

QwickAnalytics State Performance Trends

Kansas
Banks
March 31, 2024

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	201	99%	3	1%	204
National	4,266	92%	357	8%	4,623

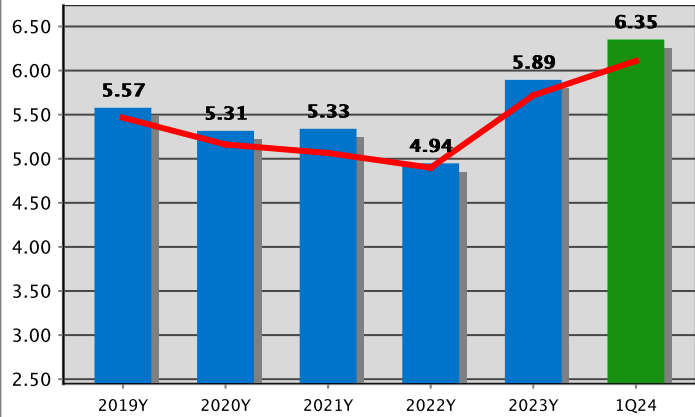
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

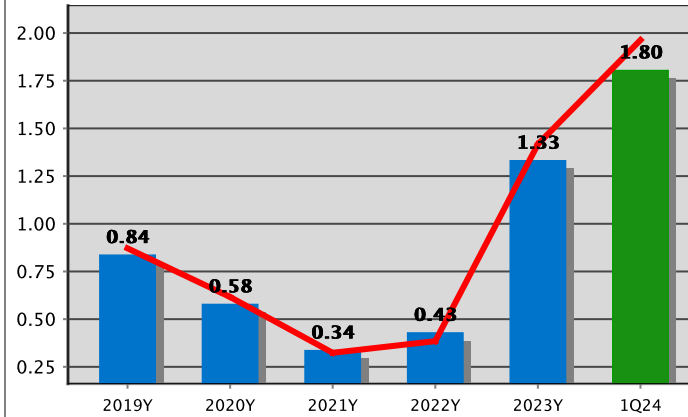
Performance Trends

Kansas
Banks
March 31, 2024

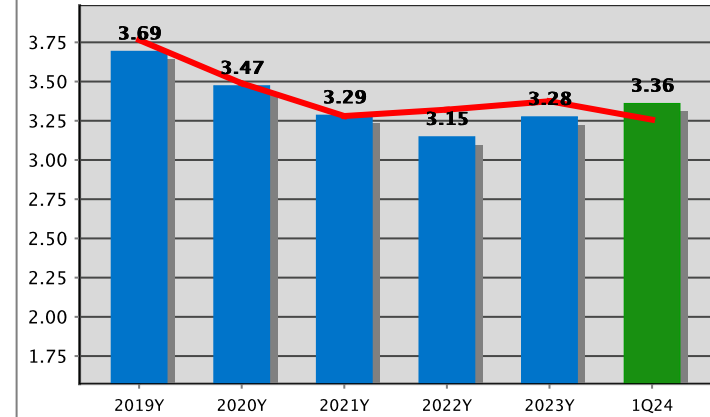
Yield On Loans (%)



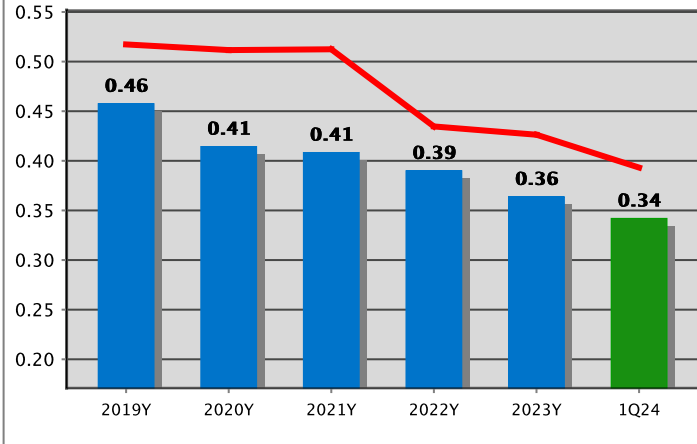
Cost of Funds (%)



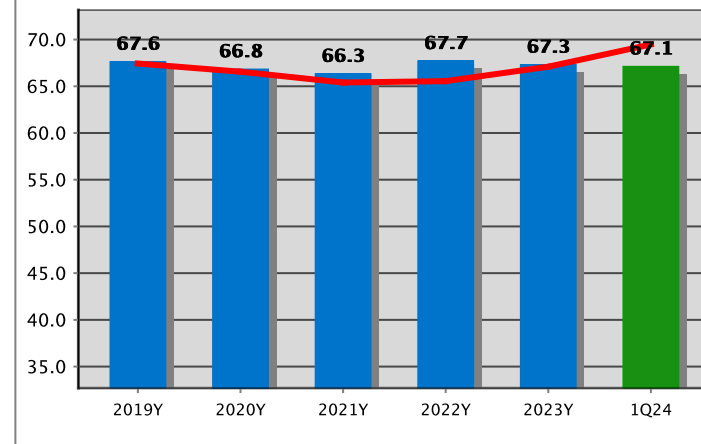
Net Interest Margin (%)



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

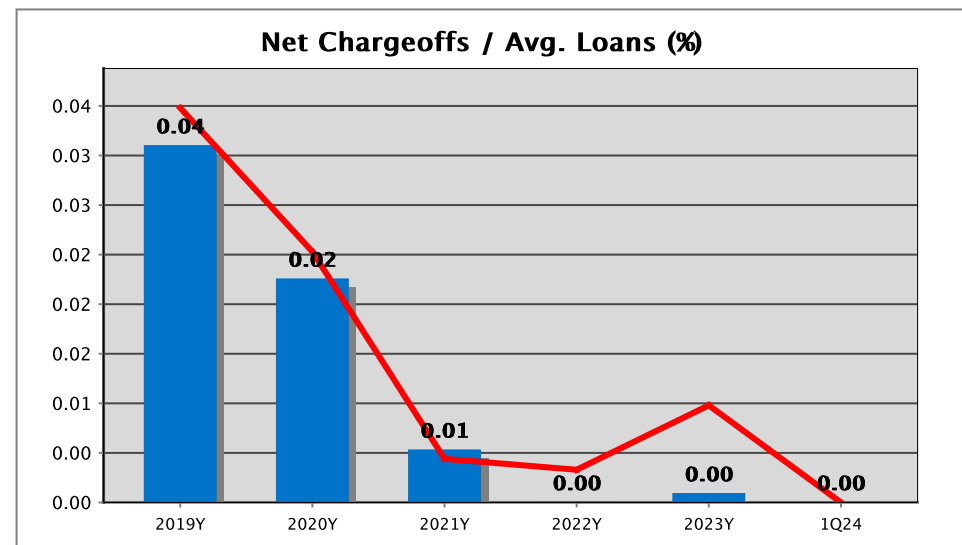
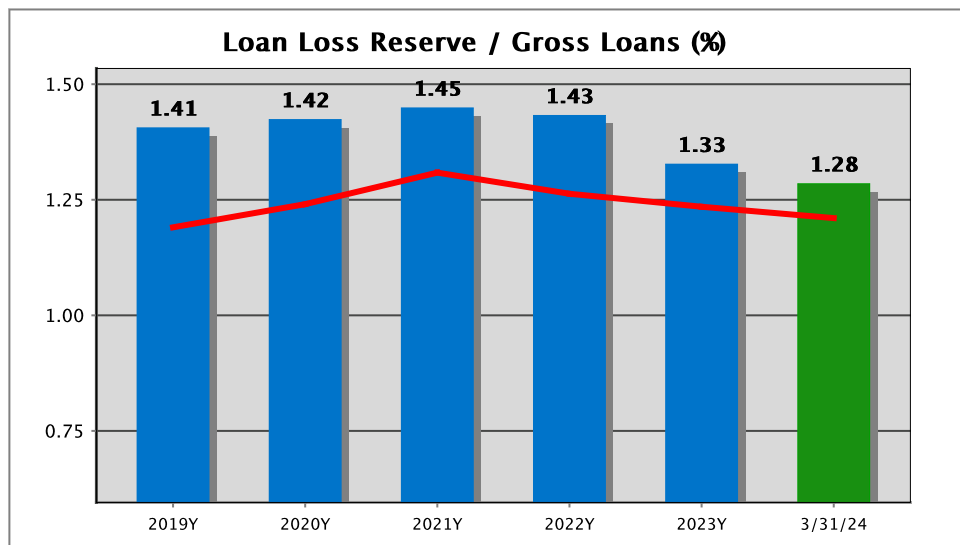
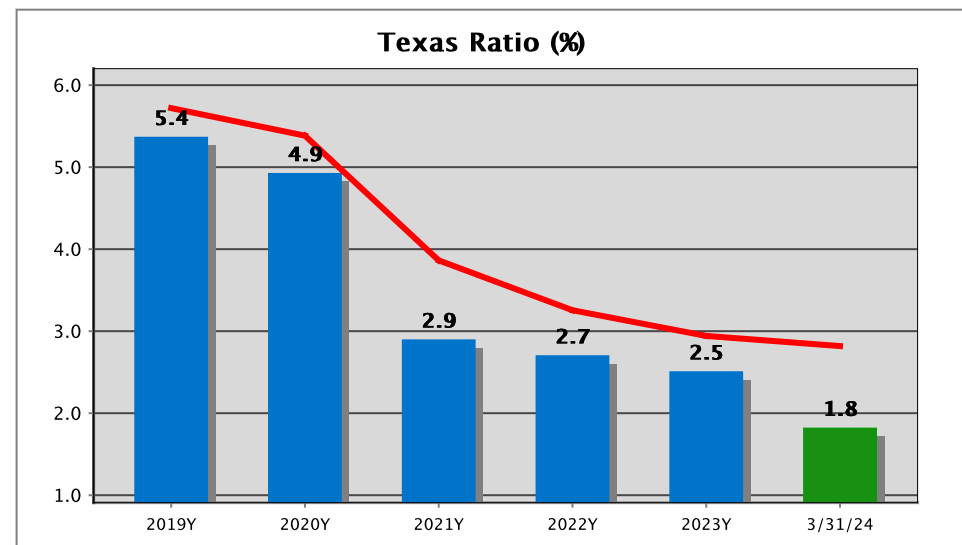
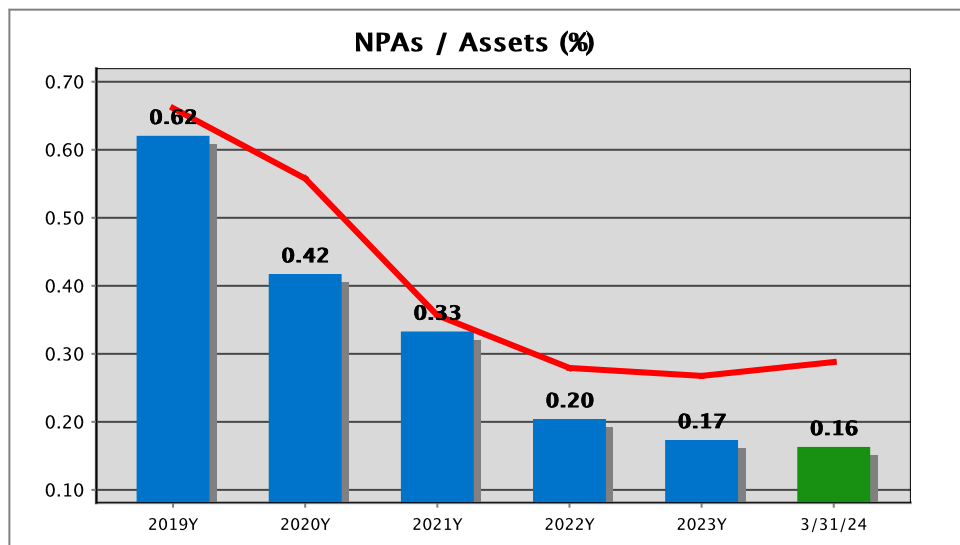


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QwickAnalytics State Performance Trends

Asset Quality Trends

Kansas
Banks
March 31, 2024



— 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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QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks

LTM Asset Growth

Kansas
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Security State Bank	Scott City, KS	\$502,835	32.8%	\$124,304
2	Dream First Bank	Syracuse, KS	\$636,012	32.4%	\$155,766
3	The Valley State Bank	Syracuse, KS	\$298,698	29.3%	\$67,693
4	Heritage Bank	Topeka, KS	\$120,359	26.1%	\$24,934
5	Bison State Bank	Bison, KS	\$71,765	24.5%	\$14,131
6	The Walton State Bank	Walton, KS	\$14,098	23.1%	\$2,641
7	Fusion Bank	Larned, KS	\$242,096	22.6%	\$44,570
8	Outdoor Bank	Manhattan, KS	\$559,200	20.5%	\$95,143
9	The Bank Of Protection	Protection, KS	\$97,272	16.3%	\$13,608
10	BANK OF PRAIRIE VILLAGE	Prairie Village, KS	\$148,135	16.2%	\$20,692
11	Legacy Bank	Colwich, KS	\$730,608	15.4%	\$97,439
12	Farmers & Merchants Bank Of Colby	Colby, KS	\$510,142	15.0%	\$66,449
13	Mid-america Bank	Baldwin City, KS	\$426,542	14.4%	\$53,718
14	Kcb Bank	Lakin, KS	\$310,886	13.6%	\$37,282
15	The First National Bank Of Hutchinson	Hutchinson, KS	\$1,128,914	13.6%	\$134,853
16	Stryv Bank	Wichita, KS	\$219,814	13.5%	\$26,147
17	Union State Bank	Arkansas City, KS	\$689,056	13.0%	\$79,232
18	Bank Of Commerce	Chanute, KS	\$453,475	12.8%	\$51,309
19	Kaw Valley State Bank	Eudora, KS	\$77,163	12.0%	\$8,259
20	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$274,647	11.9%	\$29,286
21	Community First Bank	Kansas City, KS	\$348,286	11.9%	\$37,103
22	Goppert State Service Bank	Garnett, KS	\$281,822	11.1%	\$28,153
23	Bank Of The Plains	Plains, KS	\$423,598	11.1%	\$42,214
24	The Baldwin State Bank	Baldwin City, KS	\$101,795	10.6%	\$9,761
25	First Heritage Bank	Centralia, KS	\$243,019	9.9%	\$21,976



Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

Kansas
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Security State Bank	Scott City, KS	\$502,835	40.5%	\$115,738
2	Dream First Bank	Syracuse, KS	\$636,012	37.3%	\$135,004
3	Bank Of The Plains	Plains, KS	\$423,598	33.5%	\$69,079
4	The Bank Of Protection	Protection, KS	\$97,272	32.4%	\$14,466
5	The Haviland State Bank	Haviland, KS	\$46,063	30.7%	\$6,744
6	Heritage Bank	Topeka, KS	\$120,359	29.0%	\$22,012
7	The First National Bank Of Dighton	Dighton, KS	\$78,531	28.8%	\$10,385
8	First National Bank Of Spearville	Spearville, KS	\$49,738	27.4%	\$6,251
9	The First State Bank	Ness City, KS	\$84,435	26.3%	\$5,892
10	Bison State Bank	Bison, KS	\$71,765	26.2%	\$12,261
11	Legacy Bank	Colwich, KS	\$730,608	26.1%	\$115,424
12	First National Bank Of KS	Burlington, KS	\$96,096	25.1%	\$7,010
13	Stryv Bank	Wichita, KS	\$219,814	25.0%	\$36,291
14	Stockgrowers State Bank	Ashland, KS	\$174,349	24.9%	\$19,625
15	Ford County State Bank	Spearville, KS	\$52,487	24.1%	\$4,306
16	The Valley State Bank	Syracuse, KS	\$298,698	23.1%	\$39,451
17	Nbkc Bank	Leawood, KS	\$1,196,721	23.0%	\$135,864
18	First Option Bank	Osawatomie, KS	\$707,092	21.6%	\$78,111
19	First National Bank In Cimarron	Cimarron, KS	\$133,382	21.1%	\$11,273
20	The Bank	Oberlin, KS	\$461,992	19.6%	\$39,006
21	Security Bank Of KS City	Kansas City, KS	\$3,733,306	19.4%	\$324,451
22	First National B&T	Phillipsburg, KS	\$294,340	19.0%	\$30,805
23	Integrity Bank	Fowler, KS	\$67,807	18.8%	\$4,447
24	Dickinson County Bank	Enterprise, KS	\$20,523	18.0%	\$1,930
25	American Bank Of Baxter Springs	Baxter Springs, KS	\$137,201	17.7%	\$11,562



Top 25 QCBI Banks

Net Interest Margin

Kansas
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	New Century Bank	Belleville, KS	\$59,003	6.82%
2	Peoples State Bank	Cherryvale, KS	\$19,382	6.81%
3	Bison State Bank	Bison, KS	\$71,765	6.52%
4	Elevate Bank	Sedan, KS	\$54,045	5.95%
5	The Citizens State B&TC	Council Grove, KS	\$69,849	5.41%
6	Union State Bank	Uniontown, KS	\$66,450	4.96%
7	Firstoak Bank	Independence, KS	\$240,226	4.92%
8	The Walton State Bank	Walton, KS	\$14,098	4.91%
9	The Farmers State Bank Of Blue Mound	Blue Mound, KS	\$51,589	4.89%
10	First Federal S&L Bank	Olathe, KS	\$108,518	4.79%
11	Conway Bank	Conway Springs, KS	\$104,614	4.78%
12	The Baxter State Bank	Baxter Springs, KS	\$24,763	4.67%
13	Community Bank	Topeka, KS	\$159,068	4.62%
14	Goppert State Service Bank	Garnett, KS	\$281,822	4.62%
15	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$168,807	4.55%
16	Dream First Bank	Syracuse, KS	\$636,012	4.51%
17	Bankwest Of KS	Goodland, KS	\$139,761	4.47%
18	The Bank Of Holyrood	Holyrood, KS	\$67,302	4.46%
19	Great American Bank	Lawrence, KS	\$413,562	4.40%
20	Western State Bank	Garden City, KS	\$725,572	4.38%
21	Patriots Bank	Garnett, KS	\$232,645	4.34%
22	Kendall Bank	Overland Park, KS	\$145,235	4.33%
23	Kaw Valley Bank	Topeka, KS	\$312,876	4.32%
24	Heritage Bank	Topeka, KS	\$120,359	4.31%
25	Outdoor Bank	Manhattan, KS	\$559,200	4.26%

* Most recent quarter (MRQ) net interest margin



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Top 25 QCBI Banks

Noninterest Income

Kansas
Banks
March 31, 2024

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Nbk Bank	Leawood, KS	\$1,196,721	5.48%
2 Armed Forces Bank	Fort Leavenworth, KS	\$1,359,073	3.15%
3 First Bank KS	Salina, KS	\$550,390	1.91%
4 Community First National Bank	Manhattan, KS	\$324,375	1.73%
5 Central National Bank	Junction City, KS	\$1,247,981	1.40%
6 First Option Bank	Osawatomie, KS	\$707,092	1.32%
7 Corefirst B&T	Topeka, KS	\$1,273,767	1.31%
8 CARSON BANK	Mulvane, KS	\$186,241	1.31%
9 The First National Bank Of Hutchinson	Hutchinson, KS	\$1,128,914	1.28%
10 Peoples B&TC	Mcperson, KS	\$1,129,487	1.11%
11 Mutual Savings Association	Leavenworth, KS	\$358,365	1.08%
12 Grant County Bank	Ulysses, KS	\$296,467	1.06%
13 Community National Bank	Seneca, KS	\$852,528	1.02%
14 The Peoples Bank	Pratt, KS	\$520,258	1.01%
15 Commercial Bank	Parsons, KS	\$348,387	1.00%
16 New Century Bank	Belleville, KS	\$59,003	0.99%
17 The First State Bank	Ness City, KS	\$84,435	0.94%
18 ESB Financial	Emporia, KS	\$330,878	0.93%
19 Equity Bank	Andover, KS	\$5,232,084	0.89%
20 First State B&T	Tonganoxie, KS	\$460,393	0.88%
21 Union State Bank	Uniontown, KS	\$66,450	0.84%
22 Fidelity Bank	Wichita, KS	\$3,194,101	0.84%
23 The Lyon County State Bank	Emporia, KS	\$193,594	0.83%
24 Intrust Bank	Wichita, KS	\$7,135,959	0.83%
25 Landmark National Bank	Manhattan, KS	\$1,548,830	0.83%

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

Top 25 QCBI Banks Most Efficient

Kansas
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First Federal S&L Bank	Olathe, KS	\$108,518	19.1%
2	The Citizens State Bank	Marysville, KS	\$399,531	40.0%
3	Western State Bank	Garden City, KS	\$725,572	40.1%
4	Community Bank	Topeka, KS	\$159,068	40.5%
5	The Bank	Oberlin, KS	\$461,992	40.8%
6	The Bank Of Holyrood	Holyrood, KS	\$67,302	42.1%
7	Farmers & Merchants Bank Of Colby	Colby, KS	\$510,142	43.4%
8	Solomon State Bank	Solomon, KS	\$174,025	43.9%
9	State Bank Of Downs	Downs, KS	\$136,396	44.2%
10	Garden Plain State Bank	Wichita, KS	\$144,534	45.4%
11	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$274,647	45.7%
12	Security State Bank	Scott City, KS	\$502,835	46.6%
13	Peoples State Bank	Cherryvale, KS	\$19,382	47.4%
14	The Fidelity State B&TC	Dodge City, KS	\$194,641	47.6%
15	Tricentury Bank	De Soto, KS	\$158,594	47.6%
16	Great American Bank	Lawrence, KS	\$413,562	48.2%
17	Bankwest Of KS	Goodland, KS	\$139,761	48.9%
18	The Bank Of Protection	Protection, KS	\$97,272	49.1%
19	The Bennington State Bank	Salina, KS	\$993,629	49.2%
20	State Bank Of Bern	Bern, KS	\$115,935	49.6%
21	Mid-america Bank	Baldwin City, KS	\$426,542	50.0%
22	Ks Statebank	Manhattan, KS	\$2,408,013	50.8%
23	FNB WA	Washington, KS	\$86,372	50.9%
24	Dickinson County Bank	Enterprise, KS	\$20,523	51.1%
25	The First National Bank Of Dighton	Dighton, KS	\$78,531	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
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	The Fidelity State B&TC	Dodge City, KS	\$194,641	2.36%
2	Southwind Bank	Natoma, KS	\$177,808	2.33%
3	Community Bank	Topeka, KS	\$159,068	2.13%
4	Garden Plain State Bank	Wichita, KS	\$144,534	2.00%
5	The Citizens State Bank	Moundridge, KS	\$435,844	1.88%
6	Tricentury Bank	De Soto, KS	\$158,594	1.49%
7	Mid-america Bank	Baldwin City, KS	\$426,542	1.49%
8	Community First National Bank	Manhattan, KS	\$324,375	1.48%
9	The First National Bank Of Scott City	Scott City, KS	\$157,985	1.47%
10	The Citizens State Bank	Gridley, KS	\$311,084	1.43%
11	State Bank Of Bern	Bern, KS	\$115,935	1.43%
12	The Bank Of Protection	Protection, KS	\$97,272	1.42%
13	Goppert State Service Bank	Garnett, KS	\$281,822	1.41%
14	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$168,807	1.40%
15	Mutual Savings Association	Leavenworth, KS	\$358,365	1.39%
16	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$57,523	1.39%
17	Farmers & Merchants Bank Of Colby	Colby, KS	\$510,142	1.39%
18	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$274,647	1.37%
19	Dream First Bank	Syracuse, KS	\$636,012	1.34%
20	CARSON BANK	Mulvane, KS	\$186,241	1.33%
21	Security State Bank	Scott City, KS	\$502,835	1.29%
22	Farmers National Bank	Phillipsburg, KS	\$162,084	1.29%
23	Community First Bank	Kansas City, KS	\$348,286	1.27%
24	The First National Bank Of Dighton	Dighton, KS	\$78,531	1.27%
25	Labette Bank	Altamont, KS	\$514,005	1.23%

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



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

Kansas
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Peoples State Bank	Cherryvale, KS	\$19,382	3.54%
2	First Federal S&L Bank	Olathe, KS	\$108,518	3.51%
3	New Century Bank	Belleville, KS	\$59,003	2.43%
4	The Bank Of Holyrood	Holyrood, KS	\$67,302	2.30%
5	Bankwest Of KS	Goodland, KS	\$139,761	2.27%
6	The Bank	Oberlin, KS	\$461,992	2.19%
7	State Bank Of Downs	Downs, KS	\$136,396	2.14%
8	First National Bank In Cimarron	Cimarron, KS	\$133,382	2.13%
9	The Citizens State Bank	Marysville, KS	\$399,531	2.12%
10	Solomon State Bank	Solomon, KS	\$174,025	2.11%
11	Dickinson County Bank	Enterprise, KS	\$20,523	2.11%
12	Great American Bank	Lawrence, KS	\$413,562	2.07%
13	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$80,047	1.97%
14	Western State Bank	Garden City, KS	\$725,572	1.94%
15	The Peoples Bank	Pratt, KS	\$520,258	1.93%
16	The Valley State Bank	Syracuse, KS	\$298,698	1.90%
17	Firstoak Bank	Independence, KS	\$240,226	1.89%
18	Howard State Bank	Howard, KS	\$72,079	1.88%
19	Citizens State B&TC	Hiawatha, KS	\$96,424	1.71%
20	The Citizens State B&TC	Council Grove, KS	\$69,849	1.68%
21	The Bennington State Bank	Salina, KS	\$993,629	1.67%
22	The Stockgrowers State Bank	Maple Hill, KS	\$110,190	1.65%
23	FNB WA	Washington, KS	\$86,372	1.63%
24	Union State Bank	Uniontown, KS	\$66,450	1.61%
25	BANK OF PRAIRIE VILLAGE	Prairie Village, KS	\$148,135	1.56%

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



QwickAnalytics™

Top 25 QCBI Banks ROAE (C-Corps)

Kansas
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Bank Of Labor	Lenexa, KS	\$1,000,959	46.33%
2	Southwind Bank	Natoma, KS	\$177,808	45.13%
3	Astra Bank	Scandia, KS	\$434,196	26.04%
4	CARSON BANK	Mulvane, KS	\$186,241	19.83%
5	Community Bank	Topeka, KS	\$159,068	19.53%
6	The Citizens State Bank	Moundridge, KS	\$435,844	18.16%
7	The Citizens State Bank	Gridley, KS	\$311,084	17.08%
8	Goppert State Service Bank	Garnett, KS	\$281,822	15.52%
9	Intrust Bank	Wichita, KS	\$7,135,959	15.05%
10	Dream First Bank	Syracuse, KS	\$636,012	14.89%
11	Peoples B&TC	Mcperson, KS	\$1,129,487	14.88%
12	The First National Bank Of Scott City	Scott City, KS	\$157,985	14.75%
13	Mid-america Bank	Baldwin City, KS	\$426,542	14.57%
14	Garden Plain State Bank	Wichita, KS	\$144,534	14.48%
15	Community First National Bank	Manhattan, KS	\$324,375	13.80%
16	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$57,523	13.50%
17	Legacy Bank	Colwich, KS	\$730,608	12.77%
18	Tricentury Bank	De Soto, KS	\$158,594	12.71%
19	Bank Of Hays	Hays, KS	\$343,193	12.66%
20	Farmers & Merchants Bank Of Colby	Colby, KS	\$510,142	12.38%
21	Stock Exchange Bank	Caldwell, KS	\$80,182	12.29%
22	The Fidelity State B&TC	Dodge City, KS	\$194,641	12.28%
23	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$274,647	12.19%
24	The Bank Of Protection	Protection, KS	\$97,272	12.18%
25	Equity Bank	Andover, KS	\$5,232,084	11.90%

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



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

Kansas
Banks
March 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	First National Bank In Cimarron	Cimarron, KS	\$133,382	69.72%
2	First National Bank Of KS	Burlington, KS	\$96,096	40.42%
3	Kaw Valley State Bank	Eudora, KS	\$77,163	34.75%
4	The Peoples Bank	Pratt, KS	\$520,258	32.47%
5	Howard State Bank	Howard, KS	\$72,079	30.55%
6	The Citizens State Bank	Marysville, KS	\$399,531	29.11%
7	First Bank KS	Salina, KS	\$550,390	28.89%
8	First KS Bank	Hoisington, KS	\$268,421	27.63%
9	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$80,047	27.46%
10	First Federal S&L Bank	Olathe, KS	\$108,518	27.33%
11	Community National Bank	Seneca, KS	\$852,528	27.17%
12	The Valley State Bank	Syracuse, KS	\$298,698	24.51%
13	Citizens State B&T Co., Ellsworth, KS	Ellsworth, KS	\$256,752	22.94%
14	Western State Bank	Garden City, KS	\$725,572	22.74%
15	Farmers B&T	Atwood, KS	\$147,536	22.73%
16	Centera Bank	Sublette, KS	\$324,146	22.20%
17	The Farmers State Bank	Mcperson, KS	\$160,912	22.01%
18	Union State Bank	Uniontown, KS	\$66,450	21.87%
19	Bendena State Bank	Bendena, KS	\$104,680	20.39%
20	First Heritage Bank	Centralia, KS	\$243,019	20.34%
21	The Citizens State B&TC	Council Grove, KS	\$69,849	20.27%
22	The Lyon County State Bank	Emporia, KS	\$193,594	19.93%
23	Home B&TC	Eureka, KS	\$157,891	19.79%
24	The State Exchange Bank	Mankato, KS	\$45,446	19.54%
25	Bankwest Of KS	Goodland, KS	\$139,761	19.49%

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



QwickAnalytics™

QwickAnalytics State Performance Trends

Kansas
Banks
March 31, 2024

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	157	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	1
Large Institutional Branches (>\$2 billion deposits/branch)	45	0
Underloaned (<10% Loans / Assets)	118	2
Consumer Focus (>50% Consumer Loans or Leases / Assets)	23	0
No Material Real Estate Lending (<1% Assets)	133	1
Wholesale Funded (<40% Core Deposits / Deposits)	91	0
Overcapitalized (Total Equity / Assets > 50%)	83	0
Time Deposits = 100% of Total Deposits	19	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
March 31, 2024

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

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