

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS *3rd Quarter 2023 Review*



QwickAnalytics State Performance Trends

Kansas
Banks

September 30, 2023

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	201	99%	3	1%	204
National	4,310	92%	359	8%	4,669

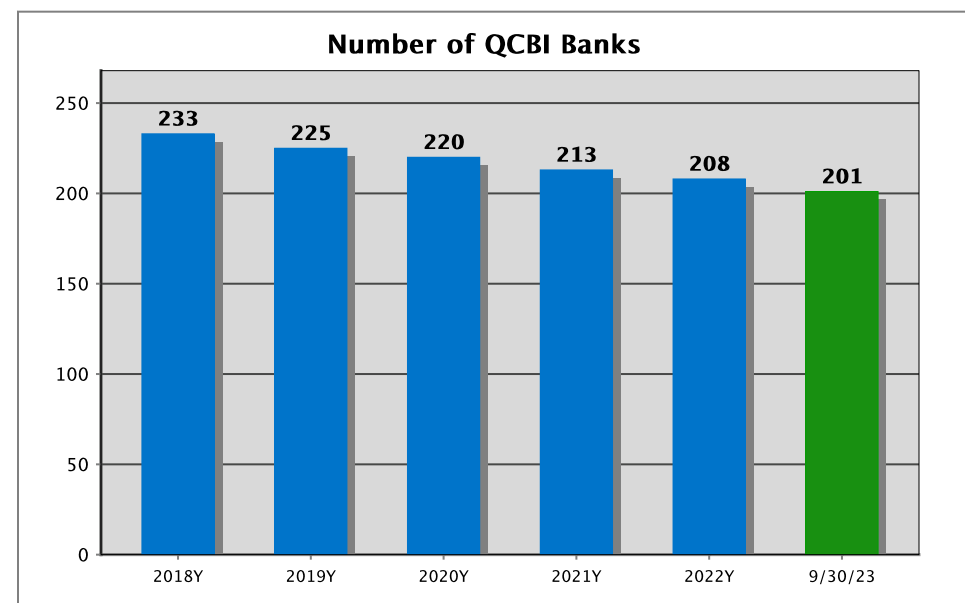
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

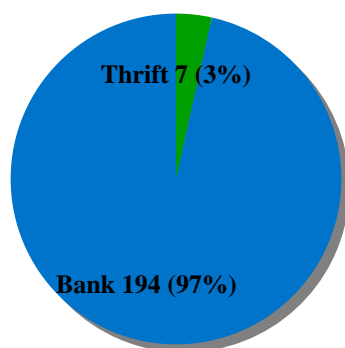
QCBI Industry Structure

Kansas
Banks
September 30, 2023

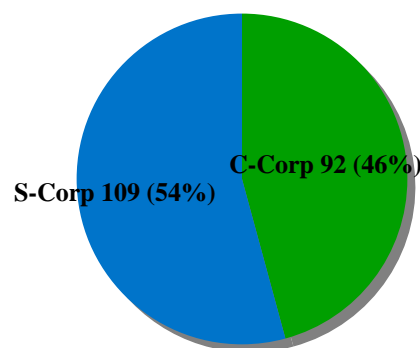
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	61	30%	\$3,360	4%
\$100-\$500 Million	110	55%	\$26,193	32%
\$500 Million-\$1 Billion	14	7%	\$10,017	12%
\$1-\$5 Billion	14	7%	\$28,232	34%
\$5-\$10 Billion	2	1%	\$14,187	17%
Total	201	100%	\$81,988	100%



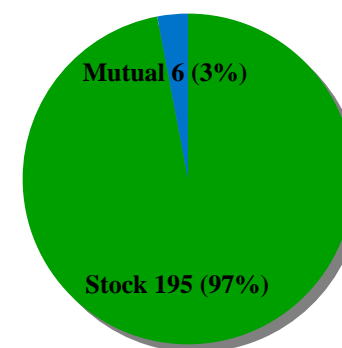
Industry Breakdown



Structural Breakdown



Ownership Breakdown

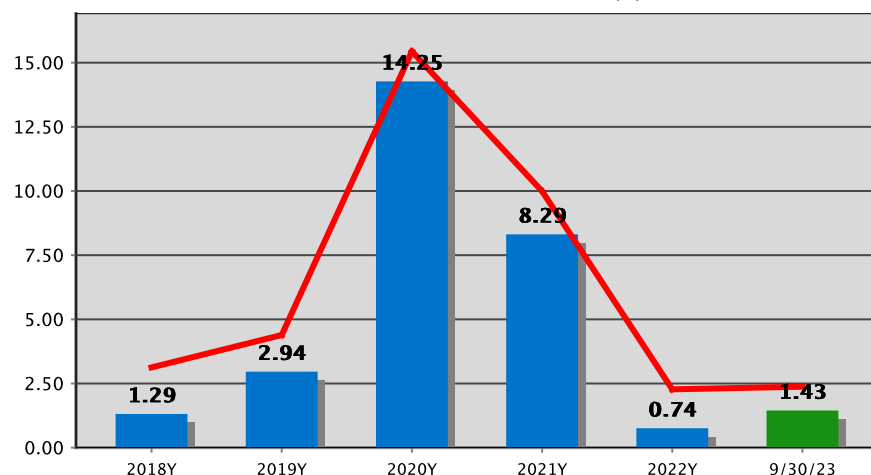


QwickAnalytics State Performance Trends

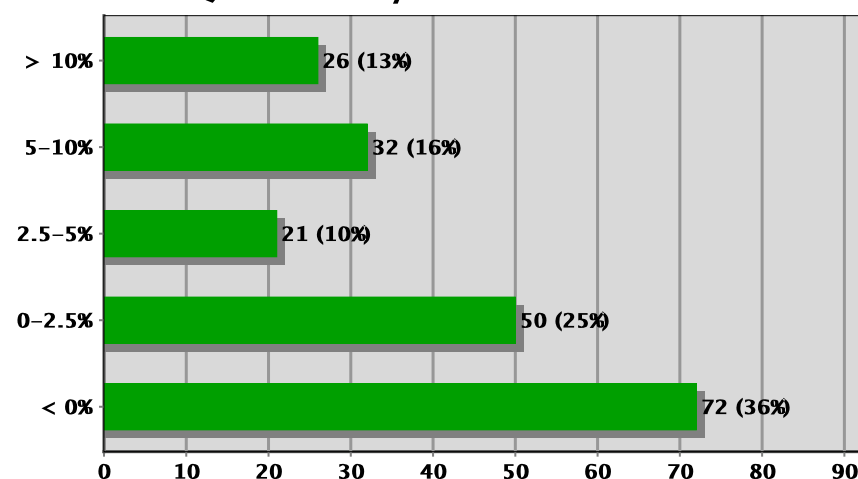
Asset Growth Trends

Kansas
Banks
September 30, 2023

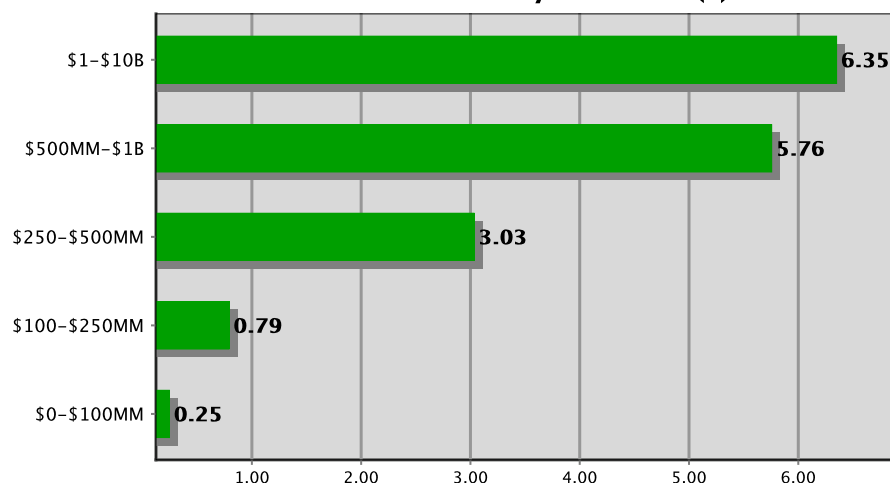
Median LTM Asset Growth (%)



QCBI Banks by LTM Asset Growth



Median LTM Asset Growth by Asset Size (%)



— National Trend

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



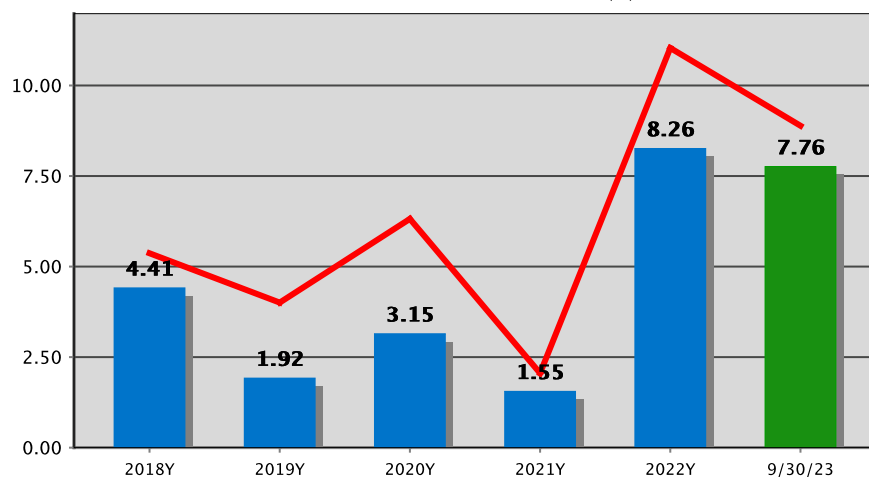
QwickAnalytics™

QwickAnalytics State Performance Trends

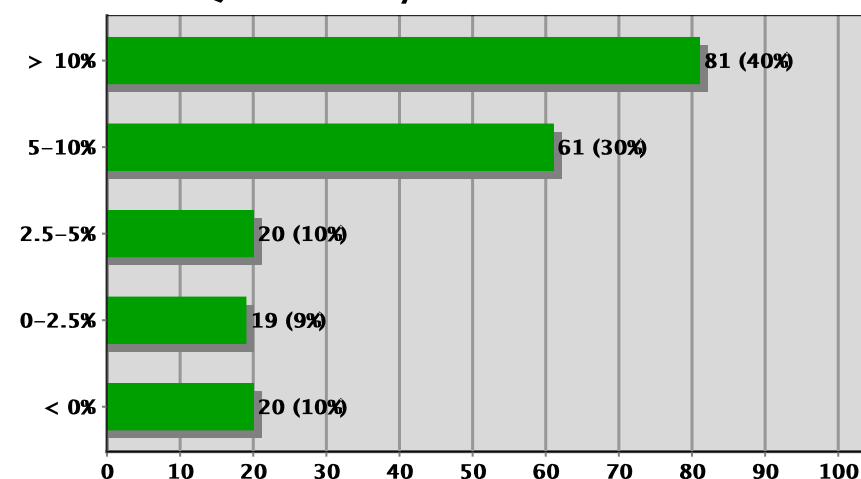
Loan Growth Trends

Kansas
Banks
September 30, 2023

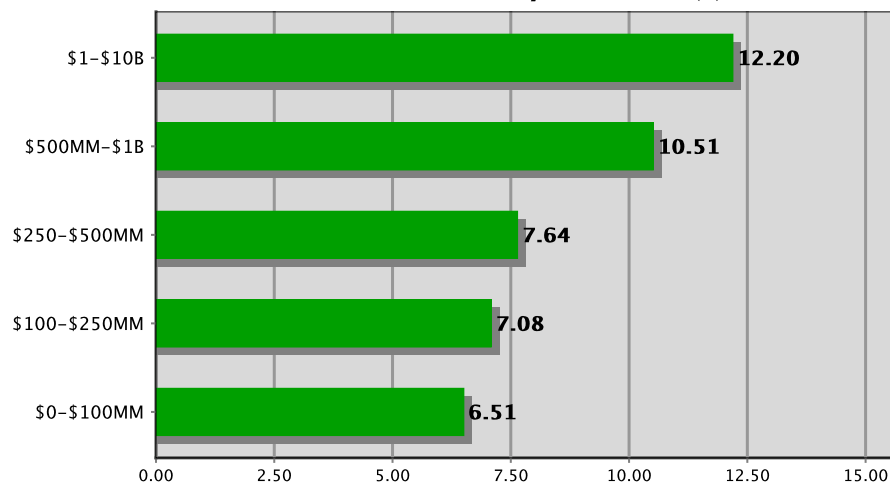
Median LTM Loan Growth (%)



QCBI Banks by LTM Loan Growth



Median LTM Loan Growth by Asset Size (%)



— National Trend

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



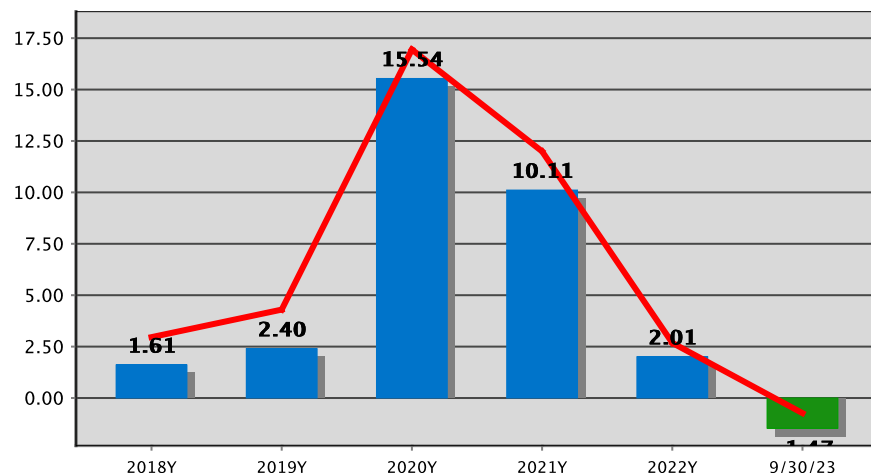
QwickAnalytics™

QwickAnalytics State Performance Trends

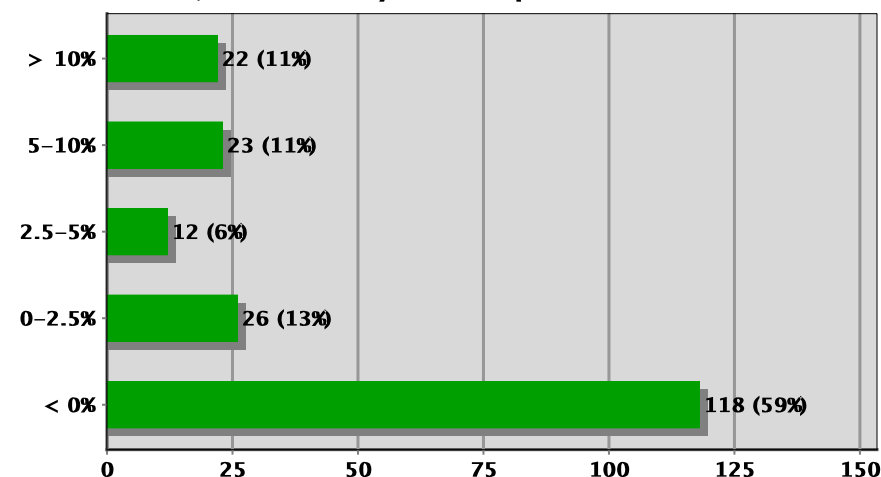
Deposit Growth Trends

Kansas
Banks
September 30, 2023

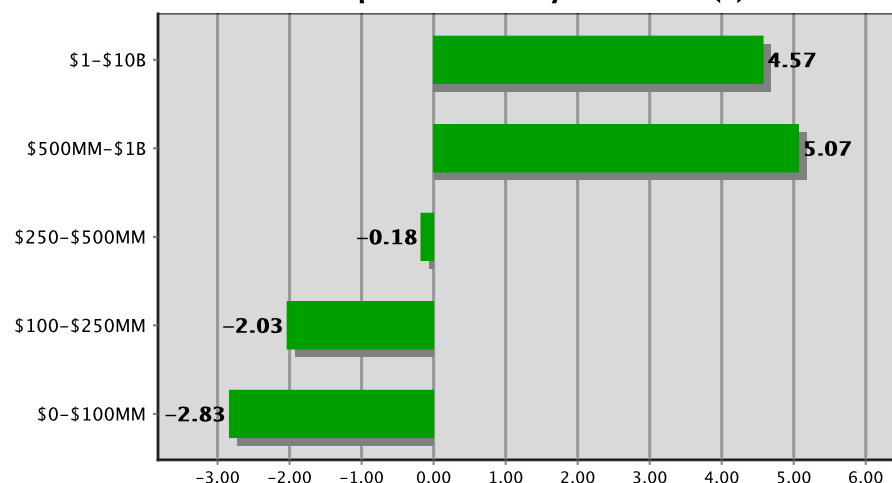
Median LTM Deposit Growth (%)



QCBI Banks by LTM Deposit Growth



Median LTM Deposit Growth by Asset Size (%)



— National Trend

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



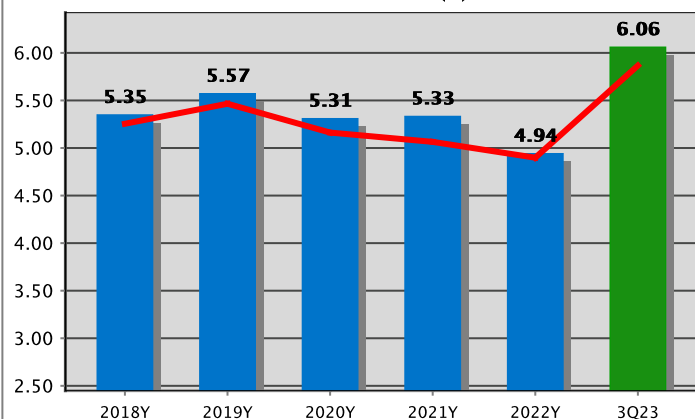
QwickAnalytics™

QwickAnalytics State Performance Trends

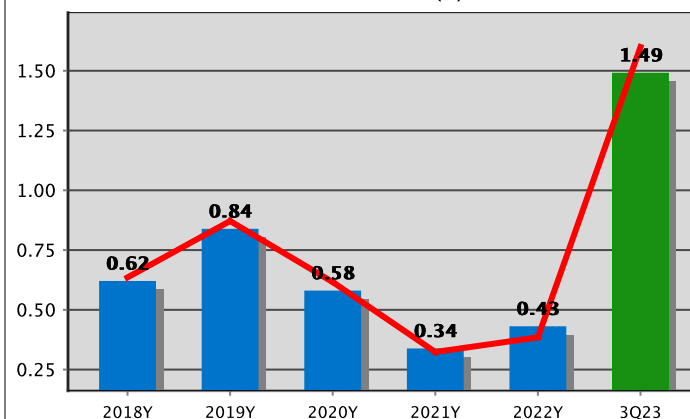
Performance Trends

Kansas
Banks
September 30, 2023

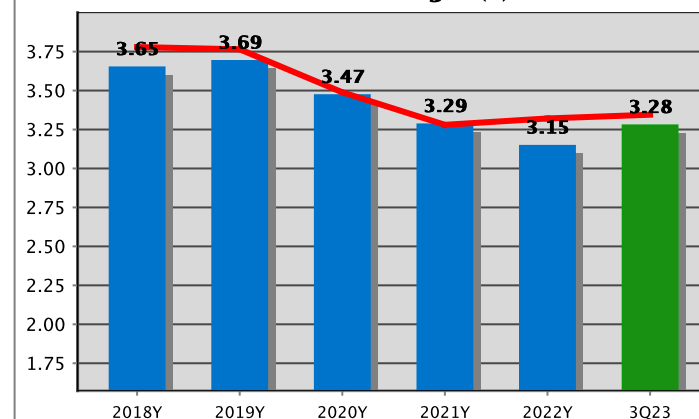
Yield On Loans (%)



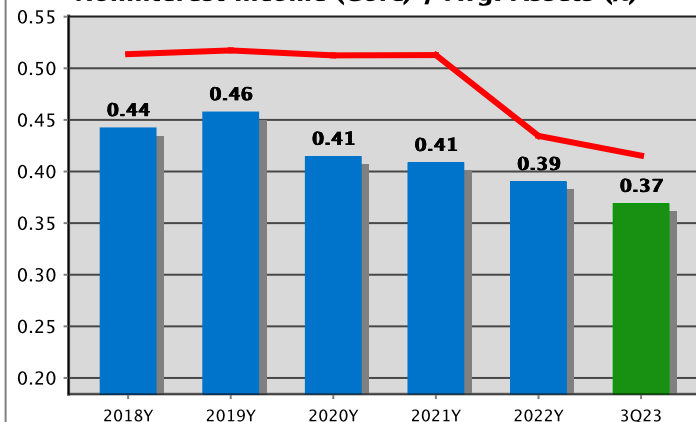
Cost of Funds (%)



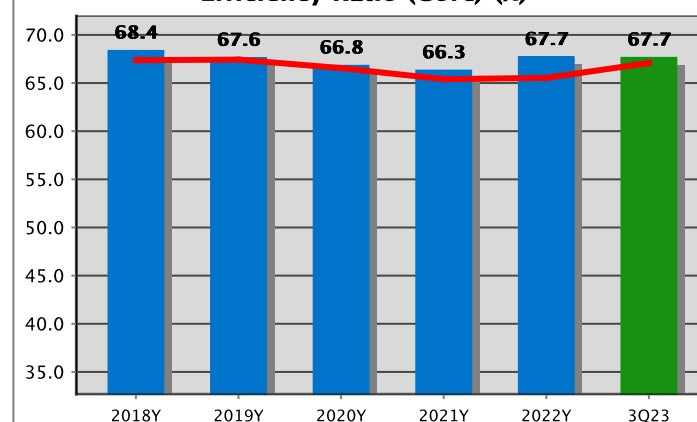
Net Interest Margin (%)



Noninterest Income (Core) / Avg. Assets (%)



Efficiency Ratio (Core) (%)



— National Trend

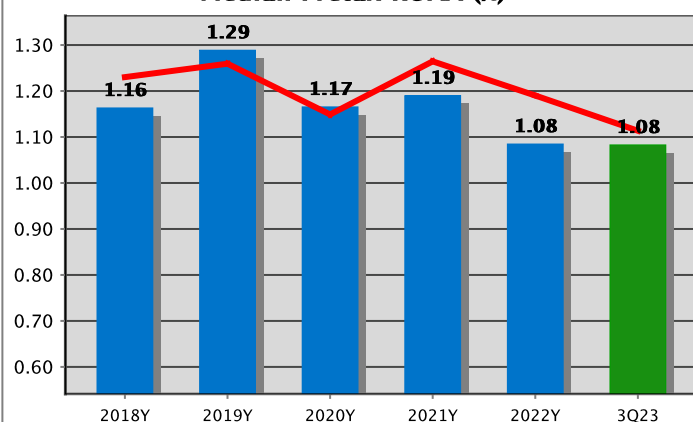
Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

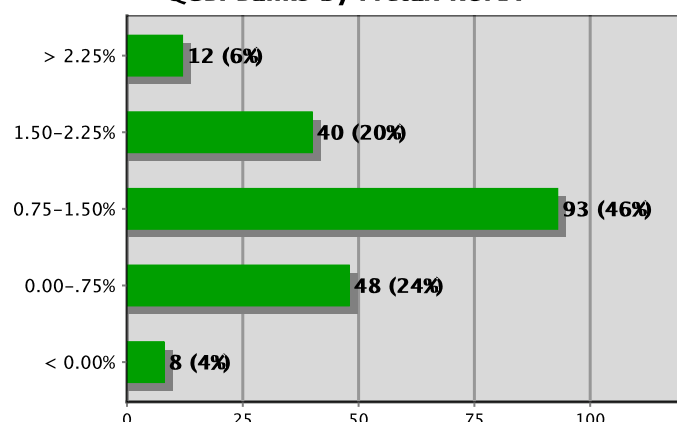
Profitability Trends

Kansas
Banks
September 30, 2023

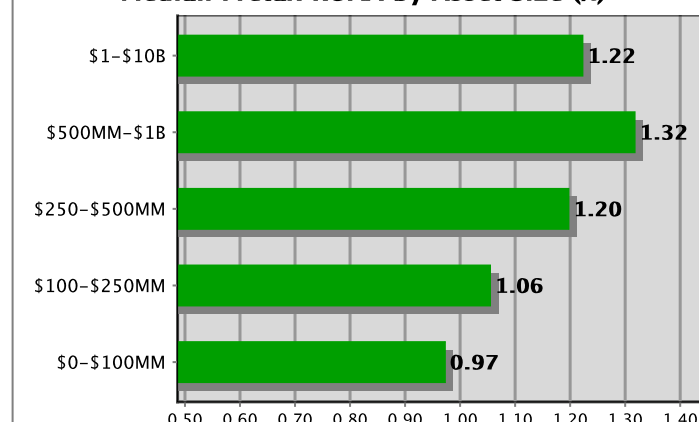
Median Pretax ROAA (%)



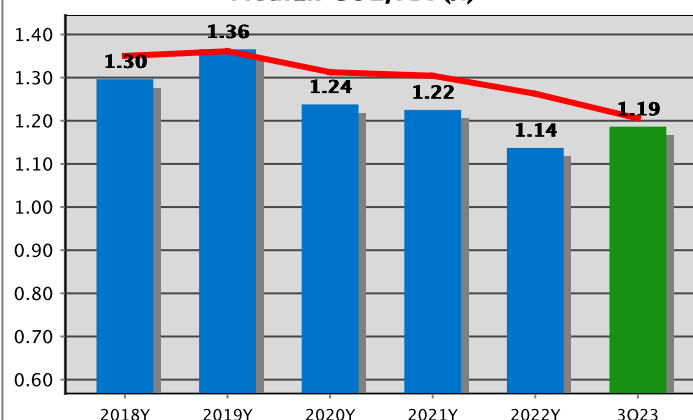
QCBI Banks by Pretax ROAA



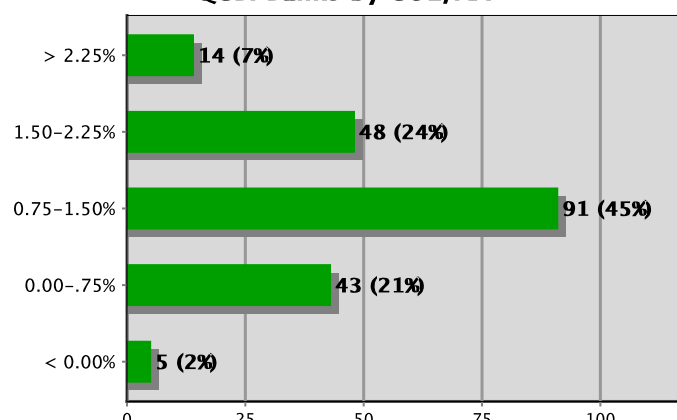
Median Pretax ROAA by Asset Size (%)



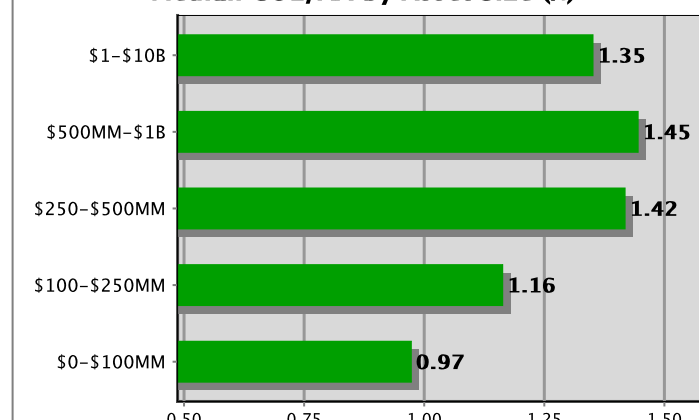
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



— National Trend

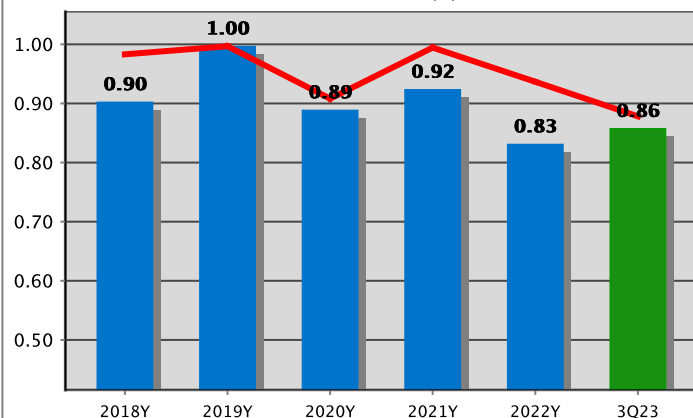
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

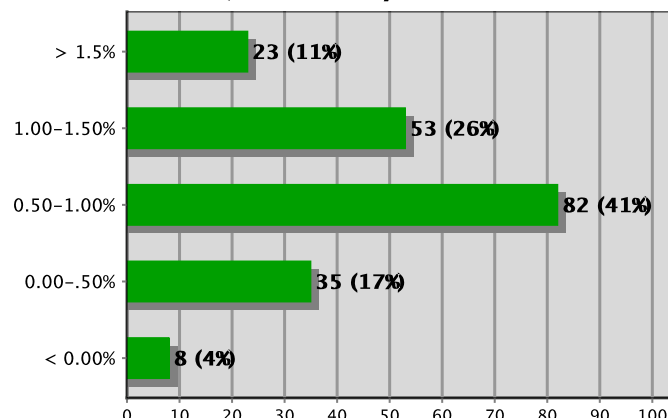
Profitability Trends

Kansas
Banks
September 30, 2023

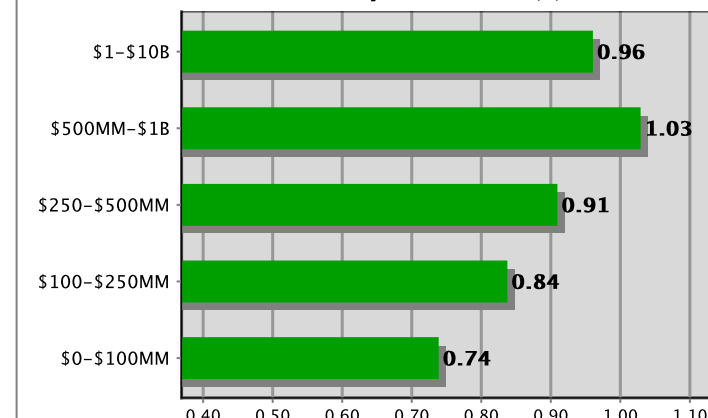
Median ROAA (%)



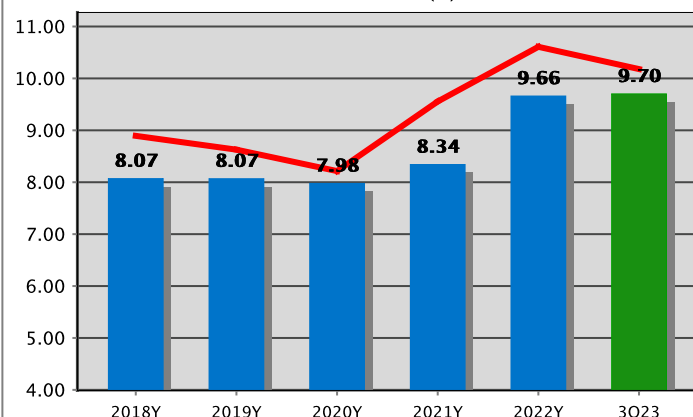
QCBI Banks by ROAA



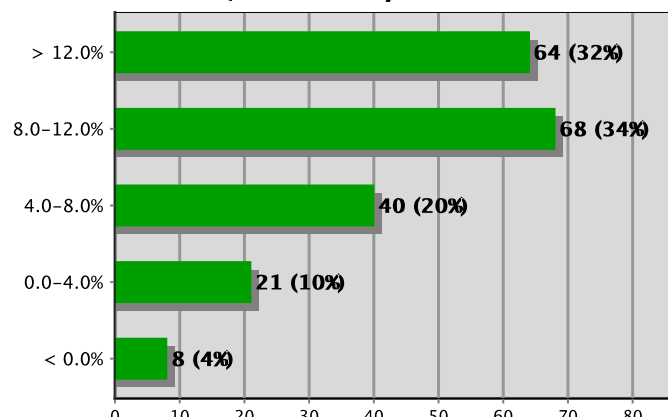
Median ROAA by Asset Size (%)



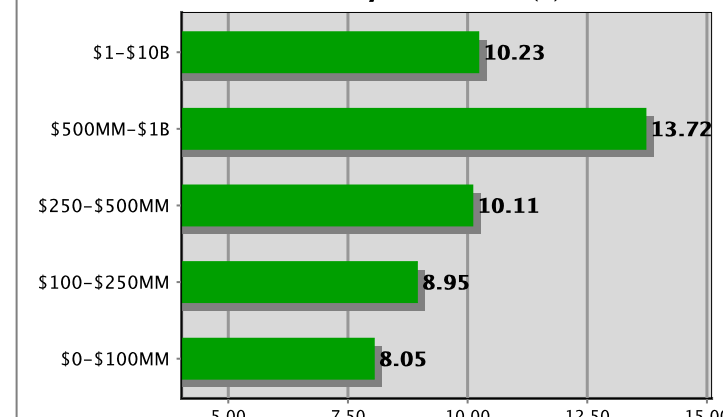
Median ROAE (%)



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)

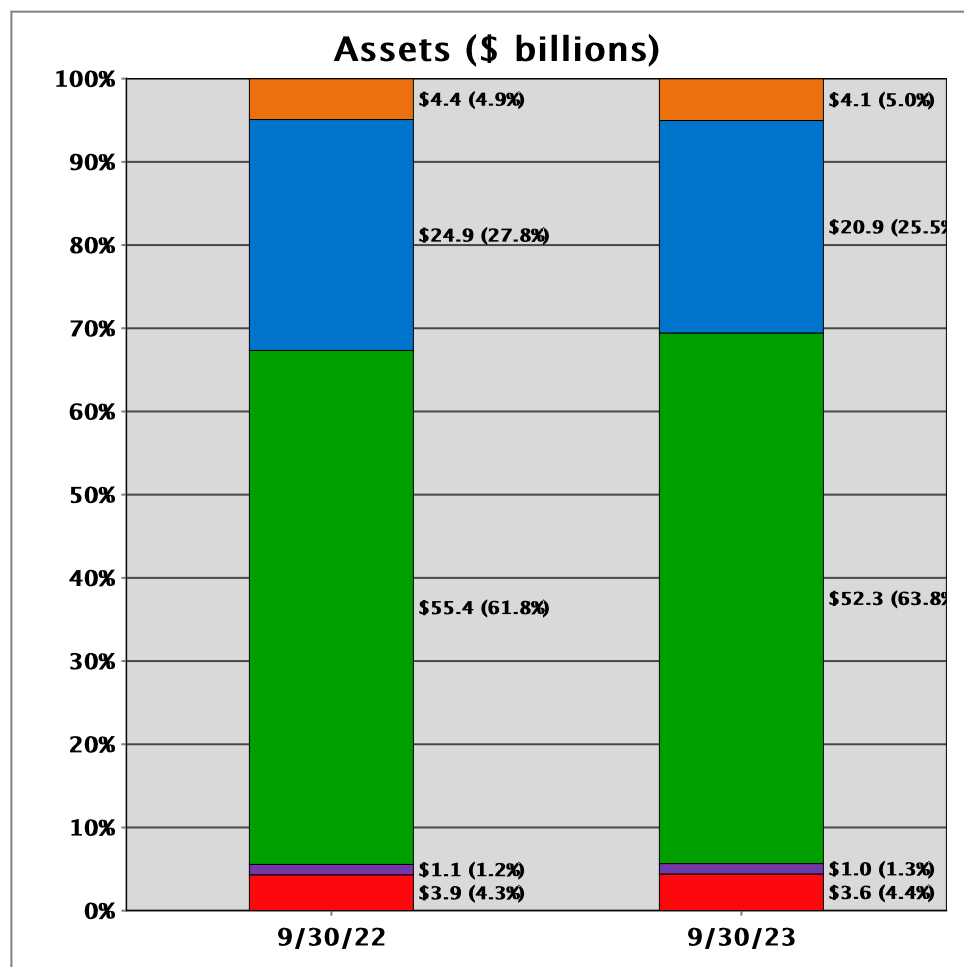


QwickAnalytics™

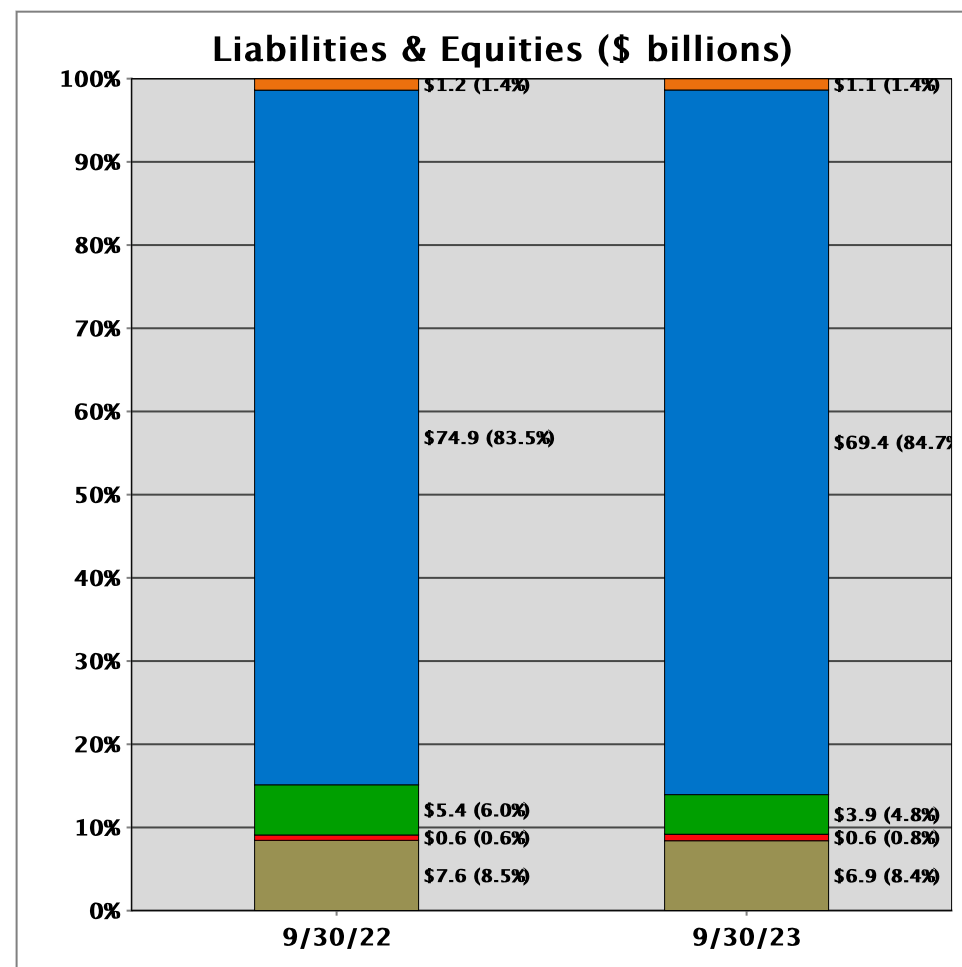
QwickAnalytics State Performance Trends

Balance Sheet Composition

Kansas
Banks
September 30, 2023



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



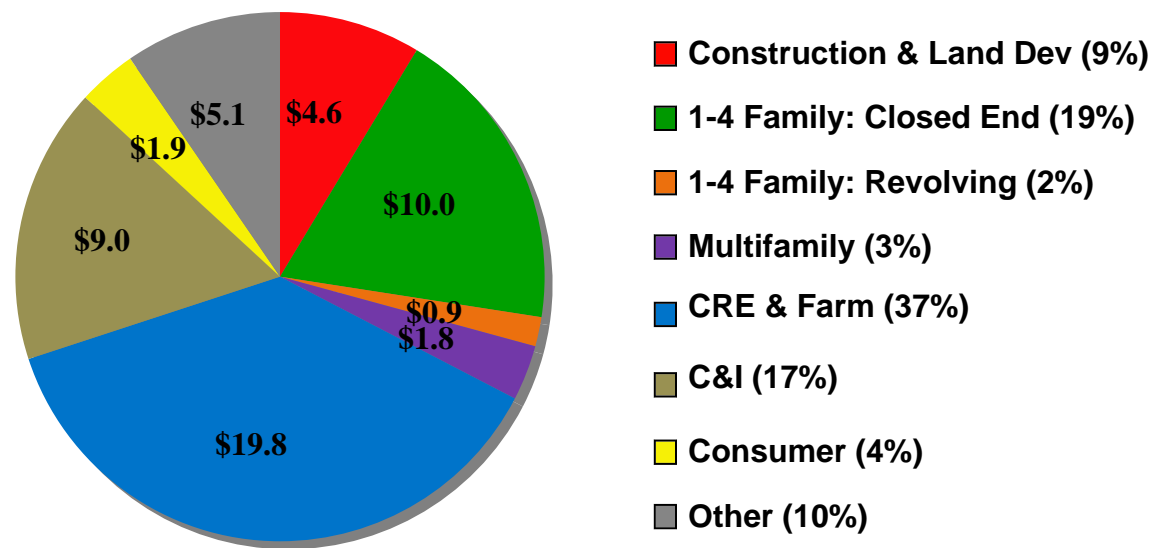
■ Fed Funds & Repos
 ■ Deposits
 ■ Other Borrowings
■ Other Liabilities
 ■ Equity Capital

QuickAnalytics State Performance Trends

Loan Composition

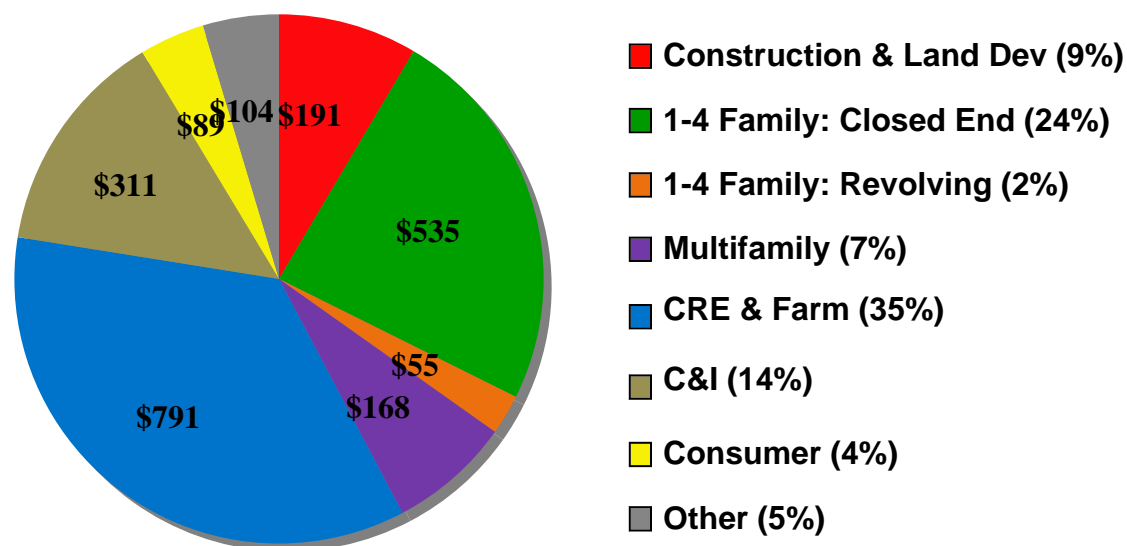
Kansas
Banks
September 30, 2023

State Aggregate Loan Mix



(\$ billions)

National Aggregate Loan Mix



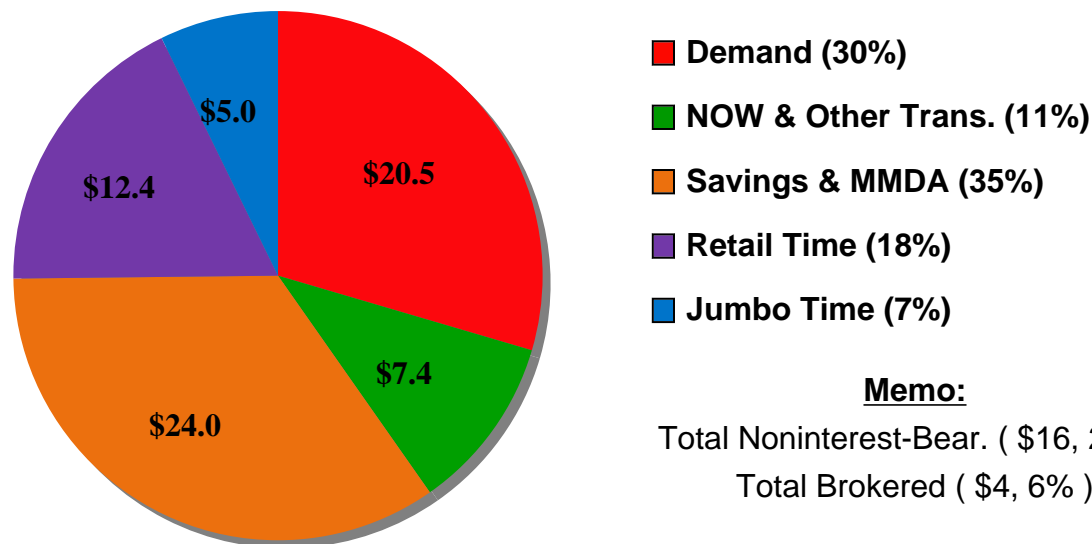
(\$ billions)

QwickAnalytics State Performance Trends

Deposit Composition

Kansas
Banks
September 30, 2023

State Aggregate Deposit Mix



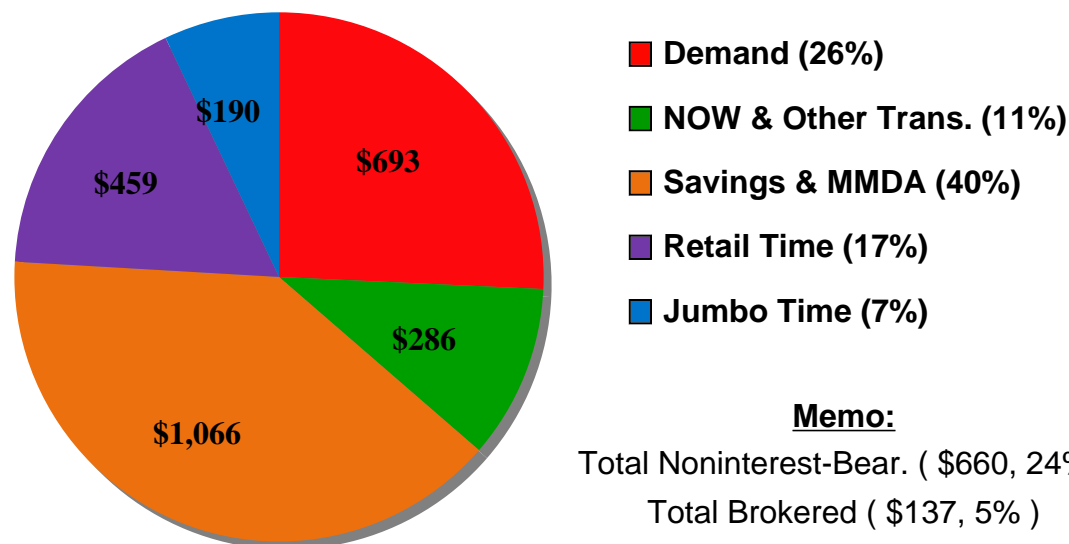
(\$ billions)

Memo:

Total Noninterest-Bear. (\$16, 24%)

Total Brokered (\$4, 6%)

National Aggregate Deposit Mix



(\$ billions)

Memo:

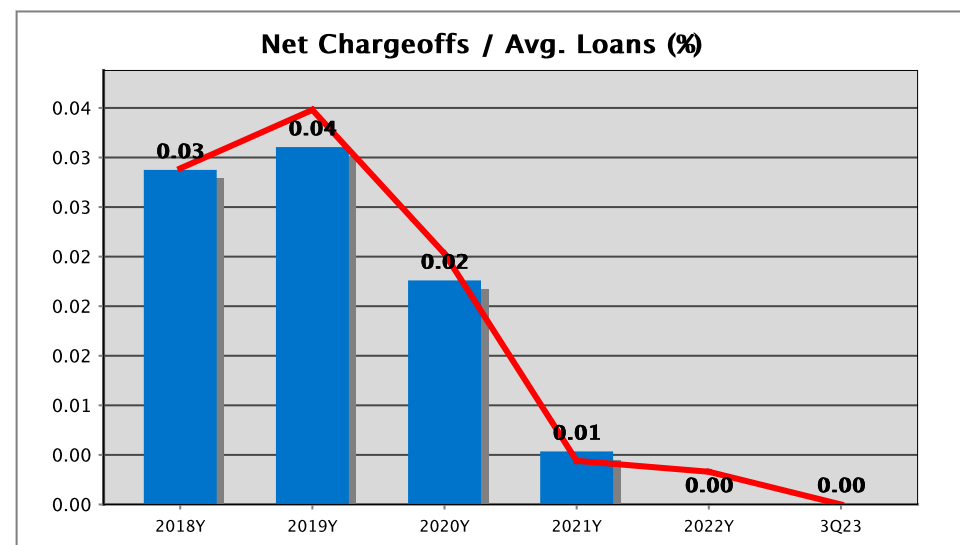
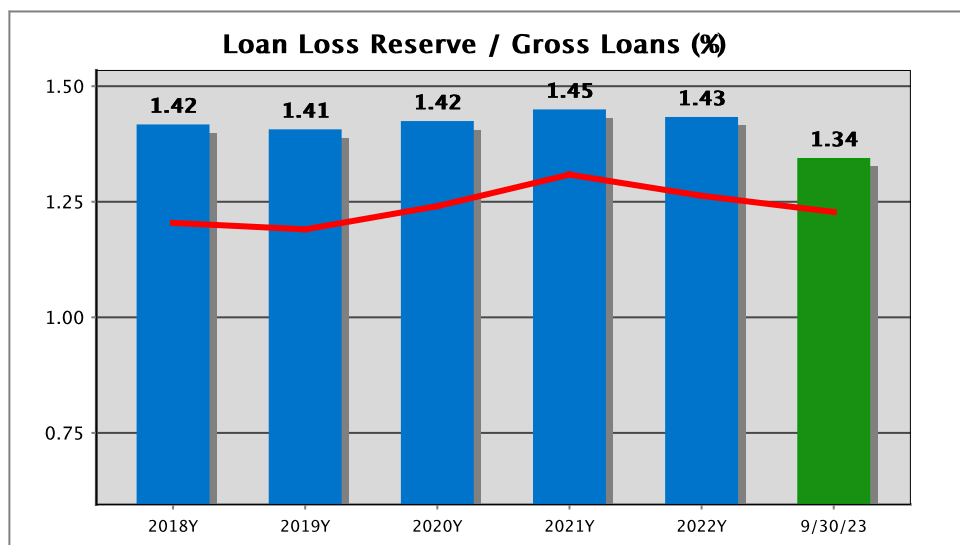
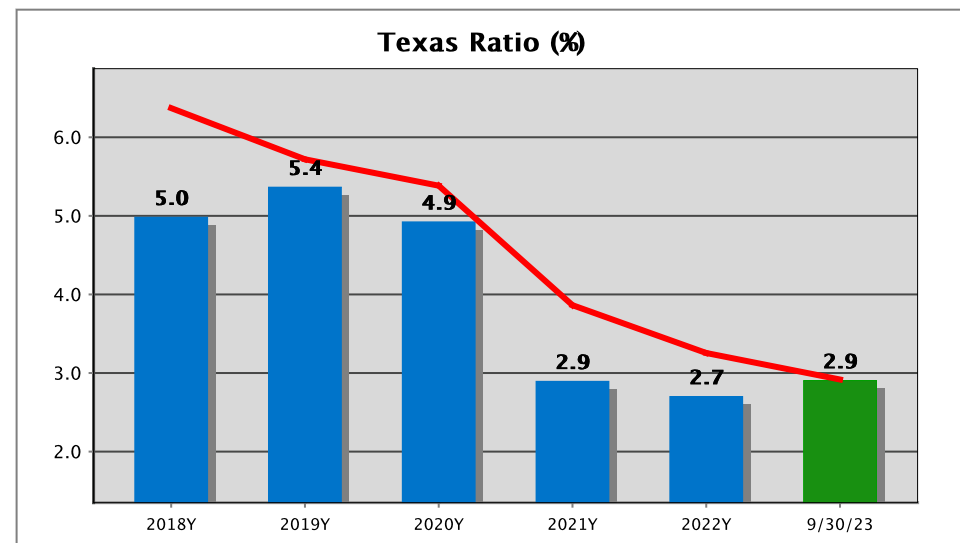
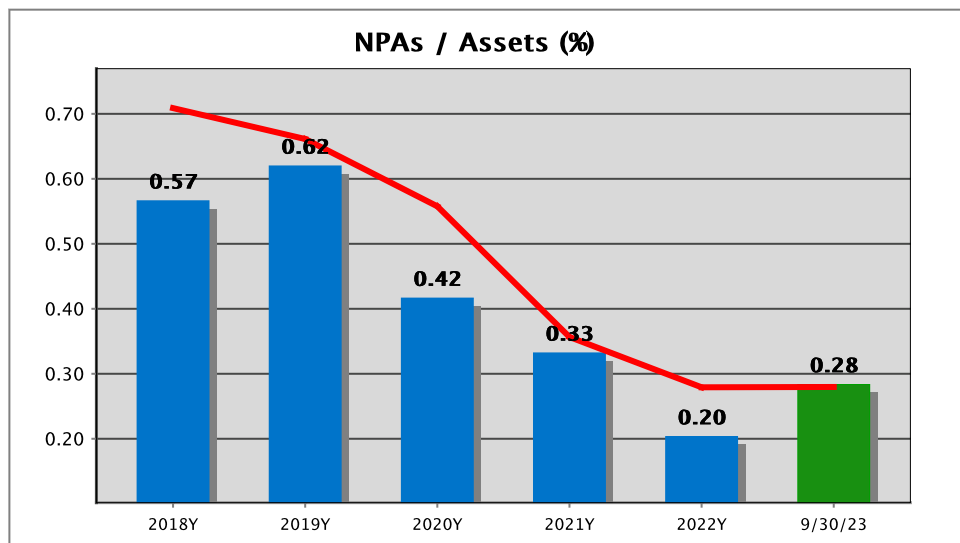
Total Noninterest-Bear. (\$660, 24%)

Total Brokered (\$137, 5%)

QwickAnalytics State Performance Trends

Asset Quality Trends

Kansas
Banks
September 30, 2023



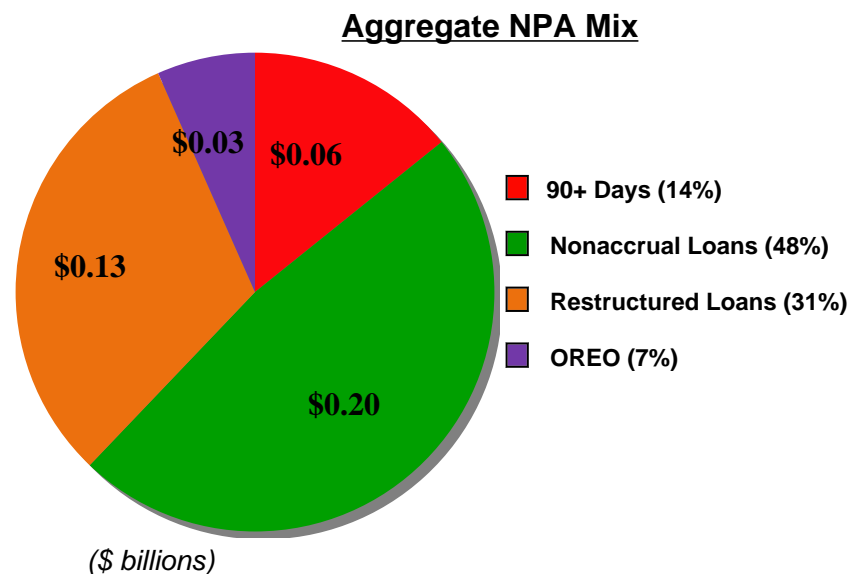
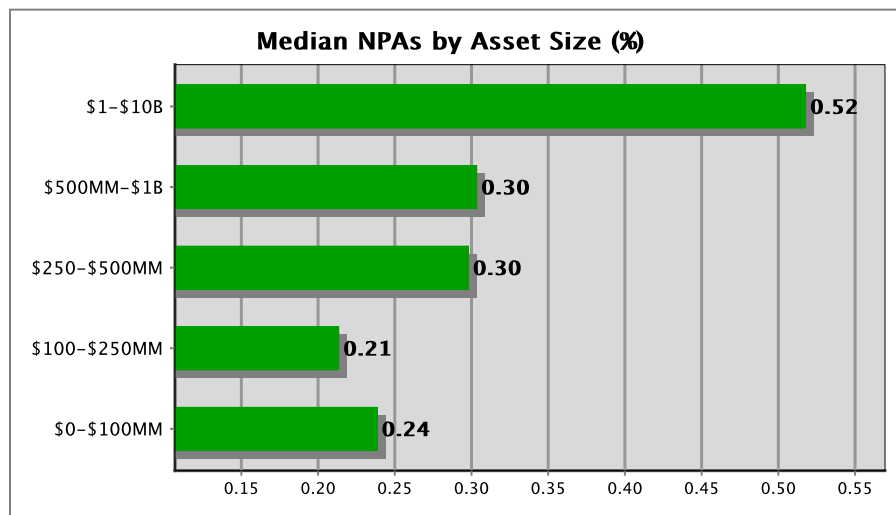
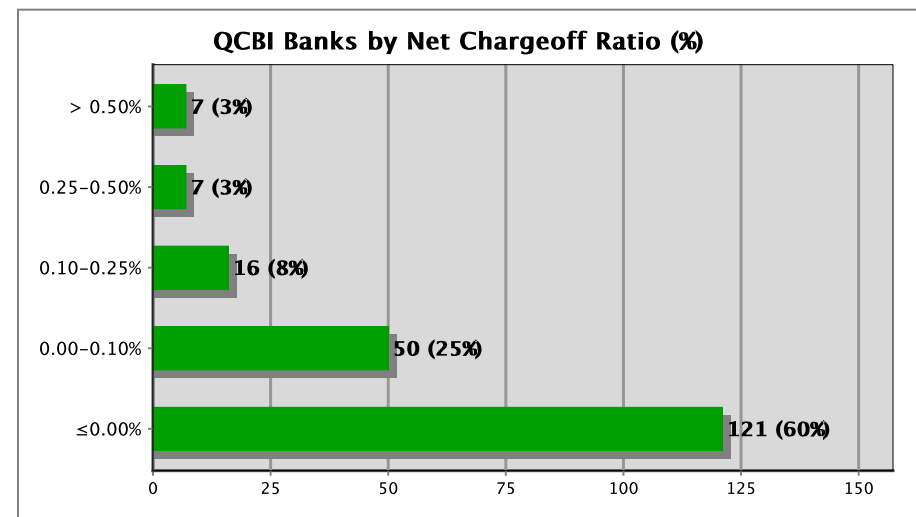
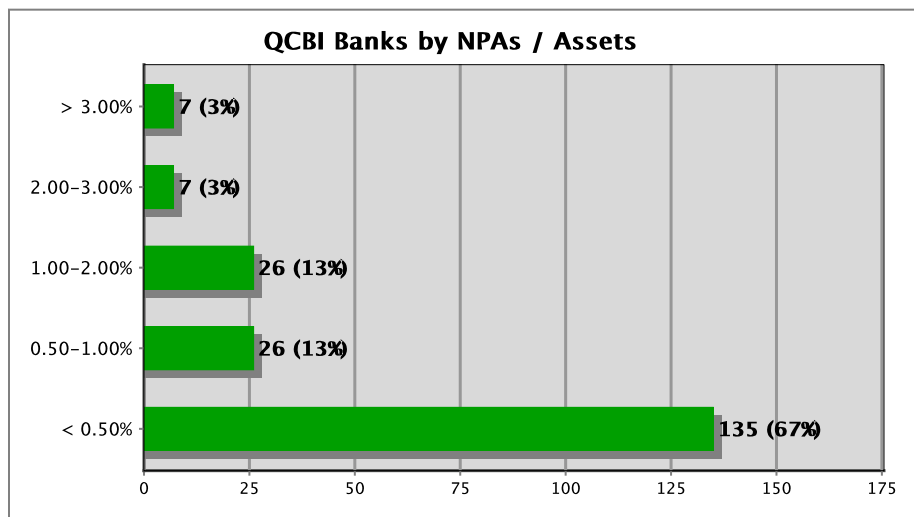
— National Trend

* 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

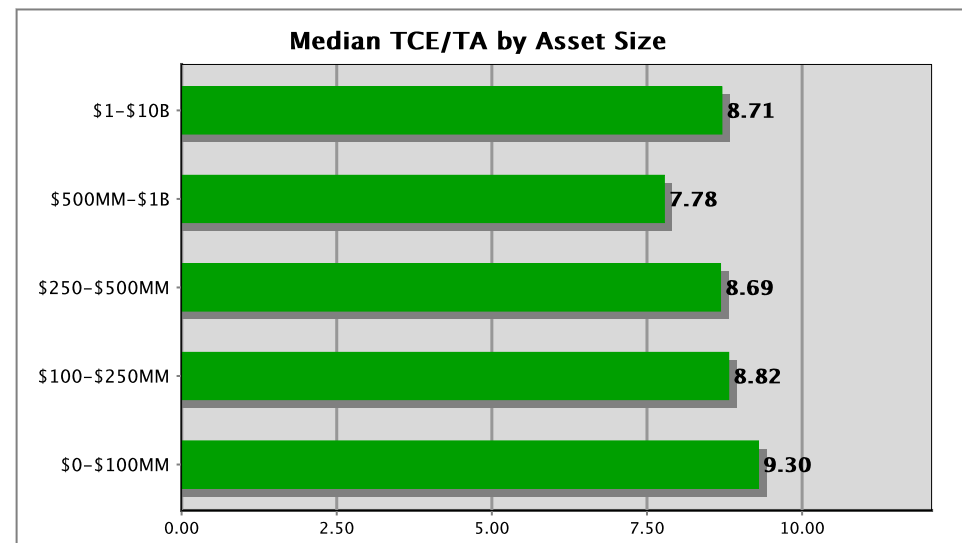
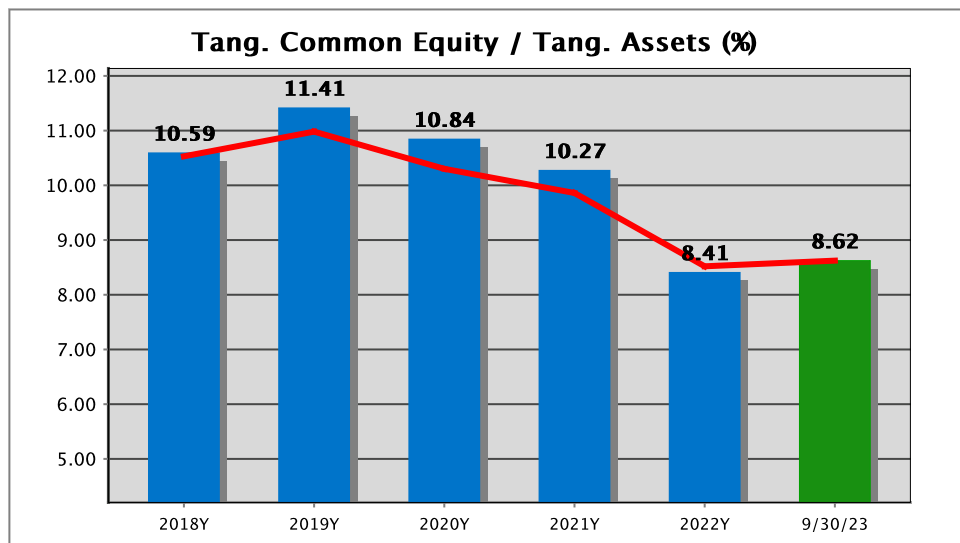
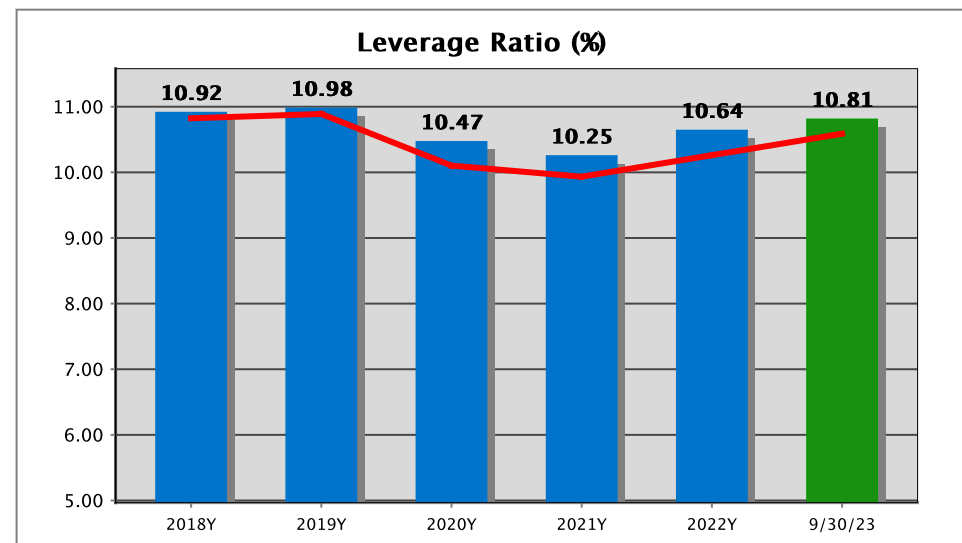
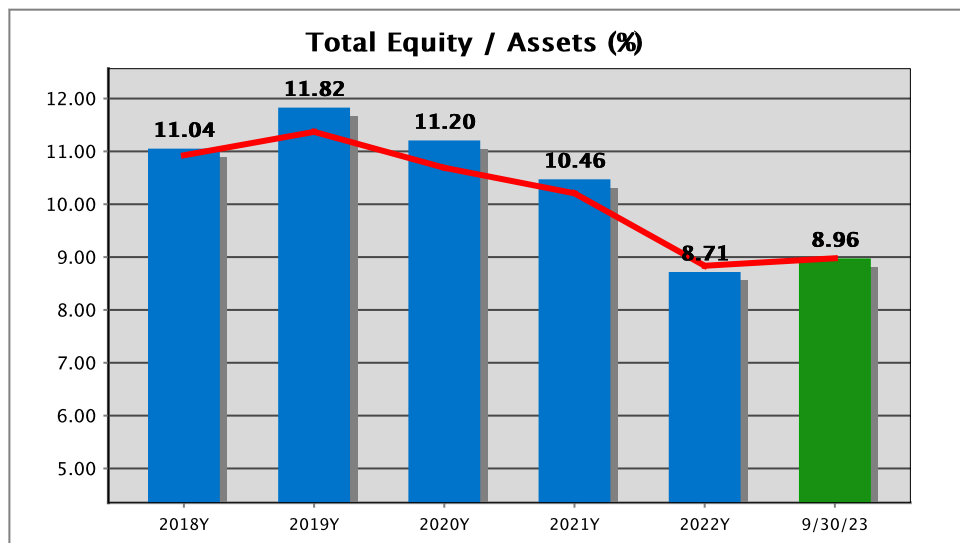
Kansas
Banks
September 30, 2023



QwickAnalytics State Performance Trends

Capital Trends

Kansas
Banks
September 30, 2023



— 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, 2023

Bank Name		City, ST	Total Assets (\$000s)	LTM Asset Growth (%) (\$000s)	
1	Dream First Bank	Syracuse, KS	\$637,514	41.5%	\$186,863
2	Farmers & Merchants Bank Of Colby	Colby, KS	\$477,475	35.5%	\$125,100
3	The Valley State Bank	Syracuse, KS	\$264,357	28.2%	\$58,212
4	Patriots Bank	Garnett, KS	\$234,024	24.7%	\$46,423
5	Security State Bank	Scott City, KS	\$467,566	24.7%	\$92,575
6	Crossfirst Bank	Leawood, KS	\$7,175,117	22.8%	\$1,331,412
7	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$257,847	22.1%	\$46,632
8	Outdoor Bank	Manhattan, KS	\$513,445	20.5%	\$87,296
9	Mid-america Bank	Baldwin City, KS	\$405,423	20.3%	\$68,370
10	The First State Bank Of Healy	Healy, KS	\$102,628	19.7%	\$16,874
11	Great American Bank	Lawrence, KS	\$416,234	18.3%	\$64,285
12	Landmark National Bank	Manhattan, KS	\$1,553,439	17.8%	\$235,070
13	Heritage Bank	Topeka, KS	\$106,787	17.7%	\$16,091
14	Legacy Bank	Colwich, KS	\$683,664	14.9%	\$88,736
15	Andover State Bank	Andover, KS	\$188,295	14.8%	\$24,205
16	Stock Exchange Bank	Caldwell, KS	\$80,144	14.5%	\$10,141
17	First Option Bank	Osawatomie, KS	\$695,677	13.6%	\$83,302
18	Stockgrowers State Bank	Ashland, KS	\$163,157	12.2%	\$17,725
19	The First National Bank Of Hutchinson	Hutchinson, KS	\$1,029,600	12.1%	\$111,223
20	First Federal S&L Bank	Olathe, KS	\$104,409	11.7%	\$10,942
21	Swedish-american State Bank	Courtland, KS	\$65,082	11.5%	\$6,725
22	Bank Of Commerce	Chanute, KS	\$441,551	11.1%	\$44,124
23	Community First Bank	Kansas City, KS	\$326,783	11.0%	\$32,279
24	Stryv Bank	Wichita, KS	\$205,558	10.6%	\$19,677
25	Union State Bank	Arkansas City, KS	\$633,158	10.5%	\$60,407



QwickAnalytics™

Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

Kansas
Banks

September 30, 2023

Bank Name		City, ST	Total Assets (\$000s)	LTM Loan Growth (%) (\$000s)	
1	The Marion National Bank	Marion, KS	\$31,202	46.8%	\$3,388
2	Dream First Bank	Syracuse, KS	\$637,514	42.0%	\$141,216
3	First National Bank Of KS	Burlington, KS	\$91,099	39.2%	\$8,480
4	The First State Bank Of Healy	Healy, KS	\$102,628	36.0%	\$17,108
5	The First State Bank Of Ransom	Ransom, KS	\$47,682	32.1%	\$4,553
6	Landmark National Bank	Manhattan, KS	\$1,553,439	31.5%	\$225,150
7	First Option Bank	Osawatomie, KS	\$695,677	30.7%	\$99,164
8	Kansasland Bank	Quinter, KS	\$54,354	30.0%	\$6,894
9	Bank Of The Plains	Plains, KS	\$409,541	29.7%	\$57,293
10	Ford County State Bank	Spearville, KS	\$50,445	29.0%	\$4,962
11	Heritage Bank	Topeka, KS	\$106,787	28.6%	\$20,126
12	Farmers & Merchants Bank Of Colby	Colby, KS	\$477,475	28.4%	\$73,849
13	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$257,847	27.9%	\$41,131
14	Security State Bank	Scott City, KS	\$467,566	27.8%	\$77,685
15	The First National Bank Of Dighton	Dighton, KS	\$75,877	27.4%	\$9,099
16	Crossfirst Bank	Leawood, KS	\$7,175,117	27.1%	\$1,268,106
17	The Haviland State Bank	Haviland, KS	\$45,189	26.3%	\$5,513
18	Legacy Bank	Colwich, KS	\$683,664	25.4%	\$101,408
19	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$59,121	25.3%	\$5,991
20	Kendall Bank	Overland Park, KS	\$134,574	24.5%	\$25,134
21	CARSON BANK	Mulvane, KS	\$187,142	24.3%	\$23,498
22	Security Bank Of KS City	Kansas City, KS	\$3,613,944	24.0%	\$362,584
23	The First State Bank	Ness City, KS	\$71,008	22.8%	\$4,597
24	State Bank Of Canton	Canton, KS	\$37,274	22.3%	\$2,132
25	The Bank Of Protection	Protection, KS	\$85,291	22.2%	\$9,015



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

Kansas
Banks
September 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	New Century Bank	Belleville, KS	\$51,389	8.10%
2	Peoples State Bank	Cherryvale, KS	\$17,121	6.82%
3	Elevate Bank	Sedan, KS	\$56,914	5.59%
4	First Federal S&L Bank	Olathe, KS	\$104,409	5.07%
5	Firstoak Bank	Independence, KS	\$233,420	4.93%
6	Union State Bank	Uniontown, KS	\$66,814	4.92%
7	Bankwest Of KS	Goodland, KS	\$143,796	4.88%
8	The Citizens State B&TC	Council Grove, KS	\$67,722	4.81%
9	Outdoor Bank	Manhattan, KS	\$513,445	4.72%
10	The Farmers State Bank Of Blue Mound	Blue Mound, KS	\$52,408	4.63%
11	Goppert State Service Bank	Garnett, KS	\$265,212	4.61%
12	The Haviland State Bank	Haviland, KS	\$45,189	4.53%
13	Heritage Bank	Topeka, KS	\$106,787	4.52%
14	Kendall Bank	Overland Park, KS	\$134,574	4.48%
15	Conway Bank	Conway Springs, KS	\$102,691	4.37%
16	Western State Bank	Garden City, KS	\$660,526	4.36%
17	The Baxter State Bank	Baxter Springs, KS	\$24,960	4.36%
18	Dickinson County Bank	Enterprise, KS	\$19,664	4.30%
19	Tricentury Bank	De Soto, KS	\$144,000	4.25%
20	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$172,617	4.25%
21	Dream First Bank	Syracuse, KS	\$637,514	4.21%
22	Patriots Bank	Garnett, KS	\$234,024	4.21%
23	Alliance Bank	Topeka, KS	\$141,492	4.20%
24	Great American Bank	Lawrence, KS	\$416,234	4.18%
25	Kaw Valley Bank	Topeka, KS	\$313,057	4.13%

* Most recent quarter (MRQ) net interest margin

Top 25 QCBI Banks

Noninterest Income

Kansas
Banks
September 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Nbk Bank	Leawood, KS	\$1,147,910	7.11%
2	Dream First Bank	Syracuse, KS	\$637,514	3.53%
3	Armed Forces Bank	Fort Leavenworth, KS	\$1,271,202	3.26%
4	First Bank KS	Salina, KS	\$544,618	1.89%
5	The Liberty Savings Association, Fsa	Fort Scott, KS	\$31,545	1.55%
6	Community First National Bank	Manhattan, KS	\$317,653	1.49%
7	Bison State Bank	Bison, KS	\$60,197	1.39%
8	The First National Bank Of Hutchinson	Hutchinson, KS	\$1,029,600	1.37%
9	Central National Bank	Junction City, KS	\$1,220,046	1.36%
10	Corefirst B&T	Topeka, KS	\$1,246,421	1.34%
11	First Option Bank	Osawatomie, KS	\$695,677	1.29%
12	Kansasland Bank	Quinter, KS	\$54,354	1.24%
13	Tampa State Bank	Tampa, KS	\$67,090	1.20%
14	Small Business Bank	Lenexa, KS	\$102,552	1.15%
15	The Peoples Bank	Pratt, KS	\$476,813	1.09%
16	Peoples B&TC	Mcpherson, KS	\$1,083,202	1.09%
17	Mid-america Bank	Baldwin City, KS	\$405,423	1.08%
18	Peoples Bank	Coldwater, KS	\$52,416	1.06%
19	First State B&T	Tonganoxie, KS	\$446,455	1.06%
20	CARSON BANK	Mulvane, KS	\$187,142	1.03%
21	Peoples State Bank	Cherryvale, KS	\$17,121	0.95%
22	New Century Bank	Belleville, KS	\$51,389	0.95%
23	Kcb Bank	Lakin, KS	\$282,806	0.93%
24	Grant County Bank	Ulysses, KS	\$277,411	0.93%
25	Citizens State B&T Co., Ellsworth, KS	Ellsworth, KS	\$246,424	0.93%

* 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, 2023

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First Federal S&L Bank	Olathe, KS	\$104,409	16.1%
2	Dream First Bank	Syracuse, KS	\$637,514	32.4%
3	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$172,617	35.4%
4	The Citizens State Bank	Marysville, KS	\$385,953	36.6%
5	Western State Bank	Garden City, KS	\$660,526	40.8%
6	Garden Plain State Bank	Wichita, KS	\$139,208	41.4%
7	Solomon State Bank	Solomon, KS	\$171,367	43.3%
8	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$257,847	43.4%
9	The Bennington State Bank	Salina, KS	\$993,498	44.3%
10	Mid-america Bank	Baldwin City, KS	\$405,423	44.5%
11	First National Bank Of Spearville	Spearville, KS	\$51,161	45.2%
12	Tricentury Bank	De Soto, KS	\$144,000	45.5%
13	The Bank Of Holyrood	Holyrood, KS	\$67,663	46.9%
14	Community Bank	Topeka, KS	\$161,280	47.3%
15	Peoples State Bank	Cherryvale, KS	\$17,121	47.3%
16	The Bank	Oberlin, KS	\$448,676	47.5%
17	Farmers & Merchants Bank Of Colby	Colby, KS	\$477,475	47.6%
18	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$78,941	48.8%
19	State Bank Of Downs	Downs, KS	\$129,235	49.0%
20	Security State Bank	Scott City, KS	\$467,566	49.1%
21	Security Bank Of KS City	Kansas City, KS	\$3,613,944	49.2%
22	First KS Bank	Hoisington, KS	\$258,555	49.6%
23	Ks Statebank	Manhattan, KS	\$2,429,478	49.6%
24	The Fidelity State B&TC	Dodge City, KS	\$189,725	50.1%
25	State Bank Of Bern	Bern, KS	\$107,581	50.1%

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

Top 25 QCBI Banks ROAA (C-Corps)

Kansas
Banks
September 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Dream First Bank	Syracuse, KS	\$637,514	3.84%
2	Community State Bank	Coffeyville, KS	\$176,667	2.18%
3	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$172,617	2.04%
4	Garden Plain State Bank	Wichita, KS	\$139,208	2.01%
5	Mid-america Bank	Baldwin City, KS	\$405,423	1.80%
6	The Liberty Savings Association, Fsa	Fort Scott, KS	\$31,545	1.75%
7	Tricentury Bank	De Soto, KS	\$144,000	1.75%
8	Community Bank	Topeka, KS	\$161,280	1.69%
9	The Haviland State Bank	Haviland, KS	\$45,189	1.68%
10	The Fidelity State B&TC	Dodge City, KS	\$189,725	1.60%
11	First National Bank Of Spearville	Spearville, KS	\$51,161	1.51%
12	Farmers & Merchants Bank Of Colby	Colby, KS	\$477,475	1.40%
13	Community First National Bank	Manhattan, KS	\$317,653	1.40%
14	State Bank Of Bern	Bern, KS	\$107,581	1.39%
15	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$257,847	1.38%
16	The First National Bank Of Scott City	Scott City, KS	\$155,342	1.36%
17	Security Bank Of KS City	Kansas City, KS	\$3,613,944	1.35%
18	The Citizens State Bank	Moundridge, KS	\$453,125	1.30%
19	Community First Bank	Kansas City, KS	\$326,783	1.29%
20	State Bank Of Canton	Canton, KS	\$37,274	1.28%
21	Alliance Bank	Topeka, KS	\$141,492	1.27%
22	Security State Bank	Scott City, KS	\$467,566	1.25%
23	Mutual Savings Association	Leavenworth, KS	\$344,549	1.22%
24	The Bank Of Protection	Protection, KS	\$85,291	1.20%
25	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$59,121	1.18%

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

Top 25 QCBI Banks ROAA (S-Corps)

Kansas
Banks
September 30, 2023

Bank Name	City, ST	Total Assets (\$000s)	ROAA
1 First Federal S&L Bank	Olathe, KS	\$104,409	3.93%
2 Peoples State Bank	Cherryvale, KS	\$17,121	3.74%
3 New Century Bank	Belleville, KS	\$51,389	3.23%
4 Nbk Bank	Leawood, KS	\$1,147,910	3.17%
5 The Citizens State Bank	Marysville, KS	\$385,953	2.27%
6 The Citizens State Bank Of Cheney, KS	Cheney, KS	\$78,941	2.19%
7 Western State Bank	Garden City, KS	\$660,526	2.16%
8 Solomon State Bank	Solomon, KS	\$171,367	2.14%
9 Dickinson County Bank	Enterprise, KS	\$19,664	2.04%
10 Fusion Bank	Larned, KS	\$204,358	2.02%
11 Firstoak Bank	Independence, KS	\$233,420	1.98%
12 State Bank Of Downs	Downs, KS	\$129,235	1.94%
13 The Bennington State Bank	Salina, KS	\$993,498	1.88%
14 The Bank	Oberlin, KS	\$448,676	1.86%
15 Great American Bank	Lawrence, KS	\$416,234	1.83%
16 Heritage Bank	Topeka, KS	\$106,787	1.74%
17 Kcb Bank	Lakin, KS	\$282,806	1.68%
18 First Commerce Bank	Marysville, KS	\$132,027	1.65%
19 First Bank KS	Salina, KS	\$544,618	1.63%
20 The Citizens State B&TC	Council Grove, KS	\$67,722	1.61%
21 Farmers B&T	Great Bend, KS	\$1,009,369	1.58%
22 The Bank Of Holyrood	Holyrood, KS	\$67,663	1.56%
23 BANK OF PRAIRIE VILLAGE	Prairie Village, KS	\$135,993	1.50%
24 Grant County Bank	Ulysses, KS	\$277,411	1.46%
25 The Denison State Bank	Holton, KS	\$420,181	1.45%

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

Top 25 QCBI Banks

ROAE (C-Corps)

Kansas
Banks
September 30, 2023

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 Bank Of Labor	Kansas City, KS	\$893,331	86.14%
2 Dream First Bank	Syracuse, KS	\$637,514	48.28%
3 The State Bank Of Spring Hill	Spring Hill, KS	\$64,084	27.97%
4 Community State Bank	Coffeyville, KS	\$176,667	24.60%
5 Southwind Bank	Natoma, KS	\$169,048	18.43%
6 Mid-america Bank	Baldwin City, KS	\$405,423	18.31%
7 Security Bank Of KS City	Kansas City, KS	\$3,613,944	17.68%
8 Community Bank	Topeka, KS	\$161,280	16.71%
9 The Citizens National Bank	Greenleaf, KS	\$201,122	16.70%
10 Garden Plain State Bank	Wichita, KS	\$139,208	16.39%
11 Community Bank Of Wichita, Inc.	Wichita, KS	\$112,826	16.06%
12 Intrust Bank	Wichita, KS	\$7,012,051	15.71%
13 The Citizens State Bank	Moundridge, KS	\$453,125	15.03%
14 The First National Bank Of Scott City	Scott City, KS	\$155,342	14.84%
15 Peoples B&TC	Mcpherson, KS	\$1,083,202	14.68%
16 The Community Bank	Liberal, KS	\$159,503	14.46%
17 Tricentury Bank	De Soto, KS	\$144,000	14.30%
18 The Citizens State Bank	Gridley, KS	\$297,597	14.27%
19 Legacy Bank	Colwich, KS	\$683,664	13.38%
20 The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$59,121	13.34%
21 The Haviland State Bank	Haviland, KS	\$45,189	13.31%
22 Community First National Bank	Manhattan, KS	\$317,653	13.18%
23 KS State Bank	Overbrook, KS	\$86,355	12.61%
24 The Farmers State Bank Of Oakley, KS	Oakley, KS	\$257,847	12.46%
25 Farmers & Merchants Bank Of Colby	Colby, KS	\$477,475	12.15%

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

Top 25 QCBI Banks

ROAE (S-Corps)

Kansas
Banks
September 30, 2023

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Kaw Valley State Bank	Eudora, KS	\$73,372	173.69%
2	Tampa State Bank	Tampa, KS	\$67,090	83.51%
3	First National Bank In Frankfort	Frankfort, KS	\$57,370	42.79%
4	Community National Bank	Seneca, KS	\$815,217	39.43%
5	First National Bank In Cimarron	Cimarron, KS	\$127,325	37.28%
6	First KS Bank	Hoisington, KS	\$258,555	35.96%
7	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$78,941	35.55%
8	The Citizens State Bank	Marysville, KS	\$385,953	33.01%
9	First Bank KS	Salina, KS	\$544,618	30.89%
10	First Federal S&L Bank	Olathe, KS	\$104,409	30.64%
11	Citizens Bank Of KS	Kingman, KS	\$476,530	30.24%
12	Western State Bank	Garden City, KS	\$660,526	27.49%
13	Citizens State B&T Co., Ellsworth, KS	Ellsworth, KS	\$246,424	26.67%
14	The Farmers State Bank	Mcperson, KS	\$148,977	25.47%
15	Bendena State Bank	Bendena, KS	\$103,965	25.25%
16	Howard State Bank	Howard, KS	\$69,481	24.74%
17	First Heritage Bank	Centralia, KS	\$226,903	23.90%
18	The Bennington State Bank	Salina, KS	\$993,498	22.28%
19	Impact Bank	Wellington, KS	\$149,689	21.71%
20	Firstoak Bank	Independence, KS	\$233,420	21.11%
21	Union State Bank	Uniontown, KS	\$66,814	21.11%
22	Farmers State Bank	Wathena, KS	\$71,317	21.06%
23	Fusion Bank	Larned, KS	\$204,358	20.99%
24	Emprise Bank	Wichita, KS	\$2,451,592	20.75%
25	The State Exchange Bank	Mankato, KS	\$44,100	20.33%

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

QwickAnalytics State Performance Trends

Kansas
Banks

September 30, 2023

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	156	1
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	128	1
Large Institutional Branches (>\$2 billion deposits/branch)	47	0
Underloaned (<10% Loans / Assets)	124	0
Consumer Focus (>50% Consumer Loans or Leases / Assets)	24	0
No Material Real Estate Lending (<1% Assets)	137	1
Wholesale Funded (<40% Core Deposits / Deposits)	92	0
Overcapitalized (Total Equity / Assets > 50%)	87	0
Time Deposits = 100% of Total Deposits	20	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, 2023

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.