

# QwickAnalytics Community Bank Index (QCBI) State Performance Trends

*Key industry trends for the "true" community bank*

## ***STATE OF THE STATE: KANSAS*** *2021 Annual Performance Review*



QwickAnalytics™  
from QwickRate



# QwickAnalytics State Performance Trends

Kansas  
Banks

December 31, 2021

QwickAnalytics is pleased to present a summary of key performance trends for "true" community banks.

Many of the thousands of banks the FDIC tracks are *not true* community banks, and therefore their call report data should *not* be included when measuring key performance trends and measures for this sector. The QwickAnalytics Community Bank Index (QCBI) <sup>TM</sup> addresses this issue.

## The QwickAnalytics Community Bank Index (QCBI)

The proprietary QwickAnalytics Community Bank Index (QCBI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is ***largely*** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition of a community bank, but has been further refined to be improved and more relevant.

The following is a summary of QCBI banks compared to total FDIC-Insured bank and trust institutions:

	<u>QCBI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
Kansas	213	100%	1	0%	214
National	4,532	93%	355	7%	4,887

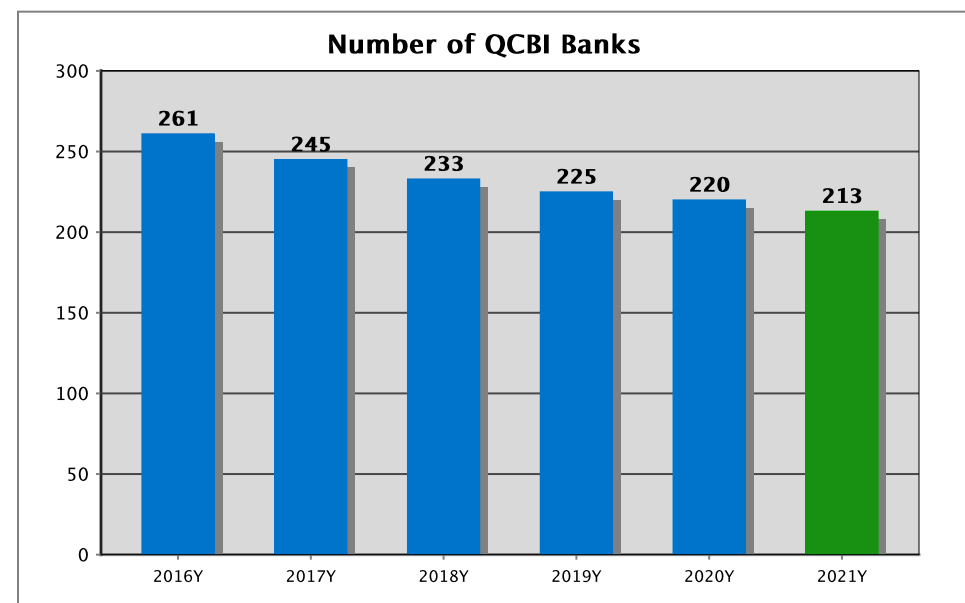
Please visit the [www.QwickAnalytics.com](http://www.QwickAnalytics.com) website for more information.

# QwickAnalytics State Performance Trends

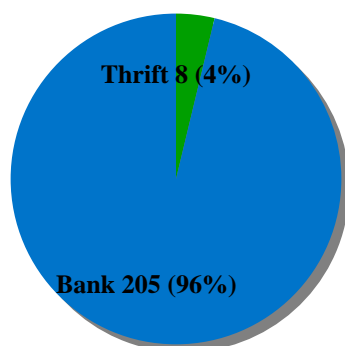
## QCBI Industry Structure

Kansas  
Banks  
December 31, 2021

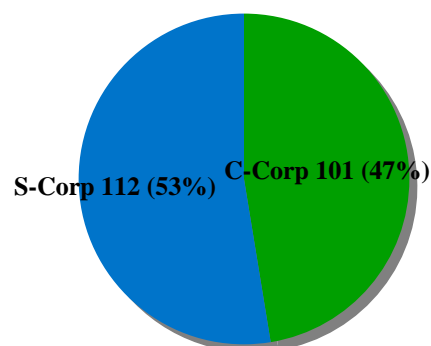
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	72	34%	\$4,004	4%
\$100-\$500 Million	111	52%	\$26,284	29%
\$500 Million-\$1 Billion	15	7%	\$11,228	12%
\$1-\$5 Billion	11	5%	\$20,664	23%
\$5-\$10 Billion	4	2%	\$28,391	31%
<b>Total</b>	<b>213</b>	<b>100%</b>	<b>\$90,571</b>	<b>100%</b>



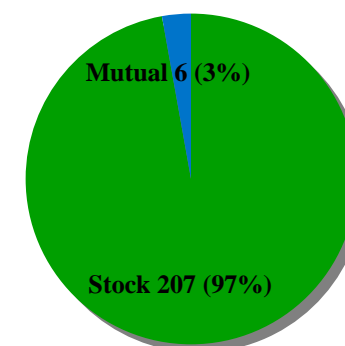
**Industry Breakdown**



**Structural Breakdown**



**Ownership Breakdown**

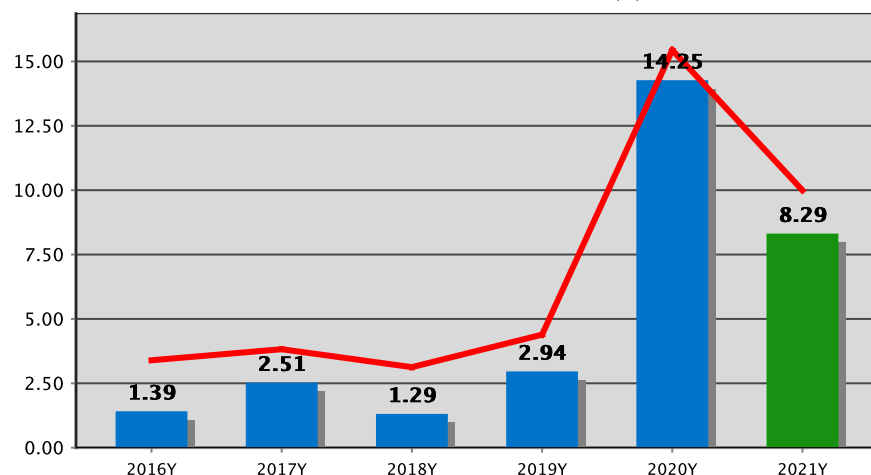


# QwickAnalytics State Performance Trends

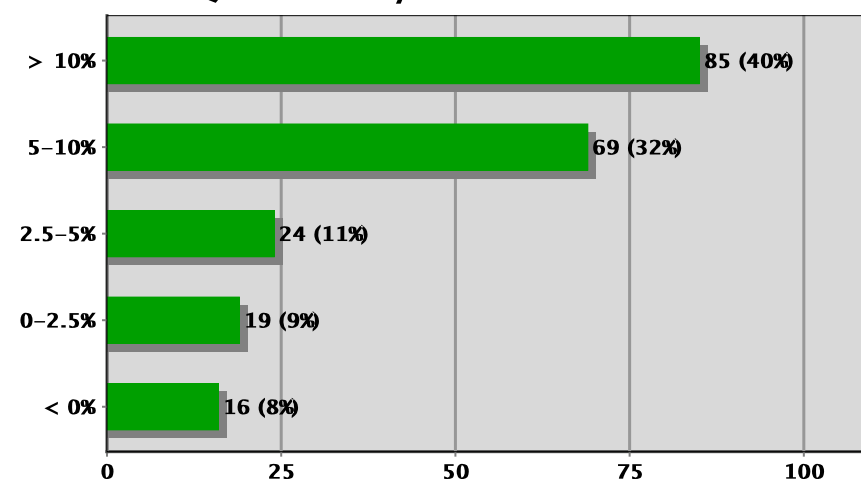
## Asset Growth Trends

Kansas  
Banks  
December 31, 2021

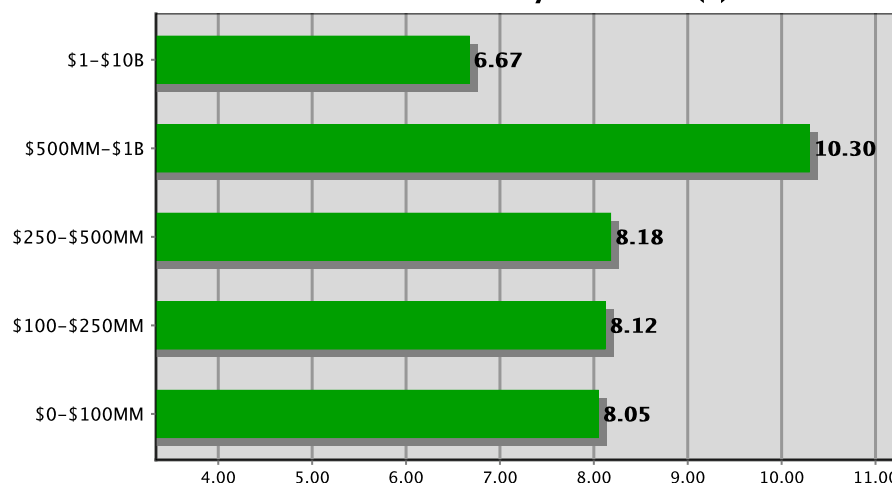
Median LTM Asset Growth (%)



QCBI Banks by LTM Asset Growth



Median LTM Asset Growth by Asset Size (%)



— National Trend

\* LTM = Last 12-months (or "trailing" 12-months)

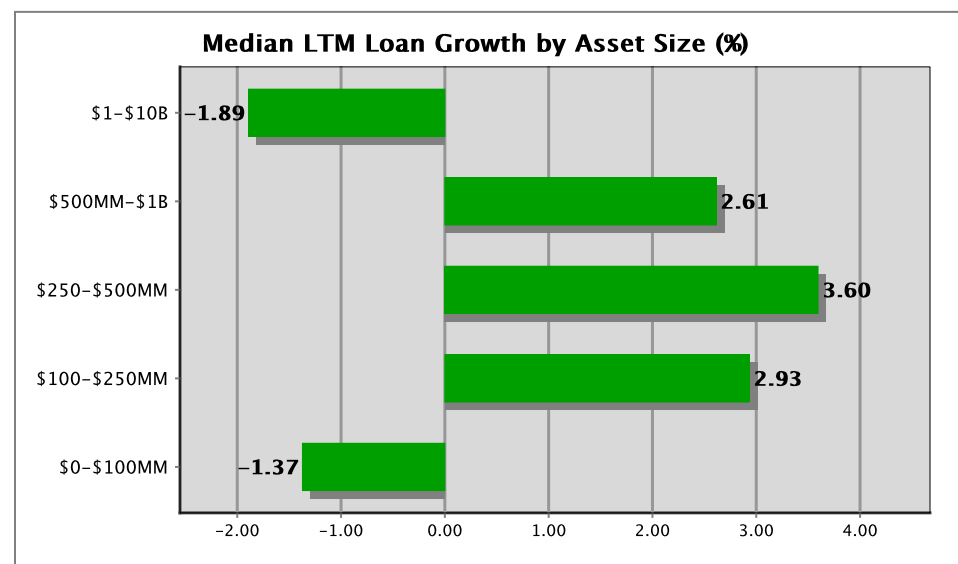
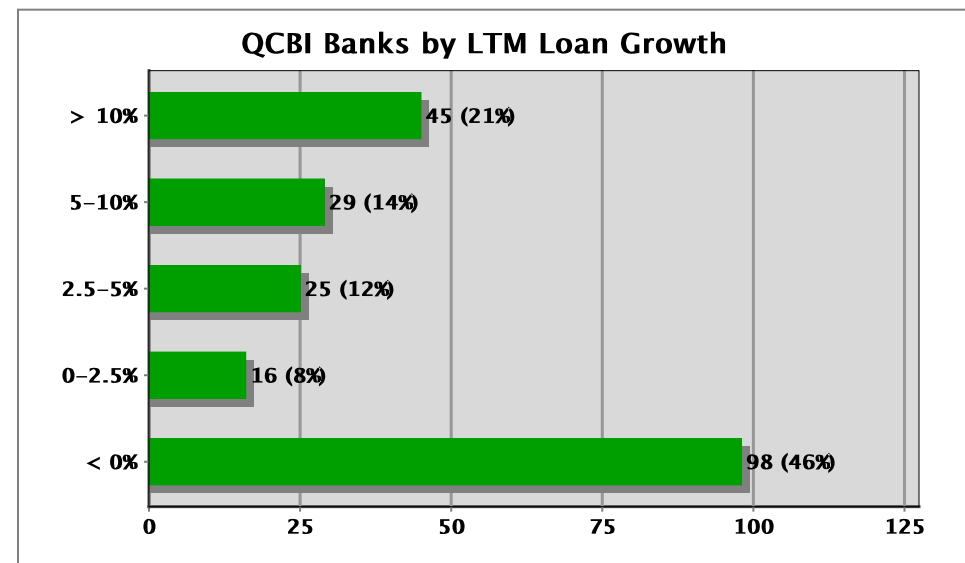
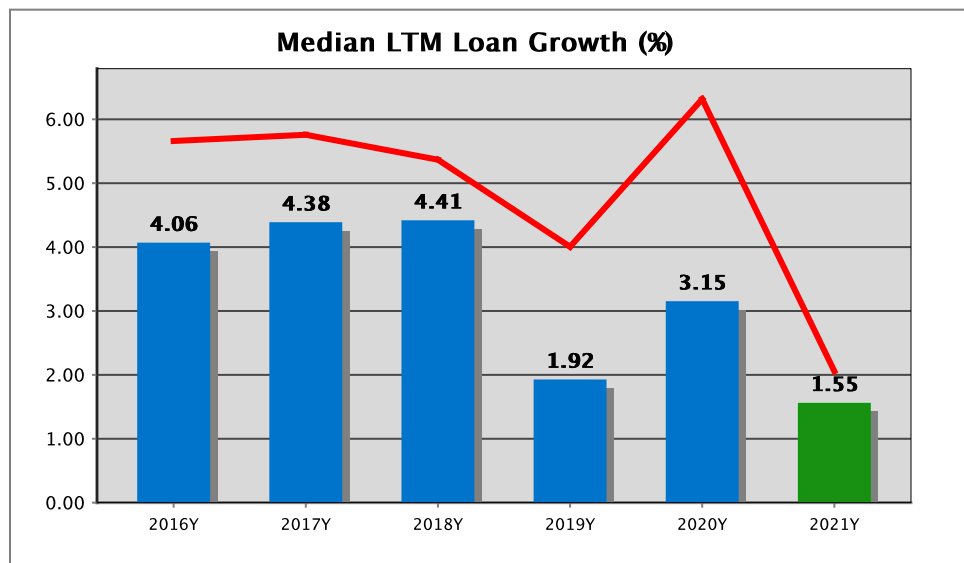


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# QwickAnalytics State Performance Trends

## Loan Growth Trends

Kansas  
Banks  
December 31, 2021



— National Trend

\* LTM = Last 12-months (or "trailing" 12-months)



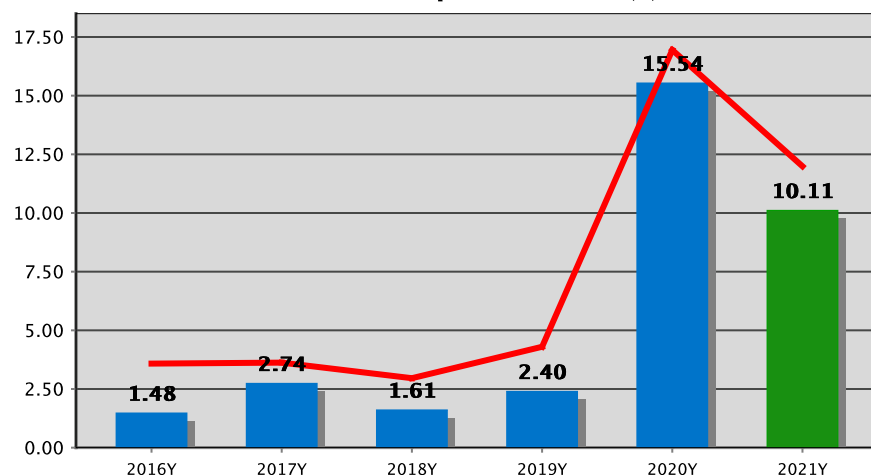
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# QwickAnalytics State Performance Trends

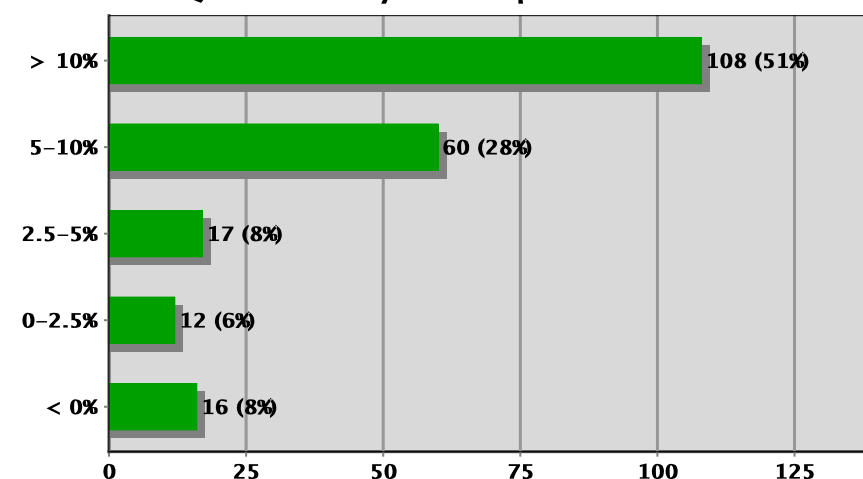
## Deposit Growth Trends

Kansas  
Banks  
December 31, 2021

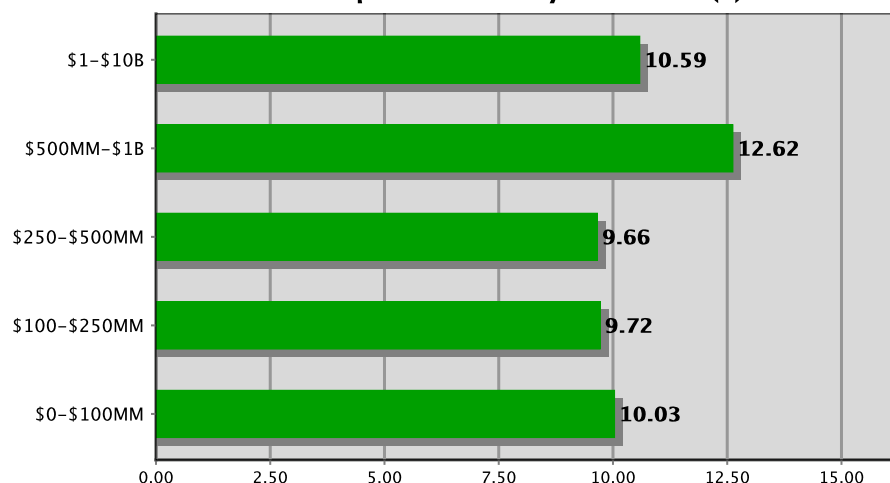
Median LTM Deposit Growth (%)



QCBI Banks by LTM Deposit Growth



Median LTM Deposit Growth by Asset Size (%)



— National Trend

\* LTM = Last 12-months (or "trailing" 12-months)

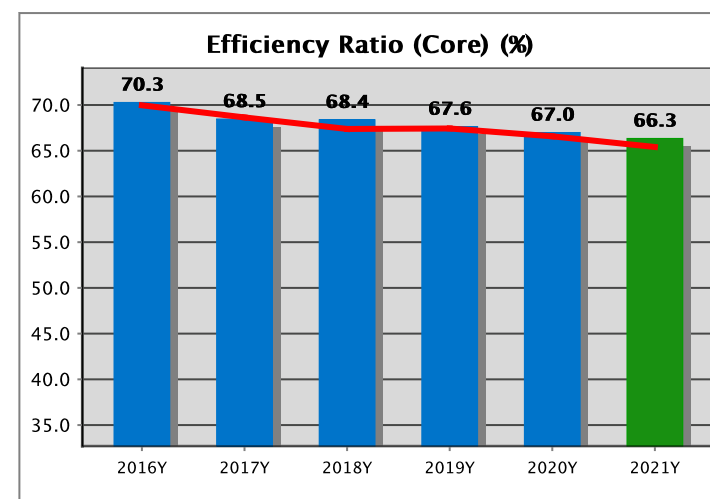
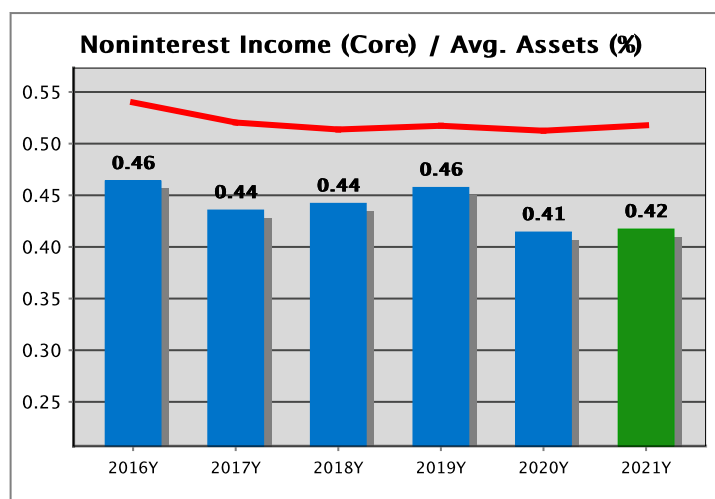
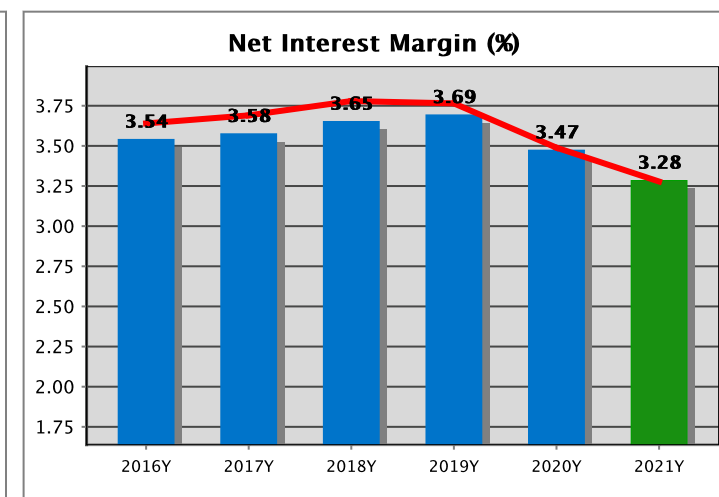
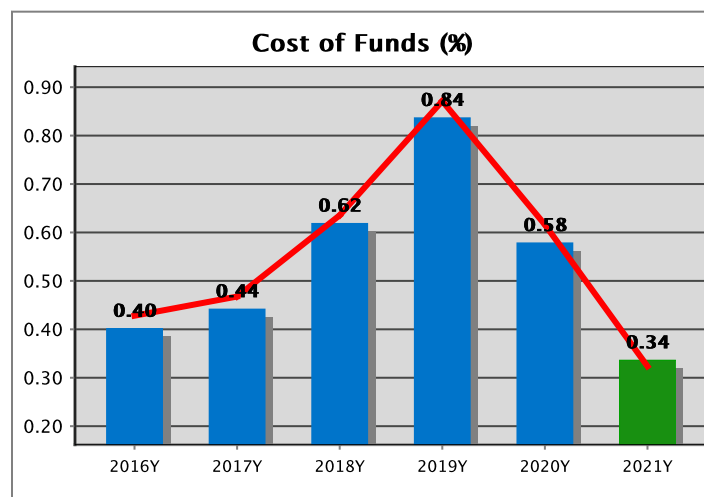
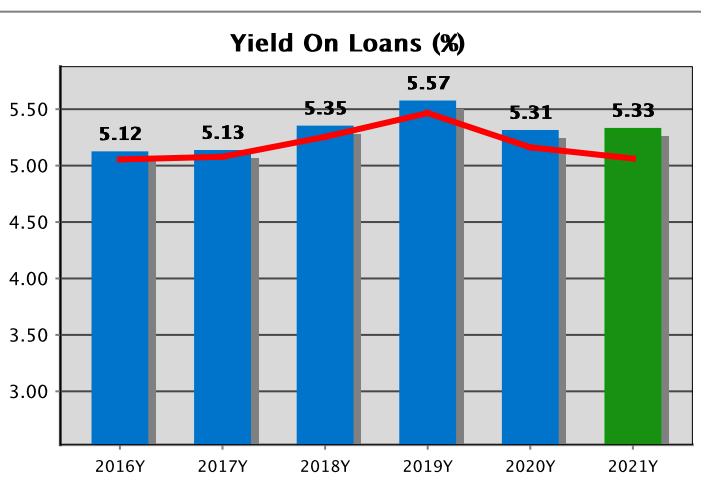


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# QwickAnalytics State Performance Trends

## Performance Trends

Kansas  
Banks  
December 31, 2021



— National Trend

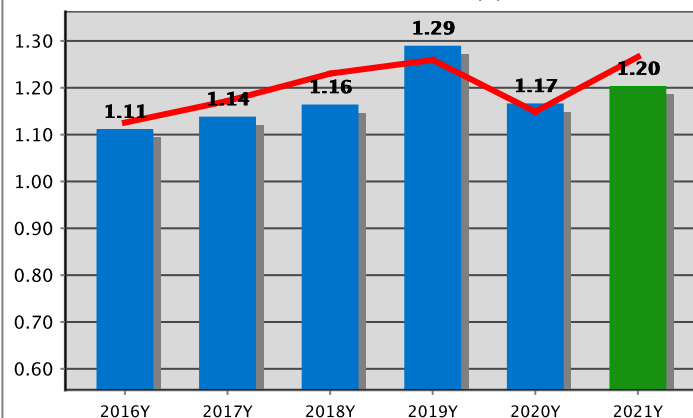
Note: All data points represent median values;  
current period data (green bars) are for the the full year 2021; Core items exclude nonrecurring gains/losses

# QwickAnalytics State Performance Trends

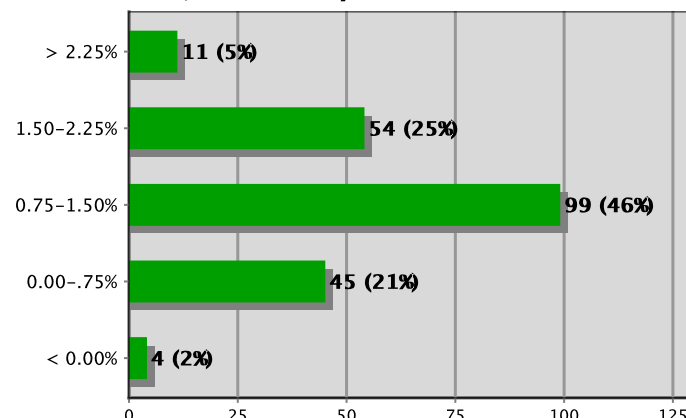
## Profitability Trends

Kansas  
Banks  
December 31, 2021

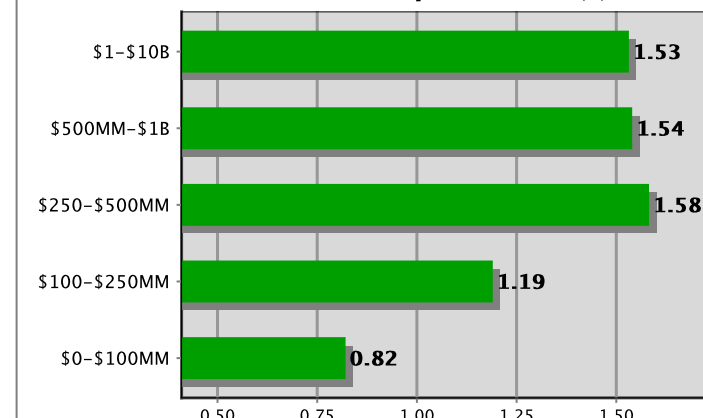
Median Pretax ROAA (%)



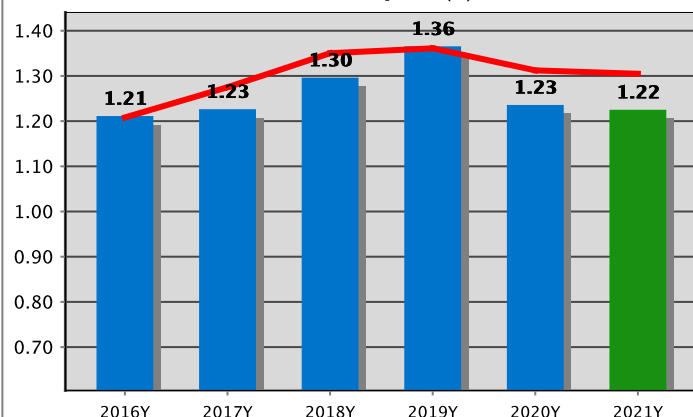
QCBI Banks by Pretax ROAA



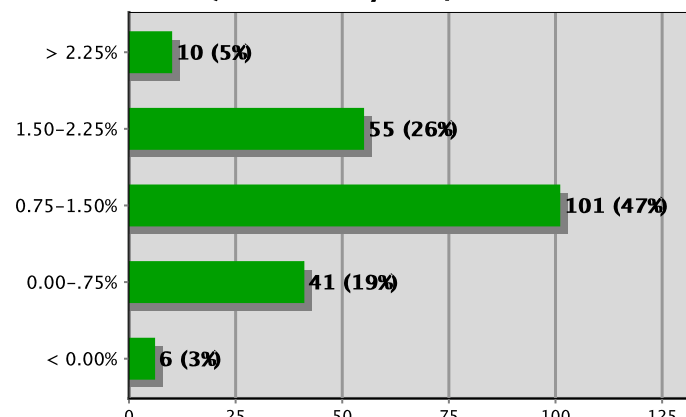
Median Pretax ROAA by Asset Size (%)



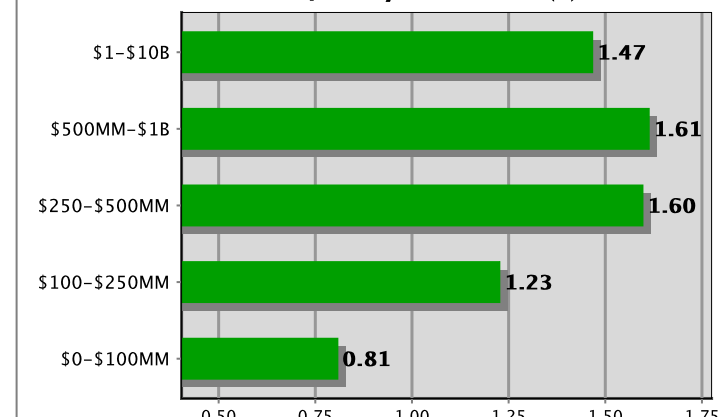
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



— National Trend

\* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)  
current period data (green bars) are for the full year 2021

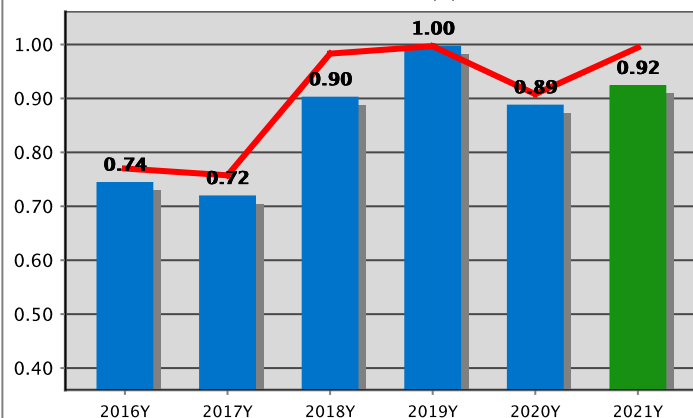


# QwickAnalytics State Performance Trends

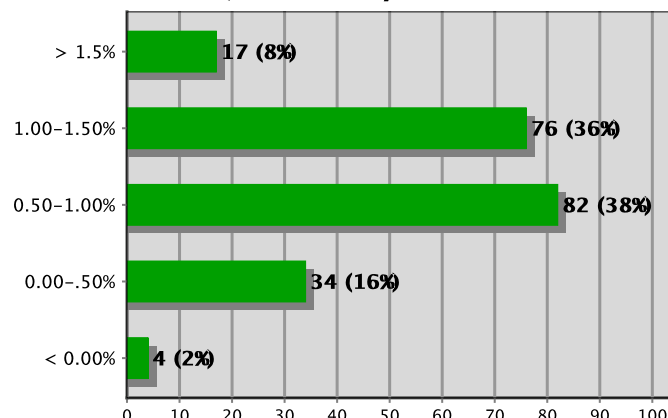
## Profitability Trends

Kansas  
Banks  
December 31, 2021

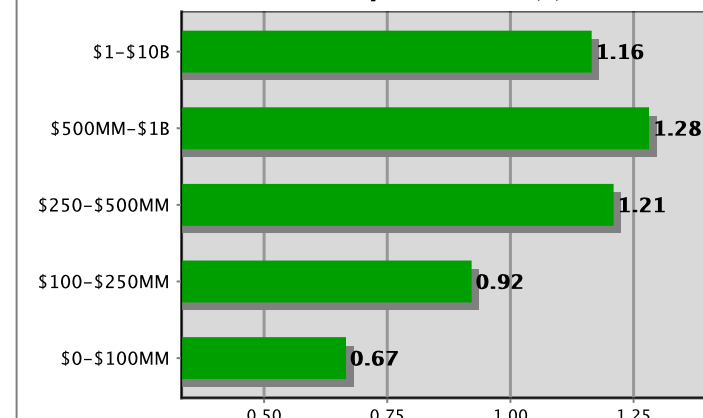
Median ROAA (%)



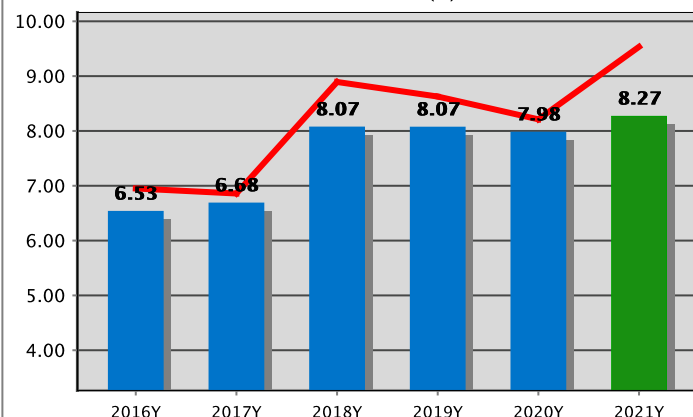
QCBI Banks by ROAA



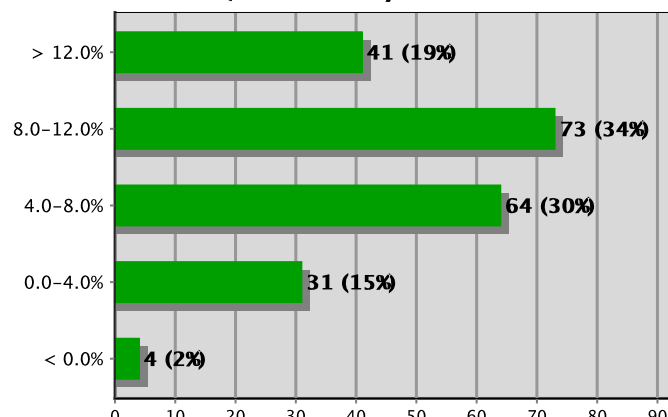
Median ROAA by Asset Size (%)



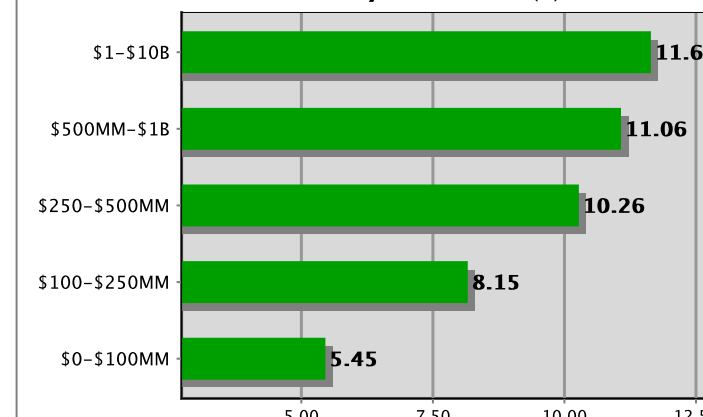
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



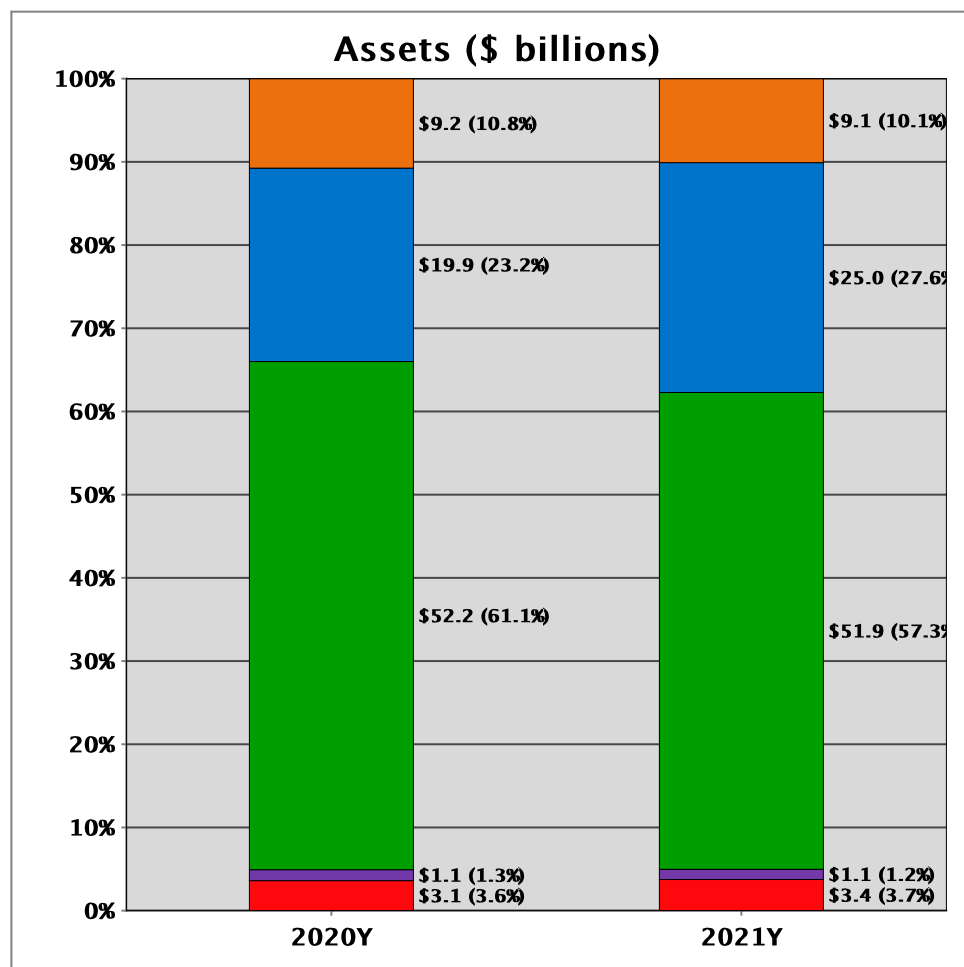
— National Trend

\* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the full year 2021

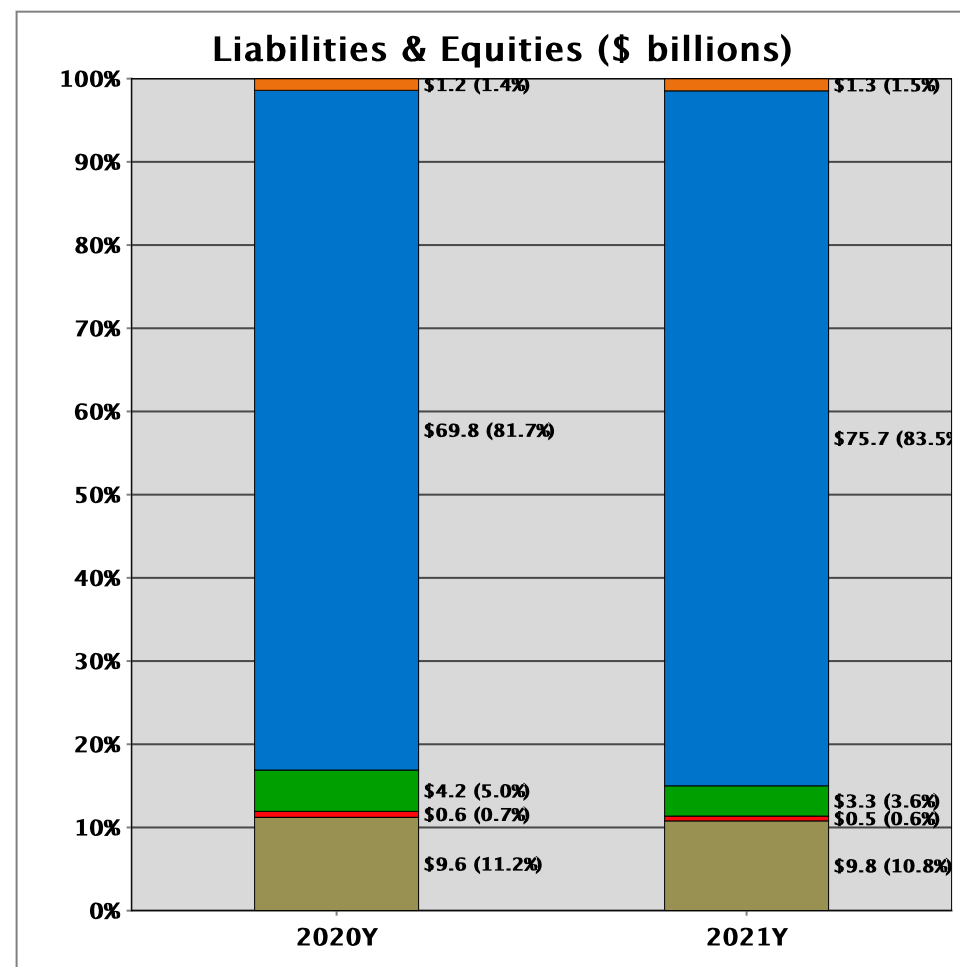
# QwickAnalytics State Performance Trends

## Balance Sheet Composition

Kansas  
Banks  
December 31, 2021



■ Cash & Equivalents   
 ■ Securities   
 ■ Net Loans  
■ Premises & Fixed   
 ■ Other Assets



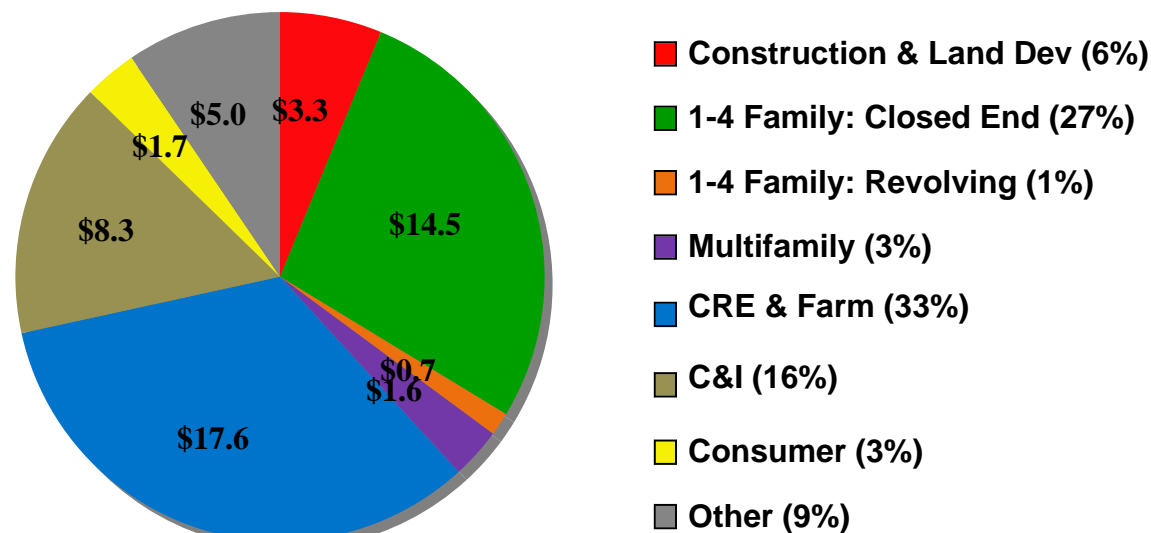
■ Fed Funds & Repos   
 ■ Deposits   
 ■ Other Borrowings  
■ Other Liabilities   
 ■ Equity Capital

# QuickAnalytics State Performance Trends

## Loan Composition

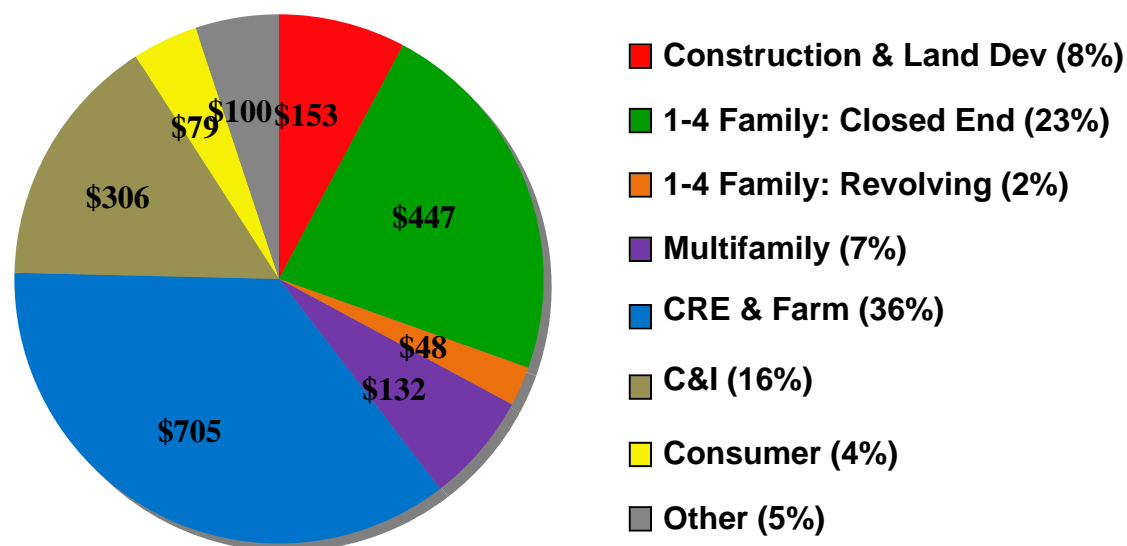
Kansas  
Banks  
December 31, 2021

### State Aggregate Loan Mix



(\$ billions)

### National Aggregate Loan Mix



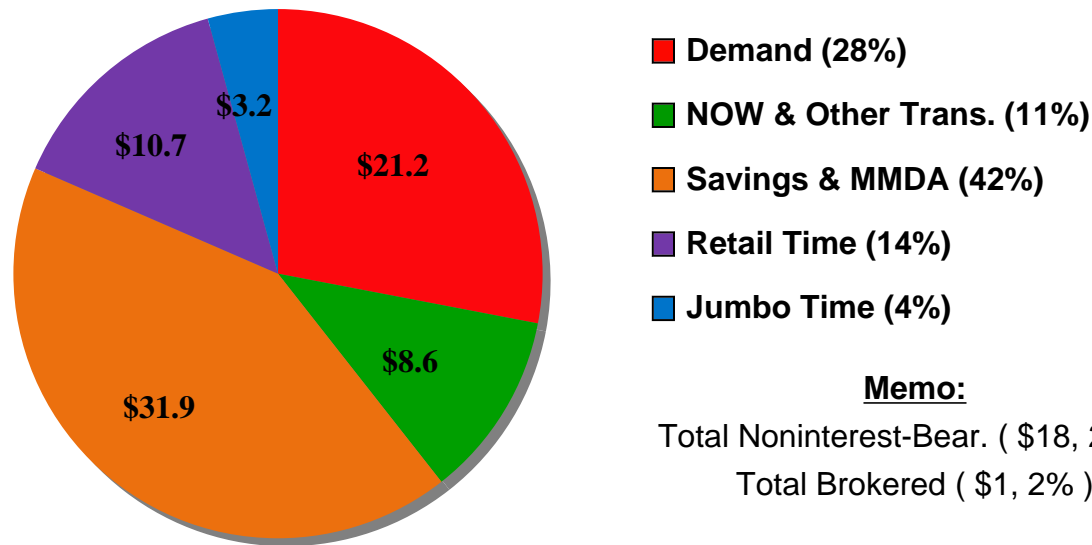
(\$ billions)

# QuickAnalytics State Performance Trends

## Deposit Composition

Kansas  
Banks  
December 31, 2021

### State Aggregate Deposit Mix

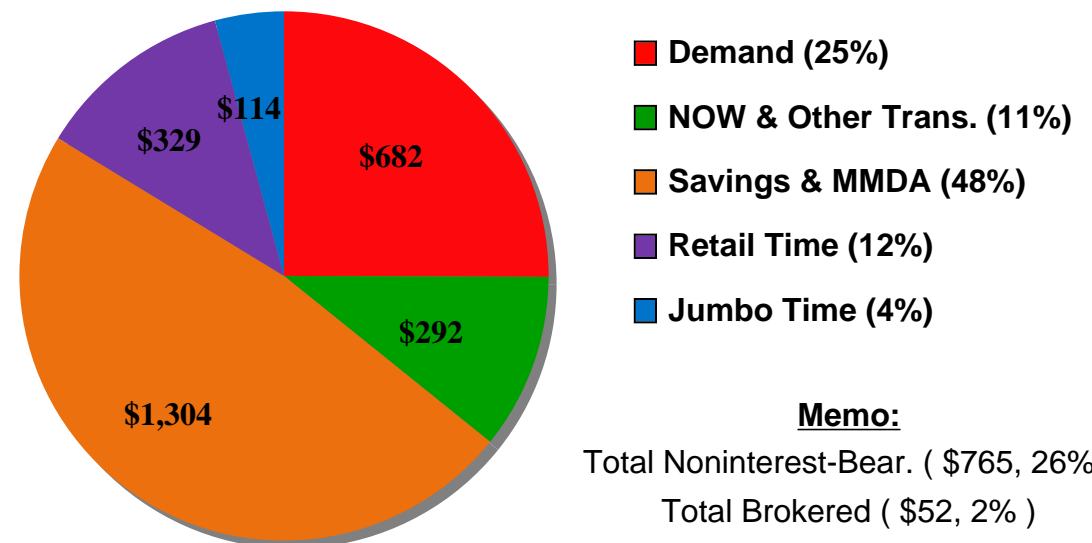


(\$ billions)

#### Memo:

Total Noninterest-Bear. ( \$18, 25% )  
Total Brokered ( \$1, 2% )

### National Aggregate Deposit Mix



(\$ billions)

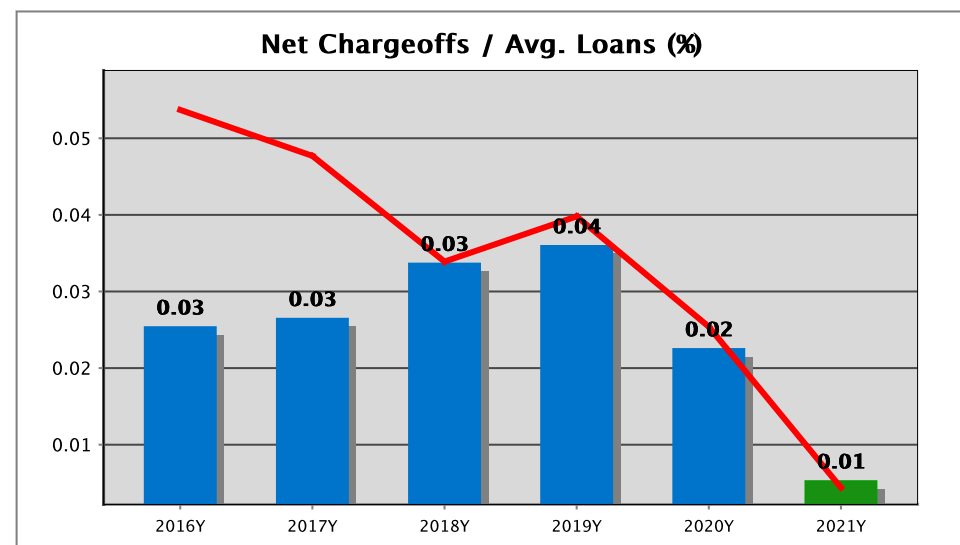
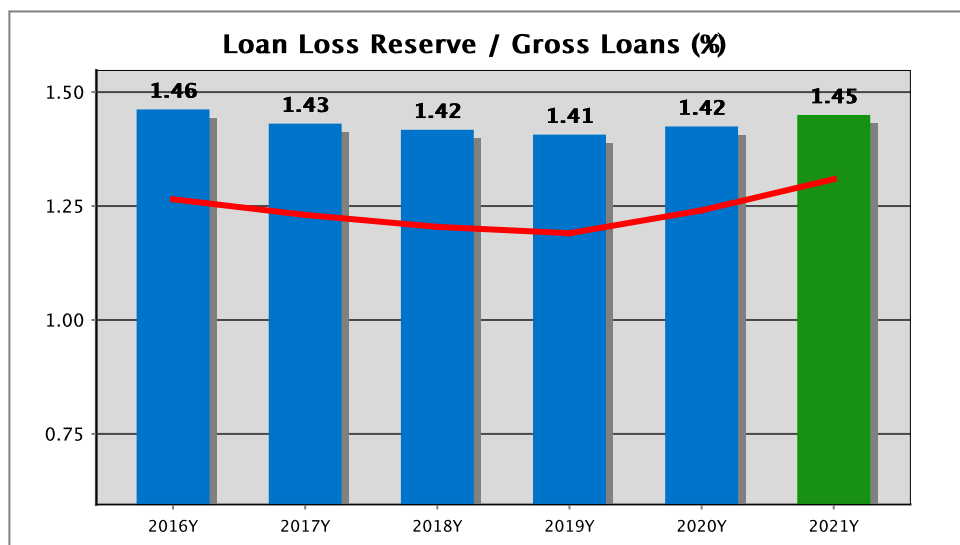
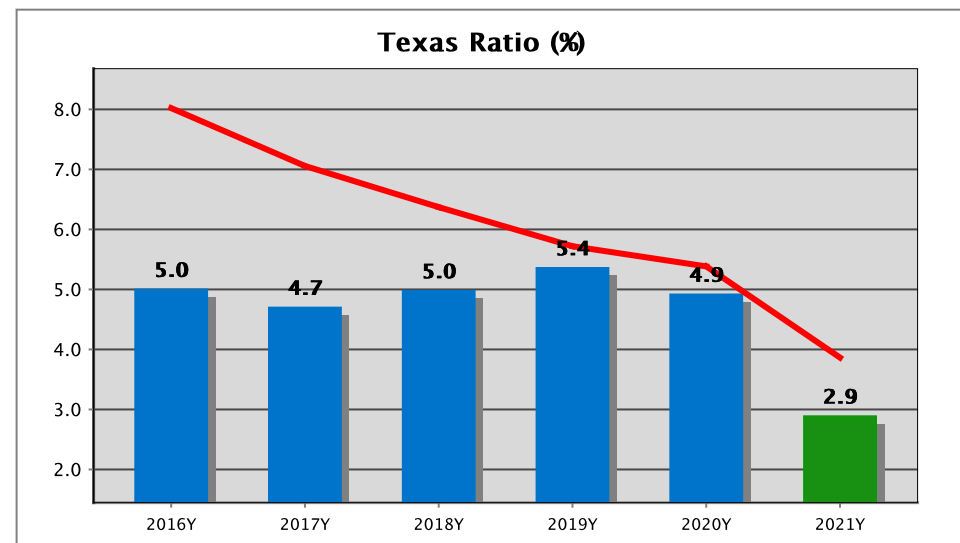
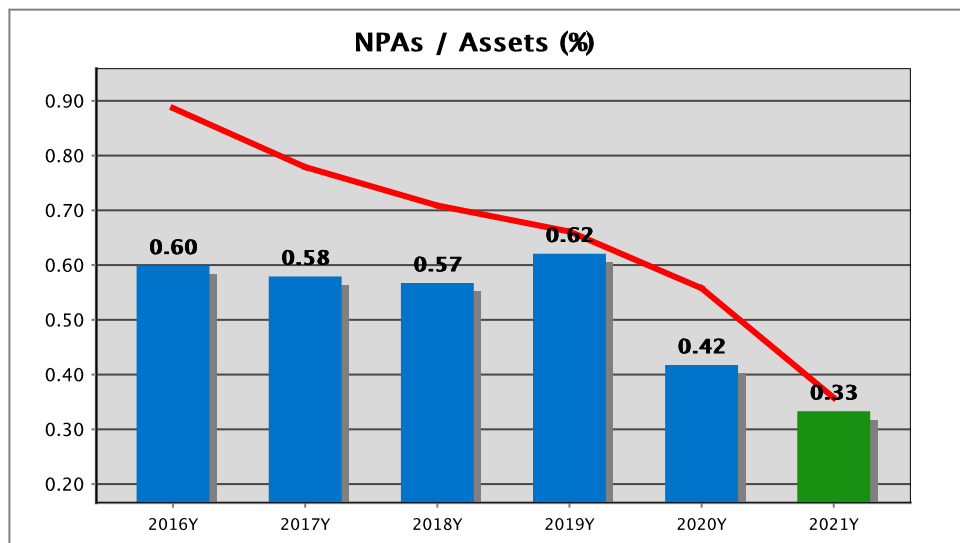
#### Memo:

Total Noninterest-Bear. ( \$765, 26% )  
Total Brokered ( \$52, 2% )

# QwickAnalytics State Performance Trends

## Asset Quality Trends

Kansas  
Banks  
December 31, 2021



— National Trend

\* All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;

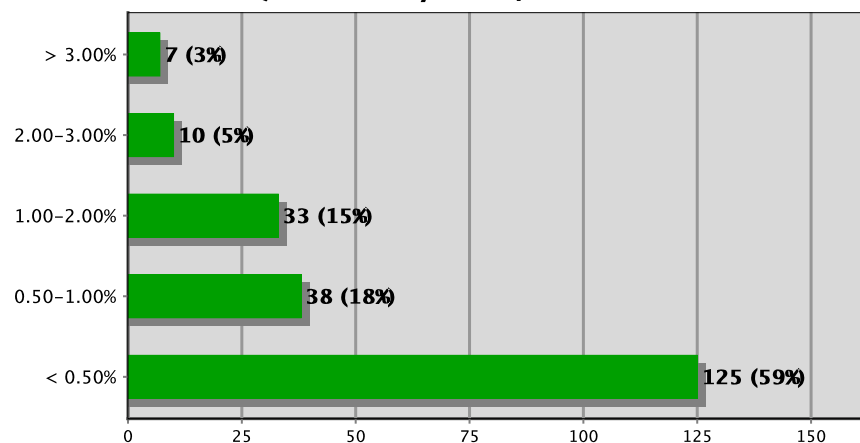
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

# QwickAnalytics State Performance Trends

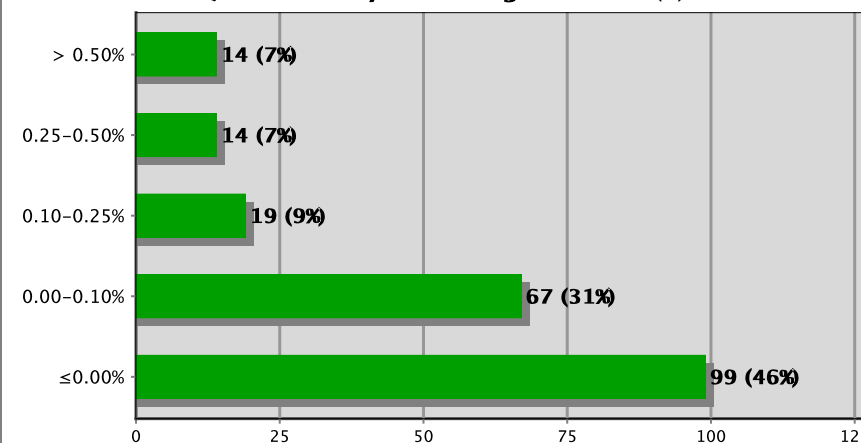
## Asset Quality Trends

Kansas  
Banks  
December 31, 2021

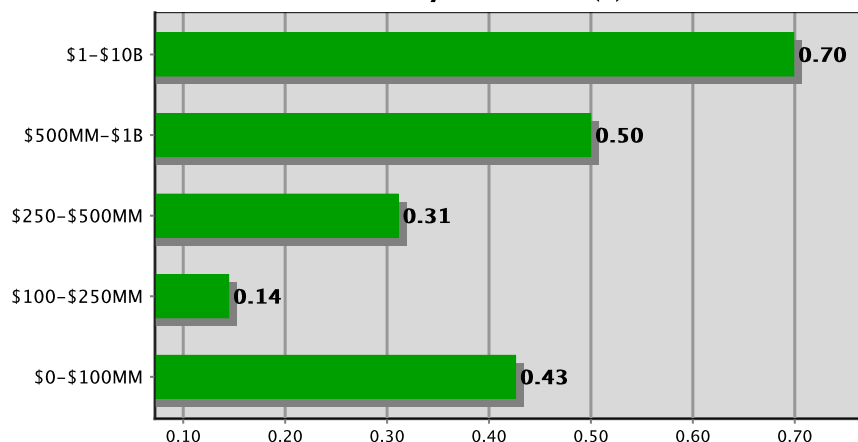
QCBI Banks by NPAs / Assets



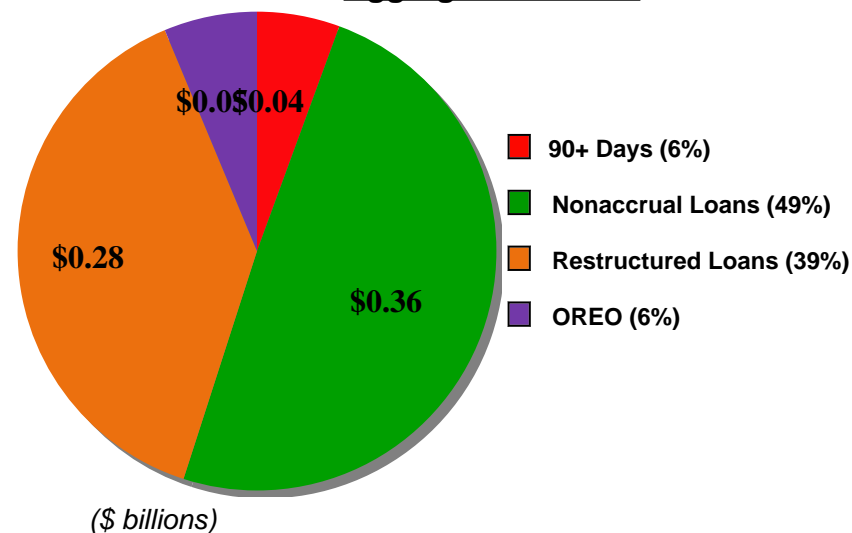
QCBI Banks by Net Chargeoff Ratio (%)



Median NPAs by Asset Size (%)



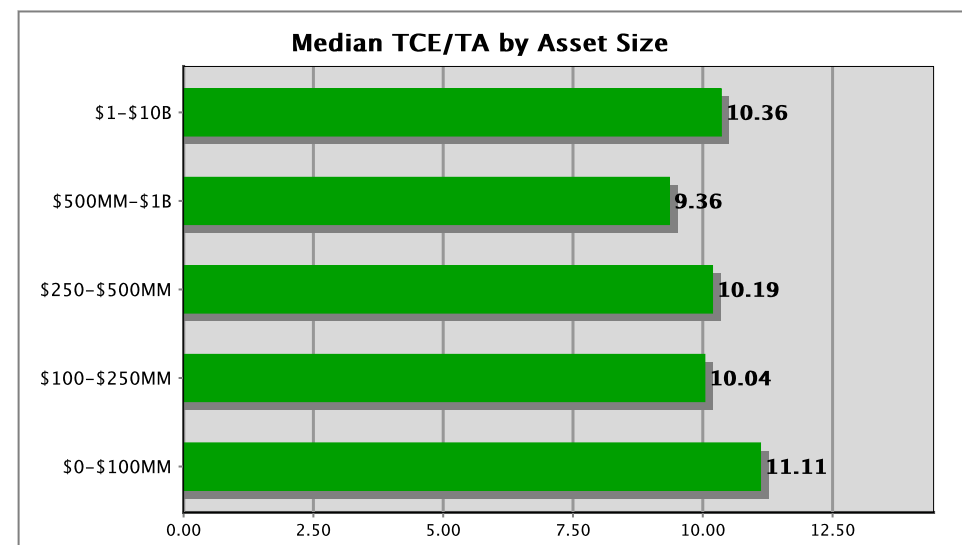
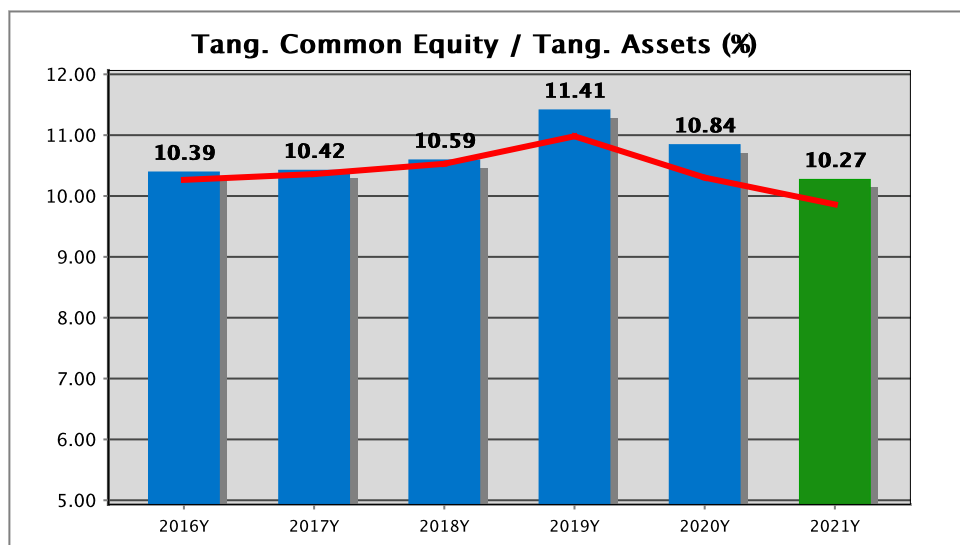
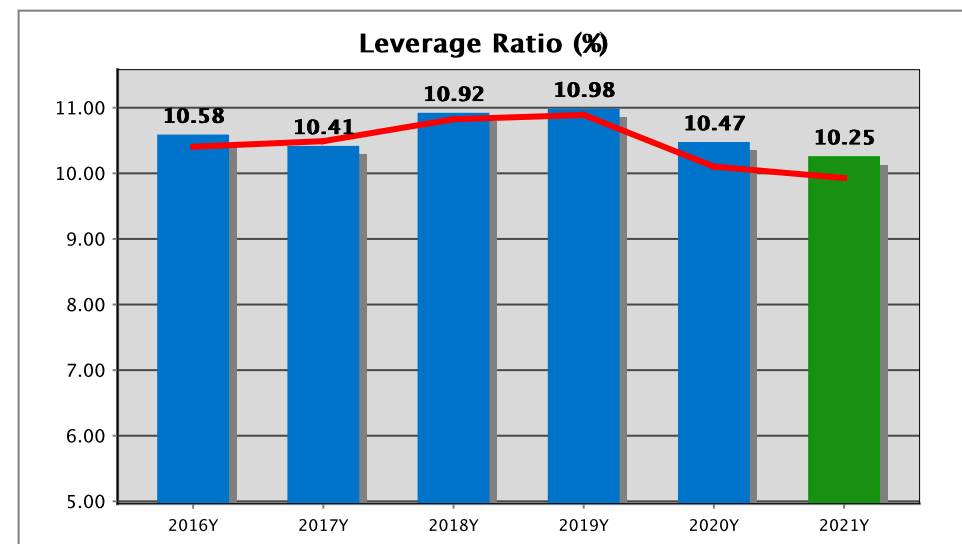
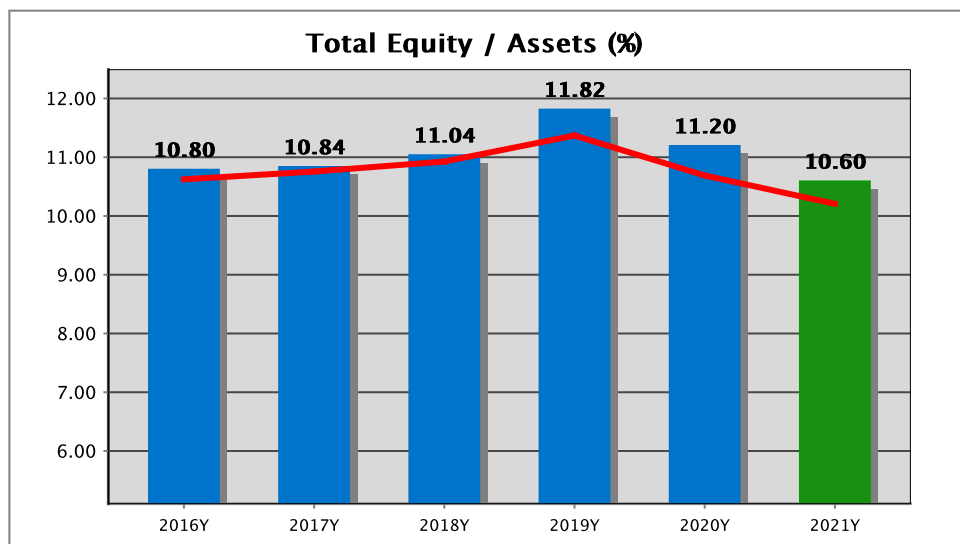
Aggregate NPA Mix



# QwickAnalytics State Performance Trends

## Capital Trends

Kansas  
Banks  
December 31, 2021



— National Trend

Note: Trend charts contain median values

## QCBI HONOR ROLL: TOP PERFORMING BANKS



# Top 25 Fastest Growing QCBI Banks

## 2021 Asset Growth

Kansas  
Banks  
December 31, 2021

Bank Name		City, ST	Total Assets (\$000s)	LTM Asset Growth (%) (\$000s)	
1	Kendall Bank	Overland Park, KS	\$114,690	80.8%	\$51,243
2	Peoples State Bank	Manhattan, KS	\$434,572	67.5%	\$175,103
3	Union State Bank	Clay Center, KS	\$211,059	35.7%	\$55,487
4	Howard State Bank	Howard, KS	\$84,291	32.2%	\$20,517
5	The Citizens State Bank	Gridley, KS	\$319,527	31.4%	\$76,344
6	Peoples B&TC	Mcpherson, KS	\$968,674	31.2%	\$230,319
7	The State Bank Of Spring Hill	Spring Hill, KS	\$65,299	31.1%	\$15,483
8	Equity Bank	Andover, KS	\$5,141,072	28.1%	\$1,128,290
9	Cornerstone Bank	Overland Park, KS	\$354,762	25.9%	\$72,919
10	The First National Bank Of Louisburg	Louisburg, KS	\$180,159	23.0%	\$33,716
11	First Commerce Bank	Marysville, KS	\$151,459	22.3%	\$27,625
12	Ninnescah Valley Bank	Cunningham, KS	\$42,673	21.9%	\$7,676
13	Bendena State Bank	Bendena, KS	\$95,210	21.6%	\$16,886
14	The University National Bank Of Lawrence	Lawrence, KS	\$104,043	21.5%	\$18,397
15	The Farmers State Bank Of Blue Mound	Blue Mound, KS	\$57,431	21.4%	\$10,125
16	CARSON BANK	Mulvane, KS	\$165,221	20.5%	\$28,162
17	Freedom Bank	Overland Park, KS	\$233,289	20.5%	\$39,719
18	First KS Bank	Hoisington, KS	\$278,524	20.1%	\$46,562
19	Farmers State Bank	Phillipsburg, KS	\$42,484	19.0%	\$6,798
20	Swedish-american State Bank	Courtland, KS	\$52,128	18.4%	\$8,111
21	First Option Bank	Osawatomie, KS	\$608,633	18.2%	\$93,794
22	Mutual Savings Association	Leavenworth, KS	\$289,357	18.2%	\$44,514
23	The Bank Of Denton	Denton, KS	\$23,015	16.9%	\$3,323
24	Great American Bank	Lawrence, KS	\$276,999	16.7%	\$39,657
25	Corefirst B&T	Topeka, KS	\$1,218,779	16.5%	\$173,045



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# Top 25 Fastest Growth QCBI Banks

## 2021 Loan Growth

Kansas  
Banks  
December 31, 2021

Bank Name		City, ST	Total Assets (\$000s)	LTM Loan Growth (%) (\$000s)	
1	Kendall Bank	Overland Park, KS	\$114,690	100.6%	\$45,225
2	State Bank Of Burrton	Burrton, KS	\$12,691	51.9%	\$1,898
3	Peoples State Bank	Manhattan, KS	\$434,572	44.7%	\$83,542
4	First KS Bank	Hoisington, KS	\$278,524	35.1%	\$25,489
5	Cornerstone Bank	Overland Park, KS	\$354,762	28.5%	\$66,812
6	Union State Bank	Clay Center, KS	\$211,059	28.0%	\$22,960
7	Bison State Bank	Bison, KS	\$18,637	27.6%	\$2,286
8	Firstoak Bank	Independence, KS	\$219,366	26.9%	\$36,361
9	Peoples B&TC	Mcpherson, KS	\$968,674	25.1%	\$108,109
10	Ninnescah Valley Bank	Cunningham, KS	\$42,673	25.1%	\$2,559
11	Stryv Bank	Wichita, KS	\$163,268	24.3%	\$25,419
12	The First State Bank Of Healy	Healy, KS	\$91,704	23.8%	\$9,715
13	Mid-america Bank	Baldwin City, KS	\$306,026	22.0%	\$44,097
14	Equity Bank	Andover, KS	\$5,141,072	21.3%	\$555,752
15	Farmers & Merchants Bank Of Colby	Colby, KS	\$329,403	21.3%	\$41,446
16	Mutual Savings Association	Leavenworth, KS	\$289,357	20.5%	\$25,563
17	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$195,367	20.1%	\$23,885
18	Patriots Bank	Garnett, KS	\$170,580	19.9%	\$21,394
19	The Walton State Bank	Walton, KS	\$11,302	19.6%	\$734
20	Fusion Bank	Larned, KS	\$195,132	18.8%	\$16,946
21	The Riley State Bank Of Riley KS	Riley, KS	\$108,316	18.7%	\$10,841
22	Heritage Bank	Topeka, KS	\$86,562	18.4%	\$9,364
23	Security State Bank	Scott City, KS	\$371,932	17.9%	\$43,027
24	American Bank Of Baxter Springs	Baxter Springs, KS	\$143,904	17.7%	\$8,428
25	First State B&T	Tonganoxie, KS	\$413,489	17.0%	\$38,972



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# Top 25 QCBI Banks

## Net Interest Margin

Kansas  
Banks  
December 31, 2021

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	Kendall Bank	Overland Park, KS	\$114,690	6.62%
2	Cbw Bank	Weir, KS	\$65,314	6.05%
3	New Century Bank	Belleville, KS	\$56,481	5.94%
4	Peoples State Bank	Cherryvale, KS	\$17,103	5.68%
5	First Federal S&L Bank	Olathe, KS	\$93,413	5.04%
6	Swedish-american State Bank	Courtland, KS	\$52,128	4.63%
7	The Citizens State B&TC	Council Grove, KS	\$65,890	4.62%
8	Great American Bank	Lawrence, KS	\$276,999	4.53%
9	The Lyndon State Bank	Lyndon, KS	\$87,795	4.47%
10	Community Bank Of Wichita, Inc.	Wichita, KS	\$103,562	4.46%
11	Firstoak Bank	Independence, KS	\$219,366	4.43%
12	Andover State Bank	Andover, KS	\$149,694	4.40%
13	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$79,421	4.26%
14	Patriots Bank	Garnett, KS	\$170,580	4.19%
15	Western State Bank	Garden City, KS	\$625,251	4.19%
16	Cornerstone Bank	Overland Park, KS	\$354,762	4.17%
17	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$195,367	4.17%
18	First National Bank Of Syracuse	Syracuse, KS	\$422,250	4.16%
19	Union State Bank	Uniontown, KS	\$65,148	4.14%
20	The First Security Bank	Overbrook, KS	\$74,392	4.11%
21	The Bank Of Protection	Protection, KS	\$81,883	4.10%
22	Southwest National Bank	Wichita, KS	\$492,861	4.10%
23	Fnb Bank	Goodland, KS	\$240,428	4.04%
24	Community Bank	Topeka, KS	\$149,461	4.02%
25	Kearny County Bank	Lakin, KS	\$255,915	4.01%

\* Full year 2021 net interest margin

# Top 25 QCBI Banks

## Noninterest Income

Kansas  
Banks  
December 31, 2021

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Nbk Bank	Overland Park, KS	\$1,041,605	16.35%
2 Cbw Bank	Weir, KS	\$65,314	7.21%
3 Armed Forces Bank	Fort Leavenworth, KS	\$1,230,840	4.07%
4 Community First National Bank	Manhattan, KS	\$290,729	3.79%
5 Bison State Bank	Bison, KS	\$18,637	2.92%
6 Small Business Bank	Lenexa, KS	\$83,721	2.57%
7 Mid-america Bank	Baldwin City, KS	\$306,026	2.11%
8 Central National Bank	Junction City, KS	\$1,266,449	1.96%
9 First Bank KS	Salina, KS	\$577,446	1.91%
10 Landmark National Bank	Manhattan, KS	\$1,325,979	1.64%
11 First Option Bank	Osawatomie, KS	\$608,633	1.58%
12 Golden Belt Bank, Fsa	Hays, KS	\$295,908	1.56%
13 Home B&TC	Eureka, KS	\$154,473	1.54%
14 New Century Bank	Belleville, KS	\$56,481	1.54%
15 First National Bank Of Spearville	Spearville, KS	\$52,072	1.43%
16 The First National Bank Of Harveyville	Harveyville, KS	\$15,961	1.36%
17 Fidelity Bank	Wichita, KS	\$2,824,450	1.34%
18 The First National Bank Of Hutchinson	Hutchinson, KS	\$971,298	1.32%
19 First State B&T	Tonganoxie, KS	\$413,489	1.31%
20 Corefirst B&T	Topeka, KS	\$1,218,779	1.30%
21 Community Bank	Topeka, KS	\$149,461	1.26%
22 Mutual Savings Association	Leavenworth, KS	\$289,357	1.25%
23 Community National Bank	Seneca, KS	\$629,974	1.23%
24 Farmers B&T	Great Bend, KS	\$986,732	1.22%
25 The Peoples Bank	Pratt, KS	\$484,903	1.21%

\* Full year 2021 noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

# Top 25 QCBI Banks Most Efficient

Kansas  
Banks  
December 31, 2021

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First Federal S&L Bank	Olathe, KS	\$93,413	20.4%
2	Ks Statebank	Manhattan, KS	\$2,380,483	35.4%
3	Cornerstone Bank	Overland Park, KS	\$354,762	37.8%
4	Farmers & Merchants Bank Of Colby	Colby, KS	\$329,403	37.9%
5	The Citizens State Bank	Marysville, KS	\$390,087	39.8%
6	Solomon State Bank	Solomon, KS	\$195,206	41.9%
7	Community First Bank	Kansas City, KS	\$254,329	43.6%
8	The Bennington State Bank	Salina, KS	\$938,490	43.7%
9	Community Bank	Topeka, KS	\$149,461	44.5%
10	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$195,367	45.5%
11	First National Bank Of Spearville	Spearville, KS	\$52,072	46.0%
12	The Bank	Oberlin, KS	\$415,364	46.1%
13	Tricentury Bank	De Soto, KS	\$133,219	47.3%
14	Security State Bank	Scott City, KS	\$371,932	47.6%
15	Bank Of Hays	Hays, KS	\$354,322	47.6%
16	Western State Bank	Garden City, KS	\$625,251	47.7%
17	Mid-america Bank	Baldwin City, KS	\$306,026	48.2%
18	Community National Bank	Seneca, KS	\$629,974	49.3%
19	Community State Bank	Coffeyville, KS	\$192,087	49.7%
20	The Bank Of Tescott	Tescott, KS	\$437,297	50.1%
21	Bendena State Bank	Bendena, KS	\$95,210	50.5%
22	State Bank Of Bern	Bern, KS	\$108,924	51.1%
23	Crossfirst Bank	Leawood, KS	\$5,612,772	51.2%
24	United B&T	Marysville, KS	\$761,106	51.8%
25	The Peoples Bank	Pratt, KS	\$484,903	52.4%

\* Full year 2021 noninterest expense as a percentage of net interest income+noninterest income;  
excludes nonrecurring gains/losses

# Top 25 QCBI Banks ROAA (C-Corps)

Kansas  
Banks  
December 31, 2021

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Cbw Bank	Weir, KS	\$65,314	3.86%
2	Mid-america Bank	Baldwin City, KS	\$306,026	2.23%
3	Community First National Bank	Manhattan, KS	\$290,729	1.97%
4	Farmers & Merchants Bank Of Colby	Colby, KS	\$329,403	1.95%
5	Community Bank	Topeka, KS	\$149,461	1.92%
6	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$195,367	1.60%
7	First National Bank Of Spearville	Spearville, KS	\$52,072	1.51%
8	First National Bank Of Syracuse	Syracuse, KS	\$422,250	1.48%
9	Mutual Savings Association	Leavenworth, KS	\$289,357	1.46%
10	Landmark National Bank	Manhattan, KS	\$1,325,979	1.46%
11	Security State Bank	Scott City, KS	\$371,932	1.45%
12	Tricentury Bank	De Soto, KS	\$133,219	1.43%
13	The Farmers State Bank	Holton, KS	\$71,122	1.40%
14	Bank Of Hays	Hays, KS	\$354,322	1.38%
15	Equity Bank	Andover, KS	\$5,141,072	1.38%
16	Armed Forces Bank	Fort Leavenworth, KS	\$1,230,840	1.37%
17	Guaranty State B&TC	Beloit, KS	\$355,531	1.36%
18	Solutions North Bank	Stockton, KS	\$319,969	1.35%
19	Southwind Bank	Natoma, KS	\$167,764	1.35%
20	The First National Bank Of Hutchinson	Hutchinson, KS	\$971,298	1.32%
21	United B&T	Marysville, KS	\$761,106	1.30%
22	Crossfirst Bank	Leawood, KS	\$5,612,772	1.29%
23	State Bank Of Bern	Bern, KS	\$108,924	1.27%
24	The Bank Of Protection	Protection, KS	\$81,883	1.25%
25	Central National Bank	Junction City, KS	\$1,266,449	1.24%

\* Full year 2021 ROAA (stated) for C-Corp status institutions only

# Top 25 QCBI Banks ROAA (S-Corps)

Kansas  
Banks  
December 31, 2021

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 Nbk Bank	Overland Park, KS	\$1,041,605	4.46%
2 First Federal S&L Bank	Olathe, KS	\$93,413	3.72%
3 New Century Bank	Belleville, KS	\$56,481	2.98%
4 Peoples State Bank	Cherryvale, KS	\$17,103	2.69%
5 Ks Statebank	Manhattan, KS	\$2,380,483	2.36%
6 The Peoples Bank	Pratt, KS	\$484,903	2.15%
7 Western State Bank	Garden City, KS	\$625,251	2.15%
8 Great American Bank	Lawrence, KS	\$276,999	2.07%
9 The Citizens State Bank	Marysville, KS	\$390,087	1.97%
10 First Bank KS	Salina, KS	\$577,446	1.90%
11 Kearny County Bank	Lakin, KS	\$255,915	1.88%
12 The Bank Of Tescott	Tescott, KS	\$437,297	1.80%
13 The Citizens State B&TC	Council Grove, KS	\$65,890	1.80%
14 Swedish-american State Bank	Courtland, KS	\$52,128	1.76%
15 Bendena State Bank	Bendena, KS	\$95,210	1.75%
16 The Bennington State Bank	Salina, KS	\$938,490	1.75%
17 The Denison State Bank	Holton, KS	\$445,961	1.74%
18 The Bank	Oberlin, KS	\$415,364	1.69%
19 Community National Bank	Seneca, KS	\$629,974	1.65%
20 Golden Belt Bank, Fsa	Hays, KS	\$295,908	1.64%
21 The Valley State Bank	Syracuse, KS	\$194,982	1.63%
22 First Option Bank	Osawatomie, KS	\$608,633	1.63%
23 Farmers B&T	Great Bend, KS	\$986,732	1.62%
24 The Citizens State Bank Of Cheney, KS	Cheney, KS	\$79,421	1.61%
25 Solomon State Bank	Solomon, KS	\$195,206	1.61%

\* Full year 2021 ROAA (stated) for S-Corp status institutions only

# Top 25 QCBI Banks ROAE (C-Corps)

Kansas  
Banks  
December 31, 2021

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Cbw Bank	Weir, KS	\$65,314	29.36%
2	Mid-america Bank	Baldwin City, KS	\$306,026	22.95%
3	Community First National Bank	Manhattan, KS	\$290,729	19.38%
4	Community Bank	Topeka, KS	\$149,461	19.00%
5	Bank Of Hays	Hays, KS	\$354,322	14.76%
6	Community Bank Of Wichita, Inc.	Wichita, KS	\$103,562	13.99%
7	First National Bank Of Syracuse	Syracuse, KS	\$422,250	13.91%
8	CARSON BANK	Mulvane, KS	\$165,221	13.49%
9	Farmers & Merchants Bank Of Colby	Colby, KS	\$329,403	13.47%
10	Intrust Bank	Wichita, KS	\$8,012,849	13.27%
11	Equity Bank	Andover, KS	\$5,141,072	12.57%
12	Tricentury Bank	De Soto, KS	\$133,219	12.47%
13	Southwind Bank	Natoma, KS	\$167,764	12.21%
14	Landmark National Bank	Manhattan, KS	\$1,325,979	12.18%
15	Andover State Bank	Andover, KS	\$149,694	12.11%
16	Exchange B&T	Atchison, KS	\$578,383	11.85%
17	Crossfirst Bank	Leawood, KS	\$5,612,772	11.76%
18	Central National Bank	Junction City, KS	\$1,266,449	11.63%
19	Silver Lake Bank	Topeka, KS	\$378,944	11.58%
20	The First National Bank Of Hutchinson	Hutchinson, KS	\$971,298	11.58%
21	Solutions North Bank	Stockton, KS	\$319,969	11.24%
22	The Farmers State Bank	Holton, KS	\$71,122	11.24%
23	Community National B&T	Chanute, KS	\$1,912,044	11.19%
24	Guaranty State B&TC	Beloit, KS	\$355,531	11.15%
25	Stock Exchange Bank	Caldwell, KS	\$67,126	11.10%

\* Full year 2021 ROAE (stated) for C-Corp status institutions only



# Top 25 QCBI Banks ROAE (S-Corps)

Kansas  
Banks  
December 31, 2021

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Nbk Bank	Overland Park, KS	\$1,041,605	28.46%
2 First Federal S&L Bank	Olathe, KS	\$93,413	26.71%
3 New Century Bank	Belleville, KS	\$56,481	25.33%
4 The Citizens State B&TC	Council Grove, KS	\$65,890	22.84%
5 First Bank KS	Salina, KS	\$577,446	21.89%
6 Ks Statebank	Manhattan, KS	\$2,380,483	21.55%
7 Bendena State Bank	Bendena, KS	\$95,210	20.55%
8 The Citizens State Bank	Marysville, KS	\$390,087	19.80%
9 Community National Bank	Seneca, KS	\$629,974	19.50%
10 Western State Bank	Garden City, KS	\$625,251	19.12%
11 First Option Bank	Osawatomie, KS	\$608,633	18.66%
12 The Peoples Bank	Pratt, KS	\$484,903	18.41%
13 Corefirst B&T	Topeka, KS	\$1,218,779	17.93%
14 Cornerstone Bank	Overland Park, KS	\$354,762	17.77%
15 Home B&TC	Eureka, KS	\$154,473	17.27%
16 The Valley State Bank	Syracuse, KS	\$194,982	17.21%
17 The Citizens State Bank Of Cheney, KS	Cheney, KS	\$79,421	16.98%
18 Bank Of Commerce	Chanute, KS	\$413,463	16.68%
19 The Bennington State Bank	Salina, KS	\$938,490	16.33%
20 Bank Of The Flint Hills	Wamego, KS	\$384,649	16.22%
21 Firstoak Bank	Independence, KS	\$219,366	15.92%
22 Great American Bank	Lawrence, KS	\$276,999	15.78%
23 First Heritage Bank	Centralia, KS	\$223,537	15.68%
24 The Halstead Bank	Halstead, KS	\$158,132	15.64%
25 Farmers And Merchants Bank Of Mound City, KS	Mound City, KS	\$48,728	15.57%

\* Full year 2021 ROAE (stated) for S-Corp status institutions only

# QwickAnalytics State Performance Trends

Kansas  
Banks

December 31, 2021

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) <sup>TM</sup> - for comparisons that are meaningful and relevant. The QCBI excludes FDIC-insured institutions that do not fit the characteristics of a community bank, based on the following call report-derived rules:

Disqualifying Rule	Banks Excluded:	
	National	Kansas
Assets > \$10 Billion	160	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	125	1
Large Institutional Branches (>\$2 billion deposits/branch)	52	0
Underloaned (<10% Loans / Assets)	117	0
Consumer Focus (>50% Consumer Loans or Leases / Assets)	24	0
No Material Real Estate Lending (<1% Assets)	131	0
Wholesale Funded (<40% Core Deposits / Deposits)	83	0
Overcapitalized (Total Equity / Assets > 50%)	78	0
Time Deposits = 100% of Total Deposits	25	0
Manually Excluded Banks	0	0

*\* Exclusions are not "additive" as some institutions meet multiple criteria for exclusion*

# About QwickAnalytics: Time-Saving Tools for Busy Bankers

Kansas  
Banks

December 31, 2021

QwickAnalytics on-line, cloud-based tools are designed specifically for community bankers to:

- (1) conduct a variety of **financial performance research**, from value-added graphs and tables of their own financial performance to several customizable **peer benchmarking reports**, and
- (2) satisfy several regulatory requirements, including **credit stress testing**.

The reports are **professional and polished**, but also **quick, easy and affordable**, and have received rave reviews from clients.

## Regulatory and Compliance

- Credit Stress Test
- Basel III Capital Planning
- Reg F Snapshot



## Bank & Peer Performance

- Bank Performance Report Card
- PeerWatch Trends
- PeerWatch
- Liquidity Risk Report
- Reg F Snapshot

Find out more or sign up at [www.qwickanalytics.com](http://www.qwickanalytics.com).