

BY THE NUMBERS

In-district commercial bank lending in the Kansas City area continues to drop, down 9.7 percent in the past year, because of high unemployment and continued uncertainty. However, assets were up, as banks across the nation saw record levels of deposits.

Institution	Total Assets (3Q) (000s omitted)	% change from Q2	Return on Assets Q3	Return YTD	Net Income YTD (000s omitted)	Problem Loans (%)	Provision for Loan & Lease Losses (000s omitted)
IN-DISTRICT COMMERCIAL BANKS							
Commerce Bank	\$20,481,137	5.50%	1.29	1.31	\$189,768	1.08%	\$39,372
UMB Bank	\$9,869,359	-7.63%	0.78	0.75	\$59,602	0.43%	\$16,340
Bank Midwest (1)	\$3,798,561	31.71%	4.85	1.93	\$46,827	7.39%	\$10,948
Armed Forces Bank	\$2,006,593	4.90%	-0.91	0.49	\$7,269	47.54%	\$6,300
Hillcrest Bank (1)	\$1,285,535	-2.42%	1.37	1.14	\$11,264	18.27%	\$5,498
Metcalf Bank	\$1,188,506	2.62%	1.28	1.21	\$10,672	2.30%	\$4,263
Country Club Bank*	\$1,066,528	6.73%	1.08	1.03	\$7,771	1.32%	\$1,300
Valley View State Bank	\$858,700	0.87%	-0.57	-0.04	-\$244	6.07%	\$6,072
Security Bank of Kansas City	\$838,402	-0.47%	0.50	0.37	\$2,365	9.93%	\$3,600
Bank of Blue Valley	\$675,679	-2.04%	-1.01	-0.74	-\$3,852	2.50%	\$2,700
First Community Bank	\$626,901	-2.07%	0.15	0.37	\$1,764	2.69%	\$2,767
Morrill & Janes Bank and Trust Co.	\$646,005	5.14%	0.98	0.73	\$3,387	0.15%	\$860
National Bank of Kansas City*	\$592,191	-1.66%	-0.19	-1.13	-\$5,260	9.09%	\$5,128
The Mission Bank	\$557,643	1.27%	0.62	0.30	\$1,244	2.12%	\$1,500
Brotherhood Bank & Trust Co.	\$507,798	-0.95%	0.53	0.58	\$2,221	4.11%	-\$875
Union Bank	\$459,383	-10.26%	-13.21	-4.08	-\$15,461	5.87%	\$15,722
First Bank of Missouri	\$508,655	0.70%	1.09	1.04	\$3,951	1.25%	\$600
Blue Ridge Bank & Trust Co.	\$469,859	-0.61%	-0.21	-0.05	-\$168	3.32%	\$2,325
Missouri Bank & Trust Co.*	\$435,698	6.07%	1.49	1.07	\$3,488	0.24%	\$239
Platte Valley Bank of Missouri*	\$362,148	0.74%	0.98	0.80	\$2,142	1.14%	\$806
Bank of Lee's Summit	\$269,921	-1.29%	0.61	0.66	\$1,342	0.09%	\$290
CrossFirst Bank (2)	\$247,217	7.88%	0.62	1.38	\$2,382	1.13%	\$450
Cornerstone Bank*	\$182,695	-2.60%	-0.87	-0.96	-\$1,413	10.23%	\$1,417
Central Bank of Kansas City*	\$158,835	-9.83%	-1.07	0.02	\$22	5.99%	\$2,083
Premier Bank*	\$168,725	-0.23%	0.75	-0.14	-\$185	0.00%	\$120
Community Bank of Raymore	\$165,181	2.35%	2.11	1.72	\$2,061	0.48%	\$402
KCB Bank*	\$163,441	3.40%	1.79	1.51	\$1,799	2.45%	\$134
Industrial State Bank	\$148,864	0.52%	1.41	1.17	\$1,313	0.00%	\$40
Kearney Trust Co.*	\$138,678	2.51%	1.42	1.28	\$1,303	0.17%	\$183
Alterra Bank	\$126,619	-1.63%	1.28	0.70	\$669	0.27%	\$520
Heartland Bank	\$130,306	1.37%	-3.63	-2.25	-\$2,222	4.08%	\$1,005
Stanley Bank*	\$119,315	-4.89%	-0.90	-3.64	-\$3,419	3.86%	\$2,000
Freedom Bank	\$109,216	0.52%	0.46	0.55	\$459	1.03%	\$288
Bank of Weston	\$109,059	5.53%	0.68	0.47	\$371	0.11%	\$28
Patriots Bank	\$85,627	-10.87%	-34.24	-11.05	-\$7,885	2.34%	\$275
Bank of Prairie Village	\$93,835	-10.87%	1.43	1.37	\$952	0.10%	\$130
Gardner National Bank	\$91,590	-1.16%	0.73	0.70	\$483	0.94%	\$53
Wells Bank of Platte City*	\$88,122	-3.03%	2.45	2.33	\$1,558	1.56%	\$40
Bank of the Prairie	\$87,659	-1.56%	0.10	-0.56	-\$382	3.65%	\$315
CrossFirst Bank Leawood (2)	\$92,080	6.89%	2.79	4.83	\$3,127	0.19%	\$335
Commercial Bank of Oak Grove, Mo.	\$87,317	1.86%	-0.98	-1.52	-\$983	4.76%	\$1,080
The Bank of Grain Valley*	\$83,655	0.90%	1.80	1.80	\$1,121	0.00%	\$0
The First State Bank of Kansas City, Kan.*	\$77,469	1.40%	-0.37	0.11	\$63	3.02%	\$421
Pleasant Hill Bank	\$66,701	1.23%	0.07	0.09	\$45	3.10%	\$35
Bank of Belton	\$49,219	-8.66%	-0.77	-0.61	-\$223	7.41%	\$0
Great American Bank	\$53,314	-0.13%	1.15	1.27	\$506	0.81%	\$90
Summit Bank of Kansas City	\$52,600	3.29%	-3.86	-1.55	-\$621	1.75%	\$818
Community Bank of Pleasant Hill	\$47,987	-1.05%	1.29	1.12	\$390	0.00%	\$9
Northland National Bank	\$44,445	-4.13%	-1.89	-2.21	-\$785	3.54%	-\$95
The State Bank of Spring Hill	\$39,158	-5.88%	0.10	0.27	\$83	7.34%	\$27
America's Community Bank*	\$31,506	-0.84%	0.62	-0.71	-\$174	0.34%	\$178
Lone Summit Bank	\$28,200	-3.38%	-1.62	-3.50	-\$790	8.74%	\$7188

* Subchapter S

SOURCE: Federal Deposit Insurance Corp.

(1) Bank Midwest and Hillcrest Bank merged on Nov. 7, under the Bank Midwest charter.

(2) CrossFirst Bank and CrossFirst Bank Leawood merged in October.

(3) BMO Harris Bank completed the acquisition of M&I Bank in July.

(4) IronStone Bank merged with First Citizens Bank in January, completing the conversion in October.

(5) Enterprise Bank acquired First National Bank of Olathe in August in a FDIC-assisted transaction.