



Bankers' Index

AN ANALYSIS OF KANSAS AND MISSOURI COMMUNITY BANKS





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

Kansas

KANSAS CITY

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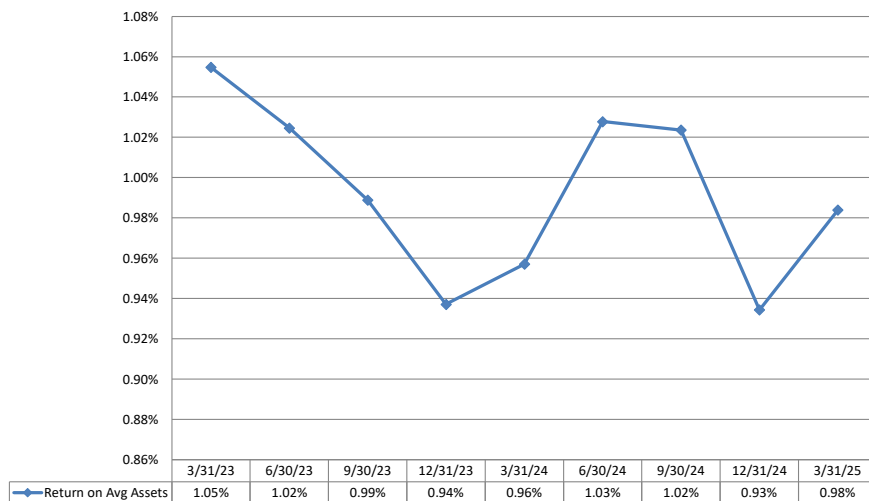
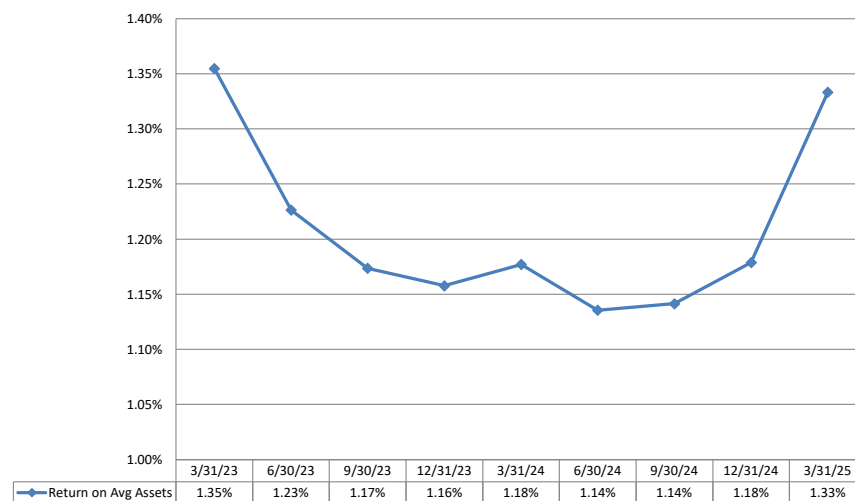
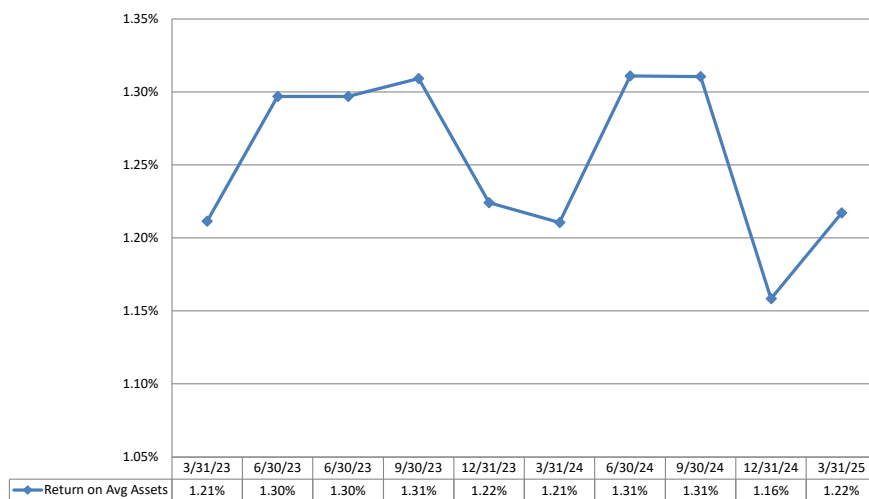
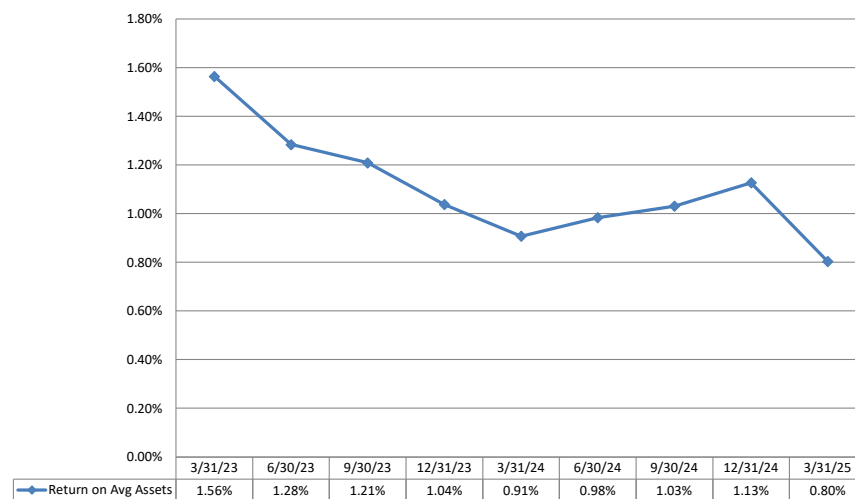
ASSET SIZE DEFINITION

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

Kansas

Performance Analysis

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

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

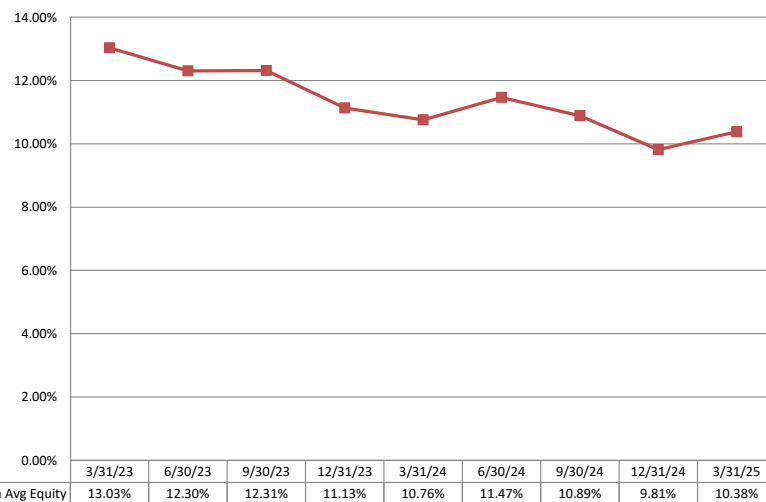
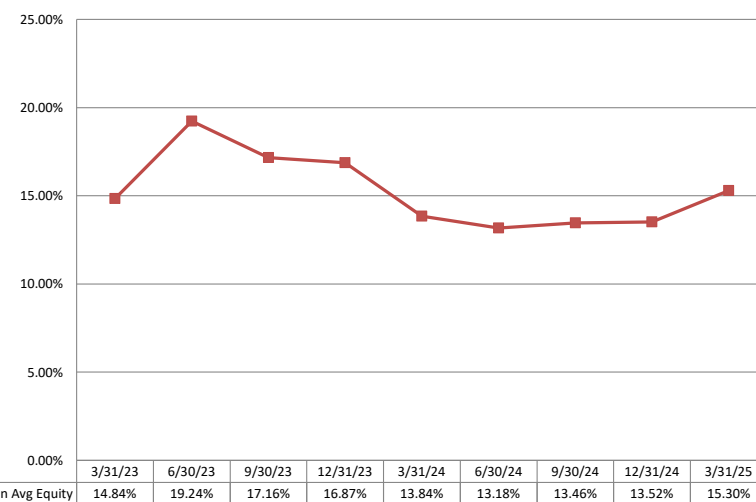
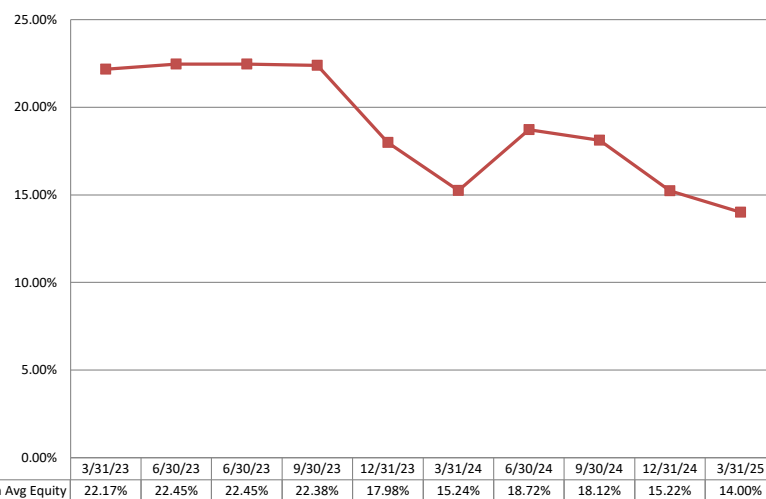
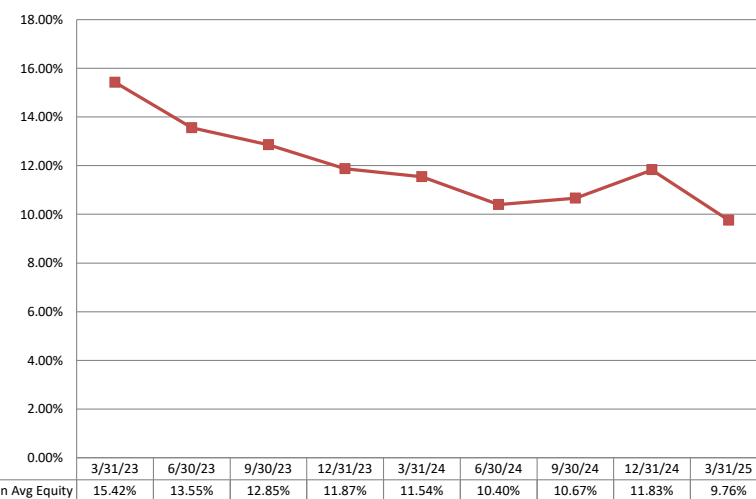
Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets											
State Bank of Burrton	\$10,862	(\$201)	(7.03%)	(82.97%)	69.34%	\$61	(\$201)	(7.03%)	(82.97%)	69.34%	\$61
The Walton State Bank	\$13,371	(\$45)	(1.16%)	(6.41%)	146.67%	\$62	(\$45)	(1.16%)	(6.41%)	146.67%	\$62
Prescott State Bank	\$16,627	\$14	0.34%	2.32%	85.61%	\$65	\$14	0.34%	2.32%	85.61%	\$65
Farmers State Bank Dwight	\$18,251	\$37	0.87%	7.40%	75.97%	\$58	\$37	0.87%	7.40%	75.97%	\$58
Dickinson County Bank	\$21,121	\$92	1.78%	14.07%	57.55%	\$56	\$92	1.78%	14.07%	57.55%	\$56
Peoples State Bank	\$21,139	\$178	3.42%	15.08%	47.18%	\$60	\$178	3.42%	15.08%	47.18%	\$60
The Bank of Denton	\$22,484	\$19	0.34%	1.95%	80.13%	\$56	\$19	0.34%	1.95%	80.13%	\$56
Farmers State Bank Fairview	\$23,984	\$37	0.60%	6.17%	80.30%	\$67	\$37	0.60%	6.17%	80.30%	\$67
The Baxter State Bank	\$24,413	\$34	0.55%	2.36%	88.16%	\$85	\$34	0.55%	2.36%	88.16%	\$85
The Liberty Savings Association, FSA	\$28,483	\$35	0.49%	2.06%	83.33%	\$96	\$35	0.49%	2.06%	83.33%	\$96
Vista National Bank & Trust	\$31,948	(\$95)	(1.09%)	(4.18%)	98.72%	\$84	(\$95)	(1.09%)	(4.18%)	98.72%	\$84
Marquette Farmers State Bank of Marquette Kansas	\$32,550	\$35	0.43%	2.99%	85.09%	\$76	\$35	0.43%	2.99%	85.09%	\$76
The Marion National Bank	\$33,251	\$83	1.04%	7.18%	56.55%	\$57	\$83	1.04%	7.18%	56.55%	\$57
State Bank of Canton	\$34,451	\$95	1.10%	5.03%	65.55%	\$97	\$95	1.10%	5.03%	65.55%	\$97
Cottonwood Valley Bank	\$36,951	\$62	0.67%	7.57%	63.88%	\$86	\$62	0.67%	7.57%	63.88%	\$86
Farmers State Bank Phillipsburg	\$39,459	\$58	0.57%	6.93%	78.04%	\$102	\$58	0.57%	6.93%	78.04%	\$102
Union State Bank Olsburg	\$40,486	\$131	1.29%	12.24%	57.45%	\$64	\$131	1.29%	12.24%	57.45%	\$64
Ninnescah Valley Bank	\$42,883	\$91	0.87%	12.79%	63.18%	\$99	\$91	0.87%	12.79%	63.18%	\$99
The State Exchange Bank	\$46,101	\$103	0.90%	12.78%	66.58%	\$81	\$103	0.90%	12.78%	66.58%	\$81
The First State Bank of Ransom	\$48,219	\$86	0.74%	4.30%	67.17%	\$67	\$86	0.74%	4.30%	67.17%	\$67
The Haviland State Bank	\$49,173	\$195	1.54%	11.97%	48.73%	\$69	\$195	1.54%	11.97%	48.73%	\$69
Bank of Greeley	\$49,411	\$176	1.44%	12.16%	56.07%	\$107	\$176	1.44%	12.16%	56.07%	\$107
Security State Bank Wellington	\$51,739	\$63	0.49%	4.15%	84.93%	\$86	\$63	0.49%	4.15%	84.93%	\$86
Swedish-American State Bank	\$53,278	\$223	1.62%	14.70%	60.50%	\$103	\$223	1.62%	14.70%	60.50%	\$103
The City State Bank	\$54,033	\$150	1.11%	15.06%	68.79%	\$89	\$150	1.11%	15.06%	68.79%	\$89
Elevate Bank, National Association	\$55,629	\$494	3.52%	26.36%	56.16%	\$78	\$494	3.52%	26.36%	56.16%	\$78
The Farmers State Bank of Bucklin, Kansas	\$56,816	\$201	1.37%	11.61%	49.62%	\$71	\$201	1.37%	11.61%	49.62%	\$71
First National Bank of Spearville	\$56,996	\$185	1.29%	9.71%	46.82%	\$79	\$185	1.29%	9.71%	46.82%	\$79
Farmers and Merchants Bank of Mound City, Kansas	\$57,302	\$157	1.06%	17.25%	69.85%	\$127	\$157	1.06%	17.25%	69.85%	\$127
The Farmers State Bank of Blue Mound	\$57,608	\$194	1.35%	9.21%	69.16%	\$80	\$194	1.35%	9.21%	69.16%	\$80
Ford County State Bank	\$59,192	\$123	0.84%	11.59%	67.57%	\$99	\$123	0.84%	11.59%	67.57%	\$99
First National Bank in Frankfort	\$59,539	\$86	0.57%	12.58%	80.80%	\$114	\$86	0.57%	12.58%	80.80%	\$114
CBW Bank	\$63,956	\$82	0.38%	1.39%	81.18%	\$100	\$82	0.38%	1.39%	81.18%	\$100
Tampa State Bank	\$64,128	\$67	0.41%	18.31%	80.62%	\$74	\$67	0.41%	18.31%	80.62%	\$74
The Bank of Holyrood	\$66,278	\$263	1.64%	10.74%	47.94%	\$85	\$263	1.64%	10.74%	47.94%	\$85
Argentine Federal Savings	\$68,083	(\$8)	(0.05%)	(0.40%)	100.26%	\$77	(\$8)	(0.05%)	(0.40%)	100.26%	\$77
Union State Bank Uniontown	\$71,902	\$303	1.70%	22.53%	64.96%	\$116	\$303	1.70%	22.53%	64.96%	\$116
New Century Bank	\$72,659	\$353	2.04%	14.64%	64.51%	\$95	\$353	2.04%	14.64%	64.51%	\$95
Kaw Valley State Bank	\$73,002	\$158	0.89%	32.18%	70.23%	\$86	\$158	0.89%	32.18%	70.23%	\$86
Howard State Bank	\$73,887	\$342	1.86%	24.72%	59.08%	\$56	\$342	1.86%	24.72%	59.08%	\$56
The Farmers State Bank Holton	\$74,814	\$173	0.94%	8.26%	64.41%	\$79	\$173	0.94%	8.26%	64.41%	\$79
The First National Bank of Dighton	\$77,379	\$125	0.64%	4.28%	71.49%	\$87	\$125	0.64%	4.28%	71.49%	\$87
Citizens State Bank and Trust Company Council Grove	\$79,181	\$395	2.02%	23.34%	59.35%	\$66	\$395	2.02%	23.34%	59.35%	\$66
Farmers State Bank Wathena	\$79,372	\$249	1.15%	19.23%	68.35%	\$111	\$249	1.15%	19.23%	68.35%	\$111
The First State Bank Ness City	\$80,223	\$209	0.93%	11.21%	61.27%	\$89	\$209	0.93%	11.21%	61.27%	\$89
Small Business Bank	\$85,158	(\$1,764)	(8.23%)	(80.05%)	307.33%	\$151	(\$1,764)	(8.23%)	(80.05%)	307.33%	\$151

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Performance Analysis

March 31, 2025

Run Date: May 13, 2025

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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)
Asset Group A - \$0 to \$250 million in total assets											
The First National Bank of Hope	\$85,430	\$68	0.32%	4.33%	88.55%	\$91	\$68	0.32%	4.33%	88.55%	\$91
Stock Exchange Bank	\$85,844	\$208	0.95%	12.75%	66.97%	\$98	\$208	0.95%	12.75%	66.97%	\$98
The Citizens State Bank of Cheney, Kansas	\$86,270	\$477	2.29%	29.98%	48.93%	\$75	\$477	2.29%	29.98%	48.93%	\$75
Integrity Bank	\$86,431	\$214	0.97%	11.46%	72.29%	\$93	\$214	0.97%	11.46%	72.29%	\$93
Johnson State Bank	\$90,592	\$109	0.47%	3.81%	86.97%	\$69	\$109	0.47%	3.81%	86.97%	\$69
FNB Washington	\$90,998	\$396	1.80%	7.49%	47.21%	\$90	\$396	1.80%	7.49%	47.21%	\$90
Kansas State Bank Overbrook	\$92,097	\$226	0.97%	9.83%	59.54%	\$90	\$226	0.97%	9.83%	59.54%	\$90
The Bank of Protection	\$96,815	\$445	1.83%	14.12%	44.72%	\$83	\$445	1.83%	14.12%	44.72%	\$83
First National Bank in Fredonia	\$97,680	\$332	1.37%	13.70%	60.25%	\$74	\$332	1.37%	13.70%	60.25%	\$74
Citizens State Bank and Trust Company Hiawatha	\$98,310	\$511	2.04%	11.99%	59.18%	\$87	\$511	2.04%	11.99%	59.18%	\$87
First National Bank of Kansas	\$99,442	\$161	0.64%	30.90%	75.00%	\$84	\$161	0.64%	30.90%	75.00%	\$84
The First Security Bank	\$100,301	\$138	0.56%	6.24%	84.10%	\$80	\$138	0.56%	6.24%	84.10%	\$80
The Lyndon State Bank	\$101,279	\$268	1.04%	12.34%	77.15%	\$105	\$268	1.04%	12.34%	77.15%	\$105
Exchange State Bank	\$101,610	\$272	1.07%	10.41%	59.65%	\$93	\$272	1.07%	10.41%	59.65%	\$93
Bison State Bank	\$101,986	(\$160)	(0.72%)	(6.97%)	99.10%	\$86	(\$160)	(0.72%)	(6.97%)	99.10%	\$86
Bendena State Bank	\$105,084	\$480	1.73%	22.58%	50.88%	\$87	\$480	1.73%	22.58%	50.88%	\$87
First Bank of Beloit	\$105,667	\$265	0.99%	9.41%	65.31%	\$99	\$265	0.99%	9.41%	65.31%	\$99
The Baldwin State Bank	\$105,946	\$238	0.92%	9.51%	71.00%	\$82	\$238	0.92%	9.51%	71.00%	\$82
Home Savings Bank	\$109,425	\$240	0.90%	5.42%	67.45%	\$116	\$240	0.90%	5.42%	67.45%	\$116
The Bank of Commerce and Trust Company	\$110,768	\$188	0.67%	14.67%	74.42%	\$84	\$188	0.67%	14.67%	74.42%	\$84
Community Bank of Wichita, Inc.	\$114,106	\$242	0.89%	11.34%	73.46%	\$107	\$242	0.89%	11.34%	73.46%	\$107
State Bank of Bern	\$116,317	\$470	1.63%	10.35%	44.18%	\$88	\$470	1.63%	10.35%	44.18%	\$88
The First State Bank of Healy	\$116,890	\$372	1.27%	10.55%	50.47%	\$141	\$372	1.27%	10.55%	50.47%	\$141
Conway Bank	\$116,938	\$173	0.59%	7.85%	78.44%	\$86	\$173	0.59%	7.85%	78.44%	\$86
The Stockgrowers State Bank	\$117,126	\$604	2.04%	18.74%	45.40%	\$77	\$604	2.04%	18.74%	45.40%	\$77
First Federal Savings and Loan Bank	\$117,885	\$1,200	4.15%	35.51%	17.61%	\$50	\$1,200	4.15%	35.51%	17.61%	\$50
The Riley State Bank of Riley Kansas	\$118,131	\$471	1.58%	16.53%	58.62%	\$82	\$471	1.58%	16.53%	58.62%	\$82
Wilson State Bank	\$122,716	\$305	1.00%	14.23%	70.20%	\$90	\$305	1.00%	14.23%	70.20%	\$90
The Elk State Bank	\$134,203	\$253	0.74%	11.36%	65.92%	\$85	\$253	0.74%	11.36%	65.92%	\$85
Prairie Bank of Kansas	\$135,605	\$224	0.66%	7.99%	82.90%	\$184	\$224	0.66%	7.99%	82.90%	\$184
First Commerce Bank	\$136,652	\$476	1.42%	13.65%	58.90%	\$144	\$476	1.42%	13.65%	58.90%	\$144
Citizens State Bank	\$138,253	\$245	0.68%	5.89%	69.17%	\$87	\$245	0.68%	5.89%	69.17%	\$87
First National Bank in Cimarron	\$141,937	\$532	1.39%	37.12%	59.40%	\$120	\$532	1.39%	37.12%	59.40%	\$120
State Bank of Downs	\$145,527	\$638	1.74%	13.88%	56.45%	\$108	\$638	1.74%	13.88%	56.45%	\$108
Heritage Bank	\$149,523	\$512	1.45%	15.21%	54.46%	\$98	\$512	1.45%	15.21%	54.46%	\$98
Bank of Prairie Village	\$155,758	\$582	1.55%	14.65%	59.81%	\$130	\$582	1.55%	14.65%	59.81%	\$130
Fidelity State Bank and Trust Company	\$155,973	(\$826)	(2.14%)	(25.01%)	64.91%	\$74	(\$826)	(2.14%)	(25.01%)	64.91%	\$74
Flint Hills Bank	\$157,014	\$349	0.85%	10.57%	65.83%	\$83	\$349	0.85%	10.57%	65.83%	\$83
First Bank Sterling	\$158,386	\$356	0.92%	8.17%	67.45%	\$84	\$356	0.92%	8.17%	67.45%	\$84
Garden Plain State Bank	\$160,404	\$784	1.93%	13.73%	47.26%	\$87	\$784	1.93%	13.73%	47.26%	\$87
The First National Bank of Scott City	\$160,728	\$556	1.38%	11.89%	48.19%	\$84	\$556	1.38%	11.89%	48.19%	\$84
The Farmers State Bank McPherson	\$161,942	\$376	0.95%	16.72%	67.80%	\$98	\$376	0.95%	16.72%	67.80%	\$98
Impact Bank	\$162,063	\$468	1.10%	20.70%	64.73%	\$94	\$468	1.10%	20.70%	64.73%	\$94
The Community Bank	\$164,586	\$452	1.12%	11.13%	65.09%	\$80	\$452	1.12%	11.13%	65.09%	\$80
Farmers National Bank	\$167,507	\$597	1.45%	7.42%	57.09%	\$82	\$597	1.45%	7.42%	57.09%	\$82
Farmers Bank & Trust Atwood	\$168,522	\$587	1.35%	24.21%	53.21%	\$71	\$587	1.35%	24.21%	53.21%	\$71
Southwind Bank	\$169,549	\$467	1.06%	19.00%	53.95%	\$96	\$467	1.06%	19.00%	53.95%	\$96
Lyons Federal Bank	\$173,064	\$277	0.65%	4.62%	70.81%	\$89	\$277	0.65%	4.62%	70.81%	\$89

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Asset Group A - \$0 to \$250 million in total assets											
The Farmers State Bank of Aliceville, Kansas	\$173,233	\$695	1.60%	8.58%	50.27%	\$137	\$695	1.60%	8.58%	50.27%	\$137
Home Bank and Trust Company	\$176,901	\$567	1.32%	17.23%	64.09%	\$75	\$567	1.32%	17.23%	64.09%	\$75
Community Bank	\$177,179	\$958	2.16%	19.48%	41.45%	\$99	\$958	2.16%	19.48%	41.45%	\$99
Solomon State Bank	\$178,021	\$873	2.00%	10.31%	46.75%	\$123	\$873	2.00%	10.31%	46.75%	\$123
The First National Bank of Louisburg	\$181,579	\$438	0.96%	10.99%	67.64%	\$75	\$438	0.96%	10.99%	67.64%	\$75
TriCentury Bank	\$189,061	\$683	1.49%	13.79%	45.31%	\$101	\$683	1.49%	13.79%	45.31%	\$101
Citizens Federal Savings Bank	\$189,475	(\$40)	(0.08%)	(0.45%)	102.55%	\$127	(\$40)	(0.08%)	(0.45%)	102.55%	\$127
American Bank of Baxter Springs	\$191,791	\$760	1.84%	20.88%	54.12%	\$71	\$760	1.84%	20.88%	54.12%	\$71
Stockgrowers State Bank	\$192,838	\$566	1.24%	12.53%	61.18%	\$117	\$566	1.24%	12.53%	61.18%	\$117
Kansas State Bank Ottawa	\$193,225	\$787	1.60%	19.97%	67.39%	\$69	\$787	1.60%	19.97%	67.39%	\$69
The Halstead Bank	\$194,703	\$765	1.65%	18.94%	59.18%	\$109	\$765	1.65%	18.94%	59.18%	\$109
Valley State Bank	\$196,117	\$476	0.95%	9.38%	68.18%	\$91	\$476	0.95%	9.38%	68.18%	\$91
Union State Bank Clay Center	\$196,819	\$295	0.58%	8.26%	70.66%	\$93	\$295	0.58%	8.26%	70.66%	\$93
The Fidelity State Bank and Trust Company	\$198,966	\$883	1.80%	8.55%	45.06%	\$76	\$883	1.80%	8.55%	45.06%	\$76
Carson Bank	\$199,861	\$529	1.06%	14.97%	71.93%	\$93	\$529	1.06%	14.97%	71.93%	\$93
The Lyon County State Bank	\$206,011	\$606	1.18%	18.64%	67.16%	\$89	\$606	1.18%	18.64%	67.16%	\$89
Andover State Bank	\$208,780	\$654	1.24%	15.11%	60.04%	\$121	\$654	1.24%	15.11%	60.04%	\$121
Farmers and Drovers Bank	\$209,007	\$559	1.03%	4.52%	58.84%	\$110	\$559	1.03%	4.52%	58.84%	\$110
Citizens National Bank	\$219,653	\$394	0.69%	11.55%	73.15%	\$69	\$394	0.69%	11.55%	73.15%	\$69
Kendall Bank	\$219,925	\$1,554	3.06%	33.41%	45.48%	\$102	\$1,554	3.06%	33.41%	45.48%	\$102
Bankers' Bank of Kansas	\$227,737	\$326	0.62%	3.69%	84.73%	\$107	\$326	0.62%	3.69%	84.73%	\$107
Fusion Bank	\$235,424	\$1,071	1.77%	15.09%	52.52%	\$163	\$1,071	1.77%	15.09%	52.52%	\$163
The Farmers State Bank Westmoreland	\$236,372	\$374	0.64%	5.62%	63.19%	\$75	\$374	0.64%	5.62%	63.19%	\$75
Patriots Bank	\$238,813	\$926	1.54%	19.14%	64.08%	\$88	\$926	1.54%	19.14%	64.08%	\$88
FirstOak Bank	\$242,099	\$1,072	1.77%	17.35%	60.71%	\$91	\$1,072	1.77%	17.35%	60.71%	\$91
Stryv Bank	\$249,000	\$541	0.90%	9.49%	71.65%	\$135	\$541	0.90%	9.49%	71.65%	\$135
State Average of Asset Group A	\$113,247	\$318	0.98%	10.38%	67.70%	\$91	\$318	0.98%	10.38%	67.70%	\$91

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets											
FNB Bank	\$251,506	\$753	1.15%	14.17%	72.60%	\$103	\$753	1.15%	14.17%	72.60%	\$103
Vintage Bank Kansas	\$260,678	\$888	1.36%	18.81%	61.09%	\$62	\$888	1.36%	18.81%	61.09%	\$62
First Heritage Bank	\$261,515	\$832	1.23%	21.22%	61.35%	\$122	\$832	1.23%	21.22%	61.35%	\$122
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$263,744	\$815	1.18%	20.91%	62.81%	\$81	\$815	1.18%	20.91%	62.81%	\$81
SJN Bank of Kansas	\$268,341	\$809	1.20%	14.30%	55.28%	\$103	\$809	1.20%	14.30%	55.28%	\$103
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$270,415	\$899	1.33%	13.10%	60.86%	\$70	\$899	1.33%	13.10%	60.86%	\$70
First Kansas Bank	\$278,652	\$1,039	1.46%	27.01%	49.94%	\$83	\$1,039	1.46%	27.01%	49.94%	\$83
Grant County Bank	\$298,319	\$1,123	1.47%	13.32%	62.78%	\$90	\$1,123	1.47%	13.32%	62.78%	\$90
First National Bank and Trust	\$300,424	\$1,443	1.92%	15.18%	57.69%	\$87	\$1,443	1.92%	15.18%	57.69%	\$87
The Farmers State Bank of Oakley, Kansas	\$300,772	\$959	1.28%	11.45%	45.79%	\$164	\$959	1.28%	11.45%	45.79%	\$164
Goppert State Service Bank	\$309,952	\$930	1.22%	13.54%	56.13%	\$74	\$930	1.22%	13.54%	56.13%	\$74
The Citizens State Bank Gridley	\$310,920	\$1,402	1.77%	17.96%	48.78%	\$85	\$1,402	1.77%	17.96%	48.78%	\$85
KCB Bank	\$318,408	\$757	0.95%	8.57%	64.51%	\$108	\$757	0.95%	8.57%	64.51%	\$108
Kaw Valley Bank	\$319,515	\$1,009	1.29%	11.21%	65.32%	\$105	\$1,009	1.29%	11.21%	65.32%	\$105
Centera Bank	\$332,113	\$686	0.84%	14.38%	70.29%	\$95	\$686	0.84%	14.38%	70.29%	\$95
Golden Belt Bank, FSA	\$337,488	\$1,066	1.25%	11.86%	65.49%	\$103	\$1,066	1.25%	11.86%	65.49%	\$103
ESB Financial	\$350,536	\$1,077	1.26%	16.02%	68.09%	\$82	\$1,077	1.26%	16.02%	68.09%	\$82
Community First National Bank	\$352,450	\$1,289	1.50%	13.92%	62.16%	\$121	\$1,289	1.50%	13.92%	62.16%	\$121
Bank of Hays	\$364,560	\$1,088	1.20%	14.41%	53.67%	\$119	\$1,088	1.20%	14.41%	53.67%	\$119
Mutual Savings Association	\$366,919	\$1,374	1.49%	6.56%	56.22%	\$106	\$1,374	1.49%	6.56%	56.22%	\$106
Commercial Bank Parsons	\$371,419	\$1,800	1.90%	29.36%	63.49%	\$78	\$1,800	1.90%	29.36%	63.49%	\$78
Guaranty State Bank and Trust Company	\$374,598	\$957	1.03%	11.39%	64.12%	\$99	\$957	1.03%	11.39%	64.12%	\$99
The Citizens State Bank Marysville	\$410,625	\$2,693	2.61%	35.62%	33.89%	\$103	\$2,693	2.61%	35.62%	33.89%	\$103
Astra Bank	\$414,651	\$664	0.64%	24.04%	81.15%	\$99	\$664	0.64%	24.04%	81.15%	\$99
The Union State Bank of Everest	\$422,389	\$991	0.95%	10.60%	68.38%	\$89	\$991	0.95%	10.60%	68.38%	\$89
Bank Of The Plains	\$435,730	\$621	0.57%	6.29%	72.92%	\$96	\$621	0.57%	6.29%	72.92%	\$96
The Citizens State Bank Moundridge	\$438,355	\$1,362	1.25%	11.07%	64.58%	\$88	\$1,362	1.25%	11.07%	64.58%	\$88
Cornerstone Bank	\$458,595	\$843	0.75%	8.59%	65.85%	\$143	\$843	0.75%	8.59%	65.85%	\$143
The Denison State Bank	\$461,033	\$2,412	2.06%	15.24%	50.07%	\$82	\$2,412	2.06%	15.24%	50.07%	\$82
Bank of the Flint Hills	\$468,873	\$1,779	1.52%	19.57%	59.48%	\$90	\$1,779	1.52%	19.57%	59.48%	\$90
Bank of Commerce	\$470,321	\$1,533	1.30%	14.01%	63.30%	\$62	\$1,533	1.30%	14.01%	63.30%	\$62
Silver Lake Bank	\$479,621	\$1,645	1.37%	13.49%	57.90%	\$125	\$1,645	1.37%	13.49%	57.90%	\$125
Mid-America Bank	\$480,348	\$1,913	1.63%	15.86%	51.01%	\$91	\$1,913	1.63%	15.86%	51.01%	\$91
Solutions North Bank	\$484,246	\$1,168	0.94%	9.07%	57.60%	\$96	\$1,168	0.94%	9.07%	57.60%	\$96
First State Bank and Trust	\$487,125	\$721	0.60%	7.66%	79.71%	\$102	\$721	0.60%	7.66%	79.71%	\$102
The First State Bank Norton	\$487,796	\$1,677	1.32%	15.87%	61.20%	\$116	\$1,677	1.32%	15.87%	61.20%	\$116
Great American Bank	\$495,655	\$3,130	2.54%	20.39%	43.35%	\$110	\$3,130	2.54%	20.39%	43.35%	\$110
State Average of Asset Group B	\$371,854	\$1,247	1.33%	15.30%	60.51%	\$98	\$1,247	1.33%	15.30%	60.51%	\$98

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, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)

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

The Bank of Tescott	\$506,590	\$1,796	1.41%	11.88%	57.01%	\$89	\$1,796	1.41%	11.88%	57.01%	\$89
Citizens Bank of Kansas	\$510,618	\$971	0.71%	18.28%	74.57%	\$89	\$971	0.71%	18.28%	74.57%	\$89
Labette Bank	\$514,054	\$1,643	1.28%	10.66%	60.26%	\$76	\$1,643	1.28%	10.66%	60.26%	\$76
The Peoples Bank	\$524,145	\$2,097	1.57%	25.14%	58.02%	\$114	\$2,097	1.57%	25.14%	58.02%	\$114
Southwest National Bank	\$529,114	\$1,430	1.08%	11.51%	70.67%	\$80	\$1,430	1.08%	11.51%	70.67%	\$80
First Bank Kansas	\$577,384	\$3,140	2.17%	33.40%	61.22%	\$96	\$3,140	2.17%	33.40%	61.22%	\$96
Farmers & Merchants Bank of Colby	\$592,273	\$1,997	1.37%	12.93%	40.94%	\$95	\$1,997	1.37%	12.93%	40.94%	\$95
Exchange Bank & Trust	\$601,415	\$2,265	1.50%	13.58%	51.92%	\$84	\$2,265	1.50%	13.58%	51.92%	\$84
The Bank	\$602,344	\$2,993	1.96%	18.44%	36.28%	\$89	\$2,993	1.96%	18.44%	36.28%	\$89
Union State Bank Arkansas City	\$676,033	\$2,177	1.28%	12.86%	65.92%	\$104	\$2,177	1.28%	12.86%	65.92%	\$104
Dream First Bank, N.A.	\$686,409	\$2,468	1.41%	15.20%	60.64%	\$104	\$2,468	1.41%	15.20%	60.64%	\$104
Outdoor Bank	\$690,598	(\$2,482)	(1.61%)	(16.83%)	67.97%	\$110	(\$2,482)	(1.61%)	(16.83%)	67.97%	\$110
First Option Bank	\$715,822	\$2,041	1.13%	19.21%	69.02%	\$97	\$2,041	1.13%	19.21%	69.02%	\$97
Western State Bank	\$781,696	\$4,638	2.35%	25.91%	40.22%	\$81	\$4,638	2.35%	25.91%	40.22%	\$81
Legacy Bank	\$804,180	\$2,453	1.23%	13.86%	56.61%	\$95	\$2,453	1.23%	13.86%	56.61%	\$95
Community National Bank	\$855,668	\$3,136	1.46%	28.29%	53.38%	\$102	\$3,136	1.46%	28.29%	53.38%	\$102
United Bank & Trust	\$868,974	\$2,647	1.19%	11.33%	54.64%	\$93	\$2,647	1.19%	11.33%	54.64%	\$93
GNBank, National Association	\$966,891	\$2,821	1.13%	10.09%	60.96%	\$105	\$2,821	1.13%	10.09%	60.96%	\$105
Security State Bank Scott City	\$979,349	\$2,346	1.01%	9.59%	49.77%	\$115	\$2,346	1.01%	9.59%	49.77%	\$115
First Federal Bank of Kansas City	\$990,615	(\$202)	(0.08%)	(0.77%)	104.04%	\$103	(\$202)	(0.08%)	(0.77%)	104.04%	\$103
Farmers Bank & Trust Great Bend	\$992,071	\$4,954	2.01%	9.53%	46.83%	\$102	\$4,954	2.01%	9.53%	46.83%	\$102
State Average of Asset Group C	\$712,678	\$2,159	1.22%	14.00%	59.09%	\$96	\$2,159	1.22%	14.00%	59.09%	\$96

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

Bank of Labor	\$1,034,136	\$2,526	1.02%	30.18%	68.14%	\$114	\$2,526	1.02%	30.18%	68.14%	\$114
The Bennington State Bank	\$1,127,128	\$5,653	2.01%	20.57%	47.38%	\$88	\$5,653	2.01%	20.57%	47.38%	\$88
NBKC Bank	\$1,134,324	\$5,269	1.91%	11.64%	80.82%	\$120	\$5,269	1.91%	11.64%	80.82%	\$120
The First National Bank of Hutchinson	\$1,192,956	\$3,630	1.19%	13.42%	61.76%	\$105	\$3,630	1.19%	13.42%	61.76%	\$105
CoreFirst Bank & Trust	\$1,216,214	\$2,952	0.93%	18.26%	73.66%	\$90	\$2,952	0.93%	18.26%	73.66%	\$90
Peoples Bank and Trust Company	\$1,256,370	\$3,406	1.08%	14.03%	59.48%	\$92	\$3,406	1.08%	14.03%	59.48%	\$92
Central National Bank	\$1,265,063	\$3,458	1.07%	11.30%	68.72%	\$95	\$3,458	1.07%	11.30%	68.72%	\$95
Armed Forces Bank, National Association	\$1,418,808	\$4,596	1.33%	10.49%	70.27%	\$104	\$4,596	1.33%	10.49%	70.27%	\$104
Landmark National Bank	\$1,573,821	\$4,706	1.19%	11.70%	63.18%	\$85	\$4,706	1.19%	11.70%	63.18%	\$85
Community National Bank & Trust	\$2,279,181	\$2,644	0.46%	5.98%	71.17%	\$79	\$2,644	0.46%	5.98%	71.17%	\$79
Emprise Bank	\$2,589,249	\$7,106	1.10%	15.06%	68.67%	\$100	\$7,106	1.10%	15.06%	68.67%	\$100
KS StateBank	\$2,648,160	\$11,024	1.75%	13.95%	37.08%	\$110	\$11,024	1.75%	13.95%	37.08%	\$110
Fidelity Bank, National Association	\$3,213,935	\$7,180	0.93%	9.39%	68.35%	\$105	\$7,180	0.93%	9.39%	68.35%	\$105
Security Bank of Kansas City	\$3,637,891	\$11,346	1.20%	12.05%	51.95%	\$93	\$11,346	1.20%	12.05%	51.95%	\$93
Equity Bank	\$5,433,900	\$16,534	1.26%	11.25%	60.01%	\$98	\$16,534	1.26%	11.25%	60.01%	\$98
INTRUST Bank, National Association	\$7,088,851	\$16,931	0.92%	16.97%	64.85%	\$114	\$16,931	0.92%	16.97%	64.85%	\$114
CrossFirst Bank	\$7,447,108	(\$34,524)	(5.38%)	(53.22%)	100.62%	\$447	(\$34,524)	(5.38%)	(53.22%)	100.62%	\$447
Capitol Federal Savings Bank	\$9,738,052	\$15,476	0.64%	6.42%	60.50%	\$89	\$15,476	0.64%	6.42%	60.50%	\$89
Capitol Federal Financial, Inc.	\$9,738,129	\$15,399	0.64%	5.96%	61.04%	\$90	\$15,399	0.64%	5.96%	61.04%	\$90
State Average of Asset Group D	\$3,422,804	\$5,543	0.80%	9.76%	65.14%	\$117	\$5,543	0.80%	9.76%	65.14%	\$117

Source: SNL Financial

Note: Report includes only bank-level data.

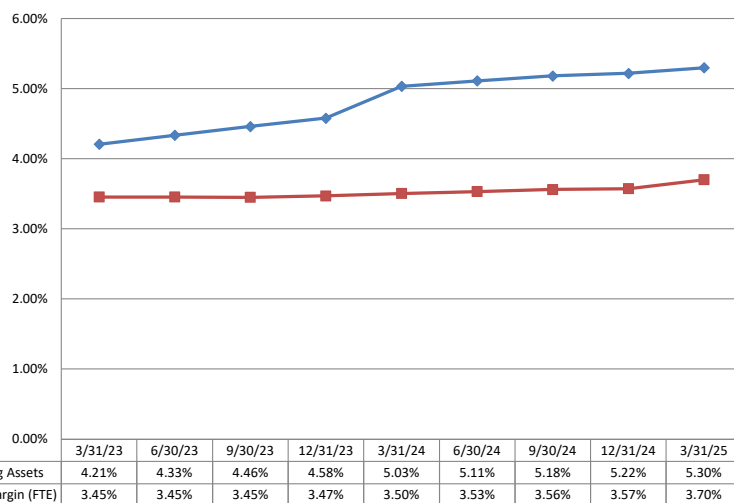
NA = data was not available.

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

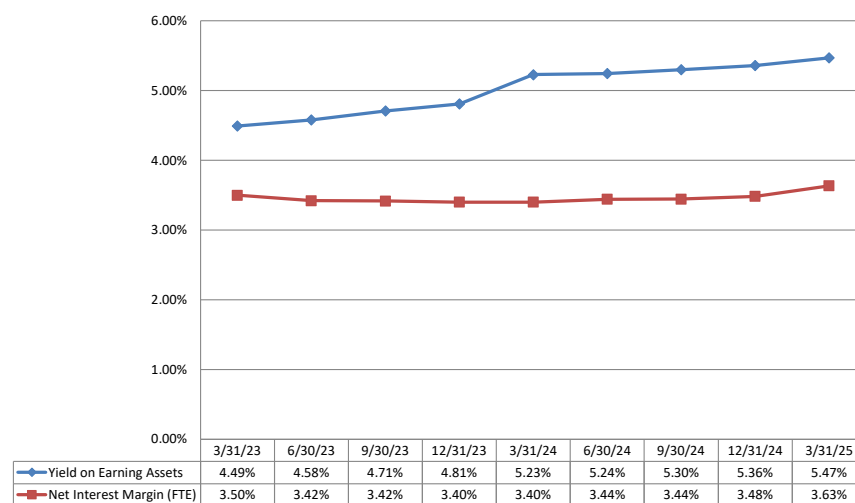
Balance Sheet & Net Interest Margin

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

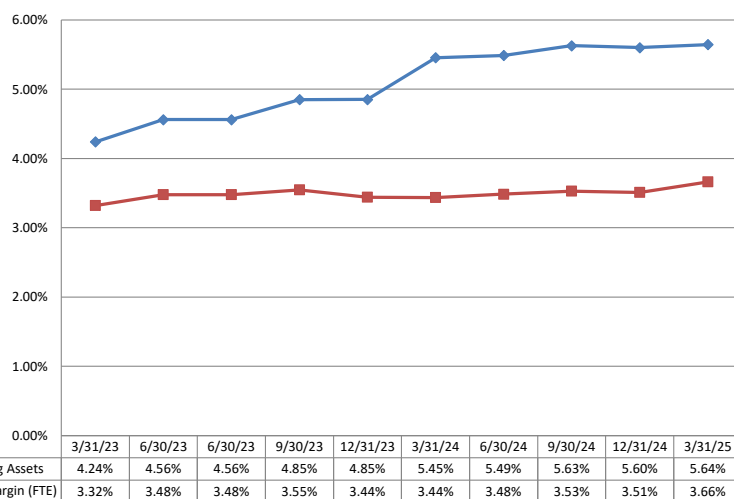
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



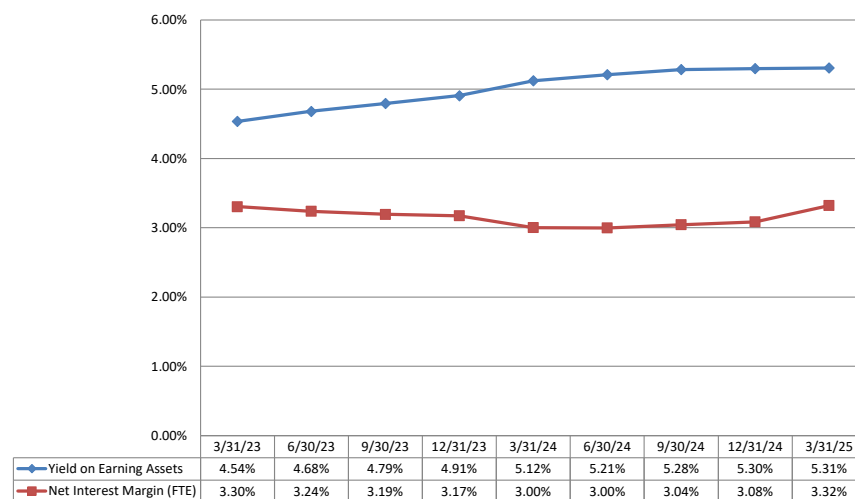
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



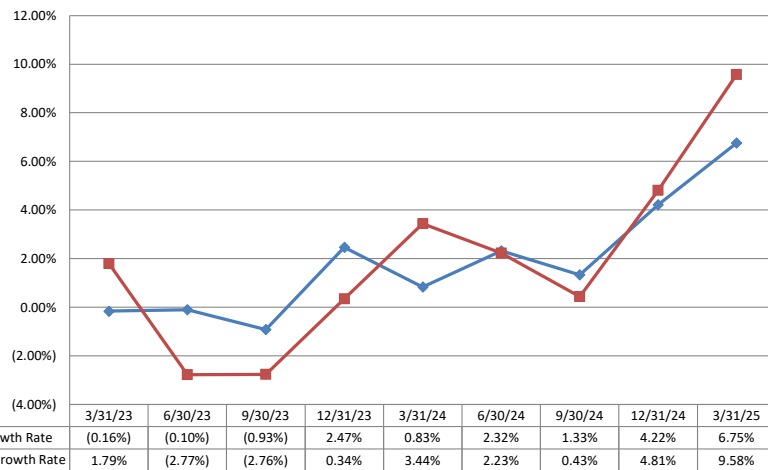
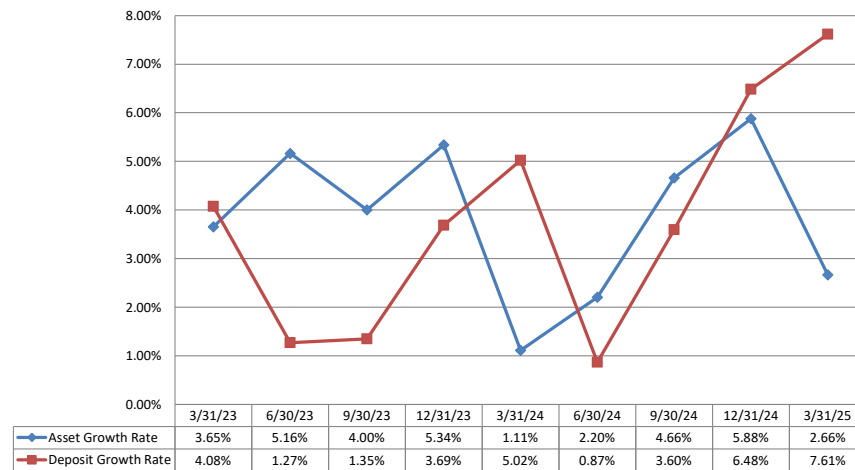
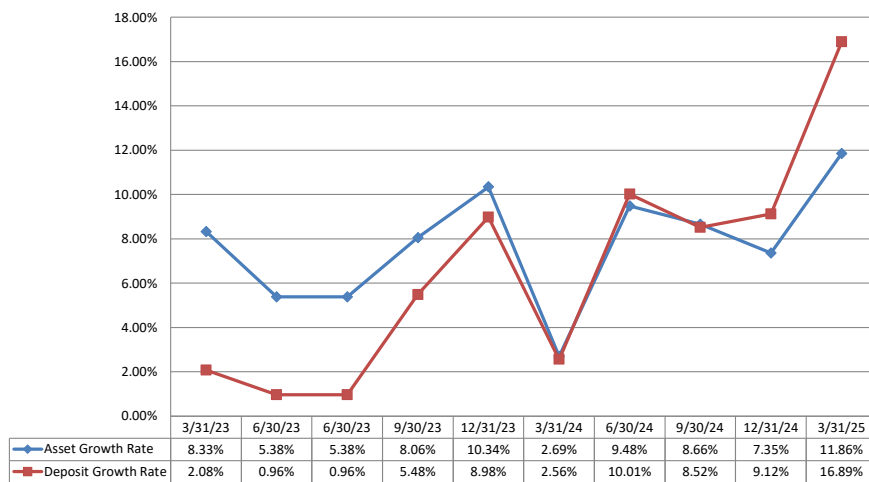
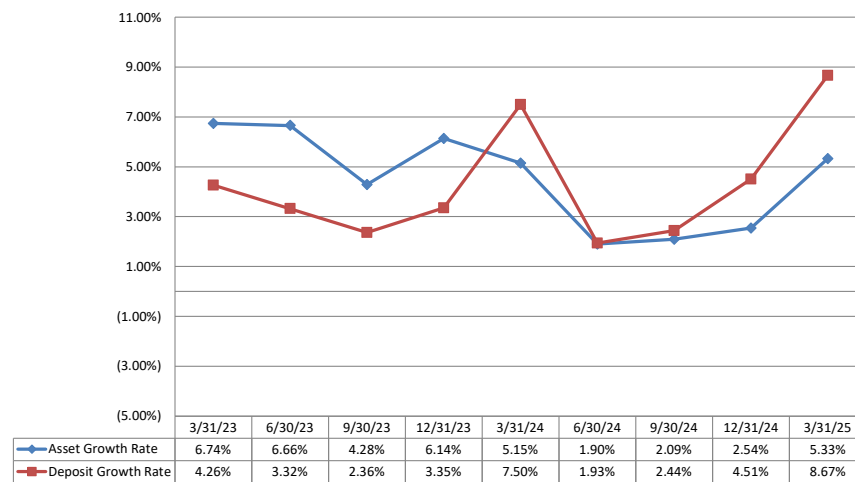
Source: SNL Financial

Note: Report includes only bank-level data.

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets												
State Bank of Burrton	\$10,862	\$5,522	\$9,907	55.74%	22.46%	\$3,621	5.86%	1.96%	1.20%	4.85%	(14.07%)	(13.08%)
The Walton State Bank	\$13,371	\$3,085	\$10,361	29.78%	65.89%	\$2,229	5.05%	2.78%	1.48%	3.31%	(80.77%)	(97.14%)
Prescott State Bank	\$16,627	\$7,774	\$13,672	56.86%	51.14%	\$4,157	4.65%	2.02%	1.67%	3.14%	3.91%	4.05%
Farmers State Bank Dwight	\$18,251	\$6,461	\$16,187	39.91%	70.90%	\$3,650	4.88%	1.87%	1.46%	3.56%	43.93%	49.92%
Dickinson County Bank	\$21,121	\$13,862	\$17,477	79.32%	34.54%	\$5,280	6.64%	3.55%	3.00%	3.98%	24.78%	33.00%
Peoples State Bank	\$21,139	\$17,749	\$15,415	115.14%	13.31%	\$4,228	7.83%	3.22%	1.92%	6.39%	15.94%	15.47%
The Bank of Denton	\$22,484	\$11,731	\$18,517	63.35%	33.53%	\$5,621	3.57%	1.22%	1.02%	2.67%	(9.16%)	(11.58%)
Farmers State Bank Fairview	\$23,984	\$12,157	\$20,631	58.93%	46.11%	\$4,797	4.62%	1.71%	1.37%	3.28%	(39.69%)	16.30%
The Baxter State Bank	\$24,413	\$13,022	\$16,999	76.60%	43.80%	\$3,488	5.62%	0.93%	0.47%	5.19%	(11.75%)	(6.57%)
The Liberty Savings Association, FSA	\$28,483	\$10,200	\$21,618	47.18%	77.81%	\$7,121	4.01%	1.19%	1.19%	3.13%	3.53%	4.09%
Vista National Bank & Trust	\$31,948	\$21,545	\$22,589	95.38%	42.06%	\$2,662	6.32%	3.59%	1.86%	4.51%	(39.03%)	(52.01%)
Marquette Farmers State Bank of Marquette Kansas	\$32,550	\$11,184	\$27,601	40.52%	69.39%	\$5,425	4.28%	2.37%	1.90%	2.66%	15.42%	16.02%
The Marion National Bank	\$33,251	\$11,771	\$28,130	41.85%	39.36%	\$5,542	4.15%	1.48%	1.11%	3.37%	52.83%	60.68%
State Bank of Canton	\$34,451	\$12,646	\$26,662	47.43%	74.65%	\$5,742	4.73%	2.29%	0.98%	3.79%	18.18%	20.69%
Cottonwood Valley Bank	\$36,951	\$3,638	\$32,716	11.12%	80.03%	\$7,390	2.84%	1.33%	0.88%	2.40%	(5.74%)	(8.63%)
Farmers State Bank Phillipsburg	\$39,459	\$21,607	\$32,357	66.78%	30.52%	\$7,892	4.72%	2.46%	2.00%	3.07%	11.16%	24.48%
Union State Bank Olsburg	\$40,486	\$16,844	\$35,902	46.92%	57.19%	\$5,061	4.83%	2.21%	1.64%	3.34%	21.86%	20.21%
Ninnescah Valley Bank	\$42,883	\$16,501	\$39,781	41.48%	51.08%	\$7,147	4.85%	1.97%	1.07%	3.97%	17.94%	16.23%
The State Exchange Bank	\$46,101	\$14,873	\$42,574	34.93%	35.20%	\$7,684	4.74%	2.24%	1.36%	3.41%	(34.03%)	(37.14%)
The First State Bank of Ransom	\$48,219	\$18,395	\$39,774	46.25%	49.01%	\$6,888	3.84%	2.20%	1.75%	2.51%	14.09%	13.35%
The Haviland State Bank	\$49,173	\$32,968	\$36,845	89.48%	13.40%	\$6,147	6.26%	3.28%	2.59%	4.03%	(16.23%)	36.13%
Bank of Greeley	\$49,411	\$22,831	\$42,347	53.91%	53.95%	\$7,059	4.92%	2.55%	1.86%	3.26%	14.72%	14.53%
Security State Bank Wellington	\$51,739	\$20,888	\$45,236	46.18%	43.68%	\$4,704	4.50%	1.51%	1.19%	3.46%	7.36%	5.02%
Swedish-American State Bank	\$53,278	\$31,841	\$46,357	68.69%	23.87%	\$6,660	5.64%	2.34%	1.79%	4.05%	(35.01%)	38.00%
The City State Bank	\$54,033	\$34,276	\$49,686	68.99%	28.73%	\$6,754	4.96%	1.69%	1.27%	3.80%	9.90%	17.12%
Elevate Bank, National Association	\$55,629	\$31,482	\$47,525	66.24%	25.59%	\$2,928	6.42%	1.48%	0.84%	5.69%	4.63%	0.17%
The Farmers State Bank of Bucklin, Kansas	\$56,816	\$31,242	\$49,528	63.08%	40.56%	\$6,313	4.45%	1.41%	0.91%	3.66%	(17.27%)	(21.63%)
First National Bank of Spearville	\$56,996	\$28,667	\$47,825	59.94%	36.42%	\$9,499	5.34%	1.91%	1.89%	3.46%	NM	NM
Farmers and Merchants Bank of Mound City, Kansas	\$57,302	\$37,684	\$52,414	71.90%	27.37%	\$8,186	5.44%	2.56%	1.90%	3.64%	2.44%	2.43%
The Farmers State Bank of Blue Mound	\$57,608	\$35,365	\$48,872	72.36%	31.57%	\$3,200	6.39%	2.61%	1.78%	4.79%	(0.47%)	(2.49%)
Ford County State Bank	\$59,192	\$28,452	\$49,400	57.60%	14.39%	\$8,456	4.82%	2.35%	2.00%	2.91%	0.18%	15.80%
First National Bank in Frankfort	\$59,539	\$28,601	\$56,172	50.92%	33.14%	\$7,442	4.80%	2.36%	1.75%	3.17%	0.60%	(2.88%)
CBW Bank	\$63,956	\$8,562	\$40,217	21.29%	127.65%	\$2,558	3.79%	0.38%	0.03%	3.78%	NM	NM
Tampa State Bank	\$64,128	\$27,989	\$52,434	53.38%	37.24%	\$5,344	4.25%	2.33%	1.75%	2.64%	(15.10%)	(15.94%)
The Bank of Holyrood	\$66,278	\$43,270	\$55,999	77.27%	24.96%	\$7,364	5.54%	2.62%	1.94%	3.90%	17.97%	17.40%
Argentine Federal Savings	\$68,083	\$43,935	\$50,293	87.36%	20.55%	\$6,808	5.20%	3.28%	3.11%	2.36%	6.40%	(3.88%)
Union State Bank Uniontown	\$71,902	\$50,256	\$64,001	78.52%	19.14%	\$5,531	6.31%	1.90%	1.41%	4.98%	(6.28%)	(6.70%)
New Century Bank	\$72,659	\$64,512	\$59,539	108.35%	11.18%	\$3,824	9.61%	3.51%	3.28%	6.75%	25.58%	16.98%
Kaw Valley State Bank	\$73,002	\$28,291	\$70,674	40.03%	25.33%	\$6,637	4.47%	1.65%	1.30%	3.38%	17.02%	26.14%
Howard State Bank	\$73,887	\$44,088	\$68,015	64.82%	12.26%	\$4,105	5.47%	2.30%	0.61%	4.72%	(3.87%)	(6.34%)
The Farmers State Bank Holton	\$74,814	\$49,234	\$64,085	76.83%	16.19%	\$6,801	5.35%	2.59%	2.21%	3.48%	4.78%	5.72%
The First National Bank of Dighton	\$77,379	\$51,811	\$63,721	81.31%	8.22%	\$7,034	4.35%	1.86%	1.32%	3.26%	13.81%	16.57%
Citizens State Bank and Trust Company Council Grove	\$79,181	\$68,130	\$67,995	100.20%	9.51%	\$3,299	7.87%	2.86%	2.41%	5.55%	16.29%	25.79%
Farmers State Bank Wathena	\$79,372	\$42,488	\$73,596	57.73%	30.73%	\$6,106	4.53%	1.60%	1.18%	3.64%	(0.40%)	(3.67%)
The First State Bank Ness City	\$80,223	\$32,852	\$72,101	45.56%	35.01%	\$7,293	4.03%	2.22%	1.72%	2.74%	(25.06%)	(28.69%)
Small Business Bank	\$85,158	\$66,415	\$76,220	87.14%	17.65%	\$6,083	5.11%	4.45%	2.77%	2.57%	(9.05%)	(8.16%)

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.

Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
The First National Bank of Hope	\$85,430	\$48,336	\$70,893	68.18%	32.68%	\$4,746	4.98%	2.14%	1.59%	3.48%	(9.41%)	(15.96%)
Stock Exchange Bank	\$85,844	\$71,057	\$78,915	90.04%	14.14%	\$6,603	6.37%	2.89%	2.45%	4.03%	(1.25%)	(2.73%)
The Citizens State Bank of Cheney, Kansas	\$86,270	\$54,640	\$79,563	68.68%	17.77%	\$6,162	5.36%	1.91%	1.11%	4.15%	32.24%	33.12%
Integrity Bank	\$86,431	\$28,956	\$77,535	37.35%	59.99%	\$5,402	4.73%	1.77%	0.67%	4.19%	24.13%	24.90%
Johnson State Bank	\$90,592	\$31,948	\$75,538	42.29%	29.96%	\$5,033	4.20%	2.24%	1.64%	2.86%	(10.03%)	(14.10%)
FNB Washington	\$90,998	\$39,956	\$57,266	69.77%	23.93%	\$10,111	4.55%	1.51%	1.20%	3.61%	28.08%	7.84%
Kansas State Bank Overbrook	\$92,097	\$52,478	\$75,832	69.20%	36.23%	\$7,084	5.47%	2.65%	2.14%	3.66%	10.25%	8.95%
The Bank of Protection	\$96,815	\$60,456	\$76,564	78.96%	7.62%	\$6,915	6.67%	3.37%	2.66%	4.36%	(7.68%)	(3.37%)
First National Bank in Fredonia	\$97,680	\$30,269	\$87,066	34.77%	55.71%	\$6,512	4.41%	1.40%	1.18%	3.38%	(3.77%)	(10.67%)
Citizens State Bank and Trust Company Hiawatha	\$98,310	\$61,097	\$75,844	80.56%	26.12%	\$4,274	5.00%	0.83%	0.65%	4.45%	10.14%	7.13%
First National Bank of Kansas	\$99,442	\$40,806	\$88,290	46.22%	12.43%	\$7,103	4.13%	2.09%	1.69%	2.58%	(4.09%)	(12.15%)
The First Security Bank	\$100,301	\$70,520	\$86,309	81.71%	18.54%	\$4,012	5.82%	2.39%	1.84%	4.03%	17.07%	43.16%
The Lyndon State Bank	\$101,279	\$83,904	\$81,069	103.50%	5.15%	\$5,064	6.23%	2.44%	1.89%	4.43%	(3.93%)	15.42%
Exchange State Bank	\$101,610	\$58,133	\$86,592	67.13%	29.09%	\$6,774	5.45%	2.24%	1.90%	3.63%	2.56%	1.44%
Bison State Bank	\$101,986	\$76,473	\$84,488	90.51%	19.86%	\$2,756	7.31%	3.78%	2.50%	4.66%	38.53%	5.80%
Bendena State Bank	\$105,084	\$67,412	\$95,282	70.75%	10.75%	\$7,506	5.22%	2.32%	1.64%	3.81%	(24.36%)	17.59%
First Bank of Beloit	\$105,667	\$70,572	\$85,249	82.78%	9.38%	\$7,548	5.01%	2.51%	1.85%	3.30%	(20.31%)	(30.91%)
The Baldwin State Bank	\$105,946	\$48,424	\$93,963	51.54%	47.79%	\$7,063	4.55%	2.60%	1.76%	2.87%	19.23%	34.66%
Home Savings Bank	\$109,425	\$76,226	\$85,506	89.15%	22.48%	\$7,816	5.63%	2.35%	2.25%	3.74%	7.49%	18.22%
The Bank of Commerce and Trust Company	\$110,768	\$52,172	\$103,627	50.35%	28.33%	\$5,830	4.80%	2.29%	1.98%	2.98%	(2.45%)	(4.51%)
Community Bank of Wichita, Inc.	\$114,106	\$85,510	\$104,688	81.68%	20.50%	\$5,705	6.44%	3.23%	2.59%	3.97%	24.02%	29.90%
State Bank of Bern	\$116,317	\$61,606	\$97,359	63.28%	45.31%	\$8,308	5.18%	3.23%	1.41%	3.67%	8.15%	7.16%
The First State Bank of Healy	\$116,890	\$75,871	\$93,279	81.34%	20.84%	\$14,611	5.25%	3.19%	2.89%	2.82%	(5.24%)	(23.98%)
Conway Bank	\$116,938	\$88,043	\$100,575	87.54%	16.39%	\$4,176	6.48%	2.22%	1.84%	4.68%	17.48%	22.12%
The Stockgrowers State Bank	\$117,126	\$76,014	\$87,216	87.16%	12.25%	\$6,507	5.88%	2.39%	2.07%	4.14%	(10.12%)	(0.22%)
First Federal Savings and Loan Bank	\$117,885	\$97,615	\$98,698	98.90%	18.48%	\$19,648	8.32%	4.05%	3.86%	4.74%	13.66%	13.93%
The Riley State Bank of Riley Kansas	\$118,131	\$81,755	\$100,830	81.08%	10.81%	\$5,625	5.54%	2.65%	2.20%	3.60%	6.98%	5.73%
Wilson State Bank	\$122,716	\$84,737	\$106,422	79.62%	10.95%	\$5,335	5.08%	2.23%	1.48%	3.62%	11.22%	10.61%
The Elk State Bank	\$134,203	\$69,054	\$101,176	68.25%	19.61%	\$8,388	5.03%	2.96%	2.36%	2.88%	2.81%	17.97%
Prairie Bank of Kansas	\$135,605	\$81,820	\$121,154	67.53%	21.94%	\$6,164	4.92%	2.28%	1.77%	3.37%	22.57%	21.96%
First Commerce Bank	\$136,652	\$102,690	\$122,581	83.77%	10.04%	\$9,761	5.05%	2.03%	1.59%	3.61%	7.41%	25.43%
Citizens State Bank	\$138,253	\$70,235	\$120,815	58.13%	17.71%	\$6,011	4.83%	2.70%	2.00%	3.09%	(1.73%)	(2.25%)
First National Bank in Cimarron	\$141,937	\$73,636	\$132,440	55.60%	17.90%	\$7,097	4.85%	1.94%	1.22%	3.80%	(21.62%)	(27.55%)
State Bank of Downs	\$145,527	\$89,671	\$124,814	71.84%	36.79%	\$9,095	5.39%	3.01%	2.23%	3.40%	22.34%	24.14%
Heritage Bank	\$149,523	\$130,942	\$128,131	102.19%	11.30%	\$9,345	7.25%	3.87%	3.53%	3.97%	20.30%	27.81%
Bank of Prairie Village	\$155,758	\$118,622	\$139,246	85.19%	19.81%	\$12,980	5.82%	2.61%	1.69%	4.26%	14.39%	14.80%
Fidelity State Bank and Trust Company	\$155,973	\$66,587	\$124,457	53.50%	41.24%	\$5,378	4.86%	2.02%	1.49%	3.53%	20.83%	14.09%
Flint Hills Bank	\$157,014	\$75,631	\$142,891	52.93%	28.42%	\$7,137	3.94%	2.12%	1.65%	2.48%	19.75%	18.23%
First Bank Sterling	\$158,386	\$99,980	\$118,239	84.56%	21.43%	\$5,657	5.82%	2.70%	2.19%	3.89%	18.22%	30.44%
Garden Plain State Bank	\$160,404	\$51,897	\$136,141	38.12%	68.48%	\$7,638	5.02%	2.09%	1.69%	3.58%	24.14%	25.58%
The First National Bank of Scott City	\$160,728	\$109,593	\$136,519	80.28%	13.93%	\$7,306	5.56%	2.25%	1.70%	4.06%	0.34%	(7.19%)
The Farmers State Bank McPherson	\$161,942	\$85,005	\$148,722	57.16%	35.93%	\$7,361	5.00%	2.55%	2.00%	3.24%	13.90%	15.76%
Impact Bank	\$162,063	\$107,529	\$142,303	75.56%	11.94%	\$7,717	5.18%	2.65%	2.24%	3.18%	(17.38%)	(5.19%)
The Community Bank	\$164,586	\$91,215	\$146,527	62.25%	30.99%	\$6,858	5.01%	2.09%	1.51%	3.64%	(5.42%)	(8.40%)
Farmers National Bank	\$167,507	\$84,203	\$134,492	62.61%	49.92%	\$6,700	4.71%	2.05%	1.48%	3.49%	14.02%	15.96%
Farmers Bank & Trust Atwood	\$168,522	\$79,169	\$157,924	50.13%	24.82%	\$7,327	4.77%	2.25%	1.99%	2.95%	(36.59%)	(39.91%)
Southwind Bank	\$169,549	\$85,063	\$155,807	54.60%	17.58%	\$8,924	4.48%	1.93%	1.33%	3.35%	(6.08%)	(0.17%)
Lyons Federal Bank	\$173,064	\$125,875	\$145,111	86.74%	15.08%	\$6,410	6.10%	2.77%	2.08%	3.95%	(19.39%)	(24.61%)

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
The Farmers State Bank of Aliceville, Kansas	\$173,233	\$125,077	\$139,368	89.75%	11.60%	\$7,874	6.25%	2.73%	2.34%	4.33%	9.20%	9.15%
Home Bank and Trust Company	\$176,901	\$142,519	\$162,016	87.97%	11.65%	\$5,706	5.93%	3.10%	2.39%	3.68%	26.44%	28.27%
Community Bank	\$177,179	\$130,496	\$151,402	86.19%	24.58%	\$8,859	6.13%	2.33%	1.85%	4.44%	2.90%	3.95%
Solomon State Bank	\$178,021	\$145,847	\$142,412	102.41%	14.97%	\$9,890	6.01%	2.85%	2.56%	3.96%	12.86%	26.03%
The First National Bank of Louisburg	\$181,579	\$102,230	\$152,918	66.85%	24.49%	\$6,485	4.08%	2.22%	1.39%	2.83%	14.81%	15.09%
TriCentury Bank	\$189,061	\$151,531	\$111,481	135.93%	18.42%	\$10,503	6.41%	3.31%	3.03%	3.78%	36.86%	63.66%
Citizens Federal Savings Bank	\$189,475	\$134,916	\$139,289	96.86%	23.88%	\$7,288	4.07%	1.81%	1.66%	2.71%	3.25%	8.56%
American Bank of Baxter Springs	\$191,791	\$84,291	\$176,766	47.69%	39.27%	\$6,187	4.45%	0.68%	0.58%	3.94%	121.91%	133.05%
Stockgrowers State Bank	\$192,838	\$112,702	\$161,264	69.89%	24.65%	\$8,384	5.24%	2.81%	2.21%	3.28%	22.38%	36.70%
Kansas State Bank Ottawa	\$193,225	\$78,023	\$174,496	44.71%	13.47%	\$5,683	4.13%	1.96%	1.61%	2.66%	(16.33%)	(21.75%)
The Halstead Bank	\$194,703	\$137,387	\$177,550	77.38%	12.98%	\$7,211	6.48%	2.61%	2.04%	4.52%	30.53%	42.24%
Valley State Bank	\$196,117	\$109,129	\$167,860	65.01%	29.12%	\$5,448	5.27%	2.27%	1.46%	3.82%	2.56%	11.25%
Union State Bank Clay Center	\$196,819	\$116,085	\$165,101	70.31%	14.40%	\$7,570	4.42%	2.13%	1.87%	2.77%	9.81%	12.75%
The Fidelity State Bank and Trust Company	\$198,966	\$20,180	\$155,199	13.00%	88.34%	\$7,653	4.02%	1.31%	0.80%	3.41%	17.89%	18.07%
Carson Bank	\$199,861	\$125,265	\$184,548	67.88%	20.08%	\$4,997	5.32%	2.12%	1.60%	3.78%	22.96%	23.57%
The Lyon County State Bank	\$206,011	\$133,703	\$176,929	75.57%	29.72%	\$6,243	4.68%	1.97%	1.49%	3.36%	18.83%	19.34%
Andover State Bank	\$208,780	\$184,146	\$187,361	98.28%	10.12%	\$9,077	6.04%	2.82%	2.42%	3.75%	(11.34%)	(13.93%)
Farmers and Drovers Bank	\$209,007	\$119,670	\$141,176	84.77%	17.38%	\$9,087	4.61%	2.29%	2.00%	3.17%	(1.48%)	(3.14%)
Citizens National Bank	\$219,653	\$89,003	\$204,688	43.48%	41.32%	\$4,673	3.82%	1.66%	1.31%	2.71%	13.07%	16.65%
Kendall Bank	\$219,925	\$168,641	\$190,640	88.46%	10.39%	\$5,944	7.09%	3.38%	2.57%	4.64%	152.68%	169.66%
Bankers' Bank of Kansas	\$227,737	\$136,988	\$126,051	108.68%	41.33%	\$4,845	6.45%	3.22%	1.85%	4.85%	20.66%	2.80%
Fusion Bank	\$235,424	\$115,047	\$189,493	60.71%	36.49%	\$11,211	5.25%	2.04%	1.69%	3.76%	(43.24%)	(55.65%)
The Farmers State Bank Westmoreland	\$236,372	\$136,944	\$208,317	65.74%	30.59%	\$6,388	4.68%	2.76%	2.11%	2.85%	21.19%	27.60%
Patriots Bank	\$238,813	\$174,554	\$210,872	82.78%	15.20%	\$5,970	6.68%	3.04%	2.54%	4.40%	4.47%	9.87%
FirstOak Bank	\$242,099	\$195,523	\$213,658	91.51%	14.03%	\$5,905	6.35%	2.34%	1.59%	4.87%	1.36%	9.69%
Stryv Bank	\$249,000	\$209,083	\$219,343	95.32%	11.79%	\$7,781	6.52%	2.99%	2.51%	4.25%	18.57%	11.63%
State Average of Asset Group A	\$113,247	\$68,242	\$95,701	68.72%	29.71%	\$6,634	5.30%	2.36%	1.79%	3.70%	6.75%	9.58%

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets												
FNB Bank	\$251,506	\$177,810	\$218,379	81.42%	10.09%	\$4,931	5.60%	1.89%	1.46%	4.23%	(11.44%)	(16.18%)
Vintage Bank Kansas	\$260,678	\$166,009	\$215,100	77.18%	11.39%	\$4,345	5.67%	2.43%	1.88%	3.98%	8.63%	11.47%
First Heritage Bank	\$261,515	\$158,068	\$243,567	64.90%	26.12%	\$9,018	5.62%	2.91%	2.30%	3.36%	(9.03%)	(12.08%)
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$263,744	\$153,645	\$199,425	77.04%	15.63%	\$5,612	4.57%	2.50%	2.11%	2.63%	(0.60%)	(0.74%)
SJN Bank of Kansas	\$268,341	\$158,140	\$202,647	78.04%	8.01%	\$7,892	5.65%	2.59%	2.15%	3.73%	(10.06%)	2.53%
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$270,415	\$147,551	\$225,658	65.39%	30.02%	\$6,438	4.92%	2.71%	2.18%	2.99%	6.52%	4.36%
First Kansas Bank	\$278,652	\$121,206	\$261,816	46.29%	22.79%	\$8,989	4.25%	1.43%	1.31%	3.07%	(22.23%)	(25.96%)
Grant County Bank	\$298,319	\$164,904	\$246,635	66.86%	29.68%	\$5,424	5.01%	2.31%	2.06%	3.24%	(11.03%)	(20.89%)
First National Bank and Trust	\$300,424	\$202,590	\$252,918	80.10%	12.56%	\$4,846	5.81%	2.27%	1.65%	4.37%	0.21%	23.96%
The Farmers State Bank of Oakley, Kansas	\$300,772	\$217,465	\$207,981	104.56%	9.69%	\$21,484	5.86%	3.50%	3.29%	3.08%	(4.74%)	11.36%
Goppert State Service Bank	\$309,952	\$243,416	\$277,402	87.75%	16.84%	\$5,253	6.34%	2.49%	2.03%	4.42%	9.62%	9.54%
The Citizens State Bank Gridley	\$310,920	\$202,031	\$276,194	73.15%	14.67%	\$5,653	5.71%	1.83%	1.29%	4.49%	(5.99%)	(9.69%)
KCB Bank	\$318,408	\$178,449	\$281,089	63.48%	25.64%	\$7,237	5.86%	3.28%	2.70%	3.39%	1.12%	1.31%
Kaw Valley Bank	\$319,515	\$245,362	\$267,415	91.75%	14.06%	\$6,029	5.99%	2.37%	1.48%	4.60%	16.17%	15.14%
Centera Bank	\$332,113	\$148,298	\$309,899	47.85%	26.18%	\$6,919	4.20%	1.91%	1.42%	2.90%	24.72%	23.18%
Golden Belt Bank, FSA	\$337,488	\$243,320	\$269,048	90.44%	14.77%	\$6,750	5.28%	2.31%	1.93%	3.50%	(0.04%)	17.75%
ESB Financial	\$350,536	\$222,695	\$304,555	73.12%	11.34%	\$5,746	5.06%	2.43%	1.92%	3.25%	4.60%	3.72%
Community First National Bank	\$352,450	\$281,120	\$309,311	90.89%	18.70%	\$4,964	5.64%	2.57%	2.24%	3.85%	13.26%	15.14%
Bank of Hays	\$364,560	\$204,202	\$324,819	62.87%	23.48%	\$11,393	4.95%	2.48%	1.92%	3.19%	9.69%	23.95%
Mutual Savings Association	\$366,919	\$236,407	\$245,780	96.19%	33.33%	\$6,923	5.97%	2.62%	2.61%	3.99%	8.40%	7.94%
Commercial Bank Parsons	\$371,419	\$170,160	\$344,778	49.35%	22.04%	\$5,462	4.24%	1.51%	1.23%	3.21%	13.18%	13.15%
Guaranty State Bank and Trust Company	\$374,598	\$245,907	\$309,685	79.41%	17.71%	\$6,572	4.91%	2.74%	1.89%	2.89%	(8.89%)	6.81%
The Citizens State Bank Marysville	\$410,625	\$313,746	\$353,460	88.76%	8.03%	\$10,806	5.75%	2.73%	2.40%	3.56%	(4.87%)	8.63%
Astra Bank	\$414,651	\$222,924	\$386,255	57.71%	15.23%	\$5,759	5.09%	1.88%	1.55%	3.46%	(6.60%)	(9.85%)
The Union State Bank of Everest	\$422,389	\$311,245	\$382,162	81.44%	9.98%	\$5,028	5.62%	2.30%	1.83%	3.99%	(4.46%)	26.86%
Bank Of The Plains	\$435,730	\$310,760	\$377,450	82.33%	10.54%	\$5,969	5.93%	2.43%	2.03%	4.04%	0.53%	29.46%
The Citizens State Bank Moundridge	\$438,355	\$233,701	\$379,988	61.50%	27.16%	\$4,871	4.51%	1.03%	0.79%	3.88%	3.77%	12.80%
Cornerstone Bank	\$458,595	\$399,915	\$363,419	110.04%	13.24%	\$15,287	5.64%	3.99%	3.52%	2.45%	7.16%	40.94%
The Denison State Bank	\$461,033	\$297,127	\$382,232	77.73%	15.06%	\$6,682	5.39%	2.25%	1.87%	3.72%	2.82%	(0.83%)
Bank of the Flint Hills	\$468,873	\$367,475	\$399,009	92.10%	10.56%	\$6,252	6.00%	2.73%	2.22%	3.90%	7.03%	(10.98%)
Bank of Commerce	\$470,321	\$310,435	\$418,482	74.18%	11.60%	\$4,951	5.23%	2.33%	1.85%	3.61%	13.79%	14.90%
Silver Lake Bank	\$479,621	\$344,871	\$400,327	86.15%	11.39%	\$7,379	6.27%	3.03%	2.35%	4.13%	20.07%	26.55%
Mid-America Bank	\$480,348	\$366,445	\$357,469	102.51%	18.91%	\$8,006	6.60%	3.43%	3.18%	3.66%	11.50%	12.82%
Solutions North Bank	\$484,246	\$275,659	\$414,080	66.57%	12.71%	\$7,938	5.58%	2.44%	2.00%	3.73%	5.90%	4.74%
First State Bank and Trust	\$487,125	\$347,600	\$431,006	80.65%	8.94%	\$4,971	5.29%	1.85%	1.41%	3.97%	13.20%	24.27%
The First State Bank Norton	\$487,796	\$268,139	\$409,966	65.41%	22.58%	\$6,775	5.25%	2.60%	1.83%	3.53%	(9.99%)	(12.68%)
Great American Bank	\$495,655	\$392,962	\$409,803	95.89%	17.98%	\$9,012	6.99%	3.44%	2.76%	4.40%	6.59%	8.35%
State Average of Asset Group B	\$371,854	\$244,642	\$315,114	77.59%	16.99%	\$7,232	5.47%	2.47%	2.02%	3.63%	2.66%	7.61%

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, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets												
The Bank of Tescott	\$506,590	\$376,802	\$438,645	85.90%	13.17%	\$8,041	5.52%	3.14%	2.76%	3.15%	11.95%	12.07%
Citizens Bank of Kansas	\$510,618	\$239,879	\$469,568	51.09%	20.72%	\$5,375	4.18%	1.74%	1.36%	3.02%	16.89%	19.52%
Labette Bank	\$514,054	\$316,653	\$433,747	73.00%	18.28%	\$5,527	4.85%	1.92%	1.45%	3.55%	10.12%	15.10%
The Peoples Bank	\$524,145	\$255,077	\$476,309	53.55%	22.91%	\$6,720	5.34%	2.82%	1.97%	3.47%	0.37%	15.84%
Southwest National Bank	\$529,114	\$461,180	\$441,711	104.41%	7.71%	\$4,641	6.33%	2.78%	2.31%	4.17%	(4.61%)	(6.01%)
First Bank Kansas	\$577,384	\$362,346	\$527,012	68.75%	26.38%	\$4,812	5.32%	1.68%	1.32%	4.08%	6.09%	3.96%
Farmers & Merchants Bank of Colby	\$592,273	\$413,238	\$460,259	89.78%	16.43%	\$14,807	6.18%	3.40%	3.16%	3.25%	15.76%	20.40%
Exchange Bank & Trust	\$601,415	\$384,230	\$525,541	73.11%	24.95%	\$7,425	5.30%	1.70%	1.39%	3.88%	6.47%	4.89%
The Bank	\$602,344	\$352,547	\$535,505	65.83%	28.10%	\$7,529	6.30%	2.07%	1.43%	5.06%	106.13%	122.32%
Union State Bank Arkansas City	\$676,033	\$429,353	\$583,125	73.63%	11.78%	\$5,778	5.45%	2.41%	1.78%	3.74%	8.99%	21.44%
Dream First Bank, N.A.	\$686,409	\$527,957	\$614,790	85.88%	19.08%	\$7,076	7.13%	3.16%	2.57%	4.73%	(1.88%)	(4.66%)
Outdoor Bank	\$690,598	\$487,955	\$616,830	79.11%	28.98%	\$7,673	6.95%	3.28%	2.86%	4.19%	50.25%	55.54%
First Option Bank	\$715,822	\$441,672	\$650,912	67.85%	16.69%	\$6,015	4.72%	2.61%	1.75%	2.78%	(20.17%)	(12.10%)
Western State Bank	\$781,696	\$539,418	\$703,445	76.68%	18.75%	\$6,681	6.19%	2.77%	2.11%	4.39%	7.75%	9.81%
Legacy Bank	\$804,180	\$613,013	\$680,964	90.02%	16.34%	\$6,702	6.12%	3.05%	2.36%	3.94%	26.77%	41.17%
Community National Bank	\$855,668	\$411,975	\$786,571	52.38%	31.43%	\$7,709	4.45%	2.08%	1.97%	2.76%	(2.59%)	(4.93%)
United Bank & Trust	\$868,974	\$632,270	\$704,117	89.80%	13.51%	\$8,121	5.24%	2.19%	1.82%	3.53%	(9.43%)	9.10%
GNBank, National Association	\$966,891	\$615,010	\$781,648	78.68%	19.63%	\$6,361	5.53%	1.96%	1.74%	3.81%	(7.11%)	3.76%
Security State Bank Scott City	\$979,349	\$750,967	\$776,945	96.66%	15.09%	\$12,397	6.82%	4.14%	3.88%	3.24%	21.33%	49.52%
First Federal Bank of Kansas City	\$990,615	\$762,811	\$671,117	113.66%	12.45%	\$7,562	5.23%	3.32%	3.09%	2.33%	3.41%	(3.71%)
Farmers Bank & Trust Great Bend	\$992,071	\$482,705	\$709,329	68.05%	46.98%	\$7,516	5.38%	2.83%	2.23%	3.86%	2.47%	(18.32%)
State Average of Asset Group C	\$712,678	\$469,384	\$599,433	77.99%	20.45%	\$7,356	5.64%	2.62%	2.16%	3.66%	11.86%	16.89%
Asset Group D - Over \$1 billion in total assets												
Bank of Labor	\$1,034,136	\$336,086	\$956,818	35.13%	55.00%	\$8,273	4.54%	1.47%	1.14%	3.48%	43.10%	37.85%
The Bennington State Bank	\$1,127,128	\$762,362	\$956,923	79.67%	19.09%	\$7,938	5.41%	2.37%	1.72%	3.68%	(16.57%)	(22.75%)
NBKC Bank	\$1,134,324	\$825,682	\$916,779	90.06%	23.08%	\$3,025	5.69%	3.53%	2.29%	3.67%	(2.96%)	(4.33%)
The First National Bank of Hutchinson	\$1,192,956	\$899,203	\$1,022,758	87.92%	12.34%	\$6,896	5.31%	4.32%	1.91%	3.06%	(1.56%)	(3.58%)
CoreFirst Bank & Trust	\$1,216,214	\$811,404	\$1,045,282	77.63%	11.54%	\$5,153	4.60%	1.71%	1.36%	3.27%	(7.03%)	6.52%
Peoples Bank and Trust Company	\$1,256,370	\$831,244	\$1,029,902	80.71%	15.74%	\$6,476	5.64%	2.93%	2.62%	3.28%	3.66%	46.67%
Central National Bank	\$1,265,063	\$736,550	\$1,121,446	65.68%	15.22%	\$4,866	5.12%	2.39%	1.86%	3.40%	0.62%	(2.00%)
Armed Forces Bank, National Association	\$1,418,808	\$785,483	\$1,216,964	64.54%	34.20%	\$5,815	4.90%	1.71%	1.25%	3.78%	7.44%	5.50%
Landmark National Bank	\$1,573,821	\$1,077,495	\$1,344,738	80.13%	6.39%	\$5,446	5.45%	2.24%	1.47%	3.87%	1.12%	2.94%
Community National Bank & Trust	\$2,279,181	\$1,508,968	\$1,972,018	76.52%	12.54%	\$4,829	5.59%	2.77%	2.62%	3.38%	8.23%	8.68%
Emprise Bank	\$2,589,249	\$1,839,371	\$2,384,283	77.15%	19.21%	\$5,819	5.25%	2.37%	1.83%	3.51%	11.85%	19.60%
KS StateBank	\$2,648,160	\$2,038,919	\$2,234,471	91.25%	24.34%	\$14,877	5.94%	3.63%	3.32%	3.28%	26.85%	37.36%
Fidelity Bank, National Association	\$3,213,935	\$2,509,101	\$2,607,592	96.22%	7.35%	\$7,955	6.19%	3.06%	2.49%	3.57%	5.82%	6.49%
Security Bank of Kansas City	\$3,637,891	\$2,012,104	\$2,972,816	67.68%	29.49%	\$8,520	4.31%	2.24%	1.69%	2.86%	6.17%	11.23%
Equity Bank	\$5,433,900	\$3,631,966	\$4,512,865	80.48%	12.04%	\$6,667	6.15%	2.46%	1.96%	4.30%	8.59%	2.63%
INTRUST Bank, National Association	\$7,088,851	\$4,219,581	\$6,478,568	65.13%	10.64%	\$8,784	5.17%	2.74%	2.37%	2.96%	1.76%	(0.49%)
CrossFirst Bank	\$7,447,108	\$6,037,663	\$6,513,746	92.69%	16.37%	\$17,041	7.01%	3.69%	3.10%	3.91%	(11.35%)	(12.46%)
Capitol Federal Savings Bank	\$9,738,052	\$7,901,943	\$6,474,772	122.04%	12.93%	\$14,845	4.29%	2.76%	2.55%	1.90%	7.77%	12.02%
Capitol Federal Financial, Inc.	\$9,738,129	\$7,901,943	\$6,447,455	122.56%	13.02%	\$14,845	4.29%	2.75%	2.55%	1.92%	7.77%	12.84%
State Average of Asset Group D	\$3,422,804	\$2,456,161	\$2,747,905	81.75%	18.45%	\$8,319	5.31%	2.69%	2.11%	3.32%	5.33%	8.67%

Source: SNL Financial

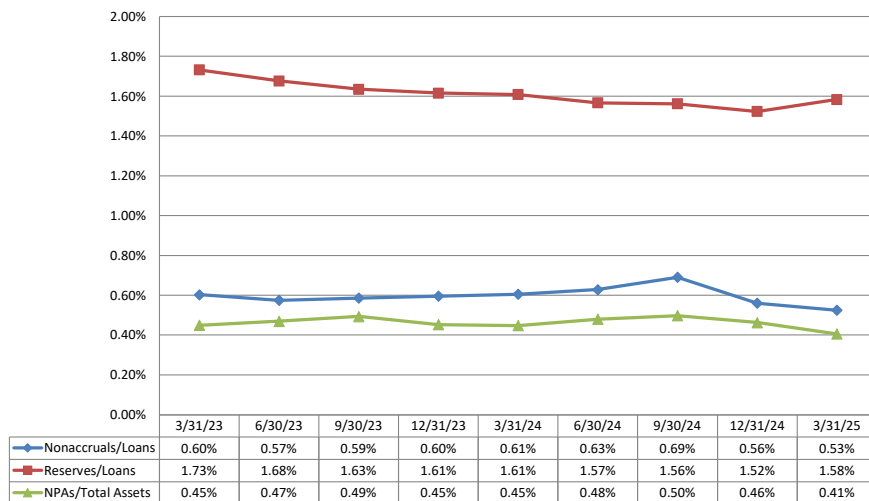
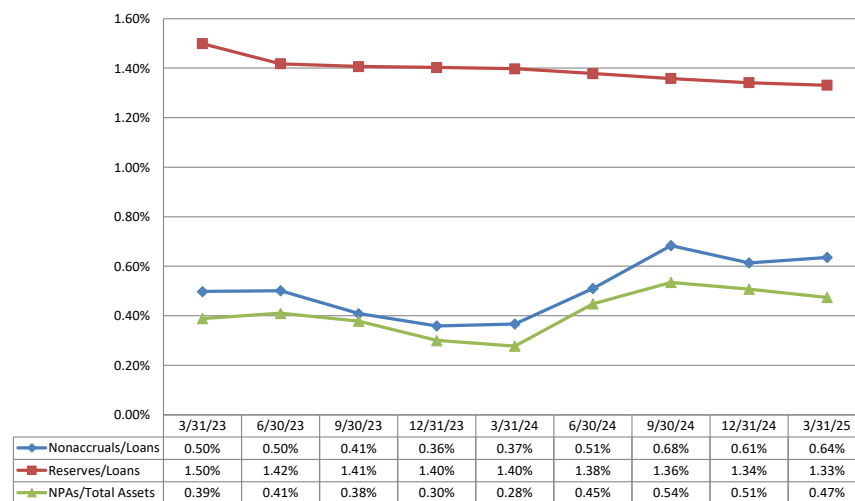
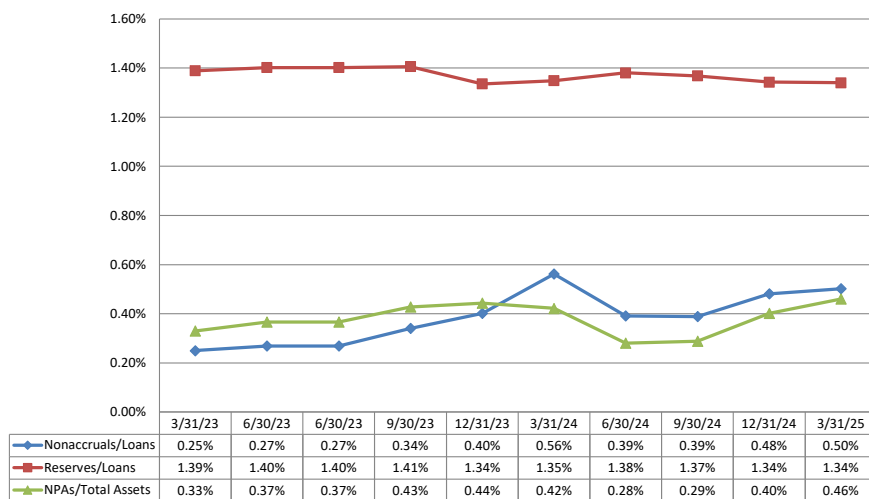
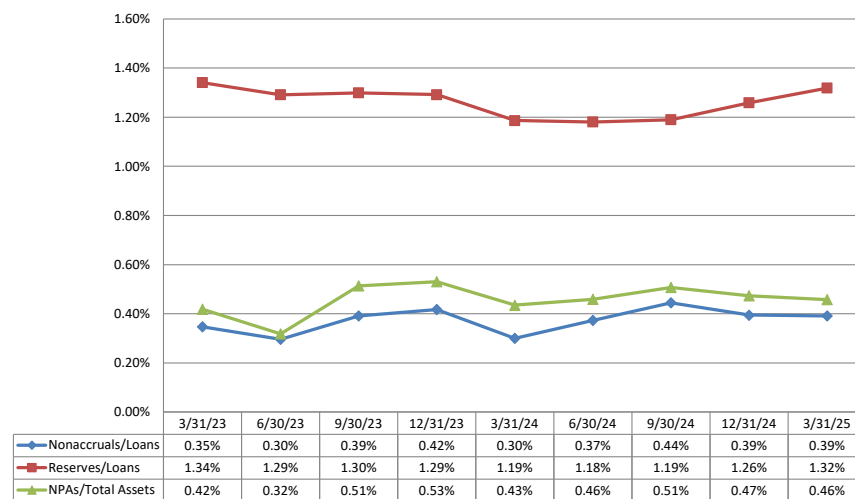
Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
March 31, 2025
Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets						
State Bank of Burrton	\$10,862	\$286	5.18%	2.23%	43.01%	27.11%
The Walton State Bank	\$13,371	\$105	3.40%	0.97%	28.57%	8.23%
Prescott State Bank	\$16,627	\$0	0.00%	1.53%	NA	0.00%
Farmers State Bank Dwight	\$18,251	\$272	4.21%	1.93%	45.96%	13.02%
Dickinson County Bank	\$21,121	\$0	0.00%	2.65%	NA	0.00%
Peoples State Bank	\$21,139	\$28	0.16%	1.00%	635.71%	3.11%
The Bank of Denton	\$22,484	\$87	0.74%	1.13%	152.87%	15.39%
Farmers State Bank Fairview	\$23,984	\$11	0.09%	1.61%	NM	1.46%
The Baxter State Bank	\$24,413	\$231	1.77%	1.47%	83.12%	8.30%
The Liberty Savings Association, FSA	\$28,483	\$0	0.00%	0.78%	NA	0.00%
Vista National Bank & Trust	\$31,948	\$0	0.00%	1.14%	NA	0.31%
Marquette Farmers State Bank of Marquette Kansas	\$32,550	\$5	0.04%	3.99%	NM	0.10%
The Marion National Bank	\$33,251	\$0	0.00%	1.50%	NA	0.00%
State Bank of Canton	\$34,451	\$0	0.00%	1.02%	NA	0.00%
Cottonwood Valley Bank	\$36,951	\$0	0.00%	7.31%	NA	0.25%
Farmers State Bank Phillipsburg	\$39,459	\$423	1.96%	1.93%	57.42%	18.88%
Union State Bank Olsburg	\$40,486	\$0	0.00%	4.17%	NA	0.00%
Ninnescah Valley Bank	\$42,883	\$546	3.31%	1.55%	46.70%	23.48%
The State Exchange Bank	\$46,101	\$76	0.51%	1.49%	292.11%	2.19%
The First State Bank of Ransom	\$48,219	\$36	0.20%	2.15%	NM	0.69%
The Haviland State Bank	\$49,173	\$0	0.00%	1.17%	NA	0.00%
Bank of Greeley	\$49,411	\$0	0.00%	1.39%	NA	0.29%
Security State Bank Wellington	\$51,739	\$301	1.44%	2.59%	180.07%	6.81%
Swedish-American State Bank	\$53,278	\$0	0.00%	1.34%	NA	6.22%
The City State Bank	\$54,033	\$0	0.00%	1.01%	NA	1.81%
Elevate Bank, National Association	\$55,629	\$0	0.00%	1.32%	NA	0.60%
The Farmers State Bank of Bucklin, Kansas	\$56,816	\$0	0.00%	1.94%	NA	0.00%
First National Bank of Spearville	\$56,996	\$0	0.00%	1.74%	NA	1.11%
Farmers and Merchants Bank of Mound City, Kansas	\$57,302	\$0	0.00%	1.20%	593.42%	8.73%
The Farmers State Bank of Blue Mound	\$57,608	\$14	0.04%	1.10%	NM	0.57%
Ford County State Bank	\$59,192	\$0	0.00%	1.09%	NA	0.00%
First National Bank in Frankfort	\$59,539	\$238	0.83%	1.47%	176.89%	7.47%
CBW Bank	\$63,956	\$0	0.00%	2.31%	38.15%	2.17%
Tampa State Bank	\$64,128	\$23	0.08%	2.36%	NM	9.25%
The Bank of Holyrood	\$66,278	\$564	1.30%	1.82%	139.89%	7.24%
Argentine Federal Savings	\$68,083	\$338	0.77%	0.81%	105.33%	4.02%
Union State Bank Uniontown	\$71,902	\$0	0.00%	1.13%	NA	2.10%
New Century Bank	\$72,659	\$360	0.56%	1.33%	237.78%	5.16%
Kaw Valley State Bank	\$73,002	\$273	0.96%	1.24%	128.21%	15.04%
Howard State Bank	\$73,887	\$23	0.05%	1.32%	NM	0.43%
The Farmers State Bank Holton	\$74,814	\$1,457	2.96%	1.69%	57.04%	15.99%
The First National Bank of Dighton	\$77,379	\$1,316	2.54%	1.16%	45.52%	10.99%
Citizens State Bank and Trust Company Council Grove	\$79,181	\$0	0.00%	0.98%	NA	0.00%
Farmers State Bank Wathena	\$79,372	\$0	0.00%	3.37%	NA	0.09%
The First State Bank Ness City	\$80,223	\$0	0.00%	2.75%	359.36%	8.07%
Small Business Bank	\$85,158	\$1,428	2.15%	1.74%	75.95%	15.79%

Source: SNL Financial

Note: Report includes only bank-level data.

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Asset Quality
March 31, 2025
Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)						
The First National Bank of Hope	\$85,430	\$2,933	6.07%	1.88%	24.52%	51.95%
Stock Exchange Bank	\$85,844	\$231	0.33%	1.26%	386.58%	9.01%
The Citizens State Bank of Cheney, Kansas	\$86,270	\$0	0.00%	1.64%	NA	0.00%
Integrity Bank	\$86,431	\$0	0.00%	1.31%	NA	0.00%
Johnson State Bank	\$90,592	\$54	0.17%	4.04%	NM	18.31%
FNB Washington	\$90,998	\$275	0.69%	2.32%	100.33%	4.11%
Kansas State Bank Overbrook	\$92,097	\$478	0.91%	3.10%	340.79%	4.37%
The Bank of Protection	\$96,815	\$0	0.00%	1.18%	NA	3.79%
First National Bank in Fredonia	\$97,680	\$191	0.63%	3.18%	504.71%	3.02%
Citizens State Bank and Trust Company Hiawatha	\$98,310	\$10	0.02%	1.01%	NM	0.06%
First National Bank of Kansas	\$99,442	\$44	0.11%	1.13%	NM	1.53%
The First Security Bank	\$100,301	\$838	1.19%	1.20%	101.07%	10.64%
The Lyndon State Bank	\$101,279	\$0	0.00%	0.96%	NA	1.91%
Exchange State Bank	\$101,610	\$64	0.11%	1.44%	NM	0.56%
Bison State Bank	\$101,986	\$1,286	1.68%	0.99%	59.02%	16.45%
Bendena State Bank	\$105,084	\$0	0.00%	1.14%	NA	0.00%
First Bank of Beloit	\$105,667	\$0	0.00%	1.56%	NA	20.93%
The Baldwin State Bank	\$105,946	\$47	0.10%	1.34%	NM	0.44%
Home Savings Bank	\$109,425	\$90	0.12%	1.27%	NM	0.48%
The Bank of Commerce and Trust Company	\$110,768	\$631	1.21%	0.83%	68.46%	24.12%
Community Bank of Wichita, Inc.	\$114,106	\$452	0.53%	1.43%	269.69%	4.52%
State Bank of Bern	\$116,317	\$0	0.00%	1.55%	NA	0.00%
The First State Bank of Healy	\$116,890	\$353	0.47%	1.50%	321.81%	2.61%
Conway Bank	\$116,938	\$902	1.02%	1.14%	111.31%	11.00%
The Stockgrowers State Bank	\$117,126	\$0	0.00%	1.55%	NA	0.00%
First Federal Savings and Loan Bank	\$117,885	\$1,142	1.17%	1.04%	76.36%	12.51%
The Riley State Bank of Riley Kansas	\$118,131	\$0	0.00%	1.44%	NA	0.00%
Wilson State Bank	\$122,716	\$44	0.05%	1.02%	NM	0.50%
The Elk State Bank	\$134,203	\$6	0.01%	1.39%	NM	0.06%
Prairie Bank of Kansas	\$135,605	\$0	0.00%	0.98%	126.54%	6.21%
First Commerce Bank	\$136,652	\$226	0.22%	0.99%	451.33%	2.80%
Citizens State Bank	\$138,253	\$0	0.00%	1.37%	84.61%	6.39%
First National Bank in Cimarron	\$141,937	\$0	0.00%	1.12%	NA	0.00%
State Bank of Downs	\$145,527	\$826	0.92%	1.18%	83.81%	6.37%
Heritage Bank	\$149,523	\$0	0.00%	1.27%	NM	1.07%
Bank of Prairie Village	\$155,758	\$54	0.05%	0.82%	NM	0.32%
Fidelity State Bank and Trust Company	\$155,973	\$1,112	1.67%	1.43%	85.34%	8.12%
Flint Hills Bank	\$157,014	\$0	0.00%	1.26%	NA	0.00%
First Bank Sterling	\$158,386	\$250	0.25%	2.02%	808.80%	3.85%
Garden Plain State Bank	\$160,404	\$0	0.00%	1.17%	NA	0.00%
The First National Bank of Scott City	\$160,728	\$376	0.34%	1.18%	344.68%	2.78%
The Farmers State Bank McPherson	\$161,942	\$141	0.17%	1.12%	673.76%	1.36%
Impact Bank	\$162,063	\$1,840	1.71%	1.14%	66.74%	17.28%
The Community Bank	\$164,586	\$122	0.13%	1.64%	88.92%	10.56%
Farmers National Bank	\$167,507	\$482	0.57%	1.80%	315.15%	1.49%
Farmers Bank & Trust Atwood	\$168,522	\$0	0.00%	1.09%	617.86%	1.30%
Southwind Bank	\$169,549	\$629	0.74%	1.44%	194.44%	10.71%
Lyons Federal Bank	\$173,064	\$104	0.08%	1.30%	649.80%	0.98%

Source: SNL Financial

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Asset Quality
March 31, 2025
Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)						
The Farmers State Bank of Aliceville, Kansas	\$173,233	\$0	0.00%	1.52%	NA	2.66%
Home Bank and Trust Company	\$176,901	\$24	0.02%	1.15%	NM	2.55%
Community Bank	\$177,179	\$3	0.00%	1.09%	NM	0.01%
Solomon State Bank	\$178,021	\$0	0.00%	3.37%	NA	0.51%
The First National Bank of Louisburg	\$181,579	\$0	0.00%	1.34%	NA	0.00%
TriCentury Bank	\$189,061	\$0	0.00%	0.99%	NA	0.00%
Citizens Federal Savings Bank	\$189,475	\$232	0.17%	0.31%	180.60%	0.64%
American Bank of Baxter Springs	\$191,791	\$0	0.00%	1.62%	NA	0.00%
Stockgrowers State Bank	\$192,838	\$0	0.00%	1.04%	NA	0.00%
Kansas State Bank Ottawa	\$193,225	\$522	0.67%	1.32%	197.32%	2.98%
The Halstead Bank	\$194,703	\$13	0.01%	1.18%	NM	7.82%
Valley State Bank	\$196,117	\$565	0.52%	0.85%	164.07%	2.64%
Union State Bank Clay Center	\$196,819	\$0	0.00%	1.24%	NA	0.00%
The Fidelity State Bank and Trust Company	\$198,966	\$10	0.05%	3.51%	NM	0.06%
Carson Bank	\$199,861	\$0	0.00%	1.28%	NA	0.00%
The Lyon County State Bank	\$206,011	\$184	0.14%	1.34%	621.80%	1.89%
Andover State Bank	\$208,780	\$0	0.00%	1.28%	412.96%	2.85%
Farmers and Drovers Bank	\$209,007	\$627	0.52%	1.22%	216.20%	1.30%
Citizens National Bank	\$219,653	\$35	0.04%	1.87%	NM	0.22%
Kendall Bank	\$219,925	\$1,020	0.60%	1.61%	265.69%	21.14%
Bankers' Bank of Kansas	\$227,737	\$0	0.00%	2.13%	NA	1.20%
Fusion Bank	\$235,424	\$0	0.00%	1.69%	NA	0.00%
The Farmers State Bank Westmoreland	\$236,372	\$2,240	1.64%	1.89%	76.19%	18.99%
Patriots Bank	\$238,813	\$0	0.00%	1.11%	NM	0.55%
FirstOak Bank	\$242,099	\$0	0.00%	0.93%	NA	0.00%
Stryr Bank	\$249,000	\$0	0.00%	0.98%	NA	0.00%
State Average of Asset Group A	\$113,247	\$251	0.53%	1.58%	229.35%	5.04%

Source: SNL Financial

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Asset Quality
March 31, 2025
Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio NPAs/Total Assets (%)
Asset Group B - \$251 to \$500 million in total assets						
FNB Bank	\$251,506	\$5,479	3.08%	1.47%	47.82%	22.25%
Vintage Bank Kansas	\$260,678	\$65	0.04%	1.12%	150.41%	6.01%
First Heritage Bank	\$261,515	\$37	0.02%	0.96%	NM	0.21%
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$263,744	\$367	0.24%	1.24%	417.07%	3.32%
SJN Bank of Kansas	\$268,341	\$1,425	0.90%	2.13%	108.08%	13.20%
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$270,415	\$58	0.04%	1.50%	NM	1.12%
First Kansas Bank	\$278,652	\$0	0.00%	1.56%	NA	0.00%
Grant County Bank	\$298,319	\$9,277	5.63%	1.84%	32.77%	26.88%
First National Bank and Trust	\$300,424	\$2,394	1.18%	2.11%	178.78%	11.99%
The Farmers State Bank of Oakley, Kansas	\$300,772	\$5	0.00%	1.06%	NM	0.01%
Goppert State Service Bank	\$309,952	\$5,584	2.29%	1.71%	74.48%	25.21%
The Citizens State Bank Gridley	\$310,920	\$273	0.14%	1.06%	782.05%	7.28%
KCB Bank	\$318,408	\$285	0.16%	1.59%	322.18%	3.91%
Kaw Valley Bank	\$319,515	\$58	0.02%	1.32%	NM	0.27%
Centera Bank	\$332,113	\$14	0.01%	1.07%	NM	0.07%
Golden Belt Bank, FSA	\$337,488	\$598	0.25%	1.06%	431.27%	4.35%
ESB Financial	\$350,536	\$2,729	1.23%	1.10%	89.41%	9.10%
Community First National Bank	\$352,450	\$4,181	1.49%	1.69%	113.61%	10.07%
Bank of Hays	\$364,560	\$1,081	0.53%	1.39%	263.37%	3.28%
Mutual Savings Association	\$366,919	\$566	0.24%	1.02%	337.64%	1.41%
Commercial Bank Parsons	\$371,419	\$3,028	1.78%	1.36%	76.68%	11.92%
Guaranty State Bank and Trust Company	\$374,598	\$1,895	0.77%	1.12%	145.86%	5.17%
The Citizens State Bank Marysville	\$410,625	\$0	0.00%	1.28%	NM	1.21%
Astra Bank	\$414,651	\$20	0.01%	1.05%	NM	0.77%
The Union State Bank of Everest	\$422,389	\$466	0.15%	1.17%	720.16%	1.76%
Bank Of The Plains	\$435,730	\$2,029	0.65%	1.25%	191.18%	5.58%
The Citizens State Bank Moundridge	\$438,355	\$383	0.16%	1.46%	889.30%	0.77%
Cornerstone Bank	\$458,595	\$661	0.17%	1.15%	354.67%	2.95%
The Denison State Bank	\$461,033	\$1,078	0.36%	1.09%	291.09%	1.62%
Bank of the Flint Hills	\$468,873	\$2,039	0.55%	1.27%	228.35%	4.87%
Bank of Commerce	\$470,321	\$143	0.05%	1.23%	NM	0.31%
Silver Lake Bank	\$479,621	\$0	0.00%	1.01%	NA	0.00%
Mid-America Bank	\$480,348	\$0	0.00%	1.17%	NA	0.57%
Solutions North Bank	\$484,246	\$0	0.00%	1.79%	NA	1.74%
First State Bank and Trust	\$487,125	\$4,031	1.16%	1.14%	92.17%	10.18%
The First State Bank Norton	\$487,796	\$532	0.20%	1.84%	926.88%	1.27%
Great American Bank	\$495,655	\$0	0.00%	0.88%	NA	0.00%
State Average of Asset Group B	\$371,854	\$1,372	0.64%	1.33%	302.72%	5.42%
						0.47%

Source: SNL Financial

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Asset Quality

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date					
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio
Asset Group C - \$501 million to \$1 billion in total assets						
The Bank of Tescott	\$506,590	\$386	0.10%	1.77%	NM	0.89%
Citizens Bank of Kansas	\$510,618	\$267	0.11%	1.06%	955.06%	2.59%
Labette Bank	\$514,054	\$4,331	1.37%	0.94%	65.06%	7.61%
The Peoples Bank	\$524,145	\$651	0.26%	1.18%	463.44%	17.03%
Southwest National Bank	\$529,114	\$656	0.14%	0.92%	648.17%	2.21%
First Bank Kansas	\$577,384	\$197	0.05%	1.38%	NM	1.16%
Farmers & Merchants Bank of Colby	\$592,273	\$0	0.00%	0.90%	NA	3.26%
Exchange Bank & Trust	\$601,415	\$191	0.05%	1.39%	NM	1.10%
The Bank	\$602,344	\$10,135	2.87%	1.98%	48.59%	27.04%
Union State Bank Arkansas City	\$676,033	\$251	0.06%	1.09%	662.61%	1.24%
Dream First Bank, N.A.	\$686,409	\$2,650	0.50%	1.56%	311.02%	4.13%
Outdoor Bank	\$690,598	\$9,385	1.92%	2.13%	100.83%	17.72%
First Option Bank	\$715,822	\$42	0.01%	0.88%	NM	0.22%
Western State Bank	\$781,696	\$3,771	0.70%	2.06%	295.23%	4.48%
Legacy Bank	\$804,180	\$929	0.15%	1.22%	807.75%	1.85%
Community National Bank	\$855,668	\$6,297	1.53%	1.20%	62.76%	20.27%
United Bank & Trust	\$868,974	\$0	0.00%	1.28%	NA	1.07%
GNBank, National Association	\$966,891	\$721	0.12%	1.40%	749.57%	1.57%
Security State Bank Scott City	\$979,349	\$115	0.02%	0.88%	NM	0.26%
First Federal Bank of Kansas City	\$990,615	\$3,653	0.48%	1.80%	375.03%	4.05%
Farmers Bank & Trust Great Bend	\$992,071	\$520	0.11%	1.12%	82.30%	3.97%
State Average of Asset Group C	\$712,678	\$2,150	0.50%	1.34%	401.96%	5.89%

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

Bank of Labor	\$1,034,136	\$323	0.10%	1.47%	NM	0.89%
The Bennington State Bank	\$1,127,128	\$1,150	0.15%	2.23%	NM	1.29%
NBKC Bank	\$1,134,324	\$6,166	0.75%	1.32%	128.90%	4.53%
The First National Bank of Hutchinson	\$1,192,956	\$695	0.08%	1.39%	NM	0.58%
CoreFirst Bank & Trust	\$1,216,214	\$2,863	0.35%	0.98%	248.02%	4.39%
Peoples Bank and Trust Company	\$1,256,370	\$2,142	0.26%	1.29%	497.63%	4.29%
Central National Bank	\$1,265,063	\$117	0.02%	1.89%	287.71%	3.92%
Armed Forces Bank, National Association	\$1,418,808	\$619	0.08%	1.47%	410.63%	1.59%
Landmark National Bank	\$1,573,821	\$13,280	1.23%	1.19%	95.52%	9.57%
Community National Bank & Trust	\$2,279,181	\$13,402	0.89%	1.16%	130.50%	7.85%
Emprise Bank	\$2,589,249	\$4,449	0.24%	1.01%	400.60%	2.66%
KS StateBank	\$2,648,160	\$12,735	0.62%	1.77%	182.92%	9.12%
Fidelity Bank, National Association	\$3,213,935	\$9,127	0.36%	1.27%	336.38%	10.62%
Security Bank of Kansas City	\$3,637,891	\$156	0.01%	1.57%	NM	1.08%
Equity Bank	\$5,433,900	\$24,270	0.67%	1.26%	118.01%	7.73%
INTRUST Bank, National Association	\$7,088,851	\$27,365	0.65%	1.33%	123.92%	13.53%
CrossFirst Bank	\$7,447,108	\$42,056	0.70%	1.86%	188.80%	9.41%
Capitol Federal Savings Bank	\$9,738,052	\$11,019	0.14%	0.30%	77.82%	3.11%
Capitol Federal Financial, Inc.	\$9,738,129	\$11,019	0.14%	0.30%	77.82%	2.93%
State Average of Asset Group D	\$3,422,804	\$9,629	0.39%	1.32%	220.35%	5.21%

Source: SNL Financial

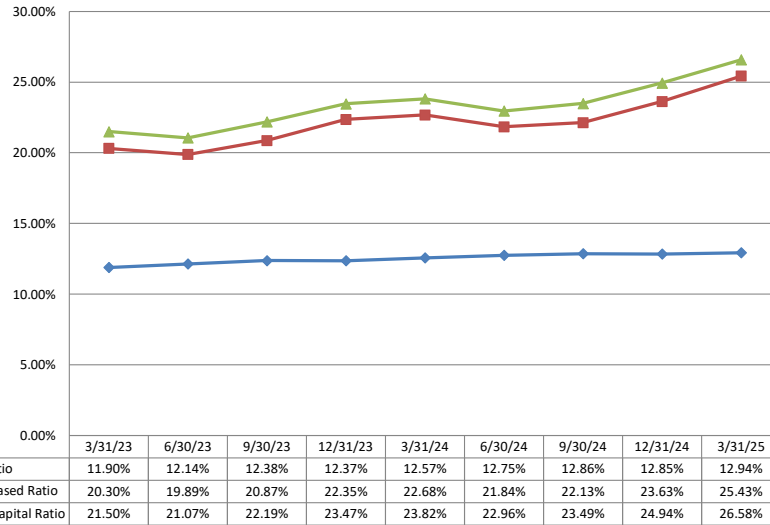
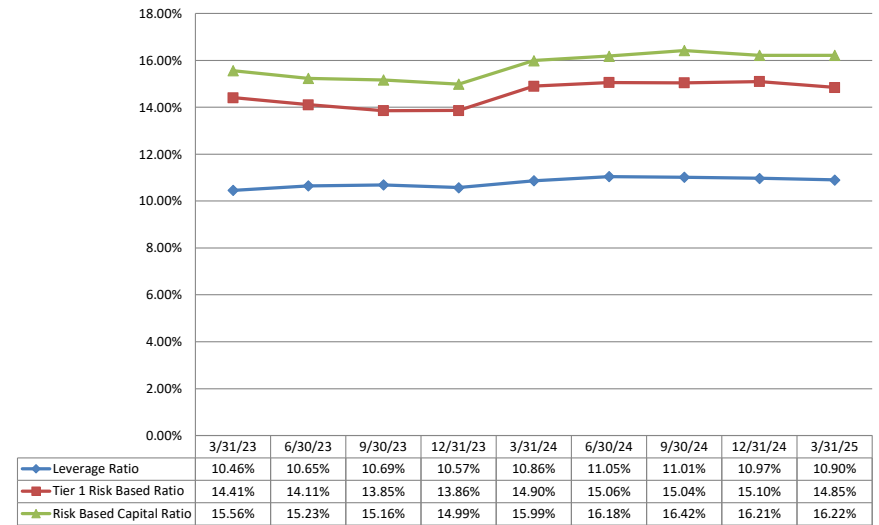
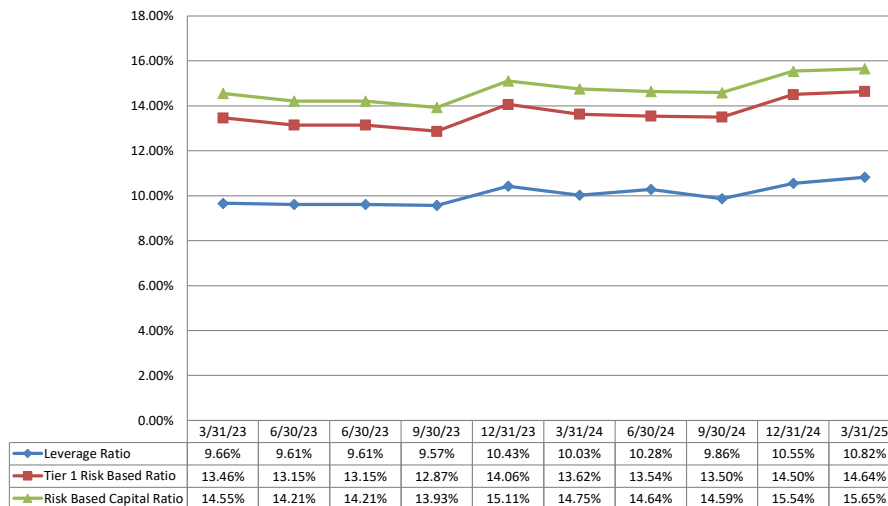
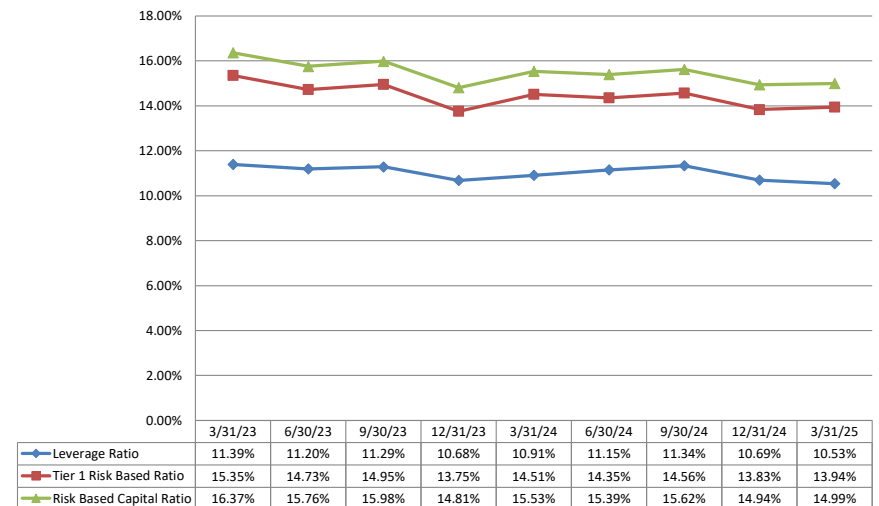
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Capital Adequacy

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

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

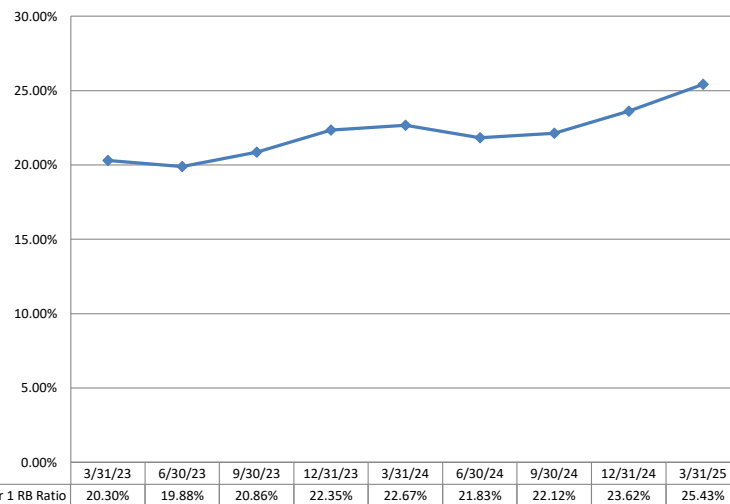
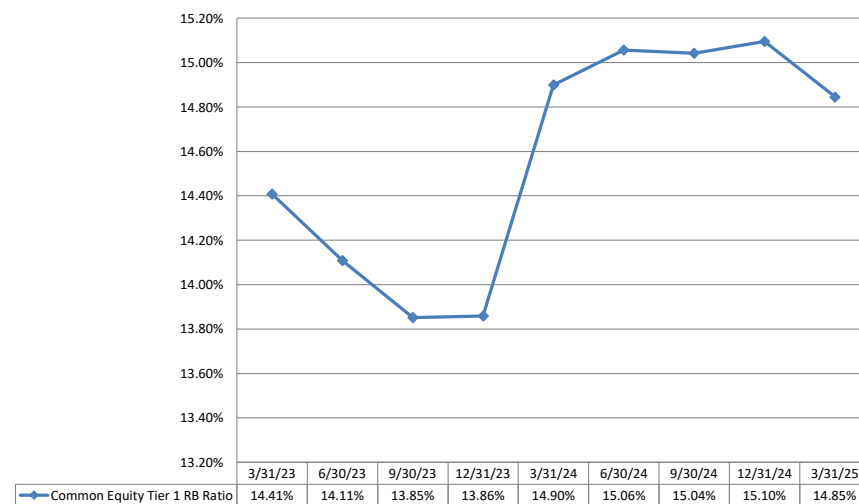
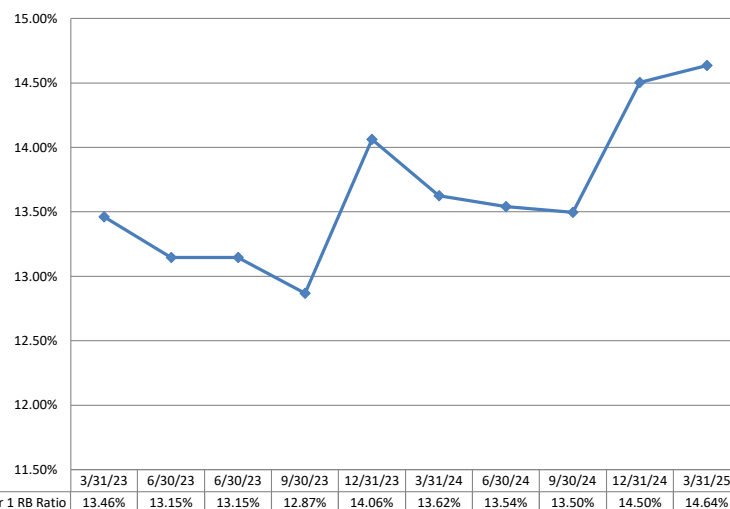
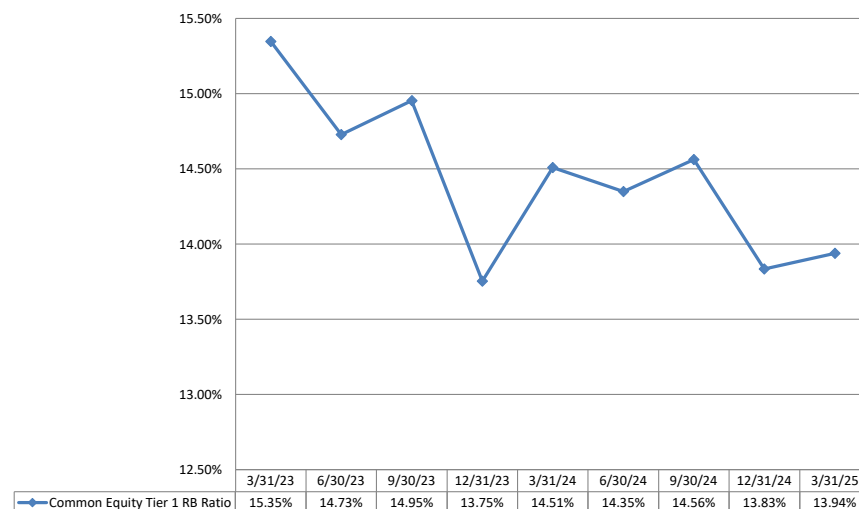
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Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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

Source: SNL Financial

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Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets								
State Bank of Burrton	\$10,862	\$932	\$953	\$953	8.34%	NA	NA	NA
The Walton State Bank	\$13,371	\$2,795	\$1,975	\$1,975	13.43%	74.67%	75.80%	74.67%
Prescott State Bank	\$16,627	\$2,418	\$2,418	\$2,418	14.74%	NA	NA	NA
Farmers State Bank Dwight	\$18,251	\$2,018	\$2,018	\$2,018	11.80%	NA	NA	NA
Dickinson County Bank	\$21,121	\$2,661	\$2,651	\$2,651	12.80%	NA	NA	NA
Peoples State Bank	\$21,139	\$4,811	\$4,811	\$4,811	23.08%	NA	NA	NA
The Bank of Denton	\$22,484	\$3,901	\$3,901	\$3,901	17.24%	NA	NA	NA
Farmers State Bank Fairview	\$23,984	\$2,415	\$2,415	\$2,415	9.84%	15.15%	16.38%	15.15%
The Baxter State Bank	\$24,413	\$5,802	\$5,251	\$5,251	21.78%	NA	NA	NA
The Liberty Savings Association, FSA	\$28,483	\$6,817	\$6,817	\$6,817	23.82%	NA	NA	NA
Vista National Bank & Trust	\$31,948	\$9,045	\$9,015	\$9,015	25.94%	43.14%	44.33%	43.14%
Marquette Farmers State Bank of Marquette Kansas	\$32,550	\$4,764	\$5,600	\$5,600	17.35%	NA	NA	NA
The Marion National Bank	\$33,251	\$4,714	\$3,999	\$3,999	12.94%	NA	NA	NA
State Bank of Canton	\$34,451	\$7,624	\$7,686	\$7,686	22.17%	47.00%	47.79%	47.00%
Cottonwood Valley Bank	\$36,951	\$3,344	\$5,350	\$5,350	14.37%	NA	NA	NA
Farmers State Bank Phillipsburg	\$39,459	\$3,438	\$4,858	\$4,858	12.00%	NA	NA	NA
Union State Bank Olsburg	\$40,486	\$4,429	\$5,225	\$5,225	12.89%	27.36%	28.64%	27.36%
Ninnescah Valley Bank	\$42,883	\$2,982	\$5,095	\$5,095	12.11%	NA	NA	NA
The State Exchange Bank	\$46,101	\$3,255	\$5,504	\$5,504	12.08%	NA	NA	NA
The First State Bank of Ransom	\$48,219	\$8,186	\$9,890	\$9,890	21.26%	36.90%	38.16%	36.90%
The Haviland State Bank	\$49,173	\$6,608	\$7,053	\$7,053	13.94%	NA	NA	NA
Bank of Greeley	\$49,411	\$5,930	\$6,153	\$6,153	12.62%	NA	NA	NA
Security State Bank Wellington	\$51,739	\$6,272	\$8,080	\$8,080	15.57%	NA	NA	NA
Swedish-American State Bank	\$53,278	\$6,197	\$7,170	\$7,170	13.02%	20.93%	22.18%	20.93%
The City State Bank	\$54,033	\$4,063	\$4,948	\$4,948	9.16%	NA	NA	NA
Elevate Bank, National Association	\$55,629	\$7,777	\$6,880	\$6,880	12.44%	NA	NA	NA
The Farmers State Bank of Bucklin, Kansas	\$56,816	\$7,072	\$6,616	\$6,616	11.28%	NA	NA	NA
First National Bank of Spearville	\$56,996	\$7,714	\$6,732	\$6,732	11.91%	NA	NA	NA
Farmers and Merchants Bank of Mound City, Kansas	\$57,302	\$3,671	\$3,706	\$3,706	6.25%	12.16%	13.40%	12.16%
The Farmers State Bank of Blue Mound	\$57,608	\$8,571	\$9,102	\$9,102	15.88%	NA	NA	NA
Ford County State Bank	\$59,192	\$4,449	\$6,085	\$6,085	10.43%	16.39%	17.23%	16.39%
First National Bank in Frankfort	\$59,539	\$2,980	\$6,346	\$6,346	10.58%	NA	NA	NA
CBW Bank	\$63,956	\$23,723	\$23,739	\$23,739	27.35%	186.52%	187.78%	186.52%
Tampa State Bank	\$64,128	\$1,565	\$5,992	\$5,992	9.11%	13.84%	15.09%	13.84%
The Bank of Holyrood	\$66,278	\$10,037	\$11,505	\$11,505	17.92%	25.46%	26.71%	25.46%
Argentine Federal Savings	\$68,083	\$8,059	\$8,059	\$8,059	12.06%	NA	NA	NA
Union State Bank Uniontown	\$71,902	\$5,489	\$6,601	\$6,601	9.24%	14.01%	15.21%	14.01%
New Century Bank	\$72,659	\$9,820	\$9,820	\$9,820	14.16%	19.48%	20.74%	19.48%
Kaw Valley State Bank	\$73,002	\$2,063	\$6,135	\$6,135	8.60%	17.03%	18.05%	17.03%
Howard State Bank	\$73,887	\$5,709	\$8,653	\$8,653	11.78%	15.60%	16.66%	15.60%
The Farmers State Bank Holton	\$74,814	\$8,420	\$10,053	\$10,053	13.64%	NA	NA	NA
The First National Bank of Dighton	\$77,379	\$11,911	\$13,397	\$13,397	17.24%	22.72%	23.83%	22.72%
Citizens State Bank and Trust Company Council Grove	\$79,181	\$6,796	\$6,768	\$6,768	8.65%	9.96%	10.94%	9.96%
Farmers State Bank Wathena	\$79,372	\$5,423	\$11,828	\$11,828	13.64%	NA	NA	NA
The First State Bank Ness City	\$80,223	\$7,549	\$13,277	\$13,277	14.70%	22.10%	23.35%	22.10%
Small Business Bank	\$85,158	\$8,532	\$6,972	\$6,972	8.28%	23.82%	25.11%	23.82%

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
The First National Bank of Hope	\$85,430	\$6,486	\$11,330	\$11,330	13.50%	18.04%	19.30%	18.04%
Stock Exchange Bank	\$85,844	\$6,662	\$7,363	\$7,363	8.44%	13.57%	14.83%	13.57%
The Citizens State Bank of Cheney, Kansas	\$86,270	\$6,535	\$9,210	\$9,210	11.05%	NA	NA	NA
Integrity Bank	\$86,431	\$7,666	\$9,307	\$9,307	10.53%	23.73%	24.70%	23.73%
Johnson State Bank	\$90,592	\$11,715	\$14,763	\$14,763	15.89%	NA	NA	NA
FNB Washington	\$90,998	\$21,523	\$22,384	\$22,384	25.44%	NA	NA	NA
Kansas State Bank Overbrook	\$92,097	\$9,472	\$12,231	\$12,231	13.16%	19.11%	20.38%	19.11%
The Bank of Protection	\$96,815	\$12,882	\$14,792	\$14,792	15.18%	NA	NA	NA
First National Bank in Fredonia	\$97,680	\$10,398	\$17,454	\$17,454	18.04%	NA	NA	NA
Citizens State Bank and Trust Company Hiawatha	\$98,310	\$17,148	\$17,901	\$17,901	17.90%	30.53%	31.60%	30.53%
First National Bank of Kansas	\$99,442	\$2,419	\$8,762	\$8,762	8.77%	16.47%	17.33%	16.47%
The First Security Bank	\$100,301	\$8,928	\$8,770	\$8,770	9.02%	11.93%	13.17%	11.93%
The Lyndon State Bank	\$101,279	\$8,871	\$9,687	\$9,687	9.42%	12.83%	13.90%	12.83%
Exchange State Bank	\$101,610	\$10,576	\$10,576	\$10,576	10.41%	NA	NA	NA
Bison State Bank	\$101,986	\$9,108	\$8,537	\$8,537	9.61%	NA	NA	NA
Bendena State Bank	\$105,084	\$8,749	\$10,460	\$10,460	9.45%	14.35%	15.41%	14.35%
First Bank of Beloit	\$105,667	\$11,557	\$13,575	\$13,575	12.68%	19.10%	20.35%	19.10%
The Baldwin State Bank	\$105,946	\$10,143	\$10,517	\$10,517	10.11%	NA	NA	NA
Home Savings Bank	\$109,425	\$17,902	\$17,464	\$17,464	16.47%	25.03%	26.28%	25.03%
The Bank of Commerce and Trust Company	\$110,768	\$5,395	\$9,605	\$9,605	8.62%	16.70%	17.46%	16.70%
Community Bank of Wichita, Inc.	\$114,106	\$8,790	\$10,098	\$10,098	9.28%	NA	NA	NA
State Bank of Bern	\$116,317	\$18,417	\$20,330	\$20,330	17.59%	NA	NA	NA
The First State Bank of Healy	\$116,890	\$14,171	\$17,561	\$17,561	15.03%	NA	NA	NA
Conway Bank	\$116,938	\$9,113	\$10,157	\$10,157	8.64%	12.64%	13.89%	12.64%
The Stockgrowers State Bank	\$117,126	\$12,964	\$13,276	\$13,276	11.31%	NA	NA	NA
First Federal Savings and Loan Bank	\$117,885	\$13,616	\$13,616	\$13,616	11.77%	NA	NA	NA
The Riley State Bank of Riley Kansas	\$118,131	\$11,759	\$12,854	\$12,854	10.75%	NA	NA	NA
Wilson State Bank	\$122,716	\$8,811	\$10,810	\$10,810	8.94%	12.14%	13.12%	12.14%
The Elk State Bank	\$134,203	\$9,182	\$11,052	\$11,052	8.12%	14.94%	16.19%	14.94%
Prairie Bank of Kansas	\$135,605	\$11,400	\$12,287	\$12,287	9.14%	NA	NA	NA
First Commerce Bank	\$136,652	\$13,825	\$14,335	\$14,335	10.76%	NA	NA	NA
Citizens State Bank	\$138,253	\$16,887	\$18,227	\$18,227	12.68%	NA	NA	NA
First National Bank in Cimarron	\$141,937	\$6,495	\$12,613	\$12,613	8.21%	14.38%	15.49%	14.38%
State Bank of Downs	\$145,527	\$18,719	\$18,719	\$18,719	12.79%	NA	NA	NA
Heritage Bank	\$149,523	\$13,720	\$13,705	\$13,705	9.69%	10.76%	12.01%	10.76%
Bank of Prairie Village	\$155,758	\$16,136	\$16,513	\$16,513	11.02%	NA	NA	NA
Fidelity State Bank and Trust Company	\$155,973	\$13,379	\$13,434	\$13,434	8.69%	18.99%	20.24%	18.99%
Flint Hills Bank	\$157,014	\$13,765	\$21,075	\$21,075	12.87%	NA	NA	NA
First Bank Sterling	\$158,386	\$17,469	\$19,473	\$19,473	12.58%	NA	NA	NA
Garden Plain State Bank	\$160,404	\$23,258	\$25,197	\$25,197	15.49%	24.53%	25.30%	24.53%
The First National Bank of Scott City	\$160,728	\$19,141	\$22,198	\$22,198	13.80%	NA	NA	NA
The Farmers State Bank McPherson	\$161,942	\$9,446	\$16,228	\$16,228	10.24%	NA	NA	NA
Impact Bank	\$162,063	\$9,452	\$16,798	\$16,798	9.89%	13.96%	15.00%	13.96%
The Community Bank	\$164,586	\$16,703	\$20,707	\$20,707	12.80%	18.58%	19.83%	18.58%
Farmers National Bank	\$167,507	\$32,494	\$30,713	\$30,713	18.80%	31.87%	33.12%	31.87%
Farmers Bank & Trust Atwood	\$168,522	\$9,893	\$14,819	\$14,819	8.51%	NA	NA	NA
Southwind Bank	\$169,549	\$10,478	\$18,338	\$18,338	10.42%	NA	NA	NA
Lyons Federal Bank	\$173,064	\$24,178	\$24,255	\$24,255	14.15%	NA	NA	NA

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
The Farmers State Bank of Aliceville, Kansas	\$173,233	\$32,753	\$32,145	\$32,145	18.61%	NA	NA	NA
Home Bank and Trust Company	\$176,901	\$13,291	\$13,292	\$13,292	7.75%	10.21%	11.46%	10.21%
Community Bank	\$177,179	\$19,599	\$19,616	\$19,616	11.05%	NA	NA	NA
Solomon State Bank	\$178,021	\$34,046	\$34,005	\$34,005	19.49%	NA	NA	NA
The First National Bank of Louisburg	\$181,579	\$16,592	\$20,115	\$20,115	11.01%	NA	NA	NA
TriCentury Bank	\$189,061	\$19,883	\$19,883	\$19,883	10.87%	NA	NA	NA
Citizens Federal Savings Bank	\$189,475	\$35,633	\$38,039	\$38,039	19.71%	NA	NA	NA
American Bank of Baxter Springs	\$191,791	\$14,892	\$16,327	\$16,327	9.87%	NA	NA	NA
Stockgrowers State Bank	\$192,838	\$18,596	\$21,856	\$21,856	12.02%	NA	NA	NA
Kansas State Bank Ottawa	\$193,225	\$16,490	\$18,577	\$18,577	9.43%	NA	NA	NA
The Halstead Bank	\$194,703	\$16,565	\$16,593	\$16,593	8.94%	11.10%	12.20%	11.10%
Valley State Bank	\$196,117	\$21,029	\$24,011	\$24,011	11.93%	NA	NA	NA
Union State Bank Clay Center	\$196,819	\$14,802	\$19,490	\$19,490	9.69%	NA	NA	NA
The Fidelity State Bank and Trust Company	\$198,966	\$42,081	\$42,589	\$42,589	21.69%	139.03%	140.30%	139.03%
Carson Bank	\$199,861	\$14,529	\$15,310	\$15,310	7.68%	11.28%	12.47%	11.28%
The Lyon County State Bank	\$206,011	\$13,502	\$17,489	\$17,489	8.51%	16.79%	18.04%	16.79%
Andover State Bank	\$208,780	\$17,709	\$18,429	\$17,929	8.77%	10.22%	11.47%	9.94%
Farmers and Drovers Bank	\$209,007	\$50,239	\$56,142	\$56,142	25.92%	NA	NA	NA
Citizens National Bank	\$219,653	\$14,492	\$23,982	\$23,982	10.51%	19.37%	20.62%	19.37%
Kendall Bank	\$219,925	\$21,276	\$19,542	\$19,542	9.71%	NA	NA	NA
Bankers' Bank of Kansas	\$227,737	\$35,499	\$35,530	\$35,530	16.93%	22.65%	23.91%	22.65%
Fusion Bank	\$235,424	\$29,013	\$31,265	\$31,265	12.91%	NA	NA	NA
The Farmers State Bank Westmoreland	\$236,372	\$27,390	\$33,001	\$33,001	14.09%	NA	NA	NA
Patriots Bank	\$238,813	\$19,785	\$22,054	\$22,054	9.18%	12.19%	13.26%	12.19%
FirstOak Bank	\$242,099	\$24,960	\$24,166	\$24,166	10.06%	NA	NA	NA
Stryv Bank	\$249,000	\$22,848	\$23,839	\$23,839	9.90%	11.17%	12.17%	11.17%
State Average of Asset Group A	\$113,247	\$12,400	\$14,071	\$14,066	12.94%	25.43%	26.58%	25.43%

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Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets								
FNB Bank	\$251,506	\$22,006	\$28,284	\$28,284	10.79%	14.28%	15.53%	14.28%
Vintage Bank Kansas	\$260,678	\$19,356	\$28,527	\$28,527	10.92%	NA	NA	NA
First Heritage Bank	\$261,515	\$16,308	\$26,593	\$26,593	9.87%	NA	NA	NA
Citizens State Bank and Trust Co., Ellsworth, Kansas	\$263,744	\$16,766	\$25,370	\$25,370	9.28%	17.54%	18.79%	17.54%
SJN Bank of Kansas	\$268,341	\$23,097	\$25,655	\$25,655	9.48%	13.67%	14.93%	13.67%
The Kaw Valley State Bank and Trust Company, of Wamego, Kansas	\$270,415	\$28,236	\$31,052	\$31,052	11.49%	NA	NA	NA
First Kansas Bank	\$278,652	\$16,226	\$24,246	\$24,246	8.52%	20.62%	21.87%	20.62%
Grant County Bank	\$298,319	\$34,443	\$40,400	\$40,400	13.24%	NA	NA	NA
First National Bank and Trust	\$300,424	\$38,994	\$43,740	\$43,740	14.52%	NA	NA	NA
The Farmers State Bank of Oakley, Kansas	\$300,772	\$34,140	\$36,883	\$36,883	12.30%	13.03%	13.84%	13.03%
Goppert State Service Bank	\$309,952	\$27,841	\$27,841	\$27,841	9.15%	NA	NA	NA
The Citizens State Bank Gridley	\$310,920	\$32,224	\$34,730	\$34,730	10.97%	NA	NA	NA
KCB Bank	\$318,408	\$35,298	\$41,202	\$41,202	13.01%	NA	NA	NA
Kaw Valley Bank	\$319,515	\$36,609	\$35,431	\$35,431	11.36%	NA	NA	NA
Centera Bank	\$332,113	\$20,134	\$29,296	\$29,296	8.99%	15.90%	16.83%	15.90%
Golden Belt Bank, FSA	\$337,488	\$36,172	\$37,749	\$37,749	11.19%	NA	NA	NA
ESB Financial	\$350,536	\$27,555	\$32,115	\$32,115	9.41%	13.44%	14.50%	13.44%
Community First National Bank	\$352,450	\$36,820	\$36,941	\$36,941	10.72%	NA	NA	NA
Bank of Hays	\$364,560	\$30,081	\$34,417	\$34,417	9.52%	NA	NA	NA
Mutual Savings Association	\$366,919	\$83,950	\$88,293	\$88,293	23.92%	34.09%	35.16%	34.09%
Commercial Bank Parsons	\$371,419	\$24,876	\$35,107	\$35,107	9.27%	16.90%	18.07%	16.90%
Guaranty State Bank and Trust Company	\$374,598	\$34,002	\$42,729	\$42,729	11.55%	NA	NA	NA
The Citizens State Bank Marysville	\$410,625	\$31,246	\$40,912	\$40,912	9.95%	NA	NA	NA
Astra Bank	\$414,651	\$12,391	\$33,009	\$33,009	8.12%	11.05%	11.85%	11.05%
The Union State Bank of Everest	\$422,389	\$38,145	\$39,238	\$39,238	9.50%	12.31%	13.45%	12.31%
Bank Of The Plains	\$435,730	\$40,039	\$37,634	\$37,634	8.74%	10.95%	12.12%	10.95%
The Citizens State Bank Moundridge	\$438,355	\$49,954	\$59,780	\$59,780	13.85%	NA	NA	NA
Cornerstone Bank	\$458,595	\$39,345	\$40,074	\$40,074	8.90%	NA	NA	NA
The Denison State Bank	\$461,033	\$65,608	\$76,877	\$76,877	16.41%	NA	NA	NA
Bank of the Flint Hills	\$468,873	\$37,212	\$41,463	\$41,463	8.87%	10.37%	11.55%	10.37%
Bank of Commerce	\$470,321	\$44,343	\$42,791	\$42,791	9.11%	11.22%	12.24%	11.22%
Silver Lake Bank	\$479,621	\$49,853	\$51,985	\$51,985	10.85%	NA	NA	NA
Mid-America Bank	\$480,348	\$49,259	\$48,726	\$48,726	10.38%	13.10%	14.34%	13.10%
Solutions North Bank	\$484,246	\$52,645	\$45,884	\$45,884	9.44%	13.15%	14.40%	13.15%
First State Bank and Trust	\$487,125	\$38,305	\$40,373	\$40,373	8.44%	10.75%	NA	10.75%
The First State Bank Norton	\$487,796	\$43,644	\$58,410	\$58,410	11.61%	NA	NA	NA
Great American Bank	\$495,655	\$61,166	\$45,909	\$45,909	9.62%	NA	NA	NA
State Average of Asset Group B	\$371,854	\$35,900	\$40,261	\$40,261	10.90%	14.85%	16.22%	14.85%

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Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets								
The Bank of Tescott	\$506,590	\$61,397	\$69,023	\$69,023	13.59%	NA	NA	NA
Citizens Bank of Kansas	\$510,618	\$22,597	\$45,440	\$45,440	8.59%	14.47%	15.30%	14.47%
Labette Bank	\$514,054	\$62,905	\$64,289	\$64,289	12.58%	NA	NA	NA
The Peoples Bank	\$524,145	\$34,526	\$46,280	\$46,280	8.80%	14.95%	15.94%	14.95%
Southwest National Bank	\$529,114	\$49,936	\$52,497	\$52,497	9.87%	NA	NA	NA
First Bank Kansas	\$577,384	\$39,027	\$47,567	\$47,567	8.20%	13.09%	14.34%	13.09%
Farmers & Merchants Bank of Colby	\$592,273	\$63,646	\$62,084	\$62,084	10.76%	NA	NA	NA
Exchange Bank & Trust	\$601,415	\$68,199	\$72,308	\$72,308	11.97%	NA	NA	NA
The Bank	\$602,344	\$65,085	\$58,636	\$58,636	9.75%	15.70%	16.96%	15.70%
Union State Bank Arkansas City	\$676,033	\$69,222	\$63,514	\$63,514	9.57%	13.08%	14.14%	13.08%
Dream First Bank, N.A.	\$686,409	\$66,424	\$68,258	\$68,258	9.83%	12.35%	13.61%	12.35%
Outdoor Bank	\$690,598	\$59,825	\$55,002	\$55,002	9.01%	NA	NA	NA
First Option Bank	\$715,822	\$43,225	\$58,195	\$58,195	8.05%	15.09%	NA	15.09%
Western State Bank	\$781,696	\$73,119	\$83,396	\$83,396	10.56%	13.61%	14.87%	13.61%
Legacy Bank	\$804,180	\$72,180	\$79,471	\$79,471	10.01%	11.25%	12.40%	11.25%
Community National Bank	\$855,668	\$46,250	\$79,829	\$79,829	9.46%	16.09%	17.15%	16.09%
United Bank & Trust	\$868,974	\$94,839	\$95,757	\$95,757	10.88%	NA	NA	NA
GNBank, National Association	\$966,891	\$114,456	\$114,298	\$114,298	11.63%	NA	NA	NA
Security State Bank Scott City	\$979,349	\$100,464	\$91,535	\$91,535	9.93%	11.89%	12.75%	11.89%
First Federal Bank of Kansas City	\$990,615	\$105,607	\$110,989	\$110,989	11.23%	NA	NA	NA
Farmers Bank & Trust Great Bend	\$992,071	\$210,968	\$226,484	\$226,484	23.00%	24.06%	24.66%	24.06%
State Average of Asset Group C	\$712,678	\$72,567	\$78,326	\$78,326	10.82%	14.64%	15.65%	14.64%

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

Bank of Labor	\$1,034,136	\$37,424	\$78,125	\$78,125	7.87%	13.84%	14.79%	13.84%
The Bennington State Bank	\$1,127,128	\$112,089	\$120,836	\$120,836	10.81%	14.72%	15.99%	14.72%
NBKC Bank	\$1,134,324	\$184,358	\$190,032	\$190,032	17.20%	22.77%	24.03%	22.77%
The First National Bank of Hutchinson	\$1,192,956	\$110,137	\$128,535	\$128,535	10.58%	13.33%	14.58%	13.33%
CoreFirst Bank & Trust	\$1,216,214	\$66,117	\$106,740	\$106,740	8.44%	12.27%	13.25%	12.27%
Peoples Bank and Trust Company	\$1,256,370	\$100,251	\$119,134	\$119,134	9.58%	11.03%	12.13%	11.03%
Central National Bank	\$1,265,063	\$125,523	\$143,746	\$143,746	11.16%	NA	NA	NA
Armed Forces Bank, National Association	\$1,418,808	\$180,228	\$197,431	\$197,431	14.43%	23.93%	25.18%	23.93%
Landmark National Bank	\$1,573,821	\$163,742	\$143,202	\$143,202	9.24%	12.45%	13.56%	12.45%
Community National Bank & Trust	\$2,279,181	\$179,017	\$197,199	\$197,199	8.68%	12.16%	13.26%	12.16%
Emprise Bank	\$2,589,249	\$191,599	\$203,875	\$203,875	7.97%	10.55%	11.57%	10.55%
KS StateBank	\$2,648,160	\$303,419	\$301,508	\$301,508	11.98%	NA	NA	NA
Fidelity Bank, National Association	\$3,213,935	\$309,080	\$308,860	\$308,860	9.98%	10.87%	12.02%	10.87%
Security Bank of Kansas City	\$3,637,891	\$392,910	\$470,968	\$470,968	12.74%	NA	NA	NA
Equity Bank	\$5,433,900	\$602,021	\$576,638	\$576,638	11.09%	14.43%	NA	14.43%
INTRUST Bank, National Association	\$7,088,851	\$420,429	\$735,551	\$735,551	9.97%	13.20%	14.23%	13.20%
CrossFirst Bank	\$7,447,108	\$764,424	\$652,977	\$652,977	8.78%	9.60%	10.27%	9.60%
Capitol Federal Savings Bank	\$9,738,052	\$975,553	\$908,202	\$908,202	9.50%	NA	NA	NA
Capitol Federal Financial, Inc.	\$9,738,129	\$1,037,110	\$969,694	\$969,694	10.14%	NA	NA	NA
State Average of Asset Group D	\$3,422,804	\$329,233	\$344,908	\$344,908	10.53%	13.94%	14.99%	13.94%

Source: SNL Financial

Note: Report includes only bank-level data.

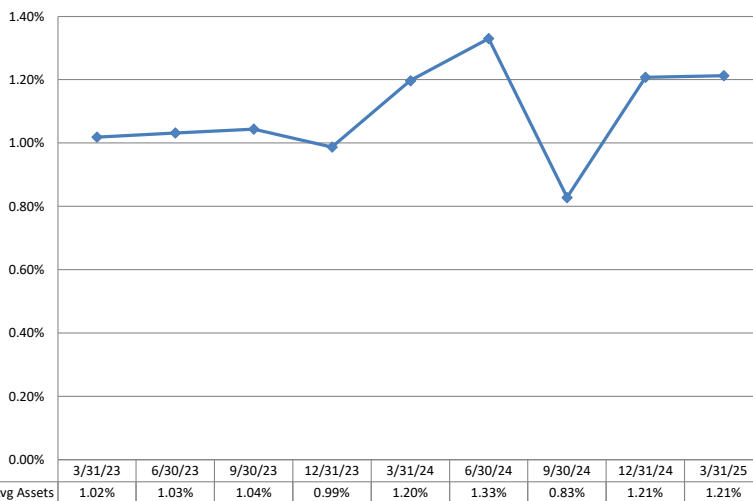
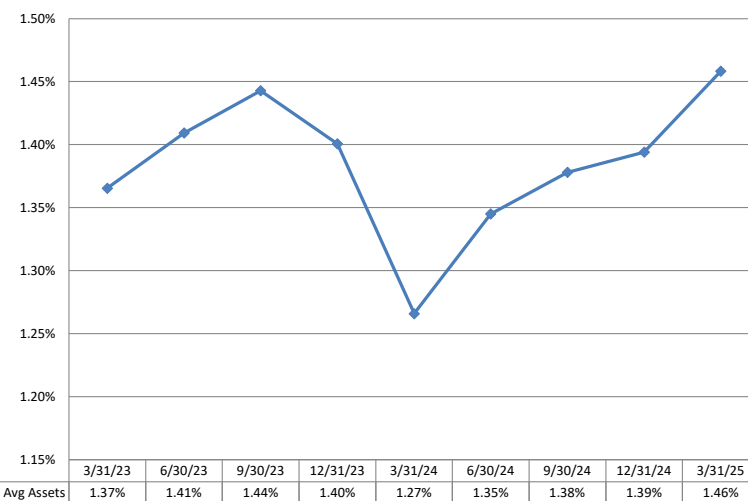
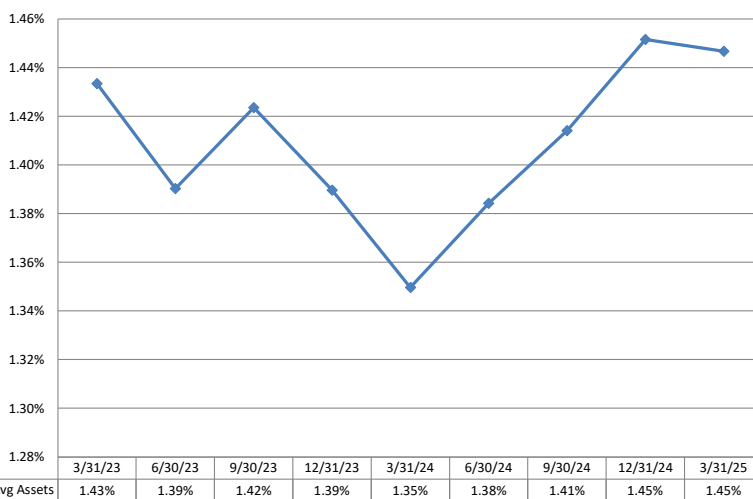
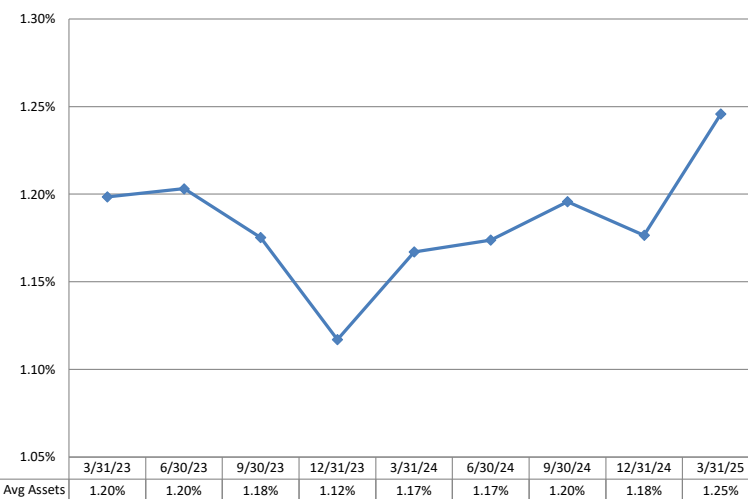
NA = data was not available.

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

Missouri

Performance Analysis

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

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

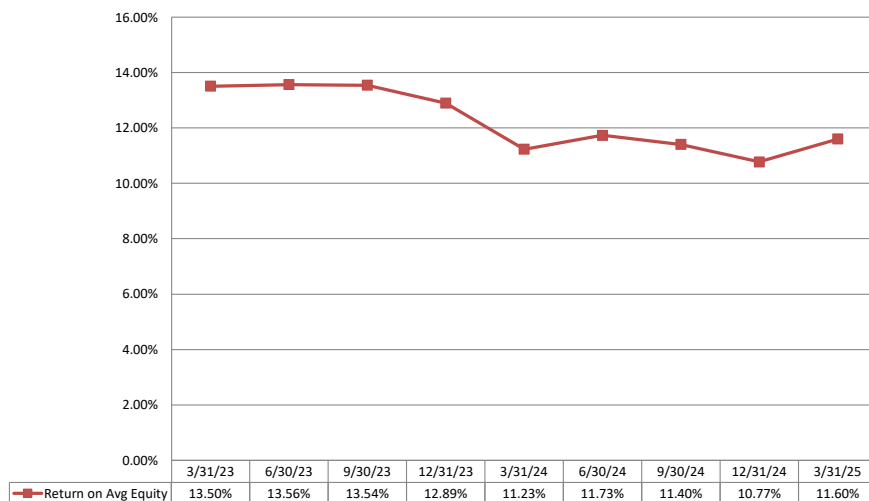
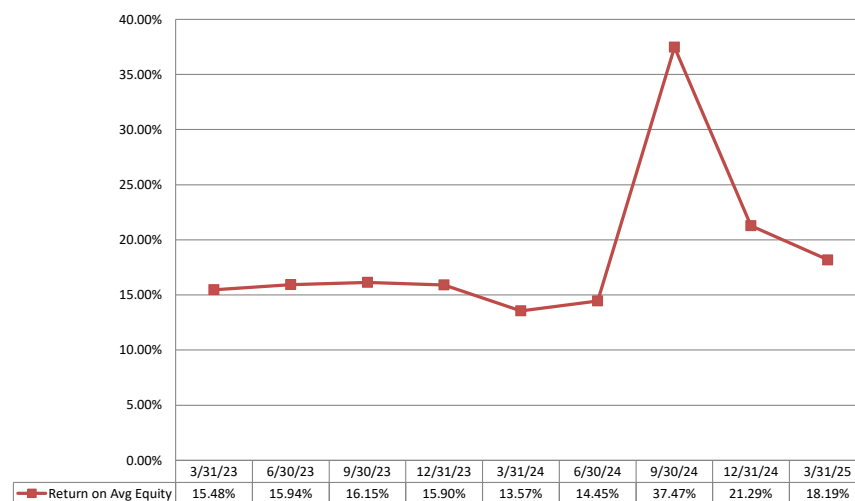
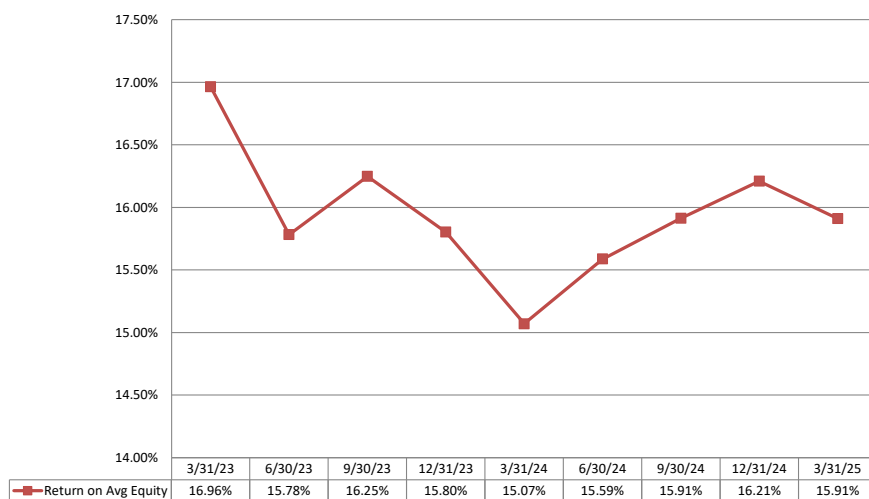
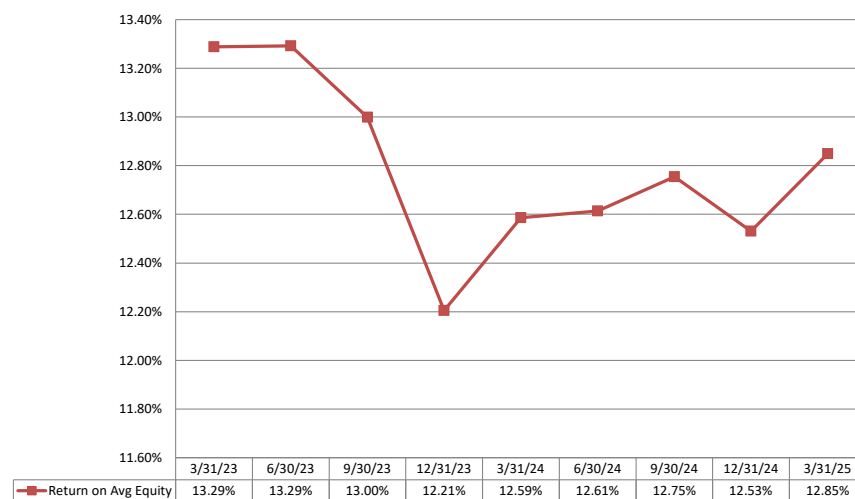
Source: SNL Financial

Note: Report includes only bank-level data.

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets											
UMB Bank & Trust, National Association	\$3,053	\$1	0.13%	0.13%	99.91%	NA	\$1	0.13%	0.13%	99.91%	NA
National Advisors Trust Company	\$17,783	\$256	5.90%	7.65%	87.43%	\$151	\$256	5.90%	7.65%	87.43%	\$151
Bank of New Cambria	\$34,548	\$39	0.45%	4.51%	84.15%	\$65	\$39	0.45%	4.51%	84.15%	\$65
FMB Bank	\$50,170	\$10	0.08%	1.44%	96.86%	\$71	\$10	0.08%	1.44%	96.86%	\$71
America's Community Bank	\$51,723	\$191	1.48%	15.26%	63.07%	\$70	\$191	1.48%	15.26%	63.07%	\$70
Montrose Savings Bank	\$56,931	\$298	2.07%	14.49%	44.35%	\$78	\$298	2.07%	14.49%	44.35%	\$78
First Security Bank	\$59,017	\$128	0.89%	11.94%	64.83%	\$88	\$128	0.89%	11.94%	64.83%	\$88
Community Bank of Memphis	\$60,348	\$107	0.78%	5.65%	63.61%	\$77	\$107	0.78%	5.65%	63.61%	\$77
Four States Bank	\$61,835	(\$178)	(1.31%)	(3.22%)	104.56%	\$112	(\$178)	(1.31%)	(3.22%)	104.56%	\$112
Tri-County Trust Company	\$62,097	\$124	0.79%	7.21%	74.33%	\$110	\$124	0.79%	7.21%	74.33%	\$110
The Bank of Houston	\$64,367	\$133	0.82%	6.14%	76.68%	\$113	\$133	0.82%	6.14%	76.68%	\$113
Bank of Iberia	\$69,438	\$144	0.84%	10.31%	77.39%	\$80	\$144	0.84%	10.31%	77.39%	\$80
Sherwood Community Bank	\$74,119	\$85	0.47%	7.29%	87.01%	\$76	\$85	0.47%	7.29%	87.01%	\$76
FarmBank	\$78,117	(\$4)	(0.02%)	(0.37%)	101.30%	\$68	(\$4)	(0.02%)	(0.37%)	101.30%	\$68
Farmers Bank of Lohman	\$78,623	\$352	1.78%	13.25%	40.54%	\$68	\$352	1.78%	13.25%	40.54%	\$68
Peoples Bank of Moniteau County	\$79,834	\$189	0.99%	11.27%	60.00%	\$62	\$189	0.99%	11.27%	60.00%	\$62
Paramount Bank	\$80,998	(\$873)	(4.23%)	(51.98%)	160.12%	\$103	(\$873)	(4.23%)	(51.98%)	160.12%	\$103
Neighbors Bank	\$88,487	\$362	1.79%	10.27%	97.14%	\$103	\$362	1.79%	10.27%	97.14%	\$103
Flat Branch Bank	\$88,747	\$18	0.08%	0.75%	85.27%	\$62	\$18	0.08%	0.75%	85.27%	\$62
Community Bank of Missouri	\$89,606	\$339	1.57%	11.66%	61.00%	\$71	\$339	1.57%	11.66%	61.00%	\$71
United Security Bank	\$91,778	\$280	1.20%	11.98%	61.38%	\$90	\$280	1.20%	11.98%	61.38%	\$90
Investors Community Bank	\$93,667	\$165	0.69%	7.10%	67.33%	\$49	\$165	0.69%	7.10%	67.33%	\$49
Silex Banking Company	\$94,268	\$35	0.15%	1.12%	77.40%	\$120	\$35	0.15%	1.12%	77.40%	\$120
Bank of Billings	\$96,110	\$266	1.13%	8.99%	68.72%	\$66	\$266	1.13%	8.99%	68.72%	\$66
West Plains Savings and Loan Association	\$96,578	\$62	0.26%	1.22%	86.21%	\$64	\$62	0.26%	1.22%	86.21%	\$64
Senath State Bank	\$99,411	\$507	2.00%	13.79%	55.90%	\$82	\$507	2.00%	13.79%	55.90%	\$82
The Citizens Bank of Edina	\$105,122	\$626	2.40%	19.17%	35.34%	\$82	\$626	2.40%	19.17%	35.34%	\$82
Metz Banking Company	\$105,708	\$322	1.23%	11.82%	61.28%	\$83	\$322	1.23%	11.82%	61.28%	\$83
Peoples Bank of Altenburg	\$108,307	\$275	1.09%	13.11%	69.24%	\$104	\$275	1.09%	13.11%	69.24%	\$104
Citizens Bank & Trust	\$109,952	\$263	0.93%	10.60%	71.17%	\$81	\$263	0.93%	10.60%	71.17%	\$81
TPNB Bank	\$110,055	\$208	0.76%	6.54%	67.67%	\$90	\$208	0.76%	6.54%	67.67%	\$90
The Bank of Grain Valley	\$110,351	\$588	2.15%	10.11%	50.46%	\$128	\$588	2.15%	10.11%	50.46%	\$128
The Hamilton Bank	\$110,968	\$436	1.59%	45.39%	59.33%	\$104	\$436	1.59%	45.39%	59.33%	\$104
Bank of Brookfield-Purdin National Association	\$114,065	\$137	0.49%	5.03%	73.83%	\$66	\$137	0.49%	5.03%	73.83%	\$66
The First National Bank of Nevada	\$116,292	\$148	0.54%	4.18%	75.09%	\$86	\$148	0.54%	4.18%	75.09%	\$86
Concordia Bank	\$121,454	\$372	1.25%	11.72%	60.53%	\$82	\$372	1.25%	11.72%	60.53%	\$82
Community State Bank	\$121,756	\$452	1.56%	14.07%	40.04%	\$60	\$452	1.56%	14.07%	40.04%	\$60
HomePride Bank	\$125,080	\$239	0.78%	8.15%	81.25%	\$52	\$239	0.78%	8.15%	81.25%	\$52
County Bank	\$125,278	\$504	1.62%	21.21%	65.53%	\$99	\$504	1.62%	21.21%	65.53%	\$99
Bank of New Madrid	\$126,532	\$522	1.64%	14.08%	54.87%	\$64	\$522	1.64%	14.08%	54.87%	\$64
Citizens Bank of Rogersville	\$127,351	\$260	0.82%	72.19%	8.55%	\$84	\$260	0.82%	72.19%	8.55%	\$84
LimeBank	\$127,396	\$212	0.68%	4.24%	74.82%	\$71	\$212	0.68%	4.24%	74.82%	\$71
Home Savings and Loan Association of Carroll County, F.A.	\$127,807	\$195	0.62%	4.49%	75.06%	\$122	\$195	0.62%	4.49%	75.06%	\$122
Kennett Trust Bank	\$130,548	\$170	0.53%	5.72%	80.08%	\$90	\$170	0.53%	5.72%	80.08%	\$90
Community Bank of El Dorado Springs	\$133,789	\$639	1.98%	12.31%	47.41%	\$75	\$639	1.98%	12.31%	47.41%	\$75
Alton Bank	\$134,723	\$134	0.39%	6.10%	84.34%	\$101	\$134	0.39%	6.10%	84.34%	\$101
Jonesburg State Bank	\$135,720	\$826	2.45%	27.91%	48.63%	\$81	\$826	2.45%	27.91%	48.63%	\$81
Arlo Bank	\$135,919	\$66	0.21%	0.79%	74.54%	\$116	\$66	0.21%	0.79%	74.54%	\$116

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Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)											
Clay County Savings Bank	\$137,347	(\$222)	(0.64%)	(8.67%)	117.26%	\$66	(\$222)	(0.64%)	(8.67%)	117.26%	\$66
Chillicothe State Bank	\$137,369	\$395	1.15%	15.30%	61.56%	\$69	\$395	1.15%	15.30%	61.56%	\$69
First Independent Bank	\$137,419	\$272	0.79%	8.07%	66.28%	\$69	\$272	0.79%	8.07%	66.28%	\$69
Preferred Bank	\$137,752	\$318	0.88%	27.47%	66.20%	\$55	\$318	0.88%	27.47%	66.20%	\$55
Community Bank of Pleasant Hill	\$138,353	\$313	0.85%	26.25%	70.50%	\$92	\$313	0.85%	26.25%	70.50%	\$92
Citizens Community Bank	\$138,582	\$210	0.63%	5.68%	77.36%	\$84	\$210	0.63%	5.68%	77.36%	\$84
Edward Jones Trust Company	\$139,260	\$3,509	10.59%	11.10%	81.29%	\$162	\$3,509	10.59%	11.10%	81.29%	\$162
Security Bank of Southwest Missouri	\$140,697	\$977	2.84%	25.55%	44.25%	\$73	\$977	2.84%	25.55%	44.25%	\$73
Peoples Bank of Wyaconda	\$141,275	\$408	1.14%	12.07%	53.83%	\$69	\$408	1.14%	12.07%	53.83%	\$69
Bank of Salem	\$143,360	\$323	0.90%	12.48%	65.14%	\$62	\$323	0.90%	12.48%	65.14%	\$62
Bank of Crocker	\$144,325	\$170	0.48%	5.20%	81.98%	\$62	\$170	0.48%	5.20%	81.98%	\$62
State Bank of Missouri	\$146,630	\$384	1.05%	15.24%	59.13%	\$67	\$384	1.05%	15.24%	59.13%	\$67
Bank of Monticello	\$148,931	\$818	2.17%	23.18%	42.46%	\$57	\$818	2.17%	23.18%	42.46%	\$57
Northeast Missouri State Bank	\$149,041	\$421	1.16%	13.76%	56.03%	\$114	\$421	1.16%	13.76%	56.03%	\$114
Independent Farmers Bank	\$151,049	\$312	0.80%	14.12%	60.27%	\$86	\$312	0.80%	14.12%	60.27%	\$86
Security Bank of the Ozarks	\$154,266	\$378	0.98%	16.17%	70.81%	\$54	\$378	0.98%	16.17%	70.81%	\$54
Commercial Trust Company of Fayette	\$157,778	\$375	0.96%	9.67%	77.14%	\$110	\$375	0.96%	9.67%	77.14%	\$110
Security Bank of Pulaski County	\$158,729	\$311	0.81%	11.48%	72.36%	\$83	\$311	0.81%	11.48%	72.36%	\$83
TBO Bank	\$163,404	\$463	1.24%	10.66%	72.60%	\$156	\$463	1.24%	10.66%	72.60%	\$156
State Bank of Southwest Missouri	\$164,599	\$375	0.96%	12.96%	77.94%	\$118	\$375	0.96%	12.96%	77.94%	\$118
New Frontier Bank	\$171,110	\$232	0.55%	6.39%	81.67%	\$113	\$232	0.55%	6.39%	81.67%	\$113
Bank 21	\$172,985	\$852	1.97%	17.86%	58.26%	\$85	\$852	1.97%	17.86%	58.26%	\$85
Progressive Ozark Bank	\$177,552	\$895	2.03%	21.76%	65.50%	\$61	\$895	2.03%	21.76%	65.50%	\$61
Adrian Bank	\$179,900	\$913	1.96%	22.32%	52.61%	\$97	\$913	1.96%	22.32%	52.61%	\$97
Citizens' Bank of Charleston	\$180,006	\$950	2.07%	11.15%	43.20%	\$78	\$950	2.07%	11.15%	43.20%	\$78
1st Advantage Bank	\$182,343	\$162	0.35%	3.51%	66.63%	\$132	\$162	0.35%	3.51%	66.63%	\$132
The Tipton Latham Bank, National Association	\$182,837	\$636	1.39%	15.85%	51.10%	\$87	\$636	1.39%	15.85%	51.10%	\$87
F&M Bank and Trust Company	\$186,029	\$305	0.66%	8.73%	73.11%	\$84	\$305	0.66%	8.73%	73.11%	\$84
Bank Star	\$190,476	\$297	0.63%	7.91%	71.58%	\$100	\$297	0.63%	7.91%	71.58%	\$100
The Cornerstone Bank	\$192,553	\$931	1.95%	16.37%	61.73%	\$74	\$931	1.95%	16.37%	61.73%	\$74
Citizens Bank Butler	\$193,040	\$1,355	2.85%	30.75%	54.20%	\$92	\$1,355	2.85%	30.75%	54.20%	\$92
The Citizens-Farmers Bank of Cole Camp	\$195,509	\$771	1.62%	11.91%	49.41%	\$72	\$771	1.62%	11.91%	49.41%	\$72
First Missouri Bank of SEMO	\$202,530	\$980	1.98%	19.48%	58.36%	\$75	\$980	1.98%	19.48%	58.36%	\$75
FCNB Bank	\$203,030	\$301	0.61%	18.59%	85.30%	\$76	\$301	0.61%	18.59%	85.30%	\$76
Bank Northwest	\$209,727	\$1,503	2.89%	30.05%	44.11%	\$71	\$1,503	2.89%	30.05%	44.11%	\$71
Community Point Bank	\$210,227	\$786	1.49%	20.85%	50.76%	\$84	\$786	1.49%	20.85%	50.76%	\$84
Carroll County Trust Company of Carrollton, Missouri	\$210,774	\$277	0.52%	9.88%	76.59%	\$109	\$277	0.52%	9.88%	76.59%	\$109
St. Clair County State Bank	\$214,963	\$891	1.68%	12.87%	44.63%	\$69	\$891	1.68%	12.87%	44.63%	\$69
The Seymour Bank	\$223,076	\$380	0.67%	9.68%	78.18%	\$69	\$380	0.67%	9.68%	78.18%	\$69

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Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group A - \$0 to \$250 million in total assets (continued)											
Bank of Weston	\$224,067	\$570	1.04%	13.76%	62.73%	\$94	\$570	1.04%	13.76%	62.73%	\$94
Citizens Bank of the Midwest	\$225,615	\$719	1.28%	24.70%	57.60%	\$57	\$719	1.28%	24.70%	57.60%	\$57
Bank of Grandin	\$226,469	\$842	1.50%	10.72%	56.06%	\$80	\$842	1.50%	10.72%	56.06%	\$80
First Missouri State Bank of Cape County	\$227,261	\$672	1.22%	13.87%	62.64%	\$89	\$672	1.22%	13.87%	62.64%	\$89
Citizens Bank of Eldon	\$233,926	\$1,099	1.92%	18.34%	48.06%	\$107	\$1,099	1.92%	18.34%	48.06%	\$107
Community Bank of Marshall	\$237,645	\$545	0.93%	12.40%	56.78%	\$67	\$545	0.93%	12.40%	56.78%	\$67
First State Bank of Purdy	\$237,990	\$682	1.12%	16.88%	67.01%	\$77	\$682	1.12%	16.88%	67.01%	\$77
Peoples Bank	\$246,397	\$921	1.44%	21.55%	63.44%	\$80	\$921	1.44%	21.55%	63.44%	\$80
Community First Bank	\$249,227	\$1,476	2.38%	27.30%	46.88%	\$85	\$1,476	2.38%	27.30%	46.88%	\$85
Alliant Bank	\$249,481	\$454	0.74%	8.63%	81.55%	\$82	\$454	0.74%	8.63%	81.55%	\$82
State Average of Asset Group A	\$138,688	\$439	1.21%	11.60%	68.18%	\$85	\$439	1.21%	11.60%	68.18%	\$85

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Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group B - \$251 to \$500 million in total assets											
Lamar Bank and Trust Company	\$257,947	\$1,045	1.66%	21.97%	56.54%	\$103	\$1,045	1.66%	21.97%	56.54%	\$103
First Missouri State Bank	\$268,429	\$1,460	2.23%	25.34%	47.25%	\$116	\$1,460	2.23%	25.34%	47.25%	\$116
Century Bank of the Ozarks	\$271,249	\$1,441	2.16%	22.91%	50.90%	\$74	\$1,441	2.16%	22.91%	50.90%	\$74
Goppert Financial Bank	\$277,158	\$1,034	1.47%	14.86%	51.90%	\$87	\$1,034	1.47%	14.86%	51.90%	\$87
United State Bank	\$279,785	\$1,189	1.72%	18.98%	53.44%	\$74	\$1,189	1.72%	18.98%	53.44%	\$74
Commercial Bank Saint Louis	\$280,697	\$170	0.24%	5.85%	89.59%	\$101	\$170	0.24%	5.85%	89.59%	\$101
Putnam County State Bank	\$281,939	\$1,223	1.75%	12.58%	40.00%	\$101	\$1,223	1.75%	12.58%	40.00%	\$101
Heritage Community Bank	\$288,717	\$1,111	1.56%	20.11%	58.32%	\$85	\$1,111	1.56%	20.11%	58.32%	\$85
Ozarks Federal Savings and Loan Association	\$290,404	\$252	0.35%	2.65%	81.94%	\$72	\$252	0.35%	2.65%	81.94%	\$72
Community First Banking Company	\$293,328	\$958	1.30%	15.70%	63.24%	\$80	\$958	1.30%	15.70%	63.24%	\$80
St. Johns Bank & Trust Company	\$305,330	\$620	0.80%	7.56%	75.15%	\$90	\$620	0.80%	7.56%	75.15%	\$90
O'Bannon Banking Company	\$309,974	\$716	0.94%	11.51%	65.99%	\$70	\$716	0.94%	11.51%	65.99%	\$70
Exchange Bank of Northeast Missouri	\$313,012	\$977	1.24%	13.98%	65.65%	\$67	\$977	1.24%	13.98%	65.65%	\$67
Kearney Trust Company	\$315,632	\$1,271	1.65%	18.48%	53.23%	\$101	\$1,271	1.65%	18.48%	53.23%	\$101
Community State Bank of Missouri	\$317,728	\$1,482	1.87%	17.65%	52.34%	\$90	\$1,482	1.87%	17.65%	52.34%	\$90
Midwest Independent BankersBank	\$334,009	\$1,350	1.63%	12.08%	62.79%	\$137	\$1,350	1.63%	12.08%	62.79%	\$137
Community Bank of Raymore	\$334,356	\$1,565	1.67%	139.58%	57.35%	\$104	\$1,565	1.67%	139.58%	57.35%	\$104
Citizens Bank New Haven	\$336,708	\$929	1.14%	8.72%	66.85%	\$79	\$929	1.14%	8.72%	66.85%	\$79
Bank of Versailles	\$339,567	\$1,205	1.44%	10.16%	45.48%	\$90	\$1,205	1.44%	10.16%	45.48%	\$90
Ozark Bank	\$344,869	\$1,325	1.47%	21.66%	60.13%	\$105	\$1,325	1.47%	21.66%	60.13%	\$105
Central Bank of Kansas City	\$348,222	\$4,107	4.50%	32.64%	27.12%	\$114	\$4,107	4.50%	32.64%	27.12%	\$114
Farmers and Merchants Bank of St. Clair	\$361,556	\$698	0.77%	8.03%	69.75%	\$79	\$698	0.77%	8.03%	69.75%	\$79
Alliance Bank	\$371,931	\$1,212	1.32%	9.76%	60.57%	\$87	\$1,212	1.32%	9.76%	60.57%	\$87
Heritage Bank of the Ozarks	\$375,860	\$1,126	1.25%	14.87%	59.59%	\$96	\$1,126	1.25%	14.87%	59.59%	\$96
Branson Bank	\$376,761	\$1,191	1.29%	14.26%	62.25%	\$90	\$1,191	1.29%	14.26%	62.25%	\$90
Bloomsdale Bank	\$379,034	\$1,351	1.46%	22.57%	49.60%	\$76	\$1,351	1.46%	22.57%	49.60%	\$76
Farmers State Bank Cameron	\$380,947	\$835	0.84%	12.06%	69.77%	\$70	\$835	0.84%	12.06%	69.77%	\$70
MA Bank	\$386,077	\$628	0.66%	7.66%	70.25%	\$75	\$628	0.66%	7.66%	70.25%	\$75
Pony Express Bank	\$388,153	\$2,388	2.57%	27.43%	48.35%	\$184	\$2,388	2.57%	27.43%	48.35%	\$184
Exchange Bank of Missouri	\$400,848	\$1,067	1.07%	12.43%	61.98%	\$87	\$1,067	1.07%	12.43%	61.98%	\$87
Bank of Franklin County	\$422,500	\$451	0.42%	5.40%	80.84%	\$89	\$451	0.42%	5.40%	80.84%	\$89
F & C Bank	\$423,442	\$2,200	2.11%	20.56%	51.12%	\$108	\$2,200	2.11%	20.56%	51.12%	\$108
Community Bank and Trust	\$430,572	\$952	0.89%	12.33%	77.31%	\$70	\$952	0.89%	12.33%	77.31%	\$70
Table Rock Community Bank	\$431,722	\$1,336	1.34%	19.00%	49.80%	\$78	\$1,336	1.34%	19.00%	49.80%	\$78
New Era Bank	\$433,782	\$1,900	1.78%	13.49%	43.76%	\$57	\$1,900	1.78%	13.49%	43.76%	\$57
The Missouri Bank	\$455,762	\$1,813	1.55%	14.80%	49.75%	\$66	\$1,813	1.55%	14.80%	49.75%	\$66
Verimore Bank	\$471,316	\$2,044	1.75%	17.35%	56.00%	\$109	\$2,044	1.75%	17.35%	56.00%	\$109
People's Bank of Seneca	\$479,462	\$1,390	1.16%	13.32%	48.48%	\$95	\$1,390	1.16%	13.32%	48.48%	\$95
Belgrade State Bank	\$491,551	\$1,699	1.44%	17.83%	57.52%	\$81	\$1,699	1.44%	17.83%	57.52%	\$81
The Bank of Advance	\$492,108	\$2,720	2.23%	19.04%	49.54%	\$85	\$2,720	2.23%	19.04%	49.54%	\$85
Connections Bank	\$492,976	\$1,923	1.59%	15.29%	48.03%	\$83	\$1,923	1.59%	15.29%	48.03%	\$83
The Callaway Bank	\$493,673	\$1,203	0.97%	11.37%	67.97%	\$75	\$1,203	0.97%	11.37%	67.97%	\$75
State Average of Asset Group B	\$364,978	\$1,323	1.46%	18.19%	58.51%	\$90	\$1,323	1.46%	18.19%	58.51%	\$90

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group C - \$501 million to \$1 billion in total assets											
UNICO Bank	\$518,515	\$1,259	0.97%	12.71%	72.75%	\$68	\$1,259	0.97%	12.71%	72.75%	\$68
Farmers Bank of Northern Missouri	\$533,418	\$767	0.56%	5.62%	61.54%	\$80	\$767	0.56%	5.62%	61.54%	\$80
Phelps County Bank	\$535,093	\$1,990	1.52%	19.94%	68.92%	\$97	\$1,990	1.52%	19.94%	68.92%	\$97
First State Bank of St. Charles, Missouri	\$542,640	\$995	0.75%	4.95%	85.01%	\$121	\$995	0.75%	4.95%	85.01%	\$121
Legends Bank	\$566,091	\$3,148	2.29%	12.89%	41.00%	\$82	\$3,148	2.29%	12.89%	41.00%	\$82
United Bank of Union	\$566,702	\$1,682	1.17%	16.36%	64.49%	\$97	\$1,682	1.17%	16.36%	64.49%	\$97
Regional Missouri Bank	\$570,349	\$2,270	1.60%	16.27%	56.84%	\$84	\$2,270	1.60%	16.27%	56.84%	\$84
First State Bank and Trust Company, Inc.	\$594,335	\$2,357	1.51%	15.22%	51.24%	\$90	\$2,357	1.51%	15.22%	51.24%	\$90
The Maries County Bank	\$604,341	\$1,238	0.86%	7.19%	70.95%	\$78	\$1,238	0.86%	7.19%	70.95%	\$78
Bank of Odessa	\$640,595	\$3,035	1.94%	14.83%	34.38%	\$71	\$3,035	1.94%	14.83%	34.38%	\$71
First Midwest Bank of Dexter	\$654,910	\$1,905	1.21%	13.75%	64.05%	\$95	\$1,905	1.21%	13.75%	64.05%	\$95
HOME BANK	\$658,628	\$3,071	1.86%	20.61%	59.47%	\$94	\$3,071	1.86%	20.61%	59.47%	\$94
Peoples Savings Bank of Rhineland	\$678,800	\$1,912	1.15%	12.46%	61.43%	\$106	\$1,912	1.15%	12.46%	61.43%	\$106
West Plains Bank and Trust Company	\$696,350	\$2,234	1.29%	21.40%	63.62%	\$85	\$2,234	1.29%	21.40%	63.62%	\$85
Peoples Community Bank	\$712,003	\$2,911	1.65%	9.66%	58.42%	\$60	\$2,911	1.65%	9.66%	58.42%	\$60
First Midwest Bank of the Ozarks	\$737,669	\$2,743	1.53%	14.46%	61.21%	\$85	\$2,743	1.53%	14.46%	61.21%	\$85
Town & Country Bank	\$739,841	\$3,140	1.70%	19.16%	58.70%	\$89	\$3,140	1.70%	19.16%	58.70%	\$89
Freedom Bank of Southern Missouri	\$740,328	\$2,432	1.33%	15.93%	59.54%	\$88	\$2,432	1.33%	15.93%	59.54%	\$88
MRV Banks	\$762,294	\$1,546	0.80%	6.79%	48.07%	\$113	\$1,546	0.80%	6.79%	48.07%	\$113
CNB St. Louis Bank	\$833,446	\$1,972	0.96%	15.31%	66.35%	\$105	\$1,972	0.96%	15.31%	66.35%	\$105
Blue Ridge Bank and Trust Co.	\$840,850	\$2,345	1.14%	13.10%	60.14%	\$91	\$2,345	1.14%	13.10%	60.14%	\$91
Focus Bank	\$842,566	\$3,095	1.49%	12.98%	66.36%	\$91	\$3,095	1.49%	12.98%	66.36%	\$91
Peoples Bank & Trust Co.	\$890,128	\$2,761	1.23%	17.19%	62.93%	\$94	\$2,761	1.23%	17.19%	62.93%	\$94
Triad Bank	\$916,208	\$3,425	1.55%	14.77%	48.12%	\$174	\$3,425	1.55%	14.77%	48.12%	\$174
Stifel Trust Company National Association	\$920,774	\$7,015	3.07%	50.61%	38.04%	\$126	\$7,015	3.07%	50.61%	38.04%	\$126
Lindell Bank & Trust Company	\$926,481	\$4,229	1.85%	11.76%	50.93%	\$78	\$4,229	1.85%	11.76%	50.93%	\$78
The Bank of Old Monroe	\$926,529	\$4,821	2.05%	38.87%	41.24%	\$110	\$4,821	2.05%	38.87%	41.24%	\$110
Mid-Missouri Bank	\$939,198	\$3,543	1.51%	15.78%	57.79%	\$83	\$3,543	1.51%	15.78%	57.79%	\$83
American Bank of Freedom	\$941,567	\$1,330	0.57%	5.93%	74.38%	\$113	\$1,330	0.57%	5.93%	74.38%	\$113
HNB National Bank	\$963,993	\$5,357	2.29%	20.79%	44.53%	\$76	\$5,357	2.29%	20.79%	44.53%	\$76
State Average of Asset Group C	\$733,155	\$2,684	1.45%	15.91%	58.41%	\$94	\$2,684	1.45%	15.91%	58.41%	\$94

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Performance Analysis

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date	Quarter to Date					Year to Date				
	Total Assets (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)	Net Income (Loss) (\$000)	Return on Avg Assets (%)	Return on Avg Equity (%)	Efficiency Ratio (FTE) (%)	Salary Exp/ Employees (\$000)
Asset Group D - Over \$1 billion in total assets											
Royal Banks of Missouri	\$1,036,882	\$1,679	0.64%	5.71%	72.42%	\$104	\$1,679	0.64%	5.71%	72.42%	\$104
Mid America Bank	\$1,068,055	\$5,396	2.14%	18.46%	51.67%	\$98	\$5,396	2.14%	18.46%	51.67%	\$98
Saint Louis Bank	\$1,074,162	\$2,571	0.96%	12.14%	60.94%	\$209	\$2,571	0.96%	12.14%	60.94%	\$209
Parkside Financial Bank and Trust	\$1,103,720	\$2,620	1.00%	9.18%	71.07%	\$242	\$2,620	1.00%	9.18%	71.07%	\$242
Midwest Regional Bank	\$1,104,470	\$1,460	0.52%	5.47%	70.09%	\$117	\$1,460	0.52%	5.47%	70.09%	\$117
M1 Bank	\$1,136,465	\$4,603	1.62%	16.33%	39.54%	\$134	\$4,603	1.62%	16.33%	39.54%	\$134
Southwest Missouri Bank	\$1,157,301	\$2,582	0.88%	16.19%	71.06%	\$83	\$2,582	0.88%	16.19%	71.06%	\$83
Bank of Washington	\$1,178,767	\$4,023	1.39%	11.70%	59.39%	\$128	\$4,023	1.39%	11.70%	59.39%	\$128
Montgomery Bank	\$1,186,866	\$4,098	1.42%	13.29%	69.38%	\$97	\$4,098	1.42%	13.29%	69.38%	\$97
Wood & Huston Bank	\$1,194,541	\$4,919	1.58%	18.23%	56.76%	\$86	\$4,919	1.58%	18.23%	56.76%	\$86
Sullivan Bank	\$1,216,971	\$2,859	0.96%	10.78%	60.10%	\$90	\$2,859	0.96%	10.78%	60.10%	\$90
Cass Commercial Bank	\$1,342,079	\$6,982	1.85%	14.58%	38.30%	\$167	\$6,982	1.85%	14.58%	38.30%	\$167
BTC Bank	\$1,394,240	\$4,288	1.23%	14.36%	59.25%	\$87	\$4,288	1.23%	14.36%	59.25%	\$87
Sterling Bank	\$1,424,760	\$4,723	1.32%	11.10%	56.50%	\$98	\$4,723	1.32%	11.10%	56.50%	\$98
The Nodaway Valley Bank	\$1,478,208	\$7,287	1.92%	26.59%	56.46%	\$123	\$7,287	1.92%	26.59%	56.46%	\$123
First Bank of the Lake	\$1,728,960	(\$2,273)	(0.56%)	(7.63%)	88.21%	\$150	(\$2,273)	(0.56%)	(7.63%)	88.21%	\$150
Lead Bank	\$1,747,932	\$5,042	1.19%	12.05%	81.07%	\$139	\$5,042	1.19%	12.05%	81.07%	\$139
Hawthorn Bank	\$1,871,285	\$6,279	1.37%	14.25%	61.43%	\$99	\$6,279	1.37%	14.25%	61.43%	\$99
OMB Bank	\$1,905,200	\$4,837	1.08%	12.61%	51.85%	\$98	\$4,837	1.08%	12.61%	51.85%	\$98
Legacy Bank & Trust Company	\$1,915,268	\$16,185	3.51%	30.68%	29.29%	\$149	\$16,185	3.51%	30.68%	29.29%	\$149
Country Club Bank	\$2,192,028	\$8,795	1.63%	16.48%	68.81%	\$140	\$8,795	1.63%	16.48%	68.81%	\$140
Guaranty Bank	\$2,332,497	\$4,172	0.72%	4.35%	65.06%	\$130	\$4,172	0.72%	4.35%	65.06%	\$130
Midwest BankCentre	\$2,868,243	\$8,098	1.14%	10.09%	57.15%	\$141	\$8,098	1.14%	10.09%	57.15%	\$141
OakStar Bank	\$2,879,681	\$8,177	1.14%	11.36%	61.52%	\$112	\$8,177	1.14%	11.36%	61.52%	\$112
Academy Bank, N.A.	\$2,938,382	\$5,353	0.72%	5.19%	73.06%	\$96	\$5,353	0.72%	5.19%	73.06%	\$96
The Bank of Missouri	\$2,997,536	\$4,322	0.57%	5.60%	82.52%	\$119	\$4,322	0.57%	5.60%	82.52%	\$119
North American Savings Bank, FSB	\$3,033,522	\$5,840	0.78%	5.76%	61.23%	\$123	\$5,840	0.78%	5.76%	61.23%	\$123
First State Community Bank	\$4,214,085	\$18,149	1.75%	15.00%	50.08%	\$76	\$18,149	1.75%	15.00%	50.08%	\$76
Southern Bank	\$4,925,588	\$16,265	1.32%	13.67%	53.43%	\$77	\$16,265	1.32%	13.67%	53.43%	\$77
Great Southern Bank	\$5,995,890	\$19,035	1.28%	12.26%	59.15%	\$82	\$19,035	1.28%	12.26%	59.15%	\$82
First Bank Creve Coeur	\$6,570,314	\$3,626	0.22%	2.99%	88.97%	\$129	\$3,626	0.22%	2.99%	88.97%	\$129
Stifel Bank	\$11,477,591	\$41,829	1.53%	23.41%	20.52%	\$482	\$41,829	1.53%	23.41%	20.52%	\$482
Enterprise Bank & Trust	\$15,647,682	\$52,966	1.35%	11.47%	57.00%	\$149	\$52,966	1.35%	11.47%	57.00%	\$149
Stifel Bank and Trust	\$19,529,888	\$87,229	1.80%	25.48%	26.63%	\$151	\$87,229	1.80%	25.48%	26.63%	\$151
The Central Trust Bank	\$19,551,204	\$85,730	1.78%	19.12%	50.41%	\$95	\$85,730	1.78%	19.12%	50.41%	\$95
Commerce Bank	\$32,238,584	\$134,856	1.67%	19.27%	55.18%	\$127	\$134,856	1.67%	19.27%	55.18%	\$127
UMB Bank, National Association	\$69,014,200	\$100,390	0.67%	7.85%	58.52%	\$150	\$100,390	0.67%	7.85%	58.52%	\$150
State Average of Asset Group D	\$6,369,542	\$18,784	1.25%	12.85%	59.30%	\$132	\$18,784	1.25%	12.85%	59.30%	\$132

Source: SNL Financial

Note: Report includes only bank-level data.

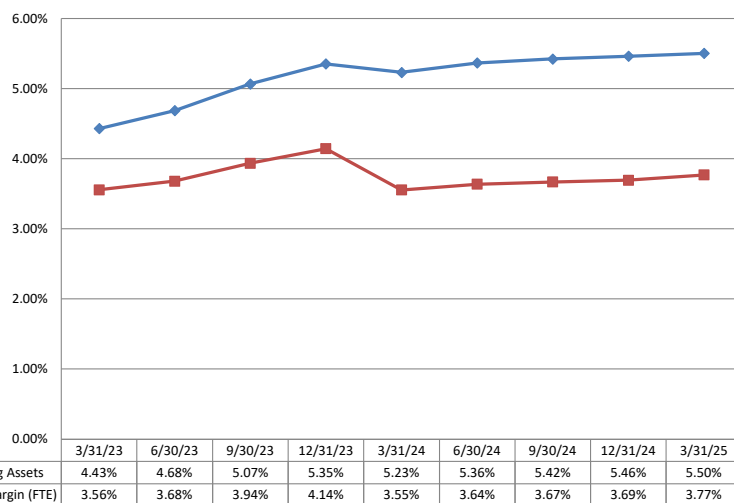
NA = data was not available.

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

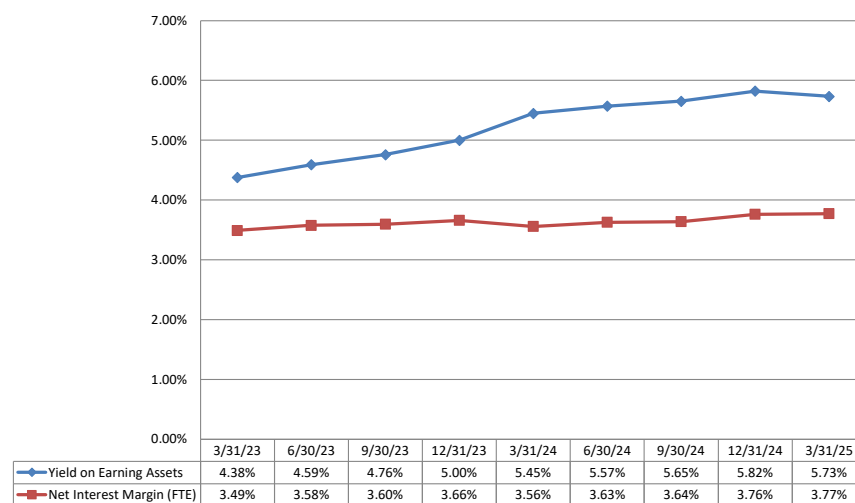
Balance Sheet & Net Interest Margin

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

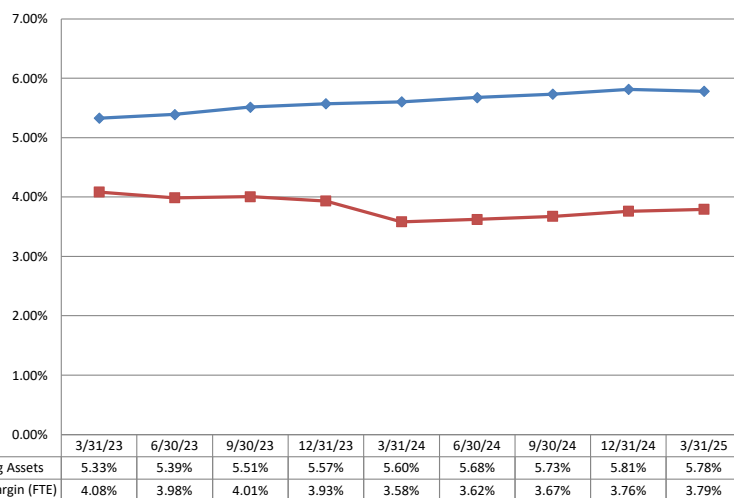
Asset Group A - \$0 to \$250 million in Total Assets
Year-to-Date



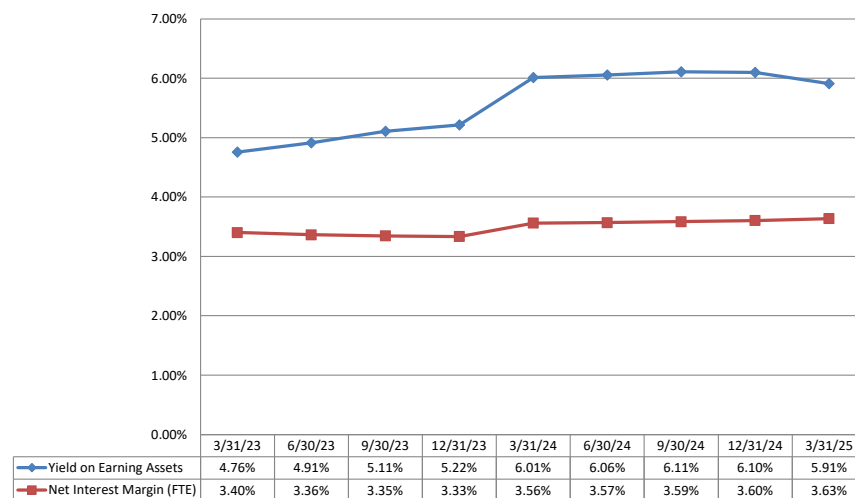
Asset Group B - \$251 to \$500 million in Total Assets
Year-to-Date



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



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



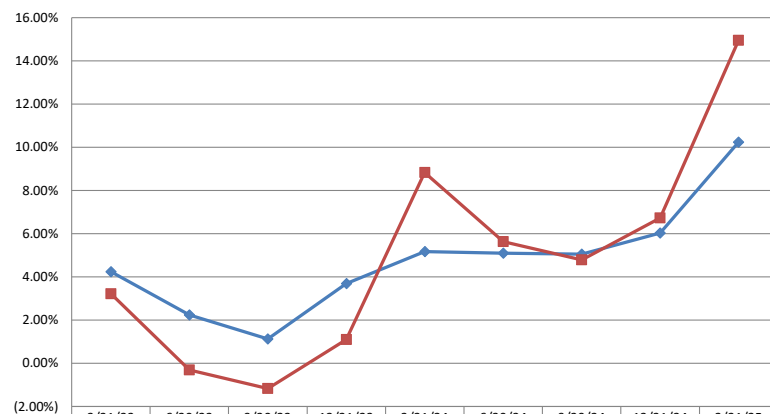
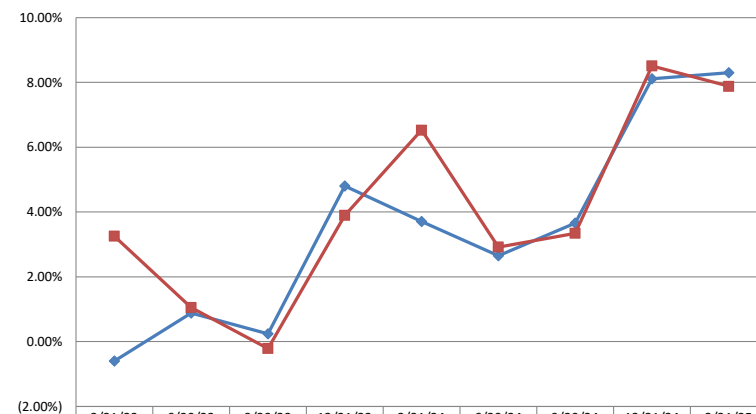
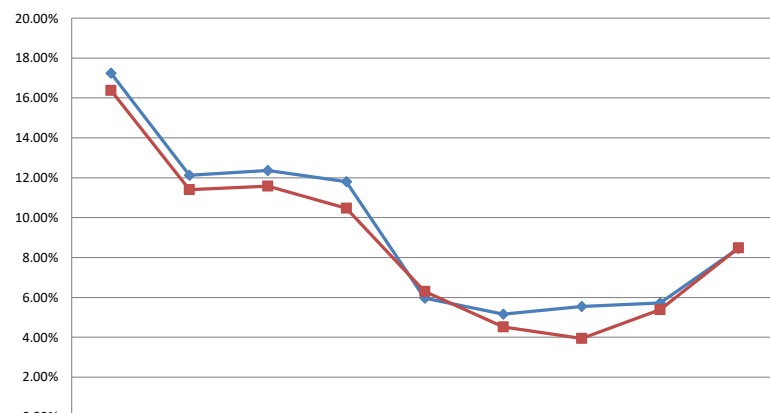
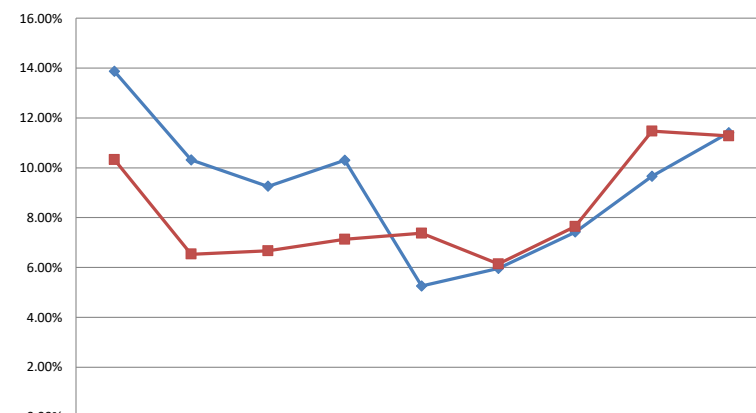
Source: SNL Financial

Note: Report includes only bank-level data.

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets												
UMB Bank & Trust, National Association	\$3,053	\$0	\$0	NA	0.00%	NA	4.44%	NA	NA	4.44%	0.26%	NA
National Advisors Trust Company	\$17,783	\$0	\$500	0.00%	319.20%	\$231	5.41%	5.60%	5.60%	5.21%	(59.69%)	0.00%
Bank of New Cambria	\$34,548	\$9,293	\$30,927	30.05%	72.45%	\$3,839	4.03%	0.48%	0.37%	3.77%	20.75%	20.75%
FMB Bank	\$50,170	\$14,312	\$47,123	30.37%	36.56%	\$4,181	4.38%	2.09%	1.39%	2.97%	77.42%	80.54%
America's Community Bank	\$51,723	\$44,796	\$42,189	106.18%	12.51%	\$5,747	6.91%	3.60%	2.90%	4.28%	8.97%	3.94%
Montrose Savings Bank	\$56,931	\$30,540	\$48,479	63.00%	45.40%	\$7,116	5.35%	1.88%	1.46%	4.24%	15.56%	24.54%
First Security Bank	\$59,017	\$38,688	\$54,462	71.04%	22.97%	\$6,557	5.59%	1.94%	1.59%	4.11%	17.19%	17.33%
Community Bank of Memphis	\$60,348	\$26,943	\$52,534	51.29%	56.44%	\$8,621	4.33%	2.06%	1.39%	3.01%	52.93%	60.49%
Four States Bank	\$61,835	\$34,922	\$39,105	89.30%	61.66%	\$3,092	6.96%	3.76%	3.60%	4.68%	74.20%	133.95%
Tri-County Trust Company	\$62,097	\$41,720	\$49,497	84.29%	24.10%	\$6,900	5.50%	2.52%	2.10%	3.77%	(2.60%)	11.41%
The Bank of Houston	\$64,367	\$49,307	\$49,081	100.46%	17.74%	\$2,799	7.67%	2.69%	2.29%	5.61%	(18.94%)	7.24%
Bank of Iberia	\$69,438	\$41,076	\$62,713	65.50%	39.85%	\$3,655	5.83%	1.42%	1.10%	4.81%	13.73%	13.09%
Sherwood Community Bank	\$74,119	\$45,194	\$67,775	66.68%	25.62%	\$3,901	5.00%	2.12%	1.56%	3.59%	9.71%	25.19%
FarmBank	\$78,117	\$48,964	\$71,895	68.10%	21.34%	\$3,720	5.58%	3.11%	2.55%	3.08%	12.47%	15.60%
Farmers Bank of Lohman	\$78,623	\$24,205	\$67,285	35.97%	73.58%	\$8,736	3.69%	1.68%	1.31%	2.61%	13.64%	10.49%
Peoples Bank of Moniteau County	\$79,834	\$43,924	\$68,719	63.92%	36.01%	\$6,141	5.00%	2.95%	2.25%	2.92%	26.45%	27.82%
Paramount Bank	\$80,998	\$70,107	\$73,432	95.47%	8.76%	\$1,620	6.17%	4.08%	3.94%	2.43%	(21.23%)	(22.89%)
Neighbors Bank	\$88,487	\$65,638	\$68,352	96.03%	23.31%	\$438	5.75%	2.95%	2.62%	3.36%	(12.59%)	92.72%
Flat Branch Bank	\$88,747	\$30,797	\$77,714	39.63%	64.82%	\$4,437	5.63%	2.41%	2.06%	3.75%	15.43%	11.65%
Community Bank of Missouri	\$89,606	\$52,015	\$77,436	67.17%	41.69%	\$4,267	6.28%	1.65%	1.21%	5.19%	31.59%	36.97%
United Security Bank	\$91,778	\$67,569	\$75,973	88.94%	8.49%	\$7,060	5.32%	3.27%	2.37%	3.30%	(6.93%)	5.62%
Investors Community Bank	\$93,667	\$45,639	\$84,038	54.31%	41.29%	\$5,854	4.79%	2.60%	2.05%	2.96%	(9.90%)	3.24%
Silex Banking Company	\$94,268	\$56,126	\$81,600	68.78%	38.66%	\$10,474	4.59%	2.18%	1.75%	3.09%	3.66%	3.61%
Bank of Billings	\$96,110	\$71,681	\$83,355	85.99%	19.69%	\$3,844	6.92%	2.89%	1.92%	5.14%	28.44%	31.06%
West Plains Savings and Loan Association	\$96,578	\$75,325	\$71,423	105.46%	26.05%	\$6,036	4.96%	2.92%	2.91%	2.59%	9.83%	12.98%
Senath State Bank	\$99,411	\$53,773	\$84,660	63.52%	39.49%	\$6,213	5.27%	1.92%	1.31%	4.12%	(24.48%)	(27.90%)
The Citizens Bank of Edina	\$105,122	\$68,011	\$91,066	74.68%	35.56%	\$7,509	6.21%	2.03%	1.37%	4.98%	9.26%	8.08%
Metz Banking Company	\$105,708	\$75,495	\$94,071	80.25%	23.61%	\$6,607	5.36%	3.44%	2.37%	3.20%	6.03%	4.22%
Peoples Bank of Altenburg	\$108,307	\$76,061	\$88,534	85.91%	15.56%	\$7,220	5.84%	2.81%	2.12%	3.91%	77.39%	88.71%
Citizens Bank & Trust	\$109,952	\$49,936	\$97,363	51.29%	19.50%	\$5,787	4.21%	1.64%	1.25%	3.10%	(1.75%)	(1.93%)
TPNB Bank	\$110,055	\$65,067	\$90,247	72.10%	15.93%	\$7,337	4.57%	2.29%	1.86%	2.97%	(3.72%)	(14.35%)
The Bank of Grain Valley	\$110,351	\$68,649	\$86,599	79.27%	36.51%	\$7,882	4.97%	1.10%	0.76%	4.37%	3.47%	1.29%
The Hamilton Bank	\$110,968	\$53,349	\$106,530	50.08%	32.04%	\$7,398	4.98%	2.17%	1.53%	3.63%	6.36%	4.25%
Bank of Brookfield-Purdin National Association	\$114,065	\$22,082	\$100,043	22.07%	74.80%	\$6,710	4.21%	2.30%	1.85%	2.53%	9.80%	8.28%
The First National Bank of Nevada	\$116,292	\$48,336	\$101,066	47.83%	61.06%	\$8,946	4.07%	2.08%	1.52%	2.81%	12.08%	11.91%
Concordia Bank	\$121,454	\$92,321	\$107,692	85.73%	20.00%	\$5,521	6.00%	2.28%	1.96%	4.34%	13.56%	12.92%
Community State Bank	\$121,756	\$76,894	\$100,501	76.51%	21.18%	\$7,610	5.34%	2.66%	2.07%	3.47%	22.58%	26.42%
HomePride Bank	\$125,080	\$97,699	\$108,618	89.95%	14.12%	\$3,051	6.11%	3.11%	2.30%	4.00%	20.64%	29.04%
County Bank	\$125,278	\$85,172	\$115,481	73.75%	19.70%	\$6,264	5.68%	1.87%	1.25%	4.50%	6.29%	26.74%
Bank of New Madrid	\$126,532	\$60,757	\$110,972	54.75%	20.22%	\$4,686	5.16%	2.06%	1.47%	4.09%	18.79%	19.75%
Citizens Bank of Rogersville	\$127,351	\$98,678	\$105,223	93.78%	15.99%	\$5,094	6.15%	2.90%	2.31%	3.99%	(0.78%)	(2.18%)
LimeBank	\$127,396	\$102,024	\$102,591	99.45%	19.34%	\$5,539	6.59%	3.77%	3.19%	3.83%	9.54%	10.64%
Home Savings and Loan Association of Carroll County, F.A.	\$127,807	\$85,148	\$107,485	79.22%	26.18%	\$9,831	4.88%	2.93%	3.25%	2.47%	10.30%	14.45%
Kennett Trust Bank	\$130,548	\$77,898	\$110,737	70.35%	32.84%	\$6,871	5.26%	2.22%	2.03%	3.27%	(18.58%)	(41.30%)
Community Bank of El Dorado Springs	\$133,789	\$75,917	\$112,439	67.52%	46.85%	\$7,433	5.42%	2.46%	1.98%	3.74%	20.10%	21.94%
Alton Bank	\$134,723	\$67,767	\$119,377	56.77%	23.31%	\$8,420	5.46%	3.47%	2.86%	2.64%	16.92%	17.59%
Jonesburg State Bank	\$135,720	\$98,618	\$120,882	81.58%	25.29%	\$6,463	5.65%	1.64%	1.19%	4.57%	5.37%	5.05%
Ario Bank	\$135,919	\$86,466	\$93,535	92.44%	39.02%	\$7,154	7.69%	4.23%	4.15%	4.45%	56.65%	41.21%

Source: SNL Financial

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
Clay County Savings Bank	\$137,347	\$91,132	\$116,321	78.35%	29.86%	\$4,905	4.41%	1.62%	1.36%	3.17%	(5.16%)	9.42%
Chillicothe State Bank	\$137,369	\$68,860	\$125,868	54.71%	44.97%	\$5,973	4.28%	1.11%	0.78%	3.57%	5.81%	4.52%
First Independent Bank	\$137,419	\$74,215	\$123,199	60.24%	44.70%	\$6,246	5.21%	2.43%	1.85%	3.54%	12.12%	11.51%
Preferred Bank	\$137,752	\$54,539	\$129,386	42.15%	39.99%	\$5,298	4.07%	1.58%	1.05%	3.17%	16.13%	25.59%
Community Bank of Pleasant Hill	\$138,353	\$50,721	\$133,443	38.01%	37.70%	\$8,138	3.90%	1.97%	1.45%	2.54%	(9.39%)	(9.04%)
Citizens Community Bank	\$138,582	\$86,516	\$123,273	70.18%	27.47%	\$6,599	5.26%	3.03%	2.19%	3.17%	23.94%	25.80%
Edward Jones Trust Company	\$139,260	\$0	\$500	0.00%	NM	\$954	3.71%	42.40%	42.40%	3.54%	14.17%	0.00%
Security Bank of Southwest Missouri	\$140,697	\$108,521	\$124,745	86.99%	15.62%	\$4,539	6.67%	2.98%	2.45%	4.46%	23.46%	25.01%
Peoples Bank of Wyaconda	\$141,275	\$93,741	\$126,341	74.20%	17.51%	\$5,434	5.72%	2.90%	2.50%	3.42%	5.17%	3.18%
Bank of Salem	\$143,360	\$92,177	\$128,776	71.58%	11.04%	\$5,514	4.80%	2.13%	1.79%	3.11%	(13.68%)	(16.83%)
Bank of Crocker	\$144,325	\$47,389	\$130,419	36.34%	50.04%	\$4,124	4.24%	1.92%	1.43%	3.01%	6.66%	5.21%
State Bank of Missouri	\$146,630	\$79,349	\$135,321	58.64%	21.76%	\$6,375	4.64%	1.94%	1.54%	3.22%	21.19%	21.21%
Bank of Monticello	\$148,931	\$87,292	\$132,091	66.08%	23.94%	\$5,319	5.72%	2.52%	2.11%	3.88%	(1.64%)	(0.74%)
Northeast Missouri State Bank	\$149,041	\$62,426	\$135,590	46.04%	45.90%	\$12,420	4.34%	2.64%	1.94%	2.64%	16.27%	14.19%
Independent Farmers Bank	\$151,049	\$86,857	\$137,919	62.98%	16.15%	\$5,209	5.34%	1.96%	1.54%	3.99%	(12.25%)	(2.13%)
Security Bank of the Ozarks	\$154,266	\$100,577	\$144,311	69.69%	16.83%	\$3,214	6.12%	2.45%	1.77%	4.40%	5.60%	4.88%
Commercial Trust Company of Fayette	\$157,778	\$103,893	\$140,007	74.21%	24.77%	\$5,635	5.34%	2.49%	2.08%	3.46%	24.34%	31.55%
Security Bank of Pulaski County	\$158,729	\$92,605	\$144,938	63.89%	20.66%	\$5,291	6.18%	2.79%	2.12%	4.08%	(17.04%)	(4.98%)
TBO Bank	\$163,404	\$95,896	\$140,560	68.22%	23.63%	\$5,106	NM	3.47%	2.15%	NM	75.57%	88.00%
State Bank of Southwest Missouri	\$164,599	\$130,865	\$146,583	89.28%	13.55%	\$5,487	5.57%	2.17%	1.57%	4.00%	17.41%	18.78%
New Frontier Bank	\$171,110	\$117,207	\$155,762	75.25%	21.03%	\$7,440	5.67%	3.10%	2.42%	3.30%	5.10%	4.46%
Bank 21	\$172,985	\$154,542	\$145,137	106.48%	6.30%	\$5,088	7.15%	2.80%	2.19%	5.13%	1.96%	1.57%
The Citizens-Farmers Bank of Cole Camp	\$195,509	\$132,019	\$167,486	78.82%	5.72%	\$6,517	5.89%	3.09%	2.39%	3.78%	19.63%	21.01%
Progressive Ozark Bank	\$177,552	\$153,946	\$159,311	96.63%	10.70%	\$3,288	6.31%	1.43%	1.10%	5.25%	6.10%	21.26%
Adrian Bank	\$179,900	\$121,367	\$160,917	75.42%	25.23%	\$5,622	5.76%	2.11%	1.55%	4.47%	(1.21%)	11.80%
Citizens' Bank of Charleston	\$180,006	\$123,691	\$144,416	85.65%	12.29%	\$7,826	6.02%	2.31%	1.91%	4.44%	(12.48%)	(18.77%)
1st Advantage Bank	\$182,343	\$159,821	\$157,879	101.23%	23.15%	\$8,288	5.84%	3.24%	2.39%	3.64%	(3.13%)	(16.37%)
The Tipton Latham Bank, National Association	\$182,837	\$128,996	\$159,191	81.03%	19.09%	\$9,623	5.55%	3.61%	2.95%	2.80%	17.75%	10.29%
F&M Bank and Trust Company	\$186,029	\$112,983	\$170,864	66.12%	13.06%	\$5,637	4.60%	2.14%	1.57%	3.02%	22.57%	22.51%
Bank Star	\$190,476	\$145,884	\$174,691	83.51%	21.02%	\$6,803	5.82%	2.37%	1.88%	4.00%	8.30%	8.16%
The Cornerstone Bank	\$192,553	\$145,100	\$168,692	86.01%	9.95%	\$3,930	7.39%	3.18%	2.46%	5.26%	6.63%	6.92%
Citizens Bank Butler	\$193,040	\$158,712	\$174,947	90.72%	16.59%	\$4,197	7.77%	1.92%	1.24%	6.57%	16.40%	19.16%
First Missouri Bank of SEMO	\$202,530	\$180,759	\$181,428	99.63%	6.08%	\$4,710	6.06%	2.17%	1.60%	4.57%	2.52%	17.45%
FCNB Bank	\$203,030	\$120,230	\$180,370	66.66%	26.20%	\$3,904	5.16%	2.94%	1.97%	3.21%	22.42%	37.69%
Bank Northwest	\$209,727	\$165,892	\$190,916	86.89%	8.99%	\$5,378	6.87%	2.16%	1.58%	5.41%	1.92%	8.68%
Community Point Bank	\$210,227	\$167,346	\$187,183	89.40%	15.22%	\$8,409	6.35%	3.51%	3.00%	3.49%	13.53%	22.00%
Carroll County Trust Company of Carrollton, Missouri	\$210,774	\$74,474	\$184,628	40.34%	35.95%	\$8,782	4.46%	2.73%	2.24%	2.39%	1.67%	0.37%
St. Clair County State Bank	\$214,963	\$147,877	\$185,560	79.69%	23.61%	\$6,718	6.17%	2.80%	2.25%	4.19%	4.30%	2.88%
The Seymour Bank	\$223,076	\$131,420	\$186,539	70.45%	23.93%	\$4,462	5.27%	2.96%	2.34%	3.15%	(29.07%)	(34.50%)

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group A - \$0 to \$250 million in total assets (continued)												
Bank of Weston	\$224,067	\$167,368	\$206,522	81.04%	10.99%	\$6,224	5.81%	2.46%	1.87%	4.06%	13.68%	42.94%
Citizens Bank of the Midwest	\$225,615	\$154,597	\$195,770	78.97%	16.08%	\$6,446	5.97%	3.31%	2.85%	3.03%	32.40%	40.30%
Bank of Grandin	\$226,469	\$135,559	\$193,432	70.08%	23.54%	\$6,863	6.13%	3.45%	2.95%	3.54%	5.58%	5.28%
First Missouri State Bank of Cape County	\$227,261	\$176,410	\$198,359	88.93%	18.67%	\$6,493	6.00%	3.18%	2.65%	3.50%	6.50%	6.49%
Citizens Bank of Eldon	\$233,926	\$172,483	\$203,553	84.74%	20.08%	\$7,089	5.85%	2.09%	1.42%	4.54%	11.60%	11.18%
Community Bank of Marshall	\$237,645	\$99,160	\$217,292	45.63%	45.40%	\$6,790	4.81%	2.42%	2.07%	2.89%	6.96%	8.54%
First State Bank of Purdy	\$237,990	\$147,385	\$213,285	69.10%	24.03%	\$5,289	5.68%	2.95%	2.03%	3.74%	9.12%	10.24%
Peoples Bank	\$246,397	\$163,142	\$228,130	71.51%	9.36%	\$5,029	5.02%	2.21%	1.75%	3.49%	2.30%	1.80%
Community First Bank	\$249,227	\$205,331	\$226,084	90.82%	8.31%	\$5,934	6.25%	2.22%	1.80%	4.57%	(2.16%)	(3.62%)
Alliant Bank	\$249,481	\$194,968	\$226,744	85.99%	13.33%	\$4,158	5.86%	2.40%	1.78%	4.15%	17.00%	17.29%
State Average of Asset Group A	\$138,688	\$88,465	\$120,268	70.99%	29.75%	\$5,870	5.50%	2.96%	2.44%	3.77%	10.23%	14.94%

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Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

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	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group B - \$251 to \$500 million in total assets												
Lamar Bank and Trust Company	\$257,947	\$196,170	\$226,734	86.52%	15.92%	\$7,165	5.69%	2.47%	1.87%	3.86%	25.99%	26.27%
First Missouri State Bank	\$268,429	\$213,840	\$235,294	90.88%	15.45%	\$10,737	6.40%	3.11%	2.94%	3.55%	10.58%	10.33%
Century Bank of the Ozarks	\$271,249	\$228,774	\$240,562	95.10%	12.07%	\$4,238	6.63%	2.15%	1.55%	5.17%	9.07%	7.88%
Goppert Financial Bank	\$277,158	\$162,320	\$237,195	68.43%	26.00%	\$6,760	5.73%	2.59%	1.96%	3.91%	4.15%	3.81%
United State Bank	\$279,785	\$209,285	\$253,167	82.67%	18.44%	\$5,380	6.42%	2.73%	2.36%	4.17%	8.28%	7.87%
Commercial Bank Saint Louis	\$280,697	\$179,306	\$252,223	71.09%	12.10%	\$7,197	4.59%	2.26%	1.73%	2.97%	15.28%	16.20%
Putnam County State Bank	\$281,939	\$228,800	\$241,473	94.75%	18.42%	\$11,278	6.58%	3.84%	3.18%	3.77%	4.75%	11.76%
Heritage Community Bank	\$288,717	\$259,966	\$255,806	101.63%	6.76%	\$6,416	7.06%	3.81%	3.35%	3.89%	9.76%	11.17%
Ozarks Federal Savings and Loan Association	\$290,404	\$236,490	\$212,251	111.42%	9.24%	\$5,186	5.45%	2.91%	2.76%	2.90%	2.37%	8.04%
Community First Banking Company	\$293,328	\$213,370	\$251,789	84.74%	14.07%	\$6,984	5.25%	2.73%	2.25%	3.16%	9.10%	10.39%
St. Johns Bank & Trust Company	\$305,330	\$229,407	\$271,199	84.59%	15.57%	\$4,241	4.60%	0.50%	0.36%	4.28%	(6.27%)	(8.76%)
O'Bannon Banking Company	\$309,974	\$215,720	\$279,782	77.10%	23.26%	\$5,082	5.95%	2.89%	2.31%	3.80%	20.97%	22.60%
Exchange Bank of Northeast Missouri	\$313,012	\$190,254	\$281,440	67.60%	28.00%	\$5,049	5.87%	2.46%	1.83%	4.13%	13.45%	16.16%
Kearney Trust Company	\$315,632	\$167,552	\$285,659	58.65%	32.74%	\$9,283	5.14%	2.31%	1.72%	3.56%	9.78%	11.60%
Community State Bank of Missouri	\$317,728	\$221,236	\$283,389	78.07%	12.45%	\$7,565	4.95%	2.50%	2.06%	3.04%	(2.17%)	(1.45%)
Midwest Independent BankersBank	\$334,009	\$250,010	\$244,969	102.06%	23.52%	\$10,121	5.52%	3.58%	2.24%	3.55%	1.54%	31.98%
Community Bank of Raymore	\$334,356	\$119,917	\$325,684	36.82%	28.32%	\$7,776	3.76%	1.95%	1.50%	2.46%	28.27%	23.41%
Citizens Bank New Haven	\$336,708	\$303,158	\$289,527	104.71%	7.67%	\$5,345	5.98%	2.95%	2.20%	4.04%	15.67%	16.02%
Bank of Versailles	\$339,567	\$299,591	\$249,630	120.01%	12.83%	\$8,707	4.97%	2.06%	1.76%	3.43%	2.51%	(11.45%)
Ozark Bank	\$344,869	\$256,760	\$298,702	85.96%	6.89%	\$6,897	5.73%	2.52%	2.23%	3.66%	(40.27%)	(64.33%)
Central Bank of Kansas City	\$348,222	\$292,289	\$289,018	101.13%	17.00%	\$6,697	5.78%	2.61%	1.19%	4.81%	(9.32%)	(9.54%)
Farmers and Merchants Bank of St. Clair	\$361,556	\$220,601	\$317,946	69.38%	28.67%	\$6,456	5.10%	2.56%	2.05%	3.22%	22.77%	29.63%
Alliance Bank	\$371,931	\$296,400	\$312,702	94.79%	15.34%	\$5,551	6.37%	2.83%	2.46%	4.10%	(5.28%)	(2.02%)
Heritage Bank of the Ozarks	\$375,860	\$287,963	\$334,461	86.10%	11.77%	\$6,371	6.31%	3.07%	2.65%	3.86%	13.91%	20.21%
Branson Bank	\$376,761	\$326,436	\$337,627	96.69%	4.84%	\$5,023	6.19%	2.57%	2.01%	4.25%	11.10%	12.65%
Bloomsdale Bank	\$379,034	\$246,571	\$353,427	69.77%	17.39%	\$7,432	5.39%	2.74%	2.03%	3.61%	39.74%	49.99%
Farmers State Bank Cameron	\$380,947	\$293,398	\$339,590	86.40%	20.96%	\$5,602	4.93%	1.86%	1.57%	3.55%	19.97%	13.12%
MA Bank	\$386,077	\$198,289	\$346,141	57.29%	19.92%	\$5,678	5.01%	2.51%	1.95%	3.18%	6.15%	5.04%
Pony Express Bank	\$388,153	\$309,963	\$311,096	99.64%	9.89%	\$11,090	6.36%	2.25%	1.81%	4.76%	21.83%	(13.35%)
Exchange Bank of Missouri	\$400,848	\$307,507	\$363,934	84.50%	13.21%	\$6,363	6.88%	3.50%	3.10%	3.85%	5.79%	5.67%
Bank of Franklin County	\$422,500	\$337,665	\$351,923	95.95%	12.52%	\$5,633	5.71%	2.97%	2.53%	3.30%	(1.48%)	(0.15%)
F & C Bank	\$423,442	\$367,836	\$371,615	98.98%	8.70%	\$6,942	7.06%	2.64%	2.20%	4.98%	5.61%	7.01%
Community Bank and Trust	\$430,572	\$185,911	\$381,572	48.72%	40.92%	\$3,588	3.90%	1.07%	0.60%	3.23%	20.08%	17.57%
Table Rock Community Bank	\$431,722	\$298,370	\$372,925	80.01%	22.97%	\$7,574	6.26%	3.17%	3.06%	3.31%	22.59%	21.86%
New Era Bank	\$433,782	\$254,465	\$375,177	67.83%	30.30%	\$6,474	4.97%	1.40%	1.36%	3.76%	7.88%	7.97%
The Missouri Bank	\$455,762	\$289,340	\$405,147	71.42%	13.04%	\$6,605	5.26%	2.57%	1.92%	3.58%	(10.80%)	(13.82%)
Verimore Bank	\$471,316	\$391,125	\$409,687	95.47%	14.48%	\$7,364	6.22%	3.28%	2.58%	3.83%	4.16%	3.77%
People's Bank of Seneca	\$479,462	\$403,348	\$422,497	95.47%	6.74%	\$10,201	6.13%	3.29%	2.92%	3.37%	4.20%	5.42%
Belgrade State Bank	\$491,551	\$364,652	\$448,739	81.26%	23.84%	\$5,852	6.42%	2.84%	2.54%	4.02%	17.69%	17.51%
The Bank of Advance	\$492,108	\$387,343	\$426,811	90.75%	12.31%	\$5,529	6.50%	2.76%	2.32%	4.42%	4.62%	2.52%
Connections Bank	\$492,976	\$396,015	\$425,391	93.09%	15.21%	\$6,943	6.30%	2.56%	2.01%	4.38%	8.88%	8.82%
The Callaway Bank	\$493,673	\$380,325	\$408,988	92.99%	11.11%	\$4,937	5.50%	2.40%	1.78%	3.81%	(4.35%)	(8.48%)
State Average of Asset Group B	\$364,978	\$267,089	\$317,212	84.77%	16.93%	\$6,793	5.73%	2.61%	2.11%	3.77%	8.30%	7.88%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group C - \$501 million to \$1 billion in total assets												
UNICO Bank	\$518,515	\$413,171	\$476,134	86.78%	15.74%	\$3,958	6.11%	3.12%	2.38%	3.84%	8.75%	8.28%
Farmers Bank of Northern Missouri	\$533,418	\$283,396	\$455,222	62.25%	27.07%	\$5,675	4.95%	2.44%	1.79%	3.38%	0.21%	1.60%
Phelps County Bank	\$535,093	\$410,965	\$458,562	89.62%	10.46%	\$4,350	5.31%	1.38%	0.98%	4.26%	17.34%	(3.44%)
First State Bank of St. Charles, Missouri	\$542,640	\$447,794	\$400,215	111.89%	9.25%	\$3,066	5.52%	2.89%	2.19%	3.57%	4.70%	9.16%
Legends Bank	\$566,091	\$411,160	\$459,039	89.57%	12.98%	\$6,022	6.18%	1.70%	1.26%	5.13%	14.84%	14.79%
United Bank of Union	\$566,702	\$462,115	\$486,208	95.04%	12.09%	\$7,084	5.96%	2.67%	2.39%	3.77%	(2.64%)	13.53%
Regional Missouri Bank	\$570,349	\$419,942	\$455,830	92.13%	14.55%	\$6,199	5.61%	2.67%	2.17%	3.64%	3.95%	2.11%
First State Bank and Trust Company, Inc.	\$594,335	\$438,843	\$519,477	84.48%	7.92%	\$6,992	6.32%	2.50%	1.99%	4.43%	(14.10%)	(3.67%)
The Maries County Bank	\$604,341	\$348,942	\$531,684	65.63%	21.80%	\$4,256	5.37%	2.46%	2.05%	3.55%	0.23%	1.26%
Bank of Odessa	\$640,595	\$449,323	\$525,714	85.47%	17.64%	\$11,239	6.72%	3.78%	3.27%	3.82%	18.65%	24.03%
First Midwest Bank of Dexter	\$654,910	\$552,617	\$515,888	107.12%	13.20%	\$6,967	6.27%	3.52%	2.98%	3.41%	18.18%	21.16%
HOME BANK	\$658,628	\$535,255	\$549,982	97.32%	11.49%	\$5,355	6.42%	2.71%	2.15%	4.38%	4.02%	6.83%
Peoples Savings Bank of Rhineland	\$678,800	\$545,685	\$557,400	97.90%	9.09%	\$7,221	5.96%	2.67%	2.13%	3.95%	9.36%	7.13%
West Plains Bank and Trust Company	\$696,350	\$453,674	\$647,854	70.03%	15.92%	\$6,761	5.44%	2.53%	1.96%	3.36%	17.10%	17.68%
Peoples Community Bank	\$712,003	\$461,611	\$588,619	78.42%	21.06%	\$5,836	5.99%	2.58%	2.17%	4.27%	10.70%	11.32%
First Midwest Bank of the Ozarks	\$737,669	\$625,407	\$644,469	97.04%	11.24%	\$5,763	6.49%	3.08%	2.59%	4.06%	12.30%	11.57%
Town & Country Bank	\$739,841	\$472,759	\$639,198	73.96%	21.93%	\$5,285	5.13%	2.12%	1.59%	3.71%	19.26%	15.47%
Freedom Bank of Southern Missouri	\$740,328	\$574,260	\$674,092	85.19%	12.96%	\$7,119	5.94%	3.20%	2.71%	3.38%	19.82%	19.55%
MRV Banks	\$762,294	\$615,220	\$640,395	96.07%	17.64%	\$10,737	6.23%	3.45%	2.84%	3.62%	(29.47%)	(35.62%)
CNB St. Louis Bank	\$833,446	\$659,083	\$683,133	96.48%	11.54%	\$9,580	5.58%	3.12%	2.74%	3.13%	10.96%	2.02%
Blue Ridge Bank and Trust Co.	\$840,850	\$614,067	\$715,273	85.85%	16.25%	\$7,007	5.41%	2.62%	1.94%	3.58%	13.56%	12.64%
Focus Bank	\$842,566	\$698,670	\$672,283	103.92%	9.53%	\$5,106	6.30%	2.67%	2.20%	4.30%	6.52%	17.18%
Peoples Bank & Trust Co.	\$890,128	\$472,446	\$786,842	60.04%	17.48%	\$7,296	5.20%	2.85%	2.41%	3.12%	9.15%	8.07%
Triad Bank	\$916,208	\$746,010	\$717,190	104.02%	15.76%	\$15,020	6.35%	3.32%	2.76%	3.84%	17.35%	15.82%
Stifel Trust Company National Association	\$920,774	\$0	\$851,739	0.00%	87.63%	\$19,183	4.36%	0.38%	0.38%	4.01%	7.05%	0.95%
Lindell Bank & Trust Company	\$926,481	\$508,446	\$698,068	72.84%	13.98%	\$6,714	5.41%	2.60%	1.69%	3.92%	10.84%	14.50%
The Bank of Old Monroe	\$926,529	\$533,215	\$866,571	61.53%	38.50%	\$11,879	5.49%	2.94%	2.29%	3.47%	21.27%	24.93%
Mid-Missouri Bank	\$939,198	\$652,052	\$843,973	77.26%	19.41%	\$4,792	5.58%	1.46%	1.59%	4.24%	2.25%	0.84%
American Bank of Freedom	\$941,567	\$771,436	\$708,243	108.92%	13.09%	\$9,511	6.17%	3.92%	3.64%	2.84%	3.00%	(4.75%)
HNB National Bank	\$963,993	\$644,568	\$834,842	77.21%	19.04%	\$6,789	5.65%	2.29%	1.95%	3.84%	18.74%	19.51%
State Average of Asset Group C	\$733,155	\$507,404	\$620,138	83.80%	18.21%	\$7,425	5.78%	2.65%	2.17%	3.79%	8.46%	8.48%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Balance Sheet & Net Interest Margin

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						Year to Date					
	Total Assets (\$000)	Total Lns & Leases (\$000)	Total Deposits (\$000)	Loans/ Deposits (%)	Liquidity Ratio (%)	Total Assets/ Employees (\$000)	Yield on Earning Assets (%)	Cost of Interest Bearing Liab (%)	Cost of Funds (%)	Net Interest Margin (FTE) (%)	Asset Growth Rate (%)	Deposit Growth Rate (%)
Asset Group D - Over \$1 billion in total assets												
Royal Banks of Missouri	\$1,036,882	\$744,872	\$909,589	81.89%	16.12%	\$8,430	5.54%	2.99%	2.38%	3.21%	(3.38%)	(5.59%)
Mid America Bank	\$1,068,055	\$744,476	\$935,013	79.62%	21.16%	\$6,891	6.20%	2.36%	1.85%	4.57%	36.04%	41.29%
Saint Louis Bank	\$1,074,162	\$785,568	\$969,745	81.01%	19.13%	\$16,032	5.82%	3.61%	2.83%	3.18%	49.89%	60.01%
Parkside Financial Bank and Trust	\$1,103,720	\$804,469	\$957,369	84.03%	17.36%	\$9,943	5.88%	3.01%	2.13%	3.89%	(5.22%)	(6.22%)
Midwest Regional Bank	\$1,104,470	\$895,619	\$975,224	91.84%	12.71%	\$8,367	6.58%	4.23%	3.83%	2.95%	0.25%	(1.92%)
M1 Bank	\$1,136,465	\$937,885	\$1,008,950	92.96%	9.91%	\$27,059	7.48%	4.14%	3.92%	3.81%	(9.74%)	(12.50%)
Southwest Missouri Bank	\$1,157,301	\$587,181	\$1,014,636	57.87%	26.23%	\$5,408	4.88%	1.74%	1.62%	3.41%	(1.84%)	(5.28%)
Bank of Washington	\$1,178,767	\$1,049,451	\$896,357	117.08%	8.09%	\$9,138	6.73%	2.88%	2.54%	4.53%	3.30%	(4.33%)
Montgomery Bank	\$1,186,866	\$973,515	\$1,054,680	92.30%	11.13%	\$5,847	5.97%	2.10%	1.65%	4.38%	7.89%	20.03%
Wood & Huston Bank	\$1,194,541	\$919,314	\$1,077,512	85.32%	13.55%	\$6,600	5.82%	3.24%	2.81%	3.24%	(20.89%)	(24.27%)
Sullivan Bank	\$1,216,971	\$1,034,025	\$1,078,389	95.89%	9.95%	\$8,006	6.25%	3.57%	3.31%	3.14%	16.88%	18.14%
Cass Commercial Bank	\$1,342,079	\$1,072,335	\$1,136,535	94.35%	23.11%	\$21,303	5.10%	2.90%	1.35%	3.62%	(25.79%)	(30.55%)
BTC Bank	\$1,394,240	\$1,104,817	\$1,017,872	108.54%	8.32%	\$5,809	6.48%	2.94%	2.20%	4.26%	8.11%	14.84%
Sterling Bank	\$1,424,760	\$982,850	\$1,242,174	79.12%	26.59%	\$9,373	6.58%	3.15%	2.79%	4.21%	2.05%	4.01%
The Nodaway Valley Bank	\$1,478,208	\$959,324	\$1,279,908	74.95%	18.12%	\$9,013	5.04%	1.76%	1.28%	3.90%	15.80%	17.40%
First Bank of the Lake	\$1,728,960	\$1,662,456	\$1,465,832	113.41%	1.11%	\$7,326	7.33%	4.41%	4.38%	3.22%	39.77%	18.59%
Lead Bank	\$1,747,932	\$806,517	\$1,536,484	52.49%	38.26%	\$7,283	9.64%	1.24%	0.78%	8.94%	40.66%	43.06%
Hawthorn Bank	\$1,871,285	\$1,470,547	\$1,558,261	94.37%	13.77%	\$7,088	5.37%	2.37%	1.80%	3.74%	13.05%	2.53%
OMB Bank	\$1,905,200	\$1,646,491	\$1,649,517	99.82%	12.29%	\$8,780	7.10%	4.00%	3.84%	3.53%	30.67%	33.60%
Legacy Bank & Trust Company	\$1,915,268	\$1,639,996	\$1,632,305	100.47%	11.58%	\$12,684	6.49%	3.74%	3.51%	3.37%	7.77%	7.10%
Country Club Bank	\$2,192,028	\$1,473,085	\$1,877,313	78.47%	23.08%	\$5,412	4.90%	2.09%	0.94%	3.80%	3.43%	4.31%
Guaranty Bank	\$2,332,497	\$1,794,915	\$1,841,624	97.46%	13.24%	\$11,900	5.61%	3.72%	3.27%	2.67%	(1.32%)	3.78%
Midwest BankCentre	\$2,868,243	\$2,303,243	\$2,394,382	96.19%	8.82%	\$10,207	5.58%	2.42%	2.35%	3.42%	7.49%	8.41%
OakStar Bank	\$2,879,681	\$2,539,543	\$2,556,651	99.33%	4.45%	\$6,956	6.00%	3.24%	2.88%	3.49%	7.22%	7.07%
Academy Bank, N.A.	\$2,938,382	\$2,313,264	\$2,401,804	96.31%	12.05%	\$5,608	5.80%	3.74%	3.08%	3.13%	1.83%	1.25%
The Bank of Missouri	\$2,997,536	\$2,098,503	\$2,529,076	82.98%	14.60%	\$5,624	4.86%	2.97%	2.25%	2.63%	(10.74%)	(7.97%)
North American Savings Bank, FSB	\$3,033,522	\$2,134,934	\$1,940,859	110.00%	19.56%	\$12,281	5.75%	3.74%	3.48%	2.67%	15.72%	26.03%
First State Community Bank	\$4,214,085	\$3,152,520	\$3,550,393	88.79%	9.76%	\$6,003	5.25%	2.35%	1.70%	3.57%	(0.33%)	(0.44%)
Southern Bank	\$4,925,588	\$4,024,103	\$4,278,551	94.05%	8.95%	\$6,908	5.98%	3.13%	2.74%	3.41%	5.65%	4.89%
Great Southern Bank	\$5,995,890	\$4,762,197	\$4,858,195	98.02%	10.40%	\$6,272	5.66%	2.91%	2.22%	3.60%	0.75%	13.60%
First Bank Creve Coeur	\$6,570,314	\$3,874,325	\$5,870,475	66.00%	18.24%	\$7,974	4.64%	2.88%	1.82%	2.55%	(3.64%)	(4.14%)
Stifel Bank	\$11,477,591	\$6,873,855	\$10,649,229	64.55%	27.50%	\$166,342	5.77%	3.44%	3.37%	2.65%	25.48%	27.93%
Enterprise Bank & Trust	\$15,647,682	\$11,298,763	\$13,161,765	85.85%	14.79%	\$12,399	5.71%	2.72%	1.83%	4.10%	2.05%	(3.45%)
Stifel Bank and Trust	\$19,529,888	\$14,675,837	\$17,901,748	81.98%	13.85%	\$61,803	5.72%	2.39%	2.40%	3.41%	0.41%	(3.15%)
The Central Trust Bank	\$19,551,204	\$11,512,277	\$15,478,780	74.37%	22.06%	\$6,700	5.20%	2.15%	1.18%	3.81%	6.67%	4.37%
Commerce Bank	\$32,238,584	\$17,382,312	\$26,196,760	66.35%	24.57%	\$7,161	4.72%	1.87%	1.34%	3.50%	5.41%	7.97%
UMB Bank, National Association	\$69,014,200	\$35,941,380	\$58,142,921	61.82%	27.01%	\$16,050	5.27%	3.54%	2.22%	2.96%	150.46%	136.88%
State Average of Asset Group D	\$6,369,542	\$4,026,399	\$5,379,105	87.02%	15.98%	\$15,026	5.91%	2.96%	2.43%	3.63%	11.40%	11.28%

Source: SNL Financial

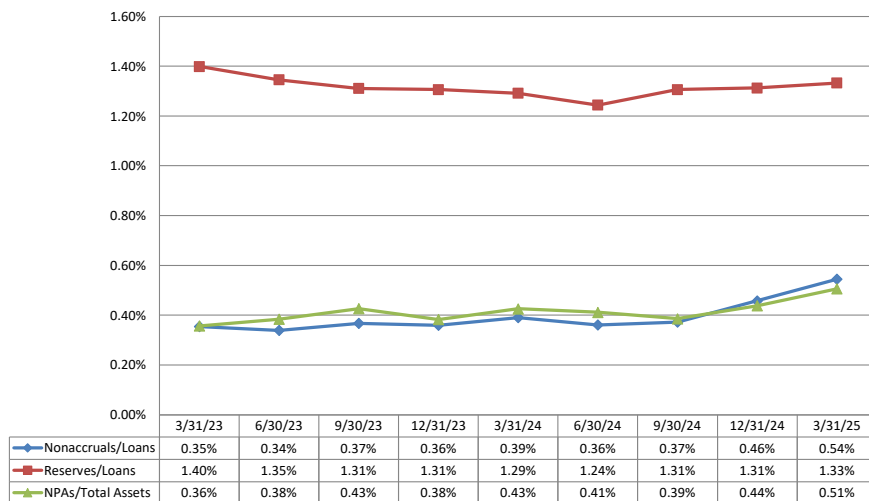
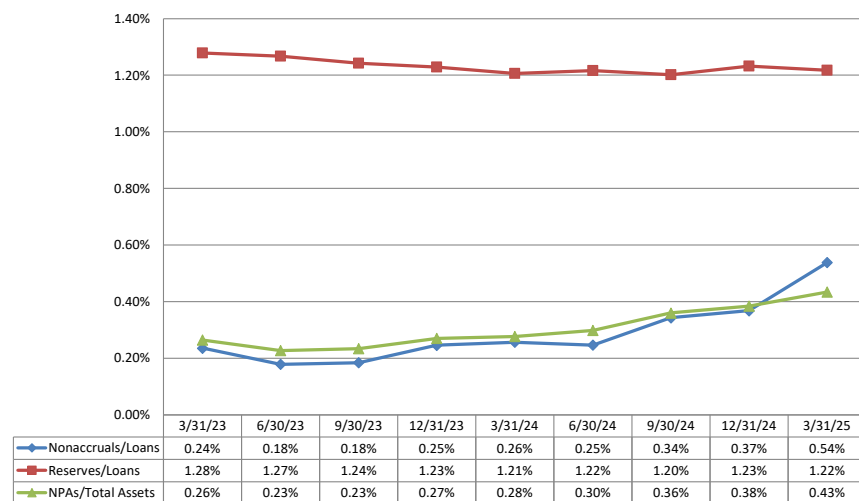
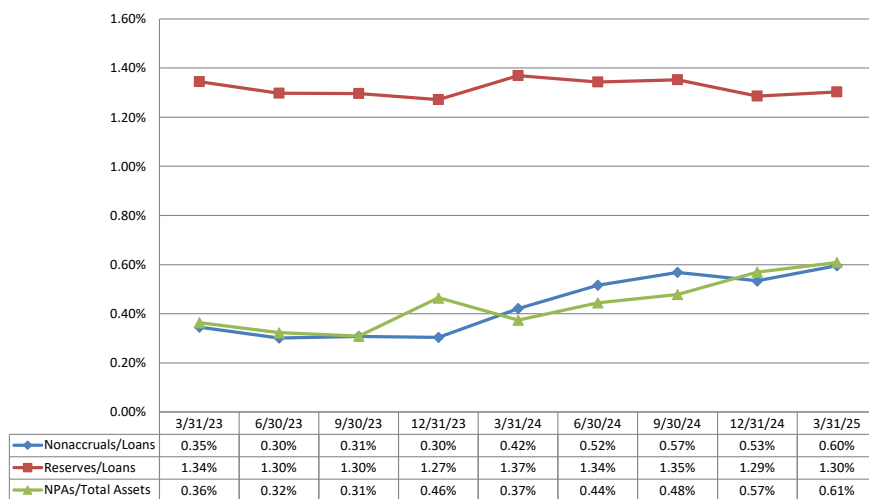
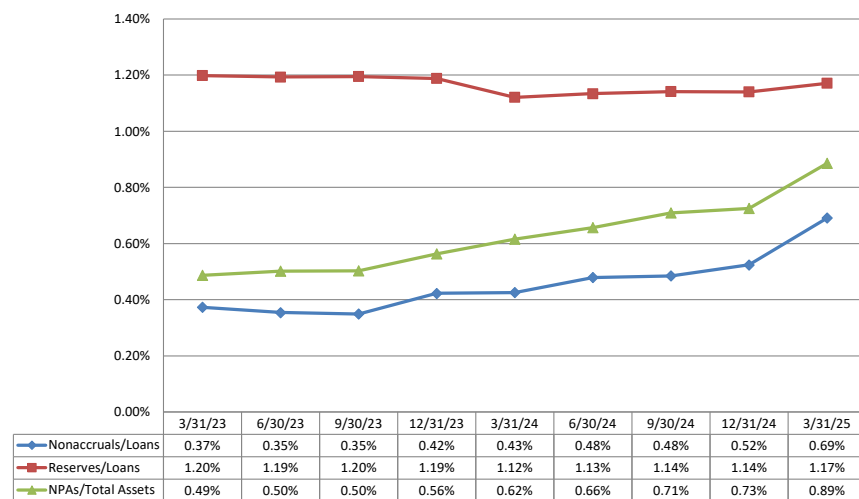
Note: Report includes only bank-level data.

NA = data was not available.

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

Asset Quality

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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, 2025

Run Date: May 13, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets							
UMB Bank & Trust, National Association	\$3,053	\$0	NA	NA	NA	0.00%	0.00%
National Advisors Trust Company	\$17,783	\$0	NA	NA	NA	0.00%	0.00%
Bank of New Cambria	\$34,548	\$0	0.00%	2.68%	NA	0.71%	0.00%
FMB Bank	\$50,170	\$7	0.05%	1.31%	37.40%	16.36%	1.00%
America's Community Bank	\$51,723	\$0	0.00%	1.29%	NA	10.37%	1.14%
Montrose Savings Bank	\$56,931	\$29	0.09%	1.77%	NM	0.55%	0.05%
First Security Bank	\$59,017	\$93	0.24%	1.29%	189.06%	5.45%	0.45%
Community Bank of Memphis	\$60,348	\$0	0.00%	2.65%	NA	0.00%	0.00%
Four States Bank	\$61,835	\$0	0.00%	1.19%	NA	0.00%	0.00%
Tri-County Trust Company	\$62,097	\$1,312	3.14%	1.55%	29.02%	31.05%	3.58%
The Bank of Houston	\$64,367	\$485	0.98%	4.01%	407.84%	4.77%	0.75%
Bank of Iberia	\$69,438	\$168	0.41%	1.38%	171.21%	5.27%	0.48%
Sherwood Community Bank	\$74,119	\$181	0.40%	0.97%	241.99%	9.07%	0.24%
FarmBank	\$78,117	\$361	0.74%	1.33%	180.06%	7.92%	0.46%
Farmers Bank of Lohman	\$78,623	\$0	0.00%	0.87%	NA	0.07%	0.00%
Peoples Bank of Moniteau County	\$79,834	\$409	0.93%	1.51%	162.35%	5.37%	0.51%
Paramount Bank	\$80,998	\$0	0.00%	0.88%	NA	16.25%	1.28%
Neighbors Bank	\$88,487	\$704	1.07%	0.41%	38.35%	4.81%	0.80%
Flat Branch Bank	\$88,747	\$14	0.05%	1.00%	NM	0.18%	0.02%
Community Bank of Missouri	\$89,606	\$802	1.54%	1.07%	69.58%	6.61%	0.90%
United Security Bank	\$91,778	\$0	0.00%	1.37%	NA	0.00%	0.00%
Investors Community Bank	\$93,667	\$69	0.15%	1.31%	866.67%	2.35%	0.07%
Silex Banking Company	\$94,268	\$0	0.00%	1.00%	NA	0.00%	0.00%
Bank of Billings	\$96,110	\$300	0.42%	0.87%	208.33%	3.12%	0.31%
West Plains Savings and Loan Association	\$96,578	\$2,758	3.66%	1.25%	34.16%	17.45%	2.86%
Senath State Bank	\$99,411	\$0	0.00%	1.46%	NA	4.98%	0.00%
The Citizens Bank of Edina	\$105,122	\$0	0.00%	1.43%	881.82%	0.84%	0.10%
Metz Banking Company	\$105,708	\$0	0.00%	1.05%	NA	0.00%	0.00%
Peoples Bank of Altenburg	\$108,307	\$278	0.37%	1.05%	286.33%	4.74%	0.43%
Citizens Bank & Trust	\$109,952	\$295	0.59%	1.15%	194.24%	2.74%	0.27%
TPNB Bank	\$110,055	\$0	0.00%	1.19%	NA	0.00%	0.00%
The Bank of Grain Valley	\$110,351	\$0	0.00%	1.46%	NA	0.00%	0.00%
The Hamilton Bank	\$110,968	\$6	0.01%	0.53%	NM	4.51%	0.01%
Bank of Brookfield-Purdin National Association	\$114,065	\$0	0.00%	1.70%	NA	0.00%	0.00%
The First National Bank of Nevada	\$116,292	\$178	0.37%	1.80%	488.20%	2.04%	0.15%
Concordia Bank	\$121,454	\$371	0.40%	1.31%	314.25%	3.08%	0.36%
Community State Bank	\$121,756	\$290	0.38%	1.22%	313.00%	2.66%	0.30%
HomePride Bank	\$125,080	\$330	0.34%	1.24%	163.31%	5.69%	0.59%
County Bank	\$125,278	\$0	0.00%	1.42%	NA	0.00%	0.00%
Bank of New Madrid	\$126,532	\$135	0.22%	1.46%	658.52%	1.27%	0.11%
Citizens Bank of Rogersville	\$127,351	\$162	0.16%	1.80%	NM	2.97%	0.31%
LimeBank	\$127,396	\$175	0.17%	1.17%	679.43%	0.87%	0.14%
Home Savings and Loan Association of Carroll County, F.A	\$127,807	\$813	0.95%	1.16%	121.40%	4.54%	0.64%
Kennett Trust Bank	\$130,548	\$46	0.06%	0.87%	NM	11.15%	0.07%
Community Bank of El Dorado Springs	\$133,789	\$114	0.15%	1.13%	263.00%	1.79%	0.24%
Alton Bank	\$134,723	\$352	0.52%	0.91%	174.43%	5.06%	0.26%
Jonesburg State Bank	\$135,720	\$0	0.00%	1.09%	NA	0.00%	0.00%
Arlo Bank	\$135,919	\$884	1.02%	1.56%	153.05%	3.04%	0.65%

Source: SNL Financial

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Asset Quality

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date						
	Total Assets (\$000)	Tot Loans & Leases Nonaccrual (\$000)	Nonaccrual Loans/Total Loans (%)	Reserves/Loans (%)	Reserves/ NPLs (%)	NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio	NPAs/Total Assets (%)
Asset Group A - \$0 to \$250 million in total assets (continued)							
Clay County Savings Bank	\$137,347	\$66	0.07%	1.13%	NM	0.59%	0.05%
Chillicothe State Bank	\$137,369	\$744	1.08%	1.56%	134.72%	7.79%	0.58%
First Independent Bank	\$137,419	\$805	1.08%	1.37%	104.10%	7.09%	0.71%
Preferred Bank	\$137,752	\$0	0.00%	0.85%	NA	2.87%	0.00%
Community Bank of Pleasant Hill	\$138,353	\$0	0.00%	0.23%	NA	0.13%	0.00%
Citizens Community Bank	\$138,582	\$299	0.35%	1.37%	395.32%	2.02%	0.22%
Edward Jones Trust Company	\$139,260	\$0	NA	NA	NA	0.00%	0.00%
Security Bank of Southwest Missouri	\$140,697	\$944	0.87%	1.27%	146.08%	24.08%	0.67%
Peoples Bank of Wyaconda	\$141,275	\$118	0.13%	1.98%	NM	1.75%	0.08%
Bank of Salem	\$143,360	\$655	0.71%	0.77%	109.01%	5.77%	0.46%
Bank of Crocker	\$144,325	\$1,343	2.83%	1.44%	50.71%	9.55%	0.93%
State Bank of Missouri	\$146,630	\$2,009	2.53%	1.04%	41.16%	18.07%	1.37%
Bank of Monticello	\$148,931	\$2,384	2.73%	1.11%	38.08%	17.92%	1.72%
Northeast Missouri State Bank	\$149,041	\$0	0.00%	1.29%	NA	0.30%	0.00%
Independent Farmers Bank	\$151,049	\$177	0.20%	1.15%	409.43%	2.45%	0.17%
Security Bank of the Ozarks	\$154,266	\$3,153	3.13%	1.06%	33.71%	38.46%	2.47%
Commercial Trust Company of Fayette	\$157,778	\$483	0.46%	1.08%	231.88%	2.93%	0.31%
Security Bank of Pulaski County	\$158,729	\$547	0.59%	1.32%	181.28%	9.38%	0.70%
TBO Bank	\$163,404	\$0	0.00%	5.69%	NA	0.00%	0.00%
State Bank of Southwest Missouri	\$164,599	\$0	0.00%	0.62%	NA	0.00%	0.00%
New Frontier Bank	\$171,110	\$0	0.00%	0.97%	NM	0.07%	0.01%
Bank 21	\$172,985	\$88	0.06%	1.41%	NM	9.83%	1.23%
Progressive Ozark Bank	\$177,552	\$2,878	1.87%	0.91%	38.91%	19.94%	2.04%
Adrian Bank	\$179,900	\$330	0.27%	1.27%	290.60%	2.99%	0.30%
Citizens' Bank of Charleston	\$180,006	\$832	0.67%	1.27%	188.10%	2.30%	0.46%
1st Advantage Bank	\$182,343	\$2,088	1.31%	1.44%	109.96%	10.01%	1.15%
The Tipton Latham Bank, National Association	\$182,837	\$1,417	1.10%	1.33%	104.06%	9.08%	0.90%
F&M Bank and Trust Company	\$186,029	\$0	0.00%	1.12%	985.16%	2.63%	0.21%
Bank Star	\$190,476	\$0	0.00%	1.41%	NA	0.87%	0.00%
The Cornerstone Bank	\$192,553	\$1,002	0.69%	1.66%	207.77%	10.22%	0.61%
Citizens Bank Butler	\$193,040	\$188	0.12%	1.11%	937.23%	3.14%	0.31%
The Citizens-Farmers Bank of Cole Camp	\$195,509	\$2,001	1.52%	1.32%	77.86%	8.44%	1.15%
First Missouri Bank of SEMO	\$202,530	\$2	0.00%	1.89%	NM	2.01%	0.00%
FCNB Bank	\$203,030	\$0	0.00%	1.00%	694.22%	2.17%	0.09%
Bank Northwest	\$209,727	\$193	0.12%	1.01%	147.19%	5.66%	0.54%
Community Point Bank	\$210,227	\$591	0.35%	1.19%	337.23%	3.56%	0.28%
Carroll County Trust Company of Carrollton, Missouri	\$210,774	\$254	0.34%	1.10%	322.05%	2.78%	0.12%
St. Clair County State Bank	\$214,963	\$0	0.00%	1.27%	NA	1.74%	0.00%
The Seymour Bank	\$223,076	\$0	0.00%	1.22%	NA	0.13%	0.00%
Bank of Weston	\$224,067	\$502	0.30%	1.23%	411.16%	3.74%	0.22%

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Asset Quality

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Asset Group A - \$0 to \$250 million in total assets (continued)							
Citizens Bank of the Midwest	\$225,615	\$307	0.20%	1.34%	673.94%	42.64%	2.71%
Bank of Grandin	\$226,469	\$3,060	2.26%	1.01%	21.46%	23.20%	2.91%
First Missouri State Bank of Cape County	\$227,261	\$0	0.00%	1.28%	NM	0.25%	0.02%
Citizens Bank of Eldon	\$233,926	\$2,094	1.21%	1.32%	73.84%	11.54%	1.32%
Community Bank of Marshall	\$237,645	\$5	0.01%	1.50%	NM	0.03%	0.00%
First State Bank of Purdy	\$237,990	\$2,369	1.61%	1.06%	65.13%	16.40%	1.01%
Peoples Bank	\$246,397	\$607	0.37%	1.17%	300.32%	5.17%	0.41%
Community First Bank	\$249,227	\$388	0.19%	1.76%	627.26%	3.76%	0.23%
Alliant Bank	\$249,481	\$526	0.27%	1.20%	444.87%	9.88%	0.93%
State Average of Asset Group A	\$138,688	\$490	0.54%	1.33%	275.61%	5.93%	0.51%

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Asset Group B - \$251 to \$500 million in total assets							
Lamar Bank and Trust Company	\$257,947	\$282	0.14%	1.00%	694.68%	1.30%	0.11%
First Missouri State Bank	\$268,429	\$803	0.38%	1.37%	365.50%	3.23%	0.32%
Century Bank of the Ozarks	\$271,249	\$3,199	1.40%	1.73%	123.79%	11.54%	1.18%
Goppert Financial Bank	\$277,158	\$0	0.00%	1.07%	NA	0.00%	0.00%
United State Bank	\$279,785	\$177	0.08%	1.46%	NM	1.97%	0.06%
Commercial Bank Saint Louis	\$280,697	\$907	0.51%	1.16%	162.78%	8.87%	0.46%
Putnam County State Bank	\$281,939	\$54	0.02%	1.33%	NM	0.54%	0.02%
Heritage Community Bank	\$288,717	\$2,709	1.04%	1.21%	115.69%	10.67%	0.94%
Ozarks Federal Savings and Loan Association	\$290,404	\$2,368	1.00%	0.92%	70.99%	7.57%	1.06%
Community First Banking Company	\$293,328	\$18	0.01%	0.85%	NM	6.21%	0.56%
St. Johns Bank & Trust Company	\$305,330	\$7,050	3.07%	1.65%	53.57%	19.01%	2.31%
O'Bannon Banking Company	\$309,974	\$2,828	1.31%	1.06%	80.24%	10.39%	0.92%
Exchange Bank of Northeast Missouri	\$313,012	\$3,220	1.69%	1.41%	82.90%	12.51%	1.04%
Kearney Trust Company	\$315,632	\$0	0.00%	1.54%	NA	0.48%	0.00%
Community State Bank of Missouri	\$317,728	\$458	0.21%	0.84%	405.46%	1.31%	0.14%
Midwest Independent BankersBank	\$334,009	\$0	0.00%	1.81%	NA	0.00%	0.00%
Community Bank of Raymore	\$334,356	\$1,163	0.97%	0.68%	69.99%	16.56%	0.35%
Citizens Bank New Haven	\$336,708	\$4,262	1.41%	1.64%	112.10%	9.25%	1.32%
Bank of Versailles	\$339,567	\$0	0.00%	1.33%	NA	0.00%	0.00%
Ozark Bank	\$344,869	\$0	0.00%	1.16%	NA	0.00%	0.00%
Central Bank of Kansas City	\$348,222	\$0	0.00%	1.23%	NA	0.00%	0.00%
Farmers and Merchants Bank of St. Clair	\$361,556	\$70	0.03%	1.29%	NM	0.18%	0.02%
Alliance Bank	\$371,931	\$529	0.18%	1.39%	776.75%	1.07%	0.14%
Heritage Bank of the Ozarks	\$375,860	\$722	0.25%	1.15%	315.90%	3.13%	0.28%
Branson Bank	\$376,761	\$2,260	0.69%	1.13%	161.09%	6.13%	0.61%
Bloomsdale Bank	\$379,034	\$1,075	0.44%	1.15%	264.09%	4.00%	0.28%
Farmers State Bank Cameron	\$380,947	\$857	0.29%	0.61%	209.10%	3.01%	0.22%
MA Bank	\$386,077	\$952	0.48%	1.50%	246.85%	4.97%	0.32%
Pony Express Bank	\$388,153	\$330	0.11%	1.22%	NM	0.93%	0.09%
Exchange Bank of Missouri	\$400,848	\$7,780	2.53%	1.07%	42.35%	22.68%	2.05%
Bank of Franklin County	\$422,500	\$85	0.03%	1.14%	NM	2.69%	0.24%
F & C Bank	\$423,442	\$286	0.08%	1.31%	660.91%	2.02%	0.17%
Community Bank and Trust	\$430,572	\$74	0.04%	1.01%	NM	0.26%	0.02%
Table Rock Community Bank	\$431,722	\$191	0.06%	1.02%	NM	1.53%	0.09%
New Era Bank	\$433,782	\$6,971	2.74%	1.23%	44.93%	14.62%	1.61%
The Missouri Bank	\$455,762	\$90	0.03%	1.24%	NM	0.55%	0.02%
Verimore Bank	\$471,316	\$268	0.07%	1.21%	NM	0.68%	0.07%
People's Bank of Seneca	\$479,462	\$1,053	0.26%	1.27%	487.75%	2.22%	0.22%
Belgrade State Bank	\$491,551	\$825	0.23%	1.11%	488.48%	2.46%	0.20%
The Bank of Advance	\$492,108	\$1,867	0.48%	1.37%	238.75%	4.65%	0.55%
Connections Bank	\$492,976	\$10	0.00%	1.15%	NM	0.02%	0.00%
The Callaway Bank	\$493,673	\$1,254	0.33%	1.13%	343.22%	5.21%	0.25%
State Average of Asset Group B	\$364,978	\$1,358	0.54%	1.22%	264.71%	4.87%	0.43%

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Asset Group C - \$501 million to \$1 billion in total assets						
UNICO Bank	\$518,515	\$5,231	1.27%	0.80%	57.73%	13.84%
Farmers Bank of Northern Missouri	\$533,418	\$532	0.19%	1.19%	635.71%	1.17%
Phelps County Bank	\$535,093	\$456	0.11%	0.97%	798.39%	1.09%
First State Bank of St. Charles, Missouri	\$542,640	\$1,442	0.32%	1.48%	310.40%	2.51%
Legends Bank	\$566,091	\$739	0.18%	1.13%	408.32%	2.55%
United Bank of Union	\$566,702	\$12,731	2.75%	1.38%	50.17%	26.38%
Regional Missouri Bank	\$570,349	\$389	0.09%	1.02%	NM	0.67%
First State Bank and Trust Company, Inc.	\$594,335	\$863	0.20%	1.24%	393.80%	2.57%
The Maries County Bank	\$604,341	\$580	0.17%	1.51%	906.21%	1.91%
Bank of Odessa	\$640,595	\$1,861	0.41%	1.39%	296.06%	12.04%
First Midwest Bank of Dexter	\$654,910	\$379	0.07%	0.85%	NM	0.83%
HOME BANK	\$658,628	\$3,947	0.74%	1.00%	38.59%	28.32%
Peoples Savings Bank of Rhineland	\$678,800	\$660	0.12%	1.05%	581.49%	1.48%
West Plains Bank and Trust Company	\$696,350	\$2,648	0.58%	0.86%	148.04%	6.01%
Peoples Community Bank	\$712,003	\$5,354	1.16%	1.17%	92.49%	4.72%
First Midwest Bank of the Ozarks	\$737,669	\$4,378	0.70%	1.22%	173.66%	6.66%
Town & Country Bank	\$739,841	\$1,967	0.42%	1.31%	307.39%	2.99%
Freedom Bank of Southern Missouri	\$740,328	\$765	0.13%	0.83%	250.34%	3.20%
MRV Banks	\$762,294	\$21,829	3.55%	1.81%	31.93%	33.88%
CNB St. Louis Bank	\$833,446	\$3,645	0.55%	1.69%	306.47%	5.87%
Blue Ridge Bank and Trust Co.	\$840,850	\$1,042	0.17%	1.56%	921.02%	1.26%
Focus Bank	\$842,566	\$1,494	0.21%	1.07%	500.54%	2.19%
Peoples Bank & Trust Co.	\$890,128	\$741	0.16%	1.08%	395.27%	1.81%
Triad Bank	\$916,208	\$1,275	0.17%	1.74%	NM	1.19%
Stifel Trust Company National Association	\$920,774	\$0	NA	NA	NA	0.00%
Lindell Bank & Trust Company	\$926,481	\$1,066	0.21%	3.00%	845.43%	1.90%
The Bank of Old Monroe	\$926,529	\$22	0.00%	1.41%	NM	0.04%
Mid-Missouri Bank	\$939,198	\$2,313	0.35%	1.14%	310.33%	2.95%
American Bank of Freedom	\$941,567	\$16,195	2.10%	1.81%	70.42%	19.89%
HNB National Bank	\$963,993	\$1,266	0.20%	1.07%	546.13%	1.22%
State Average of Asset Group C	\$733,155	\$3,194	0.60%	1.30%	375.05%	6.37%
						0.61%

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Asset Group D - Over \$1 billion in total assets						
Royal Banks of Missouri	\$1,036,882	\$4,402	0.59%	0.68%	27.57%	30.41%
Mid America Bank	\$1,068,055	\$765	0.10%	1.11%	NM	0.68%
Saint Louis Bank	\$1,074,162	\$6,288	0.80%	1.49%	184.82%	8.99%
Parkside Financial Bank and Trust	\$1,103,720	\$0	0.00%	1.73%	NA	0.00%
Midwest Regional Bank	\$1,104,470	\$47,459	5.30%	1.18%	22.18%	42.24%
M1 Bank	\$1,136,465	\$0	0.00%	1.36%	NA	0.00%
Southwest Missouri Bank	\$1,157,301	\$758	0.13%	1.03%	398.62%	2.89%
Bank of Washington	\$1,178,767	\$24,500	2.33%	1.53%	37.71%	35.63%
Montgomery Bank	\$1,186,866	\$3,837	0.39%	0.98%	167.82%	5.16%
Wood & Huston Bank	\$1,194,541	\$942	0.10%	1.36%	NM	0.77%
Sullivan Bank	\$1,216,971	\$9,060	0.88%	1.17%	130.58%	16.03%
Cass Commercial Bank	\$1,342,079	\$0	0.00%	1.26%	46.34%	14.16%
BTC Bank	\$1,394,240	\$7,611	0.69%	0.99%	143.67%	8.35%
Sterling Bank	\$1,424,760	\$8,355	0.85%	1.29%	152.23%	4.58%
The Nodaway Valley Bank	\$1,478,208	\$287	0.03%	1.31%	NM	0.28%
First Bank of the Lake	\$1,728,960	\$58,259	3.50%	0.65%	15.79%	51.66%
Lead Bank	\$1,747,932	\$4,516	0.56%	0.81%	144.13%	11.08%
Hawthorn Bank	\$1,871,285	\$2,444	0.17%	1.48%	891.16%	1.28%
OMB Bank	\$1,905,200	\$12,349	0.75%	1.44%	192.59%	7.68%
Legacy Bank & Trust Company	\$1,915,268	\$1,191	0.07%	1.13%	NM	1.19%
Country Club Bank	\$2,192,028	\$7,885	0.54%	1.20%	220.97%	3.87%
Guaranty Bank	\$2,332,497	\$11,139	0.62%	1.30%	208.81%	4.10%
Midwest BankCentre	\$2,868,243	\$9,353	0.41%	1.39%	332.53%	3.00%
OakStar Bank	\$2,879,681	\$13,959	0.55%	1.23%	223.73%	4.73%
Academy Bank, N.A.	\$2,938,382	\$26,603	1.15%	1.32%	76.01%	9.42%
The Bank of Missouri	\$2,997,536	\$4,358	0.21%	0.99%	166.06%	4.48%
North American Savings Bank, FSB	\$3,033,522	\$17,946	0.84%	1.41%	146.00%	4.91%
First State Community Bank	\$4,214,085	\$11,998	0.38%	0.95%	224.35%	3.29%
Southern Bank	\$4,925,588	\$21,970	0.55%	1.37%	121.35%	9.13%
Great Southern Bank	\$5,995,890	\$3,482	0.07%	1.36%	NM	1.80%
First Bank Creve Coeur	\$6,570,314	\$14,078	0.36%	1.02%	180.97%	4.28%
Stifel Bank	\$11,477,591	\$0	0.00%	0.44%	NA	0.01%
Enterprise Bank & Trust	\$15,647,682	\$83,678	0.74%	1.27%	105.95%	11.40%
Stifel Bank and Trust	\$19,529,888	\$160,811	1.10%	0.75%	68.13%	11.89%
The Central Trust Bank	\$19,551,204	\$48,843	0.42%	1.34%	195.75%	5.04%
Commerce Bank	\$32,238,584	\$22,603	0.13%	0.96%	67.62%	9.18%
UMB Bank, National Association	\$69,014,200	\$100,885	0.28%	1.03%	353.51%	2.38%
State Average of Asset Group D	\$6,369,542	\$20,341	0.69%	1.17%	180.93%	9.08%
						0.89%

Source: SNL Financial

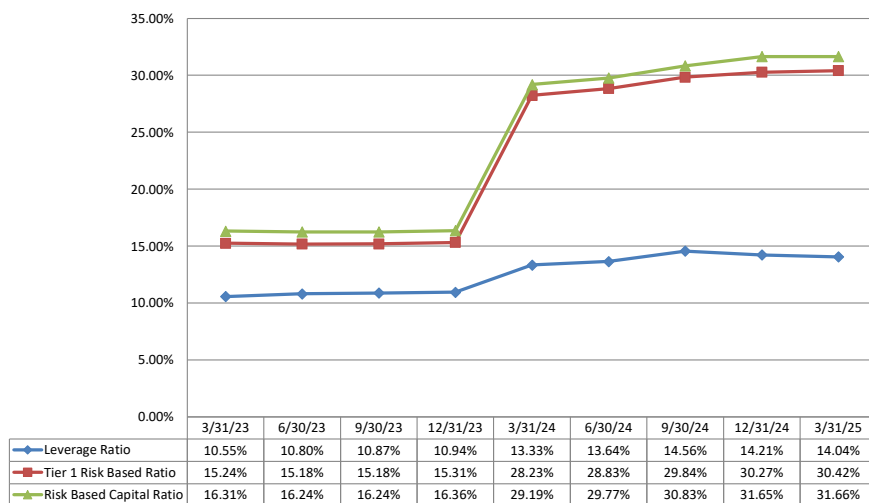
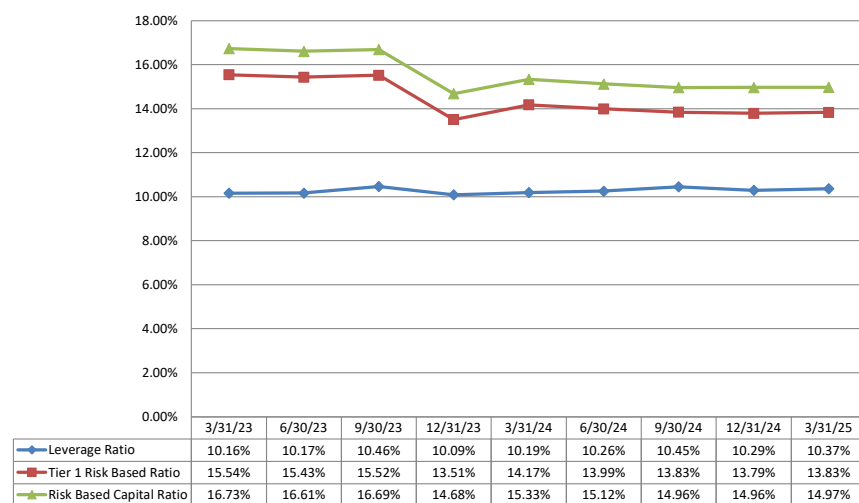
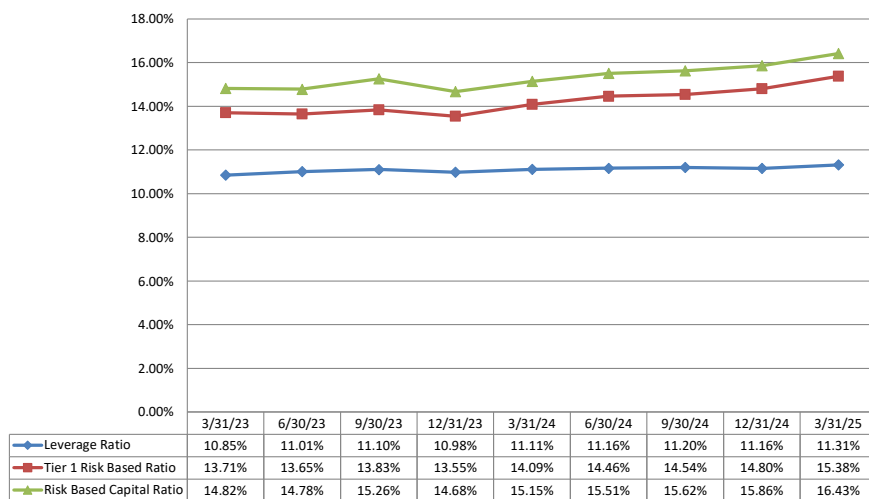
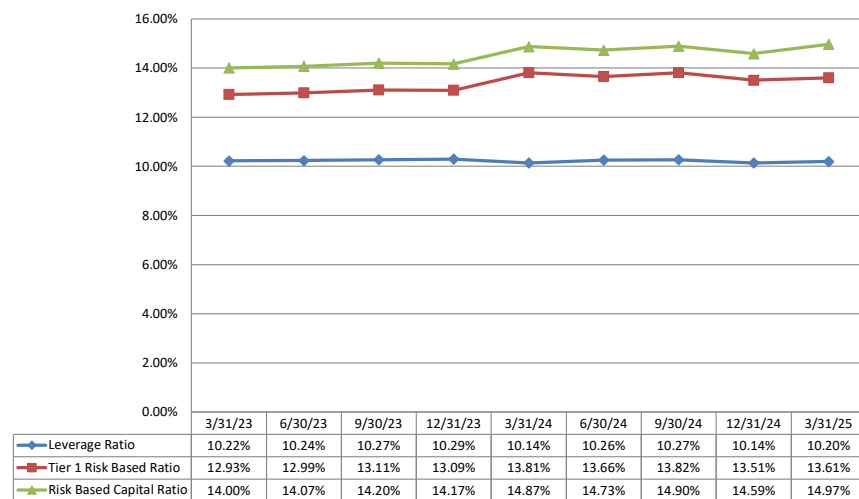
Note: Report includes only bank-level data.

NA = data was not available.

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

Capital Adequacy

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

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

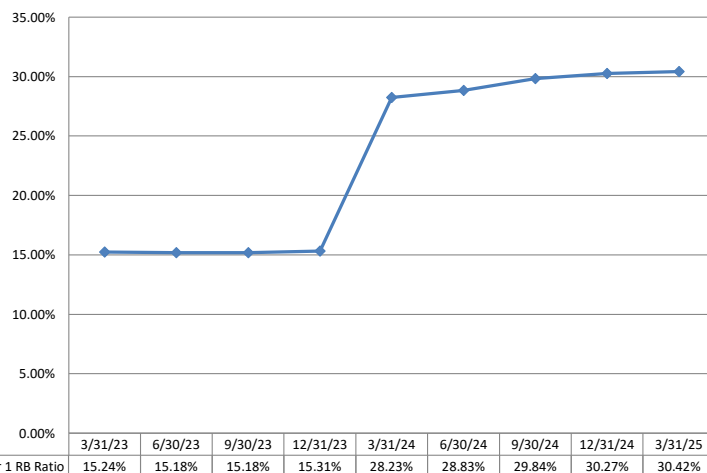
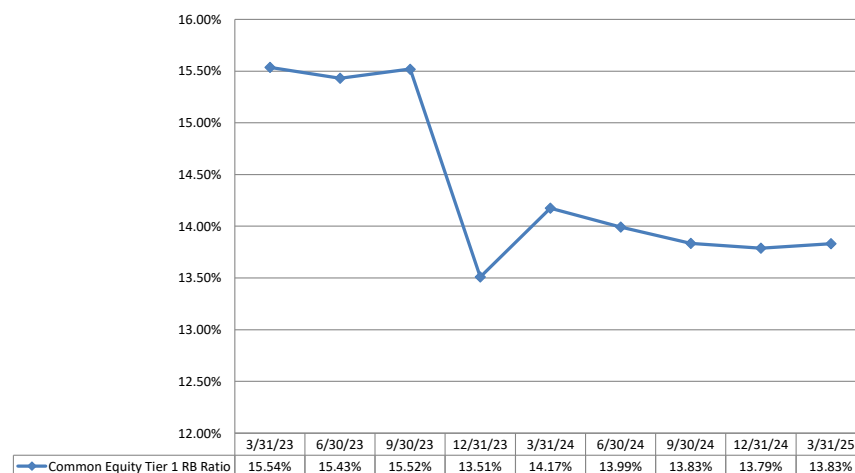
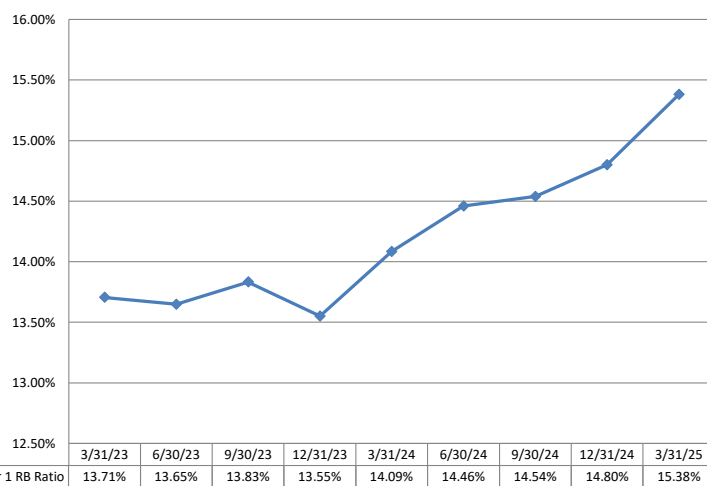
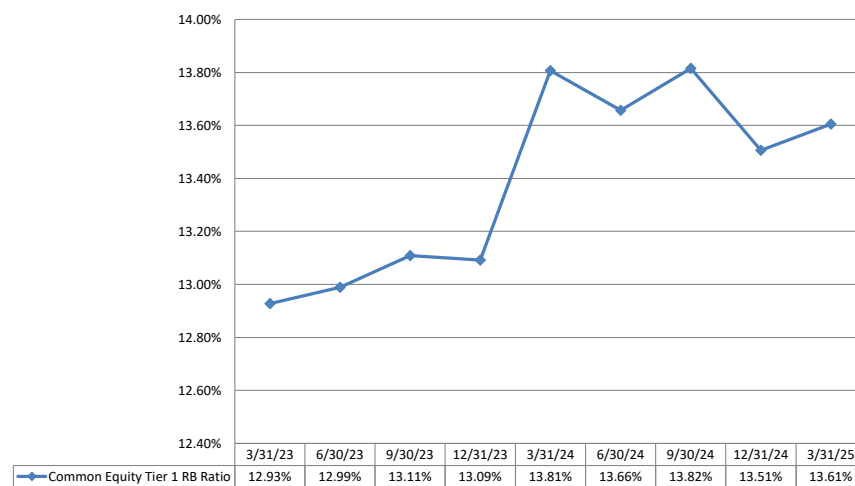
Source: SNL Financial

Note: Report includes only bank-level data.

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

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

Source: SNL Financial

Note: Report includes only bank-level data.

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Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets								
UMB Bank & Trust, National Association	\$3,053	\$3,052	\$3,052	\$3,052	100.00%	103.00%	103.00%	103.00%
National Advisors Trust Company	\$17,783	\$13,512	\$13,250	\$13,250	77.48%	308.00%	308.00%	308.00%
Bank of New Cambria	\$34,548	\$3,537	\$4,609	\$4,609	13.16%	NA	NA	NA
FMB Bank	\$50,170	\$2,899	\$3,702	\$3,702	7.34%	13.49%	14.17%	13.49%
America's Community Bank	\$51,723	\$5,102	\$5,102	\$5,102	9.91%	NA	NA	NA
Montrose Savings Bank	\$56,931	\$8,239	\$8,403	\$8,403	14.62%	NA	NA	NA
First Security Bank	\$59,017	\$4,360	\$4,375	\$4,375	7.60%	13.41%	14.66%	13.41%
Community Bank of Memphis	\$60,348	\$7,641	\$7,265	\$7,265	13.38%	NA	NA	NA
Four States Bank	\$61,835	\$22,047	\$22,047	\$22,047	40.66%	NA	NA	NA
Tri-County Trust Company	\$62,097	\$6,524	\$7,913	\$7,913	12.60%	NA	NA	NA
The Bank of Houston	\$64,367	\$8,768	\$8,643	\$8,643	13.46%	NA	NA	NA
Bank of Iberia	\$69,438	\$5,697	\$6,154	\$6,154	9.03%	14.91%	16.16%	14.91%
Sherwood Community Bank	\$74,119	\$4,775	\$6,072	\$6,072	8.31%	13.24%	14.22%	13.24%
FarmBank	\$78,117	\$4,414	\$5,990	\$5,990	7.65%	11.08%	12.28%	11.08%
Farmers Bank of Lohman	\$78,623	\$11,007	\$13,352	\$13,352	16.87%	NA	NA	NA
Peoples Bank of Moniteau County	\$79,834	\$6,947	\$8,231	\$8,231	10.79%	NA	NA	NA
Paramount Bank	\$80,998	\$6,431	\$5,810	\$5,810	7.10%	9.11%	10.14%	9.11%
Neighbors Bank	\$88,487	\$14,361	\$15,516	\$15,516	19.18%	NA	NA	NA
Flat Branch Bank	\$88,747	\$9,604	\$7,735	\$7,735	9.07%	29.18%	30.43%	29.18%
Community Bank of Missouri	\$89,606	\$11,578	\$11,621	\$11,621	13.50%	18.11%	18.99%	18.11%
United Security Bank	\$91,778	\$9,561	\$11,574	\$11,574	12.42%	NA	NA	NA
Investors Community Bank	\$93,667	\$9,441	\$10,553	\$10,553	11.23%	NA	NA	NA
Silex Banking Company	\$94,268	\$12,582	\$13,544	\$13,544	14.31%	NA	NA	NA
Bank of Billings	\$96,110	\$11,971	\$9,214	\$9,214	10.07%	NA	NA	NA
West Plains Savings and Loan Association	\$96,578	\$20,336	\$20,422	\$20,422	21.54%	NA	NA	NA
Senath State Bank	\$99,411	\$14,617	\$14,706	\$14,706	14.50%	NA	NA	NA
The Citizens Bank of Edina	\$105,122	\$13,268	\$13,347	\$13,347	12.78%	NA	NA	NA
Metz Banking Company	\$105,708	\$11,226	\$12,237	\$12,237	11.70%	NA	NA	NA
Peoples Bank of Altenburg	\$108,307	\$9,080	\$10,042	\$10,042	9.93%	12.22%	13.24%	12.22%
Citizens Bank & Trust	\$109,952	\$10,248	\$12,885	\$12,885	11.44%	NA	NA	NA
TPNB Bank	\$110,055	\$13,040	\$16,011	\$16,011	14.70%	17.04%	17.90%	17.04%
The Bank of Grain Valley	\$110,351	\$23,572	\$24,150	\$24,150	22.08%	NA	NA	NA
The Hamilton Bank	\$110,968	\$4,135	\$10,777	\$10,777	9.85%	16.75%	17.19%	16.75%
Bank of Brookfield-Purdin National Association	\$114,065	\$11,168	\$12,745	\$12,745	11.33%	34.16%	35.16%	34.16%
The First National Bank of Nevada	\$116,292	\$14,396	\$17,680	\$17,680	16.15%	22.26%	23.35%	22.26%
Concordia Bank	\$121,454	\$12,955	\$13,421	\$13,421	11.27%	NA	NA	NA
Community State Bank	\$121,756	\$13,038	\$13,706	\$13,706	11.80%	NA	NA	NA
HomePride Bank	\$125,080	\$11,860	\$12,178	\$12,178	9.91%	NA	NA	NA
County Bank	\$125,278	\$9,555	\$10,011	\$10,011	8.10%	13.87%	15.12%	13.87%
Bank of New Madrid	\$126,532	\$15,019	\$15,874	\$15,874	12.44%	NA	NA	NA
Citizens Bank of Rogersville	\$127,351	\$12,242	\$13,097	\$13,097	10.38%	NA	NA	NA
LimeBank	\$127,396	\$20,135	\$19,151	\$19,151	15.47%	NA	NA	NA
Home Savings and Loan Association of Carroll County, F.A.	\$127,807	\$17,556	\$17,869	\$17,869	14.19%	24.05%	25.30%	24.05%
Kennett Trust Bank	\$130,548	\$11,989	\$13,991	\$13,991	10.82%	NA	NA	NA
Community Bank of El Dorado Springs	\$133,789	\$21,069	\$21,374	\$21,374	16.54%	NA	NA	NA
Alton Bank	\$134,723	\$8,980	\$10,141	\$10,141	7.43%	10.04%	10.69%	10.04%
Jonesburg State Bank	\$135,720	\$11,998	\$12,177	\$12,177	9.03%	14.15%	15.40%	14.15%
Arlo Bank	\$135,919	\$37,130	\$30,866	\$30,866	25.84%	NA	NA	NA

Source: SNL Financial

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Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
Clay County Savings Bank	\$137,347	\$10,234	\$10,972	\$10,972	7.92%	13.73%	14.98%	13.73%
Chillicothe State Bank	\$137,369	\$10,532	\$12,011	\$12,011	8.75%	20.30%	21.56%	20.30%
First Independent Bank	\$137,419	\$13,728	\$15,343	\$15,343	11.17%	NA	NA	NA
Preferred Bank	\$137,752	\$4,656	\$10,890	\$10,890	7.55%	20.99%	21.98%	20.99%
Community Bank of Pleasant Hill	\$138,353	\$4,689	\$12,414	\$12,414	8.46%	21.15%	21.41%	21.15%
Citizens Community Bank	\$138,582	\$14,952	\$15,429	\$15,429	11.54%	NA	NA	NA
Edward Jones Trust Company	\$139,260	\$128,226	\$128,226	\$128,226	96.71%	346.23%	346.23%	346.23%
Security Bank of Southwest Missouri	\$140,697	\$15,603	\$15,585	\$15,585	11.33%	NA	NA	NA
Peoples Bank of Wyaconda	\$141,275	\$13,818	\$14,405	\$14,405	10.10%	NA	NA	NA
Bank of Salem	\$143,360	\$10,633	\$12,730	\$12,730	8.88%	15.03%	15.90%	15.03%
Bank of Crocker	\$144,325	\$13,384	\$17,624	\$17,624	12.39%	29.44%	29.44%	29.44%
State Bank of Missouri	\$146,630	\$10,291	\$12,598	\$12,598	8.58%	17.77%	NA	17.77%
Bank of Monticello	\$148,931	\$14,082	\$17,338	\$17,338	11.48%	NA	NA	NA
Northeast Missouri State Bank	\$149,041	\$12,832	\$16,972	\$16,972	11.84%	21.55%	22.57%	21.55%
Independent Farmers Bank	\$151,049	\$9,317	\$14,945	\$14,945	9.58%	15.48%	16.52%	15.48%
Security Bank of the Ozarks	\$154,266	\$9,536	\$11,215	\$11,215	7.26%	10.11%	11.13%	10.11%
Commercial Trust Company of Fayette	\$157,778	\$15,650	\$16,359	\$16,359	10.49%	NA	NA	NA
Security Bank of Pulaski County	\$158,729	\$11,125	\$12,993	\$12,993	8.46%	12.59%	13.81%	12.59%
TBO Bank	\$163,404	\$17,705	\$16,329	\$16,329	11.13%	14.32%	15.62%	14.32%
State Bank of Southwest Missouri	\$164,599	\$11,689	\$12,395	\$12,395	7.97%	10.48%	11.18%	10.48%
New Frontier Bank	\$171,110	\$14,688	\$15,478	\$15,478	9.14%	10.88%	11.72%	10.88%
Bank 21	\$172,985	\$19,483	\$19,562	\$19,562	11.29%	12.58%	13.83%	12.58%
Progressive Ozark Bank	\$177,552	\$16,741	\$17,000	\$17,000	9.63%	12.73%	13.79%	12.73%
Adrian Bank	\$179,900	\$16,771	\$22,753	\$22,753	12.21%	20.81%	22.06%	20.81%
Citizens' Bank of Charleston	\$180,006	\$34,636	\$35,001	\$35,001	19.07%	NA	NA	NA
1st Advantage Bank	\$182,343	\$18,566	\$18,600	\$18,600	10.06%	NA	NA	NA
The Tipton Latham Bank, National Association	\$182,837	\$16,461	\$20,274	\$20,274	11.09%	NA	NA	NA
F&M Bank and Trust Company	\$186,029	\$14,400	\$17,847	\$17,847	9.67%	15.29%	16.39%	15.29%
Bank Star	\$190,476	\$15,158	\$15,117	\$15,117	8.06%	10.85%	12.10%	10.85%
The Cornerstone Bank	\$192,553	\$23,207	\$24,032	\$24,032	12.60%	19.25%	20.51%	19.25%
Citizens Bank Butler	\$193,040	\$17,490	\$17,344	\$17,344	9.13%	11.27%	12.42%	11.27%
The Citizens-Farmers Bank of Cole Camp	\$195,509	\$26,294	\$27,383	\$27,383	14.35%	NA	NA	NA
First Missouri Bank of SEMO	\$202,530	\$20,012	\$20,082	\$20,082	10.12%	NA	NA	NA
FCNB Bank	\$203,030	\$7,142	\$15,391	\$15,391	7.83%	9.82%	10.60%	9.82%
Bank Northwest	\$209,727	\$18,445	\$18,956	\$18,956	9.12%	NA	NA	NA
Community Point Bank	\$210,227	\$15,619	\$17,609	\$17,609	8.37%	10.29%	11.46%	10.29%
Carroll County Trust Company of Carrollton, Missouri	\$210,774	\$11,791	\$19,344	\$19,344	9.00%	NA	NA	NA
St. Clair County State Bank	\$214,963	\$27,983	\$27,989	\$27,989	13.19%	NA	NA	NA
The Seymour Bank	\$223,076	\$15,787	\$23,410	\$23,410	10.34%	NA	NA	NA

Source: SNL Financial

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Capital Adequacy	March 31, 2025	Run Date: May 13, 2025
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Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group A - \$0 to \$250 million in total assets (continued)								
Bank of Weston	\$224,067	\$16,888	\$18,183	\$18,183	8.32%	11.37%	12.62%	11.37%
Citizens Bank of the Midwest	\$225,615	\$12,280	\$19,511	\$19,511	8.72%	11.95%	13.20%	11.95%
Bank of Grandin	\$226,469	\$31,716	\$32,066	\$32,066	14.27%	NA	NA	NA
First Missouri State Bank of Cape County	\$227,261	\$19,755	\$21,018	\$21,018	9.51%	NA	NA	NA
Citizens Bank of Eldon	\$233,926	\$24,420	\$25,130	\$25,130	10.98%	NA	NA	NA
Community Bank of Marshall	\$237,645	\$18,441	\$22,551	\$22,551	9.68%	NA	NA	NA
First State Bank of Purdy	\$237,990	\$16,301	\$18,337	\$18,337	7.55%	12.00%	13.06%	12.00%
Peoples Bank	\$246,397	\$17,433	\$27,047	\$27,047	10.54%	NA	NA	NA
Community First Bank	\$249,227	\$22,059	\$21,899	\$21,899	8.85%	11.59%	12.85%	11.59%
Alliant Bank	\$249,481	\$21,223	\$21,880	\$21,880	8.96%	12.31%	13.57%	12.31%
State Average of Asset Group A	\$138,688	\$15,016	\$16,496	\$16,496	14.04%	30.42%	31.66%	30.42%

Source: SNL Financial

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Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group B - \$251 to \$500 million in total assets								
Lamar Bank and Trust Company	\$257,947	\$19,757	\$25,683	\$25,683	10.20%	NA	NA	NA
First Missouri State Bank	\$268,429	\$23,477	\$23,477	\$23,477	8.98%	12.61%	13.87%	12.61%
Century Bank of the Ozarks	\$271,249	\$25,368	\$24,783	\$24,783	9.30%	NA	NA	NA
Goppert Financial Bank	\$277,158	\$27,999	\$27,969	\$27,969	9.92%	NA	NA	NA
United State Bank	\$279,785	\$25,575	\$26,249	\$26,249	9.54%	12.71%	13.96%	12.71%
Commercial Bank Saint Louis	\$280,697	\$12,345	\$22,207	\$22,207	7.75%	10.59%	11.58%	10.59%
Putnam County State Bank	\$281,939	\$39,501	\$39,501	\$39,501	14.11%	NA	NA	NA
Heritage Community Bank	\$288,717	\$22,666	\$22,265	\$22,265	7.84%	9.57%	10.83%	9.57%
Ozarks Federal Savings and Loan Association	\$290,404	\$38,315	\$39,754	\$39,754	13.66%	18.51%	19.60%	18.51%
Community First Banking Company	\$293,328	\$24,433	\$30,120	\$30,120	10.19%	NA	NA	NA
St. Johns Bank & Trust Company	\$305,330	\$33,309	\$34,585	\$34,585	11.22%	NA	NA	NA
O'Bannon Banking Company	\$309,974	\$25,127	\$27,828	\$27,828	9.13%	NA	NA	NA
Exchange Bank of Northeast Missouri	\$313,012	\$28,653	\$29,573	\$29,573	9.51%	12.94%	14.17%	12.94%
Kearney Trust Company	\$315,632	\$27,472	\$31,065	\$31,065	10.06%	17.49%	18.74%	17.49%
Community State Bank of Missouri	\$317,728	\$33,161	\$34,366	\$34,366	10.87%	NA	NA	NA
Midwest Independent BankersBank	\$334,009	\$45,453	\$45,978	\$45,978	13.88%	14.09%	15.34%	14.09%
Community Bank of Raymore	\$334,356	\$6,517	\$34,188	\$34,188	9.15%	19.36%	19.92%	19.36%
Citizens Bank New Haven	\$336,708	\$43,084	\$43,169	\$43,169	13.21%	13.53%	14.78%	13.53%
Bank of Versailles	\$339,567	\$48,056	\$48,056	\$48,056	14.32%	NA	NA	NA
Ozark Bank	\$344,869	\$25,194	\$30,862	\$30,862	8.57%	12.98%	14.24%	12.98%
Central Bank of Kansas City	\$348,222	\$50,430	\$48,132	\$48,132	13.28%	14.84%	16.05%	14.84%
Farmers and Merchants Bank of St. Clair	\$361,556	\$35,213	\$40,938	\$40,938	11.33%	17.51%	18.76%	17.51%
Alliance Bank	\$371,931	\$50,510	\$52,119	\$52,119	14.18%	NA	NA	NA
Heritage Bank of the Ozarks	\$375,860	\$30,900	\$34,186	\$34,186	9.49%	NA	NA	NA
Branson Bank	\$376,761	\$33,812	\$33,838	\$33,838	9.19%	11.20%	12.45%	11.20%
Bloomsdale Bank	\$379,034	\$24,618	\$30,803	\$30,803	8.30%	11.49%	12.60%	11.49%
Farmers State Bank Cameron	\$380,947	\$28,353	\$33,205	\$33,205	8.41%	13.20%	13.96%	13.20%
MA Bank	\$386,077	\$33,567	\$36,234	\$36,234	9.55%	NA	NA	NA
Pony Express Bank	\$388,153	\$35,210	\$35,953	\$35,953	9.78%	11.05%	12.21%	11.05%
Exchange Bank of Missouri	\$400,848	\$34,870	\$36,633	\$36,633	9.24%	11.39%	12.42%	11.39%
Bank of Franklin County	\$422,500	\$33,865	\$37,802	\$37,802	8.83%	10.31%	11.38%	10.31%
F & C Bank	\$423,442	\$44,031	\$44,146	\$44,146	10.58%	NA	NA	NA
Community Bank and Trust	\$430,572	\$32,237	\$33,914	\$33,914	8.00%	25.80%	27.06%	25.80%
Table Rock Community Bank	\$431,722	\$30,482	\$32,045	\$32,045	8.07%	10.57%	11.54%	10.57%
New Era Bank	\$433,782	\$56,902	\$54,377	\$54,377	12.86%	NA	NA	NA
The Missouri Bank	\$455,762	\$49,891	\$55,471	\$55,471	11.88%	NA	NA	NA
Verimore Bank	\$471,316	\$47,468	\$47,933	\$47,933	10.39%	12.31%	13.56%	12.31%
People's Bank of Seneca	\$479,462	\$42,329	\$44,817	\$44,817	9.36%	NA	NA	NA
Belgrade State Bank	\$491,551	\$39,269	\$45,637	\$45,637	9.66%	14.04%	15.28%	14.04%
The Bank of Advance	\$492,108	\$58,685	\$60,754	\$60,754	12.43%	NA	NA	NA
Connections Bank	\$492,976	\$50,779	\$47,151	\$47,151	9.84%	NA	NA	NA
The Callaway Bank	\$493,673	\$43,197	\$46,349	\$46,349	9.34%	NA	NA	NA
State Average of Asset Group B	\$364,978	\$34,811	\$37,479	\$37,479	10.37%	13.83%	14.97%	13.83%

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Capital Adequacy

March 31, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group C - \$501 million to \$1 billion in total assets								
UNICO Bank	\$518,515	\$40,247	\$42,249	\$42,249	8.18%	10.95%	11.84%	10.95%
Farmers Bank of Northern Missouri	\$533,418	\$55,803	\$68,175	\$68,175	12.55%	NA	NA	NA
Phelps County Bank	\$535,093	\$41,478	\$50,719	\$50,719	9.69%	14.03%	15.17%	14.03%
First State Bank of St. Charles, Missouri	\$542,640	\$81,062	\$83,758	\$83,758	15.79%	16.03%	17.28%	16.03%
Legends Bank	\$566,091	\$99,249	\$99,316	\$99,316	18.06%	NA	NA	NA
United Bank of Union	\$566,702	\$41,951	\$52,054	\$52,054	9.06%	NA	NA	NA
Regional Missouri Bank	\$570,349	\$56,740	\$60,459	\$60,459	10.70%	NA	NA	NA
First State Bank and Trust Company, Inc.	\$594,335	\$60,383	\$73,959	\$73,959	11.89%	NA	NA	NA
The Maries County Bank	\$604,341	\$70,235	\$87,435	\$87,435	15.24%	NA	NA	NA
Bank of Odessa	\$640,595	\$80,795	\$80,764	\$80,764	12.88%	22.41%	23.66%	22.41%
First Midwest Bank of Dexter	\$654,910	\$56,565	\$59,621	\$59,621	9.44%	NA	NA	NA
HOMEBANK	\$658,628	\$60,402	\$63,059	\$63,059	9.56%	NA	NA	NA
Peoples Savings Bank of Rhineland	\$678,800	\$62,649	\$63,682	\$63,682	9.62%	11.28%	12.36%	11.28%
West Plains Bank and Trust Company	\$696,350	\$43,396	\$56,882	\$56,882	8.19%	11.42%	12.25%	11.42%
Peoples Community Bank	\$712,003	\$121,629	\$129,567	\$129,567	18.43%	NA	NA	NA
First Midwest Bank of the Ozarks	\$737,669	\$76,375	\$78,697	\$78,697	10.97%	NA	NA	NA
Town & Country Bank	\$739,841	\$67,777	\$83,167	\$83,167	11.31%	18.64%	19.89%	18.64%
Freedom Bank of Southern Missouri	\$740,328	\$62,625	\$63,275	\$63,275	8.73%	NA	NA	NA
MRV Banks	\$762,294	\$91,981	\$92,494	\$92,494	11.96%	NA	NA	NA
CNB St. Louis Bank	\$833,446	\$52,906	\$71,066	\$71,066	8.65%	9.95%	11.21%	9.95%
Blue Ridge Bank and Trust Co.	\$840,850	\$72,779	\$76,006	\$76,006	9.22%	10.64%	11.89%	10.64%
Focus Bank	\$842,566	\$95,783	\$101,558	\$101,558	12.19%	NA	NA	NA
Peoples Bank & Trust Co.	\$890,128	\$66,410	\$84,921	\$84,921	9.42%	11.88%	12.62%	11.88%
Triad Bank	\$916,208	\$94,085	\$95,138	\$95,138	10.75%	12.31%	13.57%	12.31%
Stifel Trust Company National Association	\$920,774	\$61,598	\$83,766	\$83,766	9.16%	39.62%	39.62%	39.62%
Lindell Bank & Trust Company	\$926,481	\$145,638	\$143,157	\$143,157	15.79%	NA	NA	NA
The Bank of Old Monroe	\$926,529	\$49,705	\$99,355	\$99,355	10.57%	NA	NA	NA
Mid-Missouri Bank	\$939,198	\$91,761	\$93,354	\$93,354	9.96%	14.31%	15.47%	14.31%
American Bank of Freedom	\$941,567	\$90,615	\$91,151	\$91,151	9.75%	11.86%	13.12%	11.86%
HNB National Bank	\$963,993	\$104,782	\$108,302	\$108,302	11.65%	NA	NA	NA
State Average of Asset Group C	\$733,155	\$73,247	\$81,237	\$81,237	11.31%	15.38%	16.43%	15.38%

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, 2025

Run Date: May 13, 2025

Institution Name	As of Date							
	Total Assets (\$000)	Total Equity Capital (\$000)	Tier1 Capital (\$000)	Common Equity Tier 1 Capital (\$000)	Leverage Ratio (%)	Tier 1 Risk Based Ratio (%)	Risk Based Capital Ratio (%)	Common Equity Tier 1 Risk Based Ratio (%)
Asset Group D - Over \$1 billion in total assets								
Royal Banks of Missouri	\$1,036,882	\$118,235	\$102,042	\$102,042	9.93%	11.95%	12.55%	11.95%
Mid America Bank	\$1,068,055	\$118,269	\$109,199	\$109,199	10.98%	NA	NA	NA
Saint Louis Bank	\$1,074,162	\$86,027	\$90,850	\$90,850	8.46%	9.86%	11.11%	9.86%
Parkside Financial Bank and Trust	\$1,103,720	\$116,494	\$121,452	\$121,452	11.54%	12.81%	14.07%	12.81%
Midwest Regional Bank	\$1,104,470	\$110,224	\$108,875	\$108,875	9.76%	10.72%	11.81%	10.72%
M1 Bank	\$1,136,465	\$114,909	\$119,147	\$119,147	10.47%	NA	NA	NA
Southwest Missouri Bank	\$1,157,301	\$66,207	\$99,874	\$99,874	8.54%	15.08%	16.07%	15.08%
Bank of Washington	\$1,178,767	\$138,660	\$140,032	\$140,032	12.10%	NA	NA	NA
Montgomery Bank	\$1,186,866	\$124,273	\$103,954	\$103,954	9.15%	10.62%	NA	10.62%
Wood & Huston Bank	\$1,194,541	\$110,413	\$124,551	\$124,551	10.00%	12.43%	13.68%	12.43%
Sullivan Bank	\$1,216,971	\$106,969	\$106,481	\$106,481	8.92%	11.78%	13.03%	11.78%
Cass Commercial Bank	\$1,342,079	\$192,830	\$196,429	\$196,429	13.04%	16.71%	17.89%	16.71%
BTC Bank	\$1,394,240	\$122,289	\$124,041	\$124,041	8.97%	NA	NA	NA
Sterling Bank	\$1,424,760	\$171,050	\$169,562	\$169,562	11.89%	17.44%	18.69%	17.44%
The Nodaway Valley Bank	\$1,478,208	\$114,414	\$169,074	\$169,074	11.26%	14.59%	15.67%	14.59%
First Bank of the Lake	\$1,728,960	\$125,571	\$123,138	\$123,138	7.58%	15.71%	16.96%	15.71%
Lead Bank	\$1,747,932	\$170,929	\$126,719	\$126,719	7.71%	26.27%	27.52%	26.27%
Hawthorn Bank	\$1,871,285	\$179,591	\$204,843	\$204,843	11.18%	13.16%	14.41%	13.16%
OMB Bank	\$1,905,200	\$158,425	\$157,391	\$157,391	8.82%	9.47%	10.73%	9.47%
Legacy Bank & Trust Company	\$1,915,268	\$219,132	\$215,983	\$215,983	11.75%	12.32%	13.57%	12.32%
Country Club Bank	\$2,192,028	\$216,336	\$230,271	\$230,271	10.76%	13.50%	14.67%	13.50%
Guaranty Bank	\$2,332,497	\$385,073	\$277,260	\$277,260	12.55%	13.49%	14.70%	13.49%
Midwest BankCentre	\$2,868,243	\$324,622	\$311,461	\$311,461	11.04%	12.42%	13.67%	12.42%
OakStar Bank	\$2,879,681	\$291,178	\$275,488	\$275,488	9.64%	NA	NA	NA
Academy Bank, N.A.	\$2,938,382	\$417,291	\$421,629	\$421,629	14.29%	16.27%	17.52%	16.27%
The Bank of Missouri	\$2,997,536	\$308,440	\$287,700	\$287,700	9.58%	12.27%	13.19%	12.27%
North American Savings Bank, FSB	\$3,033,522	\$408,790	\$417,226	\$417,226	13.93%	20.36%	21.62%	20.36%
First State Community Bank	\$4,214,085	\$485,123	\$455,006	\$455,006	11.21%	13.53%	14.47%	13.53%
Southern Bank	\$4,925,588	\$483,563	\$481,341	\$481,341	9.82%	11.97%	13.22%	11.97%
Great Southern Bank	\$5,995,890	\$625,598	\$659,509	\$659,509	11.08%	12.66%	13.91%	12.66%
First Bank Creve Coeur	\$6,570,314	\$492,465	\$603,249	\$603,249	9.00%	13.05%	13.92%	13.05%
Stifel Bank	\$11,477,591	\$725,732	\$780,209	\$780,209	7.12%	13.08%	NA	13.08%
Enterprise Bank & Trust	\$15,647,682	\$1,870,654	\$1,600,395	\$1,600,335	10.42%	12.39%	13.53%	12.39%
Stifel Bank and Trust	\$19,529,888	\$1,374,975	\$1,373,088	\$1,373,088	7.07%	11.10%	12.09%	11.10%
The Central Trust Bank	\$19,551,204	\$1,859,134	\$1,638,545	\$1,638,545	8.63%	13.32%	14.57%	13.32%
Commerce Bank	\$32,338,584	\$2,900,384	\$3,380,460	\$3,380,460	10.53%	14.50%	15.29%	14.50%
UMB Bank, National Association	\$69,014,200	\$6,773,981	\$4,940,187	\$4,940,187	8.53%	10.54%	NA	10.54%
State Average of Asset Group D	\$6,369,542	\$611,034	\$563,423	\$563,422	10.20%	13.61%	14.97%	13.61%

Source: SNL Financial

Note: Report includes only bank-level data.

NA = data was not available.

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

Definitions



Total assets	All assets owned by the company as of the date indicated, as carried on the balance sheet and defined under the indicated accounting principles.
Net income	Net income after taxes, minority interest, and extraordinary and other after-tax items. Noncontrolling interest may be included, per relevant accounting standards. FASB Accounting Standards Codification® (ASC) Section 810-10-65, which includes noncontrolling interests for fiscal years starting after December 15, 2008, for example.
Return on average assets (%)	Return on average assets; net income as a percent of average assets.
Return on average equity (%)	Return on average equity; net income as a percent of average equity.
Efficiency ratio (FTE) (%)	Noninterest expense before foreclosed property expense, amortization of intangibles, and goodwill impairments as a percent of net interest income (fully taxable equivalent, if available) and noninterest revenues, excluding only gains from securities transactions and nonrecurring items.
Salary expense ÷ employees	Salary and benefits expense divided by number of full-time equivalent employees at end of period.
Total loans and leases	The total of loans and lease financing receivables, net of unearned income. Includes loans secured by real estate; loans to depository institutions; loans to finance agricultural production and other loans to farmers; commercial and industrial loans; acceptances of other banks (both US and foreign); loans to individuals for household, family, and other personal expenditures; loans to foreign governments and official institutions; obligations of states and political subdivisions in the United States; other loans (for purchasing or carrying securities, for example, and not including consumer loans); lease financing receivables (net of unearned income); and less any unearned income on loans reflected in items above.
Total deposits	Amounts in customers' banking deposits; any accounts subject to federal banking deposit insurance, including any portions in jumbo deposits that aren't insured but subject to the FDIC deposit regulations.
Liquidity ratio (%)	Liquid assets (cash and balance due to deposit institution plus securities plus federal funding and repurchasing plus trading accounts minus pledged securities divided by total liabilities.
Total assets ÷ employees	Total assets divided by number of full-time equivalent employees at end of period.
Loans ÷ deposits (%)	Loans held for investment, before reserves, as a percent of total insured deposits.
Yield on earning assets (%)	Return earned on interest-earning assets, expressed as a percent. Total interest and dividend income divided by average earning assets.
Cost of interest-bearing liability (%)	Interest incurred on liabilities as a percent of average interest-bearing liabilities. Total interest expense divided by average interest-bearing liabilities.

Cost of funds (%)	Interest incurred on liabilities as a percent of average non-interest-bearing deposits and interest-bearing liabilities.
Net interest margin (FTE) (%)	Net interest income, on a fully taxable-equivalent basis if available, as a percent of average earning assets.
Asset growth rate (%)	Growth in total assets. Annualized is equal to (current period total assets minus previous period total assets) divided by previous period total assets.
Deposit growth rate (%)	Growth in deposits. Annualized is equal to ((current period deposits minus previous period deposits) times (domestic and foreign office)) divided by previous period deposits.
Total loans and leases nonaccrual	Amount of loans and finance leases, gross of reserves, on which interest is no longer accruing.
Nonaccrual loans ÷ total loans (%)	Nonaccrual loans, net of guaranteed loans, as a percent of total gross loans.
Reserves ÷ loans (%)	Reserves for loan losses as a percent of loans before reserves.
Reserves ÷ nonperforming loans (%)	Loan loss reserves as a percent of nonperforming loans.
Nonperforming assets / total assets (%)	Nonperforming assets (nonperforming loans and leases, renegotiated loans and leases, and real estate owned) as a percent of assets.
Nonperforming assets + loans 90PD ÷ tangible equity + loan loss reserves (%)	Nonperforming assets plus loans 90 days or more past due divided by tangible common equity and reserves. This is also known as the common version of the Texas ratio.
Total equity capital	Equity as defined under the indicated accounting principles. Includes par value, paid in capital, retained earnings, and other adjustments to equity. Minority interest may be included, per relevant accounting standards. ASC Section 810-10-65, which includes minority interest for fiscal years starting after December 15, 2008, for example.
Tier 1 capital	For Office of Thrift Supervision (OTS)-regulated institutions, it represents the amount of core capital as defined under the latest OTS guidelines at period-end. For FDIC-regulated institutions it represents the amount of Tier 1 capital as defined by the latest regulatory agency guidelines.
Leverage ratio (%)	Tier 1 leverage ratio according to regulatory capital guidelines. Usually defined as Tier 1 capital as a percent of tangible assets.
Tier 1 risk-based ratio (%)	Tier 1 capital as a percent of total risk-adjusted assets.
Risk-Based Capital Ratio (%)	The regulatory risk-based capital ratio as defined under the latest OTS or FDIC guidelines at period-end. This ratio is usually equal to total risk-based capital divided by total risk-adjusted assets.
Common Equity Tier Risk Based Ratio (%)	Tier 1 common capital as a percent of risk-weighted assets.