

# KANSAS CITY BUSINESS JOURNAL

JUNE 20-26, 2008

## BY THE NUMBERS

Kansas City area commercial banks' problems continued in the first quarter of 2008, when nearly two-thirds recorded lower returns on assets than during the year-ago quarter. The national average ROA for FDIC institutions dropped to 0.59 percent from 1.2 percent during this time. The most recent figure was the lowest since the fourth quarter of 1991.

Institution	Total Assets (000s omitted)	Assets		2008 ROA (%) Q1	2007 ROA (%) Q1	Problem Loans (%)	Institution	Total Assets (000s omitted)	Assets		2008 ROA (%) Q1	2007 ROA (%) Q1	Problem Loans (%)
		% change Q1	ROA (%) Q1						% change Q1	ROA (%) Q1			
<b>IN-DISTRICT COMMERCIAL BANKS</b>							<b>OUT-DISTRICT COMMERCIAL BANKS</b>						
Commerce Bank	15,349,051	4.1	1.16	1.41	0.47		Bank of America	1,355,154,455	3.2	0.36	1.26	1	
UMB Bank	7,716,142	-5	1.43	0.72	0.21		Wachovia Bank	665,817,000	1.9	-0.22	1.23	1.56	
Bank Midwest	4,439,582	5.8	0.61	1.58	1.97		U.S. Bank	237,269,315	1.9	2.03	1.94	1.27	
Hillcrest Bank	1,882,968	5.8	0.94	1.99	4.84		Bank of the West	62,021,354	0.3	0.48	0.96	1.03	
First National Bank of Kansas	1,091,218	0.1	-0.27	0.96	1.12		M&I Bank	57,089,224	6.3	0.81	1.17	1.66	
The First National Bank of Olathe	996,144	1.2	0.28	1.18	1.46		First Tennessee Bank	37,063,967	0.9	0.2	0.83	3.25	
National Bank of Kansas City*	942,043	-2.1	0.98	0.81	3.93		Intrust Bank*	3,563,025	2.9	2.77	0.58	0.13	
Security Bank of Kansas City	880,439	3.7	0.95	1.57	7.09		Great Western Bank	3,538,581	0.9	1.44	1.24	0.69	
Bank of Blue Valley	753,205	4.4	0.48	0.79	3.55		Great Southern Bank	2,529,064	3.9	1.29	1.38	1.94	
Valley View State Bank	690,613	3.3	1.5	1.79	1.84		Pinnacle Bank*	2,182,610	2	2.02	1.95	0.75	
Union Bank (1)	627,183	-0.2	0.57	1.2	1.8		Enterprise Bank & Trust	1,814,859	2.3	0.96	1.05	0.57	
The Mission Bank	583,770	15.5	1.8	1.86	1.2		Union Bank & Trust Co. (5)	1,655,668	-0.9	1.16	1.2	0.09	
First Community Bank	570,575	0.6	0.75	0.68	1.45		CoreFirst Bank & Trust (6)	1,261,687	2.5	1.75	1.46	1.19	
Country Club Bank*	555,438	5.6	2.41	1.38	0.51		Hawthorn Bank (7)	1,231,123	3.2	0.74	1.09	1.1	
Brotherhood Bank & Trust	553,710	1.8	0.81	0.55	0.18		Citizens Bank & Trust Co. (8)	1,028,276	-1.4	0.68	0.54	1.47	
Blue Ridge Bank and Trust Co.	494,368	-0.1	0.27	0.64	0.79		Central National Bank	858,325	-0.7	0.73	0.82	1.2	
Morrill & Janes Bank	446,271	3.4	1.12	1.51	0.11		The Columbian Bank & Trust Co.*	735,766	2	2.85	4.51	6.77	
First National Bank of Missouri	423,569	-2.5	1.13	2.64	1.34		Teambank	704,541	2.1	0.11	0.96	2.24	
First Bank of Missouri	418,760	2.5	1.38	1.11	0.85		Farmers Bank & Trust*	609,759	2.9	1.55	1.76	2.81	
SolutionsBank	393,272	8.4	0.49	0.82	0.29		Capital City Bank	390,326	5.6	0.67	0.56	0.71	
Metcalf Bank	341,135	0.5	0.64	1.36	0.08		Liberty Bank and Trust Co.	377,924	15.5	0.85	2.45	3.53	
Missouri Bank & Trust Co.*	340,561	9.6	1.78	2.47	0		Peoples Bank*	351,233	3.5	1.83	1.51	1.73	
Platte Valley Bank of Missouri*	320,133	9.3	1.04	1.28	0.19		Equity Bank	284,018	-1	0.58	0.33	0.99	
Cornerstone Bank*	285,412	-2.5	0.66	1.07	2.95		Citizens Bank* (9)	282,052	-0.7	0.83	0.97	3.75	
Bank of Lee's Summit	221,769	4.1	0.98	0.83	2.89		The First National Bank of Anthony*	169,259	1.9	0.48	0.63	1.48	
Premier Bank*	219,076	-1.1	0.99	0.94	1.05		Excel Bank*	167,824	7.1	0.86	0.9	0.46	
Great American Bank	211,345	4	0.97	0.48	0.23		Pony Express Bank*	142,202	-0.1	2.12	2.18	2.1	
Heartland Bank	199,892	4.9	-1.18	0.95	5.8		F&C Bank*	113,710	1.3	1.35	1.41	0.9	
KCB Bank*	164,445	-1.6	-3.52	-0.26	0.47		United Bank of Kansas	108,022	0.5	0.3	0.32	0.09	
Central Bank of Kansas City*	152,150	5.3	1.81	1.67	1.71		Lawson Bank*	107,063	9.2	0.48	1.17	1.7	
Industrial State Bank	144,572	0.9	2.04	2.04	0.23		First Missouri National Bank*	100,793	12	0.95	0.41	0.25	
Stanley Bank*	133,841	-0.6	2.23	2.97	2.42		Patriots Bank* (10)	100,751	3.7	0.61	1.24	0.89	
Kearney Trust Co.*	131,598	1.9	1.1	-0.43	1.37		BC National Banks	96,458	-4.1	2.11	0.79	3.73	
1st Financial Bank	122,849	11	0.65	1.04	3.31		The First National Bank of Louisburg*	87,720	7.3	2.27	1.92	1.67	
Bank of the Prairie	118,532	1.4	0.46	0.47	2.11		First State Bank & Trust Co. of Larned*	83,342	0.2	1.24	1.43	0.04	
Patriots Bank (2)	112,411	1.5	-0.39	0.73	0.96		State Bank of Missouri*	68,860	3.2	1.61	2.03	0.23	
Town & Country Bank	102,075	-5.6	-0.12	0.75	7.16		Bank 21*	59,565	1.1	0.11	0.37	1.92	
First Kansas Bank & Trust Co.	101,917	-0.9	0.54	1.94	2.52		Community Bank of Missouri	58,900	-1.4	0.65	0.46	3.22	
Commercial Bank of Oak Grove, Mo.	95,851	2	0.78	0.96	2.28		The Lathrop Bank	37,955	4.3	0	0.71	1.27	
Northland National Bank	91,279	4.3	0.08	1.06	9.55		<b>IN-DISTRICT SAVINGS THRIFTS</b>						
The Bank of Grain Valley*	90,773	3.7	1.91	2.21	0		North American Savings Bank	1,525,704	1.2	0.81	1.06	0.95	
Bank of Prairie Village* (3)	88,971	3.9	1.17	1.12	0		H&R Block Bank	1,299,014	-13.2	5	3.29	5.73	
Gardner National Bank	85,016	-0.4	0.69	0.12	1.02		Security Savings Bank*	726,174	-12.2	1.73	0.48	0.81	
Bank of Weston	84,999	9.9	-0.47	0.76	0.01		First Federal Bank	416,912	2.8	0.29	0.28	2.36	
The First State Bank of Kansas City, Kan.*	76,547	-0.6	1	1.21	0.01		BankLiberty	336,425	-0.4	0.56	0.49	1.43	
Bank of Kansas City	66,980	9.5	-4.46	-3.16	0		American Sterling Bank	272,929	0.2	0.32	-1.89	3.13	
Wells Bank of Platte City*	61,289	2.4	2.34	0.72	0		Inter-State Federal Savings and Loan	195,145	1.2	0.49	0.25	0.03	
Freedom Bank	47,013	5.1	-0.33	-2.94	0.36		Clay County Savings Bank	95,270	-0.6	0.16	-0.11	1.16	
Summit Bank of Kansas City	44,020	-12.2	0.18	-1.98	0		First Federal Savings of Olathe*	58,706	9.1	2.45	2.66	3.77	
The State Bank of Spring Hill	40,122	3.3	0.85	0.94	2.21		Argentine Federal Savings	55,776	-2.4	0.02	-0.09	2.03	
Farley State Bank	39,583	2.7	0.56	0.29	0		<b>OUT-DISTRICT THRIFTS</b>						
CrossPoint Bank (4)	39,372	75.3	-4.02	n.a.	0		Capitol Federal Savings Bank	8,063,364	1.2	0.59	0.42	0.19	
America's Community Bank*	34,725	0.3	0.68	0.94	0		Los Padres Bank	1,243,002	1.8	-0.94	0.8	1.49	
Norbank*	32,433	-3.5	0.99	1.41	0		The PrivateBank	498,984	5.4	-0.33	0.37	1.98	
First Bank of Kansas City	25,334	0	-2.48	-3.62	5.41		Mutual Savings Association	320,852	3.7	0.86	0.95	0.67	
Lone Summit Bank	21,527	8.2	-1.08	-1.22	0		(1) Based in Kansas City (6) Formerly Commerce Bank & Trust * Subchapter S (2) Formerly Liberty First Bank (7) Formerly Citizens Union State Bank and Trust (3) Formerly Hartford State Bank (8) Based in Chillicothe, Mo. (4) Established Oct. 1, 2007 (9) Based in Fort Scott, Kan. (5) Based in Lincoln, Neb. (10) Based in Garnett, Kan.						

SOURCE: Federal Deposit Insurance Corp  
Davis/Hinds — KCBJ

Reprinted with permission from the *Kansas City Business Journal*. ©2008, all rights reserved. Reprinted by Scoop ReprintSource 1-800-767-3263.

**missouribank**

be the difference®

mobank.com  
816-881-8200