

# KANSAS CITY BUSINESS JOURNAL

JUNE 3, 2011

## BY THE NUMBERS

Locally based commercial banks saw loan-loss reserves drop 53.5 percent in the first quarter compared with last year, leading to more banks being profitable. Although equity capital increased 16.3 percent for locally based commercial banks, total loans dropped by 10.6 percent.

Institution	Total Assets (Q1) (000s omitted)	% change from Q4	Return on Assets Q1	Net Income YTD (000s omitted)	Problem Loans (%)	Provision for Loan & Lease Losses (000s omitted)
<b>IN-DISTRICT COMMERCIAL BANKS</b>						
Commerce Bank	\$18,854,646	2.82%	1.25	\$58,174	1.05%	\$15,789
UMB Bank	\$11,356,982	6.20%	0.78	\$21,363	0.56%	\$7,100
Bank Midwest	\$2,889,160	-14.38%	0.24	\$1,854	1.99%	\$2,300
Armed Forces Bank (1)	\$1,904,801	-5.18%	0.53	\$2,572	42.17%	\$1,500
Hillcrest Bank	\$1,340,167	-1.31%	1.37	\$4,605	13.93%	\$1,498
Metcalf Bank	\$1,168,757	-1.57%	1.15	\$3,374	2.28%	\$1,438
Country Club Bank*	\$1,002,580	4.12%	0.84	\$2,066	1.49%	\$600
Security Bank of Kansas City	\$850,807	-0.96%	0.31	\$662	8.25%	\$1,400
Valley View State Bank	\$836,396	1.20%	0.29	\$610	8.05%	\$954
Bank of Blue Valley	\$691,998	-4.06%	-0.13	-\$229	5.93%	\$0
First Community Bank	\$647,892	5.54%	0.29	\$457	2.73%	\$772
National Bank of Kansas City*	\$635,296	-2.58%	-0.25	-\$407	14.83%	\$900
Morrill & Janes Bank and Trust Co.	\$610,733	2.01%	0.61	\$923	0.69%	\$380
The First National Bank of Olathe	\$571,681	-1.23%	-4.43	-\$6,373	25.85%	\$3,500
The Mission Bank	\$554,979	-3.22%	0.61	\$860	3.29%	\$800
Union Bank	\$512,167	-4.64%	0.33	\$428	8.82%	\$408
First Bank of Missouri	\$510,902	2.98%	0.98	\$1,232	0.69%	\$200
Brotherhood Bank & Trust Co.	\$499,809	-1.22%	0.48	\$598	3.54%	\$225
Blue Ridge Bank & Trust Co.	\$462,778	-0.57%	0.21	\$246	4.20%	\$335
Missouri Bank & Trust Co.*	\$452,488	4.06%	0.88	\$977	0.06%	\$114
Platte Valley Bank of Missouri*	\$364,240	4.45%	0.62	\$555	0.89%	\$455
Bank of Lee's Summit	\$271,745	1.46%	0.64	\$435	0.73%	\$150
CrossFirst Bank	\$225,366	3.28%	3.09	\$1,711	1.24%	\$150
Cornerstone Bank*	\$202,272	-3.02%	-0.73	-\$376	12.33%	\$280
Central Bank of Kansas City*	\$176,164	2.75%	0.90	\$390	7.41%	\$295
Premier Bank*	\$174,705	-2.81%	-0.62	-\$273	5.55%	\$446
Community Bank of Raymore	\$164,559	10.52%	1.36	\$534	0.00%	\$53
KCB Bank*	\$157,898	2.27%	1.27	\$494	3.11%	\$60
Industrial State Bank	\$150,574	-0.46%	1.03	\$389	1.21%	\$0
Kearney Trust Co.*	\$135,667	2.73%	1.46	\$488	1.30%	\$100
Alterra Bank	\$133,400	10.39%	0.49	\$156	0.62%	\$200
Heartland Bank (2)	\$131,242	-3.39%	-1.99	-\$664	5.88%	\$350
Stanley Bank*	\$130,814	4.01%	0.63	\$202	4.70%	\$150
Freedom Bank	\$111,877	-0.58%	0.48	\$134	2.76%	\$96
Bank of Weston	\$104,632	4.12%	0.16	\$40	1.25%	\$0
First National Bank & Trust Co. of Leavenworth (3)	\$101,339	0.19%	0.76	\$192	0.37%	\$15
Patriots Bank	\$97,916	-2.88%	0.01	\$2	1.70%	\$0
Bank of the Prairie	\$92,884	-4.23%	-0.63	-\$150	1.24%	\$205
Gardner National Bank	\$91,374	1.75%	0.72	\$162	0.39%	\$3
Wells Bank of Platte City*	\$90,870	4.56%	1.97	\$437	1.67%	\$15
Bank of Prairie Village	\$90,786	-1.29%	1.36	\$310	0.00%	\$30
Commercial Bank of Oak Grove, Mo.	\$87,745	3.00%	-0.37	-\$80	6.03%	\$120
The Bank of Grain Valley*	\$83,532	1.06%	1.82	\$378	0.00%	\$0
The First State Bank of Kansas City, Kan.*	\$78,598	2.20%	0.37	\$72	5.84%	\$63
Pleasant Hill Bank	\$67,549	-0.64%	0.10	\$17	3.59%	\$15
Summit Bank of Kansas City	\$54,983	-1.36%	-0.97	-\$134	1.54%	\$207
Great American Bank	\$53,587	3.28%	1.08	\$143	0.80%	\$30
Northland National Bank	\$48,291	-4.18%	-3.15	-\$388	4.17%	\$45
Bank of Belton	\$45,918	-2.00%	-0.28	-\$33	11.69%	\$0
Community Bank of Pleasant Hill	\$44,669	1.34%	1.02	\$113	0.00%	\$0
The State Bank of Spring Hill	\$40,991	-0.32%	0.41	\$42	6.24%	\$9
America's Community Bank*	\$33,609	-0.26%	-0.07	-\$6	0.34%	\$20
Lone Summit Bank	\$30,259	-7.86%	-2.08	-\$164	7.47%	\$54
<b>OUT-DISTRICT COMMERCIAL BANKS</b>						
Bank of America	\$1,451,386,720	-2.08%	0.68	\$2,481,553	7.93%	\$2,797,206
Wells Fargo	\$1,093,030,000	-0.84%	1.11	\$3,040,000	7.06%	\$1,916,000
U.S. Bank	\$305,969,246	1.23%	1.33	\$1,007,658	4.67%	\$719,311
Bank of the West	\$58,342,433	1.20%	0.64	\$92,694	3.83%	\$67,488
M&I Bank	\$48,006,244	-2.32%	-1.08	-\$131,556	4.65%	\$400,723
BOKF (4)	\$23,576,464	35.38%	1.01	\$63,951	2.32%	\$6,896
First-Citizens Bank & Trust Co. (5)	\$20,955,778	17.05%	1.28	\$66,336	4.58%	\$44,420
First National Bank of Omaha	\$13,148,497	0.15%	1.70	\$55,977	2.69%	\$23,013
The Private Bank	\$12,465,610	0.21%	0.54	\$16,842	4.09%	\$37,578
Arvest	\$11,532,133	0.14%	0.78	\$22,347	4.41%	\$19,614
Great Western Bank	\$8,264,469	0.08%	0.57	\$11,714	6.68%	\$16,010
Intrust Bank*	\$3,751,546	1.26%	1.14	\$10,647	0.64%	\$4,500
Beal Bank	\$3,617,839	-4.52%	0.37	\$3,433	23.61%	\$32,244
Great Southern Bank	\$3,496,456	2.54%	0.72	\$6,195	3.79%	\$8,200
Pinnacle Bank*	\$3,033,556	2.77%	1.55	\$11,619	1.57%	\$4,008
Enterprise Bank & Trust	\$2,914,901	4.42%	1.19	\$8,489	1.77%	\$3,600
Union Bank & Trust Co.	\$2,379,371	-2.93%	0.89	\$5,360	1.26%	\$2,484
Simmons First National Bank	\$1,921,635	-0.90%	0.45	\$2,169	5.08%	\$1,809
Sunflower Bank	\$1,700,993	0.40%	1.24	\$5,275	1.10%	\$1,050
CoreFirst Bank & Trust*	\$1,205,230	1.04%	-0.25	-\$745	4.12%	\$2,405
Hawthorn Bank	\$1,186,414	0.35%	0.54	\$1,588	4.05%	\$1,750
Citizens Bank & Trust Co.	\$989,395	-0.67%	0.48	\$1,190	3.89%	\$58
Central National Bank	\$847,875	1.26%	0.48	\$1,004	3.77%	\$0
Farmers Bank & Trust*	\$642,401	-3.53%	-0.76	-\$1,237	6.68%	\$420
Equity Bank	\$485,916	0.06%	0.35	\$430	1.22%	\$300
Capital City Bank	\$407,403	4.70%	0.58	\$581	1.34%	\$400
Peoples Bank*	\$382,884	2.47%	-0.57	-\$535	4.29%	\$200
Academy Bank	\$300,672	-10.10%	0.52	\$413	18.84%	\$650
Citizens Bank*	\$280,914	1.15%	0.60	\$422	7.10%	\$740
Excel Bank*	\$273,882	0.13%	1.57	\$1,073	7.06%	\$87
First State Bank and Trust	\$253,499	-11.83%	2.33	\$1,574	4.10%	\$250
First Option Bank	\$200,802	-0.42%	1.43	\$720	0.17%	\$37
Community First Bank	\$155,041	-3.15%	1.47	\$578	2.83%	\$100
Pony Express Bank*	\$135,763	3.79%	2.15	\$717	1.24%	\$300
Lawson Bank*	\$124,698	4.95%	0.71	\$216	0.06%	\$30
F&C Bank*	\$116,932	1.60%	1.48	\$430	2.22%	\$171
First Missouri National Bank*	\$109,066	-1.51%	0.89	\$245	1.44%	\$118
First State Bank & Trust Co. of Larned*	\$105,575	0.73%	1.10	\$288	0.10%	\$0
United Bank of Kansas	\$102,955	2.86%	0.58	\$147	2.08%	\$35
Patriots Bank*	\$95,671	5.84%	0.53	\$124	1.36%	\$1
Lead Bank	\$85,511	0.77%	-2.97	-\$632	7.85%	\$69
The First National Bank of Louisburg*	\$76,114	-0.60%	1.20	\$229	1.34%	\$12
Goppert Financial Bank	\$75,262	9.39%	0.32	\$57	0.60%	\$11
State Bank of Missouri*	\$70,645	-1.35%	1.63	\$290	0.41%	\$35
Bank 21*	\$56,781	2.37%	0.34	\$48	3.19%	\$0
Community Bank of Missouri	\$55,895	5.95%	0.82	\$111	2.86%	\$8
Security Bank	\$41,544	-36.41%	-2.13	-\$284	0.96%	\$0
<b>IN-DISTRICT SAVINGS THRIFTS</b>						
H&R Block Bank	\$1,747,961	-2.55%	2.72	\$12,047	19.80%	\$9,908
North American Savings Bank	\$1,274,073	-3.26%	-1.10	-\$3,573	3.31%	\$9,200
BankLiberty	\$428,680	-2.90%	0.90	\$984	2.96%	\$514
First Federal Bank	\$386,563	0.28%	-0.32	-\$313	1.36%	\$41
Inter-State Federal Savings	\$246,263	15.14%	0.06	\$34	0.08%	\$0
Citizens Savings & Loan	\$190,624	-1.58%	0.66	\$318	0.33%	\$7
Clay County Savings Bank	\$96,321	-0.40%	-2.82	-\$681	1.88%	\$810
First Federal Savings of Olathe	\$66,300	1.73%	1.69	\$277	7.09%	\$45
Argentine Federal Savings	\$57,829	-0.43%	0.23	\$33	0.27%	\$3
Adams Dairy Bank	\$50,064	-3.14%	0.33	\$42	2.43%	\$73
Generations Bank (6)	\$43,547	-0.87%	-0.95	-\$104	0.00%	\$0
National Advisors Trust Co.	\$5,320	3.02%	4.73	\$62	0.00%	\$0
<b>OUT-DISTRICT THRIFTS</b>						
Capitol Federal Savings	\$9,343,886	-4.78%	0.64	\$15,406	0.53%	\$520
Mutual of Omaha Bank (7)	\$5,020,367	2.94%	0.63	\$7,733	2.68%	\$4,649
Mutual Savings Association	\$236,448	-0.47%	0.54	\$317	4.95%	\$69

\* Subchapter S

(1) Armed Forces Bank received regulatory approval in January to merge all the remaining portions of Bank Midwest into its charter.

(2) Heartland Bank was absorbed into Mercantile Bancorp Inc. on April 5.

(3) First National Bank & Trust Co. of Leavenworth announced plans in March to merge with The Exchange National Bank & Trust Co. in Atchison.

(4) Bank of Kansas City merged charters with its parent corporation to form BOKF.

(5) IronStone Bank merged with its parent corporation, First-Citizens Bank & Trust.

(6) Generations Bank was acquired in April by Stephen Calk, founder of Chicago Bancorp.

(7) Mutual of Omaha Bank plans to open its first full-service branch in Kansas City in June.

SOURCE: Federal Deposit Insurance Corp.