# Bankers' Index

AN ANALYSIS OF KANSAS AND MISSOURI COMMUNITY BANKS

The Bankers' Index is published by the Kansas office of Baker Tilly. 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

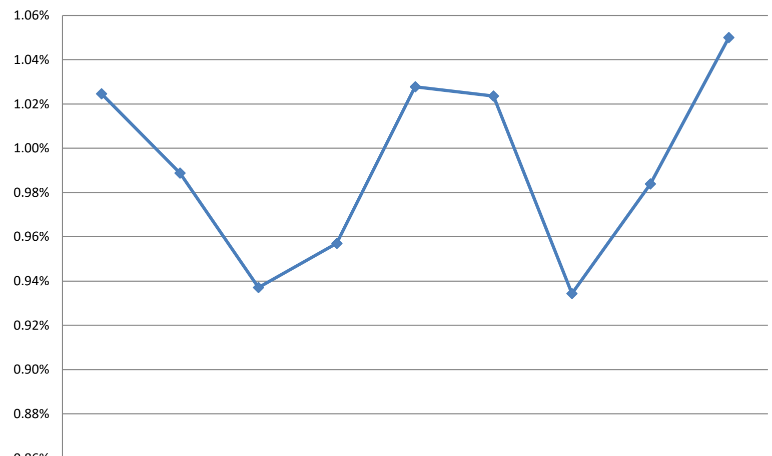
| | |
|---|---|
| Group A | $0–$250 million |
| Group B | $251 million–$500 million |
| Group C | $501 million–$1 billion |
| Group D | Over $1 billion |

# Kansas

# Performance Analysis

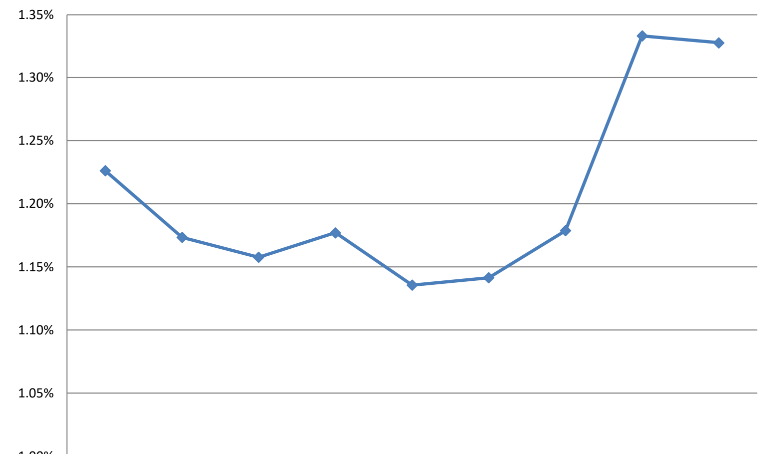
## Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



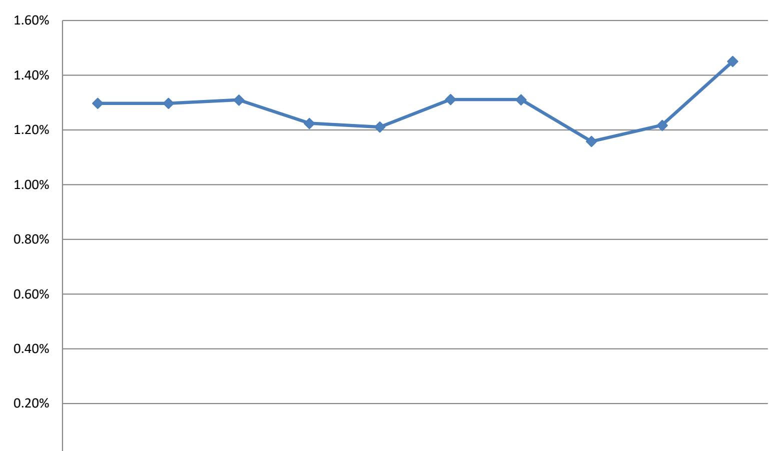

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Assets | 1.02% | 0.99% | 0.94% | 0.96% | 1.03% | 1.02% | 0.93% | 0.98% | 1.05% |

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



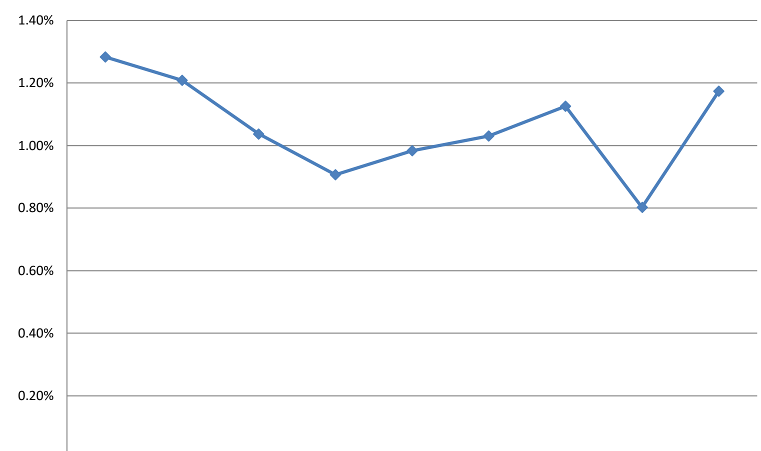

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Assets | 1.23% | 1.17% | 1.16% | 1.18% | 1.14% | 1.14% | 1.18% | 1.33% | 1.33% |

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




| | 6/30/23 | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Assets | 1.30% | 1.30% | 1.31% | 1.22% | 1.21% | 1.31% | 1.31% | 1.16% | 1.22% | 1.45% |

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




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Assets | 1.28% | 1.21% | 1.04% | 0.91% | 0.98% | 1.03% | 1.13% | 0.80% | 1.17% |

***Source: SNL Financial***

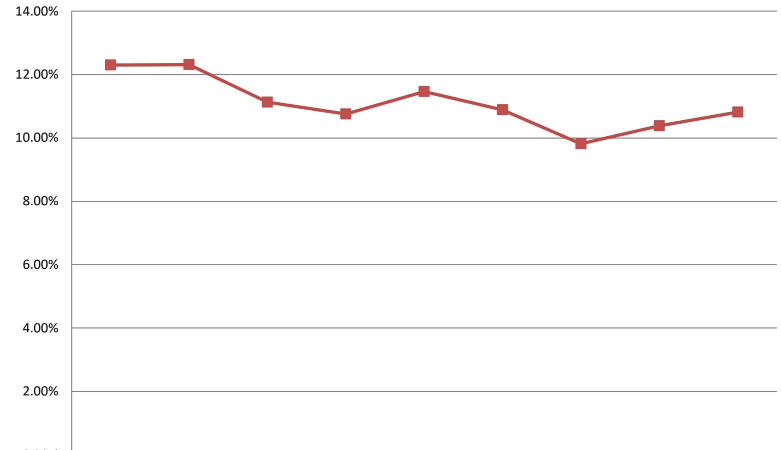
***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

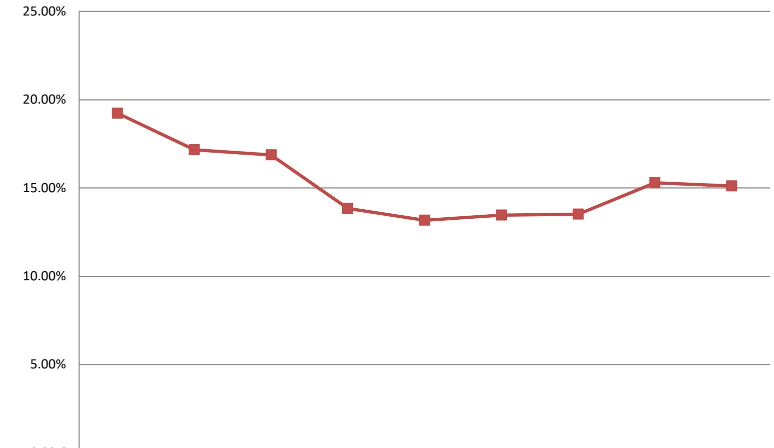
## Summary Trends of Historical Asset Group Averages: Return on Average Equity

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



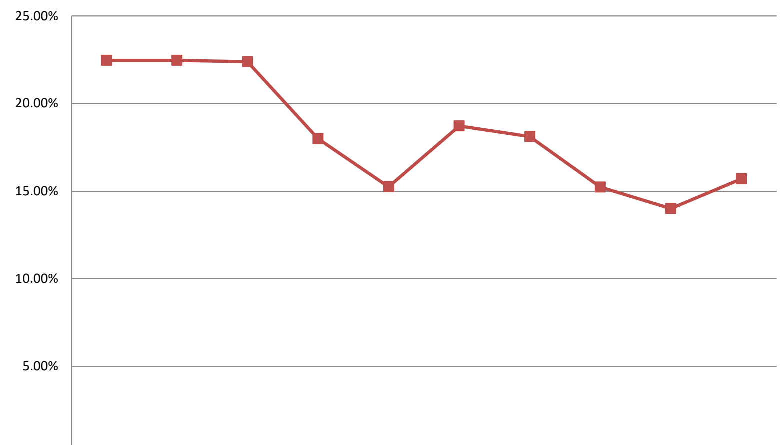

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Equity | 12.30% | 12.31% | 11.13% | 10.76% | 11.47% | 10.89% | 9.81% | 10.38% | 10.82% |

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



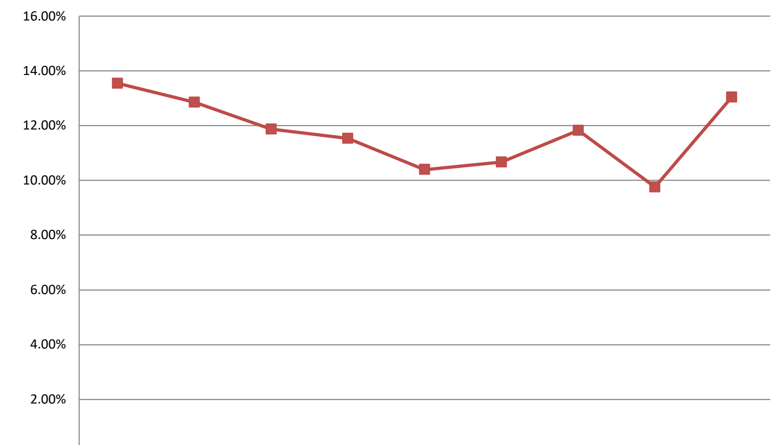

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Equity | 19.24% | 17.16% | 16.87% | 13.84% | 13.18% | 13.46% | 13.52% | 15.30% | 15.11% |

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




| | 6/30/23 | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Equity | 22.45% | 22.45% | 22.38% | 17.98% | 15.24% | 18.72% | 18.12% | 15.22% | 14.00% | 15.70% |

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




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Equity | 13.55% | 12.85% | 11.87% | 11.54% | 10.40% | 10.67% | 11.83% | 9.76% | 13.04% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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| | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Institution Name | 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** | $9,742 | ($18) | (0.71%) | (7.73%) | 84.55% | $61 | ($219) | (4.06%) | (46.06%) | 76.11% | $61 |
| **The Walton State Bank** | $11,755 | ($9) | (0.30%) | (1.29%) | 106.92% | $77 | ($54) | (0.78%) | (3.86%) | 125.17% | $85 |
| **Prescott State Bank** | $16,596 | $9 | 0.22% | 1.49% | 92.80% | $54 | $23 | 0.28% | 1.90% | 89.11% | $53 |
| **Peoples State Bank** | $19,665 | $171 | 3.26% | 14.31% | 45.78% | $62 | $349 | 3.34% | 14.69% | 46.50% | $61 |
| **Farmers State Bank \| Dwight** | $20,173 | $64 | 1.30% | 12.49% | 62.57% | $54 | $101 | 1.10% | 9.98% | 68.92% | $56 |
| **The Bank of Denton** | $21,031 | $33 | 0.62% | 3.37% | 70.92% | $56 | $52 | 0.47% | 2.66% | 75.68% | $56 |
| **Dickinson County Bank** | $21,144 | $91 | 1.78% | 13.45% | 56.13% | $55 | $183 | 1.78% | 13.75% | 56.84% | $56 |
| **The Baxter State Bank** | $24,007 | $50 | 0.83% | 3.42% | 84.42% | $86 | $84 | 0.69% | 2.89% | 86.24% | $85 |
| **Farmers State Bank \| Fairview** | $26,413 | $73 | 1.18% | 11.91% | 67.58% | $66 | $110 | 0.89% | 9.07% | 73.62% | $67 |
| **The Liberty Savings Association, FSA** | $28,456 | $28 | 0.39% | 1.64% | 85.40% | $98 | $63 | 0.44% | 1.85% | 84.35% | $97 |
| **The Marion National Bank** | $30,773 | $98 | 1.22% | 8.19% | 58.25% | $62 | $181 | 1.13% | 7.69% | 57.43% | $60 |
| **Marquette Farmers State Bank of Marquette Kansas** | $31,168 | $60 | 0.77% | 4.96% | 73.98% | $71 | $95 | 0.60% | 3.99% | 79.32% | $74 |
| **State Bank of Canton** | $33,810 | $67 | 0.78% | 3.49% | 68.45% | $97 | $162 | 0.94% | 4.26% | 66.98% | $97 |
| **Cottonwood Valley Bank** | $36,633 | $105 | 1.09% | 11.82% | 58.62% | $83 | $167 | 0.88% | 9.78% | 61.12% | $85 |
| **Vista National Bank & Trust** | $37,107 | ($82) | (0.98%) | (3.65%) | 115.19% | $89 | ($77) | (0.45%) | (1.71%) | 107.01% | $81 |
| **Union State Bank \| Olsburg** | $39,644 | $148 | 1.44% | 13.08% | 52.57% | $63 | $279 | 1.36% | 12.67% | 55.00% | $64 |
| **Farmers State Bank \| Phillipsburg** | $39,788 | $111 | 1.10% | 12.79% | 67.89% | $103 | $169 | 0.83% | 9.91% | 72.64% | $103 |
| **Ninnescah Valley Bank** | $42,230 | $145 | 1.38% | 19.24% | 60.71% | $99 | $236 | 1.12% | 16.10% | 61.91% | $99 |
| **The State Exchange Bank** | $43,640 | $98 | 0.90% | 12.06% | 68.32% | $81 | $201 | 0.90% | 12.42% | 67.44% | $81 |
| **The First State Bank of Ransom** | $48,452 | $77 | 0.66% | 3.73% | 61.30% | $66 | $163 | 0.70% | 4.01% | 64.14% | $67 |
| **Bank of Greeley** | $48,700 | $194 | 1.54% | 12.87% | 54.04% | $107 | $370 | 1.50% | 12.52% | 55.03% | $107 |
| **The Haviland State Bank** | $49,654 | $201 | 1.61% | 11.99% | 47.47% | $69 | $396 | 1.57% | 11.98% | 48.09% | $69 |
| **Security State Bank \| Wellington** | $51,025 | $137 | 1.06% | 8.62% | 71.16% | $63 | $200 | 0.77% | 6.43% | 77.71% | $71 |
| **Swedish-American State Bank** | $52,978 | $190 | 1.41% | 12.28% | 63.89% | $102 | $413 | 1.51% | 13.47% | 62.17% | $103 |
| **The Farmers State Bank of Blue Mound** | $53,788 | $254 | 1.84% | 11.84% | 63.61% | $72 | $448 | 1.59% | 10.54% | 66.40% | $76 |
| **The City State Bank** | $54,208 | $183 | 1.35% | 17.60% | 64.49% | $81 | $333 | 1.23% | 16.36% | 66.61% | $85 |
| **First National Bank of Spearville** | $55,152 | $166 | 1.20% | 8.52% | 52.33% | $82 | $351 | 1.24% | 9.11% | 49.58% | $81 |
| **Elevate Bank, National Association** | $55,697 | $87 | 0.63% | 4.50% | 85.34% | $83 | $581 | 2.09% | 15.27% | 67.82% | $80 |
| **The Farmers State Bank of Bucklin, Kansas** | $58,968 | $212 | 1.43% | 11.76% | 48.44% | $81 | $413 | 1.40% | 11.69% | 49.03% | $76 |
| **First National Bank in Frankfort** | $59,057 | $91 | 0.63% | 12.47% | 78.71% | $96 | $177 | 0.60% | 12.52% | 79.78% | $98 |
| **Ford County State Bank** | $61,194 | $98 | 0.65% | 8.60% | 65.23% | $98 | $221 | 0.74% | 10.04% | 66.40% | $98 |
| **Tampa State Bank** | $61,413 | $48 | 0.30% | 10.96% | 84.10% | $74 | $115 | 0.35% | 14.30% | 82.31% | $74 |
| **Farmers and Merchants Bank of Mound City, Kansas** | $61,446 | $161 | 1.06% | 17.42% | 70.28% | $127 | $318 | 1.06% | 17.33% | 70.07% | $127 |
| **The Bank of Holyrood** | $65,258 | $182 | 1.09% | 7.22% | 56.06% | $81 | $445 | 1.34% | 8.96% | 51.88% | $79 |
| **CBW Bank** | $65,796 | $35 | 0.16% | 0.59% | 94.70% | $127 | $117 | 0.27% | 0.99% | 89.05% | $118 |
| **Argentine Federal Savings** | $68,771 | $11 | 0.06% | 0.55% | 94.83% | $76 | $3 | 0.01% | 0.07% | 97.37% | $76 |
| **Union State Bank \| Uniontown** | $69,645 | $318 | 1.76% | 22.93% | 63.48% | $112 | $621 | 1.73% | 22.73% | 64.21% | $114 |
| **Kaw Valley State Bank** | $72,316 | $135 | 0.76% | 24.28% | 73.41% | $85 | $293 | 0.83% | 27.98% | 71.79% | $85 |
| **Howard State Bank** | $74,473 | $426 | 2.29% | 29.88% | 49.39% | $58 | $768 | 2.08% | 27.34% | 54.14% | $57 |
| **New Century Bank** | $76,607 | $479 | 2.56% | 19.53% | 58.58% | $95 | $832 | 2.31% | 17.11% | 61.36% | $95 |
| **The Farmers State Bank \| Holton** | $76,858 | ($18) | (0.09%) | (0.85%) | 67.29% | $71 | $155 | 0.41% | 3.69% | 65.89% | $72 |
| **Farmers State Bank \| Wathena** | $78,916 | $225 | 1.07% | 16.11% | 71.64% | $112 | $474 | 1.11% | 17.61% | 70.01% | $107 |
| **The First State Bank \| Ness City** | $81,017 | $197 | 0.90% | 10.13% | 60.19% | $94 | $406 | 0.91% | 10.66% | 60.74% | $92 |
| **The First National Bank of Hope** | $82,103 | $150 | 0.74% | 9.05% | 79.55% | $94 | $218 | 0.53% | 6.75% | 83.90% | $93 |
| **The First National Bank of Dighton** | $83,537 | $164 | 0.80% | 5.43% | 63.52% | $95 | $289 | 0.72% | 4.86% | 67.32% | $95 |
| **Small Business Bank** | $83,583 | ($847) | (4.08%) | (38.94%) | 273.25% | $125 | ($2,611) | (6.19%) | (59.63%) | 291.06% | $138 |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

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| | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Institution Name | 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

| Institution Name | Total Assets ($000) | QTD Net Income (Loss) ($000) | QTD Return on Avg Assets (%) | QTD Return on Avg Equity (%) | QTD Efficiency Ratio (FTE) (%) | QTD Salary Exp/ Employees ($000) | YTD Net Income (Loss) ($000) | YTD Return on Avg Assets (%) | YTD Return on Avg Equity (%) | YTD Efficiency Ratio (FTE) (%) | YTD Salary Exp/ Employees ($000) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Citizens State Bank and Trust Company \| Council Grove** | $83,746 | $408 | 2.00% | 23.73% | 57.95% | $62 | $803 | 2.01% | 23.54% | 58.65% | $61 |
| **Integrity Bank** | $83,766 | $322 | 1.50% | 16.35% | 65.21% | $77 | $536 | 1.23% | 13.99% | 68.72% | $85 |
| **FNB Washington** | $84,454 | $378 | 1.72% | 7.03% | 49.37% | $76 | $774 | 1.76% | 7.26% | 48.29% | $75 |
| **Stock Exchange Bank** | $85,187 | $206 | 0.95% | 12.20% | 69.76% | $111 | $414 | 0.95% | 12.47% | 68.41% | $101 |
| **Johnson State Bank** | $88,287 | $102 | 0.45% | 3.43% | 81.01% | $75 | $211 | 0.46% | 3.61% | 83.99% | $74 |
| **The Citizens State Bank of Cheney, Kansas** | $91,442 | $426 | 1.94% | 25.10% | 56.38% | $112 | $903 | 2.11% | 27.46% | 52.76% | $93 |
| **Kansas State Bank \| Overbrook** | $93,117 | $249 | 1.06% | 10.28% | 58.34% | $95 | $475 | 1.02% | 10.06% | 58.92% | $93 |
| **First National Bank of Kansas** | $96,531 | $50 | 0.20% | 7.86% | 83.64% | $97 | $211 | 0.43% | 18.24% | 79.28% | $90 |
| **First National Bank in Fredonia** | $97,671 | $341 | 1.29% | 13.03% | 58.00% | $85 | $673 | 1.33% | 13.35% | 59.11% | $79 |
| **The Bank of Protection** | $98,503 | $413 | 1.70% | 12.65% | 47.20% | $79 | $858 | 1.76% | 13.37% | 45.94% | $78 |
| **The First Security Bank** | $99,596 | $136 | 0.54% | 6.14% | 85.75% | $84 | $274 | 0.55% | 6.19% | 84.94% | $80 |
| **Citizens State Bank and Trust Company \| Hiawatha** | $100,543 | $564 | 2.23% | 13.00% | 55.14% | $80 | $1,075 | 2.14% | 12.50% | 57.16% | $85 |
| **Bison State Bank** | $101,574 | ($399) | (1.64%) | (17.05%) | 89.89% | $102 | ($559) | (1.20%) | (12.06%) | 98.25% | $92 |
| **Exchange State Bank** | $102,570 | $314 | 1.23% | 11.72% | 56.02% | $83 | $586 | 1.15% | 11.07% | 57.79% | $83 |
| **The Lyndon State Bank** | $103,956 | $185 | 0.71% | 8.25% | 84.47% | $126 | $453 | 0.88% | 10.27% | 80.86% | $113 |
| **The Bank of Commerce and Trust Company** | $105,851 | $300 | 1.09% | 22.35% | 64.06% | $76 | $488 | 0.88% | 18.59% | 69.16% | $80 |
| **Bendena State Bank** | $108,407 | $446 | 1.66% | 19.92% | 47.88% | $87 | $926 | 1.70% | 21.22% | 49.38% | $87 |
| **The Baldwin State Bank** | $109,314 | $232 | 0.88% | 8.95% | 69.52% | $74 | $470 | 0.90% | 9.22% | 70.24% | $75 |
| **Home Savings Bank** | $109,977 | $215 | 0.78% | 4.77% | 70.23% | $118 | $455 | 0.84% | 5.09% | 68.84% | $117 |
| **First Federal Savings and Loan Bank** | $116,474 | $956 | 3.24% | 28.34% | 22.85% | $67 | $2,156 | 3.69% | 31.93% | 20.04% | $59 |
| **Community Bank of Wichita, Inc.** | $116,558 | $281 | 1.00% | 12.65% | 68.84% | $111 | $523 | 0.94% | 12.01% | 71.10% | $109 |
| **State Bank of Bern** | $118,630 | $456 | 1.54% | 9.72% | 47.55% | $92 | $926 | 1.58% | 10.03% | 45.89% | $90 |
| **The First State Bank of Healy** | $118,822 | $393 | 1.32% | 11.21% | 50.57% | $167 | $765 | 1.30% | 10.88% | 50.52% | $164 |
| **The Stockgrowers State Bank** | $120,457 | $610 | 1.96% | 18.57% | 46.42% | $83 | $1,214 | 2.00% | 18.66% | 45.92% | $80 |
| **Conway Bank** | $121,454 | $262 | 0.86% | 11.46% | 75.91% | $93 | $435 | 0.72% | 9.69% | 77.13% | $91 |
| **The Riley State Bank of Riley Kansas** | $121,535 | $385 | 1.29% | 12.93% | 60.03% | $86 | $856 | 1.43% | 14.69% | 59.32% | $84 |
| **Wilson State Bank** | $122,199 | $368 | 1.22% | 16.36% | 66.20% | $75 | $673 | 1.11% | 15.32% | 68.19% | $78 |
| **Citizens State Bank** | $130,698 | $307 | 0.88% | 7.15% | 64.74% | $90 | $552 | 0.78% | 6.53% | 66.88% | $90 |
| **The Elk State Bank** | $132,550 | $219 | 0.65% | 9.53% | 68.63% | $97 | $472 | 0.70% | 10.43% | 67.30% | $91 |
| **Prairie Bank of Kansas** | $133,596 | ($290) | (0.85%) | (10.25%) | 130.90% | $118 | ($66) | (0.10%) | (1.17%) | 102.99% | $147 |
| **First Commerce Bank** | $136,947 | $496 | 1.44% | 14.03% | 55.36% | $147 | $972 | 1.43% | 13.84% | 57.06% | $145 |
| **State Bank of Downs** | $141,975 | $772 | 2.13% | 16.29% | 43.08% | $106 | $1,410 | 1.93% | 15.10% | 49.21% | $107 |
| **First National Bank in Cimarron** | $142,475 | $530 | 1.42% | 31.39% | 65.03% | $125 | $1,062 | 1.40% | 34.02% | 62.06% | $126 |
| **Fidelity State Bank and Trust Company** | $147,665 | $605 | 1.63% | 17.78% | 67.12% | $83 | ($221) | (0.29%) | (3.30%) | 66.06% | $79 |
| **Flint Hills Bank** | $156,058 | $400 | 0.99% | 11.33% | 59.87% | $83 | $749 | 0.92% | 10.96% | 62.76% | $83 |
| **Bank of Prairie Village** | $156,241 | $570 | 1.47% | 14.27% | 61.45% | $159 | $1,152 | 1.51% | 14.46% | 60.66% | $150 |
| **First Bank \| Sterling** | $157,080 | $358 | 0.89% | 8.09% | 64.62% | $94 | $714 | 0.91% | 8.13% | 65.98% | $94 |
| **Heritage Bank** | $157,328 | $624 | 1.68% | 17.80% | 52.00% | $112 | $1,136 | 1.57% | 16.53% | 53.16% | $105 |
| **Impact Bank** | $159,164 | $502 | 1.19% | 20.72% | 60.87% | $99 | $970 | 1.15% | 20.71% | 62.77% | $99 |
| **The Farmers State Bank \| McPherson** | $159,544 | $455 | 1.14% | 19.26% | 63.58% | $101 | $831 | 1.04% | 18.02% | 65.63% | $99 |
| **Farmers National Bank** | $160,799 | $525 | 1.30% | 6.41% | 49.09% | $82 | $1,122 | 1.37% | 6.91% | 52.99% | $82 |
| **Farmers Bank & Trust \| Atwood** | $165,703 | $383 | 0.88% | 15.14% | 55.59% | $82 | $970 | 1.12% | 19.58% | 54.40% | $82 |
| **The First National Bank of Scott City** | $166,107 | $596 | 1.44% | 12.23% | 46.57% | $83 | $1,152 | 1.41% | 12.06% | 47.36% | $82 |
| **Garden Plain State Bank** | $166,324 | $746 | 1.83% | 12.51% | 40.16% | $77 | $1,530 | 1.88% | 13.11% | 43.60% | $82 |
| **The Community Bank** | $166,519 | $496 | 1.21% | 11.54% | 63.03% | $79 | $948 | 1.17% | 11.34% | 64.04% | $79 |
| **The Farmers State Bank of Aliceville, Kansas** | $171,133 | $1,114 | 2.60% | 13.38% | 29.40% | $62 | $1,809 | 2.10% | 11.01% | 39.96% | $99 |
| **Home Bank and Trust Company** | $172,544 | $737 | 1.70% | 21.82% | 60.27% | $80 | $1,304 | 1.51% | 19.55% | 62.03% | $78 |
| **Southwind Bank** | $172,881 | $512 | 1.17% | 19.24% | 52.81% | $101 | $979 | 1.11% | 19.12% | 53.37% | $99 |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| Institution Name | As of Date: Total Assets ($000) | Quarter to Date: Net Income (Loss) ($000) | Quarter to Date: Return on Avg Assets (%) | Quarter to Date: Return on Avg Equity (%) | Quarter to Date: Efficiency Ratio (FTE) (%) | Quarter to Date: Salary Exp/ Employees ($000) | Year to Date: Net Income (Loss) ($000) | Year to Date: Return on Avg Assets (%) | Year to Date: Return on Avg Equity (%) | Year to Date: Efficiency Ratio (FTE) (%) | Year to Date: Salary Exp/ Employees ($000) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Asset Group A - $0 to $250 million in total assets** | | | | | | | | | | | |
| **Solomon State Bank** | $174,702 | $919 | 2.10% | 10.81% | 44.76% | $105 | $1,792 | 2.05% | 10.56% | 45.77% | $114 |
| **Lyons Federal Bank** | $178,323 | $726 | 1.65% | 11.82% | 51.43% | $96 | $1,003 | 1.16% | 8.26% | 60.12% | $93 |
| **The First National Bank of Louisburg** | $179,436 | $593 | 1.28% | 14.07% | 59.75% | $71 | $1,031 | 1.12% | 12.57% | 63.56% | $72 |
| **Community Bank** | $179,612 | $1,034 | 2.33% | 20.57% | 38.92% | $101 | $1,992 | 2.25% | 20.03% | 40.12% | $100 |
| **American Bank of Baxter Springs** | $186,375 | $808 | 1.82% | 21.02% | 54.24% | $72 | $1,568 | 1.83% | 20.96% | 54.18% | $71 |
| **Citizens Federal Savings Bank** | $186,614 | $97 | 0.20% | 1.09% | 92.08% | $105 | $57 | 0.06% | 0.32% | 97.28% | $109 |
| **Valley State Bank** | $191,791 | $498 | 1.00% | 9.39% | 65.78% | $74 | $974 | 0.97% | 9.39% | 66.95% | $75 |
| **TriCentury Bank** | $191,998 | $774 | 1.63% | 15.27% | 44.10% | $104 | $1,457 | 1.57% | 14.54% | 44.68% | $103 |
| **The Halstead Bank** | $194,629 | $840 | 1.74% | 20.17% | 56.40% | $108 | $1,605 | 1.70% | 19.57% | 57.77% | $111 |
| **The Fidelity State Bank and Trust Company** | $196,534 | $1,050 | 2.16% | 9.82% | 41.36% | $75 | $1,933 | 1.98% | 9.20% | 43.11% | $74 |
| **Union State Bank \| Clay Center** | $199,062 | $372 | 0.73% | 9.81% | 66.09% | $96 | $667 | 0.66% | 9.06% | 68.30% | $97 |
| **Kansas State Bank \| Ottawa** | $202,305 | $582 | 1.17% | 13.92% | 62.59% | $73 | $1,369 | 1.38% | 16.85% | 64.85% | $73 |
| **The Lyon County State Bank** | $207,647 | $718 | 1.35% | 20.38% | 63.23% | $90 | $1,324 | 1.27% | 19.55% | 65.13% | $90 |
| **Carson Bank** | $209,320 | $617 | 1.22% | 16.55% | 65.03% | $83 | $1,146 | 1.14% | 15.78% | 68.35% | $85 |
| **Kendall Bank** | $210,206 | $682 | 1.24% | 12.59% | 65.49% | $105 | $2,236 | 2.11% | 22.21% | 54.02% | $101 |
| **Farmers and Drovers Bank** | $210,436 | $687 | 1.26% | 5.43% | 57.02% | $118 | $1,246 | 1.15% | 4.98% | 57.91% | $114 |
| **Andover State Bank** | $211,801 | $730 | 1.40% | 16.34% | 58.26% | $101 | $1,384 | 1.32% | 15.74% | 59.12% | $104 |
| **Stockgrowers State Bank** | $217,445 | $790 | 1.42% | 13.97% | 67.43% | $142 | $1,356 | 1.34% | 13.33% | 65.09% | $110 |
| **Bankers' Bank of Kansas** | $219,207 | $293 | 0.56% | 3.29% | 81.15% | $102 | $619 | 0.59% | 3.49% | 82.90% | $101 |
| **Citizens National Bank** | $222,647 | $396 | 0.69% | 10.93% | 73.11% | $70 | $790 | 0.69% | 11.23% | 73.13% | $69 |
| **The Farmers State Bank \| Westmoreland** | $233,109 | $544 | 0.92% | 7.84% | 57.97% | $79 | $918 | 0.78% | 6.75% | 60.40% | $79 |
| **FirstOak Bank** | $246,166 | $1,224 | 2.02% | 19.51% | 58.10% | $91 | $2,296 | 1.90% | 18.44% | 59.37% | $91 |
| **Patriots Bank** | $249,813 | $1,116 | 1.81% | 22.26% | 61.19% | $99 | $2,042 | 1.68% | 20.73% | 62.55% | $93 |
| State Average of Asset Group A | $111,432 | $343 | 1.12% | 11.30% | 66.03% | $90 | $654 | 1.05% | 10.82% | 66.83% | $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.***

| Institution Name | As of Date: Total Assets ($000) | Quarter to Date: Net Income (Loss) ($000) | Quarter to Date: Return on Avg Assets (%) | Quarter to Date: Return on Avg Equity (%) | Quarter to Date: Efficiency Ratio (FTE) (%) | Quarter to Date: Salary Exp/ Employees ($000) | Year to Date: Net Income (Loss) ($000) | Year to Date: Return on Avg Assets (%) | Year to Date: Return on Avg Equity (%) | Year to Date: Efficiency Ratio (FTE) (%) | Year to Date: Salary Exp/ Employees ($000) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Asset Group B - $251 to $500 million in total assets** | | | | | | | | | | | |
| **Stryv Bank** | $258,103 | $724 | 1.13% | 12.68% | 68.06% | $133 | $1,265 | 1.02% | 11.09% | 69.77% | $134 |
| **FNB Bank** | $260,285 | $509 | 0.78% | 9.04% | 75.11% | $99 | $1,262 | 0.96% | 11.53% | 73.87% | $98 |
| **Fusion Bank** | $260,612 | $1,128 | 2.06% | 15.27% | 48.92% | $125 | $2,199 | 1.91% | 15.18% | 50.77% | $140 |
| **Citizens State Bank and Trust Co., Ellsworth, Kansas** | $263,151 | $850 | 1.23% | 19.36% | 61.95% | $81 | $1,665 | 1.21% | 20.09% | 62.37% | $80 |
| **First Heritage Bank** | $266,095 | $962 | 1.37% | 22.86% | 57.55% | $124 | $1,794 | 1.30% | 22.07% | 59.41% | $123 |
| **Vintage Bank Kansas** | $266,219 | $990 | 1.50% | 19.93% | 59.34% | $61 | $1,878 | 1.43% | 19.38% | 60.21% | $61 |
| **SJN Bank of Kansas** | $272,197 | $951 | 1.40% | 16.10% | 52.04% | $103 | $1,760 | 1.30% | 15.22% | 53.58% | $103 |
| **First Kansas Bank** | $273,846 | $1,078 | 1.56% | 26.09% | 49.05% | $72 | $2,117 | 1.51% | 26.53% | 49.50% | $75 |
| **The Kaw Valley State Bank and Trust Company, of Wamego, Kansas** | $293,233 | $1,014 | 1.47% | 14.05% | 57.67% | $75 | $1,913 | 1.40% | 13.59% | 59.21% | $70 |
| **First National Bank and Trust** | $301,658 | $1,181 | 1.58% | 11.96% | 61.52% | $92 | $2,624 | 1.75% | 13.54% | 59.61% | $91 |
| **The Farmers State Bank of Oakley, Kansas** | $302,983 | $1,096 | 1.45% | 12.70% | 42.14% | $161 | $2,055 | 1.36% | 12.08% | 43.92% | $162 |
| **Grant County Bank** | $307,647 | $1,052 | 1.36% | 12.03% | 63.27% | $90 | $2,175 | 1.42% | 12.66% | 63.03% | $93 |
| **Kaw Valley Bank** | $311,321 | $920 | 1.18% | 9.91% | 68.70% | $72 | $1,929 | 1.24% | 10.55% | 67.02% | $71 |
| **Goppert State Service Bank** | $315,792 | $813 | 1.04% | 11.55% | 57.40% | $73 | $1,743 | 1.13% | 12.53% | 56.76% | $74 |
| **The Citizens State Bank \| Gridley** | $316,991 | $1,201 | 1.53% | 14.61% | 52.52% | $91 | $2,603 | 1.65% | 16.24% | 50.68% | $86 |
| **Centera Bank** | $322,890 | $1,117 | 1.37% | 21.00% | 64.93% | $92 | $1,803 | 1.10% | 17.87% | 67.41% | $92 |
| **KCB Bank** | $328,545 | $1,068 | 1.30% | 11.94% | 56.24% | $91 | $1,825 | 1.13% | 10.26% | 60.31% | $101 |
| **Golden Belt Bank, FSA** | $354,914 | $1,284 | 1.47% | 13.93% | 62.97% | $108 | $2,350 | 1.36% | 12.91% | 64.16% | $103 |
| **Community First National Bank** | $356,886 | $1,650 | 1.85% | 17.81% | 59.78% | $140 | $2,939 | 1.68% | 15.86% | 60.89% | $131 |
| **Bank of Hays** | $358,562 | $1,115 | 1.23% | 14.36% | 45.70% | $116 | $2,203 | 1.22% | 14.39% | 49.35% | $118 |
| **ESB Financial** | $361,193 | $1,339 | 1.51% | 18.85% | 62.81% | $88 | $2,416 | 1.39% | 17.47% | 65.36% | $86 |
| **Commercial Bank \| Parsons** | $366,158 | $1,361 | 1.44% | 21.98% | 67.64% | $77 | $3,161 | 1.67% | 25.65% | 65.51% | $78 |
| **Mutual Savings Association** | $371,880 | $1,494 | 1.61% | 7.06% | 52.09% | $96 | $2,868 | 1.55% | 6.81% | 54.12% | $95 |
| **Guaranty State Bank and Trust Company** | $374,963 | $1,295 | 1.41% | 14.75% | 60.29% | $91 | $2,252 | 1.22% | 13.10% | 62.15% | $91 |
| **The Citizens State Bank \| Marysville** | $417,205 | $2,184 | 2.12% | 27.99% | 39.61% | $103 | $4,877 | 2.36% | 31.74% | 36.59% | $103 |
| **Astra Bank** | $423,905 | $697 | 0.66% | 21.11% | 80.70% | $104 | $1,361 | 0.65% | 22.44% | 80.92% | $102 |
| **The Citizens State Bank \| Moundridge** | $424,226 | $1,269 | 1.18% | 10.00% | 65.54% | $89 | $2,631 | 1.22% | 10.53% | 65.06% | $87 |
| **The Union State Bank of Everest** | $426,422 | $1,428 | 1.36% | 14.89% | 64.32% | $85 | $2,419 | 1.16% | 12.77% | 66.30% | $85 |
| **Bank Of The Plains** | $441,766 | $732 | 0.66% | 7.22% | 70.11% | $95 | $1,353 | 0.62% | 6.76% | 71.48% | $94 |
| **The Denison State Bank** | $456,950 | $2,351 | 2.00% | 14.08% | 51.05% | $90 | $4,763 | 2.03% | 14.64% | 50.57% | $84 |
| **Solutions North Bank** | $468,472 | $1,253 | 1.05% | 9.37% | 55.29% | $87 | $2,421 | 1.00% | 9.22% | 56.45% | $89 |
| **Bank of Commerce** | $469,509 | $1,477 | 1.24% | 13.24% | 63.56% | $63 | $3,010 | 1.27% | 13.62% | 63.43% | $62 |
| **Cornerstone Bank** | $472,577 | $1,033 | 0.92% | 10.36% | 60.59% | $142 | $1,876 | 0.83% | 9.48% | 63.08% | $140 |
| **Bank of the Flint Hills** | $477,503 | $1,746 | 1.46% | 18.53% | 61.12% | $88 | $3,525 | 1.49% | 19.04% | 60.31% | $87 |
| **First State Bank and Trust** | $487,475 | $1,153 | 0.96% | 11.97% | 66.87% | $99 | $1,874 | 0.78% | 9.84% | 72.91% | $99 |
| **The First State Bank \| Norton** | $491,743 | $2,087 | 1.64% | 18.74% | 54.06% | $111 | $3,764 | 1.48% | 17.34% | 57.51% | $114 |
| State Average of Asset Group B | $358,997 | $1,211 | 1.36% | 15.20% | 59.46% | $97 | $2,352 | 1.33% | 15.11% | 60.38% | $97 |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

# Performance Analysis — June 30, 2025 — Run Date: August 18, 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

| Institution Name | Total Assets ($000) | QTD Net Income (Loss) ($000) | QTD Return on Avg Assets (%) | QTD Return on Avg Equity (%) | QTD Efficiency Ratio (FTE) (%) | QTD Salary Exp/ Employees ($000) | YTD Net Income (Loss) ($000) | YTD Return on Avg Assets (%) | YTD Return on Avg Equity (%) | YTD Efficiency Ratio (FTE) (%) | YTD Salary Exp/ Employees ($000) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Silver Lake Bank** | $505,213 | $1,752 | 1.46% | 14.15% | 55.44% | $131 | $3,397 | 1.42% | 13.82% | 56.66% | $131 |
| **Great American Bank** | $507,439 | $3,384 | 2.71% | 21.55% | 40.45% | $110 | $6,514 | 2.63% | 20.98% | 41.88% | $110 |
| **Labette Bank** | $509,938 | $1,260 | 0.99% | 7.89% | 70.38% | $99 | $2,903 | 1.14% | 9.25% | 65.49% | $88 |
| **Citizens Bank of Kansas** | $512,846 | $1,224 | 0.90% | 21.50% | 70.70% | $89 | $2,195 | 0.81% | 19.94% | 72.58% | $89 |
| **Mid-America Bank** | $515,657 | $2,055 | 1.68% | 16.36% | 47.54% | $94 | $3,968 | 1.66% | 16.12% | 49.20% | $93 |
| **The Peoples Bank** | $521,994 | $1,803 | 1.33% | 20.85% | 64.26% | $109 | $3,900 | 1.45% | 22.96% | 61.15% | $109 |
| **Southwest National Bank** | $532,640 | $1,718 | 1.31% | 13.73% | 68.56% | $80 | $3,148 | 1.19% | 12.62% | 69.61% | $80 |
| **First Bank Kansas** | $573,733 | $3,207 | 2.21% | 32.53% | 58.97% | $96 | $6,347 | 2.19% | 32.95% | 60.08% | $96 |
| **The Bank** | $577,826 | $3,624 | 2.46% | 21.64% | 36.03% | $89 | $6,617 | 2.20% | 20.06% | 36.16% | $88 |
| **Farmers & Merchants Bank of Colby** | $592,097 | $2,108 | 1.43% | 13.10% | 37.24% | $104 | $4,105 | 1.40% | 13.02% | 39.01% | $98 |
| **Exchange Bank & Trust** | $595,417 | $2,587 | 1.68% | 14.84% | 48.20% | $77 | $4,852 | 1.59% | 14.23% | 50.02% | $79 |
| **Outdoor Bank** | $619,429 | $875 | 0.55% | 5.81% | 72.70% | $116 | ($1,607) | (0.51%) | (5.39%) | 70.34% | $112 |
| **The Bank of Tescott** | $622,409 | $1,869 | 1.43% | 12.18% | 58.84% | $90 | $3,665 | 1.42% | 12.03% | 57.97% | $83 |
| **Union State Bank \| Arkansas City** | $678,047 | $2,040 | 1.19% | 11.62% | 68.68% | $104 | $4,217 | 1.23% | 12.23% | 67.28% | $103 |
| **First Option Bank** | $741,418 | $1,948 | 1.07% | 17.70% | 68.87% | $105 | $3,989 | 1.10% | 18.44% | 68.94% | $103 |
| **Western State Bank** | $791,720 | $4,827 | 2.43% | 26.29% | 40.69% | $84 | $9,465 | 2.39% | 26.10% | 40.46% | $81 |
| **Legacy Bank** | $817,728 | $2,339 | 1.15% | 12.69% | 57.93% | $90 | $4,792 | 1.19% | 13.26% | 57.28% | $88 |
| **Community National Bank** | $854,079 | $3,636 | 1.70% | 30.47% | 55.46% | $106 | $6,772 | 1.58% | 29.42% | 54.40% | $103 |
| **United Bank & Trust** | $879,203 | $2,689 | 1.22% | 11.20% | 54.34% | $93 | $5,336 | 1.21% | 11.26% | 54.49% | $92 |
| **Dream First Bank, N.A.** | $920,989 | $3,549 | 2.01% | 18.78% | 54.00% | $66 | $6,017 | 1.72% | 17.13% | 57.08% | $65 |
| **Security State Bank \| Scott City** | $965,462 | $2,697 | 1.12% | 10.65% | 44.08% | $117 | $5,043 | 1.06% | 10.13% | 46.85% | $116 |
| **GNBank, National Association** | $983,620 | $3,336 | 1.35% | 11.46% | 56.18% | $103 | $6,157 | 1.24% | 10.79% | 58.51% | $105 |
| **Farmers Bank & Trust \| Great Bend** | $993,313 | $5,324 | 2.12% | 10.08% | 46.85% | $101 | $10,278 | 2.06% | 9.80% | 46.84% | $100 |
| State Average of Asset Group C | $687,488 | $2,602 | 1.54% | 16.39% | 55.50% | $98 | $4,873 | 1.45% | 15.70% | 55.75% | $96 |

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

| Institution Name | Total Assets ($000) | QTD Net Income (Loss) ($000) | QTD Return on Avg Assets (%) | QTD Return on Avg Equity (%) | QTD Efficiency Ratio (FTE) (%) | QTD Salary Exp/ Employees ($000) | YTD Net Income (Loss) ($000) | YTD Return on Avg Assets (%) | YTD Return on Avg Equity (%) | YTD Efficiency Ratio (FTE) (%) | YTD Salary Exp/ Employees ($000) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **First Federal Bank of Kansas City** | $1,000,642 | $145 | 0.06% | 0.55% | 96.98% | $107 | ($57) | (0.01%) | (0.11%) | 100.42% | $106 |
| **Bank of Labor** | $1,074,279 | $2,417 | 0.92% | 24.70% | 70.26% | $117 | $4,943 | 0.97% | 27.23% | 69.22% | $115 |
| **The Bennington State Bank** | $1,112,928 | $6,992 | 2.50% | 24.54% | 39.87% | $82 | $12,645 | 2.25% | 22.59% | 43.49% | $84 |
| **NBKC Bank** | $1,146,992 | $11,808 | 4.16% | 24.94% | 65.52% | $151 | $17,077 | 3.05% | 18.44% | 71.97% | $137 |
| **The First National Bank of Hutchinson** | $1,164,535 | $3,343 | 1.12% | 11.94% | 64.30% | $109 | $6,973 | 1.16% | 12.67% | 63.01% | $107 |
| **CoreFirst Bank & Trust** | $1,246,553 | $3,267 | 1.04% | 19.68% | 71.38% | $90 | $6,219 | 0.99% | 18.98% | 72.51% | $92 |
| **Central National Bank** | $1,301,422 | $3,398 | 1.05% | 10.66% | 69.76% | $98 | $6,856 | 1.06% | 10.98% | 69.26% | $97 |
| **Armed Forces Bank, National Association** | $1,427,124 | $4,806 | 1.37% | 10.51% | 70.89% | $109 | $9,402 | 1.35% | 10.50% | 70.59% | $103 |
| **Peoples Bank and Trust Company** | $1,532,889 | $2,129 | 0.56% | 7.53% | 57.95% | $91 | $5,535 | 0.80% | 10.53% | 58.62% | $83 |
| **Landmark National Bank** | $1,619,886 | $4,474 | 1.12% | 10.76% | 60.99% | $86 | $9,180 | 1.15% | 11.22% | 62.06% | $86 |
| **Community National Bank & Trust** | $2,258,424 | $5,497 | 0.95% | 12.31% | 67.25% | $81 | $8,141 | 0.71% | 9.16% | 69.13% | $80 |
| **Emprise Bank** | $2,592,410 | $8,452 | 1.29% | 17.40% | 67.36% | $99 | $15,558 | 1.20% | 16.24% | 68.00% | $99 |
| **KS StateBank** | $2,641,236 | $10,603 | 1.60% | 13.79% | 36.04% | $110 | $21,627 | 1.68% | 13.87% | 36.54% | $109 |
| **Fidelity Bank, National Association** | $3,261,454 | $7,880 | 0.99% | 10.11% | 66.72% | $108 | $15,060 | 0.96% | 9.75% | 67.52% | $106 |
| **Security Bank of Kansas City** | $3,616,784 | $11,840 | 1.26% | 11.93% | 50.68% | $90 | $23,186 | 1.23% | 11.99% | 51.31% | $91 |
| **Equity Bank** | $5,361,329 | $18,574 | 1.41% | 12.30% | 60.55% | $97 | $35,108 | 1.33% | 11.78% | 60.27% | $97 |
| **INTRUST Bank, National Association** | $6,791,129 | $20,963 | 1.15% | 20.04% | 61.77% | $114 | $37,894 | 1.03% | 18.54% | 63.26% | $113 |
| **Capitol Federal Financial, Inc.** | $9,704,693 | $18,382 | 0.76% | 7.05% | 58.97% | $93 | $33,781 | 0.70% | 6.51% | 59.98% | $92 |
| **Capitol Federal Savings Bank** | $9,704,907 | $18,416 | 0.76% | 7.47% | 58.60% | $92 | $33,892 | 0.70% | 6.95% | 59.53% | $91 |
| State Average of Asset Group D | $3,082,085 | $8,599 | 1.27% | 13.59% | 62.94% | $101 | $15,948 | 1.17% | 13.04% | 64.04% | $99 |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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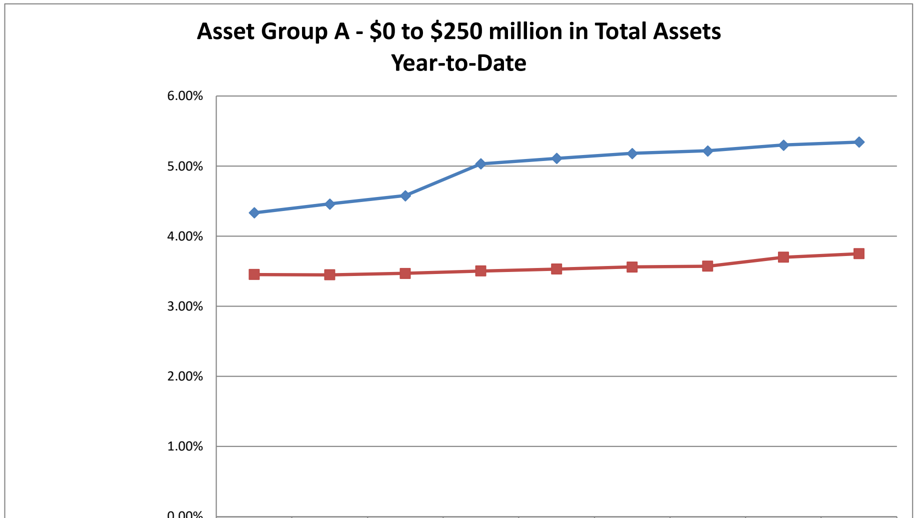
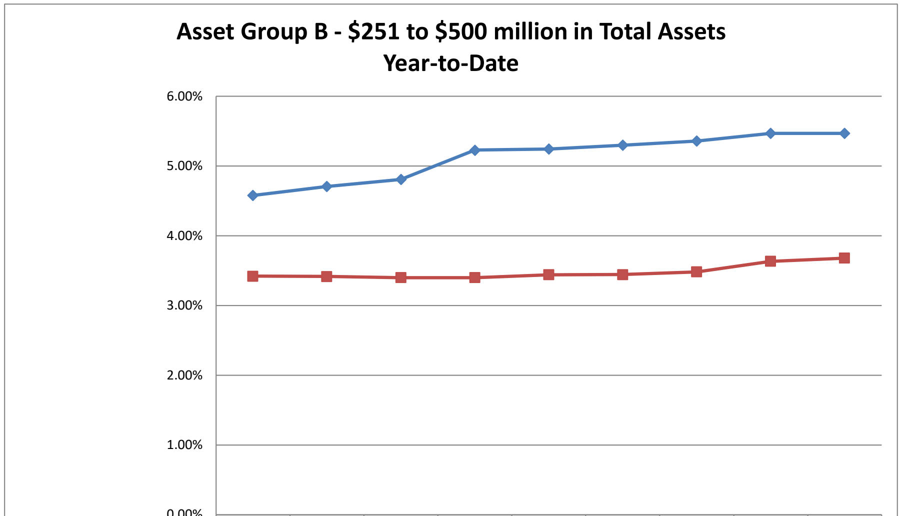
# Balance Sheet & Net Interest Margin

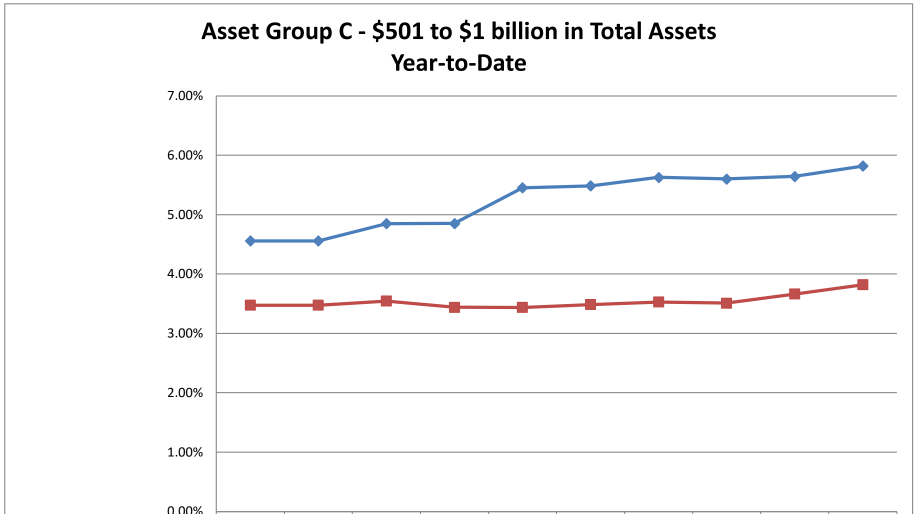
## Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)



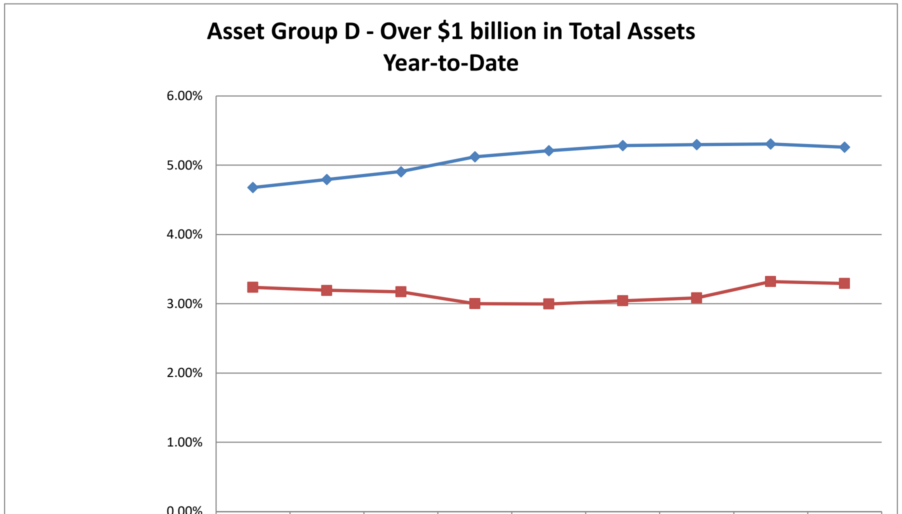

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Yield on Earning Assets | 4.33% | 4.46% | 4.58% | 5.03% | 5.11% | 5.18% | 5.22% | 5.30% | 5.34% |
| Net Interest Margin (FTE) | 3.45% | 3.45% | 3.47% | 3.50% | 3.53% | 3.56% | 3.57% | 3.70% | 3.75% |




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Yield on Earning Assets | 4.58% | 4.71% | 4.81% | 5.23% | 5.24% | 5.30% | 5.36% | 5.47% | 5.47% |
| Net Interest Margin (FTE) | 3.42% | 3.42% | 3.40% | 3.40% | 3.44% | 3.44% | 3.48% | 3.63% | 3.68% |




| | 6/30/23 | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|---|
| Yield on Earning Assets | 4.56% | 4.56% | 4.85% | 4.85% | 5.45% | 5.49% | 5.63% | 5.60% | 5.64% | 5.82% |
| Net Interest Margin (FTE) | 3.48% | 3.48% | 3.55% | 3.44% | 3.44% | 3.48% | 3.53% | 3.51% | 3.66% | 3.82% |




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Yield on Earning Assets | 4.68% | 4.79% | 4.91% | 5.12% | 5.21% | 5.28% | 5.30% | 5.31% | 5.26% |
| Net Interest Margin (FTE) | 3.24% | 3.19% | 3.17% | 3.00% | 3.00% | 3.04% | 3.08% | 3.32% | 3.29% |

***Source: SNL Financial***

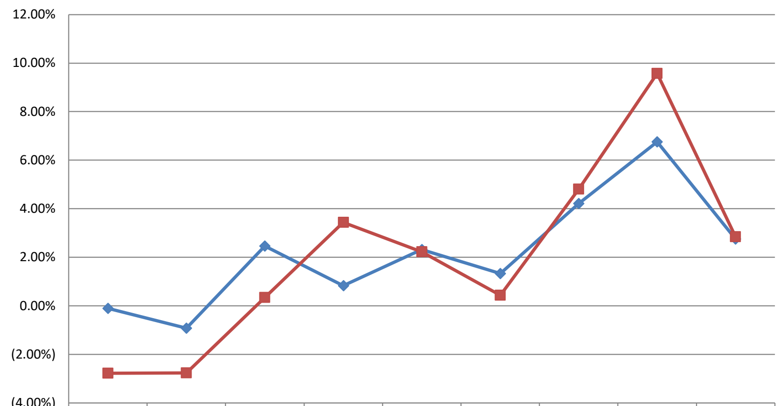
***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

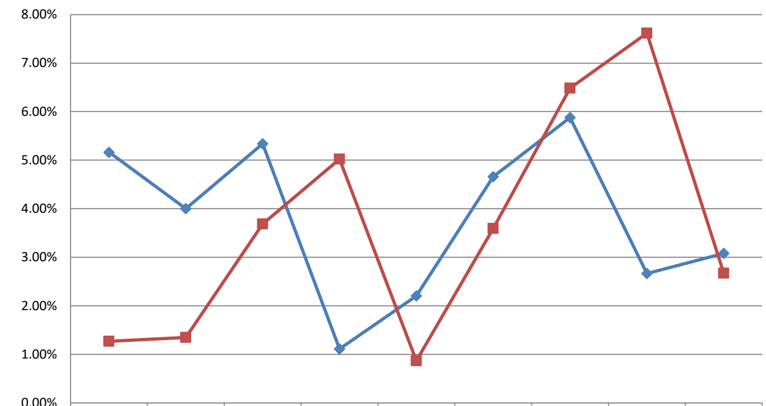
## Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



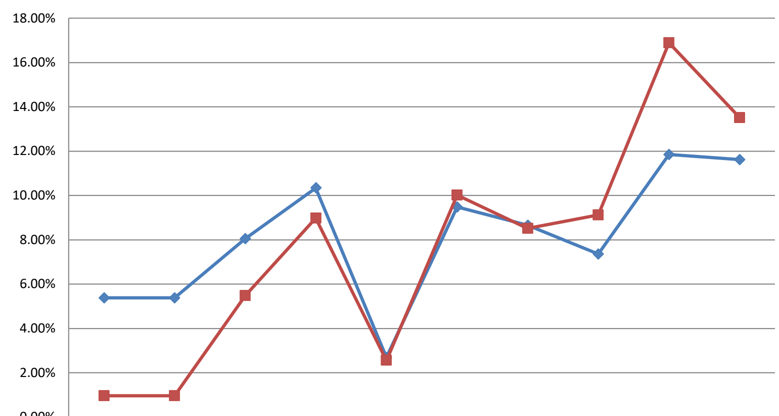

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Asset Growth Rate | (0.10%) | (0.93%) | 2.47% | 0.83% | 2.32% | 1.33% | 4.22% | 6.75% | 2.76% |
| Deposit Growth Rate | (2.77%) | (2.76%) | 0.34% | 3.44% | 2.23% | 0.43% | 4.81% | 9.58% | 2.84% |

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



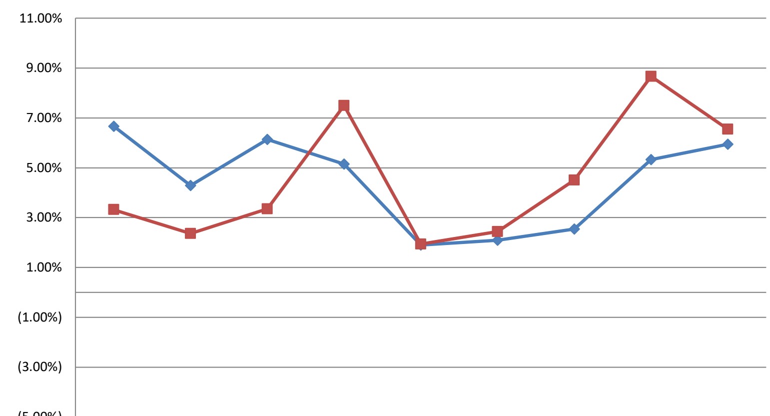

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Asset Growth Rate | 5.16% | 4.00% | 5.34% | 1.11% | 2.20% | 4.66% | 5.88% | 2.66% | 3.08% |
| Deposit Growth Rate | 1.27% | 1.35% | 3.69% | 5.02% | 0.87% | 3.60% | 6.48% | 7.61% | 2.67% |

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




| | 6/30/23 | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|---|
| Asset Growth Rate | 5.38% | 5.38% | 8.06% | 10.34% | 2.69% | 9.48% | 8.66% | 7.35% | 11.86% | 11.62% |
| Deposit Growth Rate | 0.96% | 0.96% | 5.48% | 8.98% | 2.56% | 10.01% | 8.52% | 9.12% | 16.89% | 13.52% |

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




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Asset Growth Rate | 6.66% | 4.28% | 6.14% | 5.15% | 1.90% | 2.09% | 2.54% | 5.33% | 5.94% |
| Deposit Growth Rate | 3.32% | 2.36% | 3.35% | 7.50% | 1.93% | 2.44% | 4.51% | 8.67% | 6.55% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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| Institution Name | 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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | Year to Date | | | | | |

## Asset Group A - $0 to $250 million in total assets

| Institution Name | 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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **State Bank of Burrton** | $9,742 | $5,390 | $8,798 | 61.26% | 19.73% | $3,247 | 5.60% | 1.80% | 1.12% | 4.67% | (26.93%) | (28.20%) |
| **The Walton State Bank** | $11,755 | $3,034 | $8,770 | 34.60% | 64.78% | $2,939 | 5.07% | 2.32% | 1.31% | 3.69% | (59.68%) | (71.82%) |
| **Prescott State Bank** | $16,596 | $7,571 | $13,644 | 55.49% | 53.82% | $3,319 | 4.65% | 2.15% | 1.79% | 3.04% | 1.58% | 1.61% |
| **Peoples State Bank** | $19,665 | $16,436 | $14,784 | 111.17% | 14.20% | $3,933 | 7.69% | 3.27% | 1.95% | 6.20% | (6.53%) | (0.77%) |
| **Farmers State Bank \| Dwight** | $20,173 | $6,314 | $18,013 | 35.05% | 73.61% | $4,035 | 4.79% | 1.85% | 1.43% | 3.50% | 45.34% | 50.34% |
| **The Bank of Denton** | $21,031 | $11,037 | $17,035 | 64.79% | 33.96% | $5,258 | 3.61% | 1.26% | 1.08% | 2.68% | (17.21%) | (21.33%) |
| **Dickinson County Bank** | $21,144 | $12,740 | $17,427 | 73.10% | 42.47% | $5,286 | 6.65% | 3.43% | 2.95% | 4.04% | 12.62% | 15.88% |
| **The Baxter State Bank** | $24,007 | $13,205 | $16,540 | 79.84% | 41.68% | $3,430 | 5.75% | 0.85% | 0.44% | 5.35% | (9.10%) | (8.60%) |
| **Farmers State Bank \| Fairview** | $26,413 | $12,755 | $22,477 | 56.75% | 49.10% | $5,283 | 4.72% | 1.69% | 1.29% | 3.47% | (1.60%) | 26.78% |
| **The Liberty Savings Association, FSA** | $28,456 | $10,456 | $21,542 | 48.54% | 72.17% | $7,114 | 4.03% | 1.22% | 1.22% | 3.13% | 1.57% | 1.34% |
| **The Marion National Bank** | $30,773 | $12,635 | $25,551 | 49.45% | 32.37% | $5,129 | 4.22% | 1.44% | 1.08% | 3.47% | 9.54% | 9.22% |
| **Marquette Farmers State Bank of Marquette Kansas** | $31,168 | $11,592 | $26,075 | 44.46% | 66.59% | $5,195 | 4.34% | 2.25% | 1.83% | 2.79% | (1.11%) | (3.49%) |
| **State Bank of Canton** | $33,810 | $13,242 | $25,929 | 51.07% | 72.11% | $5,635 | 4.70% | 2.19% | 1.05% | 3.73% | 5.20% | 4.56% |
| **Cottonwood Valley Bank** | $36,633 | $7,054 | $31,985 | 22.05% | 70.11% | $7,327 | 3.08% | 1.27% | 0.85% | 2.59% | (4.57%) | (8.68%) |
| **Vista National Bank & Trust** | $37,107 | $25,427 | $27,856 | 91.28% | 38.53% | $2,651 | 6.45% | 3.68% | 1.93% | 4.63% | 10.30% | 14.57% |
| **Union State Bank \| Olsburg** | $39,644 | $16,905 | $34,926 | 48.40% | 56.04% | $4,956 | 4.82% | 2.22% | 1.52% | 3.31% | 6.54% | 4.40% |
| **Farmers State Bank \| Phillipsburg** | $39,788 | $22,896 | $31,864 | 71.86% | 34.21% | $7,958 | 4.89% | 2.33% | 1.87% | 3.32% | 7.29% | 9.01% |
| **Ninnescah Valley Bank** | $42,230 | $17,550 | $39,010 | 44.99% | 46.00% | $7,038 | 4.85% | 1.86% | 1.06% | 4.02% | 5.79% | 4.08% |
| **The State Exchange Bank** | $43,640 | $16,033 | $40,115 | 39.97% | 30.89% | $7,273 | 4.59% | 2.14% | 1.39% | 3.32% | (26.78%) | (29.05%) |
| **The First State Bank of Ransom** | $48,452 | $21,857 | $39,900 | 54.78% | 40.60% | $6,922 | 4.01% | 2.23% | 1.80% | 2.63% | 8.05% | 7.33% |
| **Bank of Greeley** | $48,700 | $22,448 | $41,423 | 54.19% | 54.24% | $6,957 | 4.96% | 2.59% | 1.89% | 3.29% | 4.38% | 2.74% |
| **The Haviland State Bank** | $49,654 | $34,966 | $36,623 | 95.48% | 9.88% | $6,207 | 6.27% | 3.22% | 2.59% | 4.13% | (6.24%) | 16.75% |
| **Security State Bank \| Wellington** | $51,025 | $20,793 | $44,306 | 46.93% | 41.90% | $4,252 | 4.55% | 1.50% | 1.19% | 3.54% | 0.87% | (1.65%) |
| **Swedish-American State Bank** | $52,978 | $34,215 | $41,685 | 82.08% | 17.70% | $6,622 | 5.61% | 2.42% | 1.88% | 4.00% | (18.53%) | (3.07%) |
| **The Farmers State Bank of Blue Mound** | $53,788 | $35,932 | $45,047 | 79.77% | 23.78% | $2,988 | 6.18% | 2.56% | 1.80% | 4.64% | (13.48%) | (16.80%) |
| **The City State Bank** | $54,208 | $33,899 | $49,669 | 68.25% | 29.65% | $6,776 | 5.01% | 1.71% | 1.27% | 3.85% | 5.61% | 8.49% |
| **First National Bank of Spearville** | $55,152 | $28,656 | $46,981 | 60.99% | 34.77% | $9,192 | 5.40% | 2.10% | 1.89% | 3.56% | (59.74%) | (67.47%) |
| **Elevate Bank, National Association** | $55,697 | $33,547 | $47,653 | 70.40% | 21.95% | $2,931 | 6.57% | 1.37% | 0.78% | 5.90% | 2.56% | 0.62% |
| **The Farmers State Bank of Bucklin, Kansas** | $58,968 | $31,424 | $51,305 | 61.25% | 41.98% | $6,552 | 4.46% | 1.44% | 0.91% | 3.69% | (1.38%) | (4.03%) |
| **First National Bank in Frankfort** | $59,057 | $29,771 | $55,794 | 53.36% | 30.50% | $6,562 | 4.84% | 2.36% | 1.78% | 3.18% | (1.32%) | (2.78%) |
| **Ford County State Bank** | $61,194 | $30,711 | $48,140 | 63.80% | 13.15% | $8,742 | 4.87% | 2.43% | 2.09% | 2.89% | 6.86% | 2.60% |
| **Tampa State Bank** | $61,413 | $26,323 | $50,311 | 52.32% | 36.99% | $5,118 | 4.26% | 2.40% | 1.80% | 2.63% | (15.70%) | (15.74%) |
| **Farmers and Merchants Bank of Mound City, Kansas** | $61,446 | $38,512 | $56,518 | 68.14% | 31.22% | $8,778 | 5.51% | 2.63% | 1.98% | 3.65% | 15.77% | 16.97% |
| **The Bank of Holyrood** | $65,258 | $42,130 | $54,947 | 76.67% | 25.65% | $6,526 | 5.39% | 2.59% | 1.96% | 3.76% | 5.77% | 4.78% |
| **CBW Bank** | $65,796 | $9,325 | $41,791 | 22.31% | 127.01% | $2,861 | 3.72% | 0.47% | 0.03% | 3.71% | (56.63%) | (74.82%) |
| **Argentine Federal Savings** | $68,771 | $44,821 | $53,822 | 83.28% | 20.25% | $6,877 | 5.40% | 3.34% | 3.17% | 2.50% | 5.25% | 11.96% |
| **Union State Bank \| Uniontown** | $69,645 | $50,551 | $61,683 | 81.95% | 15.99% | $5,357 | 6.32% | 1.94% | 1.43% | 4.98% | (9.32%) | (10.47%) |
| **Kaw Valley State Bank** | $72,316 | $29,717 | $69,633 | 42.68% | 17.39% | $6,574 | 4.52% | 1.73% | 1.39% | 3.33% | 6.55% | 9.93% |
| **Howard State Bank** | $74,473 | $46,780 | $68,608 | 68.18% | 6.82% | $4,137 | 5.61% | 2.38% | 0.65% | 4.81% | (0.36%) | (1.45%) |
| **New Century Bank** | $76,607 | $70,179 | $64,475 | 108.85% | 7.91% | $4,032 | 9.75% | 3.57% | 3.35% | 6.84% | 24.35% | 25.78% |
| **The Farmers State Bank \| Holton** | $76,858 | $49,568 | $66,055 | 75.04% | 16.64% | $6,405 | 5.42% | 2.62% | 2.23% | 3.51% | 7.92% | 9.10% |
| **Farmers State Bank \| Wathena** | $78,916 | $43,983 | $72,769 | 60.44% | 28.31% | $5,637 | 4.57% | 1.62% | 1.21% | 3.65% | (1.35%) | (4.06%) |
| **The First State Bank \| Ness City** | $81,017 | $34,711 | $72,450 | 47.91% | 32.76% | $7,365 | 4.09% | 2.26% | 1.75% | 2.79% | (10.67%) | (13.45%) |
| **The First National Bank of Hope** | $82,103 | $46,230 | $70,344 | 65.72% | 32.64% | $4,561 | 5.10% | 2.03% | 1.55% | 3.67% | (12.31%) | (9.47%) |
| **The First National Bank of Dighton** | $83,537 | $57,323 | $61,141 | 93.76% | 8.46% | $8,354 | 4.48% | 1.93% | 1.40% | 3.31% | 23.37% | (0.15%) |
| **Small Business Bank** | $83,583 | $64,444 | $74,284 | 86.75% | 18.91% | $5,970 | 4.73% | 4.25% | 2.73% | 2.25% | (8.14%) | (9.06%) |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Asset Group A - $0 to $250 million in total assets (continued)** | | | | | | | | | | | | |
| **Citizens State Bank and Trust Company \| Council Grove** | $83,746 | $72,609 | $72,329 | 100.39% | 8.71% | $3,221 | 7.87% | 2.90% | 2.47% | 5.51% | 20.15% | 26.46% |
| **Integrity Bank** | $83,766 | $30,207 | $74,440 | 40.58% | 54.94% | $5,235 | 4.84% | 1.88% | 0.73% | 4.25% | 5.66% | 3.97% |
| **FNB Washington** | $84,454 | $41,139 | $53,730 | 76.57% | 13.99% | $7,678 | 4.41% | 1.53% | 1.22% | 3.49% | (1.35%) | (8.67%) |
| **Stock Exchange Bank** | $85,187 | $71,072 | $78,080 | 91.02% | 12.80% | $6,085 | 6.43% | 2.87% | 2.42% | 4.12% | (2.15%) | (3.47%) |
| **Johnson State Bank** | $88,287 | $35,345 | $71,887 | 49.17% | 22.38% | $5,193 | 4.27% | 2.20% | 1.61% | 2.97% | (9.97%) | (16.38%) |
| **The Citizens State Bank of Cheney, Kansas** | $91,442 | $55,304 | $84,232 | 65.66% | 21.19% | $6,532 | 5.38% | 1.90% | 1.13% | 4.16% | 29.08% | 29.27% |
| **Kansas State Bank \| Overbrook** | $93,117 | $56,196 | $76,429 | 73.53% | 32.46% | $7,163 | 5.59% | 2.65% | 2.15% | 3.77% | 7.40% | 6.09% |
| **First National Bank of Kansas** | $96,531 | $41,653 | $82,226 | 50.66% | 8.50% | $6,895 | 4.14% | 2.11% | 1.63% | 2.59% | (7.84%) | (19.39%) |
| **First National Bank in Fredonia** | $97,671 | $29,759 | $86,956 | 34.22% | 56.17% | $6,511 | 4.21% | 1.42% | 1.15% | 3.27% | (1.90%) | (5.58%) |
| **The Bank of Protection** | $98,503 | $64,021 | $77,006 | 83.14% | 5.97% | $6,567 | 6.43% | 3.06% | 2.40% | 4.33% | (0.42%) | (0.54%) |
| **The First Security Bank** | $99,596 | $68,499 | $85,654 | 79.97% | 20.31% | $3,831 | 5.88% | 2.43% | 1.88% | 4.06% | 7.07% | 19.90% |
| **Citizens State Bank and Trust Company \| Hiawatha** | $100,543 | $65,029 | $76,582 | 84.91% | 19.36% | $4,570 | 5.06% | 0.87% | 0.69% | 4.49% | 9.73% | 5.55% |
| **Bison State Bank** | $101,574 | $71,623 | $91,020 | 78.69% | 24.69% | $2,604 | 6.67% | 3.85% | 2.59% | 4.01% | 18.38% | 18.59% |
| **Exchange State Bank** | $102,570 | $59,304 | $87,360 | 67.88% | 28.46% | $6,034 | 5.53% | 2.28% | 1.96% | 3.68% | 3.18% | 2.50% |
| **The Lyndon State Bank** | $103,956 | $87,260 | $80,043 | 109.02% | 5.14% | $4,950 | 6.32% | 2.41% | 1.87% | 4.54% | 3.27% | 5.08% |
| **The Bank of Commerce and Trust Company** | $105,851 | $50,059 | $98,682 | 50.73% | 24.94% | $5,571 | 4.86% | 2.23% | 1.90% | 3.09% | (10.05%) | (11.69%) |
| **Bendena State Bank** | $108,407 | $70,692 | $93,588 | 75.54% | 9.50% | $7,743 | 5.28% | 2.32% | 1.61% | 3.89% | (6.24%) | 5.08% |
| **The Baldwin State Bank** | $109,314 | $48,589 | $96,857 | 50.17% | 49.46% | $6,832 | 4.58% | 2.58% | 1.79% | 2.89% | 16.28% | 24.02% |
| **Home Savings Bank** | $109,977 | $74,965 | $83,238 | 90.06% | 25.27% | $7,856 | 5.72% | 2.37% | 2.29% | 3.80% | 4.77% | 3.56% |
| **First Federal Savings and Loan Bank** | $116,474 | $93,289 | $98,295 | 94.91% | 21.47% | $19,412 | 8.09% | 3.98% | 3.81% | 4.59% | 4.36% | 6.12% |
| **Community Bank of Wichita, Inc.** | $116,558 | $91,119 | $107,089 | 85.09% | 17.11% | $5,828 | 6.46% | 3.18% | 2.60% | 4.00% | 16.56% | 16.30% |
| **State Bank of Bern** | $118,630 | $64,050 | $99,033 | 64.68% | 44.27% | $8,474 | 5.13% | 3.24% | 1.42% | 3.64% | 8.13% | 7.08% |
| **The First State Bank of Healy** | $118,822 | $77,020 | $94,171 | 81.79% | 20.97% | $16,975 | 5.28% | 3.10% | 2.86% | 2.90% | 0.64% | (10.19%) |
| **The Stockgrowers State Bank** | $120,457 | $81,019 | $87,239 | 92.87% | 11.59% | $6,692 | 5.98% | 2.44% | 2.10% | 4.22% | 0.48% | (0.06%) |
| **Conway Bank** | $121,454 | $90,915 | $105,185 | 86.43% | 17.15% | $4,498 | 6.65% | 2.26% | 1.91% | 4.80% | 16.80% | 20.74% |
| **The Riley State Bank of Riley Kansas** | $121,535 | $78,574 | $103,936 | 75.60% | 13.19% | $5,787 | 5.55% | 2.56% | 2.13% | 3.65% | 9.35% | 9.11% |
| **Wilson State Bank** | $122,199 | $83,545 | $105,548 | 79.15% | 10.26% | $4,700 | 5.08% | 2.21% | 1.48% | 3.63% | 4.74% | 3.62% |
| **Citizens State Bank** | $130,698 | $74,467 | $112,570 | 66.15% | 6.94% | $5,941 | 4.98% | 2.76% | 2.06% | 3.20% | (11.75%) | (14.70%) |
| **The Elk State Bank** | $132,550 | $69,181 | $99,288 | 69.68% | 19.04% | $8,284 | 5.08% | 2.91% | 2.33% | 2.96% | (1.08%) | 5.08% |
| **Prairie Bank of Kansas** | $133,596 | $81,748 | $121,720 | 67.16% | 20.36% | $5,809 | 4.95% | 2.22% | 1.73% | 3.43% | 8.16% | 11.97% |
| **First Commerce Bank** | $136,947 | $107,539 | $116,208 | 92.54% | 6.59% | $9,782 | 5.16% | 2.05% | 1.61% | 3.70% | 4.14% | 1.65% |
| **State Bank of Downs** | $141,975 | $91,444 | $121,285 | 75.40% | 33.54% | $8,873 | 5.69% | 2.95% | 2.23% | 3.72% | 6.02% | 6.07% |
| **First National Bank in Cimarron** | $142,475 | $71,920 | $132,345 | 54.34% | 20.20% | $7,499 | 4.76% | 1.95% | 1.24% | 3.69% | (10.09%) | (13.91%) |
| **Fidelity State Bank and Trust Company** | $147,665 | $68,057 | $115,878 | 58.73% | 42.27% | $5,092 | 5.12% | 2.00% | 1.43% | 3.82% | (0.79%) | (7.23%) |
| **Flint Hills Bank** | $156,058 | $81,219 | $141,195 | 57.52% | 24.12% | $7,094 | 4.04% | 2.09% | 1.65% | 2.58% | 8.60% | 6.64% |
| **Bank of Prairie Village** | $156,241 | $117,986 | $140,063 | 84.24% | 20.54% | $14,204 | 5.88% | 2.40% | 1.62% | 4.37% | 7.84% | 8.62% |
| **First Bank \| Sterling** | $157,080 | $99,779 | $120,936 | 82.51% | 18.99% | $6,283 | 5.78% | 2.76% | 2.21% | 3.88% | 7.39% | 20.13% |
| **Heritage Bank** | $157,328 | $139,435 | $130,924 | 106.50% | 10.57% | $9,833 | 7.37% | 3.86% | 3.53% | 4.10% | 21.12% | 18.57% |
| **Impact Bank** | $159,164 | $104,418 | $139,704 | 74.74% | 12.44% | $7,958 | 5.22% | 2.64% | 2.20% | 3.26% | (12.11%) | (6.20%) |
| **The Farmers State Bank \| McPherson** | $159,544 | $87,840 | $144,307 | 60.87% | 32.83% | $7,252 | 5.07% | 2.57% | 2.01% | 3.29% | 3.89% | 1.71% |
| **Farmers National Bank** | $160,799 | $85,131 | $127,219 | 66.92% | 46.50% | $6,432 | 4.81% | 2.03% | 1.49% | 3.59% | (1.28%) | (3.27%) |
| **Farmers Bank & Trust \| Atwood** | $165,703 | $82,476 | $154,644 | 53.33% | 23.21% | $8,285 | 4.77% | 2.21% | 1.92% | 3.02% | (21.33%) | (23.70%) |
| **The First National Bank of Scott City** | $166,107 | $115,440 | $143,472 | 80.46% | 12.37% | $7,222 | 5.67% | 2.29% | 1.74% | 4.14% | 6.87% | 6.41% |
| **Garden Plain State Bank** | $166,324 | $52,001 | $140,707 | 36.96% | 70.38% | $7,920 | 5.08% | 2.14% | 1.71% | 3.63% | 19.90% | 19.93% |
| **The Community Bank** | $166,519 | $93,047 | $147,404 | 63.12% | 31.17% | $6,938 | 5.10% | 2.17% | 1.55% | 3.69% | (0.39%) | (3.03%) |
| **The Farmers State Bank of Aliceville, Kansas** | $171,133 | $126,395 | $136,423 | 92.65% | 8.74% | $7,779 | 6.19% | 2.73% | 2.34% | 4.28% | 2.12% | 0.25% |
| **Home Bank and Trust Company** | $172,544 | $141,804 | $157,602 | 89.98% | 9.53% | $5,566 | 6.04% | 3.12% | 2.42% | 3.73% | 7.97% | 8.30% |
| **Southwind Bank** | $172,881 | $87,555 | $158,100 | 55.38% | 17.66% | $9,099 | 4.54% | 1.94% | 1.33% | 3.40% | 0.83% | 2.86% |

*Source: SNL Financial*

*Note: Report includes only bank-level data.*

*NA = data was not available.*

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

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

| | As of Date | | | | | | Year to Date | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Institution Name | 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 (%) |
| **Solomon State Bank** | $174,702 | $142,741 | $139,040 | 102.66% | 15.38% | $9,706 | 6.10% | 3.00% | 2.71% | 3.93% | 2.58% | 7.97% |
| **Lyons Federal Bank** | $178,323 | $131,701 | $148,414 | 88.74% | 16.30% | $6,605 | 6.04% | 2.69% | 2.12% | 3.95% | (3.91%) | (8.03%) |
| **The First National Bank of Louisburg** | $179,436 | $108,459 | $146,474 | 74.05% | 16.99% | $6,187 | 4.13% | 2.21% | 1.40% | 2.88% | 4.96% | (1.20%) |
| **Community Bank** | $179,612 | $136,797 | $152,977 | 89.42% | 21.81% | $8,981 | 6.24% | 2.31% | 1.82% | 4.56% | 4.21% | 4.08% |
| **American Bank of Baxter Springs** | $186,375 | $90,338 | $169,964 | 53.15% | 29.87% | $6,012 | 4.91% | 1.13% | 0.95% | 3.98% | 53.59% | 56.27% |
| **Citizens Federal Savings Bank** | $186,614 | $134,197 | $139,658 | 96.09% | 23.85% | $6,435 | 4.09% | 1.83% | 1.68% | 2.71% | (1.42%) | 4.82% |
| **Valley State Bank** | $191,791 | $106,658 | $163,340 | 65.30% | 29.53% | $4,359 | 5.35% | 2.24% | 1.45% | 3.93% | (3.16%) | 0.09% |
| **TriCentury Bank** | $191,998 | $159,836 | $115,592 | 138.28% | 14.30% | $10,667 | 6.54% | 3.32% | 3.10% | 3.86% | 21.82% | 40.38% |
| **The Halstead Bank** | $194,629 | $142,910 | $177,224 | 80.64% | 10.87% | $7,486 | 6.54% | 2.69% | 2.10% | 4.52% | 15.18% | 20.71% |
| **The Fidelity State Bank and Trust Company** | $196,534 | $21,108 | $151,455 | 13.94% | 88.54% | $7,279 | 4.26% | 1.30% | 0.79% | 3.65% | 6.39% | 3.99% |
| **Union State Bank \| Clay Center** | $199,062 | $122,132 | $167,717 | 72.82% | 11.19% | $7,962 | 4.53% | 2.16% | 1.90% | 2.85% | 7.24% | 9.64% |
| **Kansas State Bank \| Ottawa** | $202,305 | $80,576 | $182,892 | 44.06% | 14.45% | $6,322 | 4.28% | 1.97% | 1.59% | 2.82% | 0.85% | (1.78%) |
| **The Lyon County State Bank** | $207,647 | $137,331 | $177,406 | 77.41% | 28.35% | $6,292 | 4.76% | 1.96% | 1.49% | 3.45% | 11.08% | 10.23% |
| **Carson Bank** | $209,320 | $133,666 | $187,209 | 71.40% | 20.57% | $4,868 | 5.43% | 2.13% | 1.63% | 3.85% | 21.49% | 14.84% |
| **Kendall Bank** | $210,206 | $168,562 | $185,706 | 90.77% | 13.79% | $5,390 | 7.25% | 3.31% | 2.59% | 4.83% | 64.13% | 77.46% |
| **Farmers and Drovers Bank** | $210,436 | $119,417 | $135,842 | 87.91% | 17.65% | $9,149 | 4.66% | 2.30% | 2.00% | 3.22% | 0.62% | (9.07%) |
| **Andover State Bank** | $211,801 | $183,423 | $187,660 | 97.74% | 12.14% | $8,146 | 6.15% | 2.78% | 2.38% | 3.89% | (2.86%) | (6.66%) |
| **Stockgrowers State Bank** | $217,445 | $128,457 | $179,591 | 71.53% | 19.52% | $6,395 | 6.07% | 3.08% | 2.27% | 3.99% | 38.14% | 43.16% |
| **Bankers' Bank of Kansas** | $219,207 | $141,701 | $114,294 | 123.98% | 36.27% | $4,384 | 6.39% | 3.15% | 1.79% | 4.86% | 2.45% | (17.39%) |
| **Citizens National Bank** | $222,647 | $94,564 | $207,597 | 45.55% | 39.74% | $4,638 | 3.86% | 1.65% | 1.33% | 2.73% | 9.35% | 11.29% |
| **The Farmers State Bank \| Westmoreland** | $233,109 | $139,024 | $204,530 | 67.97% | 28.13% | $6,660 | 4.93% | 2.73% | 2.13% | 3.09% | 7.69% | 9.91% |
| **FirstOak Bank** | $246,166 | $191,111 | $218,621 | 87.42% | 17.83% | $6,004 | 6.45% | 2.32% | 1.56% | 5.00% | 4.05% | 9.60% |
| **Patriots Bank** | $249,813 | $188,141 | $223,128 | 84.32% | 13.63% | $6,093 | 7.00% | 3.02% | 2.52% | 4.69% | 11.55% | 16.85% |
| State Average of Asset Group A | $111,432 | $68,288 | $93,665 | 70.39% | 28.45% | $6,520 | 5.34% | 2.35% | 1.79% | 3.75% | 2.76% | 2.84% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| Institution Name | As of Date: Total Assets ($000) | Total Lns & Leases ($000) | Total Deposits ($000) | Loans/ Deposits (%) | Liquidity Ratio (%) | Total Assets/ Employees ($000) | Year to Date: 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** | | | | | | | | | | | | |
| **Stryv Bank** | $258,103 | $224,757 | $228,112 | 98.53% | 8.58% | $8,066 | 6.64% | 3.11% | 2.60% | 4.30% | 16.93% | 14.04% |
| **FNB Bank** | $260,285 | $189,112 | $211,222 | 89.53% | 8.26% | $4,820 | 5.67% | 1.93% | 1.51% | 4.26% | 1.06% | (14.38%) |
| **Fusion Bank** | $260,612 | $112,874 | $213,031 | 52.98% | 44.52% | $11,846 | 5.28% | 1.91% | 1.70% | 3.81% | (2.54%) | (6.44%) |
| **Citizens State Bank and Trust Co., Ellsworth, Kansas** | $263,151 | $162,533 | $199,643 | 81.41% | 10.62% | $5,482 | 4.73% | 2.66% | 2.23% | 2.68% | (0.75%) | (0.15%) |
| **First Heritage Bank** | $266,095 | $160,604 | $247,197 | 64.97% | 26.21% | $9,176 | 5.59% | 2.92% | 2.30% | 3.36% | (1.09%) | (3.15%) |
| **Vintage Bank Kansas** | $266,219 | $168,733 | $216,308 | 78.01% | 11.85% | $4,364 | 5.72% | 2.46% | 1.90% | 4.00% | 8.66% | 6.89% |
| **SJN Bank of Kansas** | $272,197 | $161,001 | $197,291 | 81.61% | 9.10% | $8,006 | 5.71% | 2.55% | 2.12% | 3.86% | (2.23%) | (4.06%) |
| **First Kansas Bank** | $273,846 | $124,052 | $254,976 | 48.65% | 20.85% | $8,298 | 4.31% | 1.51% | 1.37% | 3.08% | (14.37%) | (17.87%) |
| **The Kaw Valley State Bank and Trust Company, of Wamego, Kansas** | $293,233 | $155,532 | $247,357 | 62.88% | 28.07% | $6,516 | 5.01% | 2.66% | 2.20% | 3.07% | 20.41% | 21.62% |
| **First National Bank and Trust** | $301,658 | $207,707 | $250,624 | 82.88% | 10.93% | $5,028 | 5.80% | 2.25% | 1.70% | 4.37% | 0.93% | 10.06% |
| **The Farmers State Bank of Oakley, Kansas** | $302,983 | $216,299 | $211,582 | 102.23% | 10.56% | $21,642 | 6.28% | 3.45% | 3.26% | 3.35% | (0.92%) | 9.24% |
| **Grant County Bank** | $307,647 | $174,909 | $250,998 | 69.69% | 29.03% | $5,916 | 5.15% | 2.30% | 2.06% | 3.38% | 0.57% | (7.09%) |
| **Kaw Valley Bank** | $311,321 | $246,995 | $258,793 | 95.44% | 10.86% | $3,892 | 6.07% | 2.39% | 1.52% | 4.64% | 2.75% | 0.88% |
| **Goppert State Service Bank** | $315,792 | $250,857 | $282,759 | 88.72% | 15.48% | $5,445 | 6.39% | 2.52% | 2.06% | 4.46% | 8.67% | 8.72% |
| **The Citizens State Bank \| Gridley** | $316,991 | $212,468 | $281,046 | 75.60% | 11.74% | $5,561 | 5.85% | 1.83% | 1.29% | 4.64% | 0.85% | (1.41%) |
| **Centera Bank** | $322,890 | $151,834 | $298,444 | 50.88% | 22.93% | $6,458 | 4.34% | 1.88% | 1.41% | 3.05% | 6.46% | 3.77% |
| **KCB Bank** | $328,545 | $200,154 | $274,517 | 72.91% | 21.17% | $7,641 | 5.95% | 3.31% | 2.77% | 3.43% | 6.94% | (4.04%) |
| **Golden Belt Bank, FSA** | $354,914 | $250,544 | $280,809 | 89.22% | 18.08% | $6,696 | 5.39% | 2.33% | 1.94% | 3.58% | 10.31% | 18.01% |
| **Community First National Bank** | $356,886 | $276,356 | $312,831 | 88.34% | 21.60% | $5,098 | 5.70% | 2.65% | 2.29% | 3.85% | 9.23% | 9.93% |
| **Bank of Hays** | $358,562 | $208,605 | $319,269 | 65.34% | 20.75% | $11,205 | 4.98% | 2.48% | 1.92% | 3.23% | 1.47% | 8.35% |
| **ESB Financial** | $361,193 | $237,230 | $313,573 | 75.65% | 8.94% | $6,122 | 5.09% | 2.49% | 1.95% | 3.26% | 8.45% | 7.84% |
| **Commercial Bank \| Parsons** | $366,158 | $170,696 | $339,408 | 50.29% | 19.57% | $5,385 | 4.27% | 1.51% | 1.22% | 3.23% | 3.67% | 3.36% |
| **Mutual Savings Association** | $371,880 | $241,974 | $242,449 | 99.80% | 31.21% | $6,303 | 6.01% | 2.67% | 2.66% | 3.99% | 6.96% | 1.20% |
| **Guaranty State Bank and Trust Company** | $374,963 | $254,629 | $309,839 | 82.18% | 14.29% | $6,048 | 5.09% | 2.78% | 1.90% | 3.05% | (4.26%) | 3.50% |
| **The Citizens State Bank \| Marysville** | $417,205 | $323,701 | $348,000 | 93.02% | 7.11% | $10,979 | 5.71% | 2.69% | 2.37% | 3.56% | 0.73% | 1.16% |
| **Astra Bank** | $423,905 | $227,079 | $373,115 | 60.86% | 15.68% | $5,888 | 5.16% | 1.93% | 1.61% | 3.51% | 1.09% | (11.56%) |
| **The Citizens State Bank \| Moundridge** | $424,226 | $235,343 | $364,256 | 64.61% | 23.68% | $4,562 | 4.49% | 1.05% | 0.82% | 3.85% | (4.62%) | (2.15%) |
| **The Union State Bank of Everest** | $426,422 | $316,005 | $380,962 | 82.95% | 7.99% | $4,846 | 5.71% | 2.33% | 1.85% | 4.07% | (0.34%) | 12.76% |
| **Bank Of The Plains** | $441,766 | $309,949 | $385,830 | 80.33% | 12.61% | $5,813 | 5.97% | 2.43% | 2.04% | 4.08% | 3.04% | 19.50% |
| **The Denison State Bank** | $456,950 | $296,871 | $375,688 | 79.02% | 13.72% | $6,347 | 5.39% | 2.22% | 1.85% | 3.76% | (0.38%) | (3.83%) |
| **Solutions North Bank** | $468,472 | $284,513 | $396,395 | 71.78% | 8.79% | $7,320 | 5.63% | 2.47% | 2.02% | 3.78% | (3.66%) | (6.27%) |
| **Bank of Commerce** | $469,509 | $316,557 | $416,650 | 75.98% | 9.96% | $4,942 | 5.25% | 2.35% | 1.86% | 3.61% | 6.54% | 6.54% |
| **Cornerstone Bank** | $472,577 | $411,673 | $326,617 | 126.04% | 12.89% | $15,244 | 5.73% | 3.91% | 3.48% | 2.58% | 9.79% | (1.86%) |
| **Bank of the Flint Hills** | $477,503 | $379,990 | $425,164 | 89.37% | 9.80% | $6,122 | 6.09% | 2.75% | 2.25% | 3.97% | 7.26% | 7.26% |
| **First State Bank and Trust** | $487,475 | $353,629 | $432,235 | 81.81% | 9.27% | $4,826 | 5.41% | 1.82% | 1.39% | 4.11% | 6.75% | 12.74% |
| **The First State Bank \| Norton** | $491,743 | $280,096 | $408,673 | 68.54% | 20.36% | $6,926 | 5.29% | 2.56% | 1.79% | 3.62% | (3.42%) | (6.95%) |
| State Average of Asset Group B | $358,997 | $235,996 | $302,102 | 78.39% | 16.31% | $7,190 | 5.47% | 2.42% | 1.98% | 3.68% | 3.08% | 2.67% |

***Source: SNL Financial***

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| 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** | | | | | | | | | | | | |
| **Silver Lake Bank** | $505,213 | $353,066 | $412,598 | 85.57% | 14.38% | $8,149 | 6.32% | 2.90% | 2.34% | 4.19% | 21.24% | 19.81% |
| **Great American Bank** | $507,439 | $409,999 | $417,949 | 98.10% | 16.59% | $9,226 | 7.13% | 3.42% | 2.76% | 4.56% | 8.13% | 8.24% |
| **Labette Bank** | $509,938 | $315,498 | $427,431 | 73.81% | 18.85% | $5,543 | 4.97% | 1.87% | 1.49% | 3.70% | 3.42% | 4.53% |
| **Citizens Bank of Kansas** | $512,846 | $244,127 | $471,298 | 51.80% | 20.50% | $5,398 | 4.21% | 1.69% | 1.33% | 3.08% | 9.36% | 10.54% |
| **Mid-America Bank** | $515,657 | $394,997 | $390,659 | 101.11% | 18.87% | $8,594 | 6.66% | 3.42% | 3.19% | 3.71% | 20.87% | 25.57% |
| **The Peoples Bank** | $521,994 | $255,407 | $483,631 | 52.81% | 22.71% | $6,366 | 5.36% | 2.79% | 1.95% | 3.50% | (0.64%) | 11.11% |
| **Southwest National Bank** | $532,640 | $444,832 | $445,131 | 99.93% | 11.85% | $4,672 | 6.32% | 2.70% | 2.27% | 4.21% | (0.99%) | (1.48%) |
| **First Bank Kansas** | $573,733 | $374,174 | $522,112 | 71.67% | 24.38% | $4,742 | 5.38% | 1.65% | 1.31% | 4.17% | 1.76% | 0.10% |
| **The Bank** | $577,826 | $365,176 | $507,222 | 72.00% | 21.79% | $7,134 | 6.14% | 1.95% | 1.42% | 4.93% | 42.76% | 47.37% |
| **Farmers & Merchants Bank of Colby** | $592,097 | $435,702 | $457,457 | 95.24% | 12.00% | $14,441 | 6.16% | 3.38% | 3.18% | 3.30% | 7.82% | 8.92% |
| **Exchange Bank & Trust** | $595,417 | $390,904 | $516,729 | 75.65% | 22.12% | $7,088 | 5.39% | 1.73% | 1.41% | 3.95% | 1.21% | (0.95%) |
| **Outdoor Bank** | $619,429 | $502,306 | $544,952 | 92.17% | 17.51% | $6,733 | 6.88% | 3.32% | 2.86% | 4.11% | 1.93% | 1.23% |
| **The Bank of Tescott** | $622,409 | $463,942 | $529,999 | 87.54% | 10.68% | $8,526 | 5.60% | 3.00% | 2.71% | 3.19% | 53.07% | 48.94% |
| **Union State Bank \| Arkansas City** | $678,047 | $432,598 | $582,945 | 74.21% | 11.23% | $5,746 | 5.51% | 2.33% | 1.81% | 3.81% | 5.10% | 10.66% |
| **First Option Bank** | $741,418 | $451,397 | $669,416 | 67.43% | 17.17% | $6,447 | 4.75% | 2.63% | 1.75% | 2.81% | (3.29%) | (0.54%) |
| **Western State Bank** | $791,720 | $544,188 | $713,941 | 76.22% | 19.87% | $6,543 | 6.31% | 2.73% | 2.09% | 4.53% | 6.49% | 7.96% |
| **Legacy Bank** | $817,728 | $605,620 | $700,719 | 86.43% | 18.89% | $6,148 | 6.13% | 3.02% | 2.35% | 3.96% | 16.98% | 26.99% |
| **Community National Bank** | $854,079 | $407,902 | $781,444 | 52.20% | 31.31% | $7,558 | 4.59% | 2.07% | 1.95% | 2.86% | (1.67%) | (3.75%) |
| **United Bank & Trust** | $879,203 | $651,376 | $693,361 | 93.94% | 11.95% | $8,066 | 5.26% | 2.22% | 1.84% | 3.54% | (2.42%) | 1.43% |
| **Dream First Bank, N.A.** | $920,989 | $579,230 | $830,885 | 69.71% | 32.92% | $5,942 | 7.05% | 2.88% | 2.49% | 4.69% | 67.09% | 67.15% |
| **Security State Bank \| Scott City** | $965,462 | $749,202 | $776,145 | 96.53% | 13.54% | $12,068 | 6.75% | 4.03% | 3.73% | 3.28% | 7.68% | 24.53% |
| **GNBank, National Association** | $983,620 | $634,707 | $790,208 | 80.32% | 17.60% | $6,557 | 5.51% | 1.92% | 1.70% | 3.85% | (0.16%) | 4.09% |
| **Farmers Bank & Trust \| Great Bend** | $993,313 | $472,455 | $700,366 | 67.46% | 48.24% | $7,358 | 5.45% | 2.86% | 2.28% | 3.91% | 1.49% | (11.57%) |
| State Average of Asset Group C | $687,488 | $455,600 | $581,156 | 79.21% | 19.78% | $7,350 | 5.82% | 2.63% | 2.18% | 3.82% | 11.62% | 13.52% |
| **Asset Group D - Over $1 billion in total assets** | | | | | | | | | | | | |
| **First Federal Bank of Kansas City** | $1,000,642 | $762,740 | $675,271 | 112.95% | 12.04% | $7,757 | 5.22% | 3.28% | 3.05% | 2.36% | 3.75% | (0.63%) |
| **Bank of Labor** | $1,074,279 | $342,031 | $1,003,319 | 34.09% | 56.08% | $8,526 | 4.56% | 1.47% | 1.16% | 3.48% | 30.15% | 29.56% |
| **The Bennington State Bank** | $1,112,928 | $779,633 | $943,812 | 82.60% | 15.37% | $7,675 | 5.55% | 2.40% | 1.72% | 3.82% | (10.70%) | (13.96%) |
| **NBKC Bank** | $1,146,992 | $831,627 | $923,460 | 90.06% | 23.02% | $3,117 | 5.76% | 3.58% | 2.28% | 3.75% | 0.74% | (0.72%) |
| **The First National Bank of Hutchinson** | $1,164,535 | $887,561 | $999,178 | 88.83% | 10.25% | $6,731 | 5.35% | 4.27% | 1.89% | 3.13% | (5.53%) | (6.36%) |
| **CoreFirst Bank & Trust** | $1,246,553 | $838,324 | $1,031,498 | 81.27% | 13.87% | $5,491 | 4.61% | 1.69% | 1.35% | 3.29% | 1.38% | 0.58% |
| **Central National Bank** | $1,301,422 | $775,605 | $1,105,146 | 70.18% | 13.68% | $5,084 | 5.24% | 2.38% | 1.87% | 3.51% | 6.07% | (3.89%) |
| **Armed Forces Bank, National Association** | $1,427,124 | $777,832 | $1,221,866 | 63.66% | 35.87% | $5,510 | 4.88% | 1.72% | 1.24% | 3.77% | 4.91% | 3.56% |
| **Peoples Bank and Trust Company** | $1,532,889 | $1,039,404 | $1,294,577 | 80.29% | 13.91% | $6,495 | 5.71% | 3.00% | 2.58% | 3.39% | 46.25% | 80.73% |
| **Landmark National Bank** | $1,619,886 | $1,121,942 | $1,279,848 | 87.66% | 6.56% | $5,605 | 5.44% | 2.26% | 1.48% | 3.86% | 6.43% | (8.25%) |
| **Community National Bank & Trust** | $2,258,424 | $1,528,574 | $1,994,486 | 76.64% | 10.29% | $4,785 | 5.70% | 2.74% | 2.57% | 3.53% | 2.26% | 6.67% |
| **Emprise Bank** | $2,592,410 | $1,877,744 | $2,380,889 | 78.87% | 17.81% | $5,800 | 5.31% | 2.36% | 1.80% | 3.58% | 6.17% | 9.50% |
| **KS StateBank** | $2,641,236 | $2,036,425 | $2,228,992 | 91.36% | 24.44% | $14,512 | 5.98% | 3.70% | 3.35% | 3.28% | 12.87% | 18.14% |
| **Fidelity Bank, National Association** | $3,261,454 | $2,542,302 | $2,679,535 | 94.88% | 7.85% | $8,073 | 6.30% | 3.10% | 2.46% | 3.66% | 5.91% | 8.85% |
| **Security Bank of Kansas City** | $3,616,784 | $1,999,084 | $2,973,426 | 67.23% | 28.20% | $8,392 | 4.36% | 2.25% | 1.70% | 2.91% | 1.91% | 5.66% |
| **Equity Bank** | $5,361,329 | $3,600,945 | $4,280,135 | 84.13% | 12.91% | $6,586 | 6.11% | 2.44% | 1.97% | 4.27% | 1.57% | (9.07%) |
| **INTRUST Bank, National Association** | $6,791,129 | $4,204,368 | $6,156,824 | 68.29% | 7.35% | $8,312 | 5.23% | 2.70% | 2.25% | 3.09% | (7.56%) | (10.17%) |
| **Capitol Federal Financial, Inc.** | $9,704,693 | $8,050,351 | $6,482,331 | 124.19% | 10.31% | $15,000 | 4.32% | 2.75% | 2.54% | 1.95% | 3.18% | 7.54% |
| **Capitol Federal Savings Bank** | $9,704,907 | $8,050,351 | $6,498,433 | 123.88% | 10.25% | $15,000 | 4.32% | 2.75% | 2.54% | 1.94% | 3.19% | 6.76% |
| State Average of Asset Group D | $3,082,085 | $2,212,992 | $2,429,107 | 84.27% | 17.37% | $7,813 | 5.26% | 2.68% | 2.09% | 3.29% | 5.94% | 6.55% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

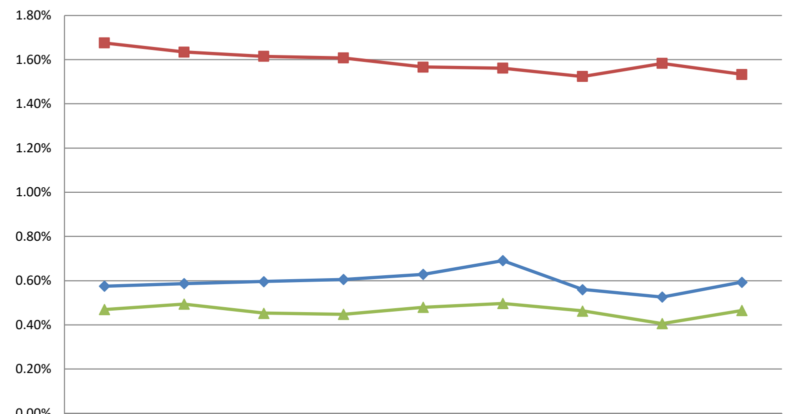
***NA = data was not available.***

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

# Asset Quality

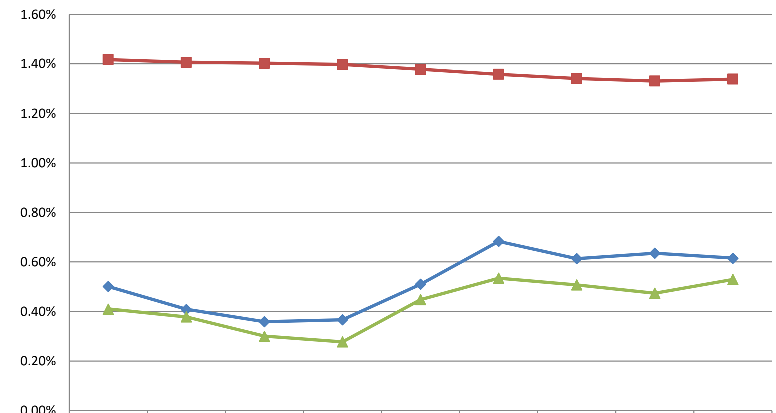
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



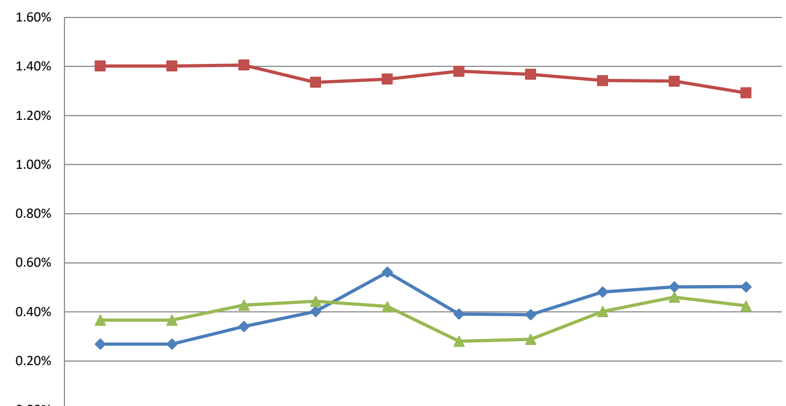
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Nonaccruals/Loans | 0.57% | 0.59% | 0.60% | 0.61% | 0.63% | 0.69% | 0.56% | 0.53% | 0.59% |
| Reserves/Loans | 1.68% | 1.63% | 1.61% | 1.61% | 1.57% | 1.56% | 1.52% | 1.58% | 1.53% |
| NPAs/Total Assets | 0.47% | 0.49% | 0.45% | 0.45% | 0.48% | 0.50% | 0.46% | 0.41% | 0.46% |

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



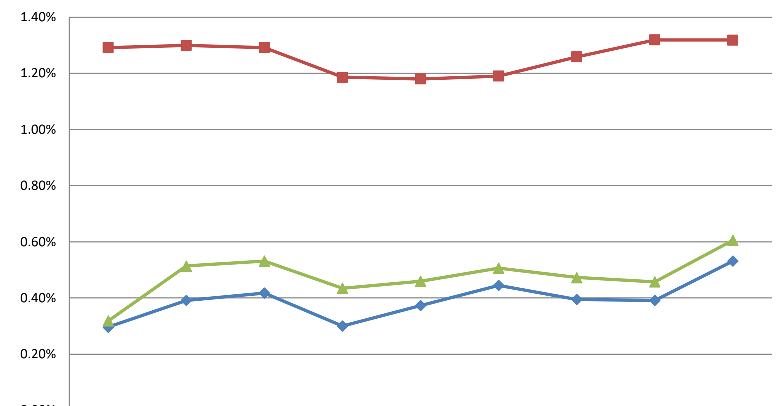
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Nonaccruals/Loans | 0.50% | 0.41% | 0.36% | 0.37% | 0.51% | 0.68% | 0.61% | 0.64% | 0.62% |
| Reserves/Loans | 1.42% | 1.41% | 1.40% | 1.40% | 1.38% | 1.36% | 1.34% | 1.33% | 1.34% |
| NPAs/Total Assets | 0.41% | 0.38% | 0.30% | 0.28% | 0.45% | 0.54% | 0.51% | 0.47% | 0.53% |

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



| | 6/30/23 | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|---|
| Nonaccruals/Loans | 0.27% | 0.27% | 0.34% | 0.40% | 0.56% | 0.39% | 0.39% | 0.48% | 0.50% | 0.50% |
| Reserves/Loans | 1.40% | 1.40% | 1.41% | 1.34% | 1.35% | 1.38% | 1.37% | 1.34% | 1.34% | 1.29% |
| NPAs/Total Assets | 0.37% | 0.37% | 0.43% | 0.44% | 0.42% | 0.28% | 0.29% | 0.40% | 0.46% | 0.42% |

### Asset Group D - Over $1 billion in Total Assets
As of Date



| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Nonaccruals/Loans | 0.30% | 0.39% | 0.42% | 0.30% | 0.37% | 0.44% | 0.39% | 0.39% | 0.53% |
| Reserves/Loans | 1.29% | 1.30% | 1.29% | 1.19% | 1.18% | 1.19% | 1.26% | 1.32% | 1.32% |
| NPAs/Total Assets | 0.32% | 0.51% | 0.53% | 0.43% | 0.46% | 0.51% | 0.47% | 0.46% | 0.61% |

***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.***

| Asset Quality | June 30, 2025 | | | | | | Run Date: August 18, 2025 |
|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | |
| Institution Name | Total Assets ($000) | Tot Loans & Leases Nonaccrual ($000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio | NPAs/Total Assets (%) |
| **Asset Group A - $0 to $250 million in total assets** | | | | | | | |
| **State Bank of Burrton** | $9,742 | $292 | 5.42% | 2.84% | 52.40% | 26.94% | 3.00% |
| **The Walton State Bank** | $11,755 | $105 | 3.46% | 1.02% | 29.52% | 8.77% | 1.25% |
| **Prescott State Bank** | $16,596 | $0 | 0.00% | 1.58% | NA | 0.00% | 0.00% |
| **Peoples State Bank** | $19,665 | $26 | 0.16% | 1.11% | 703.85% | 4.06% | 0.62% |
| **Farmers State Bank \| Dwight** | $20,173 | $156 | 2.47% | 1.98% | 80.13% | 7.07% | 0.77% |
| **The Bank of Denton** | $21,031 | $303 | 2.75% | 1.17% | 42.57% | 11.99% | 2.23% |
| **Dickinson County Bank** | $21,144 | $213 | 1.67% | 2.82% | 168.54% | 7.49% | 1.01% |
| **The Baxter State Bank** | $24,007 | $229 | 1.73% | 1.45% | 83.84% | 5.71% | 1.00% |
| **Farmers State Bank \| Fairview** | $26,413 | $0 | 0.00% | 1.51% | NA | 0.15% | 0.00% |
| **The Liberty Savings Association, FSA** | $28,456 | $0 | 0.00% | 0.77% | NA | 0.00% | 0.00% |
| **The Marion National Bank** | $30,773 | $0 | 0.00% | 1.47% | NA | 0.00% | 0.00% |
| **Marquette Farmers State Bank of Marquette Kansas** | $31,168 | $0 | 0.00% | 3.80% | NA | 8.72% | 0.00% |
| **State Bank of Canton** | $33,810 | $0 | 0.00% | 0.97% | NA | 0.00% | 0.00% |
| **Cottonwood Valley Bank** | $36,633 | $0 | 0.00% | 3.81% | NA | 0.22% | 0.00% |
| **Vista National Bank & Trust** | $37,107 | $0 | 0.00% | 1.14% | NA | 0.00% | 0.00% |
| **Union State Bank \| Olsburg** | $39,644 | $0 | 0.00% | 4.31% | NA | 0.00% | 0.00% |
| **Farmers State Bank \| Phillipsburg** | $39,788 | $419 | 1.83% | 1.80% | 58.58% | 18.00% | 1.77% |
| **Ninnescah Valley Bank** | $42,230 | $544 | 3.10% | 1.52% | 48.90% | 24.50% | 1.29% |
| **The State Exchange Bank** | $43,640 | $428 | 2.67% | 1.42% | 53.27% | 12.32% | 0.98% |
| **The First State Bank of Ransom** | $48,452 | $40 | 0.18% | 1.94% | NM | 1.03% | 0.08% |
| **Bank of Greeley** | $48,700 | $38 | 0.17% | 1.42% | 836.84% | 0.59% | 0.08% |
| **The Haviland State Bank** | $49,654 | $0 | 0.00% | 1.13% | NA | 0.00% | 0.00% |
| **Security State Bank \| Wellington** | $51,025 | $295 | 1.42% | 2.64% | 186.10% | 5.98% | 0.82% |
| **Swedish-American State Bank** | $52,978 | $366 | 1.07% | 1.24% | 116.12% | 6.77% | 0.69% |
| **The Farmers State Bank of Blue Mound** | $53,788 | $0 | 0.00% | 1.12% | NA | 3.66% | 0.00% |
| **The City State Bank** | $54,208 | $0 | 0.00% | 1.02% | NA | 1.74% | 0.15% |
| **First National Bank of Spearville** | $55,152 | $77 | 0.27% | 1.74% | 646.75% | 1.04% | 0.14% |
| **Elevate Bank, National Association** | $55,697 | $0 | 0.00% | 1.24% | NA | 0.12% | 0.00% |
| **The Farmers State Bank of Bucklin, Kansas** | $58,968 | $0 | 0.00% | 1.93% | NA | 0.00% | 0.00% |
| **First National Bank in Frankfort** | $59,057 | $223 | 0.75% | 1.42% | 189.69% | 6.80% | 0.38% |
| **Ford County State Bank** | $61,194 | $0 | 0.00% | 0.98% | NA | 0.00% | 0.00% |
| **Tampa State Bank** | $61,413 | $20 | 0.08% | 2.52% | NM | 2.23% | 0.09% |
| **Farmers and Merchants Bank of Mound City, Kansas** | $61,446 | $0 | 0.00% | 1.17% | NM | 8.58% | 0.07% |
| **The Bank of Holyrood** | $65,258 | $1,276 | 3.03% | 1.49% | 49.29% | 14.54% | 2.40% |
| **CBW Bank** | $65,796 | $85 | 0.91% | 2.12% | 232.94% | 0.35% | 0.13% |
| **Argentine Federal Savings** | $68,771 | $334 | 0.75% | 0.82% | 109.58% | 4.46% | 0.49% |
| **Union State Bank \| Uniontown** | $69,645 | $131 | 0.26% | 1.15% | 443.51% | 4.35% | 0.36% |
| **Kaw Valley State Bank** | $72,316 | $285 | 0.96% | 1.22% | 127.37% | 17.84% | 0.39% |
| **Howard State Bank** | $74,473 | $22 | 0.05% | 1.25% | NM | 0.35% | 0.03% |
| **New Century Bank** | $76,607 | $937 | 1.34% | 1.31% | 98.29% | 10.52% | 1.22% |
| **The Farmers State Bank \| Holton** | $76,858 | $343 | 0.69% | 1.13% | 163.27% | 10.69% | 1.25% |
| **Farmers State Bank \| Wathena** | $78,916 | $0 | 0.00% | 3.30% | NA | 0.07% | 0.00% |
| **The First State Bank \| Ness City** | $81,017 | $0 | 0.00% | 2.61% | 363.86% | 2.79% | 0.31% |
| **The First National Bank of Hope** | $82,103 | $2,693 | 5.83% | 2.12% | 30.15% | 42.08% | 3.95% |
| **The First National Bank of Dighton** | $83,537 | $1,375 | 2.40% | 1.08% | 44.87% | 15.00% | 1.65% |
| **Small Business Bank** | $83,583 | $1,346 | 2.09% | 1.62% | 73.26% | 14.40% | 1.70% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

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

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

| Institution Name | Total Assets ($000) | Tot Loans & Leases Nonaccrual ($000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | Texas Ratio | NPAs/Total Assets (%) |
|---|---|---|---|---|---|---|---|
| **Citizens State Bank and Trust Company \| Council Grove** | $83,746 | $0 | 0.00% | 0.96% | NA | 0.00% | 0.00% |
| **Integrity Bank** | $83,766 | $0 | 0.00% | 1.25% | NA | 0.00% | 0.00% |
| **FNB Washington** | $84,454 | $295 | 0.72% | 2.25% | 98.20% | 4.43% | 1.16% |
| **Stock Exchange Bank** | $85,187 | $0 | 0.00% | 1.29% | NA | 1.91% | 0.14% |
| **Johnson State Bank** | $88,287 | $48 | 0.14% | 3.71% | NM | 17.76% | 2.69% |
| **The Citizens State Bank of Cheney, Kansas** | $91,442 | $0 | 0.00% | 1.61% | NA | 0.00% | 0.00% |
| **Kansas State Bank \| Overbrook** | $93,117 | $456 | 0.81% | 2.95% | 363.82% | 4.07% | 0.49% |
| **First National Bank of Kansas** | $96,531 | $42 | 0.10% | 1.21% | NM | 1.32% | 0.04% |
| **First National Bank in Fredonia** | $97,671 | $206 | 0.69% | 3.08% | 445.15% | 1.80% | 0.21% |
| **The Bank of Protection** | $98,503 | $0 | 0.00% | 1.09% | NA | 0.63% | 0.04% |
| **The First Security Bank** | $99,596 | $838 | 1.22% | 1.24% | 100.95% | 12.11% | 0.84% |
| **Citizens State Bank and Trust Company \| Hiawatha** | $100,543 | $0 | 0.00% | 0.95% | NA | 0.00% | 0.00% |
| **Bison State Bank** | $101,574 | $0 | 0.00% | 0.95% | NA | 5.34% | 0.00% |
| **Exchange State Bank** | $102,570 | $34 | 0.06% | 1.39% | NM | 0.68% | 0.08% |
| **The Lyndon State Bank** | $103,956 | $0 | 0.00% | 0.92% | NA | 5.65% | 0.00% |
| **The Bank of Commerce and Trust Company** | $105,851 | $629 | 1.26% | 0.90% | 71.38% | 20.77% | 0.77% |
| **Bendena State Bank** | $108,407 | $0 | 0.00% | 1.13% | NA | 0.00% | 0.00% |
| **The Baldwin State Bank** | $109,314 | $45 | 0.09% | 1.32% | NM | 0.40% | 0.04% |
| **Home Savings Bank** | $109,977 | $87 | 0.12% | 1.31% | NM | 0.45% | 0.08% |
| **First Federal Savings and Loan Bank** | $116,474 | $1,633 | 1.75% | 1.08% | 55.79% | 16.60% | 2.05% |
| **Community Bank of Wichita, Inc.** | $116,558 | $757 | 0.83% | 1.34% | 161.69% | 7.42% | 0.65% |
| **State Bank of Bern** | $118,630 | $0 | 0.00% | 1.49% | NA | 0.00% | 0.00% |
| **The First State Bank of Healy** | $118,822 | $336 | 0.44% | 1.47% | 117.60% | 6.43% | 0.81% |
| **The Stockgrowers State Bank** | $120,457 | $0 | 0.00% | 1.47% | NA | 0.00% | 0.00% |
| **Conway Bank** | $121,454 | $1,111 | 1.22% | 1.10% | 90.37% | 13.77% | 1.08% |
| **The Riley State Bank of Riley Kansas** | $121,535 | $0 | 0.00% | 1.41% | NA | 0.00% | 0.00% |
| **Wilson State Bank** | $122,199 | $194 | 0.23% | 1.05% | 451.55% | 2.10% | 0.16% |
| **Citizens State Bank** | $130,698 | $0 | 0.00% | 1.31% | 145.60% | 3.64% | 0.51% |
| **The Elk State Bank** | $132,550 | $5 | 0.01% | 1.41% | NM | 0.05% | 0.00% |
| **Prairie Bank of Kansas** | $133,596 | $0 | 0.00% | 0.98% | 126.74% | 5.51% | 0.47% |
| **First Commerce Bank** | $136,947 | $184 | 0.17% | 1.00% | 585.33% | 2.38% | 0.25% |
| **State Bank of Downs** | $141,975 | $0 | 0.00% | 1.15% | 59.53% | 8.76% | 1.25% |
| **First National Bank in Cimarron** | $142,475 | $1,386 | 1.93% | 1.18% | 61.47% | 17.72% | 0.97% |
| **Fidelity State Bank and Trust Company** | $147,665 | $0 | 0.00% | 1.23% | NA | 0.17% | 0.00% |
| **Flint Hills Bank** | $156,058 | $0 | 0.00% | 1.23% | NA | 0.00% | 0.00% |
| **Bank of Prairie Village** | $156,241 | $52 | 0.04% | 0.85% | NM | 0.31% | 0.03% |
| **First Bank \| Sterling** | $157,080 | $125 | 0.13% | 2.01% | NM | 4.26% | 0.46% |
| **Heritage Bank** | $157,328 | $0 | 0.00% | 1.26% | NM | 0.81% | 0.08% |
| **Impact Bank** | $159,164 | $821 | 0.79% | 1.18% | 149.70% | 10.62% | 0.52% |
| **The Farmers State Bank \| McPherson** | $159,544 | $55 | 0.06% | 1.02% | NM | 0.53% | 0.03% |
| **Farmers National Bank** | $160,799 | $454 | 0.53% | 1.85% | 347.80% | 1.37% | 0.28% |
| **Farmers Bank & Trust \| Atwood** | $165,703 | $1,055 | 1.28% | 1.07% | 65.21% | 12.03% | 0.82% |
| **The First National Bank of Scott City** | $166,107 | $408 | 0.35% | 1.16% | 327.21% | 2.69% | 0.25% |
| **Garden Plain State Bank** | $166,324 | $0 | 0.00% | 1.18% | NA | 0.00% | 0.00% |
| **The Community Bank** | $166,519 | $112 | 0.12% | 1.60% | NM | 1.84% | 0.07% |
| **The Farmers State Bank of Aliceville, Kansas** | $171,133 | $314 | 0.25% | 1.48% | 595.54% | 3.45% | 0.18% |
| **Home Bank and Trust Company** | $172,544 | $297 | 0.21% | 1.16% | 553.87% | 1.93% | 0.17% |
| **Southwind Bank** | $172,881 | $526 | 0.60% | 1.48% | 245.82% | 7.84% | 0.30% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| Institution Name | Total Assets ($000) | Tot Loans & Leases Nonaccrual ($000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio | NPAs/Total Assets (%) |
|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | |
| **Asset Group A - $0 to $250 million in total assets (continued)** | | | | | | | |
| **Solomon State Bank** | $174,702 | $0 | 0.00% | 3.66% | NA | 0.28% | 0.06% |
| **Lyons Federal Bank** | $178,323 | $73 | 0.06% | 1.30% | 775.91% | 0.83% | 0.12% |
| **The First National Bank of Louisburg** | $179,436 | $0 | 0.00% | 1.22% | NA | 1.33% | 0.00% |
| **Community Bank** | $179,612 | $1 | 0.00% | 1.07% | NM | 0.00% | 0.00% |
| **American Bank of Baxter Springs** | $186,375 | $0 | 0.00% | 1.54% | NA | 0.00% | 0.00% |
| **Citizens Federal Savings Bank** | $186,614 | $229 | 0.17% | 0.31% | 182.97% | 0.98% | 0.12% |
| **Valley State Bank** | $191,791 | $391 | 0.37% | 0.84% | 228.39% | 2.09% | 0.24% |
| **TriCentury Bank** | $191,998 | $0 | 0.00% | 0.98% | NA | 0.00% | 0.00% |
| **The Halstead Bank** | $194,629 | $0 | 0.00% | 1.18% | NM | 0.55% | 0.05% |
| **The Fidelity State Bank and Trust Company** | $196,534 | $0 | 0.00% | 3.20% | NA | 0.01% | 0.00% |
| **Union State Bank \| Clay Center** | $199,062 | $0 | 0.00% | 1.17% | NA | 0.37% | 0.00% |
| **Kansas State Bank \| Ottawa** | $202,305 | $531 | 0.66% | 1.31% | 198.68% | 2.95% | 0.26% |
| **The Lyon County State Bank** | $207,647 | $182 | 0.13% | 1.33% | 717.72% | 1.54% | 0.12% |
| **Carson Bank** | $209,320 | $0 | 0.00% | 1.20% | NA | 0.00% | 0.00% |
| **Kendall Bank** | $210,206 | $1,020 | 0.61% | 1.60% | 66.69% | 35.41% | 1.93% |
| **Farmers and Drovers Bank** | $210,436 | $385 | 0.32% | 1.21% | 335.50% | 0.82% | 0.20% |
| **Andover State Bank** | $211,801 | $0 | 0.00% | 1.29% | 413.86% | 2.80% | 0.27% |
| **Stockgrowers State Bank** | $217,445 | $0 | 0.00% | 1.25% | NA | 0.00% | 0.00% |
| **Bankers' Bank of Kansas** | $219,207 | $3,060 | 2.16% | 2.24% | 103.73% | 8.92% | 1.40% |
| **Citizens National Bank** | $222,647 | $0 | 0.00% | 1.77% | NA | 0.00% | 0.00% |
| **The Farmers State Bank \| Westmoreland** | $233,109 | $1,753 | 1.26% | 1.77% | 82.61% | 22.66% | 1.28% |
| **FirstOak Bank** | $246,166 | $0 | 0.00% | 0.96% | NA | 0.00% | 0.00% |
| **Patriots Bank** | $249,813 | $0 | 0.00% | 1.06% | NM | 0.53% | 0.05% |
| State Average of Asset Group A | $111,432 | $280 | 0.59% | 1.53% | 230.34% | 5.16% | 0.46% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| 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** | | | | | | | |
| **Stryv Bank** | $258,103 | $0 | 0.00% | 0.95% | NA | 0.00% | 0.00% |
| **FNB Bank** | $260,285 | $5,472 | 2.89% | 1.45% | 50.04% | 21.25% | 2.10% |
| **Fusion Bank** | $260,612 | $0 | 0.00% | 1.72% | NA | 0.00% | 0.00% |
| **Citizens State Bank and Trust Co., Ellsworth, Kansas** | $263,151 | $93 | 0.06% | 1.17% | NM | 0.66% | 0.05% |
| **First Heritage Bank** | $266,095 | $50 | 0.03% | 0.94% | NM | 4.36% | 0.02% |
| **Vintage Bank Kansas** | $266,219 | $73 | 0.04% | 1.10% | 150.53% | 5.73% | 0.46% |
| **SJN Bank of Kansas** | $272,197 | $947 | 0.59% | 2.10% | 128.84% | 9.89% | 0.96% |
| **First Kansas Bank** | $273,846 | $0 | 0.00% | 1.56% | NA | 0.00% | 0.00% |
| **The Kaw Valley State Bank and Trust Company, of Wamego, Kansas** | $293,233 | $77 | 0.05% | 1.42% | NM | 1.49% | 0.03% |
| **First National Bank and Trust** | $301,658 | $4,394 | 2.12% | 2.04% | 96.34% | 10.23% | 1.46% |
| **The Farmers State Bank of Oakley, Kansas** | $302,983 | $0 | 0.00% | 1.06% | NA | 0.00% | 0.00% |
| **Grant County Bank** | $307,647 | $7,948 | 4.54% | 1.75% | 38.41% | 21.46% | 2.58% |
| **Kaw Valley Bank** | $311,321 | $58 | 0.02% | 1.31% | NM | 0.26% | 0.03% |
| **Goppert State Service Bank** | $315,792 | $5,345 | 2.13% | 1.81% | 84.98% | 23.60% | 2.20% |
| **The Citizens State Bank \| Gridley** | $316,991 | $273 | 0.13% | 1.10% | 855.68% | 6.21% | 0.09% |
| **Centera Bank** | $322,890 | $13 | 0.01% | 1.09% | NM | 0.06% | 0.00% |
| **KCB Bank** | $328,545 | $1,938 | 0.97% | 1.51% | 119.83% | 6.86% | 0.77% |
| **Golden Belt Bank, FSA** | $354,914 | $570 | 0.23% | 1.04% | 457.72% | 5.85% | 0.34% |
| **Community First National Bank** | $356,886 | $4,165 | 1.51% | 1.73% | 115.01% | 9.90% | 1.17% |
| **Bank of Hays** | $358,562 | $300 | 0.14% | 0.99% | 685.00% | 0.88% | 0.08% |
| **ESB Financial** | $361,193 | $2,704 | 1.14% | 1.03% | 28.94% | 26.63% | 2.34% |
| **Commercial Bank \| Parsons** | $366,158 | $1,686 | 0.99% | 1.36% | 138.14% | 6.49% | 0.46% |
| **Mutual Savings Association** | $371,880 | $556 | 0.23% | 1.02% | 355.32% | 3.64% | 0.19% |
| **Guaranty State Bank and Trust Company** | $374,963 | $1,851 | 0.73% | 1.10% | 150.95% | 4.75% | 0.49% |
| **The Citizens State Bank \| Marysville** | $417,205 | $0 | 0.00% | 1.27% | NA | 0.32% | 0.00% |
| **Astra Bank** | $423,905 | $6 | 0.00% | 1.05% | NM | 0.99% | 0.00% |
| **The Citizens State Bank \| Moundridge** | $424,226 | $488 | 0.21% | 1.45% | 697.34% | 0.99% | 0.12% |
| **The Union State Bank of Everest** | $426,422 | $504 | 0.16% | 1.20% | 696.14% | 5.48% | 0.14% |
| **Bank Of The Plains** | $441,766 | $1,903 | 0.61% | 1.38% | 224.33% | 5.25% | 0.48% |
| **The Denison State Bank** | $456,950 | $1,551 | 0.52% | 1.08% | 207.09% | 2.95% | 0.46% |
| **Solutions North Bank** | $468,472 | $21 | 0.01% | 1.77% | 356.49% | 3.19% | 0.30% |
| **Bank of Commerce** | $469,509 | $5 | 0.00% | 1.21% | NM | 0.33% | 0.00% |
| **Cornerstone Bank** | $472,577 | $658 | 0.16% | 1.15% | 717.93% | 1.46% | 0.14% |
| **Bank of the Flint Hills** | $477,503 | $2,033 | 0.54% | 1.28% | 238.32% | 4.74% | 0.43% |
| **First State Bank and Trust** | $487,475 | $3,970 | 1.12% | 1.26% | 90.80% | 11.36% | 1.01% |
| **The First State Bank \| Norton** | $491,743 | $750 | 0.27% | 1.74% | 650.80% | 6.42% | 0.15% |
| State Average of Asset Group B | $358,997 | $1,400 | 0.62% | 1.34% | 305.62% | 5.93% | 0.53% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

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

## Asset Quality | June 30, 2025 | Run Date: August 18, 2025

| Institution Name | Total Assets ($000) | Tot Loans & Leases Nonaccrual ($000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio | NPAs/Total Assets (%) |
|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | |
| **Asset Group C - $501 million to $1 billion in total assets** | | | | | | | |
| **Silver Lake Bank** | $505,213 | $0 | 0.00% | 1.00% | NA | 0.00% | 0.00% |
| **Great American Bank** | $507,439 | $0 | 0.00% | 0.87% | NA | 0.00% | 0.00% |
| **Labette Bank** | $509,938 | $4,697 | 1.49% | 0.96% | 61.61% | 7.39% | 0.97% |
| **Citizens Bank of Kansas** | $512,846 | $116 | 0.05% | 1.05% | NM | 3.03% | 0.05% |
| **Mid-America Bank** | $515,657 | $0 | 0.00% | 1.09% | NA | 2.63% | 0.00% |
| **The Peoples Bank** | $521,994 | $682 | 0.27% | 1.28% | 478.45% | 16.58% | 0.90% |
| **Southwest National Bank** | $532,640 | $570 | 0.13% | 0.92% | 720.70% | 1.15% | 0.11% |
| **First Bank Kansas** | $573,733 | $0 | 0.00% | 1.37% | NA | 0.82% | 0.05% |
| **The Bank** | $577,826 | $10,812 | 2.96% | 2.00% | 67.38% | 18.27% | 1.87% |
| **Farmers & Merchants Bank of Colby** | $592,097 | $0 | 0.00% | 0.92% | NA | 5.06% | 0.00% |
| **Exchange Bank & Trust** | $595,417 | $179 | 0.05% | 1.36% | NM | 0.32% | 0.03% |
| **Outdoor Bank** | $619,429 | $9,768 | 1.94% | 2.20% | 100.76% | 17.16% | 1.81% |
| **The Bank of Tescott** | $622,409 | $290 | 0.06% | 1.44% | NM | 1.55% | 0.06% |
| **Union State Bank \| Arkansas City** | $678,047 | $200 | 0.05% | 1.11% | 779.80% | 1.04% | 0.09% |
| **First Option Bank** | $741,418 | $102 | 0.02% | 0.88% | NM | 0.33% | 0.02% |
| **Western State Bank** | $791,720 | $3,602 | 0.66% | 2.13% | 321.77% | 4.22% | 0.45% |
| **Legacy Bank** | $817,728 | $6 | 0.00% | 1.27% | NM | 0.07% | 0.01% |
| **Community National Bank** | $854,079 | $6,200 | 1.52% | 1.16% | 60.66% | 18.68% | 0.91% |
| **United Bank & Trust** | $879,203 | $0 | 0.00% | 1.26% | NA | 1.04% | 0.11% |
| **Dream First Bank, N.A.** | $920,989 | $10,857 | 1.87% | 1.93% | 103.22% | 15.77% | 1.24% |
| **Security State Bank \| Scott City** | $965,462 | $1,711 | 0.23% | 0.96% | 418.53% | 2.03% | 0.18% |
| **GNBank, National Association** | $983,620 | $982 | 0.15% | 1.42% | 747.39% | 1.27% | 0.13% |
| **Farmers Bank & Trust \| Great Bend** | $993,313 | $513 | 0.11% | 1.15% | 83.04% | 4.50% | 0.77% |
| State Average of Asset Group C | $687,488 | $2,230 | 0.50% | 1.29% | 328.61% | 5.34% | 0.42% |
| **Asset Group D - Over $1 billion in total assets** | | | | | | | |
| **First Federal Bank of Kansas City** | $1,000,642 | $4,623 | 0.61% | 1.64% | 270.73% | 4.68% | 0.51% |
| **Bank of Labor** | $1,074,279 | $448 | 0.13% | 1.42% | 982.46% | 1.08% | 0.05% |
| **The Bennington State Bank** | $1,112,928 | $1,076 | 0.14% | 2.20% | NM | 1.55% | 0.10% |
| **NBKC Bank** | $1,146,992 | $7,140 | 0.86% | 1.37% | 120.25% | 4.78% | 0.86% |
| **The First National Bank of Hutchinson** | $1,164,535 | $3,748 | 0.42% | 1.42% | 337.11% | 3.04% | 0.32% |
| **CoreFirst Bank & Trust** | $1,246,553 | $2,605 | 0.31% | 0.98% | 281.09% | 3.96% | 0.23% |
| **Central National Bank** | $1,301,422 | $37 | 0.00% | 1.86% | 318.92% | 3.69% | 0.39% |
| **Armed Forces Bank, National Association** | $1,427,124 | $1,021 | 0.13% | 1.47% | 100.03% | 6.29% | 0.80% |
| **Peoples Bank and Trust Company** | $1,532,889 | $2,444 | 0.24% | 1.40% | 559.54% | 4.36% | 0.17% |
| **Landmark National Bank** | $1,619,886 | $16,984 | 1.51% | 1.23% | 80.47% | 11.66% | 1.07% |
| **Community National Bank & Trust** | $2,258,424 | $14,125 | 0.92% | 1.18% | 127.24% | 8.31% | 0.64% |
| **Emprise Bank** | $2,592,410 | $5,617 | 0.30% | 1.01% | 325.86% | 3.44% | 0.26% |
| **KS StateBank** | $2,641,236 | $23,707 | 1.16% | 1.86% | 91.39% | 12.61% | 1.67% |
| **Fidelity Bank, National Association** | $3,261,454 | $8,127 | 0.32% | 1.28% | 396.67% | 10.05% | 1.05% |
| **Security Bank of Kansas City** | $3,616,784 | $145 | 0.01% | 1.58% | NM | 1.02% | 0.10% |
| **Equity Bank** | $5,361,329 | $42,618 | 1.18% | 1.26% | 77.55% | 10.98% | 1.17% |
| **INTRUST Bank, National Association** | $6,791,129 | $27,630 | 0.66% | 1.33% | 122.92% | 11.81% | 0.67% |
| **Capitol Federal Financial, Inc.** | $9,704,693 | $48,337 | 0.60% | 0.28% | 32.77% | 6.58% | 0.72% |
| **Capitol Federal Savings Bank** | $9,704,907 | $48,337 | 0.60% | 0.28% | 32.77% | 6.91% | 0.72% |
| State Average of Asset Group D | $3,082,085 | $13,619 | 0.53% | 1.32% | 250.46% | 6.15% | 0.61% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

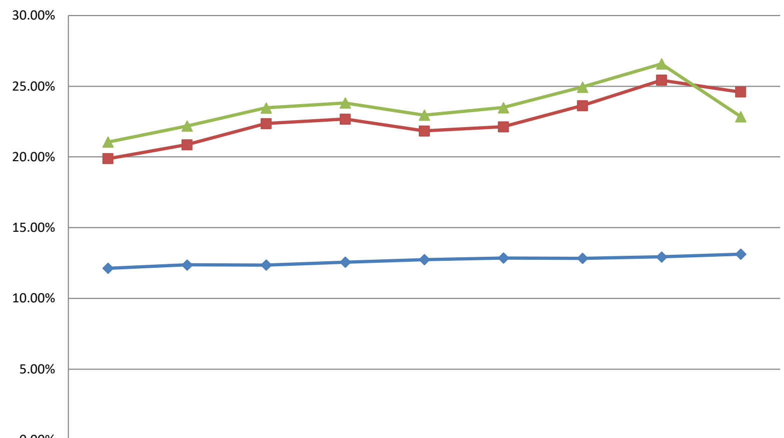
***NA = data was not available.***

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

# Capital Adequacy

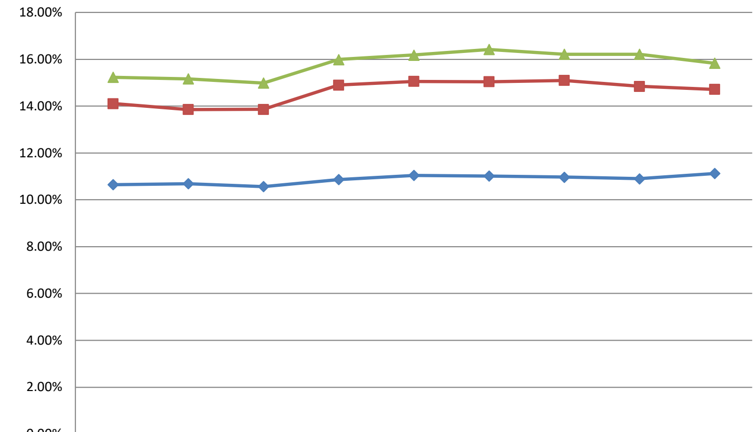
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



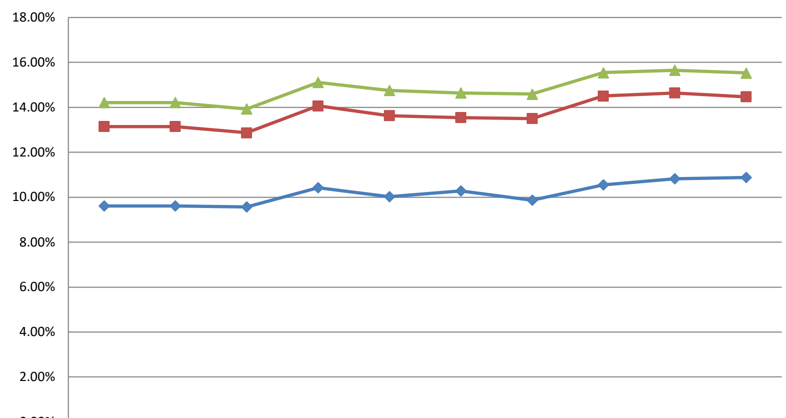
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Leverage Ratio | 12.14% | 12.38% | 12.37% | 12.57% | 12.75% | 12.86% | 12.85% | 12.94% | 13.13% |
| Tier 1 Risk Based Ratio | 19.89% | 20.87% | 22.35% | 22.68% | 21.84% | 22.13% | 23.63% | 25.43% | 24.59% |
| Risk Based Capital Ratio | 21.07% | 22.19% | 23.47% | 23.82% | 22.96% | 23.49% | 24.94% | 26.58% | 22.85% |

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



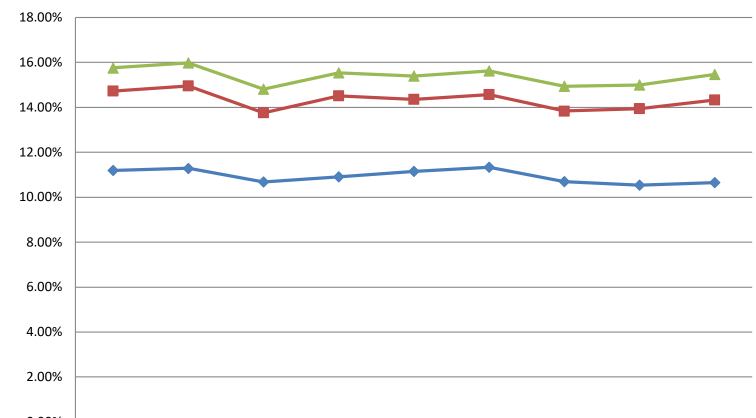
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Leverage Ratio | 10.65% | 10.69% | 10.57% | 10.86% | 11.05% | 11.01% | 10.97% | 10.90% | 11.13% |
| Tier 1 Risk Based Ratio | 14.11% | 13.85% | 13.86% | 14.90% | 15.06% | 15.04% | 15.10% | 14.85% | 14.71% |
| Risk Based Capital Ratio | 15.23% | 15.16% | 14.99% | 15.99% | 16.18% | 16.42% | 16.21% | 16.22% | 15.83% |

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



| | 6/30/23 | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|---|
| Leverage Ratio | 9.61% | 9.61% | 9.57% | 10.43% | 10.03% | 10.28% | 9.86% | 10.55% | 10.82% | 10.88% |
| Tier 1 Risk Based Ratio | 13.15% | 13.15% | 12.87% | 14.06% | 13.62% | 13.54% | 13.50% | 14.50% | 14.64% | 14.46% |
| Risk Based Capital Ratio | 14.21% | 14.21% | 13.93% | 15.11% | 14.75% | 14.64% | 14.59% | 15.54% | 15.65% | 15.53% |

### Asset Group D - Over $1 billion in Total Assets
As of Date



| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Leverage Ratio | 11.20% | 11.29% | 10.68% | 10.91% | 11.15% | 11.34% | 10.69% | 10.53% | 10.65% |
| Tier 1 Risk Based Ratio | 14.73% | 14.95% | 13.75% | 14.51% | 14.35% | 14.56% | 13.83% | 13.94% | 14.32% |
| Risk Based Capital Ratio | 15.76% | 15.98% | 14.81% | 15.53% | 15.39% | 15.62% | 14.94% | 14.99% | 15.47% |

*Source: SNL Financial*

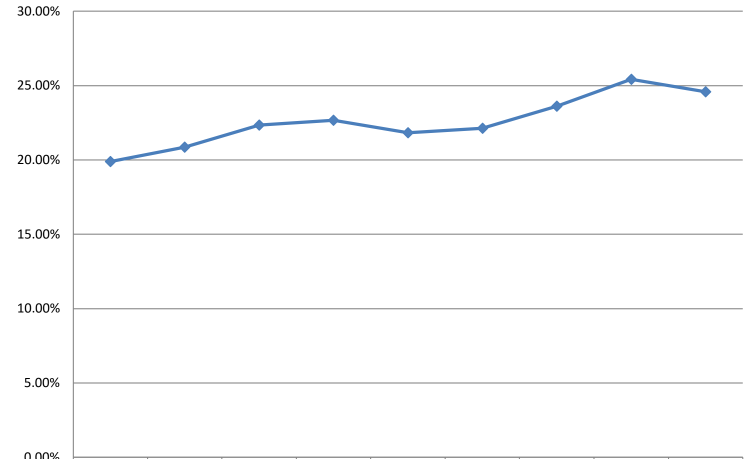
*Note: Report includes only bank-level data.*

*NA = data was not available.*

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

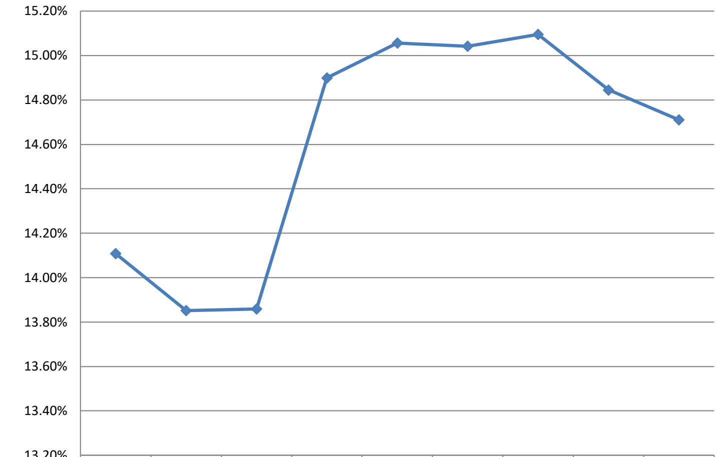
## Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio

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



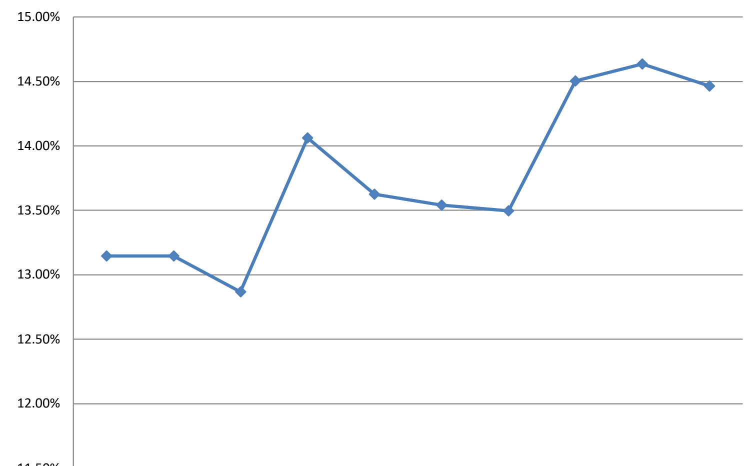

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Common Equity Tier 1 RB Ratio | 19.88% | 20.86% | 22.35% | 22.67% | 21.83% | 22.12% | 23.62% | 25.43% | 24.58% |

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




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Common Equity Tier 1 RB Ratio | 14.11% | 13.85% | 13.86% | 14.90% | 15.06% | 15.04% | 15.10% | 14.85% | 14.71% |

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




| | 6/30/23 | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|---|
| Common Equity Tier 1 RB Ratio | 13.15% | 13.15% | 12.87% | 14.06% | 13.62% | 13.54% | 13.50% | 14.50% | 14.64% | 14.46% |

### Asset Group D - Over $1 billion in Total Assets
As of Date


| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Common Equity Tier 1 RB Ratio | 14.73% | 14.95% | 13.75% | 14.51% | 14.35% | 14.56% | 13.83% | 13.94% | 14.32% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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| Institution Name | Total Assets ($000) | Total Equity Capital ($000) | Tier1 Capital ($000) | Common Equity Tier 1 Capital ($000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) | Common Equity Tier 1 Risk Based Ratio (%) |
|---|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | | |
| **Asset Group A - $0 to $250 million in total assets** | | | | | | | | |
| **State Bank of Burrton** | $9,742 | $931 | $936 | $936 | 9.23% | NA | NA | NA |
| **The Walton State Bank** | $11,755 | $2,784 | $1,967 | $1,967 | 17.40% | 58.89% | 59.82% | 58.89% |
| **Prescott State Bank** | $16,596 | $2,426 | $2,426 | $2,426 | 14.65% | NA | NA | NA |
| **Peoples State Bank** | $19,665 | $4,747 | $4,747 | $4,747 | 22.61% | NA | NA | NA |
| **Farmers State Bank \| Dwight** | $20,173 | $2,082 | $2,082 | $2,082 | 10.57% | NA | NA | NA |
| **The Bank of Denton** | $21,031 | $3,934 | $3,934 | $3,934 | 18.39% | NA | NA | NA |
| **Dickinson County Bank** | $21,144 | $2,751 | $2,742 | $2,742 | 13.44% | NA | NA | NA |
| **The Baxter State Bank** | $24,007 | $5,878 | $5,300 | $5,300 | 22.49% | NA | NA | NA |
| **Farmers State Bank \| Fairview** | $26,413 | $2,488 | $2,488 | $2,488 | 10.03% | 14.74% | 15.89% | 14.74% |
| **The Liberty Savings Association, FSA** | $28,456 | $6,845 | $6,845 | $6,845 | 23.75% | NA | NA | NA |
| **The Marion National Bank** | $30,773 | $4,861 | $4,097 | $4,097 | 13.21% | NA | NA | NA |
| **Marquette Farmers State Bank of Marquette Kansas** | $31,168 | $4,913 | $5,660 | $5,660 | 18.09% | NA | NA | NA |
| **State Bank of Canton** | $33,810 | $7,714 | $7,751 | $7,751 | 22.66% | 46.52% | 47.29% | 46.52% |
| **Cottonwood Valley Bank** | $36,633 | $3,763 | $5,454 | $5,454 | 14.18% | NA | NA | NA |
| **Vista National Bank & Trust** | $37,107 | $8,946 | $8,909 | $8,909 | 26.74% | 34.83% | 35.99% | 34.83% |
| **Union State Bank \| Olsburg** | $39,644 | $4,621 | $5,354 | $5,354 | 12.98% | 29.30% | 30.59% | 29.30% |
| **Farmers State Bank \| Phillipsburg** | $39,788 | $3,504 | $4,969 | $4,969 | 12.27% | NA | NA | NA |
| **Ninnescah Valley Bank** | $42,230 | $3,048 | $5,241 | $5,241 | 12.44% | NA | NA | NA |
| **The State Exchange Bank** | $43,640 | $3,247 | $5,603 | $5,603 | 12.84% | NA | NA | NA |
| **The First State Bank of Ransom** | $48,452 | $8,319 | $9,967 | $9,967 | 21.21% | 33.54% | 34.79% | 33.54% |
| **Bank of Greeley** | $48,700 | $6,126 | $6,273 | $6,273 | 12.49% | NA | NA | NA |
| **The Haviland State Bank** | $49,654 | $6,799 | $7,255 | $7,255 | 14.49% | NA | NA | NA |
| **Security State Bank \| Wellington** | $51,025 | $6,446 | $8,217 | $8,217 | 15.95% | NA | NA | NA |
| **Swedish-American State Bank** | $52,978 | $6,180 | $7,000 | $7,000 | 12.94% | 18.91% | 20.06% | 18.91% |
| **The Farmers State Bank of Blue Mound** | $53,788 | $8,591 | $9,055 | $9,055 | 16.44% | NA | NA | NA |
| **The City State Bank** | $54,208 | $4,257 | $5,038 | $5,038 | 9.27% | NA | NA | NA |
| **First National Bank of Spearville** | $55,152 | $7,880 | $6,897 | $6,897 | 12.64% | NA | NA | NA |
| **Elevate Bank, National Association** | $55,697 | $7,676 | $6,809 | $6,809 | 12.54% | NA | NA | NA |
| **The Farmers State Bank of Bucklin, Kansas** | $58,968 | $7,346 | $6,805 | $6,805 | 11.50% | NA | NA | NA |
| **First National Bank in Frankfort** | $59,057 | $2,858 | $6,363 | $6,363 | 10.98% | NA | NA | NA |
| **Ford County State Bank** | $61,194 | $4,666 | $6,183 | $6,183 | 10.21% | 15.69% | 16.45% | 15.69% |
| **Tampa State Bank** | $61,413 | $1,938 | $6,040 | $6,040 | 9.41% | 16.73% | 17.98% | 16.73% |
| **Farmers and Merchants Bank of Mound City, Kansas** | $61,446 | $3,723 | $3,749 | $3,749 | 6.20% | 12.10% | 13.35% | 12.10% |
| **The Bank of Holyrood** | $65,258 | $10,124 | $11,487 | $11,487 | 17.15% | 25.64% | 26.90% | 25.64% |
| **CBW Bank** | $65,796 | $23,759 | $23,773 | $23,773 | 27.75% | 170.22% | NA | 170.22% |
| **Argentine Federal Savings** | $68,771 | $8,070 | $8,070 | $8,070 | 11.77% | NA | NA | NA |
| **Union State Bank \| Uniontown** | $69,645 | $5,606 | $6,833 | $6,833 | 9.48% | 14.18% | 15.38% | 14.18% |
| **Kaw Valley State Bank** | $72,316 | $2,384 | $6,161 | $6,161 | 8.72% | 16.73% | 17.76% | 16.73% |
| **Howard State Bank** | $74,473 | $5,696 | $8,912 | $8,912 | 11.98% | 14.92% | 15.91% | 14.92% |
| **New Century Bank** | $76,607 | $9,799 | $9,799 | $9,799 | 13.09% | 17.77% | 19.03% | 17.77% |
| **The Farmers State Bank \| Holton** | $76,858 | $8,448 | $10,035 | $10,035 | 12.96% | NA | NA | NA |
| **Farmers State Bank \| Wathena** | $78,916 | $5,753 | $11,853 | $11,853 | 14.09% | NA | NA | NA |
| **The First State Bank \| Ness City** | $81,017 | $8,015 | $13,294 | $13,294 | 15.10% | 21.41% | 22.66% | 21.41% |
| **The First National Bank of Hope** | $82,103 | $6,769 | $11,408 | $11,408 | 14.02% | 19.03% | 20.28% | 19.03% |
| **The First National Bank of Dighton** | $83,537 | $12,251 | $13,560 | $13,560 | 16.51% | 20.64% | 21.67% | 20.64% |
| **Small Business Bank** | $83,583 | $8,870 | $7,313 | $7,313 | 9.06% | 25.78% | 27.05% | 25.78% |

***Source: SNL Financial***

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|---|---|---|---|---|---|---|---|---|
| **Asset Group A - $0 to $250 million in total assets (continued)** | | | | | | | | |
| **Citizens State Bank and Trust Company \| Council Grove** | $83,746 | $6,955 | $6,933 | $6,933 | 8.49% | 9.63% | 10.60% | 9.63% |
| **Integrity Bank** | $83,766 | $8,088 | $9,483 | $9,483 | 11.07% | 24.58% | 25.56% | 24.58% |
| **FNB Washington** | $84,454 | $21,492 | $22,193 | $22,193 | 25.20% | NA | NA | NA |
| **Stock Exchange Bank** | $85,187 | $6,844 | $7,521 | $7,521 | 8.63% | 13.58% | 14.83% | 13.58% |
| **Johnson State Bank** | $88,287 | $12,064 | $14,866 | $14,866 | 16.51% | NA | NA | NA |
| **The Citizens State Bank of Cheney, Kansas** | $91,442 | $7,045 | $9,636 | $9,636 | 10.99% | NA | NA | NA |
| **Kansas State Bank \| Overbrook** | $93,117 | $9,910 | $12,448 | $12,448 | 13.23% | 18.55% | 19.81% | 18.55% |
| **First National Bank of Kansas** | $96,531 | $2,668 | $8,813 | $8,813 | 8.98% | 16.68% | 17.63% | 16.68% |
| **First National Bank in Fredonia** | $97,671 | $10,534 | $17,795 | $17,795 | 16.79% | NA | NA | NA |
| **The Bank of Protection** | $98,503 | $13,229 | $15,205 | $15,205 | 15.63% | NA | NA | NA |
| **The First Security Bank** | $99,596 | $8,806 | $8,597 | $8,597 | 8.64% | 12.06% | 13.31% | 12.06% |
| **Citizens State Bank and Trust Company \| Hiawatha** | $100,543 | $17,562 | $18,164 | $18,164 | 17.97% | 28.93% | 29.93% | 28.93% |
| **Bison State Bank** | $101,574 | $9,613 | $8,859 | $8,859 | 9.19% | NA | NA | NA |
| **Exchange State Bank** | $102,570 | $10,865 | $10,865 | $10,865 | 10.63% | NA | NA | NA |
| **The Lyndon State Bank** | $103,956 | $9,058 | $9,797 | $9,797 | 9.50% | 12.59% | 13.62% | 12.59% |
| **The Bank of Commerce and Trust Company** | $105,851 | $5,344 | $9,635 | $9,635 | 8.75% | 17.52% | 18.33% | 17.52% |
| **Bendena State Bank** | $108,407 | $9,163 | $10,690 | $10,690 | 9.93% | 14.41% | 15.48% | 14.41% |
| **The Baldwin State Bank** | $109,314 | $10,603 | $10,749 | $10,749 | 10.19% | NA | NA | NA |
| **Home Savings Bank** | $109,977 | $18,167 | $17,734 | $17,734 | 16.17% | 25.75% | 27.01% | 25.75% |
| **First Federal Savings and Loan Bank** | $116,474 | $13,372 | $13,372 | $13,372 | 11.32% | NA | NA | NA |
| **Community Bank of Wichita, Inc.** | $116,558 | $8,973 | $10,303 | $10,303 | 9.14% | NA | NA | NA |
| **State Bank of Bern** | $118,630 | $19,117 | $20,787 | $20,787 | 17.59% | NA | NA | NA |
| **The First State Bank of Healy** | $118,822 | $13,880 | $17,803 | $17,803 | 14.92% | NA | NA | NA |
| **The Stockgrowers State Bank** | $120,457 | $13,307 | $13,579 | $13,579 | 10.96% | NA | NA | NA |
| **Conway Bank** | $121,454 | $9,175 | $10,258 | $10,258 | 8.44% | 12.20% | 13.39% | 12.20% |
| **The Riley State Bank of Riley Kansas** | $121,535 | $12,053 | $12,891 | $12,891 | 10.80% | NA | NA | NA |
| **Wilson State Bank** | $122,199 | $9,179 | $11,070 | $11,070 | 9.20% | 12.49% | 13.48% | 12.49% |
| **Citizens State Bank** | $130,698 | $17,440 | $18,534 | $18,534 | 13.24% | NA | NA | NA |
| **The Elk State Bank** | $132,550 | $9,202 | $11,052 | $11,052 | 8.25% | 14.96% | 16.21% | 14.96% |
| **Prairie Bank of Kansas** | $133,596 | $11,231 | $11,970 | $11,970 | 8.79% | 11.81% | 12.60% | 11.81% |
| **First Commerce Bank** | $136,947 | $14,454 | $14,756 | $14,756 | 10.76% | NA | NA | NA |
| **State Bank of Downs** | $141,975 | $19,192 | $19,162 | $19,162 | 13.20% | NA | NA | NA |
| **First National Bank in Cimarron** | $142,475 | $7,010 | $13,003 | $13,003 | 8.74% | 14.57% | 15.68% | 14.57% |
| **Fidelity State Bank and Trust Company** | $147,665 | $13,846 | $13,890 | $13,890 | 9.35% | 19.24% | 20.40% | 19.24% |
| **Flint Hills Bank** | $156,058 | $14,479 | $21,274 | $21,274 | 13.13% | NA | NA | NA |
| **Bank of Prairie Village** | $156,241 | $15,812 | $16,132 | $16,132 | 10.43% | NA | NA | NA |
| **First Bank \| Sterling** | $157,080 | $17,948 | $19,832 | $19,832 | 12.39% | NA | NA | NA |
| **Heritage Bank** | $157,328 | $14,328 | $14,305 | $14,305 | 9.63% | 10.43% | 11.68% | 10.43% |
| **Impact Bank** | $159,164 | $9,927 | $17,247 | $17,247 | 10.24% | 14.37% | 15.42% | 14.37% |
| **The Farmers State Bank \| McPherson** | $159,544 | $9,457 | $16,413 | $16,413 | 10.27% | NA | NA | NA |
| **Farmers National Bank** | $160,799 | $33,019 | $31,239 | $31,239 | 19.48% | 32.97% | 34.23% | 32.97% |
| **Farmers Bank & Trust \| Atwood** | $165,703 | $10,346 | $15,051 | $15,051 | 8.67% | 15.03% | 15.94% | 15.03% |
| **The First National Bank of Scott City** | $166,107 | $19,855 | $22,659 | $22,659 | 13.73% | NA | NA | NA |
| **Garden Plain State Bank** | $166,324 | $24,448 | $25,944 | $25,944 | 15.92% | 24.70% | 25.49% | 24.70% |
| **The Community Bank** | $166,519 | $17,690 | $21,203 | $21,203 | 12.96% | 18.69% | 19.94% | 18.69% |
| **The Farmers State Bank of Aliceville, Kansas** | $171,133 | $33,867 | $33,259 | $33,259 | 19.48% | NA | NA | NA |
| **Home Bank and Trust Company** | $172,544 | $13,733 | $13,719 | $13,719 | 7.93% | 10.73% | 11.98% | 10.73% |
| **Southwind Bank** | $172,881 | $10,806 | $18,450 | $18,450 | 10.50% | NA | NA | NA |

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|---|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | | |
| **Asset Group A - $0 to $250 million in total assets (continued)** | | | | | | | | |
| **Solomon State Bank** | $174,702 | $33,947 | $33,923 | $33,923 | 19.42% | NA | NA | NA |
| **Lyons Federal Bank** | $178,323 | $24,951 | $24,988 | $24,988 | 14.25% | NA | NA | NA |
| **The First National Bank of Louisburg** | $179,436 | $17,124 | $20,254 | $20,254 | 10.90% | NA | NA | NA |
| **Community Bank** | $179,612 | $20,617 | $20,620 | $20,620 | 11.64% | NA | NA | NA |
| **American Bank of Baxter Springs** | $186,375 | $15,853 | $17,137 | $17,137 | 9.64% | NA | NA | NA |
| **Citizens Federal Savings Bank** | $186,614 | $35,613 | $38,136 | $38,136 | 19.96% | NA | NA | NA |
| **Valley State Bank** | $191,791 | $21,394 | $24,285 | $24,285 | 12.23% | NA | NA | NA |
| **TriCentury Bank** | $191,998 | $20,658 | $20,658 | $20,658 | 10.91% | NA | NA | NA |
| **The Halstead Bank** | $194,629 | $16,746 | $16,740 | $16,740 | 8.68% | 11.08% | 12.22% | 11.08% |
| **The Fidelity State Bank and Trust Company** | $196,534 | $43,431 | $43,639 | $43,639 | 22.48% | 140.64% | 141.91% | 140.64% |
| **Union State Bank \| Clay Center** | $199,062 | $15,522 | $19,831 | $19,831 | 9.76% | NA | NA | NA |
| **Kansas State Bank \| Ottawa** | $202,305 | $16,958 | $18,633 | $18,633 | 9.35% | NA | NA | NA |
| **The Lyon County State Bank** | $207,647 | $14,678 | $18,208 | $18,208 | 8.57% | 17.22% | 18.48% | 17.22% |
| **Carson Bank** | $209,320 | $15,298 | $15,817 | $15,817 | 7.83% | 11.18% | 12.32% | 11.18% |
| **Kendall Bank** | $210,206 | $22,066 | $20,368 | $20,368 | 9.32% | NA | NA | NA |
| **Farmers and Drovers Bank** | $210,436 | $50,926 | $56,655 | $56,655 | 25.97% | NA | NA | NA |
| **Andover State Bank** | $211,801 | $18,026 | $18,655 | $18,155 | 8.91% | 10.45% | 11.70% | 10.17% |
| **Stockgrowers State Bank** | $217,445 | $26,636 | $29,519 | $29,519 | 13.33% | NA | NA | NA |
| **Bankers' Bank of Kansas** | $219,207 | $35,798 | $35,824 | $35,824 | 16.97% | 21.67% | 22.93% | 21.67% |
| **Citizens National Bank** | $222,647 | $14,482 | $24,077 | $24,077 | 10.54% | 20.73% | 21.98% | 20.73% |
| **The Farmers State Bank \| Westmoreland** | $233,109 | $28,150 | $33,545 | $33,545 | 14.22% | NA | NA | NA |
| **FirstOak Bank** | $246,166 | $25,241 | $24,290 | $24,290 | 10.11% | NA | NA | NA |
| **Patriots Bank** | $249,813 | $20,319 | $22,398 | $22,398 | 9.10% | 11.59% | 12.62% | 11.59% |
| State Average of Asset Group A | $111,432 | $12,542 | $14,120 | $14,115 | 13.13% | 24.59% | 22.85% | 24.58% |

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|---|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | | |
| **Asset Group B - $251 to $500 million in total assets** | | | | | | | | |
| **Stryv Bank** | $258,103 | $22,836 | $23,915 | $23,915 | 9.37% | 10.65% | 11.66% | 10.65% |
| **FNB Bank** | $260,285 | $23,015 | $28,794 | $28,794 | 10.99% | 13.70% | 14.95% | 13.70% |
| **Fusion Bank** | $260,612 | $30,090 | $31,894 | $31,894 | 14.55% | NA | NA | NA |
| **Citizens State Bank and Trust Co., Ellsworth, Kansas** | $263,151 | $18,353 | $25,845 | $25,845 | 9.40% | 16.98% | 18.23% | 16.98% |
| **First Heritage Bank** | $266,095 | $17,354 | $27,057 | $27,057 | 9.67% | NA | NA | NA |
| **Vintage Bank Kansas** | $266,219 | $20,385 | $29,264 | $29,264 | 11.11% | NA | NA | NA |
| **SJN Bank of Kansas** | $272,197 | $24,153 | $26,605 | $26,605 | 9.76% | 14.01% | 15.27% | 14.01% |
| **First Kansas Bank** | $273,846 | $16,832 | $24,348 | $24,348 | 8.80% | 20.40% | 21.66% | 20.40% |
| **The Kaw Valley State Bank and Trust Company, of Wamego, Kansas** | $293,233 | $29,487 | $31,618 | $31,618 | 11.42% | NA | NA | NA |
| **First National Bank and Trust** | $301,658 | $39,983 | $44,121 | $44,121 | 14.73% | NA | NA | NA |
| **The Farmers State Bank of Oakley, Kansas** | $302,983 | $34,906 | $37,980 | $37,980 | 12.52% | 13.58% | 14.40% | 13.58% |
| **Grant County Bank** | $307,647 | $35,537 | $40,870 | $40,870 | 13.24% | NA | NA | NA |
| **Kaw Valley Bank** | $311,321 | $37,647 | $36,397 | $36,397 | 11.76% | NA | NA | NA |
| **Goppert State Service Bank** | $315,792 | $28,458 | $28,459 | $28,459 | 9.06% | NA | NA | NA |
| **The Citizens State Bank \| Gridley** | $316,991 | $33,533 | $35,845 | $35,845 | 11.44% | NA | NA | NA |
| **Centera Bank** | $322,890 | $22,409 | $29,914 | $29,914 | 9.21% | 15.81% | 16.74% | 15.81% |
| **KCB Bank** | $328,545 | $36,284 | $41,847 | $41,847 | 12.78% | NA | NA | NA |
| **Golden Belt Bank, FSA** | $354,914 | $37,541 | $38,608 | $38,608 | 11.19% | NA | NA | NA |
| **Community First National Bank** | $356,886 | $37,295 | $37,392 | $37,392 | 10.48% | NA | NA | NA |
| **Bank of Hays** | $358,562 | $32,033 | $35,532 | $35,532 | 9.77% | NA | NA | NA |
| **ESB Financial** | $361,193 | $29,272 | $33,255 | $33,255 | 9.40% | 13.22% | 14.22% | 13.22% |
| **Commercial Bank \| Parsons** | $366,158 | $24,652 | $33,468 | $33,468 | 8.82% | 16.28% | 17.48% | 16.28% |
| **Mutual Savings Association** | $371,880 | $85,411 | $89,787 | $89,787 | 24.18% | 33.10% | 34.14% | 33.10% |
| **Guaranty State Bank and Trust Company** | $374,963 | $36,251 | $44,027 | $44,027 | 11.97% | NA | NA | NA |
| **The Citizens State Bank \| Marysville** | $417,205 | $31,178 | $41,355 | $41,355 | 10.06% | NA | NA | NA |
| **Astra Bank** | $423,905 | $14,024 | $34,024 | $34,024 | 8.23% | 11.24% | 12.04% | 11.24% |
| **The Citizens State Bank \| Moundridge** | $424,226 | $51,602 | $60,299 | $60,299 | 14.13% | NA | NA | NA |
| **The Union State Bank of Everest** | $426,422 | $38,590 | $39,800 | $39,800 | 9.54% | 12.22% | 13.38% | 12.22% |
| **Bank Of The Plains** | $441,766 | $41,029 | $38,434 | $38,434 | 8.82% | 11.44% | 12.69% | 11.44% |
| **The Denison State Bank** | $456,950 | $67,984 | $78,028 | $78,028 | 16.56% | NA | NA | NA |
| **Solutions North Bank** | $468,472 | $54,382 | $47,128 | $47,128 | 10.13% | 13.12% | 14.37% | 13.12% |
| **Bank of Commerce** | $469,509 | $44,898 | $43,347 | $43,347 | 9.15% | 13.47% | 14.68% | 13.47% |
| **Cornerstone Bank** | $472,577 | $40,431 | $41,138 | $41,138 | 9.14% | NA | NA | NA |
| **Bank of the Flint Hills** | $477,503 | $38,161 | $41,965 | $41,965 | 8.80% | 10.30% | 11.50% | 10.30% |
| **First State Bank and Trust** | $487,475 | $38,733 | $40,776 | $40,776 | 8.46% | 10.57% | 11.76% | 10.57% |
| **The First State Bank \| Norton** | $491,743 | $45,451 | $59,987 | $59,987 | 11.87% | NA | NA | NA |
| State Average of Asset Group B | $358,997 | $35,005 | $39,531 | $39,531 | 11.13% | 14.71% | 15.83% | 14.71% |

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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** | | | | | | | | |
| **Silver Lake Bank** | $505,213 | $49,211 | $50,986 | $50,986 | 10.64% | NA | NA | NA |
| **Great American Bank** | $507,439 | $64,454 | $49,213 | $49,213 | 10.17% | NA | NA | NA |
| **Labette Bank** | $509,938 | $64,914 | $65,547 | $65,547 | 12.88% | NA | NA | NA |
| **Citizens Bank of Kansas** | $512,846 | $22,940 | $46,140 | $46,140 | 8.69% | 14.49% | 15.31% | 14.49% |
| **Mid-America Bank** | $515,657 | $51,225 | $50,511 | $50,511 | 10.34% | 12.63% | 13.80% | 12.63% |
| **The Peoples Bank** | $521,994 | $34,644 | $46,010 | $46,010 | 8.64% | 14.88% | 15.95% | 14.88% |
| **Southwest National Bank** | $532,640 | $50,187 | $52,785 | $52,785 | 10.07% | NA | NA | NA |
| **First Bank Kansas** | $573,733 | $39,844 | $48,024 | $48,024 | 8.29% | 12.71% | 13.96% | 12.71% |
| **The Bank** | $577,826 | $68,916 | $62,851 | $62,851 | 10.81% | 16.70% | 17.95% | 16.70% |
| **Farmers & Merchants Bank of Colby** | $592,097 | $65,063 | $64,280 | $64,280 | 11.03% | NA | NA | NA |
| **Exchange Bank & Trust** | $595,417 | $71,220 | $74,474 | $74,474 | 12.12% | NA | NA | NA |
| **Outdoor Bank** | $619,429 | $60,678 | $56,116 | $56,116 | 8.92% | NA | NA | NA |
| **The Bank of Tescott** | $622,409 | $61,407 | $63,656 | $63,656 | 12.28% | NA | NA | NA |
| **Union State Bank \| Arkansas City** | $678,047 | $71,238 | $64,331 | $64,331 | 9.58% | 13.30% | 14.38% | 13.30% |
| **First Option Bank** | $741,418 | $44,843 | $59,189 | $59,189 | 8.14% | 15.33% | 16.39% | 15.33% |
| **Western State Bank** | $791,720 | $73,744 | $83,625 | $83,625 | 10.53% | 13.34% | 14.60% | 13.34% |
| **Legacy Bank** | $817,728 | $75,302 | $81,869 | $81,869 | 10.11% | 11.44% | 12.61% | 11.44% |
| **Community National Bank** | $854,079 | $49,221 | $81,101 | $81,101 | 9.61% | 15.57% | 16.53% | 15.57% |
| **United Bank & Trust** | $879,203 | $97,189 | $96,996 | $96,996 | 11.09% | NA | NA | NA |
| **Dream First Bank, N.A.** | $920,989 | $84,762 | $80,815 | $80,815 | 11.61% | 12.09% | 13.34% | 12.09% |
| **Security State Bank \| Scott City** | $965,462 | $102,048 | $93,189 | $93,189 | 9.79% | 11.30% | 12.21% | 11.30% |
| **GNBank, National Association** | $983,620 | $118,492 | $116,679 | $116,679 | 11.90% | NA | NA | NA |
| **Farmers Bank & Trust \| Great Bend** | $993,313 | $211,719 | $231,872 | $231,872 | 23.06% | 24.24% | 24.83% | 24.24% |
| State Average of Asset Group C | $687,488 | $71,011 | $74,794 | $74,794 | 10.88% | 14.46% | 15.53% | 14.46% |
| **Asset Group D - Over $1 billion in total assets** | | | | | | | | |
| **First Federal Bank of Kansas City** | $1,000,642 | $106,074 | $111,150 | $111,150 | 11.17% | NA | NA | NA |
| **Bank of Labor** | $1,074,279 | $40,857 | $79,942 | $79,942 | 7.61% | 13.69% | 14.61% | 13.69% |
| **The Bennington State Bank** | $1,112,928 | $115,810 | $124,606 | $124,606 | 11.24% | 15.44% | 16.71% | 15.44% |
| **NBKC Bank** | $1,146,992 | $194,369 | $199,425 | $199,425 | 17.54% | 23.39% | 24.65% | 23.39% |
| **The First National Bank of Hutchinson** | $1,164,535 | $113,836 | $131,427 | $131,427 | 11.04% | 13.72% | 14.98% | 13.72% |
| **CoreFirst Bank & Trust** | $1,246,553 | $66,657 | $107,454 | $107,454 | 8.53% | 12.05% | 13.05% | 12.05% |
| **Central National Bank** | $1,301,422 | $129,389 | $147,144 | $147,144 | 11.32% | NA | NA | NA |
| **Armed Forces Bank, National Association** | $1,427,124 | $185,453 | $199,753 | $199,753 | 14.38% | 24.31% | 25.56% | 24.31% |
| **Peoples Bank and Trust Company** | $1,532,889 | $125,948 | $128,595 | $128,595 | 8.62% | 10.07% | 11.30% | 10.07% |
| **Landmark National Bank** | $1,619,886 | $168,999 | $146,219 | $146,219 | 9.33% | 12.31% | 13.47% | 12.31% |
| **Community National Bank & Trust** | $2,258,424 | $178,211 | $192,789 | $192,789 | 8.45% | 12.21% | 13.37% | 12.21% |
| **Emprise Bank** | $2,592,410 | $197,096 | $206,327 | $206,327 | 7.97% | 10.56% | 11.60% | 10.56% |
| **KS StateBank** | $2,641,236 | $311,726 | $307,481 | $307,481 | 11.62% | NA | NA | NA |
| **Fidelity Bank, National Association** | $3,261,454 | $314,423 | $313,937 | $313,937 | 9.87% | 10.86% | 12.01% | 10.86% |
| **Security Bank of Kansas City** | $3,616,784 | $400,854 | $468,809 | $468,809 | 12.75% | NA | NA | NA |
| **Equity Bank** | $5,361,329 | $606,465 | $577,274 | $577,274 | 11.14% | 14.45% | 15.62% | 14.45% |
| **INTRUST Bank, National Association** | $6,791,129 | $416,580 | $726,667 | $726,667 | 9.92% | 13.12% | 14.16% | 13.12% |
| **Capitol Federal Financial, Inc.** | $9,704,693 | $1,046,158 | $978,657 | $978,657 | 10.21% | NA | NA | NA |
| **Capitol Federal Savings Bank** | $9,704,907 | $995,623 | $928,186 | $928,186 | 9.68% | NA | NA | NA |
| State Average of Asset Group D | $3,082,085 | $300,765 | $319,781 | $319,781 | 10.65% | 14.32% | 15.47% | 14.32% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

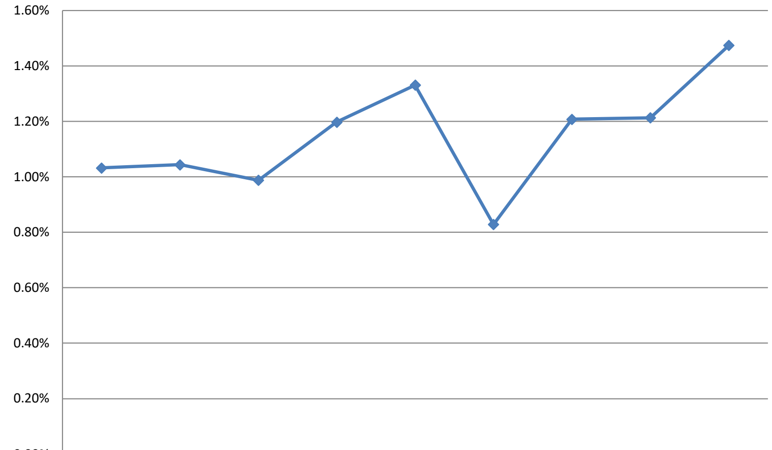
***NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.***

# Missouri

# Performance Analysis

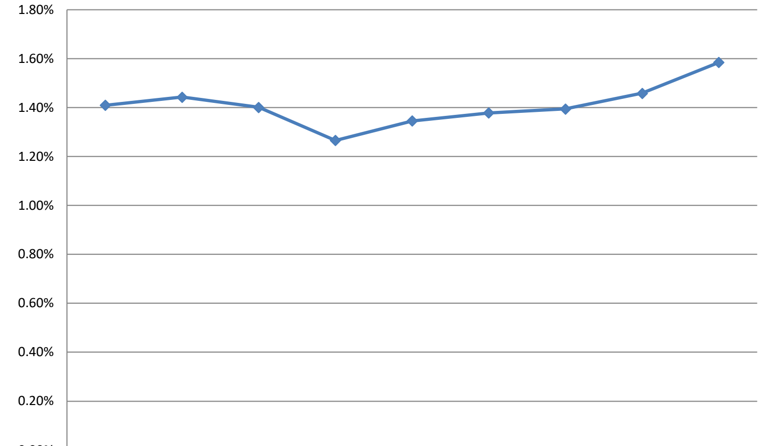
## Summary Trends of Historical Asset Group Averages: Return on Average Assets

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



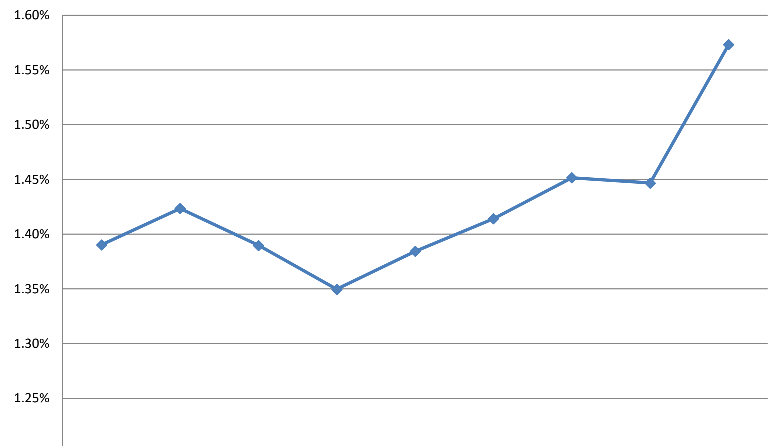

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Assets | 1.03% | 1.04% | 0.99% | 1.20% | 1.33% | 0.83% | 1.21% | 1.21% | 1.47% |

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



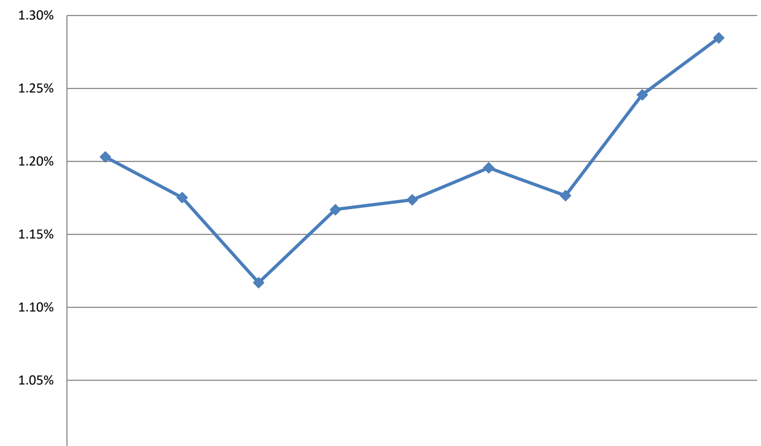

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Assets | 1.41% | 1.44% | 1.40% | 1.27% | 1.35% | 1.38% | 1.39% | 1.46% | 1.58% |

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




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Assets | 1.39% | 1.42% | 1.39% | 1.35% | 1.38% | 1.41% | 1.45% | 1.45% | 1.57% |

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




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Assets | 1.20% | 1.18% | 1.12% | 1.17% | 1.17% | 1.20% | 1.18% | 1.25% | 1.28% |

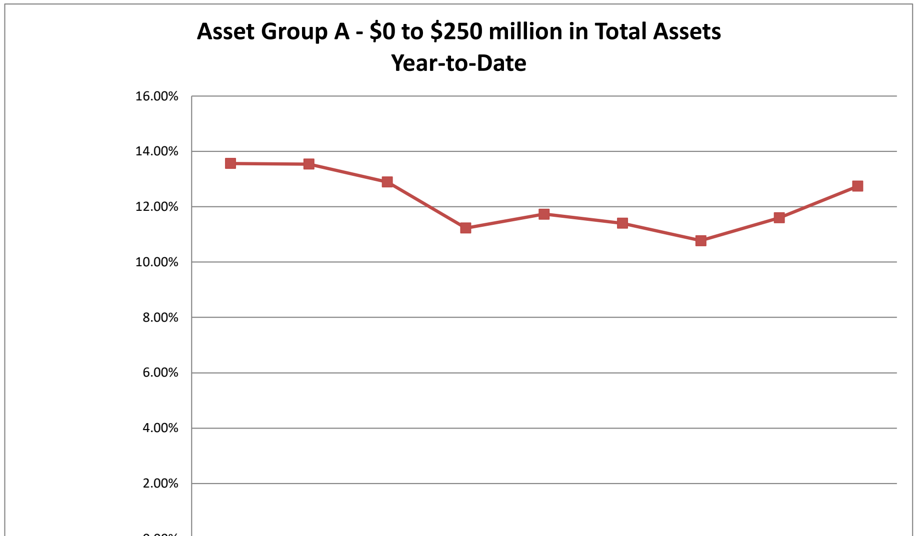
***Source: SNL Financial***

***Note: Report includes only bank-level data.***

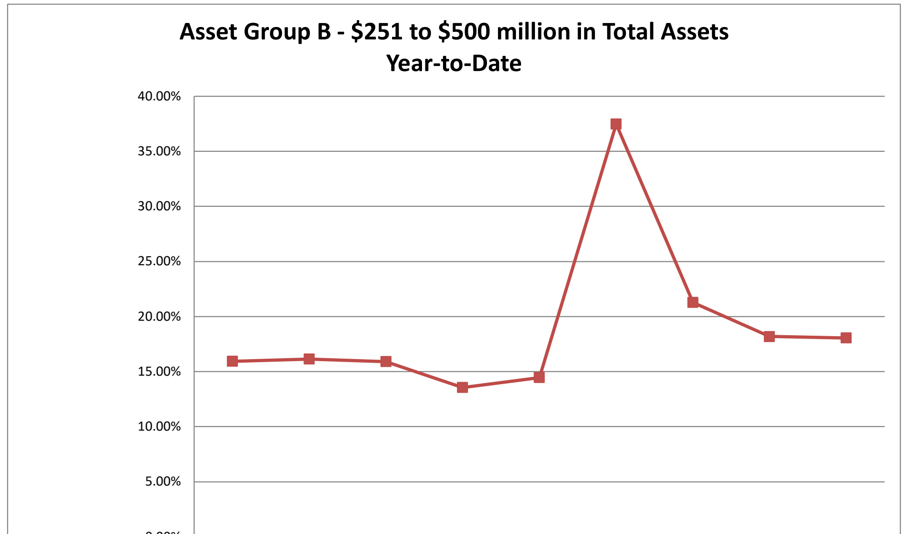
***NA = data was not available.***

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

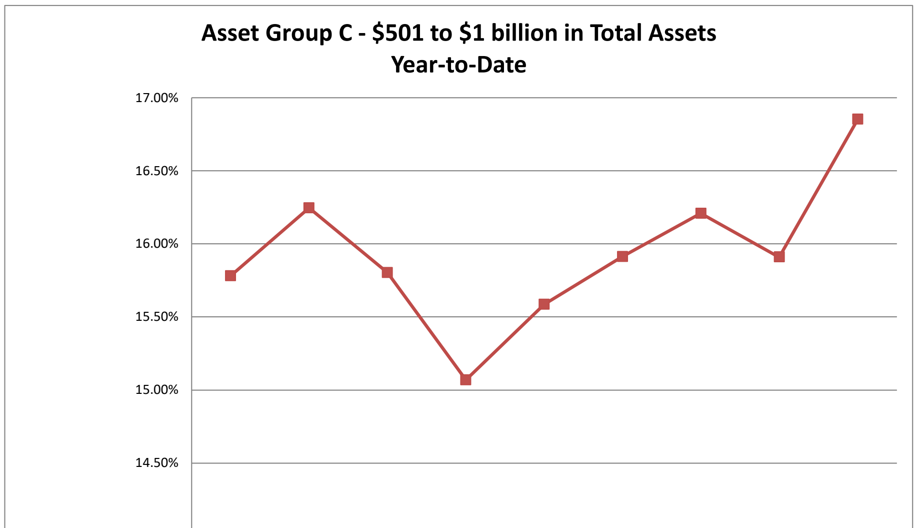
## Summary Trends of Historical Asset Group Averages: Return on Average Equity



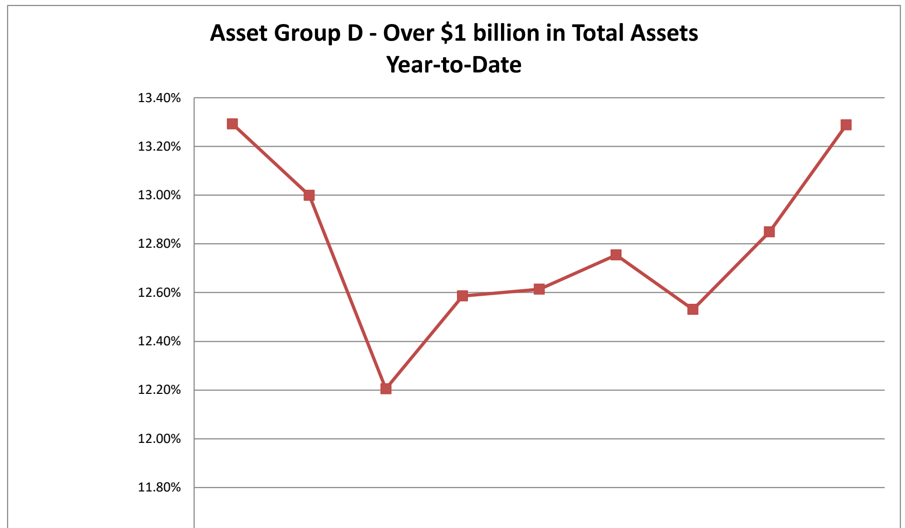

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Equity | 13.56% | 13.54% | 12.89% | 11.23% | 11.73% | 11.40% | 10.77% | 11.60% | 12.75% |




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Equity | 15.94% | 16.15% | 15.90% | 13.57% | 14.45% | 37.47% | 21.29% | 18.19% | 18.07% |




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Equity | 15.78% | 16.25% | 15.80% | 15.07% | 15.59% | 15.91% | 16.21% | 15.91% | 16.85% |




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Return on Avg Equity | 13.29% | 13.00% | 12.21% | 12.59% | 12.61% | 12.75% | 12.53% | 12.85% | 13.29% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| | As of Date | Quarter to Date | | | | | Year to Date | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Institution Name | 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 | $2 | 0.26% | 0.26% | 99.81% | NA | $3 | 0.20% | 0.20% | 99.86% | NA |
| **National Advisors Trust Company** | $20,168 | $1,993 | 42.63% | 54.94% | 64.79% | $149 | $2,249 | 24.94% | 32.26% | 74.45% | $147 |
| **Bank of New Cambria** | $31,961 | $36 | 0.45% | 3.98% | 83.43% | $68 | $75 | 0.45% | 4.24% | 83.78% | $66 |
| **FMB Bank** | $48,085 | $15 | 0.13% | 2.05% | 96.91% | $67 | $25 | 0.10% | 1.75% | 96.89% | $69 |
| **America's Community Bank** | $54,814 | $221 | 1.64% | 17.46% | 52.57% | $72 | $412 | 1.57% | 16.37% | 57.57% | $71 |
| **Montrose Savings Bank** | $57,137 | $338 | 2.30% | 16.37% | 40.68% | $86 | $636 | 2.19% | 15.43% | 42.43% | $88 |
| **Community Bank of Memphis** | $59,303 | $154 | 1.03% | 7.93% | 55.98% | $71 | $261 | 0.91% | 6.80% | 59.52% | $69 |
| **First Security Bank** | $59,320 | $149 | 1.01% | 13.47% | 63.99% | $91 | $277 | 0.95% | 12.71% | 64.39% | $90 |
| **Tri-County Trust Company** | $60,221 | $223 | 1.48% | 13.78% | 63.66% | $106 | $347 | 1.13% | 10.40% | 68.59% | $103 |
| **The Bank of Houston** | $64,185 | $26 | 0.16% | 1.18% | 87.96% | $100 | $159 | 0.49% | 3.64% | 81.67% | $102 |
| **Bank of Iberia** | $70,118 | $154 | 0.88% | 10.62% | 74.66% | $80 | $298 | 0.86% | 10.47% | 75.95% | $80 |
| **Four States Bank** | $72,530 | ($361) | (2.20%) | (6.60%) | 125.13% | $105 | ($539) | (1.80%) | (4.90%) | 114.13% | $103 |
| **Sherwood Community Bank** | $73,175 | $146 | 0.80% | 11.80% | 79.68% | $77 | $231 | 0.63% | 9.61% | 83.23% | $76 |
| **FarmBank** | $77,864 | $53 | 0.27% | 4.70% | 90.06% | $76 | $49 | 0.12% | 2.22% | 95.22% | $72 |
| **Farmers Bank of Lohman** | $79,333 | $220 | 1.10% | 7.78% | 50.80% | $72 | $572 | 1.44% | 10.43% | 44.84% | $70 |
| **Paramount Bank** | $81,080 | ($329) | (1.59%) | (21.00%) | 116.98% | $120 | ($1,202) | (2.91%) | (37.02%) | 134.00% | $119 |
| **Peoples Bank of Moniteau County** | $81,429 | $252 | 1.26% | 14.25% | 53.57% | $68 | $441 | 1.13% | 12.80% | 56.57% | $68 |
| **Community Bank of Missouri** | $90,273 | $400 | 1.77% | 13.58% | 57.39% | $69 | $739 | 1.68% | 12.62% | 59.14% | $70 |
| **Silex Banking Company** | $93,730 | $140 | 0.59% | 4.44% | 64.63% | $123 | $175 | 0.37% | 2.79% | 70.78% | $122 |
| **Flat Branch Bank** | $94,085 | ($117) | (0.52%) | (4.89%) | 99.33% | $81 | ($99) | (0.22%) | (2.07%) | 92.55% | $70 |
| **United Security Bank** | $94,166 | $328 | 1.40% | 13.45% | 56.30% | $92 | $608 | 1.30% | 12.73% | 58.76% | $91 |
| **Bank of Billings** | $94,503 | $292 | 1.21% | 9.64% | 68.28% | $76 | $558 | 1.17% | 9.32% | 68.49% | $71 |
| **Investors Community Bank** | $95,241 | $235 | 0.96% | 9.68% | 56.78% | $49 | $400 | 0.82% | 8.42% | 61.89% | $49 |
| **Senath State Bank** | $97,503 | $574 | 2.31% | 15.54% | 50.09% | $82 | $1,081 | 2.15% | 14.67% | 53.00% | $82 |
| **West Plains Savings and Loan Association** | $98,976 | $118 | 0.48% | 2.31% | 76.51% | $60 | $180 | 0.37% | 1.77% | 81.18% | $62 |
| **The Citizens Bank of Edina** | $104,272 | $704 | 2.70% | 20.86% | 31.46% | $71 | $1,330 | 2.55% | 20.03% | 33.38% | $76 |
| **Citizens Bank & Trust** | $104,327 | $327 | 1.22% | 12.36% | 66.57% | $84 | $590 | 1.07% | 11.51% | 68.81% | $83 |
| **The Bank of Grain Valley** | $108,377 | $587 | 2.16% | 9.85% | 51.32% | $120 | $1,175 | 2.16% | 9.98% | 50.89% | $120 |
| **TPNB Bank** | $110,174 | $233 | 0.76% | 7.06% | 65.86% | $90 | $441 | 0.76% | 6.80% | 66.74% | $87 |
| **Metz Banking Company** | $110,179 | $388 | 1.44% | 13.65% | 59.22% | $97 | $710 | 1.33% | 12.75% | 60.19% | $93 |
| **Neighbors Bank** | $110,635 | $827 | 3.36% | 22.27% | 93.76% | $102 | $1,189 | 2.65% | 16.43% | 95.33% | $97 |
| **The Hamilton Bank** | $110,896 | $472 | 1.69% | 43.22% | 56.78% | $117 | $908 | 1.64% | 44.24% | 58.05% | $110 |
| **Bank of Brookfield-Purdin National Association** | $112,319 | $256 | 0.90% | 9.04% | 63.20% | $66 | $393 | 0.69% | 7.08% | 68.34% | $66 |
| **Peoples Bank of Altenburg** | $115,844 | $271 | 0.96% | 11.45% | 71.61% | $115 | $546 | 1.02% | 12.23% | 70.48% | $103 |
| **Bank of New Madrid** | $118,460 | $580 | 1.89% | 15.46% | 52.43% | $64 | $1,102 | 1.76% | 14.78% | 53.63% | $64 |
| **The First National Bank of Nevada** | $119,931 | $274 | 0.94% | 7.44% | 59.96% | $85 | $422 | 0.75% | 5.84% | 67.10% | $85 |
| **Community State Bank** | $123,447 | $487 | 1.62% | 14.63% | 38.48% | $64 | $939 | 1.59% | 14.35% | 39.24% | $60 |
| **Concordia Bank** | $123,560 | $452 | 1.47% | 13.68% | 58.25% | $78 | $824 | 1.36% | 12.72% | 59.37% | $78 |
| **County Bank** | $123,756 | $509 | 1.65% | 21.05% | 66.62% | $104 | $1,013 | 1.63% | 21.13% | 66.08% | $104 |
| **HomePride Bank** | $123,869 | $354 | 1.14% | 11.80% | 75.53% | $61 | $593 | 0.96% | 10.00% | 78.20% | $60 |
| **Citizens Bank of Rogersville** | $124,451 | $289 | 0.90% | 9.28% | 73.47% | $87 | $549 | 0.86% | 8.92% | 72.85% | $85 |
| **Grand Missouri Bank** | $126,002 | ($765) | (3.42%) | (22.43%) | 61.94% | $70 | ($765) | (3.42%) | (22.47%) | 61.94% | $70 |
| **Home Savings and Loan Association of Carroll County, F.A.** | $127,168 | $211 | 0.67% | 4.77% | 70.47% | $122 | $406 | 0.64% | 4.63% | 72.64% | $122 |
| **Alton Bank** | $127,412 | $230 | 0.71% | 10.05% | 76.28% | $82 | $364 | 0.55% | 8.11% | 80.09% | $83 |
| **Community Bank of El Dorado Springs** | $131,689 | $703 | 2.13% | 13.23% | 45.59% | $78 | $1,342 | 2.05% | 12.77% | 46.47% | $76 |
| **Kennett Trust Bank** | $131,904 | $536 | 1.61% | 17.56% | 45.02% | $90 | $706 | 1.08% | 11.72% | 61.52% | $90 |
| **Preferred Bank** | $133,128 | $371 | 1.03% | 32.25% | 66.61% | $64 | $689 | 0.95% | 29.85% | 66.41% | $60 |
| **Chillicothe State Bank** | $133,821 | $620 | 1.83% | 22.50% | 52.30% | $81 | $1,015 | 1.49% | 19.02% | 56.37% | $77 |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| Institution Name | As of Date: Total Assets ($000) | Quarter to Date: Net Income (Loss) ($000) | Quarter to Date: Return on Avg Assets (%) | Quarter to Date: Return on Avg Equity (%) | Quarter to Date: Efficiency Ratio (FTE) (%) | Quarter to Date: Salary Exp/ Employees ($000) | Year to Date: Net Income (Loss) ($000) | Year to Date: Return on Avg Assets (%) | Year to Date: Return on Avg Equity (%) | Year to Date: Efficiency Ratio (FTE) (%) | Year to Date: Salary Exp/ Employees ($000) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Asset Group A - $0 to $250 million in total assets (continued)** | | | | | | | | | | | |
| **Jonesburg State Bank** | $137,503 | $929 | 2.51% | 30.36% | 46.27% | $75 | $1,755 | 2.48% | 29.15% | 47.41% | $76 |
| **Citizens Community Bank** | $138,510 | $306 | 0.89% | 8.08% | 67.90% | $93 | $516 | 0.76% | 6.89% | 72.41% | $95 |
| **First Independent Bank** | $139,681 | $479 | 1.36% | 13.61% | 60.45% | $64 | $751 | 1.08% | 10.90% | 63.25% | $64 |
| **Security Bank of Southwest Missouri** | $140,267 | $984 | 2.81% | 24.75% | 45.02% | $72 | $1,961 | 2.82% | 25.14% | 44.64% | $71 |
| **Peoples Bank of Wyaconda** | $141,177 | $386 | 1.08% | 10.97% | 57.49% | $70 | $794 | 1.11% | 11.51% | 55.71% | $68 |
| **Bank of Salem** | $141,366 | $327 | 0.91% | 11.99% | 65.49% | $65 | $650 | 0.91% | 12.23% | 65.32% | $64 |
| **Bank of Crocker** | $141,950 | $227 | 0.62% | 6.62% | 78.17% | $63 | $397 | 0.55% | 5.93% | 80.01% | $62 |
| **State Bank of Missouri** | $142,035 | $434 | 1.19% | 16.54% | 57.72% | $73 | $818 | 1.12% | 15.90% | 58.40% | $69 |
| **Edward Jones Trust Company** | $143,045 | $3,252 | 9.24% | 10.02% | 77.10% | $162 | $6,761 | 9.89% | 10.55% | 79.19% | $165 |
| **Independent Farmers Bank** | $148,929 | $475 | 1.24% | 19.73% | 62.18% | $94 | $787 | 1.02% | 17.05% | 61.24% | $90 |
| **Northeast Missouri State Bank** | $150,399 | $502 | 1.34% | 15.28% | 50.32% | $104 | $923 | 1.25% | 14.54% | 53.12% | $109 |
| **Bank of Monticello** | $152,115 | $765 | 1.98% | 21.52% | 49.69% | $60 | $1,583 | 2.07% | 22.35% | 46.25% | $58 |
| **Commercial Trust Company of Fayette** | $155,571 | $557 | 1.43% | 14.04% | 69.61% | $104 | $932 | 1.20% | 11.88% | 73.25% | $105 |
| **Arlo Bank** | $157,380 | $3 | 0.01% | 0.03% | 85.96% | $128 | $69 | 0.10% | 0.39% | 80.16% | $122 |
| **Security Bank of the Ozarks** | $158,180 | $677 | 1.75% | 27.88% | 60.70% | $51 | $1,055 | 1.36% | 22.14% | 65.27% | $51 |
| **Community Bank of Pleasant Hill** | $160,073 | $346 | 0.95% | 28.30% | 68.39% | $97 | $659 | 0.90% | 27.29% | 69.41% | $94 |
| **Security Bank of Pulaski County** | $160,926 | $421 | 1.05% | 14.74% | 69.77% | $87 | $732 | 0.93% | 13.16% | 70.99% | $88 |
| **State Bank of Southwest Missouri** | $164,220 | $474 | 1.15% | 16.13% | 73.43% | $118 | $849 | 1.06% | 14.56% | 75.57% | $116 |
| **New Frontier Bank** | $164,831 | $299 | 0.71% | 8.05% | 77.91% | $104 | $531 | 0.63% | 7.23% | 79.74% | $104 |
| **Citizens' Bank of Charleston** | $175,553 | $929 | 2.09% | 10.58% | 45.72% | $83 | $1,879 | 2.08% | 10.86% | 44.48% | $80 |
| **F&M Bank and Trust Company** | $182,652 | $319 | 0.67% | 8.65% | 72.22% | $81 | $624 | 0.67% | 8.69% | 72.66% | $80 |
| **Bank 21** | $183,976 | $1,261 | 2.85% | 25.64% | 48.78% | $86 | $2,113 | 2.41% | 21.81% | 53.08% | $85 |
| **Adrian Bank** | $184,077 | $1,190 | 2.55% | 27.45% | 43.96% | $86 | $2,103 | 2.25% | 24.96% | 48.17% | $93 |
| **Progressive Ozark Bank** | $186,649 | $945 | 2.07% | 22.34% | 63.30% | $63 | $1,840 | 2.05% | 22.05% | 64.35% | $61 |
| **Citizens Bank \| Butler** | $187,700 | $1,345 | 2.85% | 30.78% | 54.42% | $88 | $2,700 | 2.85% | 30.76% | 54.31% | $90 |
| **The Tipton Latham Bank, National Association** | $188,544 | $730 | 1.54% | 17.43% | 47.58% | $91 | $1,366 | 1.47% | 16.65% | 49.23% | $89 |
| **Bank Star** | $189,201 | $487 | 1.02% | 12.75% | 69.99% | $74 | $784 | 0.82% | 10.35% | 70.80% | $80 |
| **The Cornerstone Bank** | $197,582 | $674 | 1.38% | 11.52% | 68.18% | $81 | $1,605 | 1.66% | 13.91% | 65.07% | $76 |
| **1st Advantage Bank** | $201,011 | ($127) | (0.27%) | (2.74%) | 67.26% | $124 | $35 | 0.04% | 0.38% | 66.95% | $122 |
| **The Citizens-Farmers Bank of Cole Camp** | $201,712 | $1,351 | 2.72% | 20.03% | 41.06% | $73 | $2,122 | 2.18% | 16.06% | 44.76% | $70 |
| **TBO Bank** | $203,688 | $541 | 1.38% | 12.00% | 71.38% | $132 | $1,004 | 1.31% | 11.34% | 71.92% | $112 |
| **FCNB Bank** | $206,413 | $254 | 0.50% | 13.81% | 87.96% | $75 | $555 | 0.55% | 16.05% | 86.61% | $75 |
| **Carroll County Trust Company of Carrollton, Missouri** | $206,611 | $185 | 0.36% | 6.11% | 84.74% | $107 | $462 | 0.44% | 7.93% | 80.71% | $108 |
| **St. Clair County State Bank** | $214,381 | $937 | 1.75% | 13.26% | 43.01% | $67 | $1,828 | 1.72% | 13.07% | 43.80% | $68 |
| **First Missouri Bank of SEMO** | $214,846 | $1,029 | 1.99% | 21.04% | 58.06% | $77 | $2,009 | 1.98% | 20.25% | 58.20% | $77 |
| **Bank Northwest** | $216,250 | $1,575 | 3.04% | 33.03% | 44.19% | $72 | $3,078 | 2.97% | 31.50% | 44.15% | $70 |
| **Community Point Bank** | $218,601 | $946 | 1.76% | 23.45% | 47.91% | $85 | $1,732 | 1.63% | 22.20% | 49.29% | $85 |
| **Bank of Weston** | $223,014 | $779 | 1.40% | 18.07% | 56.05% | $96 | $1,349 | 1.22% | 15.96% | 59.23% | $96 |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| Institution Name | As of Date: Total Assets ($000) | Quarter to Date: Net Income (Loss) ($000) | Quarter to Date: Return on Avg Assets (%) | Quarter to Date: Return on Avg Equity (%) | Quarter to Date: Efficiency Ratio (FTE) (%) | Quarter to Date: Salary Exp/ Employees ($000) | Year to Date: Net Income (Loss) ($000) | Year to Date: Return on Avg Assets (%) | Year to Date: Return on Avg Equity (%) | Year to Date: Efficiency Ratio (FTE) (%) | Year to Date: Salary Exp/ Employees ($000) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Asset Group A - $0 to $250 million in total assets (continued)** | | | | | | | | | | | |
| **The Seymour Bank** | $223,305 | $458 | 0.83% | 11.26% | 73.04% | $69 | $838 | 0.75% | 10.48% | 75.52% | $69 |
| **Bank of Grandin** | $228,887 | $865 | 1.51% | 10.82% | 53.70% | $79 | $1,707 | 1.50% | 10.77% | 54.88% | $80 |
| **First Missouri State Bank of Cape County** | $229,895 | $880 | 1.53% | 17.65% | 60.42% | $88 | $1,552 | 1.38% | 15.79% | 61.49% | $86 |
| **Citizens Bank of Eldon** | $233,029 | $1,134 | 1.96% | 18.31% | 46.39% | $111 | $2,233 | 1.94% | 18.32% | 47.18% | $109 |
| **First State Bank of Purdy** | $237,027 | $959 | 1.58% | 23.04% | 60.68% | $84 | $1,641 | 1.35% | 20.00% | 63.64% | $80 |
| **Citizens Bank of the Midwest** | $238,388 | $613 | 1.03% | 20.01% | 55.09% | $59 | $1,332 | 1.15% | 22.29% | 56.30% | $58 |
| **Community Bank of Marshall** | $238,870 | $611 | 1.04% | 12.91% | 58.55% | $65 | $1,156 | 0.98% | 12.66% | 57.67% | $65 |
| **Alliant Bank** | $248,504 | $556 | 0.89% | 10.41% | 77.34% | $77 | $1,010 | 0.82% | 9.52% | 79.41% | $77 |
| **Peoples Bank** | $248,621 | $991 | 1.54% | 22.58% | 64.02% | $80 | $1,912 | 1.49% | 22.07% | 63.74% | $78 |
| **Community First Bank** | $248,723 | $1,637 | 2.63% | 29.07% | 45.84% | $85 | $3,113 | 2.50% | 28.20% | 46.35% | $84 |
| State Average of Asset Group A | $140,664 | $522 | 1.75% | 13.93% | 64.24% | $86 | $965 | 1.47% | 12.75% | 65.71% | $85 |

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| Institution Name | As of Date: Total Assets ($000) | Quarter to Date: Net Income (Loss) ($000) | Quarter to Date: Return on Avg Assets (%) | Quarter to Date: Return on Avg Equity (%) | Quarter to Date: Efficiency Ratio (FTE) (%) | Quarter to Date: Salary Exp/ Employees ($000) | Year to Date: Net Income (Loss) ($000) | Year to Date: Return on Avg Assets (%) | Year to Date: Return on Avg Equity (%) | Year to Date: Efficiency Ratio (FTE) (%) | Year to Date: Salary Exp/ Employees ($000) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Asset Group B - $251 to $500 million in total assets** | | | | | | | | | | | |
| **Lamar Bank and Trust Company** | $259,083 | $1,473 | 2.29% | 28.96% | 51.94% | $97 | $2,518 | 1.98% | 25.58% | 54.15% | $98 |
| **First Missouri State Bank** | $265,453 | $1,339 | 2.02% | 22.53% | 48.04% | $117 | $2,799 | 2.12% | 23.91% | 47.63% | $116 |
| **Century Bank of the Ozarks** | $278,052 | $1,330 | 1.94% | 20.89% | 53.29% | $78 | $2,771 | 2.05% | 21.89% | 52.08% | $78 |
| **United State Bank** | $279,928 | $1,283 | 1.82% | 19.69% | 54.00% | $77 | $2,472 | 1.77% | 19.34% | 53.73% | $74 |
| **Goppert Financial Bank** | $281,574 | $1,076 | 1.53% | 15.13% | 51.84% | $84 | $2,110 | 1.50% | 15.00% | 51.87% | $84 |
| **Commercial Bank \| Saint Louis** | $285,394 | $220 | 0.30% | 6.87% | 86.13% | $107 | $390 | 0.27% | 6.39% | 87.78% | $105 |
| **Putnam County State Bank** | $287,234 | $1,523 | 2.13% | 15.13% | 27.68% | $65 | $2,746 | 1.94% | 13.88% | 33.78% | $81 |
| **Ozarks Federal Savings and Loan Association** | $292,424 | $360 | 0.49% | 3.74% | 78.70% | $70 | $612 | 0.42% | 3.20% | 80.27% | $69 |
| **Heritage Community Bank** | $299,810 | $1,178 | 1.63% | 21.26% | 56.29% | $85 | $2,289 | 1.60% | 20.94% | 57.27% | $85 |
| **Community First Banking Company** | $300,989 | $1,000 | 1.32% | 16.11% | 62.20% | $91 | $1,958 | 1.31% | 15.91% | 62.70% | $89 |
| **St. Johns Bank & Trust Company** | $305,024 | $702 | 0.91% | 8.31% | 72.92% | $92 | $1,322 | 0.86% | 7.94% | 74.01% | $91 |
| **O'Bannon Banking Company** | $308,929 | $879 | 1.14% | 13.67% | 60.98% | $78 | $1,595 | 1.04% | 12.61% | 63.39% | $76 |
| **Kearney Trust Company** | $313,806 | $1,643 | 2.07% | 22.88% | 47.41% | $90 | $2,914 | 1.86% | 20.73% | 50.20% | $93 |
| **Exchange Bank of Northeast Missouri** | $320,430 | $1,123 | 1.41% | 15.56% | 60.90% | $68 | $2,100 | 1.32% | 14.78% | 63.23% | $66 |
| **Community State Bank of Missouri** | $321,840 | $1,122 | 1.40% | 13.25% | 58.29% | $87 | $2,604 | 1.64% | 15.44% | 55.12% | $87 |
| **Bank of Versailles** | $343,728 | $1,297 | 1.54% | 10.74% | 44.95% | $87 | $2,502 | 1.49% | 10.45% | 45.21% | $89 |
| **Midwest Independent BankersBank** | $344,394 | $1,558 | 1.82% | 13.47% | 58.97% | $142 | $2,908 | 1.73% | 12.79% | 60.83% | $144 |
| **Farmers and Merchants Bank of St. Clair** | $347,592 | $1,191 | 1.32% | 13.38% | 60.62% | $82 | $1,889 | 1.05% | 10.73% | 64.82% | $81 |
| **Citizens Bank \| New Haven** | $352,129 | $966 | 1.14% | 8.88% | 62.59% | $85 | $1,895 | 1.14% | 8.80% | 64.66% | $83 |
| **Central Bank of Kansas City** | $358,755 | $8,661 | 9.64% | 68.72% | 19.09% | $116 | $12,768 | 7.05% | 50.69% | 22.20% | $117 |
| **Bloomsdale Bank** | $363,346 | $1,894 | 2.00% | 30.53% | 45.04% | $76 | $3,245 | 1.73% | 26.62% | 47.20% | $76 |
| **Ozark Bank** | $363,635 | $1,459 | 1.64% | 22.58% | 57.63% | $99 | $2,784 | 1.56% | 22.13% | 58.86% | $100 |
| **Community Bank of Raymore** | $370,412 | $726 | 0.77% | 46.31% | 57.56% | $112 | $2,291 | 1.22% | 85.20% | 57.45% | $113 |
| **Farmers State Bank \| Cameron** | $378,143 | $882 | 0.90% | 12.36% | 67.86% | $70 | $1,717 | 0.87% | 12.21% | 68.82% | $69 |
| **Alliance Bank** | $378,582 | $1,499 | 1.58% | 11.71% | 57.57% | $89 | $2,711 | 1.45% | 10.75% | 58.98% | $88 |
| **MA Bank** | $382,409 | $960 | 1.00% | 11.17% | 70.89% | $85 | $1,588 | 0.83% | 9.46% | 70.58% | $78 |
| **Branson Bank** | $384,313 | $1,289 | 1.36% | 15.09% | 62.93% | $89 | $2,480 | 1.33% | 14.68% | 62.60% | $90 |
| **Pony Express Bank** | $386,458 | $2,630 | 2.69% | 29.52% | 41.20% | $185 | $5,018 | 2.64% | 28.49% | 44.71% | $196 |
| **Heritage Bank of the Ozarks** | $391,728 | $1,502 | 1.59% | 18.78% | 52.01% | $95 | $2,628 | 1.42% | 16.88% | 55.48% | $94 |
| **Exchange Bank of Missouri** | $404,367 | $1,448 | 1.45% | 16.35% | 55.15% | $85 | $2,515 | 1.26% | 14.42% | 58.36% | $88 |
| **Bank of Franklin County** | $419,338 | $693 | 0.65% | 8.12% | 74.63% | $86 | $1,144 | 0.54% | 6.78% | 77.66% | $86 |
| **F & C Bank** | $430,090 | $2,281 | 2.13% | 20.61% | 47.01% | $107 | $4,481 | 2.12% | 20.58% | 48.98% | $107 |
| **New Era Bank** | $433,643 | $2,735 | 2.52% | 18.90% | 37.52% | $60 | $4,635 | 2.16% | 16.23% | 40.36% | $58 |
| **Community Bank and Trust** | $433,800 | $1,213 | 1.12% | 15.01% | 72.61% | $71 | $2,165 | 1.01% | 13.70% | 74.86% | $71 |
| **Verimore Bank** | $460,685 | $2,100 | 1.79% | 17.57% | 57.26% | $117 | $4,144 | 1.77% | 17.46% | 56.66% | $110 |
| **Table Rock Community Bank** | $468,115 | $971 | 0.89% | 11.97% | 58.91% | $80 | $2,307 | 1.10% | 15.24% | 54.60% | $77 |
| **The Missouri Bank** | $470,003 | $2,091 | 1.77% | 16.61% | 47.36% | $82 | $3,904 | 1.66% | 15.72% | 48.51% | $77 |
| **People's Bank of Seneca** | $477,606 | $1,454 | 1.21% | 13.48% | 49.95% | $92 | $2,844 | 1.19% | 13.40% | 49.23% | $90 |
| **The Bank of Advance** | $497,733 | $2,823 | 2.28% | 18.80% | 50.74% | $96 | $5,543 | 2.25% | 18.92% | 50.16% | $91 |
| **The Callaway Bank** | $498,766 | $1,557 | 1.26% | 14.15% | 61.83% | $71 | $2,760 | 1.12% | 12.79% | 64.79% | $70 |
| State Average of Asset Group B | $363,494 | $1,553 | 1.71% | 18.22% | 56.06% | $91 | $2,852 | 1.58% | 18.07% | 57.34% | $91 |

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|---|---|---|---|---|---|---|---|---|---|---|---|
| **Asset Group C - $501 million to $1 billion in total assets** | | | | | | | | | | | |
| **Connections Bank** | $500,693 | $2,184 | 1.74% | 17.05% | 43.97% | $79 | $4,107 | 1.67% | 16.17% | 45.91% | $80 |
| **Belgrade State Bank** | $507,648 | $2,153 | 1.74% | 21.46% | 52.99% | $81 | $3,852 | 1.59% | 19.69% | 55.15% | $81 |
| **UNICO Bank** | $514,028 | $1,849 | 1.41% | 18.25% | 64.65% | $59 | $3,108 | 1.19% | 15.51% | 68.53% | $64 |
| **Farmers Bank of Northern Missouri** | $533,824 | $1,809 | 1.32% | 12.67% | 51.23% | $75 | $2,576 | 0.94% | 9.22% | 56.18% | $78 |
| **Phelps County Bank** | $551,605 | $2,281 | 1.66% | 22.17% | 66.72% | $99 | $4,271 | 1.59% | 21.08% | 67.78% | $98 |
| **First State Bank of St. Charles, Missouri** | $551,726 | $1,861 | 1.36% | 9.12% | 77.53% | $153 | $2,856 | 1.06% | 7.05% | 80.76% | $137 |
| **United Bank of Union** | $562,305 | $1,892 | 1.35% | 17.87% | 62.03% | $92 | $3,574 | 1.26% | 17.12% | 63.24% | $93 |
| **Regional Missouri Bank** | $563,524 | $2,284 | 1.59% | 15.91% | 57.24% | $85 | $4,554 | 1.60% | 16.09% | 57.04% | $83 |
| **Legends Bank** | $592,168 | $3,508 | 2.46% | 13.87% | 38.08% | $75 | $6,656 | 2.38% | 13.39% | 39.50% | $77 |
| **The Maries County Bank** | $606,458 | $1,569 | 1.02% | 8.84% | 68.24% | $74 | $2,807 | 0.91% | 8.03% | 69.53% | $76 |
| **First State Bank and Trust Company, Inc.** | $607,546 | $1,852 | 1.20% | 12.21% | 53.50% | $86 | $4,209 | 1.36% | 13.73% | 52.36% | $85 |
| **Bank of Odessa** | $627,755 | $3,179 | 2.01% | 15.43% | 32.23% | $84 | $6,214 | 1.97% | 15.13% | 33.28% | $78 |
| **HOMEBANK** | $653,435 | $3,389 | 2.05% | 22.21% | 56.33% | $94 | $6,460 | 1.96% | 21.42% | 57.86% | $93 |
| **First Midwest Bank of Dexter** | $663,570 | $2,596 | 1.58% | 17.89% | 56.68% | $88 | $4,501 | 1.40% | 15.87% | 60.16% | $89 |
| **West Plains Bank and Trust Company** | $695,586 | $2,843 | 1.61% | 25.30% | 60.72% | $92 | $5,077 | 1.45% | 23.42% | 62.10% | $88 |
| **Peoples Savings Bank** | $698,482 | $2,078 | 1.22% | 13.00% | 59.00% | $103 | $3,990 | 1.19% | 12.74% | 60.19% | $103 |
| **Peoples Community Bank** | $706,435 | $4,807 | 2.71% | 16.01% | 39.45% | $69 | $7,718 | 2.18% | 12.83% | 48.63% | $64 |
| **First Midwest Bank of the Ozarks** | $730,647 | $3,098 | 1.69% | 16.20% | 60.65% | $88 | $5,841 | 1.61% | 15.33% | 60.91% | $88 |
| **Freedom Bank of Southern Missouri** | $742,804 | $2,779 | 1.48% | 17.35% | 57.24% | $92 | $5,211 | 1.40% | 16.66% | 58.34% | $89 |
| **Town & Country Bank** | $745,793 | $3,860 | 2.07% | 22.43% | 54.75% | $94 | $7,000 | 1.89% | 20.83% | 56.64% | $93 |
| **MRV Banks** | $764,278 | $2,218 | 1.19% | 9.54% | 38.31% | $105 | $3,764 | 0.99% | 8.18% | 42.86% | $109 |
| **Blue Ridge Bank and Trust Co.** | $817,273 | $2,147 | 1.04% | 11.68% | 62.12% | $101 | $4,492 | 1.09% | 12.38% | 61.15% | $96 |
| **CNB St. Louis Bank** | $839,910 | $2,076 | 0.99% | 15.47% | 66.79% | $117 | $4,048 | 0.98% | 15.39% | 66.58% | $111 |
| **Focus Bank** | $854,995 | $2,859 | 1.36% | 11.80% | 67.15% | $90 | $5,954 | 1.42% | 12.39% | 66.76% | $91 |
| **Peoples Bank & Trust Co.** | $863,035 | $3,245 | 1.45% | 19.13% | 59.49% | $90 | $6,006 | 1.34% | 18.19% | 61.15% | $91 |
| **The Bank of Old Monroe** | $894,510 | $5,076 | 2.16% | 40.51% | 40.52% | $107 | $9,897 | 2.11% | 39.70% | 40.87% | $105 |
| **Stifel Trust Company National Association** | $926,112 | $7,609 | 3.22% | 47.61% | 36.52% | $118 | $14,624 | 3.12% | 49.00% | 37.26% | $122 |
| **Mid-Missouri Bank** | $926,364 | $3,922 | 1.69% | 16.79% | 58.47% | $86 | $7,465 | 1.60% | 16.30% | 58.14% | $83 |
| **Lindell Bank & Trust Company** | $926,595 | $4,607 | 1.99% | 12.53% | 49.17% | $77 | $8,836 | 1.92% | 12.15% | 50.02% | $76 |
| **American Bank of Freedom** | $943,462 | $1,188 | 0.50% | 5.20% | 76.58% | $110 | $2,518 | 0.53% | 5.57% | 75.50% | $109 |
| **HNB National Bank** | $960,966 | $5,955 | 2.47% | 22.37% | 41.72% | $75 | $11,312 | 2.38% | 21.59% | 43.07% | $75 |
| **Triad Bank** | $971,207 | $3,259 | 1.39% | 13.74% | 48.76% | $162 | $6,684 | 1.47% | 14.25% | 48.45% | $160 |
| **Mid America Bank** | $972,696 | $6,307 | 2.58% | 20.99% | 48.82% | $105 | $11,703 | 2.36% | 19.74% | 50.20% | $104 |
| State Average of Asset Group C | $727,801 | $3,101 | 1.68% | 17.65% | 54.78% | $94 | $5,815 | 1.57% | 16.85% | 56.25% | $93 |

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***NA = data was not available.***

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| Institution Name | As of Date: Total Assets ($000) | Quarter to Date: Net Income (Loss) ($000) | Quarter to Date: Return on Avg Assets (%) | Quarter to Date: Return on Avg Equity (%) | Quarter to Date: Efficiency Ratio (FTE) (%) | Quarter to Date: Salary Exp/ Employees ($000) | Year to Date: Net Income (Loss) ($000) | Year to Date: Return on Avg Assets (%) | Year to Date: Return on Avg Equity (%) | Year to Date: Efficiency Ratio (FTE) (%) | Year to Date: Salary Exp/ Employees ($000) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Asset Group D - Over $1 billion in total assets** | | | | | | | | | | | |
| **Royal Banks of Missouri** | $1,026,200 | $2,214 | 0.85% | 7.42% | 64.80% | $103 | $3,893 | 0.75% | 6.57% | 68.40% | $102 |
| **Parkside Financial Bank and Trust** | $1,043,006 | $2,380 | 0.88% | 8.05% | 71.66% | $271 | $5,000 | 0.94% | 8.60% | 71.38% | $259 |
| **Saint Louis Bank** | $1,052,321 | $2,481 | 0.94% | 11.38% | 57.95% | $186 | $5,052 | 0.95% | 11.76% | 59.47% | $197 |
| **Midwest Regional Bank** | $1,123,086 | $7 | 0.00% | 0.03% | 81.75% | $202 | $1,467 | 0.26% | 2.71% | 76.55% | $159 |
| **Bank of Washington** | $1,131,830 | ($1,429) | (0.51%) | (4.17%) | 64.82% | $122 | $2,594 | 0.45% | 3.78% | 62.05% | $121 |
| **M1 Bank** | $1,152,078 | $5,006 | 1.74% | 17.15% | 35.54% | $128 | $9,609 | 1.68% | 16.75% | 37.58% | $131 |
| **Southwest Missouri Bank** | $1,152,303 | $2,717 | 0.92% | 15.88% | 70.12% | $85 | $5,299 | 0.90% | 16.03% | 70.58% | $84 |
| **Montgomery Bank** | $1,180,502 | $4,308 | 1.47% | 13.79% | 66.01% | $92 | $8,406 | 1.45% | 13.54% | 67.66% | $93 |
| **Wood & Huston Bank** | $1,191,227 | $6,119 | 2.02% | 21.47% | 50.47% | $82 | $11,038 | 1.80% | 19.90% | 53.51% | $83 |
| **Sullivan Bank** | $1,261,516 | $3,574 | 1.16% | 13.31% | 55.90% | $88 | $6,433 | 1.06% | 12.05% | 57.90% | $88 |
| **Cass Commercial Bank** | $1,307,886 | $7,679 | 2.18% | 15.60% | 33.77% | $155 | $14,661 | 2.01% | 15.10% | 36.06% | $157 |
| **BTC Bank** | $1,409,808 | $4,899 | 1.38% | 13.99% | 56.55% | $80 | $9,187 | 1.31% | 14.16% | 57.86% | $83 |
| **Sterling Bank** | $1,443,194 | $6,082 | 1.70% | 14.14% | 51.32% | $96 | $10,805 | 1.51% | 12.63% | 53.72% | $96 |
| **The Nodaway Valley Bank** | $1,499,730 | $9,140 | 2.36% | 30.59% | 48.94% | $115 | $16,427 | 2.14% | 28.68% | 52.58% | $118 |
| **Lead Bank** | $1,743,973 | $6,046 | 1.29% | 13.89% | 79.98% | $141 | $11,088 | 1.25% | 12.98% | 80.49% | $134 |
| **Hawthorn Bank** | $1,866,419 | $6,828 | 1.50% | 15.31% | 57.40% | $103 | $13,107 | 1.44% | 14.79% | 59.38% | $104 |
| **First Bank of the Lake** | $1,869,504 | $3,333 | 0.74% | 10.12% | 66.86% | $104 | $1,060 | 0.12% | 1.69% | 77.05% | $125 |
| **Legacy Bank & Trust Company** | $1,872,452 | $5,388 | 1.15% | 9.72% | 54.02% | $138 | $21,573 | 2.32% | 19.94% | 37.81% | $145 |
| **OMB Bank** | $1,984,131 | $5,858 | 1.22% | 14.35% | 49.94% | $96 | $10,695 | 1.15% | 13.51% | 50.84% | $92 |
| **Country Club Bank** | $2,210,799 | $11,356 | 2.07% | 20.44% | 62.89% | $137 | $20,151 | 1.85% | 18.50% | 65.78% | $138 |
| **Guaranty Bank** | $2,367,028 | $4,963 | 0.84% | 5.13% | 60.28% | $145 | $9,135 | 0.78% | 4.74% | 59.49% | $136 |
| **North American Savings Bank, FSB** | $2,938,521 | $6,930 | 0.93% | 6.75% | 57.69% | $132 | $12,770 | 0.85% | 6.26% | 59.38% | $131 |
| **Midwest BankCentre** | $2,974,164 | $8,232 | 1.13% | 9.95% | 55.10% | $146 | $16,330 | 1.14% | 10.02% | 56.11% | $144 |
| **OakStar Bank** | $2,976,580 | $6,813 | 0.93% | 9.25% | 59.71% | $116 | $14,990 | 1.03% | 10.29% | 60.60% | $116 |
| **Academy Bank, N.A.** | $2,996,131 | $3,945 | 0.53% | 3.76% | 68.15% | $100 | $9,298 | 0.63% | 4.47% | 70.48% | $97 |
| **The Bank of Missouri** | $3,105,528 | $34,710 | 4.58% | 43.03% | 39.28% | $119 | $39,032 | 2.57% | 24.74% | 53.19% | $119 |
| **First State Community Bank** | $4,244,529 | $18,728 | 1.80% | 15.24% | 50.97% | $81 | $36,877 | 1.78% | 15.12% | 50.53% | $78 |
| **Southern Bank** | $4,968,661 | $16,323 | 1.32% | 13.30% | 53.26% | $77 | $32,588 | 1.32% | 13.48% | 53.35% | $77 |
| **Great Southern Bank** | $5,857,319 | $21,589 | 1.46% | 13.76% | 56.38% | $82 | $40,624 | 1.37% | 13.01% | 57.73% | $82 |
| **First Bank \| Creve Coeur** | $6,534,874 | $8,482 | 0.51% | 6.85% | 78.77% | $124 | $12,108 | 0.36% | 4.94% | 83.63% | $127 |
| **Stifel Bank** | $11,533,211 | $40,438 | 1.42% | 21.76% | 23.04% | $433 | $82,267 | 1.47% | 22.57% | 21.76% | $435 |
| **Enterprise Bank & Trust** | $16,046,611 | $54,031 | 1.36% | 11.42% | 58.16% | $153 | $106,997 | 1.35% | 11.44% | 57.59% | $150 |
| **Stifel Bank and Trust** | $18,469,661 | $88,925 | 1.87% | 26.20% | 27.33% | $147 | $176,154 | 1.83% | 25.84% | 26.99% | $146 |
| **The Central Trust Bank** | $19,070,360 | $82,913 | 1.71% | 17.72% | 52.69% | $99 | $168,643 | 1.74% | 18.41% | 51.54% | $97 |
| **Commerce Bank** | $32,100,158 | $149,140 | 1.87% | 20.07% | 53.81% | $128 | $283,996 | 1.77% | 19.68% | 54.48% | $128 |
| **UMB Bank, National Association** | $71,438,991 | $191,439 | 1.14% | 11.11% | 54.18% | $159 | $291,829 | 0.92% | 9.72% | 56.19% | $155 |
| State Average of Asset Group D | $6,559,564 | $23,100 | 1.35% | 13.83% | 56.37% | $132 | $42,255 | 1.28% | 13.29% | 57.49% | $131 |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

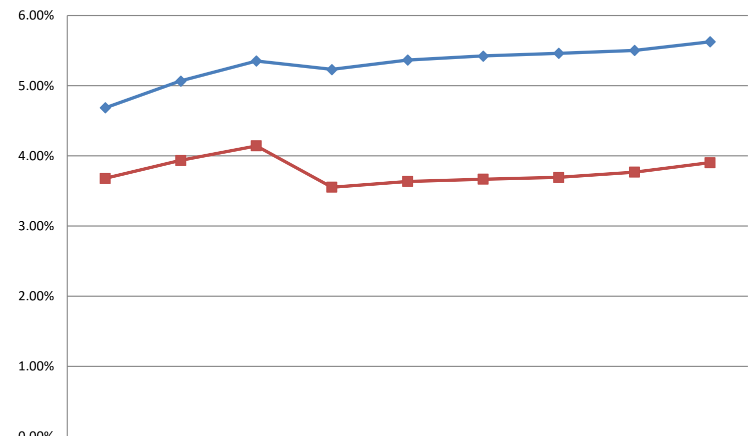
***NA = data was not available.***

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

# Balance Sheet & Net Interest Margin

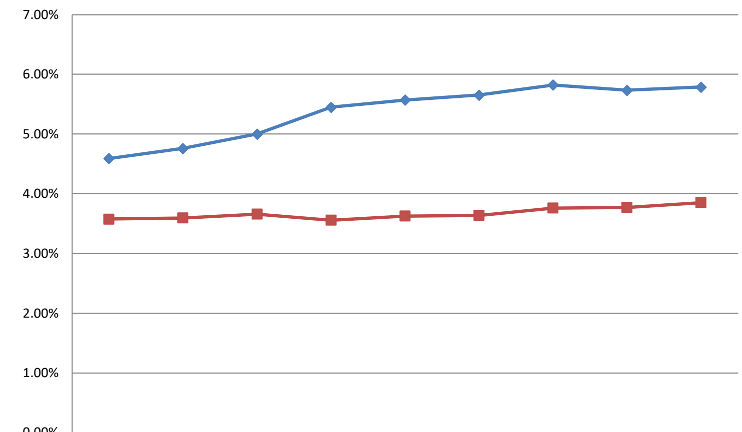
## Summary Trends of Historical Asset Group Averages: Yield on Earning Assets & Net Interest Margin (FTE)

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



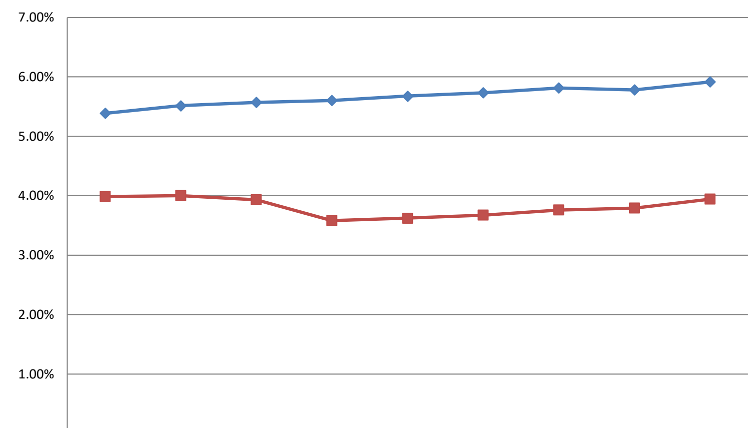
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Yield on Earning Assets | 4.68% | 5.07% | 5.35% | 5.23% | 5.36% | 5.42% | 5.46% | 5.50% | 5.63% |
| Net Interest Margin (FTE) | 3.68% | 3.94% | 4.14% | 3.55% | 3.64% | 3.67% | 3.69% | 3.77% | 3.90% |

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



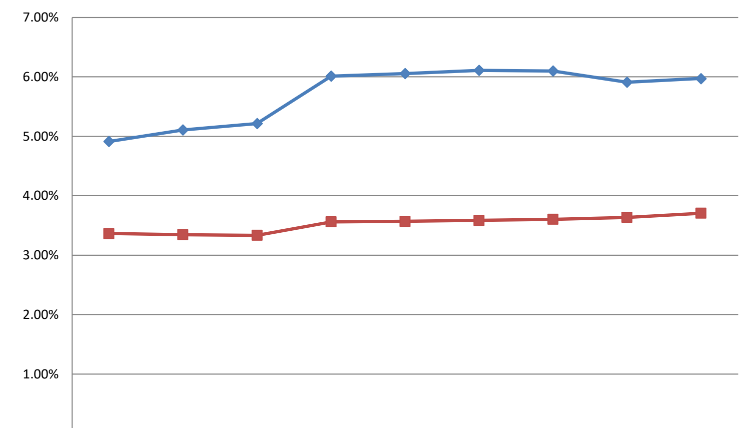
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Yield on Earning Assets | 4.59% | 4.76% | 5.00% | 5.45% | 5.57% | 5.65% | 5.82% | 5.73% | 5.79% |
| Net Interest Margin (FTE) | 3.58% | 3.60% | 3.66% | 3.56% | 3.63% | 3.64% | 3.76% | 3.77% | 3.85% |

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



| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Yield on Earning Assets | 5.39% | 5.51% | 5.57% | 5.60% | 5.68% | 5.73% | 5.81% | 5.78% | 5.92% |
| Net Interest Margin (FTE) | 3.98% | 4.01% | 3.93% | 3.58% | 3.62% | 3.67% | 3.76% | 3.79% | 3.94% |

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



| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Yield on Earning Assets | 4.91% | 5.11% | 5.22% | 6.01% | 6.06% | 6.11% | 6.10% | 5.91% | 5.97% |
| Net Interest Margin (FTE) | 3.36% | 3.35% | 3.33% | 3.56% | 3.57% | 3.59% | 3.60% | 3.63% | 3.70% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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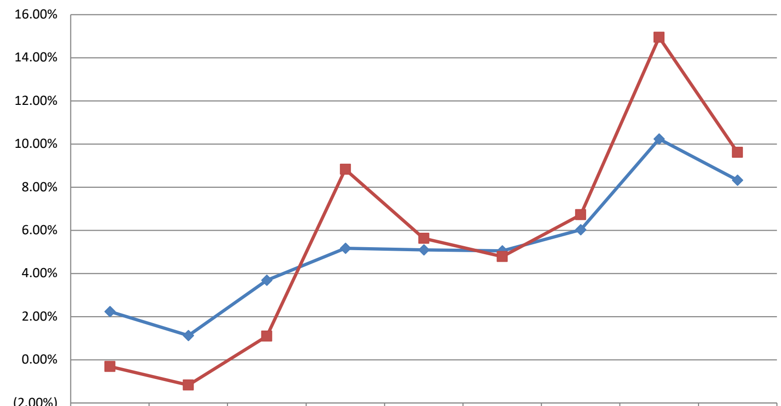
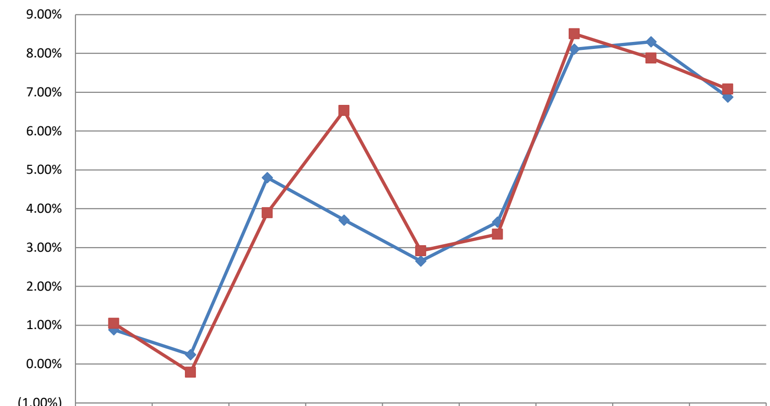
## Summary Trends of Historical Asset Group Averages: Asset Growth Rate & Deposit Growth Rate

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



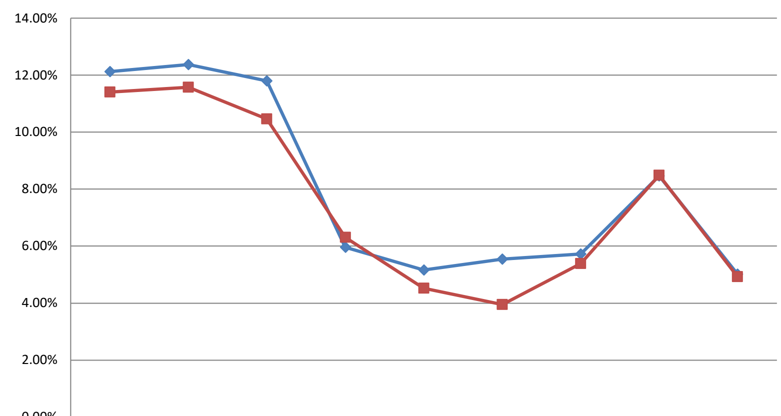
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Asset Growth Rate | 2.24% | 1.13% | 3.69% | 5.17% | 5.09% | 5.05% | 6.03% | 10.23% | 8.32% |
| Deposit Growth Rate | (0.31%) | (1.17%) | 1.09% | 8.83% | 5.63% | 4.79% | 6.72% | 14.94% | 9.60% |

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



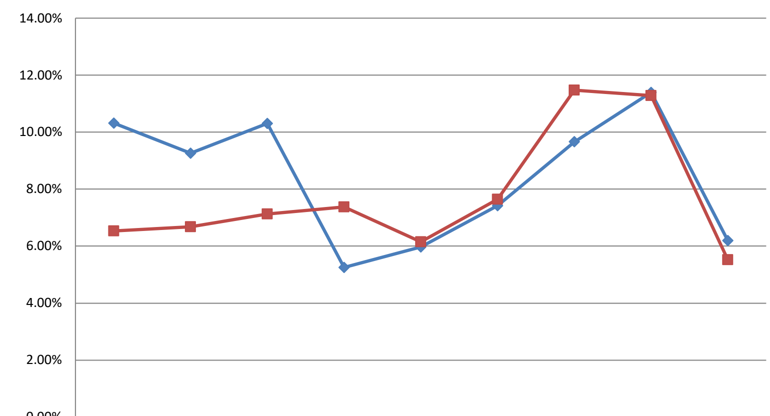
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Asset Growth Rate | 0.88% | 0.24% | 4.80% | 3.71% | 2.65% | 3.66% | 8.11% | 8.30% | 6.88% |
| Deposit Growth Rate | 1.05% | (0.21%) | 3.89% | 6.53% | 2.92% | 3.34% | 8.50% | 7.88% | 7.08% |

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



| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Asset Growth Rate | 12.13% | 12.37% | 11.80% | 5.96% | 5.16% | 5.54% | 5.73% | 8.46% | 5.02% |
| Deposit Growth Rate | 11.41% | 11.58% | 10.47% | 6.31% | 4.52% | 3.95% | 5.39% | 8.48% | 4.93% |

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



| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Asset Growth Rate | 10.31% | 9.26% | 10.31% | 5.25% | 5.97% | 7.42% | 9.66% | 11.40% | 6.20% |
| Deposit Growth Rate | 6.54% | 6.67% | 7.13% | 7.38% | 6.15% | 7.65% | 11.47% | 11.28% | 5.52% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| 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 | NA | NA | 6.67% | NA | NA | 6.67% | 0.13% | NA |
| **National Advisors Trust Company** | $20,168 | $0 | $500 | 0.00% | 334.56% | $252 | 6.59% | 4.80% | 4.80% | 6.42% | (7.02%) | 0.00% |
| **Bank of New Cambria** | $31,961 | $9,429 | $28,199 | 33.44% | 71.07% | $3,551 | 4.27% | 0.49% | 0.38% | 4.01% | (5.38%) | (8.18%) |
| **FMB Bank** | $48,085 | $14,996 | $44,965 | 33.35% | 37.59% | $4,007 | 4.44% | 1.97% | 1.37% | 3.07% | 28.79% | 29.27% |
| **America's Community Bank** | $54,814 | $49,780 | $44,458 | 111.97% | 7.88% | $6,090 | 7.00% | 3.52% | 2.86% | 4.41% | 16.70% | 12.83% |
| **Montrose Savings Bank** | $57,137 | $31,912 | $48,615 | 65.64% | 42.73% | $8,162 | 5.49% | 1.88% | 1.46% | 4.40% | 8.53% | 12.86% |
| **Community Bank of Memphis** | $59,303 | $26,537 | $51,211 | 51.82% | 56.41% | $7,413 | 4.42% | 2.07% | 1.40% | 3.11% | 22.54% | 24.45% |
| **First Security Bank** | $59,320 | $40,786 | $54,627 | 74.66% | 18.41% | $6,591 | 5.72% | 1.91% | 1.56% | 4.27% | 9.67% | 9.30% |
| **Tri-County Trust Company** | $60,221 | $42,059 | $45,914 | 91.60% | 21.45% | $6,022 | 6.01% | 2.58% | 2.21% | 4.24% | (7.30%) | (9.18%) |
| **The Bank of Houston** | $64,185 | $51,798 | $47,866 | 108.21% | 13.18% | $2,567 | 7.46% | 2.74% | 2.33% | 5.40% | (10.01%) | (1.42%) |
| **Bank of Iberia** | $70,118 | $42,129 | $63,158 | 66.70% | 38.97% | $3,690 | 5.97% | 1.39% | 1.07% | 4.99% | 8.89% | 8.01% |
| **Four States Bank** | $72,530 | $47,707 | $50,150 | 95.13% | 44.47% | $3,297 | 6.89% | 3.98% | 3.69% | 4.41% | 78.11% | 142.38% |
| **Sherwood Community Bank** | $73,175 | $43,330 | $66,451 | 65.21% | 27.28% | $3,851 | 5.13% | 2.08% | 1.52% | 3.75% | 2.24% | 8.44% |
| **FarmBank** | $77,864 | $50,652 | $71,919 | 70.43% | 20.10% | $3,708 | 5.66% | 3.02% | 2.50% | 3.24% | 5.57% | 7.87% |
| **Farmers Bank of Lohman** | $79,333 | $24,762 | $67,414 | 36.73% | 73.73% | $8,815 | 3.77% | 1.64% | 1.28% | 2.71% | 8.69% | 5.64% |
| **Paramount Bank** | $81,080 | $64,628 | $73,729 | 87.66% | 15.83% | $1,843 | 6.10% | 3.98% | 3.78% | 2.50% | (10.42%) | (10.68%) |
| **Peoples Bank of Moniteau County** | $81,429 | $45,344 | $70,538 | 64.28% | 35.71% | $6,786 | 5.13% | 2.88% | 2.22% | 3.09% | 17.49% | 19.57% |
| **Community Bank of Missouri** | $90,273 | $56,091 | $77,733 | 72.16% | 36.80% | $4,299 | 6.38% | 1.59% | 1.16% | 5.33% | 17.40% | 19.32% |
| **Silex Banking Company** | $93,730 | $60,255 | $80,956 | 74.43% | 30.46% | $10,414 | 4.67% | 2.16% | 1.74% | 3.20% | 0.68% | 0.21% |
| **Flat Branch Bank** | $94,085 | $37,269 | $83,996 | 44.37% | 56.34% | $4,480 | 5.80% | 2.49% | 2.14% | 3.83% | 20.21% | 22.46% |
| **United Security Bank** | $94,166 | $70,234 | $77,959 | 90.09% | 9.95% | $7,244 | 5.45% | 3.24% | 2.34% | 3.45% | 1.65% | 8.11% |
| **Bank of Billings** | $94,503 | $73,663 | $81,325 | 90.58% | 15.71% | $3,780 | 7.00% | 2.77% | 1.87% | 5.29% | 10.64% | 10.28% |
| **Investors Community Bank** | $95,241 | $46,424 | $76,478 | 60.70% | 40.61% | $5,953 | 4.84% | 2.59% | 2.14% | 3.01% | (1.67%) | (16.52%) |
| **Senath State Bank** | $97,503 | $55,962 | $82,386 | 67.93% | 35.26% | $6,094 | 5.33% | 1.95% | 1.32% | 4.17% | (15.84%) | (18.95%) |
| **West Plains Savings and Loan Association** | $98,976 | $74,743 | $73,703 | 101.41% | 29.10% | $6,186 | 5.08% | 2.94% | 2.92% | 2.68% | 10.00% | 13.08% |
| **The Citizens Bank of Edina** | $104,272 | $69,700 | $89,849 | 77.57% | 32.96% | $7,448 | 6.26% | 1.98% | 1.35% | 5.06% | 2.98% | 1.31% |
| **Citizens Bank & Trust** | $104,327 | $50,902 | $90,961 | 55.96% | 17.54% | $5,491 | 4.37% | 1.67% | 1.27% | 3.24% | (11.06%) | (14.05%) |
| **The Bank of Grain Valley** | $108,377 | $67,072 | $84,008 | 79.84% | 37.14% | $7,225 | 5.03% | 1.13% | 0.76% | 4.43% | (1.87%) | (5.36%) |
| **TPNB Bank** | $110,174 | $64,273 | $91,414 | 70.31% | 17.47% | $6,886 | 4.63% | 2.32% | 1.88% | 3.01% | (1.64%) | (4.68%) |
| **Metz Banking Company** | $110,179 | $77,352 | $98,257 | 78.72% | 25.18% | $7,345 | 5.47% | 3.35% | 2.31% | 3.38% | 11.60% | 11.10% |
| **Neighbors Bank** | $110,635 | $83,203 | $74,626 | 111.49% | 21.86% | $490 | 5.60% | 3.06% | 2.70% | 3.13% | 42.19% | 68.97% |
| **The Hamilton Bank** | $110,896 | $53,915 | $106,005 | 50.86% | 31.61% | $7,393 | 5.00% | 2.18% | 1.55% | 3.65% | 3.05% | 1.13% |
| **Bank of Brookfield-Purdin National Association** | $112,319 | $23,025 | $97,896 | 23.52% | 73.78% | $6,607 | 4.27% | 2.32% | 1.88% | 2.59% | 1.76% | (0.24%) |
| **Peoples Bank of Altenburg** | $115,844 | $77,789 | $95,049 | 81.84% | 19.59% | $6,814 | 5.84% | 2.85% | 2.20% | 3.87% | 55.31% | 62.33% |
| **Bank of New Madrid** | $118,460 | $62,289 | $103,138 | 60.39% | 12.55% | $4,387 | 5.27% | 2.01% | 1.45% | 4.23% | (3.96%) | (4.94%) |
| **The First National Bank of Nevada** | $119,931 | $50,228 | $103,719 | 48.43% | 61.58% | $9,225 | 4.16% | 2.12% | 1.53% | 2.91% | 12.49% | 11.36% |
| **Community State Bank** | $123,447 | $80,316 | $101,023 | 79.50% | 21.50% | $7,262 | 5.47% | 2.69% | 2.07% | 3.56% | 14.22% | 14.32% |
| **Concordia Bank** | $123,560 | $90,373 | $109,329 | 82.66% | 22.62% | $5,372 | 6.01% | 2.26% | 1.93% | 4.38% | 10.37% | 9.60% |
| **County Bank** | $123,756 | $85,000 | $113,841 | 74.67% | 18.78% | $6,513 | 5.79% | 1.91% | 1.08% | 4.57% | 0.68% | 10.34% |
| **HomePride Bank** | $123,869 | $98,075 | $108,093 | 90.73% | 12.85% | $3,441 | 6.28% | 3.07% | 2.27% | 4.20% | 8.28% | 13.48% |
| **Citizens Bank of Rogersville** | $124,451 | $96,065 | $102,813 | 93.44% | 16.28% | $4,978 | 6.15% | 2.89% | 2.28% | 4.03% | (4.94%) | (5.64%) |
| **Grand Missouri Bank** | $126,002 | $101,292 | $101,346 | 99.95% | 18.04% | $4,667 | 6.85% | 3.72% | 3.36% | 4.29% | 2.53% | 2.83% |
| **Home Savings and Loan Association of Carroll County, F.A.** | $127,168 | $88,046 | $106,477 | 82.69% | 23.41% | $9,782 | 5.01% | 2.82% | 2.91% | 2.65% | 4.12% | 5.28% |
| **Alton Bank** | $127,412 | $69,506 | $111,656 | 62.25% | 18.01% | $6,706 | 5.62% | 3.49% | 2.86% | 2.81% | (2.85%) | (4.71%) |
| **Community Bank of El Dorado Springs** | $131,689 | $78,148 | $109,994 | 71.05% | 43.73% | $7,316 | 5.44% | 2.41% | 1.94% | 3.81% | 6.75% | 6.38% |
| **Kennett Trust Bank** | $131,904 | $78,588 | $110,327 | 71.23% | 32.88% | $6,942 | 5.57% | 2.30% | 2.00% | 3.53% | (7.31%) | (21.31%) |
| **Preferred Bank** | $133,128 | $57,958 | $128,360 | 45.15% | 34.62% | $5,120 | 4.16% | 1.58% | 1.06% | 3.26% | 1.08% | 11.11% |
| **Chillicothe State Bank** | $133,821 | $73,187 | $121,294 | 60.34% | 39.74% | $6,083 | 4.41% | 1.12% | 0.79% | 3.69% | (2.34%) | (5.09%) |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| Institution Name | As of Date: Total Assets ($000) | Total Lns & Leases ($000) | Total Deposits ($000) | Loans/ Deposits (%) | Liquidity Ratio (%) | Total Assets/ Employees ($000) | Year to Date: 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)** | | | | | | | | | | | | |
| **Jonesburg State Bank** | $137,503 | $105,201 | $119,160 | 88.29% | 21.20% | $6,250 | 5.54% | 1.63% | 1.15% | 4.51% | 5.35% | (0.36%) |
| **Citizens Community Bank** | $138,510 | $88,899 | $122,899 | 72.34% | 24.96% | $7,695 | 5.34% | 3.03% | 2.08% | 3.31% | 11.86% | 12.25% |
| **First Independent Bank** | $139,681 | $72,969 | $124,858 | 58.44% | 46.74% | $5,820 | 5.23% | 2.41% | 1.83% | 3.59% | 9.45% | 8.53% |
| **Security Bank of Southwest Missouri** | $140,267 | $110,109 | $123,645 | 89.05% | 14.17% | $4,383 | 6.69% | 2.83% | 2.41% | 4.60% | 11.08% | 10.63% |
| **Peoples Bank of Wyaconda** | $141,177 | $93,686 | $125,967 | 74.37% | 17.42% | $5,229 | 5.78% | 2.83% | 2.46% | 3.53% | 2.45% | 1.00% |
| **Bank of Salem** | $141,366 | $91,070 | $128,356 | 70.95% | 9.33% | $5,437 | 4.84% | 2.19% | 1.81% | 3.13% | (9.53%) | (9.04%) |
| **Bank of Crocker** | $141,950 | $48,419 | $127,364 | 38.02% | 47.70% | $4,056 | 4.33% | 1.92% | 1.42% | 3.11% | (0.02%) | (2.14%) |
| **State Bank of Missouri** | $142,035 | $79,724 | $130,408 | 61.13% | 19.39% | $5,918 | 4.77% | 1.93% | 1.55% | 3.35% | 4.00% | 2.96% |
| **Edward Jones Trust Company** | $143,045 | $0 | $500 | 0.00% | NM | $1,015 | 3.76% | 42.00% | 42.00% | 3.59% | 12.71% | 0.00% |
| **Independent Farmers Bank** | $148,929 | $85,833 | $135,197 | 63.49% | 14.62% | $5,135 | 5.40% | 1.98% | 1.54% | 4.06% | (8.84%) | (4.99%) |
| **Northeast Missouri State Bank** | $150,399 | $64,083 | $136,286 | 47.02% | 45.28% | $12,533 | 4.38% | 2.63% | 1.94% | 2.70% | 10.03% | 8.16% |
| **Bank of Monticello** | $152,115 | $92,991 | $135,018 | 68.87% | 20.69% | $5,245 | 5.83% | 2.50% | 2.07% | 4.04% | 3.44% | 4.05% |
| **Commercial Trust Company of Fayette** | $155,571 | $107,570 | $137,354 | 78.32% | 20.96% | $5,365 | 5.44% | 2.46% | 2.09% | 3.57% | 9.20% | 11.69% |
| **Arlo Bank** | $157,380 | $102,204 | $116,869 | 87.45% | 34.14% | $8,283 | 7.23% | 4.30% | 4.12% | 3.94% | 64.38% | 75.64% |
| **Security Bank of the Ozarks** | $158,180 | $100,236 | $147,744 | 67.84% | 19.70% | $3,164 | 6.57% | 2.44% | 1.76% | 4.85% | 7.95% | 7.26% |
| **Community Bank of Pleasant Hill** | $160,073 | $52,046 | $154,746 | 33.63% | 46.20% | $9,416 | 4.00% | 1.92% | 1.40% | 2.65% | 25.97% | 26.69% |
| **Security Bank of Pulaski County** | $160,926 | $92,660 | $146,517 | 63.24% | 23.72% | $5,747 | 6.39% | 2.81% | 2.08% | 4.33% | (5.87%) | (0.34%) |
| **State Bank of Southwest Missouri** | $164,220 | $135,944 | $147,069 | 92.44% | 10.13% | $5,297 | 5.61% | 2.24% | 1.59% | 4.04% | 8.22% | 10.09% |
| **New Frontier Bank** | $164,831 | $113,924 | $148,902 | 76.51% | 20.16% | $6,593 | 5.73% | 3.05% | 2.40% | 3.40% | (4.88%) | (6.68%) |
| **Citizens' Bank of Charleston** | $175,553 | $140,432 | $139,154 | 100.92% | 10.68% | $7,633 | 6.21% | 2.34% | 1.96% | 4.60% | (11.03%) | (16.33%) |
| **F&M Bank and Trust Company** | $182,652 | $115,334 | $166,727 | 69.18% | 16.39% | $5,219 | 4.61% | 2.17% | 1.65% | 3.02% | 7.45% | 6.14% |
| **TBO Bank** | $203,688 | $133,202 | $177,496 | 75.05% | 6.64% | $3,772 | NM | 3.12% | 2.03% | NM | 96.41% | 108.12% |
| **Bank 21** | $183,976 | $164,284 | $153,262 | 107.19% | 11.14% | $5,411 | 7.25% | 2.76% | 2.17% | 5.24% | 13.75% | 12.02% |
| **Adrian Bank** | $184,077 | $125,020 | $164,495 | 76.00% | 11.04% | $5,938 | 5.90% | 2.14% | 1.59% | 4.58% | 4.02% | 10.48% |
| **Progressive Ozark Bank** | $186,649 | $154,365 | $167,924 | 91.93% | 7.64% | $3,333 | 6.42% | 1.41% | 1.08% | 5.38% | 13.46% | 22.02% |
| **Citizens Bank \| Butler** | $187,700 | $159,924 | $169,645 | 94.27% | 26.05% | $4,080 | 7.76% | 1.90% | 1.24% | 6.56% | 2.44% | 3.23% |
| **The Tipton Latham Bank, National Association** | $188,544 | $128,362 | $164,296 | 78.13% | 14.33% | $9,923 | 5.69% | 3.58% | 2.94% | 2.96% | 15.40% | 11.72% |
| **Bank Star** | $189,201 | $145,193 | $169,840 | 85.49% | 20.90% | $5,733 | 5.70% | 2.39% | 1.89% | 3.88% | 2.78% | (1.59%) |
| **The Cornerstone Bank** | $197,582 | $149,192 | $173,165 | 86.16% | 12.82% | $3,874 | 7.45% | 3.15% | 2.43% | 5.35% | 8.62% | 8.85% |
| **1st Advantage Bank** | $201,011 | $175,475 | $170,954 | 102.64% | 18.73% | $8,375 | 6.00% | 3.29% | 2.48% | 3.72% | 18.75% | 7.70% |
| **The Citizens-Farmers Bank of Cole Camp** | $201,712 | $133,040 | $172,086 | 77.31% | 18.34% | $6,304 | 5.98% | 2.98% | 2.32% | 3.94% | 16.47% | 16.28% |
| **FCNB Bank** | $206,413 | $122,096 | $183,360 | 66.59% | 26.99% | $3,822 | 5.23% | 2.89% | 1.93% | 3.31% | 14.73% | 22.47% |
| **Carroll County Trust Company of Carrollton, Missouri** | $206,611 | $85,530 | $174,923 | 48.90% | 29.27% | $8,609 | 4.52% | 2.70% | 2.26% | 2.43% | (3.13%) | (10.34%) |
| **St. Clair County State Bank** | $214,381 | $154,912 | $184,764 | 83.84% | 19.50% | $6,699 | 6.21% | 2.82% | 2.24% | 4.25% | 1.60% | 0.58% |
| **First Missouri Bank of SEMO** | $214,846 | $192,009 | $190,516 | 100.78% | 5.68% | $5,115 | 6.18% | 2.30% | 1.73% | 4.56% | 13.50% | 19.18% |
| **Bank Northwest** | $216,250 | $166,265 | $196,173 | 84.75% | 11.89% | $5,274 | 6.97% | 2.14% | 1.61% | 5.49% | 7.21% | 9.97% |
| **Community Point Bank** | $218,601 | $176,326 | $195,437 | 90.22% | 14.32% | $8,744 | 6.40% | 3.45% | 2.97% | 3.57% | 15.00% | 20.31% |
| **Bank of Weston** | $223,014 | $171,183 | $204,759 | 83.60% | 9.64% | $6,372 | 5.89% | 2.41% | 1.82% | 4.19% | 5.87% | 19.58% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

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| Institution Name | 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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | Year to Date | | | | | |
| **Asset Group A - $0 to $250 million in total assets (continued)** | | | | | | | | | | | | |
| **The Seymour Bank** | $223,305 | $132,556 | $183,080 | 72.40% | 26.60% | $4,466 | 5.30% | 2.87% | 2.22% | 3.30% | (14.34%) | (20.64%) |
| **Bank of Grandin** | $228,887 | $140,892 | $195,220 | 72.17% | 21.69% | $6,936 | 6.09% | 3.42% | 2.92% | 3.53% | 4.95% | 4.51% |
| **First Missouri State Bank of Cape County** | $229,895 | $180,817 | $200,347 | 90.25% | 17.67% | $6,213 | 6.02% | 3.16% | 2.61% | 3.59% | 5.61% | 5.28% |
| **Citizens Bank of Eldon** | $233,029 | $178,120 | $205,118 | 86.84% | 16.76% | $7,061 | 5.98% | 2.06% | 1.40% | 4.68% | 5.01% | 7.17% |
| **First State Bank of Purdy** | $237,027 | $153,383 | $211,594 | 72.49% | 20.59% | $5,267 | 5.83% | 2.93% | 2.00% | 3.88% | 3.73% | 3.49% |
| **Citizens Bank of the Midwest** | $238,388 | $163,471 | $198,174 | 82.49% | 16.83% | $6,811 | 6.00% | 3.36% | 2.88% | 3.03% | 28.44% | 22.86% |
| **Community Bank of Marshall** | $238,870 | $101,640 | $217,548 | 46.72% | 44.89% | $6,635 | 4.81% | 2.38% | 2.05% | 2.92% | 4.53% | 4.51% |
| **Alliant Bank** | $248,504 | $201,431 | $225,740 | 89.23% | 9.94% | $3,883 | 5.97% | 2.41% | 1.78% | 4.24% | 7.68% | 7.72% |
| **Peoples Bank** | $248,621 | $161,060 | $229,691 | 70.12% | 11.90% | $4,781 | 5.10% | 2.17% | 1.72% | 3.60% | 2.97% | 2.27% |
| **Community First Bank** | $248,723 | $203,786 | $224,513 | 90.77% | 9.92% | $5,784 | 6.31% | 2.23% | 1.81% | 4.63% | (1.48%) | (3.19%) |
| State Average of Asset Group A | $140,664 | $91,496 | $121,277 | 72.83% | 28.86% | $5,824 | 5.63% | 2.95% | 2.43% | 3.90% | 8.32% | 9.60% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

## Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 18, 2025

| Institution Name | As of Date: Total Assets ($000) | Total Lns & Leases ($000) | Total Deposits ($000) | Loans/ Deposits (%) | Liquidity Ratio (%) | Total Assets/ Employees ($000) | Year to Date: 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** | $259,083 | $195,510 | $224,088 | 87.25% | 16.62% | $7,002 | 5.88% | 2.47% | 1.88% | 4.04% | 13.93% | 10.65% |
| **First Missouri State Bank** | $265,453 | $226,216 | $231,718 | 97.63% | 9.45% | $10,618 | 6.52% | 3.10% | 2.91% | 3.70% | 3.02% | 2.05% |
| **Century Bank of the Ozarks** | $278,052 | $228,846 | $246,990 | 92.65% | 14.37% | $4,558 | 6.72% | 2.20% | 1.58% | 5.23% | 9.67% | 9.39% |
| **United State Bank** | $279,928 | $210,828 | $252,124 | 83.62% | 18.57% | $5,184 | 6.50% | 2.73% | 2.38% | 4.26% | 4.24% | 3.10% |
| **Goppert Financial Bank** | $281,574 | $172,809 | $241,096 | 71.68% | 23.04% | $6,548 | 5.80% | 2.54% | 1.94% | 4.00% | 5.29% | 5.23% |
| **Commercial Bank \| Saint Louis** | $285,394 | $179,608 | $250,192 | 71.79% | 13.77% | $7,510 | 4.65% | 2.20% | 1.70% | 3.06% | 11.11% | 6.43% |
| **Putnam County State Bank** | $287,234 | $225,576 | $245,260 | 91.97% | 21.86% | $11,047 | 6.54% | 3.78% | 3.16% | 3.76% | 6.18% | 9.11% |
| **Ozarks Federal Savings and Loan Association** | $292,424 | $238,651 | $219,981 | 108.49% | 9.48% | $4,956 | 5.47% | 2.88% | 2.72% | 2.96% | 2.59% | 11.45% |
| **Heritage Community Bank** | $299,810 | $269,179 | $257,012 | 104.73% | 6.15% | $6,662 | 7.13% | 3.72% | 3.32% | 4.00% | 12.75% | 6.55% |
| **Community First Banking Company** | $300,989 | $218,186 | $258,809 | 84.30% | 13.57% | $7,718 | 5.35% | 2.76% | 2.26% | 3.24% | 9.89% | 10.91% |
| **St. Johns Bank & Trust Company** | $305,024 | $232,126 | $270,147 | 85.93% | 15.28% | $4,236 | 4.68% | 0.47% | 0.34% | 4.38% | (3.33%) | (5.14%) |
| **O'Bannon Banking Company** | $308,929 | $219,410 | $277,373 | 79.10% | 21.72% | $5,420 | 6.07% | 2.86% | 2.30% | 3.93% | 9.78% | 9.48% |
| **Kearney Trust Company** | $313,806 | $164,721 | $281,439 | 58.53% | 33.43% | $8,717 | 5.22% | 2.27% | 1.68% | 3.68% | 3.71% | 2.76% |
| **Exchange Bank of Northeast Missouri** | $320,430 | $192,603 | $288,246 | 66.82% | 28.57% | $4,930 | 5.88% | 2.40% | 1.80% | 4.18% | 11.63% | 13.11% |
| **Community State Bank of Missouri** | $321,840 | $228,185 | $285,906 | 79.81% | 11.24% | $7,315 | 5.07% | 2.51% | 2.06% | 3.17% | 1.49% | 1.05% |
| **Bank of Versailles** | $343,728 | $303,887 | $257,590 | 117.97% | 12.66% | $8,814 | 5.04% | 2.02% | 1.73% | 3.53% | 3.72% | 0.47% |
| **Midwest Independent BankersBank** | $344,394 | $252,144 | $292,315 | 86.26% | 25.87% | $11,109 | 5.63% | 3.72% | 2.28% | 3.61% | 7.01% | 57.74% |
| **Farmers and Merchants Bank of St. Clair** | $347,592 | $226,375 | $309,627 | 73.11% | 22.45% | $6,207 | 5.21% | 2.48% | 2.00% | 3.40% | 3.22% | 9.20% |
| **Citizens Bank \| New Haven** | $352,129 | $322,727 | $303,918 | 106.19% | 5.97% | $5,680 | 6.04% | 2.90% | 2.20% | 4.10% | 17.35% | 18.35% |
| **Central Bank of Kansas City** | $358,755 | $303,875 | $296,830 | 102.37% | 16.00% | $7,175 | 5.94% | 2.61% | 1.27% | 4.92% | 1.25% | 0.51% |
| **Bloomsdale Bank** | $363,346 | $249,180 | $337,110 | 73.92% | 12.78% | $7,124 | 5.47% | 2.81% | 1.97% | 3.73% | 10.77% | 14.61% |
| **Ozark Bank** | $363,635 | $261,375 | $319,032 | 81.93% | 11.02% | $6,993 | 5.79% | 2.52% | 2.21% | 3.75% | (10.35%) | (20.74%) |
| **Community Bank of Raymore** | $370,412 | $115,806 | $362,245 | 31.97% | 36.00% | $9,498 | 3.85% | 1.94% | 1.44% | 2.56% | 37.23% | 35.47% |
| **Farmers State Bank \| Cameron** | $378,143 | $294,721 | $336,407 | 87.61% | 20.01% | $5,402 | 4.94% | 1.86% | 1.59% | 3.53% | 8.44% | 4.62% |
| **Alliance Bank** | $378,582 | $301,155 | $312,965 | 96.23% | 16.12% | $5,650 | 6.46% | 2.81% | 2.43% | 4.25% | 0.89% | (0.84%) |
| **MA Bank** | $382,409 | $204,622 | $339,647 | 60.25% | 16.86% | $5,386 | 5.09% | 2.56% | 2.01% | 3.22% | 1.14% | (1.28%) |
| **Branson Bank** | $384,313 | $334,750 | $345,584 | 96.87% | 4.54% | $5,124 | 6.35% | 2.64% | 2.06% | 4.35% | 9.67% | 11.19% |
| **Pony Express Bank** | $386,458 | $311,787 | $308,027 | 101.22% | 6.27% | $12,466 | 6.42% | 2.36% | 1.89% | 4.75% | 9.99% | (8.58%) |
| **Heritage Bank of the Ozarks** | $391,728 | $295,990 | $343,357 | 86.20% | 13.05% | $6,422 | 6.40% | 3.00% | 2.57% | 4.03% | 15.69% | 15.70% |
| **Exchange Bank of Missouri** | $404,367 | $322,716 | $366,615 | 88.03% | 9.28% | $6,629 | 7.09% | 3.51% | 3.10% | 4.07% | 4.68% | 4.33% |
| **Bank of Franklin County** | $419,338 | $339,129 | $348,365 | 97.35% | 11.87% | $5,376 | 5.78% | 2.92% | 2.49% | 3.40% | (2.23%) | (2.10%) |
| **F & C Bank** | $430,090 | $374,519 | $380,260 | 98.49% | 8.41% | $7,051 | 7.14% | 2.58% | 2.17% | 5.11% | 5.99% | 8.24% |
| **New Era Bank** | $433,643 | $246,358 | $373,228 | 66.01% | 32.36% | $6,472 | 5.12% | 1.38% | 1.33% | 3.93% | 3.87% | 2.93% |
| **Community Bank and Trust** | $433,800 | $187,684 | $379,188 | 49.50% | 39.98% | $3,708 | 3.98% | 1.03% | 0.58% | 3.35% | 11.62% | 7.48% |
| **Verimore Bank** | $460,685 | $396,070 | $397,794 | 99.57% | 10.98% | $6,876 | 6.34% | 3.26% | 2.55% | 4.01% | (2.48%) | (3.98%) |
| **Table Rock Community Bank** | $468,115 | $329,091 | $411,575 | 79.96% | 22.48% | $7,674 | 6.24% | 3.22% | 3.05% | 3.33% | 29.10% | 32.79% |
| **The Missouri Bank** | $470,003 | $299,006 | $418,214 | 71.50% | 13.10% | $7,344 | 5.35% | 2.59% | 1.92% | 3.68% | 0.68% | (0.68%) |
| **People's Bank of Seneca** | $477,606 | $404,970 | $429,557 | 94.28% | 6.63% | $9,365 | 6.20% | 3.33% | 2.95% | 3.41% | 1.32% | 6.10% |
| **The Bank of Advance** | $497,733 | $394,584 | $429,486 | 91.87% | 11.34% | $5,656 | 6.56% | 2.74% | 2.30% | 4.52% | 4.62% | 2.52% |
| **The Callaway Bank** | $498,766 | $375,060 | $403,358 | 92.98% | 13.09% | $4,618 | 5.62% | 2.33% | 1.74% | 3.98% | (0.13%) | (6.94%) |
| State Average of Asset Group B | $363,494 | $266,251 | $315,817 | 84.90% | 16.41% | $6,906 | 5.79% | 2.60% | 2.10% | 3.85% | 6.88% | 7.08% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

## Balance Sheet & Net Interest Margin — June 30, 2025 — Run Date: August 18, 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** | | | | | | | | | | | | |
| **Connections Bank** | $500,693 | $400,053 | $439,836 | 90.96% | 15.92% | $6,859 | 6.46% | 2.63% | 2.06% | 4.49% | 7.64% | 11.35% |
| **Belgrade State Bank** | $507,648 | $378,641 | $462,847 | 81.81% | 23.36% | $6,043 | 6.44% | 2.80% | 2.50% | 4.10% | 15.68% | 15.32% |
| **UNICO Bank** | $514,028 | $414,870 | $470,732 | 88.13% | 14.80% | $4,016 | 6.20% | 3.05% | 2.33% | 3.99% | 2.60% | 1.83% |
| **Farmers Bank of Northern Missouri** | $533,824 | $301,545 | $453,162 | 66.54% | 22.91% | $5,740 | 5.06% | 2.44% | 1.78% | 3.50% | 0.26% | (0.11%) |
| **Phelps County Bank** | $551,605 | $424,139 | $493,640 | 85.92% | 11.13% | $4,485 | 5.38% | 1.44% | 1.01% | 4.29% | 15.11% | 13.45% |
| **First State Bank of St. Charles, Missouri** | $551,726 | $443,116 | $407,413 | 108.76% | 11.30% | $3,100 | 5.59% | 2.88% | 2.19% | 3.66% | 5.74% | 8.26% |
| **United Bank of Union** | $562,305 | $457,929 | $470,909 | 97.24% | 12.25% | $6,775 | 6.01% | 2.61% | 2.35% | 3.86% | (2.86%) | 0.26% |
| **Regional Missouri Bank** | $563,524 | $422,764 | $463,273 | 91.26% | 11.94% | $5,932 | 5.69% | 2.61% | 2.13% | 3.76% | (0.44%) | 4.34% |
| **Legends Bank** | $592,168 | $411,138 | $484,664 | 84.83% | 12.64% | $6,105 | 6.21% | 1.70% | 1.27% | 5.15% | 16.98% | 18.97% |
| **The Maries County Bank** | $606,458 | $351,275 | $524,115 | 67.02% | 19.59% | $4,212 | 5.39% | 2.36% | 1.95% | 3.68% | 0.81% | (2.23%) |
| **First State Bank and Trust Company, Inc.** | $607,546 | $443,970 | $526,522 | 84.32% | 11.08% | $6,676 | 6.29% | 2.56% | 2.00% | 4.36% | (2.76%) | 0.85% |
| **Bank of Odessa** | $627,755 | $444,096 | $520,274 | 85.36% | 17.79% | $11,414 | 6.76% | 3.71% | 3.25% | 3.89% | 5.13% | 9.82% |
| **HOMEBANK** | $653,435 | $543,992 | $545,534 | 99.72% | 9.15% | $5,186 | 6.51% | 2.70% | 2.15% | 4.48% | 0.41% | 1.77% |
| **First Midwest Bank of Dexter** | $663,570 | $552,142 | $521,566 | 105.86% | 14.52% | $6,771 | 6.35% | 3.50% | 3.01% | 3.48% | 11.85% | 12.90% |
| **West Plains Bank and Trust Company** | $695,586 | $451,483 | $643,320 | 70.18% | 17.21% | $6,753 | 5.52% | 2.47% | 1.92% | 3.50% | 8.32% | 7.38% |
| **Peoples Savings Bank** | $698,482 | $558,439 | $581,252 | 96.08% | 10.20% | $7,201 | 5.99% | 2.65% | 2.12% | 4.00% | 10.61% | 12.27% |
| **Peoples Community Bank** | $706,435 | $465,167 | $585,932 | 79.39% | 21.55% | $5,607 | 6.20% | 2.56% | 2.14% | 4.47% | 3.75% | 4.72% |
| **First Midwest Bank of the Ozarks** | $730,647 | $617,274 | $646,289 | 95.51% | 11.63% | $5,845 | 6.53% | 3.06% | 2.57% | 4.14% | 4.19% | 6.37% |
| **Freedom Bank of Southern Missouri** | $742,804 | $595,744 | $673,375 | 88.47% | 10.11% | $7,008 | 6.03% | 3.15% | 2.71% | 3.49% | 10.61% | 9.55% |
| **Town & Country Bank** | $745,793 | $476,488 | $644,569 | 73.92% | 22.90% | $5,484 | 5.20% | 2.09% | 1.56% | 3.81% | 11.32% | 9.48% |
| **MRV Banks** | $764,278 | $622,795 | $612,614 | 101.66% | 15.44% | $10,764 | 6.66% | 3.38% | 2.83% | 4.07% | (14.25%) | (25.72%) |
| **Blue Ridge Bank and Trust Co.** | $817,273 | $621,165 | $690,400 | 89.97% | 12.53% | $6,811 | 5.51% | 2.64% | 1.96% | 3.66% | 0.98% | (0.85%) |
| **CNB St. Louis Bank** | $839,910 | $669,092 | $722,742 | 92.58% | 11.34% | $9,654 | 5.68% | 3.16% | 2.73% | 3.19% | 7.07% | 12.67% |
| **Focus Bank** | $854,995 | $711,716 | $651,727 | 109.20% | 9.10% | $5,213 | 6.35% | 2.65% | 2.21% | 4.35% | 6.26% | 2.21% |
| **Peoples Bank & Trust Co.** | $863,035 | $470,550 | $755,709 | 62.27% | 15.50% | $6,960 | 5.26% | 2.83% | 2.40% | 3.22% | (1.65%) | (4.04%) |
| **The Bank of Old Monroe** | $894,510 | $552,588 | $835,538 | 66.14% | 33.62% | $10,777 | 5.56% | 2.88% | 2.24% | 3.58% | 3.35% | 4.86% |
| **Stifel Trust Company National Association** | $926,112 | $0 | $851,845 | 0.00% | 88.64% | $19,294 | 4.43% | 0.36% | 0.36% | 4.10% | 4.71% | 0.50% |
| **Mid-Missouri Bank** | $926,364 | $658,568 | $828,190 | 79.52% | 17.99% | $4,632 | 5.69% | 1.45% | 1.59% | 4.36% | (1.63%) | (3.33%) |
| **Lindell Bank & Trust Company** | $926,595 | $519,377 | $694,152 | 74.82% | 13.44% | $6,435 | 5.47% | 2.57% | 1.68% | 4.01% | 5.44% | 6.09% |
| **American Bank of Freedom** | $943,462 | $770,505 | $706,961 | 108.99% | 13.78% | $9,160 | 6.23% | 3.90% | 3.63% | 2.92% | 1.91% | (2.73%) |
| **HNB National Bank** | $960,966 | $638,523 | $838,583 | 76.14% | 18.24% | $6,673 | 5.73% | 2.28% | 1.93% | 3.94% | 8.71% | 10.69% |
| **Triad Bank** | $971,207 | $746,620 | $776,073 | 96.20% | 21.87% | $14,496 | 6.42% | 3.37% | 2.82% | 3.86% | 21.20% | 24.98% |
| **Mid America Bank** | $972,696 | $756,266 | $807,950 | 93.60% | 10.97% | $6,572 | 6.41% | 2.27% | 1.85% | 4.81% | (1.45%) | (9.34%) |
| State Average of Asset Group C | $727,801 | $511,880 | $616,112 | 84.62% | 17.71% | $7,232 | 5.92% | 2.63% | 2.16% | 3.94% | 5.02% | 4.93% |

*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.*

| Institution Name | As of Date: Total Assets ($000) | Total Lns & Leases ($000) | Total Deposits ($000) | Loans/ Deposits (%) | Liquidity Ratio (%) | Total Assets/ Employees ($000) | Year to Date: 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** | $1,026,200 | $751,840 | $895,692 | 83.94% | 13.54% | $8,080 | 5.69% | 2.96% | 2.35% | 3.39% | (3.73%) | (5.81%) |
| **Parkside Financial Bank and Trust** | $1,043,006 | $819,900 | $895,633 | 91.54% | 11.89% | $9,569 | 5.98% | 3.13% | 2.18% | 3.97% | (13.47%) | (15.80%) |
| **Saint Louis Bank** | $1,052,321 | $808,717 | $944,739 | 85.60% | 16.65% | $15,706 | 5.87% | 3.49% | 2.84% | 3.23% | 20.37% | 24.08% |
| **Midwest Regional Bank** | $1,123,086 | $920,877 | $982,904 | 93.69% | 11.90% | $8,381 | 6.73% | 4.13% | 3.78% | 3.17% | 3.50% | 0.61% |
| **Bank of Washington** | $1,131,830 | $1,009,663 | $902,617 | 111.86% | 8.81% | $8,202 | 6.82% | 2.80% | 2.51% | 4.67% | (6.38%) | (0.78%) |
| **M1 Bank** | $1,152,078 | $935,271 | $1,023,374 | 91.39% | 10.45% | $27,430 | 7.27% | 4.10% | 3.86% | 3.68% | (2.19%) | (3.48%) |
| **Southwest Missouri Bank** | $1,152,303 | $602,236 | $998,710 | 60.30% | 23.99% | $5,335 | 4.94% | 1.74% | 1.61% | 3.49% | (1.78%) | (5.74%) |
| **Montgomery Bank** | $1,180,502 | $990,155 | $1,035,582 | 95.61% | 9.33% | $5,648 | 6.07% | 2.11% | 1.66% | 4.48% | 2.85% | 6.21% |
| **Wood & Huston Bank** | $1,191,227 | $938,201 | $1,067,296 | 87.90% | 11.58% | $6,404 | 5.90% | 3.18% | 2.74% | 3.40% | (10.97%) | (13.91%) |
| **Sullivan Bank** | $1,261,516 | $1,063,731 | $1,108,871 | 95.93% | 11.81% | $8,139 | 6.31% | 3.54% | 3.29% | 3.22% | 16.07% | 14.98% |
| **Cass Commercial Bank** | $1,307,886 | $1,047,340 | $1,098,077 | 95.38% | 23.19% | $19,816 | 5.15% | 2.86% | 1.37% | 3.66% | (17.66%) | (21.52%) |
| **BTC Bank** | $1,409,808 | $1,126,879 | $1,056,628 | 106.65% | 7.72% | $5,802 | 6.54% | 2.95% | 2.21% | 4.34% | 6.33% | 15.32% |
| **Sterling Bank** | $1,443,194 | $1,059,639 | $1,258,021 | 84.23% | 21.83% | $9,311 | 6.88% | 3.11% | 2.76% | 4.54% | 3.63% | 4.58% |
| **The Nodaway Valley Bank** | $1,499,730 | $986,478 | $1,277,993 | 77.19% | 16.86% | $8,927 | 5.11% | 1.76% | 1.28% | 3.98% | 10.93% | 8.39% |
| **Lead Bank** | $1,743,973 | $897,329 | $1,527,568 | 58.74% | 28.85% | $6,656 | 9.65% | 1.38% | 0.81% | 8.89% | 19.83% | 20.24% |
| **Hawthorn Bank** | $1,866,419 | $1,462,898 | $1,539,052 | 95.05% | 13.74% | $7,466 | 5.44% | 2.31% | 1.76% | 3.86% | 5.99% | (1.22%) |
| **First Bank of the Lake** | $1,869,504 | $1,802,466 | $1,561,155 | 115.46% | 1.86% | $7,725 | 7.42% | 4.38% | 4.34% | 3.38% | 37.76% | 22.91% |
| **Legacy Bank & Trust Company** | $1,872,452 | $1,583,493 | $1,584,619 | 99.93% | 13.21% | $12,567 | 6.50% | 3.76% | 3.51% | 3.40% | (0.67%) | (2.39%) |
| **OMB Bank** | $1,984,131 | $1,740,620 | $1,727,555 | 100.76% | 10.90% | $8,302 | 7.18% | 4.05% | 3.86% | 3.59% | 24.25% | 27.06% |
| **Country Club Bank** | $2,210,799 | $1,525,345 | $1,904,499 | 80.09% | 22.08% | $5,445 | 5.03% | 2.18% | 0.98% | 3.89% | 3.44% | 5.08% |
| **Guaranty Bank** | $2,367,028 | $1,833,706 | $1,867,483 | 98.19% | 12.90% | $11,776 | 5.66% | 3.75% | 3.28% | 3.05% | 2.29% | 4.72% |
| **North American Savings Bank, FSB** | $2,938,521 | $2,146,884 | $1,862,784 | 115.25% | 17.14% | $12,504 | 5.76% | 3.73% | 3.55% | 2.69% | 1.35% | 4.45% |
| **Midwest BankCentre** | $2,974,164 | $2,404,634 | $2,486,440 | 96.71% | 9.06% | $10,660 | 5.61% | 2.42% | 2.35% | 3.45% | 11.27% | 12.06% |
| **OakStar Bank** | $2,976,580 | $2,623,764 | $2,651,859 | 98.94% | 4.39% | $7,460 | 6.08% | 3.24% | 2.85% | 3.58% | 10.46% | 11.11% |
| **Academy Bank, N.A.** | $2,996,131 | $2,360,922 | $2,455,015 | 96.17% | 12.68% | $5,664 | 5.92% | 3.67% | 3.04% | 3.28% | 4.86% | 5.07% |
| **The Bank of Missouri** | $3,105,528 | $2,149,416 | $2,526,658 | 85.07% | 12.77% | $5,827 | 4.95% | 2.91% | 2.19% | 2.78% | 1.64% | (4.17%) |
| **First State Community Bank** | $4,244,529 | $3,218,520 | $3,566,840 | 90.23% | 8.51% | $5,961 | 5.34% | 2.32% | 1.68% | 3.69% | 1.28% | 0.71% |
| **Southern Bank** | $4,968,661 | $4,101,021 | $4,299,858 | 95.38% | 8.04% | $6,911 | 6.00% | 3.11% | 2.73% | 3.44% | 4.60% | 3.45% |
| **Great Southern Bank** | $5,857,319 | $4,604,718 | $4,714,765 | 97.67% | 11.46% | $6,218 | 5.71% | 2.89% | 2.22% | 3.67% | (4.26%) | 0.69% |
| **First Bank \| Creve Coeur** | $6,534,874 | $3,947,700 | $5,896,089 | 66.95% | 17.28% | $8,028 | 4.73% | 2.86% | 1.80% | 2.67% | (2.89%) | (1.21%) |
| **Stifel Bank** | $11,533,211 | $7,533,723 | $10,727,356 | 70.23% | 17.58% | $151,753 | 5.74% | 3.46% | 3.38% | 2.58% | 13.77% | 15.53% |
| **Enterprise Bank & Trust** | $16,046,611 | $11,409,426 | $13,454,408 | 84.80% | 15.07% | $12,468 | 5.78% | 2.72% | 1.84% | 4.15% | 6.15% | 2.68% |
| **Stifel Bank and Trust** | $18,469,661 | $14,280,754 | $16,860,531 | 84.70% | 13.70% | $55,969 | 5.82% | 2.33% | 2.34% | 3.58% | (10.66%) | (13.12%) |
| **The Central Trust Bank** | $19,070,360 | $11,329,620 | $15,068,810 | 75.19% | 20.94% | $6,511 | 5.26% | 2.15% | 1.18% | 3.88% | (1.67%) | (3.17%) |
| **Commerce Bank** | $32,100,158 | $17,669,060 | $25,857,764 | 68.33% | 20.94% | $7,137 | 4.77% | 1.82% | 1.33% | 3.58% | 1.84% | 1.35% |
| **UMB Bank, National Association** | $71,438,991 | $36,813,671 | $60,599,246 | 60.75% | 27.37% | $16,889 | 5.39% | 3.47% | 2.23% | 3.06% | 84.90% | 79.78% |
| State Average of Asset Group D | $6,559,564 | $4,180,573 | $5,535,736 | 88.77% | 14.45% | $14,629 | 5.97% | 2.97% | 2.44% | 3.70% | 6.20% | 5.52% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

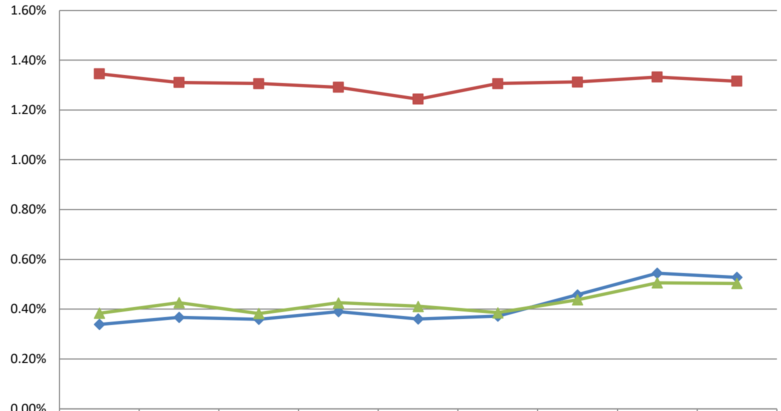
***NA = data was not available.***

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

# Asset Quality

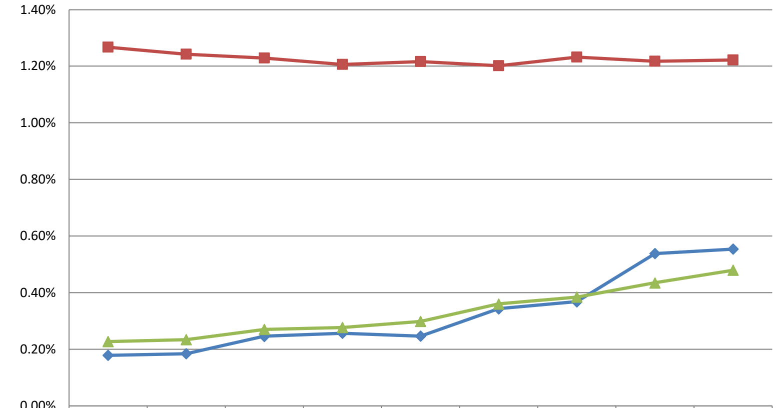
## Summary Trends of Historical Asset Group Averages: Non accruals/Loans, Reserves/Loans & NPAs/Total Assets

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



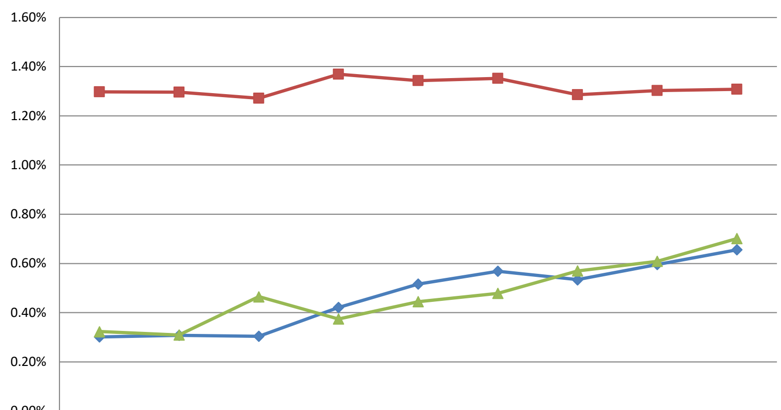

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Nonaccruals/Loans | 0.34% | 0.37% | 0.36% | 0.39% | 0.36% | 0.37% | 0.46% | 0.54% | 0.53% |
| Reserves/Loans | 1.35% | 1.31% | 1.31% | 1.29% | 1.24% | 1.31% | 1.31% | 1.33% | 1.32% |
| NPAs/Total Assets | 0.38% | 0.43% | 0.38% | 0.43% | 0.41% | 0.39% | 0.44% | 0.51% | 0.50% |

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



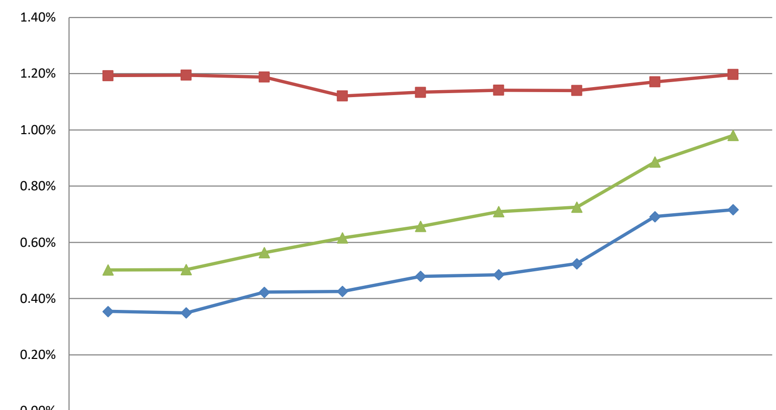

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Nonaccruals/Loans | 0.18% | 0.18% | 0.25% | 0.26% | 0.25% | 0.34% | 0.37% | 0.54% | 0.55% |
| Reserves/Loans | 1.27% | 1.24% | 1.23% | 1.21% | 1.22% | 1.20% | 1.23% | 1.22% | 1.22% |
| NPAs/Total Assets | 0.23% | 0.23% | 0.27% | 0.28% | 0.30% | 0.36% | 0.38% | 0.43% | 0.48% |

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




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Nonaccruals/Loans | 0.30% | 0.31% | 0.30% | 0.42% | 0.52% | 0.57% | 0.53% | 0.60% | 0.66% |
| Reserves/Loans | 1.30% | 1.30% | 1.27% | 1.37% | 1.34% | 1.35% | 1.29% | 1.30% | 1.31% |
| NPAs/Total Assets | 0.32% | 0.31% | 0.46% | 0.37% | 0.44% | 0.48% | 0.57% | 0.61% | 0.70% |

### Asset Group D - Over $1 billion in Total Assets
### As of Date




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Nonaccruals/Loans | 0.35% | 0.35% | 0.42% | 0.43% | 0.48% | 0.48% | 0.52% | 0.69% | 0.72% |
| Reserves/Loans | 1.19% | 1.20% | 1.19% | 1.12% | 1.13% | 1.14% | 1.14% | 1.17% | 1.20% |
| NPAs/Total Assets | 0.50% | 0.50% | 0.56% | 0.62% | 0.66% | 0.71% | 0.73% | 0.89% | 0.98% |

***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.***

| Asset Quality | June 30, 2025 | Run Date: August 18, 2025 |
|---|---|---|

| Institution Name | Total Assets ($000) | Tot Loans & Leases Nonaccrual ($000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio | NPAs/Total Assets (%) |
|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | |
| **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** | $20,168 | $0 | NA | NA | NA | 0.00% | 0.00% |
| **Bank of New Cambria** | $31,961 | $0 | 0.00% | 2.43% | NA | 0.00% | 0.00% |
| **FMB Bank** | $48,085 | $0 | 0.00% | 1.25% | 38.68% | 15.49% | 1.01% |
| **America's Community Bank** | $54,814 | $0 | 0.00% | 1.30% | NA | 11.08% | 1.15% |
| **Montrose Savings Bank** | $57,137 | $29 | 0.09% | 1.70% | NM | 0.51% | 0.05% |
| **Community Bank of Memphis** | $59,303 | $0 | 0.00% | 2.72% | NA | 0.00% | 0.00% |
| **First Security Bank** | $59,320 | $84 | 0.21% | 1.39% | 232.92% | 4.80% | 0.41% |
| **Tri-County Trust Company** | $60,221 | $547 | 1.30% | 1.51% | 43.64% | 21.25% | 2.42% |
| **The Bank of Houston** | $64,185 | $811 | 1.57% | 3.96% | 253.14% | 7.87% | 1.26% |
| **Bank of Iberia** | $70,118 | $385 | 0.91% | 1.23% | 99.61% | 8.08% | 0.74% |
| **Four States Bank** | $72,530 | $0 | 0.00% | 1.25% | NA | 0.00% | 0.00% |
| **Sherwood Community Bank** | $73,175 | $114 | 0.26% | 0.94% | 356.14% | 7.95% | 0.16% |
| **FarmBank** | $77,864 | $383 | 0.76% | 1.30% | 171.80% | 8.00% | 0.49% |
| **Farmers Bank of Lohman** | $79,333 | $0 | 0.00% | 0.85% | NA | 0.06% | 0.00% |
| **Paramount Bank** | $81,080 | $58 | 0.09% | 0.87% | 970.69% | 18.25% | 1.35% |
| **Peoples Bank of Moniteau County** | $81,429 | $398 | 0.88% | 1.47% | 167.59% | 5.06% | 0.49% |
| **Community Bank of Missouri** | $90,273 | $768 | 1.37% | 1.03% | 75.39% | 6.11% | 0.85% |
| **Silex Banking Company** | $93,730 | $0 | 0.00% | 1.02% | NA | 0.00% | 0.00% |
| **Flat Branch Bank** | $94,085 | $96 | 0.26% | 1.00% | 388.54% | 1.23% | 0.10% |
| **United Security Bank** | $94,166 | $127 | 0.18% | 1.30% | 717.32% | 2.95% | 0.13% |
| **Bank of Billings** | $94,503 | $1,224 | 1.66% | 0.83% | 49.84% | 12.39% | 1.30% |
| **Investors Community Bank** | $95,241 | $65 | 0.14% | 1.32% | 940.00% | 3.85% | 0.07% |
| **Senath State Bank** | $97,503 | $0 | 0.00% | 1.40% | NA | 15.18% | 0.00% |
| **West Plains Savings and Loan Association** | $98,976 | $2,241 | 3.00% | 1.25% | 41.86% | 13.14% | 2.26% |
| **The Citizens Bank of Edina** | $104,272 | $0 | 0.00% | 1.39% | 898.15% | 1.46% | 0.10% |
| **Citizens Bank & Trust** | $104,327 | $128 | 0.25% | 1.11% | 441.41% | 1.12% | 0.12% |
| **The Bank of Grain Valley** | $108,377 | $0 | 0.00% | 1.49% | NA | 0.00% | 0.00% |
| **TPNB Bank** | $110,174 | $0 | 0.00% | 1.21% | NA | 0.00% | 0.00% |
| **Metz Banking Company** | $110,179 | $0 | 0.00% | 1.03% | NM | 0.23% | 0.03% |
| **Neighbors Bank** | $110,635 | $999 | 1.20% | 0.33% | 27.63% | 6.73% | 0.95% |
| **The Hamilton Bank** | $110,896 | $5 | 0.01% | 0.52% | NM | 14.15% | 0.00% |
| **Bank of Brookfield-Purdin National Association** | $112,319 | $0 | 0.00% | 1.62% | NA | 0.00% | 0.00% |
| **Peoples Bank of Altenburg** | $115,844 | $66 | 0.08% | 1.03% | NM | 0.62% | 0.06% |
| **Bank of New Madrid** | $118,460 | $52 | 0.08% | 1.43% | NM | 0.87% | 0.04% |
| **The First National Bank of Nevada** | $119,931 | $208 | 0.41% | 1.73% | 417.79% | 2.06% | 0.17% |
| **Community State Bank** | $123,447 | $264 | 0.33% | 1.22% | 359.19% | 2.31% | 0.27% |
| **Concordia Bank** | $123,560 | $335 | 0.37% | 1.34% | 344.86% | 2.72% | 0.32% |
| **County Bank** | $123,756 | $0 | 0.00% | 1.43% | NA | 0.00% | 0.00% |
| **HomePride Bank** | $123,869 | $332 | 0.34% | 1.24% | 217.65% | 4.20% | 0.45% |
| **Citizens Bank of Rogersville** | $124,451 | $448 | 0.47% | 1.92% | 410.71% | 4.96% | 0.54% |
| **Grand Missouri Bank** | $126,002 | $173 | 0.17% | 1.20% | 702.31% | 0.93% | 0.14% |
| **Home Savings and Loan Association of Carroll County, F.A** | $127,168 | $716 | 0.81% | 1.13% | 134.24% | 4.07% | 0.58% |
| **Alton Bank** | $127,412 | $275 | 0.40% | 0.86% | 217.09% | 4.29% | 0.22% |
| **Community Bank of El Dorado Springs** | $131,689 | $114 | 0.15% | 1.12% | 267.79% | 1.80% | 0.25% |
| **Kennett Trust Bank** | $131,904 | $45 | 0.06% | 0.86% | 746.67% | 12.02% | 0.09% |
| **Preferred Bank** | $133,128 | $0 | 0.00% | 0.82% | NA | 1.18% | 0.00% |
| **Chillicothe State Bank** | $133,821 | $1,019 | 1.39% | 1.41% | 96.45% | 8.53% | 0.80% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

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

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

| Institution Name | Total Assets ($000) | Tot Loans & Leases Nonaccrual ($000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio | NPAs/Total Assets (%) |
|---|---|---|---|---|---|---|---|
| **Jonesburg State Bank** | $137,503 | $0 | 0.00% | 1.03% | NA | 0.00% | 0.00% |
| **Citizens Community Bank** | $138,510 | $313 | 0.35% | 1.33% | 248.11% | 2.88% | 0.34% |
| **First Independent Bank** | $139,681 | $784 | 1.07% | 1.40% | 107.49% | 7.66% | 0.68% |
| **Security Bank of Southwest Missouri** | $140,267 | $935 | 0.85% | 1.23% | 144.28% | 20.49% | 0.67% |
| **Peoples Bank of Wyaconda** | $141,177 | $118 | 0.13% | 2.03% | NM | 1.65% | 0.08% |
| **Bank of Salem** | $141,366 | $649 | 0.71% | 0.74% | 104.16% | 5.47% | 0.46% |
| **Bank of Crocker** | $141,950 | $1,283 | 2.65% | 1.44% | 54.33% | 8.71% | 0.90% |
| **State Bank of Missouri** | $142,035 | $2,075 | 2.60% | 1.05% | 40.24% | 17.99% | 1.46% |
| **Edward Jones Trust Company** | $143,045 | $0 | NA | NA | NA | 0.00% | 0.00% |
| **Independent Farmers Bank** | $148,929 | $196 | 0.23% | 1.14% | 373.95% | 2.39% | 0.18% |
| **Northeast Missouri State Bank** | $150,399 | $0 | 0.00% | 1.26% | NA | 0.70% | 0.00% |
| **Bank of Monticello** | $152,115 | $2,261 | 2.43% | 1.08% | 39.40% | 17.46% | 1.67% |
| **Commercial Trust Company of Fayette** | $155,571 | $434 | 0.40% | 1.02% | 252.07% | 2.95% | 0.28% |
| **Arlo Bank** | $157,380 | $2,678 | 2.62% | 1.46% | 55.64% | 8.19% | 1.70% |
| **Security Bank of the Ozarks** | $158,180 | $707 | 0.71% | 0.97% | 137.77% | 13.80% | 0.86% |
| **Community Bank of Pleasant Hill** | $160,073 | $0 | 0.00% | 0.22% | NA | 0.12% | 0.00% |
| **Security Bank of Pulaski County** | $160,926 | $561 | 0.61% | 1.32% | 179.82% | 8.44% | 0.66% |
| **State Bank of Southwest Missouri** | $164,220 | $0 | 0.00% | 0.59% | NA | 0.00% | 0.00% |
| **New Frontier Bank** | $164,831 | $0 | 0.00% | 0.96% | NA | 0.00% | 0.00% |
| **Citizens' Bank of Charleston** | $175,553 | $852 | 0.61% | 1.12% | 184.27% | 2.29% | 0.49% |
| **F&M Bank and Trust Company** | $182,652 | $1,080 | 0.94% | 1.15% | 93.98% | 10.61% | 0.92% |
| **Bank 21** | $183,976 | $84 | 0.05% | 1.33% | NM | 8.77% | 1.05% |
| **Adrian Bank** | $184,077 | $308 | 0.25% | 1.25% | 307.48% | 2.61% | 0.28% |
| **Progressive Ozark Bank** | $186,649 | $2,787 | 1.81% | 0.97% | 41.70% | 19.38% | 1.93% |
| **Citizens Bank \| Butler** | $187,700 | $182 | 0.11% | 1.12% | 983.52% | 2.95% | 0.30% |
| **The Tipton Latham Bank, National Association** | $188,544 | $258 | 0.20% | 1.38% | 314.39% | 2.99% | 0.30% |
| **Bank Star** | $189,201 | $0 | 0.00% | 1.39% | NA | 1.47% | 0.06% |
| **The Cornerstone Bank** | $197,582 | $1,649 | 1.11% | 1.75% | 145.28% | 10.30% | 0.92% |
| **1st Advantage Bank** | $201,011 | $2,260 | 1.29% | 1.74% | 135.27% | 10.51% | 1.12% |
| **The Citizens-Farmers Bank of Cole Camp** | $201,712 | $2,199 | 1.65% | 1.30% | 71.89% | 8.33% | 1.21% |
| **TBO Bank** | $203,688 | $0 | 0.00% | 5.70% | NA | 0.00% | 0.00% |
| **FCNB Bank** | $206,413 | $147 | 0.12% | 1.00% | 386.12% | 3.75% | 0.15% |
| **Carroll County Trust Company of Carrollton, Missouri** | $206,611 | $203 | 0.24% | 0.97% | 409.36% | 1.64% | 0.10% |
| **St. Clair County State Bank** | $214,381 | $0 | 0.00% | 1.25% | NA | 2.50% | 0.00% |
| **First Missouri Bank of SEMO** | $214,846 | $2 | 0.00% | 1.73% | NM | 1.60% | 0.13% |
| **Bank Northwest** | $216,250 | $215 | 0.13% | 0.98% | 144.27% | 6.05% | 0.60% |
| **Community Point Bank** | $218,601 | $331 | 0.19% | 1.16% | 620.54% | 1.77% | 0.15% |
| **Bank of Weston** | $223,014 | $849 | 0.50% | 1.27% | 257.01% | 7.44% | 0.38% |
| **The Seymour Bank** | $223,305 | $0 | 0.00% | 1.23% | NM | 0.84% | 0.06% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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| Institution Name | Total Assets ($000) | Tot Loans & Leases Nonaccrual ($000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio | NPAs/Total Assets (%) |
|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | |
| **Asset Group A - $0 to $250 million in total assets (continued)** | | | | | | | |
| **Bank of Grandin** | $228,887 | $3,176 | 2.25% | 0.96% | 19.82% | 22.96% | 3.09% |
| **First Missouri State Bank of Cape County** | $229,895 | $0 | 0.00% | 1.25% | NA | 0.00% | 0.00% |
| **Citizens Bank of Eldon** | $233,029 | $1,918 | 1.08% | 1.32% | 80.93% | 10.55% | 1.24% |
| **First State Bank of Purdy** | $237,027 | $2,136 | 1.39% | 0.95% | 66.77% | 11.78% | 0.92% |
| **Citizens Bank of the Midwest** | $238,388 | $362 | 0.22% | 1.27% | 573.76% | 42.91% | 2.57% |
| **Community Bank of Marshall** | $238,870 | $0 | 0.00% | 1.47% | NA | 1.20% | 0.00% |
| **Alliant Bank** | $248,504 | $71 | 0.04% | 1.20% | NM | 7.82% | 0.75% |
| **Peoples Bank** | $248,621 | $365 | 0.23% | 1.12% | 494.25% | 1.87% | 0.15% |
| **Community First Bank** | $248,723 | $313 | 0.15% | 1.99% | NM | 2.90% | 0.16% |
| State Average of Asset Group A | $140,664 | $492 | 0.53% | 1.32% | 281.62% | 5.88% | 0.50% |

***Source: SNL Financial***

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| Asset Quality | June 30, 2025 | Run Date: August 18, 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** | | | | | | | |
| **Lamar Bank and Trust Company** | $259,083 | $138 | 0.07% | 1.00% | NM | 0.60% | 0.05% |
| **First Missouri State Bank** | $265,453 | $805 | 0.36% | 1.27% | 356.27% | 8.18% | 0.32% |
| **Century Bank of the Ozarks** | $278,052 | $3,503 | 1.53% | 1.76% | 114.73% | 12.10% | 1.26% |
| **United State Bank** | $279,928 | $153 | 0.07% | 1.48% | NM | 0.53% | 0.05% |
| **Goppert Financial Bank** | $281,574 | $0 | 0.00% | 1.04% | NA | 0.00% | 0.00% |
| **Commercial Bank \| Saint Louis** | $285,394 | $1,043 | 0.58% | 1.15% | 133.31% | 11.94% | 0.54% |
| **Putnam County State Bank** | $287,234 | $48 | 0.02% | 1.34% | NM | 1.93% | 0.02% |
| **Ozarks Federal Savings and Loan Association** | $292,424 | $2,376 | 1.00% | 0.92% | 71.24% | 7.56% | 1.06% |
| **Heritage Community Bank** | $299,810 | $2,700 | 1.00% | 1.21% | 120.52% | 11.05% | 0.94% |
| **Community First Banking Company** | $300,989 | $18 | 0.01% | 0.85% | NM | 6.37% | 0.54% |
| **St. Johns Bank & Trust Company** | $305,024 | $7,109 | 3.06% | 1.64% | 53.59% | 18.68% | 2.33% |
| **O'Bannon Banking Company** | $308,929 | $2,612 | 1.19% | 1.07% | 89.40% | 9.19% | 0.85% |
| **Kearney Trust Company** | $313,806 | $0 | 0.00% | 1.56% | NA | 3.68% | 0.00% |
| **Exchange Bank of Northeast Missouri** | $320,430 | $3,120 | 1.62% | 1.48% | 90.48% | 11.46% | 1.01% |
| **Community State Bank of Missouri** | $321,840 | $605 | 0.27% | 0.81% | 307.27% | 1.66% | 0.19% |
| **Bank of Versailles** | $343,728 | $0 | 0.00% | 1.31% | 237.17% | 3.19% | 0.49% |
| **Midwest Independent BankersBank** | $344,394 | $0 | 0.00% | 1.80% | NA | 0.00% | 0.00% |
| **Farmers and Merchants Bank of St. Clair** | $347,592 | $67 | 0.03% | 1.27% | NM | 0.46% | 0.02% |
| **Citizens Bank \| New Haven** | $352,129 | $7,254 | 2.25% | 1.59% | 69.29% | 15.12% | 2.11% |
| **Central Bank of Kansas City** | $358,755 | $0 | 0.00% | 1.21% | NA | 0.00% | 0.00% |
| **Bloomsdale Bank** | $363,346 | $1,034 | 0.41% | 1.14% | 274.66% | 3.72% | 0.28% |
| **Ozark Bank** | $363,635 | $0 | 0.00% | 1.17% | NA | 0.00% | 0.00% |
| **Community Bank of Raymore** | $370,412 | $70 | 0.06% | 0.48% | 791.43% | 1.18% | 0.02% |
| **Farmers State Bank \| Cameron** | $378,143 | $1,362 | 0.46% | 0.62% | 83.17% | 7.66% | 0.58% |
| **Alliance Bank** | $378,582 | $367 | 0.12% | 1.35% | NM | 0.75% | 0.10% |
| **MA Bank** | $382,409 | $954 | 0.47% | 1.50% | 254.32% | 7.21% | 0.32% |
| **Branson Bank** | $384,313 | $2,258 | 0.67% | 1.14% | 166.68% | 6.32% | 0.60% |
| **Pony Express Bank** | $386,458 | $330 | 0.11% | 1.19% | NM | 0.91% | 0.09% |
| **Heritage Bank of the Ozarks** | $391,728 | $639 | 0.22% | 1.17% | 359.13% | 2.69% | 0.25% |
| **Exchange Bank of Missouri** | $404,367 | $7,725 | 2.39% | 1.05% | 43.57% | 24.18% | 2.01% |
| **Bank of Franklin County** | $419,338 | $85 | 0.03% | 1.17% | NM | 2.21% | 0.20% |
| **F & C Bank** | $430,090 | $213 | 0.06% | 1.32% | NM | 1.42% | 0.05% |
| **New Era Bank** | $433,643 | $6,954 | 2.82% | 1.53% | 54.14% | 11.79% | 1.60% |
| **Community Bank and Trust** | $433,800 | $60 | 0.03% | 1.00% | NM | 0.19% | 0.01% |
| **Verimore Bank** | $460,685 | $252 | 0.06% | 1.19% | NM | 0.64% | 0.07% |
| **Table Rock Community Bank** | $468,115 | $146 | 0.04% | 1.03% | NM | 1.96% | 0.04% |
| **The Missouri Bank** | $470,003 | $90 | 0.03% | 1.21% | NM | 0.34% | 0.02% |
| **People's Bank of Seneca** | $477,606 | $899 | 0.22% | 1.30% | 584.43% | 7.29% | 0.21% |
| **The Bank of Advance** | $497,733 | $2,093 | 0.53% | 1.39% | 210.46% | 5.13% | 0.59% |
| **The Callaway Bank** | $498,766 | $1,478 | 0.39% | 1.19% | 258.85% | 4.41% | 0.35% |
| State Average of Asset Group B | $363,494 | $1,464 | 0.55% | 1.22% | 214.73% | 5.34% | 0.48% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

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

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

| Institution Name | Total Assets ($000) | Tot Loans & Leases Nonaccrual ($000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | Texas Ratio | NPAs/Total Assets (%) |
|---|---|---|---|---|---|---|---|
| **Connections Bank** | $500,693 | $0 | 0.00% | 1.17% | NA | 0.00% | 0.00% |
| **Belgrade State Bank** | $507,648 | $1,377 | 0.36% | 1.07% | 294.41% | 4.42% | 0.30% |
| **UNICO Bank** | $514,028 | $5,926 | 1.43% | 0.85% | 54.98% | 15.21% | 1.25% |
| **Farmers Bank of Northern Missouri** | $533,824 | $595 | 0.20% | 1.19% | 605.55% | 1.02% | 0.11% |
| **Phelps County Bank** | $551,605 | $454 | 0.11% | 0.95% | 810.51% | 1.29% | 0.09% |
| **First State Bank of St. Charles, Missouri** | $551,726 | $3,125 | 0.71% | 1.50% | 177.81% | 4.28% | 0.68% |
| **United Bank of Union** | $562,305 | $12,689 | 2.77% | 1.45% | 52.29% | 26.13% | 2.29% |
| **Regional Missouri Bank** | $563,524 | $173 | 0.04% | 1.05% | NM | 0.29% | 0.03% |
| **Legends Bank** | $592,168 | $359 | 0.09% | 1.17% | 515.01% | 1.77% | 0.20% |
| **The Maries County Bank** | $606,458 | $1,193 | 0.34% | 1.50% | 441.83% | 2.68% | 0.33% |
| **First State Bank and Trust Company, Inc.** | $607,546 | $6,408 | 1.44% | 1.31% | 83.72% | 11.22% | 1.15% |
| **Bank of Odessa** | $627,755 | $2,585 | 0.58% | 1.39% | 218.02% | 8.37% | 0.54% |
| **HOMEBANK** | $653,435 | $3,622 | 0.67% | 1.00% | 31.79% | 25.88% | 2.63% |
| **First Midwest Bank of Dexter** | $663,570 | $197 | 0.04% | 0.87% | NM | 1.37% | 0.03% |
| **West Plains Bank and Trust Company** | $695,586 | $2,523 | 0.56% | 0.87% | 155.53% | 5.43% | 0.39% |
| **Peoples Savings Bank** | $698,482 | $1,164 | 0.21% | 1.05% | 394.67% | 2.14% | 0.21% |
| **Peoples Community Bank** | $706,435 | $8,051 | 1.73% | 1.19% | 64.90% | 7.48% | 1.25% |
| **First Midwest Bank of the Ozarks** | $730,647 | $4,071 | 0.66% | 1.26% | 190.99% | 6.31% | 0.61% |
| **Freedom Bank of Southern Missouri** | $742,804 | $611 | 0.10% | 0.79% | 260.98% | 2.94% | 0.24% |
| **Town & Country Bank** | $745,793 | $1,268 | 0.27% | 1.29% | 468.31% | 2.04% | 0.19% |
| **MRV Banks** | $764,278 | $28,431 | 4.57% | 2.26% | 39.83% | 40.96% | 5.79% |
| **Blue Ridge Bank and Trust Co.** | $817,273 | $1,332 | 0.21% | 1.64% | 113.27% | 10.66% | 1.10% |
| **CNB St. Louis Bank** | $839,910 | $3,511 | 0.52% | 1.73% | 328.85% | 5.35% | 0.42% |
| **Focus Bank** | $854,995 | $1,708 | 0.24% | 1.09% | 453.40% | 2.29% | 0.28% |
| **Peoples Bank & Trust Co.** | $863,035 | $874 | 0.19% | 1.09% | 361.24% | 1.91% | 0.16% |
| **The Bank of Old Monroe** | $894,510 | $6 | 0.00% | 1.41% | NM | 0.01% | 0.00% |
| **Stifel Trust Company National Association** | $926,112 | $0 | NA | NA | NA | 0.00% | 0.00% |
| **Mid-Missouri Bank** | $926,364 | $1,993 | 0.30% | 1.17% | 375.64% | 2.38% | 0.26% |
| **Lindell Bank & Trust Company** | $926,595 | $1,474 | 0.28% | 2.92% | 616.88% | 2.85% | 0.27% |
| **American Bank of Freedom** | $943,462 | $14,835 | 1.93% | 1.68% | 70.10% | 18.45% | 1.96% |
| **HNB National Bank** | $960,966 | $1,168 | 0.18% | 1.09% | 398.39% | 1.62% | 0.18% |
| **Triad Bank** | $971,207 | $1,249 | 0.17% | 1.77% | NM | 1.15% | 0.13% |
| **Mid America Bank** | $972,696 | $703 | 0.09% | 1.10% | NM | 0.74% | 0.07% |
| State Average of Asset Group C | $727,801 | $3,445 | 0.66% | 1.31% | 291.50% | 6.63% | 0.70% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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## Asset Quality — June 30, 2025 — Run Date: August 18, 2025

| Institution Name | Total Assets ($000) | Tot Loans & Leases Nonaccrual ($000) | Nonaccrual Loans/Total Loans (%) | Reserves/Loans (%) | Reserves/ NPLs (%) | NPA+ Loans 90PD / Tang Equity + LLRs (%) Texas Ratio | NPAs/Total Assets (%) |
|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | |
| **Asset Group D - Over $1 billion in total assets** | | | | | | | |
| **Royal Banks of Missouri** | $1,026,200 | $4,457 | 0.59% | 0.72% | 37.22% | 26.24% | 2.79% |
| **Parkside Financial Bank and Trust** | $1,043,006 | $1,542 | 0.19% | 1.81% | 959.79% | 1.14% | 0.15% |
| **Saint Louis Bank** | $1,052,321 | $12,703 | 1.57% | 1.53% | 60.72% | 22.67% | 2.17% |
| **Midwest Regional Bank** | $1,123,086 | $41,877 | 4.55% | 1.34% | 29.51% | 36.97% | 3.80% |
| **Bank of Washington** | $1,131,830 | $26,058 | 2.58% | 2.12% | 48.60% | 35.57% | 4.91% |
| **M1 Bank** | $1,152,078 | $0 | 0.00% | 1.37% | NA | 0.00% | 0.00% |
| **Southwest Missouri Bank** | $1,152,303 | $736 | 0.12% | 1.03% | 277.82% | 3.25% | 0.20% |
| **Montgomery Bank** | $1,180,502 | $3,153 | 0.32% | 0.99% | 191.90% | 4.55% | 0.44% |
| **Wood & Huston Bank** | $1,191,227 | $1,941 | 0.21% | 1.33% | 641.99% | 1.50% | 0.16% |
| **Sullivan Bank** | $1,261,516 | $8,783 | 0.83% | 1.17% | 138.78% | 15.29% | 1.35% |
| **Cass Commercial Bank** | $1,307,886 | $0 | 0.00% | 1.29% | 46.62% | 15.11% | 2.22% |
| **BTC Bank** | $1,409,808 | $10,297 | 0.91% | 1.02% | 112.03% | 7.60% | 0.73% |
| **Sterling Bank** | $1,443,194 | $8,360 | 0.79% | 1.24% | 157.54% | 4.51% | 0.58% |
| **The Nodaway Valley Bank** | $1,499,730 | $456 | 0.05% | 1.29% | NM | 0.40% | 0.03% |
| **Lead Bank** | $1,743,973 | $4,818 | 0.54% | 0.90% | 166.94% | 11.42% | 0.28% |
| **Hawthorn Bank** | $1,866,419 | $2,256 | 0.15% | 1.47% | 956.12% | 2.61% | 0.25% |
| **First Bank of the Lake** | $1,869,504 | $60,064 | 3.33% | 0.58% | 14.95% | 49.17% | 3.72% |
| **Legacy Bank & Trust Company** | $1,872,452 | $369 | 0.02% | 1.17% | NM | 0.82% | 0.02% |
| **OMB Bank** | $1,984,131 | $12,145 | 0.70% | 1.48% | 211.83% | 8.66% | 0.70% |
| **Country Club Bank** | $2,210,799 | $10,321 | 0.68% | 1.17% | 172.72% | 4.59% | 0.48% |
| **Guaranty Bank** | $2,367,028 | $12,744 | 0.69% | 1.29% | 186.16% | 4.34% | 0.54% |
| **North American Savings Bank, FSB** | $2,938,521 | $18,680 | 0.87% | 1.40% | 120.85% | 5.89% | 0.88% |
| **Midwest BankCentre** | $2,974,164 | $14,469 | 0.60% | 1.39% | 228.26% | 4.48% | 0.51% |
| **OakStar Bank** | $2,976,580 | $15,109 | 0.58% | 1.26% | 115.33% | 9.79% | 0.98% |
| **Academy Bank, N.A.** | $2,996,131 | $17,199 | 0.73% | 1.38% | 56.82% | 13.32% | 1.93% |
| **The Bank of Missouri** | $3,105,528 | $4,511 | 0.21% | 0.98% | 167.20% | 4.09% | 0.41% |
| **First State Community Bank** | $4,244,529 | $16,507 | 0.51% | 0.95% | 171.87% | 4.12% | 0.44% |
| **Southern Bank** | $4,968,661 | $23,040 | 0.56% | 1.26% | 103.92% | 9.53% | 1.01% |
| **Great Southern Bank** | $5,857,319 | $2,044 | 0.04% | 1.41% | NM | 1.58% | 0.18% |
| **First Bank \| Creve Coeur** | $6,534,874 | $10,559 | 0.27% | 1.01% | 210.20% | 3.96% | 0.29% |
| **Stifel Bank** | $11,533,211 | $81 | 0.00% | 0.40% | NM | 0.02% | 0.00% |
| **Enterprise Bank & Trust** | $16,046,611 | $83,288 | 0.73% | 1.27% | 94.64% | 12.48% | 1.01% |
| **Stifel Bank and Trust** | $18,469,661 | $157,268 | 1.10% | 0.74% | 67.29% | 11.06% | 0.85% |
| **The Central Trust Bank** | $19,070,360 | $46,470 | 0.41% | 1.32% | 181.91% | 5.23% | 0.46% |
| **Commerce Bank** | $32,100,158 | $18,870 | 0.11% | 0.94% | 74.71% | 8.09% | 0.69% |
| **UMB Bank, National Association** | $71,438,991 | $97,029 | 0.26% | 1.06% | 375.25% | 2.25% | 0.15% |
| State Average of Asset Group D | $6,559,564 | $20,783 | 0.72% | 1.20% | 205.79% | 9.79% | 0.98% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

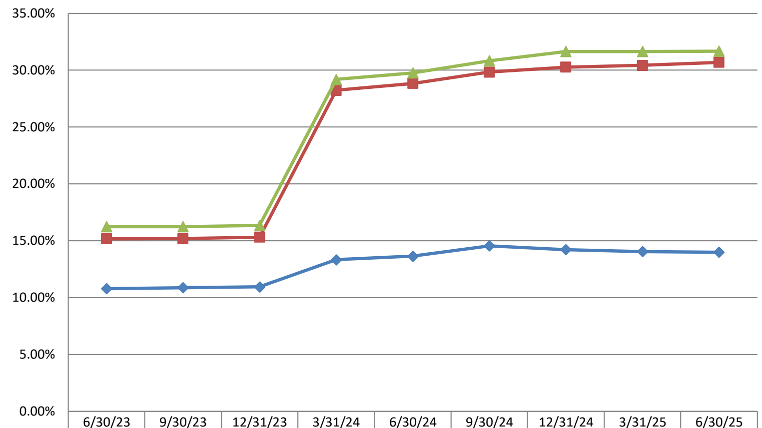
***NA = data was not available.***

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

# Capital Adequacy

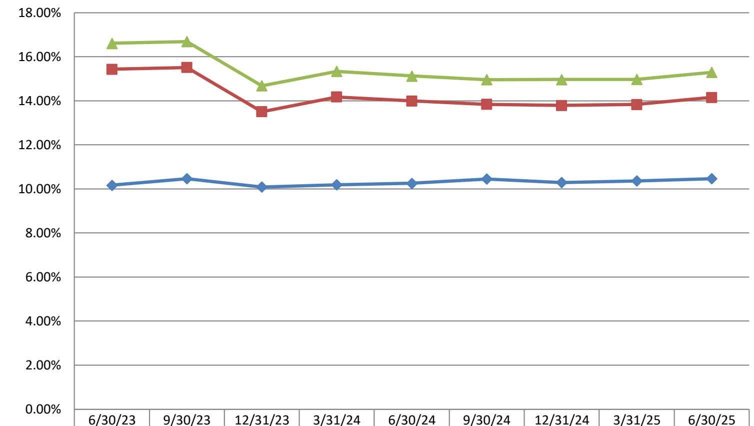
## Summary Trends of Historical Asset Group Averages: Leverage Ratio, Tier 1 Risk Based Ratio & Risk Based Capital Ratio

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



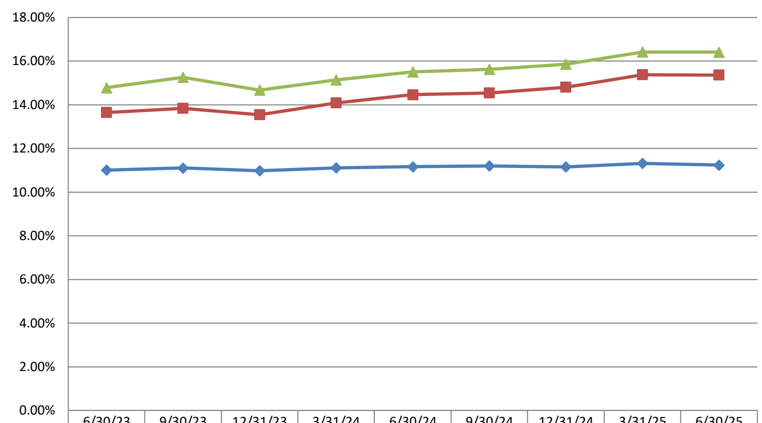

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Leverage Ratio | 10.80% | 10.87% | 10.94% | 13.33% | 13.64% | 14.56% | 14.21% | 14.04% | 13.99% |
| Tier 1 Risk Based Ratio | 15.18% | 15.18% | 15.31% | 28.23% | 28.83% | 29.84% | 30.27% | 30.42% | 30.71% |
| Risk Based Capital Ratio | 16.24% | 16.24% | 16.36% | 29.19% | 29.77% | 30.83% | 31.65% | 31.66% | 31.69% |

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



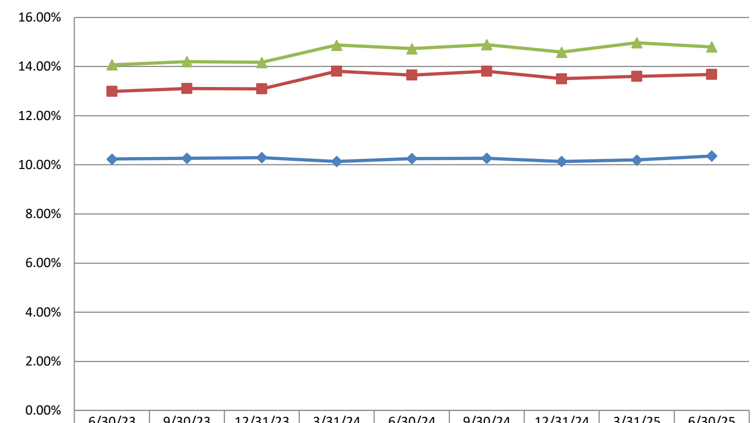

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Leverage Ratio | 10.17% | 10.46% | 10.09% | 10.19% | 10.26% | 10.45% | 10.29% | 10.37% | 10.47% |
| Tier 1 Risk Based Ratio | 15.43% | 15.52% | 13.51% | 14.17% | 13.99% | 13.83% | 13.79% | 13.83% | 14.15% |
| Risk Based Capital Ratio | 16.61% | 16.69% | 14.68% | 15.33% | 15.12% | 14.96% | 14.96% | 14.97% | 15.29% |

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




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Leverage Ratio | 11.01% | 11.10% | 10.98% | 11.11% | 11.16% | 11.20% | 11.16% | 11.31% | 11.24% |
| Tier 1 Risk Based Ratio | 13.65% | 13.83% | 13.55% | 14.09% | 14.46% | 14.54% | 14.80% | 15.38% | 15.36% |
| Risk Based Capital Ratio | 14.78% | 15.26% | 14.68% | 15.15% | 15.51% | 15.62% | 15.86% | 16.43% | 16.41% |

### Asset Group D - Over $1 billion in Total Assets As of Date




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Leverage Ratio | 10.24% | 10.27% | 10.29% | 10.14% | 10.26% | 10.27% | 10.14% | 10.20% | 10.37% |
| Tier 1 Risk Based Ratio | 12.99% | 13.11% | 13.09% | 13.81% | 13.66% | 13.82% | 13.51% | 13.61% | 13.68% |
| Risk Based Capital Ratio | 14.07% | 14.20% | 14.17% | 14.87% | 14.73% | 14.90% | 14.59% | 14.97% | 14.80% |

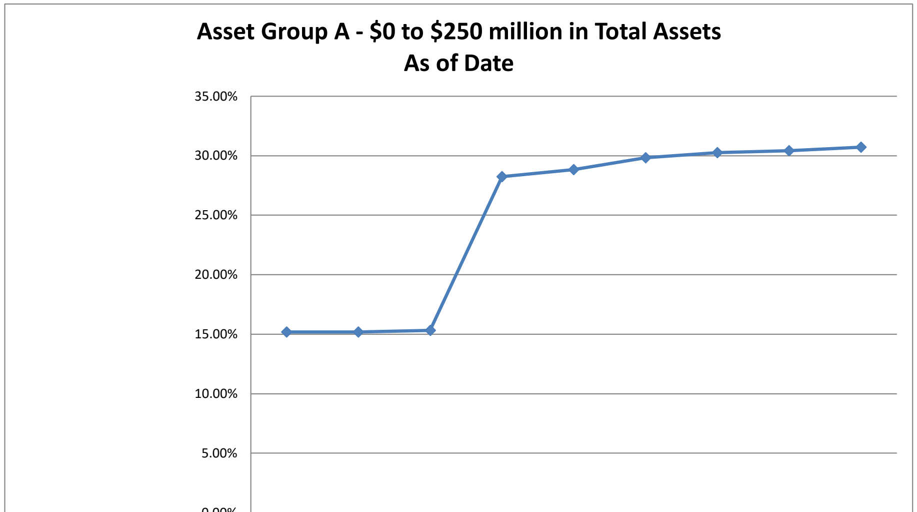
***Source: SNL Financial***

***Note: Report includes only bank-level data.***

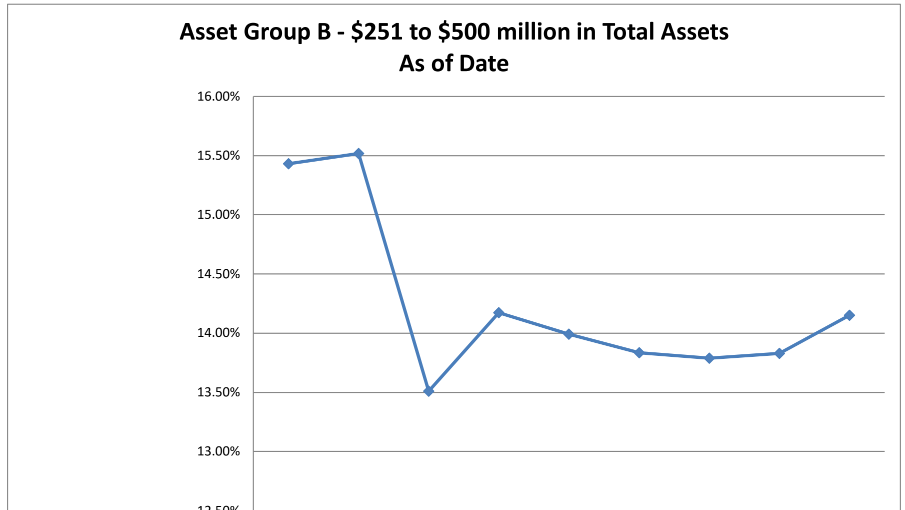
***NA = data was not available.***

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

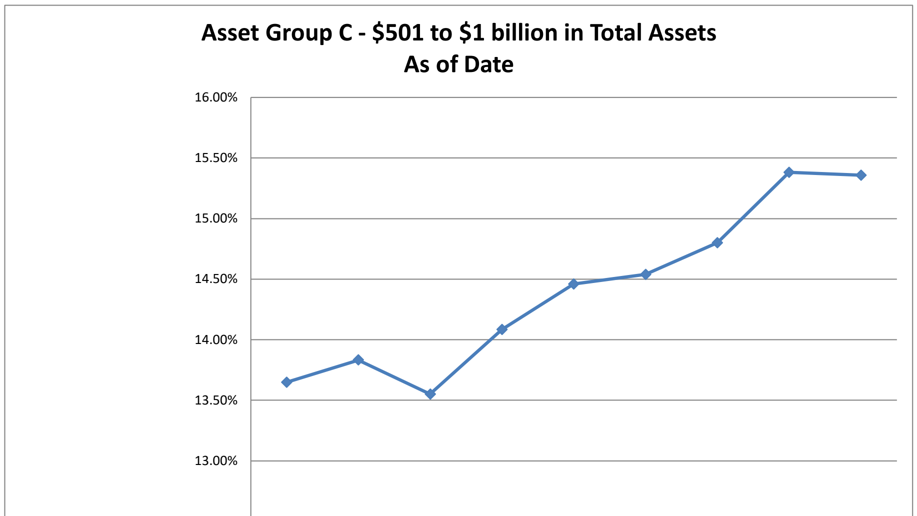
## Summary Trends of Historical Asset Group Averages: Common Equity Tier 1 Risk Based Ratio



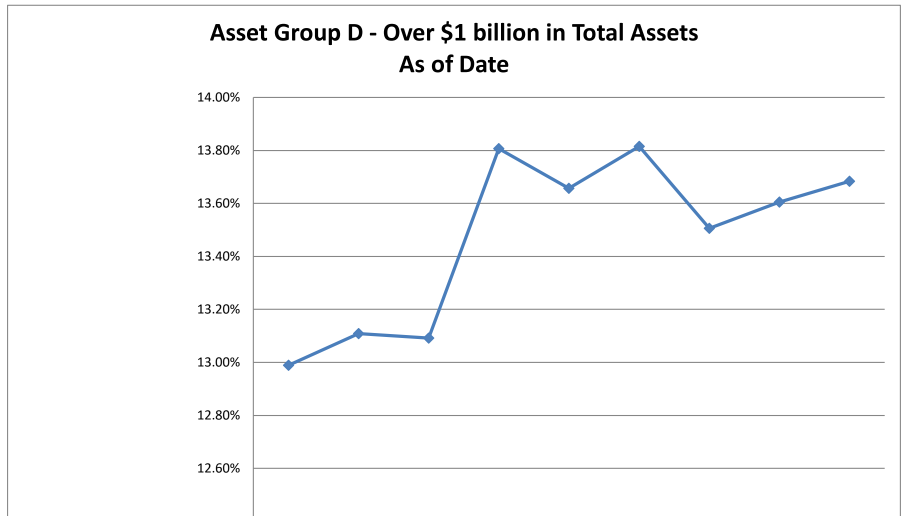

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Common Equity Tier 1 RB Ratio | 15.18% | 15.18% | 15.31% | 28.23% | 28.83% | 29.84% | 30.27% | 30.42% | 30.71% |




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Common Equity Tier 1 RB Ratio | 15.43% | 15.52% | 13.51% | 14.17% | 13.99% | 13.83% | 13.79% | 13.83% | 14.15% |




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Common Equity Tier 1 RB Ratio | 13.65% | 13.83% | 13.55% | 14.09% | 14.46% | 14.54% | 14.80% | 15.38% | 15.36% |




| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 | 9/30/24 | 12/31/24 | 3/31/25 | 6/30/25 |
|---|---|---|---|---|---|---|---|---|---|
| Common Equity Tier 1 RB Ratio | 12.99% | 13.11% | 13.09% | 13.81% | 13.66% | 13.82% | 13.51% | 13.61% | 13.68% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

## Capital Adequacy | June 30, 2025 | Run Date: August 18, 2025

| Institution Name | Total Assets ($000) | Total Equity Capital ($000) | Tier1 Capital ($000) | Common Equity Tier 1 Capital ($000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) | Common Equity Tier 1 Risk Based Ratio (%) |
|---|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | | |

### Asset Group A - $0 to $250 million in total assets

| Institution Name | Total Assets ($000) | Total Equity Capital ($000) | Tier1 Capital ($000) | Common Equity Tier 1 Capital ($000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) | Common Equity Tier 1 Risk Based Ratio (%) |
|---|---|---|---|---|---|---|---|---|
| **UMB Bank & Trust, National Association** | $3,053 | $3,053 | $3,053 | $3,053 | 100.03% | 100.00% | 100.00% | 100.00% |
| **National Advisors Trust Company** | $20,168 | $15,507 | $15,263 | $15,263 | 82.72% | 297.18% | 297.18% | 297.18% |
| **Bank of New Cambria** | $31,961 | $3,697 | $4,645 | $4,645 | 14.43% | NA | NA | NA |
| **FMB Bank** | $48,085 | $2,963 | $3,697 | $3,697 | 7.72% | 12.87% | 13.53% | 12.87% |
| **America's Community Bank** | $54,814 | $5,023 | $5,023 | $5,023 | 9.34% | NA | NA | NA |
| **Montrose Savings Bank** | $57,137 | $8,278 | $8,466 | $8,466 | 14.41% | NA | NA | NA |
| **Community Bank of Memphis** | $59,303 | $7,903 | $7,419 | $7,419 | 12.61% | NA | NA | NA |
| **First Security Bank** | $59,320 | $4,492 | $4,475 | $4,475 | 7.58% | 13.38% | 14.63% | 13.38% |
| **Tri-County Trust Company** | $60,221 | $6,425 | $8,136 | $8,136 | 13.49% | NA | NA | NA |
| **The Bank of Houston** | $64,185 | $8,814 | $8,681 | $8,681 | 13.43% | NA | NA | NA |
| **Bank of Iberia** | $70,118 | $5,908 | $6,272 | $6,272 | 8.97% | 15.05% | 16.29% | 15.05% |
| **Four States Bank** | $72,530 | $21,685 | $21,685 | $21,685 | 33.02% | NA | NA | NA |
| **Sherwood Community Bank** | $73,175 | $5,126 | $6,218 | $6,218 | 8.51% | 13.42% | 14.38% | 13.42% |
| **FarmBank** | $77,864 | $4,614 | $6,043 | $6,043 | 7.64% | 10.81% | 11.99% | 10.81% |
| **Farmers Bank of Lohman** | $79,333 | $11,607 | $13,572 | $13,572 | 16.91% | NA | NA | NA |
| **Paramount Bank** | $81,080 | $6,102 | $5,481 | $5,481 | 6.66% | 9.57% | 10.62% | 9.57% |
| **Peoples Bank of Moniteau County** | $81,429 | $7,197 | $8,482 | $8,482 | 10.64% | NA | NA | NA |
| **Community Bank of Missouri** | $90,273 | $11,988 | $12,023 | $12,023 | 13.32% | 17.87% | 18.74% | 17.87% |
| **Silex Banking Company** | $93,730 | $12,667 | $13,571 | $13,571 | 14.32% | NA | NA | NA |
| **Flat Branch Bank** | $94,085 | $9,548 | $7,363 | $7,363 | 8.30% | 23.16% | 24.41% | 23.16% |
| **United Security Bank** | $94,166 | $9,954 | $11,902 | $11,902 | 12.70% | NA | NA | NA |
| **Bank of Billings** | $94,503 | $12,264 | $9,507 | $9,507 | 10.15% | NA | NA | NA |
| **Investors Community Bank** | $95,241 | $9,989 | $10,767 | $10,767 | 11.20% | NA | NA | NA |
| **Senath State Bank** | $97,503 | $14,924 | $14,940 | $14,940 | 15.05% | NA | NA | NA |
| **West Plains Savings and Loan Association** | $98,976 | $20,470 | $20,540 | $20,540 | 21.02% | NA | NA | NA |
| **The Citizens Bank of Edina** | $104,272 | $13,734 | $13,794 | $13,794 | 13.22% | NA | NA | NA |
| **Citizens Bank & Trust** | $104,327 | $10,909 | $13,112 | $13,112 | 12.23% | NA | NA | NA |
| **The Bank of Grain Valley** | $108,377 | $24,125 | $24,528 | $24,528 | 22.56% | NA | NA | NA |
| **TPNB Bank** | $110,174 | $13,369 | $16,244 | $16,244 | 13.19% | 17.48% | 18.34% | 17.48% |
| **Metz Banking Company** | $110,179 | $11,506 | $12,425 | $12,425 | 11.54% | NA | NA | NA |
| **Neighbors Bank** | $110,635 | $15,349 | $16,342 | $16,342 | 16.60% | NA | NA | NA |
| **The Hamilton Bank** | $110,896 | $4,601 | $10,949 | $10,949 | 9.81% | 16.04% | 16.45% | 16.04% |
| **Bank of Brookfield-Purdin National Association** | $112,319 | $11,480 | $12,809 | $12,809 | 11.20% | 33.64% | 34.62% | 33.64% |
| **Peoples Bank of Altenburg** | $115,844 | $9,847 | $10,738 | $10,738 | 9.50% | 12.46% | 13.46% | 12.46% |
| **Bank of New Madrid** | $118,460 | $14,994 | $15,905 | $15,905 | 12.96% | NA | NA | NA |
| **The First National Bank of Nevada** | $119,931 | $15,086 | $17,955 | $17,955 | 15.38% | 22.69% | 23.78% | 22.69% |
| **Community State Bank** | $123,447 | $13,598 | $13,004 | $13,004 | 10.79% | NA | NA | NA |
| **Concordia Bank** | $123,560 | $13,478 | $13,900 | $13,900 | 11.34% | NA | NA | NA |
| **County Bank** | $123,756 | $9,784 | $10,120 | $10,120 | 8.24% | 13.94% | 15.20% | 13.94% |
| **HomePride Bank** | $123,869 | $12,144 | $12,417 | $12,417 | 9.97% | NA | NA | NA |
| **Citizens Bank of Rogersville** | $124,451 | $12,673 | $13,386 | $13,386 | 10.51% | NA | NA | NA |
| **Grand Missouri Bank** | $126,002 | $20,016 | $17,414 | $17,414 | 13.50% | NA | NA | NA |
| **Home Savings and Loan Association of Carroll County, F.A.** | $127,168 | $17,812 | $18,080 | $18,080 | 14.32% | 23.30% | 24.55% | 23.30% |
| **Alton Bank** | $127,412 | $9,334 | $10,371 | $10,371 | 7.98% | 10.76% | 11.43% | 10.76% |
| **Community Bank of El Dorado Springs** | $131,689 | $21,433 | $21,637 | $21,637 | 16.38% | NA | NA | NA |
| **Kennett Trust Bank** | $131,904 | $12,433 | $14,423 | $14,423 | 10.86% | NA | NA | NA |
| **Preferred Bank** | $133,128 | $4,547 | $10,854 | $10,854 | 7.52% | 18.69% | 19.60% | 18.69% |
| **Chillicothe State Bank** | $133,821 | $11,508 | $12,630 | $12,630 | 9.31% | 20.15% | 21.40% | 20.15% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| Institution Name | Total Assets ($000) | Total Equity Capital ($000) | Tier1 Capital ($000) | Common Equity Tier 1 Capital ($000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) | Common Equity Tier 1 Risk Based Ratio (%) |
|---|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | | |
| **Asset Group A - $0 to $250 million in total assets (continued)** | | | | | | | | |
| **Jonesburg State Bank** | $137,503 | $12,483 | $12,607 | $12,607 | 8.52% | 13.77% | 14.95% | 13.77% |
| **Citizens Community Bank** | $138,510 | $15,339 | $15,639 | $15,639 | 11.37% | NA | NA | NA |
| **First Independent Bank** | $139,681 | $14,423 | $15,822 | $15,822 | 11.23% | NA | NA | NA |
| **Security Bank of Southwest Missouri** | $140,267 | $16,208 | $16,227 | $16,227 | 11.56% | NA | NA | NA |
| **Peoples Bank of Wyaconda** | $141,177 | $14,333 | $14,790 | $14,790 | 10.35% | NA | NA | NA |
| **Bank of Salem** | $141,366 | $11,185 | $13,056 | $13,056 | 9.11% | 15.56% | 16.39% | 15.56% |
| **Bank of Crocker** | $141,950 | $14,037 | $17,751 | $17,751 | 12.13% | 28.85% | 30.04% | 28.85% |
| **State Bank of Missouri** | $142,035 | $10,699 | $12,631 | $12,631 | 8.64% | 17.67% | 18.92% | 17.67% |
| **Edward Jones Trust Company** | $143,045 | $131,478 | $131,478 | $131,478 | 93.42% | 354.13% | 354.13% | 354.13% |
| **Independent Farmers Bank** | $148,929 | $9,942 | $15,420 | $15,420 | 10.04% | 16.19% | 17.22% | 16.19% |
| **Northeast Missouri State Bank** | $150,399 | $13,457 | $17,050 | $17,050 | 11.58% | 21.07% | 22.07% | 21.07% |
| **Bank of Monticello** | $152,115 | $14,351 | $17,874 | $17,874 | 11.59% | NA | NA | NA |
| **Commercial Trust Company of Fayette** | $155,571 | $16,084 | $16,659 | $16,659 | 10.69% | NA | NA | NA |
| **Arlo Bank** | $157,380 | $37,160 | $30,928 | $30,928 | 21.88% | NA | NA | NA |
| **Security Bank of the Ozarks** | $158,180 | $9,889 | $11,552 | $11,552 | 7.50% | 10.66% | 11.62% | 10.66% |
| **Community Bank of Pleasant Hill** | $160,073 | $5,090 | $12,771 | $12,771 | 8.80% | 21.35% | 21.60% | 21.35% |
| **Security Bank of Pulaski County** | $160,926 | $11,716 | $13,316 | $13,316 | 8.29% | 13.07% | 14.31% | 13.07% |
| **State Bank of Southwest Missouri** | $164,220 | $11,816 | $12,398 | $12,398 | 7.50% | 10.46% | 11.16% | 10.46% |
| **New Frontier Bank** | $164,831 | $15,014 | $15,702 | $15,702 | 9.40% | 11.18% | 12.02% | 11.18% |
| **Citizens' Bank of Charleston** | $175,553 | $35,640 | $35,929 | $35,929 | 20.22% | NA | NA | NA |
| **F&M Bank and Trust Company** | $182,652 | $15,092 | $18,166 | $18,166 | 9.61% | 15.36% | 16.50% | 15.36% |
| **Bank 21** | $183,976 | $19,864 | $19,956 | $19,956 | 11.28% | 12.12% | 13.37% | 12.12% |
| **Adrian Bank** | $184,077 | $17,911 | $23,568 | $23,568 | 12.61% | 21.42% | 22.67% | 21.42% |
| **Progressive Ozark Bank** | $186,649 | $17,105 | $17,316 | $17,316 | 9.49% | 12.68% | 13.78% | 12.68% |
| **Citizens Bank \| Butler** | $187,700 | $17,470 | $17,338 | $17,338 | 9.20% | 11.44% | 12.62% | 11.44% |
| **The Tipton Latham Bank, National Association** | $188,544 | $17,047 | $20,749 | $20,749 | 10.98% | NA | NA | NA |
| **Bank Star** | $189,201 | $15,401 | $15,325 | $15,325 | 8.08% | 11.53% | 12.78% | 11.53% |
| **The Cornerstone Bank** | $197,582 | $23,612 | $24,406 | $24,406 | 12.52% | NA | NA | NA |
| **1st Advantage Bank** | $201,011 | $18,447 | $18,473 | $18,473 | 9.77% | NA | NA | NA |
| **The Citizens-Farmers Bank of Cole Camp** | $201,712 | $27,652 | $28,609 | $28,609 | 14.42% | NA | NA | NA |
| **TBO Bank** | $203,688 | $18,366 | $18,407 | $18,407 | 11.74% | 11.80% | 13.09% | 11.80% |
| **FCNB Bank** | $206,413 | $7,574 | $15,572 | $15,572 | 7.63% | 9.80% | 10.58% | 9.80% |
| **Carroll County Trust Company of Carrollton, Missouri** | $206,611 | $12,415 | $19,468 | $19,468 | 9.41% | NA | NA | NA |
| **St. Clair County State Bank** | $214,381 | $28,558 | $28,534 | $28,534 | 13.33% | NA | NA | NA |
| **First Missouri Bank of SEMO** | $214,846 | $19,116 | $19,196 | $19,196 | 9.26% | NA | NA | NA |
| **Bank Northwest** | $216,250 | $19,704 | $20,173 | $20,173 | 9.75% | NA | NA | NA |
| **Community Point Bank** | $218,601 | $16,648 | $18,555 | $18,555 | 8.63% | 10.39% | 11.55% | 10.39% |
| **Bank of Weston** | $223,014 | $17,608 | $18,712 | $18,712 | 8.40% | 11.47% | 12.73% | 11.47% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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

| Institution Name | Total Assets ($000) | Total Equity Capital ($000) | Tier1 Capital ($000) | Common Equity Tier 1 Capital ($000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) | Common Equity Tier 1 Risk Based Ratio (%) |
|---|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | | |
| **Asset Group A - $0 to $250 million in total assets (continued)** | | | | | | | | |
| **The Seymour Bank** | $223,305 | $16,767 | $23,868 | $23,868 | 10.81% | NA | NA | NA |
| **Bank of Grandin** | $228,887 | $32,256 | $32,543 | $32,543 | 14.16% | NA | NA | NA |
| **First Missouri State Bank of Cape County** | $229,895 | $20,129 | $21,348 | $21,348 | 9.30% | NA | NA | NA |
| **Citizens Bank of Eldon** | $233,029 | $25,138 | $25,664 | $25,664 | 11.11% | NA | NA | NA |
| **First State Bank of Purdy** | $237,027 | $16,993 | $18,996 | $18,996 | 7.82% | 12.47% | 13.46% | 12.47% |
| **Citizens Bank of the Midwest** | $238,388 | $12,226 | $19,952 | $19,952 | 8.34% | 11.50% | 12.69% | 11.50% |
| **Community Bank of Marshall** | $238,870 | $19,429 | $22,996 | $22,996 | 9.80% | NA | NA | NA |
| **Alliant Bank** | $248,504 | $21,502 | $22,090 | $22,090 | 8.85% | 12.16% | 13.41% | 12.16% |
| **Peoples Bank** | $248,621 | $17,676 | $27,338 | $27,338 | 10.62% | NA | NA | NA |
| **Community First Bank** | $248,723 | $22,988 | $22,718 | $22,718 | 9.15% | 12.02% | 13.28% | 12.02% |
| State Average of Asset Group A | $140,664 | $15,510 | $16,874 | $16,874 | 13.99% | 30.71% | 31.69% | 30.71% |

***Source: SNL Financial***

***Note: Report includes only bank-level data.***

***NA = data was not available.***

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| Institution Name | Total Assets ($000) | Total Equity Capital ($000) | Tier1 Capital ($000) | Common Equity Tier 1 Capital ($000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) | Common Equity Tier 1 Risk Based Ratio (%) |
|---|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | | |
| **Asset Group B - $251 to $500 million in total assets** | | | | | | | | |
| **Lamar Bank and Trust Company** | $259,083 | $20,933 | $26,316 | $26,316 | 10.22% | NA | NA | NA |
| **First Missouri State Bank** | $265,453 | $24,066 | $24,065 | $24,065 | 9.06% | 12.16% | 13.42% | 12.16% |
| **Century Bank of the Ozarks** | $278,052 | $25,558 | $24,960 | $24,960 | 9.14% | NA | NA | NA |
| **United State Bank** | $279,928 | $26,548 | $27,191 | $27,191 | 9.66% | 13.27% | 14.52% | 13.27% |
| **Goppert Financial Bank** | $281,574 | $28,891 | $28,840 | $28,840 | 10.24% | NA | NA | NA |
| **Commercial Bank \| Saint Louis** | $285,394 | $13,267 | $22,427 | $22,427 | 7.73% | 10.75% | 11.74% | 10.75% |
| **Putnam County State Bank** | $287,234 | $41,024 | $41,024 | $41,024 | 14.35% | NA | NA | NA |
| **Ozarks Federal Savings and Loan Association** | $292,424 | $38,758 | $40,111 | $40,111 | 13.69% | 18.70% | 19.80% | 18.70% |
| **Heritage Community Bank** | $299,810 | $22,751 | $22,352 | $22,352 | 7.76% | 9.04% | 10.29% | 9.04% |
| **Community First Banking Company** | $300,989 | $25,230 | $30,851 | $30,851 | 10.20% | NA | NA | NA |
| **St. Johns Bank & Trust Company** | $305,024 | $34,243 | $35,147 | $35,147 | 11.42% | NA | NA | NA |
| **O'Bannon Banking Company** | $308,929 | $26,296 | $28,698 | $28,698 | 9.33% | NA | NA | NA |
| **Kearney Trust Company** | $313,806 | $29,971 | $32,708 | $32,708 | 10.32% | 18.66% | 19.92% | 18.66% |
| **Exchange Bank of Northeast Missouri** | $320,430 | $29,090 | $29,678 | $29,678 | 9.39% | 12.71% | 13.96% | 12.71% |
| **Community State Bank of Missouri** | $321,840 | $34,594 | $35,488 | $35,488 | 11.09% | NA | NA | NA |
| **Bank of Versailles** | $343,728 | $48,513 | $48,513 | $48,513 | 14.39% | NA | NA | NA |
| **Midwest Independent BankersBank** | $344,394 | $47,066 | $47,536 | $47,536 | 13.92% | 14.51% | 15.76% | 14.51% |
| **Farmers and Merchants Bank of St. Clair** | $347,592 | $36,022 | $42,128 | $42,128 | 11.68% | 17.67% | 18.91% | 17.67% |
| **Citizens Bank \| New Haven** | $352,129 | $43,949 | $44,035 | $44,035 | 12.98% | 13.28% | 14.53% | 13.28% |
| **Central Bank of Kansas City** | $358,755 | $50,399 | $48,043 | $48,043 | 13.46% | 14.39% | 15.59% | 14.39% |
| **Bloomsdale Bank** | $363,346 | $25,020 | $30,877 | $30,877 | 8.15% | 11.65% | 12.79% | 11.65% |
| **Ozark Bank** | $363,635 | $26,498 | $31,573 | $31,573 | 8.89% | 12.90% | 14.15% | 12.90% |
| **Community Bank of Raymore** | $370,412 | $6,025 | $33,463 | $33,463 | 8.92% | 25.34% | 25.89% | 25.34% |
| **Farmers State Bank \| Cameron** | $378,143 | $28,749 | $33,562 | $33,562 | 8.56% | 13.41% | 14.18% | 13.41% |
| **Alliance Bank** | $378,582 | $51,917 | $53,517 | $53,517 | 14.08% | NA | NA | NA |
| **MA Bank** | $382,409 | $35,169 | $36,793 | $36,793 | 9.64% | NA | NA | NA |
| **Branson Bank** | $384,313 | $34,515 | $34,533 | $34,533 | 9.13% | 11.16% | 12.41% | 11.16% |
| **Pony Express Bank** | $386,458 | $36,071 | $36,583 | $36,583 | 9.45% | 11.28% | 12.48% | 11.28% |
| **Heritage Bank of the Ozarks** | $391,728 | $33,073 | $36,290 | $36,290 | 9.62% | NA | NA | NA |
| **Exchange Bank of Missouri** | $404,367 | $35,978 | $37,557 | $37,557 | 9.44% | 11.29% | 12.30% | 11.29% |
| **Bank of Franklin County** | $419,338 | $34,371 | $38,095 | $38,095 | 8.96% | 10.29% | 11.38% | 10.29% |
| **F & C Bank** | $430,090 | $44,517 | $44,601 | $44,601 | 10.42% | NA | NA | NA |
| **New Era Bank** | $433,643 | $58,850 | $56,060 | $56,060 | 13.04% | NA | NA | NA |
| **Community Bank and Trust** | $433,800 | $32,417 | $33,378 | $33,378 | 7.77% | 25.29% | 26.54% | 25.29% |
| **Verimore Bank** | $460,685 | $48,175 | $48,537 | $48,537 | 10.44% | 12.47% | 13.72% | 12.47% |
| **Table Rock Community Bank** | $468,115 | $34,396 | $35,941 | $35,941 | 8.26% | 11.09% | 12.10% | 11.09% |
| **The Missouri Bank** | $470,003 | $50,841 | $56,561 | $56,561 | 11.97% | NA | NA | NA |
| **People's Bank of Seneca** | $477,606 | $43,974 | $46,271 | $46,271 | 9.64% | NA | NA | NA |
| **The Bank of Advance** | $497,733 | $61,455 | $63,577 | $63,577 | 12.84% | NA | NA | NA |
| **The Callaway Bank** | $498,766 | $44,841 | $47,617 | $47,617 | 9.65% | NA | NA | NA |
| State Average of Asset Group B | $363,494 | $35,351 | $37,887 | $37,887 | 10.47% | 14.15% | 15.29% | 14.15% |

***Source: SNL Financial***

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| Institution Name | Total Assets ($000) | Total Equity Capital ($000) | Tier1 Capital ($000) | Common Equity Tier 1 Capital ($000) | Leverage Ratio (%) | Tier 1 Risk Based Ratio (%) | Risk Based Capital Ratio (%) | Common Equity Tier 1 Risk Based Ratio (%) |
|---|---|---|---|---|---|---|---|---|
| | As of Date | | | | | | | |
| **Asset Group C - $501 million to $1 billion in total assets** | | | | | | | | |
| **Connections Bank** | $500,693 | $51,720 | $48,148 | $48,148 | 9.67% | NA | NA | NA |
| **Belgrade State Bank** | $507,648 | $40,996 | $47,790 | $47,790 | 9.64% | 14.12% | 15.32% | 14.12% |
| **UNICO Bank** | $514,028 | $40,825 | $42,435 | $42,435 | 8.15% | 11.43% | 12.41% | 11.43% |
| **Farmers Bank of Northern Missouri** | $533,824 | $58,420 | $69,984 | $69,984 | 12.87% | NA | NA | NA |
| **Phelps County Bank** | $551,605 | $40,818 | $49,750 | $49,750 | 9.05% | 13.19% | 14.29% | 13.19% |
| **First State Bank of St. Charles, Missouri** | $551,726 | $82,170 | $84,729 | $84,729 | 15.53% | 15.98% | 17.23% | 15.98% |
| **United Bank of Union** | $562,305 | $42,744 | $52,897 | $52,897 | 9.43% | NA | NA | NA |
| **Regional Missouri Bank** | $563,524 | $58,117 | $61,708 | $61,708 | 10.81% | NA | NA | NA |
| **Legends Bank** | $592,168 | $103,042 | $102,824 | $102,824 | 18.03% | NA | NA | NA |
| **The Maries County Bank** | $606,458 | $71,726 | $87,461 | $87,461 | 14.29% | NA | NA | NA |
| **First State Bank and Trust Company, Inc.** | $607,546 | $60,962 | $74,269 | $74,269 | 12.08% | NA | NA | NA |
| **Bank of Odessa** | $627,755 | $84,001 | $83,943 | $83,943 | 13.29% | 23.40% | 24.66% | 23.40% |
| **HOMEBANK** | $653,435 | $61,657 | $64,448 | $64,448 | 9.76% | NA | NA | NA |
| **First Midwest Bank of Dexter** | $663,570 | $59,493 | $62,217 | $62,217 | 9.48% | NA | NA | NA |
| **West Plains Bank and Trust Company** | $695,586 | $46,502 | $58,375 | $58,375 | 8.24% | 12.02% | 12.87% | 12.02% |
| **Peoples Savings Bank** | $698,482 | $65,189 | $65,735 | $65,735 | 9.70% | 11.23% | 12.29% | 11.23% |
| **Peoples Community Bank** | $706,435 | $118,633 | $126,374 | $126,374 | 17.85% | NA | NA | NA |
| **First Midwest Bank of the Ozarks** | $730,647 | $76,604 | $78,609 | $78,609 | 10.71% | NA | NA | NA |
| **Freedom Bank of Southern Missouri** | $742,804 | $65,506 | $65,770 | $65,770 | 8.84% | 11.79% | 12.66% | 11.79% |
| **Town & Country Bank** | $745,793 | $69,878 | $83,757 | $83,757 | 11.32% | 18.70% | 19.96% | 18.70% |
| **MRV Banks** | $764,278 | $94,034 | $94,436 | $94,436 | 12.71% | NA | NA | NA |
| **Blue Ridge Bank and Trust Co.** | $817,273 | $74,251 | $76,853 | $76,853 | 9.29% | 10.67% | 11.93% | 10.67% |
| **CNB St. Louis Bank** | $839,910 | $54,440 | $72,167 | $72,167 | 8.61% | 10.12% | 11.37% | 10.12% |
| **Focus Bank** | $854,995 | $97,968 | $103,167 | $103,167 | 12.24% | NA | NA | NA |
| **Peoples Bank & Trust Co.** | $863,035 | $69,275 | $86,421 | $86,421 | 9.64% | 12.51% | 13.27% | 12.51% |
| **The Bank of Old Monroe** | $894,510 | $50,524 | $101,345 | $101,345 | 10.79% | NA | NA | NA |
| **Stifel Trust Company National Association** | $926,112 | $66,259 | $86,374 | $86,374 | 9.14% | 41.14% | 41.14% | 41.14% |
| **Mid-Missouri Bank** | $926,364 | $95,091 | $96,040 | $96,040 | 10.35% | 14.66% | 15.85% | 14.66% |
| **Lindell Bank & Trust Company** | $926,595 | $148,514 | $146,267 | $146,267 | 15.91% | NA | NA | NA |
| **American Bank of Freedom** | $943,462 | $91,999 | $92,375 | $92,375 | 9.79% | 12.08% | 13.34% | 12.08% |
| **HNB National Bank** | $960,966 | $108,204 | $111,016 | $111,016 | 11.62% | NA | NA | NA |
| **Triad Bank** | $971,207 | $95,686 | $96,922 | $96,922 | 10.35% | 12.70% | 13.96% | 12.70% |
| **Mid America Bank** | $972,696 | $122,105 | $112,838 | $112,838 | 11.68% | NA | NA | NA |
| State Average of Asset Group C | $727,801 | $74,768 | $81,438 | $81,438 | 11.24% | 15.36% | 16.41% | 15.36% |

***Source: SNL Financial***

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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 D - Over $1 billion in total assets** | | | | | | | | |
| **Royal Banks of Missouri** | $1,026,200 | $120,397 | $104,097 | $104,097 | 10.22% | 12.12% | 12.76% | 12.12% |
| **Parkside Financial Bank and Trust** | $1,043,006 | $120,091 | $124,005 | $124,005 | 11.52% | 12.56% | 13.81% | 12.56% |
| **Saint Louis Bank** | $1,052,321 | $88,316 | $91,298 | $91,298 | 8.63% | 10.19% | 11.45% | 10.19% |
| **Midwest Regional Bank** | $1,123,086 | $110,089 | $108,431 | $108,431 | 9.73% | 10.48% | 11.73% | 10.48% |
| **Bank of Washington** | $1,131,830 | $135,262 | $136,504 | $136,504 | 12.09% | NA | NA | NA |
| **M1 Bank** | $1,152,078 | $118,653 | $122,752 | $122,752 | 10.66% | NA | NA | NA |
| **Southwest Missouri Bank** | $1,152,303 | $70,645 | $101,290 | $101,290 | 8.62% | 14.97% | 15.96% | 14.97% |
| **Montgomery Bank** | $1,180,502 | $125,601 | $105,451 | $105,451 | 9.18% | 10.57% | 11.57% | 10.57% |
| **Wood & Huston Bank** | $1,191,227 | $117,589 | $129,815 | $129,815 | 10.72% | 12.72% | 13.96% | 12.72% |
| **Sullivan Bank** | $1,261,516 | $107,789 | $107,369 | $107,369 | 8.72% | 11.63% | 12.89% | 11.63% |
| **Cass Commercial Bank** | $1,307,886 | $200,971 | $204,109 | $204,109 | 14.45% | 17.85% | 19.05% | 17.85% |
| **BTC Bank** | $1,409,808 | $157,891 | $159,058 | $159,058 | 11.32% | NA | NA | NA |
| **Sterling Bank** | $1,443,194 | $173,009 | $171,970 | $171,970 | 12.03% | 16.63% | 17.88% | 16.63% |
| **The Nodaway Valley Bank** | $1,499,730 | $124,596 | $175,397 | $175,397 | 11.45% | 14.50% | 15.55% | 14.50% |
| **Lead Bank** | $1,743,973 | $177,403 | $133,103 | $133,103 | 7.30% | 26.76% | 28.02% | 26.76% |
| **Hawthorn Bank** | $1,866,419 | $177,081 | $201,671 | $201,671 | 11.06% | 12.93% | 14.18% | 12.93% |
| **First Bank of the Lake** | $1,869,504 | $137,801 | $135,569 | $135,569 | 7.58% | 15.86% | 17.08% | 15.86% |
| **Legacy Bank & Trust Company** | $1,872,452 | $224,520 | $221,370 | $221,370 | 11.85% | 13.28% | 14.53% | 13.28% |
| **OMB Bank** | $1,984,131 | $168,161 | $167,252 | $167,252 | 8.72% | 9.61% | 10.86% | 9.61% |
| **Country Club Bank** | $2,210,799 | $228,190 | $239,187 | $239,187 | 10.98% | 13.56% | 14.69% | 13.56% |
| **Guaranty Bank** | $2,367,028 | $389,152 | $282,693 | $282,693 | 12.65% | 13.50% | 14.70% | 13.50% |
| **North American Savings Bank, FSB** | $2,938,521 | $412,172 | $422,458 | $422,458 | 14.15% | 19.59% | 20.85% | 19.59% |
| **Midwest BankCentre** | $2,974,164 | $337,193 | $323,650 | $323,650 | 11.21% | 12.39% | 13.64% | 12.39% |
| **OakStar Bank** | $2,976,580 | $298,187 | $280,693 | $280,693 | 9.70% | NA | NA | NA |
| **Academy Bank, N.A.** | $2,996,131 | $421,125 | $423,293 | $423,293 | 14.34% | 16.12% | 17.37% | 16.12% |
| **The Bank of Missouri** | $3,105,528 | $336,807 | $316,582 | $316,582 | 10.59% | 12.94% | 13.83% | 12.94% |
| **First State Community Bank** | $4,244,529 | $498,204 | $464,154 | $464,154 | 11.36% | 13.75% | 14.72% | 13.75% |
| **Southern Bank** | $4,968,661 | $498,348 | $494,186 | $494,186 | 10.05% | 12.09% | 13.34% | 12.09% |
| **Great Southern Bank** | $5,857,319 | $630,013 | $661,153 | $661,153 | 11.20% | 13.12% | 14.37% | 13.12% |
| **First Bank \| Creve Coeur** | $6,534,874 | $498,784 | $603,624 | $603,624 | 9.01% | 12.99% | 13.86% | 12.99% |
| **Stifel Bank** | $11,533,211 | $760,631 | $810,648 | $810,648 | 7.13% | 12.20% | 12.94% | 12.20% |
| **Enterprise Bank & Trust** | $16,046,611 | $1,914,810 | $1,632,640 | $1,632,580 | 10.49% | 12.47% | 13.61% | 12.47% |
| **Stifel Bank and Trust** | $18,469,661 | $1,340,387 | $1,337,013 | $1,337,013 | 7.03% | 11.48% | 12.49% | 11.48% |
| **The Central Trust Bank** | $19,070,360 | $1,883,396 | $1,642,441 | $1,642,441 | 8.62% | 13.46% | 14.69% | 13.46% |
| **Commerce Bank** | $32,100,158 | $3,045,795 | $3,472,525 | $3,472,525 | 10.91% | 14.76% | 15.53% | 14.76% |
| **UMB Bank, National Association** | $71,438,991 | $7,016,315 | $5,144,056 | $5,144,056 | 7.94% | 10.80% | 11.65% | 10.80% |
| State Average of Asset Group D | $6,559,564 | $643,483 | $590,320 | $590,318 | 10.37% | 13.68% | 14.80% | 13.68% |

***Source: SNL Financial***

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# Definitions

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

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