

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS *3rd Quarter 2022 Review*



QwickAnalytics State Performance Trends

Kansas
Banks

September 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) TM 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	209	99%	2	1%	211
National	4,434	92%	362	8%	4,796

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



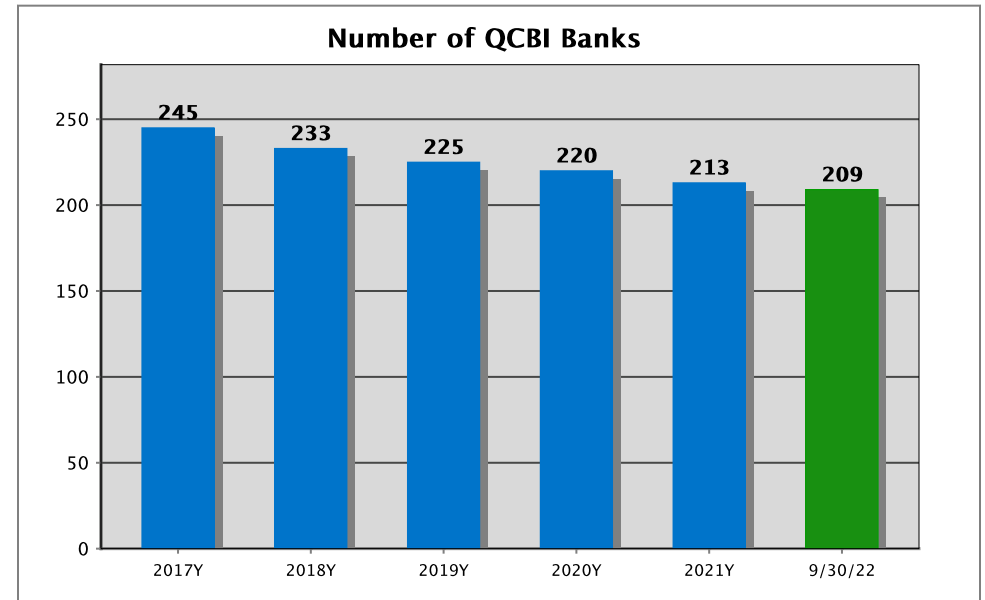
QwickAnalyticsTM

QwickAnalytics State Performance Trends

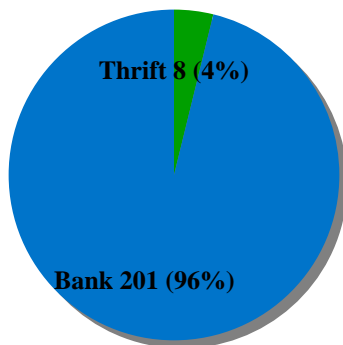
QCBI Industry Structure

Kansas
Banks
September 30, 2022

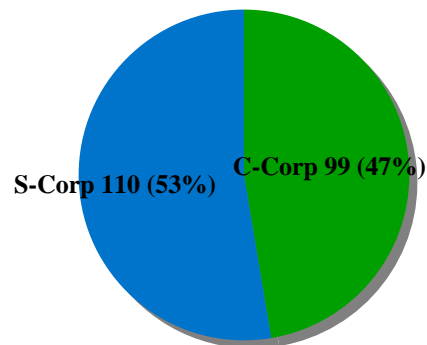
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	72	34%	\$4,141	5%
\$100-\$500 Million	106	51%	\$25,406	28%
\$500 Million-\$1 Billion	15	7%	\$10,949	12%
\$1-\$5 Billion	13	6%	\$26,411	29%
\$5-\$10 Billion	3	1%	\$22,762	25%
Total	209	100%	\$89,669	100%



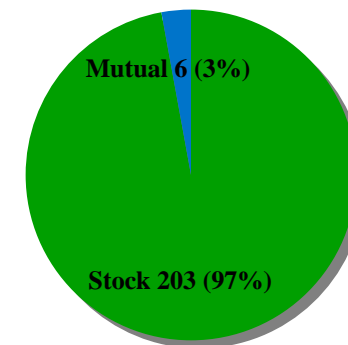
Industry Breakdown



Structural Breakdown



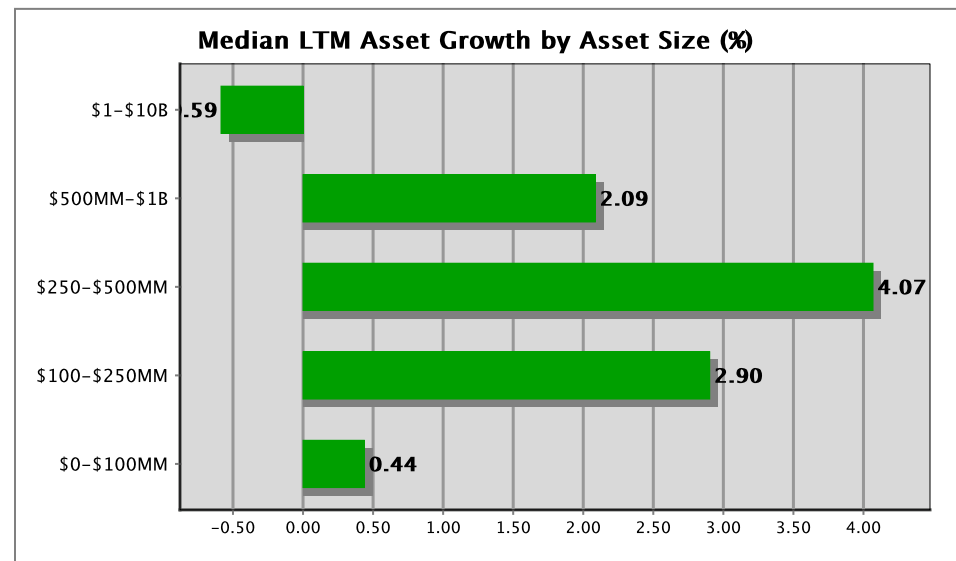
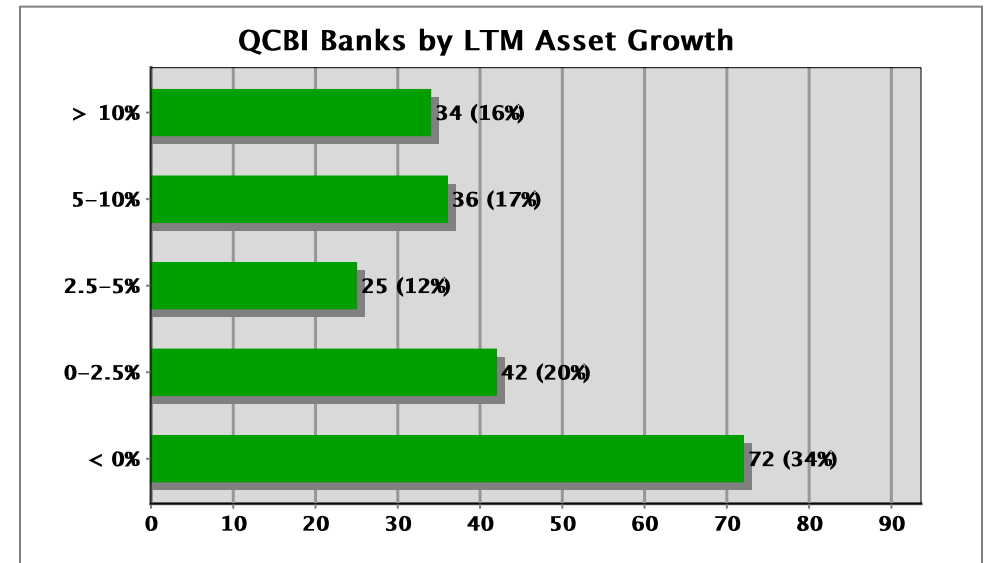
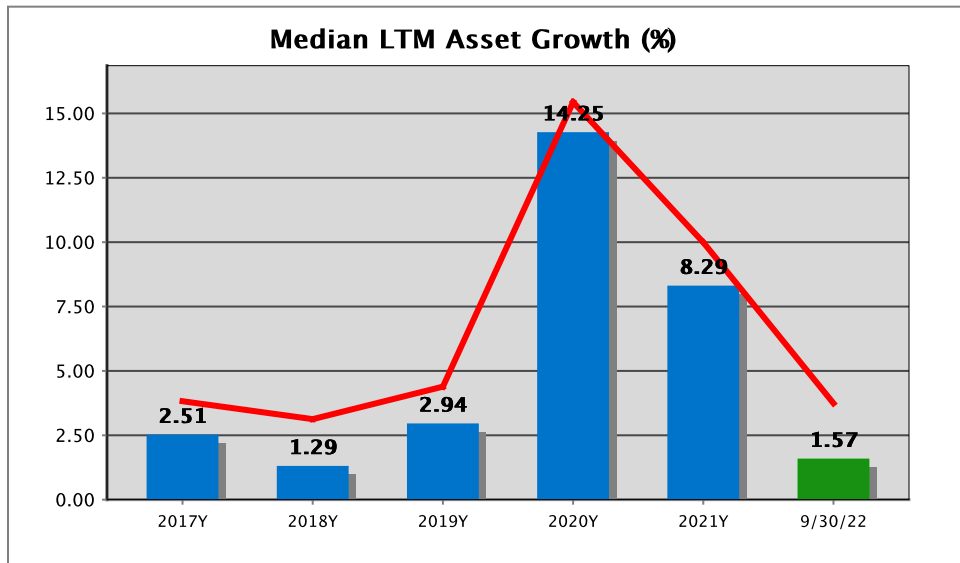
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

Kansas
Banks
September 30, 2022



— National Trend

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

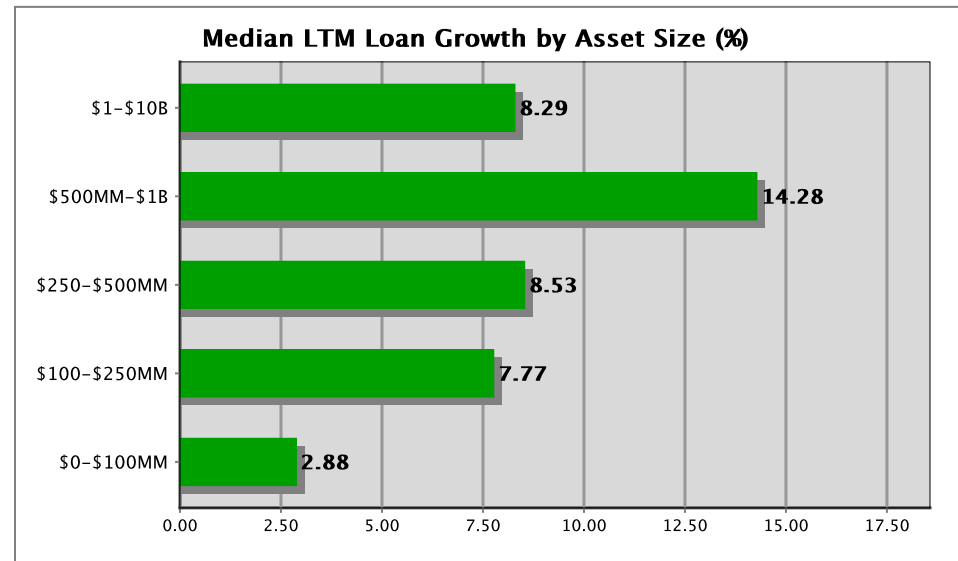
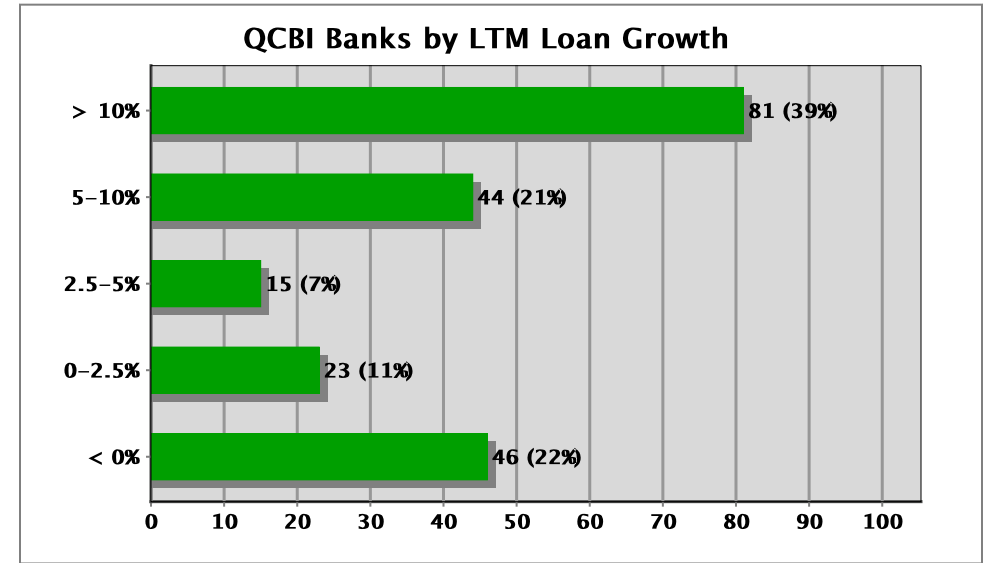
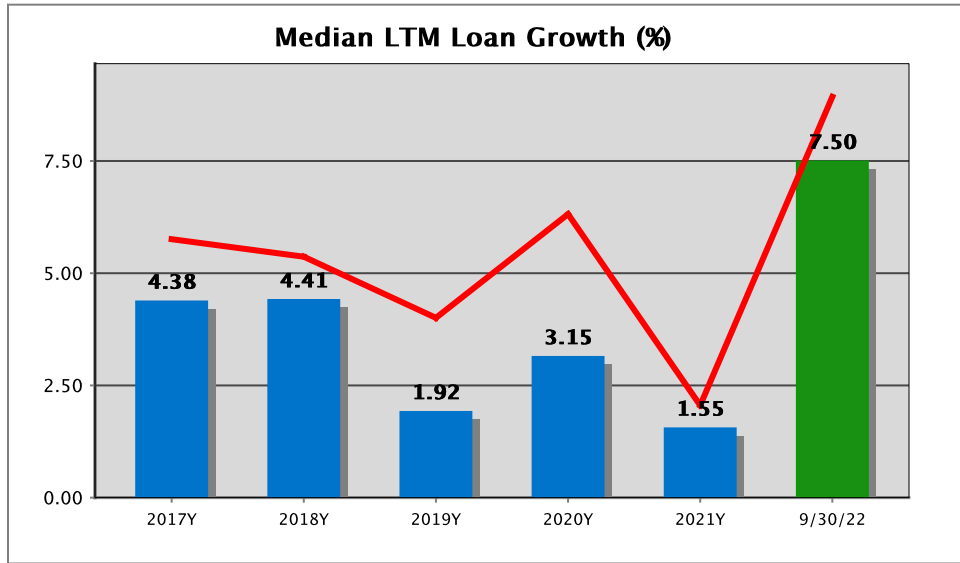


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QwickAnalytics State Performance Trends

Loan Growth Trends

Kansas
Banks
September 30, 2022



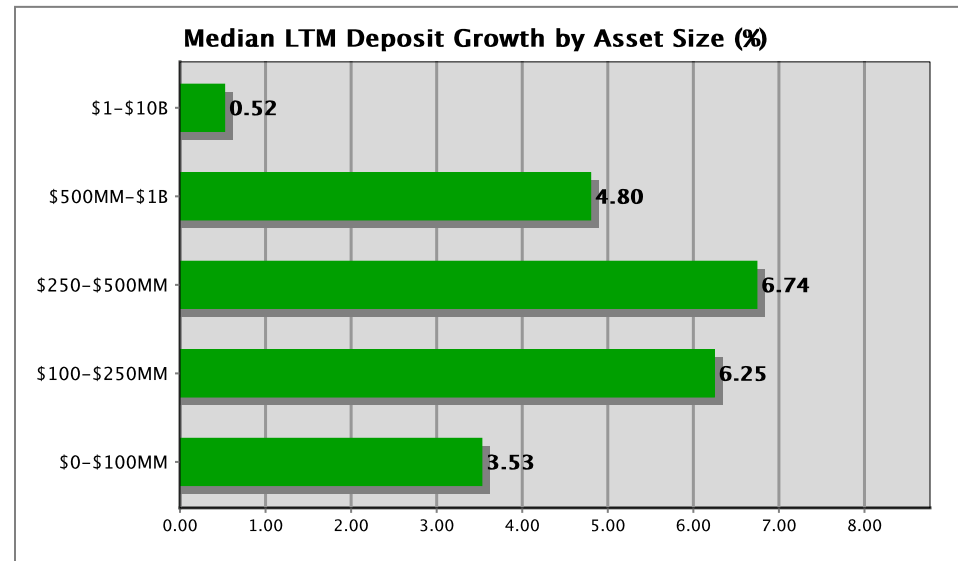
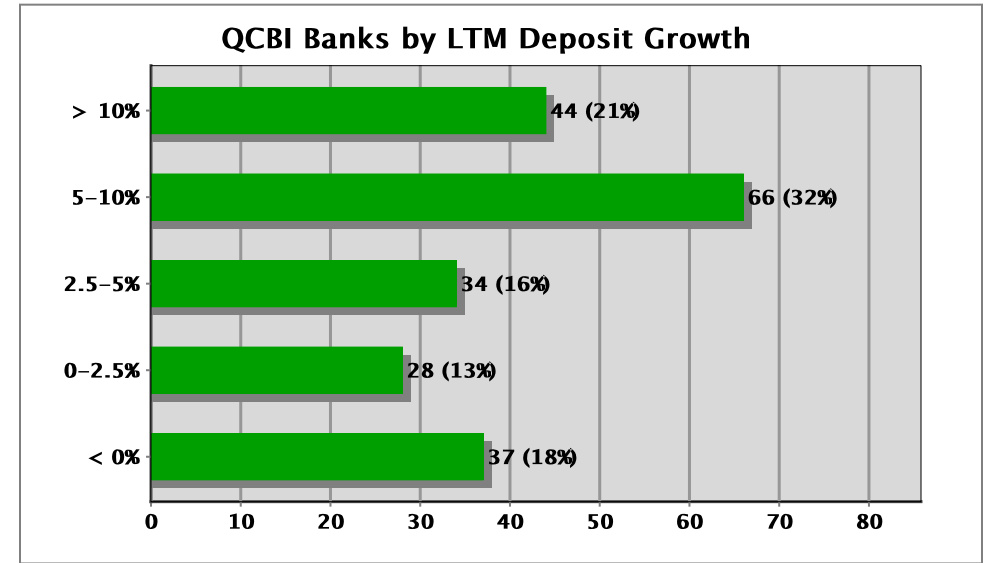
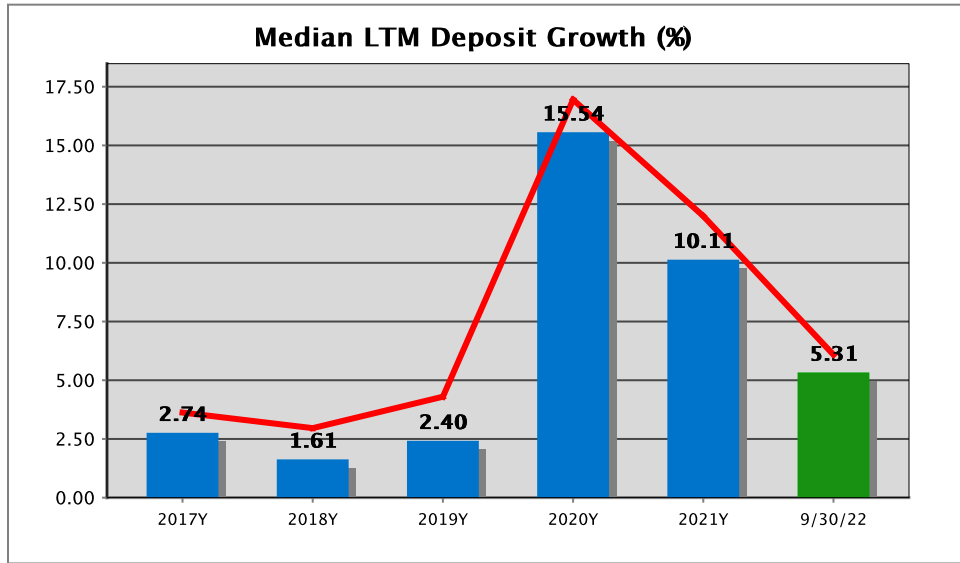
— National Trend

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QwickAnalytics State Performance Trends

Deposit Growth Trends

Kansas
Banks
September 30, 2022



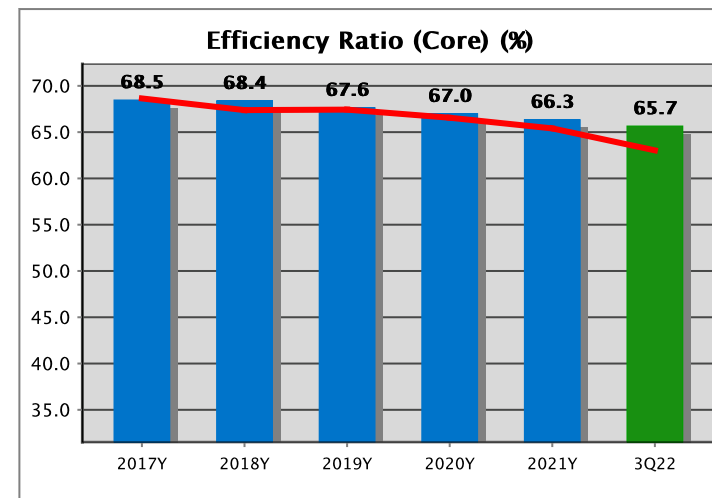
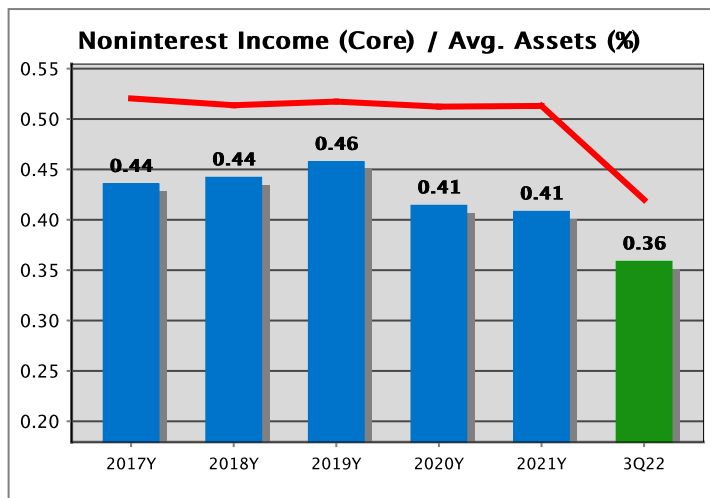
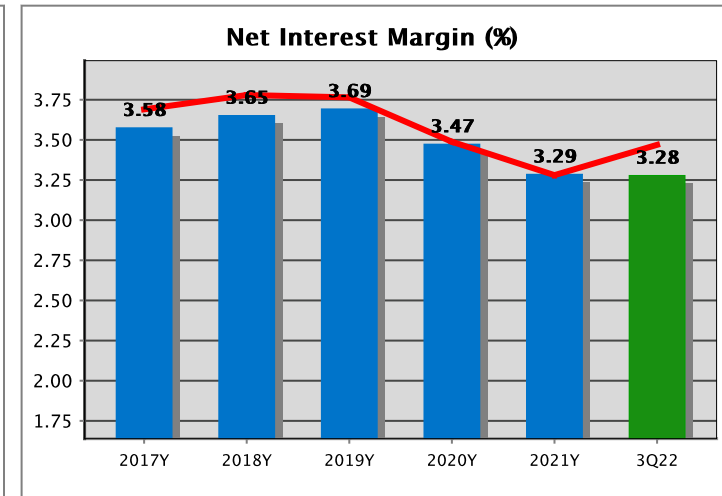
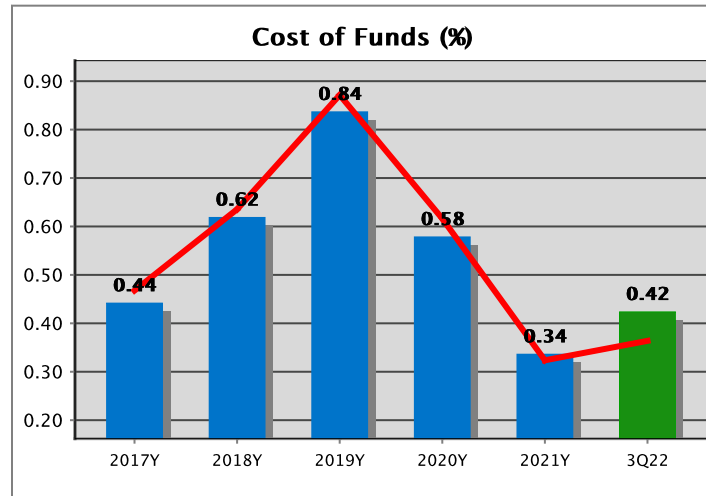
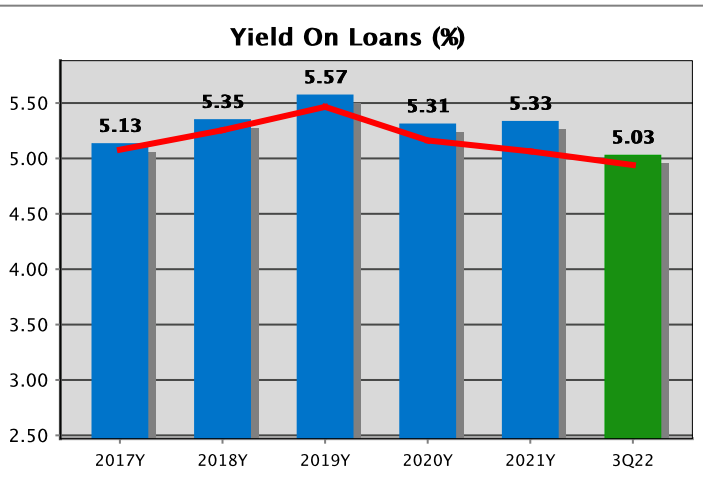
— National Trend

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

QwickAnalytics State Performance Trends

Performance Trends

Kansas
Banks
September 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

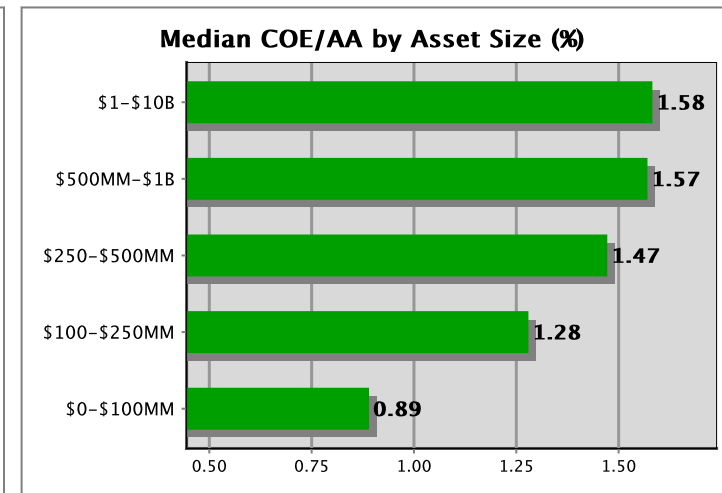
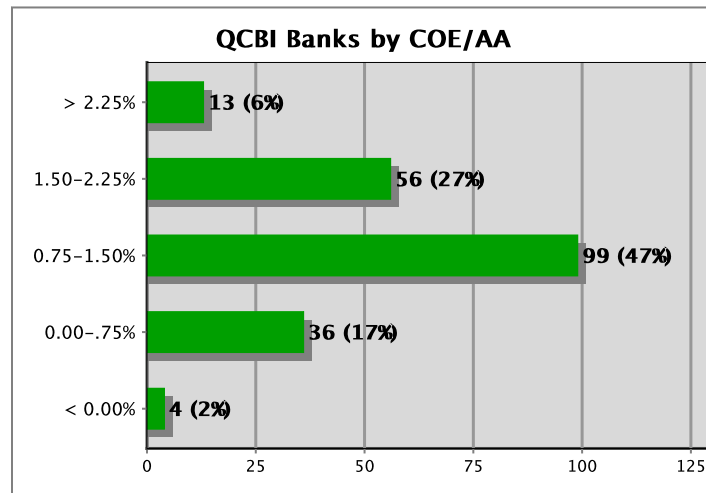
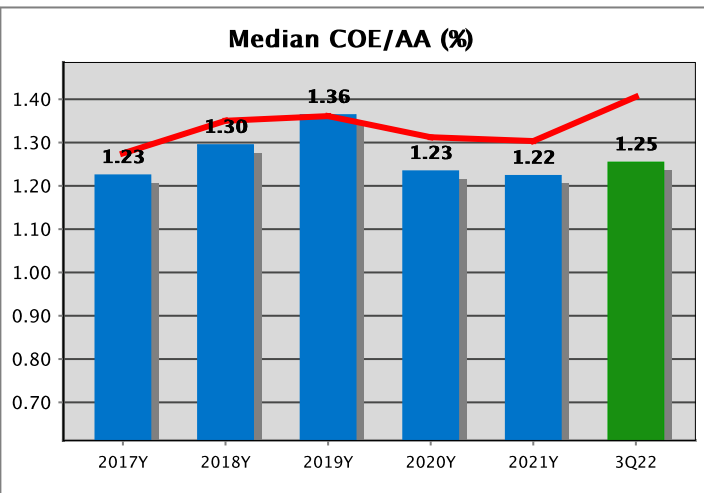
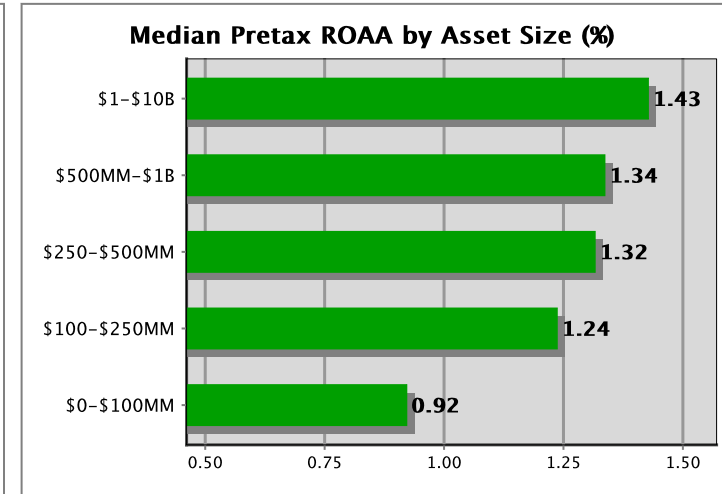
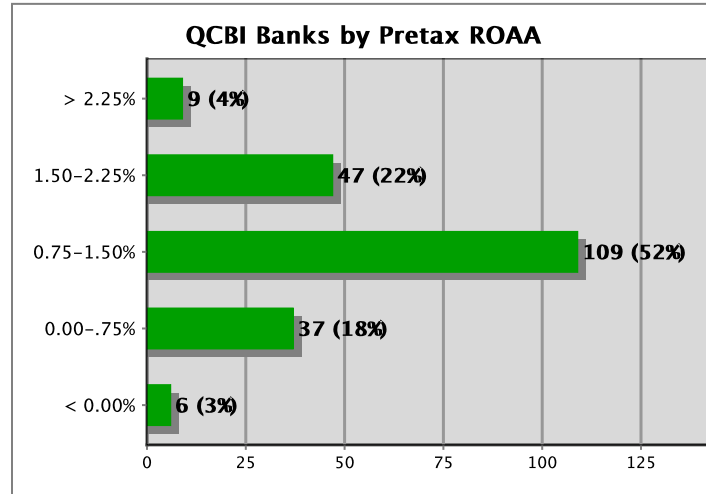
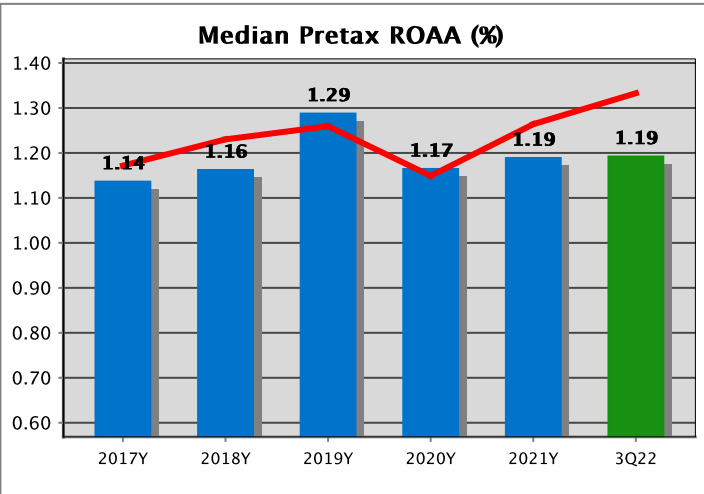


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QwickAnalytics State Performance Trends

Profitability Trends

Kansas
Banks
September 30, 2022



— National Trend

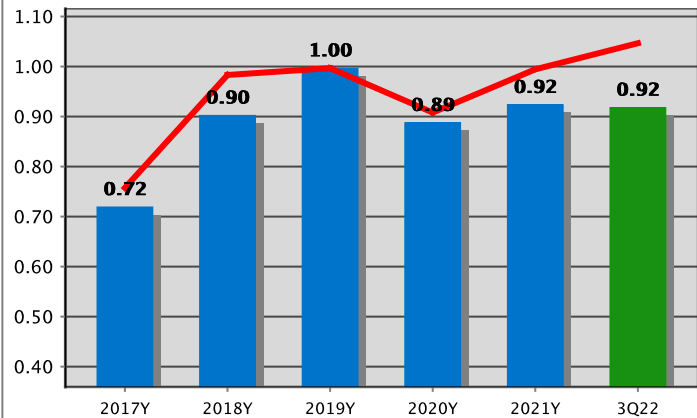
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

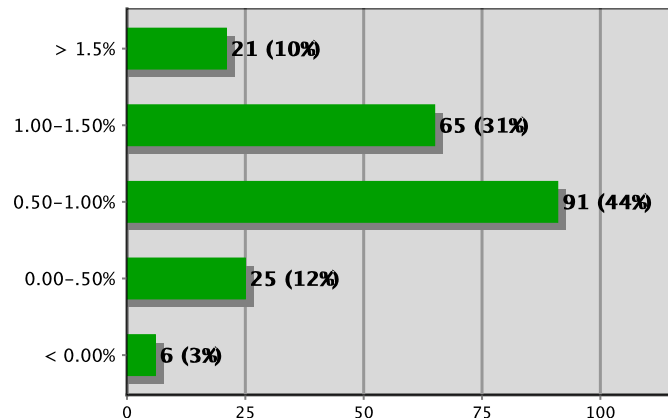
Profitability Trends

Kansas
Banks
September 30, 2022

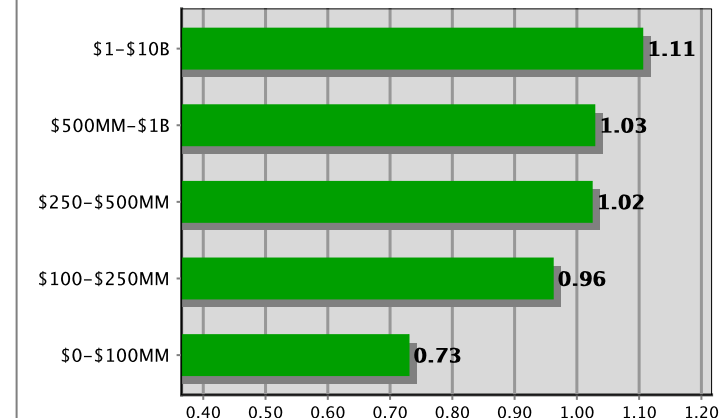
Median ROAA (%)



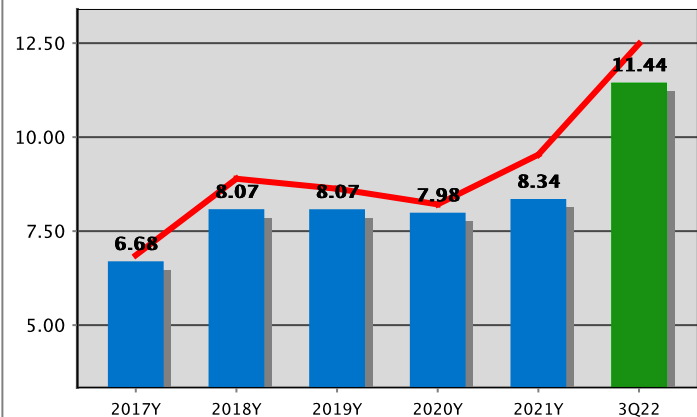
QCBI Banks by ROAA



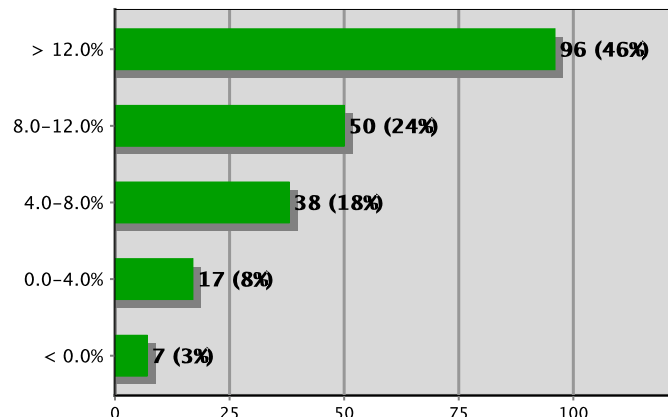
Median ROAA by Asset Size (%)



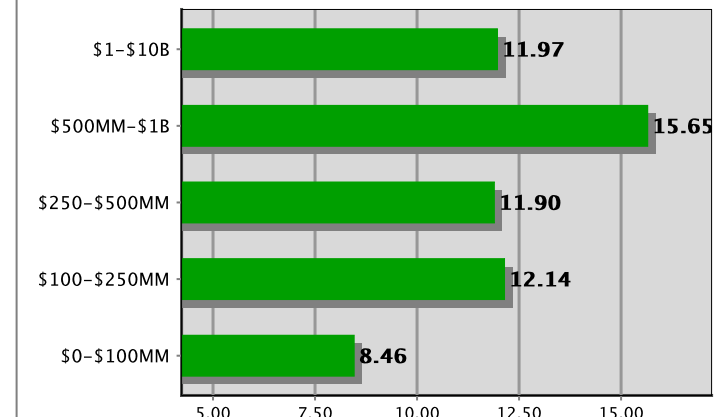
Median ROAE (%)



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)

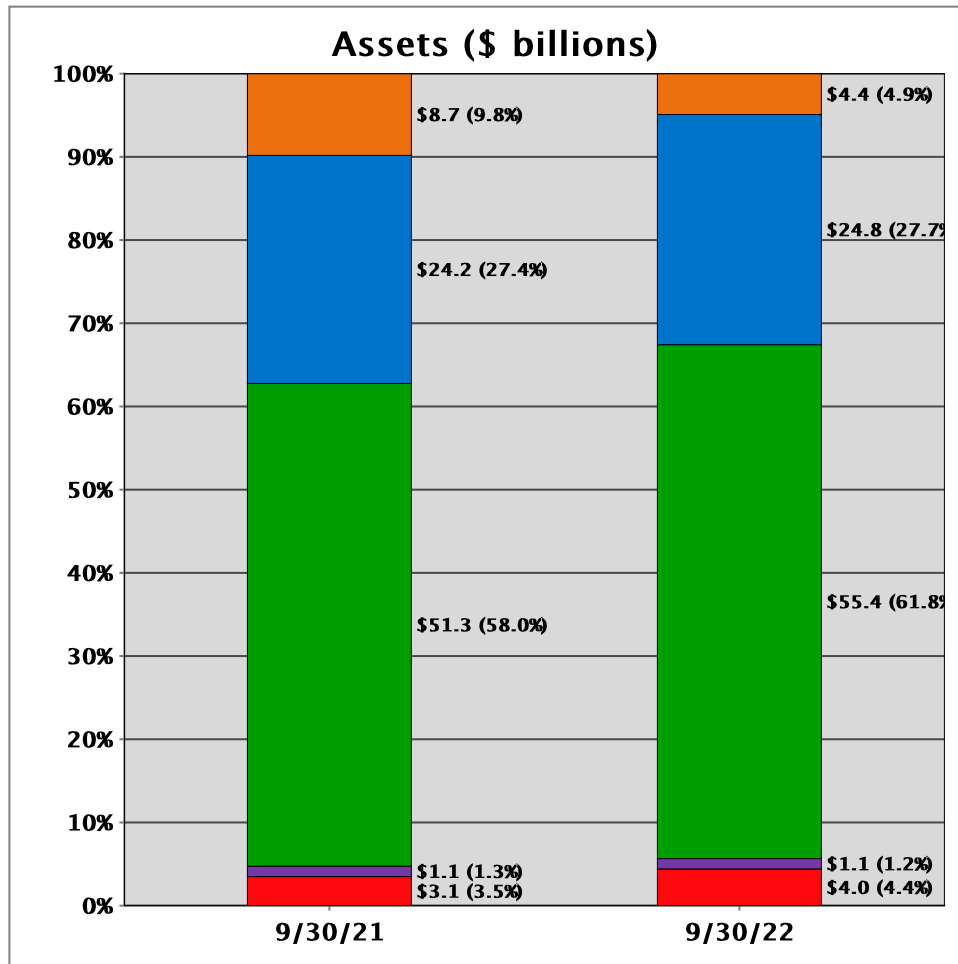


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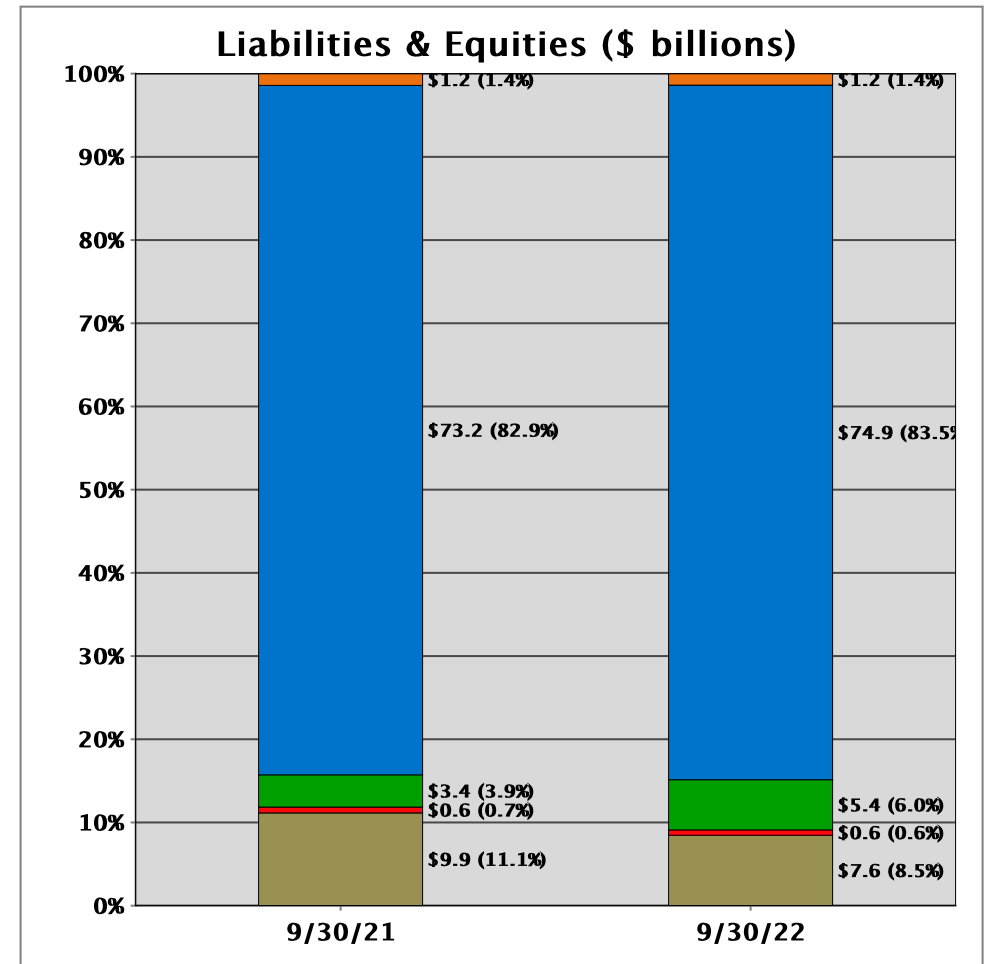
QwickAnalytics State Performance Trends

Balance Sheet Composition

Kansas
Banks
September 30, 2022

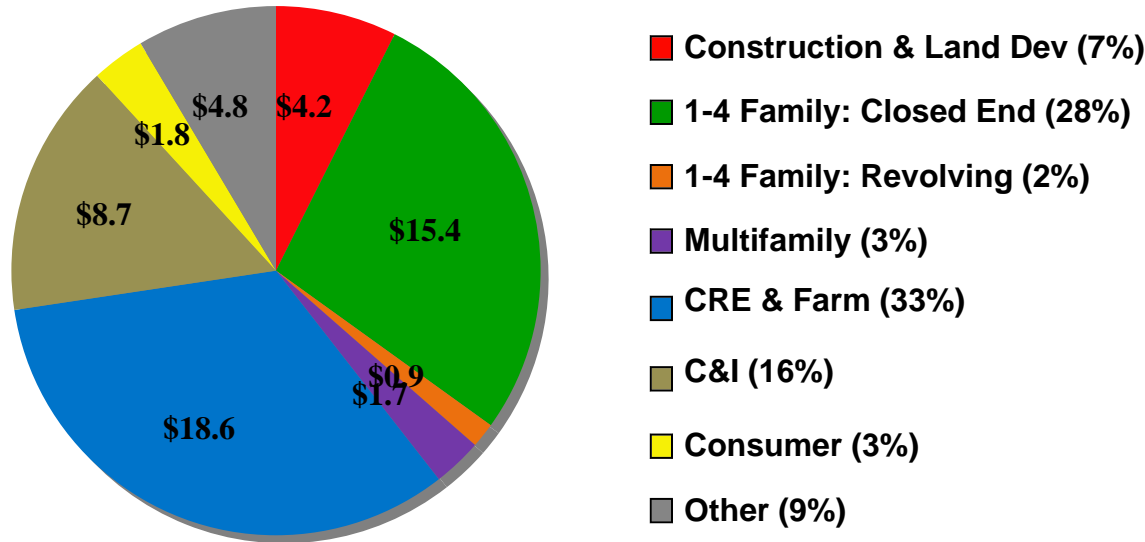


■ Cash & Equivalents
 ■ Securities
 ■ Net Loans
■ Premises & Fixed
 ■ Other Assets



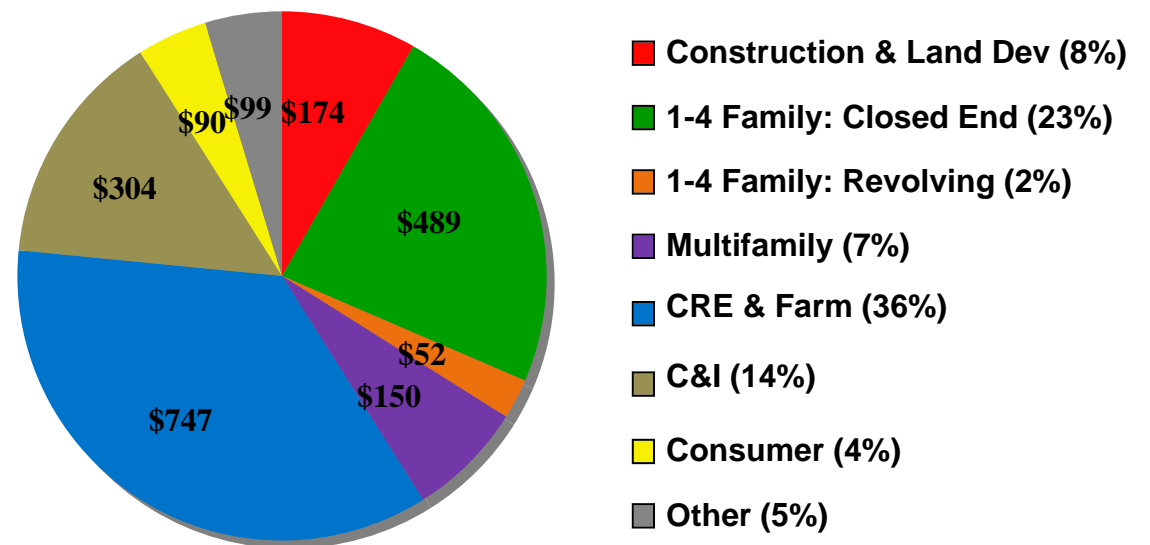
■ Fed Funds & Repos
 ■ Deposits
 ■ Other Borrowings
■ Other Liabilities
 ■ Equity Capital

State Aggregate Loan Mix



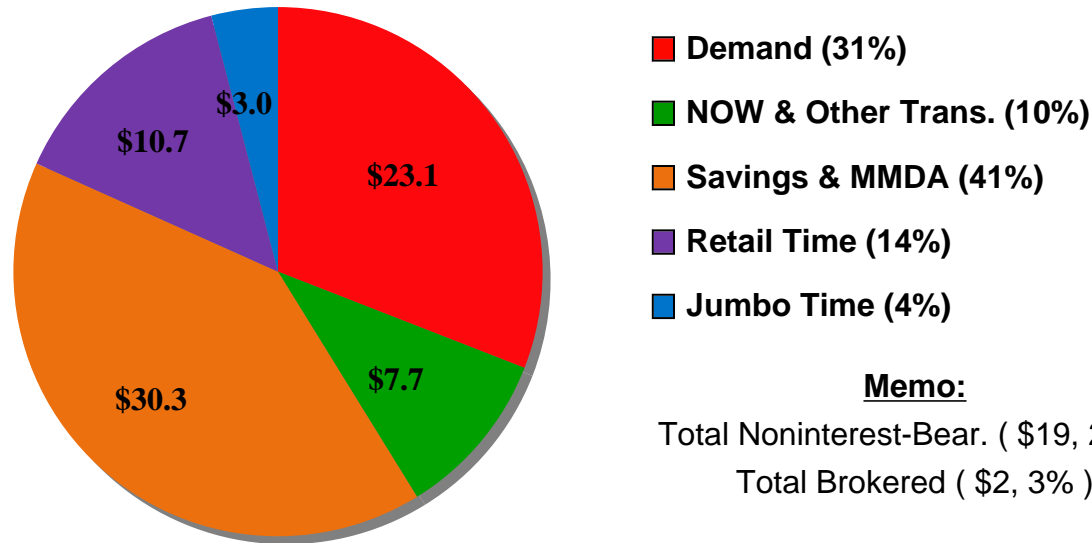
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

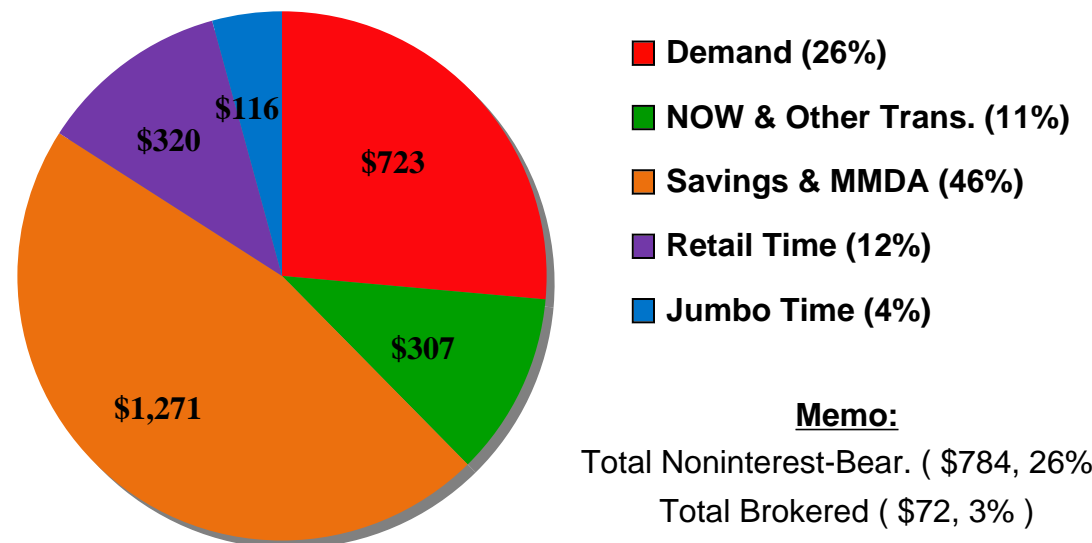
State Aggregate Deposit Mix



(\$ billions)

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

National Aggregate Deposit Mix



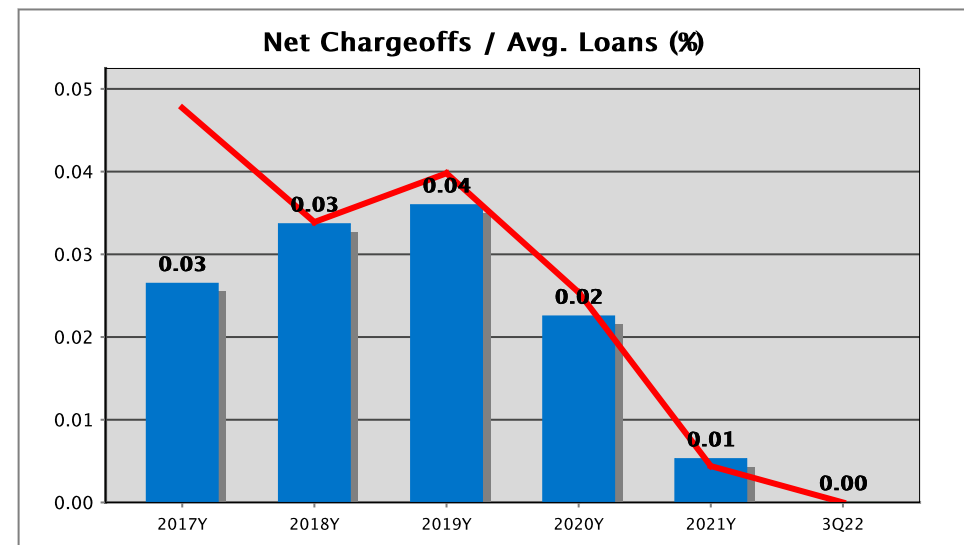
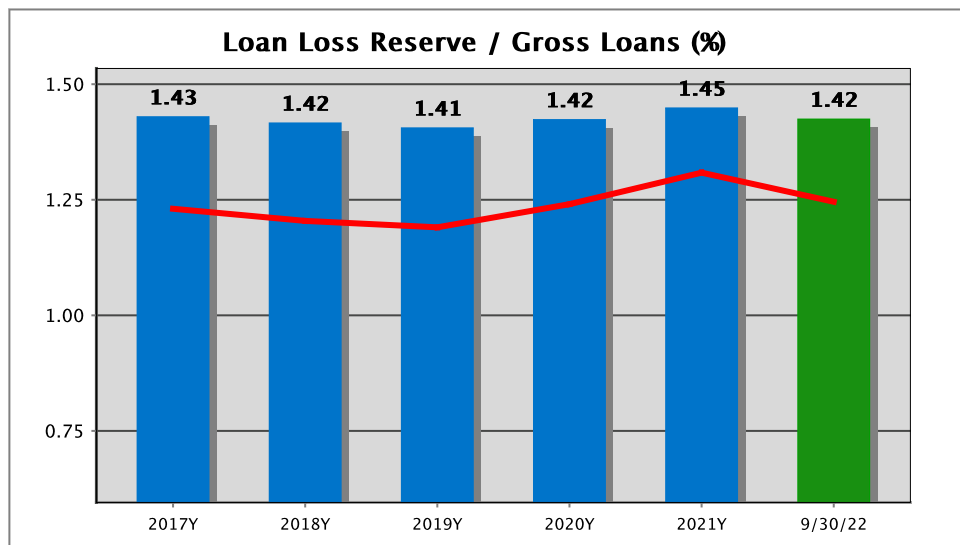
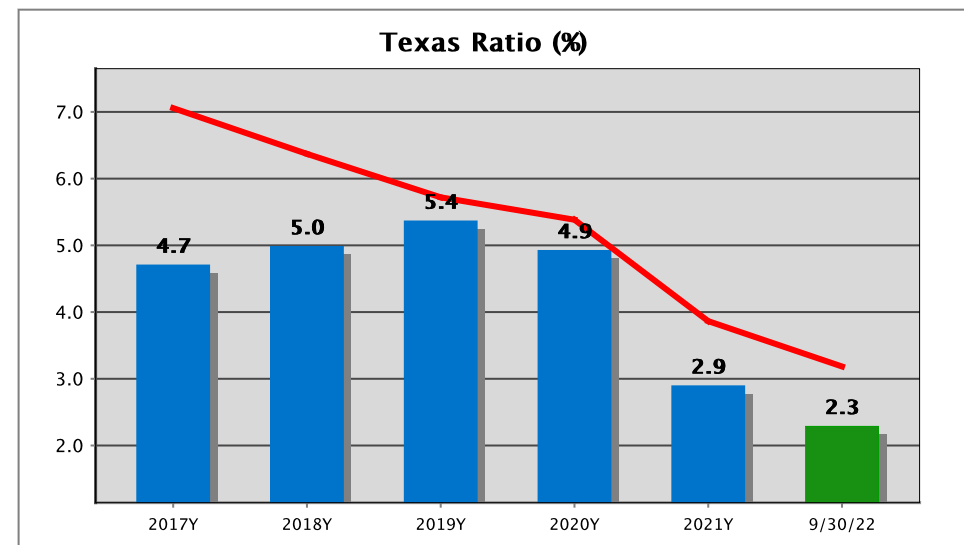
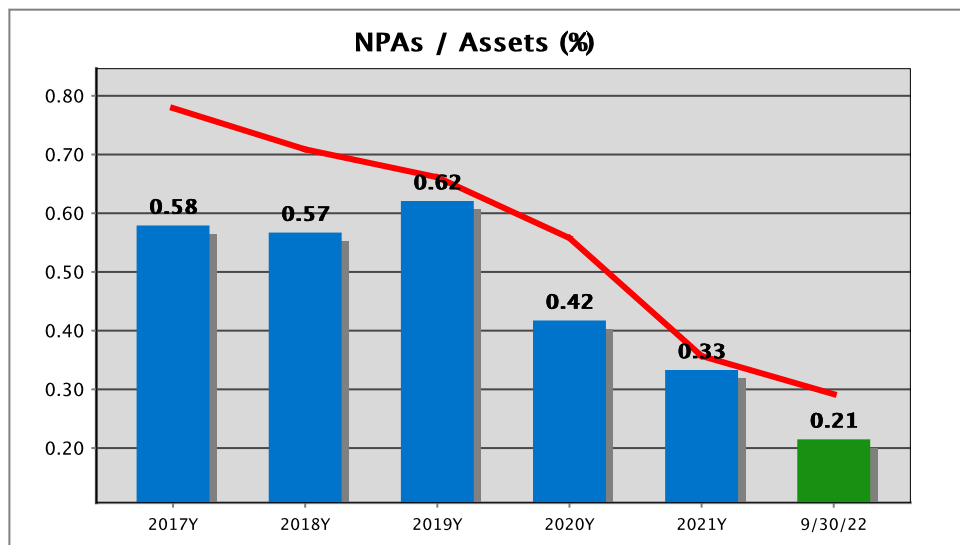
(\$ billions)

Memo:
 Total Noninterest-Bear. (\$784, 26%)
 Total Brokered (\$72, 3%)

QwickAnalytics State Performance Trends

Asset Quality Trends

Kansas
Banks
September 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

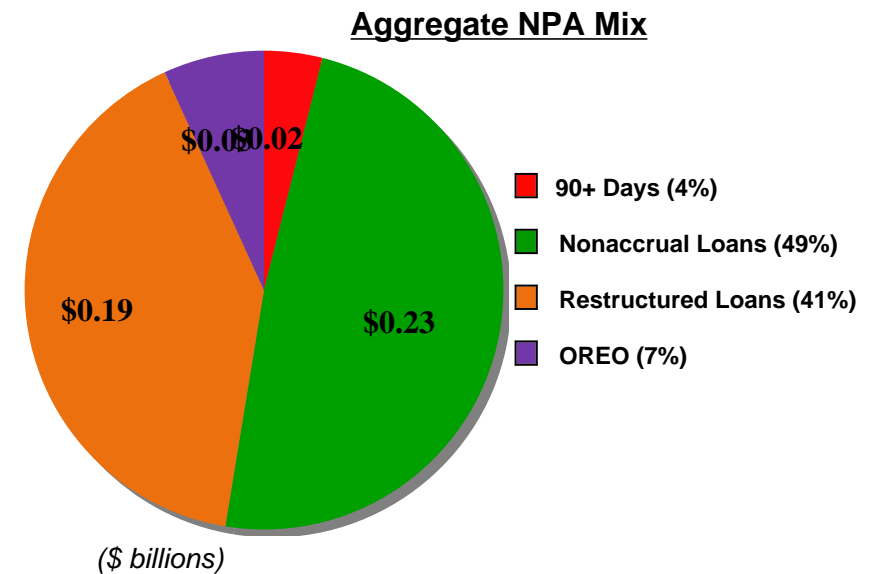
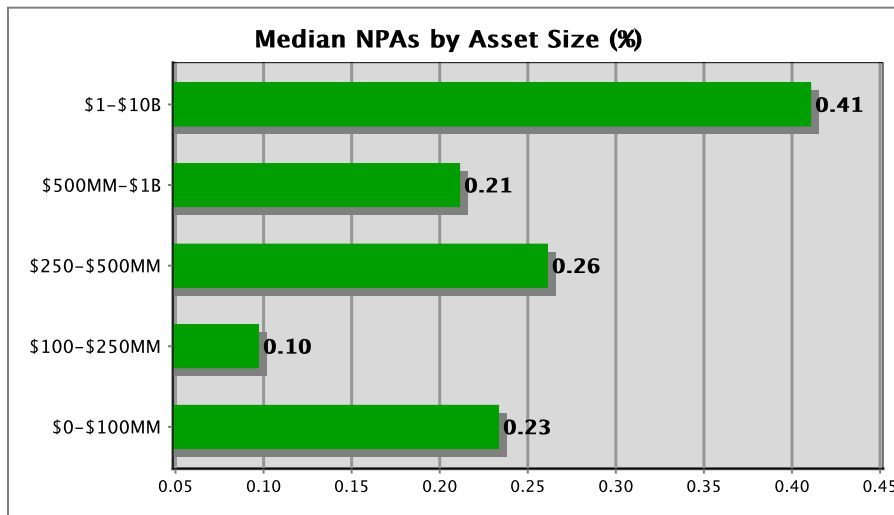
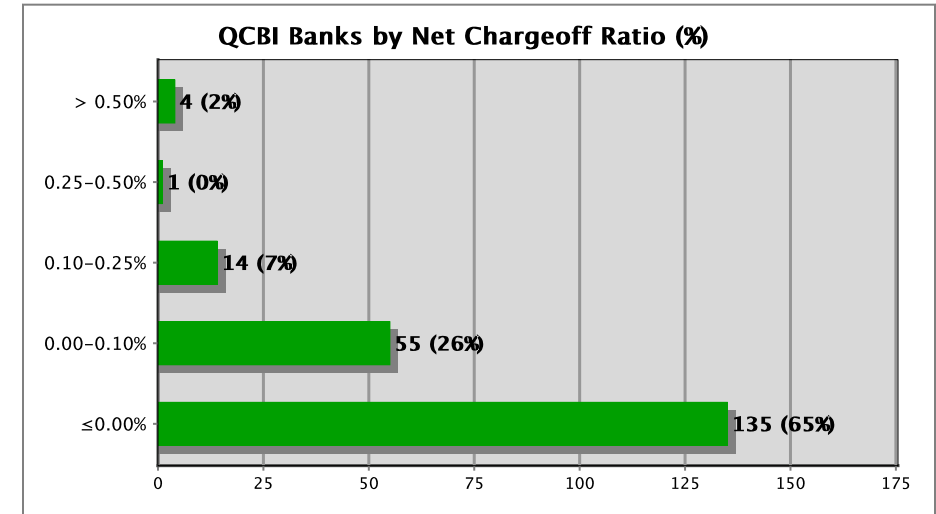
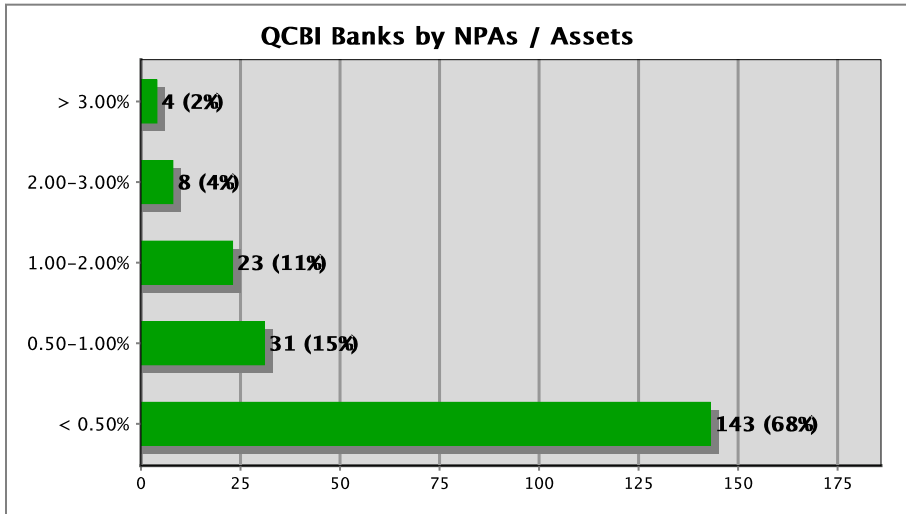


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Asset Quality Trends

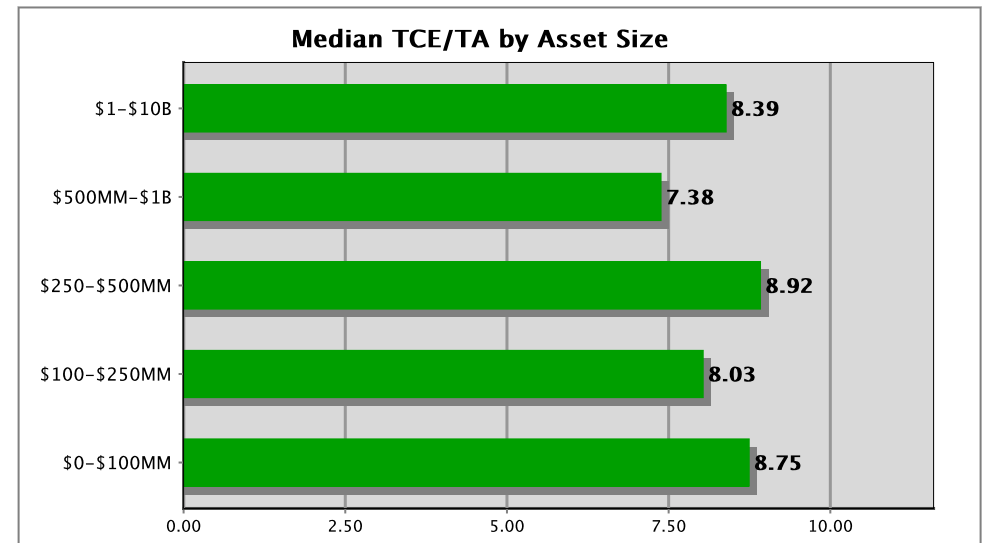
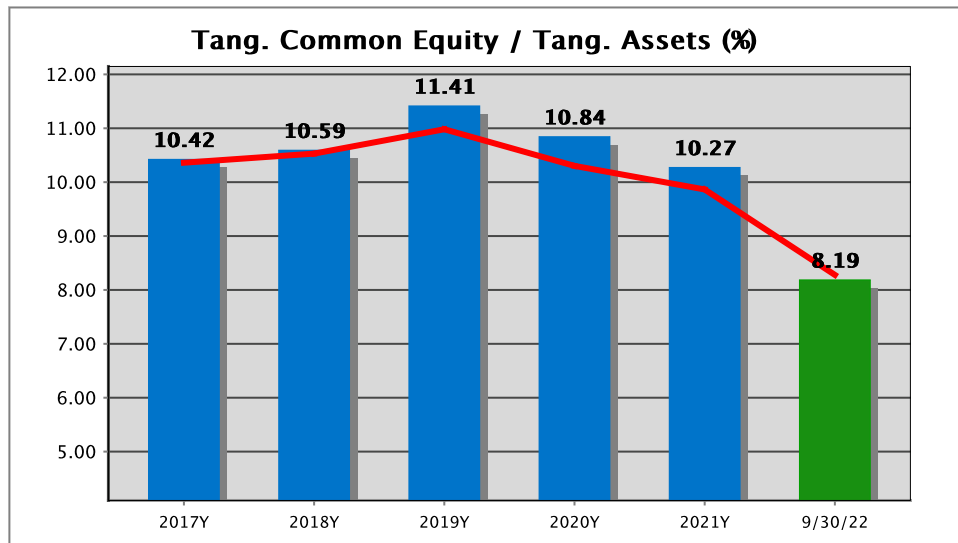
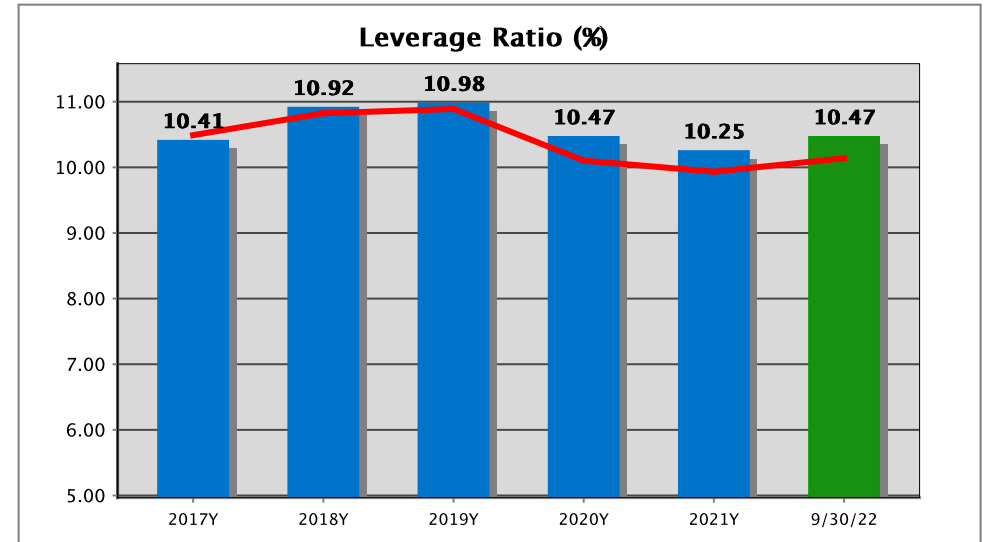
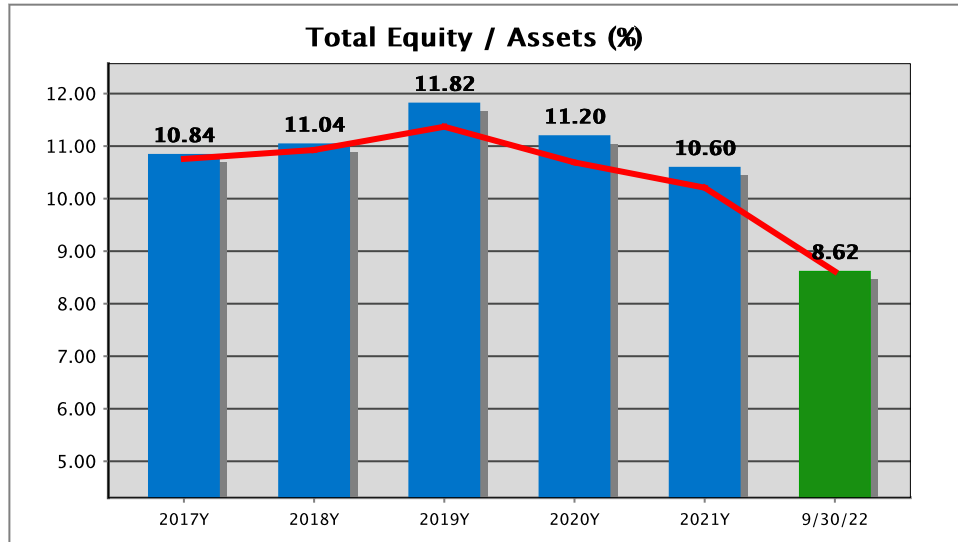
Kansas
Banks
September 30, 2022



QwickAnalytics State Performance Trends

Capital Trends

Kansas
Banks
September 30, 2022



— National Trend

Note: Trend charts contain median values

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

Kansas
Banks

September 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Bison State Bank	Bison, KS	\$62,288	194.3%	\$41,120
2	Plains State Bank	Plains, KS	\$380,341	57.4%	\$138,653
3	Community National Bank	Seneca, KS	\$875,119	46.6%	\$278,235
4	Great American Bank	Lawrence, KS	\$351,949	36.8%	\$94,705
5	Kendall Bank	Overland Park, KS	\$125,571	36.0%	\$33,222
6	Small Business Bank	Lenexa, KS	\$103,989	27.7%	\$22,568
7	Union State Bank	Clay Center, KS	\$198,528	26.9%	\$42,138
8	Howard State Bank	Howard, KS	\$80,241	25.8%	\$16,477
9	The Citizens State Bank	Gridley, KS	\$308,413	20.8%	\$53,047
10	Farmers B&T	Atwood, KS	\$148,515	20.7%	\$25,461
11	Home SB	Chanute, KS	\$98,565	20.7%	\$16,893
12	Equity Bank	Andover, KS	\$4,999,942	17.2%	\$732,666
13	Gorham State Bank	Gorham, KS	\$44,253	16.7%	\$6,347
14	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$211,215	16.4%	\$29,776
15	Farmers & Merchants Bank Of Colby	Colby, KS	\$352,375	16.1%	\$48,753
16	Community First Bank	Kansas City, KS	\$294,504	15.6%	\$39,848
17	State Bank Of Canton	Canton, KS	\$39,654	15.0%	\$5,172
18	Vintage Bank KS	Leon, KS	\$216,848	14.8%	\$27,975
19	Mutual Savings Association	Leavenworth, KS	\$325,402	14.3%	\$40,642
20	First Option Bank	Osawatomie, KS	\$622,351	14.1%	\$77,043
21	Community Bank	Topeka, KS	\$158,588	13.8%	\$19,221
22	Swedish-american State Bank	Courtland, KS	\$58,357	13.5%	\$6,955
23	Farmers State Bank	Fairview, KS	\$25,767	13.1%	\$2,987
24	Cornerstone Bank	Overland Park, KS	\$374,346	12.7%	\$42,260
25	United B&T	Marysville, KS	\$812,903	12.6%	\$91,014



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Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

Kansas
Banks

September 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Bison State Bank	Bison, KS	\$62,288	438.2%	\$43,273
2	Community National Bank	Seneca, KS	\$875,119	85.7%	\$169,154
3	Small Business Bank	Lenexa, KS	\$103,989	84.0%	\$38,848
4	Kendall Bank	Overland Park, KS	\$125,571	45.4%	\$32,056
5	Great American Bank	Lawrence, KS	\$351,949	45.0%	\$97,115
6	Home SB	Chanute, KS	\$98,565	38.6%	\$19,595
7	First Option Bank	Osawatomie, KS	\$622,351	36.4%	\$86,209
8	Integrity Bank	Fowler, KS	\$78,008	35.0%	\$6,565
9	Armed Forces Bank	Fort Leavenworth, KS	\$1,203,820	35.0%	\$193,280
10	Community First Bank	Kansas City, KS	\$294,504	32.2%	\$60,132
11	The State Exchange Bank	Mankato, KS	\$44,510	31.6%	\$4,715
12	Union State Bank	Clay Center, KS	\$198,528	31.3%	\$25,451
13	The Stockgrowers State Bank	Maple Hill, KS	\$101,309	30.7%	\$16,022
14	Peoples State Bank	Manhattan, KS	\$426,149	26.6%	\$68,440
15	Patriots Bank	Garnett, KS	\$187,601	26.2%	\$31,907
16	Mid-america Bank	Baldwin City, KS	\$337,053	25.6%	\$59,735
17	Farmers & Merchants Bank Of Colby	Colby, KS	\$352,375	25.2%	\$52,263
18	Howard State Bank	Howard, KS	\$80,241	25.1%	\$6,273
19	United B&T	Marysville, KS	\$812,903	25.1%	\$111,915
20	The Lyon County State Bank	Emporia, KS	\$182,323	25.0%	\$17,748
21	Mutual Savings Association	Leavenworth, KS	\$325,402	22.7%	\$33,097
22	Kaw Valley State Bank	Eudora, KS	\$71,701	21.4%	\$4,509
23	Equity Bank	Andover, KS	\$4,999,942	21.1%	\$566,521
24	Stryv Bank	Wichita, KS	\$185,881	21.1%	\$24,889
25	Community Bank Of Wichita, Inc.	Wichita, KS	\$106,484	20.6%	\$15,249



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

Kansas
Banks
September 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	New Century Bank	Belleville, KS	\$57,242	6.78%
2	Kendall Bank	Overland Park, KS	\$125,571	6.02%
3	Peoples State Bank	Cherryvale, KS	\$17,707	5.64%
4	First Federal S&L Bank	Olathe, KS	\$93,467	5.47%
5	Peoples State Bank	Manhattan, KS	\$426,149	5.10%
6	Community First Bank	Kansas City, KS	\$294,504	5.00%
7	Dream First Bank	Syracuse, KS	\$450,651	4.81%
8	Great American Bank	Lawrence, KS	\$351,949	4.75%
9	The First Security Bank	Overbrook, KS	\$83,717	4.62%
10	Firstoak Bank	Independence, KS	\$232,025	4.60%
11	The Valley State Bank	Syracuse, KS	\$206,145	4.50%
12	Community Bank Of Wichita, Inc.	Wichita, KS	\$106,484	4.38%
13	The Citizens State B&TC	Council Grove, KS	\$67,448	4.33%
14	The Lyndon State Bank	Lyndon, KS	\$89,282	4.31%
15	Union State Bank	Uniontown, KS	\$65,265	4.29%
16	Heritage Bank	Topeka, KS	\$90,696	4.25%
17	Andover State Bank	Andover, KS	\$164,090	4.18%
18	Stock Exchange Bank	Caldwell, KS	\$70,003	4.15%
19	Bankwest Of KS	Goodland, KS	\$140,751	4.15%
20	Patriots Bank	Garnett, KS	\$187,601	4.13%
21	BANK OF PRAIRIE VILLAGE	Prairie Village, KS	\$134,467	4.12%
22	Tricentury Bank	De Soto, KS	\$141,613	4.12%
23	The Haviland State Bank	Haviland, KS	\$42,918	4.09%
24	State Bank Of Downs	Downs, KS	\$126,584	4.06%
25	Emerald Bank	Burden, KS	\$22,187	4.05%

* Most recent quarter (MRQ) net interest margin

Top 25 QCBI Banks

Noninterest Income

Kansas
Banks
September 30, 2022

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Nbk Bank	Leawood, KS	\$1,126,038	3.51%
2 Armed Forces Bank	Fort Leavenworth, KS	\$1,203,820	3.41%
3 Community First National Bank	Manhattan, KS	\$311,632	2.05%
4 Bison State Bank	Bison, KS	\$62,288	1.91%
5 First Bank KS	Salina, KS	\$563,688	1.78%
6 Central National Bank	Junction City, KS	\$1,225,518	1.62%
7 Farmers B&T	Atwood, KS	\$148,515	1.45%
8 Small Business Bank	Lenexa, KS	\$103,989	1.42%
9 First State B&T	Tonganoxie, KS	\$436,867	1.38%
10 Corefirst B&T	Topeka, KS	\$1,223,556	1.30%
11 Mid-america Bank	Baldwin City, KS	\$337,053	1.25%
12 First National Bank In Frankfort	Frankfort, KS	\$56,203	1.24%
13 First Option Bank	Osawatomie, KS	\$622,351	1.21%
14 The First National Bank Of Hutchinson	Hutchinson, KS	\$918,377	1.19%
15 Landmark National Bank	Manhattan, KS	\$1,318,369	1.16%
16 The Peoples Bank	Pratt, KS	\$470,204	1.14%
17 Grant County Bank	Ulysses, KS	\$273,508	1.14%
18 First National Bank Of KS	Burlington, KS	\$90,015	1.04%
19 Mutual Savings Association	Leavenworth, KS	\$325,402	1.03%
20 ESB Financial	Emporia, KS	\$351,331	1.03%
21 Peoples Bank	Coldwater, KS	\$51,048	1.02%
22 CARSON BANK	Mulvane, KS	\$172,314	0.99%
23 New Century Bank	Belleville, KS	\$57,242	0.98%
24 First National B&T	Phillipsburg, KS	\$278,488	0.97%
25 Emprise Bank	Wichita, KS	\$2,288,985	0.92%

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

Top 25 QCBI Banks Most Efficient

Kansas
Banks

September 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First Federal S&L Bank	Olathe, KS	\$93,467	20.5%
2	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	\$232,074	35.3%
3	Ks Statebank	Manhattan, KS	\$2,252,982	38.7%
4	The Citizens State Bank	Marysville, KS	\$373,894	38.7%
5	The Bennington State Bank	Salina, KS	\$972,403	40.2%
6	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$177,431	41.0%
7	Farmers B&T	Atwood, KS	\$148,515	42.3%
8	Solomon State Bank	Solomon, KS	\$182,249	42.4%
9	The Stockgrowers State Bank	Maple Hill, KS	\$101,309	42.8%
10	Cornerstone Bank	Overland Park, KS	\$374,346	44.0%
11	Farmers & Merchants Bank Of Colby	Colby, KS	\$352,375	44.0%
12	Western State Bank	Garden City, KS	\$605,518	44.0%
13	Tricentury Bank	De Soto, KS	\$141,613	44.3%
14	State Bank Of Downs	Downs, KS	\$126,584	45.0%
15	United B&T	Marysville, KS	\$812,903	46.0%
16	Security State Bank	Scott City, KS	\$374,991	46.1%
17	Community State Bank	Coffeyville, KS	\$189,923	46.5%
18	Garden Plain State Bank	Wichita, KS	\$145,979	46.8%
19	Community First Bank	Kansas City, KS	\$294,504	47.2%
20	Farmers B&T	Great Bend, KS	\$1,004,885	47.9%
21	Security Bank Of KS City	Kansas City, KS	\$3,447,804	48.5%
22	Bank Of Blue Valley	Overland Park, KS	\$1,441,199	48.5%
23	First KS Bank	Hoisington, KS	\$257,690	49.2%
24	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$211,215	49.5%
25	Mid-america Bank	Baldwin City, KS	\$337,053	49.6%

* 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
September 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Mid-america Bank	Baldwin City, KS	\$337,053	1.78%
2	Tricentury Bank	De Soto, KS	\$141,613	1.73%
3	United B&T	Marysville, KS	\$812,903	1.72%
4	Farmers & Merchants Bank Of Colby	Colby, KS	\$352,375	1.71%
5	Security State Bank	Scott City, KS	\$374,991	1.58%
6	Community First Bank	Kansas City, KS	\$294,504	1.54%
7	Community First National Bank	Manhattan, KS	\$311,632	1.54%
8	The Haviland State Bank	Haviland, KS	\$42,918	1.52%
9	Dream First Bank	Syracuse, KS	\$450,651	1.43%
10	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$177,431	1.43%
11	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$211,215	1.42%
12	Sjn Bank Of KS	Saint John, KS	\$238,169	1.41%
13	Community State Bank	Coffeyville, KS	\$189,923	1.40%
14	The Bank Of Protection	Protection, KS	\$80,160	1.38%
15	Community Bank	Topeka, KS	\$158,588	1.38%
16	The First National Bank Of Hutchinson	Hutchinson, KS	\$918,377	1.38%
17	Garden Plain State Bank	Wichita, KS	\$145,979	1.37%
18	Equity Bank	Andover, KS	\$4,999,942	1.34%
19	Security Bank Of KS City	Kansas City, KS	\$3,447,804	1.33%
20	Intrust Bank	Wichita, KS	\$7,273,642	1.33%
21	Southwind Bank	Natoma, KS	\$172,840	1.31%
22	Bank Of Blue Valley	Overland Park, KS	\$1,441,199	1.31%
23	The Farmers State Bank	Holton, KS	\$69,592	1.30%
24	Andover State Bank	Andover, KS	\$164,090	1.29%
25	KS State Bank	Overbrook, KS	\$85,044	1.21%

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



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

Kansas
Banks
September 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	First Federal S&L Bank	Olathe, KS	\$93,467	3.95%
2	The Bennington State Bank	Salina, KS	\$972,403	2.91%
3	New Century Bank	Belleville, KS	\$57,242	2.89%
4	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	\$232,074	2.78%
5	Peoples State Bank	Cherryvale, KS	\$17,707	2.65%
6	Farmers B&T	Atwood, KS	\$148,515	2.43%
7	State Bank Of Downs	Downs, KS	\$126,584	2.32%
8	Ks Statebank	Manhattan, KS	\$2,252,982	2.15%
9	Great American Bank	Lawrence, KS	\$351,949	2.15%
10	Western State Bank	Garden City, KS	\$605,518	2.09%
11	The Citizens State Bank	Marysville, KS	\$373,894	2.09%
12	Solomon State Bank	Solomon, KS	\$182,249	2.09%
13	Firstoak Bank	Independence, KS	\$232,025	2.01%
14	Bankwest Of KS	Goodland, KS	\$140,751	1.85%
15	BANK OF PRAIRIE VILLAGE	Prairie Village, KS	\$134,467	1.84%
16	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$80,454	1.83%
17	Heritage Bank	Topeka, KS	\$90,696	1.80%
18	The Peoples Bank	Pratt, KS	\$470,204	1.75%
19	The Stockgrowers State Bank	Maple Hill, KS	\$101,309	1.74%
20	First Commerce Bank	Marysville, KS	\$132,422	1.63%
21	The First State Bank	Norton, KS	\$467,925	1.63%
22	Community National Bank	Seneca, KS	\$875,119	1.61%
23	The Valley State Bank	Syracuse, KS	\$206,145	1.60%
24	The Denison State Bank	Holton, KS	\$419,259	1.58%
25	Farmers B&T	Great Bend, KS	\$1,004,885	1.58%

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

Top 25 QCBI Banks ROAE (C-Corps)

Kansas
Banks
September 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Bank Of Labor	Kansas City, KS	\$882,402	52.17%
2	Intrust Bank	Wichita, KS	\$7,273,642	37.34%
3	Southwind Bank	Natoma, KS	\$172,840	28.91%
4	Sjn Bank Of KS	Saint John, KS	\$238,169	21.86%
5	United B&T	Marysville, KS	\$812,903	18.72%
6	The Community Bank	Liberal, KS	\$158,353	18.44%
7	The Citizens National Bank	Greenleaf, KS	\$216,260	17.92%
8	Community State Bank	Coffeyville, KS	\$189,923	17.83%
9	Bank Of Hays	Hays, KS	\$354,171	17.06%
10	Mid-america Bank	Baldwin City, KS	\$337,053	16.61%
11	Security Bank Of KS City	Kansas City, KS	\$3,447,804	16.45%
12	Heartland Tri-state Bank	Elkhart, KS	\$132,769	16.09%
13	KS State Bank	Overbrook, KS	\$85,044	16.09%
14	Peoples B&TC	Mcperson, KS	\$996,171	15.88%
15	Andover State Bank	Andover, KS	\$164,090	15.14%
16	Tricentury Bank	De Soto, KS	\$141,613	14.91%
17	Dream First Bank	Syracuse, KS	\$450,651	14.83%
18	The First National Bank Of Hutchinson	Hutchinson, KS	\$918,377	14.74%
19	Silver Lake Bank	Topeka, KS	\$399,619	14.32%
20	The State Bank Of Spring Hill	Spring Hill, KS	\$59,685	14.18%
21	Equity Bank	Andover, KS	\$4,999,942	14.15%
22	Community Bank	Topeka, KS	\$158,588	14.00%
23	Community First National Bank	Manhattan, KS	\$311,632	13.98%
24	The Citizens State Bank	Moundridge, KS	\$480,028	13.94%
25	The Farmers State Bank	Holton, KS	\$69,592	13.93%

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



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

Kansas
Banks

September 30, 2022

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Kaw Valley State Bank	Eudora, KS	\$71,701	154.39%
2	Tampa State Bank	Tampa, KS	\$66,999	125.44%
3	First National Bank In Cimarron	Cimarron, KS	\$130,265	65.13%
4	Farmers B&T	Atwood, KS	\$148,515	52.20%
5	First National Bank Of KS	Burlington, KS	\$90,015	51.79%
6	Community National Bank	Seneca, KS	\$875,119	40.88%
7	Howard State Bank	Howard, KS	\$80,241	38.15%
8	The Bennington State Bank	Salina, KS	\$972,403	37.65%
9	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	\$232,074	37.02%
10	Citizens Bank Of KS	Kingman, KS	\$472,951	36.63%
11	The Peoples Bank	Pratt, KS	\$470,204	35.18%
12	Citizens State B&T Co., Ellsworth, KS	Ellsworth, KS	\$246,301	33.01%
13	The Farmers State Bank	Mcperson, KS	\$145,855	32.57%
14	First KS Bank	Hoisington, KS	\$257,690	32.23%
15	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$80,454	31.86%
16	First Bank KS	Salina, KS	\$563,688	30.05%
17	Bendena State Bank	Bendena, KS	\$103,083	28.83%
18	The Citizens State Bank	Marysville, KS	\$373,894	28.58%
19	First Federal S&L Bank	Olathe, KS	\$93,467	27.97%
20	Western State Bank	Garden City, KS	\$605,518	27.05%
21	The First State Bank	Norton, KS	\$467,925	27.05%
22	Impact Bank	Wellington, KS	\$148,406	26.79%
23	Centera Bank	Sublette, KS	\$326,412	25.77%
24	Corefirst B&T	Topeka, KS	\$1,223,556	25.55%
25	The First National Bank Of Louisburg	Louisburg, KS	\$184,923	25.43%

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



QwickAnalytics™

QwickAnalytics State Performance Trends

Kansas
Banks

September 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	158	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	125	1
Large Institutional Branches (>\$2 billion deposits/branch)	45	0
Underloaned (<10% Loans / Assets)	120	0
Consumer Focus (>50% Consumer Loans or Leases / Assets)	27	0
No Material Real Estate Lending (<1% Assets)	130	1
Wholesale Funded (<40% Core Deposits / Deposits)	82	0
Overcapitalized (Total Equity / Assets > 50%)	86	0
Time Deposits = 100% of Total Deposits	24	0
Manually Excluded Banks	0	0

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



QwickAnalyticsTM

About QwickAnalytics: Time-Saving Tools for Busy Bankers

Kansas
Banks

September 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.