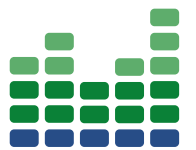


QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS *2024 Annual Performance Review*



QwickAnalytics™
from QwickRate



QwickAnalytics State Performance Trends

Kansas
Banks

December 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) 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	197	99%	2	1%	199
National	4,161	92%	380	8%	4,541

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



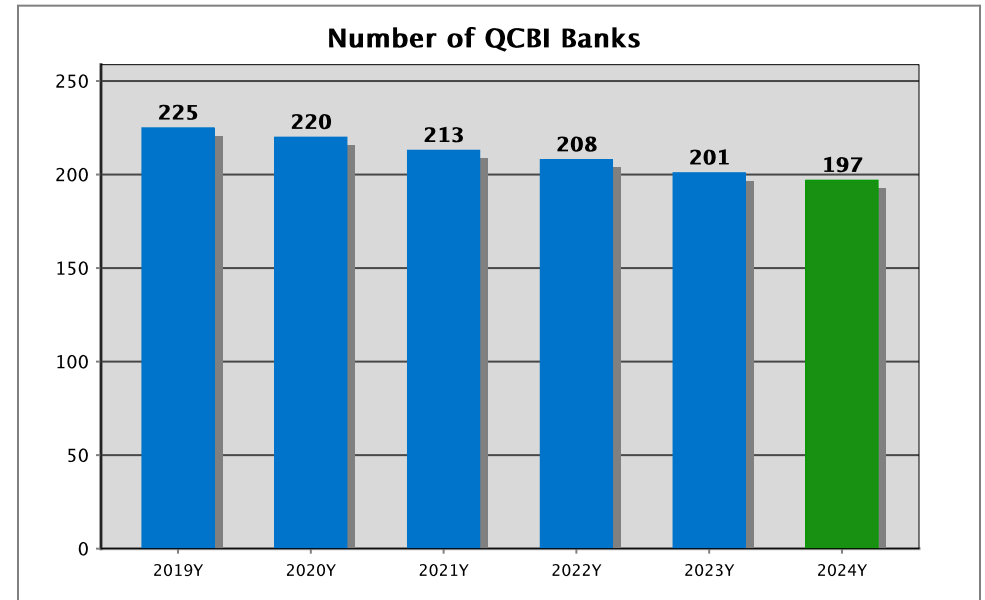
QwickAnalyticsTM

QwickAnalytics State Performance Trends

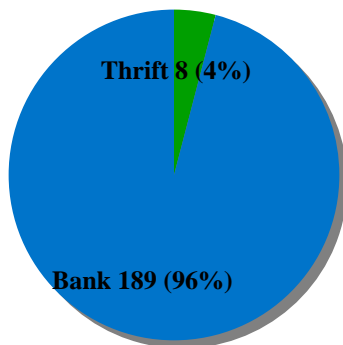
QCBI Industry Structure

Kansas
Banks
December 31, 2024

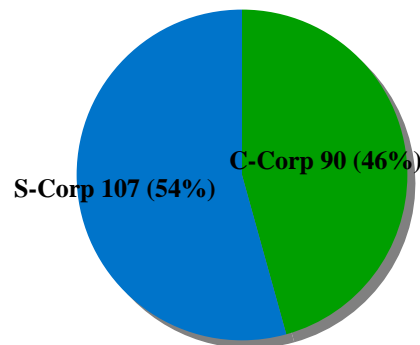
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	59	30%	\$3,422	4%
\$100-\$500 Million	102	52%	\$24,731	26%
\$500 Million-\$1 Billion	19	10%	\$13,615	14%
\$1-\$5 Billion	13	7%	\$24,206	25%
\$5-\$10 Billion	4	2%	\$29,595	31%
Total	197	100%	\$95,569	100%



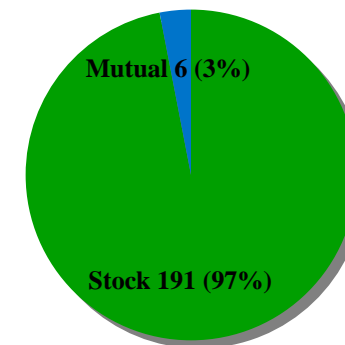
Industry Breakdown



Structural Breakdown



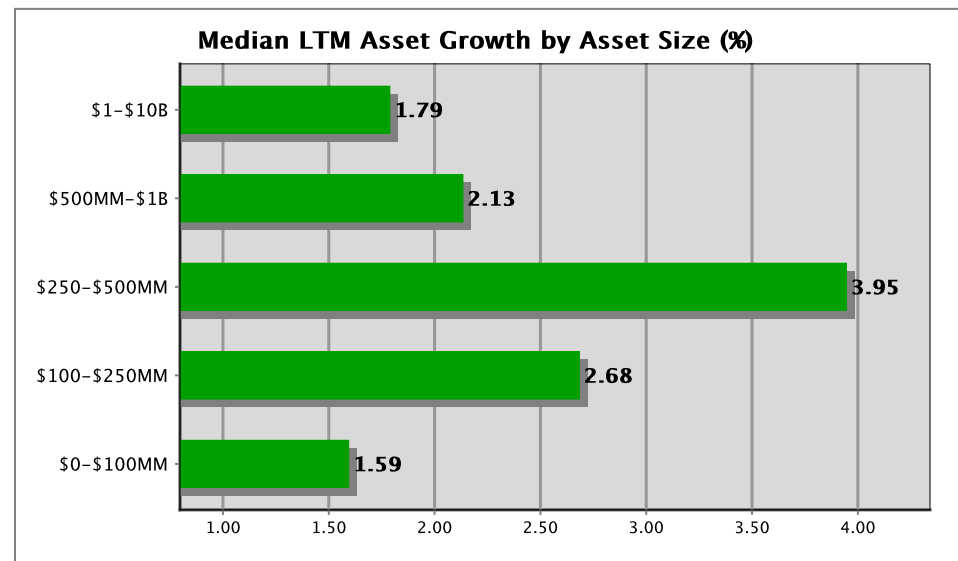
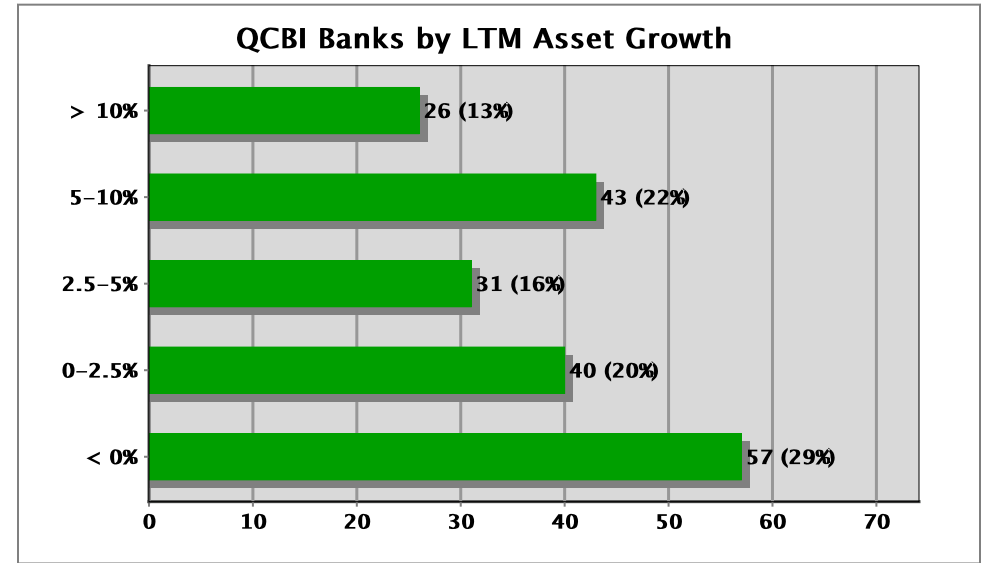
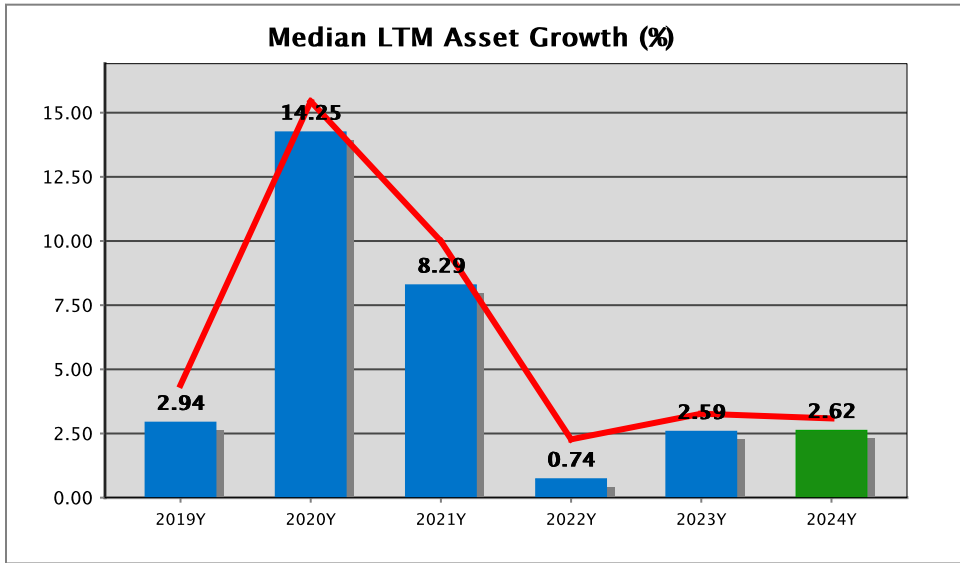
Ownership Breakdown



QwickAnalytics State Performance Trends

Asset Growth Trends

Kansas
Banks
December 31, 2024



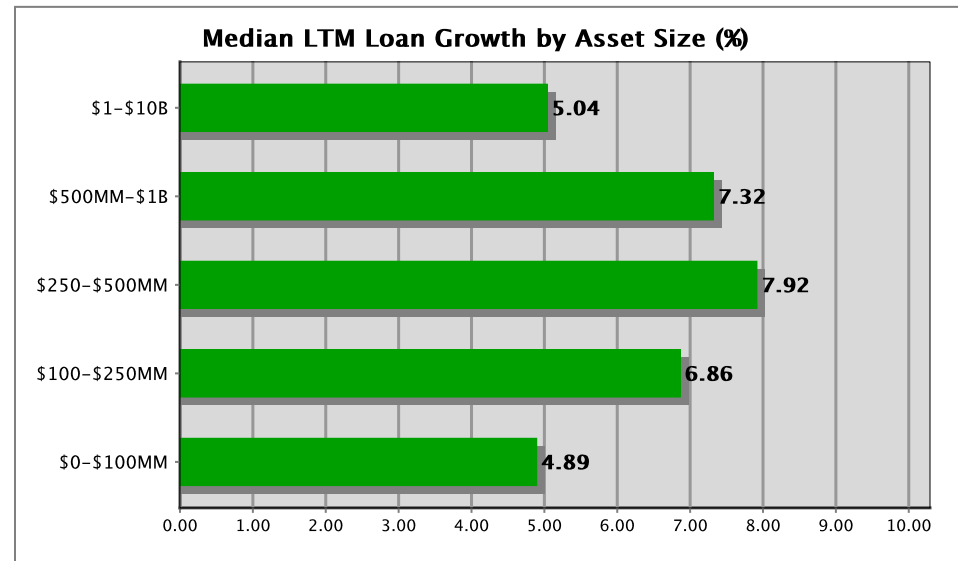
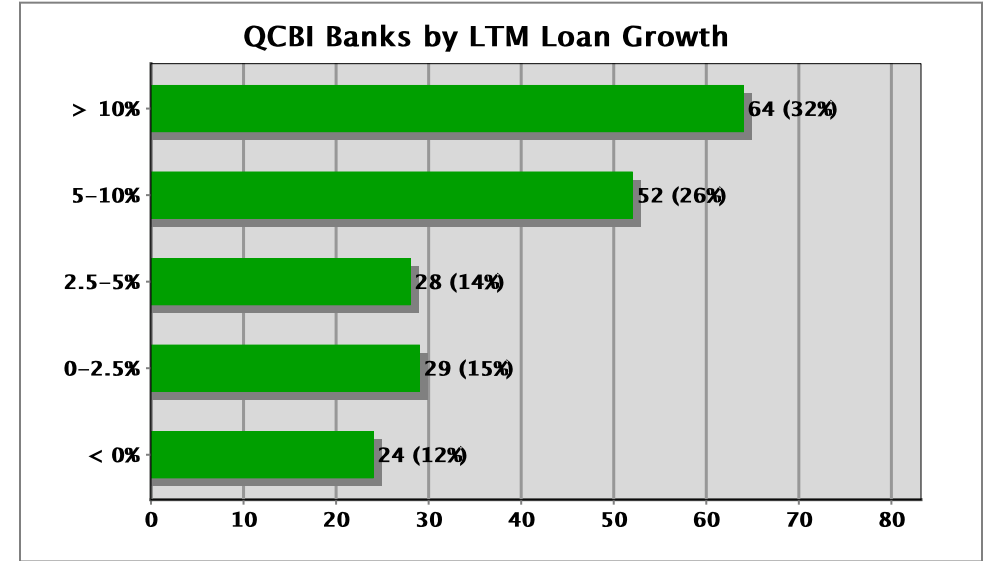
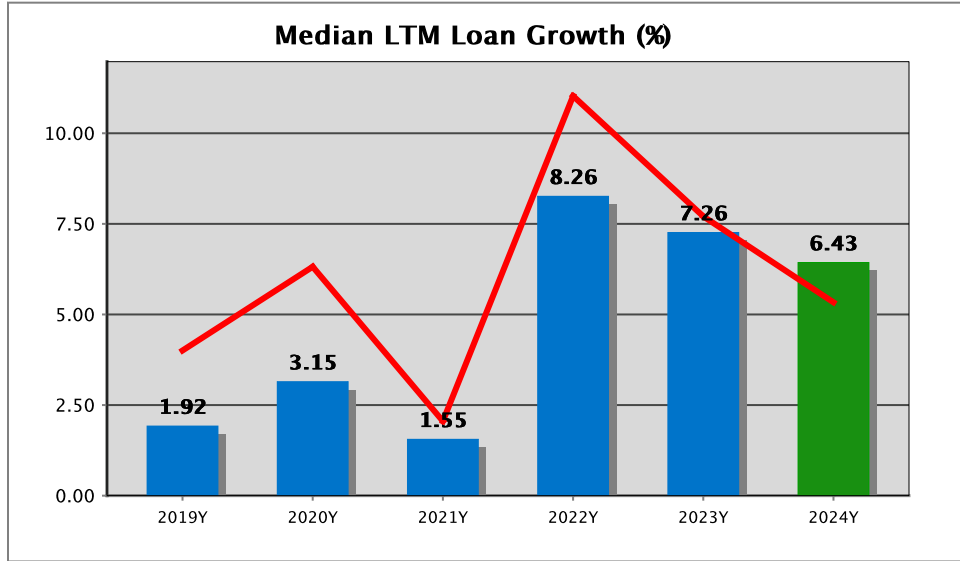
— National Trend

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

QwickAnalytics State Performance Trends

Loan Growth Trends

Kansas
Banks
December 31, 2024



— National Trend

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

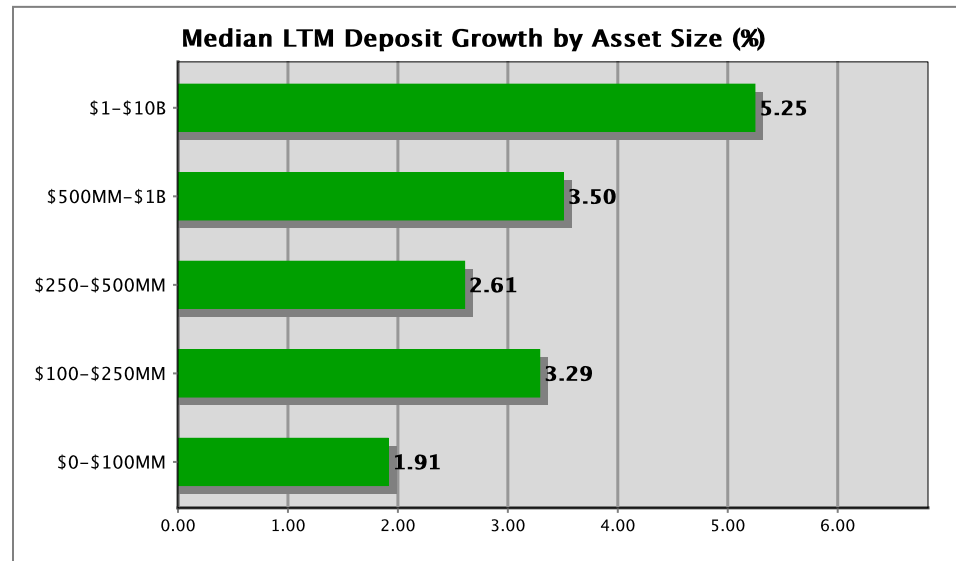
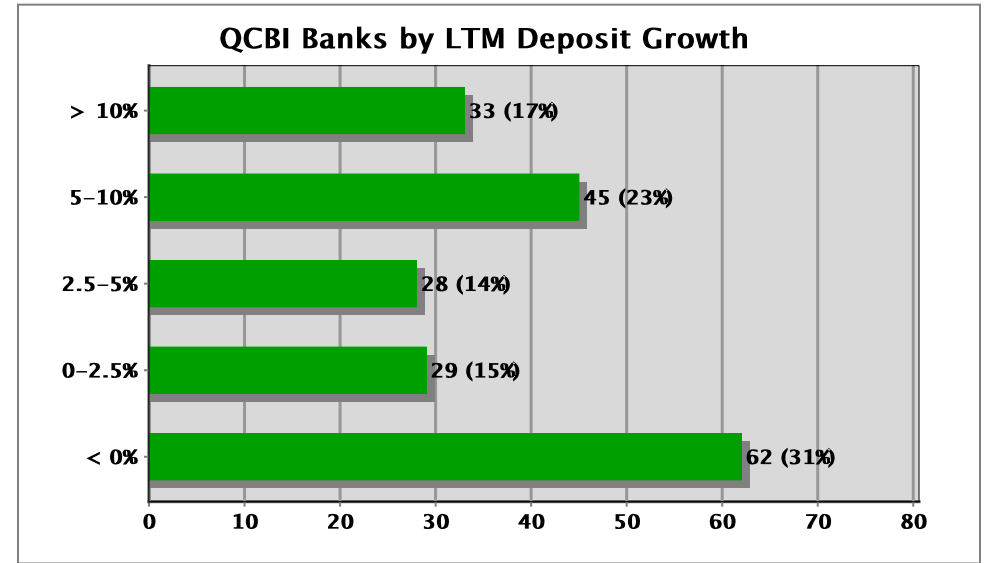
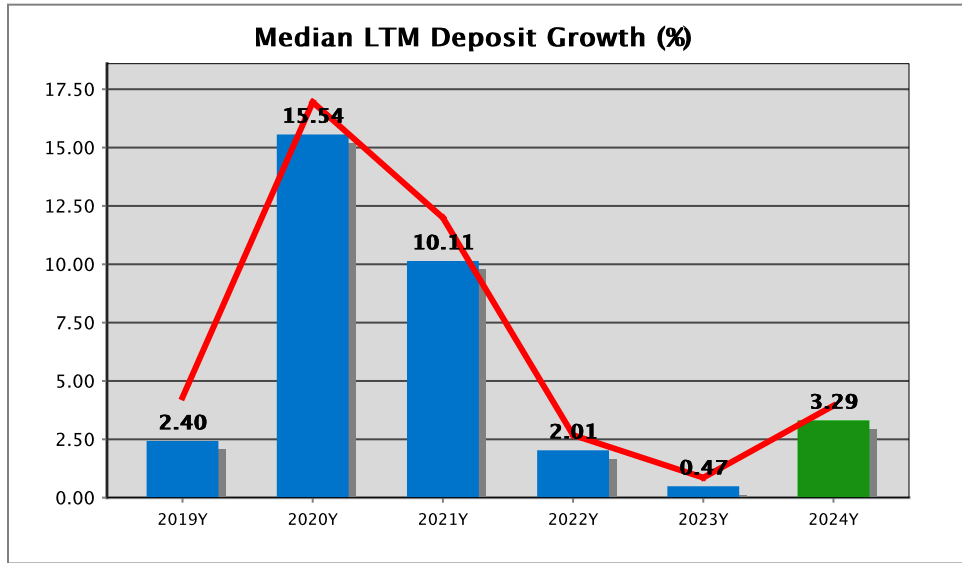


QwickAnalytics™

QwickAnalytics State Performance Trends

Deposit Growth Trends

Kansas
Banks
December 31, 2024



— National Trend

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



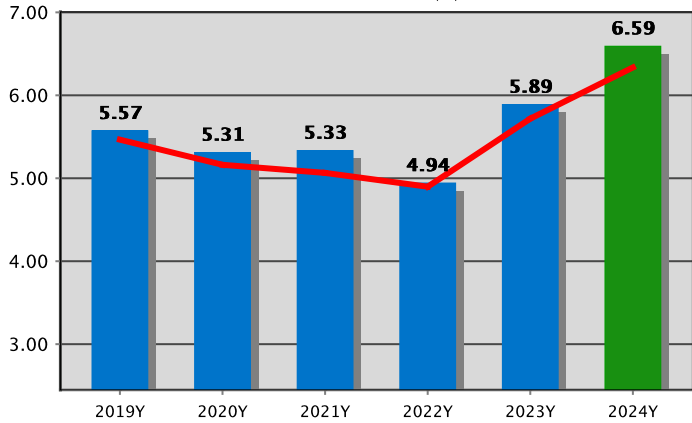
QwickAnalytics™

QwickAnalytics State Performance Trends

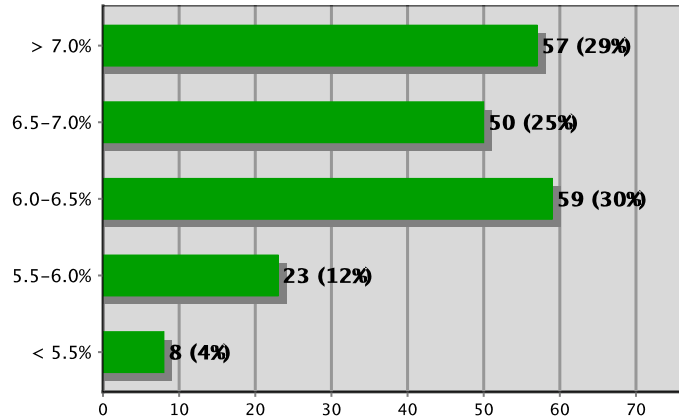
Performance Trends

Kansas
Banks
December 31, 2024

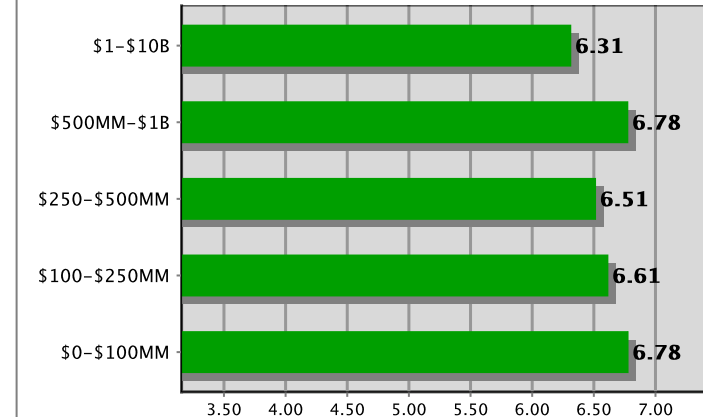
Yield on Loans (%)



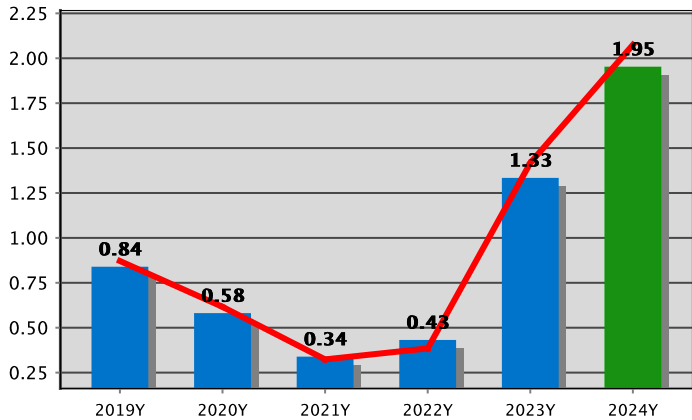
QCBI Banks by Yield on Loans



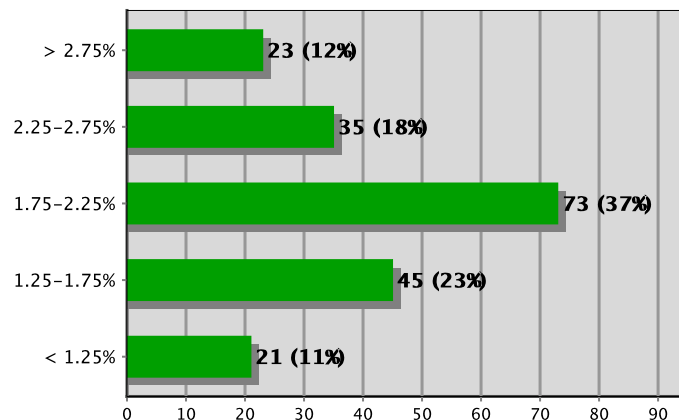
Median Yield on Loans by Asset Size (%)



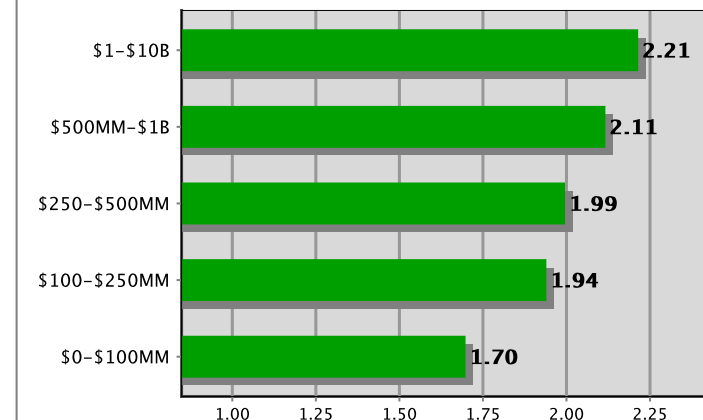
Cost of Funds (%)



QCBI Banks by Cost of Funds



Median Cost of Funds by Asset Size (%)



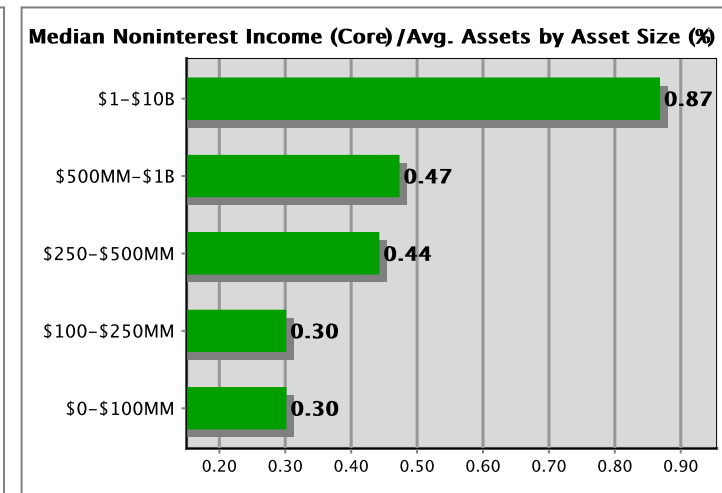
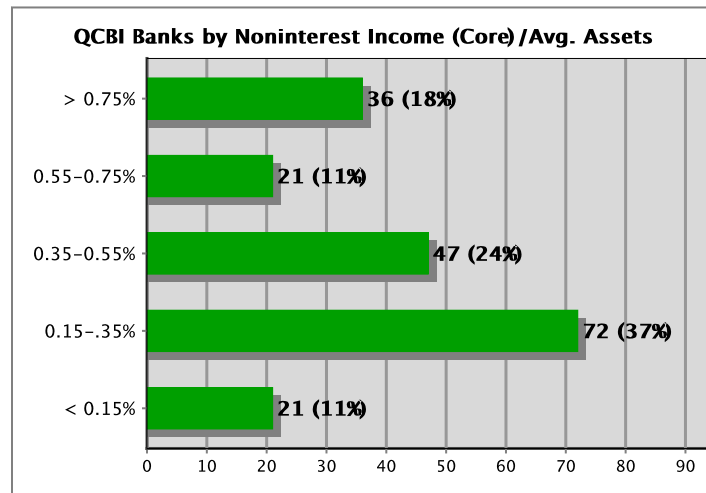
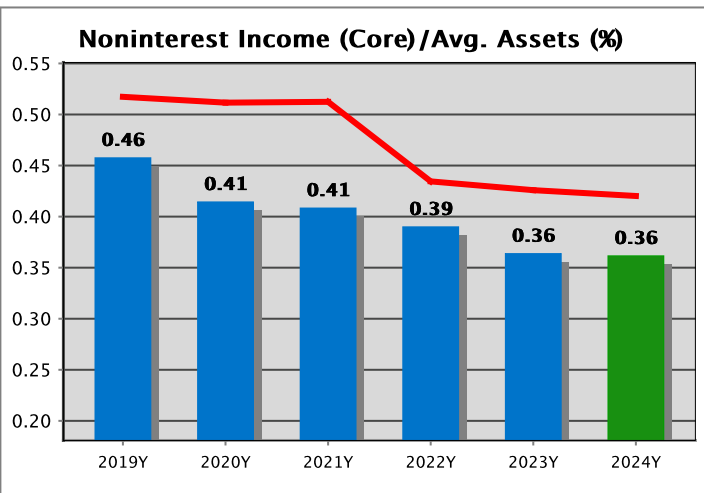
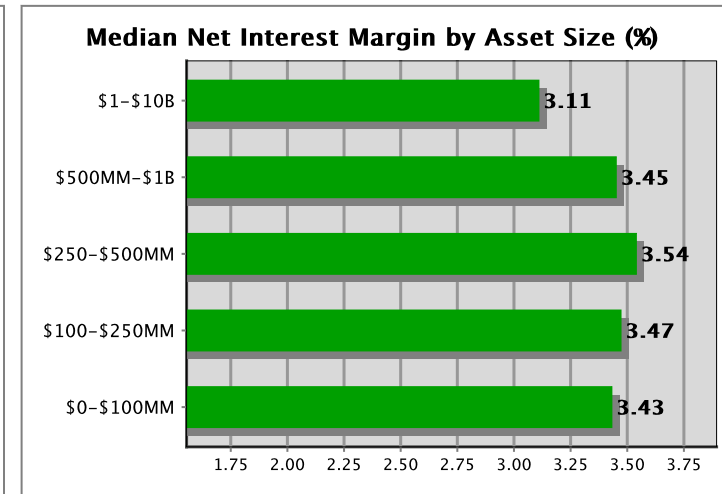
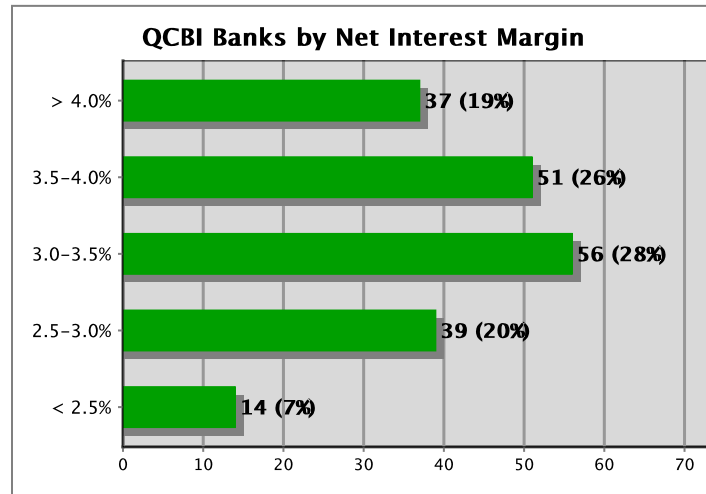
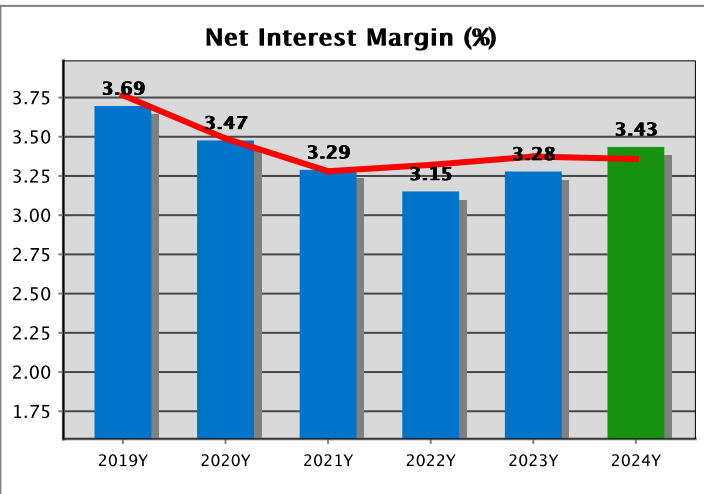
— National Trend

Note: All data points represent median values;
current period data (green bars) are for the the full year 2024; Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

Performance Trends

Kansas
Banks
December 31, 2024



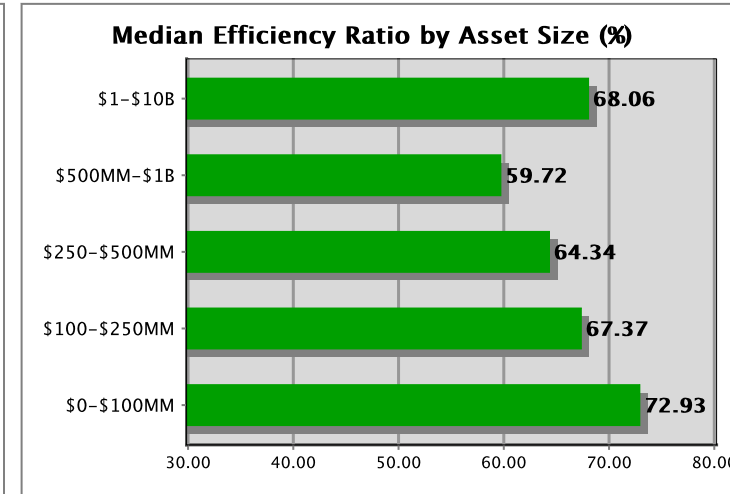
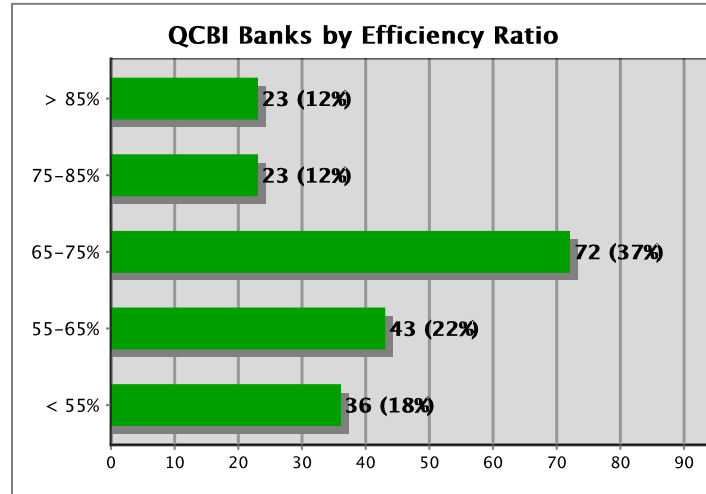
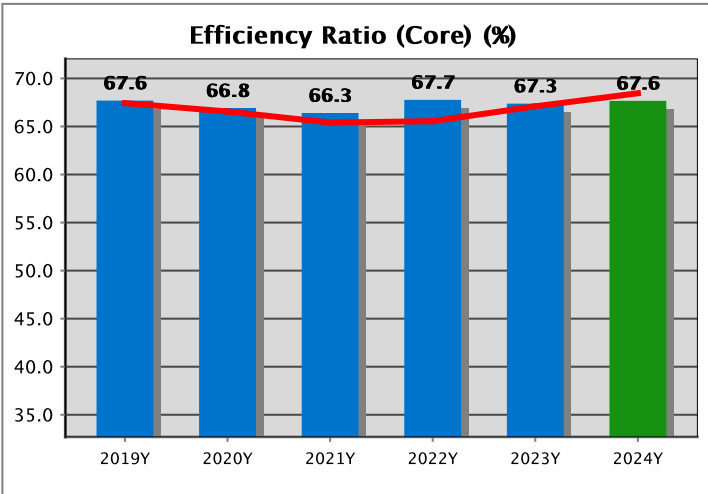
— National Trend

Note: All data points represent median values;
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QwickAnalytics State Performance Trends

Performance Trends

Kansas
Banks
December 31, 2024



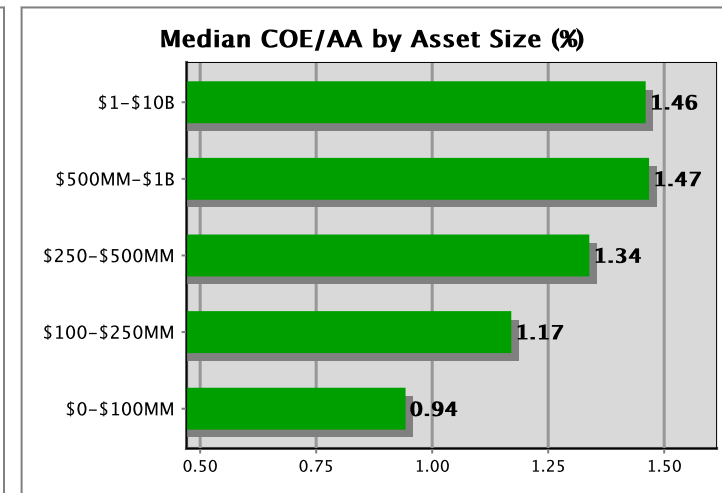
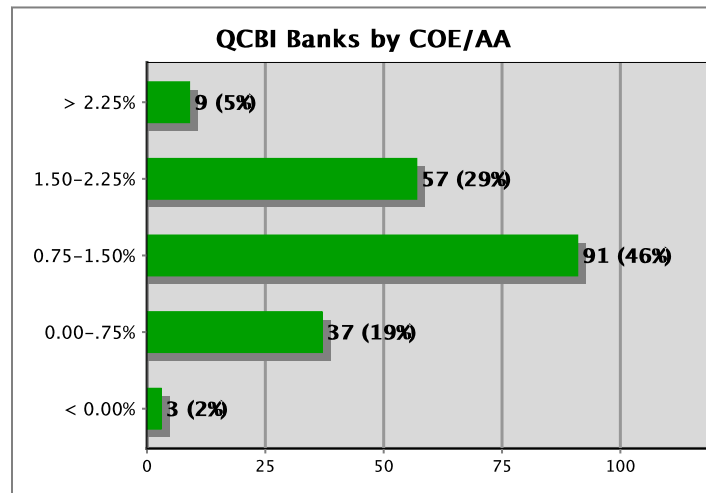
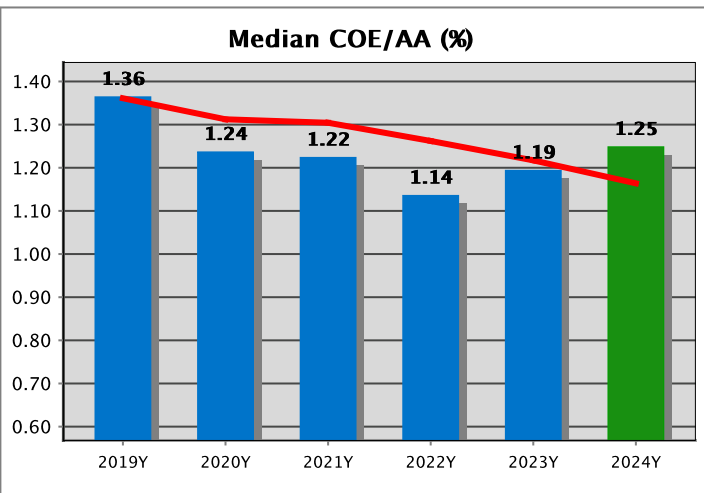
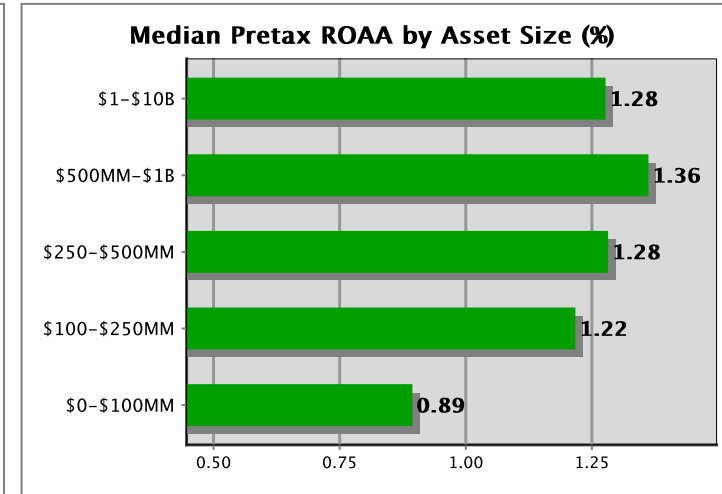
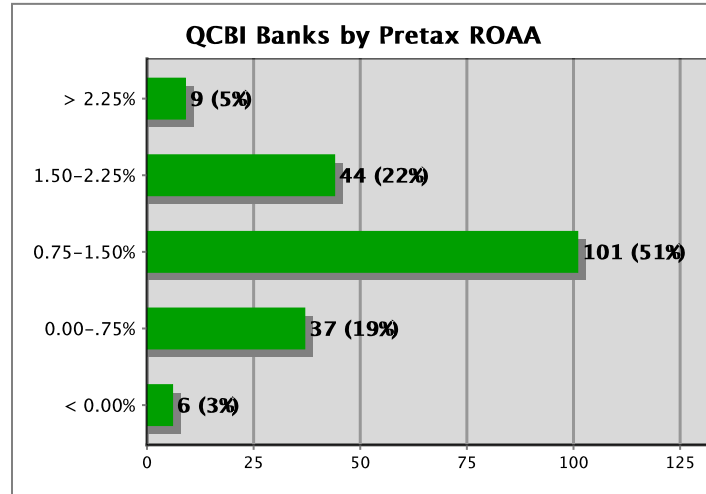
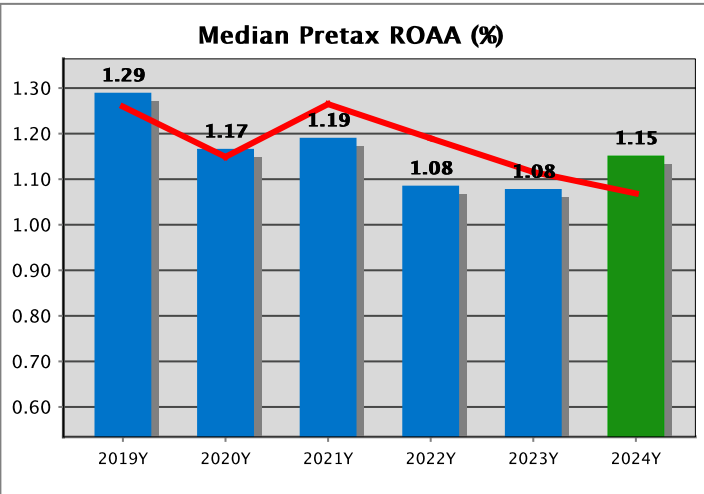
— National Trend

Note: All data points represent median values;
current period data (green bars) are for the the full year 2024; Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

Profitability Trends

Kansas
Banks
December 31, 2024



— National Trend

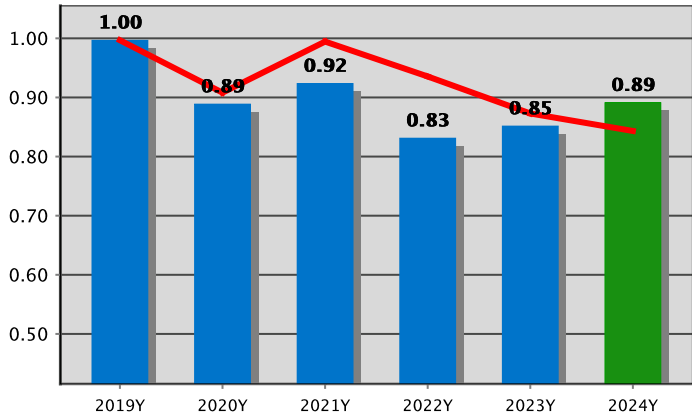
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the full year 2024

QwickAnalytics State Performance Trends

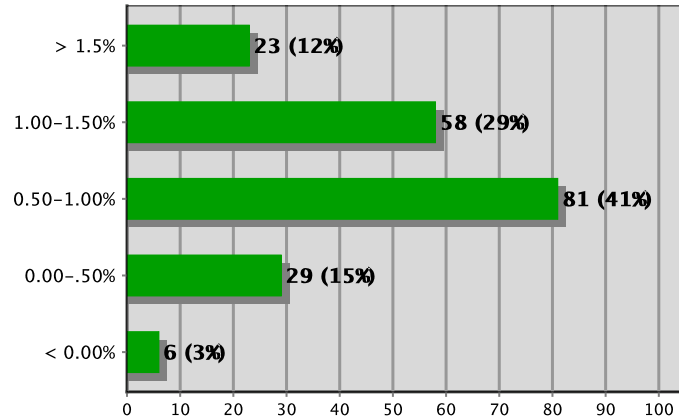
Profitability Trends

Kansas
Banks
December 31, 2024

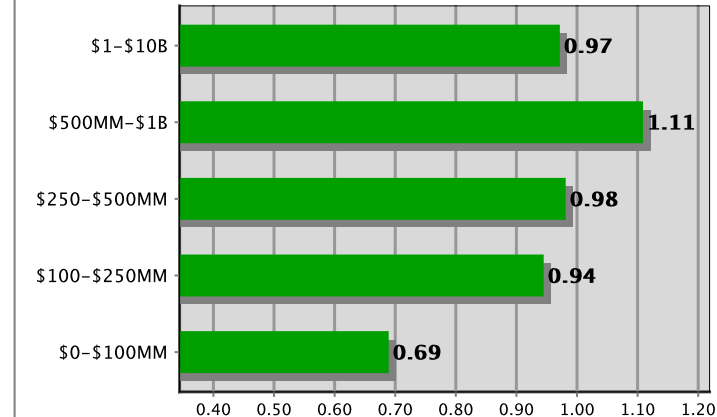
Median ROAA (%)



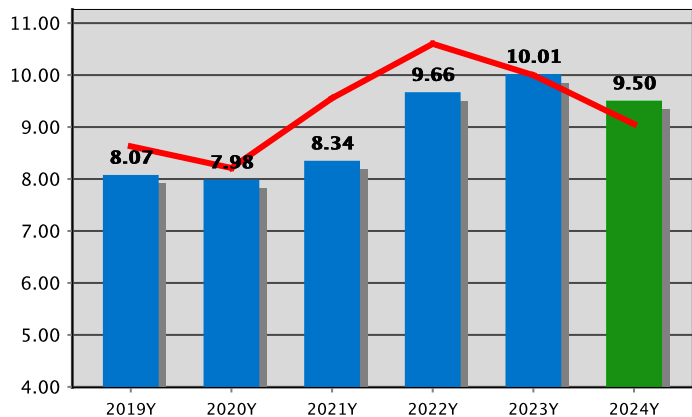
QCBI Banks by ROAA



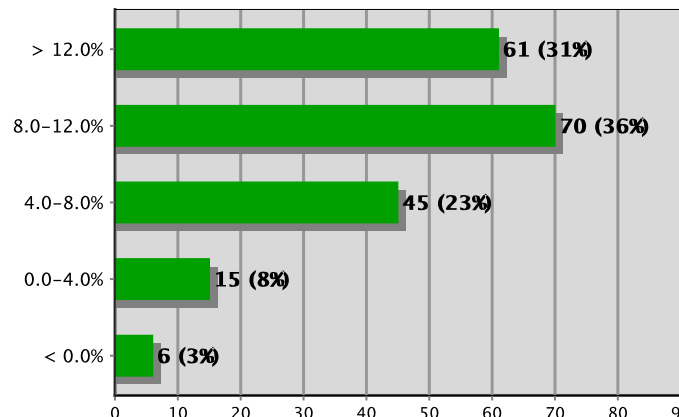
Median ROAA by Asset Size (%)



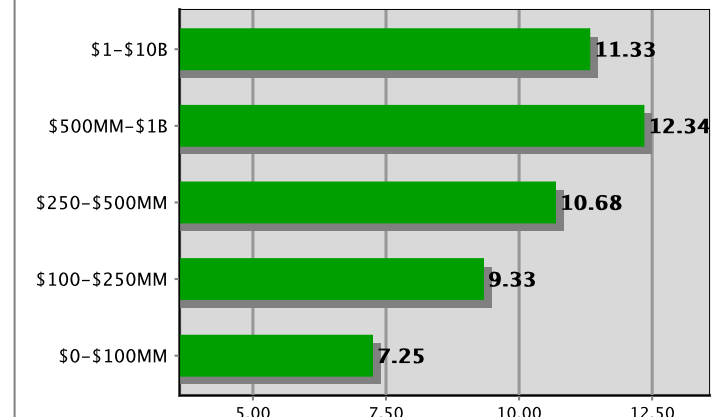
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)

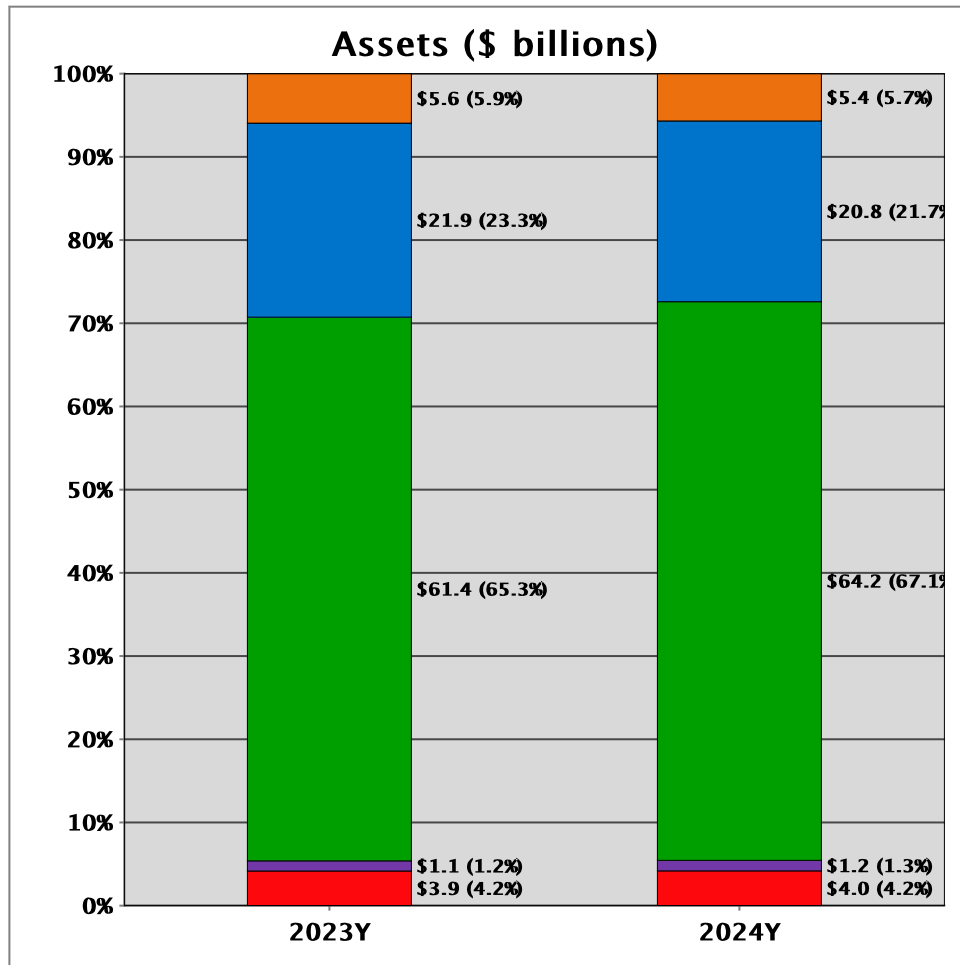


— National Trend

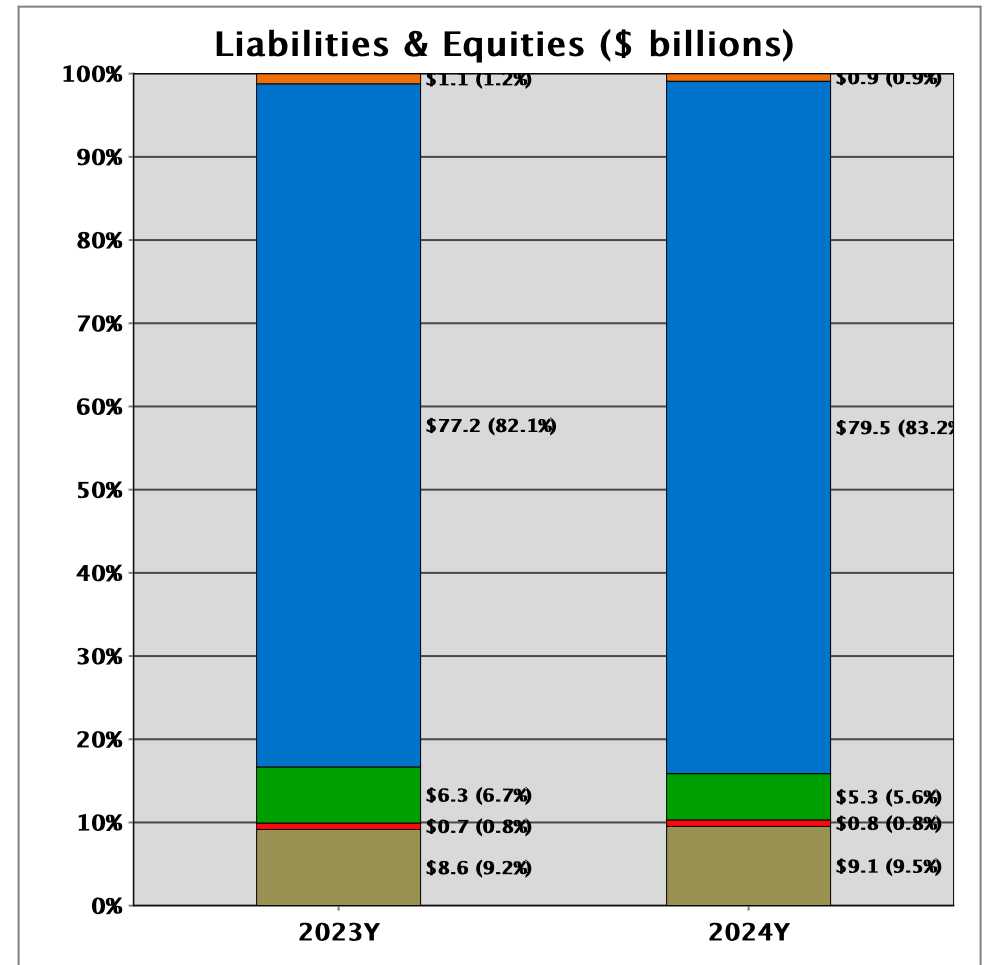
* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the full year 2024

QwickAnalytics State Performance Trends Balance Sheet Composition

Kansas
Banks
December 31, 2024

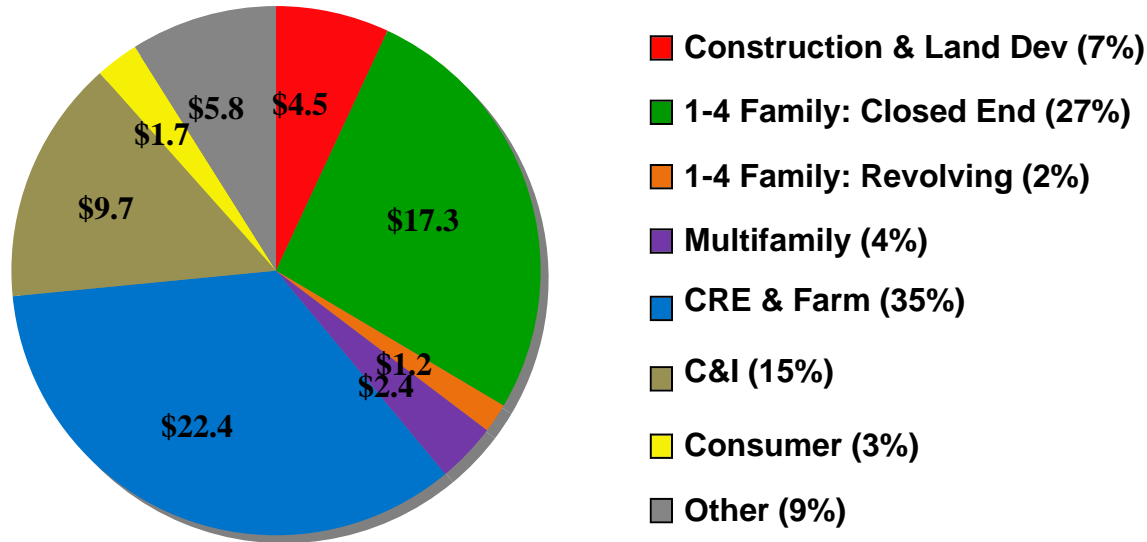


- Cash & Equivalents
- Securitites
- Net Loans
- Premises & Fixed
- Other Assets



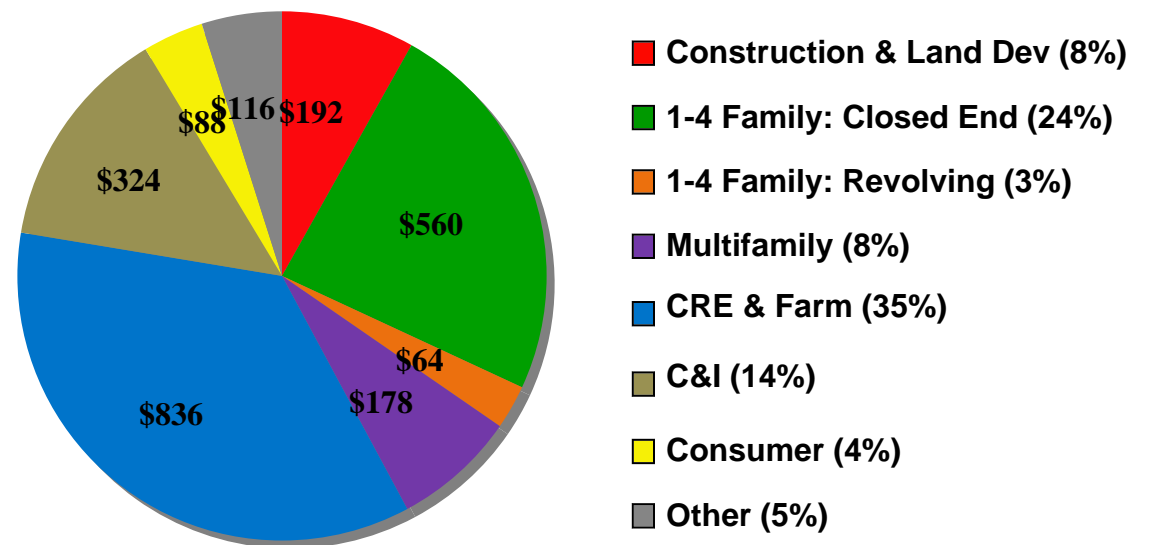
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



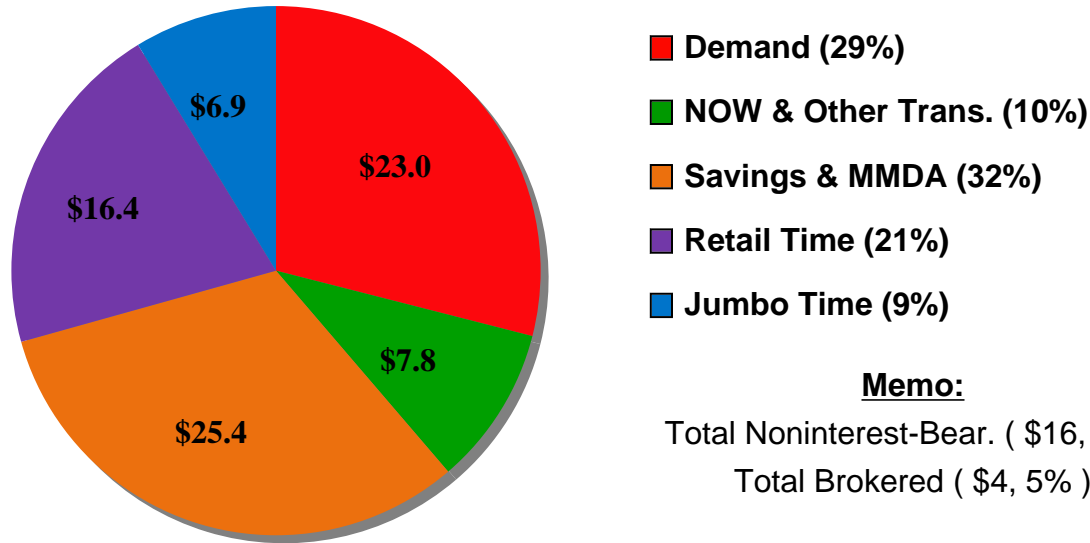
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix



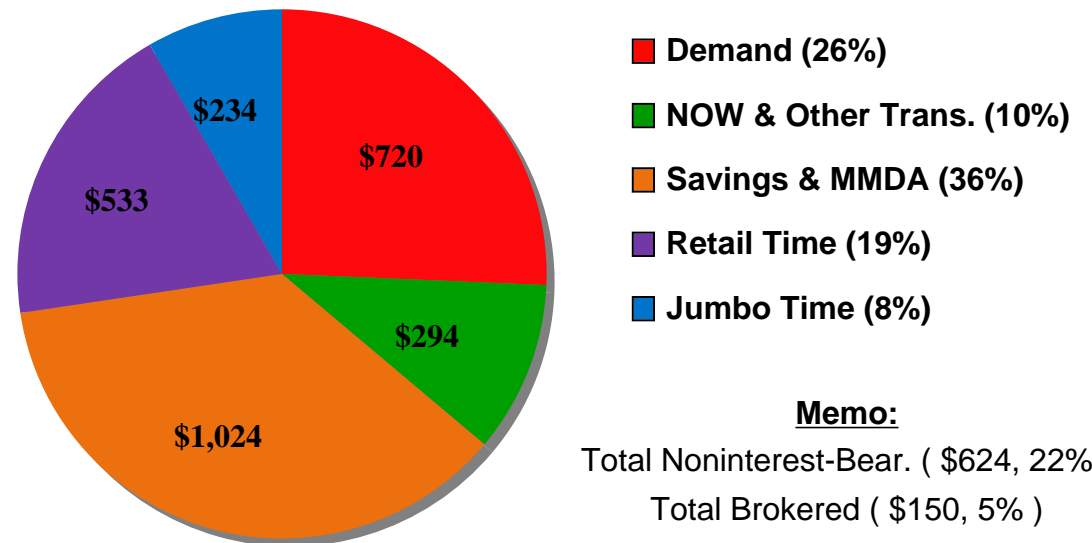
(\$ billions)

- Demand (29%)
- NOW & Other Trans. (10%)
- Savings & MMDA (32%)
- Retail Time (21%)
- Jumbo Time (9%)

Memo:

Total Noninterest-Bear. (\$16, 0%)
 Total Brokered (\$4, 5%)

National Aggregate Deposit Mix



(\$ billions)

- Demand (26%)
- NOW & Other Trans. (10%)
- Savings & MMDA (36%)
- Retail Time (19%)
- Jumbo Time (8%)

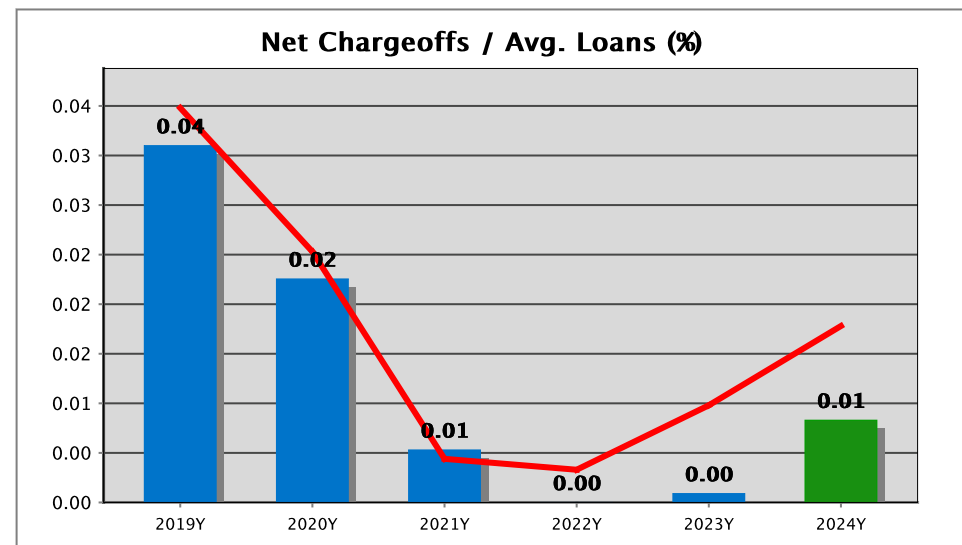
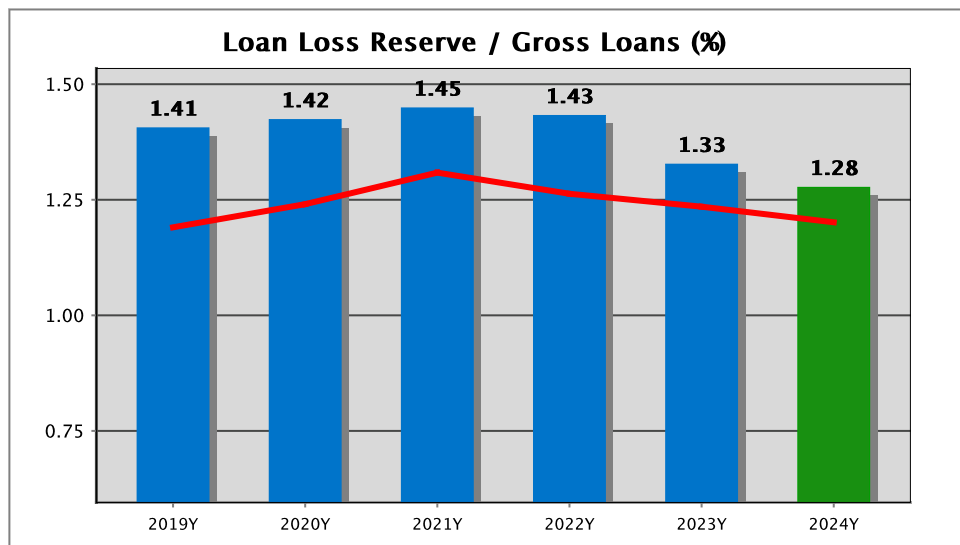
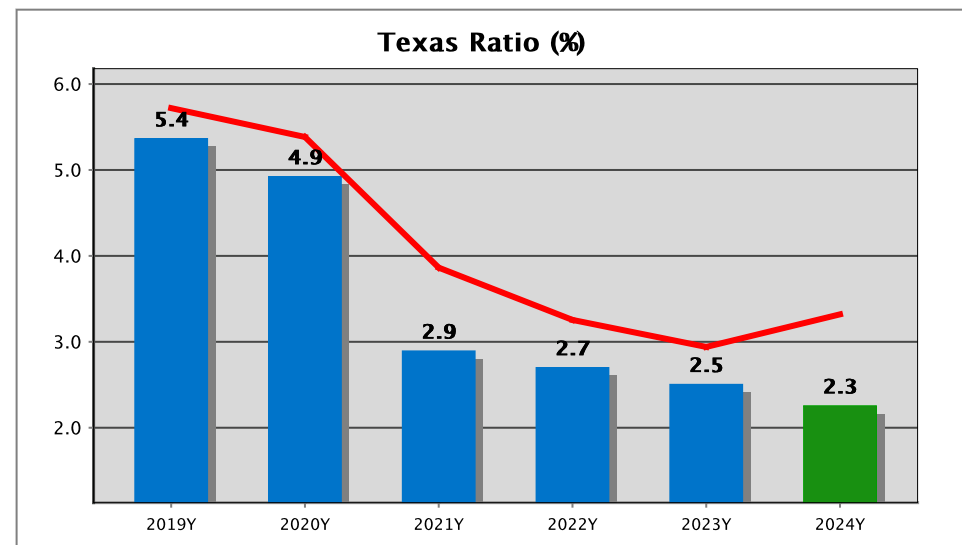
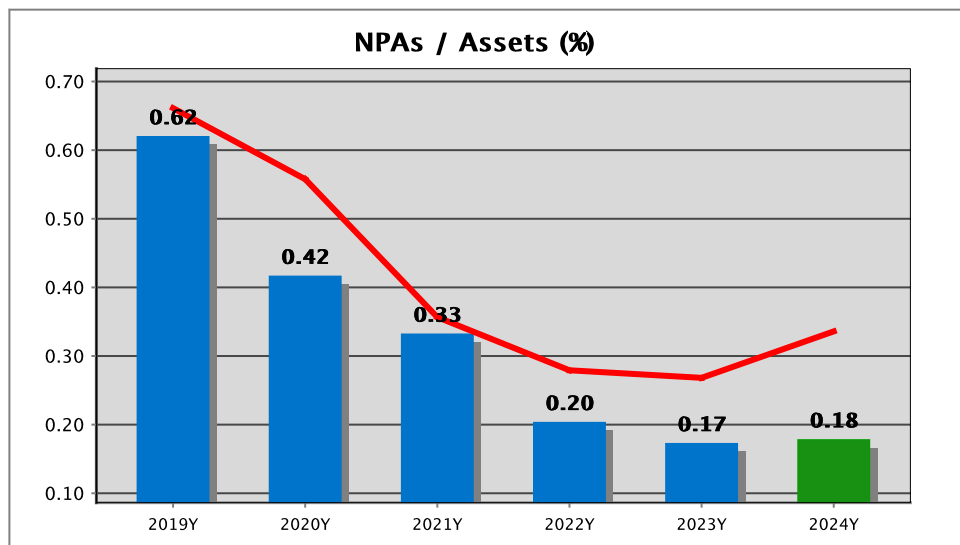
Memo:

Total Noninterest-Bear. (\$624, 22%)
 Total Brokered (\$150, 5%)

QwickAnalytics State Performance Trends

Asset Quality Trends

Kansas
Banks
December 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

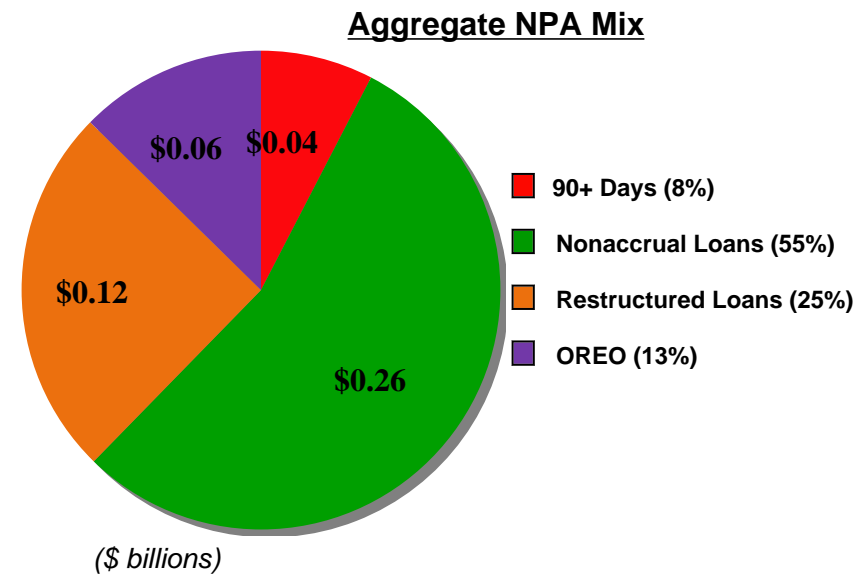
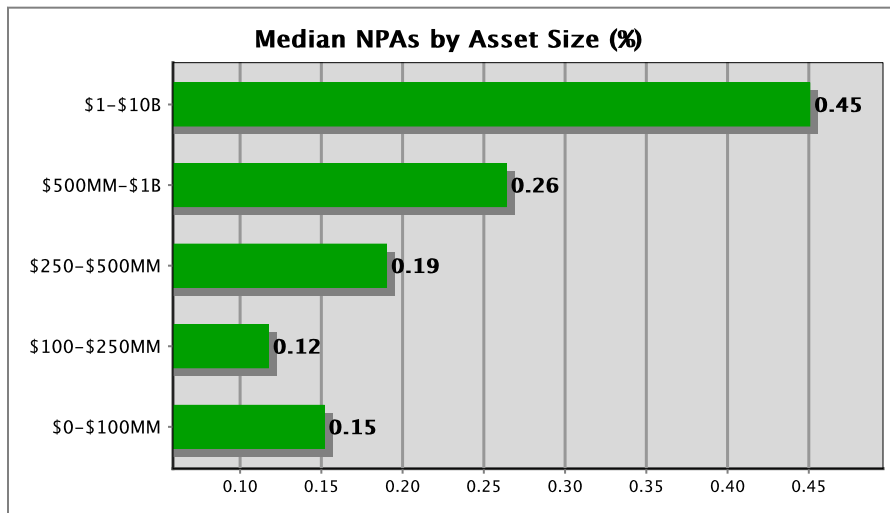
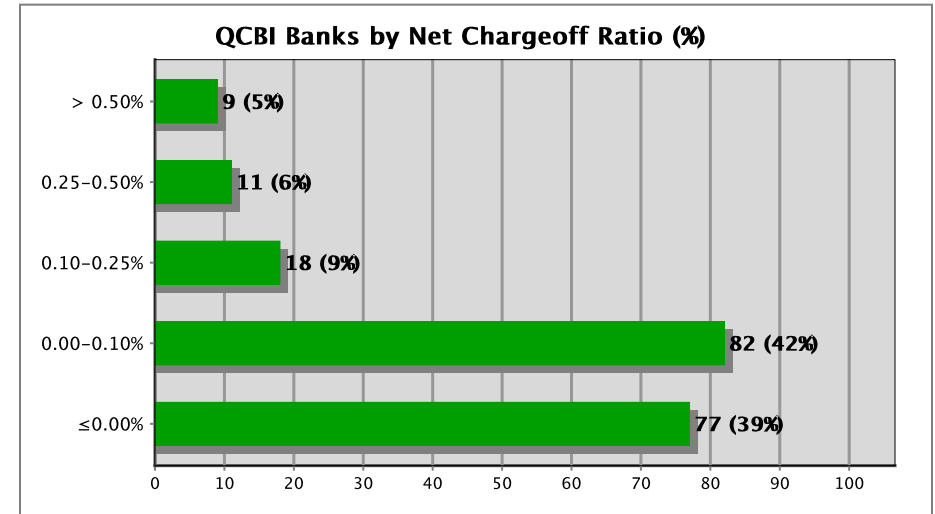
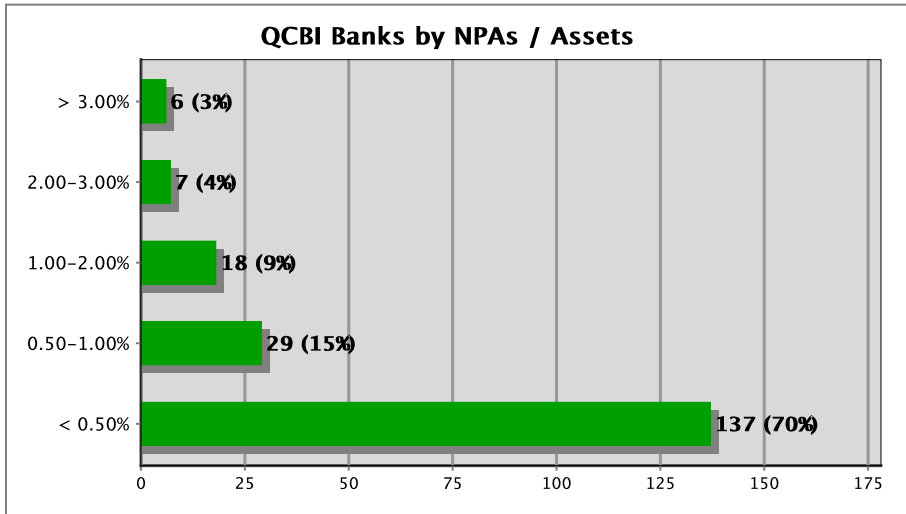


QwickAnalytics™

QwickAnalytics State Performance Trends

Asset Quality Trends

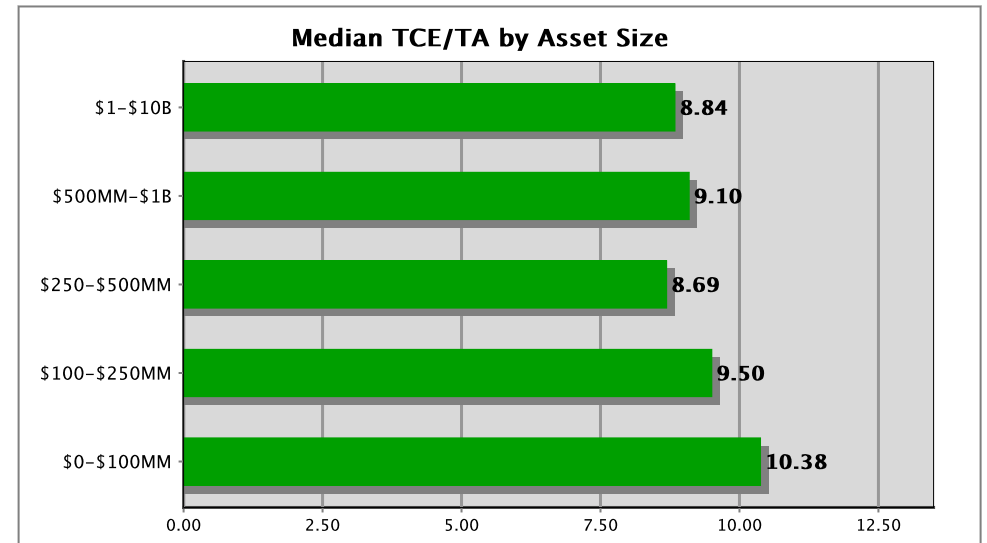
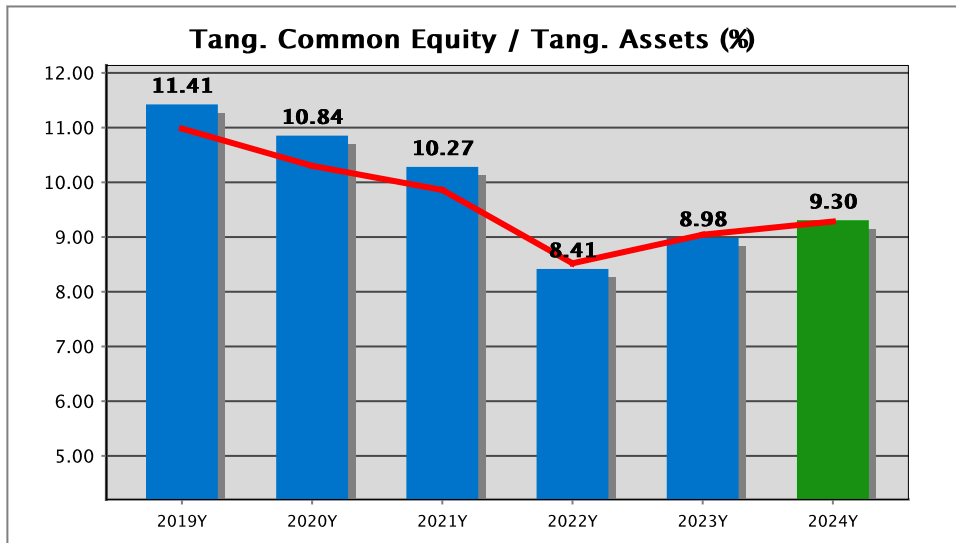
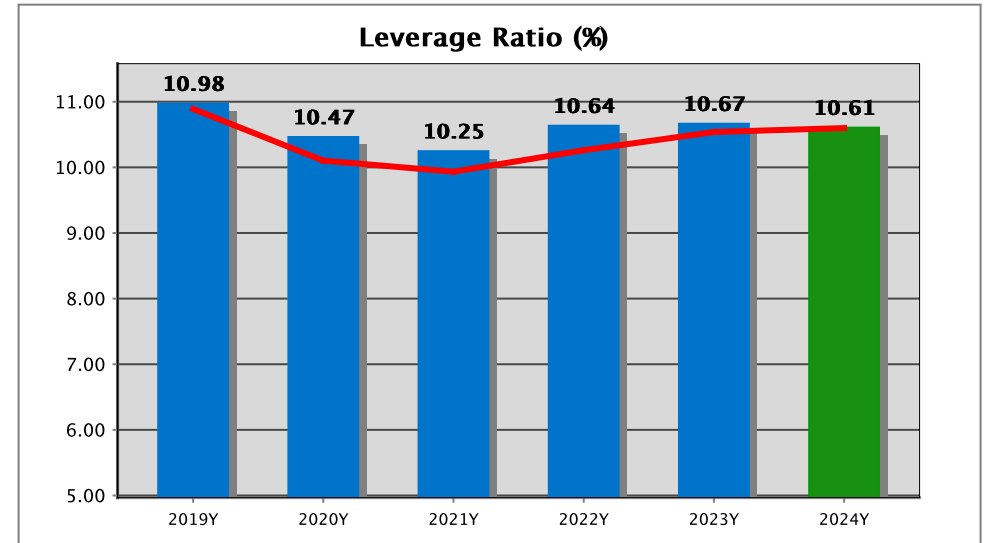
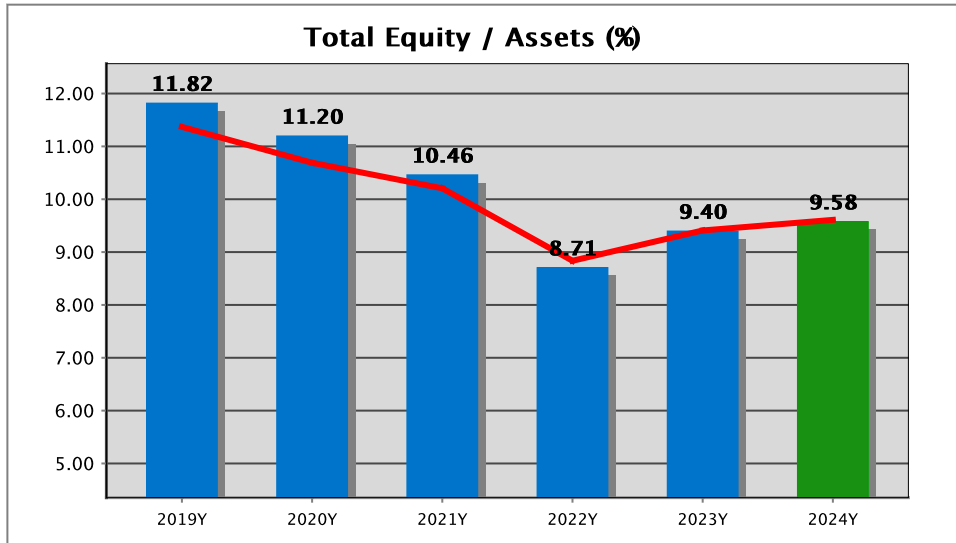
Kansas
Banks
December 31, 2024



QwickAnalytics State Performance Trends

Capital Trends

Kansas
Banks
December 31, 2024



— National Trend

Note: Trend charts contain median values

QwickAnalytics State Performance Trends

Performance Matrix

Kansas
Banks
December 31, 2024

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-4.70%	-1.29%	0.18%	1.37%	2.62%	4.15%	6.13%	8.16%	11.91%
Loan Growth (LTM)	-0.91%	1.71%	3.32%	4.76%	6.43%	8.07%	10.50%	13.33%	18.28%
Deposit Growth (LTM)	-5.11%	-1.51%	-0.11%	1.52%	3.29%	4.65%	7.12%	8.95%	13.94%
Performance Trends									
Yield on Loans	5.83%	6.11%	6.27%	6.43%	6.59%	6.81%	6.97%	7.22%	7.61%
Cost of Funds	1.21%	1.47%	1.65%	1.84%	1.95%	2.06%	2.21%	2.48%	2.80%
Net Interest Margin	2.54%	2.88%	3.08%	3.26%	3.43%	3.58%	3.80%	3.98%	4.46%
Noninterest Income (core) / Avg Assets*	0.14%	0.20%	0.25%	0.30%	0.36%	0.44%	0.54%	0.70%	0.91%
Efficiency Ratio (core)*	51.4%	56.0%	60.5%	65.0%	67.6%	70.5%	73.3%	76.6%	87.4%
Profitability Trends									
Pretax ROAA	0.44%	0.68%	0.88%	0.99%	1.15%	1.33%	1.44%	1.63%	1.98%
Core Operating Earnings*	0.46%	0.72%	0.94%	1.09%	1.25%	1.41%	1.56%	1.73%	1.99%
Return on Average Assets (a)	0.37%	0.56%	0.69%	0.76%	0.89%	1.02%	1.14%	1.25%	1.55%
Return on Average Equity (a)	3.55%	5.77%	7.53%	8.57%	9.50%	11.01%	12.22%	13.71%	15.72%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.01%	0.04%	0.10%	0.18%	0.30%	0.53%	0.88%	1.46%
Texas Ratio	0.0%	0.2%	0.6%	1.3%	2.3%	3.7%	5.2%	7.6%	14.0%
Reserve / Loans	1.00%	1.08%	1.15%	1.21%	1.28%	1.40%	1.53%	1.71%	2.03%
Net Chargeoff Ratio	-0.03%	-0.01%	0.00%	0.00%	0.01%	0.02%	0.05%	0.10%	0.24%
Capital Trends									
Total Equity / Assets	5.71%	7.29%	8.05%	8.93%	9.58%	10.31%	11.24%	12.34%	15.62%
Leverage Ratio	8.68%	9.14%	9.57%	10.06%	10.61%	11.69%	12.69%	13.92%	16.82%
Tang Common Equity / Tangible Assets	5.44%	6.99%	7.88%	8.65%	9.30%	9.90%	10.95%	12.04%	15.42%

* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans).
(a) Tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18)

QCBI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks 2024 Asset Growth

Kansas
Banks

December 31, 2024

Rank	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Vista National B&T	Harveyville, KS	\$35,402	124.4%	\$19,623
2	Security State Bank	Scott City, KS	\$929,763	90.5%	\$441,715
3	Solutions North Bank	Stockton, KS	\$477,203	53.6%	\$166,625
4	Bison State Bank	Bison, KS	\$93,025	38.1%	\$25,659
5	New Century Bank	Belleville, KS	\$68,291	30.0%	\$15,755
6	The Walton State Bank	Walton, KS	\$16,754	25.1%	\$3,366
7	Heritage Bank	Topeka, KS	\$142,302	25.0%	\$28,415
8	Farmers B&T	Atwood, KS	\$185,490	20.1%	\$31,085
9	Fusion Bank	Larned, KS	\$263,958	19.0%	\$42,139
10	The Bennington State Bank	Salina, KS	\$1,175,847	18.8%	\$185,958
11	Great American Bank	Lawrence, KS	\$487,617	17.8%	\$73,785
12	The Farmers State Bank Of Blue Mound	Blue Mound, KS	\$57,676	16.5%	\$8,158
13	Kendall Bank	Overland Park, KS	\$159,171	16.4%	\$22,382
14	Sjn Bank Of KS	Saint John, KS	\$275,264	15.8%	\$37,575
15	Mid-america Bank	Baldwin City, KS	\$466,926	14.4%	\$58,629
16	The First State Bank Of Healy	Healy, KS	\$118,442	14.0%	\$14,586
17	Stryv Bank	Wichita, KS	\$237,955	13.3%	\$27,994
18	Tricentury Bank	De Soto, KS	\$173,110	13.1%	\$20,056
19	Integrity Bank	Fowler, KS	\$81,513	13.1%	\$9,415
20	Peoples State Bank	Cherryvale, KS	\$20,329	12.2%	\$2,212
21	Ford County State Bank	Spearville, KS	\$59,165	11.7%	\$6,203
22	Andover State Bank	Andover, KS	\$214,873	11.6%	\$22,290
23	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$304,379	11.6%	\$31,538
24	Farmers & Merchants Bank Of Colby	Colby, KS	\$569,825	11.4%	\$58,108
25	Goppert State Service Bank	Garnett, KS	\$302,670	11.3%	\$30,724



QwickAnalytics™

Top 25 Fastest Growth QCBI Banks

2024 Loan Growth

Kansas
Banks

December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Vista National B&T	Harveyville, KS	\$35,402	158.1%	\$12,787
2	Security State Bank	Scott City, KS	\$929,763	92.9%	\$344,463
3	Solutions North Bank	Stockton, KS	\$477,203	36.1%	\$75,233
4	Heritage Bank	Topeka, KS	\$142,302	36.0%	\$32,861
5	New Century Bank	Belleville, KS	\$68,291	34.5%	\$15,330
6	Ford County State Bank	Spearville, KS	\$59,165	30.4%	\$6,690
7	First National Bank In Cimarron	Cimarron, KS	\$150,046	30.2%	\$17,670
8	First National Bank Of KS	Burlington, KS	\$100,469	28.4%	\$8,956
9	The First State Bank Of Healy	Healy, KS	\$118,442	26.8%	\$16,021
10	The Walton State Bank	Walton, KS	\$16,754	24.6%	\$576
11	Sjn Bank Of KS	Saint John, KS	\$275,264	24.2%	\$31,759
12	The First State Bank	Ness City, KS	\$85,585	23.9%	\$6,128
13	Outdoor Bank	Manhattan, KS	\$613,523	23.2%	\$91,905
14	Tricentury Bank	De Soto, KS	\$173,110	22.8%	\$26,091
15	Argentine Federal Savings	Kansas City, KS	\$67,011	21.2%	\$7,586
16	Stockgrowers State Bank	Ashland, KS	\$182,619	21.1%	\$19,536
17	Elevate Bank	Sedan, KS	\$54,993	20.8%	\$5,237
18	Kendall Bank	Overland Park, KS	\$159,171	20.3%	\$26,022
19	Bankwest Of KS	Goodland, KS	\$133,712	19.3%	\$13,795
20	Stryv Bank	Wichita, KS	\$237,955	18.6%	\$32,070
21	Nbkc Bank	Leawood, KS	\$1,142,781	18.1%	\$123,449
22	Farmers B&T	Great Bend, KS	\$985,971	16.6%	\$67,106
23	The Citizens National Bank	Greenleaf, KS	\$212,702	16.5%	\$12,628
24	Bank Of The Plains	Plains, KS	\$435,153	16.4%	\$44,310
25	Conway Bank	Conway Springs, KS	\$112,041	16.1%	\$11,951



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

Kansas
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	New Century Bank	Belleville, KS	\$68,291	7.39%
2	Peoples State Bank	Cherryvale, KS	\$20,329	6.50%
3	Elevate Bank	Sedan, KS	\$54,993	5.89%
4	The Citizens State B&TC	Council Grove, KS	\$76,082	5.48%
5	The Baxter State Bank	Baxter Springs, KS	\$25,152	5.09%
6	Union State Bank	Uniontown, KS	\$73,049	5.00%
7	Firstoak Bank	Independence, KS	\$241,279	4.96%
8	First Federal S&L Bank	Olathe, KS	\$113,991	4.91%
9	The Farmers State Bank Of Blue Mound	Blue Mound, KS	\$57,676	4.89%
10	Conway Bank	Conway Springs, KS	\$112,041	4.72%
11	Kaw Valley Bank	Topeka, KS	\$307,100	4.70%
12	Kendall Bank	Overland Park, KS	\$159,171	4.66%
13	Bankwest Of KS	Goodland, KS	\$133,712	4.62%
14	Community Bank	Topeka, KS	\$175,905	4.60%
15	Goppert State Service Bank	Garnett, KS	\$302,670	4.57%
16	Great American Bank	Lawrence, KS	\$487,617	4.55%
17	Western State Bank	Garden City, KS	\$766,839	4.54%
18	Dream First Bank	Syracuse, KS	\$689,651	4.53%
19	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$169,339	4.47%
20	Patriots Bank	Garnett, KS	\$236,173	4.46%
21	Howard State Bank	Howard, KS	\$74,609	4.46%
22	Outdoor Bank	Manhattan, KS	\$613,523	4.41%
23	Citizens State B&TC	Hiawatha, KS	\$95,880	4.29%
24	Bison State Bank	Bison, KS	\$93,025	4.29%
25	The Lyndon State Bank	Lyndon, KS	\$102,285	4.21%

* Full year 2024 net interest margin

Top 25 QCBI Banks

Noninterest Income

Kansas
Banks
December 31, 2024

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Nbk Bank	Leawood, KS	\$1,142,781	7.92%
2 Armed Forces Bank	Fort Leavenworth, KS	\$1,392,914	3.34%
3 First Bank KS	Salina, KS	\$568,730	2.07%
4 Community First National Bank	Manhattan, KS	\$341,145	1.90%
5 Central National Bank	Junction City, KS	\$1,263,103	1.39%
6 First Option Bank	Osawatomie, KS	\$753,837	1.35%
7 Corefirst B&T	Topeka, KS	\$1,237,982	1.31%
8 Peoples B&TC	Mcperson, KS	\$1,246,426	1.25%
9 The First National Bank Of Hutchinson	Hutchinson, KS	\$1,197,636	1.15%
10 CARSON BANK	Mulvane, KS	\$189,013	1.14%
11 The Peoples Bank	Pratt, KS	\$523,664	1.10%
12 Community National Bank	Seneca, KS	\$861,251	1.10%
13 Commercial Bank	Parsons, KS	\$359,568	1.03%
14 First State B&T	Tonganoxie, KS	\$471,565	0.99%
15 The Denison State Bank	Holton, KS	\$457,811	0.98%
16 Grant County Bank	Ulysses, KS	\$306,775	0.97%
17 Landmark National Bank	Manhattan, KS	\$1,569,770	0.96%
18 Mutual Savings Association	Leavenworth, KS	\$359,372	0.95%
19 Farmers B&T	Great Bend, KS	\$985,971	0.94%
20 Citizens State B&TC	Hiawatha, KS	\$95,880	0.92%
21 The Lyon County State Bank	Emporia, KS	\$196,750	0.91%
22 Emprise Bank	Wichita, KS	\$2,514,769	0.89%
23 Union State Bank	Uniontown, KS	\$73,049	0.88%
24 ESB Financial	Emporia, KS	\$346,551	0.88%
25 Intrust Bank	Wichita, KS	\$7,057,805	0.87%

* Full year 2024 noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

Top 25 QCBI Banks Most Efficient

Kansas
Banks

December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First Federal S&L Bank	Olathe, KS	\$113,991	18.1%
2	Western State Bank	Garden City, KS	\$766,839	40.0%
3	The Citizens State Bank	Marysville, KS	\$415,681	40.2%
4	Community Bank	Topeka, KS	\$175,905	40.8%
5	Ks Statebank	Manhattan, KS	\$2,481,584	43.0%
6	The Bennington State Bank	Salina, KS	\$1,175,847	43.4%
7	Garden Plain State Bank	Wichita, KS	\$151,275	43.7%
8	The Bank	Oberlin, KS	\$476,038	44.5%
9	Solomon State Bank	Solomon, KS	\$172,477	44.7%
10	Tricentury Bank	De Soto, KS	\$173,110	46.1%
11	Farmers & Merchants Bank Of Colby	Colby, KS	\$569,825	46.7%
12	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$304,379	47.5%
13	Peoples State Bank	Cherryvale, KS	\$20,329	47.9%
14	The First National Bank Of Scott City	Scott City, KS	\$160,590	48.4%
15	Fusion Bank	Larned, KS	\$263,958	48.4%
16	Great American Bank	Lawrence, KS	\$487,617	48.7%
17	First KS Bank	Hoisington, KS	\$295,049	49.7%
18	Farmers B&T	Great Bend, KS	\$985,971	51.1%
19	The Bank Of Protection	Protection, KS	\$98,711	51.4%
20	Security Bank Of KS City	Kansas City, KS	\$3,582,612	51.4%
21	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$59,379	51.5%
22	Security State Bank	Scott City, KS	\$929,763	51.8%
23	State Bank Of Bern	Bern, KS	\$113,994	52.2%
24	Mid-america Bank	Baldwin City, KS	\$466,926	52.5%
25	The Fidelity State B&TC	Dodge City, KS	\$190,447	52.6%

* Full year 2024 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
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Community Bank	Topeka, KS	\$175,905	2.17%
2	Garden Plain State Bank	Wichita, KS	\$151,275	1.91%
3	The First National Bank Of Scott City	Scott City, KS	\$160,590	1.86%
4	Community First National Bank	Manhattan, KS	\$341,145	1.62%
5	The Citizens State Bank	Moundridge, KS	\$434,570	1.56%
6	Mid-america Bank	Baldwin City, KS	\$466,926	1.56%
7	The Fidelity State B&TC	Dodge City, KS	\$190,447	1.56%
8	The Bank Of Protection	Protection, KS	\$98,711	1.55%
9	Tricentury Bank	De Soto, KS	\$173,110	1.54%
10	Mutual Savings Association	Leavenworth, KS	\$359,372	1.46%
11	Armed Forces Bank	Fort Leavenworth, KS	\$1,392,914	1.45%
12	The Citizens State Bank	Gridley, KS	\$315,647	1.39%
13	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$304,379	1.34%
14	Exchange B&T	Atchison, KS	\$591,835	1.33%
15	Kaw Valley Bank	Topeka, KS	\$307,100	1.30%
16	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$59,379	1.30%
17	Dream First Bank	Syracuse, KS	\$689,651	1.27%
18	Southwind Bank	Natoma, KS	\$172,164	1.27%
19	First National Bank Of Spearville	Spearville, KS	\$78,640	1.22%
20	Lyons Federal Bank	Lyons, KS	\$181,881	1.20%
21	State Bank Of Bern	Bern, KS	\$113,994	1.19%
22	Legacy Bank	Colwich, KS	\$753,740	1.17%
23	Security Bank Of KS City	Kansas City, KS	\$3,582,612	1.17%
24	Peoples B&TC	Mcperson, KS	\$1,246,426	1.16%
25	Equity Bank	Andover, KS	\$5,319,635	1.15%

* Full year 2024 ROAA (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAA (S-Corps)

Kansas
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	First Federal S&L Bank	Olathe, KS	\$113,991	3.76%
2	Peoples State Bank	Cherryvale, KS	\$20,329	3.39%
3	Nbkc Bank	Leawood, KS	\$1,142,781	3.13%
4	New Century Bank	Belleville, KS	\$68,291	2.95%
5	First Bank KS	Salina, KS	\$568,730	2.71%
6	Western State Bank	Garden City, KS	\$766,839	2.35%
7	Great American Bank	Lawrence, KS	\$487,617	2.18%
8	Solomon State Bank	Solomon, KS	\$172,477	2.11%
9	The Bank	Oberlin, KS	\$476,038	2.03%
10	The Citizens State Bank	Marysville, KS	\$415,681	2.01%
11	The Bennington State Bank	Salina, KS	\$1,175,847	1.98%
12	Citizens State B&TC	Hiawatha, KS	\$95,880	1.97%
13	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$79,835	1.95%
14	Fusion Bank	Larned, KS	\$263,958	1.92%
15	The Peoples Bank	Pratt, KS	\$523,664	1.86%
16	Firstoak Bank	Independence, KS	\$241,279	1.83%
17	Farmers B&T	Great Bend, KS	\$985,971	1.81%
18	Howard State Bank	Howard, KS	\$74,609	1.76%
19	State Bank Of Downs	Downs, KS	\$137,828	1.71%
20	Dickinson County Bank	Enterprise, KS	\$19,889	1.67%
21	The Citizens State B&TC	Council Grove, KS	\$76,082	1.67%
22	The Denison State Bank	Holton, KS	\$457,811	1.66%
23	BANK OF PRAIRIE VILLAGE	Prairie Village, KS	\$150,349	1.59%
24	First KS Bank	Hoisington, KS	\$295,049	1.56%
25	FNB WA	Washington, KS	\$85,028	1.54%

* Full year 2024 ROAA (stated) for S-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAE (C-Corps)

Kansas
Banks
December 31, 2024

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Bank Of Labor	Lenexa, KS	\$933,539	35.61%
2	Astra Bank	Scandia, KS	\$421,606	33.47%
3	Southwind Bank	Natoma, KS	\$172,164	24.09%
4	Community Bank	Topeka, KS	\$175,905	19.71%
5	The First National Bank Of Scott City	Scott City, KS	\$160,590	17.03%
6	The Citizens State Bank	Gridley, KS	\$315,647	15.74%
7	Community First National Bank	Manhattan, KS	\$341,145	15.42%
8	Intrust Bank	Wichita, KS	\$7,057,805	15.36%
9	Peoples B&TC	Mcperson, KS	\$1,246,426	15.33%
10	Mid-america Bank	Baldwin City, KS	\$466,926	15.19%
11	CARSON BANK	Mulvane, KS	\$189,013	15.17%
12	The Citizens State Bank	Moundridge, KS	\$434,570	14.36%
13	Dream First Bank	Syracuse, KS	\$689,651	13.74%
14	Garden Plain State Bank	Wichita, KS	\$151,275	13.57%
15	Tricentury Bank	De Soto, KS	\$173,110	13.48%
16	Legacy Bank	Colwich, KS	\$753,740	13.24%
17	Security Bank Of KS City	Kansas City, KS	\$3,582,612	12.75%
18	Bank Of Hays	Hays, KS	\$355,939	12.65%
19	The Bank Of Protection	Protection, KS	\$98,711	12.41%
20	Exchange B&T	Atchison, KS	\$591,835	12.34%
21	Community Bank Of Wichita, Inc.	Wichita, KS	\$107,643	12.10%
22	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$59,379	12.02%
23	The Community Bank	Liberal, KS	\$166,845	11.85%
24	Armed Forces Bank	Fort Leavenworth, KS	\$1,392,914	11.68%
25	Stock Exchange Bank	Caldwell, KS	\$86,114	11.63%

* Full year 2024 ROAE (stated) for C-Corp status institutions only



QwickAnalytics™

Top 25 QCBI Banks ROAE (S-Corps)

Kansas
Banks
December 31, 2024

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 First Bank KS	Salina, KS	\$568,730	42.70%
2 First National Bank In Cimarron	Cimarron, KS	\$150,046	32.75%
3 Kaw Valley State Bank	Eudora, KS	\$70,022	31.95%
4 The Peoples Bank	Pratt, KS	\$523,664	30.23%
5 First Federal S&L Bank	Olathe, KS	\$113,991	29.88%
6 First KS Bank	Hoisington, KS	\$295,049	28.30%
7 The Citizens State Bank	Marysville, KS	\$415,681	27.25%
8 Community National Bank	Seneca, KS	\$861,251	26.58%
9 Western State Bank	Garden City, KS	\$766,839	26.17%
10 The Citizens State Bank Of Cheney, KS	Cheney, KS	\$79,835	25.98%
11 Howard State Bank	Howard, KS	\$74,609	25.40%
12 KS State Bank	Ottawa, KS	\$201,450	22.28%
13 First Heritage Bank	Centralia, KS	\$267,555	21.56%
14 The Bennington State Bank	Salina, KS	\$1,175,847	20.69%
15 The Lyon County State Bank	Emporia, KS	\$196,750	19.88%
16 Home B&TC	Eureka, KS	\$165,933	19.79%
17 Union State Bank	Uniontown, KS	\$73,049	19.78%
18 The Citizens State B&TC	Council Grove, KS	\$76,082	19.68%
19 New Century Bank	Belleville, KS	\$68,291	19.61%
20 Patriots Bank	Garnett, KS	\$236,173	19.40%
21 Bendena State Bank	Bendena, KS	\$111,900	19.16%
22 The First State Bank	Norton, KS	\$500,293	18.76%
23 Nbk Bank	Leawood, KS	\$1,142,781	18.48%
24 First National Bank Of KS	Burlington, KS	\$100,469	18.44%
25 Firstoak Bank	Independence, KS	\$241,279	18.21%

* Full year 2024 ROAE (stated) for S-Corp status institutions only



QwickAnalytics™

QwickAnalytics State Performance Trends

Kansas
Banks

December 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	158	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	127	1
Large Institutional Branches (>\$2 billion deposits/branch)	49	0
Underloaned (<10% Loans / Assets)	116	0
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	0
No Material Real Estate Lending (<1% Assets)	134	1
Wholesale Funded (<40% Core Deposits / Deposits)	97	0
Overcapitalized (Total Equity / Assets > 50%)	87	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*



QwickAnalyticsTM

About QwickAnalytics: Time-Saving Tools for Busy Bankers

Kansas
Banks

December 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.