

QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS *1st Quarter 2025 Review*



QwickAnalytics State Performance Trends

Kansas
Banks
March 31, 2025

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	193	98%	4	2%	197
National	4,166	92%	351	8%	4,517

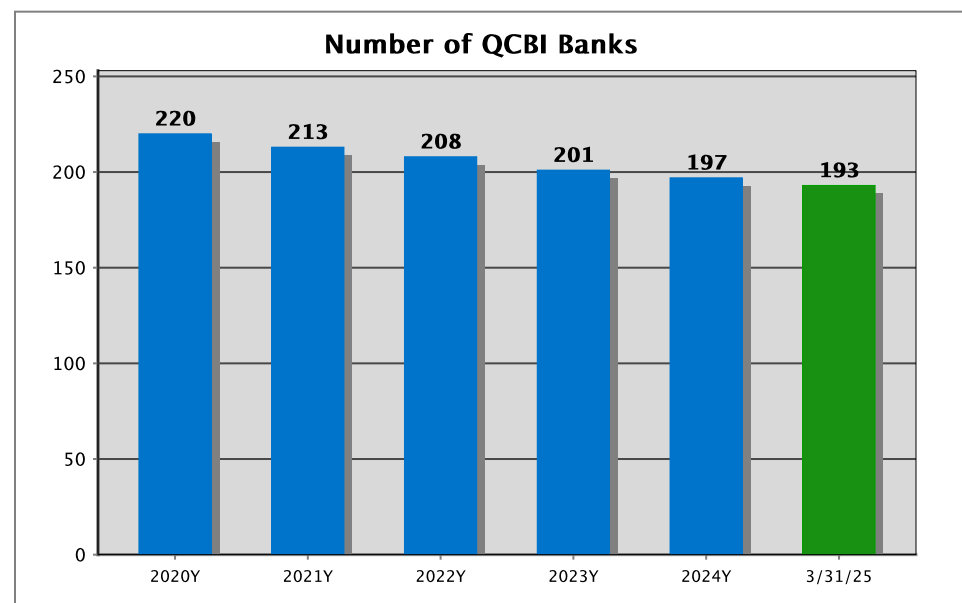
Please visit the www.QwickAnalytics.com website for more information.

QwickAnalytics State Performance Trends

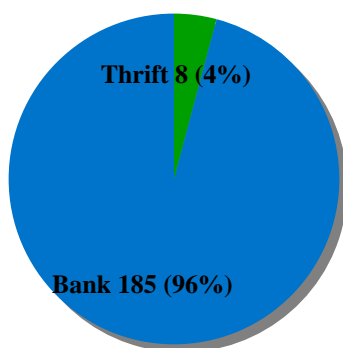
QCBI Industry Structure

Kansas
Banks
March 31, 2025

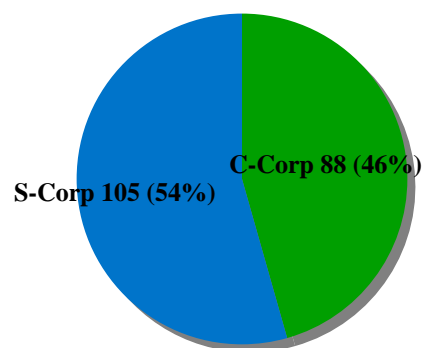
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	56	29%	\$3,243	3%
\$100-\$500 Million	99	51%	\$23,892	25%
\$500 Million-\$1 Billion	20	10%	\$13,976	14%
\$1-\$5 Billion	14	7%	\$25,587	27%
\$5-\$10 Billion	4	2%	\$29,708	31%
Total	193	100%	\$96,407	100%



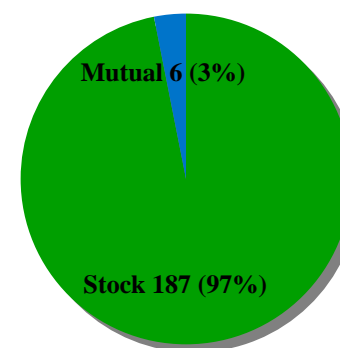
Industry Breakdown



Structural Breakdown



Ownership Breakdown

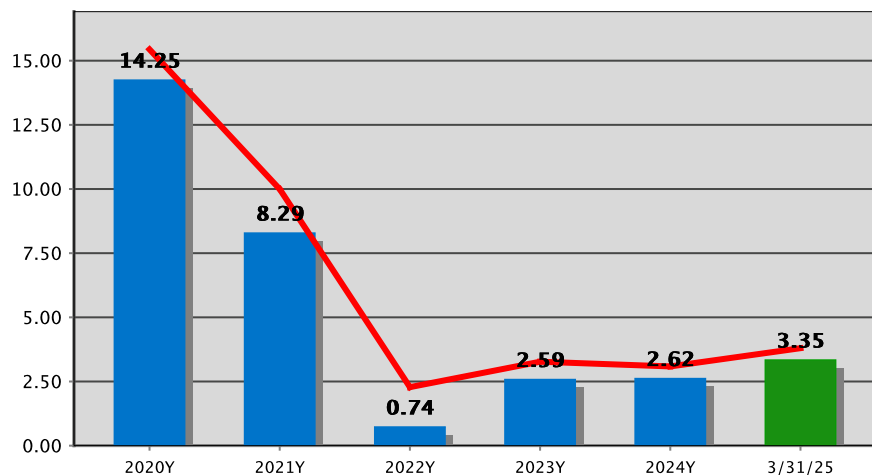


QwickAnalytics State Performance Trends

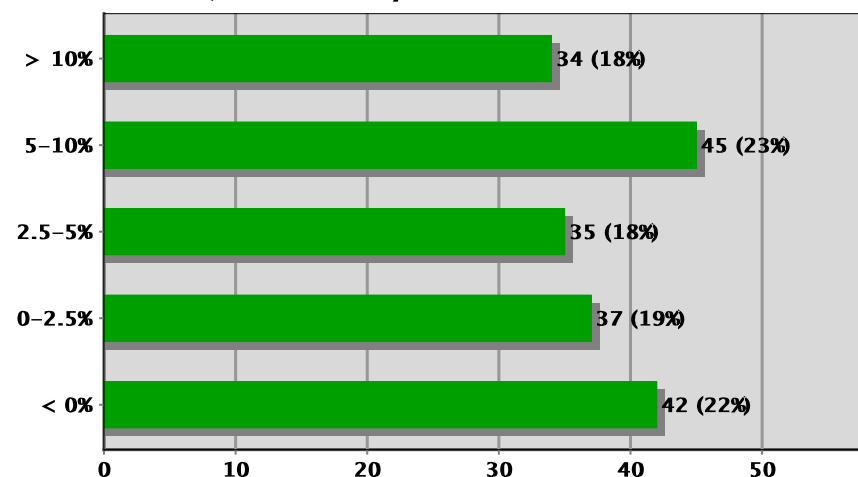
Asset Growth Trends

Kansas
Banks
March 31, 2025

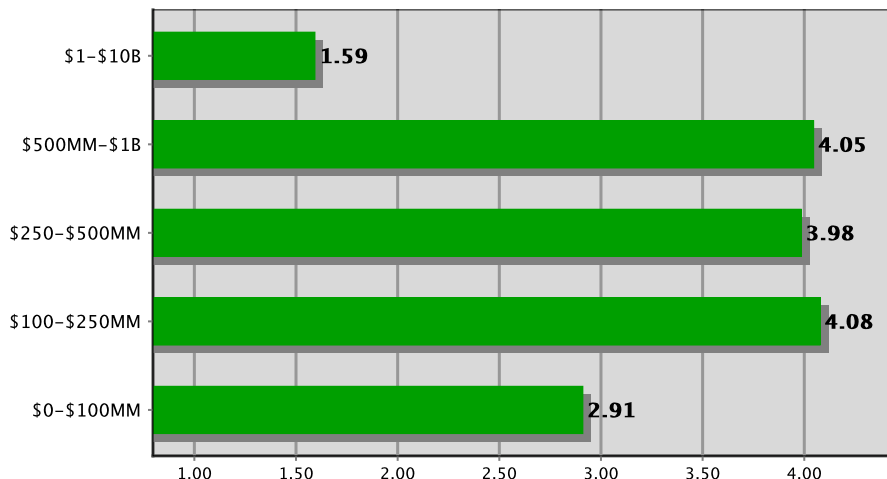
Median LTM Asset Growth (%)



QCBI Banks by LTM Asset Growth



Median LTM Asset Growth by Asset Size (%)



— National Trend

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



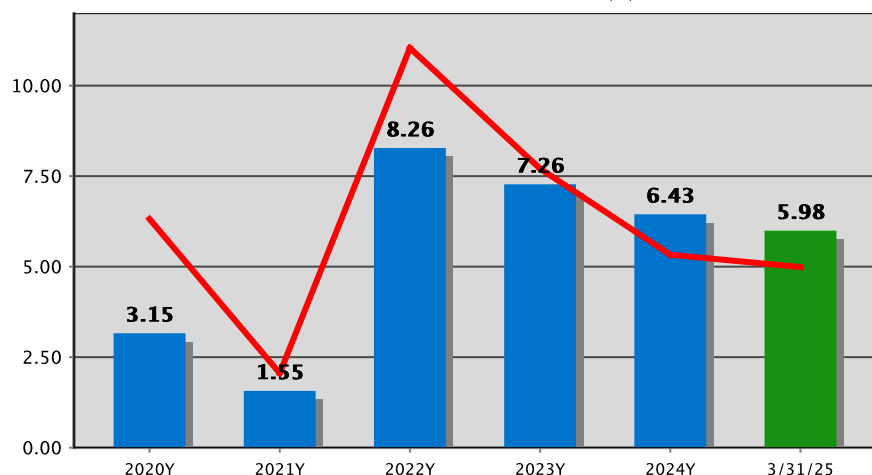
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QwickAnalytics State Performance Trends

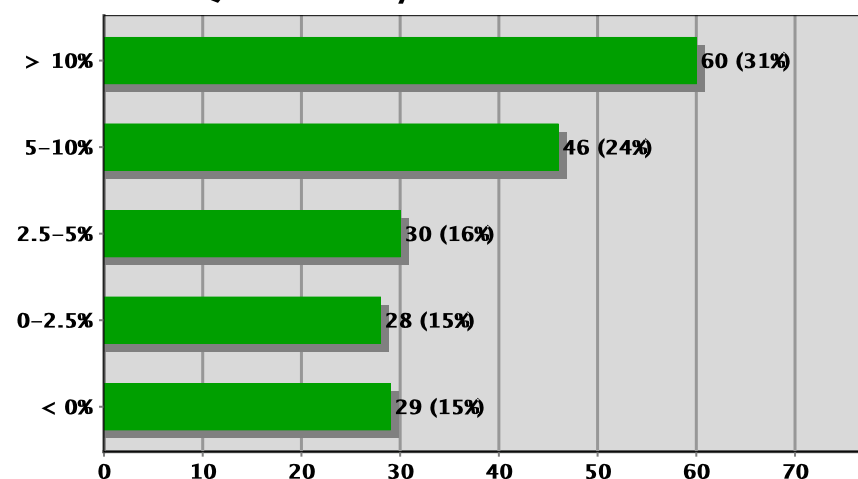
Loan Growth Trends

Kansas
Banks
March 31, 2025

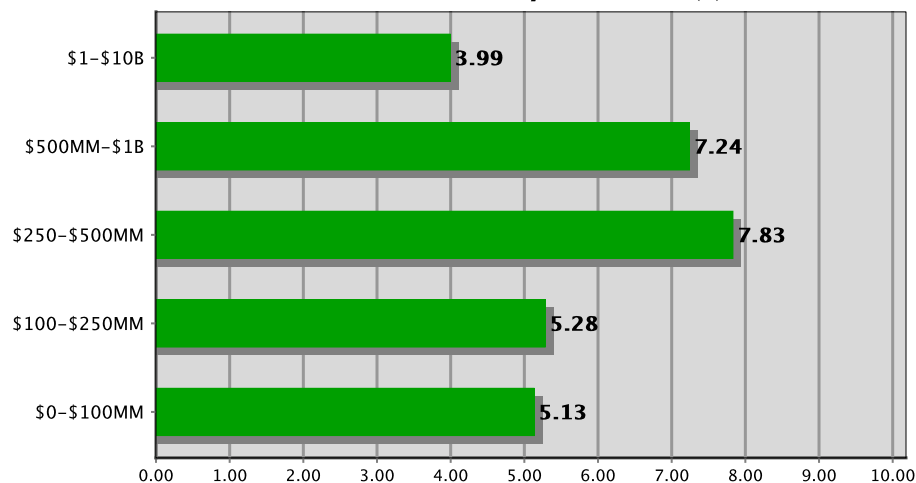
Median LTM Loan Growth (%)



QCBI Banks by LTM Loan Growth



Median LTM Loan Growth by Asset Size (%)



— National Trend

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



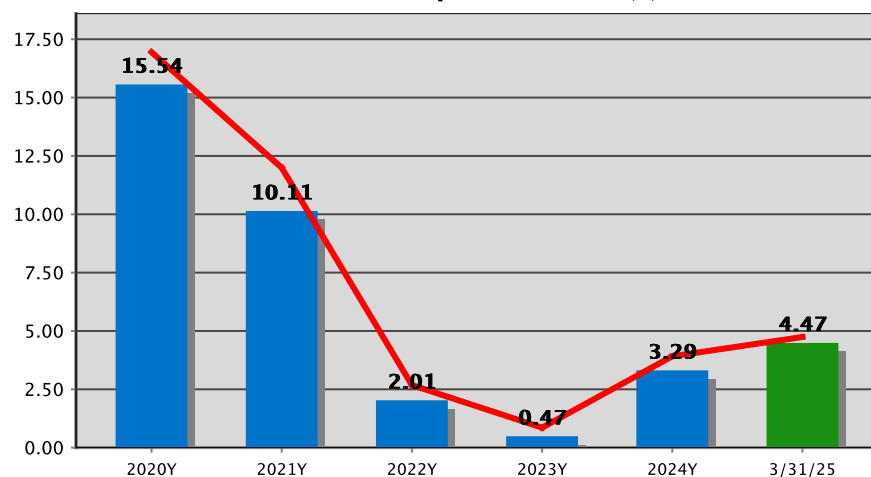
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QwickAnalytics State Performance Trends

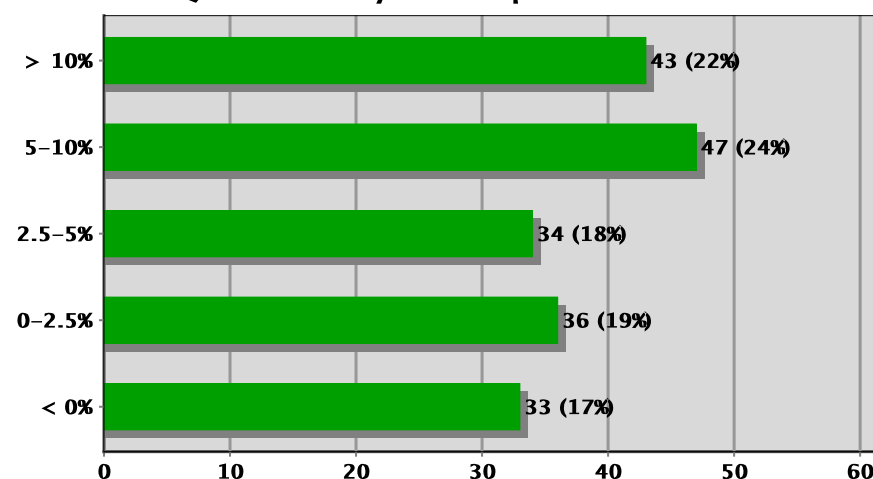
Deposit Growth Trends

Kansas
Banks
March 31, 2025

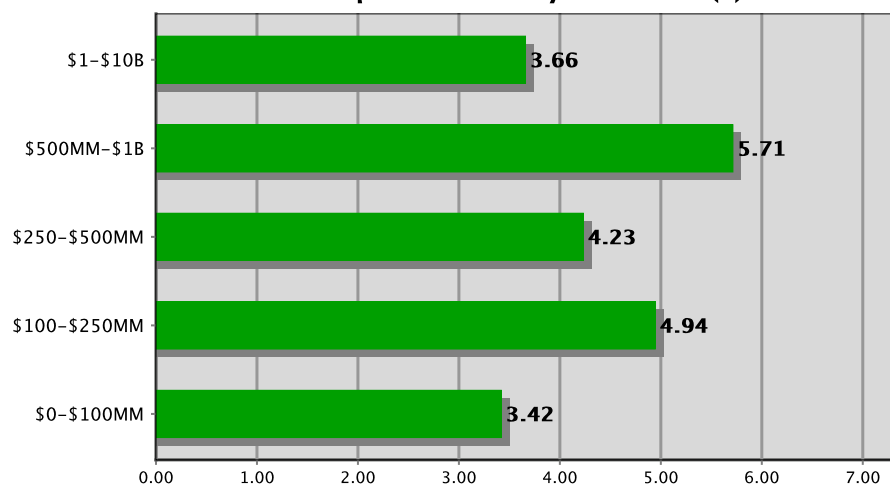
Median LTM Deposit Growth (%)



QCBI Banks by LTM Deposit Growth



Median LTM Deposit Growth by Asset Size (%)



— National Trend

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



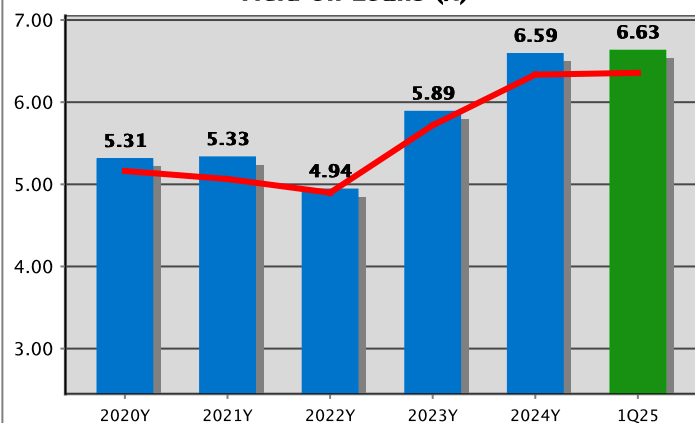
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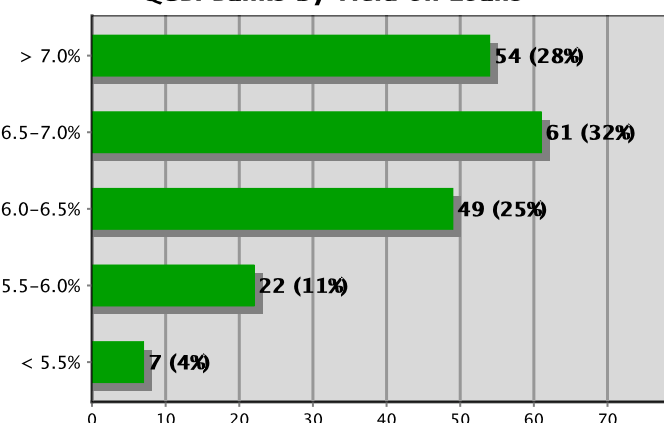
Performance Trends

Kansas
Banks
March 31, 2025

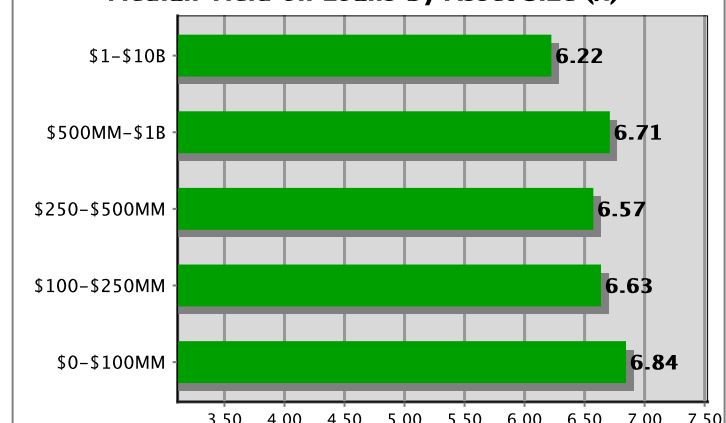
Yield on Loans (%)



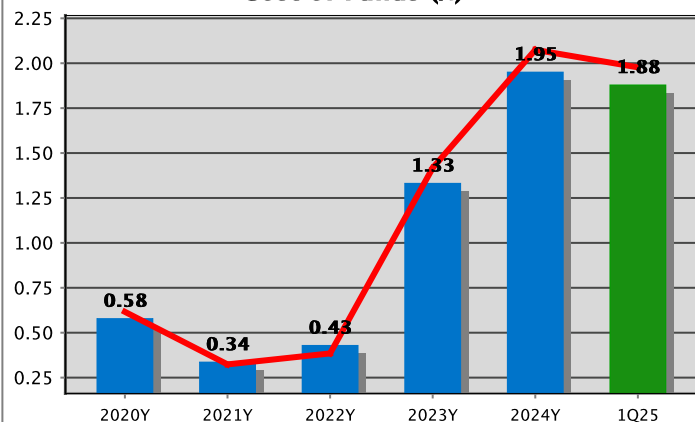
QCBI Banks by Yield on Loans



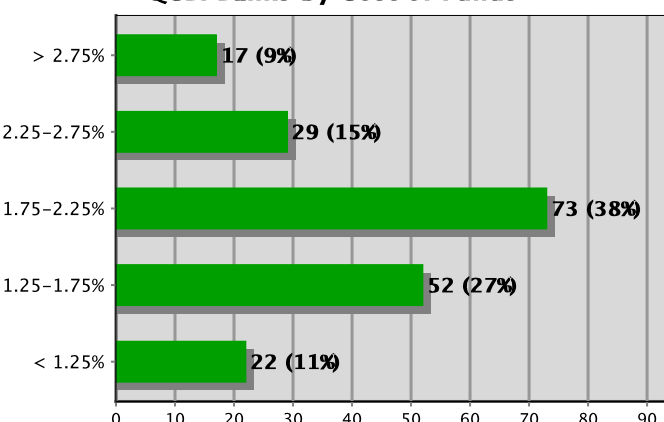
Median Yield on Loans by Asset Size (%)



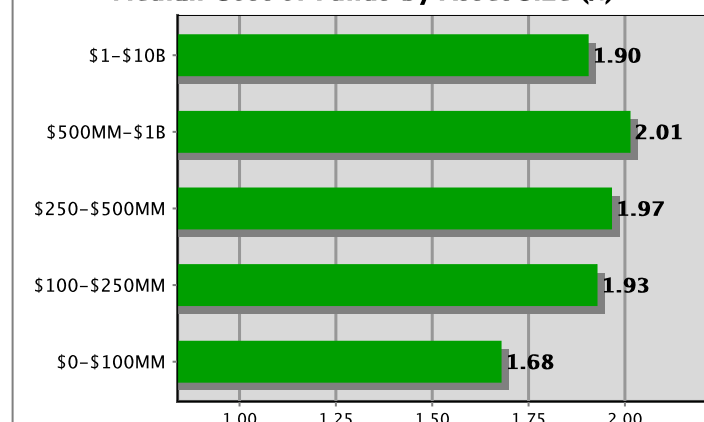
Cost of Funds (%)



QCBI Banks by Cost of Funds



Median Cost of Funds by Asset Size (%)



— National Trend

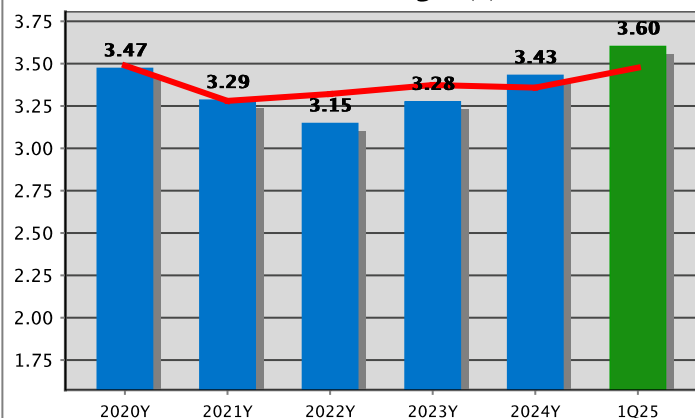
Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

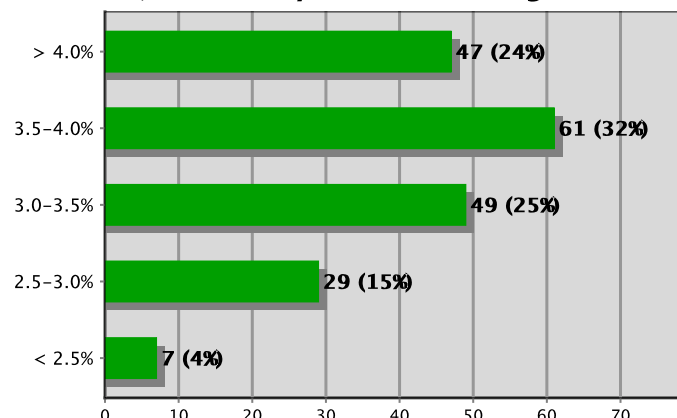
Performance Trends

Kansas
Banks
March 31, 2025

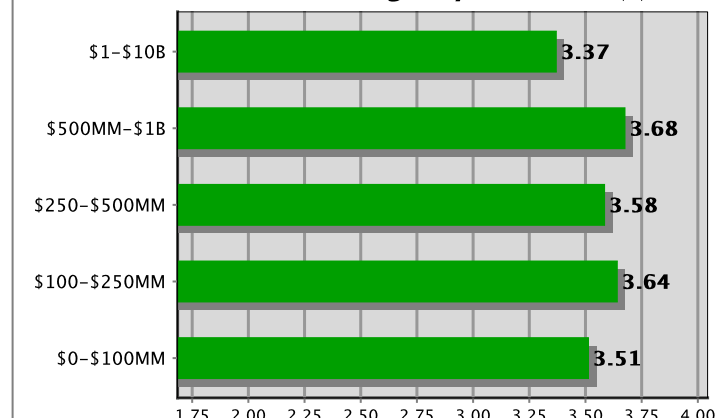
Net Interest Margin (%)



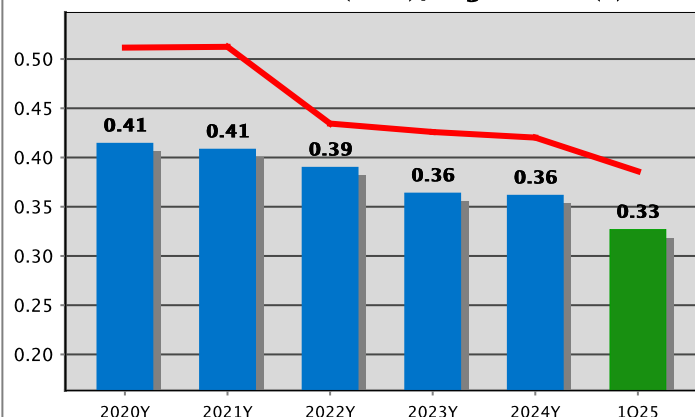
QCBI Banks by Net Interest Margin



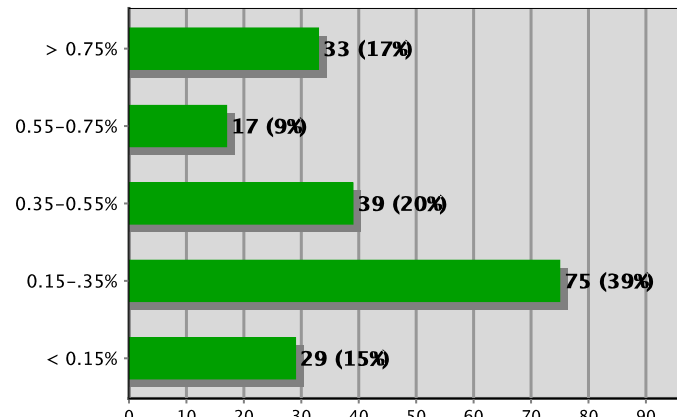
Median Net Interest Margin by Asset Size (%)



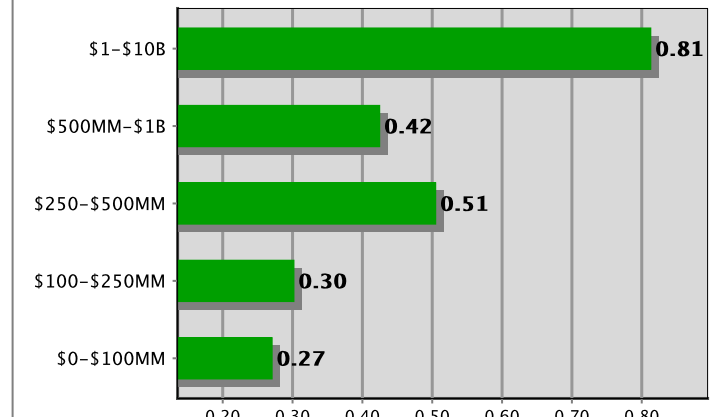
Noninterest Income (Core)/Avg. Assets (%)



QCBI Banks by Noninterest Income (Core)/Avg. Assets



Median Noninterest Income (Core)/Avg. Assets by Asset Size (%)



— National Trend

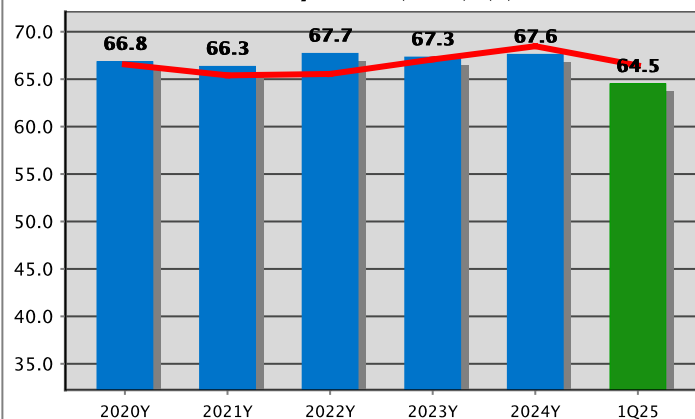
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QwickAnalytics State Performance Trends

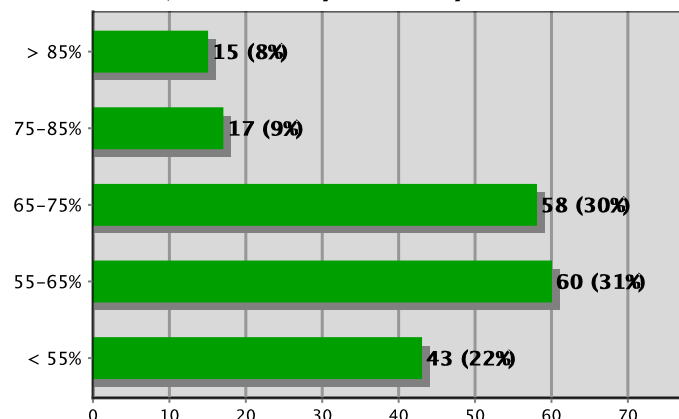
Performance Trends

Kansas
Banks
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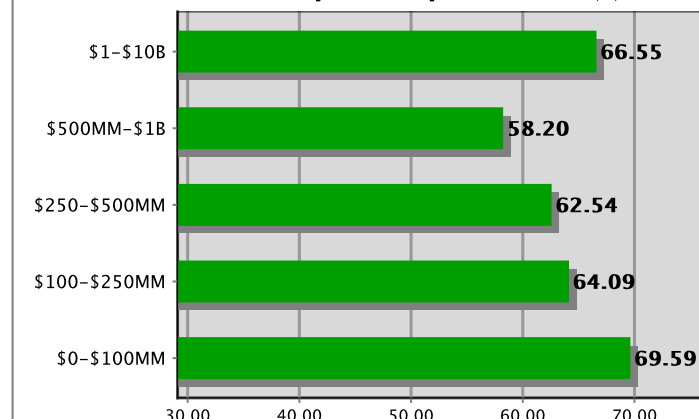
Efficiency Ratio (Core) (%)



QCBI Banks by Efficiency Ratio



Median Efficiency Ratio by Asset Size (%)



— National Trend

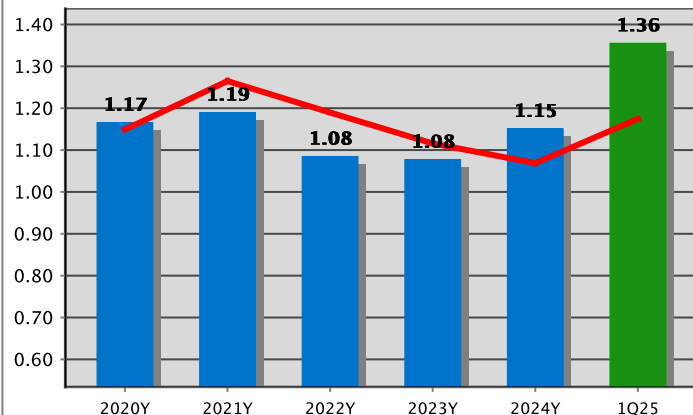
Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

QwickAnalytics State Performance Trends

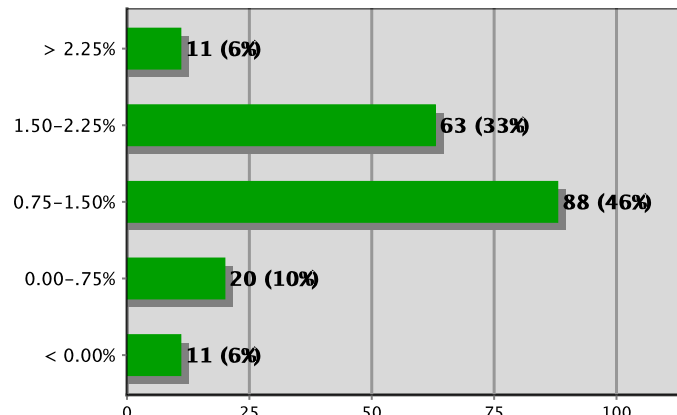
Profitability Trends

Kansas
Banks
March 31, 2025

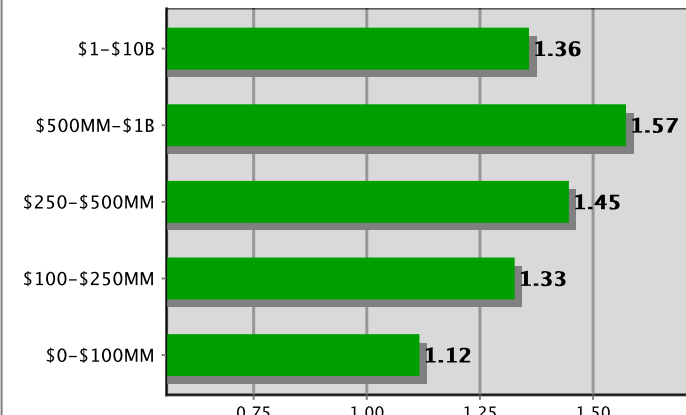
Median Pretax ROAA (%)



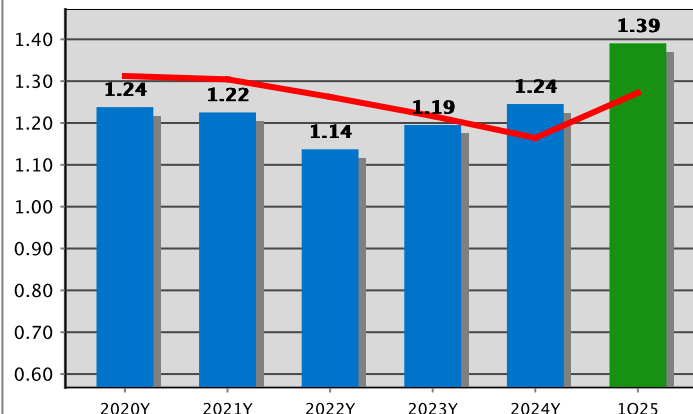
QCBI Banks by Pretax ROAA



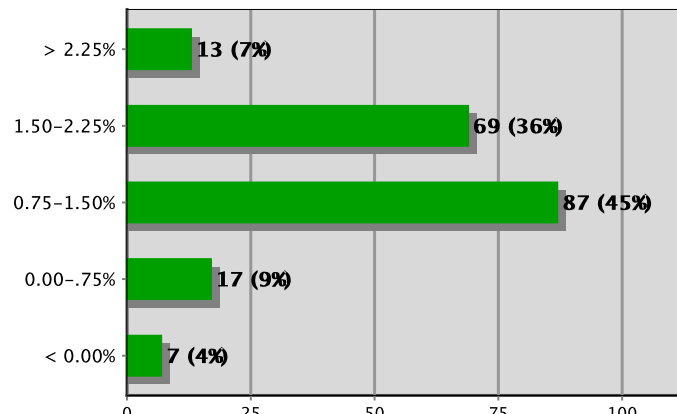
Median Pretax ROAA by Asset Size (%)



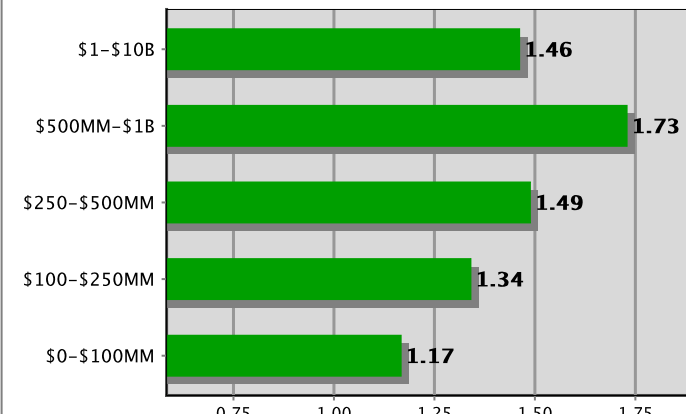
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



— National Trend

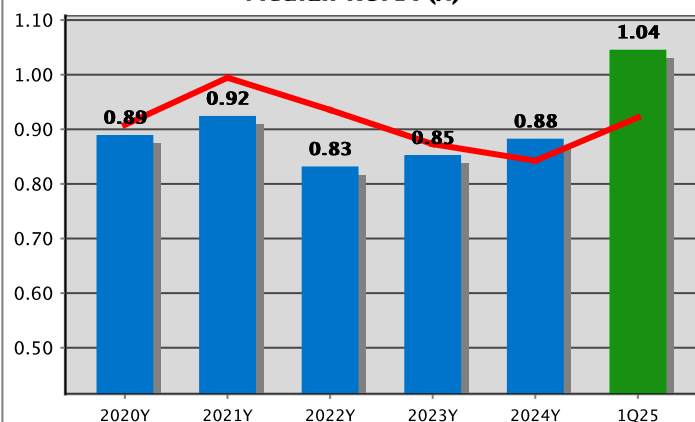
* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the most recent quarter (MRQ)

QwickAnalytics State Performance Trends

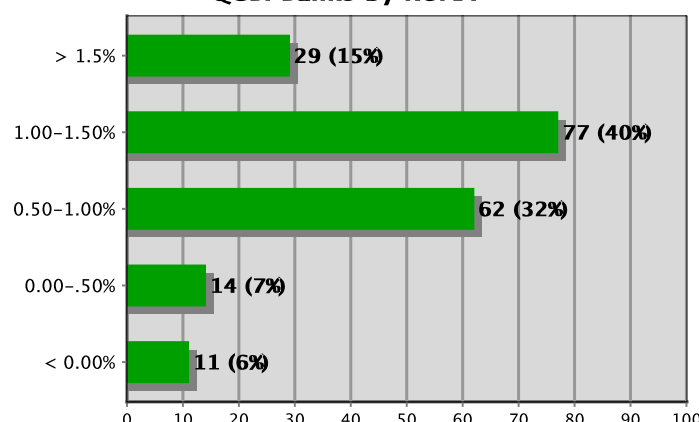
Profitability Trends

Kansas
Banks
March 31, 2025

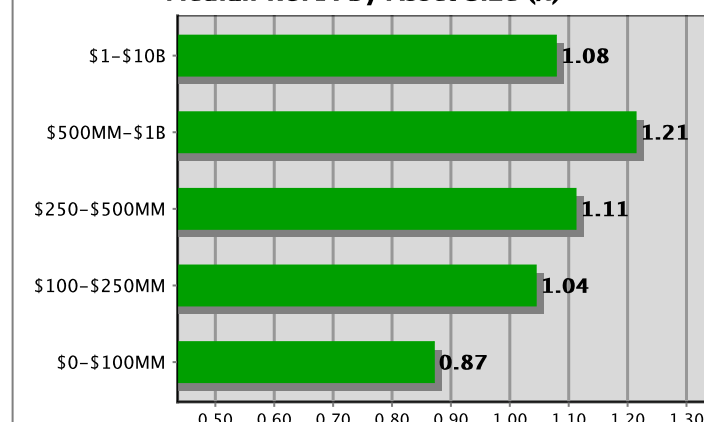
Median ROAA (%)



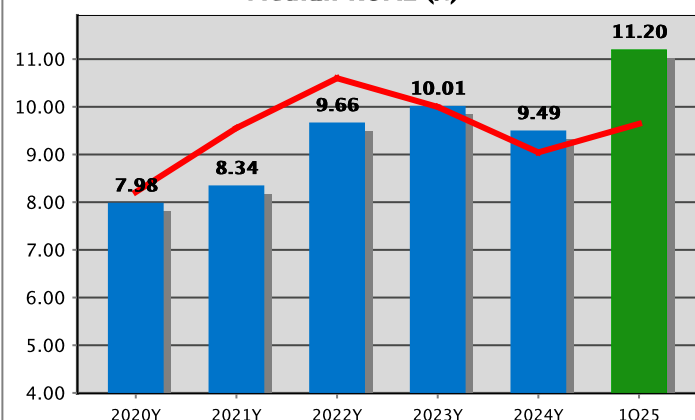
QCBI Banks by ROAA



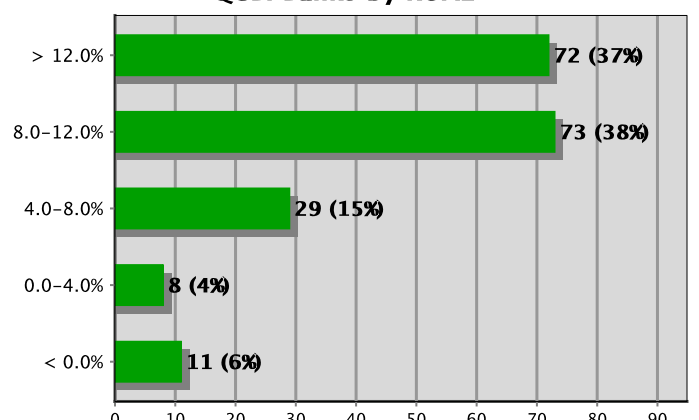
Median ROAA by Asset Size (%)



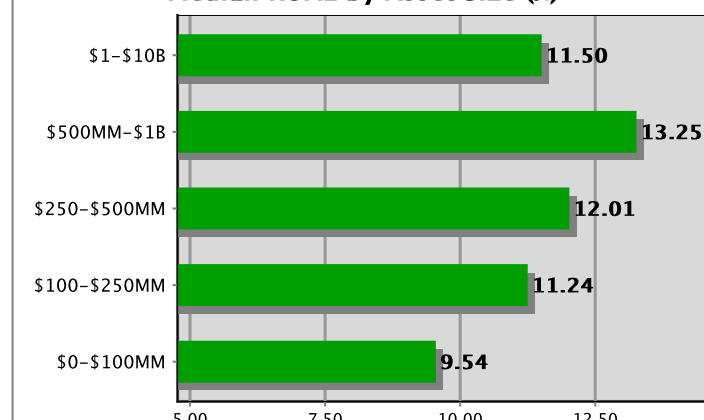
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



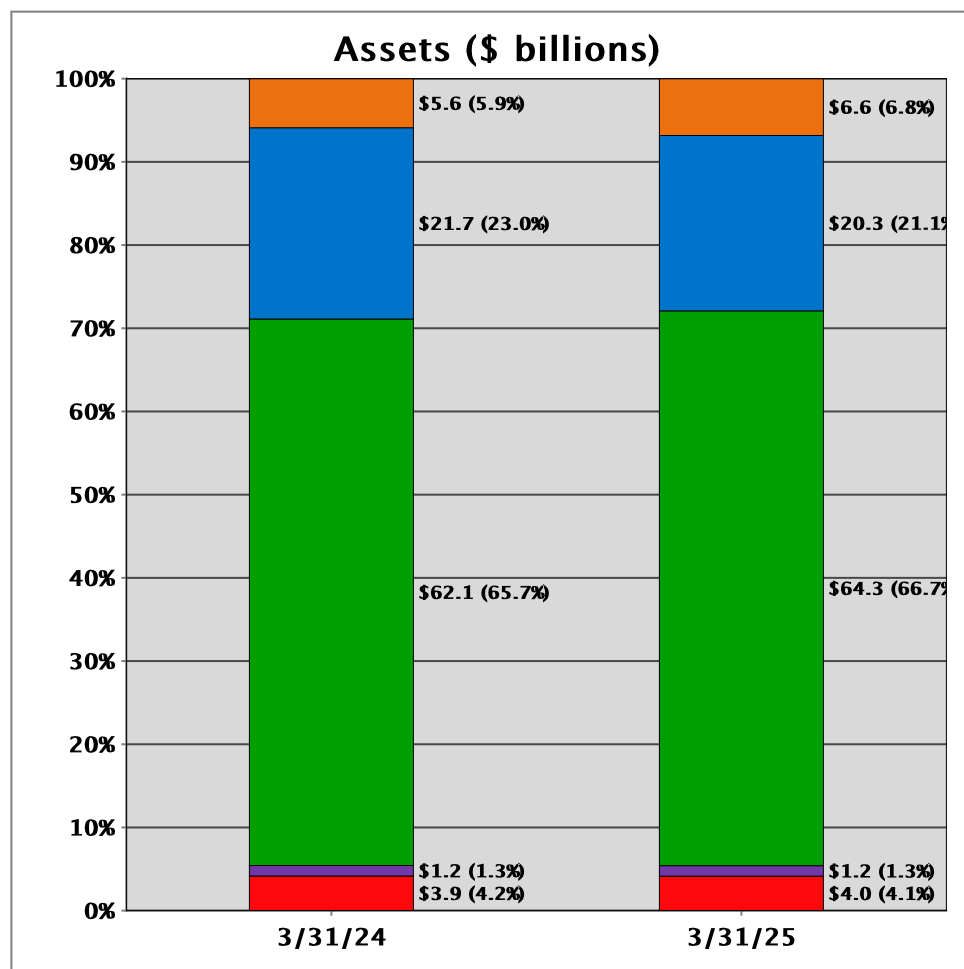
— National Trend

* 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)

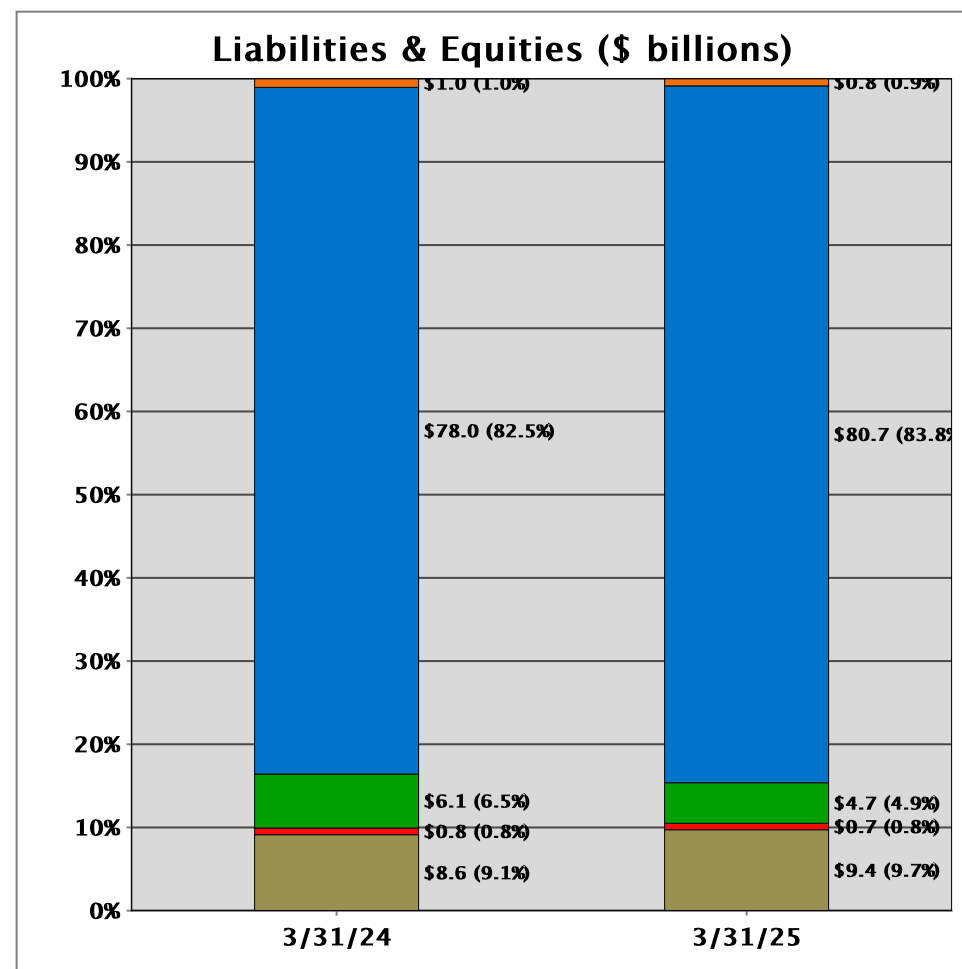
QwickAnalytics State Performance Trends

Balance Sheet Composition

Kansas
Banks
March 31, 2025



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



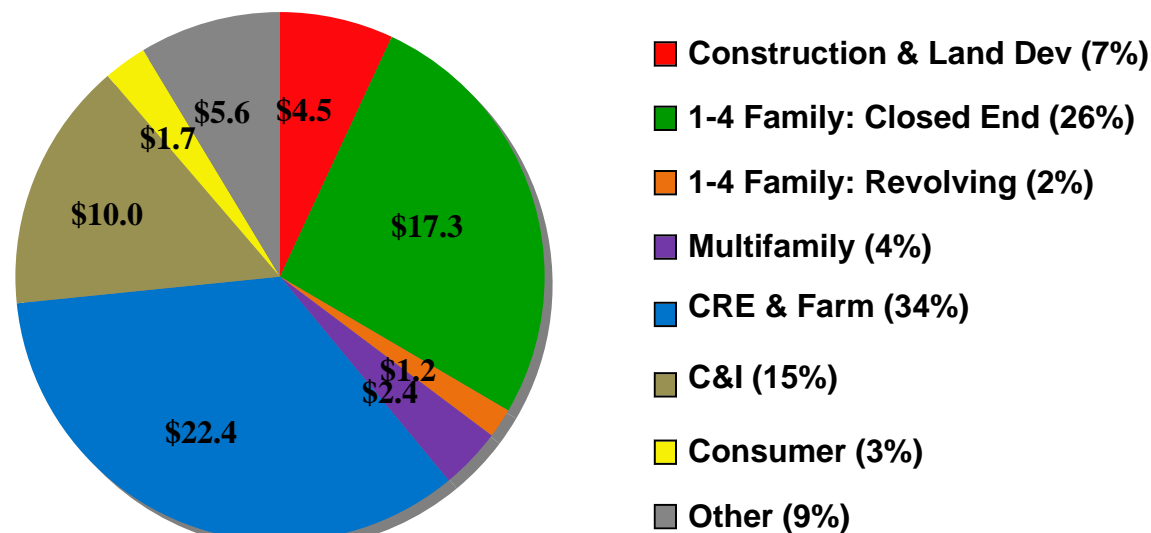
■ Fed Funds & Repos
 ■ Deposits
 ■ Other Borrowings
■ Other Liabilities
 ■ Equity Capital

QuickAnalytics State Performance Trends

Loan Composition

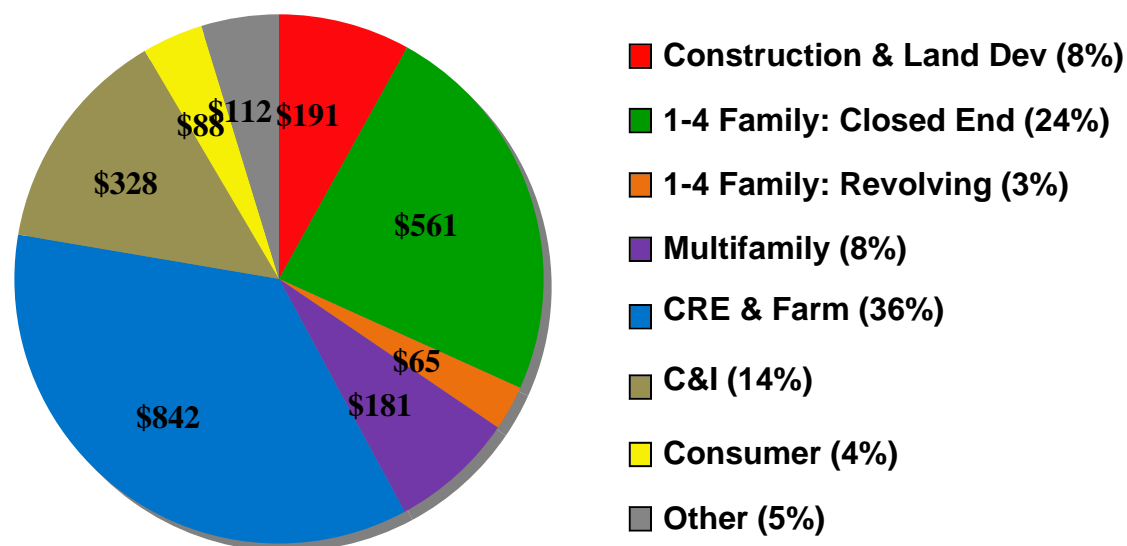
Kansas
Banks
March 31, 2025

State Aggregate Loan Mix



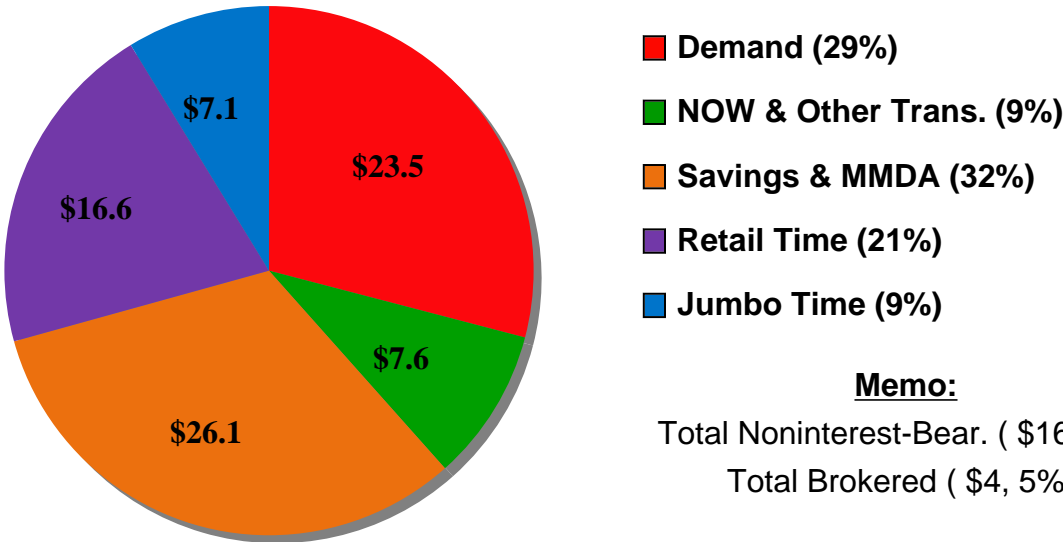
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

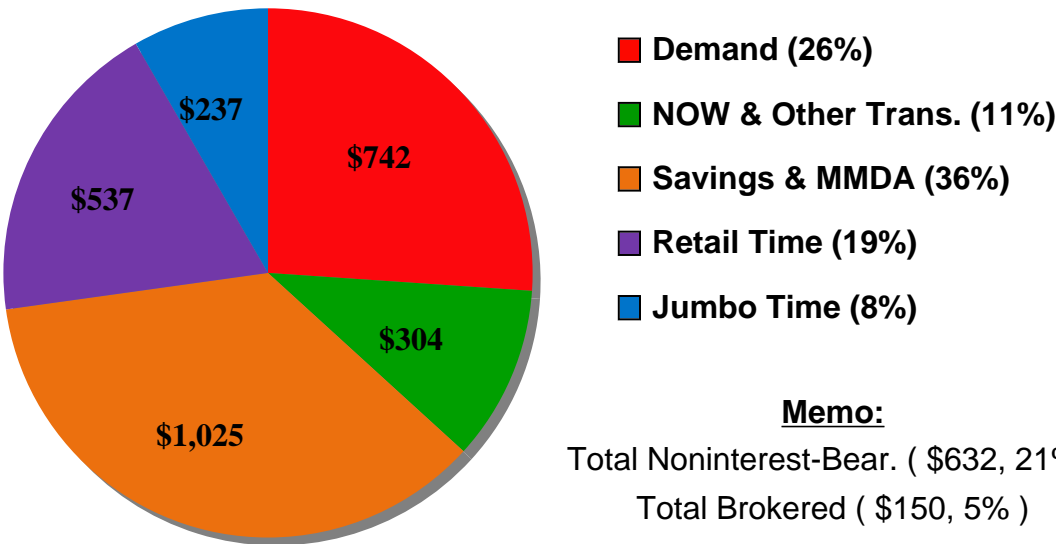
State Aggregate Deposit Mix



(\$ billions)

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

National Aggregate Deposit Mix



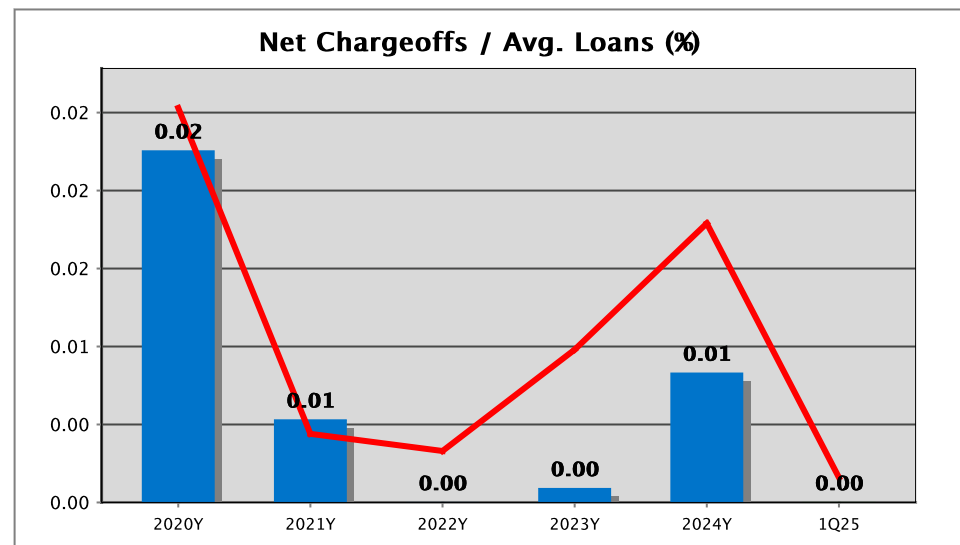
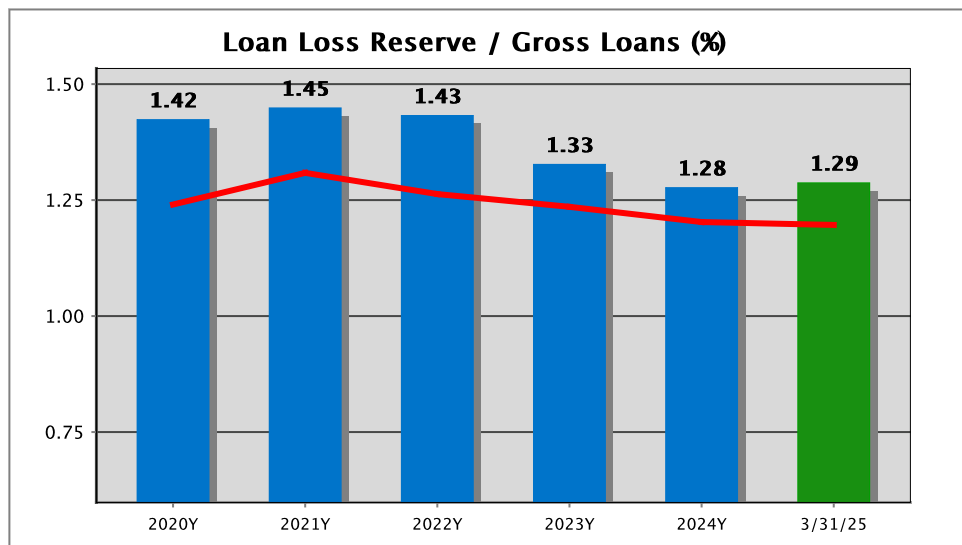
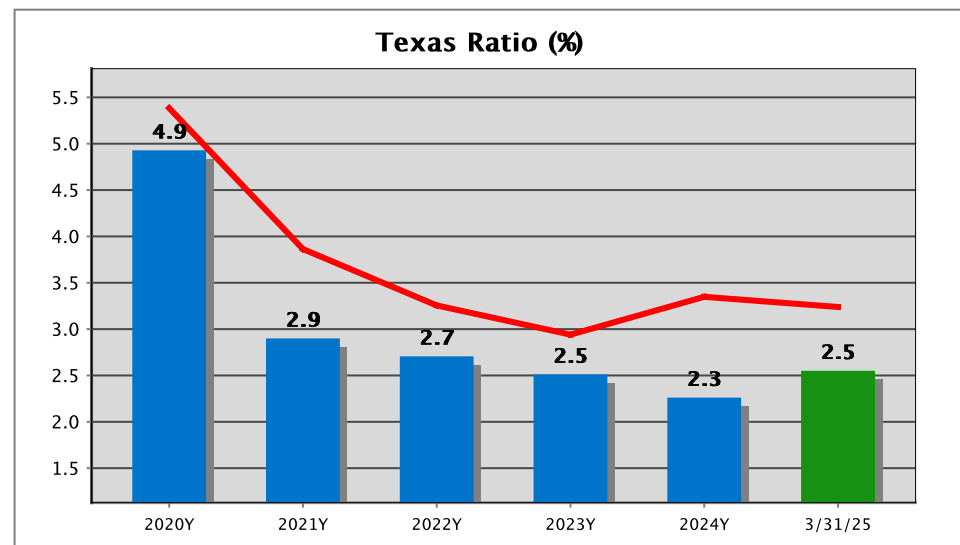
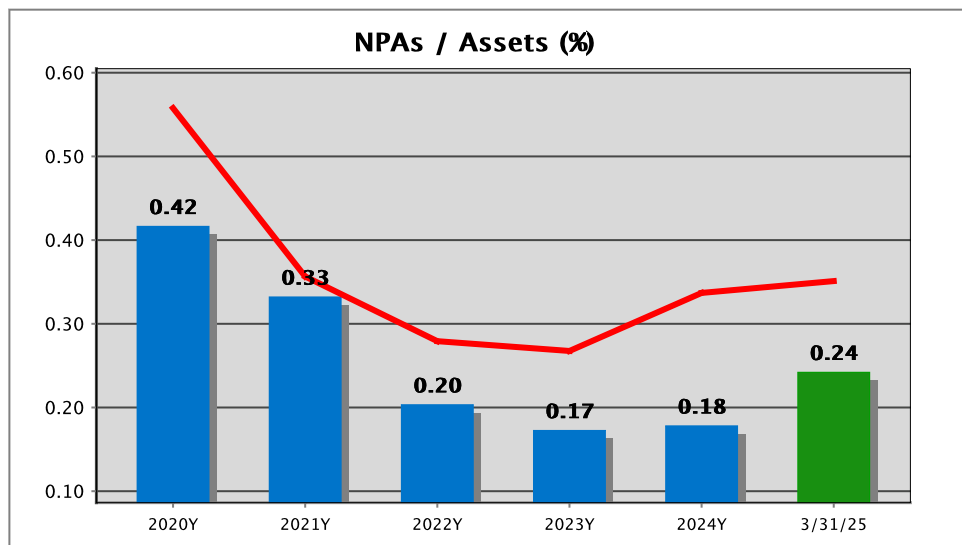
(\$ billions)

Memo:
Total Noninterest-Bear. (\$632, 21%)
Total Brokered (\$150, 5%)

QwickAnalytics State Performance Trends

Asset Quality Trends

Kansas
Banks
March 31, 2025



— 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



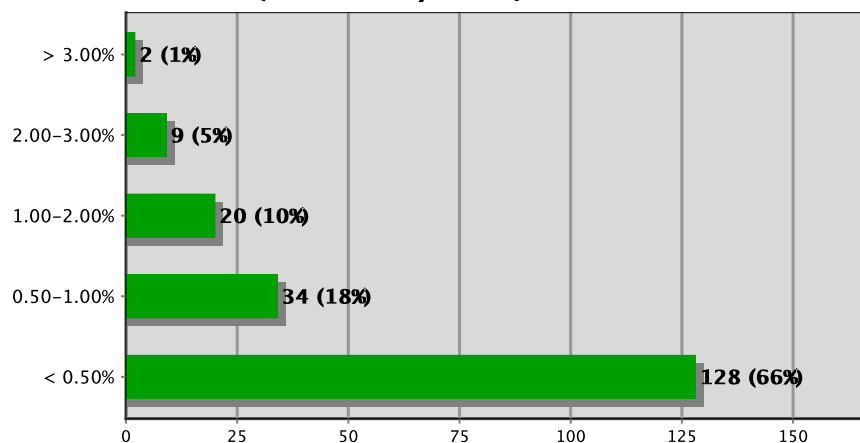
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QuickAnalytics State Performance Trends

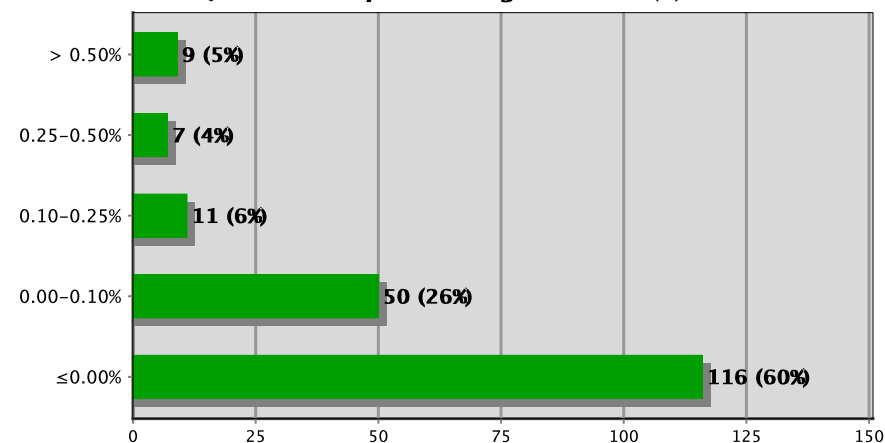
Asset Quality Trends

Kansas
Banks
March 31, 2025

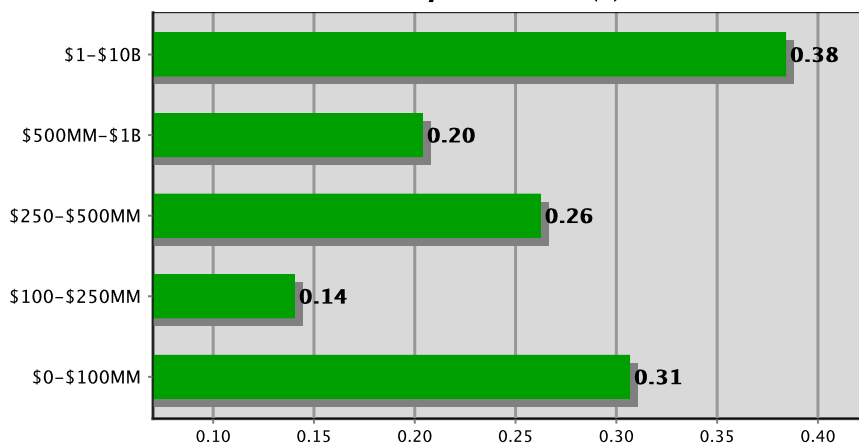
QCBI Banks by NPAs / Assets



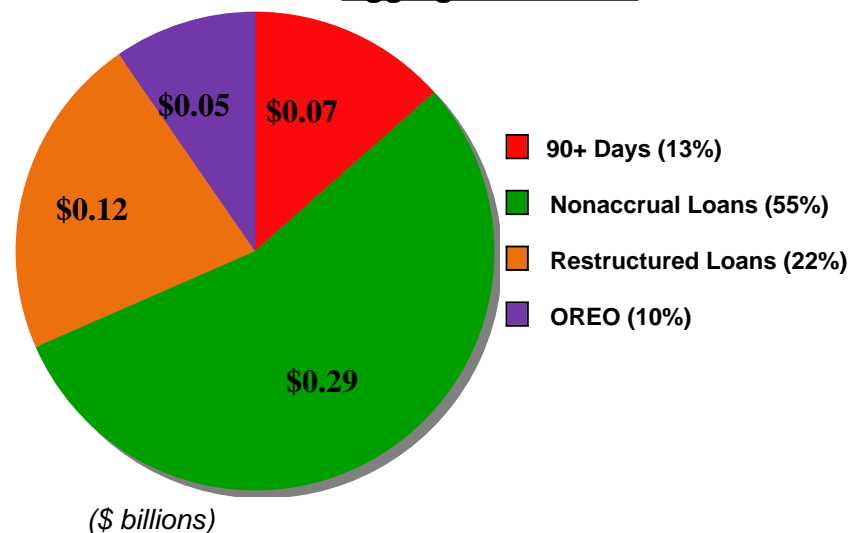
QCBI Banks by Net Chargeoff Ratio (%)



Median NPAs by Asset Size (%)



Aggregate NPA Mix

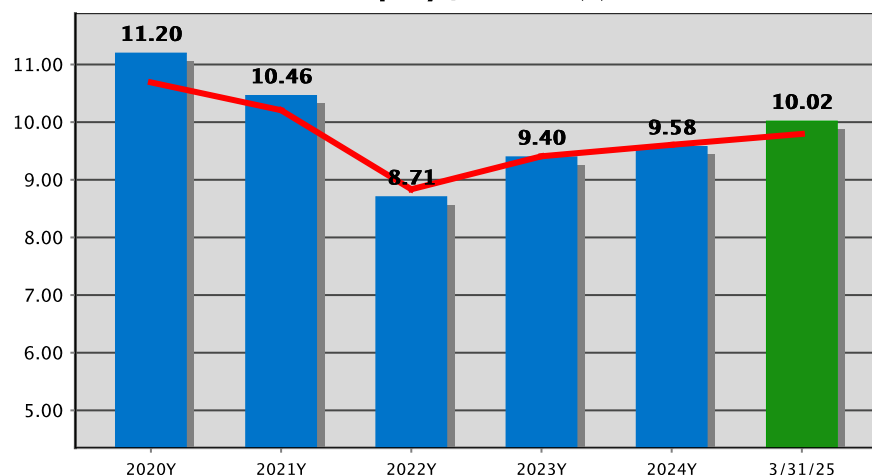


QwickAnalytics State Performance Trends

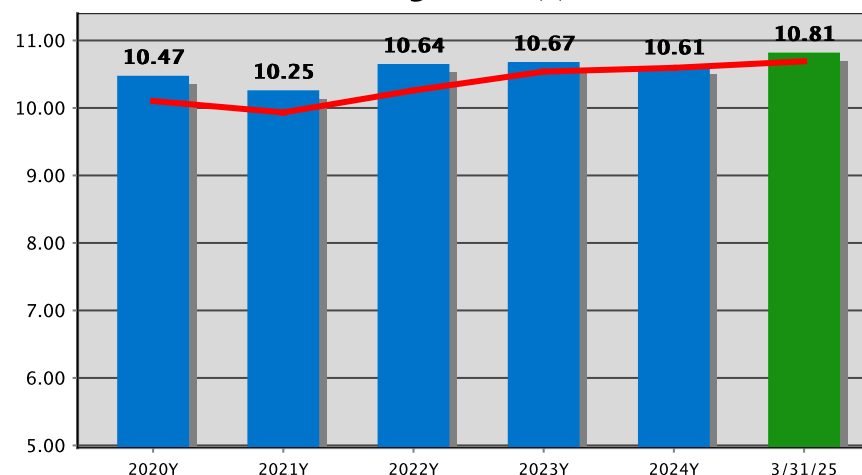
Capital Trends

Kansas
Banks
March 31, 2025

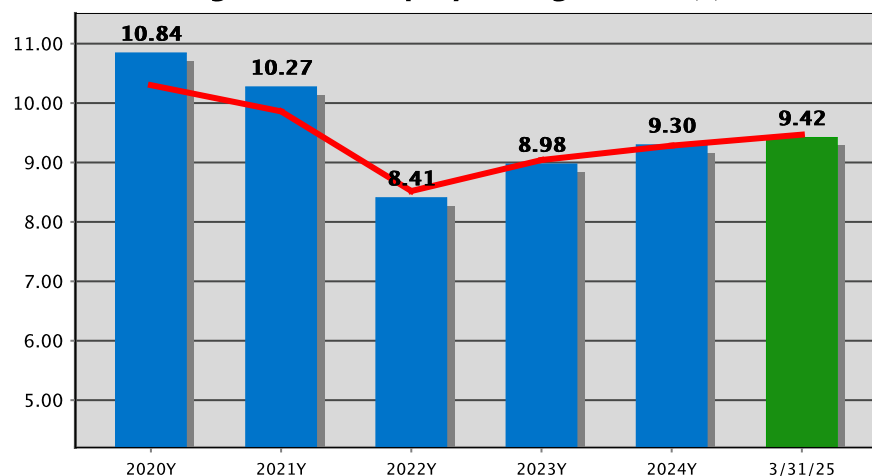
Total Equity / Assets (%)



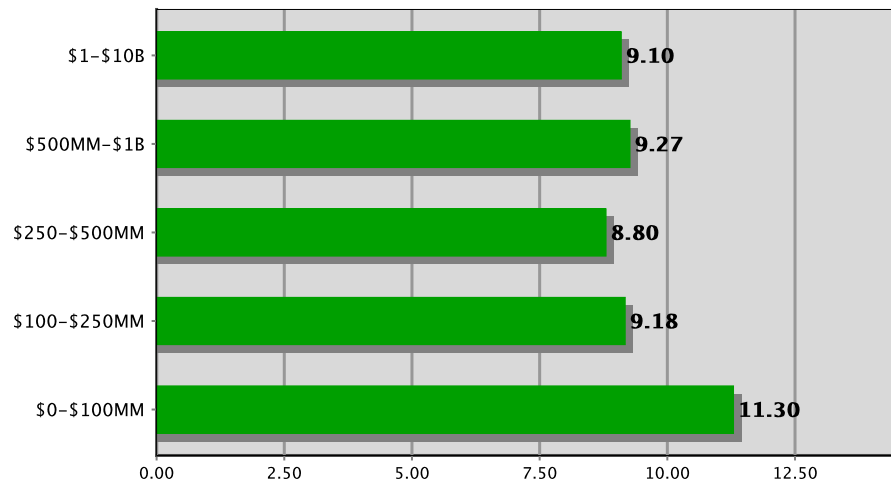
Leverage Ratio (%)



Tang. Common Equity / Tang. Assets (%)



Median TCE/TA by Asset Size



— National Trend

Note: Trend charts contain median values

QwickAnalytics State Performance Trends

Performance Matrix

Kansas
Banks
March 31, 2025

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-2.55%	-0.27%	1.20%	2.49%	3.35%	5.18%	7.18%	8.96%	13.34%
Loan Growth (LTM)	-1.45%	0.95%	2.69%	4.49%	5.98%	8.09%	10.34%	13.56%	19.03%
Deposit Growth (LTM)	-2.42%	0.47%	1.49%	3.11%	4.47%	5.72%	7.46%	10.42%	16.63%
Performance Trends									
Yield on Loans	5.87%	6.18%	6.31%	6.50%	6.63%	6.84%	6.98%	7.26%	7.60%
Cost of Funds	1.22%	1.42%	1.62%	1.77%	1.88%	1.99%	2.16%	2.40%	2.66%
Net Interest Margin	2.74%	3.05%	3.27%	3.42%	3.60%	3.74%	3.91%	4.09%	4.49%
Noninterest Income (core) / Avg Assets*	0.12%	0.18%	0.25%	0.29%	0.33%	0.40%	0.50%	0.67%	0.90%
Efficiency Ratio (core)*	48.3%	54.3%	58.7%	60.8%	64.5%	66.4%	70.0%	72.1%	81.7%
Profitability Trends									
Pretax ROAA	0.56%	0.83%	1.00%	1.18%	1.36%	1.47%	1.62%	1.81%	2.04%
Core Operating Earnings*	0.62%	0.94%	1.14%	1.29%	1.39%	1.53%	1.68%	1.87%	2.13%
Return on Average Assets (a)	0.45%	0.66%	0.81%	0.94%	1.04%	1.15%	1.25%	1.40%	1.60%
Return on Average Equity (a)	4.28%	7.31%	8.79%	10.06%	11.20%	11.90%	13.62%	15.06%	18.89%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.01%	0.08%	0.13%	0.24%	0.43%	0.67%	0.89%	1.58%
Texas Ratio	0.0%	0.2%	0.6%	1.3%	2.6%	3.8%	6.2%	8.9%	15.3%
Reserve / Loans	0.98%	1.08%	1.14%	1.21%	1.29%	1.39%	1.51%	1.71%	2.01%
Net Chargeoff Ratio	-0.03%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.04%	0.19%
Capital Trends									
Total Equity / Assets	6.26%	7.52%	8.45%	9.02%	10.02%	10.66%	11.42%	12.54%	15.75%
Leverage Ratio	8.59%	9.11%	9.51%	9.98%	10.81%	11.65%	12.70%	13.83%	17.24%
Tang Common Equity / Tangible Assets	5.97%	7.20%	8.20%	8.76%	9.42%	10.25%	11.14%	12.12%	15.34%

* 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

LTM Asset Growth

Kansas
Banks
March 31, 2025

Bank Name		City, ST	Total Assets (\$000s)	LTM Asset Growth (%) (\$000s)	
1	Vista National B&T	Harveyville, KS	\$31,948	97.1%	\$15,739
2	Security State Bank	Scott City, KS	\$979,349	94.8%	\$476,514
3	Solutions North Bank	Stockton, KS	\$484,246	56.0%	\$173,806
4	Kendall Bank	Overland Park, KS	\$219,925	51.4%	\$74,690
5	Bison State Bank	Bison, KS	\$101,986	42.1%	\$30,221
6	American Bank Of Baxter Springs	Baxter Springs, KS	\$191,791	39.8%	\$54,590
7	The Bank	Oberlin, KS	\$602,344	30.4%	\$140,352
8	Integrity Bank	Fowler, KS	\$86,431	27.5%	\$18,624
9	Heritage Bank	Topeka, KS	\$149,523	24.2%	\$29,164
10	Outdoor Bank	Manhattan, KS	\$690,598	23.5%	\$131,398
11	New Century Bank	Belleville, KS	\$72,659	23.1%	\$13,656
12	Great American Bank	Lawrence, KS	\$495,655	19.9%	\$82,093
13	Tricentury Bank	De Soto, KS	\$189,061	19.3%	\$30,548
14	Farmers & Merchants Bank Of Colby	Colby, KS	\$592,273	16.1%	\$82,131
15	The Marion National Bank	Marion, KS	\$33,251	16.1%	\$4,609
16	The Halstead Bank	Halstead, KS	\$194,703	15.2%	\$25,706
17	First National Bank Of Spearville	Spearville, KS	\$56,996	14.6%	\$7,258
18	Farmers B&T	Atwood, KS	\$168,522	14.2%	\$20,986
19	The Bennington State Bank	Salina, KS	\$1,127,128	13.4%	\$133,499
20	The Citizens State B&TC	Council Grove, KS	\$79,181	13.4%	\$9,332
21	Stryv Bank	Wichita, KS	\$249,000	13.3%	\$29,186
22	Ford County State Bank	Spearville, KS	\$59,192	12.8%	\$6,705
23	Mid-america Bank	Baldwin City, KS	\$480,348	12.6%	\$53,806
24	Home B&TC	Eureka, KS	\$176,901	12.0%	\$19,010
25	The Bank Of Tescott	Tescott, KS	\$506,590	12.0%	\$54,163



QwickAnalytics™

Top 25 Fastest Growth QCBI Banks

LTM Loan Growth

Kansas
Banks
March 31, 2025

Bank Name		City, ST	Total Assets (\$000s)	LTM Loan Growth (%) (\$000s)	
1	Vista National B&T	Harveyville, KS	\$31,948	162.5%	\$13,338
2	Security State Bank	Scott City, KS	\$979,349	86.9%	\$349,197
3	The Bank	Oberlin, KS	\$602,344	48.1%	\$114,471
4	New Century Bank	Belleville, KS	\$72,659	45.4%	\$20,156
5	The Walton State Bank	Walton, KS	\$13,371	42.5%	\$920
6	Solutions North Bank	Stockton, KS	\$484,246	39.3%	\$77,761
7	Heritage Bank	Topeka, KS	\$149,523	33.7%	\$33,040
8	Tricentury Bank	De Soto, KS	\$189,061	32.8%	\$37,462
9	Bison State Bank	Bison, KS	\$101,986	29.6%	\$17,467
10	Ford County State Bank	Spearville, KS	\$59,192	28.1%	\$6,241
11	Elevate Bank	Sedan, KS	\$55,629	26.3%	\$6,564
12	Kendall Bank	Overland Park, KS	\$219,925	24.7%	\$33,350
13	Outdoor Bank	Manhattan, KS	\$690,598	23.7%	\$93,398
14	Peoples Bank	Coldwater, KS	\$56,646	21.5%	\$5,661
15	The First State Bank Of Healy	Healy, KS	\$116,890	21.2%	\$13,285
16	The Citizens National Bank	Greenleaf, KS	\$219,653	21.2%	\$15,548
17	Farmers B&T	Atwood, KS	\$168,522	20.2%	\$13,303
18	Sjn Bank Of KS	Saint John, KS	\$268,341	20.0%	\$26,368
19	Peoples B&TC	Mcpherson, KS	\$1,256,370	19.3%	\$134,437
20	The Lyon County State Bank	Emporia, KS	\$206,011	19.1%	\$21,466
21	Argentine Federal Savings	Kansas City, KS	\$68,083	18.6%	\$6,900
22	The First State Bank	Norton, KS	\$487,796	17.2%	\$39,393
23	First National Bank Of KS	Burlington, KS	\$99,442	16.8%	\$5,875
24	Lyons Federal Bank	Lyons, KS	\$173,064	16.5%	\$17,788
25	The First State Bank	Ness City, KS	\$80,223	16.2%	\$4,578



QwickAnalytics™

Top 25 QCBI Banks

Net Interest Margin

Kansas
Banks
March 31, 2025

Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1 New Century Bank	Belleville, KS	\$72,659	6.79%
2 Peoples State Bank	Cherryvale, KS	\$21,139	6.33%
3 Elevate Bank	Sedan, KS	\$55,629	5.68%
4 The Citizens State B&TC	Council Grove, KS	\$79,181	5.57%
5 The Baxter State Bank	Baxter Springs, KS	\$24,413	5.28%
6 The Bank	Oberlin, KS	\$602,344	4.97%
7 Union State Bank	Uniontown, KS	\$71,902	4.97%
8 Firstoak Bank	Independence, KS	\$242,099	4.88%
9 The Farmers State Bank Of Blue Mound	Blue Mound, KS	\$57,608	4.76%
10 First Federal S&L Bank	Olathe, KS	\$117,885	4.75%
11 Dream First Bank	Syracuse, KS	\$686,409	4.73%
12 Conway Bank	Conway Springs, KS	\$116,938	4.71%
13 State Bank Of Burrton	Burrton, KS	\$10,862	4.69%
14 Bison State Bank	Bison, KS	\$101,986	4.68%
15 Kendall Bank	Overland Park, KS	\$219,925	4.64%
16 Howard State Bank	Howard, KS	\$73,887	4.63%
17 Kaw Valley Bank	Topeka, KS	\$319,515	4.61%
18 The Halstead Bank	Halstead, KS	\$194,703	4.58%
19 Vista National B&T	Harveyville, KS	\$31,948	4.55%
20 Community Bank	Topeka, KS	\$177,179	4.50%
21 The Citizens State Bank	Gridley, KS	\$310,920	4.49%
22 Citizens State B&TC	Hiawatha, KS	\$98,310	4.47%
23 The Lyndon State Bank	Lyndon, KS	\$101,279	4.44%
24 Goppert State Service Bank	Garnett, KS	\$309,952	4.44%
25 Great American Bank	Lawrence, KS	\$495,655	4.41%

* Most recent quarter (MRQ) net interest margin



QwickAnalytics™

Top 25 QCBI Banks

Noninterest Income

Kansas
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Nbk Bank	Leawood, KS	\$1,134,324	5.87%
2	Elevate Bank	Sedan, KS	\$55,629	3.55%
3	Armed Forces Bank	Fort Leavenworth, KS	\$1,418,808	3.19%
4	Kendall Bank	Overland Park, KS	\$219,925	2.85%
5	Bison State Bank	Bison, KS	\$101,986	2.17%
6	First Bank KS	Salina, KS	\$577,384	1.84%
7	Community National Bank	Seneca, KS	\$855,668	1.65%
8	Community First National Bank	Manhattan, KS	\$352,450	1.64%
9	First Option Bank	Osawatomie, KS	\$715,822	1.39%
10	Central National Bank	Junction City, KS	\$1,265,063	1.31%
11	The First National Bank Of Hutchinson	Hutchinson, KS	\$1,192,956	1.28%
12	Corefirst B&T	Topeka, KS	\$1,216,214	1.26%
13	Commercial Bank	Parsons, KS	\$371,419	1.17%
14	Peoples B&TC	Mcpherson, KS	\$1,256,370	1.16%
15	Grant County Bank	Ulysses, KS	\$298,319	1.12%
16	The Peoples Bank	Pratt, KS	\$524,145	1.11%
17	CARSON BANK	Mulvane, KS	\$199,861	1.07%
18	ESB Financial	Emporia, KS	\$350,536	0.91%
19	Mutual Savings Association	Leavenworth, KS	\$366,919	0.90%
20	Union State Bank	Arkansas City, KS	\$676,033	0.90%
21	Intrust Bank	Wichita, KS	\$7,088,851	0.90%
22	Farmers B&T	Great Bend, KS	\$992,071	0.89%
23	Citizens State B&TC	Hiawatha, KS	\$98,310	0.86%
24	Emprise Bank	Wichita, KS	\$2,589,249	0.85%
25	First State B&T	Tonganoxie, KS	\$487,125	0.84%

* 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, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First Federal S&L Bank	Olathe, KS	\$117,885	18.0%
2	The Citizens State Bank	Marysville, KS	\$410,625	34.4%
3	The Bank	Oberlin, KS	\$602,344	37.0%
4	Ks Statebank	Manhattan, KS	\$2,648,160	39.9%
5	Western State Bank	Garden City, KS	\$781,696	41.3%
6	Community Bank	Topeka, KS	\$177,179	41.5%
7	Farmers & Merchants Bank Of Colby	Colby, KS	\$592,273	41.8%
8	Tricentury Bank	De Soto, KS	\$189,061	45.3%
9	Kendall Bank	Overland Park, KS	\$219,925	45.5%
10	The Bank Of Protection	Protection, KS	\$96,815	45.9%
11	State Bank Of Bern	Bern, KS	\$116,317	46.5%
12	Solomon State Bank	Solomon, KS	\$178,021	46.8%
13	First National Bank Of Spearville	Spearville, KS	\$56,996	46.9%
14	The Stockgrowers State Bank	Maple Hill, KS	\$117,126	47.2%
15	FNB WA	Washington, KS	\$90,998	47.3%
16	Great American Bank	Lawrence, KS	\$495,655	47.4%
17	Peoples State Bank	Cherryvale, KS	\$21,139	47.6%
18	Garden Plain State Bank	Wichita, KS	\$160,404	47.9%
19	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$300,772	48.0%
20	The Bennington State Bank	Salina, KS	\$1,127,128	48.3%
21	The Bank Of Holyrood	Holyrood, KS	\$66,278	48.4%
22	The First National Bank Of Scott City	Scott City, KS	\$160,728	48.6%
23	The Citizens State Bank	Gridley, KS	\$310,920	48.9%
24	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$86,270	49.5%
25	Security State Bank	Scott City, KS	\$979,349	49.9%

* 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, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Kendall Bank	Overland Park, KS	\$219,925	3.06%
2	Community Bank	Topeka, KS	\$177,179	2.16%
3	Garden Plain State Bank	Wichita, KS	\$160,404	1.93%
4	The Bank Of Protection	Protection, KS	\$96,815	1.83%
5	The Citizens State Bank	Gridley, KS	\$310,920	1.77%
6	Mid-america Bank	Baldwin City, KS	\$480,348	1.63%
7	State Bank Of Bern	Bern, KS	\$116,317	1.63%
8	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$173,233	1.60%
9	The Haviland State Bank	Haviland, KS	\$49,173	1.54%
10	Exchange B&T	Atchison, KS	\$601,415	1.50%
11	Community First National Bank	Manhattan, KS	\$352,450	1.50%
12	Tricentury Bank	De Soto, KS	\$189,061	1.49%
13	Mutual Savings Association	Leavenworth, KS	\$366,919	1.49%
14	Farmers National Bank	Phillipsburg, KS	\$167,507	1.45%
15	Dream First Bank	Syracuse, KS	\$686,409	1.41%
16	The First National Bank Of Scott City	Scott City, KS	\$160,728	1.38%
17	Silver Lake Bank	Topeka, KS	\$479,621	1.37%
18	Farmers & Merchants Bank Of Colby	Colby, KS	\$592,273	1.37%
19	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$56,816	1.37%
20	Armed Forces Bank	Fort Leavenworth, KS	\$1,418,808	1.33%
21	First National Bank Of Spearville	Spearville, KS	\$56,996	1.29%
22	Kaw Valley Bank	Topeka, KS	\$319,515	1.29%
23	Labette Bank	Altamont, KS	\$514,054	1.28%
24	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$300,772	1.28%
25	Equity Bank	Andover, KS	\$5,433,900	1.26%

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

Top 25 QCBI Banks ROAA (S-Corps)

Kansas
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	First Federal S&L Bank	Olathe, KS	\$117,885	4.15%
2	Elevate Bank	Sedan, KS	\$55,629	3.52%
3	Peoples State Bank	Cherryvale, KS	\$21,139	3.42%
4	The Citizens State Bank	Marysville, KS	\$410,625	2.61%
5	Great American Bank	Lawrence, KS	\$495,655	2.54%
6	Western State Bank	Garden City, KS	\$781,696	2.35%
7	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$86,270	2.29%
8	First Bank KS	Salina, KS	\$577,384	2.17%
9	The Denison State Bank	Holton, KS	\$461,033	2.06%
10	The Stockgrowers State Bank	Maple Hill, KS	\$117,126	2.04%
11	Citizens State B&TC	Hiawatha, KS	\$98,310	2.04%
12	New Century Bank	Belleville, KS	\$72,659	2.04%
13	The Citizens State B&TC	Council Grove, KS	\$79,181	2.02%
14	Farmers B&T	Great Bend, KS	\$992,071	2.01%
15	The Bennington State Bank	Salina, KS	\$1,127,128	2.01%
16	Solomon State Bank	Solomon, KS	\$178,021	2.00%
17	The Bank	Oberlin, KS	\$602,344	1.96%
18	First National B&T	Phillipsburg, KS	\$300,424	1.92%
19	Nbk Bank	Leawood, KS	\$1,134,324	1.91%
20	Commercial Bank	Parsons, KS	\$371,419	1.90%
21	Howard State Bank	Howard, KS	\$73,887	1.86%
22	American Bank Of Baxter Springs	Baxter Springs, KS	\$191,791	1.84%
23	FNB WA	Washington, KS	\$90,998	1.80%
24	Dickinson County Bank	Enterprise, KS	\$21,121	1.78%
25	Firstoak Bank	Independence, KS	\$242,099	1.77%

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



QwickAnalytics™

Top 25 QCBI Banks

ROAE (C-Corps)

Kansas
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Kendall Bank	Overland Park, KS	\$219,925	30.27%
2	Bank Of Labor	Lenexa, KS	\$1,034,136	30.18%
3	Astra Bank	Scandia, KS	\$414,651	24.04%
4	Community Bank	Topeka, KS	\$177,179	19.48%
5	Southwind Bank	Natoma, KS	\$169,549	19.00%
6	The Citizens State Bank	Gridley, KS	\$310,920	17.96%
7	Intrust Bank	Wichita, KS	\$7,088,851	16.97%
8	Mid-america Bank	Baldwin City, KS	\$480,348	15.86%
9	Dream First Bank	Syracuse, KS	\$686,409	15.20%
10	Andover State Bank	Andover, KS	\$208,780	15.11%
11	CARSON BANK	Mulvane, KS	\$199,861	14.97%
12	Bank Of Hays	Hays, KS	\$364,560	14.41%
13	Sjn Bank Of KS	Saint John, KS	\$268,341	14.30%
14	The Bank Of Protection	Protection, KS	\$96,815	14.12%
15	Peoples B&TC	Mcperson, KS	\$1,256,370	14.03%
16	Community First National Bank	Manhattan, KS	\$352,450	13.92%
17	Legacy Bank	Colwich, KS	\$804,180	13.86%
18	Tricentury Bank	De Soto, KS	\$189,061	13.79%
19	Garden Plain State Bank	Wichita, KS	\$160,404	13.73%
20	Exchange B&T	Atchison, KS	\$601,415	13.58%
21	Goppert State Service Bank	Garnett, KS	\$309,952	13.54%
22	Silver Lake Bank	Topeka, KS	\$479,621	13.49%
23	The First National Bank Of Hutchinson	Hutchinson, KS	\$1,192,956	13.36%
24	Farmers & Merchants Bank Of Colby	Colby, KS	\$592,273	12.93%
25	Stock Exchange Bank	Caldwell, KS	\$85,844	12.75%

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

Top 25 QCBI Banks ROAE (S-Corps)

Kansas
Banks
March 31, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	First National Bank In Cimarron	Cimarron, KS	\$141,937	37.12%
2	The Citizens State Bank	Marysville, KS	\$410,625	35.62%
3	First Federal S&L Bank	Olathe, KS	\$117,885	35.51%
4	First Bank KS	Salina, KS	\$577,384	33.40%
5	Kaw Valley State Bank	Eudora, KS	\$73,002	32.19%
6	First National Bank Of KS	Burlington, KS	\$99,442	30.91%
7	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$86,270	29.98%
8	Commercial Bank	Parsons, KS	\$371,419	29.36%
9	Community National Bank	Seneca, KS	\$855,668	28.29%
10	First KS Bank	Hoisington, KS	\$278,652	27.01%
11	Elevate Bank	Sedan, KS	\$55,629	26.36%
12	Western State Bank	Garden City, KS	\$781,696	25.91%
13	The Peoples Bank	Pratt, KS	\$524,145	25.14%
14	Howard State Bank	Howard, KS	\$73,887	24.73%
15	Farmers B&T	Atwood, KS	\$168,522	24.21%
16	The Citizens State B&TC	Council Grove, KS	\$79,181	23.34%
17	Bendena State Bank	Bendena, KS	\$105,084	22.58%
18	Union State Bank	Uniontown, KS	\$71,902	22.53%
19	First Heritage Bank	Centralia, KS	\$261,515	21.22%
20	Citizens State B&T Co., Ellsworth, KS	Ellsworth, KS	\$263,744	20.91%
21	American Bank Of Baxter Springs	Baxter Springs, KS	\$191,791	20.89%
22	Impact Bank	Wellington, KS	\$162,063	20.70%
23	The Bennington State Bank	Salina, KS	\$1,127,128	20.57%
24	Great American Bank	Lawrence, KS	\$495,655	20.39%
25	KS State Bank	Ottawa, KS	\$193,225	19.97%

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



QwickAnalytics™

QwickAnalytics State Performance Trends

Kansas
Banks
March 31, 2025

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	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	128	1
Large Institutional Branches (>\$2 billion deposits/branch)	47	0
Underloaned (<10% Loans / Assets)	119	2
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	0
No Material Real Estate Lending (<1% Assets)	132	1
Wholesale Funded (<40% Core Deposits / Deposits)	95	0
Overcapitalized (Total Equity / Assets > 50%)	90	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*

About QwickAnalytics: Time-Saving Tools for Busy Bankers

Kansas
Banks
March 31, 2025

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.