

Rank The Banks

Missouri - 2018 Q4

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Rankings Per State

Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

Top 50 Ranking by...

Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2017Q4 LTM Net Income - 2016Q4 LTM Net Income - ROAA - **ROAE**

Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

Excluded Banks & Calculation Notes

Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
 - ▶ Country Club Trust Company, NA
 - ▶ Edward Jones Trust Company
 - ▶ National Advisors Trust Company, FSB
 - ▶ Stifel Bank and Trust
 - ▶ Stifel Trust Company, N.A.
 - ▶ UMB Bank & Trust, NA

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending December 31, 2018 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans)+ (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

Missouri – Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
1st Advantage Bank	Saint Peters	1st Advantage Bancshares, Inc.	1/31/2005	1	18	No	112,102	0.55	5.41
1st Cameron State Bank	Cameron	C & M Bancshares, Inc.	4/1/1965	2	14	No	56,908	0.44	5.14
Academy Bank, N.A.	Kansas City	Dickinson Financial Corporation II	6/15/1966	74	525	No	1,462,159	1.42	8.76
Adrian Bank	Adrian	Adrian Bancshares, Inc.	10/18/1932	3	31	Yes	142,544	1.16	11.09
Alliance Bank	Cape Girardeau	Alliance Bancshares, Inc.	10/23/1997	4	65	No	246,357	0.83	6.03
Alliant Bank	Madison	NEMO Bancshares, Inc.	2/20/1888	5	47	Yes	159,371	0.95	9.52
Alton Bank	Alton	Alton Bancshares, Inc.	4/17/1924	2	17	Yes	69,100	1.53	11.28
American Bank of Missouri	Wellsville	Evergreen Bancshares, Inc.	3/15/1880	7	77	No	311,829	0.85	8.34
America's Community Bank	Blue Springs	Urich Bancorp, Inc.	2/27/1888	1	7	Yes	27,316	0.22	1.72
Bank 21	Carrollton	Knott Holding Company, Inc.	1/1/1903	5	42	Yes	152,514	1.03	12.06
Bank Northwest	Hamilton	Caldwell County Bancshares, Inc.	7/2/1947	4	37	Yes	166,014	1.77	20.69
Bank of Advance	Advance	Miles Bancshares, Inc.	1/30/1902	5	76	Yes	335,784	1.80	13.30
Bank of Billings	Billings	First Miami Bancshares, Inc.	3/14/1889	2	20	No	56,501	1.18	7.92
Bank of Bolivar	Bolivar	Bolivar Bancshares, Inc.	4/16/1997	5	79	No	291,448	0.73	8.58
Bank of Brookfield-Purdin, National Association	Brookfield	Capital Bancshares, Inc.	12/14/1894	4	19	Yes	91,855	0.69	6.05
Bank of Cairo and Moberly	Moberly	Cairo/Moberly Bancshares, Inc.	4/14/1905	2	26	No	106,071	1.61	8.98
Bank of Crocker	Waynesville		7/5/1911	4	40	Yes	124,026	0.49	4.61
Bank of Fairport	Maysville	Fairport Bancshares, Inc.	3/8/1909	2	7	No	17,491	(0.29)	(4.39)
Bank of Franklin County	Washington	Franklin Bancorp, Inc.	8/28/2000	5	68	No	262,946	0.61	6.77
Bank of Grain Valley	Kansas City	Grain Valley Bancshares, Inc.	5/11/1905	2	17	Yes	90,590	1.22	5.74
Bank of Grandin	Grandin		1/13/1913	5	36	Yes	159,344	1.04	6.32
Bank of Houston	Houston	Ozark Bancshares, Inc.	6/4/1889	1	13	Yes	30,399	(1.04)	(15.15)
Bank of Iberia	Iberia	Milco Bancorporation, Inc.	10/1/1899	2	17	No	55,786	0.19	2.29
Bank of Kirksville	Kirksville	Rockhold BanCorp, Inc.	1/17/1914	8	72	Yes	459,470	0.90	8.94
Bank of Louisiana	Louisiana	Lincoln County Bancorp, Inc.	1/17/1887	2	16	Yes	51,495	0.76	6.99
Bank of Minden	Mindenmines	S.T.D. Investments, Inc.	7/31/1912	2	13	No	31,907	0.75	5.28
Bank of Missouri	Perryville	Reliable Community Bancshares, Inc.	11/7/1891	34	446	No	1,773,230	1.20	9.82
Bank of Monticello	Monticello	Monticello Bancshares, Inc.	2/27/1928	3	29	Yes	113,588	1.21	10.76
Bank of New Cambria	New Cambria		3/25/1933	2	9	No	31,275	0.77	6.31
Bank of New Madrid	New Madrid	Dixie Bancshares Corp.	8/15/1934	3	28	Yes	97,354	1.15	10.07
Bank of Odessa	Odessa	Country Agencies & Investments, Inc.	1/1/1889	2	40	No	249,801	1.42	6.88
Bank of Old Monroe	Old Monroe	Cuivre River Bancshares, Inc.	9/19/1906	5	73	Yes	365,325	1.46	10.36
Bank of Orrick	Orrick		7/2/1902	2	9	No	32,209	0.24	2.58
Bank of Salem	Salem	Salem Bancshares, Inc.	10/10/1883	2	26	No	106,103	0.58	6.80
Bank of St. Elizabeth	Saint Elizabeth	St. Elizabeth Bancshares, Inc.	1/2/1914	4	34	Yes	140,064	1.61	12.78
Bank of Sullivan	Sullivan	Mid-Missouri Holding Company, Inc.	4/1/1895	9	119	No	495,007	1.14	12.43
Bank of Versailles	Versailles	BOV Holding Company	11/22/1882	5	40	No	267,549	1.14	9.04
Bank of Washington	Washington	Diamond Bancorp, Inc.	11/2/1877	6	113	Yes	687,333	1.10	8.75
Bank of Weston	Weston	Wilson Bancshares, Inc.	3/21/1893	3	36	Yes	141,956	0.95	12.20
Bank Star	Pacific	BancStar, Inc.	1/15/1975	1	34	No	138,094	0.72	7.73
BankLiberty	Kansas City	Liberty Bancorp, Inc.	12/5/1955	13	140	No	540,485	1.64	14.29
Belgrade State Bank	Belgrade	Turner Bancshares, Inc.	6/6/1906	6	96	No	266,722	1.05	11.46
Bloomsdale Bank	Bloomsdale	Peoples Community Bancorporation, Inc.	5/1/1914	5	52	Yes	224,420	1.70	19.46
Blue Ridge Bank and Trust Co.	Independence	Blue Ridge Bancshares, Inc.	9/8/1958	9	133	No	553,293	1.12	12.08
Branson Bank	Branson	Branson Bancshares, Inc.	3/22/2000	3	64	No	211,204	1.08	10.51

Missouri – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
BTC Bank	Bethany	Bethany Bankshares, Inc.	9/19/1919	9	99	No	499,948	1.31	9.30
Callaway Bank	Fulton	Callaway Security Banks, Inc.	1/1/1857	8	64	No	368,874	0.70	7.62
Canton State Bank	Canton	Canton Bancshares, Inc.	9/27/1935	1	11	No	32,885	0.35	3.46
Carroll County Trust Company of Carrollton, Missouri	Carrollton	Carroll County Bancshares, Inc.	1/1/1919	2	30	Yes	161,096	0.33	3.64
Cass Commercial Bank	Saint Louis	Cass Information Systems, Inc.	5/15/1906	4	52	No	886,291	1.90	12.87
CBC Bank	Bowling Green	Clifford Bancshares, Inc.	1/1/1871	4	12	Yes	36,545	0.22	2.84
Central Bank of Audrain County	Mexico	Central Bancompany, Inc.	1/3/1883	2	22	No	184,861	1.45	17.69
Central Bank of Boone County	Columbia	Central Bancompany, Inc.	1/1/1857	16	312	No	2,066,454	1.60	17.33
Central Bank of Branson	Branson	Central Bancompany, Inc.	7/29/1950	6	64	No	339,839	1.45	14.38
Central Bank of Kansas City	Kansas City	Central Bancshares of Kansas City, Inc.	8/10/1950	2	56	Yes	177,251	3.59	19.28
Central Bank of Lake of the Ozarks	Osage Beach	Central Bancompany, Inc.	9/27/1906	10	143	No	756,683	1.76	19.99
Central Bank of Moberly	Moberly	Central Bancompany, Inc.	5/16/1935	4	28	No	197,211	1.03	11.99
Central Bank of Sedalia	Sedalia	Central Bancompany, Inc.	1/1/1883	7	79	No	403,233	1.79	18.68
Central Bank of St. Louis	Clayton	Central Bancompany, Inc.	10/30/1902	16	242	No	1,954,653	1.59	13.20
Central Bank of the Midwest	Lee's Summit	Central Bancompany, Inc.	5/20/1985	34	328	No	1,761,643	1.29	9.16
Central Bank of the Ozarks	Springfield	Central Bancompany, Inc.	7/29/1956	22	257	No	1,293,788	1.29	12.66
Central Bank of Warrensburg	Warrensburg	Central Bancompany, Inc.	7/16/1984	6	47	No	249,600	1.26	8.74
Central Federal Savings and Loan Association of Rolla	Rolla	Central Federal Bancshares, Inc.	1/1/1952	1	16	No	68,978	0.28	0.93
Central Trust Bank	Jefferson City	Central Bancompany, Inc.	1/9/1902	14	666	No	2,581,302	1.18	12.73
Century Bank of the Ozarks	Gainesville	Century Bancshares, Inc.	7/24/1894	4	53	Yes	179,759	1.61	17.30
Chillicothe State Bank	Chillicothe	C.S. Bancshares, Inc.	10/19/1937	2	25	Yes	125,795	0.97	11.33
Citizens Bank	Butler	Amsterdam Bancshares, Inc.	1/19/1926	9	37	Yes	121,225	1.20	14.28
Citizens Bank	New Haven	Citizens Financial Group, Inc.	1/1/1934	4	60	No	216,798	0.95	7.78
Citizens Bank & Trust	Rock Port		1/1/1870	3	22	Yes	90,658	0.83	7.17
Citizens Bank and Trust Company	Kansas City	Citizens Bancshares Co.	1/1/1889	21	200	No	831,688	0.79	7.55
Citizens Bank of Charleston	Charleston	Citizens Bancorp, Inc.	1/20/1958	2	19	No	135,408	1.62	9.50
Citizens Bank of Edina	Edina	T & C Bancorp, Inc.	9/10/1914	1	15	No	71,620	2.00	17.34
Citizens Bank of Eldon	Eldon	Citizens Bancshares of Eldon, Missouri, Inc.	1/20/1905	4	37	No	146,071	1.15	8.52
Citizens Bank of Newburg	Rolla	Newburg Insurance Agency, Inc.	2/28/1944	3	40	No	150,038	0.29	2.53
Citizens Bank of Rogersville	Rogersville	Wildcat Bancshares, Inc.	1/1/1908	2	21	Yes	93,208	0.95	9.05
Citizens Community Bank	Pilot Grove	Bancorp II, Inc.	8/26/1913	3	23	No	99,736	0.79	6.77
Citizens National Bank of Greater St. Louis	Maplewood	Cardinal Bancorp, Inc.	1/1/1915	6	94	Yes	504,819	0.94	8.84
Citizens-Farmers Bank of Cole Camp	Cole Camp		3/29/1929	3	26	No	131,710	1.30	8.20
Clay County Savings Bank	Liberty	CCSB Financial Corp.	3/28/1922	3	33	No	103,514	0.73	6.86
Commerce Bank	Kansas City	Commerce Bancshares, Inc.	1/1/1865	173	4,631	No	25,383,765	1.70	17.16
Commercial Bank	Saint Louis	Commercial Bancshares, Inc.	12/21/1988	4	42	No	197,330	0.40	5.48
Commercial Bank of Oak Grove	Oak Grove	Country Agencies & Investments, Inc.	1/1/1907	1	16	No	74,807	0.40	2.44
Commercial Trust Company of Fayette	Fayette	Harris Taubman Financial Corporation	1/1/1903	2	28	Yes	121,031	0.99	9.78
Community Bank and Trust	Neosho	Community Bancshares, Inc.	6/25/1884	14	125	Yes	308,220	0.75	8.45
Community Bank of El Dorado Springs	El Dorado Springs		10/1/1981	1	14	Yes	101,054	1.48	9.41
Community Bank of Marshall	Marshall	Marshall Community Bancshares, Inc.	5/1/1978	7	35	No	163,487	0.98	9.23
Community Bank of Memphis	Memphis	Memphis Bancshares, Inc.	3/20/1999	1	10	No	47,487	1.02	8.62
Community Bank of Missouri	Richmond	Missouri Bancorp, Inc.	5/7/2001	2	19	No	52,408	1.02	7.82
Community Bank of Pleasant Hill	Pleasant Hill	LoLyn Financial Corporation	12/4/2006	1	16	No	71,466	1.19	12.74
Community Bank of Raymore	Raymore	LoLyn Financial Corporation	5/15/1979	3	44	Yes	257,150	1.61	19.90

Missouri – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Community First Bank	Butler	Community First Bancshares, Inc.	1/1/1932	3	39	Yes	180,413	1.35	15.36
Community First Banking Company	West Plains	Community Bancshares of West Plains, Inc.	11/13/1997	4	41	Yes	179,193	1.10	9.19
Community National Bank	Monett		9/5/2002	2	28	Yes	121,190	1.30	13.38
Community Point Bank	Russellville	Russellville Bancorp, Inc.	7/10/1934	3	22	Yes	129,272	0.74	8.16
Community State Bank	Shelbina	Community State Bancshares, Inc.	11/28/1977	2	15	No	73,439	1.41	16.46
Community State Bank of Missouri	Bowling Green		1/26/1887	2	42	Yes	244,007	1.02	8.41
Concordia Bank	Concordia	Northern Missouri Bancshares, Inc.	7/2/1932	4	21	No	74,151	0.93	9.99
Connections Bank	Kirksville	Connections Bancshares, Inc.	10/24/2005	1	21	No	86,426	1.27	11.39
Corder Bank	Corder		9/10/1891	1	5	No	18,836	0.69	6.69
Cornerstone Bank	South West City		4/1/1898	5	52	Yes	141,121	0.75	5.63
Country Club Bank	Kansas City	CCB Financial Corporation	10/5/1953	23	390	Yes	1,419,839	1.19	12.42
County Bank	Brunswick	Chariton County Bancshares, Inc.	4/2/1877	3	21	Yes	92,749	0.60	6.97
Enterprise Bank & Trust	Clayton	Enterprise Financial Services Corp	5/9/1988	33	650	No	5,625,398	1.71	14.37
Exchange Bank of Missouri	Fayette	Northern Missouri Bancshares, Inc.	11/19/1927	5	44	No	205,374	1.34	11.96
Exchange Bank of Northeast Missouri	Kahoka	Lincoln County Bancorp, Inc.	9/8/1903	6	44	Yes	148,114	0.95	8.00
F & C Bank	Holden	F&C Bancorp, Inc.	3/24/1881	3	50	Yes	222,158	1.44	14.64
F&M Bank and Trust Company	Hannibal	Farmers & Merchants Bancorp, Inc.	1/1/1886	3	34	No	127,530	0.78	7.74
Farmers and Merchants Bank of St. Clair	Saint Clair	Saint Clair Bancshares, Inc.	5/2/1913	5	68	No	191,723	1.10	9.05
Farmers Bank of Green City	Green City	Green City Bancshares Inc.	11/23/1943	2	16	No	53,775	0.74	8.10
Farmers Bank of Lincoln	Lincoln	Lincoln Bancshares, Inc.	1/11/1890	2	23	Yes	123,449	1.22	11.14
Farmers Bank of Lohman	Jefferson City		2/23/1909	2	11	No	65,036	0.71	4.99
Farmers Bank of Northern Missouri	Unionville	Northern Missouri Bancshares, Inc.	6/13/1900	8	83	No	388,250	1.00	8.39
Farmers State Bank	Cameron	FSC Bancshares, Inc.	1/1/1878	9	70	No	238,260	0.84	8.29
Farmers State Bank, S/B	Bolivar	Farmers Financial Corporation	11/24/1910	5	29	No	67,871	0.46	2.84
First Bank	Creve Coeur	FB Corporation	7/30/1906	96	1,097	No	6,346,426	1.21	10.01
First Bank of the Lake	Osage Beach		5/15/1987	1	16	Yes	81,762	1.38	13.55
First Community Bank of the Ozarks	Branson	Alton Bancshares, Inc.	9/1/1993	4	31	Yes	106,871	0.95	8.73
First Community National Bank	Cuba	Steelville Community Banc-Shares, Inc.	3/16/1906	6	70	Yes	127,192	(0.48)	(5.93)
First Federal Bank of Kansas City	Kansas City		7/1/1934	12	192	No	832,014	0.01	0.09
First Independent Bank	Aurora	First Independent Bancshares, Inc.	1/1/1906	1	26	No	89,907	0.84	7.59
First Midwest Bank of Dexter	Dexter	Midwest Bancorporation, Inc.	1/15/1964	6	75	No	337,266	1.24	12.15
First Midwest Bank of Poplar Bluff	Poplar Bluff	Poplar Bluff Banc Company	8/29/1964	7	89	Yes	421,992	1.09	11.36
First Midwest Bank of the Ozarks	Piedmont	Midwest Bancorporation, Inc.	11/22/1902	4	30	No	121,911	1.27	12.42
First Missouri Bank	Brookfield	First Missouri Bancshares, Inc.	5/1/1934	5	50	Yes	263,222	1.38	14.51
First Missouri Bank of SEMO	Kennett	First Malden Bancshares, Inc.	1/18/1965	5	52	Yes	200,925	1.16	11.65
First Missouri State Bank	Poplar Bluff	FMS Bancorp, Inc.	7/3/1912	2	32	Yes	172,289	1.25	10.43
First Missouri State Bank of Cape County	Cape Girardeau	FMS Bancorp, Inc.	6/30/2006	4	36	Yes	160,138	0.83	10.28
First National Bank of Nevada	Nevada	1889 Bancshares, Inc.	1/12/1889	1	18	No	98,114	0.69	4.97
First Security Bank	Union Star	First American Bancshares, Inc.	6/3/1890	2	9	No	30,718	0.92	13.04
First State Bank and Trust Company, Inc.	Caruthersville	First State Bancorp, Inc.	3/29/1934	5	83	Yes	376,995	1.19	9.90
First State Bank of Purdy	Monett	Purdy Bancshares, Inc.	6/19/1944	5	44	Yes	161,644	0.99	12.85
First State Bank of St. Charles, Missouri	Saint Charles	First State Bancshares, Inc.	5/10/1867	5	207	No	353,041	1.21	9.84
First State Community Bank	Farmington	First State Bancshares, Inc.	5/11/1954	53	649	No	2,465,224	1.48	13.27
FMB Bank	Wright City	Farmers & Merchants Bancshares, Inc.	12/10/1910	1	12	No	36,519	0.14	1.49
Focus Bank	Charleston	Security State Bancshares, Inc.	1/1/1930	12	169	Yes	738,397	1.01	9.56

Missouri – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
FortuneBank	Arnold	Fortune Financial Corporation	12/1/2005	2	62	No	193,459	0.58	6.62
Freedom Bank of Southern Missouri	Cassville	Freedom Bancshares of Southern Missouri, Inc.	11/22/1999	5	55	Yes	281,720	1.01	10.43
Goppert Financial Bank	Lathrop	Goppert Financial Corp.	9/28/1879	6	42	No	179,213	0.64	6.38
Great Southern Bank	Springfield	Great Southern Bancorp, Inc.	1/1/1923	111	1,034	No	4,679,144	1.62	13.13
Guaranty Bank	Springfield	Guaranty Federal Bancshares, Inc.	8/27/1913	18	219	No	964,540	1.23	11.36
Hamilton Bank	Hamilton	Prism Group, Inc.	6/11/1938	3	17	Yes	77,286	1.16	12.23
Hawthorn Bank	Jefferson City	Hawthorn Bancshares, Inc.	4/20/1932	22	288	No	1,473,877	0.94	9.49
Heritage Bank of the Ozarks	Lebanon	Cornerstone Bancshares, Inc.	9/22/2003	2	40	No	145,702	1.03	13.13
Heritage Community Bank	Chamois	Heritage Management Company, Inc.	9/23/1935	4	36	Yes	142,400	0.59	6.31
HNB National Bank	Hannibal		5/1/1888	14	131	Yes	469,791	1.82	14.23
Home Exchange Bank	Jamesport	Country Bancshares, Inc.	5/29/1925	3	18	Yes	165,383	1.20	12.54
Home S&L Association of Carroll County, F.A.	Norborne		1/1/1919	2	13	No	86,881	0.44	2.27
HOME BANK	Palmyra	Byron B. Webb, Inc.	6/1/1934	7	99	Yes	399,620	0.95	9.79
HomePride Bank	Mansfield	Banc 60, Inc.	3/3/1892	5	39	Yes	96,700	(0.64)	(7.53)
Independent Farmers Bank	Maysville	Farmers Bancshares, Inc.	1/1/1894	3	31	No	121,689	1.37	14.77
Investors Community Bank	Chillicothe	IFB Holdings, Inc.	4/3/1934	1	16	No	69,973	1.17	9.84
Jefferson Bank and Trust Company	Saint Louis	Delta Bancshares Company	7/20/1892	5	80	No	619,880	0.97	8.80
Jefferson Bank of Missouri	Jefferson City	Central Bancompany, Inc.	11/2/1967	5	98	No	588,136	1.92	19.88
Jonesburg State Bank	Jonesburg	Montgomery Bancshares, Inc.	2/21/1921	3	25	Yes	94,885	1.03	13.74
Kahoka State Bank	Kahoka		1/2/1968	3	14	No	49,071	0.66	6.64
KCB Bank	Kearney	Bancshares of Missouri, Inc.	8/17/1887	5	56	Yes	254,742	1.31	9.30
Kearney Trust Company	Kearney	Trustco Bankshares, Inc.	6/10/1882	2	36	Yes	183,238	1.03	9.83
Kennett Trust Bank	Kennett	Kennett Bancshares, Inc.	9/7/1963	2	25	No	118,633	0.42	4.23
La Monte Community Bank	La Monte	Country Agencies & Investments, Inc.	5/18/1946	1	7	No	29,606	0.51	4.60
Lamar Bank and Trust Company	Lamar	Lamar Trust Bancshares, Inc.	3/25/1925	1	34	Yes	160,464	1.50	14.71
Landmark Bank	Columbia	Landrum Company	7/19/1865	39	681	No	3,131,689	0.94	11.07
Lead Bank	Garden City	Lead Financial Group, Inc.	1/12/1928	3	64	Yes	270,893	1.27	13.13
Legacy Bank & Trust Company	Rogersville	Ozarks Heritage Financial Group, Inc	10/17/1907	7	69	No	252,063	1.55	14.98
Legends Bank	Linn	Linn Holding Company	3/17/1913	10	83	No	375,768	1.45	10.97
Lindell Bank & Trust Company	Saint Louis	First Illinois Bancorp, Inc.	1/1/1923	12	121	Yes	536,050	1.44	7.94
M1 Bank	Macks Creek	M1 Bancshares, Inc.	5/15/1911	1	18	No	188,542	1.13	7.84
Macon-Atlanta State Bank	Macon	Macon-Atlanta Bancorp, Inc.	1/1/1893	2	58	Yes	276,982	0.91	9.65
Maries County Bank	Vienna	Maries County Bancorp., Inc.	9/1/1900	11	137	No	472,108	1.10	7.65
Meramec Valley Bank	Ellisville	Valley Bancshares, Inc.	1/1/1918	2	20	Yes	117,691	0.29	3.44
Mercantile Bank of Louisiana, Missouri	Louisiana	Northeast Missouri Bancshares, Inc.	1/29/1880	1	24	Yes	108,480	1.16	5.27
Merchants and Farmers Bank of Salisbury	Salisbury	Widmer Bancshares, Inc.	9/7/1903	4	29	Yes	102,634	0.39	4.62
Metz Banking Company	Nevada		9/14/1906	2	14	Yes	73,203	1.15	9.44
Mid America Bank	Jefferson City	Friendship Bancshares, Inc.	4/12/1914	5	70	Yes	468,640	1.32	11.86
Mid-Missouri Bank	Springfield	Mid-Missouri Bancshares, Inc.	6/20/1872	14	197	No	629,828	1.16	12.58
Midwest BankCentre	Saint Louis	Stupp Bros., Inc.	3/1/1906	19	276	No	1,946,316	0.82	8.21
Midwest Independent Bank	Jefferson City	Midwest Independent Bancshares, Inc.	1/7/1985	1	37	No	297,960	1.04	7.85
Midwest Regional Bank	Festus	Midwest Regional Bancorp, Inc.	6/13/1894	8	128	No	662,060	0.68	7.40
Missouri Bank	Warrenton	Warren County Bancshares, Inc.	1/1/1934	5	54	Yes	231,019	1.22	10.85
Missouri Bank II	Sedalia	Warren County Bancshares, Inc.	1/1/1891	4	24	Yes	96,274	1.00	9.70
Montgomery Bank	Sikeston	Montgomery Bancorporation, Inc.	1/1/1934	10	194	Yes	910,200	0.71	8.26

Missouri – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Montrose Savings Bank	Montrose	Montrose Savings Bancshares, Inc.	6/5/1895	1	9	Yes	42,034	1.11	7.82
MRV Banks	Sainte Genevieve	MRV Financial Corp.	7/16/2007	4	37	No	478,481	1.37	15.41
NBKC Bank	Kansas City	Ameri-National Corporation	3/29/1999	4	315	Yes	684,352	1.22	9.52
Neighbors Bank	Clarence	Columbia Bancshares, Inc.	4/7/1945	1	13	Yes	27,007	0.38	2.33
New Era Bank	Fredericktown	New Era Bancorporation, Inc.	7/16/1934	8	74	Yes	341,252	1.55	14.33
New Frontier Bank	Saint Charles	Lincoln County Bancorp, Inc.	1/1/1999	2	20	Yes	83,419	0.11	1.08
Nodaway Valley Bank	Maryville	Nodaway Valley Bancshares, Inc.	12/12/1868	8	158	Yes	882,086	1.52	11.96
North American Savings Bank, F.S.B.	Grandview	NASB Financial, Inc.	1/1/1927	11	446	No	2,185,032	1.54	13.13
Northeast Missouri State Bank	Kirksville	Schuyler County Bancshares, Inc.	12/20/1933	2	15	Yes	103,544	1.13	8.15
OakStar Bank	Springfield	OakStar Bancshares, Inc.	10/24/2005	14	242	No	938,693	0.87	7.48
O'Bannon Banking Company	Buffalo	Buffalo Bancshares, Inc.	11/20/1905	5	56	No	208,841	1.13	12.54
Old Missouri Bank	Springfield	JamesMark Bancshares, Inc.	7/26/1999	6	86	No	465,174	0.86	9.26
Ozark Bank	Ozark		9/25/1906	4	59	Yes	273,619	0.77	7.70
Ozarks Federal Savings and Loan Association	Farmington		1/1/1930	5	53	No	247,934	0.54	3.94
Paramount Bank	Hazelwood	Paramount Financial Group, LLC	12/30/2004	1	13	No	36,048	0.26	1.07
Parkside Financial Bank & Trust	Clayton	Parkside Financial, Inc.	4/23/2008	1	53	No	508,970	1.51	15.42
Peoples Bank	Cuba	Peoples Bancorporation, Inc.	6/22/1901	5	53	Yes	214,052	1.42	14.63
Peoples Bank & Trust Company	Troy	Lincoln County Bancorp, Inc.	3/10/1924	7	117	Yes	457,301	1.07	10.61
Peoples Bank of Altenburg	Altenburg	Lincoln County Bancorp, Inc.	1/1/1910	2	14	Yes	61,197	1.03	10.44
Peoples Bank of Moniteau County	Jamestown	Jamestown Bancshares, Inc.	1/13/1941	2	13	No	57,974	0.60	7.43
People's Bank of Seneca	Seneca	PBS Bancshares, Inc.	3/15/1996	5	35	No	195,208	1.42	16.06
Peoples Bank of Wyaconda	Kahoka	Clark County Bancshares, Inc.	12/17/1914	3	26	No	100,864	1.05	11.41
Peoples Community Bank	Greenville	Greenville Bancshares, Inc.	1/3/1977	15	135	Yes	469,116	2.11	12.98
Peoples Savings Bank of Rhineland	Rhineland	Rhineland Bancshares, Inc.	8/12/1935	7	67	No	272,288	0.73	8.78
Phelps County Bank	Rolla	Phelps County Bancshares, Inc.	8/1/1963	4	89	Yes	361,892	1.13	17.29
Platte Valley Bank of Missouri	Platte City	Platte County Bancshares, Inc.	10/20/1933	9	180	Yes	554,681	1.37	14.49
Pony Express Bank	Liberty	Page Bancshares, Inc.	10/2/1890	2	27	Yes	171,255	1.79	14.50
Pony Express Community Bank	Saint Joseph	Pony Express Bancorp, Inc.	12/23/1975	4	19	No	75,072	0.83	8.09
Preferred Bank	Rothville	BOR Bancorp	1/8/1904	5	27	Yes	105,996	0.83	12.60
Progressive Ozark Bank	Salem	Ozark Bancorp, Inc.	6/2/1965	4	45	Yes	116,030	1.34	11.54
Providence Bank	Columbia	LINCO Bancshares, Inc.	7/8/1888	13	204	Yes	1,021,040	0.53	3.45
Putnam County State Bank	Unionville	Putnam County Bancshares, Inc.	7/5/1979	2	23	No	210,098	1.68	12.64
Quarry City Savings and Loan Association	Warrensburg		1/1/1890	1	16	No	54,335	0.36	2.22
Regional Missouri Bank	Marceline	RMB Bancshares, Inc.	5/13/1908	6	58	Yes	244,113	1.47	14.81
Reliance Bank	Frontenac	Reliance Bancshares, Inc.	4/16/1999	22	170	No	1,534,315	1.08	10.29
Rockwood Bank	Eureka	Rockwood Bancshares, Inc.	2/5/1990	4	52	No	238,294	1.02	7.44
Royal Banks of Missouri	Saint Louis	Royal Bancshares, Inc.	3/1/1964	11	92	No	702,655	1.12	7.50
Saints Avenue Bank	New London	Saints Avenue Bancshares, Inc.	7/15/1944	4	24	No	88,516	0.38	4.67
Security Bank of Pulaski County	Waynesville	Security Bancshares of Pulaski County, Inc.	1/1/1936	3	33	No	111,653	0.64	7.26
Security Bank of Southwest Missouri	Cassville		12/14/1985	3	28	Yes	79,523	1.73	14.68
Security Bank of the Ozarks	Eminence	Eminence Bankshares, Inc.	6/29/1959	5	47	Yes	97,582	0.82	8.94
Senath State Bank	Senath	Senath Bancshares, Inc.	1/1/1935	3	18	Yes	81,911	1.48	10.13
Seymour Bank	Seymour	Cottonrudy Investment Company	11/25/1939	3	49	No	136,164	0.81	6.26
Sherwood Community Bank	Creighton		6/6/1902	4	19	Yes	47,173	0.56	6.01
Silex Banking Company	Silex	Silex Bancshares, Inc.	3/24/1934	1	10	No	73,277	1.15	7.46

Missouri – Bank Listing, *continued*

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
Southern Bank	Poplar Bluff	Southern Missouri Bancorp, Inc.	1/1/1887	43	455	No	2,197,497	1.40	13.27
Southwest Missouri Bank	Carthage	Southwest Missouri Bancorporation, Inc.	6/11/1979	11	200	No	750,335	0.80	9.14
Springfield First Community Bank	Springfield	QCR Holdings, Inc.	10/24/2008	1	57	No	632,849	0.82	6.90
St. Clair County State Bank	Osceola	Margaret Parker Platter Charitable Trust	5/1/1896	4	33	No	140,790	1.46	10.88
St. Johns Bank and Trust Company	Saint Louis	Unity Bancshares, L.L.C.	10/2/1926	5	87	No	287,783	0.63	6.59
St. Louis Bank	Town And Country	St. Louis Bancshares, Inc.	6/6/2005	1	46	No	437,120	0.41	4.85
State Bank	Richmond	C.S. Bancshares, Inc.	7/1/1940	1	10	Yes	32,937	0.99	11.73
State Bank of Missouri	Concordia	C.S. Bancshares, Inc.	7/28/1884	4	27	Yes	100,279	1.03	12.23
State Bank of Southwest Missouri	Springfield	State Bancshares, Inc.	9/16/1985	1	26	Yes	117,073	1.58	22.25
Sterling Bank	Poplar Bluff	Sterling Bancshares, Inc.	10/19/2004	11	131	No	1,243,764	1.37	11.89
Stifel Bank	Clayton	Stifel Financial Corp.	5/16/2002	1	61	No	1,770,376	0.21	1.94
Summit Bank of Kansas City	Lee's Summit		11/18/2005	2	16	No	46,669	(0.05)	(0.44)
Systematic Savings Bank	Springfield		1/1/1923	1	9	No	37,580	(0.58)	(4.78)
Table Rock Community Bank	Kimberling City	Table Rock Bancshares Corporation	8/28/2006	2	32	No	84,619	0.92	10.64
Tipton Latham Bank, National Association	Tipton	Latham Bancshares, Inc.	12/29/1906	2	21	Yes	134,107	0.63	6.26
Town & Country Bank	Salem	Town and Country Bancshares, Inc.	1/1/1894	10	157	Yes	502,415	1.14	9.48
TPNB Bank	Paris	Paris Bancshares, Inc.	10/1/1865	1	15	No	81,945	1.03	7.23
Triad Bank	Frontenac	Triad Bancorp, Inc.	10/24/2005	1	37	No	360,674	1.00	10.62
Tri-County Trust Company	Glasgow	Bancshares of Glasgow, Inc.	10/20/1921	1	12	Yes	57,840	0.79	6.57
UMB Bank, National Association	Kansas City	UMB Financial Corporation	4/24/1913	93	2,815	No	23,137,750	0.92	10.48
UNICO Bank	Mineral Point	Washco Bancshares, Inc.	1/1/1901	14	126	Yes	300,878	0.45	4.96
United Bank of Union	Union	Cardinal Bancorp II, Inc.	3/22/1934	3	73	Yes	372,601	1.10	10.42
United Security Bank	Auxvasse	Mid-Mo Bancshares, Inc.	1/25/1930	3	14	Yes	63,468	0.91	7.33
United State Bank	Lewistown	River Valley Bancshares, Incorporated	9/8/1928	5	44	Yes	170,327	1.16	13.04
Wells Bank	Platte City	Wells Bancshares, Inc.	1/1/1887	5	43	Yes	230,288	1.57	16.54
West Plains Bank and Trust Company	West Plains	West Plains Bancshares, Inc.	4/13/1883	5	79	Yes	394,873	1.43	12.37
West Plains Savings and Loan Association	West Plains		1/1/1919	1	16	No	78,057	0.93	4.17
Wood & Huston Bank	Marshall	Wood & Huston Bancorporation, Inc.	2/12/1874	11	158	Yes	713,950	1.81	15.58

Missouri – Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/Office	Assets (\$000)/Office	Deposits (\$000)/Employee	Assets (\$000)/Employee	Total Assets (\$000)
1	Commerce Bank	Kansas City	4,631	173	20,550,471	118,789	146,727	4,438	5,481	25,383,765
2	UMB Bank, National Association	Kansas City	2,815	93	19,491,164	209,582	248,793	6,924	8,219	23,137,750
3	First Bank	Creve Coeur	1,097	96	5,441,366	56,681	66,109	4,960	5,785	6,346,426
4	Enterprise Bank & Trust	Clayton	650	33	4,605,464	139,560	170,467	7,085	8,654	5,625,398
5	Great Southern Bank	Springfield	1,034	111	3,799,848	34,233	42,154	3,675	4,525	4,679,144
6	Landmark Bank	Columbia	681	39	2,836,046	72,719	80,300	4,165	4,599	3,131,689
7	Central Trust Bank	Jefferson City	666	14	1,808,018	129,144	184,379	2,715	3,876	2,581,302
8	First State Community Bank	Farmington	649	53	2,089,792	39,430	46,514	3,220	3,798	2,465,224
9	Southern Bank	Poplar Bluff	455	43	1,805,187	41,981	51,105	3,967	4,830	2,197,497
10	North American Savings Bank, F.S.B.	Grandview	446	11	1,678,973	152,634	198,639	3,765	4,899	2,185,032
11	Central Bank of Boone County	Columbia	312	16	1,660,062	103,754	129,153	5,321	6,623	2,066,454
12	Central Bank of St. Louis	Clayton	242	16	1,425,975	89,123	122,166	5,892	8,077	1,954,653
13	Midwest BankCentre	Saint Louis	276	19	1,410,132	74,217	102,438	5,109	7,052	1,946,316
14	Bank of Missouri	Perryville	446	34	1,446,994	42,559	52,154	3,244	3,976	1,773,230
15	Stifel Bank	Clayton	61	1	1,688,553	1,688,553	1,770,376	27,681	29,023	1,770,376
16	Central Bank of the Midwest	Lee's Summit	328	34	1,425,041	41,913	51,813	4,345	5,371	1,761,643
17	Reliance Bank	Frontenac	170	22	1,217,570	55,344	69,742	7,162	9,025	1,534,315
18	Hawthorn Bank	Jefferson City	288	22	1,200,080	54,549	66,994	4,167	5,118	1,473,877
19	Academy Bank, N.A.	Kansas City	525	74	1,150,774	15,551	19,759	2,192	2,785	1,462,159
20	Country Club Bank	Kansas City	390	23	1,198,637	52,115	61,732	3,073	3,641	1,419,839
21	Central Bank of the Ozarks	Springfield	257	22	1,097,696	49,895	58,809	4,271	5,034	1,293,788
22	Sterling Bank	Poplar Bluff	131	11	1,071,549	97,414	113,069	8,180	9,494	1,243,764
23	Providence Bank	Columbia	204	13	808,378	62,183	78,542	3,963	5,005	1,021,040
24	Guaranty Bank	Springfield	219	18	751,941	41,775	53,586	3,434	4,404	964,540
25	OakStar Bank	Springfield	242	14	830,085	59,292	67,050	3,430	3,879	938,693
26	Montgomery Bank	Sikeston	194	10	754,269	75,427	91,020	3,888	4,692	910,200
27	Cass Commercial Bank	Saint Louis	52	4	748,775	187,194	221,573	14,400	17,044	886,291
28	Nodaway Valley Bank	Maryville	158	8	721,155	90,144	110,261	4,564	5,583	882,086
29	First Federal Bank of Kansas City	Kansas City	192	12	518,453	43,204	69,335	2,700	4,333	832,014
30	Citizens Bank and Trust Company	Kansas City	200	21	666,355	31,731	39,604	3,332	4,158	831,688
31	Central Bank of Lake of the Ozarks	Osage Beach	143	10	658,384	65,838	75,668	4,604	5,291	756,683
32	Southwest Missouri Bank	Carthage	200	11	652,005	59,273	68,212	3,260	3,752	750,335
33	Focus Bank	Charleston	169	12	560,272	46,689	61,533	3,315	4,369	738,397
34	Wood & Huston Bank	Marshall	158	11	599,404	54,491	64,905	3,794	4,519	713,950
35	Royal Banks of Missouri	Saint Louis	92	11	568,870	51,715	63,878	6,183	7,638	702,655
36	Bank of Washington	Washington	113	6	553,486	92,248	114,556	4,898	6,083	687,333
37	NBKC Bank	Kansas City	315	4	456,318	114,080	171,088	1,449	2,173	684,352
38	Midwest Regional Bank	Festus	128	8	545,636	68,205	82,758	4,263	5,172	662,060
39	Springfield First Community Bank	Springfield	57	1	449,983	449,983	632,849	7,894	11,103	632,849
40	Mid-Missouri Bank	Springfield	197	14	563,673	40,262	44,988	2,861	3,197	629,828
41	Jefferson Bank and Trust Company	Saint Louis	80	5	473,701	94,740	123,976	5,921	7,749	619,880
42	Jefferson Bank of Missouri	Jefferson City	98	5	488,923	97,785	117,627	4,989	6,001	588,136
43	Platte Valley Bank of Missouri	Platte City	180	9	483,595	53,733	61,631	2,687	3,082	554,681
44	Blue Ridge Bank and Trust Co.	Independence	133	9	485,518	53,946	61,477	3,651	4,160	553,293
45	BankLiberty	Kansas City	140	13	463,737	35,672	41,576	3,312	3,861	540,485
46	Lindell Bank & Trust Company	Saint Louis	121	12	419,707	34,976	44,671	3,469	4,430	536,050
47	Parkside Financial Bank & Trust	Clayton	53	1	430,834	430,834	508,970	8,129	9,603	508,970
48	Citizens National Bank of Greater St. Louis	Maplewood	94	6	418,529	69,755	84,137	4,452	5,370	504,819
49	Town & Country Bank	Salem	157	10	420,773	42,077	50,242	2,680	3,200	502,415
50	BTC Bank	Bethany	99	9	388,606	43,178	55,550	3,925	5,050	499,948

Missouri – Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	Connections Bank	Kirksville	86,426	8.06	52.85	1.88	57.18	95.81	6.75	6.25
2	Lead Bank	Garden City	270,893	6.38	39.56	0.86	26.36	109.14	2.12	5.25
3	Citizens Bank	Butler	121,225	5.91	3.16	0.58	(0.71)	102.99	3.39	5.19
4	Community Bank of Missouri	Richmond	52,408	5.93	6.60	0.26	0.10	97.54	5.56	5.18
5	Cornerstone Bank	South West City	141,121	6.86	(0.54)	0.97	(1.42)	93.50	2.48	5.05
6	Century Bank of the Ozarks	Gainesville	179,759	5.87	9.15	0.38	(0.80)	94.79	1.83	5.01
7	F & C Bank	Holden	222,158	5.76	5.35	0.50	3.11	102.12	2.34	4.97
8	Central Bank of Kansas City	Kansas City	177,251	5.44	11.54	0.15	1.39	104.78	0.00	4.93
9	Bank of St. Elizabeth	Saint Elizabeth	140,064	5.74	13.24	0.52	5.67	101.86	0.00	4.92
10	Bank of Billings	Billings	56,501	5.65	19.24	0.50	4.07	106.12	0.00	4.89
11	Pony Express Bank	Liberty	171,255	5.62	6.47	0.27	1.84	94.12	2.82	4.83
12	Bank of Advance	Advance	335,784	6.34	10.06	0.66	8.86	88.63	2.88	4.81
13	Peoples Community Bank	Greenville	469,116	6.50	3.88	0.82	3.59	86.95	3.56	4.80
14	Security Bank of the Ozarks	Eminence	97,582	6.23	2.85	0.45	(1.17)	75.11	2.66	4.79
15	Summit Bank of Kansas City	Lee's Summit	46,669	6.10	(6.58)	0.98	(1.38)	93.82	0.00	4.76
16	Legacy Bank & Trust Company	Rogersville	252,063	5.85	41.55	0.87	56.23	98.55	2.67	4.75
17	Farmers State Bank	Cameron	238,260	5.54	1.96	0.36	2.92	94.71	3.13	4.74
18	Bank Northwest	Hamilton	166,014	6.33	29.48	0.59	17.05	75.68	2.38	4.70
19	BankLiberty	Kansas City	540,485	4.93	18.05	0.26	26.16	95.84	3.40	4.69
20	Table Rock Community Bank	Kimberling City	84,619	5.79	(1.24)	0.43	(1.52)	83.39	2.27	4.60
21	Belgrade State Bank	Belgrade	266,722	5.80	2.97	0.72	4.23	88.74	2.70	4.59
22	Citizens Bank of Edina	Edina	71,620	5.45	2.82	0.44	(4.37)	97.99	1.77	4.58
22	Security Bank of Southwest Missouri	Cassville	79,523	6.02	(1.77)	0.53	(4.00)	86.53	2.10	4.58
24	Alton Bank	Alton	69,100	6.87	0.70	0.90	1.12	78.15	2.41	4.55
25	Progressive Ozark Bank	Salem	116,030	5.27	0.07	0.35	0.53	93.12	1.96	4.54
26	Paramount Bank	Hazelwood	36,048	6.61	76.26	1.28	46.61	113.51	0.00	4.50
27	First Bank of the Lake	Osage Beach	81,762	7.10	38.92	1.36	18.34	88.69	2.27	4.48
28	People's Bank of Seneca	Seneca	195,208	5.78	9.97	0.78	6.14	89.88	2.01	4.43
29	Rockwood Bank	Eureka	238,294	5.19	1.48	0.20	(8.15)	98.14	1.09	4.42
30	M1 Bank	Macks Creek	188,542	8.29	492.07	1.54	522.88	60.40	1.94	4.41
31	Wells Bank	Platte City	230,288	5.45	7.54	0.63	1.60	86.61	3.32	4.40
32	HNB National Bank	Hannibal	469,791	5.21	5.46	0.26	0.15	94.07	1.93	4.39
33	Bank of Iberia	Iberia	55,786	6.63	(3.73)	0.56	(4.20)	67.87	1.75	4.38
34	KCB Bank	Kearney	254,742	5.51	7.53	0.65	5.99	98.90	2.75	4.35
34	Farmers and Merchants Bank of St. Clair	Saint Clair	191,723	5.66	1.11	0.54	(0.35)	87.76	2.23	4.35
36	First Missouri Bank	Brookfield	263,222	5.59	29.22	0.79	23.62	98.82	2.46	4.32
37	Independent Farmers Bank	Maysville	121,689	6.50	14.19	0.60	(0.46)	58.96	3.42	4.31
38	Platte Valley Bank of Missouri	Platte City	554,681	5.62	5.50	0.43	4.85	85.88	2.00	4.28
39	O'Bannon Banking Company	Buffalo	208,841	5.38	7.46	0.70	0.68	100.75	2.43	4.27
40	Bank Star	Pacific	138,094	5.10	111.54	0.38	67.22	89.74	3.37	4.26
40	Exchange Bank of Missouri	Fayette	205,374	5.68	7.50	1.08	10.94	95.53	2.08	4.26
42	First Midwest Bank of the Ozarks	Piedmont	121,911	5.33	(3.98)	0.78	(0.45)	94.36	2.44	4.25
42	First State Bank of Purdy	Monett	161,644	5.71	(2.53)	0.50	(7.21)	80.73	2.44	4.25
42	Concordia Bank	Concordia	74,151	5.53	14.70	0.35	8.28	80.42	2.16	4.25
45	HomePride Bank	Mansfield	96,700	5.40	(0.79)	0.72	(2.38)	94.02	1.95	4.24
46	Sherwood Community Bank	Creighton	47,173	5.75	(4.17)	0.31	1.87	73.16	2.06	4.22
47	First Missouri Bank of SEMO	Kennett	200,925	5.18	3.08	0.66	2.68	86.52	2.31	4.21
48	Seymour Bank	Seymour	136,164	6.12	6.63	0.84	3.07	88.40	2.54	4.17
48	Security Bank of Pulaski County	Waynesville	111,653	5.87	2.23	0.70	4.42	66.69	2.67	4.17
48	First State Bank and Trust Company, Inc.	Caruthersville	376,995	5.39	0.27	0.59	4.78	77.14	3.03	4.17

Missouri – Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Service Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	NBKC Bank	Kansas City	684,352	10,289	0.00	7.86	0.59	0.00	70,709	11.12
2	First State Bank of St. Charles, Missouri	Saint Charles	353,041	4,396	0.07	5.49	0.31	(0.02)	23,048	6.33
3	Central Bank of Kansas City	Kansas City	177,251	7,558	0.39	0.00	0.00	0.21	8,381	5.30
4	Paramount Bank	Hazelwood	36,048	78	0.05	3.85	0.00	0.00	1,458	4.92
5	Academy Bank, N.A.	Kansas City	1,462,159	18,683	3.11	0.13	0.01	0.00	61,477	4.68
6	Community Bank of Raymore	Raymore	257,150	5,175	0.25	0.00	0.00	0.31	10,110	4.20
7	Central Trust Bank	Jefferson City	2,581,302	28,325	0.20	0.24	0.03	0.00	65,536	2.72
8	Country Club Bank	Kansas City	1,419,839	22,542	0.19	0.01	0.00	0.00	36,662	2.58
9	First Community National Bank	Cuba	127,192	(887)	0.47	0.00	0.00	(0.42)	3,506	2.52
10	Community Bank of Pleasant Hill	Pleasant Hill	71,466	822	0.46	0.00	0.00	0.00	1,508	2.18
11	Commerce Bank	Kansas City	25,383,765	418,778	0.38	0.03	0.00	0.00	503,712	2.04
12	Community Bank and Trust	Neosho	308,220	3,144	1.06	0.10	0.00	0.01	5,974	1.90
13	North American Savings Bank, F.S.B.	Grandview	2,185,032	30,648	0.06	1.51	0.07	(0.02)	36,252	1.82
14	Lead Bank	Garden City	270,893	4,202	1.43	0.04	0.00	0.08	4,502	1.81
14	FortuneBank	Arnold	193,459	1,109	0.02	1.06	0.00	(0.01)	3,453	1.81
16	Bank of Missouri	Perryville	1,773,230	20,519	0.23	0.10	0.02	0.01	29,474	1.72
17	Wood & Huston Bank	Marshall	713,950	16,732	0.49	0.06	0.02	0.01	11,869	1.71
18	Midwest Independent Bank	Jefferson City	297,960	3,012	1.35	0.00	0.00	0.00	4,881	1.69
19	State Bank of Southwest Missouri	Springfield	117,073	2,387	0.06	0.15	0.00	1.00	1,908	1.68
20	Parkside Financial Bank & Trust	Clayton	508,970	7,252	0.13	0.00	0.00	0.00	7,734	1.61
21	Progressive Ozark Bank	Salem	116,030	2,031	0.77	0.03	0.01	(0.02)	1,690	1.48
22	First Bank of the Lake	Osage Beach	81,762	1,365	0.12	1.07	0.07	0.00	1,084	1.46
23	UMB Bank, National Association	Kansas City	23,137,750	193,021	0.41	0.01	0.00	0.00	301,029	1.44
24	Belgrade State Bank	Belgrade	266,722	2,712	0.52	0.14	0.02	0.04	3,684	1.42
24	First State Community Bank	Farmington	2,465,224	35,716	0.40	0.09	0.00	0.01	34,167	1.42
26	Midwest Regional Bank	Festus	662,060	3,869	0.05	1.21	0.04	0.00	8,073	1.41
27	Central Bank of Boone County	Columbia	2,066,454	29,470	0.28	0.10	0.03	0.00	24,975	1.36
28	OakStar Bank	Springfield	938,693	7,323	0.08	0.93	0.04	0.00	11,276	1.34
28	First Federal Bank of Kansas City	Kansas City	832,014	103	0.12	0.69	0.16	0.00	10,386	1.34
30	Central Bank of Lake of the Ozarks	Osage Beach	756,683	12,773	0.37	0.12	0.05	(0.03)	9,618	1.33
31	Platte Valley Bank of Missouri	Platte City	554,681	10,234	0.40	0.40	0.00	0.00	7,362	1.32
32	Central Bank of Branson	Branson	339,839	4,953	0.38	0.15	0.02	0.16	4,373	1.28
33	Heritage Bank of the Ozarks	Lebanon	145,702	1,448	0.25	0.44	0.00	0.02	1,765	1.26
34	Mid-Missouri Bank	Springfield	629,828	7,274	0.28	0.19	0.00	0.02	7,769	1.24
35	Central Bank of the Ozarks	Springfield	1,293,788	16,874	0.37	0.07	0.02	(0.02)	15,956	1.22
36	Peoples Bank of Moniteau County	Jamestown	57,974	355	0.35	0.00	0.00	0.02	705	1.20
36	Phelps County Bank	Rolla	361,892	5,415	0.35	0.13	0.01	0.00	4,305	1.20
38	Legacy Bank & Trust Company	Rogersville	252,063	3,710	0.19	0.09	0.00	(0.02)	2,821	1.18
39	Landmark Bank	Columbia	3,131,689	27,869	0.43	0.15	0.00	0.01	34,453	1.16
40	New Frontier Bank	Saint Charles	83,419	119	0.16	0.00	0.00	0.08	967	1.15
41	Central Bank of Sedalia	Sedalia	403,233	7,206	0.39	0.07	0.03	0.00	4,557	1.13
42	Blue Ridge Bank and Trust Co.	Independence	553,293	6,142	0.52	0.00	0.00	0.02	6,179	1.12
43	Jefferson Bank of Missouri	Jefferson City	588,136	11,006	0.30	0.22	0.09	(0.02)	6,399	1.11
44	First Bank	Creve Coeur	6,346,426	75,849	0.30	0.06	0.13	0.01	69,041	1.10
44	Nodaway Valley Bank	Maryville	882,086	17,839	0.31	0.02	0.00	0.01	9,692	1.10
46	Central Bank of Warrensburg	Warrensburg	249,600	3,105	0.41	0.17	0.01	0.01	2,660	1.08
47	Alliant Bank	Madison	159,371	1,999	0.32	0.18	0.31	(0.01)	1,688	1.07
47	Southwest Missouri Bank	Carthage	750,335	5,773	0.31	0.08	0.00	(0.04)	7,711	1.07
49	Central Bank of the Midwest	Lee's Summit	1,761,643	22,625	0.46	0.06	0.02	(0.05)	18,610	1.06
50	HNB National Bank	Hannibal	469,791	11,308	0.22	0.13	0.16	0.00	4,920	1.05

Missouri – Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Stifel Bank	Clayton	1,770,376	63.13	61	1	0.48	0.09	0.18	0.75
2	Springfield First Community Bank	Springfield	632,849	37.04	57	1	0.49	0.06	0.25	0.80
3	Bank of Kirksville	Kirksville	459,470	47.09	72	8	0.63	0.22	0.34	1.19
4	Home Exchange Bank	Jamesport	165,383	42.91	18	3	0.86	0.07	0.39	1.32
5	Putnam County State Bank	Unionville	210,098	34.38	23	2	0.78	0.24	0.33	1.35
6	Community Bank of El Dorado Springs	El Dorado Springs	101,054	41.30	14	1	0.88	0.04	0.50	1.42
7	Reliance Bank	Frontenac	1,534,315	54.88	170	22	0.97	0.26	0.32	1.55
8	Farmers Bank of Lohman	Jefferson City	65,036	61.23	11	2	0.79	0.22	0.58	1.59
9	Jefferson Bank and Trust Company	Saint Louis	619,880	55.71	80	5	0.97	0.23	0.40	1.60
10	Cass Commercial Bank	Saint Louis	886,291	41.01	52	4	0.81	0.08	0.79	1.68
11	Community State Bank	Shelbina	73,439	45.59	15	2	1.17	0.14	0.39	1.69
12	Community Bank of Memphis	Memphis	47,487	54.58	10	1	1.04	0.32	0.35	1.72
13	MRV Banks	Sainte Genevieve	478,481	46.70	37	4	1.01	0.23	0.47	1.72
14	Bank of Odessa	Odessa	249,801	45.71	40	2	0.84	0.14	0.78	1.76
15	Sterling Bank	Poplar Bluff	1,243,764	47.89	131	11	0.82	0.33	0.62	1.77
16	Bank of Brookfield-Purdin, National Association	Brookfield	91,855	65.23	19	4	1.04	0.23	0.58	1.85
17	Northeast Missouri State Bank	Kirksville	103,544	53.09	15	2	1.13	0.22	0.52	1.86
18	Citizens Bank of Edina	Edina	71,620	40.74	15	1	1.04	0.24	0.59	1.87
19	Bank of Versailles	Versailles	267,549	64.09	40	5	1.21	0.24	0.45	1.89
20	Royal Banks of Missouri	Saint Louis	702,655	54.43	92	11	1.05	0.29	0.61	1.95
21	Tipton Latham Bank, National Association	Tipton	134,107	65.10	21	2	1.33	0.17	0.44	1.95
22	Central Bank of Audrain County	Mexico	184,861	49.82	22	2	0.87	0.12	0.97	1.96
23	Community Point Bank	Russellville	129,272	65.05	22	3	1.05	0.21	0.71	1.97
24	St. Louis Bank	Town And Country	437,120	76.38	46	1	1.09	0.24	0.67	2.01
25	New Era Bank	Fredericktown	341,252	48.12	74	8	1.06	0.27	0.69	2.02
26	Bloomsdale Bank	Bloomsdale	224,420	45.50	52	5	1.12	0.28	0.62	2.02
27	Silex Banking Company	Silex	73,277	58.17	10	1	1.24	0.33	0.46	2.03
28	West Plains Savings and Loan Association	West Plains	78,057	62.52	16	1	1.13	0.30	0.63	2.06
29	Central Bank of Moberly	Moberly	197,211	56.27	28	4	0.81	0.20	1.05	2.06
30	Enterprise Bank & Trust	Clayton	5,625,398	48.05	650	33	1.18	0.18	0.70	2.07
31	Peoples Bank of Wyaconda	Kahoka	100,864	57.96	26	3	1.17	0.21	0.69	2.07
32	Community Bank of Marshall	Marshall	163,487	61.78	35	7	1.22	0.19	0.68	2.10
33	TPNB Bank	Paris	81,945	61.13	15	1	1.20	0.20	0.73	2.13
34	M1 Bank	Macks Creek	188,542	48.74	18	1	0.92	0.21	1.00	2.13
35	Citizens-Farmers Bank of Cole Camp	Cole Camp	131,710	52.16	26	3	1.28	0.32	0.54	2.14
36	St. Clair County State Bank	Osceola	140,790	51.58	33	4	1.29	0.23	0.63	2.15
37	Lindell Bank & Trust Company	Saint Louis	536,050	49.14	121	12	1.21	0.40	0.57	2.17
38	Montrose Savings Bank	Montrose	42,034	56.92	9	1	1.44	0.10	0.65	2.19
39	Missouri Bank	Warrenton	231,019	53.85	54	5	1.26	0.34	0.59	2.19
40	Community State Bank of Missouri	Bowling Green	244,007	61.05	42	2	1.25	0.22	0.74	2.21
41	United State Bank	Lewistown	170,327	53.90	44	5	1.36	0.28	0.57	2.21
42	Wells Bank	Platte City	230,288	50.06	43	5	1.25	0.30	0.68	2.23
43	Investors Community Bank	Chillicothe	69,973	60.45	16	1	1.13	0.25	0.86	2.24
44	Commercial Trust Company of Fayette	Fayette	121,031	61.96	28	2	1.30	0.32	0.62	2.24
45	Bank of Grain Valley	Kansas City	90,590	57.70	17	2	1.65	0.26	0.33	2.24
46	Central Bank of Boone County	Columbia	2,066,454	50.91	312	16	1.06	0.22	0.96	2.25
47	Midwest BankCentre	Saint Louis	1,946,316	68.30	276	19	1.36	0.29	0.60	2.25
48	Mid America Bank	Jefferson City	468,640	53.02	70	5	1.59	0.20	0.46	2.25
49	Regional Missouri Bank	Marceline	244,113	51.30	58	6	1.34	0.23	0.68	2.25
50	Bank of Old Monroe	Old Monroe	365,325	50.00	73	5	1.41	0.37	0.49	2.27

Missouri – Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	MRV Banks	Sainte Genevieve	478,481	285,769	1.28	0.00	0.00	0.02	(0.13)	(0.11)
2	Silex Banking Company	Silex	73,277	34,264	1.97	0.00	0.00	0.00	(0.01)	(0.01)
3	CBC Bank	Bowling Green	36,545	10,052	1.40	0.00	0.00	0.00	0.00	0.00
3	Parkside Financial Bank & Trust	Clayton	508,970	371,403	1.95	0.00	0.00	0.00	0.00	0.00
3	Bank of Grain Valley	Kansas City	90,590	54,172	1.69	0.00	0.00	0.00	0.00	0.00
3	Cass Commercial Bank	Saint Louis	886,291	699,031	1.12	0.00	0.00	0.00	0.00	0.00
7	Meramec Valley Bank	Ellisville	117,691	96,365	0.98	0.00	0.00	0.06	(0.04)	0.02
8	County Bank	Brunswick	92,749	68,980	1.15	0.00	0.00	0.00	0.04	0.04
9	Springfield First Community Bank	Springfield	632,849	475,801	0.21	0.06	0.00	0.00	0.00	0.06
10	Clay County Savings Bank	Liberty	103,514	75,960	1.70	0.00	0.00	0.09	0.00	0.09
11	Central Bank of Kansas City	Kansas City	177,251	144,135	1.20	0.00	0.00	0.23	(0.12)	0.11
12	First Security Bank	Union Star	30,718	20,002	1.42	0.33	0.00	0.00	(0.17)	0.16
13	Bank of New Cambria	New Cambria	31,275	14,534	1.97	0.19	0.00	0.00	(0.01)	0.18
14	Bank of Old Monroe	Old Monroe	365,325	237,361	1.80	0.08	0.08	0.04	0.00	0.21
15	Platte Valley Bank of Missouri	Platte City	554,681	415,323	1.28	0.10	0.00	0.14	0.03	0.27
16	Home Exchange Bank	Jamesport	165,383	71,027	6.45	0.26	0.01	0.00	0.00	0.27
17	KCB Bank	Kearney	254,742	205,072	1.06	0.02	0.00	0.26	(0.01)	0.27
18	First Federal Bank of Kansas City	Kansas City	832,014	622,727	0.49	0.15	0.00	0.11	0.02	0.29
19	Jonesburg State Bank	Jonesburg	94,885	67,036	1.22	0.14	0.00	0.15	0.01	0.31
20	Community Bank of Marshall	Marshall	163,487	69,365	1.03	0.36	0.00	0.00	(0.04)	0.32
21	United Security Bank	Auxvasse	63,468	43,858	1.17	0.31	0.00	0.00	0.01	0.32
22	Community National Bank	Monett	121,190	81,232	1.18	0.27	0.01	0.02	0.02	0.32
23	Community Bank of Memphis	Memphis	47,487	25,965	2.06	0.34	0.00	0.00	0.01	0.35
24	Ozark Bank	Ozark	273,619	166,092	0.93	0.24	0.00	0.00	0.12	0.36
25	Saints Avenue Bank	New London	88,516	67,520	1.07	0.00	0.00	0.37	0.06	0.43
26	Bank of Brookfield-Purdin, National Association	Brookfield	91,855	24,005	1.55	0.34	0.10	0.00	0.00	0.44
27	Northeast Missouri State Bank	Kirksville	103,544	48,625	1.65	0.27	0.12	0.00	0.05	0.44
28	Metz Banking Company	Nevada	73,203	50,263	1.20	0.35	0.00	0.03	0.07	0.45
29	Jefferson Bank and Trust Company	Saint Louis	619,880	438,662	1.28	0.40	0.00	0.14	(0.08)	0.46
30	Pony Express Community Bank	Saint Joseph	75,072	38,843	1.43	0.03	0.00	0.09	0.35	0.47
31	Pony Express Bank	Liberty	171,255	141,013	0.96	0.00	0.00	0.53	(0.02)	0.51
32	New Era Bank	Fredericktown	341,252	254,272	0.79	0.31	0.12	0.05	0.03	0.51
33	Stifel Bank	Clayton	1,770,376	1,080,799	0.75	0.01	0.00	0.51	(0.02)	0.51
34	Citizens Bank of Rogersville	Rogersville	93,208	70,612	1.13	0.07	0.00	0.43	0.02	0.52
35	Community Bank and Trust	Neosho	308,220	160,057	1.09	0.09	0.00	0.33	0.12	0.54
36	M1 Bank	Macks Creek	188,542	101,215	0.71	0.45	0.00	0.12	0.00	0.57
37	Central Bank of Boone County	Columbia	2,066,454	1,196,124	1.48	0.19	0.01	0.28	0.10	0.58
38	Nodaway Valley Bank	Maryville	882,086	569,969	1.48	0.43	0.00	0.16	(0.01)	0.59
39	Sterling Bank	Poplar Bluff	1,243,764	957,396	1.12	0.09	0.17	0.31	0.02	0.60
40	Community Point Bank	Russellville	129,272	104,637	1.19	0.37	0.00	0.25	0.01	0.63
41	Peoples Bank of Wyaconda	Kahoka	100,864	68,052	1.67	0.66	0.01	0.00	(0.01)	0.66
42	Central Bank of St. Louis	Clayton	1,954,653	1,515,299	1.45	0.25	0.02	0.21	0.21	0.69
43	Wells Bank	Platte City	230,288	180,117	1.02	0.72	0.00	0.00	0.00	0.72
44	Central Bank of the Ozarks	Springfield	1,293,788	1,014,528	1.50	0.38	0.01	0.15	0.20	0.73
45	Enterprise Bank & Trust	Clayton	5,625,398	4,350,393	1.00	0.06	0.15	0.40	0.14	0.74
46	NBKC Bank	Kansas City	684,352	475,373	1.46	0.14	0.00	0.49	0.13	0.75
47	Peoples Bank of Altenburg	Altenburg	61,197	48,043	1.48	0.68	0.00	0.55	(0.47)	0.76
48	Kearney Trust Company	Kearney	183,238	116,936	1.32	0.55	0.00	0.05	0.20	0.80
49	Bank Star	Pacific	138,094	106,861	1.09	0.54	0.22	0.00	0.04	0.80
50	Community First Banking Company	West Plains	179,193	128,390	1.32	0.06	0.00	0.74	0.00	0.80

Missouri – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/Employee	2017Q4 LTM Net Income (\$000)	2016Q4 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	State Bank of Southwest Missouri	Springfield	117,073	2,387	26	92	1,371	1,205	1.58	22.25
2	Bank Northwest	Hamilton	166,014	3,465	37	94	2,630	2,349	1.77	20.69
3	Central Bank of Lake of the Ozarks	Osage Beach	756,683	12,773	143	89	7,442	8,116	1.76	19.99
4	Community Bank of Raymore	Raymore	257,150	5,175	44	118	7,511	2,676	1.61	19.90
5	Jefferson Bank of Missouri	Jefferson City	588,136	11,006	98	112	7,401	8,029	1.92	19.88
6	Bloomsdale Bank	Bloomsdale	224,420	5,070	52	98	4,829	4,686	1.70	19.46
7	Central Bank of Kansas City	Kansas City	177,251	7,558	56	135	6,616	4,147	3.59	19.28
8	Central Bank of Sedalia	Sedalia	403,233	7,206	79	91	5,269	5,507	1.79	18.68
9	Central Bank of Audrain County	Mexico	184,861	2,441	22	111	1,579	1,849	1.45	17.69
10	Citizens Bank of Edina	Edina	71,620	1,414	15	94	1,044	1,121	2.00	17.34
11	Central Bank of Boone County	Columbia	2,066,454	29,470	312	94	20,321	20,917	1.60	17.33
12	Century Bank of the Ozarks	Gainesville	179,759	3,769	53	71	3,633	3,653	1.61	17.30
13	Phelps County Bank	Rolla	361,892	5,415	89	61	5,163	4,791	1.13	17.29
14	Commerce Bank	Kansas City	25,383,765	418,778	4,631	90	310,045	277,635	1.70	17.16
15	Wells Bank	Platte City	230,288	4,657	43	108	4,238	4,573	1.57	16.54
16	Community State Bank	Shelbina	73,439	979	15	65	817	712	1.41	16.46
17	People's Bank of Seneca	Seneca	195,208	2,689	35	77	1,838	2,139	1.42	16.06
18	Wood & Huston Bank	Marshall	713,950	16,732	158	106	11,821	10,711	1.81	15.58
19	Parkside Financial Bank & Trust	Clayton	508,970	7,252	53	137	4,591	4,371	1.51	15.42
20	MRV Banks	Sainte Genevieve	478,481	4,327	37	117	2,430	1,675	1.37	15.41
21	Community First Bank	Butler	180,413	3,082	39	79	2,758	2,968	1.35	15.36
22	Legacy Bank & Trust Company	Rogersville	252,063	3,710	69	54	1,778	1,567	1.55	14.98
23	Regional Missouri Bank	Marceline	244,113	4,559	58	79	3,858	3,677	1.47	14.81
24	Independent Farmers Bank	Maysville	121,689	1,599	31	52	1,539	1,323	1.37	14.77
25	Lamar Bank and Trust Company	Lamar	160,464	3,011	34	89	3,049	2,646	1.50	14.71
26	Security Bank of Southwest Missouri	Cassville	79,523	1,902	28	68	1,810	1,686	1.73	14.68
27	F & C Bank	Holden	222,158	4,182	50	84	3,549	2,860	1.44	14.64
28	Peoples Bank	Cuba	214,052	4,097	53	77	3,594	3,378	1.42	14.63
29	First Missouri Bank	Brookfield	263,222	4,364	50	87	3,207	2,333	1.38	14.51
30	Pony Express Bank	Liberty	171,255	4,008	27	148	3,124	2,070	1.79	14.50
31	Platte Valley Bank of Missouri	Platte City	554,681	10,234	180	57	9,552	7,427	1.37	14.49
32	Central Bank of Branson	Branson	339,839	4,953	64	77	1,880	2,954	1.45	14.38
33	Enterprise Bank & Trust	Clayton	5,625,398	92,933	650	143	51,304	52,197	1.71	14.37
34	New Era Bank	Fredericktown	341,252	7,001	74	95	6,470	5,922	1.55	14.33
35	BankLiberty	Kansas City	540,485	8,657	140	62	4,398	5,128	1.64	14.29
36	Citizens Bank	Butler	121,225	1,922	37	52	1,615	883	1.20	14.28
37	HNB National Bank	Hannibal	469,791	11,308	131	86	10,703	9,764	1.82	14.23
38	Jonesburg State Bank	Jonesburg	94,885	1,244	25	50	1,201	1,171	1.03	13.74
39	First Bank of the Lake	Osage Beach	81,762	1,365	16	85	489	399	1.38	13.55
40	Community National Bank	Monett	121,190	2,012	28	72	1,558	1,366	1.30	13.38
41	Bank of Advance	Advance	335,784	7,601	76	100	7,042	7,315	1.80	13.30
42	First State Community Bank	Farmington	2,465,224	35,716	649	55	31,964	26,316	1.48	13.27
42	Southern Bank	Poplar Bluff	2,197,497	26,347	455	58	19,006	15,764	1.40	13.27
44	Central Bank of St. Louis	Clayton	1,954,653	29,465	242	122	29,845	22,104	1.59	13.20
45	Lead Bank	Garden City	270,893	4,202	64	66	3,257	500	1.27	13.13
46	North American Savings Bank, F.S.B.	Grandview	2,185,032	30,648	446	69	26,502	28,054	1.54	13.13
46	Heritage Bank of the Ozarks	Lebanon	145,702	1,448	40	36	821	1,026	1.03	13.13
46	Great Southern Bank	Springfield	4,679,144	72,748	1,034	70	56,184	46,067	1.62	13.13
49	United State Bank	Lewistown	170,327	2,700	44	61	2,365	2,159	1.16	13.04
50	First Security Bank	Union Star	30,718	288	9	32	127	104	0.92	13.04

Missouri – Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Central Bank of Kansas City	Kansas City	177,251	8	3	248	11	7	55.4
2	Jefferson Bank of Missouri	Jefferson City	588,136	63	43	68	107	5	57.2
3	Citizens Bank of Edina	Edina	71,620	22	182	18	62	10	58.8
4	Central Bank of Sedalia	Sedalia	403,233	86	41	87	74	8	59.2
5	Enterprise Bank & Trust	Clayton	5,625,398	109	100	30	45	33	63.4
6	BankLiberty	Kansas City	540,485	19	90	110	64	35	63.6
7	Legacy Bank & Trust Company	Rogersville	252,063	16	38	186	59	22	64.2
8	Platte Valley Bank of Missouri	Platte City	554,681	38	31	207	15	31	64.4
8	HNB National Bank	Hannibal	469,791	32	50	106	97	37	64.4
10	Wells Bank	Platte City	230,288	31	193	42	43	15	64.8
11	Bloomsdale Bank	Bloomsdale	224,420	85	149	26	70	6	67.2
11	Pony Express Bank	Liberty	171,255	11	166	98	31	30	67.2
13	Bank of Old Monroe	Old Monroe	365,325	72	98	50	14	104	67.6
14	New Era Bank	Fredericktown	341,252	184	67	25	32	34	68.4
15	Great Southern Bank	Springfield	4,679,144	57	86	75	79	46	68.6
16	Central Bank of Boone County	Columbia	2,066,454	224	27	46	37	11	69.0
17	Bank Northwest	Hamilton	166,014	18	110	105	126	2	72.2
18	Parkside Financial Bank & Trust	Clayton	508,970	131	20	193	3	19	73.2
19	Lamar Bank and Trust Company	Lamar	160,464	125	65	82	72	25	73.8
20	Central Bank of St. Louis	Clayton	1,954,653	172	54	58	42	44	74.0
21	Community National Bank	Monett	121,190	116	55	142	22	40	75.0
22	Nodaway Valley Bank	Maryville	882,086	102	44	118	38	74	75.2
23	Bank of St. Elizabeth	Saint Elizabeth	140,064	9	67	196	55	54	76.2
23	Cass Commercial Bank	Saint Louis	886,291	147	169	10	3	52	76.2
25	Wood & Huston Bank	Marshall	713,950	147	17	115	89	18	77.2
26	State Bank of Southwest Missouri	Springfield	117,073	131	19	184	54	1	77.8
27	Peoples Community Bank	Greenville	469,116	13	71	54	203	51	78.4
28	People's Bank of Seneca	Seneca	195,208	28	60	103	195	17	80.6
29	Central Bank of Lake of the Ozarks	Osage Beach	756,683	150	30	97	137	3	83.4
30	First Midwest Bank of Dexter	Dexter	337,266	74	104	102	68	70	83.6
31	MRV Banks	Sainte Genevieve	478,481	145	245	13	1	20	84.8
31	West Plains Bank and Trust Company	West Plains	394,873	102	81	89	86	66	84.8
33	First State Community Bank	Farmington	2,465,224	137	24	152	73	42	85.6
34	Regional Missouri Bank	Marceline	244,113	68	166	49	123	23	85.8
35	Central Bank of Audrain County	Mexico	184,861	224	72	22	104	9	86.2
36	F & C Bank	Holden	222,158	7	110	175	113	27	86.4
37	Community First Bank	Butler	180,413	63	146	66	143	21	87.8
38	Bank of Advance	Advance	335,784	12	75	121	191	41	88.0
39	Central Bank of the Ozarks	Springfield	1,293,788	173	35	133	44	57	88.4
40	Peoples Bank	Cuba	214,052	59	63	150	148	28	89.6
41	Jonesburg State Bank	Jonesburg	94,885	96	131	170	19	38	90.8
41	Security Bank of Southwest Missouri	Cassville	79,523	22	51	162	193	26	90.8
43	First Missouri Bank	Brookfield	263,222	36	196	88	106	29	91.0
44	Exchange Bank of Missouri	Fayette	205,374	40	104	100	138	75	91.4
45	Adrian Bank	Adrian	142,544	74	131	74	98	89	93.2
46	Independent Farmers Bank	Maysville	121,689	37	201	94	114	24	94.0
47	Century Bank of the Ozarks	Gainesville	179,759	6	75	191	187	12	94.2
47	Southern Bank	Poplar Bluff	2,197,497	122	79	64	164	42	94.2
49	North American Savings Bank, F.S.B.	Grandview	2,185,032	58	13	221	136	46	94.8
49	Central Bank of Branson	Branson	339,839	125	32	123	162	32	94.8



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