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BY THE NUMBERS

Second-quarter results showed the pressure facing the banking industry, with 39 of 54 locally chartered banks reporting a lower return on assets than for the same period in 2008. Area bank executives note that there still may be bad news to come but that local banks, as a group, remain strong.

Institution	Total Assets (000s omitted)	% change from Q1	Return on Assets Q2 (2008)	Return on Assets Q2 (2007)	Problem Loans(%)	Institution	Total Assets (000s omitted)	% change from Q1	Return on Assets Q2 (2008)	Return on Assets Q2 (2007)	Problem Loans(%)
IN-DISTRICT COMMERCIAL BANKS						OUT-DISTRICT COMMERCIAL BANKS					
Commerce Bank	15592314	1.80%	1.38%	1.58%	0.35%	Bank of America	1327429079	-2.05%	0.65%	1.33%	1.34%
UMB Bank	7693747	-0.30%	1.01%	0.92%	0.30%	Wachovia Bank	670639000	0.72%	-0.82%	1.23%	138.20%
Bank Midwest	4264221	-2.41%	0.26%	1.65%	2.73%	U.S. Bank	242307928	2.12%	1.61%	1.97%	1.48%
Hillcrest Bank	1887844	0.26%	0.37%	1.08%	4.66%	Bank of the West	63262439	2%	0.24%	0.97%	1.50%
First National Bank of Kansas	1058999	-2.95%	0.13%	0.85%	1.66%	M&I Bank	57686276	1.05%	-2.71%	1.22%	2.15%
The First National Bank of Olathe	1032257	3.63%	0.98%	1.32%	0.84%	First Tennessee Bank	35286528	-4.80%	-0.08%	0.35%	3.83%
Security Bank of Kansas City	867780	-1.44%	0.94%	1.39%	5.56%	Great Western Bank	4190889	18.43%	1.32%	1.23%	0.55%
First National Bank of Missouri	853943	101.61%	0.68%	1.39%	0.89%	Intrust Bank	3462722	-2.82%	2.22%	2.38%	0.18%
National Bank of Kansas City	852206	-9.51%	0.26%	0.99%	4.39%	Great Southern Bank	2485281	-1.54%	1.02%	1.49%	1.54%
Bank of Blue Valley	790269	4.92%	0.16%	1.02%	5.16%	Pinnacle Bank	2211163	1.31%	2.19%	2.02%	0.65%
Valley View State Bank	695925	0.77%	1.50%	1.76%	1.78%	Enterprise Bank & Trust	2158423	18.93%	0.84%	1.16%	0.72%
Union Bank	634786	1.29%	1.34%	1.07%	3.38%	Union Bank & Trust Co.	1719680	3.87%	1.32%	1.61%	0.13%
The Mission Bank	593169	1.61%	1.57%	1.83%	0.49%	CoreFirst Bank & Trust	1253806	-0.62%	1.21%	1.58%	1.60%
Country Club Bank	571022	2.81%	1.49%	1.49%	1.76%	Hawthorn Bank	1245685	1.18%	0.74%	1.41%	1.35%
Brotherhood Bank & Trust Co.	569639	2.88%	0.32%	0.50%	1.34%	Citizens Bank & Trust Co.	1066598	3.73%	0.44%	0.87%	1.38%
First Community Bank	568142	-0.43%	0.63%	0.82%	0.82%	Central National Bank	867054	1.02%	0.25%	0.82%	2.49%
Blue Ridge Bank & Trust Co.	484659	-1.96%	0.16%	0.57%	0.08%	The Columbian Bank & Trust Co.	735071	-0.09%	-2.82%	3.96%	14.82%
Morrill & Janes Bank	456817	2.36%	1.03%	1.48%	0.25%	Farmers Bank & Trust	626220	2.70%	0.32%	1.56%	4.37%
SolutionsBank	453016	15.19%	0.13%	1.06%	0.26%	Capital City Bank	393340	0.77%	0.39%	0.70%	0.96%
Missouri Bank & Trust Co.	348627	2.37%	1.56%	2.53%	0%	Peoples Bank	357726	1.85%	1.07%	1.54%	4.55%
Platte Valley Bank of Missouri	324846	1.47%	1.05%	1.09%	0.09%	Equity Bank	301390	6.12%	0.53%	0.43%	1.24%
Cornerstone Bank	281154	-1.49%	0.68%	0.73%	3.76%	Citizens Bank	283153	0.39%	1.35%	0.98%	4.02%
Premier Bank	233828	6.73%	1.36%	1.58%	1.18%	The First National Bank of Anthony	177584	4.92%	-1.66%	0.71%	2.22%
Bank of Lee's Summit	227005	2.36%	1.04%	1.28%	1.95%	Excel Bank	169182	0.81%	0.44%	0.72%	0.42%
Heartland Bank	204717	2.41%	-0.77%	0.89%	4.78%	Pony Express Bank	137571	-3.26%	1.89%	2.68%	1.81%
KCB Bank	155790	-5.15%	-2.32%	0.47%	2.20%	F&C Bank	117933	3.71%	1.89%	2.60%	1.04%
Central Bank of Kansas City	154135	1.30%	1.70%	1.64%	1.98%	United Bank of Kansas	103695	-4.01%	0.16%	0.61%	0.18%
Industrial State Bank	149153	3.17%	2.10%	2.35%	0.43%	Lawson Bank	100573	-6.06%	-0.38%	1.28%	0%
Kearney Trust Co.	135330	2.84%	1.17%	0.97%	1.18%	First Missouri National Bank	98362	-2.41%	1.33%	0.48%	0.50%
1st Financial Bank	133140	8.38%	-0.48%	1.02%	6.63%	Patriots Bank	96583	-4.14%	1.33%	1.55%	0.77%
Stanley Bank	130999	-2.12%	1.54%	2.93%	3.68%	BC National Banks	95022	-1.49%	-1.79%	0.50%	3.11%
Bank of the Prairie	116949	-1.34%	0.47%	0.74%	0.99%	First State Bank & Trust Co. of Larned	84142	0.96%	1.42%	1.74%	0.64%
Patriots Bank	113516	0.98%	-1.87%	0.27%	5.34%	The First National Bank of Louisiana	78203	-10.85%	2.20%	2.14%	2.94%
Town & Country Bank	102471	0.39%	-0.05%	-0.10%	8.86%	State Bank of Missouri	70426	2.27%	1.98%	2.47%	0.05%
Commercial Bank of Oak Grove, Mo.	93958	-1.97%	0.82%	1.08%	2.30%	Bank 21	57829	-2.91%	0.69%	-0.06%	1.87%
Northland National Bank	88033	-3.02%	-1.19%	0.98%	11.14%	Community Bank of Missouri	56672	-3.78%	-0.04%	0.58%	0.33%
Gardner National Bank	87281	2.66%	0.43%	0.64%	1.53%	The Lathrop Bank	36380	-3.36%	-0.03%	0.61%	1.47%
The Bank of Grain Valley	87011	-4.14%	2.02%	2.26%	0%	Teambank	N/A	N/A	N/A	N/A	N/A
Bank of Kansas City	86421	29.03%	-1.90%	-5.46%	0%	IN-DISTRICT SAVINGS THRIFTS					
Bank of Weston	84335	-0.78%	0.40%	0.41%	0.01%	North American Savings Bank	1549247	1.54%	0.99%	1.07%	0.79%
The First State Bank of Kansas City, Kan.	74282	-2.96%	0.72%	0.74%	0.31%	H&R Block Bank	1067052	-17.86%	-4.11%	0.87%	12.78%
Wells Bank of Platte City	60389	-1.47%	2.29%	2.07%	0%	Security Savings Bank	694307	-4.39%	-1.34%	-0.63%	0.53%
Freedom Bank	57086	21.43%	-0.68%	-2.29%	0%	First Federal Bank	413785	-0.75%	0.01%	0.48%	3.22%
CrossPoint Bank	53676	36.33%	-2.46%	N/A	0%	BankLiberty	339458	0.90%	0.40%	0.43%	1.40%
Summit Bank of Kansas City	45908	4.29%	0.16%	-1.19%	0%	American Sterling Bank	258100	-5.43%	-4.46%	-1.29%	5.05%
The State Bank of Spring Hill	40730	1.52%	0.43%	1.02%	0.29%	Inter-State Federal Savings	197367	1.14%	0.67%	0.31%	0.24%
Farley State Bank	38665	-2.32%	-1.74%	0.70%	1.53%	Clay County Savings Bank	95793	0.55%	0.11%	0.03%	1.17%
Great American Bank	34950	-83.46%	1.55%	1.39%	0%	First Federal Savings of Olathe	61433	4.65%	2.79%	2.71%	2.76%
America's Community Bank	33506	-3.51%	1.15%	0.69%	0%	Argentine Federal Savings	55902	0.23%	-0.67%	-0.11%	0.18%
Norbank	32514	0.25%	0.63%	-5.29%	0.02%	OUT-DISTRICT THRIFTS					
Lone Summit Bank	23772	10.43%	-1.61%	-0.40%	0%	Capitol Federal Savings	7917676	-1.81%	0.72%	0.36%	0.23%
First Bank of Kansas City	22958	-9.02%	-7.70%	0.22%	4.60%	Los Padres Bank	1200646	-3.41%	-0.10%	0.58%	0.86%
Metcalf Bank	N/A	N/A	N/A	N/A	N/A	Mutual Savings Association	324894	1.26%	0.78%	1.09%	0.33%
First Kansas Bank & Trust Co.	N/A	N/A	N/A	N/A	N/A	The Private Bank	48292	-1.94%	-1.37%	-0.25%	1.69%

SOURCE: Federal Deposit Insurance Corp
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