

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS *2nd Quarter 2022 Review*



QwickAnalytics State Performance Trends

Kansas
Banks
June 30, 2022

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)™ 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	210	100%	1	0%	211
National	4,456	93%	361	7%	4,817

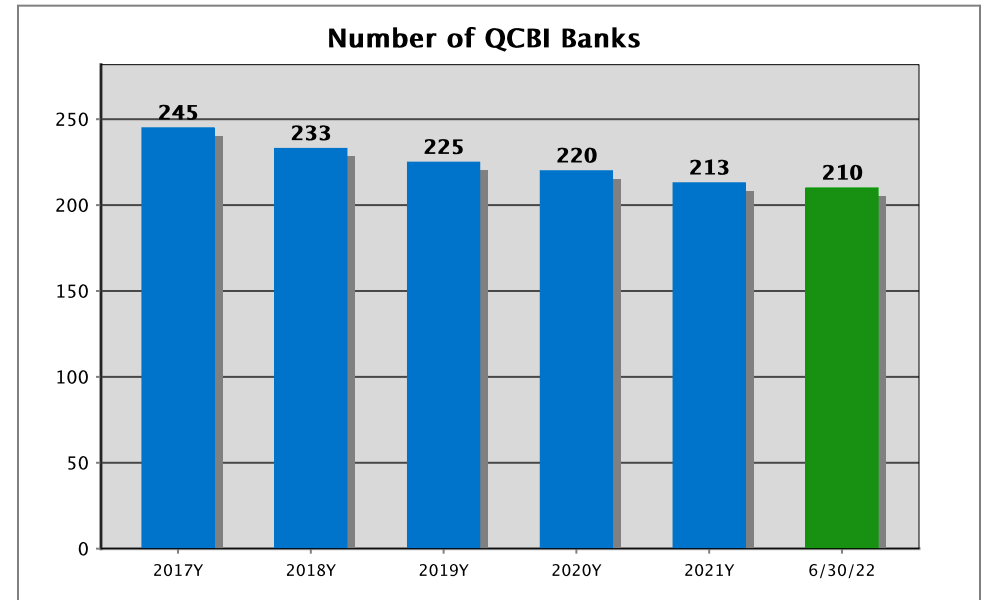
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

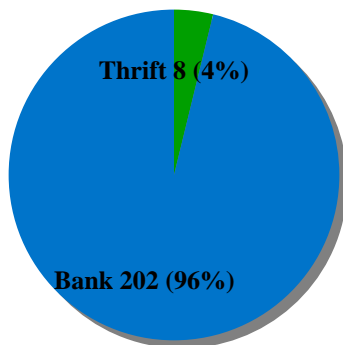
QCBI Industry Structure

Kansas
Banks
June 30, 2022

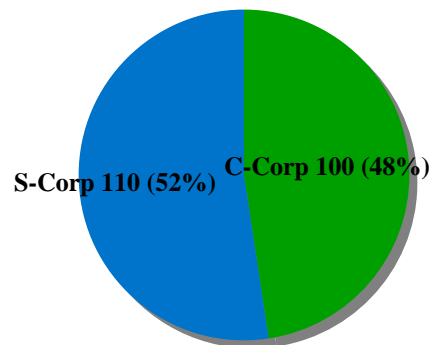
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	71	34%	\$4,056	5%
\$100-\$500 Million	108	51%	\$25,716	29%
\$500 Million-\$1 Billion	14	7%	\$9,997	11%
\$1-\$5 Billion	13	6%	\$22,539	25%
\$5-\$10 Billion	4	2%	\$27,385	31%
Total	210	100%	\$89,693	100%



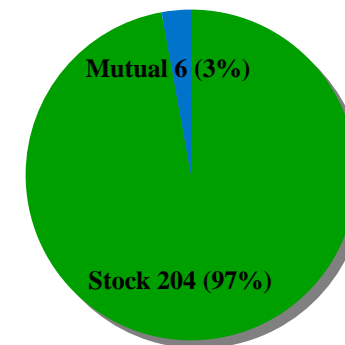
Industry Breakdown



Structural Breakdown



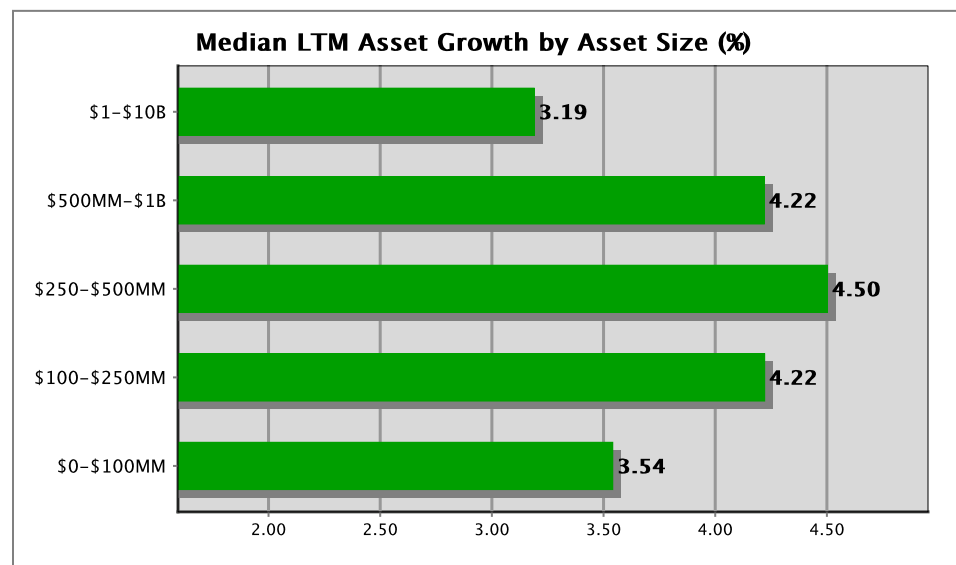
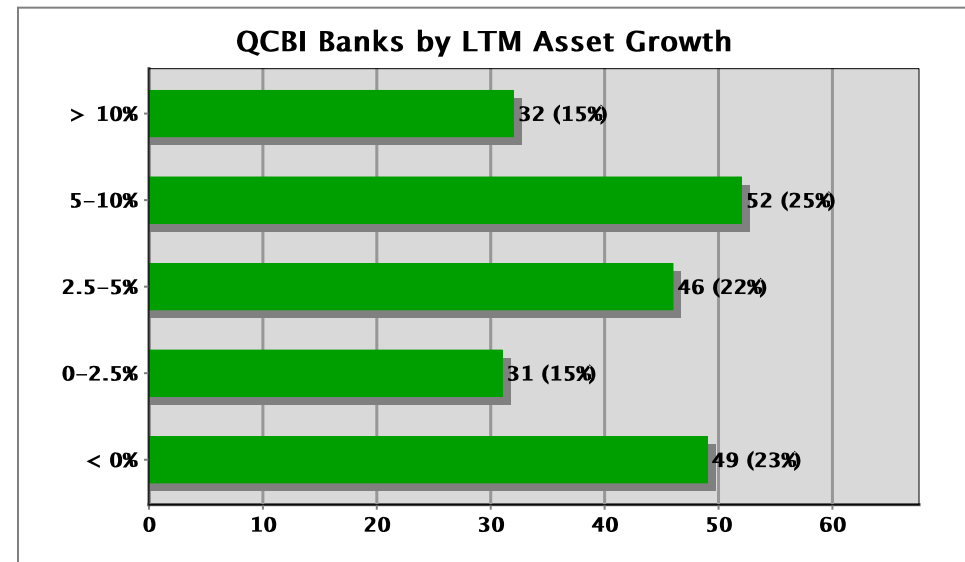
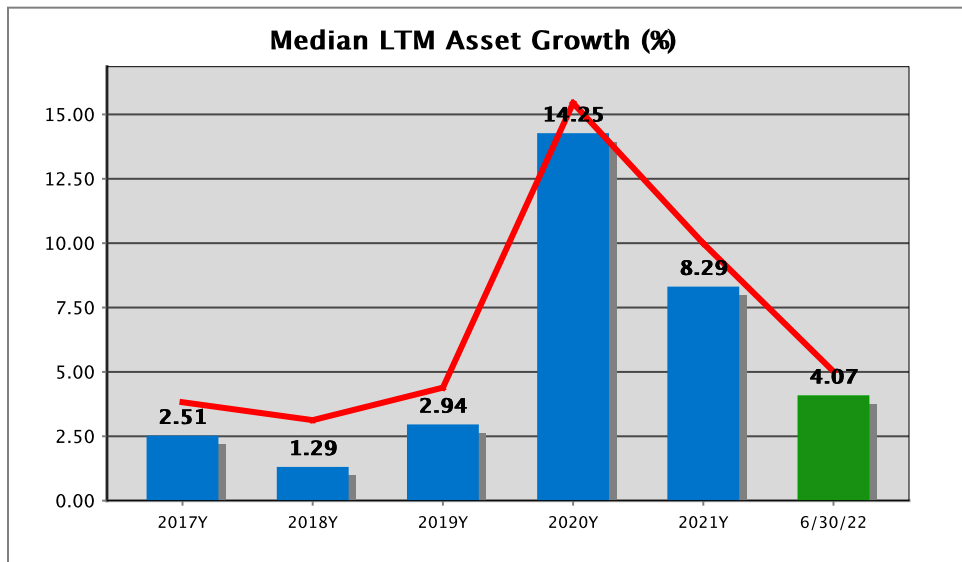
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

Kansas
Banks
June 30, 2022



— National Trend

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

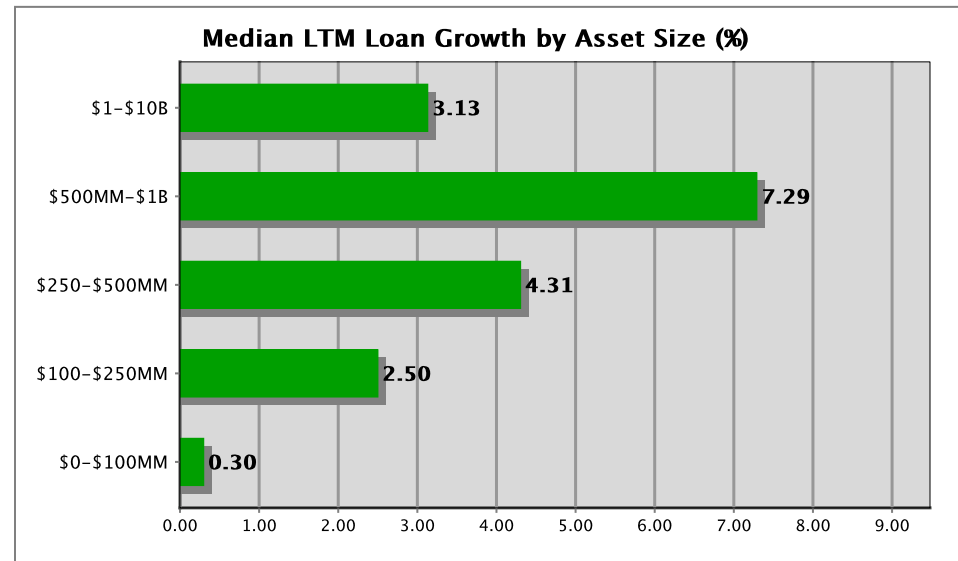
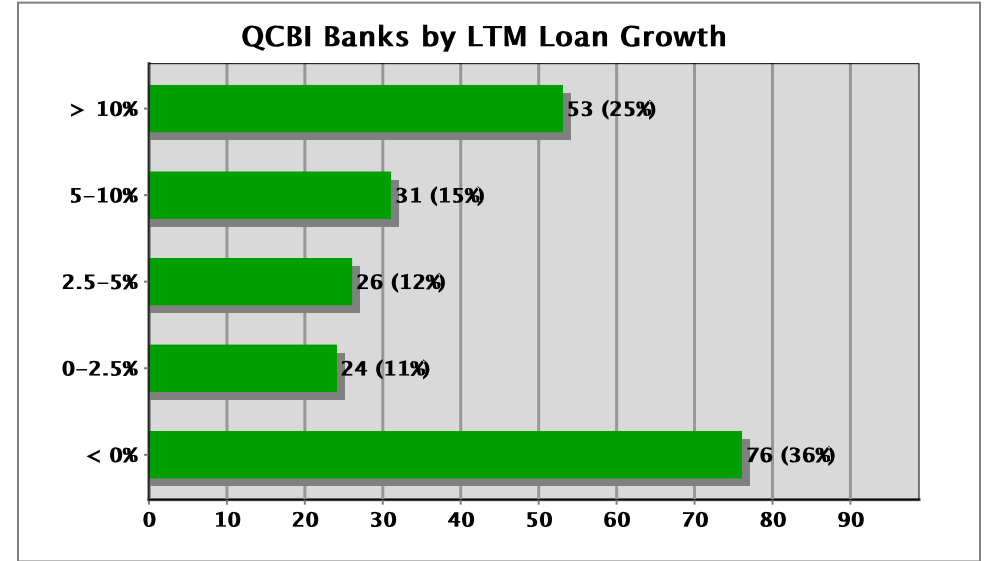
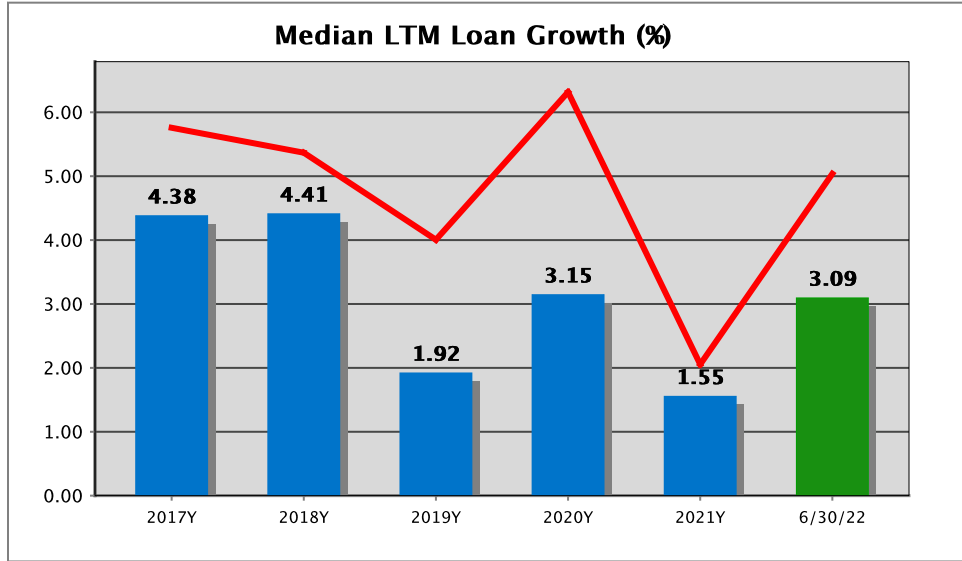


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QwickAnalytics State Performance Trends

Loan Growth Trends

Kansas
Banks
June 30, 2022



— National Trend

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

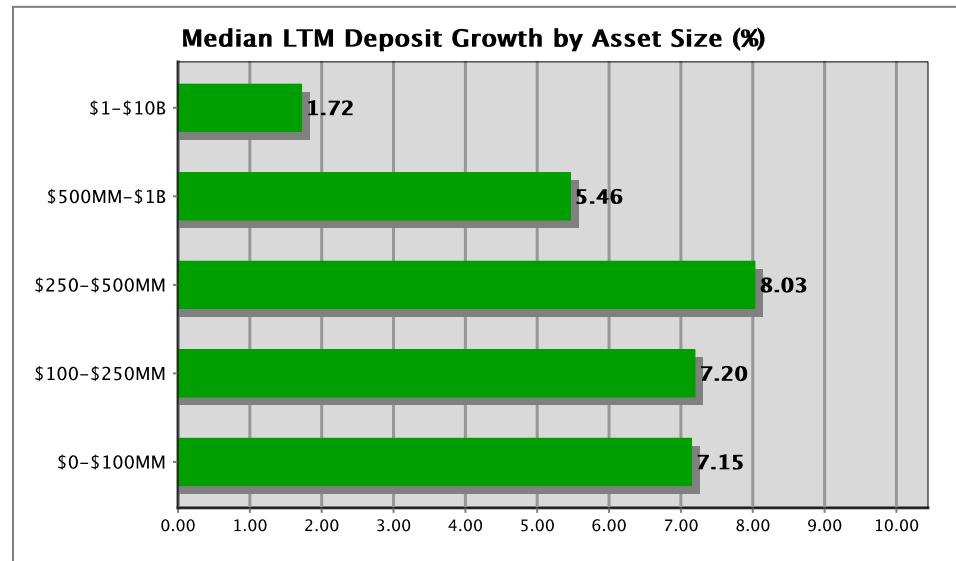
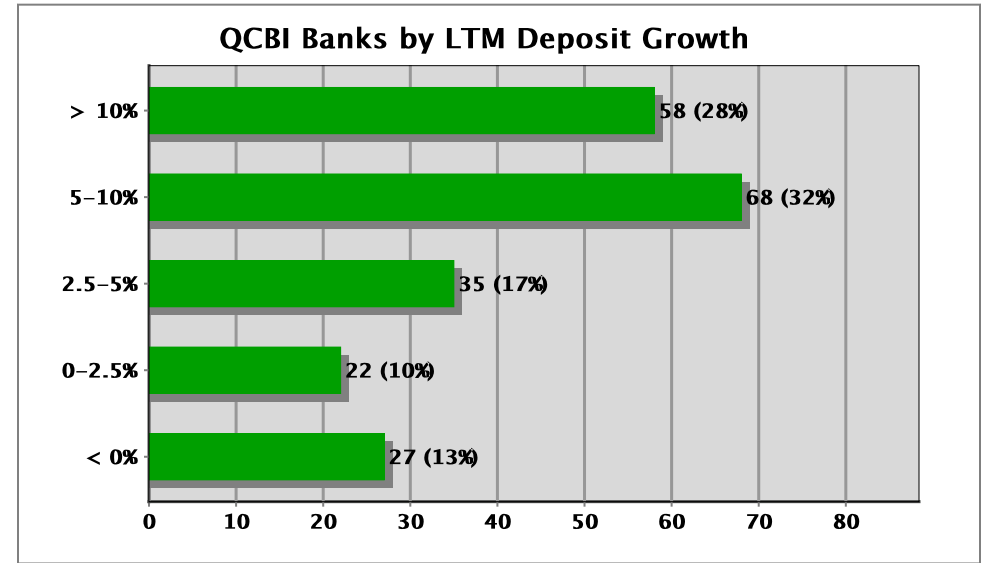
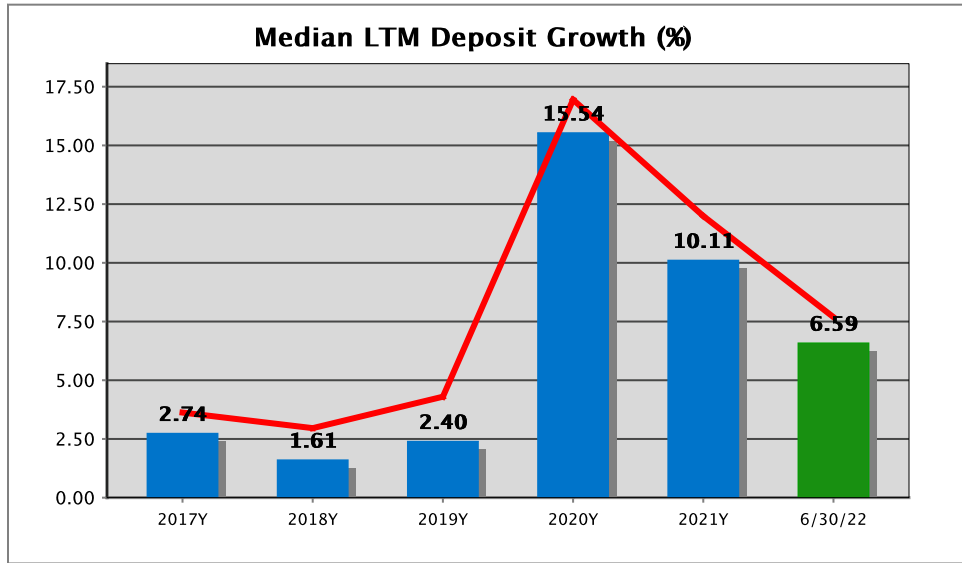


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QwickAnalytics State Performance Trends

Deposit Growth Trends

Kansas
Banks
June 30, 2022



— National Trend

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

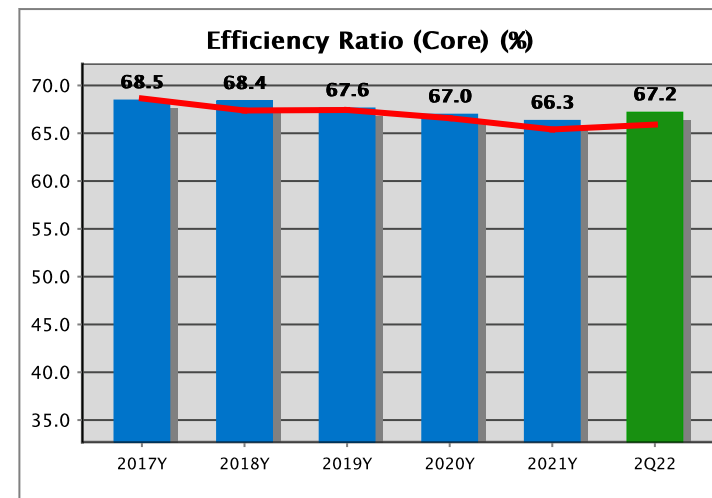
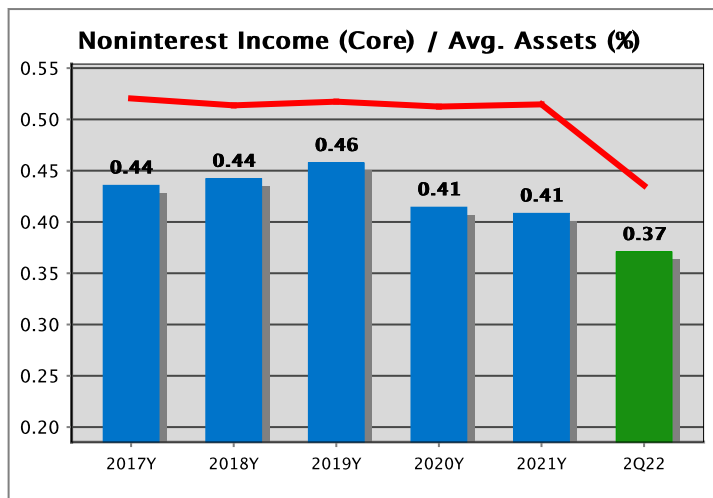
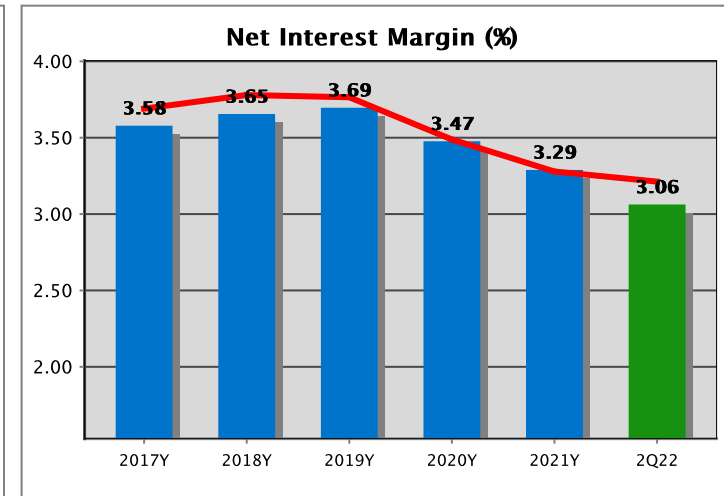
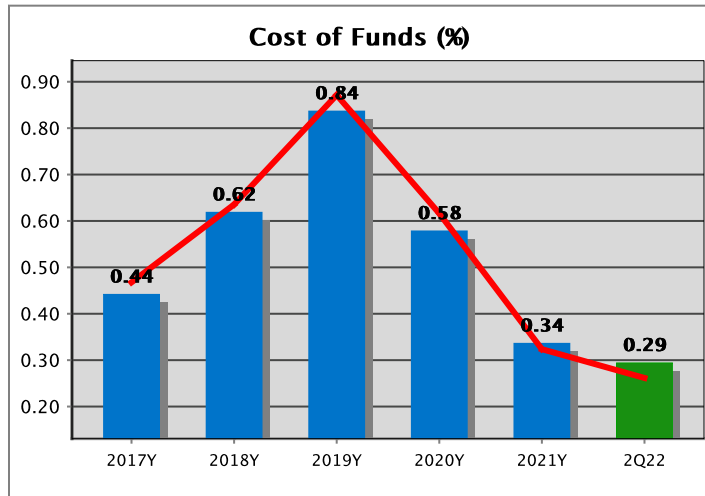
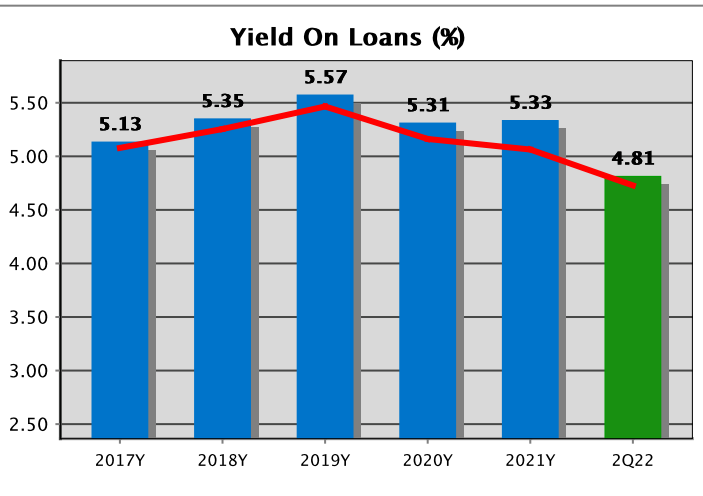


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QwickAnalytics State Performance Trends

Performance Trends

Kansas
Banks
June 30, 2022



— National Trend

Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

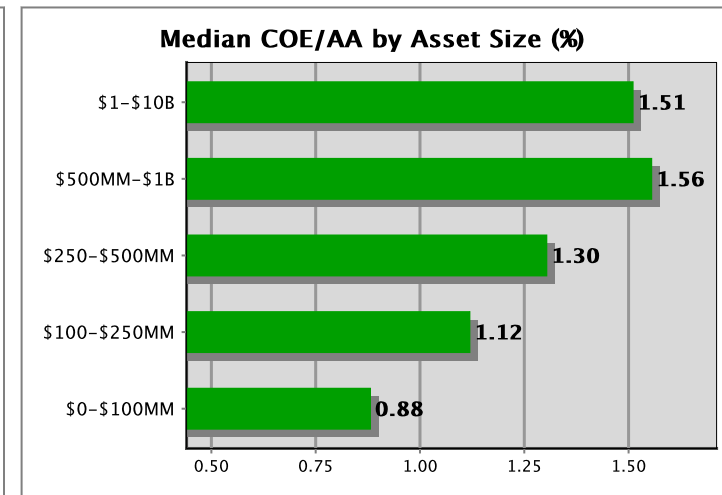
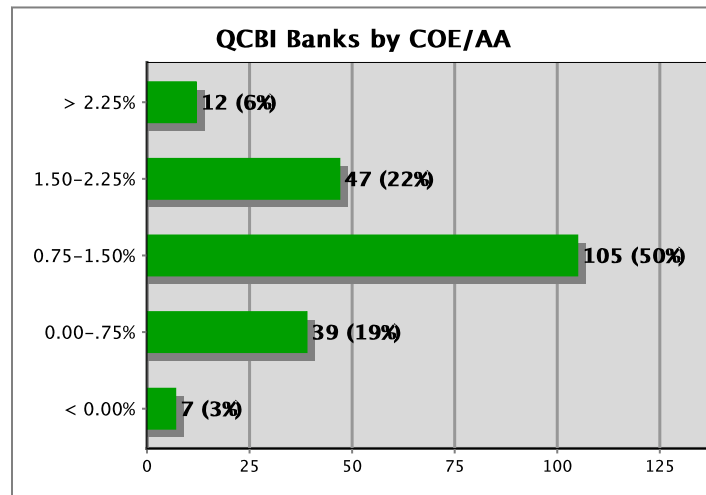
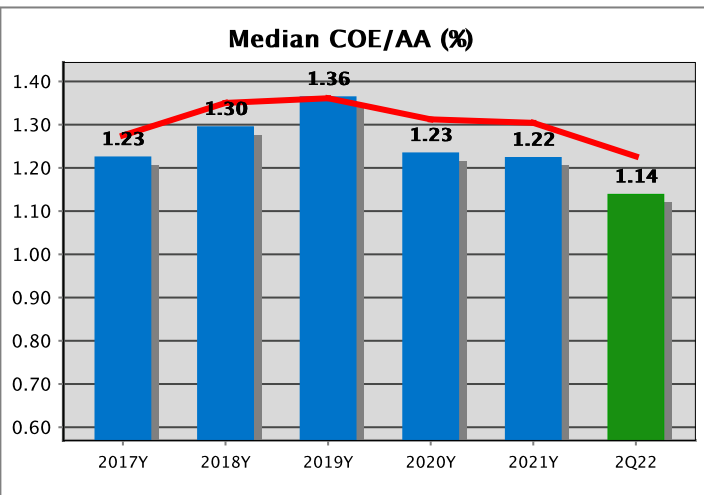
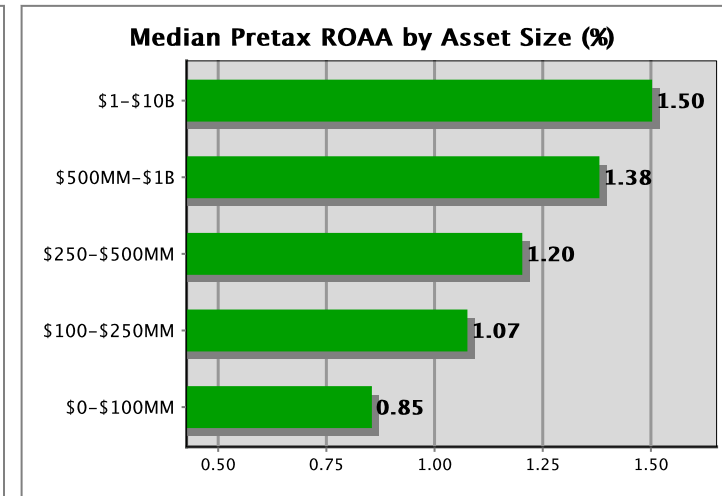
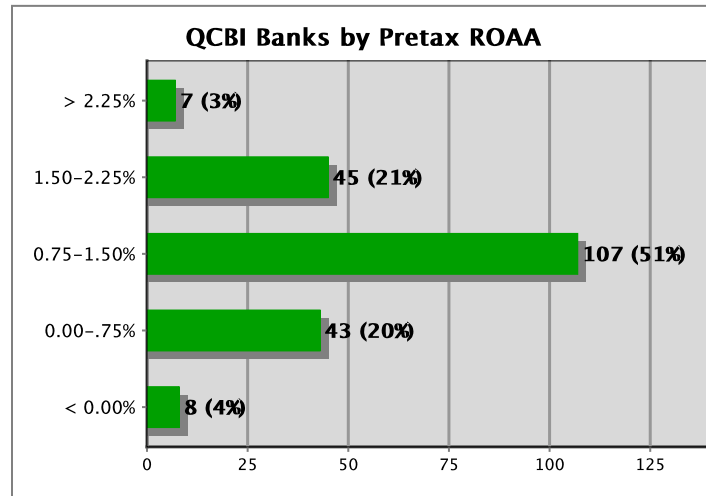
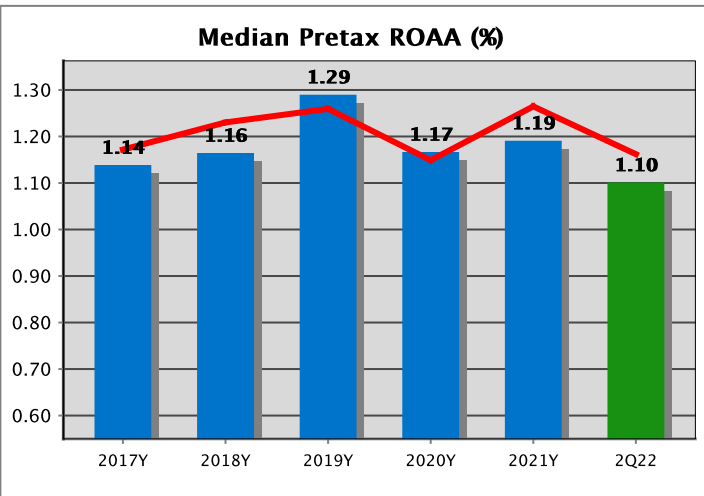


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QwickAnalytics State Performance Trends

Profitability Trends

Kansas
Banks
June 30, 2022



— National Trend

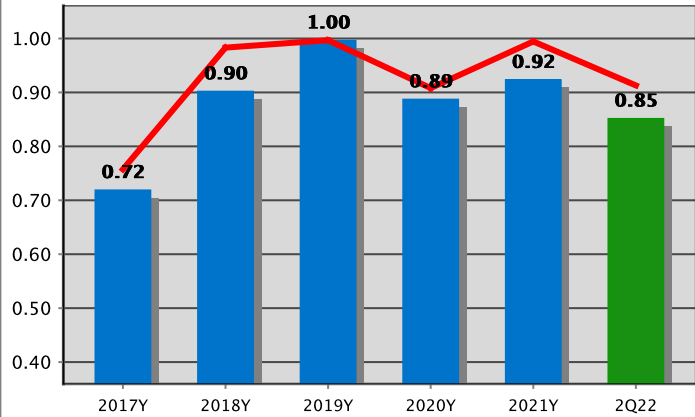
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

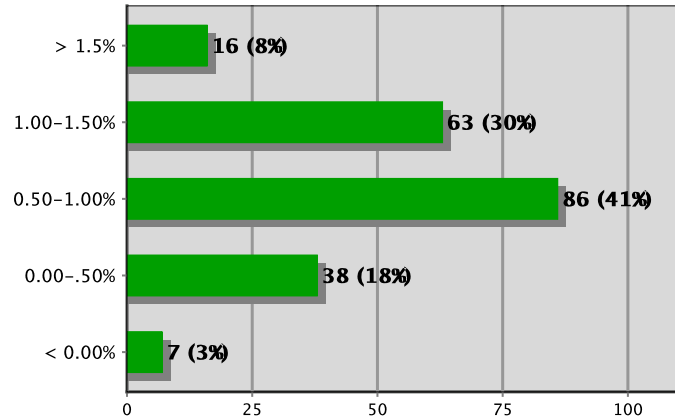
Profitability Trends

Kansas
Banks
June 30, 2022

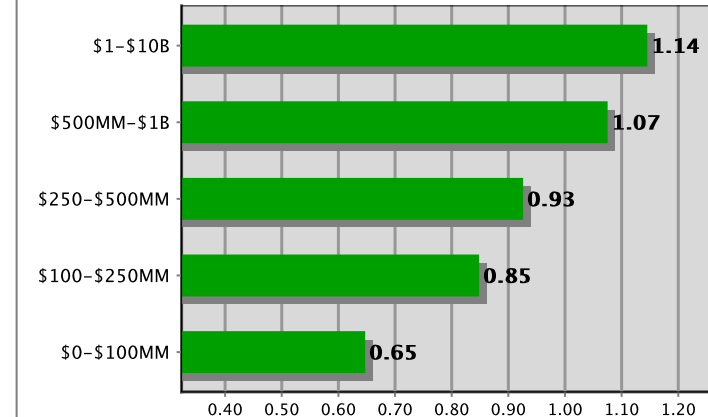
Median ROAA (%)



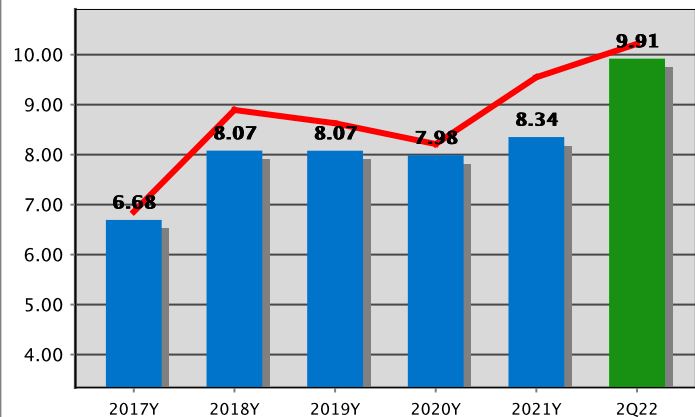
QCBI Banks by ROAA



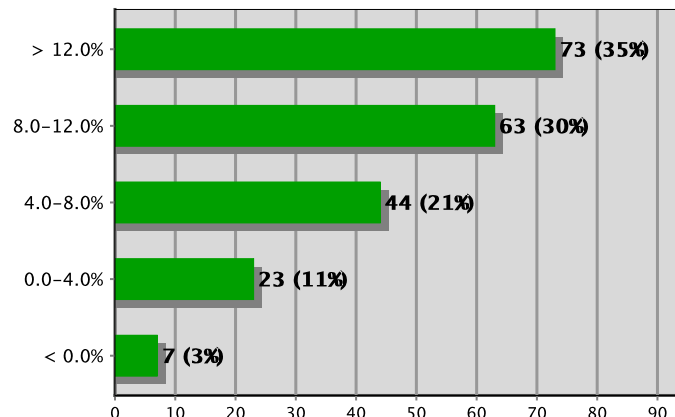
Median ROAA by Asset Size (%)



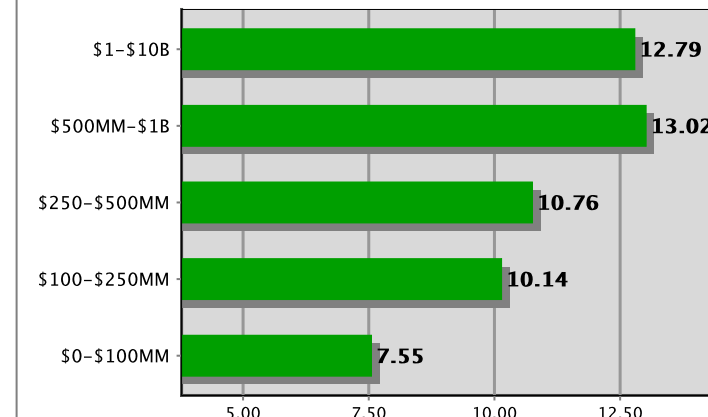
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

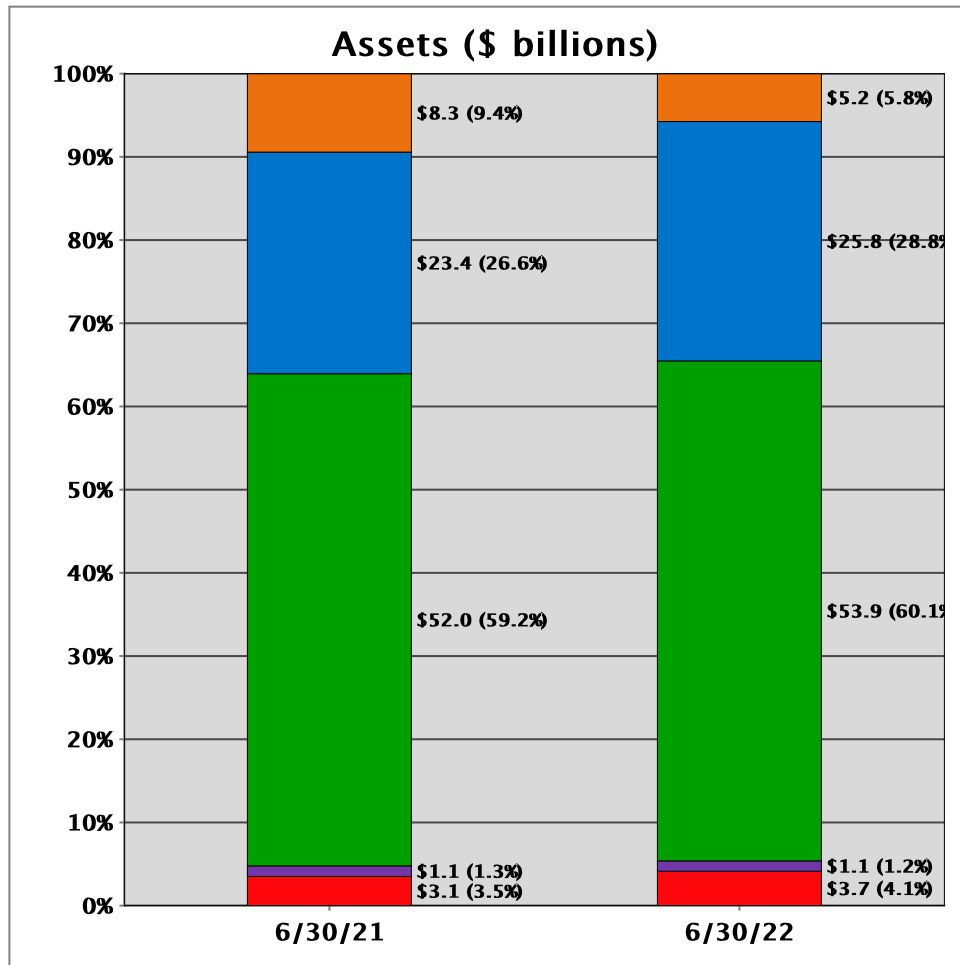
* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)



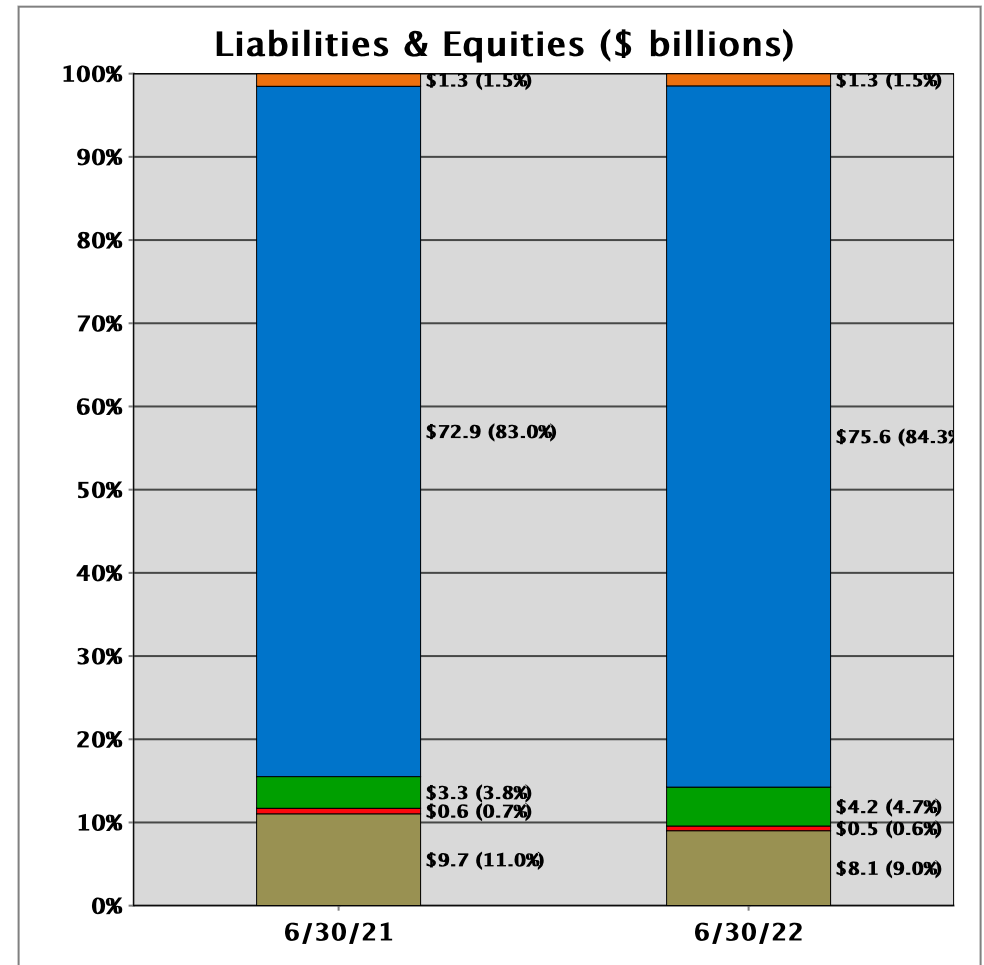
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QwickAnalytics State Performance Trends Balance Sheet Composition

Kansas
Banks
June 30, 2022

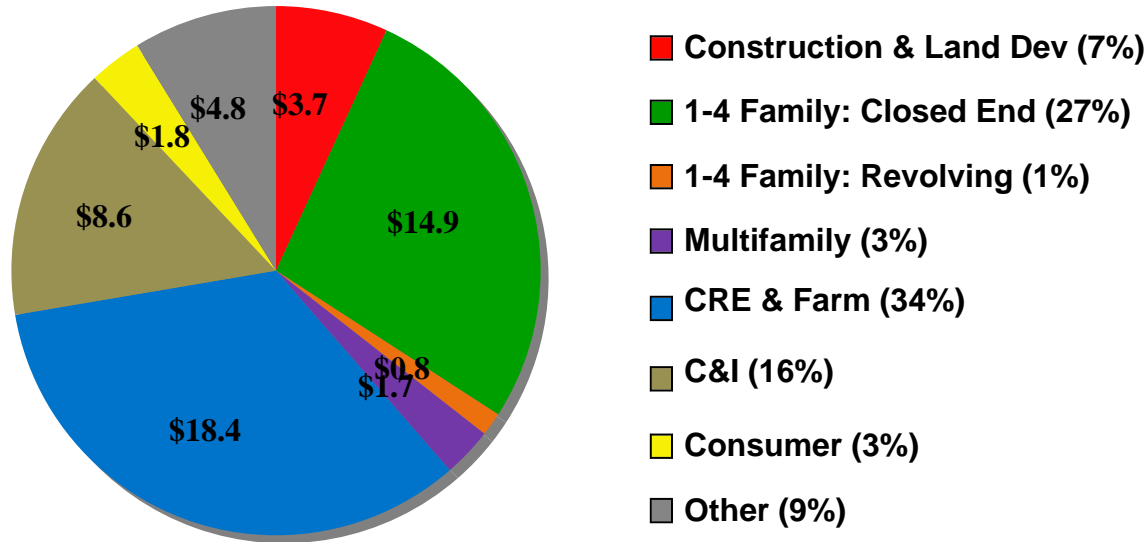


- Cash & Equivalents
- Securities
- Net Loans
- Premises & Fixed
- Other Assets



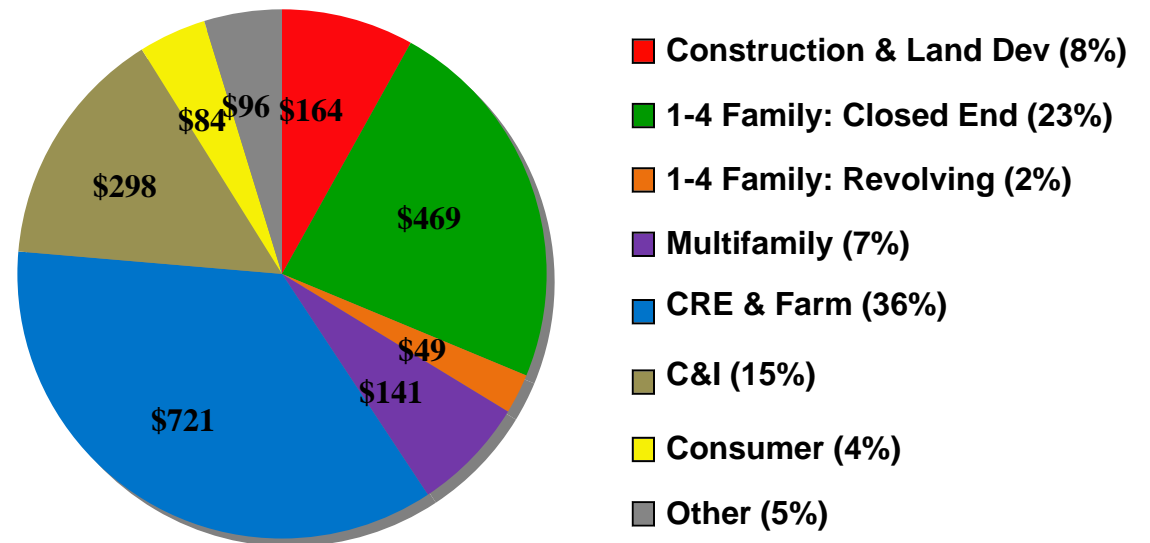
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



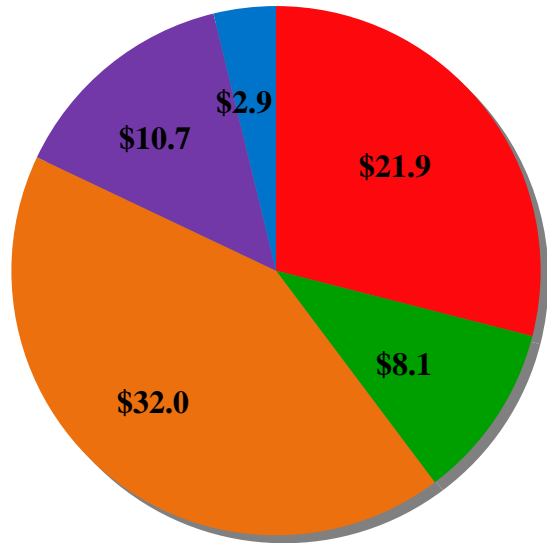
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



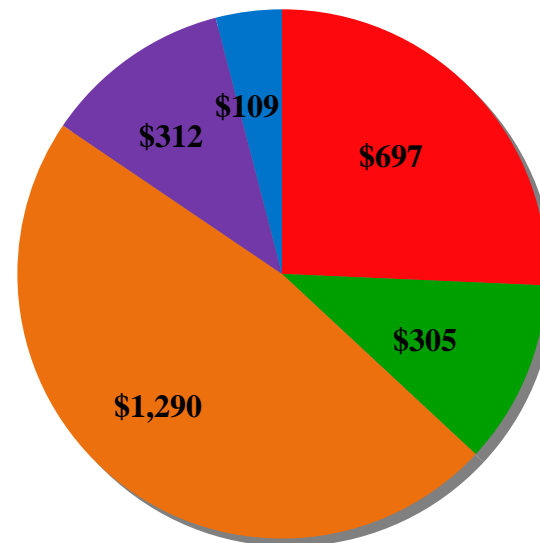
- Demand (29%)
- NOW & Other Trans. (11%)
- Savings & MMDA (42%)
- Retail Time (14%)
- Jumbo Time (4%)

Memo:

Total Noninterest-Bear. (\$19, 26%)
 Total Brokered (\$2, 3%)

(\$ billions)

National Aggregate Deposit Mix



- Demand (26%)
- NOW & Other Trans. (11%)
- Savings & MMDA (48%)
- Retail Time (11%)
- Jumbo Time (4%)

Memo:

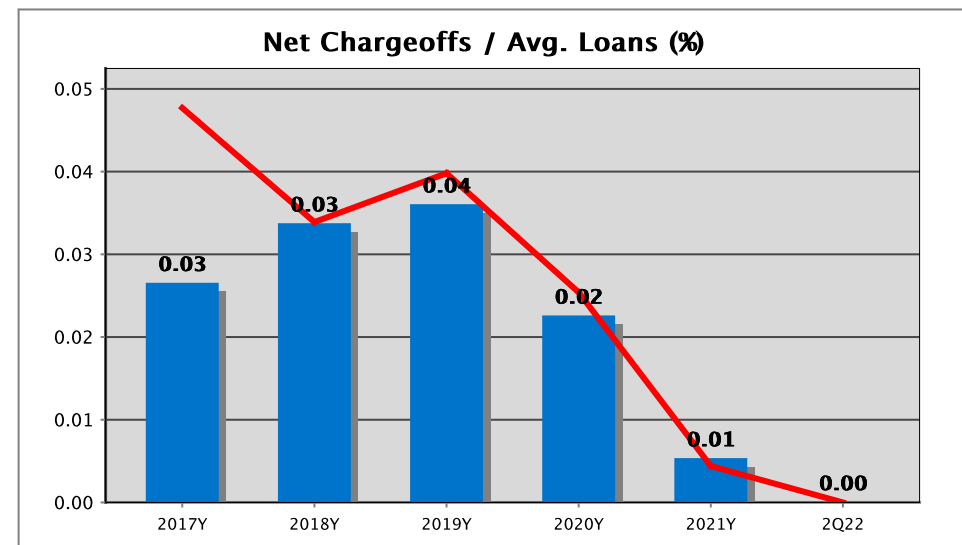
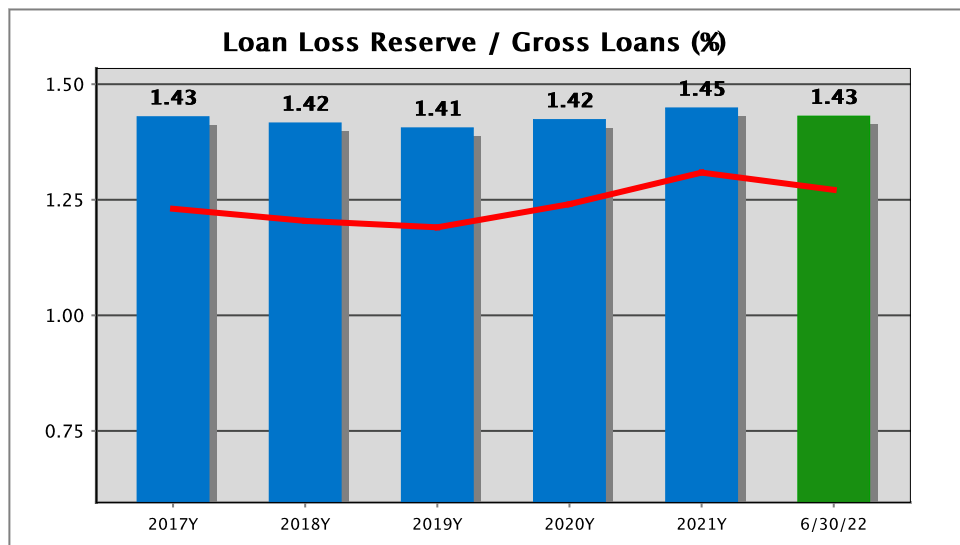
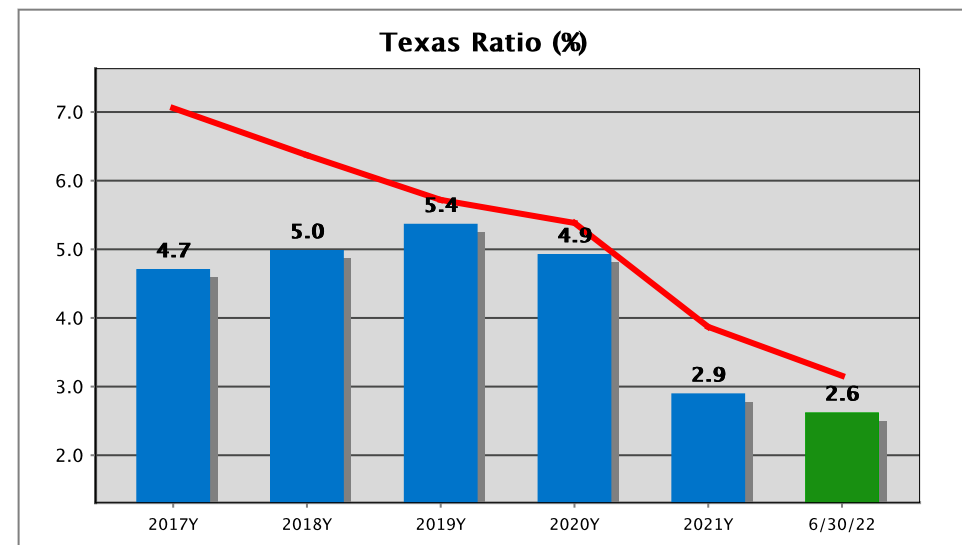
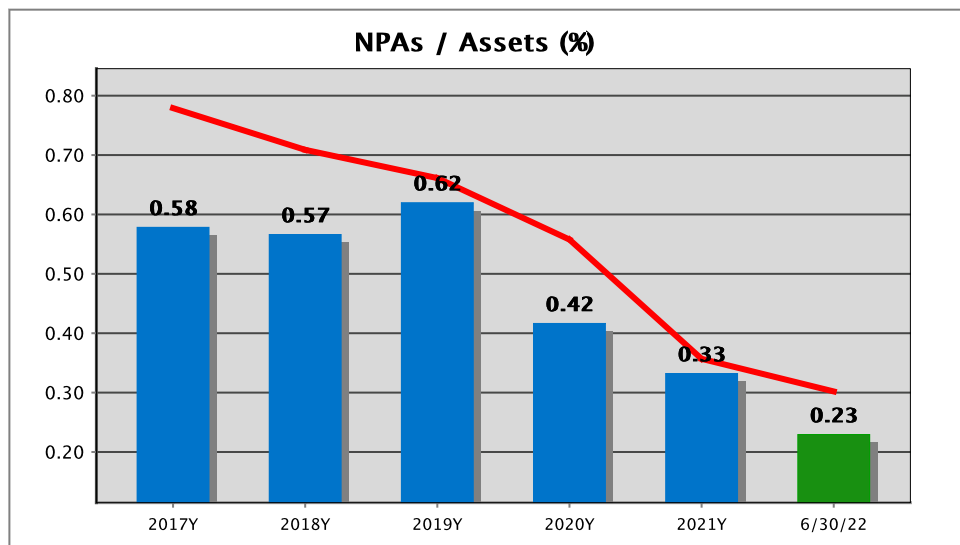
Total Noninterest-Bear. (\$773, 26%)
 Total Brokered (\$59, 2%)

(\$ billions)

QwickAnalytics State Performance Trends

Asset Quality Trends

Kansas
Banks
June 30, 2022



— 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

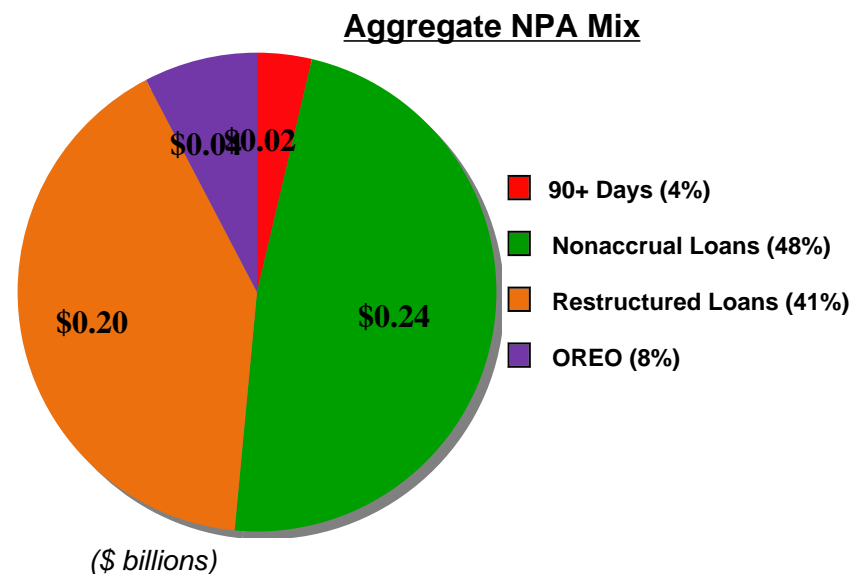
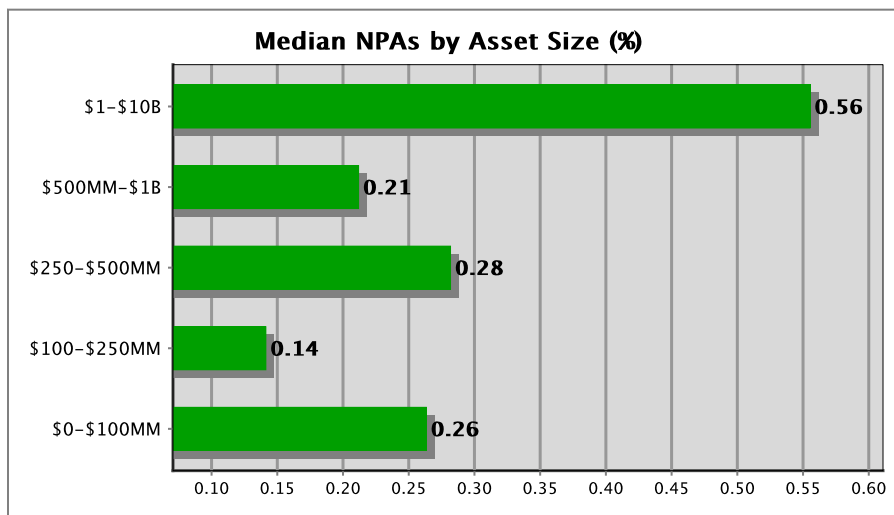
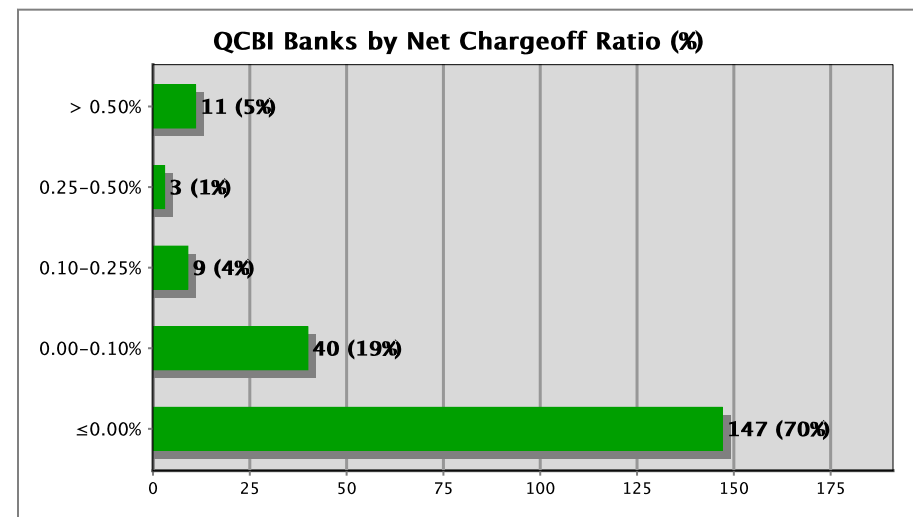
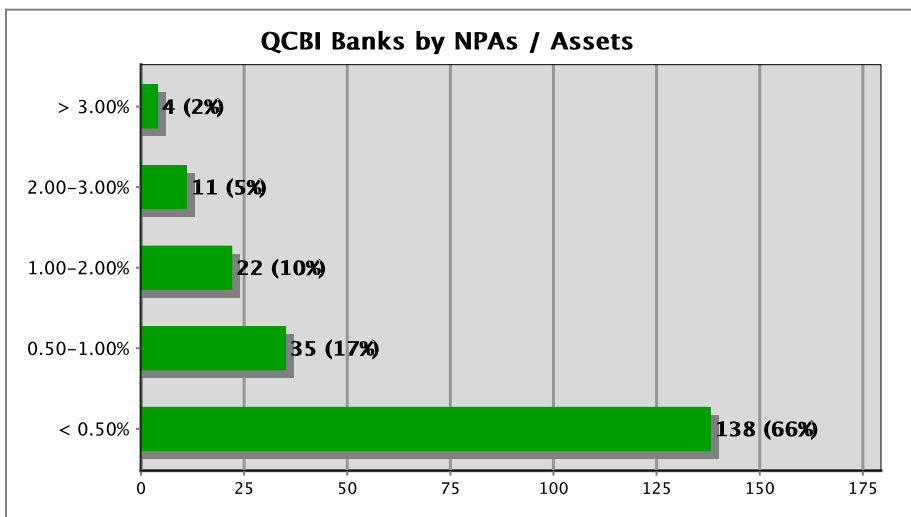


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QwickAnalytics State Performance Trends

Asset Quality Trends

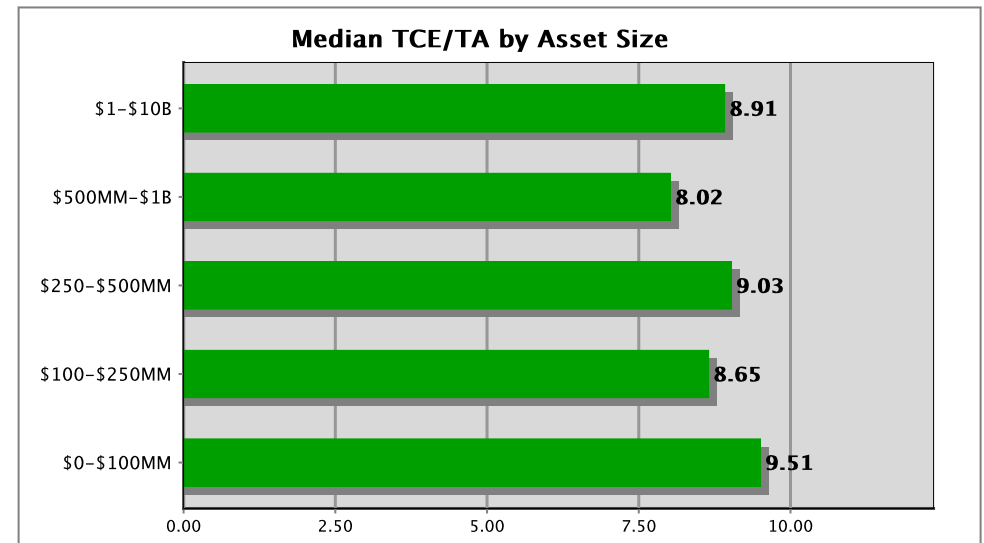
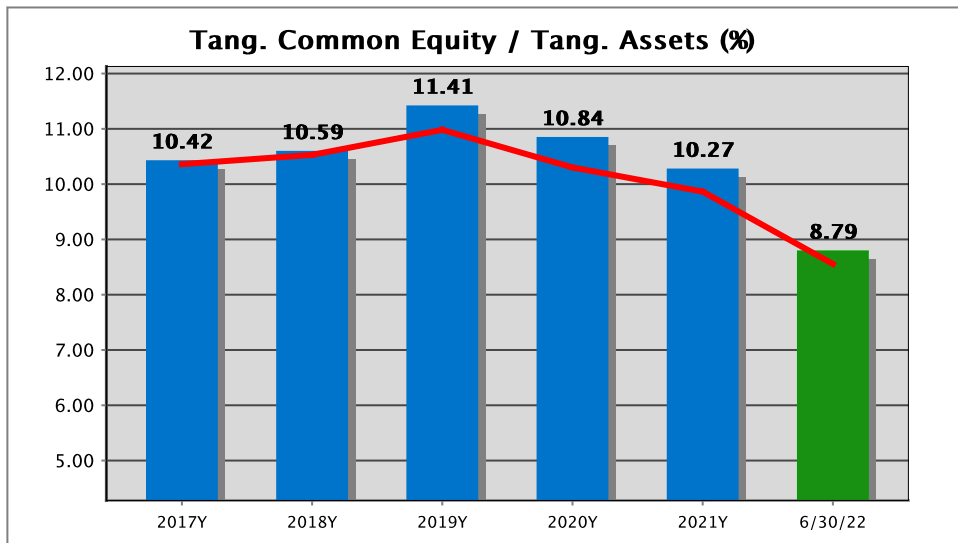
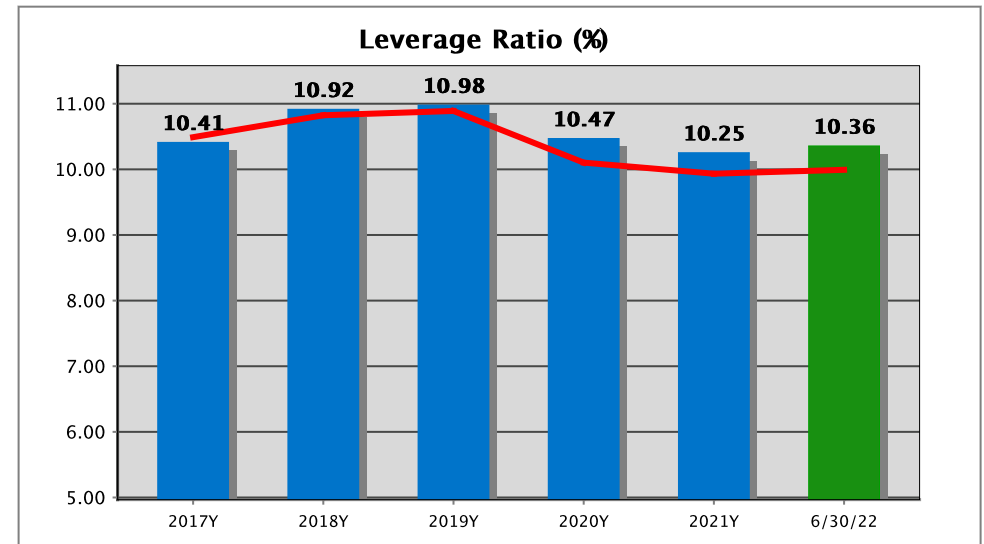
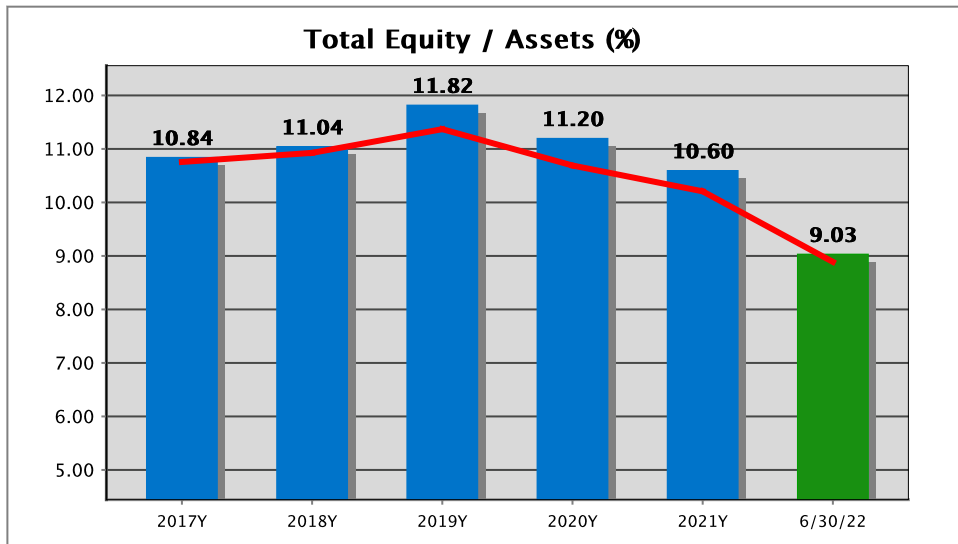
Kansas
Banks
June 30, 2022



QwickAnalytics State Performance Trends

Capital Trends

Kansas
Banks
June 30, 2022



— National Trend

Note: Trend charts contain median values



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QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

Kansas
Banks
June 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Bison State Bank	Bison, KS	\$51,192	181.3%	\$32,992
2	Peoples State Bank	Manhattan, KS	\$399,758	59.1%	\$148,550
3	Community National Bank	Seneca, KS	\$888,307	55.8%	\$318,023
4	Great American Bank	Lawrence, KS	\$344,868	34.7%	\$88,773
5	Small Business Bank	Lenexa, KS	\$101,595	31.5%	\$24,324
6	Howard State Bank	Howard, KS	\$81,312	27.2%	\$17,385
7	Kendall Bank	Overland Park, KS	\$117,388	26.3%	\$24,463
8	Union State Bank	Clay Center, KS	\$201,529	24.4%	\$39,479
9	The Citizens State Bank	Gridley, KS	\$316,941	23.9%	\$61,056
10	Vintage Bank KS	Leon, KS	\$223,301	22.8%	\$41,511
11	The First National Bank Of Louisburg	Louisburg, KS	\$203,530	22.3%	\$37,140
12	Home SB	Chanute, KS	\$96,413	20.9%	\$16,656
13	Tricentury Bank	De Soto, KS	\$144,835	20.3%	\$24,412
14	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$212,795	19.6%	\$34,914
15	Equity Bank	Andover, KS	\$5,001,411	17.2%	\$733,995
16	Cornerstone Bank	Overland Park, KS	\$369,296	17.1%	\$54,022
17	Swedish-american State Bank	Courtland, KS	\$57,290	16.4%	\$8,082
18	Gorham State Bank	Gorham, KS	\$41,608	14.6%	\$5,291
19	Bendena State Bank	Bendena, KS	\$100,548	14.2%	\$12,516
20	Southwind Bank	Natoma, KS	\$175,775	13.3%	\$20,576
21	Farmers & Merchants Bank Of Colby	Colby, KS	\$335,911	13.2%	\$39,090
22	The Valley State Bank	Syracuse, KS	\$206,809	12.2%	\$22,470
23	United B&T	Marysville, KS	\$825,941	12.0%	\$88,229
24	The Marion National Bank	Marion, KS	\$29,075	11.9%	\$3,089
25	Patriots Bank	Garnett, KS	\$183,270	11.7%	\$19,169



Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

Kansas
Banks
June 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Bison State Bank	Bison, KS	\$51,192	217.9%	\$19,151
2	Community National Bank	Seneca, KS	\$888,307	75.1%	\$148,475
3	Kendall Bank	Overland Park, KS	\$117,388	58.4%	\$38,498
4	Peoples State Bank	Manhattan, KS	\$399,758	55.8%	\$104,134
5	Small Business Bank	Lenexa, KS	\$101,595	53.3%	\$30,702
6	Home SB	Chanute, KS	\$96,413	37.7%	\$18,436
7	Stryv Bank	Wichita, KS	\$172,227	36.3%	\$37,785
8	Great American Bank	Lawrence, KS	\$344,868	36.2%	\$79,181
9	Armed Forces Bank	Fort Leavenworth, KS	\$1,296,908	35.4%	\$193,962
10	Integrity Bank	Fowler, KS	\$77,181	31.5%	\$5,725
11	First Option Bank	Osawatomie, KS	\$608,910	31.5%	\$76,220
12	State Bank Of Burrton	Burrton, KS	\$13,237	29.3%	\$1,516
13	Union State Bank	Clay Center, KS	\$201,529	26.1%	\$21,388
14	Mid-america Bank	Baldwin City, KS	\$324,221	24.9%	\$55,237
15	Community First Bank	Kansas City, KS	\$288,252	23.8%	\$44,918
16	Patriots Bank	Garnett, KS	\$183,270	23.7%	\$28,799
17	The Stockgrowers State Bank	Maple Hill, KS	\$103,441	23.4%	\$12,703
18	First State B&T	Tonganoxie, KS	\$435,914	22.7%	\$54,546
19	The State Exchange Bank	Mankato, KS	\$43,673	22.3%	\$3,368
20	Mutual Savings Association	Leavenworth, KS	\$300,903	22.3%	\$30,705
21	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$212,795	19.6%	\$25,130
22	United B&T	Marysville, KS	\$825,941	18.1%	\$82,046
23	The State Bank Of Spring Hill	Spring Hill, KS	\$63,995	17.6%	\$1,888
24	The Citizens State Bank	Gridley, KS	\$316,941	17.5%	\$22,639
25	Farmers & Merchants Bank Of Colby	Colby, KS	\$335,911	17.4%	\$36,521



Top 25 QCBI Banks

Net Interest Margin

Kansas
Banks
June 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	New Century Bank	Belleville, KS	\$59,825	6.54%
2	Kendall Bank	Overland Park, KS	\$117,388	5.90%
3	First Federal S&L Bank	Olathe, KS	\$94,869	5.52%
4	Peoples State Bank	Cherryvale, KS	\$18,673	5.22%
5	Great American Bank	Lawrence, KS	\$344,868	4.93%
6	Community First Bank	Kansas City, KS	\$288,252	4.72%
7	Firstoak Bank	Independence, KS	\$234,043	4.50%
8	First National Bank Of Syracuse	Syracuse, KS	\$444,419	4.48%
9	Peoples State Bank	Manhattan, KS	\$399,758	4.47%
10	The Valley State Bank	Syracuse, KS	\$206,809	4.32%
11	Patriots Bank	Garnett, KS	\$183,270	4.31%
12	Andover State Bank	Andover, KS	\$158,543	4.23%
13	The Citizens State B&TC	Council Grove, KS	\$63,519	4.22%
14	The Lyndon State Bank	Lyndon, KS	\$89,834	4.12%
15	Union State Bank	Uniontown, KS	\$66,482	4.09%
16	Community Bank Of Wichita, Inc.	Wichita, KS	\$100,545	4.06%
17	Cornerstone Bank	Overland Park, KS	\$369,296	4.00%
18	Southwest National Bank	Wichita, KS	\$508,085	3.98%
19	BANK OF PRAIRIE VILLAGE	Prairie Village, KS	\$133,086	3.97%
20	Fidelity Bank	Wichita, KS	\$2,875,506	3.92%
21	Stock Exchange Bank	Caldwell, KS	\$67,291	3.89%
22	Stryv Bank	Wichita, KS	\$172,227	3.86%
23	The First Security Bank	Overbrook, KS	\$78,610	3.85%
24	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$83,548	3.85%
25	The Stockgrowers State Bank	Maple Hill, KS	\$103,441	3.82%

* Most recent quarter (MRQ) net interest margin



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Top 25 QCBI Banks

Noninterest Income

Kansas
Banks
June 30, 2022

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Nbk Bank	Leawood, KS	\$1,093,114	21.23%
2 Cbw Bank	Weir, KS	\$68,254	11.18%
3 Bison State Bank	Bison, KS	\$51,192	4.95%
4 Armed Forces Bank	Fort Leavenworth, KS	\$1,296,908	4.38%
5 Community First National Bank	Manhattan, KS	\$304,820	2.05%
6 Mid-america Bank	Baldwin City, KS	\$324,221	1.99%
7 Kendall Bank	Overland Park, KS	\$117,388	1.97%
8 First Bank KS	Salina, KS	\$556,438	1.76%
9 Central National Bank	Junction City, KS	\$1,269,407	1.56%
10 New Century Bank	Belleville, KS	\$59,825	1.38%
11 The First National Bank Of Hope	Hope, KS	\$83,577	1.37%
12 First Option Bank	Osawatomie, KS	\$608,910	1.27%
13 Corefirst B&T	Topeka, KS	\$1,216,686	1.26%
14 The First National Bank Of Hutchinson	Hutchinson, KS	\$933,700	1.26%
15 Community National Bank	Seneca, KS	\$888,307	1.22%
16 Grant County Bank	Ulysses, KS	\$280,541	1.17%
17 The Haviland State Bank	Haviland, KS	\$45,308	1.13%
18 Landmark National Bank	Manhattan, KS	\$1,288,943	1.12%
19 The Baldwin State Bank	Baldwin City, KS	\$100,606	1.07%
20 CARSON BANK	Mulvane, KS	\$177,547	1.06%
21 First State B&T	Tonganoxie, KS	\$435,914	1.06%
22 The Denison State Bank	Holton, KS	\$437,248	1.04%
23 The Peoples Bank	Pratt, KS	\$497,004	1.01%
24 Emprise Bank	Wichita, KS	\$2,338,837	0.91%
25 Home B&TC	Eureka, KS	\$145,517	0.90%

* Most recent quarter (MRQ) noninterest income as a percentage of average assets; excludes nonrecurring gains/losses



QwickAnalytics™

Top 25 QCBI Banks Most Efficient

Kansas
Banks
June 30, 2022

Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1 First Federal S&L Bank	Olathe, KS	\$94,869	20.6%
2 Farmers & Merchants Bank Of Colby	Colby, KS	\$335,911	34.7%
3 The Bennington State Bank	Salina, KS	\$979,309	39.1%
4 Ks Statebank	Manhattan, KS	\$2,338,483	40.1%
5 The Citizens State Bank	Marysville, KS	\$382,696	41.5%
6 Gnbank DbA Gnbank	Girard, KS	\$935,457	41.7%
7 Mid-america Bank	Baldwin City, KS	\$324,221	42.5%
8 The Farmers State Bank Of Oakley, KS	Oakley, KS	\$212,795	43.5%
9 Cornerstone Bank	Overland Park, KS	\$369,296	43.6%
10 The Bank	Oberlin, KS	\$421,314	45.6%
11 State Bank Of Downs	Downs, KS	\$127,126	46.4%
12 The Bank Of Holyrood	Holyrood, KS	\$73,372	47.4%
13 Solomon State Bank	Solomon, KS	\$184,842	47.4%
14 Security State Bank	Scott City, KS	\$366,864	47.4%
15 Western State Bank	Garden City, KS	\$604,681	47.6%
16 Tricentury Bank	De Soto, KS	\$144,835	47.9%
17 NbkC Bank	Leawood, KS	\$1,093,114	48.1%
18 Southwind Bank	Natoma, KS	\$175,775	48.5%
19 The Denison State Bank	Holton, KS	\$437,248	48.8%
20 Community Bank	Topeka, KS	\$152,392	49.4%
21 Community First Bank	Kansas City, KS	\$288,252	49.5%
22 The Baldwin State Bank	Baldwin City, KS	\$100,606	50.4%
23 Capitol FSB	Topeka, KS	\$9,497,601	50.4%
24 Community State Bank	Coffeyville, KS	\$192,594	50.5%
25 Security Bank Of KS City	Kansas City, KS	\$3,470,755	51.5%

* Most recent quarter (MRQ) noninterest expense as a percentage of net interest income+noninterest income; excludes nonrecurring gains/losses



QwickAnalytics™

Top 25 QCBI Banks ROAA (C-Corps)

Kansas
Banks
June 30, 2022

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 Cbw Bank	Weir, KS	\$68,254	3.87%
2 Mid-america Bank	Baldwin City, KS	\$324,221	2.42%
3 Farmers & Merchants Bank Of Colby	Colby, KS	\$335,911	1.90%
4 The Farmers State Bank Of Oakley, KS	Oakley, KS	\$212,795	1.65%
5 First National Bank Of Syracuse	Syracuse, KS	\$444,419	1.62%
6 Bank Of Blue Valley	Overland Park, KS	\$1,434,178	1.51%
7 The First National Bank Of Hutchinson	Hutchinson, KS	\$933,700	1.51%
8 Community First Bank	Kansas City, KS	\$288,252	1.47%
9 Community First National Bank	Manhattan, KS	\$304,820	1.46%
10 Community Bank	Topeka, KS	\$152,392	1.43%
11 Security State Bank	Scott City, KS	\$366,864	1.43%
12 Armed Forces Bank	Fort Leavenworth, KS	\$1,296,908	1.43%
13 The Haviland State Bank	Haviland, KS	\$45,308	1.39%
14 The Bank Of Protection	Protection, KS	\$82,411	1.38%
15 Equity Bank	Andover, KS	\$5,001,411	1.33%
16 Tricentury Bank	De Soto, KS	\$144,835	1.33%
17 Intrust Bank	Wichita, KS	\$7,184,873	1.27%
18 Southwind Bank	Natoma, KS	\$175,775	1.26%
19 Community State Bank	Coffeyville, KS	\$192,594	1.24%
20 Andover State Bank	Andover, KS	\$158,543	1.23%
21 Security Bank Of KS City	Kansas City, KS	\$3,470,755	1.21%
22 Crossfirst Bank	Leawood, KS	\$5,701,280	1.20%
23 United B&T	Marysville, KS	\$825,941	1.19%
24 The Farmers State Bank	Westmoreland, KS	\$231,791	1.18%
25 KS State Bank	Overbrook, KS	\$84,514	1.18%

* Most recent quarter (MRQ) ROAA (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

Kansas
Banks
June 30, 2022

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 Nbk Bank	Leawood, KS	\$1,093,114	12.05%
2 First Federal S&L Bank	Olathe, KS	\$94,869	3.98%
3 New Century Bank	Belleville, KS	\$59,825	3.08%
4 Peoples State Bank	Cherryvale, KS	\$18,673	2.25%
5 State Bank Of Downs	Downs, KS	\$127,126	2.14%
6 The Bennington State Bank	Salina, KS	\$979,309	2.10%
7 Great American Bank	Lawrence, KS	\$344,868	2.07%
8 Ks Statebank	Manhattan, KS	\$2,338,483	2.00%
9 The Denison State Bank	Holton, KS	\$437,248	1.93%
10 Solomon State Bank	Solomon, KS	\$184,842	1.80%
11 The First State Bank	Norton, KS	\$483,850	1.79%
12 The Citizens State Bank	Marysville, KS	\$382,696	1.78%
13 Community National Bank	Seneca, KS	\$888,307	1.74%
14 The Valley State Bank	Syracuse, KS	\$206,809	1.67%
15 The Citizens State Bank Of Cheney, KS	Cheney, KS	\$83,548	1.66%
16 The Peoples Bank	Pratt, KS	\$497,004	1.66%
17 Kearny County Bank	Lakin, KS	\$261,158	1.64%
18 The Bank	Oberlin, KS	\$421,314	1.63%
19 Firstoak Bank	Independence, KS	\$234,043	1.62%
20 The Baldwin State Bank	Baldwin City, KS	\$100,606	1.60%
21 BANK OF PRAIRIE VILLAGE	Prairie Village, KS	\$133,086	1.57%
22 First Bank KS	Salina, KS	\$556,438	1.55%
23 The Bank Of Tescott	Tescott, KS	\$430,285	1.53%
24 Citizens State B&T Co., Ellsworth, KS	Ellsworth, KS	\$250,047	1.53%
25 Western State Bank	Garden City, KS	\$604,681	1.47%

* Most recent quarter (MRQ) ROAA (stated) for S-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAE (C-Corps)

Kansas
Banks
June 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Intrust Bank	Wichita, KS	\$7,184,873	27.94%
2	Mid-america Bank	Baldwin City, KS	\$324,221	22.99%
3	Southwind Bank	Natoma, KS	\$175,775	19.85%
4	First National Bank Of Syracuse	Syracuse, KS	\$444,419	16.26%
5	The First National Bank Of Hutchinson	Hutchinson, KS	\$933,700	15.37%
6	The Citizens State Bank	Gridley, KS	\$316,941	14.42%
7	Community Bank	Topeka, KS	\$152,392	14.40%
8	Peoples B&TC	Mcperson, KS	\$1,019,964	14.34%
9	Cbw Bank	Weir, KS	\$68,254	13.96%
10	Community State Bank	Coffeyville, KS	\$192,594	13.94%
11	Elk State Bank	Clyde, KS	\$119,077	13.81%
12	The Citizens National Bank	Greenleaf, KS	\$218,949	13.68%
13	Andover State Bank	Andover, KS	\$158,543	13.67%
14	Farmers & Merchants Bank Of Colby	Colby, KS	\$335,911	13.61%
15	Bank Of Labor	Kansas City, KS	\$875,664	13.60%
16	Equity Bank	Andover, KS	\$5,001,411	13.52%
17	The Citizens State Bank	Moundridge, KS	\$497,799	13.51%
18	Community First National Bank	Manhattan, KS	\$304,820	13.37%
19	KS State Bank	Overbrook, KS	\$84,514	13.23%
20	Community National B&T	Chanute, KS	\$1,873,737	12.83%
21	Central National Bank	Junction City, KS	\$1,269,407	12.79%
22	Sjn Bank Of KS	Saint John, KS	\$239,425	12.57%
23	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$212,795	12.55%
24	Bank Of Blue Valley	Overland Park, KS	\$1,434,178	12.48%
25	The Community Bank	Liberal, KS	\$163,636	12.47%

* Most recent quarter (MRQ) ROAE (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

Kansas
Banks
June 30, 2022

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Nbk Bank	Leawood, KS	\$1,093,114	69.71%
2 Community National Bank	Seneca, KS	\$888,307	44.47%
3 Citizens State B&T Co., Ellsworth, KS	Ellsworth, KS	\$250,047	29.05%
4 First Federal S&L Bank	Olathe, KS	\$94,869	28.06%
5 First Option Bank	Osawatomie, KS	\$608,910	27.79%
6 First Bank KS	Salina, KS	\$556,438	26.00%
7 First National Bank In Cimarron	Cimarron, KS	\$137,175	25.83%
8 Astra Bank	Scandia, KS	\$401,075	25.40%
9 The Citizens State Bank Of Cheney, KS	Cheney, KS	\$83,548	25.39%
10 The Bennington State Bank	Salina, KS	\$979,309	25.19%
11 The Peoples Bank	Pratt, KS	\$497,004	24.05%
12 New Century Bank	Belleville, KS	\$59,825	23.51%
13 The First State Bank	Norton, KS	\$483,850	22.97%
14 The Citizens State Bank	Marysville, KS	\$382,696	22.22%
15 Union State Bank	Uniontown, KS	\$66,482	21.76%
16 Corefirst B&T	Topeka, KS	\$1,216,686	21.66%
17 Bendena State Bank	Bendena, KS	\$100,548	20.84%
18 Wilson State Bank	Wilson, KS	\$120,054	20.49%
19 First Heritage Bank	Centralia, KS	\$213,762	20.27%
20 Kaw Valley State Bank	Eudora, KS	\$74,535	19.62%
21 Integrity Bank	Fowler, KS	\$77,181	19.60%
22 State Bank Of Downs	Downs, KS	\$127,126	19.06%
23 First KS Bank	Hoisington, KS	\$261,720	18.86%
24 Home B&TC	Eureka, KS	\$145,517	18.66%
25 The Baldwin State Bank	Baldwin City, KS	\$100,606	18.48%

* Most recent quarter (MRQ) ROAE (stated) for S-Corp status institutions only



QwickAnalytics™

QwickAnalytics State Performance Trends

Kansas
Banks
June 30, 2022

The **QwickAnalytics State Performance Trends** report presents a summary of key trends of "true" community banks - based on the QwickAnalytics Community Bank Index (QCBI) TM - 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	159	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	125	1
Large Institutional Branches (>\$2 billion deposits/branch)	47	0
Underloaned (<10% Loans / Assets)	121	0
Consumer Focus (>50% Consumer Loans or Leases / Assets)	26	0
No Material Real Estate Lending (<1% Assets)	135	0
Wholesale Funded (<40% Core Deposits / Deposits)	84	0
Overcapitalized (Total Equity / Assets > 50%)	88	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
June 30, 2022

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.