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# Bankers' Index

AN ANALYSIS OF KANSAS AND MISSOURI COMMUNITY BANKS





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

## Kansas

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### KANSAS CITY

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Overland Park, KS 66213  
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### ASSET SIZE DEFINITION

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

Kansas

# Performance Analysis

Performance Analysis

March 31, 2018

Run Date: May 22, 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)
	<b>Asset Group A - \$0 to \$250 million in total assets</b>											
	Bison State Bank	\$8,616	(\$11)	(0.56%)	(4.05%)	141.58%	\$62	(\$11)	(0.56%)	(4.05%)	141.58%	\$62
	Walton State Bank	\$9,512	\$3	0.14%	1.72%	96.47%	\$51	\$3	0.14%	1.72%	96.47%	\$51
	Towanda State Bank	\$10,496	(\$14)	(0.54%)	(6.80%)	110.40%	\$38	(\$14)	(0.54%)	(6.80%)	110.40%	\$38
	State Bank of Burrton	\$11,455	\$16	0.58%	5.59%	82.80%	\$57	\$16	0.58%	5.59%	82.80%	\$57
	Dickinson County Bank	\$13,295	\$8	0.25%	2.25%	86.08%	\$51	\$8	0.25%	2.25%	86.08%	\$51
	Prescott State Bank	\$13,613	\$18	0.54%	3.65%	80.33%	\$60	\$18	0.54%	3.65%	80.33%	\$60
	First National Bank of Harveyville	\$14,007	\$5	0.14%	1.43%	94.78%	\$81	\$5	0.14%	1.43%	94.78%	\$81
	Farmers State Bank	\$15,929	\$18	0.45%	3.76%	86.05%	\$57	\$18	0.45%	3.76%	86.05%	\$57
	Emerald Bank	\$17,234	\$25	0.58%	5.48%	83.25%	\$44	\$25	0.58%	5.48%	83.25%	\$44
	Peoples State Bank	\$17,381	\$90	2.02%	7.82%	57.66%	\$58	\$90	2.02%	7.82%	57.66%	\$58
	Bank of Denton	\$19,420	\$31	0.66%	3.74%	68.24%	\$56	\$31	0.66%	3.74%	68.24%	\$56
	Hillsboro State Bank	\$19,970	\$1	0.02%	0.24%	96.25%	\$58	\$1	0.02%	0.24%	96.25%	\$58
	Jamestown State Bank	\$20,189	\$40	0.79%	5.16%	69.29%	\$31	\$40	0.79%	5.16%	69.29%	\$31
	Alden State Bank	\$20,970	\$13	0.25%	2.25%	89.76%	\$63	\$13	0.25%	2.25%	89.76%	\$63
	Freeport State Bank	\$21,548	\$26	0.45%	10.19%	87.87%	\$53	\$26	0.45%	10.19%	87.87%	\$53
	Farmers State Bank	\$22,705	\$37	0.64%	7.49%	80.20%	\$85	\$37	0.64%	7.49%	80.20%	\$85
	Marion National Bank	\$22,832	\$45	0.80%	5.00%	67.78%	\$51	\$45	0.80%	5.00%	67.78%	\$51
	Lorraine State Bank	\$22,942	\$63	1.10%	7.05%	52.71%	\$51	\$63	1.10%	7.05%	52.71%	\$51
	State Bank of Canton	\$29,678	\$42	0.58%	2.91%	74.41%	\$79	\$42	0.58%	2.91%	74.41%	\$79
	Baxter State Bank	\$29,802	\$54	0.73%	3.71%	83.08%	\$77	\$54	0.73%	3.71%	83.08%	\$77
	First National Bank of Cunningham	\$30,346	\$48	0.63%	5.40%	76.04%	\$91	\$48	0.63%	5.40%	76.04%	\$91
	Gorham State Bank	\$30,350	\$90	1.20%	11.67%	58.21%	\$59	\$90	1.20%	11.67%	58.21%	\$59
	Piqua State Bank	\$30,899	\$49	0.64%	7.11%	79.13%	\$39	\$49	0.64%	7.11%	79.13%	\$39
	Marquette Farmers State Bank of Marquette	\$32,520	\$65	0.80%	5.22%	71.12%	\$71	\$65	0.80%	5.22%	71.12%	\$71
	Liberty Savings Association, FSA	\$33,005	\$47	0.56%	2.90%	74.12%	\$62	\$47	0.56%	2.90%	74.12%	\$62
	Cottonwood Valley Bank	\$33,575	\$62	0.75%	5.86%	69.88%	\$90	\$62	0.75%	5.86%	69.88%	\$90
	Union State Bank	\$35,133	\$115	1.31%	9.74%	57.30%	\$57	\$115	1.31%	9.74%	57.30%	\$57
	State Exchange Bank	\$35,181	\$94	1.05%	8.97%	64.17%	\$69	\$94	1.05%	8.97%	64.17%	\$69
	Millennium Bank	\$35,541	\$82	0.94%	6.75%	74.86%	\$59	\$82	0.94%	6.75%	74.86%	\$59
	Chetopa State Bank & Trust Co.	\$36,622	\$158	1.77%	17.95%	52.45%	\$56	\$158	1.77%	17.95%	52.45%	\$56
	First National Bank of Spearville	\$37,325	\$108	1.14%	7.54%	49.01%	\$62	\$108	1.14%	7.54%	49.01%	\$62
	Farmers State Bank	\$37,363	\$64	0.68%	7.44%	74.24%	\$81	\$64	0.68%	7.44%	74.24%	\$81
	Kendall State Bank	\$37,483	\$24	0.25%	2.54%	92.52%	\$61	\$24	0.25%	2.54%	92.52%	\$61
	Haviland State Bank	\$37,541	\$139	1.47%	10.73%	55.18%	\$69	\$139	1.47%	10.73%	55.18%	\$69
	Bank of Greeley	\$38,405	\$131	1.37%	11.10%	59.35%	\$123	\$131	1.37%	11.10%	59.35%	\$123
	Farmers and Merchants Bank of Mound City, Kansas	\$38,871	\$131	1.32%	18.96%	67.77%	\$106	\$131	1.32%	18.96%	67.77%	\$106
	Ford County State Bank	\$40,580	\$115	1.12%	8.95%	62.80%	\$117	\$115	1.12%	8.95%	62.80%	\$117
	City State Bank	\$41,086	\$122	1.19%	13.48%	67.87%	\$62	\$122	1.19%	13.48%	67.87%	\$62
	Farmers State Bank of Bucklin, Kansas	\$42,504	(\$100)	(0.91%)	(8.18%)	123.51%	\$161	(\$100)	(0.91%)	(8.18%)	123.51%	\$161
	First State Bank of Ransom	\$43,172	\$126	1.16%	5.46%	55.16%	\$63	\$126	1.16%	5.46%	55.16%	\$63
	CBW Bank	\$43,941	\$326	3.16%	17.08%	70.85%	\$70	\$326	3.16%	17.08%	70.85%	\$70
	Swedish-American State Bank	\$45,102	\$115	1.01%	11.82%	73.19%	\$73	\$115	1.01%	11.82%	73.19%	\$73
	Nekoma State Bank	\$45,249	\$65	0.56%	6.83%	84.55%	\$54	\$65	0.56%	6.83%	84.55%	\$54
	New Century Bank	\$45,544	\$288	2.57%	23.30%	63.65%	\$74	\$288	2.57%	23.30%	63.65%	\$74
	Olpe State Bank	\$45,767	\$89	0.81%	6.28%	67.99%	\$53	\$89	0.81%	6.28%	67.99%	\$53
	State Bank of Spring Hill	\$45,989	\$70	0.59%	6.88%	74.46%	\$64	\$70	0.59%	6.88%	74.46%	\$64
	First National Bank in Frankfort	\$45,994	\$166	1.45%	15.63%	58.35%	\$78	\$166	1.45%	15.63%	58.35%	\$78
	Bank of Palmer	\$46,135	\$76	0.67%	7.15%	71.55%	\$96	\$76	0.67%	7.15%	71.55%	\$96
	Citizens State Bank and Trust Company	\$46,578	\$132	1.31%	15.40%	71.03%	\$41	\$132	1.31%	15.40%	71.03%	\$41
	Farmers State Bank of Blue Mound	\$47,046	\$66	0.57%	3.41%	74.47%	\$59	\$66	0.57%	3.41%	74.47%	\$59
	Kaw Valley State Bank	\$50,049	\$118	0.96%	12.29%	72.65%	\$66	\$118	0.96%	12.29%	72.65%	\$66
	Howard State Bank	\$51,266	\$135	1.00%	10.18%	68.31%	\$45	\$135	1.00%	10.18%	68.31%	\$45
	Union State Bank	\$51,946	\$149	1.15%	14.83%	75.12%	\$84	\$149	1.15%	14.83%	75.12%	\$84
	Tampa State Bank	\$52,054	\$140	1.06%	10.16%	70.06%	\$77	\$140	1.06%	10.16%	70.06%	\$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.

Performance Analysis

March 31, 2018

Run Date: May 22, 2018

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		Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
	<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
	Stock Exchange Bank	\$52,262	\$80	0.61%	7.75%	76.83%	\$74	\$80	0.61%	7.75%	76.83%	\$74
	Peoples Bank	\$52,501	\$108	0.82%	6.62%	71.07%	\$65	\$108	0.82%	6.62%	71.07%	\$65
	Argentine Federal Savings	\$52,750	\$38	0.29%	2.08%	86.67%	\$74	\$38	0.29%	2.08%	86.67%	\$74
	KansasLand Bank	\$55,931	\$95	0.68%	6.45%	75.93%	\$63	\$95	0.68%	6.45%	75.93%	\$63
	Bank of Commerce and Trust Company	\$56,057	\$134	0.94%	9.81%	68.47%	\$68	\$134	0.94%	9.81%	68.47%	\$68
	Heritage Bank	\$56,398	(\$137)	(0.97%)	(9.08%)	138.59%	\$80	(\$137)	(0.97%)	(9.08%)	138.59%	\$80
	Farmers State Bank	\$58,003	\$129	0.90%	8.31%	66.72%	\$50	\$129	0.90%	8.31%	66.72%	\$50
	First National Bank of Dighton	\$59,595	\$121	0.81%	3.82%	68.62%	\$78	\$121	0.81%	3.82%	68.62%	\$78
	Citizens State Bank of Cheney, Kansas	\$59,736	\$255	1.73%	15.50%	53.83%	\$64	\$255	1.73%	15.50%	53.83%	\$64
	First State Bank	\$59,882	\$211	1.34%	7.84%	54.88%	\$86	\$211	1.34%	7.84%	54.88%	\$86
	First Security Bank	\$60,145	\$136	0.93%	10.57%	75.16%	\$57	\$136	0.93%	10.57%	75.16%	\$57
	Kansas State Bank Overbrook Kansas	\$60,740	\$185	1.22%	10.01%	56.79%	\$70	\$185	1.22%	10.01%	56.79%	\$70
	Security State Bank	\$63,069	\$51	0.33%	3.12%	85.89%	\$53	\$51	0.33%	3.12%	85.89%	\$53
	Farmers State Bank	\$63,633	\$144	0.91%	5.67%	75.28%	\$92	\$144	0.91%	5.67%	75.28%	\$92
	Farmers Bank of Osborne, Kansas	\$63,651	\$196	1.23%	10.90%	64.58%	\$70	\$196	1.23%	10.90%	64.58%	\$70
	First National Bank of Sedan	\$63,774	(\$20)	(0.13%)	(1.59%)	98.30%	\$60	(\$20)	(0.13%)	(1.59%)	98.30%	\$60
	Bank of Holyrood	\$63,901	\$253	1.61%	12.04%	46.60%	\$52	\$253	1.61%	12.04%	46.60%	\$52
	Bendena State Bank	\$65,013	\$220	1.36%	15.22%	60.49%	\$67	\$220	1.36%	15.22%	60.49%	\$67
	Bank of Protection	\$66,042	\$166	0.98%	7.59%	66.72%	\$73	\$166	0.98%	7.59%	66.72%	\$73
	Small Business Bank	\$68,418	\$64	0.38%	2.75%	88.50%	\$81	\$64	0.38%	2.75%	88.50%	\$81
	Exchange State Bank of St. Paul, Kansas	\$69,871	\$99	0.57%	5.75%	77.98%	\$67	\$99	0.57%	5.75%	77.98%	\$67
	Lyndon State Bank	\$70,822	\$12	0.07%	0.61%	95.82%	\$90	\$12	0.07%	0.61%	95.82%	\$90
	First State Bank of Healy	\$73,850	\$353	1.86%	9.12%	50.46%	\$92	\$353	1.86%	9.12%	50.46%	\$92
	Chisholm Trail State Bank	\$74,655	\$46	0.25%	2.91%	91.91%	\$62	\$46	0.25%	2.91%	91.91%	\$62
	Home Savings Bank	\$74,875	\$167	0.91%	4.97%	72.52%	\$103	\$167	0.91%	4.97%	72.52%	\$103
	FNB Washington	\$75,228	\$234	1.20%	5.26%	46.51%	\$60	\$234	1.20%	5.26%	46.51%	\$60
	Fowler State Bank	\$75,364	\$158	0.80%	8.19%	73.17%	\$81	\$158	0.80%	8.19%	73.17%	\$81
	Johnson State Bank	\$75,732	\$248	1.29%	8.48%	62.68%	\$56	\$248	1.29%	8.48%	62.68%	\$56
	University National Bank of Lawrence	\$76,237	\$167	0.88%	9.39%	79.61%	\$77	\$167	0.88%	9.39%	79.61%	\$77
	Baldwin State Bank	\$76,715	\$147	0.78%	7.65%	75.71%	\$60	\$147	0.78%	7.65%	75.71%	\$60
	Community Bank of Wichita, Inc.	\$76,842	\$148	0.76%	8.50%	75.30%	\$77	\$148	0.76%	8.50%	75.30%	\$77
	First National Bank of Beloit	\$78,101	\$108	0.55%	4.60%	78.39%	\$75	\$108	0.55%	4.60%	78.39%	\$75
	First National Bank of Girard	\$79,488	\$203	1.01%	9.21%	68.72%	\$93	\$203	1.01%	9.21%	68.72%	\$93
	First National Bank of Hope	\$83,852	\$265	1.26%	10.62%	66.67%	\$70	\$265	1.26%	10.62%	66.67%	\$70
	First Federal Savings and Loan Bank	\$84,085	\$701	3.22%	30.12%	30.15%	\$135	\$701	3.22%	30.12%	30.15%	\$135
	First National Bank of Kansas	\$84,626	\$147	0.71%	8.91%	75.29%	\$75	\$147	0.71%	8.91%	75.29%	\$75
	Stockgrowers State Bank	\$84,654	\$351	1.61%	14.08%	49.37%	\$75	\$351	1.61%	14.08%	49.37%	\$75
	Heartland Tri-State Bank	\$84,880	\$197	0.91%	8.38%	69.58%	\$71	\$197	0.91%	8.38%	69.58%	\$71
	Andover State Bank	\$86,634	\$161	0.76%	9.09%	75.72%	\$86	\$161	0.76%	9.09%	75.72%	\$86
	Wilson State Bank	\$87,399	\$244	1.11%	11.97%	70.45%	\$59	\$244	1.11%	11.97%	70.45%	\$59
	Riley State Bank of Riley, Kansas	\$89,117	\$239	1.08%	10.61%	64.86%	\$62	\$239	1.08%	10.61%	64.86%	\$62
	TriCentury Bank	\$90,631	\$213	0.97%	8.54%	59.48%	\$85	\$213	0.97%	8.54%	59.48%	\$85
	Community Bank	\$91,384	\$354	1.57%	15.74%	63.19%	\$65	\$354	1.57%	15.74%	63.19%	\$65
	First National Bank in Fredonia	\$92,005	\$310	1.33%	8.35%	63.01%	\$66	\$310	1.33%	8.35%	63.01%	\$66
	First National Bank in Cimarron	\$93,167	\$336	1.46%	20.13%	63.66%	\$83	\$336	1.46%	20.13%	63.66%	\$83
	Farmers Bank & Trust	\$93,971	\$207	0.87%	8.90%	69.39%	\$72	\$207	0.87%	8.90%	69.39%	\$72
	St. Marys State Bank	\$94,379	\$308	1.28%	10.85%	69.97%	\$76	\$308	1.28%	10.85%	69.97%	\$76
	Citizens State Bank and Trust Company	\$94,537	\$397	1.61%	11.40%	56.67%	\$60	\$397	1.61%	11.40%	56.67%	\$60
	Garden Plain State Bank	\$94,696	\$300	1.30%	9.01%	55.54%	\$57	\$300	1.30%	9.01%	55.54%	\$57
	Home Bank and Trust Company	\$95,575	\$250	1.02%	12.99%	74.78%	\$59	\$250	1.02%	12.99%	74.78%	\$59
	State Bank of Downs	\$95,833	\$435	1.78%	15.59%	53.46%	\$83	\$435	1.78%	15.59%	53.46%	\$83
	State Bank of Bern	\$96,406	\$394	1.66%	10.98%	43.20%	\$71	\$394	1.66%	10.98%	43.20%	\$71
	Lyons State Bank	\$96,433	\$494	2.05%	17.27%	58.70%	\$67	\$494	2.05%	17.27%	58.70%	\$67
	Elk State Bank	\$97,160	\$151	0.63%	6.52%	63.71%	\$70	\$151	0.63%	6.52%	63.71%	\$70

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	<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>											
	First Neodesha Bank	\$97,197	\$376	1.53%	15.88%	60.39%	\$41	\$376	1.53%	15.88%	60.39%	\$41
	Alliance Bank	\$99,369	\$235	0.97%	8.36%	63.87%	\$71	\$235	0.97%	8.36%	63.87%	\$71
	Bank of Prairie Village	\$101,270	\$321	1.23%	11.40%	59.56%	\$80	\$321	1.23%	11.40%	59.56%	\$80
	First National Bank in Pratt	\$102,390	\$154	0.60%	5.63%	76.05%	\$84	\$154	0.60%	5.63%	76.05%	\$84
	Conway Bank	\$102,687	\$70	0.28%	3.02%	86.90%	\$64	\$70	0.28%	3.02%	86.90%	\$64
	First Commerce Bank	\$102,698	\$309	1.20%	11.10%	67.33%	\$109	\$309	1.20%	11.10%	67.33%	\$109
	American Bank of Baxter Springs	\$103,134	\$429	1.64%	15.94%	83.79%	\$52	\$429	1.64%	15.94%	83.79%	\$52
	Bankwest of Kansas	\$104,439	\$348	1.37%	11.17%	68.24%	\$69	\$348	1.37%	11.17%	68.24%	\$69
	Plains State Bank	\$106,588	(\$28)	(0.11%)	(0.82%)	96.56%	\$82	(\$28)	(0.11%)	(0.82%)	96.56%	\$82
	BANK VI	\$108,184	\$265	0.99%	9.76%	74.01%	\$73	\$265	0.99%	9.76%	74.01%	\$73
	Prairie Bank of Kansas	\$108,623	\$122	0.46%	5.06%	78.38%	\$77	\$122	0.46%	5.06%	78.38%	\$77
	Stanley Bank	\$110,735	\$1,322	4.63%	26.38%	47.56%	\$117	\$1,322	4.63%	26.38%	47.56%	\$117
	Almena State Bank	\$110,824	\$409	1.51%	19.64%	69.68%	\$85	\$409	1.51%	19.64%	69.68%	\$85
	First National Bank of Louisburg	\$111,078	\$376	1.28%	9.79%	62.05%	\$61	\$376	1.28%	9.79%	62.05%	\$61
	Community Bank	\$112,963	\$268	0.97%	8.65%	68.41%	\$70	\$268	0.97%	8.65%	68.41%	\$70
	Farmers State Bank	\$113,080	\$412	1.48%	16.30%	60.12%	\$85	\$412	1.48%	16.30%	60.12%	\$85
	Patriots Bank	\$113,142	\$315	1.12%	11.60%	71.97%	\$60	\$315	1.12%	11.60%	71.97%	\$60
	Carson Bank	\$116,680	\$247	0.84%	11.36%	80.83%	\$65	\$247	0.84%	11.36%	80.83%	\$65
	Lyons Federal Bank	\$118,212	\$92	0.31%	2.49%	76.77%	\$86	\$92	0.31%	2.49%	76.77%	\$86
	First National Bank of Scott City	\$118,922	\$98	0.32%	2.78%	65.19%	\$74	\$98	0.32%	2.78%	65.19%	\$74
	FirstOak Bank	\$120,176	\$635	2.08%	22.22%	61.67%	\$72	\$635	2.08%	22.22%	61.67%	\$72
	Citizens State Bank	\$122,956	\$278	0.89%	6.92%	69.89%	\$88	\$278	0.89%	6.92%	69.89%	\$88
	Southwind Bank	\$123,000	\$339	1.13%	11.35%	54.33%	\$68	\$339	1.13%	11.35%	54.33%	\$68
	Vintage Bank Kansas	\$124,795	\$326	1.05%	9.62%	60.47%	\$49	\$326	1.05%	9.62%	60.47%	\$49
	Valley State Bank	\$125,072	\$291	0.94%	7.10%	69.03%	\$75	\$291	0.94%	7.10%	69.03%	\$75
	First Bank	\$128,245	\$266	0.83%	5.46%	69.86%	\$71	\$266	0.83%	5.46%	69.86%	\$71
	Impact Bank	\$129,007	\$302	0.83%	8.74%	73.77%	\$80	\$302	0.83%	8.74%	73.77%	\$80
	Stockgrowers State Bank	\$129,640	\$294	0.91%	6.59%	71.39%	\$92	\$294	0.91%	6.59%	71.39%	\$92
	Farmers National Bank	\$130,236	\$569	1.74%	10.25%	53.76%	\$70	\$569	1.74%	10.25%	53.76%	\$70
	Fidelity State Bank and Trust Company	\$130,351	\$277	0.73%	9.59%	72.84%	\$60	\$277	0.73%	9.59%	72.84%	\$60
	Halstead Bank	\$130,385	\$297	0.93%	10.77%	69.93%	\$70	\$297	0.93%	10.77%	69.93%	\$70
	Flint Hills Bank	\$133,396	\$397	1.20%	11.02%	59.53%	\$66	\$397	1.20%	11.02%	59.53%	\$66
	Kansas State Bank	\$134,436	\$337	0.98%	11.98%	66.55%	\$52	\$337	0.98%	11.98%	66.55%	\$52
	Valley State Bank	\$134,644	\$417	1.26%	14.59%	68.19%	\$82	\$417	1.26%	14.59%	68.19%	\$82
	Farmers State Bank of Oakley, Kansas	\$137,877	\$540	1.55%	10.60%	43.52%	\$83	\$540	1.55%	10.60%	43.52%	\$83
	Union State Bank	\$139,965	\$183	0.52%	4.82%	67.74%	\$83	\$183	0.52%	4.82%	67.74%	\$83
	Midland National Bank	\$140,865	\$365	1.03%	9.84%	73.50%	\$64	\$365	1.03%	9.84%	73.50%	\$64
	SJN Bank of Kansas	\$141,838	\$584	1.63%	17.28%	47.65%	\$68	\$584	1.63%	17.28%	47.65%	\$68
	Verus Bank	\$141,846	\$400	1.14%	13.32%	71.98%	\$59	\$400	1.14%	13.32%	71.98%	\$59
	Bank of the Prairie	\$142,858	\$312	0.88%	10.24%	68.46%	\$79	\$312	0.88%	10.24%	68.46%	\$79
	Lyon County State Bank	\$142,920	\$379	1.07%	13.95%	71.38%	\$64	\$379	1.07%	13.95%	71.38%	\$64
	Farmers State Bank of Aliceville, Kansas	\$147,828	\$591	1.59%	11.65%	33.95%	\$47	\$591	1.59%	11.65%	33.95%	\$47
	First Heritage Bank	\$152,951	\$433	1.09%	10.89%	65.62%	\$84	\$433	1.09%	10.89%	65.62%	\$84
	First State Bank and Trust Company of Larned	\$155,134	\$516	1.34%	10.98%	57.21%	\$101	\$516	1.34%	10.98%	57.21%	\$101
	Community State Bank	\$156,148	\$614	1.53%	13.96%	49.82%	\$61	\$614	1.53%	13.96%	49.82%	\$61
	Community First Bank	\$163,222	\$669	1.65%	17.72%	55.70%	\$94	\$669	1.65%	17.72%	55.70%	\$94
	VisionBank	\$165,823	\$328	0.76%	8.84%	70.27%	\$76	\$328	0.76%	8.84%	70.27%	\$76
	Kaw Valley State Bank and Trust Company	\$167,543	\$535	1.29%	11.36%	65.26%	\$64	\$535	1.29%	11.36%	65.26%	\$64
	Farmers State Bank	\$170,030	\$466	1.09%	7.39%	61.70%	\$60	\$466	1.09%	7.39%	61.70%	\$60
	Community Bank of the Midwest	\$170,818	\$713	1.67%	18.01%	55.13%	\$72	\$713	1.67%	18.01%	55.13%	\$72
	Goppert State Service Bank	\$170,827	\$362	0.86%	8.02%	69.51%	\$59	\$362	0.86%	8.02%	69.51%	\$59
	Mid-America Bank	\$174,174	\$911	2.16%	20.34%	54.83%	\$68	\$911	2.16%	20.34%	54.83%	\$68
	Fidelity State Bank and Trust Company	\$175,325	\$475	1.09%	6.22%	54.94%	\$59	\$475	1.09%	6.22%	54.94%	\$59
	Bankers' Bank of Kansas	\$175,851	\$646	1.42%	10.20%	71.61%	\$89	\$646	1.42%	10.20%	71.61%	\$89
	Citizens National Bank	\$176,541	\$359	0.81%	8.74%	71.22%	\$55	\$359	0.81%	8.74%	71.22%	\$55
	Bank of Commerce	\$176,668	\$295	0.67%	7.34%	76.08%	\$46	\$295	0.67%	7.34%	76.08%	\$46

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2018

Run Date: May 22, 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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
	Farmers and Drivers Bank	\$177,464	\$529	1.17%	4.54%	51.73%	\$81	\$529	1.17%	4.54%	51.73%	\$81
	Freedom Bank	\$180,471	\$278	0.62%	6.75%	75.21%	\$105	\$278	0.62%	6.75%	75.21%	\$105
	First Kansas Bank	\$181,406	\$488	1.06%	13.95%	57.71%	\$54	\$488	1.06%	13.95%	57.71%	\$54
	First National Bank	\$183,370	\$474	1.02%	8.03%	75.64%	\$81	\$474	1.02%	8.03%	75.64%	\$81
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$185,219	\$530	1.14%	12.55%	66.99%	\$64	\$530	1.14%	12.55%	66.99%	\$64
	First Bank of Newton	\$188,992	\$520	1.05%	11.44%	71.40%	\$61	\$520	1.05%	11.44%	71.40%	\$61
	Citizens Savings and Loan Association, FSB	\$189,739	\$140	0.29%	1.50%	90.76%	\$83	\$140	0.29%	1.50%	90.76%	\$83
	Citizens State Bank	\$191,770	\$516	1.08%	13.14%	63.71%	\$67	\$516	1.08%	13.14%	63.71%	\$67
	Solomon State Bank	\$198,116	\$844	1.73%	11.88%	39.45%	\$97	\$844	1.73%	11.88%	39.45%	\$97
	Great American Bank	\$199,518	\$812	1.65%	12.48%	62.41%	\$72	\$812	1.65%	12.48%	62.41%	\$72
	Cornerstone Bank	\$199,809	\$627	1.25%	13.47%	61.17%	\$119	\$627	1.25%	13.47%	61.17%	\$119
	Bank of the Flint Hills	\$202,832	\$383	0.79%	7.72%	78.07%	\$69	\$383	0.79%	7.72%	78.07%	\$69
	Kearny County Bank	\$206,103	\$882	1.71%	10.43%	56.73%	\$79	\$882	1.71%	10.43%	56.73%	\$79
	First National Bank and Trust	\$207,571	\$600	1.15%	7.70%	70.39%	\$77	\$600	1.15%	7.70%	70.39%	\$77
	Mutual Savings Association, FSA	\$208,848	\$378	0.72%	2.48%	68.54%	\$76	\$378	0.72%	2.48%	68.54%	\$76
	Farmers & Merchants Bank of Colby	\$210,559	\$996	1.86%	13.71%	32.65%	\$65	\$996	1.86%	13.71%	32.65%	\$65
	Kanza Bank	\$214,246	\$245	0.46%	4.39%	84.94%	\$72	\$245	0.46%	4.39%	84.94%	\$72
	Peoples State Bank	\$216,769	\$1,164	2.13%	21.52%	50.36%	\$36	\$1,164	2.13%	21.52%	50.36%	\$36
	ESB Financial	\$223,325	\$563	1.01%	10.24%	70.69%	\$71	\$563	1.01%	10.24%	70.69%	\$71
	Grant County Bank	\$226,716	\$726	1.27%	9.14%	61.36%	\$64	\$726	1.27%	9.14%	61.36%	\$64
	Citizens Bank of Kansas	\$231,087	\$828	1.43%	11.58%	82.80%	\$79	\$828	1.43%	11.58%	82.80%	\$79
	Solutions North Bank	\$233,193	\$625	1.08%	10.01%	65.51%	\$66	\$625	1.08%	10.01%	65.51%	\$66
	Golden Belt Bank, FSA	\$236,324	\$888	1.48%	12.19%	62.79%	\$77	\$888	1.48%	12.19%	62.79%	\$77
	State Average of Asset Group A	\$96,158	\$273	1.03%	9.11%	69.48%	\$71	\$273	1.03%	9.11%	69.48%	\$71

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2018

Run Date: May 22, 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)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Community First National Bank	\$253,322	\$238	0.38%	4.01%	88.62%	\$95	\$238	0.38%	4.01%	88.62%	\$95
	Security State Bank	\$258,883	\$908	1.50%	9.67%	51.03%	\$86	\$908	1.50%	9.67%	51.03%	\$86
	Bank of Hays	\$259,546	\$814	1.26%	13.29%	52.55%	\$93	\$814	1.26%	13.29%	52.55%	\$93
	Silver Lake Bank	\$271,265	\$641	0.96%	8.24%	63.15%	\$81	\$641	0.96%	8.24%	63.15%	\$81
	Centera Bank	\$274,067	\$881	1.29%	14.89%	61.50%	\$77	\$881	1.29%	14.89%	61.50%	\$77
	Guaranty State Bank and Trust Company	\$281,469	\$586	0.83%	6.81%	52.02%	\$79	\$586	0.83%	6.81%	52.02%	\$79
	First State Bank and Trust	\$290,908	\$298	0.42%	5.05%	87.87%	\$77	\$298	0.42%	5.05%	87.87%	\$77
	Astra Bank	\$296,977	\$517	0.70%	7.15%	78.71%	\$65	\$517	0.70%	7.15%	78.71%	\$65
	Central Bank and Trust Co.	\$308,149	\$1,771	2.31%	24.18%	51.04%	\$63	\$1,771	2.31%	24.18%	51.04%	\$63
	Union State Bank of Everest	\$309,945	\$828	1.06%	10.17%	70.57%	\$68	\$828	1.06%	10.17%	70.57%	\$68
	Rose Hill Bank	\$312,172	\$613	0.79%	6.61%	68.93%	\$69	\$613	0.79%	6.61%	68.93%	\$69
	Kaw Valley Bank	\$315,915	\$977	1.22%	12.58%	62.86%	\$59	\$977	1.22%	12.58%	62.86%	\$59
	Union State Bank	\$316,134	\$873	1.08%	9.38%	72.46%	\$88	\$873	1.08%	9.38%	72.46%	\$88
	First Option Bank	\$322,542	\$1,022	1.25%	16.45%	66.78%	\$68	\$1,022	1.25%	16.45%	66.78%	\$68
	First National Bank of Syracuse	\$324,676	\$1,134	1.40%	13.35%	52.82%	\$85	\$1,134	1.40%	13.35%	52.82%	\$85
	Denison State Bank	\$325,747	\$1,380	1.69%	12.73%	54.08%	\$67	\$1,380	1.69%	12.73%	54.08%	\$67
	Commercial Bank	\$328,365	\$1,043	1.28%	14.81%	60.17%	\$61	\$1,043	1.28%	14.81%	60.17%	\$61
	Citizens State Bank	\$336,566	\$1,846	2.19%	22.62%	35.82%	\$81	\$1,846	2.19%	22.62%	35.82%	\$81
	American State Bank & Trust Company	\$354,184	\$815	0.90%	6.43%	67.77%	\$78	\$815	0.90%	6.43%	67.77%	\$78
	Bank, The	\$356,164	\$1,767	1.99%	17.76%	39.67%	\$63	\$1,767	1.99%	17.76%	39.67%	\$63
	Peoples Bank	\$360,754	\$1,667	1.65%	13.37%	55.99%	\$87	\$1,667	1.65%	13.37%	55.99%	\$87
	Legacy Bank	\$365,025	\$734	0.81%	8.35%	67.40%	\$75	\$734	0.81%	8.35%	67.40%	\$75
	Bank of Tescott	\$405,093	\$1,186	1.21%	9.91%	56.01%	\$74	\$1,186	1.21%	9.91%	56.01%	\$74
	Labette Bank	\$411,086	\$1,045	1.01%	9.12%	68.51%	\$61	\$1,045	1.01%	9.12%	68.51%	\$61
	Exchange Bank & Trust	\$417,581	\$1,201	1.17%	12.12%	57.76%	\$58	\$1,201	1.17%	12.12%	57.76%	\$58
	First State Bank	\$424,905	\$1,406	1.33%	12.22%	59.19%	\$101	\$1,406	1.33%	12.22%	59.19%	\$101
	Capital City Bank	\$438,343	\$1,045	0.96%	11.59%	71.97%	\$72	\$1,045	0.96%	11.59%	71.97%	\$72
	Citizens State Bank	\$442,684	\$1,160	1.05%	9.89%	60.21%	\$57	\$1,160	1.05%	9.89%	60.21%	\$57
	Southwest National Bank	\$445,496	\$1,050	0.96%	9.85%	65.60%	\$64	\$1,050	0.96%	9.85%	65.60%	\$64
	Community National Bank	\$446,746	\$2,624	2.35%	27.63%	42.52%	\$71	\$2,624	2.35%	27.63%	42.52%	\$71
	First Bank Kansas	\$449,801	\$1,646	1.48%	18.91%	64.09%	\$67	\$1,646	1.48%	18.91%	64.09%	\$67
	Western State Bank	\$453,540	\$2,358	2.06%	18.20%	49.46%	\$63	\$2,358	2.06%	18.20%	49.46%	\$63
	Peoples Bank and Trust Company	\$481,756	\$1,162	0.96%	7.23%	67.28%	\$75	\$1,162	0.96%	7.23%	67.28%	\$75
	State Average of Asset Group B	\$352,721	\$1,128	1.26%	12.26%	61.35%	\$74	\$1,128	1.26%	12.26%	61.35%	\$74

Source: SNL Financial

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Performance Analysis

March 31, 2018

Run Date: May 22, 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)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Bank of Labor	\$578,036	\$261	0.20%	2.21%	93.10%	\$96	\$261	0.20%	2.21%	93.10%	\$96
	United Bank & Trust	\$584,452	\$1,860	1.27%	10.25%	54.32%	\$68	\$1,860	1.27%	10.25%	54.32%	\$68
	Girard National Bank	\$640,888	\$1,843	1.09%	9.49%	64.35%	\$75	\$1,843	1.09%	9.49%	64.35%	\$75
	Morrill and Janes Bank and Trust Company	\$648,568	\$1,186	0.71%	6.53%	71.28%	\$98	\$1,186	0.71%	6.53%	71.28%	\$98
	Bennington State Bank	\$689,946	\$2,247	1.30%	12.70%	43.07%	\$67	\$2,247	1.30%	12.70%	43.07%	\$67
	Bank of Blue Valley	\$708,066	\$2,017	1.16%	10.98%	59.60%	\$91	\$2,017	1.16%	10.98%	59.60%	\$91
	First National Bank of Hutchinson	\$718,632	\$1,880	1.01%	9.12%	70.13%	\$75	\$1,880	1.01%	9.12%	70.13%	\$75
	Farmers Bank & Trust	\$786,530	\$3,905	1.99%	10.98%	38.80%	\$76	\$3,905	1.99%	10.98%	38.80%	\$76
	CoreFirst Bank & Trust	\$913,983	\$2,494	1.09%	11.85%	74.87%	\$72	\$2,494	1.09%	11.85%	74.87%	\$72
	Central National Bank	\$931,898	\$2,707	1.03%	10.25%	74.92%	\$78	\$2,707	1.03%	10.25%	74.92%	\$78
	Landmark National Bank	\$936,633	\$2,309	1.00%	8.78%	67.47%	\$56	\$2,309	1.00%	8.78%	67.47%	\$56
	Community National Bank & Trust	\$983,413	\$1,853	0.76%	7.48%	74.40%	\$55	\$1,853	0.76%	7.48%	74.40%	\$55
	State Average of Asset Group C	\$760,087	\$2,047	1.05%	9.22%	65.53%	\$76	\$2,047	1.05%	9.22%	65.53%	\$76
<b>Asset Group D - \$1 billion to \$10 billion in total assets</b>												
	Armed Forces Bank, National Association	\$1,095,329	\$4,343	1.67%	8.79%	69.83%	\$74	\$4,343	1.67%	8.79%	69.83%	\$74
	KS StateBank	\$1,793,931	\$6,252	1.40%	15.31%	50.63%	\$83	\$6,252	1.40%	15.31%	50.63%	\$83
	Emprise Bank	\$1,817,200	\$6,337	1.41%	16.52%	62.06%	\$66	\$6,337	1.41%	16.52%	62.06%	\$66
	Fidelity Bank	\$2,124,706	\$1,391	0.21%	2.42%	92.62%	\$96	\$1,391	0.21%	2.42%	92.62%	\$96
	Security Bank of Kansas City	\$3,018,013	\$11,333	1.50%	9.90%	51.89%	\$64	\$11,333	1.50%	9.90%	51.89%	\$64
	Equity Bank	\$3,177,907	\$9,434	1.19%	9.88%	57.56%	\$83	\$9,434	1.19%	9.88%	57.56%	\$83
	CrossFirst Bank	\$3,201,386	\$3,047	0.40%	4.36%	75.60%	\$154	\$3,047	0.40%	4.36%	75.60%	\$154
	INTRUST Bank, National Association	\$5,149,618	\$17,405	1.35%	17.80%	62.77%	\$89	\$17,405	1.35%	17.80%	62.77%	\$89
	Capitol Federal Savings Bank	\$9,134,571	\$23,469	0.85%	7.73%	41.84%	\$67	\$23,469	0.85%	7.73%	41.84%	\$67
	State Average of Asset Group D	\$3,390,296	\$9,223	1.11%	10.30%	62.76%	\$86	\$9,223	1.11%	10.30%	62.76%	\$86

Source: SNL Financial

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# Balance Sheet & Net Interest Margin

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>												
Bison State Bank	\$8,616	\$3,601	\$7,279	49.47%	66.43%	\$1,723	4.97%	0.18%	0.12%	4.85%	95.46%	76.84%
Walton State Bank	\$9,512	\$3,459	\$8,805	39.28%	53.30%	\$3,171	3.55%	0.32%	0.24%	3.31%	40.06%	43.19%
Towanda State Bank	\$10,496	\$7,581	\$9,655	78.52%	13.26%	\$1,499	4.74%	0.50%	0.38%	4.36%	12.66%	15.00%
State Bank of Burrton	\$11,455	\$3,767	\$10,308	36.54%	44.67%	\$3,818	3.52%	0.34%	0.25%	3.29%	45.29%	51.17%
Dickinson County Bank	\$13,295	\$10,152	\$11,870	85.53%	18.83%	\$2,659	5.64%	1.27%	1.02%	4.73%	27.87%	33.53%
Prescott State Bank	\$13,613	\$6,860	\$10,691	64.17%	40.30%	\$3,403	3.88%	0.58%	0.53%	3.43%	6.72%	5.54%
First National Bank of Harveyville	\$14,007	\$8,337	\$12,253	68.04%	42.38%	\$4,669	4.34%	0.94%	0.80%	3.60%	(10.84%)	(14.81%)
Farmers State Bank	\$15,929	\$8,052	\$13,988	57.56%	56.15%	\$3,186	3.80%	0.65%	0.54%	3.30%	(7.25%)	5.54%
Emerald Bank	\$17,234	\$10,832	\$15,363	70.51%	38.52%	\$2,154	4.51%	0.50%	0.37%	4.17%	4.27%	3.60%
Peoples State Bank	\$17,381	\$15,114	\$11,849	127.56%	11.91%	\$3,476	6.24%	1.06%	0.69%	5.74%	(13.76%)	0.74%
Bank of Denton	\$19,420	\$10,385	\$16,044	64.73%	40.44%	\$4,855	3.57%	0.78%	0.64%	3.14%	24.71%	29.27%
Hillsboro State Bank	\$19,970	\$8,397	\$17,992	46.67%	56.18%	\$3,328	3.25%	0.56%	0.49%	2.82%	(14.16%)	15.04%
Jamestown State Bank	\$20,189	\$5,271	\$17,115	30.80%	79.60%	\$2,884	2.92%	0.29%	0.22%	2.80%	17.52%	22.88%
Alden State Bank	\$20,970	\$10,415	\$18,641	55.87%	38.04%	\$3,495	3.61%	0.68%	0.55%	3.12%	13.39%	15.24%
Freeport State Bank	\$21,548	\$12,796	\$20,533	62.32%	35.81%	\$2,694	4.30%	0.42%	0.35%	4.01%	(8.75%)	15.63%
Farmers State Bank	\$22,705	\$13,014	\$20,702	62.86%	41.24%	\$4,541	3.76%	0.39%	0.33%	3.44%	(13.24%)	3.61%
Marion National Bank	\$22,832	\$7,999	\$19,194	41.67%	44.56%	\$4,566	2.92%	0.08%	0.06%	3.08%	(11.30%)	(13.96%)
Lorraine State Bank	\$22,942	\$17,821	\$19,284	92.41%	24.10%	\$4,588	3.88%	0.48%	0.40%	3.59%	8.09%	8.17%
State Bank of Canton	\$29,678	\$10,250	\$23,914	42.86%	75.98%	\$5,936	3.05%	0.22%	0.15%	2.91%	7.85%	10.08%
Baxter State Bank	\$29,802	\$14,567	\$20,356	71.56%	49.06%	\$3,725	4.62%	0.42%	0.32%	4.36%	8.26%	12.36%
First National Bank of Cunningham	\$30,346	\$10,353	\$26,308	39.35%	50.77%	\$5,058	3.68%	0.39%	0.23%	3.64%	(6.37%)	0.81%
Gorham State Bank	\$30,350	\$18,173	\$27,152	66.93%	41.40%	\$4,336	3.66%	0.19%	0.13%	3.55%	12.67%	12.44%
Piqua State Bank	\$30,899	\$12,102	\$28,014	43.20%	62.02%	\$2,377	3.81%	0.32%	0.17%	3.78%	6.03%	6.25%
Marquette Farmers State Bank of Marquette	\$32,520	\$16,163	\$27,360	59.08%	55.46%	\$4,646	4.03%	0.79%	0.67%	3.59%	1.32%	1.81%
Liberty Savings Association, FSA	\$33,005	\$9,227	\$26,461	34.87%	88.22%	\$6,601	3.12%	0.58%	0.58%	2.65%	(11.13%)	(14.55%)
Cottonwood Valley Bank	\$33,575	\$9,479	\$28,802	32.91%	66.13%	\$6,715	2.77%	0.37%	0.27%	2.65%	1.93%	16.48%
Union State Bank	\$35,133	\$14,631	\$30,385	48.15%	56.95%	\$4,392	3.81%	0.82%	0.68%	3.22%	7.81%	9.47%
State Exchange Bank	\$35,181	\$16,200	\$31,029	52.21%	30.32%	\$5,026	3.55%	0.63%	0.46%	3.28%	(35.42%)	(38.14%)
Millennium Bank	\$35,541	\$31,431	\$27,918	112.58%	7.92%	\$3,554	4.85%	0.98%	0.91%	4.07%	13.22%	3.76%
Chetopa State Bank & Trust Co.	\$36,622	\$26,224	\$32,964	79.55%	7.54%	\$6,104	4.26%	0.59%	0.48%	3.81%	28.52%	30.13%
First National Bank of Spearville	\$37,325	\$21,565	\$29,685	72.65%	39.96%	\$7,465	3.37%	0.66%	0.54%	2.93%	(5.41%)	(12.92%)
Farmers State Bank	\$37,363	\$24,498	\$31,632	77.45%	24.88%	\$5,338	4.29%	0.91%	0.83%	3.67%	(8.56%)	(4.65%)
Kendall State Bank	\$37,483	\$24,225	\$33,645	72.00%	33.77%	\$2,205	4.89%	0.53%	0.39%	4.53%	(10.36%)	13.41%
Haviland State Bank	\$37,541	\$24,876	\$29,824	83.41%	17.57%	\$4,693	4.65%	0.61%	0.50%	4.37%	(13.38%)	7.13%
Bank of Greeley	\$38,405	\$20,622	\$32,659	63.14%	45.18%	\$7,681	3.56%	0.49%	0.36%	3.25%	(18.34%)	(22.59%)
Farmers and Merchants Bank of Mound City, Kansas	\$38,871	\$31,761	\$36,041	88.12%	10.85%	\$5,553	4.94%	0.91%	0.70%	4.29%	(0.82%)	3.63%
Ford County State Bank	\$40,580	\$24,574	\$35,231	69.75%	38.51%	\$6,763	4.26%	0.43%	0.36%	3.96%	7.52%	12.31%
City State Bank	\$41,086	\$25,670	\$37,393	68.65%	35.61%	\$4,565	4.13%	0.42%	0.32%	3.96%	1.51%	1.84%
Farmers State Bank of Bucklin, Kansas	\$42,504	\$21,320	\$37,584	56.73%	44.41%	\$4,723	3.71%	0.61%	0.40%	3.47%	(9.62%)	(9.51%)
First State Bank of Ransom	\$43,172	\$17,020	\$33,816	50.33%	60.28%	\$5,397	3.34%	0.50%	0.40%	3.18%	(8.99%)	(10.35%)
CBW Bank	\$43,941	\$2,731	\$35,227	7.75%	110.78%	\$2,929	2.00%	0.29%	0.05%	1.96%	127.11%	164.02%
Swedish-American State Bank	\$45,102	\$32,184	\$41,155	78.20%	13.95%	\$5,011	4.30%	0.72%	0.63%	3.79%	(21.36%)	7.99%
Nekoma State Bank	\$45,249	\$11,240	\$40,697	27.62%	65.67%	\$3,771	2.95%	0.26%	0.19%	2.85%	(0.12%)	2.47%
New Century Bank	\$45,544	\$39,256	\$38,688	101.47%	11.41%	\$2,847	7.82%	1.18%	1.08%	6.84%	11.40%	4.64%
Olpe State Bank	\$45,767	\$20,263	\$38,888	52.11%	47.04%	\$4,161	3.42%	0.64%	0.56%	3.00%	41.05%	37.34%
State Bank of Spring Hill	\$45,989	\$14,303	\$41,814	34.21%	34.84%	\$4,599	3.20%	0.19%	0.15%	3.09%	7.96%	8.69%
First National Bank in Frankfort	\$45,994	\$22,147	\$39,825	55.61%	45.46%	\$6,571	4.19%	0.57%	0.46%	3.84%	4.03%	2.29%
Bank of Palmer	\$46,135	\$23,599	\$41,717	56.57%	51.31%	\$5,767	3.55%	0.68%	0.60%	3.16%	25.72%	28.88%
Citizens State Bank and Trust Company	\$46,578	\$36,711	\$37,908	96.84%	13.56%	\$2,451	5.98%	0.97%	0.90%	5.25%	252.60%	235.05%
Farmers State Bank of Blue Mound	\$47,046	\$29,777	\$39,049	76.26%	31.72%	\$2,614	5.00%	0.51%	0.35%	4.70%	(2.08%)	(3.08%)
Kaw Valley State Bank	\$50,049	\$24,206	\$46,286	52.30%	31.72%	\$3,850	3.86%	0.34%	0.26%	3.75%	27.96%	33.15%
Howard State Bank	\$51,266	\$23,714	\$45,921	51.64%	40.27%	\$3,016	3.62%	0.37%	0.31%	3.39%	(29.98%)	(33.45%)
Union State Bank	\$51,946	\$36,355	\$43,914	82.79%	20.72%	\$3,463	5.31%	0.55%	0.44%	4.95%	(1.12%)	0.66%
Tampa State Bank	\$52,054	\$33,589	\$40,193	83.57%	14.66%	\$4,004	3.85%	0.75%	0.70%	3.41%	(0.07%)	10.75%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
Stock Exchange Bank	\$52,262	\$43,410	\$46,155	94.05%	14.39%	\$3,484	4.70%	0.59%	0.49%	4.24%	1.08%	3.59%
Peoples Bank	\$52,501	\$25,049	\$42,801	58.52%	20.63%	\$4,039	3.77%	0.83%	0.76%	3.30%	2.25%	(16.43%)
Argentine Federal Savings	\$52,750	\$39,071	\$43,293	90.25%	19.85%	\$5,275	4.26%	0.97%	0.98%	3.38%	8.33%	30.74%
KansasLand Bank	\$55,931	\$36,119	\$48,662	74.22%	15.63%	\$4,302	4.31%	0.84%	0.78%	3.62%	10.50%	11.97%
Bank of Commerce and Trust Company	\$56,057	\$28,313	\$49,519	57.18%	32.88%	\$4,312	3.98%	0.80%	0.72%	3.44%	(11.65%)	(1.59%)
Heritage Bank	\$56,398	\$44,545	\$49,320	90.32%	16.19%	\$4,700	4.50%	0.69%	0.62%	3.93%	4.70%	7.15%
Farmers State Bank	\$58,003	\$35,617	\$50,899	69.98%	23.10%	\$3,222	4.52%	0.71%	0.62%	3.97%	3.57%	4.12%
First National Bank of Dighton	\$59,595	\$27,261	\$46,603	58.50%	49.65%	\$4,966	3.24%	0.09%	0.06%	3.25%	20.05%	24.67%
Citizens State Bank of Cheney, Kansas	\$59,736	\$36,330	\$53,250	68.23%	23.75%	\$4,978	4.37%	0.61%	0.47%	4.03%	13.94%	18.21%
First State Bank	\$59,882	\$26,421	\$49,200	53.70%	40.37%	\$5,988	3.44%	0.37%	0.28%	3.48%	(31.74%)	(36.44%)
First Security Bank	\$60,145	\$40,337	\$51,582	78.20%	23.57%	\$3,007	4.49%	0.40%	0.33%	4.18%	17.20%	20.47%
Kansas State Bank Overbrook	\$60,740	\$30,776	\$48,661	63.25%	44.90%	\$4,672	4.40%	0.74%	0.66%	4.01%	0.71%	5.99%
Security State Bank	\$63,069	\$16,616	\$56,537	29.39%	54.54%	\$3,942	3.16%	0.52%	0.44%	2.88%	33.27%	40.73%
Farmers State Bank	\$63,633	\$31,320	\$53,487	58.56%	48.47%	\$4,545	4.04%	0.48%	0.37%	3.90%	12.24%	16.93%
Farmers Bank of Osborne, Kansas	\$63,651	\$36,600	\$55,472	65.98%	29.62%	\$4,243	4.42%	0.83%	0.71%	3.83%	1.65%	2.06%
First National Bank of Sedan	\$63,774	\$31,996	\$51,349	62.31%	19.40%	\$3,189	3.74%	0.80%	0.62%	3.14%	12.11%	36.58%
Bank of Holyrood	\$63,901	\$49,097	\$53,182	92.32%	18.09%	\$5,325	4.66%	0.93%	0.82%	3.97%	4.73%	5.34%
Bendena State Bank	\$65,013	\$46,272	\$59,236	78.11%	12.99%	\$5,001	4.21%	0.68%	0.49%	3.85%	9.21%	11.82%
Bank of Protection	\$66,042	\$45,062	\$49,872	90.36%	13.60%	\$4,717	4.39%	0.70%	0.64%	3.91%	(10.91%)	(14.56%)
Small Business Bank	\$68,418	\$45,983	\$51,991	88.44%	25.64%	\$4,561	3.53%	0.83%	0.38%	3.29%	(1.51%)	9.91%
Exchange State Bank of St. Paul, Kansas	\$69,871	\$36,775	\$58,268	63.11%	38.45%	\$3,882	3.87%	0.66%	0.65%	3.40%	3.35%	15.52%
Lyndon State Bank	\$70,822	\$47,231	\$62,610	75.44%	19.50%	\$3,079	5.03%	0.70%	0.58%	4.56%	9.35%	15.99%
First State Bank of Healy	\$73,850	\$41,990	\$56,822	73.90%	27.48%	\$6,714	4.52%	0.78%	0.71%	4.05%	(38.97%)	(48.42%)
Chisholm Trail State Bank	\$74,655	\$29,368	\$68,484	42.88%	51.67%	\$4,148	3.22%	0.19%	0.14%	3.09%	(4.73%)	(2.74%)
Home Savings Bank	\$74,875	\$37,212	\$52,346	71.09%	18.10%	\$5,760	3.64%	0.62%	0.67%	3.15%	5.32%	(2.27%)
FNB Washington	\$75,228	\$32,058	\$53,872	59.51%	20.63%	\$7,523	3.18%	0.41%	0.35%	2.96%	(21.50%)	(10.76%)
Fowler State Bank	\$75,364	\$52,125	\$67,555	77.16%	9.45%	\$4,187	4.19%	0.48%	0.39%	3.89%	(25.30%)	(28.01%)
Johnson State Bank	\$75,732	\$32,804	\$61,129	53.66%	33.60%	\$4,455	4.04%	0.64%	0.49%	3.73%	(3.01%)	(3.51%)
University National Bank of Lawrence	\$76,237	\$59,965	\$68,919	87.01%	17.57%	\$4,485	4.25%	0.42%	0.31%	3.95%	(11.07%)	(12.82%)
Baldwin State Bank	\$76,715	\$33,371	\$68,401	48.79%	44.67%	\$4,795	3.19%	0.58%	0.44%	2.80%	4.39%	6.85%
Community Bank of Wichita, Inc.	\$76,842	\$61,496	\$65,967	93.22%	12.82%	\$3,341	5.04%	0.85%	0.67%	4.45%	(6.01%)	2.67%
First National Bank of Beloit	\$78,101	\$37,671	\$68,083	55.33%	23.84%	\$4,881	3.59%	0.52%	0.39%	3.30%	(14.87%)	(16.64%)
First National Bank of Girard	\$79,488	\$49,249	\$65,684	74.98%	11.57%	\$7,226	3.93%	0.73%	0.64%	3.45%	(10.44%)	(11.53%)
First National Bank of Hope	\$83,852	\$56,459	\$69,609	81.11%	24.01%	\$4,193	4.51%	1.05%	0.86%	3.85%	5.42%	18.12%
First Federal Savings and Loan Bank	\$84,085	\$75,471	\$67,633	111.59%	10.06%	\$14,014	6.01%	1.78%	1.94%	4.56%	(1.79%)	(2.43%)
First National Bank of Kansas	\$84,626	\$23,530	\$72,953	32.25%	40.21%	\$6,045	3.33%	0.68%	0.62%	2.82%	6.95%	31.15%
Stockgrowers State Bank	\$84,654	\$43,950	\$59,371	74.03%	16.38%	\$6,047	4.19%	0.91%	0.93%	3.85%	3.94%	(18.19%)
Heartland Tri-State Bank	\$84,880	\$50,110	\$57,054	66.77%	19.07%	\$4,244	4.37%	0.75%	0.75%	3.77%	(2.10%)	(0.05%)
Andover State Bank	\$86,634	\$70,648	\$74,485	94.85%	11.83%	\$4,813	35.89%	0.45%	0.39%	33.13%	13.29%	14.26%
Wilson State Bank	\$87,399	\$64,017	\$72,278	88.57%	10.59%	\$3,496	4.35%	0.61%	0.53%	3.94%	(1.74%)	6.45%
Riley State Bank of Riley, Kansas	\$89,117	\$61,828	\$75,407	81.99%	11.08%	\$4,244	4.24%	0.99%	0.90%	3.54%	13.48%	16.19%
TriCentury Bank	\$90,631	\$77,257	\$48,730	158.54%	11.43%	\$6,972	4.98%	1.48%	2.17%	3.72%	11.20%	(3.63%)
Community Bank	\$91,384	\$71,650	\$76,681	93.44%	12.11%	\$3,808	4.45%	0.30%	0.22%	4.25%	8.19%	4.42%
First National Bank in Fredonia	\$92,005	\$31,276	\$77,364	40.43%	56.77%	\$5,750	3.66%	0.44%	0.36%	3.35%	(13.83%)	(14.10%)
First National Bank in Cimarron	\$93,167	\$41,027	\$85,538	47.96%	26.64%	\$4,904	3.80%	0.44%	0.31%	3.59%	2.94%	12.66%
Farmers Bank & Trust	\$93,971	\$35,798	\$84,841	42.19%	32.48%	\$4,475	3.66%	1.08%	0.42%	3.38%	(29.35%)	(29.44%)
St. Marys State Bank	\$94,379	\$64,119	\$80,471	79.68%	19.59%	\$3,932	4.27%	0.90%	0.69%	3.77%	(6.03%)	9.26%
Citizens State Bank and Trust Company	\$94,537	\$48,500	\$76,247	63.61%	37.29%	\$4,110	3.46%	0.27%	0.21%	3.29%	(4.35%)	0.94%
Garden Plain State Bank	\$94,696	\$41,491	\$81,256	51.06%	58.11%	\$4,304	3.66%	0.42%	0.33%	3.44%	11.69%	13.34%
Home Bank and Trust Company	\$95,575	\$82,402	\$87,698	93.96%	10.18%	\$3,186	4.50%	0.74%	0.49%	4.03%	(13.27%)	4.68%
State Bank of Downs	\$95,833	\$73,578	\$82,399	89.29%	21.52%	\$5,990	4.53%	0.74%	0.61%	4.04%	8.94%	13.37%
State Bank of Bern	\$96,406	\$48,792	\$81,563	59.82%	47.04%	\$6,886	4.14%	1.03%	0.84%	3.53%	3.63%	3.88%
Lyons State Bank	\$96,433	\$57,198	\$82,284	69.51%	29.63%	\$4,592	5.02%	0.70%	0.57%	4.61%	(0.87%)	2.16%
Elk State Bank	\$97,160	\$56,847	\$77,440	73.41%	24.01%	\$6,073	3.97%	0.98%	0.90%	3.36%	3.48%	28.84%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
First Neodesha Bank	\$97,197	\$76,813	\$84,199	91.23%	7.83%	\$2,945	4.41%	0.69%	0.56%	3.92%	0.02%	(0.72%)
Alliance Bank	\$99,369	\$76,010	\$87,710	86.66%	21.73%	\$4,517	4.63%	0.53%	0.37%	4.29%	8.60%	10.35%
Bank of Prairie Village	\$101,270	\$60,554	\$89,865	67.38%	33.77%	\$6,751	3.81%	0.65%	0.47%	3.50%	(32.11%)	(36.19%)
First National Bank in Pratt	\$102,390	\$50,522	\$86,206	58.61%	34.37%	\$5,688	3.21%	0.24%	0.18%	3.14%	(10.57%)	(7.21%)
Conway Bank	\$102,687	\$76,865	\$83,465	92.09%	17.90%	\$3,312	4.82%	0.81%	0.69%	4.14%	0.96%	(8.00%)
First Commerce Bank	\$102,698	\$74,616	\$91,600	81.46%	24.82%	\$6,041	3.96%	0.39%	0.32%	3.69%	(5.09%)	4.41%
American Bank of Baxter Springs	\$103,134	\$39,880	\$92,259	43.23%	27.46%	\$3,327	2.85%	0.35%	0.28%	2.64%	6.74%	7.05%
Bankwest of Kansas	\$104,439	\$73,806	\$91,543	80.62%	24.01%	\$3,072	4.77%	0.48%	0.37%	4.59%	41.93%	47.38%
Plains State Bank	\$106,588	\$38,727	\$92,772	41.74%	36.10%	\$5,076	2.98%	0.48%	0.32%	2.89%	10.33%	13.72%
BANK VI	\$108,184	\$80,525	\$78,598	102.45%	20.35%	\$5,409	4.48%	1.50%	1.36%	3.21%	12.63%	21.39%
Prairie Bank of Kansas	\$108,623	\$57,165	\$97,349	58.72%	23.29%	\$4,723	3.69%	0.56%	0.45%	3.34%	17.04%	20.45%
Stanley Bank	\$110,735	\$75,822	\$89,627	84.60%	32.87%	\$12,304	4.75%	0.56%	0.56%	4.28%	8.08%	2.42%
Almena State Bank	\$110,824	\$98,727	\$98,625	100.10%	3.28%	\$3,575	6.13%	1.15%	0.99%	5.22%	30.88%	28.37%
First National Bank of Louisburg	\$111,078	\$52,275	\$94,054	55.58%	52.03%	\$5,049	3.13%	0.38%	0.19%	2.97%	(1.93%)	21.82%
Community Bank	\$112,963	\$75,688	\$99,243	76.27%	13.71%	\$4,911	4.43%	0.55%	0.39%	4.14%	5.37%	15.70%
Farmers State Bank	\$113,080	\$65,077	\$94,128	69.14%	37.51%	\$5,654	4.20%	0.55%	0.45%	3.91%	7.50%	6.93%
Patriots Bank	\$113,142	\$80,104	\$98,542	81.29%	15.18%	\$3,058	4.53%	0.53%	0.44%	4.22%	1.10%	7.24%
Carson Bank	\$116,680	\$75,096	\$107,149	70.09%	14.49%	\$2,846	3.95%	0.45%	0.34%	3.64%	(0.48%)	19.37%
Lyons Federal Bank	\$118,212	\$82,336	\$92,766	88.76%	14.74%	\$5,140	4.02%	0.77%	0.66%	3.40%	(0.46%)	(3.67%)
First National Bank of Scott City	\$118,922	\$68,308	\$104,068	65.64%	29.97%	\$4,757	4.05%	0.55%	0.40%	3.69%	(8.00%)	(9.15%)
FirstOak Bank	\$120,176	\$103,397	\$107,655	96.04%	11.08%	\$3,434	6.19%	0.60%	0.42%	5.83%	(5.19%)	6.69%
Citizens State Bank	\$122,956	\$78,324	\$106,986	73.21%	21.92%	\$4,099	4.20%	0.62%	0.47%	3.85%	(7.04%)	(5.78%)
Southwind Bank	\$123,000	\$55,452	\$110,980	49.97%	42.10%	\$6,150	3.62%	0.50%	0.36%	3.49%	22.58%	26.35%
Vintage Bank Kansas	\$124,795	\$80,135	\$102,512	78.17%	17.37%	\$3,284	4.55%	0.55%	0.40%	4.19%	11.54%	7.77%
Valley State Bank	\$125,072	\$81,560	\$104,619	77.96%	17.85%	\$4,169	4.25%	0.84%	0.61%	3.77%	6.20%	12.54%
First Bank	\$128,245	\$80,098	\$99,050	80.87%	22.45%	\$4,137	4.06%	0.70%	0.54%	3.71%	(9.63%)	(0.73%)
Impact Bank	\$129,007	\$81,339	\$110,115	73.87%	16.12%	\$4,449	3.99%	0.90%	0.73%	3.41%	(15.69%)	(25.65%)
Stockgrowers State Bank	\$129,640	\$76,195	\$99,223	76.79%	28.31%	\$5,186	3.85%	0.87%	0.73%	3.32%	(10.61%)	(30.44%)
Farmers National Bank	\$130,236	\$96,417	\$106,902	90.19%	16.99%	\$5,209	4.09%	0.69%	0.58%	3.60%	(9.37%)	1.28%
Fidelity State Bank and Trust Company	\$130,351	\$83,351	\$116,400	71.61%	28.19%	\$4,205	3.11%	0.84%	0.41%	2.74%	0.73%	3.55%
Halstead Bank	\$130,385	\$100,230	\$117,433	85.35%	14.73%	\$4,496	4.69%	0.89%	0.69%	4.02%	4.12%	18.86%
Flint Hills Bank	\$133,396	\$64,915	\$117,037	55.47%	25.94%	\$6,063	3.51%	0.67%	0.57%	3.03%	8.71%	24.32%
Kansas State Bank	\$134,436	\$53,875	\$118,391	45.51%	11.53%	\$4,201	3.10%	0.31%	0.24%	2.90%	(15.27%)	(24.75%)
Valley State Bank	\$134,644	\$104,107	\$105,499	98.68%	10.24%	\$4,488	5.29%	1.36%	1.12%	4.25%	8.30%	8.04%
Farmers State Bank of Oakley, Kansas	\$137,877	\$93,744	\$100,439	93.33%	16.95%	\$9,192	4.39%	1.06%	0.95%	3.70%	(15.99%)	8.90%
Union State Bank	\$139,965	\$59,799	\$84,864	70.46%	14.76%	\$7,776	3.60%	1.04%	0.94%	2.83%	(14.13%)	1.43%
Midland National Bank	\$140,865	\$69,141	\$125,533	55.08%	48.54%	\$3,436	3.70%	0.18%	0.15%	3.70%	(9.51%)	1.13%
SJN Bank of Kansas	\$141,838	\$79,012	\$127,839	61.81%	5.89%	\$5,455	4.70%	0.58%	0.48%	4.37%	(21.32%)	(12.07%)
Verus Bank	\$141,846	\$93,386	\$126,120	74.05%	23.03%	\$3,377	3.98%	0.37%	0.24%	3.82%	11.93%	31.89%
Bank of the Prairie	\$142,858	\$104,185	\$116,631	89.33%	24.70%	\$5,291	4.82%	1.30%	1.10%	3.84%	7.57%	30.61%
Lyon County State Bank	\$142,920	\$50,083	\$130,939	38.25%	54.59%	\$4,331	3.26%	0.30%	0.22%	3.13%	(3.75%)	(2.27%)
Farmers State Bank of Aliceville, Kansas	\$147,828	\$107,457	\$126,839	84.72%	23.48%	\$6,719	3.90%	0.91%	0.81%	3.18%	1.55%	(0.76%)
First Heritage Bank	\$152,951	\$94,605	\$116,801	81.00%	13.34%	\$4,780	4.29%	0.93%	0.75%	3.62%	(11.99%)	4.74%
First State Bank and Trust Company	\$155,134	\$82,094	\$118,751	69.13%	33.21%	\$7,757	3.56%	0.64%	0.52%	3.22%	11.45%	11.83%
Community State Bank	\$156,148	\$75,558	\$137,609	54.91%	16.72%	\$6,246	3.90%	0.27%	0.21%	3.80%	(12.18%)	16.94%
Community First Bank	\$163,222	\$152,498	\$136,680	111.57%	2.46%	\$5,101	5.89%	1.10%	0.79%	5.13%	10.99%	32.55%
VisionBank	\$165,823	\$135,762	\$145,351	93.40%	13.34%	\$4,738	4.17%	0.85%	0.54%	3.67%	11.21%	19.06%
Kaw Valley State Bank and Trust Company	\$167,543	\$102,381	\$142,775	71.71%	25.53%	\$3,808	4.05%	0.92%	0.69%	3.44%	5.48%	8.66%
Farmers State Bank	\$170,030	\$119,105	\$144,375	82.50%	15.50%	\$4,858	4.37%	1.24%	1.07%	3.53%	(7.03%)	(9.31%)
Community Bank of the Midwest	\$170,818	\$107,325	\$153,492	69.92%	30.56%	\$5,024	4.04%	0.38%	0.24%	3.82%	(7.38%)	(10.08%)
Goppert State Service Bank	\$170,827	\$121,635	\$152,233	79.90%	12.75%	\$3,882	3.87%	0.40%	0.32%	3.60%	5.84%	5.65%
Mid-America Bank	\$174,174	\$143,831	\$142,824	100.85%	12.20%	\$4,051	5.34%	1.40%	1.29%	4.10%	26.03%	30.32%
Fidelity State Bank and Trust Company	\$175,325	\$34,412	\$144,137	23.87%	76.14%	\$5,313	2.84%	0.32%	0.20%	2.77%	0.54%	0.85%
Bankers' Bank of Kansas	\$175,851	\$129,053	\$141,798	91.01%	25.91%	\$3,589	4.24%	1.72%	0.85%	3.47%	(24.89%)	(22.51%)
Citizens National Bank	\$176,541	\$67,737	\$154,822	43.75%	44.87%	\$3,331	3.35%	0.28%	0.24%	3.21%	(0.42%)	(0.67%)
Bank of Commerce	\$176,668	\$88,229	\$160,004	55.14%	20.99%	\$3,681	3.07%	0.34%	0.27%	2.87%	6.46%	6.65%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
Farmers and Drovers Bank	\$177,464	\$89,402	\$109,931	81.33%	27.13%	\$6,826	3.64%	0.57%	0.52%	3.33%	(8.18%)	(10.40%)
Freedom Bank	\$180,471	\$109,628	\$133,852	81.90%	25.70%	\$7,219	3.85%	0.96%	0.76%	3.13%	11.34%	51.55%
First Kansas Bank	\$181,406	\$46,722	\$163,971	28.49%	33.29%	\$6,255	2.83%	0.21%	0.20%	2.76%	(23.50%)	(30.25%)
First National Bank	\$183,370	\$97,293	\$149,152	65.23%	20.84%	\$3,742	4.02%	0.52%	0.42%	3.65%	(13.43%)	(0.02%)
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$185,219	\$100,551	\$144,037	69.81%	17.70%	\$3,780	3.84%	0.76%	0.62%	3.26%	(9.09%)	(7.19%)
First Bank of Newton	\$188,992	\$161,721	\$168,596	95.92%	8.35%	\$3,634	4.15%	0.61%	0.51%	3.68%	(15.13%)	(0.34%)
Citizens Savings and Loan Association, FSB	\$189,739	\$70,847	\$130,991	54.09%	61.07%	\$4,865	3.04%	0.73%	0.68%	2.51%	(3.28%)	(1.83%)
Citizens State Bank	\$191,770	\$136,502	\$175,121	77.95%	13.60%	\$3,760	4.41%	0.52%	0.37%	4.05%	4.99%	4.46%
Solomon State Bank	\$198,116	\$171,572	\$159,827	107.35%	11.72%	\$10,427	4.61%	1.11%	1.07%	3.70%	(2.62%)	(2.67%)
Great American Bank	\$199,518	\$169,662	\$156,015	108.75%	9.00%	\$4,988	5.30%	1.20%	0.98%	4.37%	10.23%	16.02%
Cornerstone Bank	\$199,809	\$159,033	\$158,765	100.17%	14.00%	\$10,516	4.47%	1.16%	0.92%	3.61%	4.93%	7.04%
Bank of the Flint Hills	\$202,832	\$161,580	\$150,156	107.61%	11.18%	\$3,901	4.79%	0.92%	0.84%	4.01%	(5.08%)	7.35%
Kearny County Bank	\$206,103	\$144,401	\$170,785	84.55%	14.22%	\$5,424	4.74%	0.92%	0.78%	4.19%	6.08%	7.41%
First National Bank and Trust	\$207,571	\$138,268	\$169,616	81.52%	15.48%	\$3,579	4.49%	0.58%	0.46%	4.16%	6.78%	9.61%
Mutual Savings Association, FSA	\$208,848	\$118,795	\$145,245	81.79%	33.30%	\$4,540	3.95%	0.79%	0.72%	3.43%	(1.95%)	(3.39%)
Farmers & Merchants Bank of Colby	\$210,559	\$137,481	\$140,620	97.77%	16.72%	\$10,027	4.25%	1.11%	1.01%	3.54%	(2.04%)	(22.48%)
Kanza Bank	\$214,246	\$145,741	\$189,584	76.87%	12.63%	\$3,895	3.94%	0.49%	0.38%	3.62%	(3.54%)	(4.23%)
Peoples State Bank	\$216,769	\$178,502	\$184,628	96.68%	9.19%	\$3,142	5.83%	1.11%	0.90%	4.95%	(6.30%)	(9.46%)
ESB Financial	\$223,325	\$157,006	\$185,170	84.79%	12.34%	\$4,379	4.16%	0.72%	0.56%	3.67%	0.92%	3.16%
Grant County Bank	\$226,716	\$141,430	\$185,444	76.27%	16.97%	\$4,534	4.18%	0.98%	0.86%	3.48%	(6.42%)	(5.45%)
Citizens Bank of Kansas	\$231,087	\$149,729	\$192,269	77.87%	7.78%	\$3,449	4.19%	0.50%	0.42%	3.93%	0.51%	(5.51%)
Solutions North Bank	\$233,193	\$163,735	\$198,489	82.49%	15.17%	\$4,318	4.10%	0.60%	0.50%	3.65%	(2.11%)	0.79%
Golden Belt Bank, FSA	\$236,324	\$170,367	\$204,155	83.45%	10.61%	\$5,028	4.04%	0.33%	0.27%	3.79%	(8.77%)	(7.76%)
State Average of Asset Group A	\$96,158	\$59,527	\$60,177	71.21%	28.73%	\$4,756	4.28%	0.67%	0.55%	3.84%	3.33%	7.36%

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>												
Community First National Bank	\$253,322	\$219,981	\$228,555	96.25%	10.93%	\$2,184	4.51%	1.09%	0.86%	3.78%	3.28%	3.18%
Security State Bank	\$258,883	\$193,465	\$164,956	117.28%	19.05%	\$7,397	4.57%	1.21%	1.08%	3.68%	25.77%	5.50%
Bank of Hays	\$259,546	\$175,458	\$222,849	78.73%	21.34%	\$8,372	3.96%	0.61%	0.49%	3.55%	3.33%	11.19%
Silver Lake Bank	\$271,265	\$190,774	\$215,334	88.59%	11.38%	\$4,932	4.16%	0.83%	0.72%	3.56%	0.48%	28.54%
Centera Bank	\$274,067	\$124,824	\$249,763	49.98%	32.52%	\$5,271	3.70%	0.53%	0.42%	3.37%	3.97%	5.52%
Guaranty State Bank and Trust Company	\$281,469	\$249,635	\$218,169	114.42%	9.11%	\$5,026	4.85%	1.00%	0.83%	4.13%	(8.54%)	(14.06%)
First State Bank and Trust	\$290,908	\$200,369	\$262,725	76.27%	15.83%	\$3,463	4.16%	0.47%	0.36%	3.83%	18.09%	19.11%
Astra Bank	\$296,977	\$183,526	\$264,282	69.44%	18.42%	\$3,666	4.28%	0.48%	0.40%	4.00%	(1.00%)	25.97%
Central Bank and Trust Co.	\$308,149	\$250,457	\$266,140	94.11%	10.85%	\$4,221	4.23%	0.77%	0.65%	3.65%	(18.52%)	(35.20%)
Union State Bank of Everest	\$309,945	\$203,851	\$277,379	73.49%	17.38%	\$3,646	4.34%	0.78%	0.63%	3.86%	(1.46%)	2.10%
Rose Hill Bank	\$312,172	\$201,072	\$270,259	74.40%	24.64%	\$4,955	3.98%	0.59%	0.50%	3.55%	(8.25%)	29.77%
Kaw Valley Bank	\$315,915	\$253,934	\$277,648	91.46%	10.55%	\$3,949	5.04%	1.07%	0.80%	4.27%	(10.92%)	(14.85%)
Union State Bank	\$316,134	\$203,897	\$258,205	78.97%	16.78%	\$4,160	3.90%	0.58%	0.47%	3.51%	9.91%	12.65%
First Option Bank	\$322,542	\$129,683	\$297,744	43.56%	24.81%	\$4,608	3.21%	0.59%	0.45%	2.94%	(8.04%)	(5.39%)
First National Bank of Syracuse	\$324,676	\$260,716	\$289,803	89.96%	15.15%	\$5,903	5.06%	0.84%	0.70%	4.48%	(3.50%)	(0.68%)
Denison State Bank	\$325,747	\$199,757	\$259,193	77.07%	14.97%	\$4,862	4.01%	0.80%	0.69%	3.47%	(1.95%)	0.18%
Commercial Bank	\$328,365	\$127,583	\$300,254	42.49%	44.21%	\$4,561	3.37%	0.43%	0.36%	3.18%	(0.84%)	1.35%
Citizens State Bank	\$336,566	\$270,346	\$256,821	105.27%	7.38%	\$8,414	4.57%	1.09%	0.97%	3.72%	(1.97%)	7.21%
American State Bank & Trust Company	\$354,184	\$217,845	\$298,549	72.97%	15.37%	\$5,133	3.99%	0.36%	0.34%	3.77%	(0.10%)	4.88%
Bank, The	\$356,164	\$258,393	\$315,868	81.80%	22.61%	\$6,248	4.37%	0.85%	0.71%	3.77%	0.22%	1.37%
Peoples Bank	\$360,754	\$224,711	\$291,545	77.08%	21.00%	\$4,346	4.20%	0.76%	0.43%	3.99%	(1.46%)	(13.63%)
Legacy Bank	\$365,025	\$284,346	\$287,560	98.88%	11.12%	\$4,680	4.54%	1.03%	0.85%	3.76%	(0.13%)	(0.62%)
Bank of Tescott	\$405,093	\$321,534	\$345,465	93.07%	16.41%	\$6,138	4.42%	1.08%	0.99%	3.55%	16.59%	19.55%
Labette Bank	\$411,086	\$269,165	\$353,386	76.17%	17.14%	\$3,575	4.01%	0.58%	0.46%	3.59%	6.22%	5.35%
Exchange Bank & Trust	\$417,581	\$272,935	\$367,464	74.28%	21.93%	\$4,913	3.63%	0.39%	0.36%	3.36%	(10.12%)	(10.82%)
First State Bank	\$424,905	\$227,572	\$334,774	67.98%	22.73%	\$5,591	4.35%	0.89%	0.71%	3.84%	(2.72%)	9.00%
Capital City Bank	\$438,343	\$301,829	\$377,589	79.94%	4.94%	\$4,256	3.95%	0.49%	0.40%	3.58%	4.66%	6.06%
Citizens State Bank	\$442,684	\$223,114	\$339,406	65.74%	33.29%	\$4,517	3.73%	0.56%	0.48%	3.42%	1.17%	2.62%
Southwest National Bank	\$445,496	\$373,940	\$395,375	94.58%	11.77%	\$3,978	4.50%	0.95%	0.81%	3.74%	5.74%	14.72%
Community National Bank	\$446,746	\$145,141	\$394,092	36.83%	55.06%	\$6,570	3.27%	0.29%	0.26%	3.17%	9.64%	3.52%
First Bank Kansas	\$449,801	\$226,706	\$410,961	55.16%	36.83%	\$3,687	3.84%	0.49%	0.41%	3.51%	9.76%	15.01%
Western State Bank	\$453,540	\$295,668	\$401,323	73.67%	20.89%	\$4,199	4.37%	0.46%	0.34%	4.10%	(19.59%)	(21.39%)
Peoples Bank and Trust Company	\$481,756	\$281,117	\$366,453	76.71%	21.57%	\$4,588	3.98%	0.60%	0.50%	3.64%	(3.82%)	7.35%
State Average of Asset Group B	\$352,721	\$229,192	\$298,785	78.38%	19.94%	\$4,909	4.15%	0.71%	0.59%	3.68%	0.48%	3.79%

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Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
Bank of Labor	\$578,036	\$249,973	\$479,339	52.15%	36.01%	\$4,857	4.19%	0.43%	0.34%	3.83%	(9.73%)	(10.43%)
United Bank & Trust	\$584,452	\$436,450	\$443,760	98.35%	8.81%	\$6,025	4.15%	0.62%	0.60%	3.61%	(1.98%)	(0.44%)
Girard National Bank	\$640,888	\$446,197	\$503,155	88.68%	12.76%	\$3,815	4.24%	0.77%	0.65%	3.68%	(1.95%)	(6.69%)
Morrill and Janes Bank and Trust Company	\$648,568	\$444,955	\$558,174	79.72%	19.98%	\$8,423	3.75%	0.80%	0.65%	3.27%	(3.85%)	(3.88%)
Bennington State Bank	\$689,946	\$507,815	\$562,997	90.20%	10.85%	\$6,509	3.97%	0.83%	0.73%	3.37%	(5.91%)	(6.04%)
Bank of Blue Valley	\$708,066	\$538,427	\$601,151	89.57%	14.09%	\$6,379	4.10%	0.49%	0.37%	3.76%	14.32%	21.33%
First National Bank of Hutchinson	\$718,632	\$448,731	\$548,283	81.84%	16.97%	\$4,329	3.59%	0.72%	0.51%	3.18%	(20.02%)	(24.49%)
Farmers Bank & Trust	\$786,530	\$286,026	\$518,480	55.17%	52.26%	\$8,279	4.08%	0.95%	0.93%	3.60%	(3.03%)	(7.25%)
CoreFirst Bank & Trust	\$913,983	\$591,233	\$623,624	94.81%	15.84%	\$3,398	4.75%	0.73%	0.69%	4.08%	1.99%	16.59%
Central National Bank	\$931,898	\$479,410	\$811,881	59.05%	21.32%	\$3,045	3.53%	1.12%	0.72%	2.91%	(0.51%)	(2.64%)
Landmark National Bank	\$936,633	\$448,110	\$773,220	57.95%	21.90%	\$3,431	3.58%	0.46%	0.37%	3.36%	4.21%	2.04%
Community National Bank & Trust	\$983,413	\$712,430	\$822,095	86.66%	6.61%	\$2,953	4.47%	0.71%	0.58%	3.98%	8.63%	6.30%
State Average of Asset Group C	\$760,087	\$465,813	\$603,847	77.85%	19.78%	\$5,120	4.03%	0.72%	0.60%	3.55%	(1.49%)	(1.30%)
<b>Asset Group D - \$1 billion to \$10 billion in total assets</b>												
Armed Forces Bank, National Association	\$1,095,329	\$651,417	\$888,939	73.28%	27.11%	\$3,017	3.62%	0.26%	0.19%	3.45%	9.55%	12.89%
KS StateBank	\$1,793,931	\$1,432,010	\$1,534,063	93.35%	19.31%	\$6,523	4.23%	1.33%	1.27%	3.24%	1.37%	(1.59%)
Emprise Bank	\$1,817,200	\$1,295,230	\$1,503,717	86.14%	22.76%	\$4,368	3.95%	0.47%	0.34%	3.65%	11.25%	12.73%
Fidelity Bank	\$2,124,706	\$1,650,687	\$1,782,798	92.59%	6.36%	\$4,764	3.85%	1.55%	0.99%	2.88%	4.75%	(1.63%)
Security Bank of Kansas City	\$3,018,013	\$1,634,170	\$2,429,624	67.26%	35.98%	\$5,249	3.76%	0.44%	0.32%	3.55%	2.96%	6.79%
Equity Bank	\$3,177,907	\$2,136,436	\$2,375,594	89.93%	6.21%	\$6,030	4.72%	1.01%	0.88%	3.91%	0.70%	(1.91%)
CrossFirst Bank	\$3,201,386	\$2,137,341	\$2,533,635	84.36%	28.20%	\$10,327	4.34%	1.45%	1.29%	3.27%	33.60%	38.37%
INTRUST Bank, National Association	\$5,149,618	\$3,103,219	\$3,817,369	81.29%	10.08%	\$6,602	3.46%	0.59%	0.49%	3.00%	2.54%	(15.97%)
Capitol Federal Savings Bank	\$9,134,571	\$7,209,663	\$5,536,742	130.21%	11.03%	\$14,251	3.06%	1.73%	1.32%	1.86%	5.56%	9.88%
State Average of Asset Group D	\$3,390,296	\$2,361,130	\$2,489,165	88.71%	18.56%	\$6,792	3.89%	0.98%	0.79%	3.20%	8.03%	6.62%

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.

# Asset Quality

Asset Quality

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>								
	Bison State Bank	\$8,616	\$53	1.47%	3.50%	237.74%	8.08%	0.62%
	Walton State Bank	\$9,512	\$0	0.00%	1.10%	NA	15.85%	1.22%
	Towanda State Bank	\$10,496	\$81	1.07%	1.40%	130.86%	43.89%	2.98%
	State Bank of Burrton	\$11,455	\$0	0.00%	2.07%	NA	14.03%	1.49%
	Dickinson County Bank	\$13,295	\$198	1.95%	1.66%	85.35%	81.02%	2.17%
	Prescott State Bank	\$13,613	\$0	0.00%	1.79%	NA	1.09%	0.03%
	First National Bank of Harveyville	\$14,007	\$0	0.00%	1.04%	75.65%	15.21%	0.82%
	Farmers State Bank	\$15,929	\$0	0.00%	1.55%	NA	0.00%	0.00%
	Emerald Bank	\$17,234	\$63	0.58%	2.03%	72.37%	17.36%	2.07%
	Peoples State Bank	\$17,381	\$124	0.82%	1.13%	137.90%	32.03%	2.20%
	Bank of Denton	\$19,420	\$138	1.33%	1.09%	81.88%	4.56%	0.71%
	Hillsboro State Bank	\$19,970	\$991	11.80%	1.55%	13.12%	57.52%	4.96%
	Jamestown State Bank	\$20,189	\$0	0.00%	5.86%	NA	0.00%	0.00%
	Alden State Bank	\$20,970	\$0	0.00%	1.64%	NA	0.00%	0.00%
	Freeport State Bank	\$21,548	\$110	0.86%	2.61%	303.64%	51.61%	3.19%
	Farmers State Bank	\$22,705	\$96	0.74%	1.34%	181.25%	14.34%	0.42%
	Marion National Bank	\$22,832	\$0	0.00%	1.56%	NA	0.00%	0.00%
	Lorraine State Bank	\$22,942	\$0	0.00%	1.02%	NA	0.13%	0.00%
	State Bank of Canton	\$29,678	\$193	1.88%	1.25%	66.32%	4.98%	0.65%
	Baxter State Bank	\$29,802	\$557	3.82%	1.70%	17.03%	28.29%	4.94%
	First National Bank of Cunningham	\$30,346	\$224	2.16%	1.32%	61.16%	6.31%	0.74%
	Gorham State Bank	\$30,350	\$0	0.00%	0.97%	NA	0.00%	0.00%
	Piqua State Bank	\$30,899	\$0	0.00%	2.26%	NA	0.00%	0.00%
	Marquette Farmers State Bank of Marquette	\$32,520	\$325	2.01%	2.30%	114.15%	27.53%	2.89%
	Liberty Savings Association, FSA	\$33,005	\$0	0.00%	1.04%	NA	0.00%	0.00%
	Cottonwood Valley Bank	\$33,575	\$0	0.00%	3.69%	NA	0.00%	0.00%
	Union State Bank	\$35,133	\$455	3.11%	1.42%	45.71%	21.67%	2.92%
	State Exchange Bank	\$35,181	\$651	4.02%	0.88%	11.32%	32.16%	3.60%
	Millennium Bank	\$35,541	\$146	0.46%	1.27%	272.60%	2.81%	0.41%
	Chetopa State Bank & Trust Co.	\$36,622	\$0	0.00%	0.97%	NA	0.00%	0.00%
	First National Bank of Spearville	\$37,325	\$918	4.26%	2.25%	52.83%	20.90%	2.46%
	Farmers State Bank	\$37,363	\$455	1.86%	1.52%	76.86%	22.15%	2.21%
	Kendall State Bank	\$37,483	\$0	0.00%	1.44%	NA	0.00%	0.00%
	Haviland State Bank	\$37,541	\$0	0.00%	2.00%	NA	0.00%	0.00%
	Bank of Greeley	\$38,405	\$0	0.00%	1.70%	NA	0.00%	0.00%
	Farmers and Merchants Bank of Mound City, Kansas	\$38,871	\$107	0.34%	1.11%	25.20%	45.95%	3.58%
	Ford County State Bank	\$40,580	\$665	2.71%	2.04%	75.49%	12.15%	1.64%
	City State Bank	\$41,086	\$0	0.00%	1.02%	NA	0.00%	0.00%
	Farmers State Bank of Bucklin, Kansas	\$42,504	\$52	0.24%	2.35%	965.38%	1.73%	0.22%
	First State Bank of Ransom	\$43,172	\$376	2.21%	3.06%	138.30%	6.91%	1.55%
	CBW Bank	\$43,941	\$0	0.00%	1.76%	96.00%	1.12%	0.20%
	Swedish-American State Bank	\$45,102	\$117	0.36%	2.44%	671.79%	3.98%	0.41%
	Nekoma State Bank	\$45,249	\$105	0.93%	3.28%	351.43%	9.09%	0.82%
	New Century Bank	\$45,544	\$0	0.00%	1.71%	NA	0.12%	0.00%
	Olpe State Bank	\$45,767	\$12	0.06%	1.33%	NM	4.46%	0.57%
	State Bank of Spring Hill	\$45,989	\$110	0.77%	1.51%	183.05%	30.17%	2.81%
	First National Bank in Frankfort	\$45,994	\$0	0.00%	1.25%	NA	0.00%	0.00%
	Bank of Palmer	\$46,135	\$120	0.51%	1.36%	267.50%	7.68%	0.26%
	Citizens State Bank and Trust Company	\$46,578	\$0	0.00%	0.48%	NA	0.77%	0.08%
	Farmers State Bank of Blue Mound	\$47,046	\$17	0.06%	1.20%	NM	0.55%	0.09%
	Kaw Valley State Bank	\$50,049	\$455	1.88%	1.52%	81.10%	17.85%	1.29%
	Howard State Bank	\$51,266	\$289	1.22%	2.48%	203.46%	4.89%	0.56%
	Union State Bank	\$51,946	\$320	0.88%	0.88%	100.00%	8.64%	0.64%
	Tampa State Bank	\$52,054	\$62	0.18%	2.15%	NM	3.33%	0.12%

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**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	Stock Exchange Bank	\$52,262	\$641	1.48%	1.70%	114.98%	12.98%	1.23%
	Peoples Bank	\$52,501	\$85	0.34%	1.58%	465.88%	2.26%	0.22%
	Argentine Federal Savings	\$52,750	\$352	0.90%	0.93%	103.13%	4.58%	0.67%
	KansasLand Bank	\$55,931	\$239	0.66%	1.54%	216.73%	9.28%	0.95%
	Bank of Commerce and Trust Company	\$56,057	\$100	0.35%	1.50%	426.00%	5.53%	0.46%
	Heritage Bank	\$56,398	\$154	0.35%	1.22%	94.93%	13.53%	1.56%
	Farmers State Bank	\$58,003	\$134	0.38%	1.39%	369.40%	2.98%	0.34%
	First National Bank of Dighton	\$59,595	\$35	0.13%	0.86%	668.57%	0.75%	0.06%
	Citizens State Bank of Cheney, Kansas	\$59,736	\$143	0.39%	1.51%	382.52%	2.07%	0.24%
	First State Bank	\$59,882	\$0	0.00%	3.76%	178.60%	5.13%	0.93%
	First Security Bank	\$60,145	\$0	0.00%	1.24%	NA	5.91%	0.00%
	Kansas State Bank Overbrook Kansas	\$60,740	\$90	0.29%	3.65%	187.96%	10.57%	1.01%
	Security State Bank	\$63,069	\$173	1.04%	3.68%	353.18%	4.75%	0.52%
	Farmers State Bank	\$63,633	\$156	0.50%	4.14%	832.05%	1.78%	0.25%
	Farmers Bank of Osborne, Kansas	\$63,651	\$0	0.00%	1.51%	49.42%	17.16%	1.75%
	First National Bank of Sedan	\$63,774	\$71	0.22%	1.98%	894.37%	7.52%	0.53%
	Bank of Holyrood	\$63,901	\$201	0.41%	2.48%	604.98%	4.71%	0.53%
	Bendena State Bank	\$65,013	\$17	0.04%	1.26%	NM	0.46%	0.03%
	Bank of Protection	\$66,042	\$92	0.20%	1.24%	605.43%	4.87%	0.66%
	Small Business Bank	\$68,418	\$0	0.00%	1.49%	72.90%	9.74%	1.39%
	Exchange State Bank of St. Paul, Kansas	\$69,871	\$25	0.07%	1.19%	NM	7.91%	0.40%
	Lyndon State Bank	\$70,822	\$114	0.24%	1.68%	695.61%	7.37%	0.62%
	First State Bank of Healy	\$73,850	\$1,424	3.39%	2.64%	20.97%	51.75%	9.71%
	Chisholm Trail State Bank	\$74,655	\$497	1.69%	1.83%	108.25%	8.05%	0.71%
	Home Savings Bank	\$74,875	\$0	0.00%	1.19%	752.54%	0.43%	0.08%
	FNB Washington	\$75,228	\$77	0.24%	2.92%	113.89%	4.37%	1.09%
	Fowler State Bank	\$75,364	\$2,476	4.75%	1.24%	26.09%	32.04%	3.29%
	Johnson State Bank	\$75,732	\$783	2.39%	4.27%	179.05%	5.98%	1.03%
	University National Bank of Lawrence	\$76,237	\$121	0.20%	1.46%	724.79%	22.18%	2.33%
	Baldwin State Bank	\$76,715	\$149	0.45%	1.93%	432.21%	11.54%	0.19%
	Community Bank of Wichita, Inc.	\$76,842	\$308	0.50%	1.31%	261.69%	11.66%	1.17%
	First National Bank of Beloit	\$78,101	\$149	0.40%	2.11%	533.56%	9.20%	0.53%
	First National Bank of Girard	\$79,488	\$354	0.72%	1.60%	222.88%	5.51%	0.66%
	First National Bank of Hope	\$83,852	\$2,285	4.05%	1.89%	34.79%	28.61%	3.77%
	First Federal Savings and Loan Bank	\$84,085	\$1,435	1.90%	1.10%	42.59%	22.90%	2.86%
	First National Bank of Kansas	\$84,626	\$42	0.18%	1.31%	735.71%	1.83%	0.10%
	Stockgrowers State Bank	\$84,654	\$0	0.00%	1.45%	NA	0.00%	0.00%
	Heartland Tri-State Bank	\$84,880	\$157	0.31%	1.02%	324.84%	7.43%	0.79%
	Andover State Bank	\$86,634	\$15	0.02%	1.09%	276.26%	3.52%	0.32%
	Wilson State Bank	\$87,399	\$645	1.01%	1.34%	132.56%	21.40%	1.94%
	Riley State Bank of Riley, Kansas	\$89,117	\$4	0.01%	2.16%	NM	0.06%	0.00%
	TriCentury Bank	\$90,631	\$0	0.00%	1.28%	NA	0.00%	0.00%
	Community Bank	\$91,384	\$0	0.00%	1.25%	NA	0.00%	0.00%
	First National Bank in Fredonia	\$92,005	\$550	1.76%	2.52%	143.09%	4.66%	0.71%
	First National Bank in Cimarron	\$93,167	\$8	0.02%	1.55%	NM	0.14%	0.01%
	Farmers Bank & Trust	\$93,971	\$139	0.39%	1.45%	49.15%	16.71%	1.43%
	St. Marys State Bank	\$94,379	\$25	0.04%	1.69%	159.68%	5.44%	0.72%
	Citizens State Bank and Trust Company	\$94,537	\$48	0.10%	0.94%	954.17%	0.33%	0.05%
	Garden Plain State Bank	\$94,696	\$192	0.46%	2.03%	140.10%	4.62%	0.63%
	Home Bank and Trust Company	\$95,575	\$28	0.03%	1.08%	NM	0.33%	0.03%
	State Bank of Downs	\$95,833	\$2,464	3.35%	1.27%	21.30%	35.53%	4.56%
	State Bank of Bern	\$96,406	\$380	0.78%	1.28%	77.93%	5.33%	0.83%
	Lyons State Bank	\$96,433	\$318	0.56%	2.21%	200.95%	6.42%	0.80%
	Elk State Bank	\$97,160	\$308	0.54%	1.40%	151.81%	6.47%	0.54%

Source: SNL Financial

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**Asset Quality**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	First Neodesha Bank	\$97,197	\$0	0.00%	1.03%	NA	0.00%	0.00%
	Alliance Bank	\$99,369	\$382	0.50%	1.35%	213.31%	6.35%	0.78%
	Bank of Prairie Village	\$101,270	\$0	0.00%	1.56%	NA	0.00%	0.00%
	First National Bank in Pratt	\$102,390	\$1,320	2.61%	1.28%	48.94%	12.77%	1.29%
	Conway Bank	\$102,687	\$3,105	4.04%	1.22%	17.92%	69.94%	6.18%
	First Commerce Bank	\$102,698	\$617	0.83%	1.45%	175.36%	11.27%	0.66%
	American Bank of Baxter Springs	\$103,134	\$461	1.16%	4.20%	144.60%	9.91%	1.20%
	Bankwest of Kansas	\$104,439	\$0	0.00%	0.95%	NA	0.00%	0.00%
	Plains State Bank	\$106,588	\$219	0.57%	1.69%	298.17%	3.26%	0.43%
	BANK VI	\$108,184	\$40	0.05%	1.51%	173.89%	5.71%	0.64%
	Prairie Bank of Kansas	\$108,623	\$83	0.15%	0.87%	154.04%	4.81%	0.30%
	Stanley Bank	\$110,735	\$1,414	1.86%	1.09%	26.19%	16.61%	3.23%
	Almena State Bank	\$110,824	\$871	0.88%	1.22%	137.77%	17.11%	0.80%
	First National Bank of Louisburg	\$111,078	\$0	0.00%	1.75%	NA	0.00%	0.00%
	Community Bank	\$112,963	\$12	0.02%	1.22%	NM	15.37%	0.10%
	Farmers State Bank	\$113,080	\$0	0.00%	1.41%	NA	0.00%	0.00%
	Patriots Bank	\$113,142	\$2,767	3.45%	1.07%	15.90%	46.00%	4.76%
	Carson Bank	\$116,680	\$120	0.16%	1.43%	578.92%	1.95%	0.16%
	Lyons Federal Bank	\$118,212	\$8	0.01%	1.16%	355.39%	2.66%	0.34%
	First National Bank of Scott City	\$118,922	\$1,579	2.31%	2.21%	95.44%	18.43%	1.36%
	FirstOak Bank	\$120,176	\$0	0.00%	1.31%	NA	0.60%	0.06%
	Citizens State Bank	\$122,956	\$3,698	4.72%	1.60%	30.28%	24.42%	3.36%
	Southwind Bank	\$123,000	\$612	1.10%	1.42%	129.08%	9.17%	0.54%
	Vintage Bank Kansas	\$124,795	\$671	0.84%	1.10%	131.59%	6.45%	0.67%
	Valley State Bank	\$125,072	\$440	0.54%	1.03%	187.47%	3.88%	0.54%
	First Bank	\$128,245	\$184	0.23%	2.93%	NM	0.84%	0.14%
	Impact Bank	\$129,007	\$656	0.81%	1.58%	196.04%	4.90%	0.51%
	Stockgrowers State Bank	\$129,640	\$0	0.00%	1.20%	NA	0.00%	0.00%
	Farmers National Bank	\$130,236	\$677	0.70%	1.96%	278.58%	4.54%	0.81%
	Fidelity State Bank and Trust Company	\$130,351	\$0	0.00%	0.85%	NA	0.45%	0.00%
	Halstead Bank	\$130,385	\$261	0.26%	1.22%	302.47%	3.90%	0.31%
	Flint Hills Bank	\$133,396	\$24	0.04%	2.14%	NM	1.56%	0.18%
	Kansas State Bank	\$134,436	\$110	0.20%	1.14%	556.36%	0.95%	0.08%
	Valley State Bank	\$134,644	\$5	0.00%	1.05%	NM	3.01%	0.27%
	Farmers State Bank of Oakley, Kansas	\$137,877	\$0	0.00%	1.05%	NA	0.51%	0.00%
	Union State Bank	\$139,965	\$0	0.00%	1.21%	12.56%	37.13%	4.12%
	Midland National Bank	\$140,865	\$102	0.15%	1.37%	929.41%	0.66%	0.07%
	SJN Bank of Kansas	\$141,838	\$40	0.05%	2.03%	NM	1.64%	0.09%
	Verus Bank	\$141,846	\$0	0.00%	0.93%	NA	0.22%	0.00%
	Bank of the Prairie	\$142,858	\$0	0.00%	1.60%	NA	0.00%	0.00%
	Lyon County State Bank	\$142,920	\$50	0.10%	1.62%	NM	0.60%	0.05%
	Farmers State Bank of Aliceville, Kansas	\$147,828	\$0	0.00%	1.34%	NM	0.20%	0.01%
	First Heritage Bank	\$152,951	\$39	0.04%	1.19%	NM	1.63%	0.14%
	First State Bank and Trust Company of Larned	\$155,134	\$84	0.10%	1.89%	NM	0.41%	0.05%
	Community State Bank	\$156,148	\$451	0.60%	1.56%	198.82%	3.83%	0.41%
	Community First Bank	\$163,222	\$157	0.10%	1.28%	669.42%	1.93%	0.18%
	VisionBank	\$165,823	\$15	0.01%	1.10%	107.45%	10.02%	0.95%
	Kaw Valley State Bank and Trust Company	\$167,543	\$467	0.46%	1.54%	337.47%	2.34%	0.28%
	Farmers State Bank	\$170,030	\$1,787	1.50%	1.60%	60.28%	13.18%	2.06%
	Community Bank of the Midwest	\$170,818	\$953	0.89%	1.24%	139.77%	5.53%	0.56%
	Goppert State Service Bank	\$170,827	\$62	0.05%	1.34%	NM	1.07%	0.12%
	Mid-America Bank	\$174,174	\$0	0.00%	1.59%	NA	1.85%	0.21%
	Fidelity State Bank and Trust Company	\$175,325	\$282	0.82%	2.97%	362.77%	2.10%	0.16%
	Bankers' Bank of Kansas	\$175,851	\$0	0.00%	2.14%	NA	2.22%	0.31%
	Citizens National Bank	\$176,541	\$75	0.11%	1.57%	NM	0.44%	0.04%
	Bank of Commerce	\$176,668	\$49	0.06%	1.14%	NM	0.29%	0.03%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	Farmers and Drivers Bank	\$177,464	\$449	0.50%	1.48%	254.04%	1.10%	0.29%
	Freedom Bank	\$180,471	\$0	0.00%	0.81%	120.19%	4.33%	0.41%
	First Kansas Bank	\$181,406	\$0	0.00%	1.55%	NA	0.00%	0.00%
	First National Bank	\$183,370	\$2,169	2.23%	1.77%	51.70%	15.02%	2.06%
	Citizens State Bank and Trust Co., Ellsworth, Kansas	\$185,219	\$912	0.91%	1.14%	116.46%	8.29%	0.68%
	First Bank of Newton	\$188,992	\$237	0.15%	1.32%	139.06%	12.91%	1.05%
	Citizens Savings and Loan Association, FSB	\$189,739	\$651	0.92%	0.65%	70.66%	1.73%	0.34%
	Citizens State Bank	\$191,770	\$622	0.46%	0.86%	188.91%	4.97%	0.44%
	Solomon State Bank	\$198,116	\$57	0.03%	3.32%	243.20%	8.97%	1.52%
	Great American Bank	\$199,518	\$0	0.00%	1.40%	NA	0.00%	0.00%
	Cornerstone Bank	\$199,809	\$789	0.50%	1.45%	291.89%	26.26%	2.76%
	Bank of the Flint Hills	\$202,832	\$326	0.20%	1.42%	653.13%	3.88%	0.17%
	Kearny County Bank	\$206,103	\$1,129	0.78%	1.51%	193.09%	5.34%	0.57%
	First National Bank and Trust	\$207,571	\$3,864	2.79%	2.13%	76.32%	14.01%	2.02%
	Mutual Savings Association, FSA	\$208,848	\$6,004	5.05%	1.54%	27.43%	13.68%	4.13%
	Farmers & Merchants Bank of Colby	\$210,559	\$197	0.14%	0.95%	664.47%	0.73%	0.09%
	Kanza Bank	\$214,246	\$661	0.45%	1.34%	287.76%	3.53%	0.33%
	Peoples State Bank	\$216,769	\$1,398	0.78%	1.48%	131.64%	10.47%	1.18%
	ESB Financial	\$223,325	\$2,575	1.64%	1.17%	71.53%	11.39%	1.21%
	Grant County Bank	\$226,716	\$4,912	3.47%	2.20%	39.31%	29.89%	3.62%
	Citizens Bank of Kansas	\$231,087	\$1,503	1.00%	1.45%	92.30%	9.75%	1.06%
	Solutions North Bank	\$233,193	\$2,968	1.81%	2.03%	111.74%	11.86%	1.27%
	Golden Belt Bank, FSA	\$236,324	\$1,383	0.81%	0.98%	117.60%	6.29%	0.60%
	State Average of Asset Group A	\$96,158	\$452	0.82%	1.65%	237.05%	9.40%	0.96%

Source: SNL Financial

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**Asset Quality**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	Community First National Bank	\$253,322	\$141	0.06%	1.27%	474.58%	4.77%	0.29%
	Security State Bank	\$258,883	\$0	0.00%	1.27%	NA	4.32%	0.00%
	Bank of Hays	\$259,546	\$7,016	4.00%	1.20%	24.17%	34.88%	3.36%
	Silver Lake Bank	\$271,265	\$0	0.00%	0.88%	22.74%	25.07%	3.03%
	Centera Bank	\$274,067	\$79	0.06%	1.53%	NM	0.62%	0.05%
	Guaranty State Bank and Trust Company	\$281,469	\$5,693	2.28%	1.45%	63.67%	15.18%	2.02%
	First State Bank and Trust	\$290,908	\$173	0.09%	1.47%	NM	11.19%	1.01%
	Astra Bank	\$296,977	\$1,816	0.99%	1.10%	35.80%	23.37%	1.98%
	Central Bank and Trust Co.	\$308,149	\$297	0.12%	1.45%	NM	2.19%	0.24%
	Union State Bank of Everest	\$309,945	\$2,249	1.10%	1.47%	113.81%	9.29%	0.93%
	Rose Hill Bank	\$312,172	\$112	0.06%	0.96%	90.50%	6.88%	0.70%
	Kaw Valley Bank	\$315,915	\$1,230	0.48%	0.19%	14.13%	12.48%	1.19%
	Union State Bank	\$316,134	\$272	0.13%	1.69%	NM	1.00%	0.09%
	First Option Bank	\$322,542	\$796	0.61%	1.30%	51.25%	15.39%	1.20%
	First National Bank of Syracuse	\$324,676	\$1,335	0.51%	1.74%	340.75%	7.56%	0.46%
	Denison State Bank	\$325,747	\$644	0.32%	1.71%	163.44%	6.06%	0.66%
	Commercial Bank	\$328,365	\$183	0.14%	1.75%	NM	1.15%	0.10%
	Citizens State Bank	\$336,566	\$142	0.05%	1.35%	617.29%	2.64%	0.25%
	American State Bank & Trust Company	\$354,184	\$470	0.22%	1.01%	55.44%	9.22%	1.12%
	Bank, The	\$356,164	\$30,678	11.87%	1.88%	15.86%	79.14%	8.62%
	Peoples Bank	\$360,754	\$1,117	0.50%	2.00%	46.35%	21.64%	2.79%
	Legacy Bank	\$365,025	\$3,306	1.16%	1.22%	31.58%	39.96%	3.92%
	Bank of Tescott	\$405,093	\$6,758	2.10%	2.43%	115.74%	23.83%	1.83%
	Labette Bank	\$411,086	\$333	0.12%	1.00%	165.30%	4.71%	0.54%
	Exchange Bank & Trust	\$417,581	\$499	0.18%	1.40%	764.93%	2.73%	0.12%
	First State Bank	\$424,905	\$3,518	1.55%	1.74%	102.73%	10.80%	1.08%
	Capital City Bank	\$438,343	\$354	0.12%	0.96%	802.20%	4.43%	0.39%
	Citizens State Bank	\$442,684	\$1,798	0.81%	1.27%	141.09%	4.96%	0.47%
	Southwest National Bank	\$445,496	\$319	0.09%	1.06%	NM	1.16%	0.07%
	Community National Bank	\$446,746	\$0	0.00%	1.41%	213.15%	4.32%	0.38%
	First Bank Kansas	\$449,801	\$0	0.00%	1.82%	NA	2.33%	0.02%
	Western State Bank	\$453,540	\$7,526	2.55%	2.93%	105.98%	14.36%	1.90%
	Peoples Bank and Trust Company	\$481,756	\$959	0.34%	1.61%	137.91%	8.02%	0.72%
	State Average of Asset Group B	\$352,721	\$2,419	0.99%	1.44%	188.42%	12.59%	1.26%

Source: SNL Financial

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**Asset Quality**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	<b>Bank of Labor</b>	\$578,036	\$1,305	0.52%	1.88%	64.09%	18.71%	1.64%
	<b>United Bank &amp; Trust</b>	\$584,452	\$0	0.00%	1.54%	NA	2.91%	0.35%
	<b>Girard National Bank</b>	\$640,888	\$8,187	1.83%	1.77%	94.01%	12.48%	1.40%
	<b>Morrill and Janes Bank and Trust Company</b>	\$648,568	\$3,219	0.72%	1.13%	156.48%	6.31%	0.68%
	<b>Bennington State Bank</b>	\$689,946	\$14,650	2.88%	2.84%	41.10%	42.72%	5.10%
	<b>Bank of Blue Valley</b>	\$708,066	\$1,063	0.20%	1.09%	490.54%	10.50%	1.18%
	<b>First National Bank of Hutchinson</b>	\$718,632	\$678	0.15%	1.22%	338.44%	1.92%	0.22%
	<b>Farmers Bank &amp; Trust</b>	\$786,530	\$964	0.34%	1.46%	74.25%	7.68%	1.42%
	<b>CoreFirst Bank &amp; Trust</b>	\$913,983	\$13,941	2.36%	1.20%	38.53%	24.16%	2.39%
	<b>Central National Bank</b>	\$931,898	\$2,837	0.59%	1.76%	297.50%	3.36%	0.41%
	<b>Landmark National Bank</b>	\$936,633	\$5,764	1.29%	1.26%	59.99%	10.78%	1.05%
	<b>Community National Bank &amp; Trust</b>	\$983,413	\$8,020	1.13%	1.31%	89.77%	12.06%	1.18%
	State Average of Asset Group C	\$760,087	\$5,052	1.00%	1.54%	158.61%	12.80%	1.42%
<b>Asset Group D - \$1 billion to \$10 billion in total assets</b>								
	<b>Armed Forces Bank, National Association</b>	\$1,095,329	\$18,517	2.84%	1.87%	65.69%	11.12%	2.03%
	<b>KS StateBank</b>	\$1,793,931	\$2,737	0.19%	1.52%	795.65%	2.07%	0.19%
	<b>Emprise Bank</b>	\$1,817,200	\$4,957	0.38%	1.23%	218.61%	5.16%	0.42%
	<b>Fidelity Bank</b>	\$2,124,706	\$12,066	0.73%	1.20%	38.95%	21.26%	2.48%
	<b>Security Bank of Kansas City</b>	\$3,018,013	\$10,452	0.64%	1.72%	71.11%	15.07%	2.07%
	<b>Equity Bank</b>	\$3,177,907	\$35,208	1.65%	0.44%	26.46%	15.22%	1.33%
	<b>CrossFirst Bank</b>	\$3,201,386	\$17,792	0.83%	1.30%	105.38%	10.14%	0.82%
	<b>INTRUST Bank, National Association</b>	\$5,149,618	\$6,841	0.22%	1.04%	221.21%	3.85%	0.28%
	<b>Capitol Federal Savings Bank</b>	\$9,134,571	\$14,744	0.20%	0.12%	56.90%	1.27%	0.17%
	State Average of Asset Group D	\$3,390,296	\$13,702	0.85%	1.16%	177.77%	9.46%	1.09%

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# Capital Adequacy

**Capital Adequacy**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>									
	Bison State Bank	\$8,616	\$1,335	\$1,267	\$1,267	16.23%	31.38%	32.64%	31.38%
	Walton State Bank	\$9,512	\$700	\$700	\$700	7.99%	17.92%	18.89%	17.92%
	Towanda State Bank	\$10,496	\$810	\$842	\$842	8.17%	14.42%	15.67%	14.42%
	State Bank of Burrton	\$11,455	\$1,141	\$1,198	\$1,198	10.80%	28.96%	30.22%	28.96%
	Dickinson County Bank	\$13,295	\$1,396	\$1,392	\$1,392	10.77%	14.72%	15.98%	14.72%
	Prescott State Bank	\$13,613	\$1,981	\$1,981	\$1,981	14.96%	27.87%	29.13%	27.87%
	First National Bank of Harveyville	\$14,007	\$1,399	\$1,399	\$1,399	9.70%	20.02%	21.27%	20.02%
	Farmers State Bank	\$15,929	\$1,926	\$1,926	\$1,926	11.96%	24.43%	25.68%	24.43%
	Emerald Bank	\$17,234	\$1,837	\$1,837	\$1,837	10.70%	19.23%	20.49%	19.23%
	Peoples State Bank	\$17,381	\$4,649	\$4,649	\$4,649	26.03%	30.27%	31.38%	30.27%
	Bank of Denton	\$19,420	\$3,327	\$3,327	\$3,327	17.71%	30.88%	31.93%	30.88%
	Hillsboro State Bank	\$19,970	\$1,626	\$1,713	\$1,713	8.42%	17.28%	18.52%	17.28%
	Jamestown State Bank	\$20,189	\$3,060	\$3,148	\$3,148	15.71%	37.07%	38.34%	37.07%
	Alden State Bank	\$20,970	\$2,314	\$2,351	\$2,351	11.44%	24.52%	25.76%	24.52%
	Freeport State Bank	\$21,548	\$999	\$1,148	\$1,148	5.01%	9.74%	11.02%	9.74%
	Farmers State Bank	\$22,705	\$1,995	\$1,995	\$1,995	8.64%	12.96%	14.09%	12.96%
	Marion National Bank	\$22,832	\$3,606	\$2,611	\$2,611	12.21%	22.51%	23.59%	22.51%
	Lorraine State Bank	\$22,942	\$3,605	\$3,603	\$3,603	15.78%	19.23%	20.20%	19.23%
	State Bank of Canton	\$29,678	\$5,756	\$5,868	\$5,868	20.24%	41.34%	42.24%	41.34%
	Baxter State Bank	\$29,802	\$5,825	\$5,232	\$5,232	18.10%	33.14%	34.39%	33.14%
	First National Bank of Cunningham	\$30,346	\$3,447	\$3,799	\$3,799	12.49%	24.00%	24.86%	24.00%
	Gorham State Bank	\$30,350	\$3,131	\$3,131	\$2,931	10.45%	17.58%	18.58%	16.46%
	Piqua State Bank	\$30,899	\$2,766	\$2,793	\$2,793	9.16%	17.41%	18.66%	17.41%
	Marquette Farmers State Bank of Marquette	\$32,520	\$4,980	\$4,998	\$4,998	15.32%	26.65%	27.90%	26.65%
	Liberty Savings Association, FSA	\$33,005	\$6,514	\$6,514	\$6,514	19.30%	76.97%	78.10%	76.97%
	Cottonwood Valley Bank	\$33,575	\$4,116	\$4,395	\$4,395	13.33%	28.97%	30.23%	28.97%
	Union State Bank	\$35,133	\$4,697	\$4,714	\$4,714	13.41%	29.14%	30.39%	29.14%
	State Exchange Bank	\$35,181	\$4,124	\$4,330	\$4,330	12.14%	22.89%	23.64%	22.89%
	Millennium Bank	\$35,541	\$4,800	\$4,800	\$4,800	13.77%	16.87%	18.12%	16.87%
	Chetopa State Bank & Trust Co.	\$36,622	\$3,575	\$3,575	\$3,575	9.99%	14.10%	15.10%	14.10%
	First National Bank of Spearville	\$37,325	\$5,784	\$4,716	\$4,716	12.85%	20.02%	21.28%	20.02%
	Farmers State Bank	\$37,363	\$3,370	\$3,520	\$3,520	9.31%	13.70%	14.95%	13.70%
	Kendall State Bank	\$37,483	\$3,749	\$3,392	\$3,392	9.04%	13.57%	14.82%	13.57%
	Haviland State Bank	\$37,541	\$5,170	\$5,188	\$5,188	13.70%	19.26%	20.52%	19.26%
	Bank of Greeley	\$38,405	\$4,776	\$4,809	\$4,809	12.60%	23.63%	24.88%	23.63%
	Farmers and Merchants Bank of Mound City, Kansas	\$38,871	\$2,748	\$2,825	\$2,825	7.10%	10.85%	12.10%	10.85%
	Ford County State Bank	\$40,580	\$4,970	\$4,971	\$4,971	12.09%	17.88%	19.13%	17.88%
	City State Bank	\$41,086	\$3,618	\$3,670	\$3,670	8.96%	15.48%	16.58%	15.48%
	Farmers State Bank of Bucklin, Kansas	\$42,504	\$4,821	\$3,883	\$3,883	8.84%	15.11%	20.17%	15.11%
	First State Bank of Ransom	\$43,172	\$9,183	\$9,559	\$9,559	22.06%	40.43%	41.69%	40.43%
	CBW Bank	\$43,941	\$7,781	\$7,818	\$7,818	18.93%	129.57%	130.36%	129.57%
	Swedish-American State Bank	\$45,102	\$3,908	\$4,101	\$4,101	8.99%	14.24%	15.51%	14.24%
	Nekoma State Bank	\$45,249	\$3,689	\$4,260	\$4,260	9.11%	22.95%	24.20%	22.95%
	New Century Bank	\$45,544	\$5,089	\$5,089	\$5,089	11.36%	15.02%	16.28%	15.02%
	Olpe State Bank	\$45,767	\$5,651	\$5,758	\$5,758	13.16%	25.64%	26.84%	25.64%
	State Bank of Spring Hill	\$45,989	\$4,066	\$4,197	\$4,197	8.85%	18.96%	19.93%	18.96%
	First National Bank in Frankfort	\$45,994	\$4,161	\$4,520	\$4,520	9.85%	16.16%	17.15%	16.16%
	Bank of Palmer	\$46,135	\$4,197	\$4,451	\$4,451	9.74%	17.93%	19.34%	17.93%
	Citizens State Bank and Trust Company	\$46,578	\$4,549	\$4,377	\$4,377	10.88%	11.84%	12.31%	11.84%
	Farmers State Bank of Blue Mound	\$47,046	\$7,769	\$7,788	\$7,788	16.91%	22.41%	23.44%	22.41%
	Kaw Valley State Bank	\$50,049	\$3,721	\$4,142	\$4,142	8.45%	14.84%	16.09%	14.84%
	Howard State Bank	\$51,266	\$5,319	\$5,514	\$5,514	10.25%	20.86%	22.12%	20.86%
	Union State Bank	\$51,946	\$4,042	\$4,028	\$4,028	7.80%	9.99%	10.79%	9.99%
	Tampa State Bank	\$52,054	\$5,411	\$5,582	\$5,582	10.56%	14.65%	15.91%	14.65%

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Capital Adequacy

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	Stock Exchange Bank	\$52,262	\$4,201	\$4,313	\$4,313	8.21%	11.89%	13.15%	11.89%
	Peoples Bank	\$52,501	\$6,499	\$6,020	\$6,020	11.61%	18.45%	19.66%	18.45%
	Argentine Federal Savings	\$52,750	\$7,323	\$7,323	\$7,323	13.99%	27.14%	28.40%	27.14%
	KansasLand Bank	\$55,931	\$5,898	\$5,415	\$5,415	9.86%	15.49%	16.74%	15.49%
	Bank of Commerce and Trust Company	\$56,057	\$5,310	\$5,950	\$5,950	10.48%	19.56%	20.81%	19.56%
	Heritage Bank	\$56,398	\$5,961	\$5,969	\$5,969	10.62%	15.14%	16.39%	15.14%
	Farmers State Bank	\$58,003	\$6,207	\$6,406	\$6,406	11.16%	18.72%	19.97%	18.72%
	First National Bank of Dighton	\$59,595	\$12,706	\$12,859	\$12,859	21.54%	32.56%	33.15%	32.56%
	Citizens State Bank of Cheney, Kansas	\$59,736	\$6,418	\$6,612	\$6,612	11.22%	11.62%	12.58%	11.62%
	First State Bank	\$59,882	\$10,658	\$11,029	\$11,029	17.53%	26.64%	27.91%	26.64%
	First Security Bank	\$60,145	\$5,161	\$4,640	\$4,640	8.02%	11.56%	12.81%	11.56%
	Kansas State Bank Overbrook Kansas	\$60,740	\$7,353	\$7,763	\$7,763	12.84%	19.75%	21.02%	19.75%
	Security State Bank	\$63,069	\$6,326	\$7,066	\$7,066	11.32%	26.18%	27.44%	26.18%
	Farmers State Bank	\$63,633	\$9,978	\$10,542	\$10,542	16.71%	29.92%	31.20%	29.92%
	Farmers Bank of Osborne, Kansas	\$63,651	\$7,187	\$7,229	\$7,229	11.33%	15.71%	16.90%	15.71%
	First National Bank of Sedan	\$63,774	\$4,913	\$5,582	\$5,582	9.33%	14.08%	15.33%	14.08%
	Bank of Holyrood	\$63,901	\$8,425	\$8,540	\$8,540	13.58%	19.46%	20.73%	19.46%
	Bendena State Bank	\$65,013	\$5,661	\$5,655	\$5,655	8.72%	12.22%	13.47%	12.22%
	Bank of Protection	\$66,042	\$8,775	\$9,029	\$9,029	13.27%	16.85%	17.89%	16.85%
	Small Business Bank	\$68,418	\$9,260	\$9,474	\$9,474	14.06%	19.01%	20.26%	19.01%
	Exchange State Bank of St. Paul, Kansas	\$69,871	\$6,927	\$6,927	\$6,927	10.04%	18.13%	19.28%	18.13%
	Lyndon State Bank	\$70,822	\$7,684	\$7,457	\$7,457	10.66%	15.49%	16.74%	15.49%
	First State Bank of Healy	\$73,850	\$15,418	\$15,065	\$15,065	19.87%	26.73%	27.98%	26.73%
	Chisholm Trail State Bank	\$74,655	\$6,083	\$6,881	\$6,881	9.36%	19.24%	20.49%	19.24%
	Home Savings Bank	\$74,875	\$13,328	\$12,858	\$12,858	17.93%	32.23%	33.35%	32.23%
	FNB Washington	\$75,228	\$17,833	\$18,233	\$18,233	23.41%	44.50%	45.76%	44.50%
	Fowler State Bank	\$75,364	\$7,694	\$8,102	\$8,102	10.29%	14.02%	15.14%	14.02%
	Johnson State Bank	\$75,732	\$11,686	\$12,100	\$12,100	15.77%	27.34%	28.61%	27.34%
	University National Bank of Lawrence	\$76,237	\$7,143	\$6,805	\$6,805	9.00%	13.17%	14.43%	13.17%
	Baldwin State Bank	\$76,715	\$7,528	\$7,922	\$7,922	10.50%	25.69%	26.95%	25.69%
	Community Bank of Wichita, Inc.	\$76,842	\$6,918	\$7,134	\$7,134	9.20%	11.03%	12.28%	11.03%
	First National Bank of Beloit	\$78,101	\$9,356	\$9,687	\$9,687	12.33%	21.38%	22.64%	21.38%
	First National Bank of Girard	\$79,488	\$8,794	\$8,964	\$8,964	11.12%	18.25%	19.51%	18.25%
	First National Bank of Hope	\$83,852	\$9,994	\$9,733	\$9,733	11.59%	13.84%	15.10%	13.84%
	First Federal Savings and Loan Bank	\$84,085	\$9,658	\$9,658	\$9,658	11.10%	19.85%	21.11%	19.85%
	First National Bank of Kansas	\$84,626	\$6,220	\$7,365	\$7,365	8.92%	21.24%	22.13%	21.24%
	Stockgrowers State Bank	\$84,654	\$9,994	\$9,269	\$9,269	10.70%	18.08%	19.33%	18.08%
	Heartland Tri-State Bank	\$84,880	\$9,245	\$9,531	\$9,531	11.01%	17.06%	17.97%	17.06%
	Andover State Bank	\$86,634	\$7,140	\$7,247	\$6,747	8.57%	10.77%	11.91%	10.03%
	Wilson State Bank	\$87,399	\$8,031	\$7,475	\$7,475	8.62%	10.71%	11.93%	10.71%
	Riley State Bank of Riley, Kansas	\$89,117	\$9,058	\$9,090	\$9,090	10.28%	14.37%	15.63%	14.37%
	TriCentury Bank	\$90,631	\$10,331	\$10,213	\$10,213	11.68%	13.46%	14.71%	13.45%
	Community Bank	\$91,384	\$9,033	\$9,112	\$9,112	10.09%	11.42%	12.54%	11.42%
	First National Bank in Fredonia	\$92,005	\$14,609	\$15,560	\$15,560	16.69%	36.15%	37.41%	36.15%
	First National Bank in Cimarron	\$93,167	\$6,561	\$7,447	\$7,447	8.08%	14.87%	16.12%	14.87%
	Farmers Bank & Trust	\$93,971	\$8,929	\$9,143	\$9,143	9.66%	16.98%	17.94%	16.98%
	St. Marys State Bank	\$94,379	\$11,365	\$11,642	\$11,642	12.13%	14.48%	15.74%	14.48%
	Citizens State Bank and Trust Company	\$94,537	\$14,046	\$14,165	\$14,165	14.40%	25.27%	26.09%	25.27%
	Garden Plain State Bank	\$94,696	\$13,299	\$13,361	\$13,361	14.57%	21.36%	22.61%	21.36%
	Home Bank and Trust Company	\$95,575	\$7,716	\$7,744	\$7,744	7.92%	10.11%	11.27%	10.11%
	State Bank of Downs	\$95,833	\$11,370	\$11,369	\$11,369	11.60%	15.48%	16.73%	15.48%
	State Bank of Bern	\$96,406	\$14,434	\$14,580	\$14,580	15.34%	21.89%	22.83%	21.89%
	Lyons State Bank	\$96,433	\$11,399	\$11,958	\$11,958	12.44%	18.80%	20.06%	18.80%
	Elk State Bank	\$97,160	\$9,091	\$9,567	\$9,567	9.93%	16.81%	18.06%	16.81%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	First Neodesha Bank	\$97,197	\$9,593	\$9,392	\$9,392	9.58%	13.83%	15.00%	13.83%
	Alliance Bank	\$99,369	\$11,223	\$11,244	\$11,244	11.59%	14.39%	15.64%	14.39%
	Bank of Prairie Village	\$101,270	\$11,315	\$11,499	\$11,499	11.05%	19.69%	20.94%	19.69%
	First National Bank in Pratt	\$102,390	\$10,805	\$10,657	\$10,657	10.42%	16.90%	17.92%	16.90%
	Conway Bank	\$102,687	\$9,281	\$7,049	\$7,049	7.10%	10.76%	12.01%	10.76%
	First Commerce Bank	\$102,698	\$10,994	\$9,770	\$9,770	9.64%	15.04%	16.29%	15.04%
	American Bank of Baxter Springs	\$103,134	\$10,807	\$10,807	\$11,577	11.07%	28.31%	29.59%	28.31%
	Bankwest of Kansas	\$104,439	\$12,598	\$12,388	\$12,388	12.18%	15.06%	15.91%	15.06%
	Plains State Bank	\$106,588	\$13,473	\$14,010	\$14,010	13.14%	23.77%	24.87%	23.77%
	BANK VI	\$108,184	\$10,994	\$10,896	\$10,896	10.18%	13.57%	14.82%	13.57%
	Prairie Bank of Kansas	\$108,623	\$9,470	\$9,660	\$9,660	9.11%	13.29%	13.97%	13.29%
	Stanley Bank	\$110,735	\$20,705	\$20,705	\$20,705	18.12%	26.07%	27.11%	26.07%
	Almena State Bank	\$110,824	\$8,513	\$8,406	\$8,406	7.80%	8.51%	9.73%	8.51%
	First National Bank of Louisburg	\$111,078	\$15,111	\$16,117	\$16,117	13.71%	25.57%	26.83%	25.57%
	Community Bank	\$112,963	\$12,345	\$12,578	\$12,578	11.43%	14.22%	15.26%	14.22%
	Farmers State Bank	\$113,080	\$9,882	\$10,774	\$10,774	9.65%	13.56%	14.71%	13.56%
	Patriots Bank	\$113,142	\$10,860	\$11,333	\$11,333	10.10%	13.36%	14.37%	13.36%
	Carson Bank	\$116,680	\$8,687	\$9,148	\$9,148	7.77%	12.52%	13.78%	12.52%
	Lyons Federal Bank	\$118,212	\$14,772	\$13,930	\$13,930	11.82%	15.98%	17.12%	15.98%
	First National Bank of Scott City	\$118,922	\$14,089	\$14,385	\$14,385	11.81%	15.06%	16.32%	15.06%
	FirstOak Bank	\$120,176	\$11,536	\$11,585	\$11,585	9.49%	11.66%	12.91%	11.66%
	Citizens State Bank	\$122,956	\$15,678	\$15,797	\$15,797	12.63%	17.59%	18.84%	17.59%
	Southwind Bank	\$123,000	\$11,822	\$12,221	\$12,221	10.18%	15.22%	16.20%	15.22%
	Vintage Bank Kansas	\$124,795	\$13,552	\$12,384	\$12,384	10.09%	14.83%	15.89%	14.83%
	Valley State Bank	\$125,072	\$16,493	\$16,690	\$16,690	13.41%	22.01%	23.11%	22.01%
	First Bank	\$128,245	\$19,469	\$19,774	\$19,774	15.39%	21.14%	22.40%	21.14%
	Impact Bank	\$129,007	\$13,685	\$14,329	\$14,329	9.88%	15.13%	16.38%	15.13%
	Stockgrowers State Bank	\$129,640	\$17,695	\$17,986	\$17,986	13.89%	18.78%	19.76%	18.78%
	Farmers National Bank	\$130,236	\$22,479	\$22,080	\$22,080	16.94%	21.69%	22.95%	21.69%
	Fidelity State Bank and Trust Company	\$130,351	\$11,459	\$12,195	\$12,195	8.09%	13.64%	14.43%	13.64%
	Halstead Bank	\$130,385	\$11,081	\$11,162	\$11,162	8.72%	11.12%	12.34%	11.12%
	Flint Hills Bank	\$133,396	\$14,220	\$15,218	\$15,218	11.54%	21.84%	23.10%	21.84%
	Kansas State Bank	\$134,436	\$10,983	\$11,795	\$11,795	8.61%	18.89%	19.87%	18.89%
	Valley State Bank	\$134,644	\$11,478	\$11,583	\$11,583	8.73%	10.02%	10.97%	10.02%
	Farmers State Bank of Oakley, Kansas	\$137,877	\$20,541	\$20,617	\$20,617	14.79%	18.02%	18.88%	18.02%
	Union State Bank	\$139,965	\$14,797	\$15,727	\$15,727	11.12%	20.19%	21.12%	20.19%
	Midland National Bank	\$140,865	\$14,510	\$14,957	\$14,957	10.54%	16.05%	17.06%	16.05%
	SJN Bank of Kansas	\$141,838	\$13,535	\$12,343	\$12,343	8.71%	12.65%	13.90%	12.65%
	Verus Bank	\$141,846	\$12,009	\$12,599	\$12,599	8.99%	12.29%	13.13%	12.29%
	Bank of the Prairie	\$142,858	\$12,234	\$12,693	\$12,693	8.95%	11.16%	12.41%	11.16%
	Lyon County State Bank	\$142,920	\$10,517	\$11,261	\$11,261	7.92%	19.99%	21.24%	19.99%
	Farmers State Bank of Aliceville, Kansas	\$147,828	\$20,583	\$19,975	\$19,975	13.50%	19.86%	21.11%	19.86%
	First Heritage Bank	\$152,951	\$15,643	\$15,947	\$15,947	10.09%	14.51%	15.56%	14.51%
	First State Bank and Trust Company of Larned	\$155,134	\$18,840	\$19,263	\$19,263	12.53%	20.00%	21.26%	20.00%
	Community State Bank	\$156,148	\$17,478	\$17,372	\$17,372	10.87%	19.37%	20.62%	19.37%
	Community First Bank	\$163,222	\$15,401	\$15,392	\$15,392	9.52%	10.37%	11.62%	10.37%
	VisionBank	\$165,823	\$14,937	\$14,183	\$14,183	8.28%	11.11%	12.29%	11.11%
	Kaw Valley State Bank and Trust Company	\$167,543	\$18,731	\$19,691	\$19,691	11.91%	18.14%	19.40%	18.14%
	Farmers State Bank	\$170,030	\$25,362	\$24,759	\$24,759	14.51%	14.12%	15.20%	14.12%
	Community Bank of the Midwest	\$170,818	\$16,092	\$16,065	\$16,065	9.43%	13.71%	14.85%	13.71%
	Goppert State Service Bank	\$170,827	\$18,204	\$18,438	\$18,438	10.90%	16.30%	17.55%	16.30%
	Mid-America Bank	\$174,174	\$19,319	\$19,069	\$19,069	11.30%	10.91%	12.16%	10.91%
	Fidelity State Bank and Trust Company	\$175,325	\$30,589	\$30,320	\$30,320	17.43%	68.60%	69.86%	68.60%
	Bankers' Bank of Kansas	\$175,851	\$25,649	\$25,684	\$25,684	14.15%	17.88%	19.14%	17.88%
	Citizens National Bank	\$176,541	\$16,012	\$17,661	\$17,661	9.92%	21.31%	22.56%	21.31%
	Bank of Commerce	\$176,668	\$16,166	\$16,166	\$16,166	9.15%	18.36%	19.50%	18.36%

Source: SNL Financial

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**Capital Adequacy**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	<b>Farmers and Drivers Bank</b>	\$177,464	\$46,520	\$46,941	\$46,941	26.08%	46.76%	48.01%	46.76%
	<b>Freedom Bank</b>	\$180,471	\$16,158	\$19,217	\$19,217	10.77%	13.69%	14.32%	13.69%
	<b>First Kansas Bank</b>	\$181,406	\$13,012	\$13,937	\$13,937	7.56%	23.69%	24.92%	23.69%
	<b>First National Bank</b>	\$183,370	\$23,518	\$24,910	\$24,910	13.44%	21.95%	23.23%	21.95%
	<b>Citizens State Bank and Trust Co., Ellsworth, Kansas</b>	\$185,219	\$16,375	\$16,218	\$16,218	8.79%	16.18%	17.32%	16.18%
	<b>First Bank of Newton</b>	\$188,992	\$18,335	\$18,335	\$18,335	9.25%	13.39%	14.65%	13.39%
	<b>Citizens Savings and Loan Association, FSB</b>	\$189,739	\$37,223	\$37,971	\$37,971	19.96%	65.10%	65.89%	65.10%
	<b>Citizens State Bank</b>	\$191,770	\$15,832	\$16,068	\$16,068	8.45%	12.12%	13.00%	12.12%
	<b>Solomon State Bank</b>	\$198,116	\$27,873	\$27,895	\$27,895	14.31%	22.25%	23.54%	22.25%
	<b>Great American Bank</b>	\$199,518	\$25,946	\$17,503	\$17,503	9.30%	11.36%	12.62%	11.36%
	<b>Cornerstone Bank</b>	\$199,809	\$18,715	\$19,251	\$19,251	9.59%	11.96%	13.21%	11.96%
	<b>Bank of the Flint Hills</b>	\$202,832	\$19,891	\$19,776	\$19,776	10.18%	10.67%	11.91%	10.67%
	<b>Kearny County Bank</b>	\$206,103	\$33,721	\$32,487	\$32,487	15.85%	21.22%	22.47%	21.22%
	<b>First National Bank and Trust</b>	\$207,571	\$31,210	\$31,670	\$31,670	15.16%	19.99%	21.25%	19.99%
	<b>Mutual Savings Association, FSA</b>	\$208,848	\$61,134	\$61,438	\$61,438	29.32%	49.75%	51.00%	49.75%
	<b>Farmers &amp; Merchants Bank of Colby</b>	\$210,559	\$29,307	\$28,649	\$28,649	13.38%	15.86%	16.58%	15.86%
	<b>Kanza Bank</b>	\$214,246	\$22,210	\$21,303	\$21,303	10.04%	14.17%	15.42%	14.17%
	<b>Peoples State Bank</b>	\$216,769	\$22,234	\$21,916	\$21,916	10.02%	13.24%	14.54%	13.24%
	<b>ESB Financial</b>	\$223,325	\$21,828	\$22,681	\$22,681	10.22%	12.12%	13.10%	12.12%
	<b>Grant County Bank</b>	\$226,716	\$31,689	\$31,679	\$31,679	13.83%	22.58%	23.84%	22.58%
	<b>Citizens Bank of Kansas</b>	\$231,087	\$28,480	\$23,350	\$23,350	10.35%	13.21%	14.44%	13.21%
	<b>Solutions North Bank</b>	\$233,193	\$24,864	\$24,604	\$24,604	10.62%	13.21%	14.47%	13.21%
	<b>Golden Belt Bank, FSA</b>	\$236,324	\$29,197	\$25,679	\$25,679	10.90%	13.79%	14.69%	13.79%
	State Average of Asset Group A	\$96,158	\$11,394	\$11,413	\$11,409	11.92%	20.18%	21.36%	20.17%

Source: SNL Financial

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**Capital Adequacy**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>									
	Community First National Bank	\$253,322	\$23,855	\$23,855	\$23,855	9.44%	11.40%	12.65%	11.40%
	Security State Bank	\$258,883	\$37,830	\$38,267	\$38,267	15.78%	13.71%	14.59%	13.71%
	Bank of Hays	\$259,546	\$23,749	\$24,408	\$24,408	9.47%	14.16%	15.38%	14.16%
	Silver Lake Bank	\$271,265	\$31,149	\$31,989	\$31,989	11.94%	16.28%	17.14%	16.28%
	Centera Bank	\$274,067	\$23,349	\$23,918	\$23,918	8.77%	15.45%	16.68%	15.45%
	Guaranty State Bank and Trust Company	\$281,469	\$34,638	\$33,900	\$33,900	12.03%	12.93%	14.18%	12.93%
	First State Bank and Trust	\$290,908	\$23,598	\$22,924	\$22,924	8.14%	10.94%	12.19%	10.94%
	Astra Bank	\$296,977	\$28,276	\$27,074	\$27,074	9.26%	12.18%	13.09%	12.18%
	Central Bank and Trust Co.	\$308,149	\$30,100	\$30,435	\$30,435	9.93%	11.71%	12.97%	11.71%
	Union State Bank of Everest	\$309,945	\$31,815	\$28,977	\$28,977	9.42%	13.49%	14.74%	13.49%
	Rose Hill Bank	\$312,172	\$37,054	\$30,632	\$30,632	10.09%	13.00%	13.82%	13.00%
	Kaw Valley Bank	\$315,915	\$31,548	\$27,762	\$27,762	8.80%	11.65%	11.85%	11.65%
	Union State Bank	\$316,134	\$37,147	\$27,627	\$27,627	8.87%	12.29%	13.55%	12.29%
	First Option Bank	\$322,542	\$23,514	\$27,325	\$27,325	8.34%	20.77%	22.02%	20.77%
	First National Bank of Syracuse	\$324,676	\$34,081	\$31,826	\$31,826	9.88%	11.89%	13.14%	11.89%
	Denison State Bank	\$325,747	\$43,549	\$45,239	\$45,239	13.83%	19.24%	20.49%	19.24%
	Commercial Bank	\$328,365	\$27,339	\$29,559	\$29,559	9.07%	16.42%	17.66%	16.42%
	Citizens State Bank	\$336,566	\$32,162	\$31,477	\$31,477	9.40%	10.53%	11.75%	10.53%
	American State Bank & Trust Company	\$354,184	\$50,072	\$41,882	\$41,882	11.88%	14.81%	15.59%	14.81%
	Bank, The	\$356,164	\$39,718	\$36,564	\$36,564	10.39%	14.14%	15.39%	14.14%
	Peoples Bank	\$360,754	\$49,752	\$41,695	\$41,695	10.53%	17.45%	18.70%	17.45%
	Legacy Bank	\$365,025	\$35,146	\$35,824	\$35,824	9.84%	12.08%	13.25%	12.08%
	Bank of Tescott	\$405,093	\$47,781	\$48,883	\$48,883	12.46%	15.22%	16.49%	15.22%
	Labette Bank	\$411,086	\$46,015	\$45,587	\$45,587	11.07%	14.37%	15.22%	14.37%
	Exchange Bank & Trust	\$417,581	\$39,628	\$40,564	\$40,564	9.86%	15.35%	16.60%	15.35%
	First State Bank	\$424,905	\$45,262	\$42,942	\$42,942	10.24%	14.81%	16.06%	14.81%
	Capital City Bank	\$438,343	\$35,985	\$37,490	\$37,490	8.58%	11.66%	12.56%	11.66%
	Citizens State Bank	\$442,684	\$46,575	\$43,153	\$43,153	9.87%	12.54%	13.41%	12.54%
	Southwest National Bank	\$445,496	\$42,213	\$43,010	\$43,010	9.79%	11.31%	12.34%	11.31%
	Community National Bank	\$446,746	\$37,036	\$40,725	\$40,725	9.13%	19.86%	20.91%	19.86%
	First Bank Kansas	\$449,801	\$32,408	\$34,316	\$34,316	7.73%	14.03%	15.28%	14.03%
	Western State Bank	\$453,540	\$51,483	\$53,011	\$53,011	11.58%	15.23%	16.50%	15.23%
	Peoples Bank and Trust Company	\$481,756	\$64,099	\$65,167	\$65,167	13.57%	16.27%	17.40%	16.27%
	State Average of Asset Group B	\$352,721	\$36,907	\$36,000	\$36,000	10.27%	14.16%	15.26%	14.16%

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.

**Capital Adequacy**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>									
	<b>Bank of Labor</b>	\$578,036	\$46,089	\$49,913	\$49,913	9.33%	14.77%	16.02%	14.77%
	<b>United Bank &amp; Trust</b>	\$584,452	\$72,459	\$67,273	\$67,273	11.65%	14.27%	15.53%	14.27%
	<b>Girard National Bank</b>	\$640,888	\$77,825	\$67,928	\$67,928	10.18%	13.43%	14.69%	13.43%
	<b>Morrill and Janes Bank and Trust Company</b>	\$648,568	\$72,424	\$67,170	\$67,170	10.22%	13.08%	14.07%	13.08%
	<b>Bennington State Bank</b>	\$689,946	\$70,462	\$72,986	\$72,986	10.53%	13.79%	15.06%	13.79%
	<b>Bank of Blue Valley</b>	\$708,066	\$73,412	\$74,970	\$74,970	10.84%	11.72%	12.63%	11.72%
	<b>First National Bank of Hutchinson</b>	\$718,632	\$82,488	\$81,247	\$81,247	10.94%	14.52%	15.49%	14.52%
	<b>Farmers Bank &amp; Trust</b>	\$786,530	\$142,422	\$138,468	\$138,468	17.66%	27.38%	28.23%	27.38%
	<b>CoreFirst Bank &amp; Trust</b>	\$913,983	\$83,117	\$90,871	\$90,871	9.98%	12.76%	13.76%	12.76%
	<b>Central National Bank</b>	\$931,898	\$105,600	\$105,478	\$105,478	10.09%	18.33%	19.58%	18.33%
	<b>Landmark National Bank</b>	\$936,633	\$103,809	\$91,084	\$91,084	10.01%	16.71%	17.77%	16.71%
	<b>Community National Bank &amp; Trust</b>	\$983,413	\$99,549	\$92,129	\$92,129	9.60%	11.77%	12.96%	11.77%
	State Average of Asset Group C	\$760,087	\$85,805	\$83,293	\$83,293	10.92%	15.21%	16.32%	15.21%
<b>Asset Group D - \$1 billion to \$10 billion in total assets</b>									
	<b>Armed Forces Bank, National Association</b>	\$1,095,329	\$196,722	\$182,961	\$182,961	17.87%	24.50%	25.75%	24.50%
	<b>KS StateBank</b>	\$1,793,931	\$165,089	\$165,697	\$165,697	9.28%	12.62%	13.87%	12.62%
	<b>Emprise Bank</b>	\$1,817,200	\$155,404	\$135,129	\$135,129	7.64%	10.60%	11.85%	10.60%
	<b>Fidelity Bank</b>	\$2,124,706	\$228,009	\$207,310	\$207,310	7.76%	11.89%	13.04%	11.89%
	<b>Security Bank of Kansas City</b>	\$3,018,013	\$459,046	\$403,609	\$403,609	13.71%	18.40%	19.65%	18.40%
	<b>Equity Bank</b>	\$3,177,907	\$383,819	\$277,373	\$277,373	9.06%	11.89%	12.29%	11.89%
	<b>CrossFirst Bank</b>	\$3,201,386	\$283,151	\$276,866	\$276,866	9.05%	9.36%	10.30%	9.36%
	<b>INTRUST Bank, National Association</b>	\$5,149,618	\$382,213	\$427,865	\$427,865	8.27%	11.02%	11.88%	11.02%
	<b>Capitol Federal Savings Bank</b>	\$9,134,571	\$1,210,455	\$1,205,296	\$1,205,296	10.93%	27.08%	27.26%	27.08%
	State Average of Asset Group D	\$3,390,296	\$384,879	\$364,678	\$364,678	10.40%	15.26%	16.21%	15.26%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Missouri

# Performance Analysis

Performance Analysis

March 31, 2018

Run Date: May 22, 2018

Region	Institution Name	Quarter to Date					Year to Date					
		As of 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)
	<b>Asset Group A - \$0 to \$250 million in total assets</b>											
	<b>Mississippi County Savings and Loan Association</b>											
	Association	\$8,207	(\$11)	(0.53%)	(1.85%)	119.64%	\$36	(\$11)	(0.53%)	(1.85%)	119.64%	\$36
	Bank of Fairport	\$18,862	(\$10)	(0.22%)	(3.27%)	105.26%	\$49	(\$10)	(0.22%)	(3.27%)	105.26%	\$49
	Corder Bank	\$20,352	\$44	0.88%	8.85%	59.81%	\$66	\$44	0.88%	8.85%	59.81%	\$66
	Horizon State Bank	\$24,292	\$58	1.09%	10.44%	79.86%	\$61	\$58	1.09%	10.44%	79.86%	\$61
	Clarence State Bank	\$26,338	(\$14)	(0.21%)	(1.33%)	103.66%	\$71	(\$14)	(0.21%)	(1.33%)	103.66%	\$71
	Paramount Bank	\$28,671	\$13	0.21%	0.77%	96.75%	\$76	\$13	0.21%	0.77%	96.75%	\$76
	Bank of Minden	\$28,723	\$30	0.42%	2.93%	84.38%	\$40	\$30	0.42%	2.93%	84.38%	\$40
	America's Community Bank	\$29,114	\$2	0.03%	0.20%	98.58%	\$52	\$2	0.03%	0.20%	98.58%	\$52
	La Monte Community Bank	\$29,317	\$50	0.68%	6.13%	75.09%	\$67	\$50	0.68%	6.13%	75.09%	\$67
	First Security Bank	\$31,990	\$58	0.74%	10.84%	73.29%	\$53	\$58	0.74%	10.84%	73.29%	\$53
	Canton State Bank	\$33,038	\$39	0.47%	4.67%	82.85%	\$50	\$39	0.47%	4.67%	82.85%	\$50
	Bank of New Cambria	\$33,639	\$42	0.51%	4.27%	82.75%	\$54	\$42	0.51%	4.27%	82.75%	\$54
	State Bank	\$33,934	\$94	1.14%	13.94%	71.65%	\$46	\$94	1.14%	13.94%	71.65%	\$46
	Bank of Orrick	\$35,104	\$20	0.23%	2.46%	89.54%	\$65	\$20	0.23%	2.46%	89.54%	\$65
	CBC Bank	\$36,371	\$12	0.13%	1.73%	94.81%	\$39	\$12	0.13%	1.73%	94.81%	\$39
	Bank of Houston	\$36,619	(\$90)	(0.98%)	(13.56%)	126.55%	\$44	(\$90)	(0.98%)	(13.56%)	126.55%	\$44
	FMB Bank	\$40,291	(\$49)	(0.50%)	(5.54%)	117.45%	\$63	(\$49)	(0.50%)	(5.54%)	117.45%	\$63
	Connections Bank	\$40,591	\$36	0.35%	3.34%	87.16%	\$75	\$36	0.35%	3.34%	87.16%	\$75
	M1 Bank	\$42,018	\$116	1.29%	7.92%	56.40%	\$35	\$116	1.29%	7.92%	56.40%	\$35
	Montrose Savings Bank	\$44,237	\$131	1.17%	8.50%	63.21%	\$75	\$131	1.17%	8.50%	63.21%	\$75
	Systematic Savings Bank	\$44,403	(\$78)	(0.69%)	(5.94%)	122.94%	\$72	(\$78)	(0.69%)	(5.94%)	122.94%	\$72
	Summit Bank of Kansas City	\$48,258	\$50	0.41%	3.56%	91.09%	\$81	\$50	0.41%	3.56%	91.09%	\$81
	Community Bank of Memphis	\$49,740	\$106	0.85%	7.45%	58.13%	\$48	\$106	0.85%	7.45%	58.13%	\$48
	Sherwood Community Bank	\$49,782	\$72	0.59%	6.48%	85.69%	\$57	\$72	0.59%	6.48%	85.69%	\$57
	Kahoka State Bank	\$50,562	\$48	0.39%	3.97%	79.31%	\$51	\$48	0.39%	3.97%	79.31%	\$51
	Farmers Bank of Green City	\$51,290	\$78	0.65%	6.82%	75.31%	\$52	\$78	0.65%	6.82%	75.31%	\$52
	American Trust Bank	\$51,967	\$186	1.44%	12.13%	53.93%	\$65	\$186	1.44%	12.13%	53.93%	\$65
	Bank of Louisiana	\$52,562	\$228	1.73%	15.90%	84.23%	\$61	\$228	1.73%	15.90%	84.23%	\$61
	Quarry City Savings and Loan Association	\$53,646	\$91	0.70%	4.20%	79.33%	\$89	\$91	0.70%	4.20%	79.33%	\$89
	Tri-County Trust Company	\$54,614	\$198	1.42%	11.82%	61.68%	\$72	\$198	1.42%	11.82%	61.68%	\$72
	Community Bank of Missouri	\$55,206	\$163	1.22%	9.58%	70.65%	\$60	\$163	1.22%	9.58%	70.65%	\$60
	Bank of Billings	\$56,512	\$144	1.03%	6.91%	73.20%	\$57	\$144	1.03%	6.91%	73.20%	\$57
	Bank of Iberia	\$57,792	(\$2)	(0.01%)	(0.17%)	88.08%	\$63	(\$2)	(0.01%)	(0.17%)	88.08%	\$63
	Peoples Bank of Moniteau County	\$60,347	\$113	0.75%	9.53%	70.04%	\$51	\$113	0.75%	9.53%	70.04%	\$51
	Peoples Bank of Altenburg	\$61,409	\$100	0.65%	6.64%	79.66%	\$67	\$100	0.65%	6.64%	79.66%	\$67
	1st Cameron State Bank	\$63,149	\$38	0.26%	3.00%	88.73%	\$50	\$38	0.26%	3.00%	88.73%	\$50
	United Security Bank	\$64,242	\$192	1.24%	9.84%	65.96%	\$81	\$192	1.24%	9.84%	65.96%	\$81
	Farmers State Bank, S/B	\$64,571	\$30	0.19%	1.13%	65.68%	\$48	\$30	0.19%	1.13%	65.68%	\$48
	Farmers Bank of Lohman	\$66,329	\$108	0.65%	4.56%	66.35%	\$49	\$108	0.65%	4.56%	66.35%	\$49
	Central Federal Savings and Loan Association	\$67,707	\$21	0.12%	0.41%	91.95%	\$82	\$21	0.12%	0.41%	91.95%	\$82
	Alton Bank	\$67,854	\$356	2.13%	16.40%	55.38%	\$67	\$356	2.13%	16.40%	55.38%	\$67
	First Bank of the Lake	\$69,038	\$121	0.71%	6.71%	68.13%	\$88	\$121	0.71%	6.71%	68.13%	\$88
	Community Bank of Pleasant Hill	\$69,471	\$279	1.66%	17.91%	65.88%	\$58	\$279	1.66%	17.91%	65.88%	\$58
	Community State Bank	\$69,594	\$277	1.59%	19.15%	40.72%	\$43	\$277	1.59%	19.15%	40.72%	\$43
	Commercial Bank of Oak Grove	\$69,868	\$98	0.55%	3.41%	78.52%	\$53	\$98	0.55%	3.41%	78.52%	\$53
	Pony Express Community Bank	\$70,936	\$140	0.76%	7.24%	70.26%	\$45	\$140	0.76%	7.24%	70.26%	\$45
	Citizens Bank of Edina	\$71,410	\$349	1.96%	17.43%	41.18%	\$54	\$349	1.96%	17.43%	41.18%	\$54
	Metz Banking Company	\$71,475	\$325	1.82%	15.11%	53.73%	\$70	\$325	1.82%	15.11%	53.73%	\$70
	Bank of Hillsboro	\$71,784	\$210	1.18%	9.78%	63.68%	\$61	\$210	1.18%	9.78%	63.68%	\$61
	Investors Community Bank	\$72,613	\$191	1.06%	8.89%	62.33%	\$52	\$191	1.06%	8.89%	62.33%	\$52
	Silex Banking Company	\$74,795	\$244	1.34%	8.77%	52.00%	\$77	\$244	1.34%	8.77%	52.00%	\$77
	Concordia Bank	\$76,071	\$145	0.80%	8.67%	67.81%	\$59	\$145	0.80%	8.67%	67.81%	\$59
	West Plains Savings and Loan Association	\$76,751	\$165	0.86%	3.92%	63.87%	\$57	\$165	0.86%	3.92%	63.87%	\$57
	Hamilton Bank	\$77,324	\$309	1.62%	16.97%	63.90%	\$87	\$309	1.62%	16.97%	63.90%	\$87
	Senath State Bank	\$78,046	\$347	1.78%	12.31%	56.88%	\$60	\$347	1.78%	12.31%	56.88%	\$60

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2018

Run Date: May 22, 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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
	Bank Star	\$78,809	\$131	0.66%	6.73%	75.51%	\$108	\$131	0.66%	6.73%	75.51%	\$108
	Saints Avenue Bank	\$79,921	\$32	0.16%	1.93%	93.25%	\$72	\$32	0.16%	1.93%	93.25%	\$72
	TPNB Bank	\$80,797	\$179	0.89%	6.32%	65.49%	\$76	\$179	0.89%	6.32%	65.49%	\$76
	Security Bank of Southwest Missouri	\$84,645	\$417	2.02%	17.44%	54.95%	\$62	\$417	2.02%	17.44%	54.95%	\$62
	Table Rock Community Bank	\$84,917	\$164	0.77%	9.05%	79.80%	\$59	\$164	0.77%	9.05%	79.80%	\$59
	New Frontier Bank	\$85,537	\$71	0.33%	3.41%	78.59%	\$80	\$71	0.33%	3.41%	78.59%	\$80
	Citizens Bank of Rogersville	\$88,401	\$244	1.15%	10.66%	65.42%	\$61	\$244	1.15%	10.66%	65.42%	\$61
	Home Savings and Loan Association of Carroll County, F.A.	\$88,644	\$89	0.40%	2.08%	77.10%	\$98	\$89	0.40%	2.08%	77.10%	\$98
	Jonesburg State Bank	\$88,994	\$316	1.46%	19.29%	63.96%	\$48	\$316	1.46%	19.29%	63.96%	\$48
	Missouri Bank II	\$92,630	\$255	1.06%	10.57%	69.87%	\$52	\$255	1.06%	10.57%	69.87%	\$52
	Bank of Grain Valley	\$93,094	\$347	1.49%	7.17%	58.64%	\$89	\$347	1.49%	7.17%	58.64%	\$89
	Bank of Brookfield-Purdin, National Association	\$93,646	\$176	0.76%	6.72%	69.28%	\$45	\$176	0.76%	6.72%	69.28%	\$45
	Citizens Bank & Trust	\$93,982	\$218	0.93%	8.41%	70.35%	\$60	\$218	0.93%	8.41%	70.35%	\$60
	State Bank of Missouri	\$94,449	\$324	1.40%	16.75%	64.47%	\$52	\$324	1.40%	16.75%	64.47%	\$52
	First Independent Bank	\$94,714	\$175	0.75%	6.93%	69.79%	\$54	\$175	0.75%	6.93%	69.79%	\$54
	Merchants and Farmers Bank of Salisbury	\$96,274	\$82	0.34%	3.98%	87.39%	\$64	\$82	0.34%	3.98%	87.39%	\$64
	Security Bank of the Ozarks	\$96,802	\$225	0.93%	10.04%	77.75%	\$45	\$225	0.93%	10.04%	77.75%	\$45
	Clay County Savings Bank	\$98,629	\$85	0.35%	3.17%	94.19%	\$63	\$85	0.35%	3.17%	94.19%	\$63
	HomePride Bank	\$100,912	\$134	0.54%	6.33%	85.74%	\$42	\$134	0.54%	6.33%	85.74%	\$42
	First National Bank of Nevada	\$101,046	\$116	0.47%	3.46%	70.99%	\$86	\$116	0.47%	3.46%	70.99%	\$86
	Bank of New Madrid	\$101,557	\$391	1.50%	13.90%	57.52%	\$53	\$391	1.50%	13.90%	57.52%	\$53
	County Bank	\$102,008	\$147	0.59%	6.86%	84.55%	\$98	\$147	0.59%	6.86%	84.55%	\$98
	1st Advantage Bank	\$102,242	\$103	0.40%	4.00%	84.85%	\$94	\$103	0.40%	4.00%	84.85%	\$94
	Security Bank of Pulaski County	\$102,458	\$148	0.57%	6.42%	82.37%	\$65	\$148	0.57%	6.42%	82.37%	\$65
	First Community Bank of the Ozarks	\$102,653	\$513	2.03%	18.58%	56.17%	\$54	\$513	2.03%	18.58%	56.17%	\$54
	Peoples Bank of Wyaconda	\$103,661	\$276	1.08%	12.16%	54.76%	\$47	\$276	1.08%	12.16%	54.76%	\$47
	Citizens Community Bank	\$105,075	\$190	0.74%	6.44%	74.79%	\$68	\$190	0.74%	6.44%	74.79%	\$68
	Bank of Salem	\$105,222	\$137	0.52%	6.29%	76.61%	\$51	\$137	0.52%	6.29%	76.61%	\$51
	Mercantile Bank of Louisiana, Missouri	\$105,352	\$401	1.53%	6.95%	68.68%	\$78	\$401	1.53%	6.95%	68.68%	\$78
	Northeast Missouri State Bank	\$108,212	\$370	1.39%	10.12%	54.56%	\$66	\$370	1.39%	10.12%	54.56%	\$66
	Community Bank of El Dorado Springs	\$108,440	\$567	2.11%	13.51%	35.34%	\$53	\$567	2.11%	13.51%	35.34%	\$53
	Bank of Monticello	\$109,042	\$461	1.70%	15.50%	54.83%	\$48	\$461	1.70%	15.50%	54.83%	\$48
	Kennett Trust Bank	\$110,020	\$124	0.45%	4.44%	74.12%	\$62	\$124	0.45%	4.44%	74.12%	\$62
	Meramec Valley Bank	\$110,741	(\$78)	(0.29%)	(3.37%)	104.45%	\$78	(\$78)	(0.29%)	(3.37%)	104.45%	\$78
	Preferred Bank	\$111,777	\$306	1.09%	15.98%	66.60%	\$42	\$306	1.09%	15.98%	66.60%	\$42
	Bank of Cairo and Moberly	\$112,207	\$396	1.44%	8.54%	55.81%	\$80	\$396	1.44%	8.54%	55.81%	\$80
	State Bank of Southwest Missouri	\$113,599	\$254	0.91%	12.39%	77.86%	\$90	\$254	0.91%	12.39%	77.86%	\$90
	Independent Farmers Bank	\$115,154	\$386	1.33%	14.45%	55.98%	\$58	\$386	1.33%	14.45%	55.98%	\$58
	Progressive Ozark Bank	\$115,968	\$486	1.70%	14.70%	70.03%	\$47	\$486	1.70%	14.70%	70.03%	\$47
	Community National Bank	\$116,386	\$455	1.60%	17.16%	61.93%	\$65	\$455	1.60%	17.16%	61.93%	\$65
	Farmers Bank of Lincoln	\$118,576	\$428	1.45%	13.46%	61.71%	\$76	\$428	1.45%	13.46%	61.71%	\$76
	Citizens Bank	\$120,250	\$356	1.19%	14.52%	74.69%	\$65	\$356	1.19%	14.52%	74.69%	\$65
	F&M Bank and Trust Company	\$121,585	\$235	0.74%	7.78%	74.14%	\$58	\$235	0.74%	7.78%	74.14%	\$58
	First Midwest Bank of the Ozarks	\$122,825	\$408	1.34%	13.41%	60.04%	\$51	\$408	1.34%	13.41%	60.04%	\$51
	Bank of Crocker	\$126,090	\$302	0.96%	9.15%	73.40%	\$53	\$302	0.96%	9.15%	73.40%	\$53
	Community Point Bank	\$127,897	\$298	0.92%	10.45%	64.62%	\$59	\$298	0.92%	10.45%	64.62%	\$59
	Bank 21	\$127,912	\$422	1.36%	14.80%	64.38%	\$65	\$422	1.36%	14.80%	64.38%	\$65
	Tipton Latham Bank, National Association	\$128,519	\$331	1.05%	10.22%	58.90%	\$69	\$331	1.05%	10.22%	58.90%	\$69
	Bank of St. Elizabeth	\$129,585	\$657	2.05%	15.95%	61.26%	\$83	\$657	2.05%	15.95%	61.26%	\$83
	Chillicothe State Bank	\$131,586	\$430	1.31%	15.75%	62.81%	\$70	\$430	1.31%	15.75%	62.81%	\$70
	Citizens-Farmers Bank of Cole Camp	\$131,602	\$483	1.50%	9.59%	47.73%	\$57	\$483	1.50%	9.59%	47.73%	\$57
	Heritage Bank of the Ozarks	\$133,924	\$258	0.79%	9.40%	77.02%	\$80	\$258	0.79%	9.40%	77.02%	\$80
	Seymour Bank	\$133,960	\$273	0.83%	6.35%	76.45%	\$54	\$273	0.83%	6.35%	76.45%	\$54

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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Performance Analysis

March 31, 2018

Run Date: May 22, 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)
	<b>Heritage State Bank</b>	\$134,657	\$284	0.82%	9.38%	75.71%	\$68	\$284	0.82%	9.38%	75.71%	\$68
	<b>Citizens Bank of Charleston</b>	\$134,910	\$537	1.56%	9.80%	48.37%	\$71	\$537	1.56%	9.80%	48.37%	\$71
	<b>Commercial Trust Company of Fayette</b>	\$137,480	\$357	1.04%	10.95%	67.68%	\$64	\$357	1.04%	10.95%	67.68%	\$64
	<b>Heritage Community Bank</b>	\$137,720	\$297	0.85%	9.14%	71.29%	\$72	\$297	0.85%	9.14%	71.29%	\$72
	<b>Bank Northwest</b>	\$137,838	\$636	1.82%	22.54%	53.05%	\$59	\$636	1.82%	22.54%	53.05%	\$59
	<b>St. Clair County State Bank</b>	\$138,206	\$450	1.31%	9.93%	53.62%	\$49	\$450	1.31%	9.93%	53.62%	\$49
	<b>Cornerstone Bank</b>	\$144,283	\$161	0.45%	3.48%	68.96%	\$62	\$161	0.45%	3.48%	68.96%	\$62
	<b>Adrian Bank</b>	\$144,300	\$847	2.34%	23.24%	38.91%	\$52	\$847	2.34%	23.24%	38.91%	\$52
	<b>Lamar Bank and Trust Company</b>	\$146,641	\$899	2.46%	23.87%	47.31%	\$69	\$899	2.46%	23.87%	47.31%	\$69
	<b>First Community National Bank</b>	\$147,634	(\$214)	(0.58%)	(7.34%)	106.05%	\$55	(\$214)	(0.58%)	(7.34%)	106.05%	\$55
	<b>Exchange Bank of Northeast Missouri</b>	\$148,270	\$408	1.10%	9.19%	69.36%	\$46	\$408	1.10%	9.19%	69.36%	\$46
	<b>Bank of Grandin</b>	\$151,336	\$592	1.57%	9.51%	55.40%	\$67	\$592	1.57%	9.51%	55.40%	\$67
	<b>Bank of Weston</b>	\$151,916	\$387	1.06%	13.67%	74.37%	\$68	\$387	1.06%	13.67%	74.37%	\$68
	<b>Citizens Bank of Eldon</b>	\$152,451	\$465	1.27%	9.37%	60.36%	\$65	\$465	1.27%	9.37%	60.36%	\$65
	<b>Citizens Bank of Newburg</b>	\$155,147	\$280	0.74%	6.51%	74.78%	\$51	\$280	0.74%	6.51%	74.78%	\$51
	<b>First Missouri State Bank of Cape County</b>	\$155,369	\$428	1.11%	14.04%	70.38%	\$68	\$428	1.11%	14.04%	70.38%	\$68
	<b>Central Bank of Kansas City</b>	\$155,846	\$1,216	3.06%	17.56%	63.04%	\$93	\$1,216	3.06%	17.56%	63.04%	\$93
	<b>Home Exchange Bank</b>	\$156,100	\$621	1.59%	15.84%	40.34%	\$63	\$621	1.59%	15.84%	40.34%	\$63
	<b>Community Bank of Marshall</b>	\$158,335	\$360	0.92%	8.86%	64.59%	\$51	\$360	0.92%	8.86%	64.59%	\$51
	<b>Alliant Bank</b>	\$160,473	\$462	1.15%	11.94%	75.41%	\$70	\$462	1.15%	11.94%	75.41%	\$70
	<b>First State Bank of Purdy</b>	\$163,790	\$551	1.29%	16.90%	67.77%	\$71	\$551	1.29%	16.90%	67.77%	\$71
	<b>Carroll County Trust Company of Carrollton, Missouri</b>	\$164,282	\$275	0.67%	7.50%	73.69%	\$91	\$275	0.67%	7.50%	73.69%	\$91
	<b>Community First Bank</b>	\$168,995	\$820	1.91%	22.15%	56.00%	\$65	\$820	1.91%	22.15%	56.00%	\$65
	<b>Central Bank of Audrain County</b>	\$170,912	\$595	1.38%	17.29%	48.56%	\$64	\$595	1.38%	17.29%	48.56%	\$64
	<b>Pony Express Bank</b>	\$171,035	\$921	2.20%	18.06%	54.10%	\$114	\$921	2.20%	18.06%	54.10%	\$114
	<b>Goppert Financial Bank</b>	\$174,021	\$280	0.64%	6.55%	75.43%	\$72	\$280	0.64%	6.55%	75.43%	\$72
	<b>First Missouri State Bank</b>	\$174,360	\$777	1.83%	14.74%	53.90%	\$77	\$777	1.83%	14.74%	53.90%	\$77
	<b>Century Bank of the Ozarks</b>	\$178,218	\$901	2.06%	22.58%	60.80%	\$62	\$901	2.06%	22.58%	60.80%	\$62
	<b>United State Bank</b>	\$178,241	\$670	1.53%	17.86%	55.46%	\$54	\$670	1.53%	17.86%	55.46%	\$54
	<b>First Missouri Bank of SEMO</b>	\$178,623	\$609	1.34%	12.92%	64.82%	\$51	\$609	1.34%	12.92%	64.82%	\$51
	<b>Hometown Bank, National Association</b>	\$182,018	\$92	0.21%	2.23%	95.15%	\$61	\$92	0.21%	2.23%	95.15%	\$61
	<b>Community First Banking Company</b>	\$182,737	\$548	1.22%	10.24%	63.51%	\$65	\$548	1.22%	10.24%	63.51%	\$65
	<b>Central Bank of Moberly</b>	\$182,856	\$441	0.95%	11.64%	59.12%	\$53	\$441	0.95%	11.64%	59.12%	\$53
	<b>People's Bank of Seneca</b>	\$186,098	\$593	1.29%	14.83%	49.86%	\$74	\$593	1.29%	14.83%	49.86%	\$74
	<b>Kearney Trust Company</b>	\$187,926	\$655	1.43%	13.68%	61.63%	\$70	\$655	1.43%	13.68%	61.63%	\$70
	<b>Exchange Bank of Missouri</b>	\$191,161	\$613	1.28%	11.71%	58.96%	\$63	\$613	1.28%	11.71%	58.96%	\$63
	<b>Commercial Bank</b>	\$194,541	\$201	0.41%	5.39%	86.32%	\$87	\$201	0.41%	5.39%	86.32%	\$87
	<b>Farmers and Merchants Bank of St. Clair</b>	\$195,540	\$458	0.94%	7.98%	71.24%	\$61	\$458	0.94%	7.98%	71.24%	\$61
	<b>Citizens Bank</b>	\$196,041	\$503	1.04%	8.27%	70.02%	\$60	\$503	1.04%	8.27%	70.02%	\$60
	<b>O'Bannon Banking Company</b>	\$196,791	\$565	1.15%	13.05%	64.28%	\$57	\$565	1.15%	13.05%	64.28%	\$57
	<b>FortuneBank</b>	\$197,633	\$421	0.87%	10.30%	75.19%	\$118	\$421	0.87%	10.30%	75.19%	\$118
	<b>Putnam County State Bank</b>	\$198,613	\$838	1.72%	13.15%	38.32%	\$78	\$838	1.72%	13.15%	38.32%	\$78
	<b>Branson Bank</b>	\$203,998	\$525	1.05%	10.15%	69.40%	\$67	\$525	1.05%	10.15%	69.40%	\$67
	<b>Alliance Bank</b>	\$214,275	\$557	1.07%	7.27%	64.85%	\$65	\$557	1.07%	7.27%	64.85%	\$65
	<b>Missouri Bank</b>	\$217,520	\$884	1.56%	14.31%	54.23%	\$54	\$884	1.56%	14.31%	54.23%	\$54
	<b>First Missouri Bank</b>	\$217,693	\$911	1.73%	17.07%	59.67%	\$68	\$911	1.73%	17.07%	59.67%	\$68
	<b>Peoples Bank</b>	\$219,753	\$1,057	1.92%	20.26%	56.61%	\$66	\$1,057	1.92%	20.26%	56.61%	\$66
	<b>F &amp; C Bank</b>	\$219,954	\$1,012	1.89%	19.52%	58.65%	\$72	\$1,012	1.89%	19.52%	58.65%	\$72
	<b>Wells Bank</b>	\$221,591	\$1,013	1.80%	19.51%	52.93%	\$65	\$1,013	1.80%	19.51%	52.93%	\$65
	<b>First Commercial Bank</b>	\$222,826	\$627	1.11%	9.19%	56.74%	\$55	\$627	1.11%	9.19%	56.74%	\$55
	<b>Bloomsdale Bank</b>	\$223,375	\$1,235	2.21%	23.58%	47.73%	\$50	\$1,235	2.21%	23.58%	47.73%	\$50
	<b>Legacy Bank &amp; Trust Company</b>	\$226,988	\$577	1.01%	11.13%	67.07%	\$67	\$577	1.01%	11.13%	67.07%	\$67
	<b>Farmers State Bank</b>	\$229,319	\$442	0.79%	7.60%	76.95%	\$59	\$442	0.79%	7.60%	76.95%	\$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.



**Performance Analysis**

**March 31, 2018**

**Run Date: May 22, 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)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>												
	<b>Ozark Bank</b>	\$229,466	\$569	0.95%	9.50%	71.08%	\$76	\$569	0.95%	9.50%	71.08%	\$76
	<b>Regional Missouri Bank</b>	\$236,701	\$945	1.64%	17.03%	55.10%	\$60	\$945	1.64%	17.03%	55.10%	\$60
	<b>Lead Bank</b>	\$239,170	\$902	1.55%	15.34%	69.51%	\$105	\$902	1.55%	15.34%	69.51%	\$105
	<b>Bank of Odessa</b>	\$239,767	\$889	1.47%	7.12%	46.35%	\$49	\$889	1.47%	7.12%	46.35%	\$49
	<b>Bank of Franklin County</b>	\$240,206	\$150	0.25%	2.71%	83.40%	\$69	\$150	0.25%	2.71%	83.40%	\$69
	<b>Ozarks Federal Savings and Loan Association</b>	\$241,269	\$436	0.73%	5.37%	73.03%	\$60	\$436	0.73%	5.37%	73.03%	\$60
	<b>Community State Bank of Missouri</b>	\$241,294	\$747	1.23%	10.23%	63.22%	\$72	\$747	1.23%	10.23%	63.22%	\$72
	<b>Community Bank of Raymore</b>	\$245,382	\$2,138	3.59%	43.88%	45.55%	\$72	\$2,138	3.59%	43.88%	45.55%	\$72
	<b>Central Bank of Warrensburg</b>	\$249,319	\$703	1.13%	7.91%	59.41%	\$53	\$703	1.13%	7.91%	59.41%	\$53
	State Average of Asset Group A	\$117,700	\$346	1.04%	9.75%	69.54%	\$64	\$346	1.04%	9.75%	69.54%	\$64

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<b>Asset Group B - \$251 to \$500 million in total assets</b>												
	Bank of Versailles	\$251,334	\$588	0.94%	7.55%	67.52%	\$78	\$588	0.94%	7.55%	67.52%	\$78
	Rockwood Bank	\$253,461	\$660	1.05%	7.86%	59.49%	\$78	\$660	1.05%	7.86%	59.49%	\$78
	KCB Bank	\$256,649	\$1,025	1.59%	12.04%	62.49%	\$72	\$1,025	1.59%	12.04%	62.49%	\$72
	Belgrade State Bank	\$258,863	\$685	1.07%	11.97%	67.75%	\$58	\$685	1.07%	11.97%	67.75%	\$58
	Peoples Savings Bank of Rhineland	\$262,803	\$460	0.70%	8.51%	73.40%	\$66	\$460	0.70%	8.51%	73.40%	\$66
	Freedom Bank of Southern Missouri	\$272,987	\$435	0.63%	6.80%	58.58%	\$69	\$435	0.63%	6.80%	58.58%	\$69
	American Bank of Missouri	\$274,995	\$699	1.02%	10.17%	63.08%	\$68	\$699	1.02%	10.17%	63.08%	\$68
	UNICO Bank	\$275,009	\$739	1.07%	11.17%	74.62%	\$41	\$739	1.07%	11.17%	74.62%	\$41
	Bank of Bolivar	\$277,941	\$508	0.75%	8.60%	75.30%	\$61	\$508	0.75%	8.60%	75.30%	\$61
	Midwest Independent Bank	\$278,299	\$596	0.84%	6.13%	74.89%	\$96	\$596	0.84%	6.13%	74.89%	\$96
	MRV Banks	\$279,491	\$845	1.18%	13.41%	47.82%	\$101	\$845	1.18%	13.41%	47.82%	\$101
	Macon-Atlanta State Bank	\$280,289	\$753	1.08%	11.69%	66.10%	\$68	\$753	1.08%	11.69%	66.10%	\$68
	St. Johns Bank and Trust Company	\$292,419	\$373	0.52%	5.47%	79.23%	\$64	\$373	0.52%	5.47%	79.23%	\$64
	Bank of Advance	\$317,443	\$1,846	2.34%	17.94%	51.68%	\$78	\$1,846	2.34%	17.94%	51.68%	\$78
	Triad Bank	\$319,948	\$766	0.98%	10.25%	64.62%	\$150	\$766	0.98%	10.25%	64.62%	\$150
	Community Bank and Trust	\$325,207	\$628	0.79%	8.70%	82.42%	\$60	\$628	0.79%	8.70%	82.42%	\$60
	First Midwest Bank of Dexter	\$333,213	\$944	1.15%	11.49%	61.56%	\$64	\$944	1.15%	11.49%	61.56%	\$64
	United Bank of Union	\$337,276	\$1,274	1.54%	14.16%	61.31%	\$66	\$1,274	1.54%	14.16%	61.31%	\$66
	New Era Bank	\$338,783	\$1,601	1.93%	17.83%	49.60%	\$50	\$1,601	1.93%	17.83%	49.60%	\$50
	First State Bank and Trust Company, Inc.	\$348,853	\$1,275	1.45%	12.01%	65.66%	\$68	\$1,275	1.45%	12.01%	65.66%	\$68
	Legends Bank	\$355,022	\$1,268	1.44%	10.99%	53.78%	\$69	\$1,268	1.44%	10.99%	53.78%	\$69
	Bank of Old Monroe	\$355,197	\$1,433	1.63%	11.21%	54.35%	\$72	\$1,433	1.63%	11.21%	54.35%	\$72
	Central Bank of Branson	\$358,106	\$1,021	1.20%	12.32%	60.35%	\$61	\$1,021	1.20%	12.32%	60.35%	\$61
	First State Bank of St. Charles, Missouri	\$358,296	\$665	0.74%	6.07%	89.35%	\$104	\$665	0.74%	6.07%	89.35%	\$104
	HOME BANK	\$368,660	\$1,010	1.10%	11.29%	68.67%	\$59	\$1,010	1.10%	11.29%	68.67%	\$59
	Phelps County Bank	\$368,832	\$1,280	1.39%	20.18%	67.04%	\$72	\$1,280	1.39%	20.18%	67.04%	\$72
	Callaway Bank	\$370,275	\$751	0.82%	8.94%	73.79%	\$65	\$751	0.82%	8.94%	73.79%	\$65
	West Plains Bank and Trust Company	\$381,743	\$1,798	1.88%	16.36%	55.84%	\$70	\$1,798	1.88%	16.36%	55.84%	\$70
	Farmers Bank of Northern Missouri	\$384,736	\$1,343	1.42%	12.16%	49.73%	\$57	\$1,343	1.42%	12.16%	49.73%	\$57
	First Midwest Bank of Poplar Bluff	\$395,325	\$1,412	1.42%	14.66%	62.57%	\$64	\$1,412	1.42%	14.66%	62.57%	\$64
	Old Missouri Bank	\$397,103	\$842	0.86%	9.34%	63.66%	\$70	\$842	0.86%	9.34%	63.66%	\$70
	Central Bank of Sedalia	\$404,951	\$1,630	1.61%	16.98%	53.06%	\$57	\$1,630	1.61%	16.98%	53.06%	\$57
	Mid America Bank	\$406,997	\$1,929	1.96%	16.96%	51.92%	\$89	\$1,929	1.96%	16.96%	51.92%	\$89
	Parkside Financial Bank & Trust	\$444,185	\$1,711	1.44%	15.41%	59.19%	\$198	\$1,711	1.44%	15.41%	59.19%	\$198
	Peoples Bank & Trust Company	\$448,542	\$2,051	1.82%	18.58%	72.17%	\$69	\$2,051	1.82%	18.58%	72.17%	\$69
	BTC Bank	\$456,351	\$1,582	1.38%	9.93%	54.93%	\$65	\$1,582	1.38%	9.93%	54.93%	\$65
	St. Louis Bank	\$464,725	\$718	0.61%	7.98%	65.77%	\$112	\$718	0.61%	7.98%	65.77%	\$112
	Citizens National Bank of Greater St. Louis	\$464,823	\$1,236	1.06%	9.61%	66.54%	\$76	\$1,236	1.06%	9.61%	66.54%	\$76
	Peoples Community Bank	\$467,873	\$3,286	2.83%	17.43%	42.02%	\$45	\$3,286	2.83%	17.43%	42.02%	\$45
	BankLiberty	\$469,467	\$1,690	1.50%	13.41%	58.92%	\$58	\$1,690	1.50%	13.41%	58.92%	\$58
	Maries County Bank	\$473,897	\$1,101	0.94%	6.53%	69.57%	\$67	\$1,101	0.94%	6.53%	69.57%	\$67
	HNB National Bank	\$477,815	\$2,586	2.20%	17.77%	52.77%	\$55	\$2,586	2.20%	17.77%	52.77%	\$55
	Bank of Kirksville	\$479,422	\$1,479	1.23%	12.77%	34.50%	\$40	\$1,479	1.23%	12.77%	34.50%	\$40
	Bank of Sullivan	\$484,628	\$1,314	1.10%	12.22%	60.46%	\$63	\$1,314	1.10%	12.22%	60.46%	\$63
	State Average of Asset Group B	\$360,733	\$1,178	1.28%	11.88%	62.46%	\$73	\$1,178	1.28%	11.88%	62.46%	\$73

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<b>Asset Group C - \$501 million to \$1 billion in total assets</b>												
	Town & Country Bank	\$514,605	\$1,889	1.49%	12.38%	66.15%	\$64	\$1,889	1.49%	12.38%	66.15%	\$64
	Lindell Bank & Trust Company	\$530,120	\$2,626	1.98%	11.08%	47.56%	\$54	\$2,626	1.98%	11.08%	47.56%	\$54
	Midwest Regional Bank	\$533,547	\$234	0.17%	1.91%	84.74%	\$91	\$234	0.17%	1.91%	84.74%	\$91
	Blue Ridge Bank and Trust Co.	\$559,579	\$1,314	0.96%	10.63%	70.30%	\$68	\$1,314	0.96%	10.63%	70.30%	\$68
	Platte Valley Bank of Missouri	\$560,400	\$2,347	1.68%	18.08%	66.23%	\$78	\$2,347	1.68%	18.08%	66.23%	\$78
	Springfield First Community Bank	\$563,166	\$2,231	1.70%	18.22%	46.54%	\$108	\$2,231	1.70%	18.22%	46.54%	\$108
	Jefferson Bank of Missouri	\$576,147	\$2,481	1.76%	18.01%	48.29%	\$64	\$2,481	1.76%	18.01%	48.29%	\$64
	Jefferson Bank and Trust Company	\$613,300	\$1,371	0.90%	8.13%	56.36%	\$73	\$1,371	0.90%	8.13%	56.36%	\$73
	NBKC Bank	\$618,974	\$2,296	1.51%	11.56%	82.32%	\$133	\$2,296	1.51%	11.56%	82.32%	\$133
	Business Bank of Saint Louis	\$619,498	\$1,872	1.19%	10.06%	59.73%	\$134	\$1,872	1.19%	10.06%	59.73%	\$134
	Bank of Washington	\$636,417	\$1,845	1.16%	9.16%	70.39%	\$85	\$1,845	1.16%	9.16%	70.39%	\$85
	Mid-Missouri Bank	\$639,302	\$1,675	1.08%	11.75%	67.69%	\$60	\$1,675	1.08%	11.75%	67.69%	\$60
	Wood & Huston Bank	\$676,755	\$6,920	4.12%	35.76%	37.00%	\$64	\$6,920	4.12%	35.76%	37.00%	\$64
	Royal Banks of Missouri	\$696,848	\$2,010	1.14%	7.83%	54.31%	\$83	\$2,010	1.14%	7.83%	54.31%	\$83
	Central Bank of Lake of the Ozarks	\$716,857	\$2,773	1.57%	17.53%	54.27%	\$59	\$2,773	1.57%	17.53%	54.27%	\$59
	Southwest Missouri Bank	\$727,709	\$1,342	0.75%	8.42%	76.60%	\$72	\$1,342	0.75%	8.42%	76.60%	\$72
	First Federal Bank Of Kansas City	\$744,118	(\$55)	(0.03%)	(0.19%)	100.27%	\$71	(\$55)	(0.03%)	(0.19%)	100.27%	\$71
	OakStar Bank	\$758,688	\$978	0.52%	4.56%	71.63%	\$96	\$978	0.52%	4.56%	71.63%	\$96
	Focus Bank	\$783,271	\$2,414	1.25%	12.11%	66.21%	\$65	\$2,414	1.25%	12.11%	66.21%	\$65
	Guaranty Bank	\$806,331	\$1,834	0.94%	8.71%	65.36%	\$69	\$1,834	0.94%	8.71%	65.36%	\$69
	Cass Commercial Bank	\$858,283	\$3,878	1.98%	13.57%	37.64%	\$113	\$3,878	1.98%	13.57%	37.64%	\$113
	Citizens Bank and Trust Company	\$867,974	\$1,452	0.66%	6.60%	77.59%	\$67	\$1,452	0.66%	6.60%	77.59%	\$67
	Nodaway Valley Bank	\$886,475	\$4,339	1.98%	15.76%	57.49%	\$85	\$4,339	1.98%	15.76%	57.49%	\$85
	Montgomery Bank, National Association	\$886,691	\$2,027	0.90%	10.48%	74.80%	\$70	\$2,027	0.90%	10.48%	74.80%	\$70
	Providence Bank	\$957,208	\$1,896	0.78%	5.19%	76.14%	\$89	\$1,896	0.78%	5.19%	76.14%	\$89
	State Average of Asset Group C	\$693,291	\$2,160	1.29%	11.49%	64.62%	\$81	\$2,160	1.29%	11.49%	64.62%	\$81

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

	Sterling Bank	\$1,251,542	\$4,997	1.60%	14.24%	45.36%	\$76	\$4,997	1.60%	14.24%	45.36%	\$76
	Academy Bank, N.A.	\$1,306,266	\$4,444	1.39%	8.59%	67.86%	\$65	\$4,444	1.39%	8.59%	67.86%	\$65
	Central Bank of the Ozarks	\$1,327,140	\$4,350	1.33%	13.43%	58.71%	\$60	\$4,350	1.33%	13.43%	58.71%	\$60
	Country Club Bank	\$1,406,414	\$5,714	1.63%	17.39%	73.07%	\$118	\$5,714	1.63%	17.39%	73.07%	\$118
	Reliance Bank	\$1,431,428	\$3,887	1.09%	9.99%	57.74%	\$84	\$3,887	1.09%	9.99%	57.74%	\$84
	Hawthorn Bank	\$1,445,405	\$2,799	0.80%	7.94%	71.94%	\$67	\$2,799	0.80%	7.94%	71.94%	\$67
	Bank of Missouri	\$1,742,333	\$4,037	0.97%	8.83%	65.33%	\$75	\$4,037	0.97%	8.83%	65.33%	\$75
	Central Bank of Boone County	\$1,780,422	\$6,697	1.48%	15.75%	51.85%	\$59	\$6,697	1.48%	15.75%	51.85%	\$59
	Central Bank of the Midwest	\$1,788,192	\$5,367	1.22%	8.73%	60.34%	\$64	\$5,367	1.22%	8.73%	60.34%	\$64
	Southern Bank	\$1,837,009	\$5,611	1.26%	12.03%	58.11%	\$64	\$5,611	1.26%	12.03%	58.11%	\$64
	Midwest BankCentre	\$1,880,482	\$3,380	0.72%	7.15%	71.31%	\$98	\$3,380	0.72%	7.15%	71.31%	\$98
	Central Bank of St. Louis	\$1,883,469	\$7,432	1.58%	13.39%	51.52%	\$98	\$7,432	1.58%	13.39%	51.52%	\$98
	North American Savings Bank, F.S.B.	\$1,897,519	\$6,566	1.38%	11.20%	65.09%	\$100	\$6,566	1.38%	11.20%	65.09%	\$100
	Central Trust Bank	\$2,383,061	\$6,124	1.00%	10.80%	68.97%	\$71	\$6,124	1.00%	10.80%	68.97%	\$71
	First State Community Bank	\$2,386,740	\$8,473	1.42%	12.92%	58.58%	\$62	\$8,473	1.42%	12.92%	58.58%	\$62
	Landmark Bank	\$2,919,514	\$3,605	0.51%	5.78%	67.45%	\$74	\$3,605	0.51%	5.78%	67.45%	\$74
	Great Southern Bank	\$4,414,152	\$14,830	1.36%	11.04%	57.34%	\$52	\$14,830	1.36%	11.04%	57.34%	\$52
	Enterprise Bank & Trust	\$5,363,446	\$21,870	1.64%	13.92%	48.98%	\$102	\$21,870	1.64%	13.92%	48.98%	\$102
	First Bank	\$6,296,160	\$16,573	1.06%	8.98%	64.75%	\$95	\$16,573	1.06%	8.98%	64.75%	\$95
	State Average of Asset Group D	\$2,354,773	\$7,198	1.23%	11.16%	61.28%	\$78	\$7,198	1.23%	11.16%	61.28%	\$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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>													
	Mississippi County Savings and Loan Association	\$8,207	\$2,510	\$5,839	42.99%	93.82%	\$2,052	3.25%	0.55%	0.55%	2.82%	0.59%	2.34%
	Bank of Fairport	\$18,862	\$8,701	\$17,635	49.34%	37.29%	\$2,695	3.94%	0.23%	0.16%	3.78%	20.28%	22.37%
	Corder Bank	\$20,352	\$13,749	\$18,289	75.18%	32.67%	\$4,070	4.15%	0.45%	0.38%	3.83%	7.26%	7.67%
	Horizon State Bank	\$24,292	\$13,070	\$21,432	60.98%	45.60%	\$3,470	4.25%	0.31%	0.18%	4.07%	71.37%	50.87%
	Clarence State Bank	\$26,338	\$12,020	\$22,091	54.41%	57.52%	\$5,268	3.12%	0.64%	0.25%	2.94%	(9.45%)	(10.92%)
	Paramount Bank	\$28,671	\$20,355	\$16,020	127.06%	23.41%	\$2,389	4.99%	0.78%	0.82%	4.32%	75.12%	(30.49%)
	Bank of Minden	\$28,723	\$17,006	\$24,577	69.19%	42.24%	\$2,209	4.37%	0.67%	0.44%	3.95%	(2.19%)	(2.44%)
	America's Community Bank	\$29,114	\$16,964	\$25,146	67.46%	45.47%	\$3,639	3.64%	1.14%	0.86%	2.88%	4.53%	5.17%
	La Monte Community Bank	\$29,317	\$21,461	\$26,018	82.49%	10.53%	\$4,188	3.78%	0.23%	0.18%	3.61%	0.52%	0.86%
	First Security Bank	\$31,990	\$18,163	\$29,580	60.99%	26.96%	\$3,999	4.10%	0.31%	0.26%	3.84%	16.41%	17.11%
	Canton State Bank	\$33,038	\$19,230	\$28,580	67.28%	33.20%	\$3,003	3.80%	0.83%	0.61%	3.27%	5.85%	11.59%
	Bank of New Cambria	\$33,639	\$14,040	\$29,612	47.41%	52.83%	\$3,364	3.64%	0.27%	0.24%	3.42%	19.14%	21.76%
	State Bank	\$33,934	\$16,968	\$31,135	54.50%	47.05%	\$3,393	3.56%	0.20%	0.15%	3.44%	33.51%	35.82%
	Bank of Orrick	\$35,104	\$17,643	\$31,819	55.45%	42.60%	\$3,900	3.89%	0.19%	0.16%	3.75%	23.23%	26.14%
	CBC Bank	\$36,371	\$10,514	\$33,634	31.26%	58.27%	\$2,425	2.87%	0.33%	0.24%	2.66%	7.11%	10.42%
	Bank of Houston	\$36,619	\$15,491	\$34,005	45.56%	40.98%	\$2,616	3.40%	0.11%	0.10%	3.31%	7.05%	9.53%
	FMB Bank	\$40,291	\$17,829	\$36,788	48.46%	18.33%	\$3,358	3.54%	0.70%	0.54%	3.05%	66.88%	77.66%
	Connections Bank	\$40,591	\$26,396	\$35,129	75.14%	21.02%	\$5,074	4.99%	1.22%	1.17%	3.93%	4.29%	34.52%
	M1 Bank	\$42,018	\$22,781	\$33,804	67.39%	53.27%	\$3,001	4.39%	0.55%	0.41%	4.03%	148.99%	102.62%
	Montrose Savings Bank	\$44,237	\$27,351	\$38,107	71.77%	37.89%	\$4,915	4.00%	0.42%	0.34%	3.76%	8.71%	11.56%
	Systematic Savings Bank	\$44,403	\$38,870	\$39,160	99.26%	12.62%	\$4,440	4.27%	1.30%	1.28%	3.12%	12.17%	14.83%
	Summit Bank of Kansas City	\$48,258	\$41,887	\$42,579	98.37%	10.14%	\$3,447	5.58%	1.05%	0.79%	4.86%	8.47%	9.15%
	Community Bank of Memphis	\$49,740	\$25,644	\$43,844	58.49%	47.47%	\$4,522	3.58%	0.83%	0.66%	2.94%	(15.36%)	(17.79%)
	Sherwood Community Bank	\$49,782	\$31,496	\$45,302	69.52%	26.93%	\$2,620	4.34%	0.28%	0.21%	4.18%	16.94%	34.05%
	Kahoka State Bank	\$50,562	\$26,694	\$45,653	58.47%	40.57%	\$3,612	3.63%	0.69%	0.64%	3.03%	5.18%	17.91%
	Farmers Bank of Green City	\$51,290	\$36,677	\$45,479	80.65%	12.80%	\$3,017	4.93%	1.23%	1.04%	3.97%	34.26%	37.10%
	American Trust Bank	\$51,967	\$43,676	\$44,227	98.75%	11.33%	\$4,724	5.30%	1.02%	0.93%	4.44%	2.78%	2.55%
	Bank of Louisiana	\$52,562	\$33,179	\$46,715	71.02%	17.15%	\$3,285	4.29%	0.49%	0.41%	3.98%	(0.90%)	21.48%
	Quarry City Savings and Loan Association	\$53,646	\$42,855	\$44,749	95.77%	21.04%	\$3,832	4.39%	0.72%	0.67%	3.81%	17.00%	19.61%
	Tri-County Trust Company	\$54,614	\$40,697	\$47,961	84.85%	17.33%	\$4,551	4.74%	0.85%	0.72%	4.24%	(10.54%)	(1.46%)
	Community Bank of Missouri	\$55,206	\$38,330	\$48,292	79.37%	18.77%	\$3,247	5.46%	0.35%	0.27%	5.31%	25.37%	29.64%
	Bank of Billings	\$56,512	\$45,533	\$47,901	95.06%	11.97%	\$2,974	4.96%	0.77%	0.45%	4.53%	19.59%	22.54%
	Bank of Iberia	\$57,792	\$35,375	\$52,363	67.56%	37.42%	\$3,042	4.77%	0.59%	0.52%	4.29%	(0.66%)	(0.37%)
	Peoples Bank of Moniteau County	\$60,347	\$40,187	\$48,452	82.94%	27.03%	\$4,642	4.01%	1.10%	1.04%	3.21%	(4.63%)	(4.10%)
	Peoples Bank of Altenburg	\$61,409	\$46,311	\$52,686	87.90%	18.18%	\$4,724	4.24%	0.58%	0.42%	3.91%	4.00%	4.06%
	1st Cameron State Bank	\$63,149	\$26,518	\$48,770	54.37%	47.59%	\$4,210	3.00%	0.29%	0.24%	2.77%	36.89%	2.24%
	United Security Bank	\$64,242	\$41,116	\$56,531	72.73%	25.40%	\$4,589	4.34%	0.79%	0.60%	3.89%	19.20%	24.67%
	Farmers State Bank, S/B	\$64,571	\$50,902	\$50,642	100.51%	14.53%	\$2,152	4.48%	0.71%	0.59%	3.99%	10.95%	9.73%
	Farmers Bank of Lohman	\$66,329	\$16,432	\$56,865	28.90%	80.53%	\$6,030	2.77%	0.53%	0.44%	2.49%	(6.02%)	(5.51%)
	Central Federal Savings and Loan Association of Rolla	\$67,707	\$52,507	\$45,866	114.48%	29.98%	\$4,514	3.80%	0.77%	0.67%	3.34%	(1.23%)	(1.37%)
	Alton Bank	\$67,854	\$42,867	\$54,589	78.53%	22.15%	\$3,770	5.18%	0.81%	0.73%	4.66%	3.20%	2.17%
	First Bank of the Lake	\$69,038	\$45,981	\$61,399	74.89%	34.40%	\$4,061	5.11%	1.26%	1.16%	4.03%	(1.11%)	(2.05%)
	Community Bank of Pleasant Hill	\$69,471	\$36,197	\$63,169	57.30%	44.78%	\$4,342	3.26%	0.21%	0.14%	3.12%	18.53%	20.48%
	Community State Bank	\$69,594	\$37,762	\$57,040	66.20%	19.81%	\$4,640	3.89%	1.07%	0.92%	3.16%	7.14%	5.42%
	Commercial Bank of Oak Grove	\$69,868	\$40,260	\$58,201	69.17%	38.44%	\$4,110	3.32%	0.33%	0.31%	3.07%	(5.96%)	(6.03%)
	Pony Express Community Bank	\$70,936	\$35,077	\$63,084	55.60%	40.24%	\$3,378	3.44%	0.45%	0.30%	3.18%	(25.11%)	(27.54%)
	Citizens Bank of Edina	\$71,410	\$56,119	\$62,936	89.17%	13.30%	\$5,101	5.01%	0.49%	0.37%	4.65%	(1.37%)	(2.32%)
	Metz Banking Company	\$71,475	\$49,923	\$62,790	79.51%	25.57%	\$4,765	4.45%	0.70%	0.49%	4.05%	(6.24%)	(7.35%)
	Bank of Hillsboro	\$71,784	\$53,478	\$62,856	85.08%	21.07%	\$5,127	4.14%	0.54%	0.36%	3.81%	5.64%	6.58%
	Investors Community Bank	\$72,613	\$28,744	\$63,435	45.31%	59.65%	\$4,538	3.45%	0.69%	0.59%	3.27%	(2.95%)	20.35%
	Silex Banking Company	\$74,795	\$30,908	\$63,436	48.72%	63.87%	\$7,480	3.67%	0.54%	0.45%	3.28%	10.89%	11.11%
	Concordia Bank	\$76,071	\$48,911	\$68,959	70.93%	28.49%	\$3,622	4.34%	0.45%	0.32%	4.04%	45.71%	50.40%
	West Plains Savings and Loan Association	\$76,751	\$53,529	\$59,705	89.66%	36.31%	\$5,117	4.15%	1.02%	1.01%	3.37%	1.84%	1.34%
	Hamilton Bank	\$77,324	\$48,106	\$70,054	68.67%	27.18%	\$4,548	4.52%	0.68%	0.55%	4.14%	18.20%	26.81%
	Senath State Bank	\$78,046	\$42,850	\$66,791	64.16%	42.23%	\$4,336	4.00%	0.44%	0.31%	3.72%	(12.52%)	(13.70%)

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>													
	Bank Star	\$78,809	\$52,415	\$70,345	74.51%	24.32%	\$5,629	4.27%	0.33%	0.25%	4.02%	(2.27%)	(4.84%)
	Saints Avenue Bank	\$79,921	\$60,341	\$72,837	82.84%	7.74%	\$3,330	4.30%	0.63%	0.51%	3.81%	(6.29%)	(6.52%)
	TPNB Bank	\$80,797	\$44,274	\$67,387	65.70%	26.31%	\$6,215	3.75%	0.69%	0.61%	3.31%	2.85%	3.93%
	Security Bank of Southwest Missouri	\$84,645	\$61,571	\$74,934	82.17%	19.25%	\$3,023	4.89%	0.57%	0.48%	4.50%	10.26%	15.75%
	Table Rock Community Bank	\$84,917	\$63,157	\$77,399	81.60%	20.61%	\$2,426	4.85%	0.52%	0.45%	4.40%	(2.25%)	(1.34%)
	New Frontier Bank	\$85,537	\$59,907	\$77,106	77.69%	15.53%	\$3,564	4.32%	0.37%	0.29%	4.04%	(21.09%)	(22.67%)
	Citizens Bank of Rogersville	\$88,401	\$63,421	\$65,359	97.03%	7.70%	\$4,420	4.75%	0.72%	0.73%	4.23%	34.31%	53.47%
	Home Savings and Loan Association of Carroll County, F.A.	\$88,644	\$56,253	\$71,325	78.87%	40.60%	\$6,819	3.22%	0.77%	0.76%	2.61%	(0.40%)	1.93%
	Jonesburg State Bank	\$88,994	\$60,961	\$81,896	74.44%	30.86%	\$3,708	4.16%	0.54%	0.39%	3.80%	25.83%	26.40%
	Missouri Bank II	\$92,630	\$66,833	\$79,598	83.96%	7.79%	\$3,860	4.04%	0.81%	0.66%	3.51%	(13.00%)	12.23%
	Bank of Grain Valley	\$93,094	\$50,296	\$73,552	68.38%	49.56%	\$5,476	3.73%	0.26%	0.18%	3.60%	(5.33%)	(8.17%)
	Bank of Brookfield-Purdin, National Association	\$93,646	\$23,448	\$74,067	31.66%	63.97%	\$4,459	2.92%	0.35%	0.30%	2.71%	5.50%	8.26%
	Citizens Bank & Trust	\$93,982	\$41,483	\$79,196	52.38%	23.25%	\$4,272	3.32%	0.39%	0.32%	3.08%	4.23%	7.18%
	State Bank of Missouri	\$94,449	\$49,325	\$86,322	57.14%	28.90%	\$3,633	3.67%	0.39%	0.32%	3.44%	5.98%	5.92%
	First Independent Bank	\$94,714	\$54,291	\$84,265	64.43%	40.47%	\$3,383	3.95%	0.53%	0.42%	3.58%	3.93%	4.55%
	Merchants and Farmers Bank of Salisbury	\$96,274	\$56,981	\$88,142	64.65%	23.09%	\$3,320	3.79%	0.66%	0.52%	3.37%	(21.00%)	(21.38%)
	Security Bank of the Ozarks	\$96,802	\$62,724	\$87,825	71.42%	17.12%	\$2,151	5.03%	0.66%	0.49%	4.57%	2.64%	3.25%
	Clay County Savings Bank	\$98,629	\$70,603	\$84,041	84.01%	23.08%	\$2,901	4.05%	0.45%	0.39%	3.66%	3.07%	3.41%
	HomePride Bank	\$100,912	\$76,578	\$88,786	86.25%	10.77%	\$2,347	4.75%	0.86%	0.69%	4.05%	12.50%	20.22%
	First National Bank of Nevada	\$101,046	\$54,892	\$87,571	62.68%	48.66%	\$5,614	3.66%	0.32%	0.25%	3.50%	(5.27%)	(5.85%)
	Bank of New Madrid	\$101,557	\$48,223	\$90,159	53.49%	19.49%	\$3,627	3.99%	0.56%	0.36%	3.97%	5.01%	5.15%
	County Bank	\$102,008	\$67,051	\$93,509	71.71%	26.15%	\$5,667	3.98%	0.33%	0.25%	3.76%	16.93%	20.10%
	1st Advantage Bank	\$102,242	\$87,842	\$84,629	103.80%	9.67%	\$5,381	4.43%	1.21%	1.07%	3.50%	2.73%	(0.34%)
	Security Bank of Pulaski County	\$102,458	\$68,537	\$90,616	75.63%	10.78%	\$3,202	4.78%	0.80%	0.65%	4.20%	(26.35%)	(29.00%)
	First Community Bank of the Ozarks	\$102,653	\$74,961	\$76,551	97.92%	8.87%	\$3,208	4.77%	0.73%	0.64%	4.24%	3.14%	12.96%
	Peoples Bank of Wyaconda	\$103,661	\$64,404	\$94,332	68.27%	19.64%	\$4,507	3.86%	0.80%	0.71%	3.21%	6.59%	12.68%
	Citizens Community Bank	\$105,075	\$71,999	\$93,101	77.33%	21.03%	\$4,378	3.83%	0.69%	0.46%	3.41%	19.81%	22.27%
	Bank of Salem	\$105,222	\$48,094	\$92,412	52.04%	25.64%	\$3,897	3.38%	0.68%	0.55%	2.95%	0.89%	1.76%
	Mercantile Bank of Louisiana, Missouri	\$105,352	\$60,951	\$82,244	74.11%	39.54%	\$4,390	4.00%	0.54%	0.45%	3.64%	(11.51%)	0.64%
	Northeast Missouri State Bank	\$108,212	\$46,718	\$93,485	49.97%	45.69%	\$6,012	3.69%	0.61%	0.48%	3.36%	12.94%	15.63%
	Community Bank of El Dorado Springs	\$108,440	\$45,957	\$91,596	50.17%	58.05%	\$7,229	3.55%	0.67%	0.58%	3.10%	1.11%	1.31%
	Bank of Monticello	\$109,042	\$75,245	\$90,077	83.53%	19.68%	\$3,635	4.38%	0.92%	0.77%	3.75%	(7.50%)	(5.25%)
	Kennett Trust Bank	\$110,020	\$74,169	\$95,440	77.71%	22.66%	\$3,929	4.40%	1.01%	0.56%	3.75%	(20.10%)	(22.67%)
	Meramec Valley Bank	\$110,741	\$90,179	\$85,523	105.44%	13.09%	\$4,259	4.01%	0.76%	0.64%	3.39%	(4.20%)	(5.98%)
	Preferred Bank	\$111,777	\$37,994	\$104,477	36.37%	53.67%	\$4,140	3.26%	0.45%	0.33%	3.07%	3.61%	7.27%
	Bank of Cairo and Moberly	\$112,207	\$56,902	\$92,282	61.66%	49.75%	\$4,879	3.52%	0.25%	0.19%	3.52%	14.73%	16.97%
	State Bank of Southwest Missouri	\$113,599	\$94,055	\$101,888	92.31%	8.70%	\$4,544	4.01%	0.31%	0.23%	3.78%	(7.07%)	(1.02%)
	Independent Farmers Bank	\$115,154	\$55,847	\$103,983	53.71%	28.67%	\$3,599	4.58%	0.59%	0.49%	4.27%	(11.03%)	(11.76%)
	Progressive Ozark Bank	\$115,968	\$94,832	\$101,980	92.99%	9.00%	\$2,636	4.66%	0.41%	0.34%	4.35%	2.45%	3.93%
	Community National Bank	\$116,386	\$81,170	\$105,404	77.01%	21.02%	\$4,157	4.08%	0.47%	0.33%	3.80%	7.05%	6.34%
	Farmers Bank of Lincoln	\$118,576	\$87,279	\$100,949	86.46%	18.14%	\$5,390	4.49%	0.94%	0.75%	3.81%	8.57%	16.88%
	Citizens Bank	\$120,250	\$104,883	\$103,962	100.89%	6.34%	\$3,006	5.50%	0.63%	0.45%	5.05%	0.87%	(0.22%)
	F&M Bank and Trust Company	\$121,585	\$99,694	\$106,429	93.67%	8.17%	\$3,576	3.78%	0.71%	0.56%	3.25%	(11.37%)	14.31%
	First Midwest Bank of the Ozarks	\$122,825	\$99,673	\$106,355	93.72%	8.82%	\$4,094	4.93%	0.76%	0.68%	4.26%	(2.95%)	7.19%
	Bank of Crocker	\$126,090	\$58,178	\$112,529	51.70%	35.44%	\$3,233	3.86%	0.68%	0.54%	3.40%	0.18%	0.76%
	Community Point Bank	\$127,897	\$100,329	\$116,159	86.37%	13.93%	\$5,814	3.85%	1.23%	1.08%	2.84%	(12.83%)	(14.52%)
	Bank 21	\$127,912	\$110,884	\$114,492	96.85%	5.29%	\$3,280	4.61%	0.80%	0.59%	4.03%	6.91%	1.47%
	Tipton Latham Bank, National Association	\$128,519	\$80,203	\$115,047	69.71%	36.40%	\$6,120	4.07%	1.40%	1.18%	2.98%	22.83%	26.05%
	Bank of St. Elizabeth	\$129,585	\$107,647	\$112,741	95.48%	14.37%	\$3,927	5.19%	0.56%	0.39%	4.82%	8.57%	8.56%
	Chillicothe State Bank	\$131,586	\$68,432	\$119,848	57.10%	37.27%	\$5,483	3.45%	0.27%	0.21%	3.25%	11.54%	12.02%
	Citizens-Farmers Bank of Cole Camp	\$131,602	\$86,028	\$110,767	77.67%	20.87%	\$5,062	4.14%	0.83%	0.67%	3.65%	20.91%	23.56%
	Heritage Bank of the Ozarks	\$133,924	\$96,588	\$113,434	85.15%	24.51%	\$3,434	4.82%	0.86%	0.70%	4.15%	7.30%	10.19%
	Seymour Bank	\$133,960	\$89,136	\$110,631	80.57%	26.68%	\$2,734	4.83%	1.00%	0.81%	4.18%	9.86%	27.07%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>													
	Heritage State Bank	\$134,657	\$102,459	\$117,064	87.52%	13.12%	\$3,366	4.49%	0.61%	0.48%	4.05%	(31.93%)	(23.62%)
	Citizens Bank of Charleston	\$134,910	\$82,035	\$112,445	72.96%	34.62%	\$7,495	4.06%	0.56%	0.45%	3.73%	(0.87%)	(3.28%)
	Commercial Trust Company of Fayette	\$137,480	\$83,137	\$117,306	70.87%	34.92%	\$4,910	3.46%	0.66%	0.54%	3.02%	22.32%	20.18%
	Heritage Community Bank	\$137,720	\$116,018	\$118,570	97.85%	10.21%	\$4,051	4.60%	0.97%	0.83%	3.82%	(3.07%)	16.69%
	Bank Northwest	\$137,838	\$91,274	\$126,835	71.96%	16.86%	\$4,753	4.31%	0.75%	0.52%	3.86%	(7.06%)	(5.13%)
	St. Clair County State Bank	\$138,206	\$108,641	\$119,472	90.93%	15.14%	\$3,735	4.47%	0.92%	0.78%	3.82%	4.75%	4.11%
	Cornerstone Bank	\$144,283	\$110,795	\$120,012	92.32%	15.96%	\$2,775	5.79%	1.08%	0.86%	5.04%	9.48%	3.27%
	Adrian Bank	\$144,300	\$93,476	\$129,185	72.36%	26.04%	\$4,976	4.26%	0.61%	0.47%	3.88%	4.54%	3.81%
	Lamar Bank and Trust Company	\$146,641	\$103,236	\$130,334	79.21%	17.20%	\$5,057	4.64%	0.49%	0.43%	4.24%	7.85%	8.47%
	First Community National Bank	\$147,634	\$89,026	\$134,965	65.96%	22.84%	\$1,845	4.54%	0.83%	0.55%	3.99%	(2.27%)	(1.71%)
	Exchange Bank of Northeast Missouri	\$148,270	\$102,435	\$125,145	81.85%	16.58%	\$3,089	4.43%	0.60%	0.45%	4.05%	5.96%	3.87%
	Bank of Grandin	\$151,336	\$92,583	\$124,181	74.55%	23.45%	\$4,324	4.90%	1.10%	0.93%	4.21%	(4.03%)	(11.25%)
	Bank of Weston	\$151,916	\$109,348	\$138,486	78.96%	18.16%	\$4,106	4.40%	0.63%	0.48%	3.97%	37.48%	42.39%
	Citizens Bank of Eldon	\$152,451	\$111,602	\$130,937	85.23%	22.31%	\$4,235	4.19%	0.42%	0.30%	3.94%	17.93%	19.96%
	Citizens Bank of Newburg	\$155,147	\$101,902	\$137,523	74.10%	13.04%	\$3,448	4.47%	1.34%	1.19%	3.35%	32.85%	38.04%
	First Missouri State Bank of Cape County	\$155,369	\$133,274	\$133,226	100.04%	7.00%	\$4,439	4.38%	0.95%	0.80%	3.62%	2.47%	11.45%
	Central Bank of Kansas City	\$155,846	\$137,838	\$126,269	109.16%	9.15%	\$2,783	5.21%	0.39%	0.13%	5.09%	(19.23%)	(26.82%)
	Home Exchange Bank	\$156,100	\$66,057	\$114,989	57.45%	25.91%	\$7,805	3.78%	1.12%	0.92%	2.92%	(5.53%)	20.95%
	Community Bank of Marshall	\$158,335	\$64,301	\$141,268	45.52%	43.65%	\$4,398	3.21%	0.69%	0.59%	2.69%	(5.05%)	(5.64%)
	Alliant Bank	\$160,473	\$124,667	\$141,970	87.81%	15.68%	\$3,275	4.50%	0.80%	0.63%	3.91%	7.22%	7.64%
	First State Bank of Purdy	\$163,790	\$116,963	\$147,609	79.24%	12.70%	\$3,640	4.39%	0.67%	0.42%	4.07%	(20.69%)	(22.37%)
	Carroll County Trust Company of Carrollton, Missouri	\$164,282	\$68,564	\$129,712	52.86%	34.13%	\$6,085	3.43%	0.79%	0.68%	2.88%	3.05%	3.50%
	Community First Bank	\$168,995	\$139,105	\$151,863	91.60%	10.39%	\$4,567	4.45%	0.57%	0.48%	4.00%	(14.84%)	(16.02%)
	Central Bank of Audrain County	\$170,912	\$92,762	\$153,244	60.53%	25.76%	\$7,431	3.38%	0.34%	0.25%	3.21%	(22.32%)	(23.12%)
	Pony Express Bank	\$171,035	\$130,188	\$150,388	86.57%	18.32%	\$6,578	4.89%	0.35%	0.24%	4.68%	8.58%	9.53%
	Goppert Financial Bank	\$174,021	\$101,394	\$153,254	66.16%	27.10%	\$4,143	3.78%	0.51%	0.37%	3.44%	7.80%	8.81%
	First Missouri State Bank	\$174,360	\$150,792	\$134,536	112.08%	3.94%	\$5,812	4.73%	0.91%	0.81%	3.97%	6.55%	(1.37%)
	Century Bank of the Ozarks	\$178,218	\$141,055	\$159,810	88.26%	13.98%	\$3,300	5.16%	0.48%	0.36%	4.82%	2.21%	2.28%
	United State Bank	\$178,241	\$129,243	\$160,354	80.60%	14.50%	\$3,961	4.50%	0.93%	0.83%	3.72%	13.21%	14.44%
	First Missouri Bank of SEMO	\$178,623	\$155,107	\$157,516	98.47%	9.94%	\$3,190	4.53%	0.67%	0.54%	4.03%	(38.45%)	(43.33%)
	Hometown Bank, National Association	\$182,018	\$150,390	\$161,001	93.41%	4.81%	\$2,936	4.38%	0.54%	0.44%	3.93%	5.28%	23.97%
	Community First Banking Company	\$182,737	\$128,508	\$160,674	79.98%	15.05%	\$4,457	4.26%	0.59%	0.53%	3.89%	11.94%	29.15%
	Central Bank of Moberly	\$182,856	\$97,715	\$160,881	60.74%	22.79%	\$6,531	3.17%	0.67%	0.52%	2.75%	5.77%	2.38%
	People's Bank of Seneca	\$186,098	\$143,585	\$166,820	86.07%	8.45%	\$5,473	4.98%	0.80%	0.72%	4.30%	14.94%	13.39%
	Kearney Trust Company	\$187,926	\$111,329	\$168,912	65.91%	34.67%	\$5,079	3.78%	0.38%	0.28%	3.55%	17.50%	22.65%
	Exchange Bank of Missouri	\$191,161	\$158,638	\$164,781	96.27%	4.93%	\$4,248	5.05%	1.00%	0.88%	4.23%	3.58%	17.17%
	Commercial Bank	\$194,541	\$121,449	\$169,769	71.54%	30.58%	\$4,632	3.98%	0.65%	0.48%	3.54%	0.71%	2.09%
	Farmers and Merchants Bank of St. Clair	\$195,540	\$141,742	\$169,395	83.68%	17.51%	\$3,104	4.63%	0.61%	0.49%	4.19%	11.80%	13.75%
	Citizens Bank	\$196,041	\$161,081	\$164,489	97.93%	8.72%	\$3,323	4.30%	0.49%	0.35%	4.02%	16.38%	21.82%
	O'Bannon Banking Company	\$196,791	\$157,776	\$176,011	89.64%	7.15%	\$3,936	4.78%	0.69%	0.57%	4.25%	(2.09%)	11.49%
	Fortune Bank	\$197,633	\$156,816	\$166,490	94.19%	13.51%	\$4,117	4.83%	1.25%	1.11%	3.73%	12.93%	6.65%
	Putnam County State Bank	\$198,613	\$171,870	\$172,275	99.76%	9.93%	\$8,276	4.82%	1.44%	1.26%	3.70%	11.56%	12.98%
	Branson Bank	\$203,998	\$168,488	\$174,328	96.65%	9.55%	\$3,400	4.52%	0.65%	0.49%	4.08%	7.35%	7.25%
	Alliance Bank	\$214,275	\$180,149	\$182,827	98.54%	8.41%	\$3,571	4.71%	0.81%	0.71%	4.08%	5.32%	44.32%
	Missouri Bank	\$217,520	\$136,335	\$190,563	71.54%	8.27%	\$4,104	4.24%	0.76%	0.57%	3.90%	(26.49%)	(21.15%)
	First Missouri Bank	\$217,693	\$177,873	\$185,604	95.83%	14.79%	\$4,443	4.89%	0.89%	0.70%	4.26%	23.23%	21.23%
	Peoples Bank	\$219,753	\$151,166	\$188,695	80.11%	18.58%	\$4,309	4.49%	0.66%	0.54%	4.08%	(1.17%)	0.65%
	F & C Bank	\$219,954	\$178,381	\$192,690	92.57%	10.06%	\$4,489	5.30%	0.46%	0.40%	4.92%	18.20%	30.02%
	Wells Bank	\$221,591	\$167,132	\$200,198	83.48%	13.38%	\$5,153	4.58%	0.73%	0.57%	4.05%	(7.67%)	(8.78%)
	First Commercial Bank	\$222,826	\$148,802	\$176,747	84.19%	16.48%	\$4,642	3.90%	1.07%	0.86%	3.14%	(9.46%)	(10.11%)
	Bloomsdale Bank	\$223,375	\$151,202	\$203,176	74.42%	20.46%	\$4,296	4.35%	0.52%	0.41%	4.05%	4.01%	11.08%
	Legacy Bank & Trust Company	\$226,988	\$190,262	\$192,389	98.89%	8.86%	\$3,661	5.12%	0.93%	0.80%	4.46%	140.88%	155.67%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

**Balance Sheet & Net Interest Margin**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>													
	<b>Farmers State Bank</b>	\$229,319	\$182,860	\$203,292	89.95%	16.20%	\$3,185	4.38%	0.30%	0.24%	4.17%	9.89%	16.55%
	<b>Ozark Bank</b>	\$229,466	\$156,469	\$204,951	76.34%	6.51%	\$4,172	3.77%	0.68%	0.60%	3.22%	(45.73%)	(50.15%)
	<b>Regional Missouri Bank</b>	\$236,701	\$184,354	\$210,870	87.43%	13.43%	\$4,227	4.53%	0.96%	0.72%	3.91%	30.62%	34.01%
	<b>Lead Bank</b>	\$239,170	\$193,326	\$211,471	91.42%	13.80%	\$4,690	5.22%	1.15%	0.83%	4.44%	50.92%	70.01%
	<b>Bank of Odessa</b>	\$239,767	\$181,041	\$190,203	95.18%	9.07%	\$6,148	4.22%	0.67%	0.55%	3.79%	(2.14%)	0.67%
	<b>Bank of Franklin County</b>	\$240,206	\$190,244	\$211,203	90.08%	10.27%	\$3,813	4.13%	0.66%	0.56%	3.60%	2.01%	1.64%
	<b>Ozarks Federal Savings and Loan Association</b>	\$241,269	\$191,413	\$197,725	96.81%	13.20%	\$4,387	3.74%	0.90%	0.87%	2.93%	4.87%	9.89%
	<b>Community State Bank of Missouri</b>	\$241,294	\$147,171	\$212,423	69.28%	12.67%	\$5,745	3.65%	0.64%	0.54%	3.20%	(10.50%)	(8.20%)
	<b>Community Bank of Raymore</b>	\$245,382	\$141,363	\$224,024	63.10%	15.20%	\$5,577	3.57%	0.44%	0.33%	3.29%	11.40%	10.91%
	<b>Central Bank of Warrensburg</b>	\$249,319	\$137,077	\$212,111	64.63%	27.35%	\$4,986	3.48%	0.56%	0.35%	3.22%	10.24%	11.96%
	State Average of Asset Group A	\$117,700	\$80,629	\$101,861	76.48%	24.59%	\$4,222	4.22%	0.67%	0.55%	3.75%	7.04%	9.11%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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



Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>													
	Bank of Versailles	\$251,334	\$213,943	\$200,678	106.61%	14.49%	\$5,984	3.82%	0.60%	0.54%	3.32%	(20.78%)	(30.07%)
	Rockwood Bank	\$253,461	\$185,990	\$214,666	86.64%	21.46%	\$4,782	4.39%	0.27%	0.18%	4.21%	(1.13%)	(2.09%)
	KCB Bank	\$256,649	\$195,294	\$201,988	96.69%	11.07%	\$4,583	4.69%	0.86%	0.65%	4.19%	1.36%	13.00%
	Belgrade State Bank	\$258,863	\$203,353	\$234,354	86.77%	16.50%	\$2,909	5.13%	0.74%	0.62%	4.53%	10.41%	10.19%
	Peoples Savings Bank of Rhineland	\$262,803	\$194,031	\$239,894	80.88%	16.15%	\$3,982	4.35%	0.75%	0.56%	3.81%	8.38%	9.59%
	Freedom Bank of Southern Missouri	\$272,987	\$217,868	\$228,015	95.55%	12.41%	\$4,963	4.78%	1.06%	0.97%	3.89%	2.94%	3.07%
	American Bank of Missouri	\$274,995	\$231,324	\$228,100	101.41%	8.05%	\$3,767	4.79%	1.32%	1.19%	3.71%	20.69%	15.52%
	UNICO Bank	\$275,009	\$193,410	\$244,581	79.08%	15.99%	\$2,331	4.34%	0.71%	0.55%	3.80%	(10.09%)	(16.34%)
	Bank of Bolivar	\$277,941	\$223,488	\$245,782	90.93%	7.38%	\$3,706	4.43%	0.86%	0.71%	3.75%	6.29%	18.49%
	Midwest Independent Bank	\$278,299	\$140,648	\$235,262	59.78%	39.68%	\$7,731	3.02%	0.96%	0.20%	2.84%	(53.52%)	29.03%
	MRV Banks	\$279,491	\$232,099	\$237,622	97.68%	13.45%	\$9,638	4.49%	1.15%	0.91%	3.61%	(35.77%)	(41.90%)
	Macon-Atlanta State Bank	\$280,289	\$154,836	\$248,363	62.34%	21.18%	\$5,005	3.62%	0.83%	0.64%	3.12%	(1.25%)	(1.12%)
	St. Johns Bank and Trust Company	\$292,419	\$209,744	\$264,309	79.36%	16.33%	\$3,323	3.89%	0.23%	0.17%	3.77%	(3.86%)	(4.37%)
	Bank of Advance	\$317,443	\$226,457	\$275,297	82.26%	16.08%	\$4,233	5.24%	0.68%	0.54%	4.84%	8.70%	8.02%
	Triad Bank	\$319,948	\$265,794	\$253,947	104.67%	13.78%	\$9,410	4.43%	1.03%	0.82%	3.67%	17.46%	23.11%
	Community Bank and Trust	\$325,207	\$161,837	\$285,575	56.67%	35.71%	\$2,666	3.20%	0.09%	0.06%	3.15%	6.89%	9.28%
	First Midwest Bank of Dexter	\$333,213	\$284,812	\$296,337	96.11%	10.29%	\$4,443	4.61%	0.85%	0.69%	3.95%	7.67%	22.63%
	United Bank of Union	\$337,276	\$252,959	\$291,964	86.64%	13.06%	\$4,818	4.24%	0.72%	0.64%	3.69%	7.40%	19.85%
	New Era Bank	\$338,783	\$233,880	\$301,344	77.61%	18.38%	\$3,641	3.75%	0.40%	0.37%	3.43%	10.09%	13.07%
	First State Bank and Trust Company, Inc.	\$348,853	\$241,739	\$300,131	80.54%	11.64%	\$3,792	4.52%	0.48%	0.42%	4.19%	(12.48%)	(13.41%)
	Legends Bank	\$355,022	\$263,012	\$302,350	86.99%	9.78%	\$4,494	4.19%	0.44%	0.34%	3.91%	5.81%	5.71%
	Bank of Old Monroe	\$355,197	\$214,697	\$300,332	71.49%	31.92%	\$5,003	4.33%	0.67%	0.48%	4.01%	10.50%	16.63%
	Central Bank of Branson	\$358,106	\$235,871	\$309,205	76.28%	21.41%	\$5,116	3.88%	0.42%	0.29%	3.65%	27.21%	31.74%
	First State Bank of St. Charles, Missouri	\$358,296	\$261,597	\$280,614	93.22%	19.47%	\$1,600	4.37%	0.88%	0.67%	3.79%	(17.10%)	0.59%
	HOME BANK	\$368,660	\$301,162	\$295,023	102.08%	10.75%	\$3,545	4.52%	0.94%	0.79%	3.79%	(1.19%)	(1.54%)
	Phelps County Bank	\$368,832	\$213,380	\$333,550	63.97%	21.35%	\$4,191	3.64%	0.35%	0.30%	3.35%	(15.66%)	(18.27%)
	Callaway Bank	\$370,275	\$280,226	\$295,389	94.87%	6.38%	\$6,070	4.04%	0.52%	0.41%	3.69%	2.48%	10.27%
	West Plains Bank and Trust Company	\$381,743	\$282,504	\$327,297	86.31%	7.88%	\$5,159	4.29%	0.62%	0.52%	3.85%	(5.06%)	(13.08%)
	Farmers Bank of Northern Missouri	\$384,736	\$222,446	\$332,262	66.95%	30.06%	\$4,635	4.12%	0.83%	0.62%	3.63%	3.53%	5.83%
	First Midwest Bank of Poplar Bluff	\$395,325	\$349,304	\$341,508	102.28%	3.97%	\$4,597	4.84%	1.11%	0.96%	3.93%	(3.61%)	0.66%
	Old Missouri Bank	\$397,103	\$348,934	\$322,227	108.29%	6.72%	\$4,784	4.70%	1.27%	1.16%	3.63%	9.92%	9.15%
	Central Bank of Sedalia	\$404,951	\$304,136	\$356,788	85.24%	9.98%	\$5,259	4.05%	0.37%	0.29%	3.82%	(10.15%)	(14.47%)
	Mid America Bank	\$406,997	\$329,355	\$360,126	91.46%	11.56%	\$5,899	4.51%	0.57%	0.46%	4.12%	18.08%	19.30%
	Parkside Financial Bank & Trust	\$444,185	\$368,665	\$372,733	98.91%	16.10%	\$8,710	4.32%	1.05%	0.72%	3.67%	(43.86%)	(50.92%)
	Peoples Bank & Trust Company	\$448,542	\$258,546	\$392,630	65.85%	17.95%	\$3,969	3.86%	0.75%	0.59%	3.45%	(5.31%)	(5.23%)
	BTC Bank	\$456,351	\$348,927	\$377,799	92.36%	4.98%	\$4,907	4.69%	1.03%	0.86%	4.00%	(7.86%)	18.96%
	St. Louis Bank	\$464,725	\$317,322	\$427,320	74.26%	23.81%	\$12,909	3.49%	1.16%	1.02%	2.58%	43.01%	48.88%
	Citizens National Bank of Greater St. Louis	\$464,823	\$349,314	\$378,935	92.18%	12.55%	\$5,052	3.90%	0.68%	0.60%	3.39%	(9.07%)	16.85%
	Peoples Community Bank	\$467,873	\$313,915	\$381,588	82.27%	20.45%	\$3,867	5.38%	0.78%	0.69%	4.92%	16.35%	17.74%
	BankLiberty	\$469,467	\$383,596	\$379,048	101.20%	9.59%	\$3,979	4.99%	0.39%	0.30%	4.70%	9.59%	12.47%
	Maries County Bank	\$473,897	\$267,153	\$394,231	67.77%	23.86%	\$3,563	4.46%	0.80%	0.71%	3.90%	8.04%	19.80%
	HNB National Bank	\$477,815	\$348,467	\$420,024	82.96%	20.37%	\$3,620	4.49%	0.27%	0.22%	4.30%	10.74%	17.20%
	Bank of Kirksville	\$479,422	\$172,070	\$394,911	43.57%	35.66%	\$6,659	2.72%	0.77%	0.65%	2.14%	2.08%	1.16%
	Bank of Sullivan	\$484,628	\$408,887	\$424,889	96.23%	8.45%	\$4,214	4.51%	0.95%	0.84%	3.74%	10.32%	32.87%
	State Average of Asset Group B	\$360,733	\$259,250	\$307,477	84.89%	16.32%	\$4,966	4.27%	0.73%	0.59%	3.76%	0.64%	6.09%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>													
	Town & Country Bank	\$514,605	\$381,978	\$438,180	87.17%	12.06%	\$3,278	4.29%	0.53%	0.43%	3.92%	2.25%	3.63%
	Lindell Bank & Trust Company	\$530,120	\$271,687	\$420,467	64.62%	33.62%	\$4,455	4.30%	0.35%	0.24%	4.09%	(6.30%)	(11.48%)
	Midwest Regional Bank	\$533,547	\$429,545	\$465,498	92.28%	10.40%	\$4,522	4.68%	2.06%	1.47%	3.19%	(23.84%)	(21.56%)
	Blue Ridge Bank and Trust Co.	\$559,579	\$398,485	\$495,647	80.40%	16.50%	\$3,969	4.00%	0.50%	0.37%	3.65%	11.00%	8.64%
	Platte Valley Bank of Missouri	\$560,400	\$397,068	\$488,006	81.37%	6.10%	\$3,079	4.47%	0.47%	0.34%	4.20%	6.02%	23.24%
	Springfield First Community Bank	\$563,166	\$479,671	\$446,533	107.42%	12.94%	\$10,239	4.06%	1.05%	0.94%	3.18%	13.25%	16.29%
	Jefferson Bank of Missouri	\$576,147	\$430,490	\$495,819	86.82%	19.61%	\$5,940	4.26%	0.47%	0.34%	3.98%	6.96%	6.15%
	Jefferson Bank and Trust Company	\$613,300	\$428,249	\$444,699	96.30%	17.67%	\$7,479	3.50%	0.79%	0.76%	2.80%	1.61%	0.25%
	NBKC Bank	\$618,974	\$412,879	\$412,943	99.98%	24.92%	\$2,077	3.81%	1.26%	1.18%	2.72%	(7.95%)	(18.30%)
	Business Bank of Saint Louis	\$619,498	\$515,745	\$536,232	96.18%	14.30%	\$8,978	4.12%	1.01%	0.81%	3.36%	(6.36%)	(7.78%)
	Bank of Washington	\$636,417	\$516,965	\$507,433	101.88%	13.47%	\$5,583	4.31%	0.84%	0.69%	3.69%	0.22%	(0.33%)
	Mid-Missouri Bank	\$639,302	\$496,130	\$574,085	86.42%	16.20%	\$3,278	4.31%	0.54%	0.53%	3.81%	16.34%	37.58%
	Wood & Huston Bank	\$676,755	\$521,210	\$583,612	89.31%	19.25%	\$4,311	4.35%	0.78%	0.62%	3.82%	(15.33%)	(20.28%)
	Royal Banks of Missouri	\$696,848	\$563,491	\$543,354	103.71%	6.70%	\$7,335	4.50%	0.92%	0.79%	3.78%	(9.11%)	(39.68%)
	Central Bank of Lake of the Ozarks	\$716,857	\$406,907	\$642,004	63.38%	27.84%	\$5,084	3.81%	0.38%	0.27%	3.59%	(7.48%)	(9.18%)
	Southwest Missouri Bank	\$727,709	\$420,915	\$629,733	66.84%	21.86%	\$3,713	3.99%	0.29%	0.26%	3.80%	4.70%	4.39%
	First Federal Bank Of Kansas City	\$744,118	\$537,743	\$511,406	105.15%	19.05%	\$3,876	3.15%	1.10%	1.04%	2.20%	10.22%	12.72%
	OakStar Bank	\$758,688	\$661,862	\$647,461	102.22%	5.52%	\$4,014	4.42%	1.10%	0.93%	3.56%	24.44%	10.93%
	Focus Bank	\$783,271	\$653,952	\$593,867	110.12%	10.29%	\$4,635	4.35%	1.26%	1.08%	3.35%	10.35%	14.47%
	Guaranty Bank	\$806,331	\$645,841	\$645,558	100.04%	10.75%	\$4,715	4.25%	1.14%	1.01%	3.34%	3.26%	24.17%
	Cass Commercial Bank	\$858,283	\$670,660	\$735,065	91.24%	25.25%	\$16,829	3.99%	0.70%	0.37%	3.64%	13.30%	10.86%
	Citizens Bank and Trust Company	\$867,974	\$592,342	\$688,759	86.00%	11.39%	\$4,037	3.90%	0.77%	0.68%	3.25%	(5.54%)	1.15%
	Nodaway Valley Bank	\$886,475	\$554,754	\$742,621	74.70%	28.74%	\$5,611	4.24%	0.40%	0.30%	3.98%	1.22%	2.55%
	Montgomery Bank, National Association	\$886,691	\$719,221	\$731,323	98.35%	2.38%	\$4,667	3.99%	0.70%	0.57%	3.43%	(8.08%)	4.46%
	Providence Bank	\$957,208	\$691,631	\$791,590	87.37%	12.30%	\$4,859	4.39%	0.97%	0.83%	3.65%	(4.13%)	20.74%
	State Average of Asset Group C	\$693,291	\$511,977	\$568,476	90.37%	15.96%	\$5,463	4.14%	0.82%	0.67%	3.52%	1.24%	2.95%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group D - \$1 billion to \$10 billion in total assets</b>													
	<b>Sterling Bank</b>	\$1,251,542	\$1,016,485	\$1,080,139	94.11%	13.19%	\$10,012	4.98%	1.18%	1.07%	3.97%	(4.29%)	(7.74%)
	<b>Academy Bank, N.A.</b>	\$1,306,266	\$942,404	\$985,343	95.64%	17.99%	\$2,358	4.31%	1.02%	0.80%	3.62%	10.18%	12.35%
	<b>Central Bank of the Ozarks</b>	\$1,327,140	\$994,193	\$1,147,459	86.64%	12.58%	\$5,395	3.82%	0.52%	0.35%	3.52%	8.92%	10.30%
	<b>Country Club Bank</b>	\$1,406,414	\$937,271	\$1,202,083	77.97%	23.97%	\$3,771	3.80%	0.20%	0.13%	3.72%	(4.80%)	(7.96%)
	<b>Reliance Bank</b>	\$1,431,428	\$1,021,372	\$1,120,437	91.16%	10.23%	\$8,133	3.66%	1.02%	0.91%	2.79%	5.50%	8.69%
	<b>Hawthorn Bank</b>	\$1,445,405	\$1,084,326	\$1,181,922	91.74%	8.12%	\$4,264	4.05%	0.71%	0.68%	3.42%	6.51%	19.15%
	<b>Bank of Missouri</b>	\$1,742,333	\$1,292,063	\$1,408,177	91.75%	7.93%	\$3,987	4.37%	0.89%	0.70%	3.81%	102.13%	119.44%
	<b>Central Bank of Boone County</b>	\$1,780,422	\$1,151,564	\$1,434,259	80.29%	20.85%	\$5,512	3.29%	0.39%	0.26%	3.08%	(21.05%)	(28.57%)
	<b>Central Bank of the Midwest</b>	\$1,788,192	\$1,172,120	\$1,489,403	78.70%	15.57%	\$5,502	4.13%	0.24%	0.15%	4.04%	7.53%	7.39%
	<b>Southern Bank</b>	\$1,837,009	\$1,539,708	\$1,581,852	97.34%	3.51%	\$4,822	4.64%	1.00%	0.88%	3.84%	15.51%	16.33%
	<b>Midwest BankCentre</b>	\$1,880,482	\$1,346,083	\$1,401,167	96.07%	6.60%	\$6,914	3.76%	0.66%	0.63%	3.16%	0.93%	1.62%
	<b>Central Bank of St. Louis</b>	\$1,883,469	\$1,546,809	\$1,394,741	110.90%	7.51%	\$7,848	3.85%	0.72%	0.55%	3.38%	7.51%	7.10%
	<b>North American Savings Bank, F.S.B.</b>	\$1,897,519	\$1,690,249	\$1,464,548	115.41%	9.19%	\$4,170	5.03%	1.14%	1.09%	4.04%	(19.64%)	51.97%
	<b>Central Trust Bank</b>	\$2,383,061	\$1,013,665	\$1,635,950	61.96%	12.32%	\$3,644	2.98%	0.83%	0.62%	2.44%	(19.54%)	(24.71%)
	<b>First State Community Bank</b>	\$2,386,740	\$1,844,860	\$2,057,570	89.66%	4.89%	\$3,788	4.26%	0.75%	0.61%	3.71%	10.94%	14.49%
	<b>Landmark Bank</b>	\$2,919,514	\$1,800,036	\$2,641,848	68.14%	19.60%	\$4,250	3.92%	0.75%	0.60%	3.49%	17.45%	22.42%
	<b>Great Southern Bank</b>	\$4,414,152	\$3,803,933	\$3,610,983	105.34%	6.97%	\$4,009	4.62%	0.96%	0.64%	4.03%	(0.28%)	(3.67%)
	<b>Enterprise Bank &amp; Trust</b>	\$5,363,446	\$4,192,593	\$4,294,615	97.62%	9.81%	\$8,554	4.42%	0.87%	0.64%	3.82%	7.09%	11.72%
	<b>First Bank</b>	\$6,296,160	\$3,652,958	\$5,460,841	66.89%	30.38%	\$5,602	3.65%	0.48%	0.34%	3.34%	11.32%	15.32%
	State Average of Asset Group D	\$2,354,773	\$1,686,457	\$1,925,965	89.33%	12.70%	\$5,397	4.08%	0.75%	0.61%	3.54%	7.47%	12.93%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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# Asset Quality

**Asset Quality**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>								
	Mississippi County Savings and Loan Association	\$8,207	\$0	0.00%	1.51%	NA	4.54%	0.58%
	Bank of Fairport	\$18,862	\$252	2.90%	1.80%	62.30%	21.85%	1.34%
	Corder Bank	\$20,352	\$143	1.04%	1.13%	109.09%	9.19%	0.70%
	Horizon State Bank	\$24,292	\$0	0.00%	1.13%	NA	4.35%	0.49%
	Clarence State Bank	\$26,338	\$0	0.00%	0.99%	NA	0.00%	0.00%
	Paramount Bank	\$28,671	\$0	0.00%	1.46%	NA	27.96%	6.89%
	Bank of Minden	\$28,723	\$0	0.00%	2.23%	NA	0.00%	0.00%
	America's Community Bank	\$29,114	\$641	3.78%	1.54%	40.87%	15.32%	2.20%
	La Monte Community Bank	\$29,317	\$0	0.00%	0.95%	NA	0.00%	0.00%
	First Security Bank	\$31,990	\$5	0.03%	1.68%	NM	6.56%	0.50%
	Canton State Bank	\$33,038	\$132	0.69%	1.03%	150.00%	5.89%	0.46%
	Bank of New Cambria	\$33,639	\$0	0.00%	2.03%	NA	0.00%	0.00%
	State Bank	\$33,934	\$201	1.18%	1.91%	161.19%	6.60%	0.59%
	Bank of Orrick	\$35,104	\$177	1.00%	2.06%	205.08%	7.42%	0.76%
	CBC Bank	\$36,371	\$0	0.00%	1.34%	NA	0.00%	0.00%
	Bank of Houston	\$36,619	\$755	4.87%	3.01%	56.06%	68.75%	5.71%
	FMB Bank	\$40,291	\$1,047	5.87%	2.24%	38.20%	36.53%	3.06%
	Connections Bank	\$40,591	\$0	0.00%	0.75%	68.86%	8.68%	0.71%
	M1 Bank	\$42,018	\$6	0.03%	0.70%	NM	1.82%	0.20%
	Montrose Savings Bank	\$44,237	\$405	1.48%	1.54%	103.95%	6.87%	1.01%
	Systematic Savings Bank	\$44,403	\$2,162	5.56%	1.05%	18.96%	38.47%	4.87%
	Summit Bank of Kansas City	\$48,258	\$174	0.42%	0.79%	189.08%	3.35%	0.36%
	Community Bank of Memphis	\$49,740	\$5	0.02%	1.98%	NM	0.09%	0.01%
	Sherwood Community Bank	\$49,782	\$28	0.09%	1.11%	NM	16.46%	0.06%
	Kahoka State Bank	\$50,562	\$9	0.03%	1.97%	536.73%	1.83%	0.19%
	Farmers Bank of Green City	\$51,290	\$40	0.11%	1.04%	243.95%	9.37%	0.31%
	American Trust Bank	\$51,967	\$0	0.00%	0.08%	NA	1.31%	0.00%
	Bank of Louisiana	\$52,562	\$22	0.07%	1.59%	95.13%	8.91%	1.05%
	Quarry City Savings and Loan Association	\$53,646	\$0	0.00%	1.02%	NA	0.00%	0.00%
	Tri-County Trust Company	\$54,614	\$169	0.42%	1.45%	109.26%	9.09%	0.99%
	Community Bank of Missouri	\$55,206	\$839	2.19%	1.31%	59.83%	12.52%	1.65%
	Bank of Billings	\$56,512	\$258	0.57%	0.91%	160.47%	4.46%	0.46%
	Bank of Iberia	\$57,792	\$837	2.37%	2.28%	72.40%	26.09%	2.50%
	Peoples Bank of Moniteau County	\$60,347	\$1,367	3.40%	1.97%	52.03%	35.18%	3.21%
	Peoples Bank of Altenburg	\$61,409	\$643	1.39%	1.36%	48.62%	20.27%	2.20%
	1st Cameron State Bank	\$63,149	\$215	0.81%	0.93%	114.42%	4.03%	0.34%
	United Security Bank	\$64,242	\$0	0.00%	1.21%	NM	0.04%	0.00%
	Farmers State Bank, S/B	\$64,571	\$1,069	2.10%	1.11%	28.25%	18.67%	3.23%
	Farmers Bank of Lohman	\$66,329	\$0	0.00%	1.22%	NA	1.78%	0.26%
	Central Federal Savings and Loan Association of Rolla	\$67,707	\$29	0.06%	0.49%	889.66%	0.92%	0.15%
	Alton Bank	\$67,854	\$469	1.09%	0.90%	81.88%	7.11%	0.83%
	First Bank of the Lake	\$69,038	\$0	0.00%	1.00%	69.97%	9.96%	0.95%
	Community Bank of Pleasant Hill	\$69,471	\$0	0.00%	0.97%	68.42%	8.35%	0.74%
	Community State Bank	\$69,594	\$0	0.00%	1.01%	56.24%	12.35%	1.01%
	Commercial Bank of Oak Grove	\$69,868	\$1,391	3.46%	4.35%	63.55%	23.94%	4.21%
	Pony Express Community Bank	\$70,936	\$474	1.35%	1.72%	106.55%	9.74%	1.12%
	Citizens Bank of Edina	\$71,410	\$38	0.07%	1.28%	NM	0.82%	0.05%
	Metz Banking Company	\$71,475	\$67	0.13%	1.16%	351.83%	1.78%	0.23%
	Bank of Hillsboro	\$71,784	\$0	0.00%	1.25%	703.16%	1.02%	0.13%
	Investors Community Bank	\$72,613	\$322	1.12%	2.24%	200.31%	4.28%	0.52%
	Silex Banking Company	\$74,795	\$0	0.00%	2.17%	NA	0.61%	0.00%
	Concordia Bank	\$76,071	\$45	0.09%	0.71%	16.50%	48.58%	3.01%
	West Plains Savings and Loan Association	\$76,751	\$1,058	1.98%	1.03%	40.63%	7.79%	1.77%
	Hamilton Bank	\$77,324	\$165	0.34%	0.61%	178.79%	21.05%	0.21%
	Senath State Bank	\$78,046	\$0	0.00%	1.75%	NA	3.61%	0.00%

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.

Asset Quality

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	Bank Star	\$78,809	\$5	0.01%	1.11%	NM	0.47%	0.01%
	Saints Avenue Bank	\$79,921	\$0	0.00%	1.13%	272.51%	3.43%	0.31%
	TPNB Bank	\$80,797	\$0	0.00%	1.88%	468.54%	1.51%	0.22%
	Security Bank of Southwest Missouri	\$84,645	\$566	0.92%	1.08%	117.14%	13.18%	0.68%
	Table Rock Community Bank	\$84,917	\$222	0.35%	1.25%	223.51%	6.82%	0.64%
	New Frontier Bank	\$85,537	\$1,654	2.76%	0.24%	8.59%	23.71%	2.08%
	Citizens Bank of Rogersville	\$88,401	\$315	0.50%	1.05%	211.43%	3.72%	0.36%
	Home Savings and Loan Association of Carroll County, F.A.	\$88,644	\$1,467	2.61%	1.80%	62.56%	9.07%	1.86%
	Jonesburg State Bank	\$88,994	\$0	0.00%	1.32%	727.03%	2.54%	0.12%
	Missouri Bank II	\$92,630	\$205	0.31%	2.44%	286.32%	7.42%	0.86%
	Bank of Grain Valley	\$93,094	\$0	0.00%	1.82%	NA	0.00%	0.00%
	Bank of Brookfield-Purdin, National Association	\$93,646	\$0	0.00%	1.59%	NA	0.00%	0.00%
	Citizens Bank & Trust	\$93,982	\$235	0.57%	1.46%	233.46%	2.96%	0.34%
	State Bank of Missouri	\$94,449	\$510	1.03%	1.94%	177.18%	6.16%	0.57%
	First Independent Bank	\$94,714	\$422	0.78%	1.28%	86.46%	10.63%	1.18%
	Merchants and Farmers Bank of Salisbury	\$96,274	\$8	0.01%	1.94%	NM	0.09%	0.01%
	Security Bank of the Ozarks	\$96,802	\$89	0.14%	0.54%	379.78%	5.89%	0.51%
	Clay County Savings Bank	\$98,629	\$0	0.00%	2.12%	NA	0.00%	0.00%
	HomePride Bank	\$100,912	\$3,186	4.16%	1.70%	31.35%	64.25%	6.23%
	First National Bank of Nevada	\$101,046	\$1,806	3.29%	1.82%	55.37%	13.80%	1.96%
	Bank of New Madrid	\$101,557	\$0	0.00%	0.80%	NA	1.34%	0.00%
	County Bank	\$102,008	\$0	0.00%	1.18%	NA	0.00%	0.00%
	1st Advantage Bank	\$102,242	\$536	0.61%	0.85%	139.74%	35.80%	3.88%
	Security Bank of Pulaski County	\$102,458	\$132	0.19%	1.07%	124.49%	35.83%	3.23%
	First Community Bank of the Ozarks	\$102,653	\$480	0.64%	1.21%	91.69%	9.53%	1.09%
	Peoples Bank of Wyaconda	\$103,661	\$0	0.00%	1.65%	NA	0.06%	0.00%
	Citizens Community Bank	\$105,075	\$286	0.40%	1.60%	100.44%	9.65%	1.19%
	Bank of Salem	\$105,222	\$387	0.80%	0.87%	59.71%	9.04%	0.77%
	Mercantile Bank of Louisiana, Missouri	\$105,352	\$17	0.03%	4.15%	231.81%	4.28%	1.04%
	Northeast Missouri State Bank	\$108,212	\$0	0.00%	1.76%	NA	0.02%	0.00%
	Community Bank of El Dorado Springs	\$108,440	\$455	0.99%	2.41%	121.33%	8.89%	1.26%
	Bank of Monticello	\$109,042	\$545	0.72%	1.29%	78.74%	10.01%	1.15%
	Kennett Trust Bank	\$110,020	\$45	0.06%	0.77%	NM	3.72%	0.08%
	Meramec Valley Bank	\$110,741	\$2	0.00%	0.97%	NM	2.43%	0.22%
	Preferred Bank	\$111,777	\$64	0.17%	1.12%	665.63%	13.92%	0.89%
	Bank of Cairo and Moberly	\$112,207	\$0	0.00%	1.01%	96.47%	3.10%	0.53%
	State Bank of Southwest Missouri	\$113,599	\$359	0.38%	0.38%	83.06%	15.62%	1.15%
	Independent Farmers Bank	\$115,154	\$735	1.32%	1.24%	94.42%	7.09%	0.70%
	Progressive Ozark Bank	\$115,968	\$52	0.05%	0.87%	178.52%	3.23%	0.40%
	Community National Bank	\$116,386	\$233	0.29%	1.15%	400.00%	4.16%	0.40%
	Farmers Bank of Lincoln	\$118,576	\$15	0.02%	1.21%	676.28%	4.71%	0.55%
	Citizens Bank	\$120,250	\$0	0.00%	0.79%	617.16%	10.58%	0.92%
	F&M Bank and Trust Company	\$121,585	\$287	0.29%	1.32%	112.39%	10.99%	1.17%
	First Midwest Bank of the Ozarks	\$122,825	\$1,216	1.22%	1.12%	91.61%	12.29%	1.27%
	Bank of Crocker	\$126,090	\$439	0.75%	1.69%	197.99%	25.70%	2.86%
	Community Point Bank	\$127,897	\$97	0.10%	1.20%	NM	0.77%	0.08%
	Bank 21	\$127,912	\$96	0.09%	1.38%	516.84%	2.30%	0.23%
	Tipton Latham Bank, National Association	\$128,519	\$459	0.57%	1.55%	159.00%	5.54%	0.61%
	Bank of St. Elizabeth	\$129,585	\$69	0.06%	0.63%	988.41%	2.14%	0.24%
	Chillicothe State Bank	\$131,586	\$922	1.35%	1.62%	112.93%	8.11%	0.75%
	Citizens-Farmers Bank of Cole Camp	\$131,602	\$1,103	1.28%	1.24%	74.93%	6.94%	1.13%
	Heritage Bank of the Ozarks	\$133,924	\$653	0.68%	1.67%	216.51%	6.75%	0.62%
	Seymour Bank	\$133,960	\$196	0.22%	1.02%	465.31%	7.34%	0.93%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Asset Quality**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	Heritage State Bank	\$134,657	\$75	0.07%	1.44%	NM	0.63%	0.06%
	Citizens Bank of Charleston	\$134,910	\$849	1.03%	2.23%	215.67%	3.54%	0.63%
	Commercial Trust Company of Fayette	\$137,480	\$175	0.21%	0.62%	292.57%	1.32%	0.13%
	Heritage Community Bank	\$137,720	\$3,365	2.90%	1.47%	50.55%	24.19%	2.44%
	Bank Northwest	\$137,838	\$868	0.95%	0.93%	85.21%	21.93%	1.84%
	St. Clair County State Bank	\$138,206	\$202	0.19%	1.30%	699.01%	12.75%	0.40%
	Cornerstone Bank	\$144,283	\$3,828	3.46%	1.69%	44.16%	22.62%	3.17%
	Adrian Bank	\$144,300	\$714	0.76%	1.01%	107.67%	7.87%	0.60%
	Lamar Bank and Trust Company	\$146,641	\$764	0.74%	1.23%	166.75%	4.68%	0.52%
	First Community National Bank	\$147,634	\$1,855	2.08%	3.08%	147.82%	42.24%	3.87%
	Exchange Bank of Northeast Missouri	\$148,270	\$698	0.68%	1.14%	104.47%	6.83%	0.75%
	Bank of Grandin	\$151,336	\$1,343	1.45%	1.32%	18.74%	26.91%	4.63%
	Bank of Weston	\$151,916	\$1	0.00%	1.21%	109.29%	9.91%	0.79%
	Citizens Bank of Eldon	\$152,451	\$1,079	0.97%	0.86%	88.88%	5.97%	0.82%
	Citizens Bank of Newburg	\$155,147	\$3,208	3.15%	1.04%	23.11%	56.45%	6.62%
	First Missouri State Bank of Cape County	\$155,369	\$2,379	1.79%	1.40%	63.87%	22.53%	2.04%
	Central Bank of Kansas City	\$155,846	\$412	0.30%	1.84%	205.76%	7.90%	1.44%
	Home Exchange Bank	\$156,100	\$132	0.20%	6.73%	NM	0.77%	0.08%
	Community Bank of Marshall	\$158,335	\$0	0.00%	0.99%	NM	0.01%	0.00%
	Alliant Bank	\$160,473	\$148	0.12%	1.19%	998.65%	2.39%	0.25%
	First State Bank of Purdy	\$163,790	\$4,163	3.56%	0.80%	18.65%	37.73%	3.16%
	Carroll County Trust Company of Carrollton, Missouri	\$164,282	\$3,591	5.24%	1.44%	16.36%	40.19%	3.74%
	Community First Bank	\$168,995	\$550	0.40%	1.59%	218.83%	6.32%	0.60%
	Central Bank of Audrain County	\$170,912	\$611	0.66%	1.71%	220.72%	5.27%	0.44%
	Pony Express Bank	\$171,035	\$0	0.00%	1.02%	179.78%	4.53%	0.43%
	Goppert Financial Bank	\$174,021	\$1,050	1.04%	1.07%	103.24%	5.84%	0.61%
	First Missouri State Bank	\$174,360	\$2,104	1.40%	1.42%	101.85%	13.04%	1.64%
	Century Bank of the Ozarks	\$178,218	\$1,104	0.78%	1.93%	215.45%	7.12%	0.72%
	United State Bank	\$178,241	\$144	0.11%	1.49%	895.35%	1.55%	0.13%
	First Missouri Bank of SEMO	\$178,623	\$13	0.01%	1.23%	NM	1.65%	0.08%
	Hometown Bank, National Association	\$182,018	\$2,542	1.69%	1.56%	92.37%	23.09%	2.30%
	Community First Banking Company	\$182,737	\$326	0.25%	1.24%	240.36%	4.63%	0.57%
	Central Bank of Moberly	\$182,856	\$1,006	1.03%	1.62%	157.55%	7.67%	0.70%
	People's Bank of Seneca	\$186,098	\$850	0.59%	1.13%	69.44%	15.84%	1.50%
	Kearney Trust Company	\$187,926	\$195	0.18%	1.33%	756.92%	1.17%	0.13%
	Exchange Bank of Missouri	\$191,161	\$761	0.48%	0.92%	140.69%	5.21%	0.56%
	Commercial Bank	\$194,541	\$1,524	1.25%	1.40%	104.09%	18.24%	1.53%
	Farmers and Merchants Bank of St. Clair	\$195,540	\$516	0.36%	1.22%	141.13%	5.20%	0.63%
	Citizens Bank	\$196,041	\$438	0.27%	2.16%	374.35%	3.87%	0.55%
	O'Bannon Banking Company	\$196,791	\$1,377	0.87%	1.02%	87.81%	10.10%	0.97%
	FortuneBank	\$197,633	\$938	0.60%	1.30%	216.74%	19.65%	1.71%
	Putnam County State Bank	\$198,613	\$89	0.05%	1.27%	NM	4.40%	0.04%
	Branson Bank	\$203,998	\$265	0.16%	1.28%	191.79%	9.15%	0.78%
	Alliance Bank	\$214,275	\$633	0.35%	1.46%	415.64%	2.79%	0.43%
	Missouri Bank	\$217,520	\$270	0.20%	1.24%	349.07%	4.20%	0.50%
	First Missouri Bank	\$217,693	\$484	0.27%	1.38%	315.28%	5.06%	0.56%
	Peoples Bank	\$219,753	\$276	0.18%	1.00%	190.29%	5.12%	0.52%
	F & C Bank	\$219,954	\$344	0.19%	1.43%	743.02%	2.62%	0.28%
	Wells Bank	\$221,591	\$0	0.00%	0.97%	NA	0.00%	0.00%
	First Commercial Bank	\$222,826	\$13,380	8.99%	2.57%	24.60%	52.82%	6.99%
	Bloomsdale Bank	\$223,375	\$607	0.40%	1.25%	310.71%	8.45%	0.80%
	Legacy Bank & Trust Company	\$226,988	\$92	0.05%	1.37%	528.28%	7.59%	0.70%
	Farmers State Bank	\$229,319	\$444	0.24%	0.57%	187.01%	2.76%	0.27%

Source: SNL Financial

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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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>								
	<b>Ozark Bank</b>	\$229,466	\$0	0.00%	1.00%	NA	0.00%	0.00%
	<b>Regional Missouri Bank</b>	\$236,701	\$3,263	1.77%	1.33%	75.18%	13.67%	1.38%
	<b>Lead Bank</b>	\$239,170	\$1,525	0.79%	1.13%	128.80%	6.48%	0.71%
	<b>Bank of Odessa</b>	\$239,767	\$224	0.12%	0.70%	35.79%	11.48%	1.80%
	<b>Bank of Franklin County</b>	\$240,206	\$2,963	1.56%	1.06%	28.78%	36.49%	3.67%
	<b>Ozarks Federal Savings and Loan Association</b>	\$241,269	\$1,241	0.65%	0.63%	55.42%	9.14%	0.95%
	<b>Community State Bank of Missouri</b>	\$241,294	\$194	0.13%	1.11%	840.21%	0.65%	0.08%
	<b>Community Bank of Raymore</b>	\$245,382	\$402	0.28%	1.28%	451.74%	12.15%	1.04%
	<b>Central Bank of Warrensburg</b>	\$249,319	\$3,655	2.67%	1.76%	52.88%	19.98%	1.88%
	State Average of Asset Group A	\$117,700	\$662	0.85%	1.40%	214.30%	10.58%	1.10%

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**Asset Quality**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>								
	Bank of Versailles	\$251,334	\$2,547	1.19%	1.61%	50.92%	26.65%	3.70%
	Rockwood Bank	\$253,461	\$393	0.21%	1.62%	429.14%	9.80%	1.34%
	KCB Bank	\$256,649	\$12	0.01%	1.11%	NM	1.54%	0.22%
	Belgrade State Bank	\$258,863	\$1,298	0.64%	0.78%	69.93%	17.69%	1.61%
	Peoples Savings Bank of Rhineland	\$262,803	\$980	0.51%	0.81%	137.37%	4.90%	0.43%
	Freedom Bank of Southern Missouri	\$272,987	\$3,094	1.42%	1.07%	72.69%	11.85%	1.21%
	American Bank of Missouri	\$274,995	\$521	0.23%	0.94%	314.18%	2.90%	0.28%
	UNICO Bank	\$275,009	\$5,589	2.89%	0.93%	27.69%	29.61%	2.77%
	Bank of Bolivar	\$277,941	\$1,546	0.69%	1.05%	143.81%	18.97%	1.78%
	Midwest Independent Bank	\$278,299	\$0	0.00%	3.67%	NA	1.08%	0.17%
	MRV Banks	\$279,491	\$0	0.00%	1.28%	NA	0.00%	0.00%
	Macon-Atlanta State Bank	\$280,289	\$4,743	3.06%	1.69%	47.01%	21.36%	1.99%
	St. Johns Bank and Trust Company	\$292,419	\$1,152	0.55%	1.16%	91.80%	25.75%	2.61%
	Bank of Advance	\$317,443	\$1,459	0.64%	1.55%	139.50%	7.23%	0.98%
	Triad Bank	\$319,948	\$0	0.00%	1.16%	58.51%	17.00%	1.77%
	Community Bank and Trust	\$325,207	\$254	0.16%	1.10%	698.82%	1.62%	0.14%
	First Midwest Bank of Dexter	\$333,213	\$919	0.32%	0.97%	301.63%	3.23%	0.34%
	United Bank of Union	\$337,276	\$7,557	2.99%	1.55%	40.37%	28.45%	3.34%
	New Era Bank	\$338,783	\$0	0.00%	0.83%	NA	0.14%	0.00%
	First State Bank and Trust Company, Inc.	\$348,853	\$153	0.06%	1.50%	NM	0.78%	0.08%
	Legends Bank	\$355,022	\$672	0.26%	1.03%	199.56%	7.77%	0.87%
	Bank of Old Monroe	\$355,197	\$177	0.08%	1.95%	NM	0.36%	0.05%
	Central Bank of Branson	\$358,106	\$2,056	0.87%	1.90%	119.75%	16.61%	1.74%
	First State Bank of St. Charles, Missouri	\$358,296	\$406	0.16%	0.80%	175.23%	3.43%	0.41%
	HOME BANK	\$368,660	\$2,012	0.67%	0.92%	137.08%	9.57%	0.99%
	Phelps County Bank	\$368,832	\$724	0.34%	1.13%	334.12%	2.66%	0.20%
	Callaway Bank	\$370,275	\$1,190	0.42%	1.01%	66.82%	22.62%	2.18%
	West Plains Bank and Trust Company	\$381,743	\$1,244	0.44%	0.89%	127.59%	4.28%	0.52%
	Farmers Bank of Northern Missouri	\$384,736	\$5,342	2.40%	1.65%	68.64%	12.35%	1.41%
	First Midwest Bank of Poplar Bluff	\$395,325	\$1,741	0.50%	1.19%	238.43%	5.18%	0.47%
	Old Missouri Bank	\$397,103	\$4,619	1.32%	1.08%	79.76%	14.98%	1.26%
	Central Bank of Sedalia	\$404,951	\$788	0.26%	1.55%	598.86%	2.89%	0.28%
	Mid America Bank	\$406,997	\$5,060	1.54%	1.39%	73.35%	13.23%	1.64%
	Parkside Financial Bank & Trust	\$444,185	\$0	0.00%	1.83%	NA	0.00%	0.00%
	Peoples Bank & Trust Company	\$448,542	\$5,056	1.96%	1.78%	51.69%	22.25%	2.35%
	BTC Bank	\$456,351	\$2,285	0.65%	0.79%	96.86%	6.16%	0.76%
	St. Louis Bank	\$464,725	\$1,491	0.47%	1.37%	139.09%	20.16%	1.75%
	Citizens National Bank of Greater St. Louis	\$464,823	\$7,844	2.25%	1.90%	84.43%	14.31%	1.74%
	Peoples Community Bank	\$467,873	\$4,617	1.47%	1.15%	77.14%	6.56%	1.07%
	BankLiberty	\$469,467	\$3	0.00%	1.33%	NM	11.10%	1.26%
	Maries County Bank	\$473,897	\$1,147	0.43%	1.74%	201.74%	4.07%	0.60%
	HNB National Bank	\$477,815	\$1,189	0.34%	1.21%	128.33%	5.70%	0.69%
	Bank of Kirksville	\$479,422	\$438	0.25%	1.15%	66.01%	8.12%	0.63%
	Bank of Sullivan	\$484,628	\$4,294	1.05%	1.59%	108.53%	14.04%	1.36%
	State Average of Asset Group B	\$360,733	\$1,968	0.77%	1.33%	161.01%	10.43%	1.11%

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		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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>								
	Town & Country Bank	\$514,605	\$2,465	0.65%	1.21%	182.84%	5.08%	0.58%
	Lindell Bank & Trust Company	\$530,120	\$2,197	0.81%	7.48%	797.17%	2.95%	0.55%
	Midwest Regional Bank	\$533,547	\$4,572	1.06%	1.02%	85.12%	11.62%	1.05%
	Blue Ridge Bank and Trust Co.	\$559,579	\$5,493	1.38%	1.53%	81.86%	13.42%	1.33%
	Platte Valley Bank of Missouri	\$560,400	\$47	0.01%	1.28%	NM	0.08%	0.01%
	Springfield First Community Bank	\$563,166	\$108	0.02%	1.00%	NM	1.86%	0.18%
	Jefferson Bank of Missouri	\$576,147	\$1,733	0.40%	1.70%	405.04%	3.76%	0.40%
	Jefferson Bank and Trust Company	\$613,300	\$43	0.01%	1.29%	NM	1.83%	0.14%
	NBKC Bank	\$618,974	\$3,098	0.75%	1.50%	169.68%	4.33%	0.59%
	Business Bank of Saint Louis	\$619,498	\$227	0.04%	1.41%	NM	7.77%	1.03%
	Bank of Washington	\$636,417	\$37,568	7.27%	2.47%	30.90%	59.58%	8.76%
	Mid-Missouri Bank	\$639,302	\$2,417	0.49%	1.10%	123.97%	8.64%	0.79%
	Wood & Huston Bank	\$676,755	\$640	0.12%	1.47%	371.86%	2.49%	0.31%
	Royal Banks of Missouri	\$696,848	\$5,285	0.94%	0.70%	66.58%	10.19%	1.45%
	Central Bank of Lake of the Ozarks	\$716,857	\$3,283	0.81%	1.99%	165.86%	7.98%	0.75%
	Southwest Missouri Bank	\$727,709	\$1,141	0.27%	0.95%	64.53%	10.66%	0.95%
	First Federal Bank Of Kansas City	\$744,118	\$992	0.18%	0.48%	261.90%	0.87%	0.13%
	OakStar Bank	\$758,688	\$13	0.00%	1.33%	206.44%	4.62%	0.61%
	Focus Bank	\$783,271	\$8,645	1.32%	1.24%	93.94%	13.62%	1.38%
	Guaranty Bank	\$806,331	\$9,430	1.46%	1.10%	47.60%	17.71%	1.89%
	Cass Commercial Bank	\$858,283	\$0	0.00%	1.17%	NA	0.00%	0.00%
	Citizens Bank and Trust Company	\$867,974	\$1,009	0.17%	1.30%	60.35%	25.27%	2.79%
	Nodaway Valley Bank	\$886,475	\$183	0.03%	1.47%	NM	1.05%	0.12%
	Montgomery Bank, National Association	\$886,691	\$7,253	1.01%	1.16%	60.99%	21.51%	2.07%
	Providence Bank	\$957,208	\$1,169	0.17%	1.45%	156.18%	6.49%	0.91%
	State Average of Asset Group C	\$693,291	\$3,960	0.77%	1.55%	180.67%	9.74%	1.15%

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.

		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 (%)
<b>Asset Group D - \$1 billion to \$10 billion in total assets</b>								
	<b>Sterling Bank</b>	\$1,251,542	\$1,189	0.12%	1.00%	856.01%	2.72%	0.14%
	<b>Academy Bank, N.A.</b>	\$1,306,266	\$9,350	0.99%	1.36%	70.51%	8.46%	1.41%
	<b>Central Bank of the Ozarks</b>	\$1,327,140	\$3,081	0.31%	1.56%	440.38%	3.21%	0.34%
	<b>Country Club Bank</b>	\$1,406,414	\$9,177	0.98%	1.57%	138.23%	7.32%	0.76%
	<b>Reliance Bank</b>	\$1,431,428	\$0	0.00%	1.11%	NA	6.32%	0.73%
	<b>Hawthorn Bank</b>	\$1,445,405	\$5,482	0.51%	1.01%	108.46%	13.83%	1.45%
	<b>Bank of Missouri</b>	\$1,742,333	\$6,746	0.52%	0.76%	102.77%	7.65%	0.82%
	<b>Central Bank of Boone County</b>	\$1,780,422	\$1,019	0.09%	1.53%	471.88%	2.08%	0.21%
	<b>Central Bank of the Midwest</b>	\$1,788,192	\$5,274	0.45%	1.50%	170.63%	10.85%	0.91%
	<b>Southern Bank</b>	\$1,837,009	\$6,218	0.40%	1.12%	95.56%	10.78%	1.20%
	<b>Midwest BankCentre</b>	\$1,880,482	\$7,632	0.57%	1.17%	195.61%	6.30%	0.61%
	<b>Central Bank of St. Louis</b>	\$1,883,469	\$12,113	0.78%	1.46%	173.03%	6.50%	0.72%
	<b>North American Savings Bank, F.S.B.</b>	\$1,897,519	\$20,232	1.20%	1.10%	55.44%	16.53%	2.06%
	<b>Central Trust Bank</b>	\$2,383,061	\$6,861	0.68%	1.56%	116.47%	6.82%	0.66%
	<b>First State Community Bank</b>	\$2,386,740	\$6,661	0.36%	0.97%	176.33%	5.95%	0.56%
	<b>Landmark Bank</b>	\$2,919,514	\$12,325	0.68%	1.25%	163.04%	5.37%	0.50%
	<b>Great Southern Bank</b>	\$4,414,152	\$17,549	0.46%	0.95%	125.55%	8.85%	1.14%
	<b>Enterprise Bank &amp; Trust</b>	\$5,363,446	\$14,858	0.35%	1.06%	286.55%	3.14%	0.30%
	<b>First Bank</b>	\$6,296,160	\$14,420	0.39%	1.25%	228.47%	2.77%	0.34%
	State Average of Asset Group D	\$2,354,773	\$8,431	0.52%	1.23%	220.83%	7.13%	0.78%

Source: SNL Financial

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# Capital Adequacy

**Capital Adequacy**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets</b>									
	Mississippi County Savings and Loan Association	\$8,207	\$2,365	\$2,309	\$2,309	28.13%	50.57%	51.36%	50.57%
	Bank of Fairport	\$18,862	\$1,207	\$1,317	\$1,317	7.15%	13.78%	15.02%	13.78%
	Corder Bank	\$20,352	\$1,998	\$2,000	\$2,000	9.96%	16.35%	17.59%	16.35%
	Horizon State Bank	\$24,292	\$2,852	\$2,614	\$2,614	12.47%	21.23%	22.43%	21.23%
	Clarence State Bank	\$26,338	\$4,201	\$4,204	\$4,204	15.77%	31.33%	32.22%	31.33%
	Paramount Bank	\$28,671	\$6,770	\$6,770	\$6,770	27.09%	39.32%	40.57%	39.32%
	Bank of Minden	\$28,723	\$4,103	\$4,122	\$4,022	14.28%	25.69%	26.96%	25.07%
	America's Community Bank	\$29,114	\$3,923	\$3,926	\$3,926	13.71%	25.51%	26.77%	25.51%
	La Monte Community Bank	\$29,317	\$3,253	\$3,271	\$3,271	11.14%	16.91%	17.96%	16.91%
	First Security Bank	\$31,990	\$2,150	\$2,261	\$2,261	7.24%	14.01%	15.27%	14.01%
	Canton State Bank	\$33,038	\$3,348	\$2,938	\$2,938	8.97%	16.32%	17.42%	16.32%
	Bank of New Cambria	\$33,639	\$3,924	\$4,009	\$4,009	12.06%	19.43%	20.68%	19.43%
	State Bank	\$33,934	\$2,723	\$2,838	\$2,838	8.00%	19.54%	20.80%	19.54%
	Bank of Orrick	\$35,104	\$3,234	\$2,951	\$2,951	8.59%	16.86%	18.11%	16.86%
	CBC Bank	\$36,371	\$2,666	\$3,047	\$3,047	8.57%	23.19%	24.26%	23.19%
	Bank of Houston	\$36,619	\$2,573	\$2,757	\$2,757	7.50%	12.90%	14.16%	12.90%
	FMB Bank	\$40,291	\$3,465	\$3,520	\$3,520	8.93%	14.46%	15.72%	14.46%
	Connections Bank	\$40,591	\$4,269	\$3,684	\$3,684	9.22%	14.31%	15.08%	14.31%
	M1 Bank	\$42,018	\$8,115	\$7,405	\$7,405	21.05%	34.70%	35.45%	34.70%
	Montrose Savings Bank	\$44,237	\$6,099	\$6,225	\$6,225	13.91%	21.43%	22.68%	21.43%
	Systematic Savings Bank	\$44,403	\$5,210	\$5,200	\$5,200	11.54%	18.10%	19.35%	18.10%
	Summit Bank of Kansas City	\$48,258	\$5,640	\$4,872	\$4,872	10.23%	12.95%	13.82%	12.95%
	Community Bank of Memphis	\$49,740	\$5,712	\$5,156	\$5,156	10.49%	20.49%	21.75%	20.49%
	Sherwood Community Bank	\$49,782	\$4,458	\$4,497	\$4,497	9.25%	14.57%	15.70%	14.57%
	Kahoka State Bank	\$50,562	\$4,840	\$4,945	\$4,945	9.93%	18.16%	19.42%	18.16%
	Farmers Bank of Green City	\$51,290	\$4,601	\$4,634	\$4,634	9.63%	11.98%	12.97%	11.98%
	American Trust Bank	\$51,967	\$6,218	\$5,257	\$5,257	10.41%	14.44%	14.53%	14.44%
	Bank of Louisiana	\$52,562	\$5,694	\$5,759	\$5,759	10.92%	14.93%	16.18%	14.93%
	Quarry City Savings and Loan Association	\$53,646	\$8,703	\$8,703	\$8,703	16.62%	24.17%	25.38%	24.17%
	Tri-County Trust Company	\$54,614	\$6,508	\$6,723	\$6,723	12.09%	14.35%	15.60%	14.35%
	Community Bank of Missouri	\$55,206	\$6,788	\$6,836	\$6,836	12.79%	18.80%	20.05%	18.80%
	Bank of Billings	\$56,512	\$8,366	\$5,508	\$5,508	10.42%	13.24%	14.23%	13.24%
	Bank of Iberia	\$57,792	\$4,731	\$4,897	\$4,897	8.53%	14.67%	15.93%	14.67%
	Peoples Bank of Moniteau County	\$60,347	\$4,707	\$4,923	\$4,923	8.18%	12.73%	13.99%	12.73%
	Peoples Bank of Altenburg	\$61,409	\$6,027	\$6,067	\$6,067	9.85%	13.12%	14.37%	13.12%
	1st Cameron State Bank	\$63,149	\$5,092	\$5,092	\$5,092	8.59%	21.39%	22.43%	21.39%
	United Security Bank	\$64,242	\$7,620	\$7,967	\$7,967	12.82%	20.14%	21.39%	20.14%
	Farmers State Bank, S/B	\$64,571	\$10,611	\$10,827	\$10,827	16.75%	23.60%	24.84%	23.60%
	Farmers Bank of Lohman	\$66,329	\$9,353	\$9,995	\$9,995	15.12%	32.73%	33.39%	32.73%
	Central Federal Savings and Loan Association of Rolla	\$67,707	\$20,430	\$20,634	\$20,634	30.16%	50.67%	51.30%	50.67%
	Alton Bank	\$67,854	\$8,787	\$8,859	\$8,859	13.22%	14.49%	15.11%	14.48%
	First Bank of the Lake	\$69,038	\$7,268	\$6,126	\$6,126	9.09%	19.37%	20.62%	19.37%
	Community Bank of Pleasant Hill	\$69,471	\$6,232	\$6,524	\$6,524	9.78%	14.71%	15.50%	14.71%
	Community State Bank	\$69,594	\$5,779	\$6,145	\$6,145	8.82%	15.79%	16.77%	15.79%
	Commercial Bank of Oak Grove	\$69,868	\$11,475	\$11,637	\$11,637	16.47%	35.50%	36.80%	35.50%
	Pony Express Community Bank	\$70,936	\$7,730	\$7,843	\$7,843	10.72%	21.70%	22.96%	21.70%
	Citizens Bank of Edina	\$71,410	\$8,047	\$8,086	\$8,086	11.37%	14.92%	16.18%	14.92%
	Metz Banking Company	\$71,475	\$8,628	\$8,809	\$8,809	12.36%	16.45%	17.53%	16.45%
	Bank of Hillsboro	\$71,784	\$8,656	\$8,534	\$8,534	11.96%	19.12%	20.37%	19.12%
	Investors Community Bank	\$72,613	\$8,091	\$8,529	\$8,529	11.80%	26.43%	27.69%	26.43%
	Silex Banking Company	\$74,795	\$11,251	\$11,259	\$11,259	15.41%	32.95%	34.21%	32.95%
	Concordia Bank	\$76,071	\$6,723	\$6,618	\$6,618	9.13%	12.75%	13.42%	12.75%
	West Plains Savings and Loan Association	\$76,751	\$16,887	\$16,961	\$16,961	22.20%	47.66%	48.91%	47.66%
	Hamilton Bank	\$77,324	\$7,202	\$7,533	\$7,533	9.88%	14.24%	14.80%	14.24%
	Senath State Bank	\$78,046	\$11,171	\$11,107	\$11,107	14.27%	27.96%	29.22%	27.96%

Source: SNL Financial

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Capital Adequacy

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	Bank Star	\$78,809	\$7,846	\$7,956	\$7,956	10.10%	15.04%	16.14%	15.04%
	Saints Avenue Bank	\$79,921	\$6,625	\$6,793	\$6,793	8.26%	10.47%	11.52%	10.47%
	TPNB Bank	\$80,797	\$11,288	\$11,525	\$11,525	14.26%	22.59%	23.84%	22.59%
	Security Bank of Southwest Missouri	\$84,645	\$9,547	\$9,717	\$9,717	11.78%	25.97%	27.22%	25.97%
	Table Rock Community Bank	\$84,917	\$7,130	\$7,156	\$7,156	8.41%	12.42%	13.67%	12.42%
	New Frontier Bank	\$85,537	\$8,263	\$7,585	\$7,585	8.86%	10.97%	11.18%	10.97%
	Citizens Bank of Rogersville	\$88,401	\$9,001	\$7,998	\$7,998	9.59%	11.79%	12.77%	11.79%
	Home Savings and Loan Association of Carroll County, F.A.	\$88,644	\$17,151	\$17,278	\$17,278	19.52%	37.99%	39.25%	37.99%
	Jonesburg State Bank	\$88,994	\$6,705	\$6,755	\$6,755	7.78%	12.47%	13.73%	12.47%
	Missouri Bank II	\$92,630	\$9,371	\$9,633	\$9,633	10.05%	14.77%	16.03%	14.77%
	Bank of Grain Valley	\$93,094	\$19,476	\$19,715	\$19,715	21.13%	36.47%	37.73%	36.47%
	Bank of Brookfield-Purdin, National Association	\$93,646	\$10,409	\$10,634	\$10,634	11.41%	32.76%	33.91%	32.76%
	Citizens Bank & Trust	\$93,982	\$10,245	\$10,624	\$10,624	11.34%	21.57%	22.81%	21.57%
	State Bank of Missouri	\$94,449	\$7,794	\$7,384	\$7,384	7.96%	16.67%	17.93%	16.67%
	First Independent Bank	\$94,714	\$10,031	\$10,423	\$10,423	11.20%	19.06%	20.31%	19.06%
	Merchants and Farmers Bank of Salisbury	\$96,274	\$8,040	\$8,765	\$8,765	9.03%	14.34%	15.60%	14.34%
	Security Bank of the Ozarks	\$96,802	\$8,925	\$8,229	\$8,229	8.62%	12.13%	12.63%	12.13%
	Clay County Savings Bank	\$98,629	\$10,733	\$10,703	\$10,703	11.14%	16.69%	17.95%	16.69%
	HomePride Bank	\$100,912	\$8,512	\$8,580	\$8,580	8.58%	13.01%	14.27%	13.01%
	First National Bank of Nevada	\$101,046	\$13,327	\$14,183	\$14,183	14.32%	23.73%	24.98%	23.73%
	Bank of New Madrid	\$101,557	\$11,280	\$11,234	\$11,234	10.76%	14.47%	14.97%	14.47%
	County Bank	\$102,008	\$8,410	\$7,271	\$7,271	7.38%	11.97%	13.22%	11.97%
	1st Advantage Bank	\$102,242	\$10,341	\$10,370	\$10,370	10.18%	11.83%	12.68%	11.83%
	Security Bank of Pulaski County	\$102,458	\$9,135	\$9,082	\$9,082	8.86%	12.07%	13.05%	12.07%
	First Community Bank of the Ozarks	\$102,653	\$11,106	\$11,318	\$11,318	11.24%	14.03%	15.16%	14.03%
	Peoples Bank of Wyaconda	\$103,661	\$9,045	\$9,405	\$9,405	9.16%	14.13%	15.38%	14.13%
	Citizens Community Bank	\$105,075	\$11,810	\$11,973	\$11,973	11.73%	15.55%	16.81%	15.55%
	Bank of Salem	\$105,222	\$8,589	\$9,401	\$9,401	8.97%	18.22%	19.03%	18.22%
	Mercantile Bank of Louisiana, Missouri	\$105,352	\$22,937	\$22,593	\$22,593	21.57%	31.18%	32.59%	31.18%
	Northeast Missouri State Bank	\$108,212	\$14,533	\$13,311	\$13,311	12.77%	23.14%	24.40%	23.14%
	Community Bank of El Dorado Springs	\$108,440	\$16,784	\$17,300	\$17,300	16.06%	32.38%	33.64%	32.38%
	Bank of Monticello	\$109,042	\$11,976	\$12,188	\$12,188	11.23%	15.46%	16.69%	15.46%
	Kennett Trust Bank	\$110,020	\$11,049	\$11,903	\$11,903	10.82%	16.83%	17.65%	16.83%
	Meramec Valley Bank	\$110,741	\$9,148	\$9,369	\$9,369	8.57%	10.38%	11.36%	10.38%
	Preferred Bank	\$111,777	\$7,220	\$8,649	\$8,649	7.70%	19.47%	20.43%	19.47%
	Bank of Cairo and Moberly	\$112,207	\$18,624	\$19,084	\$19,084	17.33%	23.14%	23.84%	23.14%
	State Bank of Southwest Missouri	\$113,599	\$7,982	\$8,244	\$8,244	7.39%	10.39%	10.84%	10.39%
	Independent Farmers Bank	\$115,154	\$10,640	\$10,789	\$10,789	9.27%	16.13%	17.17%	16.13%
	Progressive Ozark Bank	\$115,968	\$13,434	\$13,590	\$13,590	11.85%	18.83%	19.97%	18.83%
	Community National Bank	\$116,386	\$10,790	\$10,454	\$10,454	9.23%	12.17%	13.26%	12.17%
	Farmers Bank of Lincoln	\$118,576	\$12,774	\$12,824	\$12,824	10.86%	17.46%	18.71%	17.46%
	Citizens Bank	\$120,250	\$9,949	\$9,945	\$9,945	8.31%	10.35%	11.21%	10.35%
	F&M Bank and Trust Company	\$121,585	\$12,155	\$10,910	\$10,910	8.67%	13.02%	14.27%	13.02%
	First Midwest Bank of the Ozarks	\$122,825	\$12,275	\$12,353	\$12,353	10.13%	11.85%	12.92%	11.85%
	Bank of Crocker	\$126,090	\$13,066	\$13,890	\$13,890	10.99%	20.67%	21.92%	20.67%
	Community Point Bank	\$127,897	\$11,469	\$11,560	\$11,560	8.88%	12.00%	13.25%	12.00%
	Bank 21	\$127,912	\$11,560	\$11,409	\$11,409	9.21%	11.96%	13.21%	11.96%
	Tipton Latham Bank, National Association	\$128,519	\$12,897	\$13,950	\$13,950	11.08%	16.42%	17.67%	16.42%
	Bank of St. Elizabeth	\$129,585	\$16,637	\$13,923	\$13,923	11.08%	17.16%	18.00%	17.16%
	Chillicothe State Bank	\$131,586	\$11,001	\$11,626	\$11,626	8.85%	18.48%	19.73%	18.48%
	Citizens-Farmers Bank of Cole Camp	\$131,602	\$20,319	\$20,569	\$20,569	16.00%	25.60%	26.85%	25.60%
	Heritage Bank of the Ozarks	\$133,924	\$10,938	\$11,504	\$11,504	8.77%	12.44%	13.70%	12.44%
	Seymour Bank	\$133,960	\$16,824	\$17,460	\$17,460	13.32%	18.15%	19.10%	18.15%

Source: SNL Financial

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**Capital Adequacy**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	Heritage State Bank	\$134,657	\$12,236	\$12,157	\$12,157	8.81%	12.19%	13.45%	12.19%
	Citizens Bank of Charleston	\$134,910	\$22,135	\$22,290	\$22,290	16.24%	26.07%	27.33%	26.07%
	Commercial Trust Company of Fayette	\$137,480	\$13,074	\$13,162	\$13,162	9.55%	18.43%	19.15%	18.43%
	Heritage Community Bank	\$137,720	\$12,611	\$12,309	\$12,309	8.88%	10.56%	11.81%	10.56%
	Bank Northwest	\$137,838	\$10,872	\$11,198	\$11,198	7.99%	11.48%	12.35%	11.48%
	St. Clair County State Bank	\$138,206	\$18,267	\$18,267	\$18,267	13.32%	15.90%	17.13%	15.90%
	Cornerstone Bank	\$144,283	\$18,369	\$18,514	\$18,514	13.04%	18.78%	20.04%	18.78%
	Adrian Bank	\$144,300	\$14,709	\$15,110	\$15,110	10.43%	15.71%	16.68%	15.71%
	Lamar Bank and Trust Company	\$146,641	\$15,088	\$15,698	\$15,698	10.72%	15.14%	16.37%	15.14%
	First Community National Bank	\$147,634	\$11,430	\$12,061	\$12,061	8.20%	11.61%	12.88%	11.61%
	Exchange Bank of Northeast Missouri	\$148,270	\$17,603	\$15,751	\$15,751	10.83%	13.47%	14.47%	13.47%
	Bank of Grandin	\$151,336	\$25,017	\$25,181	\$25,181	16.65%	22.49%	23.58%	22.49%
	Bank of Weston	\$151,916	\$11,199	\$11,420	\$11,420	7.79%	10.25%	11.43%	10.25%
	Citizens Bank of Eldon	\$152,451	\$19,944	\$20,066	\$20,066	13.71%	19.04%	19.95%	19.04%
	Citizens Bank of Newburg	\$155,147	\$17,148	\$17,354	\$17,354	11.41%	14.95%	15.86%	14.95%
	First Missouri State Bank of Cape County	\$155,369	\$12,190	\$12,321	\$12,321	7.96%	9.03%	10.29%	9.03%
	Central Bank of Kansas City	\$155,846	\$28,307	\$25,865	\$25,865	16.51%	17.29%	18.55%	17.29%
	Home Exchange Bank	\$156,100	\$14,934	\$17,269	\$17,269	11.06%	20.26%	21.56%	20.26%
	Community Bank of Marshall	\$158,335	\$16,219	\$16,479	\$16,479	10.56%	20.02%	20.79%	20.02%
	Alliant Bank	\$160,473	\$15,591	\$15,642	\$15,642	9.74%	13.52%	14.77%	13.52%
	First State Bank of Purdy	\$163,790	\$12,795	\$14,337	\$14,337	8.39%	11.05%	11.77%	11.05%
	Carroll County Trust Company of Carrollton, Missouri	\$164,282	\$14,286	\$16,064	\$16,064	9.79%	11.07%	11.75%	11.07%
	Community First Bank	\$168,995	\$14,833	\$14,442	\$14,442	8.42%	11.96%	13.22%	11.96%
	Central Bank of Audrain County	\$170,912	\$13,735	\$12,813	\$12,813	7.50%	12.37%	13.62%	12.37%
	Pony Express Bank	\$171,035	\$20,506	\$17,252	\$17,252	10.50%	14.63%	15.77%	14.63%
	Goppert Financial Bank	\$174,021	\$17,147	\$16,629	\$16,629	9.55%	16.48%	17.56%	16.48%
	First Missouri State Bank	\$174,360	\$21,210	\$21,238	\$21,238	12.50%	15.30%	16.55%	15.30%
	Century Bank of the Ozarks	\$178,218	\$15,939	\$15,607	\$15,607	8.95%	10.89%	12.15%	10.89%
	United State Bank	\$178,241	\$15,089	\$15,186	\$15,186	8.66%	10.45%	11.70%	10.45%
	First Missouri Bank of SEMO	\$178,623	\$18,879	\$18,920	\$18,920	10.41%	13.19%	14.44%	13.19%
	Hometown Bank, National Association	\$182,018	\$16,483	\$16,705	\$16,705	9.37%	10.84%	12.09%	10.84%
	Community First Banking Company	\$182,737	\$21,024	\$21,218	\$21,218	11.79%	15.47%	16.63%	15.47%
	Central Bank of Moberly	\$182,856	\$15,318	\$15,455	\$15,455	8.36%	12.37%	13.62%	12.37%
	People's Bank of Seneca	\$186,098	\$16,055	\$16,462	\$16,462	8.95%	10.31%	11.33%	10.31%
	Kearney Trust Company	\$187,926	\$18,607	\$18,991	\$18,991	10.36%	15.69%	16.91%	15.69%
	Exchange Bank of Missouri	\$191,161	\$21,103	\$19,466	\$19,466	10.24%	12.12%	13.03%	12.12%
	Commercial Bank	\$194,541	\$14,649	\$15,980	\$15,980	8.20%	11.40%	12.61%	11.40%
	Farmers and Merchants Bank of St. Clair	\$195,540	\$23,041	\$23,581	\$23,581	12.13%	17.33%	18.58%	17.33%
	Citizens Bank	\$196,041	\$24,532	\$24,732	\$24,732	12.81%	13.09%	14.35%	13.09%
	O'Bannon Banking Company	\$196,791	\$17,346	\$17,555	\$17,555	8.95%	11.52%	12.58%	11.52%
	FortuneBank	\$197,633	\$16,508	\$15,519	\$15,519	8.03%	10.11%	11.36%	10.11%
	Putnam County State Bank	\$198,613	\$25,909	\$25,909	\$25,909	13.30%	14.91%	16.16%	14.91%
	Branson Bank	\$203,998	\$20,882	\$21,037	\$21,037	10.52%	13.48%	14.74%	13.48%
	Alliance Bank	\$214,275	\$30,529	\$30,544	\$30,544	14.61%	13.76%	14.95%	13.76%
	Missouri Bank	\$217,520	\$23,961	\$24,494	\$24,494	10.81%	14.72%	15.74%	14.72%
	First Missouri Bank	\$217,693	\$21,477	\$21,686	\$21,686	10.29%	12.72%	13.97%	12.72%
	Peoples Bank	\$219,753	\$20,801	\$21,052	\$21,052	9.58%	15.00%	16.08%	15.00%
	F & C Bank	\$219,954	\$21,184	\$21,308	\$21,308	9.96%	11.90%	13.16%	11.90%
	Wells Bank	\$221,591	\$20,851	\$20,582	\$20,582	9.13%	12.88%	13.89%	12.88%
	First Commercial Bank	\$222,826	\$27,088	\$26,295	\$26,295	11.73%	16.51%	17.78%	16.51%
	Bloomsdale Bank	\$223,375	\$19,308	\$20,329	\$20,329	9.08%	12.42%	13.57%	12.42%
	Legacy Bank & Trust Company	\$226,988	\$24,278	\$20,415	\$20,415	9.05%	11.59%	12.84%	11.59%
	Farmers State Bank	\$229,319	\$23,283	\$21,438	\$21,438	9.62%	11.98%	12.61%	11.98%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Capital Adequacy**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group A - \$0 to \$250 million in total assets (continued)</b>									
	<b>Ozark Bank</b>	\$229,466	\$23,850	\$24,720	\$24,720	10.33%	15.53%	16.52%	15.53%
	<b>Regional Missouri Bank</b>	\$236,701	\$22,367	\$21,576	\$21,576	9.42%	11.26%	12.51%	11.26%
	<b>Lead Bank</b>	\$239,170	\$23,910	\$23,982	\$23,982	10.31%	11.44%	12.48%	11.44%
	<b>Bank of Odessa</b>	\$239,767	\$49,144	\$49,595	\$49,595	20.53%	34.55%	35.43%	34.55%
	<b>Bank of Franklin County</b>	\$240,206	\$22,130	\$22,102	\$22,102	9.22%	10.40%	11.35%	10.40%
	<b>Ozarks Federal Savings and Loan Association</b>	\$241,269	\$32,634	\$34,947	\$34,947	14.66%	20.76%	21.52%	20.76%
	<b>Community State Bank of Missouri</b>	\$241,294	\$28,143	\$29,233	\$29,233	12.01%	12.38%	13.07%	12.38%
	<b>Community Bank of Raymore</b>	\$245,382	\$19,830	\$21,315	\$21,315	8.98%	12.13%	13.16%	12.13%
	<b>Central Bank of Warrensburg</b>	\$249,319	\$35,484	\$23,135	\$23,135	9.78%	16.35%	17.61%	16.35%
	State Average of Asset Group A	\$117,700	\$12,874	\$12,813	\$12,813	11.33%	17.56%	18.66%	17.56%

Source: SNL Financial

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Capital Adequacy

March 31, 2018

Run Date: May 22, 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 (%)
<b>Asset Group B - \$251 to \$500 million in total assets</b>									
	Bank of Versailles	\$251,334	\$31,423	\$31,417	\$31,417	12.59%	21.25%	22.51%	21.25%
	Rockwood Bank	\$253,461	\$33,624	\$33,628	\$33,628	13.41%	16.53%	17.78%	16.53%
	KCB Bank	\$256,649	\$34,171	\$34,264	\$34,264	13.28%	16.87%	17.94%	16.87%
	Belgrade State Bank	\$258,863	\$23,119	\$23,535	\$23,535	9.22%	13.67%	14.59%	13.67%
	Peoples Savings Bank of Rhineland	\$262,803	\$21,698	\$22,037	\$22,037	8.43%	11.12%	11.91%	11.12%
	Freedom Bank of Southern Missouri	\$272,987	\$25,655	\$25,855	\$25,855	9.43%	11.66%	12.71%	11.66%
	American Bank of Missouri	\$274,995	\$27,786	\$24,681	\$24,681	9.10%	11.15%	12.13%	11.15%
	UNICO Bank	\$275,009	\$26,275	\$25,691	\$25,691	9.40%	13.07%	13.99%	13.07%
	Bank of Bolivar	\$277,941	\$23,757	\$24,118	\$24,118	8.85%	11.31%	12.42%	11.31%
	Midwest Independent Bank	\$278,299	\$38,061	\$38,627	\$38,627	13.69%	20.84%	22.10%	20.84%
	MRV Banks	\$279,491	\$26,302	\$26,371	\$26,371	9.22%	10.96%	12.20%	10.96%
	Macon-Atlanta State Bank	\$280,289	\$25,718	\$26,332	\$26,332	9.44%	14.21%	15.47%	14.21%
	St. Johns Bank and Trust Company	\$292,419	\$27,245	\$26,227	\$26,227	9.17%	12.00%	13.12%	12.00%
	Bank of Advance	\$317,443	\$41,736	\$42,310	\$42,310	13.42%	19.72%	20.98%	19.72%
	Triad Bank	\$319,948	\$30,232	\$30,381	\$30,381	9.70%	10.66%	11.74%	10.66%
	Community Bank and Trust	\$325,207	\$28,953	\$27,211	\$27,211	8.59%	16.06%	17.10%	16.06%
	First Midwest Bank of Dexter	\$333,213	\$33,024	\$33,415	\$33,415	10.21%	11.71%	12.69%	11.71%
	United Bank of Union	\$337,276	\$35,708	\$37,010	\$37,010	11.19%	13.16%	14.41%	13.16%
	New Era Bank	\$338,783	\$35,995	\$32,726	\$32,726	10.00%	14.17%	15.00%	14.17%
	First State Bank and Trust Company, Inc.	\$348,853	\$42,075	\$42,751	\$42,751	12.16%	16.04%	17.29%	16.04%
	Legends Bank	\$355,022	\$46,445	\$46,667	\$46,667	13.29%	18.47%	19.55%	18.47%
	Bank of Old Monroe	\$355,197	\$50,208	\$52,252	\$52,252	14.83%	18.51%	19.76%	18.51%
	Central Bank of Branson	\$358,106	\$33,570	\$33,720	\$33,720	9.89%	11.92%	13.17%	11.92%
	First State Bank of St. Charles, Missouri	\$358,296	\$43,622	\$44,691	\$44,691	12.50%	15.76%	16.52%	15.76%
	HOME BANK	\$368,660	\$35,590	\$35,943	\$35,943	9.77%	11.60%	12.48%	11.59%
	Phelps County Bank	\$368,832	\$24,929	\$28,711	\$28,711	7.80%	15.15%	16.40%	15.15%
	Callaway Bank	\$370,275	\$33,750	\$34,257	\$34,257	9.31%	12.01%	13.05%	12.01%
	West Plains Bank and Trust Company	\$381,743	\$43,734	\$44,437	\$44,437	11.62%	14.09%	14.89%	14.09%
	Farmers Bank of Northern Missouri	\$384,736	\$44,331	\$41,406	\$41,406	11.09%	15.62%	16.87%	15.62%
	First Midwest Bank of Poplar Bluff	\$395,325	\$38,631	\$39,196	\$39,196	9.89%	11.61%	12.83%	11.61%
	Old Missouri Bank	\$397,103	\$36,435	\$33,812	\$33,812	8.71%	10.17%	11.31%	10.17%
	Central Bank of Sedalia	\$404,951	\$39,072	\$36,624	\$36,624	9.13%	11.10%	12.35%	11.10%
	Mid America Bank	\$406,997	\$45,947	\$46,570	\$46,570	11.81%	14.37%	15.62%	14.37%
	Parkside Financial Bank & Trust	\$444,185	\$45,241	\$45,251	\$45,251	9.50%	10.57%	11.83%	10.57%
	Peoples Bank & Trust Company	\$448,542	\$43,418	\$44,436	\$44,436	9.85%	14.22%	15.47%	14.22%
	BTC Bank	\$456,351	\$64,205	\$64,015	\$64,015	14.03%	17.07%	17.80%	17.07%
	St. Louis Bank	\$464,725	\$36,100	\$35,335	\$35,335	7.57%	10.26%	11.51%	10.26%
	Citizens National Bank of Greater St. Louis	\$464,823	\$50,683	\$53,966	\$53,966	11.52%	13.96%	15.21%	13.96%
	Peoples Community Bank	\$467,873	\$76,431	\$74,378	\$74,378	16.10%	22.67%	23.77%	22.67%
	BankLiberty	\$469,467	\$51,257	\$48,131	\$48,131	10.72%	11.08%	12.26%	11.08%
	Maries County Bank	\$473,897	\$67,044	\$67,653	\$67,653	14.54%	21.19%	22.45%	21.19%
	HNB National Bank	\$477,815	\$55,860	\$55,286	\$55,286	11.78%	15.28%	16.55%	15.28%
	Bank of Kirksville	\$479,422	\$46,036	\$46,725	\$46,725	9.69%	26.55%	27.68%	26.55%
	Bank of Sullivan	\$484,628	\$43,319	\$42,586	\$42,586	8.90%	12.24%	13.49%	12.24%
	State Average of Asset Group B	\$360,733	\$38,828	\$38,742	\$38,742	10.78%	14.58%	15.70%	14.58%

Source: SNL Financial

Note: Report includes only bank-level data.

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**Capital Adequacy**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group C - \$501 million to \$1 billion in total assets</b>									
	Town & Country Bank	\$514,605	\$60,864	\$57,286	\$57,286	11.42%	16.23%	17.48%	16.23%
	Lindell Bank & Trust Company	\$530,120	\$95,308	\$85,914	\$85,914	16.47%	33.05%	34.38%	33.05%
	Midwest Regional Bank	\$533,547	\$49,115	\$44,778	\$44,778	8.18%	8.64%	10.44%	8.64%
	Blue Ridge Bank and Trust Co.	\$559,579	\$49,571	\$50,343	\$50,343	9.20%	11.58%	12.83%	11.58%
	Platte Valley Bank of Missouri	\$560,400	\$52,450	\$54,781	\$54,781	9.78%	12.53%	13.69%	12.53%
	Springfield First Community Bank	\$563,166	\$48,590	\$48,666	\$48,666	9.29%	10.51%	12.62%	10.51%
	Jefferson Bank of Missouri	\$576,147	\$55,104	\$55,049	\$55,049	9.77%	11.91%	13.16%	11.91%
	Jefferson Bank and Trust Company	\$613,300	\$67,412	\$69,411	\$69,411	11.36%	12.29%	13.26%	12.29%
	NBKC Bank	\$618,974	\$79,234	\$73,233	\$73,233	12.18%	13.25%	14.37%	13.25%
	Business Bank of Saint Louis	\$619,498	\$74,479	\$75,171	\$75,171	11.99%	12.88%	14.13%	12.88%
	Bank of Washington	\$636,417	\$80,797	\$81,688	\$81,688	12.86%	13.13%	14.39%	13.13%
	Mid-Missouri Bank	\$639,302	\$57,822	\$57,893	\$57,893	9.34%	11.66%	12.76%	11.66%
	Wood & Huston Bank	\$676,755	\$78,272	\$78,331	\$78,331	11.65%	13.52%	14.80%	13.52%
	Royal Banks of Missouri	\$696,848	\$103,506	\$94,223	\$94,223	13.53%	13.58%	14.15%	13.58%
	Central Bank of Lake of the Ozarks	\$716,857	\$63,147	\$62,000	\$62,000	8.79%	12.78%	14.03%	12.78%
	Southwest Missouri Bank	\$727,709	\$63,381	\$66,901	\$66,901	9.32%	15.55%	16.48%	15.55%
	First Federal Bank Of Kansas City	\$744,118	\$112,666	\$120,220	\$120,220	16.56%	32.13%	32.85%	32.13%
	OakStar Bank	\$758,688	\$98,774	\$91,828	\$91,828	12.33%	15.27%	16.52%	15.27%
	Focus Bank	\$783,271	\$79,534	\$80,773	\$80,773	10.45%	12.86%	14.11%	12.86%
	Guaranty Bank	\$806,331	\$79,128	\$79,361	\$79,361	10.13%	10.81%	11.77%	10.81%
	Cass Commercial Bank	\$858,283	\$116,210	\$118,480	\$118,480	15.13%	16.60%	17.70%	16.60%
	Citizens Bank and Trust Company	\$867,974	\$88,059	\$86,374	\$86,374	9.91%	12.67%	13.80%	12.67%
	Nodaway Valley Bank	\$886,475	\$108,857	\$102,553	\$102,553	11.91%	16.38%	17.63%	16.38%
	Montgomery Bank, National Association	\$886,691	\$77,197	\$81,157	\$81,157	9.00%	10.91%	12.07%	10.91%
	Providence Bank	\$957,208	\$145,650	\$127,714	\$127,714	13.50%	15.95%	17.20%	15.95%
	State Average of Asset Group C	\$693,291	\$79,405	\$77,765	\$77,765	11.36%	14.67%	15.86%	14.67%

Source: SNL Financial

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**Capital Adequacy**

**March 31, 2018**

**Run Date: May 22, 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 (%)
<b>Asset Group D - \$1 billion to \$10 billion in total assets</b>									
	<b>Sterling Bank</b>	\$1,251,542	\$142,373	\$129,528	\$129,528	10.49%	11.58%	12.49%	11.58%
	<b>Academy Bank, N.A.</b>	\$1,306,266	\$208,124	\$207,539	\$207,539	16.31%	20.21%	21.46%	20.21%
	<b>Central Bank of the Ozarks</b>	\$1,327,140	\$131,421	\$127,629	\$127,629	9.81%	11.19%	12.44%	11.19%
	<b>Country Club Bank</b>	\$1,406,414	\$133,368	\$133,154	\$133,154	9.54%	12.64%	13.89%	12.64%
	<b>Reliance Bank</b>	\$1,431,428	\$154,136	\$150,663	\$150,663	10.67%	11.86%	12.76%	11.86%
	<b>Hawthorn Bank</b>	\$1,445,405	\$141,068	\$145,283	\$145,283	10.37%	11.88%	12.79%	11.88%
	<b>Bank of Missouri</b>	\$1,742,333	\$215,563	\$192,582	\$192,582	11.79%	13.36%	14.04%	13.36%
	<b>Central Bank of Boone County</b>	\$1,780,422	\$172,842	\$163,455	\$163,455	9.10%	11.63%	12.88%	11.63%
	<b>Central Bank of the Midwest</b>	\$1,788,192	\$245,859	\$148,646	\$148,646	8.97%	10.86%	12.11%	10.86%
	<b>Southern Bank</b>	\$1,837,009	\$193,870	\$190,600	\$190,600	10.74%	11.85%	13.00%	11.85%
	<b>Midwest BankCentre</b>	\$1,880,482	\$188,107	\$172,840	\$172,840	9.29%	11.38%	12.43%	11.38%
	<b>Central Bank of St. Louis</b>	\$1,883,469	\$222,049	\$194,094	\$194,094	10.49%	11.37%	12.62%	11.37%
	<b>North American Savings Bank, F.S.B.</b>	\$1,897,519	\$227,826	\$222,361	\$222,361	11.70%	14.51%	15.72%	14.51%
	<b>Central Trust Bank</b>	\$2,383,061	\$225,766	\$215,044	\$215,044	8.84%	14.20%	15.26%	14.20%
	<b>First State Community Bank</b>	\$2,386,740	\$258,316	\$212,071	\$212,071	9.09%	10.11%	10.96%	10.11%
	<b>Landmark Bank</b>	\$2,919,514	\$247,520	\$244,303	\$224,303	8.60%	12.54%	13.72%	11.51%
	<b>Great Southern Bank</b>	\$4,414,152	\$541,102	\$531,032	\$531,032	12.22%	12.38%	13.22%	12.38%
	<b>Enterprise Bank &amp; Trust</b>	\$5,363,446	\$633,399	\$519,845	\$519,786	9.99%	10.71%	11.64%	10.71%
	<b>First Bank</b>	\$6,296,160	\$736,619	\$666,118	\$666,118	10.83%	15.57%	16.64%	15.57%
	State Average of Asset Group D	\$2,354,773	\$264,175	\$240,357	\$239,301	10.47%	12.62%	13.69%	12.57%

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

# Definitions



<b>Total assets</b>	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.	<b>Cost of funds (%)</b>	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
<b>Net income</b>	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.	<b>Net interest margin (FTE) (%)</b>	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
<b>Return on average assets (%)</b>	Return on average assets; net income as a percent of average assets.	<b>Asset growth rate (%)</b>	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
<b>Return on average equity (%)</b>	Return on average equity; net income as a percent of average equity.	<b>Deposit growth rate (%)</b>	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
<b>Efficiency ratio (FTE) (%)</b>	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.	<b>Total loans and leases nonaccrual</b>	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
<b>Salary expense ÷ employees</b>	Salary and benefits expense divided by number of full-time equivalent employees at end of period.	<b>Nonaccrual loans ÷ total loans (%)</b>	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
<b>Total loans and leases</b>	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.	<b>Reserves ÷ loans (%)</b>	Reserves for loan losses as a percent of loans before reserves.
<b>Total deposits</b>	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.	<b>Reserves ÷ nonperforming loans (%)</b>	Loan loss reserves as a percent of nonperforming loans.
<b>Liquidity ratio (%)</b>	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.	<b>Nonperforming assets / total assets (%)</b>	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
<b>Total assets ÷ employees</b>	Total assets divided by number of full-time equivalent employees at end of period.	<b>Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)</b>	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.
<b>Loans ÷ deposits (%)</b>	Loans held for investment, before reserves, as a percent of total insured deposits.	<b>Total equity capital</b>	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.
<b>Yield on earning assets (%)</b>	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.	<b>Tier 1 capital</b>	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.
<b>Cost of interest-bearing liability (%)</b>	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.	<b>Leverage ratio (%)</b>	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
		<b>Tier 1 risk-based ratio (%)</b>	Tier 1 capital as a percent of total risk-adjusted assets.
		<b>Risk-Based Capital Ratio (%)</b>	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.
		<b>Common Equity Tier Risk Based Ratio (%)</b>	Tier 1 common capital as a percent of risk-weighted assets.