%	0.72%	0.59%	3.34%	(8.84%)	(2.73%)
	Community State Bank	\$68,524	\$42,843	\$52,595	81.46%	11.40%	\$4,568	4.16%	1.18%	0.92%	3.33%	0.29%	(8.73%)
	Commercial Bank of Oak Grove	\$69,554	\$44,297	\$57,775	76.67%	29.65%	\$4,637	3.69%	0.44%	0.41%	3.35%	(2.58%)	(2.97%)
	Citizens Bank of Edina	\$69,572	\$56,988	\$58,404	97.58%	10.26%	\$4,969	4.96%	0.54%	0.40%	4.58%	(3.88%)	(10.32%)
	Central Federal Savings and Loan Association of Rolla	\$70,075	\$55,118	\$48,051	114.71%	28.18%	\$4,672	3.91%	0.87%	0.73%	3.39%	4.24%	5.87%
	Concordia Bank	\$70,363	\$51,415	\$62,780	81.90%	17.77%	\$3,351	4.49%	0.46%	0.31%	4.19%	4.09%	3.35%
	Community Bank of Pleasant Hill	\$71,728	\$40,467	\$64,940	62.31%	40.69%	\$4,219	3.51%	0.41%	0.28%	3.24%	10.71%	10.76%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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)													
	Metz Banking Company	\$72,693	\$51,553	\$63,760	80.85%	25.24%	\$5,192	4.61%	0.86%	0.61%	4.10%	0.16%	(0.43%)
	Pony Express Community Bank	\$72,866	\$38,106	\$65,310	58.35%	37.96%	\$3,835	3.60%	0.54%	0.36%	3.29%	(4.97%)	(4.80%)
	Silex Banking Company	\$73,192	\$31,855	\$61,473	51.82%	62.40%	\$7,319	3.67%	0.56%	0.46%	3.37%	0.70%	(0.54%)
	Senath State Bank	\$75,759	\$46,010	\$64,116	71.76%	34.20%	\$4,209	4.19%	0.46%	0.33%	3.90%	(7.96%)	(9.72%)
	West Plains Savings and Loan Association												
	Association	\$77,298	\$55,275	\$59,907	92.27%	34.10%	\$5,153	4.23%	1.09%	1.08%	3.39%	1.57%	0.90%
	Hamilton Bank	\$77,662	\$50,067	\$67,588	74.08%	21.97%	\$4,568	4.64%	0.73%	0.58%	4.23%	6.68%	3.93%
	TPNB Bank	\$78,226	\$44,556	\$64,659	68.91%	25.16%	\$5,215	3.82%	0.72%	0.62%	3.36%	(3.32%)	(4.14%)
	First Bank of the Lake	\$78,693	\$55,401	\$70,250	78.86%	30.15%	\$4,372	5.55%	1.42%	1.30%	4.35%	18.23%	18.44%
	New Frontier Bank	\$81,827	\$58,635	\$73,440	79.84%	12.82%	\$3,719	4.18%	0.39%	0.29%	3.90%	(12.51%)	(13.54%)
	Security Bank of Southwest Missouri	\$82,119	\$61,247	\$72,060	84.99%	16.70%	\$3,158	4.98%	0.60%	0.50%	4.57%	(0.66%)	(0.06%)
	Saints Avenue Bank	\$82,798	\$65,103	\$71,678	90.83%	4.99%	\$3,450	4.53%	0.74%	0.61%	3.93%	2.63%	(4.26%)
	Citizens Bank & Trust	\$85,194	\$43,901	\$70,936	61.89%	14.27%	\$3,872	3.49%	0.41%	0.34%	3.23%	(11.19%)	(11.76%)
	Home Savings and Loan Association of Carroll County, F.A.												
	Carroll County, F.A.	\$86,818	\$55,797	\$66,082	84.44%	40.12%	\$6,678	3.31%	0.87%	0.86%	2.62%	(2.88%)	(9.21%)
	Table Rock Community Bank	\$87,632	\$62,111	\$79,969	77.67%	19.96%	\$2,577	4.94%	0.51%	0.44%	4.51%	3.49%	3.97%
	Bank of Brookfield-Purdin, National Association												
	Association	\$91,400	\$23,888	\$71,701	33.32%	63.14%	\$4,570	3.03%	0.44%	0.38%	2.74%	(1.41%)	(1.59%)
	First Independent Bank	\$91,623	\$55,026	\$81,103	67.85%	37.24%	\$3,524	4.10%	0.62%	0.50%	3.66%	(3.08%)	(3.54%)
	Citizens Bank of Rogersville	\$92,489	\$71,267	\$71,116	100.21%	4.47%	\$4,404	4.85%	0.91%	0.75%	4.18%	18.13%	31.14%
	Bank of Grain Valley	\$93,201	\$54,254	\$73,459	73.86%	44.36%	\$5,482	3.96%	0.28%	0.20%	3.82%	(1.63%)	(2.89%)
	Merchants and Farmers Bank of Salisbury	\$93,821	\$57,468	\$85,786	66.99%	20.81%	\$3,235	3.92%	0.72%	0.57%	3.46%	(10.22%)	(10.50%)
	Missouri Bank II	\$94,890	\$69,121	\$80,978	85.36%	5.45%	\$3,954	4.14%	0.78%	0.60%	3.64%	(1.19%)	6.46%
	Jonesburg State Bank	\$94,919	\$66,963	\$85,456	78.36%	27.95%	\$3,955	4.31%	0.56%	0.41%	3.94%	18.06%	14.98%
	Security Bank of the Ozarks	\$95,367	\$66,648	\$86,477	77.07%	10.79%	\$2,119	5.20%	0.59%	0.43%	4.80%	(1.11%)	(0.98%)
	Bank of New Madrid	\$95,528	\$52,559	\$79,247	66.32%	12.08%	\$3,412	4.29%	0.62%	0.40%	4.25%	(6.34%)	(14.63%)
	County Bank	\$95,834	\$70,671	\$86,137	82.04%	17.66%	\$4,356	4.17%	0.35%	0.27%	3.93%	(2.77%)	(4.34%)
	HomePride Bank	\$96,363	\$77,237	\$82,882	93.19%	6.24%	\$2,677	4.92%	0.85%	0.68%	4.24%	(2.03%)	(2.57%)
	First National Bank of Nevada	\$97,344	\$56,348	\$83,340	67.61%	44.55%	\$5,726	3.81%	0.42%	0.33%	3.59%	(6.58%)	(8.30%)
	M1 Bank	\$98,168	\$70,301	\$82,178	85.55%	26.63%	\$5,454	6.16%	1.13%	0.93%	5.31%	294.20%	273.96%
	State Bank of Missouri	\$98,873	\$49,422	\$90,481	54.62%	30.11%	\$3,662	3.72%	0.44%	0.36%	3.44%	8.33%	8.49%
	Bank of Cairo and Moberly	\$99,821	\$55,018	\$78,986	69.66%	43.20%	\$4,340	3.78%	0.31%	0.23%	3.78%	(10.35%)	(14.37%)
	Peoples Bank of Wyaconda	\$100,803	\$69,006	\$83,695	82.45%	13.67%	\$4,032	4.03%	0.81%	0.72%	3.37%	(1.54%)	(11.29%)
	Bank of Salem	\$101,131	\$51,905	\$87,650	59.22%	19.78%	\$3,612	3.56%	0.73%	0.58%	3.09%	(4.90%)	(6.31%)
	Community Bank of El Dorado Springs	\$101,297	\$48,053	\$85,078	56.48%	52.61%	\$7,236	3.66%	0.76%	0.65%	3.15%	(8.44%)	(9.08%)
	Citizens Community Bank	\$102,494	\$74,269	\$90,357	82.20%	17.05%	\$4,456	3.97%	0.84%	0.54%	3.47%	3.17%	3.28%
	Northeast Missouri State Bank	\$103,147	\$47,696	\$88,371	53.97%	41.50%	\$6,447	3.77%	0.71%	0.55%	3.39%	(2.13%)	(2.37%)
	Security Bank of Pulaski County	\$104,533	\$68,196	\$92,574	73.67%	13.51%	\$3,267	4.85%	0.93%	0.69%	4.23%	(6.26%)	(6.99%)
	First Community Bank of the Ozarks	\$104,585	\$75,776	\$78,717	96.26%	15.05%	\$3,268	4.72%	0.84%	0.71%	4.11%	3.58%	8.22%
	Preferred Bank	\$105,515	\$39,056	\$98,562	39.63%	50.21%	\$3,768	3.36%	0.48%	0.36%	3.14%	(6.33%)	(5.26%)
	1st Advantage Bank	\$106,410	\$91,500	\$83,670	109.36%	9.99%	\$5,912	4.61%	1.30%	1.07%	3.59%	6.38%	(1.62%)
	Mercantile Bank of Louisiana, Missouri	\$106,626	\$72,592	\$75,568	96.06%	26.34%	\$4,443	4.11%	0.60%	0.50%	3.72%	(2.27%)	(10.63%)
	Bank of Monticello	\$108,445	\$79,129	\$89,057	88.85%	15.45%	\$3,739	4.55%	0.90%	0.76%	3.92%	(3.22%)	(3.24%)
	Clay County Savings Bank	\$111,414	\$76,645	\$96,525	79.40%	22.26%	\$3,277	4.16%	0.54%	0.48%	3.70%	18.44%	21.11%
	Progressive Ozark Bank	\$113,904	\$94,868	\$99,927	94.94%	8.00%	\$2,589	4.82%	0.41%	0.34%	4.51%	(1.57%)	(1.40%)
	Kennett Trust Bank	\$114,319	\$77,539	\$90,568	85.61%	24.06%	\$4,234	4.51%	1.21%	0.82%	3.68%	(1.75%)	(13.98%)
	F&M Bank and Trust Company	\$124,762	\$99,110	\$111,059	89.24%	9.38%	\$3,669	3.88%	0.64%	0.52%	3.39%	(0.26%)	10.78%

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

September 30, 2018

Run Date: November 8, 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	\$115,159	\$94,833	\$88,732	106.88%	13.03%	\$5,484	4.22%	0.89%	0.75%	3.50%	3.86%	2.93%
	Community National Bank	\$116,572	\$82,418	\$104,231	79.07%	19.55%	\$4,163	4.18%	0.55%	0.38%	3.86%	2.57%	0.61%
	State Bank of Southwest Missouri	\$116,665	\$95,276	\$105,416	90.38%	9.57%	\$4,667	4.10%	0.43%	0.32%	3.78%	1.18%	4.27%
	Independent Farmers Bank	\$116,795	\$62,741	\$99,979	62.75%	24.89%	\$3,650	4.83%	0.67%	0.56%	4.46%	(1.83%)	(8.90%)
	Farmers Bank of Lincoln	\$119,695	\$89,631	\$98,731	90.78%	17.17%	\$5,204	4.65%	1.03%	0.82%	3.91%	4.14%	2.57%
	Citizens Bank	\$120,728	\$106,800	\$103,615	103.07%	4.94%	\$2,945	5.66%	0.76%	0.55%	5.11%	0.82%	(0.52%)
	First Midwest Bank of the Ozarks	\$123,310	\$96,159	\$105,682	90.99%	11.42%	\$4,110	5.00%	0.84%	0.74%	4.27%	(0.46%)	1.54%
	Chillicothe State Bank	\$123,869	\$69,950	\$107,426	65.11%	29.10%	\$4,764	3.64%	0.36%	0.28%	3.37%	(4.20%)	(10.23%)
	Bank of Crocker	\$124,276	\$59,362	\$110,539	53.70%	33.81%	\$3,187	3.92%	0.75%	0.60%	3.40%	(1.86%)	(2.11%)
	Citizens Bank of Charleston	\$126,479	\$94,343	\$102,967	91.62%	17.92%	\$7,027	4.39%	0.58%	0.47%	4.04%	(8.60%)	(12.24%)
	Community Point Bank	\$127,502	\$104,208	\$111,010	93.87%	8.64%	\$5,796	4.04%	1.26%	1.12%	2.99%	(4.67%)	(10.54%)
	Commercial Trust Company of Fayette	\$128,834	\$87,491	\$110,521	79.16%	26.58%	\$4,294	3.68%	0.72%	0.59%	3.18%	(1.41%)	(1.37%)
	Citizens-Farmers Bank of Cole Camp	\$130,790	\$87,980	\$106,651	82.49%	18.38%	\$5,030	4.27%	0.89%	0.71%	3.76%	6.11%	2.61%
	Tipton Latham Bank, National Association	\$130,915	\$83,284	\$117,168	71.08%	35.00%	\$6,234	4.11%	1.47%	1.25%	2.96%	10.24%	11.30%
	First Community National Bank	\$132,786	\$74,166	\$120,433	61.58%	31.55%	\$1,897	4.67%	0.83%	0.54%	4.14%	(14.09%)	(14.86%)
	Seymour Bank	\$137,130	\$93,369	\$107,977	86.47%	23.67%	\$2,799	4.85%	1.00%	0.82%	4.20%	6.52%	5.61%
	Bank Star	\$138,050	\$106,549	\$123,646	86.17%	12.03%	\$4,602	4.31%	0.50%	0.36%	4.01%	98.90%	98.19%
	St. Clair County State Bank	\$138,489	\$111,654	\$119,085	93.76%	10.59%	\$4,197	4.58%	0.96%	0.82%	3.90%	1.86%	0.93%
	Bank of St. Elizabeth	\$138,569	\$117,062	\$115,317	101.51%	12.94%	\$4,199	5.34%	0.64%	0.45%	4.91%	12.30%	5.96%
	Cornerstone Bank	\$139,050	\$108,638	\$115,182	94.32%	16.39%	\$2,674	5.87%	1.15%	0.91%	5.10%	(1.79%)	(4.32%)
	Adrian Bank	\$139,721	\$95,687	\$124,030	77.15%	22.98%	\$4,818	4.44%	0.62%	0.48%	4.04%	(2.77%)	(4.10%)
	Heritage Community Bank	\$140,391	\$122,862	\$115,579	106.30%	6.23%	\$3,900	4.77%	1.06%	0.92%	3.90%	1.54%	2.06%
	Heritage Bank of the Ozarks	\$144,888	\$101,096	\$124,534	81.18%	21.75%	\$3,622	4.86%	1.04%	0.87%	4.04%	13.55%	16.77%
	Citizens Bank of Eldon	\$146,819	\$114,248	\$125,053	91.36%	16.48%	\$3,864	4.33%	0.49%	0.36%	4.03%	0.83%	0.36%
	Bank of Weston	\$147,290	\$107,355	\$133,413	80.47%	17.49%	\$3,876	4.52%	0.64%	0.49%	4.07%	8.05%	8.73%
	Exchange Bank of Northeast Missouri	\$147,752	\$105,316	\$118,822	88.63%	15.63%	\$3,212	4.54%	0.66%	0.50%	4.11%	1.52%	(5.51%)
	Community Bank of Marshall	\$147,938	\$67,476	\$130,601	51.67%	39.57%	\$4,227	3.35%	0.75%	0.64%	2.80%	(10.33%)	(11.81%)
	Bank 21	\$148,073	\$124,071	\$107,791	115.10%	11.15%	\$3,612	4.74%	0.95%	0.73%	4.04%	23.68%	(7.34%)
	Citizens Bank of Newburg	\$151,493	\$110,237	\$130,500	84.47%	5.34%	\$3,787	4.71%	1.42%	1.27%	3.51%	7.55%	5.22%
	First Missouri State Bank of Cape County	\$155,359	\$137,534	\$131,867	104.30%	6.01%	\$4,199	4.53%	1.07%	0.90%	3.66%	0.82%	2.42%
	Bank of Grandin	\$155,525	\$96,421	\$129,408	74.51%	19.34%	\$4,320	5.03%	1.42%	1.20%	4.11%	2.31%	1.70%
	Lamar Bank and Trust Company	\$155,761	\$105,415	\$138,889	75.90%	21.72%	\$4,720	4.30%	0.54%	0.47%	3.88%	11.07%	11.76%
	Carroll County Trust Company of Carrollton, Missouri	\$157,426	\$71,134	\$128,267	55.46%	34.93%	\$5,248	3.65%	0.92%	0.77%	3.00%	(4.59%)	(0.33%)
	Bank Northwest	\$159,801	\$114,201	\$136,673	83.56%	12.43%	\$4,319	5.21%	0.79%	0.57%	4.73%	18.52%	8.50%
	Alliant Bank	\$161,220	\$133,338	\$144,930	92.00%	10.14%	\$3,505	4.72%	0.82%	0.64%	4.10%	3.04%	5.38%
	Home Exchange Bank	\$162,416	\$72,973	\$110,310	66.15%	24.59%	\$8,548	3.89%	1.31%	1.09%	2.87%	3.48%	1.28%
	Pony Express Bank	\$164,672	\$136,219	\$143,321	95.04%	11.39%	\$6,099	5.00%	0.36%	0.24%	4.80%	(2.21%)	(3.24%)
	First State Bank of Purdy	\$164,733	\$117,356	\$148,214	79.18%	15.07%	\$3,744	4.68%	0.73%	0.46%	4.32%	(6.17%)	(6.94%)
	Central Bank of Kansas City	\$165,306	\$129,144	\$132,536	97.44%	21.95%	\$2,952	5.06%	0.41%	0.13%	4.94%	1.29%	(2.76%)
	Central Bank of Audrain County	\$166,324	\$90,671	\$144,947	62.55%	28.93%	\$7,560	3.51%	0.50%	0.36%	3.24%	(10.82%)	(14.51%)
	Community First Bank	\$171,606	\$142,249	\$155,939	91.22%	10.53%	\$4,290	4.57%	0.65%	0.56%	4.06%	(2.96%)	(1.90%)
	Goppert Financial Bank	\$172,325	\$103,367	\$150,288	68.78%	24.17%	\$4,103	3.89%	0.54%	0.39%	3.53%	1.28%	0.30%
	United State Bank	\$173,923	\$134,422	\$150,314	89.43%	9.51%	\$3,865	4.72%	1.05%	0.94%	3.84%	1.07%	(3.84%)
	Century Bank of the Ozarks	\$174,064	\$148,523	\$154,614	96.06%	7.25%	\$3,284	5.32%	0.48%	0.36%	4.98%	(2.39%)	(3.60%)

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

September 30, 2018

Run Date: November 8, 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)													
	First Missouri State Bank	\$176,303	\$152,032	\$135,147	112.49%	2.74%	\$5,343	4.88%	1.06%	0.95%	3.98%	3.69%	0.15%
	Community First Banking Company	\$177,416	\$127,590	\$150,222	84.93%	13.69%	\$4,549	4.35%	0.64%	0.56%	3.94%	(0.02%)	0.41%
	FortuneBank	\$186,700	\$150,061	\$154,968	96.83%	12.06%	\$3,011	4.93%	1.40%	1.26%	3.70%	(3.30%)	(7.17%)
	Kearney Trust Company	\$186,962	\$117,318	\$166,631	70.41%	31.07%	\$5,342	3.93%	0.46%	0.34%	3.65%	5.12%	5.65%
	Central Bank of Moberly	\$188,126	\$98,706	\$159,819	61.76%	26.03%	\$6,719	3.32%	0.67%	0.52%	2.89%	5.82%	(0.09%)
	Exchange Bank of Missouri	\$192,283	\$161,718	\$164,137	98.53%	3.10%	\$4,370	5.24%	1.13%	0.99%	4.31%	1.98%	5.18%
	First Missouri Bank of SEMO	\$192,471	\$174,048	\$152,925	113.81%	4.66%	\$3,632	4.80%	0.79%	0.64%	4.23%	(3.47%)	(17.91%)
	People's Bank of Seneca	\$193,364	\$154,289	\$170,107	90.70%	5.61%	\$5,371	5.15%	0.84%	0.74%	4.45%	10.38%	7.18%
	Farmers and Merchants Bank of St. Clair	\$194,421	\$142,096	\$168,419	84.37%	16.79%	\$2,946	4.74%	0.65%	0.53%	4.26%	3.15%	3.79%
	O'Bannon Banking Company	\$199,947	\$165,294	\$163,971	100.81%	10.11%	\$3,570	4.90%	0.76%	0.63%	4.32%	1.43%	(5.55%)
	Commercial Bank	\$202,219	\$124,463	\$174,120	71.48%	32.61%	\$5,185	4.02%	0.74%	0.56%	3.50%	5.51%	4.13%
	Branson Bank	\$207,679	\$169,686	\$177,401	95.65%	11.12%	\$3,520	4.68%	0.75%	0.55%	4.18%	4.90%	4.81%
	Putnam County State Bank	\$208,665	\$176,878	\$174,572	101.32%	11.93%	\$8,694	4.97%	1.52%	1.35%	3.77%	10.80%	6.16%
	Citizens Bank	\$210,257	\$178,588	\$168,560	105.95%	6.03%	\$3,625	4.39%	0.64%	0.46%	4.01%	15.52%	10.75%
	Peoples Bank	\$210,420	\$153,771	\$180,019	85.42%	12.40%	\$4,047	4.60%	0.71%	0.57%	4.16%	(6.04%)	(5.93%)
	Missouri Bank	\$213,468	\$133,008	\$184,366	72.14%	9.24%	\$4,028	4.32%	0.77%	0.57%	3.98%	(11.15%)	(11.16%)
	First Commercial Bank	\$216,867	\$151,530	\$162,244	93.40%	10.67%	\$4,715	4.21%	1.14%	0.91%	3.40%	(6.64%)	(14.03%)
	Wells Bank	\$217,912	\$176,507	\$190,547	92.63%	6.46%	\$4,842	4.88%	0.76%	0.59%	4.33%	(4.73%)	(9.21%)
	F & C Bank	\$219,969	\$188,779	\$180,108	104.81%	5.31%	\$4,399	5.41%	0.51%	0.44%	5.00%	6.08%	0.65%
	Bloomsdale Bank	\$223,313	\$153,617	\$203,659	75.43%	22.64%	\$4,294	4.40%	0.56%	0.44%	4.10%	1.30%	4.02%
	Farmers State Bank	\$232,063	\$188,092	\$199,937	94.08%	14.76%	\$3,223	4.49%	0.36%	0.29%	4.23%	4.93%	3.22%
	Regional Missouri Bank	\$235,093	\$193,464	\$201,587	95.97%	8.58%	\$3,985	4.79%	1.02%	0.77%	4.13%	9.23%	4.97%
	Alliance Bank	\$236,741	\$198,338	\$194,350	102.05%	8.61%	\$3,699	4.69%	0.96%	0.83%	3.95%	15.94%	24.11%
	Ozark Bank	\$237,640	\$162,851	\$212,609	76.60%	9.47%	\$4,097	3.96%	0.75%	0.66%	3.37%	(11.04%)	(12.36%)
	Community State Bank of Missouri	\$238,764	\$152,174	\$197,943	76.88%	10.55%	\$5,969	3.76%	0.71%	0.60%	3.26%	(4.86%)	(11.64%)
	Community Bank of Raymore	\$245,788	\$142,304	\$223,198	63.76%	17.79%	\$5,586	3.83%	0.56%	0.41%	3.46%	4.03%	3.13%
	Bank of Franklin County	\$246,492	\$196,283	\$213,346	92.00%	9.65%	\$3,735	4.29%	0.75%	0.65%	3.67%	4.18%	1.91%
	Bank of Odessa	\$246,606	\$194,730	\$186,037	104.67%	3.39%	\$5,872	4.42%	0.80%	0.66%	3.89%	3.07%	(2.70%)
	First Missouri Bank	\$246,747	\$210,656	\$208,800	100.89%	11.41%	\$5,250	4.99%	0.90%	0.73%	4.35%	26.57%	24.63%
	KCB Bank	\$247,622	\$197,537	\$194,730	101.44%	16.43%	\$4,422	4.88%	0.83%	0.63%	4.39%	(4.25%)	(0.61%)
	Ozarks Federal Savings and Loan Association	\$247,862	\$199,615	\$198,496	100.56%	11.02%	\$4,507	3.77%	1.00%	0.96%	2.89%	5.31%	3.83%
	Rockwood Bank	\$248,103	\$185,432	\$208,450	88.96%	20.66%	\$4,962	4.51%	0.27%	0.19%	4.33%	(3.19%)	(4.54%)
	Legacy Bank & Trust Company	\$248,581	\$212,764	\$212,927	99.92%	6.95%	\$4,009	5.53%	0.94%	0.82%	4.79%	64.11%	71.66%
	Central Bank of Warrensburg	\$249,508	\$138,083	\$207,373	66.59%	27.41%	\$4,990	3.59%	0.62%	0.39%	3.29%	3.52%	0.92%
	State Average of Asset Group A	\$120,687	\$85,492	\$102,109	80.99%	21.55%	\$4,238	4.38%	0.74%	0.60%	3.85%	4.03%	2.28%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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													
	Bank of Versailles	\$255,510	\$217,385	\$201,474	107.90%	15.03%	\$6,232	3.85%	0.78%	0.69%	3.23%	(4.83%)	(9.53%)
	Lead Bank	\$257,512	\$234,655	\$221,354	106.01%	2.52%	\$4,682	5.85%	1.15%	0.83%	5.05%	28.50%	30.66%
	Belgrade State Bank	\$258,802	\$210,152	\$233,021	90.19%	13.15%	\$2,753	5.24%	0.81%	0.69%	4.59%	3.44%	2.62%
	Peoples Savings Bank of Rhineland	\$268,041	\$204,531	\$232,261	88.06%	13.59%	\$4,001	4.39%	0.82%	0.62%	3.80%	5.51%	(1.15%)
	Midwest Independent Bank	\$279,545	\$144,742	\$196,199	73.77%	38.98%	\$7,765	3.18%	1.87%	0.40%	2.83%	(17.32%)	(14.07%)
	Freedom Bank of Southern Missouri	\$280,181	\$229,947	\$230,292	99.85%	10.61%	\$5,094	4.96%	1.17%	1.08%	3.97%	4.52%	2.36%
	Macon-Atlanta State Bank	\$282,138	\$163,094	\$239,920	67.98%	18.42%	\$5,038	3.78%	0.88%	0.68%	3.25%	0.46%	(4.89%)
	St. Johns Bank and Trust Company	\$286,276	\$209,961	\$258,044	81.37%	14.64%	\$3,368	4.00%	0.25%	0.19%	3.86%	(4.06%)	(4.58%)
	Bank of Bolivar	\$287,576	\$235,017	\$247,646	94.90%	6.62%	\$3,784	4.60%	0.96%	0.80%	3.84%	6.79%	7.22%
	UNICO Bank	\$304,437	\$217,058	\$255,774	84.86%	15.18%	\$2,495	4.47%	0.89%	0.69%	3.80%	10.54%	0.41%
	Community Bank and Trust	\$312,270	\$161,558	\$273,154	59.15%	33.12%	\$2,539	3.32%	0.08%	0.06%	3.28%	(3.10%)	(2.84%)
	American Bank of Missouri	\$325,478	\$261,473	\$267,621	97.70%	13.23%	\$4,227	4.81%	1.43%	1.29%	3.63%	32.64%	29.17%
	Bank of Advance	\$328,947	\$254,968	\$272,775	93.47%	9.41%	\$4,272	5.32%	0.74%	0.59%	4.88%	7.84%	1.43%
	MRV Banks	\$333,084	\$276,302	\$285,834	96.67%	13.66%	\$9,002	4.86%	1.36%	1.14%	3.78%	11.36%	10.25%
	Triad Bank	\$333,766	\$285,800	\$257,426	111.02%	12.80%	\$9,271	4.55%	1.10%	0.89%	3.73%	11.83%	9.63%
	First Midwest Bank of Dexter	\$334,379	\$289,779	\$280,585	103.28%	8.26%	\$4,287	4.78%	0.98%	0.82%	4.02%	3.03%	0.06%
	Central Bank of Branson	\$345,706	\$231,430	\$277,035	83.54%	18.66%	\$5,160	4.08%	0.45%	0.32%	3.82%	4.14%	(4.39%)
	New Era Bank	\$347,668	\$260,473	\$294,262	88.52%	10.99%	\$4,829	3.89%	0.44%	0.42%	3.52%	6.95%	1.12%
	Phelps County Bank	\$348,022	\$222,650	\$315,299	70.62%	18.98%	\$4,000	3.73%	0.36%	0.30%	3.44%	(12.45%)	(13.05%)
	United Bank of Union	\$352,005	\$266,032	\$298,815	89.03%	12.88%	\$4,889	4.41%	0.81%	0.72%	3.78%	8.40%	9.90%
	Bank of Old Monroe	\$355,569	\$238,179	\$296,767	80.26%	25.18%	\$5,153	4.43%	0.64%	0.45%	4.15%	3.64%	3.90%
	First State Bank of St. Charles, Missouri	\$365,891	\$282,660	\$289,857	97.52%	16.15%	\$1,694	4.55%	0.96%	0.73%	3.92%	(3.00%)	4.60%
	Farmers Bank of Northern Missouri	\$367,221	\$227,360	\$318,021	71.49%	25.25%	\$4,320	4.21%	0.83%	0.62%	3.72%	(4.95%)	(3.85%)
	Legends Bank	\$367,239	\$277,995	\$313,745	88.61%	5.48%	\$4,479	4.30%	0.49%	0.38%	3.98%	6.59%	7.00%
	First State Bank and Trust Company, Inc.	\$367,414	\$272,339	\$293,030	92.94%	9.49%	\$4,175	4.71%	0.65%	0.55%	4.26%	2.71%	(7.52%)
	HOMEBANK	\$378,916	\$317,352	\$295,185	107.51%	8.81%	\$3,827	4.73%	1.03%	0.88%	3.92%	3.30%	(0.44%)
	West Plains Bank and Trust Company	\$379,530	\$286,734	\$329,190	87.10%	9.47%	\$4,866	4.42%	0.69%	0.58%	3.93%	(2.45%)	(3.62%)
	Callaway Bank	\$379,986	\$285,798	\$283,275	100.89%	6.72%	\$5,846	4.17%	0.64%	0.49%	3.74%	4.34%	(2.19%)
	Central Bank of Sedalia	\$401,698	\$305,540	\$339,825	89.91%	8.84%	\$5,150	4.24%	0.41%	0.32%	3.98%	(4.43%)	(10.93%)
	First Midwest Bank of Poplar Bluff	\$416,007	\$359,026	\$372,134	96.48%	6.66%	\$4,782	5.03%	1.22%	1.06%	4.01%	5.71%	12.20%
	St. Louis Bank	\$427,971	\$325,909	\$385,976	84.44%	15.80%	\$9,953	3.71%	1.25%	1.07%	2.72%	2.66%	1.82%
	Peoples Bank & Trust Company	\$432,215	\$276,152	\$367,613	75.12%	15.37%	\$3,602	4.10%	0.81%	0.63%	3.66%	(6.56%)	(10.13%)
	Old Missouri Bank	\$439,824	\$392,083	\$359,241	109.14%	6.32%	\$5,174	4.84%	1.47%	1.34%	3.60%	18.01%	18.72%
	Bank of Kirksville	\$452,925	\$167,325	\$384,418	43.53%	33.71%	\$6,291	2.85%	0.83%	0.70%	2.24%	(6.71%)	(3.17%)
	Mid America Bank	\$455,144	\$350,357	\$355,825	98.46%	15.66%	\$6,410	4.63%	0.73%	0.60%	4.12%	22.51%	4.76%
	Peoples Community Bank	\$463,133	\$329,962	\$372,935	88.48%	16.94%	\$3,356	5.50%	0.85%	0.76%	5.00%	4.05%	2.75%
	HNB National Bank	\$468,749	\$365,994	\$404,900	90.39%	14.03%	\$3,578	4.59%	0.30%	0.25%	4.37%	0.98%	0.73%
	Maries County Bank	\$469,700	\$269,571	\$374,935	71.90%	22.66%	\$3,454	4.53%	0.86%	0.76%	3.93%	1.48%	(0.25%)
	BTC Bank	\$480,844	\$371,439	\$371,458	99.99%	5.14%	\$5,115	4.79%	1.12%	0.94%	4.01%	4.40%	3.97%
	Citizens National Bank of Greater St. Louis												
	Louis	\$481,918	\$367,522	\$372,556	98.65%	14.55%	\$5,127	4.05%	0.78%	0.69%	3.45%	1.77%	3.28%
	Bank of Sullivan	\$484,918	\$416,873	\$414,714	100.52%	6.14%	\$4,109	4.59%	0.99%	0.86%	3.80%	3.52%	7.50%
	Parkside Financial Bank & Trust	\$485,384	\$373,207	\$410,419	90.93%	23.22%	\$9,158	4.52%	1.16%	0.80%	3.79%	(3.61%)	(5.21%)
	State Average of Asset Group B	\$367,703	\$272,295	\$305,829	89.34%	14.58%	\$4,936	4.42%	0.86%	0.68%	3.82%	3.77%	1.77%

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

September 30, 2018

Run Date: November 8, 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 C - \$501 million to \$1 billion in total assets													
	Town & Country Bank	\$509,122	\$375,195	\$430,697	87.11%	11.50%	\$3,264	4.38%	0.57%	0.46%	3.98%	(0.68%)	(1.09%)
	Lindell Bank & Trust Company	\$531,895	\$269,987	\$416,416	64.84%	35.78%	\$4,432	4.36%	0.41%	0.28%	4.12%	(1.66%)	(5.08%)
	Platte Valley Bank of Missouri	\$546,355	\$406,550	\$477,802	85.09%	2.78%	\$3,019	4.62%	0.55%	0.40%	4.29%	(1.39%)	4.80%
	BankLiberty	\$560,786	\$454,675	\$478,379	95.04%	9.31%	\$4,064	4.99%	0.35%	0.26%	4.75%	29.76%	40.19%
	Blue Ridge Bank and Trust Co.	\$563,847	\$383,349	\$500,106	76.65%	20.23%	\$4,371	4.18%	0.56%	0.41%	3.79%	4.71%	4.10%
	Jefferson Bank of Missouri	\$594,219	\$440,490	\$497,078	88.62%	21.30%	\$6,321	4.39%	0.54%	0.40%	4.06%	6.57%	2.40%
	Stifel Bank	\$600,396	\$513,453	\$520,925	98.57%	15.00%	\$9,237	4.38%	1.29%	1.04%	3.41%	(6.17%)	(6.32%)
	Midwest Regional Bank	\$617,992	\$459,221	\$516,634	88.89%	17.59%	\$4,754	5.00%	2.08%	1.49%	3.49%	11.90%	6.67%
	Springfield First Community Bank	\$623,949	\$480,961	\$439,669	109.39%	13.10%	\$11,345	5.25%	1.21%	1.08%	4.25%	19.28%	3.30%
	Jefferson Bank and Trust Company	\$625,116	\$442,164	\$479,103	92.29%	17.14%	\$7,623	3.64%	0.89%	0.86%	2.85%	3.12%	10.41%
	Mid-Missouri Bank	\$633,955	\$496,858	\$568,861	87.34%	14.31%	\$3,218	4.45%	0.57%	0.56%	3.92%	4.29%	11.20%
	NBKC Bank	\$651,880	\$449,865	\$465,768	96.59%	23.00%	\$2,006	4.02%	1.53%	1.40%	2.73%	4.30%	10.18%
	Bank of Washington	\$676,191	\$558,394	\$541,965	103.03%	13.60%	\$6,092	4.78%	0.96%	0.79%	4.07%	8.41%	8.96%
	Royal Banks of Missouri	\$708,074	\$580,693	\$568,508	102.14%	9.50%	\$7,696	4.63%	1.14%	0.98%	3.73%	(0.94%)	(7.67%)
	Wood & Huston Bank	\$710,650	\$529,530	\$558,085	94.88%	21.15%	\$4,469	4.39%	0.98%	0.73%	3.78%	1.31%	(12.30%)
	Southwest Missouri Bank	\$713,674	\$425,093	\$615,024	69.12%	19.18%	\$3,568	4.08%	0.33%	0.30%	3.85%	(1.04%)	(1.69%)
	Focus Bank	\$746,062	\$638,365	\$564,741	113.04%	7.67%	\$4,363	4.59%	1.27%	1.12%	3.57%	(3.05%)	(1.95%)
	Central Bank of Lake of the Ozarks	\$751,879	\$403,989	\$653,012	61.87%	32.11%	\$5,488	3.96%	0.46%	0.32%	3.70%	3.90%	(0.83%)
	First Federal Bank Of Kansas City	\$797,934	\$592,083	\$521,130	113.62%	17.22%	\$3,931	3.23%	1.28%	1.22%	2.12%	13.30%	6.85%
	Citizens Bank and Trust Company	\$813,795	\$594,947	\$686,740	86.63%	9.28%	\$3,931	4.07%	0.90%	0.76%	3.32%	(10.05%)	(0.01%)
	Cass Commercial Bank	\$847,673	\$697,049	\$716,892	97.23%	20.79%	\$16,301	4.11%	0.89%	0.47%	3.69%	2.73%	0.23%
	Nodaway Valley Bank	\$854,754	\$560,291	\$704,248	79.56%	24.92%	\$5,444	4.20%	0.43%	0.32%	3.92%	(4.38%)	(6.08%)
	Montgomery Bank, National Association	\$900,695	\$735,219	\$726,354	101.22%	3.02%	\$4,716	4.12%	0.77%	0.62%	3.51%	(0.63%)	0.57%
	OakStar Bank	\$910,097	\$766,152	\$802,116	95.52%	8.72%	\$3,700	4.56%	1.12%	0.94%	3.69%	36.38%	36.36%
	Providence Bank	\$960,607	\$704,228	\$770,671	91.38%	8.92%	\$4,663	4.53%	1.08%	0.90%	3.72%	(0.91%)	3.21%
	Guaranty Bank	\$965,540	\$789,009	\$763,446	103.35%	10.34%	\$4,389	4.99%	1.20%	1.04%	4.02%	27.63%	33.88%
	State Average of Asset Group C	\$708,351	\$528,762	\$576,322	91.65%	15.67%	\$5,477	4.38%	0.90%	0.74%	3.71%	5.64%	5.40%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Balance Sheet & Net Interest Margin

September 30, 2018

Run Date: November 8, 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	\$1,228,485	\$977,235	\$1,052,746	92.83%	15.37%	\$9,523	4.90%	1.35%	1.24%	3.73%	(3.86%)	(5.90%)
	Central Bank of the Ozarks	\$1,302,309	\$1,005,830	\$1,098,470	91.57%	11.24%	\$5,087	3.93%	0.65%	0.44%	3.55%	0.42%	(2.41%)
	Academy Bank, N.A.	\$1,337,594	\$1,019,561	\$1,013,231	100.62%	14.99%	\$2,363	4.53%	1.15%	0.90%	3.76%	6.67%	8.01%
	Country Club Bank	\$1,416,165	\$954,757	\$1,197,519	79.73%	23.21%	\$3,707	3.94%	0.24%	0.16%	3.83%	(0.69%)	(3.15%)
	Hawthorn Bank	\$1,444,465	\$1,115,765	\$1,185,171	94.14%	6.66%	\$4,831	4.16%	0.81%	0.78%	3.45%	2.08%	6.77%
	Reliance Bank	\$1,513,324	\$1,098,314	\$1,185,771	92.62%	7.25%	\$8,648	3.75%	1.14%	1.02%	2.78%	9.57%	10.84%
	Bank of Missouri	\$1,747,962	\$1,307,388	\$1,411,702	92.61%	7.99%	\$3,902	4.55%	0.99%	0.78%	3.90%	34.58%	40.25%
	Central Bank of the Midwest	\$1,773,200	\$1,218,079	\$1,417,368	85.94%	12.82%	\$5,629	4.28%	0.28%	0.18%	4.17%	1.37%	(4.11%)
	Central Bank of St. Louis	\$1,824,525	\$1,552,528	\$1,328,486	116.86%	5.08%	\$7,571	4.09%	0.83%	0.64%	3.54%	(1.75%)	(4.08%)
	Central Bank of Boone County	\$1,895,708	\$1,181,638	\$1,510,388	78.23%	24.20%	\$6,236	3.46%	0.50%	0.33%	3.17%	1.16%	(2.95%)
	Midwest BankCentre	\$1,909,379	\$1,401,325	\$1,379,852	101.56%	7.99%	\$6,771	3.75%	0.79%	0.75%	3.04%	2.36%	(1.50%)
	Southern Bank	\$1,934,592	\$1,642,946	\$1,600,098	102.68%	2.64%	\$4,873	4.80%	1.12%	0.98%	3.88%	12.53%	7.05%
	North American Savings Bank, F.S.B.	\$2,047,222	\$1,856,386	\$1,561,214	118.91%	7.47%	\$4,412	5.32%	1.29%	1.23%	4.22%	3.46%	27.27%
	First State Community Bank	\$2,402,598	\$1,904,023	\$2,008,204	94.81%	4.88%	\$3,772	4.43%	0.86%	0.71%	3.80%	4.56%	1.51%
	Central Trust Bank	\$2,503,999	\$1,055,176	\$1,569,446	67.23%	23.51%	\$3,864	3.20%	0.96%	0.71%	2.58%	(0.08%)	(13.32%)
	Landmark Bank	\$3,009,960	\$1,932,552	\$2,723,759	70.95%	8.81%	\$4,472	4.04%	0.92%	0.72%	3.45%	10.13%	11.84%
	Great Southern Bank	\$4,586,363	\$3,983,737	\$3,648,447	109.19%	6.38%	\$4,479	4.80%	1.12%	0.75%	4.11%	5.11%	0.15%
	Enterprise Bank & Trust	\$5,497,918	\$4,268,168	\$4,233,141	100.83%	10.90%	\$8,590	4.58%	1.03%	0.79%	3.85%	5.76%	1.94%
	First Bank	\$6,170,671	\$3,808,137	\$5,228,753	72.83%	29.37%	\$5,630	3.82%	0.61%	0.43%	3.43%	1.04%	(0.78%)
	State Average of Asset Group D	\$2,397,181	\$1,751,766	\$1,913,356	92.85%	12.15%	\$5,493	4.23%	0.88%	0.71%	3.59%	4.97%	4.08%

Source: SNL Financial

Note: Report includes only bank-level data.

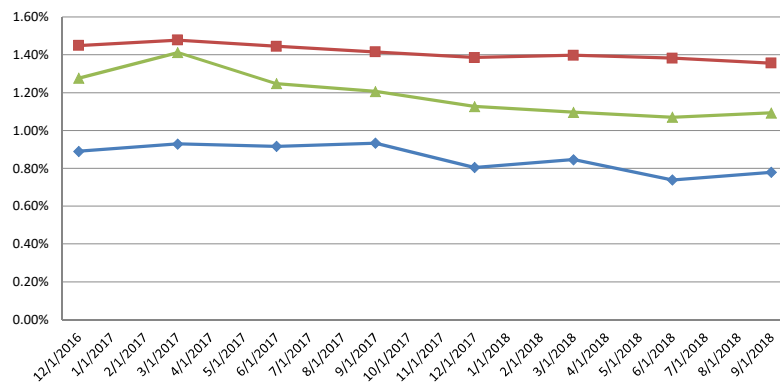
NA = data was not available.

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

Asset Quality

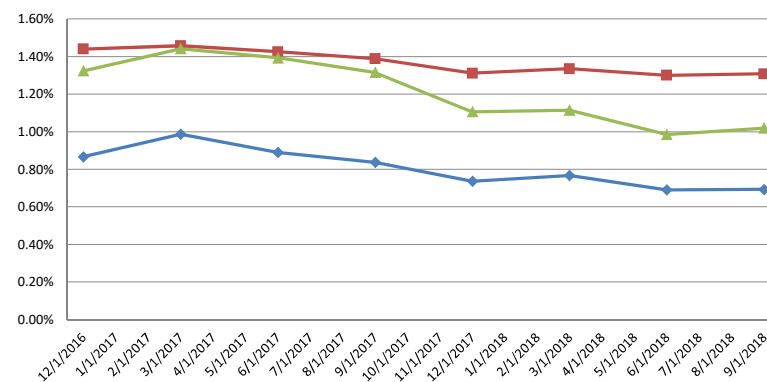
Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



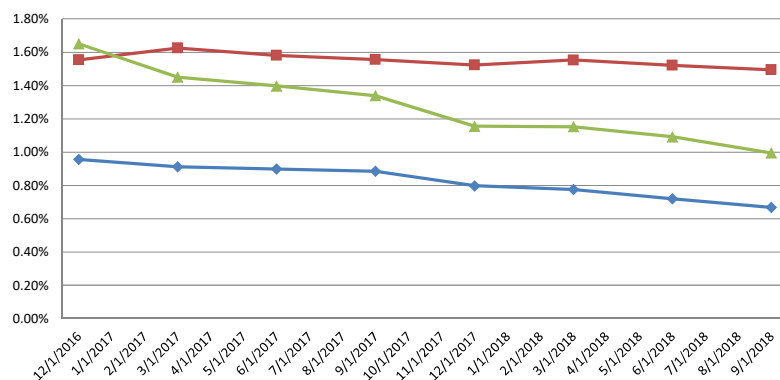
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.89%	0.93%	0.92%	0.93%	0.80%	0.85%	0.74%	0.78%
Reserves/Loans	1.45%	1.48%	1.44%	1.41%	1.39%	1.40%	1.38%	1.36%
NPAs/Total Assets	1.28%	1.41%	1.25%	1.21%	1.13%	1.10%	1.07%	1.09%

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



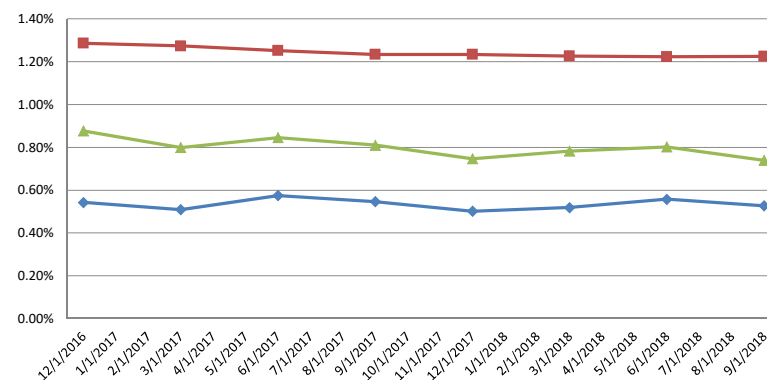
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.87%	0.99%	0.89%	0.84%	0.74%	0.77%	0.69%	0.69%
Reserves/Loans	1.44%	1.46%	1.42%	1.39%	1.31%	1.33%	1.30%	1.31%
NPAs/Total Assets	1.32%	1.44%	1.39%	1.31%	1.11%	1.11%	0.99%	1.02%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.95%	0.91%	0.90%	0.88%	0.80%	0.77%	0.72%	0.67%
Reserves/Loans	1.55%	1.62%	1.58%	1.55%	1.52%	1.55%	1.52%	1.49%
NPAs/Total Assets	1.65%	1.45%	1.40%	1.34%	1.15%	1.15%	1.09%	0.99%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Nonaccruals/Loans	0.54%	0.51%	0.57%	0.55%	0.50%	0.52%	0.56%	0.53%
Reserves/Loans	1.29%	1.27%	1.25%	1.23%	1.23%	1.23%	1.22%	1.22%
NPAs/Total Assets	0.88%	0.80%	0.84%	0.81%	0.75%	0.78%	0.80%	0.74%

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.

Asset Quality
September 30, 2018
Run Date: November 8, 2018

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets								
	Bank of Fairport	\$17,051	\$143	1.46%	2.29%	157.34%	10.03%	0.84%
	Corder Bank	\$18,730	\$145	1.10%	1.53%	139.31%	10.18%	0.77%
	Neighbors Bank	\$25,956	\$0	0.00%	0.99%	NA	0.00%	0.00%
	America's Community Bank	\$27,875	\$707	3.43%	1.27%	30.86%	23.41%	3.05%
	Bank of Minden	\$28,210	\$0	0.00%	2.00%	NA	0.00%	0.00%
	La Monte Community Bank	\$29,550	\$0	0.00%	0.95%	NA	0.00%	0.00%
	First Security Bank	\$30,929	\$0	0.00%	1.57%	NA	2.31%	0.19%
	Bank of New Cambria	\$31,106	\$0	0.00%	1.97%	NA	0.00%	0.00%
	State Bank	\$31,930	\$205	1.17%	1.77%	151.71%	6.69%	0.64%
	Canton State Bank	\$32,776	\$78	0.40%	1.09%	270.51%	3.07%	0.31%
	Bank of Orrick	\$33,090	\$162	0.93%	2.25%	242.59%	5.58%	0.60%
	Paramount Bank	\$33,160	\$0	0.00%	0.59%	NA	28.40%	6.00%
	Bank of Houston	\$34,787	\$709	4.88%	3.21%	59.34%	73.34%	5.88%
	CBC Bank	\$35,640	\$0	0.00%	1.49%	NA	0.00%	0.00%
	FMB Bank	\$36,483	\$291	1.75%	1.81%	26.76%	36.09%	3.59%
	Systematic Savings Bank	\$40,856	\$958	3.00%	1.28%	42.80%	17.39%	2.34%
	Montrose Savings Bank	\$42,372	\$401	1.44%	1.58%	109.48%	6.38%	1.03%
	Connections Bank	\$42,577	\$0	0.00%	0.67%	115.79%	4.48%	0.40%
	Sherwood Community Bank	\$47,673	\$28	0.09%	1.12%	NM	9.52%	0.06%
	Community Bank of Memphis	\$47,804	\$5	0.02%	2.00%	NM	0.09%	0.01%
	Summit Bank of Kansas City	\$48,234	\$1,407	3.45%	0.49%	9.28%	41.36%	4.42%
	Kahoka State Bank	\$49,071	\$20	0.07%	1.82%	552.13%	1.70%	0.19%
	Bank of Louisiana	\$51,418	\$0	0.00%	1.48%	100.20%	8.66%	0.98%
	American Trust Bank	\$52,216	\$79	0.18%	0.32%	178.48%	13.19%	0.15%
	Community Bank of Missouri	\$52,584	\$499	1.18%	1.18%	100.80%	7.56%	1.09%
	Farmers Bank of Green City	\$52,815	\$103	0.26%	0.99%	185.58%	6.09%	0.41%
	Quarry City Savings and Loan Association	\$54,894	\$35	0.08%	1.00%	NM	0.37%	0.06%
	Bank of Iberia	\$56,346	\$450	1.28%	1.95%	102.86%	19.15%	1.85%
	Tri-County Trust Company	\$56,726	\$491	1.17%	1.60%	78.19%	12.49%	1.52%
	Bank of Billings	\$57,403	\$283	0.61%	0.95%	155.48%	4.80%	0.49%
	Peoples Bank of Moniteau County	\$58,615	\$1,721	4.36%	1.98%	41.53%	40.88%	3.85%
	Peoples Bank of Altenburg	\$62,417	\$528	1.12%	1.38%	70.56%	13.87%	1.47%
	1st Cameron State Bank	\$62,796	\$209	0.82%	0.98%	119.14%	5.17%	0.33%
	United Security Bank	\$64,943	\$0	0.00%	1.12%	NM	0.02%	0.00%
	Alton Bank	\$65,667	\$501	1.15%	0.81%	70.26%	6.93%	0.93%
	Farmers Bank of Lohman	\$65,796	\$0	0.00%	1.23%	NA	1.79%	0.26%
	Farmers State Bank, S/B	\$66,807	\$1,410	2.60%	1.05%	24.17%	21.05%	3.56%
	Investors Community Bank	\$68,304	\$390	1.35%	2.24%	166.15%	4.36%	0.57%
	Community State Bank	\$68,524	\$0	0.00%	0.99%	62.72%	12.08%	1.01%
	Commercial Bank of Oak Grove	\$69,554	\$291	0.66%	2.58%	70.25%	15.59%	2.86%
	Citizens Bank of Edina	\$69,572	\$72	0.13%	1.26%	997.22%	2.33%	0.10%
	Central Federal Savings and Loan Association of Rolla	\$70,075	\$270	0.49%	0.47%	96.67%	1.64%	0.49%
	Concordia Bank	\$70,363	\$1,023	1.99%	0.69%	11.45%	45.99%	4.71%
	Community Bank of Pleasant Hill	\$71,728	\$0	0.00%	0.87%	70.06%	7.59%	0.70%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Metz Banking Company	\$72,693	\$35	0.07%	1.05%	424.41%	1.35%	0.17%
Pony Express Community Bank	\$72,866	\$43	0.11%	1.46%	626.97%	1.11%	0.12%
Silex Banking Company	\$73,192	\$0	0.00%	2.11%	NA	0.00%	0.00%
Senath State Bank	\$75,759	\$0	0.00%	1.70%	NA	5.85%	0.00%
West Plains Savings and Loan Association	\$77,298	\$969	1.75%	1.00%	47.17%	8.33%	1.51%
Hamilton Bank	\$77,662	\$147	0.29%	0.59%	200.68%	9.37%	0.26%
TPNB Bank	\$78,226	\$0	0.00%	1.84%	483.53%	11.17%	0.22%
First Bank of the Lake	\$78,693	\$0	0.00%	1.08%	89.97%	9.14%	0.85%
New Frontier Bank	\$81,827	\$1,786	3.05%	0.72%	10.59%	52.06%	4.91%
Security Bank of Southwest Missouri	\$82,119	\$547	0.89%	1.23%	137.48%	11.23%	0.67%
Saints Avenue Bank	\$82,798	\$0	0.00%	1.07%	281.45%	3.31%	0.30%
Citizens Bank & Trust	\$85,194	\$253	0.58%	1.43%	227.08%	3.10%	0.40%
Home Savings and Loan Association of Carroll County, F.A.	\$86,818	\$1,639	2.94%	1.80%	56.22%	9.75%	2.05%
Table Rock Community Bank	\$87,632	\$768	1.24%	1.27%	78.47%	16.42%	1.33%
Bank of Brookfield-Purdin, National Association	\$91,400	\$0	0.00%	1.56%	NA	0.00%	0.00%
First Independent Bank	\$91,623	\$865	1.57%	1.32%	58.62%	15.82%	1.68%
Citizens Bank of Rogersville	\$92,489	\$310	0.43%	1.06%	244.52%	3.43%	0.34%
Bank of Grain Valley	\$93,201	\$0	0.00%	1.68%	NA	0.00%	0.00%
Merchants and Farmers Bank of Salisbury	\$93,821	\$63	0.11%	1.91%	NM	0.70%	0.07%
Missouri Bank II	\$94,890	\$193	0.28%	2.36%	285.46%	7.03%	0.84%
Jonesburg State Bank	\$94,919	\$0	0.00%	1.21%	773.33%	1.34%	0.11%
Security Bank of the Ozarks	\$95,367	\$357	0.54%	0.58%	108.12%	9.55%	0.79%
Bank of New Madrid	\$95,528	\$32	0.06%	0.86%	NM	1.23%	0.03%
County Bank	\$95,834	\$2	0.00%	1.12%	NM	0.03%	0.00%
HomePride Bank	\$96,363	\$2,152	2.79%	1.42%	34.23%	58.48%	5.49%
First National Bank of Nevada	\$97,344	\$1,570	2.79%	1.79%	64.33%	10.88%	1.61%
M1 Bank	\$98,168	\$0	0.00%	0.70%	NA	0.26%	0.04%
State Bank of Missouri	\$98,873	\$572	1.16%	1.94%	160.30%	6.66%	0.60%
Bank of Cairo and Moberly	\$99,821	\$0	0.00%	1.05%	100.17%	2.86%	0.58%
Peoples Bank of Wyaconda	\$100,803	\$1	0.00%	1.61%	NM	0.36%	0.00%
Bank of Salem	\$101,131	\$243	0.47%	0.86%	80.65%	5.99%	0.55%
Community Bank of El Dorado Springs	\$101,297	\$428	0.89%	2.30%	125.11%	8.25%	1.31%
Citizens Community Bank	\$102,494	\$287	0.39%	1.54%	100.97%	9.42%	1.21%
Northeast Missouri State Bank	\$103,147	\$45	0.09%	1.65%	NM	0.39%	0.04%
Security Bank of Pulaski County	\$104,533	\$536	0.79%	1.14%	78.80%	41.89%	3.56%
First Community Bank of the Ozarks	\$104,585	\$130	0.17%	1.23%	142.88%	7.15%	0.75%
Preferred Bank	\$105,515	\$63	0.16%	1.09%	673.02%	13.83%	0.94%
1st Advantage Bank	\$106,410	\$26	0.03%	0.92%	NM	28.01%	3.01%
Mercantile Bank of Louisiana, Missouri	\$106,626	\$0	0.00%	3.34%	327.16%	3.06%	0.73%
Bank of Monticello	\$108,445	\$387	0.49%	1.28%	95.48%	11.24%	0.98%
Clay County Savings Bank	\$111,414	\$0	0.00%	1.80%	NA	0.00%	0.00%
Progressive Ozark Bank	\$113,904	\$191	0.20%	0.88%	140.85%	4.18%	0.52%
Kennett Trust Bank	\$114,319	\$42	0.05%	0.67%	NM	4.63%	0.04%

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Asset Group A - \$0 to \$250 million in total assets (continued)								
	Meramec Valley Bank	\$115,159	\$68	0.07%	0.96%	NM	1.22%	0.11%
	Community National Bank	\$116,572	\$21	0.03%	1.15%	NM	0.19%	0.02%
	State Bank of Southwest Missouri	\$116,665	\$268	0.28%	0.38%	106.23%	14.90%	1.04%
	Independent Farmers Bank	\$116,795	\$631	1.01%	1.28%	111.70%	6.66%	0.67%
	Farmers Bank of Lincoln	\$119,695	\$13	0.01%	1.20%	696.75%	4.19%	0.50%
	Citizens Bank	\$120,728	\$949	0.89%	0.84%	91.99%	16.40%	1.51%
	First Midwest Bank of the Ozarks	\$123,310	\$1,512	1.57%	1.20%	76.06%	22.53%	1.99%
	Chillicothe State Bank	\$123,869	\$863	1.23%	1.61%	121.80%	7.93%	0.74%
	Bank of Crocker	\$124,276	\$545	0.92%	1.68%	165.51%	24.48%	2.78%
	F&M Bank and Trust Company	\$124,762	\$155	0.16%	1.34%	135.48%	8.99%	0.98%
	Citizens Bank of Charleston	\$126,479	\$728	0.77%	1.93%	250.27%	2.90%	0.58%
	Community Point Bank	\$127,502	\$74	0.07%	1.19%	NM	0.56%	0.06%
	Commercial Trust Company of Fayette	\$128,834	\$186	0.21%	0.55%	256.99%	1.40%	0.14%
	Citizens-Farmers Bank of Cole Camp	\$130,790	\$703	0.80%	1.21%	96.13%	5.31%	0.90%
	Tipton Latham Bank, National Association	\$130,915	\$417	0.50%	1.53%	78.03%	11.33%	1.25%
	First Community National Bank	\$132,786	\$2,134	2.88%	3.89%	135.29%	43.07%	4.44%
	Seymour Bank	\$137,130	\$175	0.19%	0.98%	520.57%	4.28%	0.57%
	Bank Star	\$138,050	\$3	0.00%	0.59%	NM	0.05%	0.00%
	St. Clair County State Bank	\$138,489	\$21	0.02%	1.31%	NM	8.29%	0.22%
	Bank of St. Elizabeth	\$138,569	\$244	0.21%	0.58%	278.28%	1.63%	0.18%
	Cornerstone Bank	\$139,050	\$4,147	3.82%	1.62%	40.32%	23.33%	3.42%
	Adrian Bank	\$139,721	\$790	0.83%	1.28%	129.92%	9.17%	0.68%
	Heritage Community Bank	\$140,391	\$1,238	1.01%	1.21%	120.52%	13.94%	1.41%
	Heritage Bank of the Ozarks	\$144,888	\$345	0.34%	1.56%	365.89%	3.95%	0.34%
	Citizens Bank of Eldon	\$146,819	\$1,638	1.43%	0.83%	57.63%	7.84%	1.12%
	Bank of Weston	\$147,290	\$425	0.40%	1.23%	81.44%	15.62%	1.10%
	Exchange Bank of Northeast Missouri	\$147,752	\$753	0.71%	1.10%	95.53%	10.02%	0.82%
	Community Bank of Marshall	\$147,938	\$0	0.00%	1.02%	NA	0.00%	0.00%
	Bank 21	\$148,073	\$105	0.08%	1.41%	592.57%	2.84%	0.20%
	Citizens Bank of Newburg	\$151,493	\$3,141	2.85%	1.14%	28.70%	53.34%	6.48%
	First Missouri State Bank of Cape County	\$155,359	\$1,321	0.96%	1.38%	98.60%	14.72%	1.40%
	Bank of Grandin	\$155,525	\$1,683	1.75%	1.28%	19.13%	28.19%	4.34%
	Lamar Bank and Trust Company	\$155,761	\$722	0.68%	1.20%	175.62%	4.33%	0.46%
	Carroll County Trust Company of Carrollton, Missouri	\$157,426	\$2,824	3.97%	1.44%	18.78%	36.22%	3.48%
	Bank Northwest	\$159,801	\$39	0.03%	0.73%	314.83%	9.05%	0.77%
	Alliant Bank	\$161,220	\$121	0.09%	1.10%	NM	2.63%	0.23%
	Home Exchange Bank	\$162,416	\$0	0.00%	6.21%	NA	0.04%	0.00%
	Pony Express Bank	\$164,672	\$0	0.00%	1.00%	183.02%	3.91%	0.45%
	First State Bank of Purdy	\$164,733	\$1,205	1.03%	0.84%	47.51%	18.32%	1.56%
	Central Bank of Kansas City	\$165,306	\$215	0.17%	2.06%	548.25%	2.62%	0.50%
	Central Bank of Audrain County	\$166,324	\$684	0.75%	1.74%	200.00%	5.55%	0.47%
	Community First Bank	\$171,606	\$501	0.35%	1.34%	202.99%	12.82%	0.55%
	Goppert Financial Bank	\$172,325	\$230	0.22%	0.98%	441.74%	3.68%	0.39%
	United State Bank	\$173,923	\$521	0.39%	1.51%	318.47%	8.36%	0.39%
	Century Bank of the Ozarks	\$174,064	\$61	0.04%	1.73%	NM	0.99%	0.07%
	Peoples Bank	\$210,420	\$591	0.38%	0.97%	133.04%	5.69%	0.61%

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Region	Institution Name							
Asset Group A - \$0 to \$250 million in total assets (continued)								
	First Missouri State Bank	\$176,303	\$1,967	1.29%	1.40%	108.34%	12.26%	1.46%
	Community First Banking Company	\$177,416	\$246	0.19%	1.32%	259.85%	4.54%	0.59%
	FortuneBank	\$186,700	\$3,118	2.08%	1.21%	58.37%	30.96%	2.74%
	Kearney Trust Company	\$186,962	\$269	0.23%	1.35%	381.01%	1.95%	0.22%
	Central Bank of Moberly	\$188,126	\$660	0.67%	1.41%	211.06%	5.31%	0.49%
	Exchange Bank of Missouri	\$192,283	\$708	0.44%	0.95%	155.80%	6.18%	0.51%
	First Missouri Bank of SEMO	\$192,471	\$214	0.12%	1.16%	939.72%	1.70%	0.18%
	People's Bank of Seneca	\$193,364	\$865	0.56%	1.25%	125.16%	9.07%	0.86%
	Farmers and Merchants Bank of St. Clair	\$194,421	\$494	0.35%	1.24%	119.95%	6.33%	0.82%
	O'Bannon Banking Company	\$199,947	\$1,223	0.74%	0.94%	127.56%	9.44%	0.76%
	Commercial Bank	\$202,219	\$1,977	1.59%	1.35%	80.89%	16.36%	1.30%
	Branson Bank	\$207,679	\$152	0.09%	1.28%	213.08%	7.15%	0.73%
	Putnam County State Bank	\$208,665	\$165	0.09%	1.37%	NM	4.90%	0.10%
	Citizens Bank	\$210,257	\$3,405	1.91%	1.92%	88.22%	13.81%	1.89%
	Missouri Bank	\$213,468	\$0	0.00%	1.29%	804.69%	1.10%	0.13%
	First Commercial Bank	\$216,867	\$13,264	8.75%	2.55%	25.05%	50.97%	7.21%
	Wells Bank	\$217,912	\$0	0.00%	0.97%	NA	0.00%	0.00%
	F & C Bank	\$219,969	\$978	0.52%	1.48%	142.21%	11.07%	0.99%
	Bloomsdale Bank	\$223,313	\$451	0.29%	1.16%	394.68%	5.13%	0.47%
	Farmers State Bank	\$232,063	\$578	0.31%	0.57%	185.32%	2.61%	0.25%
	Regional Missouri Bank	\$235,093	\$2,469	1.28%	1.32%	103.32%	9.68%	1.05%
	Alliance Bank	\$236,741	\$1,399	0.71%	1.50%	212.29%	4.50%	0.66%
	Ozark Bank	\$237,640	\$0	0.00%	0.91%	NA	0.00%	0.00%
	Community State Bank of Missouri	\$238,764	\$316	0.21%	1.07%	515.19%	1.01%	0.13%
	Community Bank of Raymore	\$245,788	\$379	0.27%	1.29%	485.22%	10.81%	0.97%
	Bank of Franklin County	\$246,492	\$1,143	0.58%	1.11%	41.10%	31.83%	3.16%
	Bank of Odessa	\$246,606	\$980	0.50%	0.79%	44.77%	11.31%	1.70%
	First Missouri Bank	\$246,747	\$329	0.16%	1.21%	121.10%	9.29%	0.97%
	KCB Bank	\$247,622	\$11	0.01%	1.10%	NM	1.45%	0.22%
	Ozarks Federal Savings and Loan Association	\$247,862	\$2,011	1.01%	0.61%	49.15%	8.33%	1.06%
	Rockwood Bank	\$248,103	\$781	0.42%	1.45%	204.25%	7.06%	1.04%
	Legacy Bank & Trust Company	\$248,581	\$166	0.08%	1.31%	466.00%	7.12%	0.70%
	Central Bank of Warrensburg	\$249,508	\$3,587	2.60%	1.82%	58.51%	18.55%	1.75%
	State Average of Asset Group A	\$120,687	\$636	0.78%	1.36%	194.73%	10.46%	1.09%

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Asset Group B - \$251 to \$500 million in total assets								
	Bank of Versailles	\$255,510	\$2,433	1.12%	1.59%	42.88%	25.94%	3.67%
	Lead Bank	\$257,512	\$929	0.40%	1.08%	123.07%	7.70%	0.80%
	Belgrade State Bank	\$258,802	\$925	0.44%	0.70%	158.16%	13.41%	1.02%
	Peoples Savings Bank of Rhineland	\$268,041	\$2,719	1.33%	0.84%	62.48%	11.62%	1.03%
	Midwest Independent Bank	\$279,545	\$0	0.00%	3.61%	NA	0.03%	0.01%
	Freedom Bank of Southern Missouri	\$280,181	\$1,858	0.81%	1.06%	124.44%	6.67%	0.71%
	Macon-Atlanta State Bank	\$282,138	\$1,718	1.05%	1.61%	103.38%	10.30%	0.90%
	St. Johns Bank and Trust Company	\$286,276	\$883	0.42%	1.26%	112.42%	21.28%	2.25%
	Bank of Bolivar	\$287,576	\$1,608	0.68%	1.07%	148.68%	17.32%	1.56%
	UNICO Bank	\$304,437	\$6,107	2.81%	0.77%	21.41%	34.35%	2.86%
	Community Bank and Trust	\$312,270	\$281	0.17%	1.10%	631.67%	1.05%	0.09%
	American Bank of Missouri	\$325,478	\$190	0.07%	0.96%	84.27%	9.37%	0.94%
	Bank of Advance	\$328,947	\$1,130	0.44%	1.41%	141.90%	6.78%	0.95%
	MRV Banks	\$333,084	\$0	0.00%	1.29%	NA	0.00%	0.00%
	Triad Bank	\$333,766	\$0	0.00%	1.23%	70.26%	14.40%	1.50%
	First Midwest Bank of Dexter	\$334,379	\$914	0.32%	0.99%	313.02%	4.19%	0.46%
	Central Bank of Branson	\$345,706	\$1,618	0.70%	1.98%	140.25%	8.70%	1.01%
	New Era Bank	\$347,668	\$109	0.04%	0.77%	NM	1.06%	0.03%
	Phelps County Bank	\$348,022	\$674	0.30%	1.12%	369.58%	2.88%	0.19%
	United Bank of Union	\$352,005	\$7,682	2.89%	1.50%	40.70%	28.56%	3.22%
	Bank of Old Monroe	\$355,569	\$112	0.05%	1.76%	NM	0.57%	0.03%
	First State Bank of St. Charles, Missouri	\$365,891	\$400	0.14%	0.88%	211.45%	2.47%	0.32%
	Farmers Bank of Northern Missouri	\$367,221	\$2,372	1.04%	1.30%	124.58%	5.43%	0.65%
	Legends Bank	\$367,239	\$521	0.19%	1.03%	194.37%	7.62%	0.86%
	First State Bank and Trust Company, Inc.	\$367,414	\$213	0.08%	1.34%	992.12%	1.56%	0.15%
	HOMEBANK	\$378,916	\$2,255	0.71%	0.85%	118.94%	9.57%	0.99%
	West Plains Bank and Trust Company	\$379,530	\$1,674	0.58%	0.89%	106.80%	5.55%	0.63%
	Callaway Bank	\$379,986	\$507	0.18%	0.96%	86.50%	19.33%	1.88%
	Central Bank of Sedalia	\$401,698	\$839	0.27%	1.54%	560.43%	2.98%	0.29%
	First Midwest Bank of Poplar Bluff	\$416,007	\$1,670	0.47%	1.14%	244.85%	8.19%	0.74%
	St. Louis Bank	\$427,971	\$533	0.16%	1.26%	192.36%	14.78%	1.41%
	Peoples Bank & Trust Company	\$432,215	\$3,722	1.35%	1.61%	73.04%	15.41%	1.68%
	Old Missouri Bank	\$439,824	\$4,742	1.21%	1.20%	96.97%	12.09%	1.16%
	Bank of Kirksville	\$452,925	\$1,864	1.11%	1.54%	47.00%	12.47%	1.21%
	Mid America Bank	\$455,144	\$981	0.28%	1.41%	251.94%	4.18%	0.49%
	Peoples Community Bank	\$463,133	\$4,634	1.40%	1.12%	79.44%	6.86%	1.12%
	HNB National Bank	\$468,749	\$1,650	0.45%	1.19%	118.12%	5.97%	0.79%
	Maries County Bank	\$469,700	\$1,698	0.63%	1.70%	177.40%	4.20%	0.63%
	BTC Bank	\$480,844	\$2,984	0.80%	0.79%	82.94%	5.98%	0.86%
	Citizens National Bank of Greater St. Louis	\$481,918	\$7,758	2.11%	1.88%	88.86%	15.12%	1.62%
	Bank of Sullivan	\$484,918	\$7,841	1.88%	1.66%	71.42%	20.12%	2.08%
	Parkside Financial Bank & Trust	\$485,384	\$0	0.00%	1.90%	NA	0.00%	0.00%
	State Average of Asset Group B	\$367,703	\$1,923	0.69%	1.31%	178.60%	9.67%	1.02%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Asset Quality
September 30, 2018
Run Date: November 8, 2018

		As of Date						
Region	Institution Name	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group C - \$501 million to \$1 billion in total assets								
	Town & Country Bank	\$509,122	\$2,137	0.57%	1.19%	204.15%	4.57%	0.50%
	Lindell Bank & Trust Company	\$531,895	\$1,781	0.66%	7.65%	971.54%	2.79%	0.50%
	Platte Valley Bank of Missouri	\$546,355	\$204	0.05%	1.29%	NM	0.35%	0.04%
	BankLiberty	\$560,786	\$0	0.00%	1.13%	NA	6.76%	0.79%
	Blue Ridge Bank and Trust Co.	\$563,847	\$4,407	1.15%	1.58%	76.93%	13.61%	1.40%
	Jefferson Bank of Missouri	\$594,219	\$1,862	0.42%	1.65%	376.72%	4.56%	0.48%
	Stifel Bank	\$600,396	\$380	0.07%	1.44%	NM	7.08%	0.96%
	Midwest Regional Bank	\$617,992	\$4,562	0.99%	0.97%	94.16%	9.60%	0.84%
	Springfield First Community Bank	\$623,949	\$0	0.00%	0.10%	NA	0.00%	0.00%
	Jefferson Bank and Trust Company	\$625,116	\$28	0.01%	1.33%	NM	1.03%	0.11%
	Mid-Missouri Bank	\$633,955	\$2,661	0.54%	1.09%	114.70%	7.90%	0.75%
	NBKC Bank	\$651,880	\$2,947	0.66%	1.52%	196.64%	3.92%	0.53%
	Bank of Washington	\$676,191	\$36,248	6.49%	2.52%	36.23%	51.35%	7.47%
	Royal Banks of Missouri	\$708,074	\$4,717	0.81%	0.75%	81.91%	8.54%	1.22%
	Wood & Huston Bank	\$710,650	\$1,218	0.23%	1.48%	330.69%	3.13%	0.40%
	Southwest Missouri Bank	\$713,674	\$683	0.16%	0.97%	74.90%	9.07%	0.84%
	Focus Bank	\$746,062	\$2,025	0.32%	1.22%	384.74%	6.37%	0.60%
	Central Bank of Lake of the Ozarks	\$751,879	\$1,673	0.41%	1.95%	237.46%	5.98%	0.55%
	First Federal Bank Of Kansas City	\$797,934	\$1,116	0.19%	0.48%	254.12%	1.17%	0.17%
	Citizens Bank and Trust Company	\$813,795	\$679	0.11%	1.29%	83.89%	16.52%	1.98%
	Cass Commercial Bank	\$847,673	\$0	0.00%	1.13%	NA	0.00%	0.00%
	Nodaway Valley Bank	\$854,754	\$49	0.01%	1.48%	NM	0.88%	0.11%
	Montgomery Bank, National Association	\$900,695	\$3,257	0.44%	1.06%	87.19%	14.26%	1.32%
	OakStar Bank	\$910,097	\$2,847	0.37%	1.22%	129.68%	8.59%	0.83%
	Providence Bank	\$960,607	\$6,355	0.90%	1.38%	87.87%	9.54%	1.35%
	Guaranty Bank	\$965,540	\$13,984	1.77%	0.98%	39.91%	19.57%	2.12%
	State Average of Asset Group C	\$708,351	\$3,685	0.67%	1.49%	203.34%	8.35%	0.99%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
September 30, 2018
Run Date: November 8, 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	\$1,228,485	\$3,648	0.37%	1.04%	279.06%	2.86%	0.34%
	Central Bank of the Ozarks	\$1,302,309	\$2,003	0.20%	1.52%	763.90%	1.94%	0.21%
	Academy Bank, N.A.	\$1,337,594	\$9,860	0.97%	1.39%	73.90%	8.42%	1.44%
	Country Club Bank	\$1,416,165	\$11,097	1.16%	1.55%	127.33%	7.74%	0.82%
	Hawthorn Bank	\$1,444,465	\$6,045	0.54%	1.02%	122.06%	13.33%	1.41%
	Reliance Bank	\$1,513,324	\$0	0.00%	1.02%	NA	6.29%	0.69%
	Bank of Missouri	\$1,747,962	\$11,411	0.87%	1.05%	106.22%	11.04%	1.01%
	Central Bank of the Midwest	\$1,773,200	\$8,579	0.70%	1.51%	133.74%	12.54%	1.08%
	Central Bank of St. Louis	\$1,824,525	\$4,926	0.32%	1.47%	390.85%	3.04%	0.35%
	Central Bank of Boone County	\$1,895,708	\$866	0.07%	1.50%	513.36%	1.93%	0.18%
	Midwest BankCentre	\$1,909,379	\$5,955	0.42%	1.10%	241.44%	4.57%	0.43%
	Southern Bank	\$1,934,592	\$7,557	0.46%	1.14%	100.35%	10.92%	1.22%
	North American Savings Bank, F.S.B.	\$2,047,222	\$21,423	1.15%	1.06%	56.13%	16.14%	1.97%
	First State Community Bank	\$2,402,598	\$7,530	0.40%	0.97%	207.52%	4.74%	0.45%
	Central Trust Bank	\$2,503,999	\$5,461	0.52%	1.54%	134.91%	5.62%	0.52%
	Landmark Bank	\$3,009,960	\$10,738	0.56%	1.25%	160.26%	5.79%	0.51%
	Great Southern Bank	\$4,586,363	\$12,490	0.31%	0.94%	217.05%	4.88%	0.63%
	Enterprise Bank & Trust	\$5,497,918	\$14,935	0.35%	1.04%	280.46%	3.39%	0.29%
	First Bank	\$6,170,671	\$23,843	0.63%	1.15%	149.22%	3.74%	0.49%
	State Average of Asset Group D	\$2,397,181	\$8,861	0.53%	1.22%	225.43%	6.79%	0.74%

Source: SNL Financial

Note: Report includes only bank-level data.

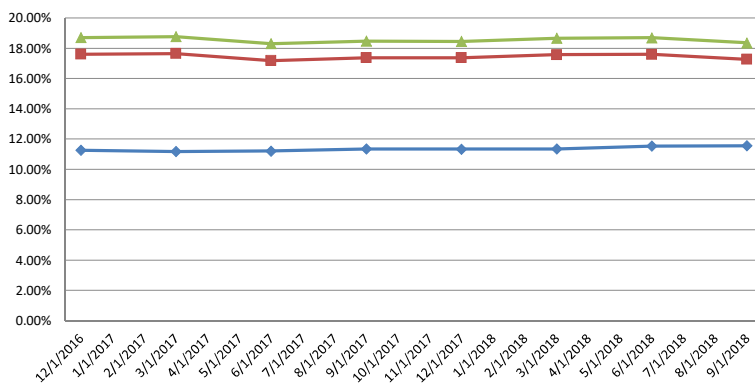
NA = data was not available.

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

Capital Adequacy

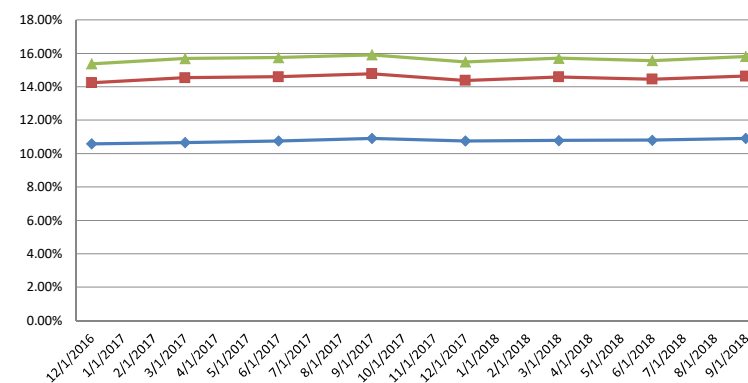
Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



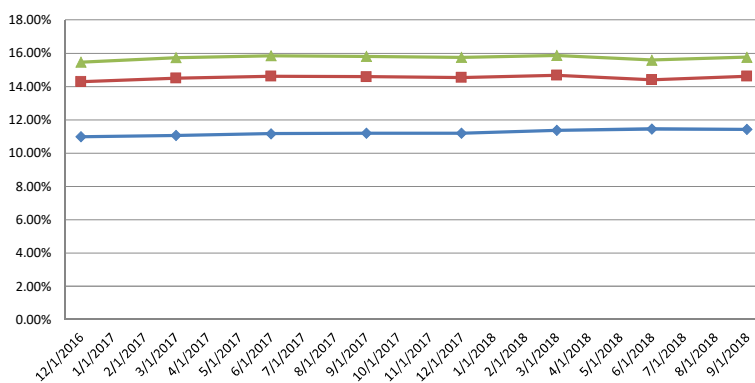
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	11.25%	11.17%	11.20%	11.34%	11.33%	11.33%	11.53%	11.56%
Tier 1 Risk Based Ratio	17.60%	17.64%	17.19%	17.37%	17.36%	17.56%	17.59%	17.26%
Risk Based Capital Ratio	18.70%	18.76%	18.30%	18.47%	18.45%	18.66%	18.69%	18.35%

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



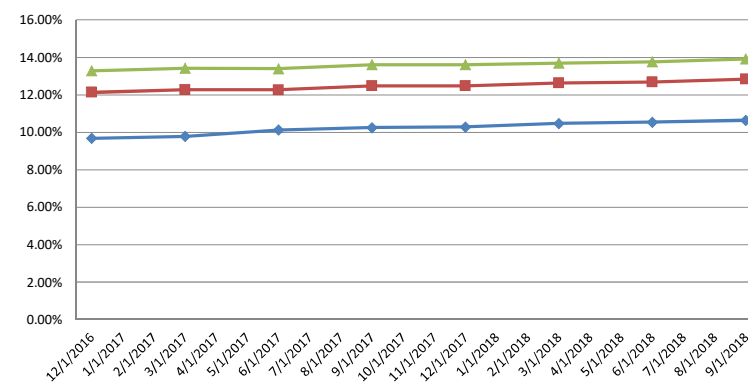
	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	10.59%	10.65%	10.75%	10.91%	10.74%	10.78%	10.79%	10.90%
Tier 1 Risk Based Ratio	14.23%	14.53%	14.59%	14.78%	14.37%	14.58%	14.45%	14.63%
Risk Based Capital Ratio	15.37%	15.68%	15.74%	15.91%	15.49%	15.70%	15.56%	15.81%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	10.98%	11.06%	11.16%	11.18%	11.19%	11.36%	11.45%	11.42%
Tier 1 Risk Based Ratio	14.28%	14.49%	14.62%	14.58%	14.53%	14.67%	14.40%	14.60%
Risk Based Capital Ratio	15.46%	15.73%	15.84%	15.80%	15.74%	15.86%	15.58%	15.75%

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



	12/31/16	3/31/17	6/30/17	9/30/17	12/31/17	3/31/18	6/30/18	9/30/18
Leverage Ratio	9.68%	9.78%	10.12%	10.24%	10.28%	10.47%	10.53%	10.64%
Tier 1 Risk Based Ratio	12.13%	12.26%	12.26%	12.47%	12.47%	12.62%	12.68%	12.83%
Risk Based Capital Ratio	13.28%	13.41%	13.39%	13.60%	13.60%	13.69%	13.75%	13.91%

Source: SNL Financial

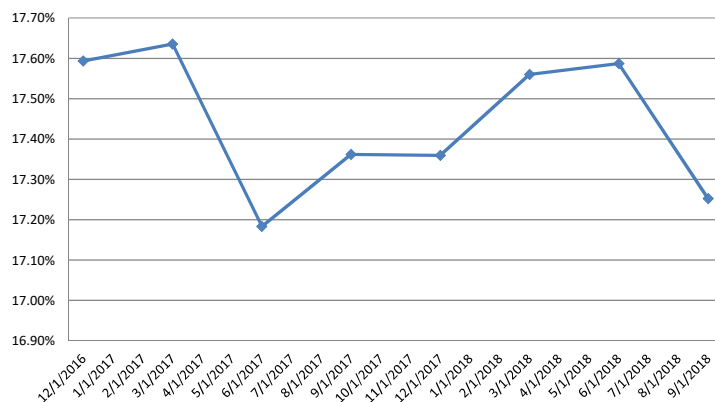
Note: Report includes only bank-level data.

NA = data was not available.

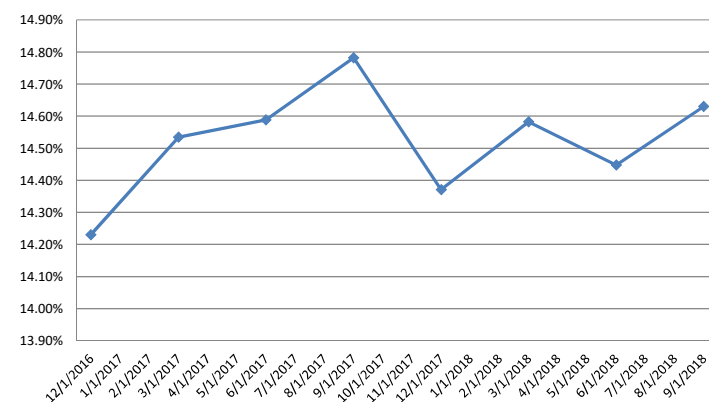
NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

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

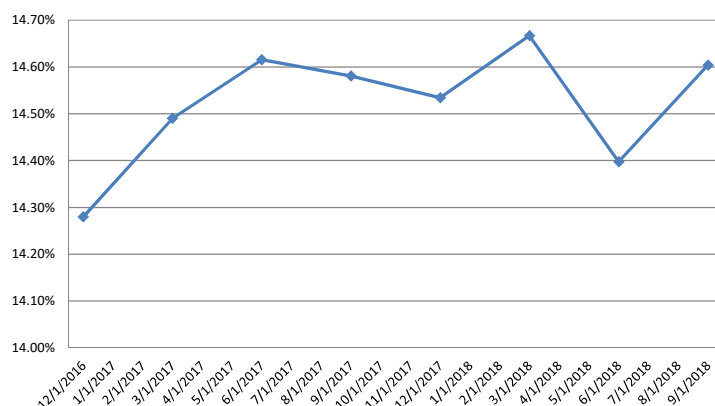
Asset Group A - \$0 to \$250 million in Total Assets
As of Date



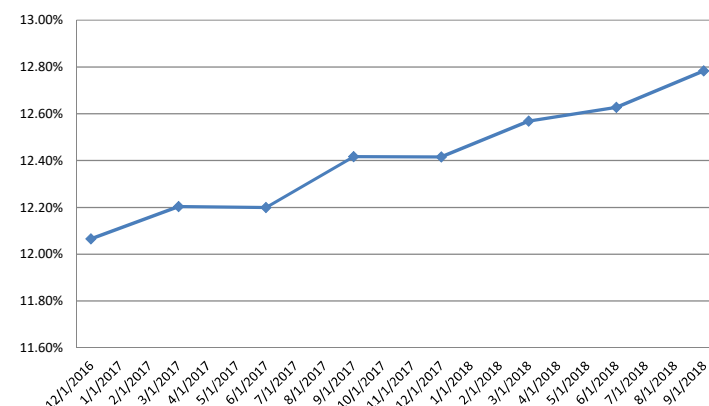
Asset Group B - \$251 to \$500 million in Total Assets
As of Date



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



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



Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2018

Run Date: November 8, 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									
	Bank of Fairport	\$17,051	\$1,201	\$1,332	\$1,332	7.33%	11.31%	12.56%	11.31%
	Corder Bank	\$18,730	\$2,047	\$2,058	\$2,058	10.63%	17.45%	18.70%	17.45%
	Neighbors Bank	\$25,956	\$4,317	\$4,321	\$4,321	16.62%	32.61%	33.51%	32.61%
	America's Community Bank	\$27,875	\$3,364	\$3,371	\$3,371	12.29%	17.50%	18.86%	17.50%
	Bank of Minden	\$28,210	\$4,224	\$4,247	\$4,147	14.60%	23.47%	24.73%	22.92%
	La Monte Community Bank	\$29,550	\$3,342	\$3,362	\$3,362	11.20%	17.12%	18.18%	17.12%
	First Security Bank	\$30,929	\$2,240	\$2,371	\$2,371	7.58%	13.98%	15.24%	13.98%
	Bank of New Cambria	\$31,106	\$4,013	\$4,143	\$4,143	13.07%	20.37%	21.62%	20.37%
	State Bank	\$31,930	\$2,753	\$2,891	\$2,891	8.91%	19.56%	20.82%	19.56%
	Canton State Bank	\$32,776	\$3,339	\$2,991	\$2,991	8.96%	17.40%	18.62%	17.40%
	Bank of Orrick	\$33,090	\$3,156	\$3,134	\$3,134	9.44%	16.24%	17.50%	16.24%
	Paramount Bank	\$33,160	\$7,581	\$6,881	\$6,881	22.04%	34.53%	35.15%	34.53%
	Bank of Houston	\$34,787	\$2,320	\$2,533	\$2,533	7.05%	12.40%	13.66%	12.40%
	CBC Bank	\$35,640	\$2,613	\$3,093	\$3,093	8.78%	25.44%	26.60%	25.44%
	FMB Bank	\$36,483	\$3,442	\$3,536	\$3,536	9.50%	14.89%	16.13%	14.89%
	Systematic Savings Bank	\$40,856	\$5,098	\$5,148	\$5,148	12.46%	21.69%	22.95%	21.69%
	Montrose Savings Bank	\$42,372	\$6,424	\$6,607	\$6,607	15.16%	23.12%	24.37%	23.12%
	Connections Bank	\$42,577	\$4,308	\$3,796	\$3,796	9.12%	14.59%	15.35%	14.59%
	Sherwood Community Bank	\$47,673	\$4,654	\$4,762	\$4,762	9.85%	16.81%	18.03%	16.81%
	Community Bank of Memphis	\$47,804	\$5,861	\$5,353	\$5,353	11.26%	20.21%	21.46%	20.21%
	Summit Bank of Kansas City	\$48,234	\$5,685	\$4,962	\$4,962	10.24%	12.46%	12.95%	12.46%
	Kahoka State Bank	\$49,071	\$5,022	\$5,125	\$5,125	10.21%	17.78%	19.03%	17.78%
	Bank of Louisiana	\$51,418	\$5,580	\$5,772	\$5,772	11.37%	15.12%	16.37%	15.12%
	American Trust Bank	\$52,216	\$6,256	\$5,344	\$5,344	10.45%	14.54%	14.92%	14.54%
	Community Bank of Missouri	\$52,584	\$7,078	\$7,078	\$7,078	13.52%	14.91%	15.97%	14.91%
	Farmers Bank of Green City	\$52,815	\$4,775	\$4,832	\$4,832	9.28%	11.45%	12.40%	11.45%
	Quarry City Savings and Loan Association	\$54,894	\$8,898	\$8,898	\$8,898	16.37%	22.82%	23.94%	22.82%
	Bank of Iberia	\$56,346	\$4,774	\$4,965	\$4,965	8.85%	14.97%	16.23%	14.97%
	Tri-County Trust Company	\$56,726	\$6,828	\$7,149	\$7,149	12.63%	14.95%	16.20%	14.95%
	Bank of Billings	\$57,403	\$8,454	\$5,629	\$5,629	10.19%	13.33%	14.38%	13.33%
	Peoples Bank of Moniteau County	\$58,615	\$4,743	\$5,065	\$5,065	8.64%	12.66%	13.92%	12.66%
	Peoples Bank of Altenburg	\$62,417	\$6,269	\$6,402	\$6,402	10.21%	13.67%	14.92%	13.67%
	1st Cameron State Bank	\$62,796	\$5,183	\$5,183	\$5,183	8.61%	22.73%	23.83%	22.73%
	United Security Bank	\$64,943	\$7,929	\$8,430	\$8,430	13.10%	19.67%	20.83%	19.67%
	Alton Bank	\$65,667	\$9,244	\$9,335	\$9,335	14.16%	15.78%	16.37%	15.78%
	Farmers Bank of Lohman	\$65,796	\$9,287	\$10,232	\$10,232	15.50%	34.57%	35.25%	34.57%
	Farmers State Bank, S/B	\$66,807	\$10,736	\$10,996	\$10,996	16.30%	22.75%	23.93%	22.75%
	Investors Community Bank	\$68,304	\$8,287	\$8,906	\$8,906	13.13%	28.36%	29.62%	28.36%
	Community State Bank	\$68,524	\$6,080	\$6,475	\$6,475	9.61%	15.54%	16.56%	15.54%
	Commercial Bank of Oak Grove	\$69,554	\$11,614	\$11,845	\$11,845	17.17%	31.68%	32.95%	31.68%
	Citizens Bank of Edina	\$69,572	\$8,252	\$8,307	\$8,307	11.93%	14.99%	16.24%	14.99%
	Central Federal Savings and Loan Association of Rolla	\$70,075	\$20,585	\$20,816	\$20,816	30.14%	40.67%	41.18%	40.67%
	Concordia Bank	\$70,363	\$7,063	\$7,048	\$7,048	9.38%	12.32%	12.93%	12.32%
	Community Bank of Pleasant Hill	\$71,728	\$6,665	\$7,093	\$7,093	10.22%	14.22%	14.92%	14.22%

Source: SNL Financial

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Capital Adequacy

September 30, 2018

Run Date: November 8, 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)									
	Metz Banking Company	\$72,693	\$8,846	\$9,057	\$9,057	12.48%	16.63%	17.62%	16.63%
	Pony Express Community Bank	\$72,866	\$7,513	\$7,797	\$7,797	10.70%	19.50%	20.75%	19.50%
	Silex Banking Company	\$73,192	\$11,646	\$11,653	\$11,653	15.81%	35.78%	37.03%	35.78%
	Senath State Bank	\$75,759	\$11,446	\$11,362	\$11,362	14.80%	28.45%	29.71%	28.45%
	West Plains Savings and Loan Association	\$77,298	\$17,247	\$17,331	\$17,331	22.52%	46.97%	48.22%	46.97%
	Hamilton Bank	\$77,662	\$7,218	\$7,698	\$7,698	10.00%	14.66%	15.22%	14.66%
	TPNB Bank	\$78,226	\$11,375	\$11,806	\$11,806	14.67%	22.23%	23.48%	22.23%
	First Bank of the Lake	\$78,693	\$7,919	\$6,765	\$6,765	8.87%	18.93%	20.19%	18.93%
	New Frontier Bank	\$81,827	\$8,174	\$7,630	\$7,630	9.32%	11.04%	11.65%	11.04%
	Security Bank of Southwest Missouri	\$82,119	\$9,806	\$10,073	\$10,073	12.25%	27.45%	28.71%	27.45%
	Saints Avenue Bank	\$82,798	\$6,784	\$6,981	\$6,981	8.42%	10.22%	11.24%	10.22%
	Citizens Bank & Trust	\$85,194	\$10,281	\$10,894	\$10,894	12.60%	21.00%	22.22%	21.00%
	Home Savings and Loan Association of Carroll County, F.A.	\$86,818	\$17,294	\$17,505	\$17,505	19.83%	38.11%	39.37%	38.11%
	Table Rock Community Bank	\$87,632	\$7,427	\$7,502	\$7,502	8.80%	12.60%	13.85%	12.60%
	Bank of Brookfield-Purdin, National Association	\$91,400	\$10,478	\$10,845	\$10,845	11.85%	33.28%	34.42%	33.28%
	First Independent Bank	\$91,623	\$10,354	\$10,803	\$10,803	11.66%	19.52%	20.77%	19.52%
	Citizens Bank of Rogersville	\$92,489	\$9,465	\$8,649	\$8,649	9.63%	11.79%	12.82%	11.79%
	Bank of Grain Valley	\$93,201	\$19,614	\$19,941	\$19,941	21.53%	35.70%	36.96%	35.70%
	Merchants and Farmers Bank of Salisbury	\$93,821	\$7,881	\$8,819	\$8,819	9.18%	14.54%	15.79%	14.54%
	Missouri Bank II	\$94,890	\$9,931	\$10,271	\$10,271	10.81%	15.40%	16.67%	15.40%
	Jonesburg State Bank	\$94,919	\$7,003	\$7,058	\$7,058	7.65%	11.60%	12.85%	11.60%
	Security Bank of the Ozarks	\$95,367	\$8,555	\$7,965	\$7,965	8.31%	10.84%	11.36%	10.84%
	Bank of New Madrid	\$95,528	\$11,063	\$11,185	\$11,185	11.75%	13.99%	14.56%	13.99%
	County Bank	\$95,834	\$8,295	\$7,289	\$7,289	7.67%	11.76%	13.01%	11.76%
	HomePride Bank	\$96,363	\$8,132	\$8,206	\$8,206	8.46%	12.86%	14.11%	12.86%
	First National Bank of Nevada	\$97,344	\$13,581	\$14,541	\$14,541	15.00%	23.95%	25.21%	23.95%
	M1 Bank	\$98,168	\$15,760	\$14,993	\$14,993	18.48%	17.45%	18.03%	17.45%
	State Bank of Missouri	\$98,873	\$8,003	\$8,611	\$8,611	8.99%	19.28%	20.54%	19.28%
	Bank of Cairo and Moberly	\$99,821	\$19,510	\$19,697	\$19,697	19.69%	25.03%	25.76%	25.03%
	Peoples Bank of Wyaconda	\$100,803	\$9,503	\$9,945	\$9,945	9.89%	14.48%	15.73%	14.48%
	Bank of Salem	\$101,131	\$8,791	\$9,774	\$9,774	9.58%	18.46%	19.31%	18.46%
	Community Bank of El Dorado Springs	\$101,297	\$16,142	\$16,968	\$16,968	16.19%	31.03%	32.29%	31.03%
	Citizens Community Bank	\$102,494	\$12,018	\$12,220	\$12,220	12.08%	15.55%	16.80%	15.55%
	Northeast Missouri State Bank	\$103,147	\$14,556	\$13,669	\$13,669	13.36%	23.71%	24.97%	23.71%
	Security Bank of Pulaski County	\$104,533	\$9,167	\$9,212	\$9,212	8.89%	12.33%	13.37%	12.33%
	First Community Bank of the Ozarks	\$104,585	\$11,270	\$11,708	\$11,708	11.29%	15.02%	16.21%	15.02%
	Preferred Bank	\$105,515	\$6,853	\$8,637	\$8,637	8.03%	19.07%	20.01%	19.07%
	1st Advantage Bank	\$106,410	\$10,575	\$10,624	\$10,624	10.56%	11.67%	12.59%	11.67%
	Mercantile Bank of Louisiana, Missouri	\$106,626	\$22,891	\$22,820	\$22,820	21.61%	29.25%	30.64%	29.25%
	Bank of Monticello	\$108,445	\$12,424	\$12,805	\$12,805	11.91%	15.59%	16.82%	15.59%
	Clay County Savings Bank	\$111,414	\$10,966	\$10,971	\$10,971	10.04%	15.59%	16.85%	15.59%
	Progressive Ozark Bank	\$113,904	\$13,285	\$13,489	\$13,489	11.89%	18.73%	19.88%	18.73%
	Kennett Trust Bank	\$114,319	\$11,052	\$11,921	\$11,921	10.47%	16.23%	16.94%	16.23%

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

September 30, 2018

Run Date: November 8, 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	\$115,159	\$9,535	\$9,793	\$9,793	8.53%	10.34%	11.31%	10.34%
	Community National Bank	\$116,572	\$12,005	\$11,731	\$11,731	10.00%	13.90%	15.03%	13.90%
	State Bank of Southwest Missouri	\$116,665	\$7,754	\$8,058	\$8,058	7.08%	10.22%	10.67%	10.22%
	Independent Farmers Bank	\$116,795	\$11,020	\$11,584	\$11,584	9.95%	16.12%	17.23%	16.12%
	Farmers Bank of Lincoln	\$119,695	\$13,185	\$13,263	\$13,263	11.20%	17.60%	18.86%	17.60%
	Citizens Bank	\$120,728	\$10,213	\$10,214	\$10,214	8.44%	10.46%	11.38%	10.46%
	First Midwest Bank of the Ozarks	\$123,310	\$12,595	\$12,722	\$12,722	10.41%	12.38%	13.50%	12.38%
	Chillicothe State Bank	\$123,869	\$10,509	\$11,309	\$11,309	9.10%	17.60%	18.86%	17.60%
	Bank of Crocker	\$124,276	\$13,119	\$14,204	\$14,204	11.33%	22.12%	23.37%	22.12%
	F&M Bank and Trust Company	\$124,762	\$12,887	\$12,011	\$12,011	9.65%	14.03%	15.28%	14.03%
	Citizens Bank of Charleston	\$126,479	\$23,242	\$23,447	\$23,447	18.26%	23.63%	24.88%	23.63%
	Community Point Bank	\$127,502	\$11,933	\$12,140	\$12,140	9.61%	12.18%	13.42%	12.18%
	Commercial Trust Company of Fayette	\$128,834	\$13,616	\$13,726	\$13,726	10.70%	19.09%	19.75%	19.09%
	Citizens-Farmers Bank of Cole Camp	\$130,790	\$21,117	\$21,409	\$21,409	16.46%	26.24%	27.49%	26.24%
	Tipton Latham Bank, National Association	\$130,915	\$13,144	\$14,382	\$14,382	10.91%	15.99%	17.24%	15.99%
	First Community National Bank	\$132,786	\$10,836	\$11,681	\$11,681	8.66%	12.87%	14.14%	12.87%
	Seymour Bank	\$137,130	\$17,282	\$18,132	\$18,132	13.41%	17.34%	18.21%	17.34%
	Bank Star	\$138,050	\$13,254	\$13,259	\$13,259	9.50%	13.52%	14.16%	13.52%
	St. Clair County State Bank	\$138,489	\$18,895	\$18,895	\$18,895	13.55%	16.71%	17.96%	16.71%
	Bank of St. Elizabeth	\$138,569	\$16,994	\$14,280	\$14,280	10.99%	16.24%	17.01%	16.24%
	Cornerstone Bank	\$139,050	\$18,753	\$19,000	\$19,000	13.66%	19.50%	20.75%	19.50%
	Adrian Bank	\$139,721	\$15,079	\$15,664	\$15,664	11.24%	15.62%	16.85%	15.62%
	Heritage Community Bank	\$140,391	\$13,085	\$12,801	\$12,801	9.19%	10.42%	11.64%	10.42%
	Heritage Bank of the Ozarks	\$144,888	\$10,862	\$11,833	\$11,833	8.11%	11.27%	12.52%	11.27%
	Citizens Bank of Eldon	\$146,819	\$20,033	\$20,163	\$20,163	13.52%	18.80%	19.68%	18.80%
	Bank of Weston	\$147,290	\$11,490	\$11,776	\$11,776	8.14%	10.84%	12.05%	10.84%
	Exchange Bank of Northeast Missouri	\$147,752	\$18,126	\$16,425	\$16,425	11.15%	14.06%	15.05%	14.06%
	Community Bank of Marshall	\$147,938	\$16,460	\$17,011	\$17,011	11.33%	21.10%	21.96%	21.10%
	Bank 21	\$148,073	\$11,179	\$11,079	\$11,079	8.33%	9.93%	11.18%	9.93%
	Citizens Bank of Newburg	\$151,493	\$17,162	\$17,303	\$17,303	11.47%	14.25%	15.29%	14.25%
	First Missouri State Bank of Cape County	\$155,359	\$12,833	\$13,034	\$13,034	8.36%	9.56%	10.81%	9.56%
	Bank of Grandin	\$155,525	\$25,422	\$25,628	\$25,628	16.56%	21.33%	22.36%	21.33%
	Lamar Bank and Trust Company	\$155,761	\$15,418	\$16,208	\$16,208	10.73%	15.53%	16.75%	15.53%
	Carroll County Trust Company of Carrollton, Missouri	\$157,426	\$14,116	\$16,338	\$16,338	10.44%	11.29%	12.00%	11.29%
	Bank Northwest	\$159,801	\$14,703	\$14,875	\$14,875	9.70%	12.03%	12.70%	12.03%
	Alliant Bank	\$161,220	\$15,935	\$16,041	\$16,041	10.26%	13.09%	14.28%	13.09%
	Home Exchange Bank	\$162,416	\$14,545	\$18,436	\$18,436	11.66%	19.72%	21.02%	19.72%
	Pony Express Bank	\$164,672	\$20,972	\$17,830	\$17,830	10.75%	14.29%	15.37%	14.29%
	First State Bank of Purdy	\$164,733	\$13,054	\$14,568	\$14,568	8.75%	11.43%	12.20%	11.43%
	Central Bank of Kansas City	\$165,306	\$31,103	\$28,661	\$28,661	18.70%	19.60%	20.86%	19.60%
	Central Bank of Audrain County	\$166,324	\$13,784	\$12,922	\$12,922	8.07%	13.13%	14.38%	13.13%
	Community First Bank	\$171,606	\$15,187	\$14,879	\$14,879	8.72%	11.72%	12.97%	11.72%
	Goppert Financial Bank	\$172,325	\$17,410	\$16,825	\$16,825	9.80%	16.12%	17.09%	16.12%
	United State Bank	\$173,923	\$15,889	\$16,093	\$16,093	9.21%	10.94%	12.20%	10.94%
	Century Bank of the Ozarks	\$174,064	\$16,580	\$16,281	\$16,281	9.34%	10.79%	12.04%	10.79%

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Note: Report includes only bank-level data.

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Capital Adequacy

September 30, 2018

Run Date: November 8, 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)									
	First Missouri State Bank	\$176,303	\$20,408	\$20,439	\$20,439	11.59%	14.28%	15.54%	14.28%
	Community First Banking Company	\$177,416	\$21,589	\$22,050	\$22,050	12.49%	16.06%	17.29%	16.06%
	FortuneBank	\$186,700	\$16,972	\$16,165	\$16,165	8.61%	10.92%	12.15%	10.92%
	Kearney Trust Company	\$186,962	\$19,760	\$20,362	\$20,362	10.81%	16.21%	17.46%	16.21%
	Central Bank of Moberly	\$188,126	\$16,219	\$16,400	\$16,400	9.13%	13.49%	14.65%	13.49%
	Exchange Bank of Missouri	\$192,283	\$21,977	\$20,431	\$20,431	10.74%	12.48%	13.42%	12.48%
	First Missouri Bank of SEMO	\$192,471	\$18,197	\$18,253	\$18,253	9.63%	11.38%	12.63%	11.38%
	People's Bank of Seneca	\$193,364	\$17,322	\$17,795	\$17,795	9.17%	10.47%	11.61%	10.47%
	Farmers and Merchants Bank of St. Clair	\$194,421	\$23,876	\$24,632	\$24,632	12.80%	17.93%	19.18%	17.93%
	O'Bannon Banking Company	\$199,947	\$17,788	\$18,053	\$18,053	9.23%	11.24%	12.21%	11.24%
	Commercial Bank	\$202,219	\$14,478	\$16,298	\$16,298	7.88%	11.14%	12.28%	11.14%
	Branson County	\$207,679	\$21,185	\$21,360	\$21,360	10.11%	12.81%	14.06%	12.81%
	Putnam County State Bank	\$208,665	\$27,804	\$27,804	\$27,804	13.66%	15.51%	16.76%	15.51%
	Citizens Bank	\$210,257	\$25,398	\$25,638	\$25,638	12.31%	12.21%	13.46%	12.21%
	Peoples Bank	\$210,420	\$21,085	\$21,755	\$21,755	10.10%	15.59%	16.66%	15.59%
	Missouri Bank	\$213,468	\$24,358	\$25,287	\$25,287	11.84%	15.67%	16.73%	15.67%
	First Commercial Bank	\$216,867	\$28,239	\$27,633	\$27,633	12.22%	17.16%	18.43%	17.16%
	Wells Bank	\$217,912	\$21,307	\$20,936	\$20,936	9.61%	13.15%	14.23%	13.15%
	F & C Bank	\$219,969	\$21,835	\$22,037	\$22,037	10.09%	11.77%	13.02%	11.77%
	Bloomsdale Bank	\$223,313	\$18,692	\$20,116	\$20,116	8.91%	12.05%	13.12%	12.05%
	Farmers State Bank	\$232,063	\$23,264	\$21,703	\$21,703	9.49%	11.69%	12.30%	11.69%
	Regional Missouri Bank	\$235,093	\$23,865	\$23,249	\$23,249	10.00%	11.56%	12.81%	11.56%
	Alliance Bank	\$236,741	\$31,759	\$31,816	\$31,816	13.66%	14.41%	15.66%	14.41%
	Ozark Bank	\$237,640	\$24,247	\$25,565	\$25,565	10.51%	16.32%	17.27%	16.32%
	Community State Bank of Missouri	\$238,764	\$29,530	\$30,926	\$30,926	12.83%	12.78%	13.46%	12.78%
	Community Bank of Raymore	\$245,788	\$20,800	\$22,760	\$22,760	9.39%	12.99%	14.04%	12.99%
	Bank of Franklin County	\$246,492	\$22,317	\$22,912	\$22,912	9.30%	10.54%	11.54%	10.54%
	Bank of Odessa	\$246,606	\$51,040	\$51,567	\$51,567	21.17%	33.16%	34.15%	33.16%
	First Missouri Bank	\$246,747	\$23,161	\$23,477	\$23,477	9.39%	11.73%	12.98%	11.73%
	KCB Bank	\$247,622	\$36,338	\$36,614	\$36,614	14.83%	18.29%	19.38%	18.29%
	Ozarks Federal Savings and Loan Association	\$247,862	\$33,699	\$35,493	\$35,493	14.50%	20.61%	21.37%	20.61%
	Rockwood Bank	\$248,103	\$34,004	\$34,005	\$34,005	13.67%	16.65%	17.90%	16.65%
	Legacy Bank & Trust Company	\$248,581	\$26,610	\$22,816	\$22,816	9.43%	11.64%	12.90%	11.64%
	Central Bank of Warrensburg	\$249,508	\$35,482	\$23,331	\$23,331	10.11%	15.77%	17.03%	15.77%
	State Average of Asset Group A	\$120,687	\$13,606	\$13,657	\$13,657	11.56%	17.26%	18.35%	17.25%

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Capital Adequacy

September 30, 2018

Run Date: November 8, 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									
	Bank of Versailles	\$255,510	\$32,743	\$32,350	\$32,350	12.70%	21.89%	23.16%	21.89%
	Lead Bank	\$257,512	\$24,220	\$24,317	\$24,317	9.63%	10.92%	12.05%	10.92%
	Belgrade State Bank	\$258,802	\$24,532	\$25,167	\$25,167	9.71%	14.28%	15.11%	14.28%
	Peoples Savings Bank of Rhineland	\$268,041	\$21,965	\$22,391	\$22,391	8.44%	10.69%	11.51%	10.69%
	Midwest Independent Bank	\$279,545	\$38,928	\$39,763	\$39,763	13.25%	20.34%	21.61%	20.34%
	Freedom Bank of Southern Missouri	\$280,181	\$27,756	\$28,102	\$28,102	10.25%	13.47%	14.64%	13.47%
	Macon-Atlanta State Bank	\$282,138	\$26,689	\$27,841	\$27,841	9.92%	14.48%	15.73%	14.48%
	St. Johns Bank and Trust Company	\$286,276	\$27,609	\$27,272	\$27,272	9.44%	12.45%	13.66%	12.45%
	Bank of Bolivar	\$287,576	\$24,324	\$24,806	\$24,806	8.72%	11.20%	12.34%	11.20%
	UNICO Bank	\$304,437	\$26,077	\$26,005	\$26,005	8.93%	11.95%	12.71%	11.95%
	Community Bank and Trust	\$312,270	\$27,318	\$25,948	\$25,948	8.37%	15.48%	16.54%	15.48%
	American Bank of Missouri	\$325,478	\$33,398	\$30,405	\$30,405	9.90%	12.26%	13.27%	12.26%
	Bank of Advance	\$328,947	\$45,363	\$46,330	\$46,330	14.68%	18.93%	20.19%	18.93%
	MRV Banks	\$333,084	\$30,279	\$30,387	\$30,387	9.79%	10.68%	11.94%	10.68%
	Triad Bank	\$333,766	\$31,865	\$32,095	\$32,095	9.62%	10.16%	11.27%	10.16%
	First Midwest Bank of Dexter	\$334,379	\$34,760	\$35,223	\$35,223	10.56%	12.28%	NA	12.28%
	Central Bank of Branson	\$345,706	\$35,793	\$36,074	\$36,074	10.41%	13.66%	14.91%	13.66%
	New Era Bank	\$347,668	\$37,404	\$34,563	\$34,563	10.27%	13.49%	14.27%	13.49%
	Phelps County Bank	\$348,022	\$21,859	\$26,506	\$26,506	7.45%	12.77%	13.97%	12.77%
	United Bank of Union	\$352,005	\$35,734	\$37,475	\$37,475	10.87%	12.81%	14.06%	12.81%
	Bank of Old Monroe	\$355,569	\$50,541	\$54,384	\$54,384	15.16%	19.25%	20.50%	19.25%
	First State Bank of St. Charles, Missouri	\$365,891	\$45,284	\$46,492	\$46,492	12.52%	15.52%	16.36%	15.52%
	Farmers Bank of Northern Missouri	\$367,221	\$44,882	\$42,410	\$42,410	11.64%	16.27%	17.41%	16.27%
	Legends Bank	\$367,239	\$49,010	\$49,183	\$49,183	13.58%	19.55%	20.69%	19.55%
	First State Bank and Trust Company, Inc.	\$367,414	\$42,577	\$44,064	\$44,064	12.30%	15.32%	16.57%	15.32%
	HOME BANK	\$378,916	\$36,448	\$36,919	\$36,919	9.83%	10.78%	11.56%	10.78%
	West Plains Bank and Trust Company	\$379,530	\$43,887	\$44,958	\$44,958	11.83%	13.96%	14.75%	13.96%
	Callaway Bank	\$379,986	\$34,934	\$35,741	\$35,741	9.52%	12.07%	13.04%	12.07%
	Central Bank of Sedalia	\$401,698	\$38,226	\$36,019	\$36,019	9.09%	11.22%	12.47%	11.22%
	First Midwest Bank of Poplar Bluff	\$416,007	\$39,256	\$39,979	\$39,979	9.52%	11.78%	12.98%	11.78%
	St. Louis Bank	\$427,971	\$40,502	\$40,126	\$40,126	9.27%	11.53%	12.71%	11.53%
	Peoples Bank & Trust Company	\$432,215	\$44,668	\$45,547	\$45,547	10.52%	13.46%	14.71%	13.46%
	Old Missouri Bank	\$439,824	\$41,233	\$38,751	\$38,751	9.13%	10.24%	11.48%	10.24%
	Bank of Kirksville	\$452,925	\$47,420	\$48,123	\$48,123	10.49%	31.47%	32.73%	31.47%
	Mid America Bank	\$455,144	\$48,248	\$48,986	\$48,986	11.30%	13.39%	14.64%	13.39%
	Peoples Community Bank	\$463,133	\$76,189	\$74,895	\$74,895	16.16%	22.21%	23.31%	22.21%
	HNB National Bank	\$468,749	\$61,460	\$61,198	\$61,198	13.18%	16.18%	17.45%	16.18%
	Maries County Bank	\$469,700	\$67,210	\$69,201	\$69,201	14.74%	21.67%	22.92%	21.67%
	BTC Bank	\$480,844	\$67,149	\$67,327	\$67,327	14.27%	16.51%	17.23%	16.51%
	Citizens National Bank of Greater St. Louis	\$481,918	\$50,665	\$54,811	\$54,811	11.37%	14.03%	15.29%	14.03%
	Bank of Sullivan	\$484,918	\$45,536	\$45,054	\$45,054	9.24%	12.64%	13.90%	12.64%
	Parkside Financial Bank & Trust	\$485,384	\$48,765	\$48,871	\$48,871	10.34%	11.22%	12.48%	11.22%
	State Average of Asset Group B	\$367,703	\$39,826	\$40,144	\$40,144	10.90%	14.63%	15.81%	14.63%

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
September 30, 2018
Run Date: November 8, 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	\$509,122	\$60,680	\$57,820	\$57,820	11.47%	16.88%	18.13%	16.88%
	Lindell Bank & Trust Company	\$531,895	\$97,018	\$89,535	\$89,535	17.16%	34.69%	36.02%	34.69%
	Platte Valley Bank of Missouri	\$546,355	\$53,331	\$56,358	\$56,358	10.11%	12.82%	14.02%	12.82%
	BankLiberty	\$560,786	\$66,282	\$60,643	\$60,643	11.04%	12.00%	13.02%	12.00%
	Blue Ridge Bank and Trust Co.	\$563,847	\$51,840	\$52,769	\$52,769	9.46%	12.35%	13.60%	12.35%
	Jefferson Bank of Missouri	\$594,219	\$55,022	\$55,051	\$55,051	9.64%	11.57%	12.82%	11.57%
	Stifel Bank	\$600,396	\$74,923	\$75,385	\$75,385	12.49%	13.75%	15.00%	13.75%
	Midwest Regional Bank	\$617,992	\$53,882	\$49,545	\$49,545	8.81%	8.88%	10.58%	8.88%
	Springfield First Community Bank	\$623,949	\$102,337	\$48,870	\$48,870	9.31%	10.51%	11.64%	10.51%
	Jefferson Bank and Trust Company	\$625,116	\$68,913	\$71,076	\$71,076	11.45%	12.28%	13.30%	12.28%
	Mid-Missouri Bank	\$633,955	\$57,708	\$57,873	\$57,873	9.24%	11.68%	12.77%	11.68%
	NBKC Bank	\$651,880	\$82,041	\$74,376	\$74,376	11.41%	13.24%	14.46%	13.24%
	Bank of Washington	\$676,191	\$84,226	\$85,642	\$85,642	12.80%	13.18%	14.45%	13.18%
	Royal Banks of Missouri	\$708,074	\$106,045	\$97,774	\$97,774	14.08%	14.00%	14.63%	14.00%
	Wood & Huston Bank	\$710,650	\$83,605	\$84,096	\$84,096	11.96%	14.15%	15.43%	14.15%
	Southwest Missouri Bank	\$713,674	\$63,051	\$67,496	\$67,496	9.44%	15.50%	16.45%	15.50%
	Focus Bank	\$746,062	\$78,749	\$80,620	\$80,620	10.86%	13.06%	14.31%	13.06%
	Central Bank of Lake of the Ozarks	\$751,879	\$64,168	\$63,230	\$63,230	8.67%	12.99%	14.24%	12.99%
	First Federal Bank Of Kansas City	\$797,934	\$113,200	\$120,760	\$120,760	15.27%	29.33%	30.04%	29.33%
	Citizens Bank and Trust Company	\$813,795	\$90,362	\$90,369	\$90,369	10.69%	13.26%	14.38%	13.26%
	Cass Commercial Bank	\$847,673	\$123,793	\$126,063	\$126,063	14.79%	17.16%	18.23%	17.16%
	Nodaway Valley Bank	\$854,754	\$113,274	\$109,751	\$109,751	12.75%	17.52%	18.77%	17.52%
	Montgomery Bank, National Association	\$900,695	\$75,900	\$79,995	\$79,995	8.86%	10.65%	11.72%	10.65%
	OakStar Bank	\$910,097	\$103,140	\$90,600	\$90,600	11.07%	11.19%	12.35%	11.19%
	Providence Bank	\$960,607	\$147,683	\$131,429	\$131,429	14.04%	16.13%	17.38%	16.13%
	Guaranty Bank	\$965,540	\$102,856	\$96,144	\$96,144	10.17%	10.94%	11.81%	10.94%
	State Average of Asset Group C	\$708,351	\$83,617	\$79,741	\$79,741	11.42%	14.60%	15.75%	14.60%

Source: SNL Financial

Note: Report includes only bank-level data.

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

Capital Adequacy

September 30, 2018

Run Date: November 8, 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	\$1,228,485	\$145,531	\$134,156	\$134,156	10.93%	13.23%	14.23%	13.23%
	Central Bank of the Ozarks	\$1,302,309	\$135,753	\$132,544	\$132,544	10.13%	11.77%	13.02%	11.77%
	Academy Bank, N.A.	\$1,337,594	\$217,691	\$218,348	\$218,348	16.71%	19.72%	20.97%	19.72%
	Country Club Bank	\$1,416,165	\$138,225	\$139,843	\$139,843	9.78%	13.06%	14.31%	13.06%
	Hawthorn Bank	\$1,444,465	\$142,906	\$148,403	\$148,403	10.30%	12.36%	13.32%	12.36%
	Reliance Bank	\$1,513,324	\$155,202	\$157,319	\$157,319	10.50%	11.75%	12.58%	11.75%
	Bank of Missouri	\$1,747,962	\$217,585	\$196,171	\$196,171	11.47%	13.62%	14.58%	13.62%
	Central Bank of the Midwest	\$1,773,200	\$247,110	\$151,126	\$151,126	9.27%	10.60%	11.85%	10.60%
	Central Bank of St. Louis	\$1,824,525	\$224,301	\$196,532	\$196,532	10.84%	11.62%	12.87%	11.62%
	Central Bank of Boone County	\$1,895,708	\$169,922	\$161,238	\$161,238	8.71%	11.27%	12.52%	11.27%
	Midwest BankCentre	\$1,909,379	\$188,241	\$176,313	\$176,313	9.37%	11.34%	12.33%	11.34%
	Southern Bank	\$1,934,592	\$202,815	\$200,967	\$200,967	10.67%	11.78%	12.95%	11.78%
	North American Savings Bank, F.S.B.	\$2,047,222	\$235,536	\$231,062	\$231,062	11.45%	14.18%	15.39%	14.18%
	First State Community Bank	\$2,402,598	\$274,981	\$230,814	\$230,814	9.71%	10.75%	11.61%	10.75%
	Central Trust Bank	\$2,503,999	\$226,717	\$219,454	\$219,454	9.38%	14.38%	15.47%	14.38%
	Landmark Bank	\$3,009,960	\$252,749	\$255,306	\$235,306	8.54%	12.30%	13.48%	11.33%
	Great Southern Bank	\$4,586,363	\$568,068	\$560,050	\$560,050	12.38%	12.61%	13.46%	12.61%
	Enterprise Bank & Trust	\$5,497,918	\$656,258	\$548,712	\$548,653	10.27%	11.09%	12.00%	11.09%
	First Bank	\$6,170,671	\$769,703	\$725,547	\$725,547	11.70%	16.43%	17.42%	16.43%
	State Average of Asset Group D	\$2,397,181	\$272,068	\$251,784	\$250,729	10.64%	12.83%	13.91%	12.78%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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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.