

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS *1st Quarter 2024 Review*



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

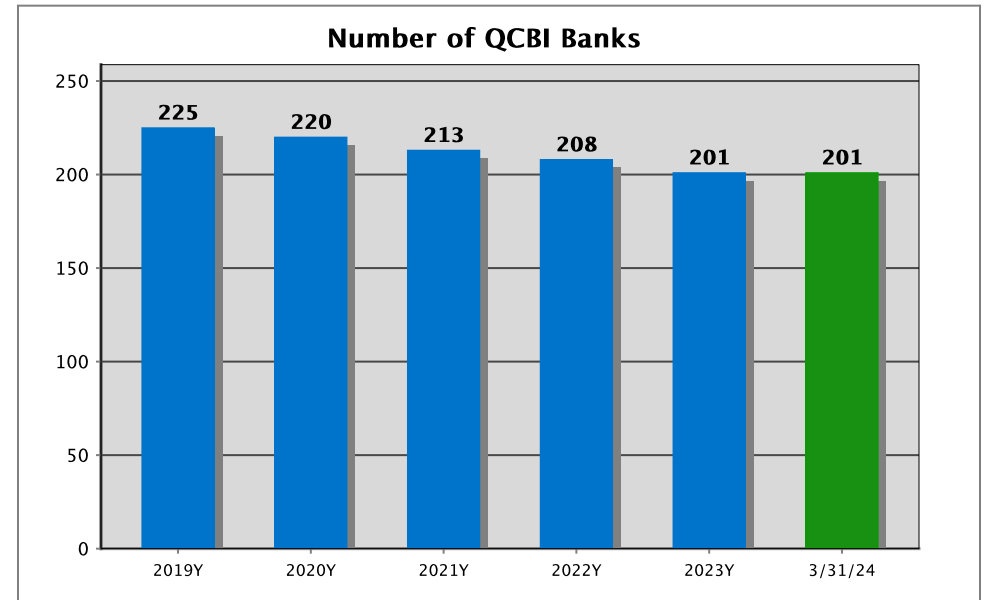
Please visit the www.QwickAnalytics.com website for more information.

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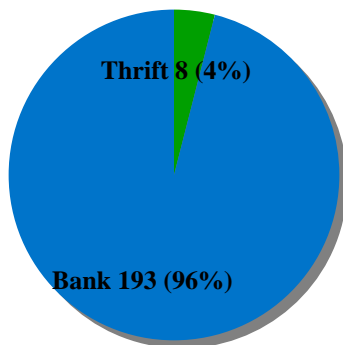
QCBI Industry Structure

Kansas
Banks
March 31, 2024

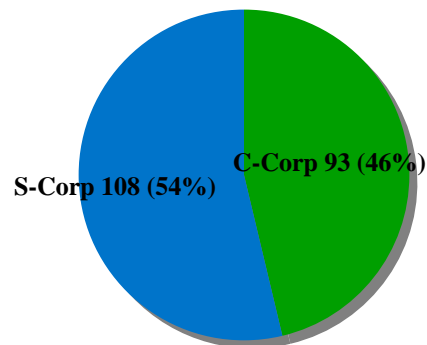
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	62	31%	\$3,593	4%
\$100-\$500 Million	104	52%	\$24,898	26%
\$500 Million-\$1 Billion	17	8%	\$11,489	12%
\$1-\$5 Billion	14	7%	\$24,963	26%
\$5-\$10 Billion	4	2%	\$29,576	31%
Total	201	100%	\$94,518	100%



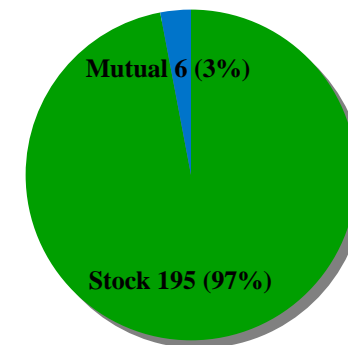
Industry Breakdown



Structural Breakdown



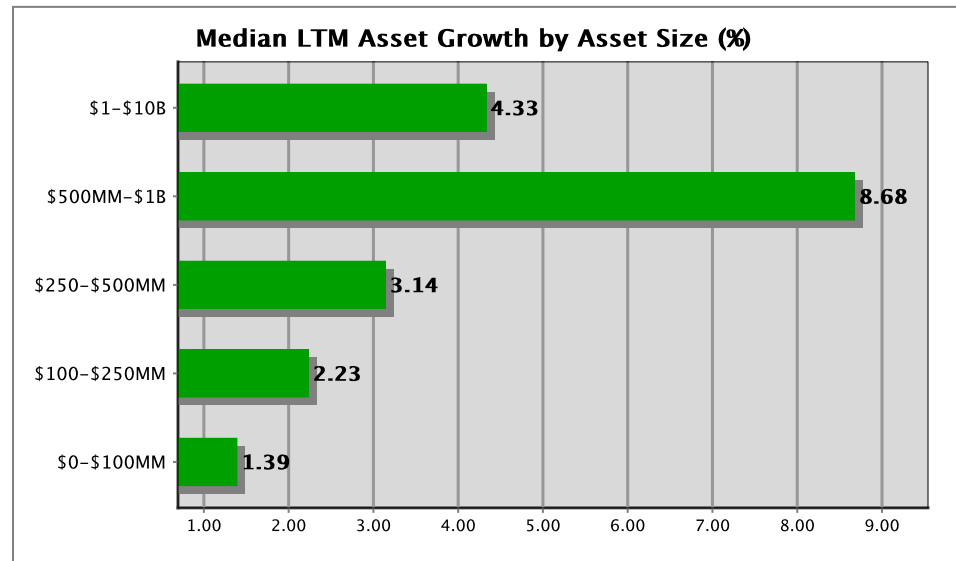
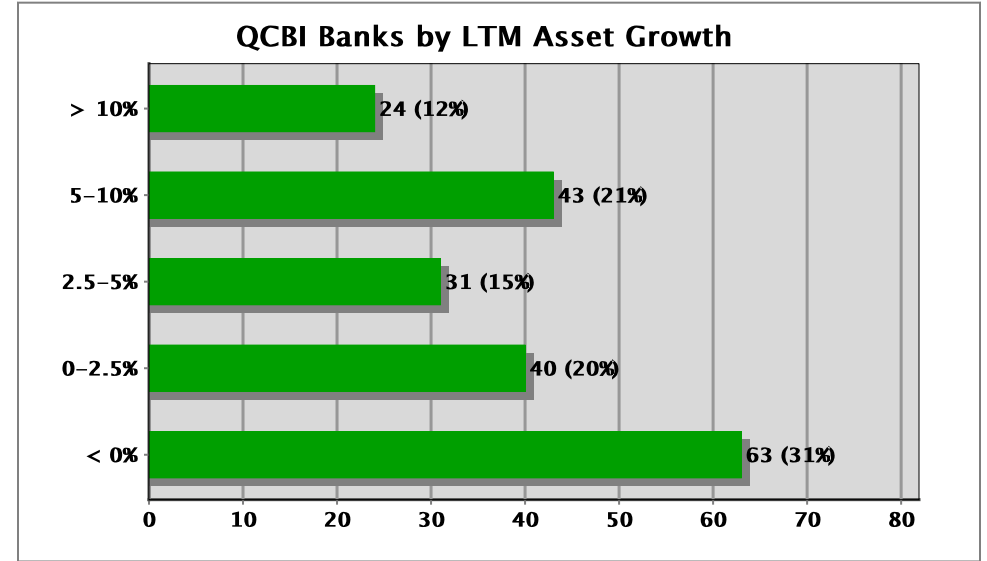
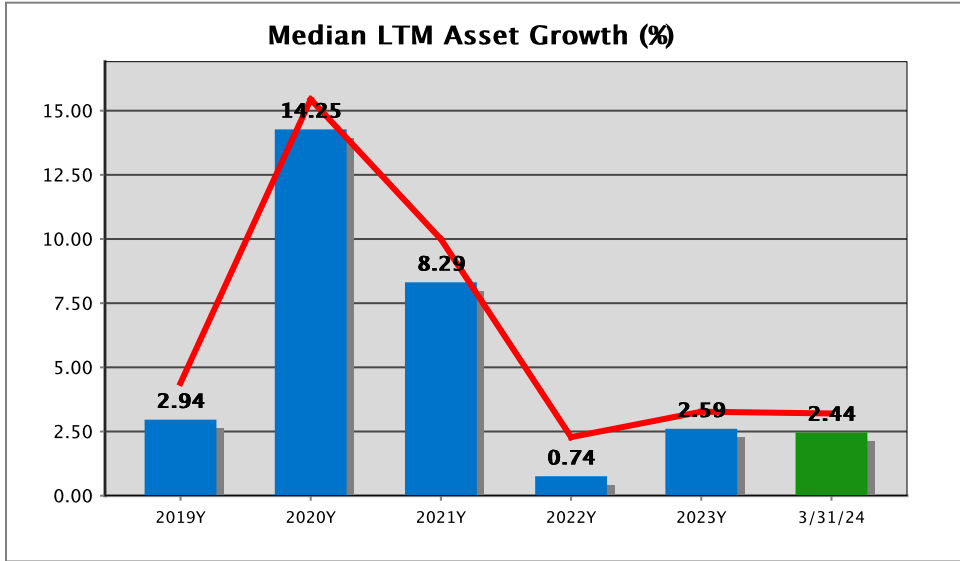
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

Kansas
Banks
March 31, 2024



— National Trend

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

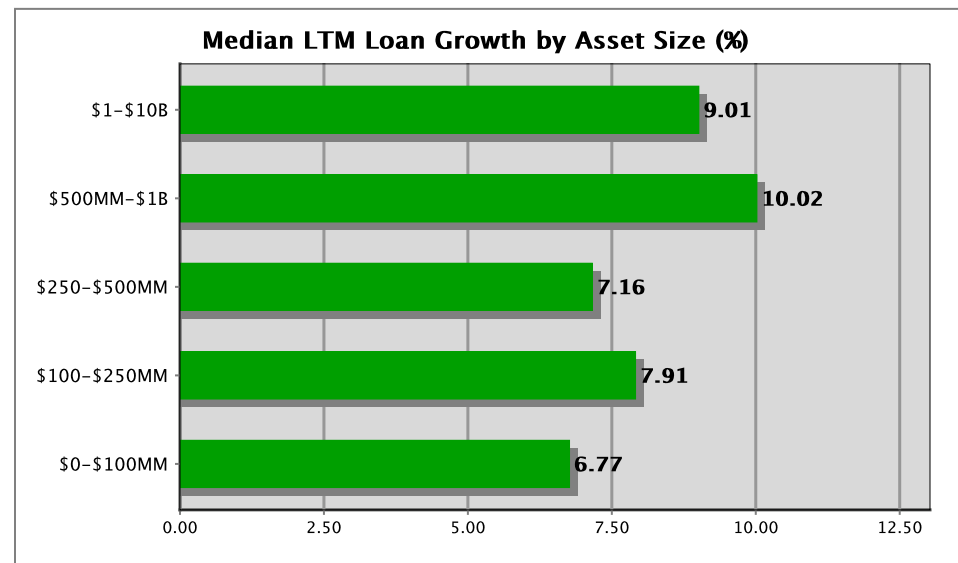
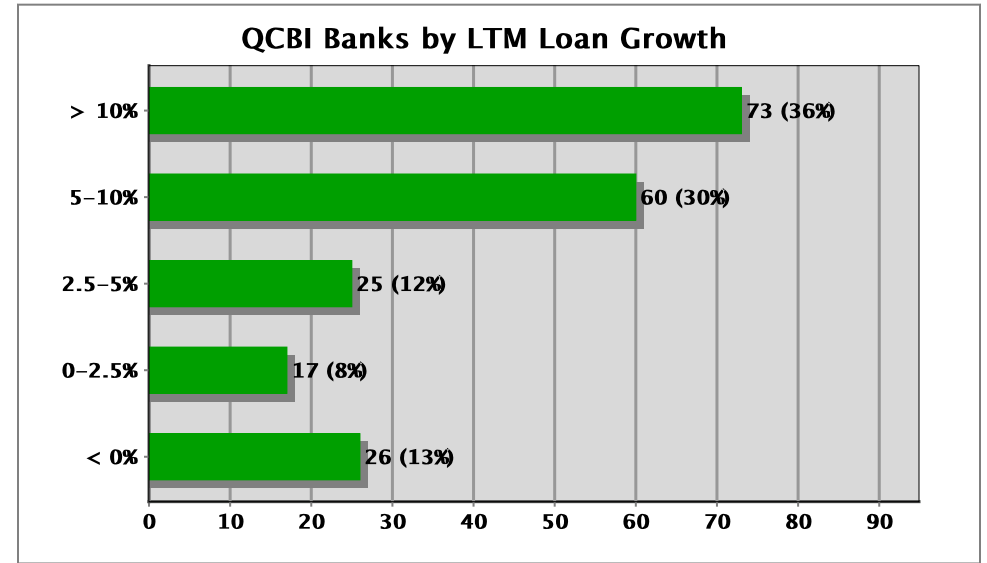
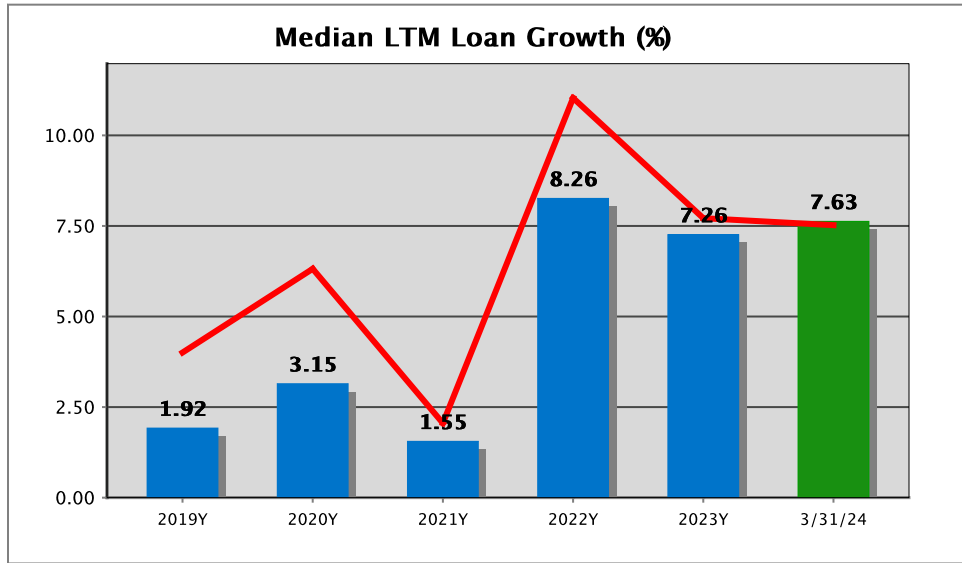


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QwickAnalytics State Performance Trends

Loan Growth Trends

Kansas
Banks
March 31, 2024



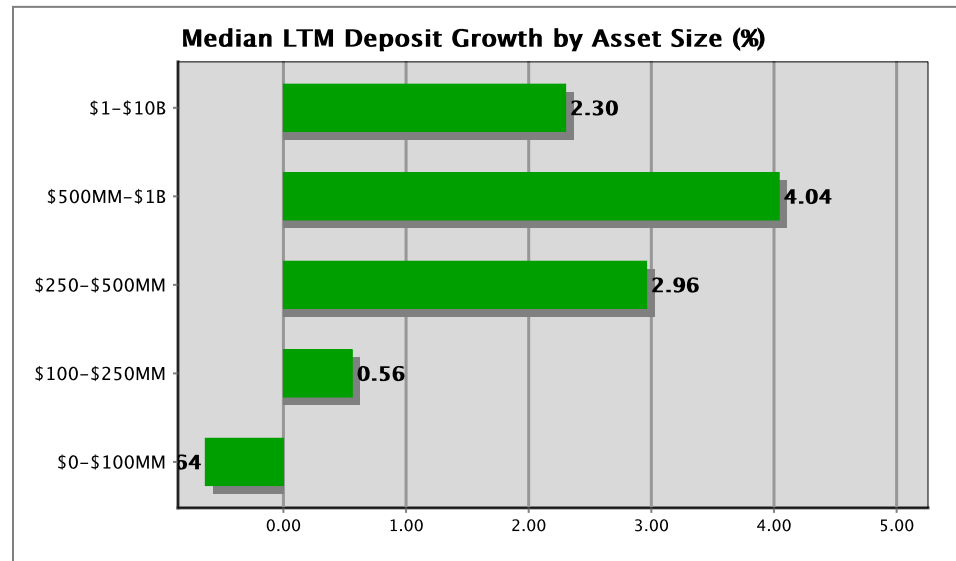
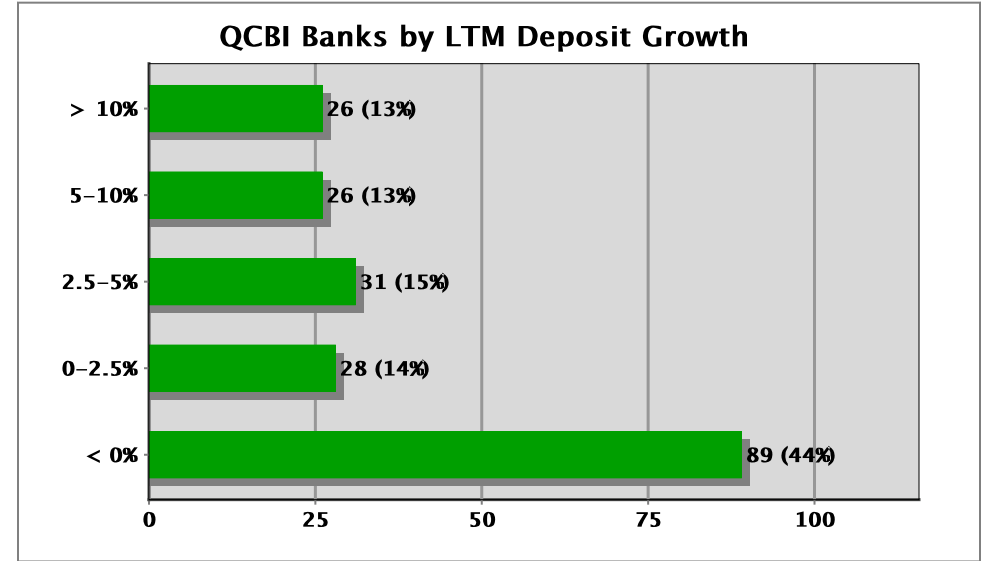
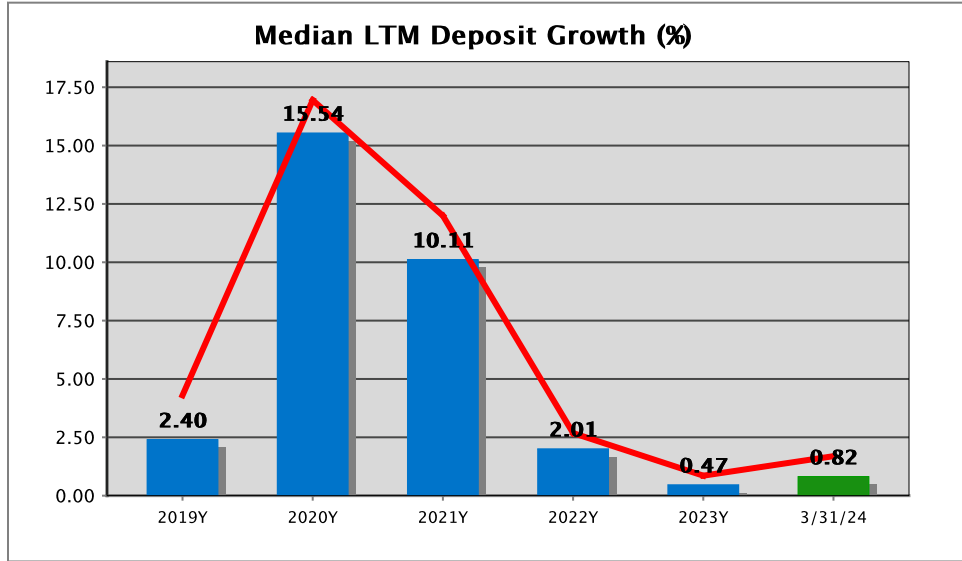
— National Trend

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

QwickAnalytics State Performance Trends

Deposit Growth Trends

Kansas
Banks
March 31, 2024



— National Trend

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



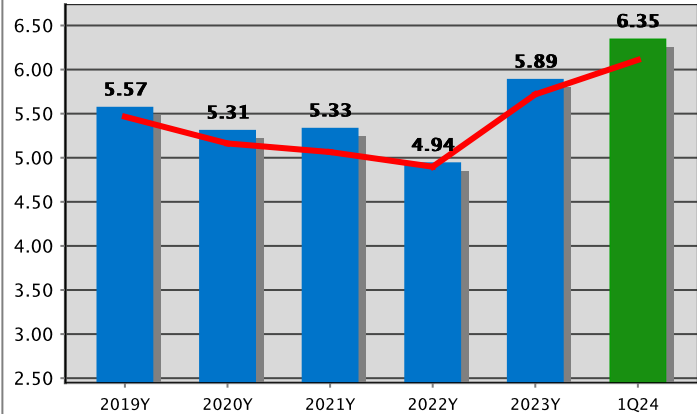
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QwickAnalytics State Performance Trends

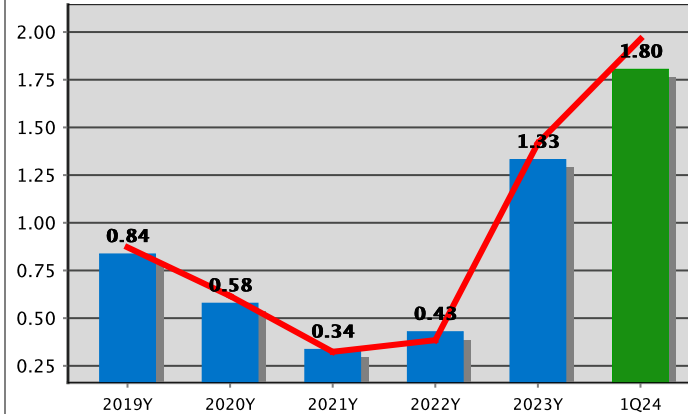
Performance Trends

Kansas
Banks
March 31, 2024

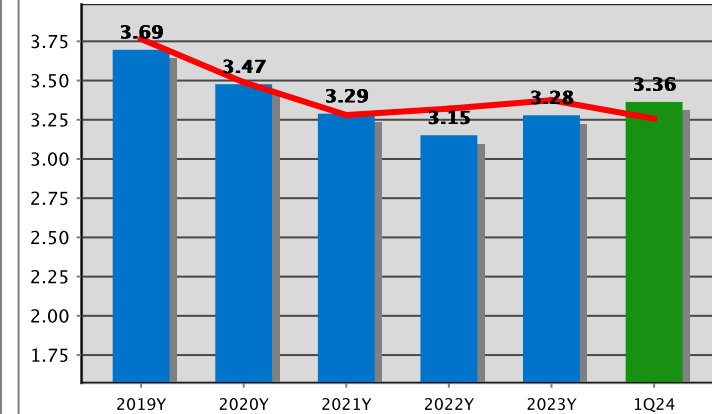
Yield On Loans (%)



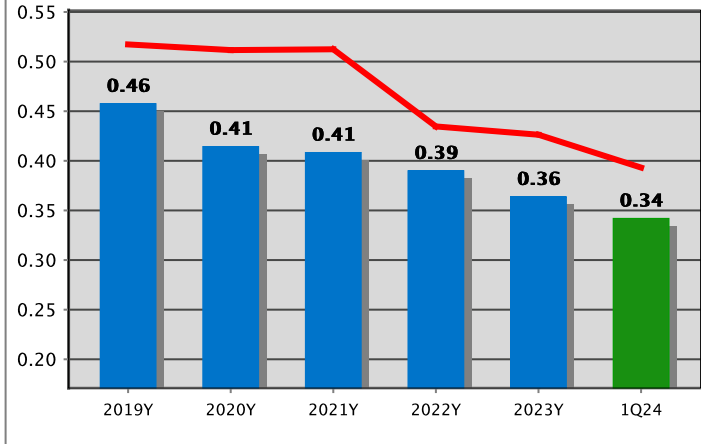
Cost of Funds (%)



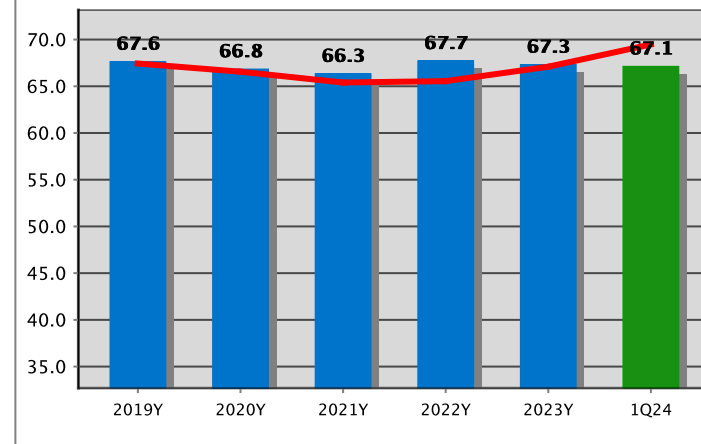
Net Interest Margin (%)



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

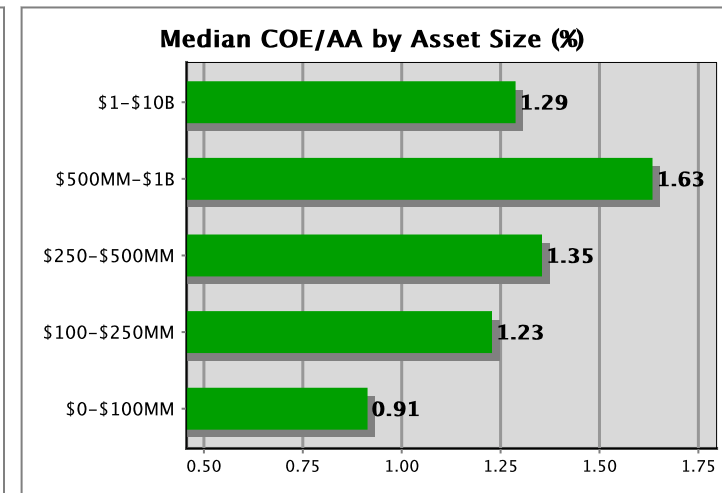
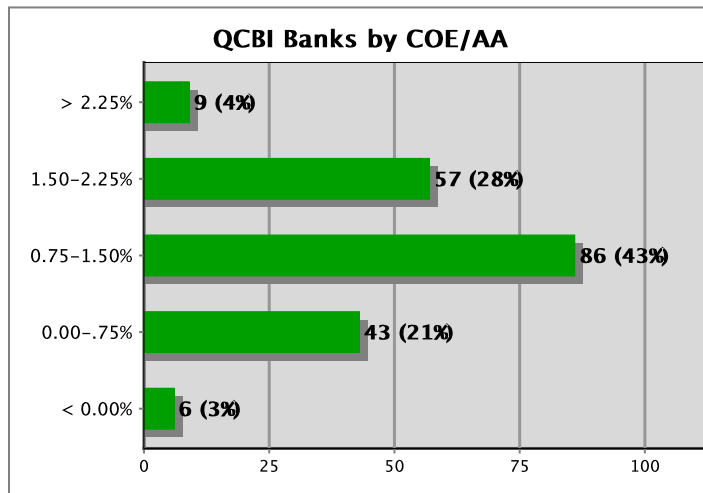
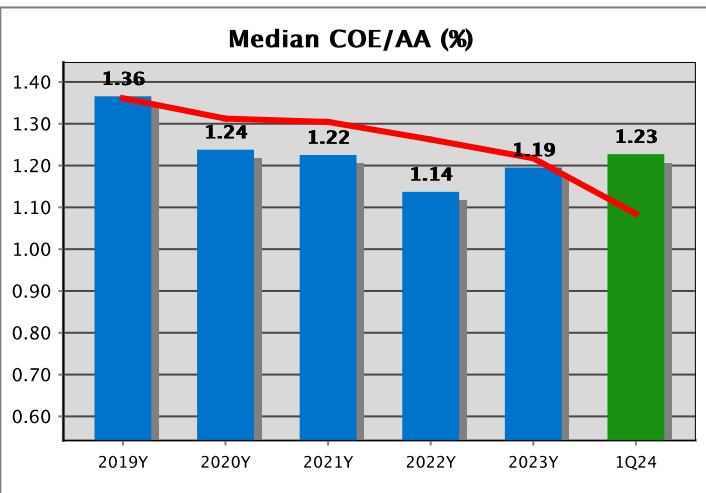
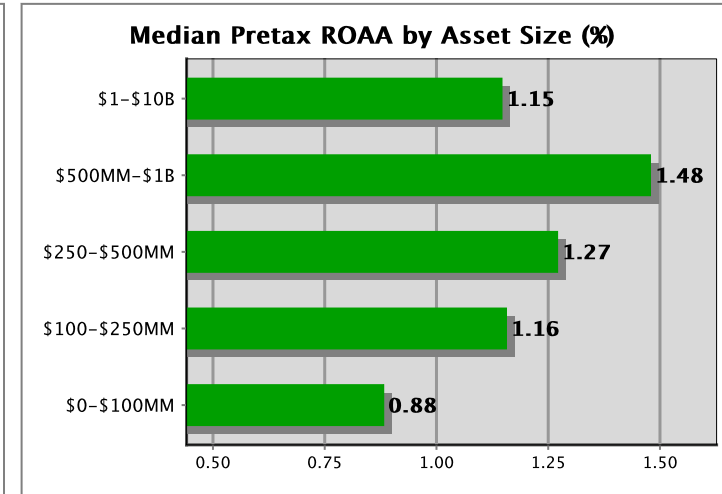
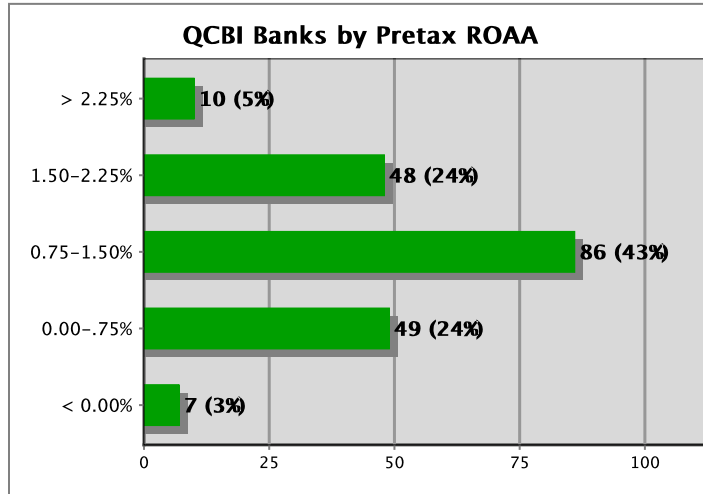
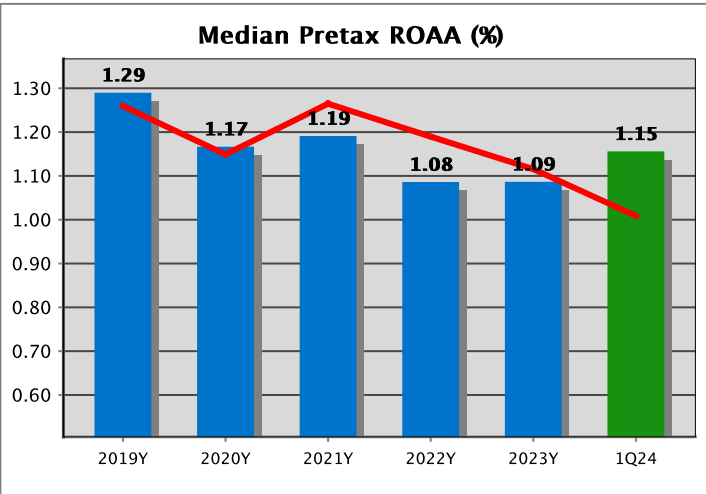


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QwickAnalytics State Performance Trends

Profitability Trends

Kansas
Banks
March 31, 2024



— National Trend

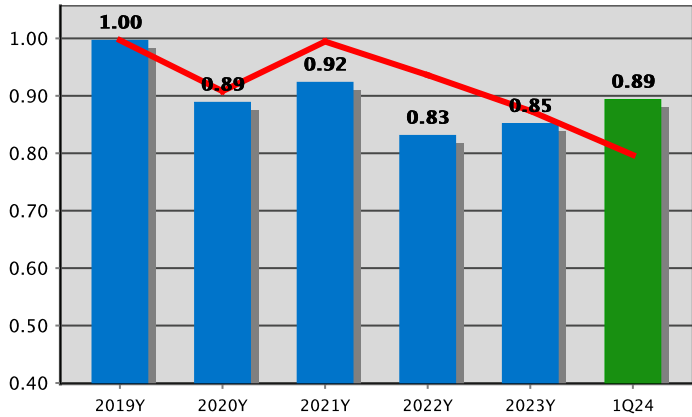
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

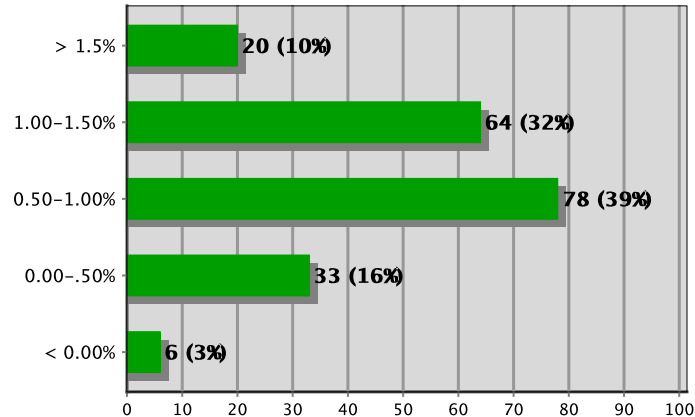
Profitability Trends

Kansas
Banks
March 31, 2024

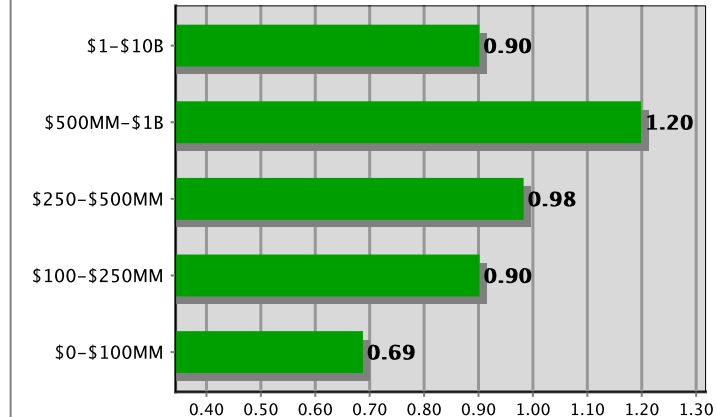
Median ROAA (%)



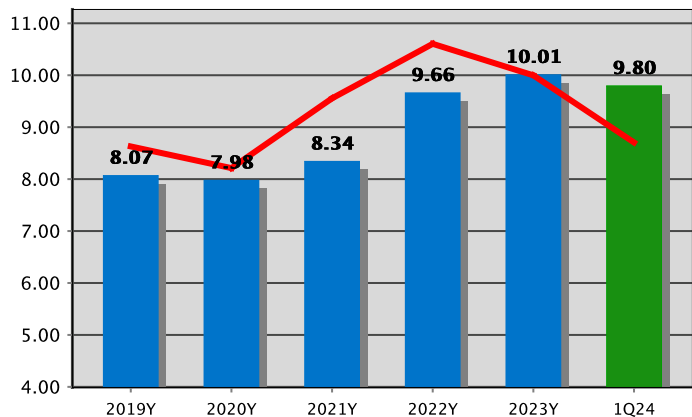
QCBI Banks by ROAA



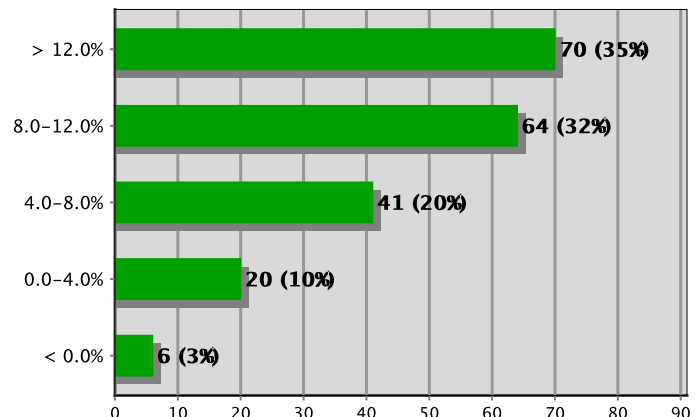
Median ROAA by Asset Size (%)



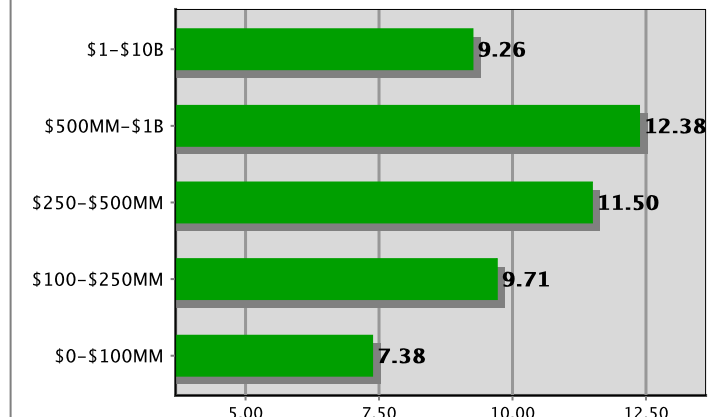
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



— National Trend

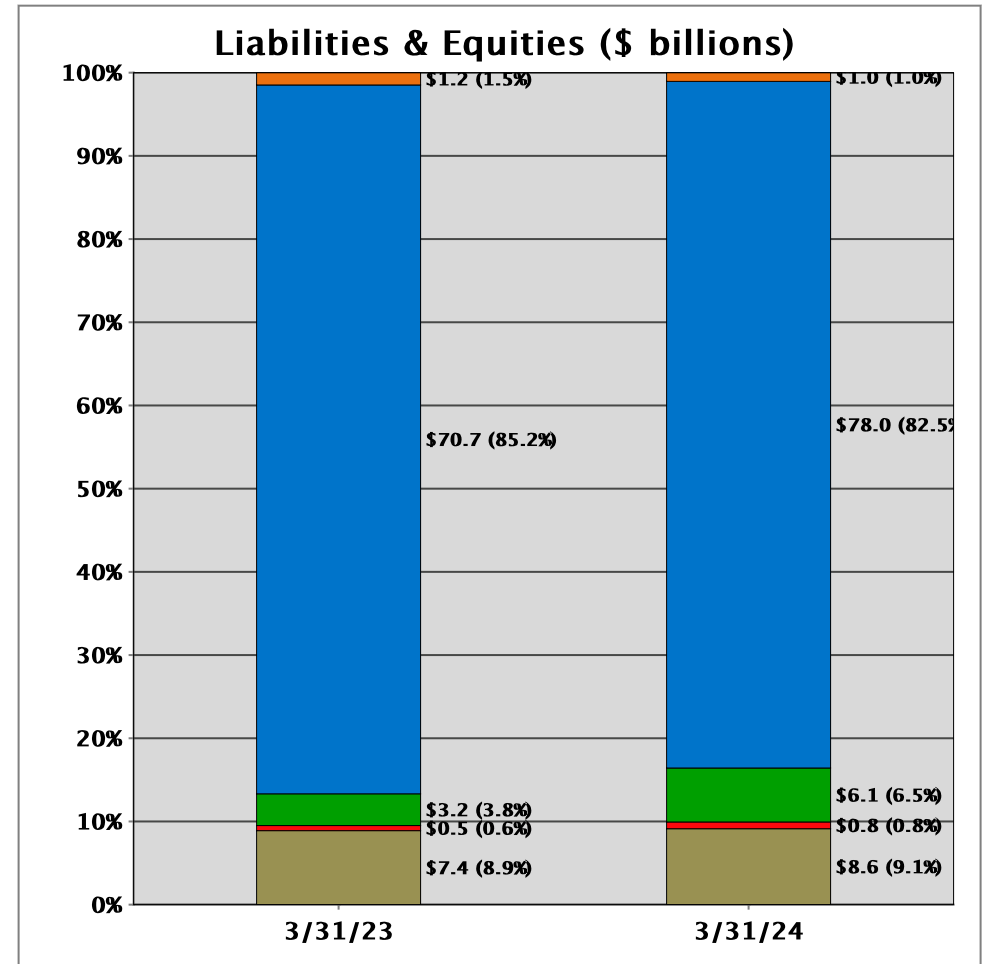
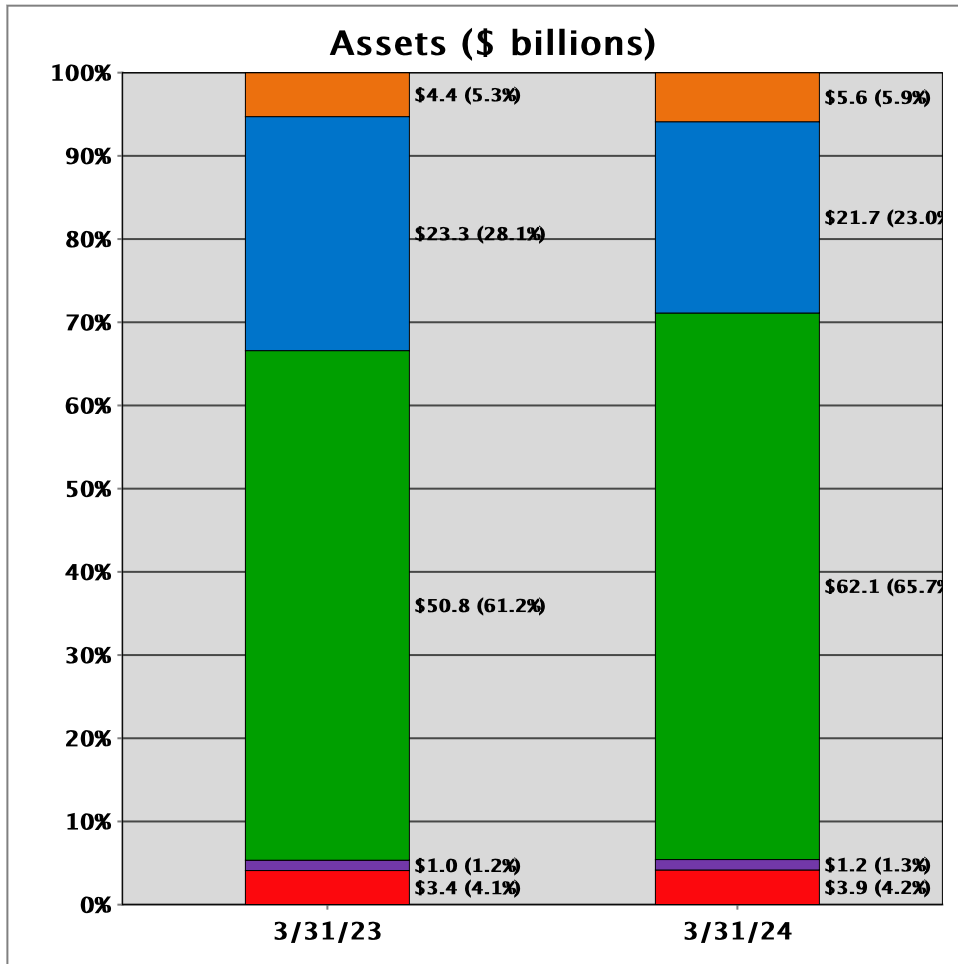
* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)



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QwickAnalytics State Performance Trends Balance Sheet Composition

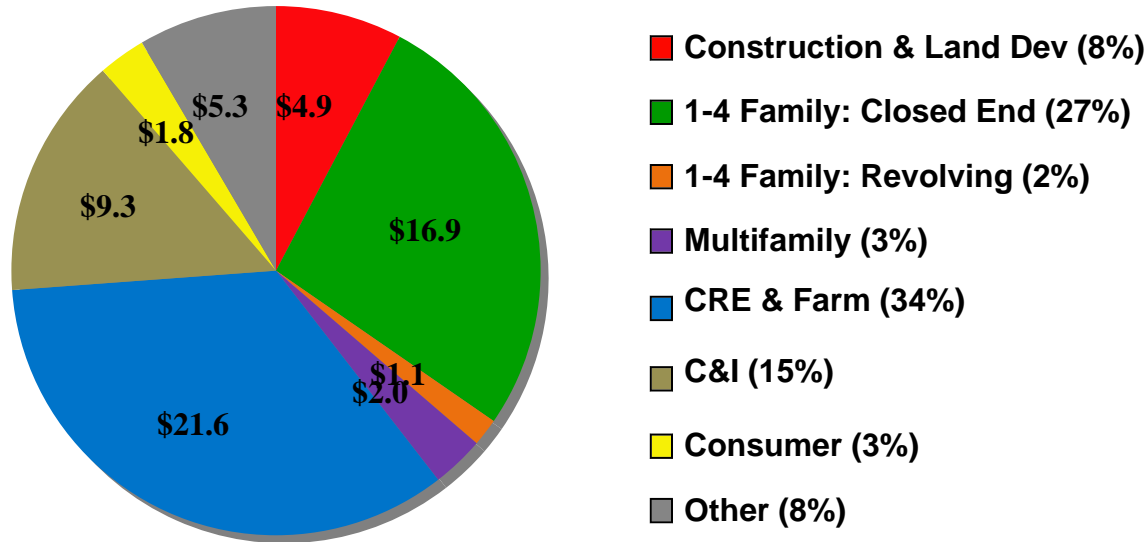
Kansas
Banks
March 31, 2024



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

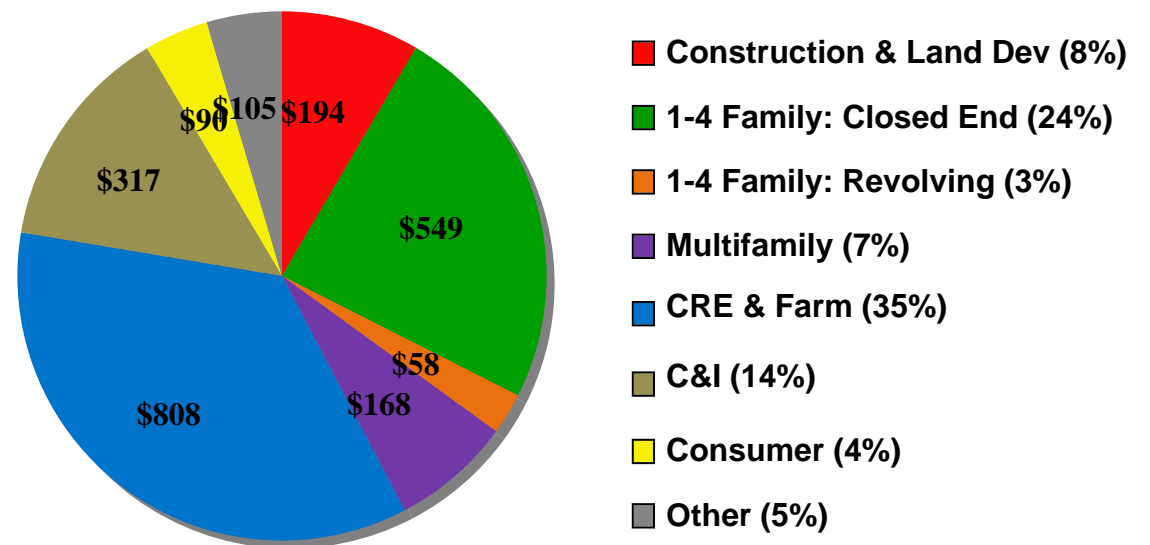
■ Fed Funds & Repos
 ■ Deposits
 ■ Other Borrowings
■ Other Liabilities
 ■ Equity Capital

State Aggregate Loan Mix



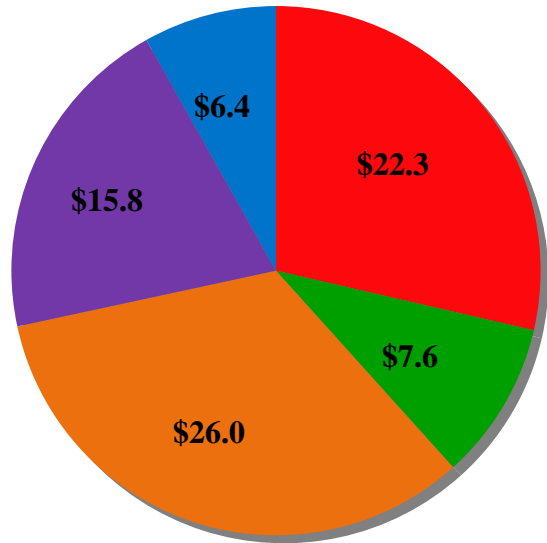
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



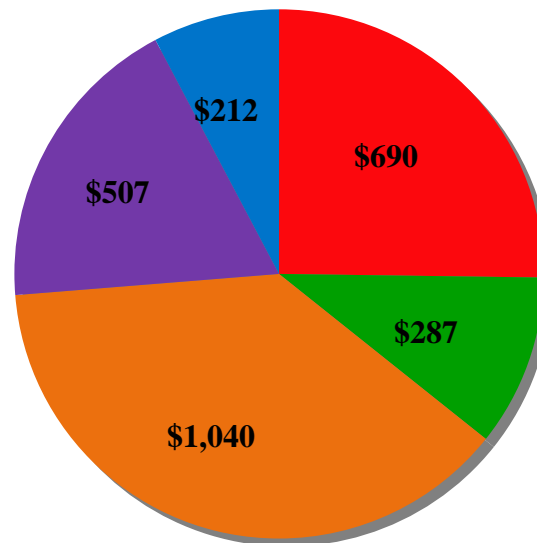
- Demand (29%)
- NOW & Other Trans. (10%)
- Savings & MMDA (33%)
- Retail Time (20%)
- Jumbo Time (8%)

Memo:

Total Noninterest-Bear. (\$16, 23%)
 Total Brokered (\$4, 5%)

(\$ billions)

National Aggregate Deposit Mix



- Demand (25%)
- NOW & Other Trans. (10%)
- Savings & MMDA (38%)
- Retail Time (19%)
- Jumbo Time (8%)

Memo:

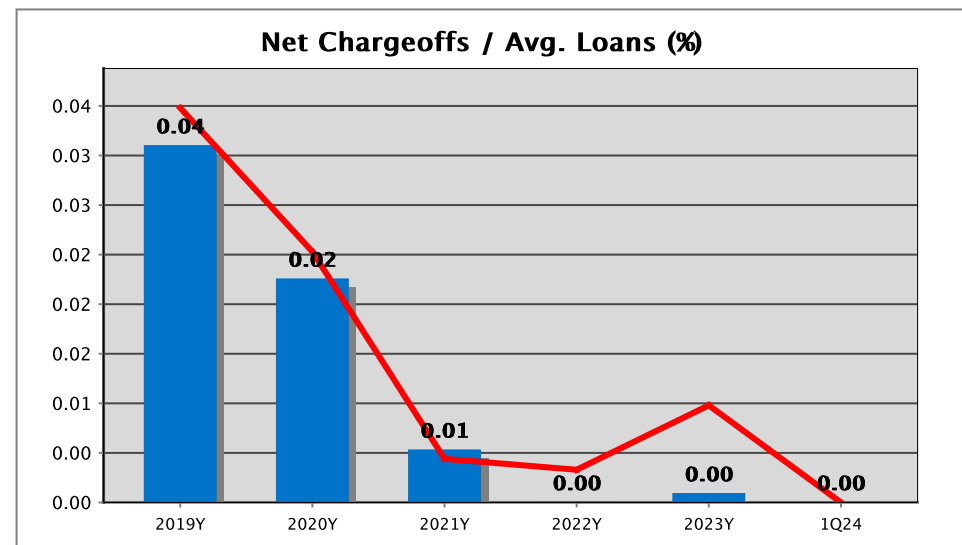
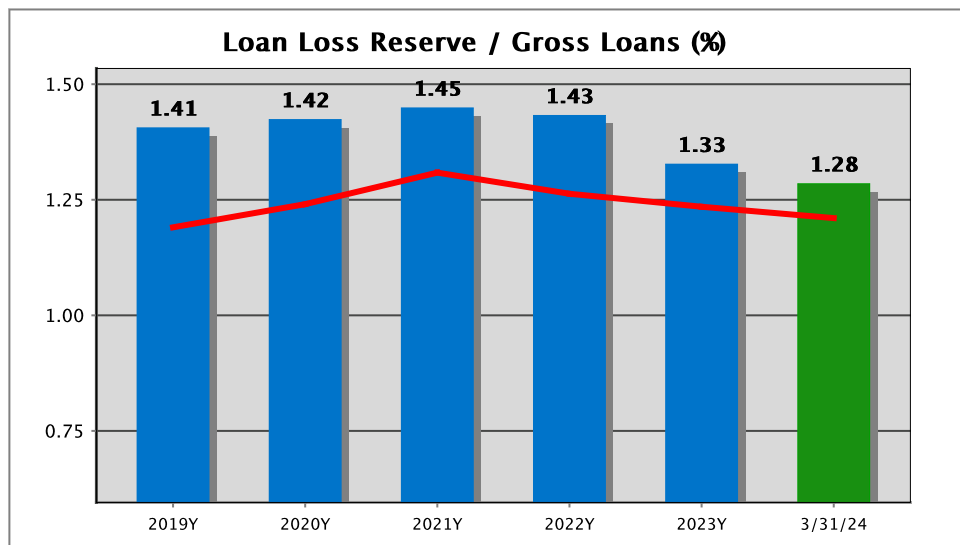
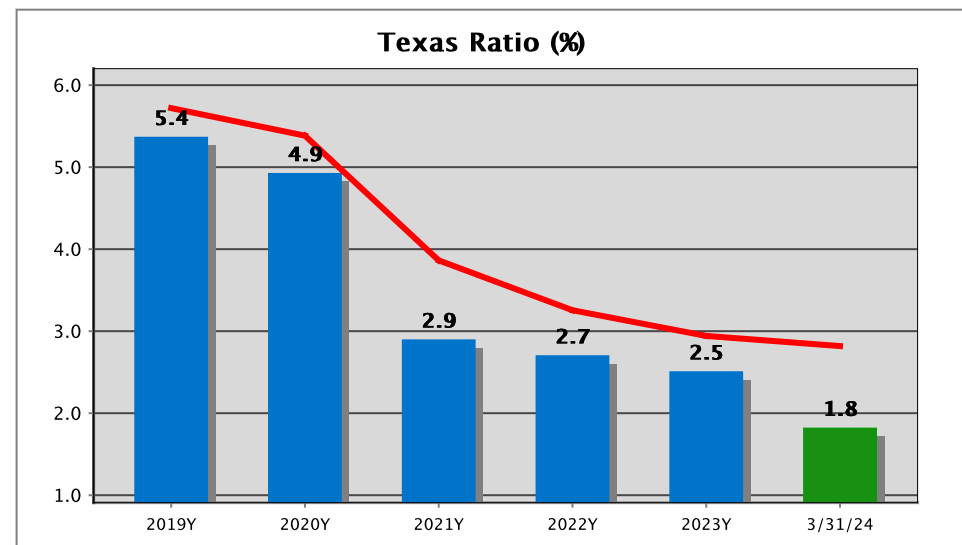
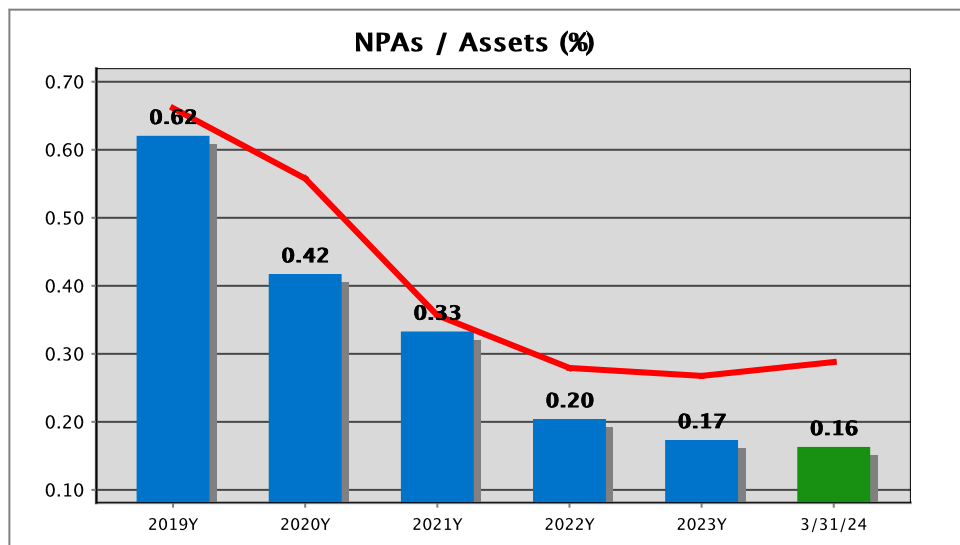
Total Noninterest-Bear. (\$627, 22%)
 Total Brokered (\$146, 5%)

(\$ billions)

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

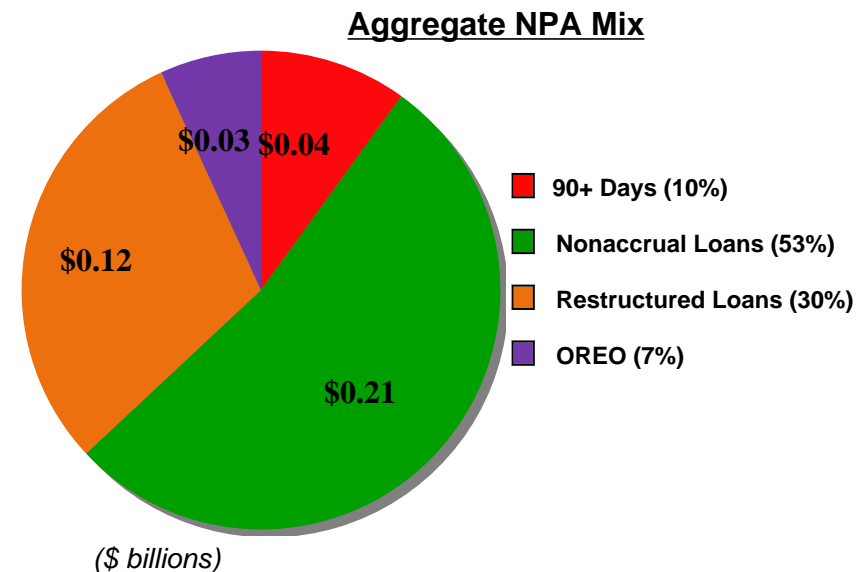
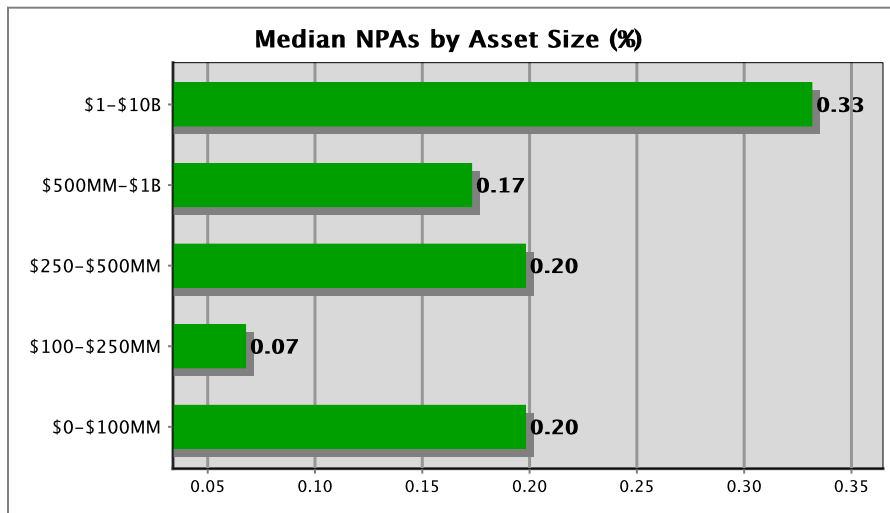
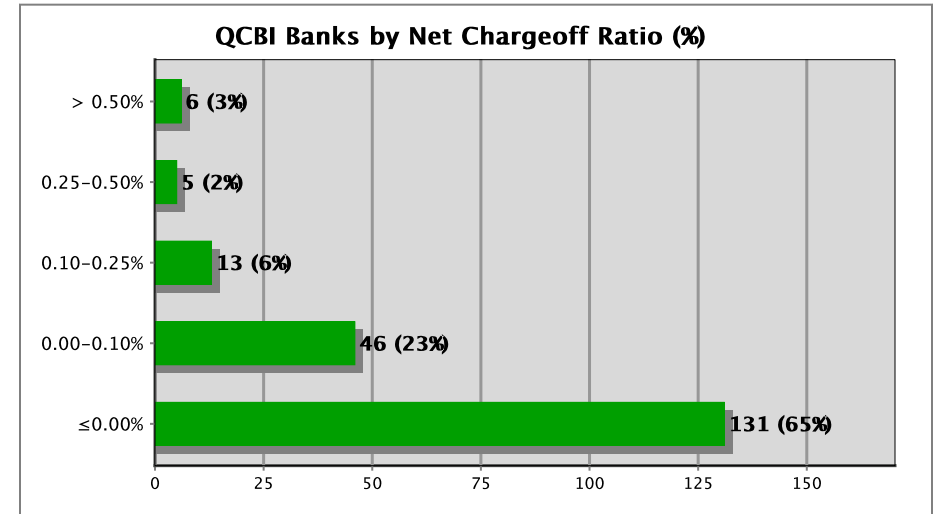
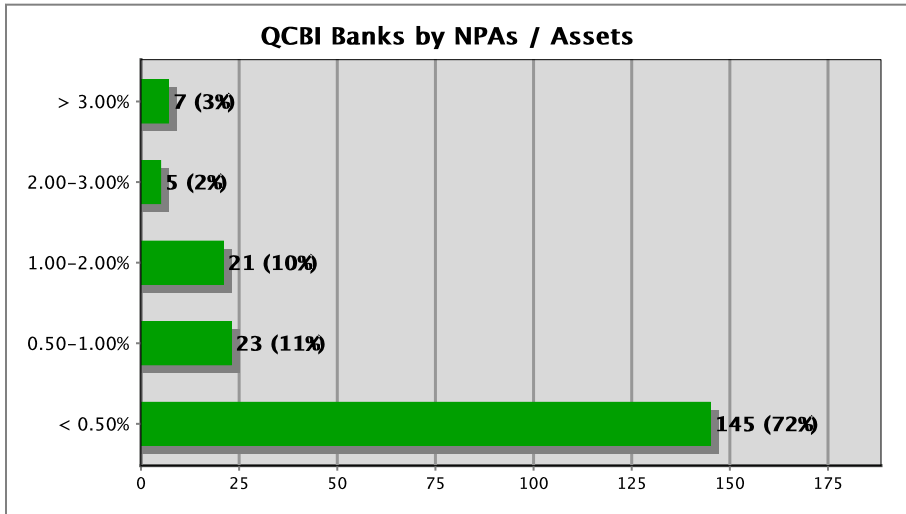


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Asset Quality Trends

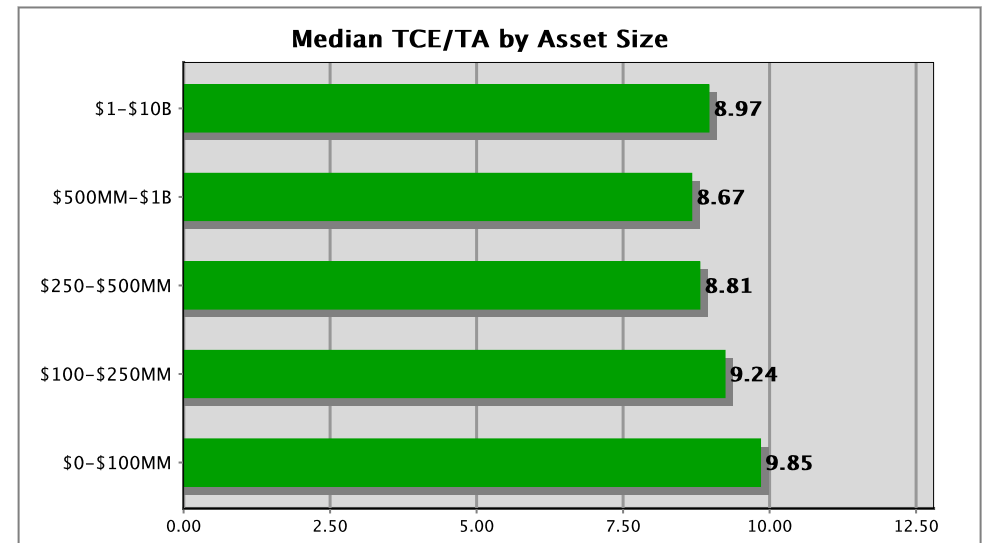
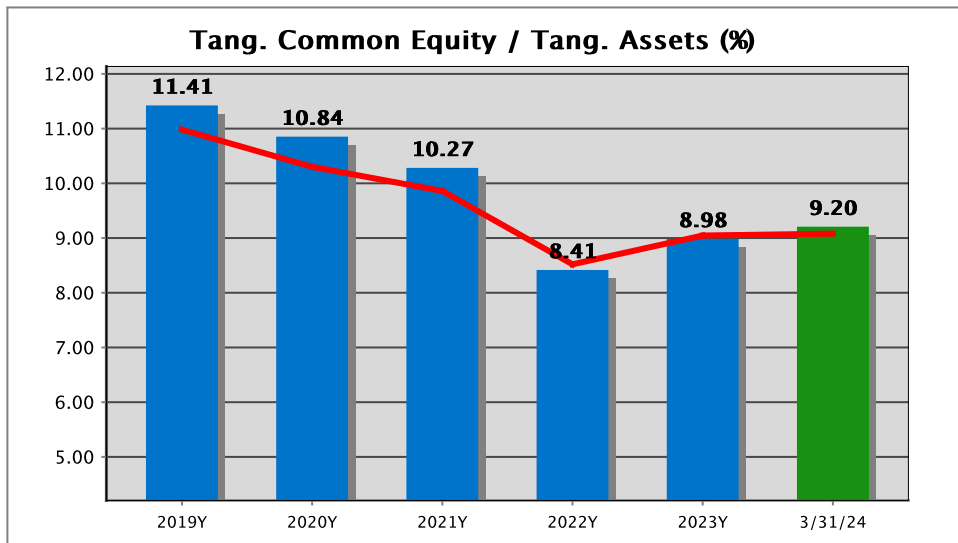
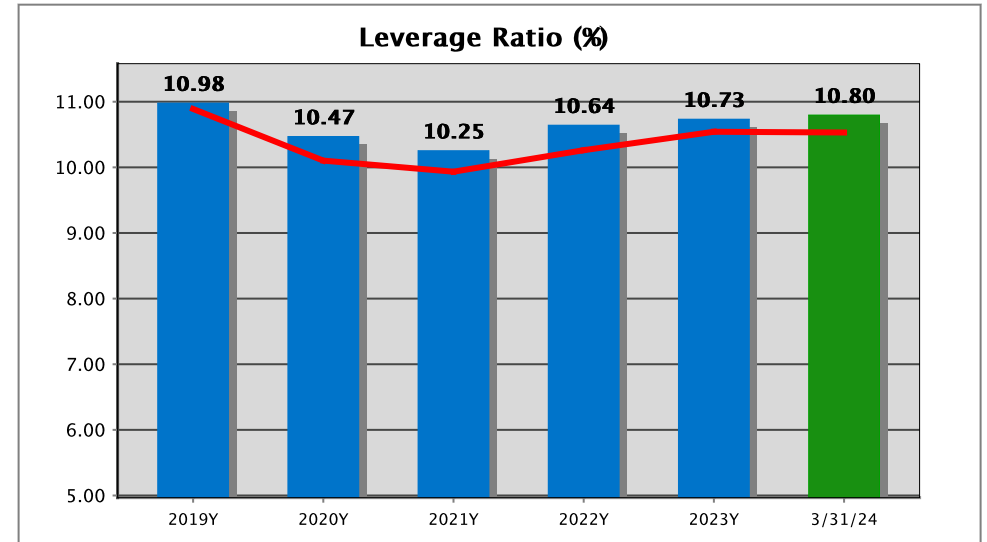
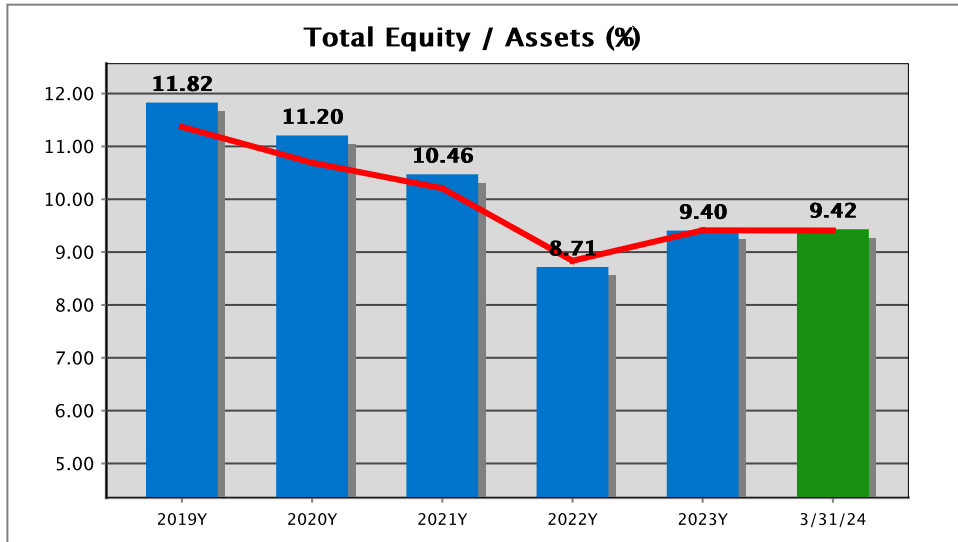
Kansas
Banks
March 31, 2024



QwickAnalytics State Performance Trends

Capital Trends

Kansas
Banks
March 31, 2024



— 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
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



QwickAnalytics™

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



QwickAnalytics™

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

Find out more or sign up at www.qwickanalytics.com.