

# QwickAnalytics Community Bank Index (QCBI) State Performance Trends

*Key industry trends for the "true" community bank*

## ***STATE OF THE STATE: KANSAS*** *2nd Quarter 2025 Review*



# QwickAnalytics State Performance Trends

Kansas  
Banks  
June 30, 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) <sup>TM</sup> 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	190	99%	2	1%	192
National	4,129	93%	333	7%	4,462

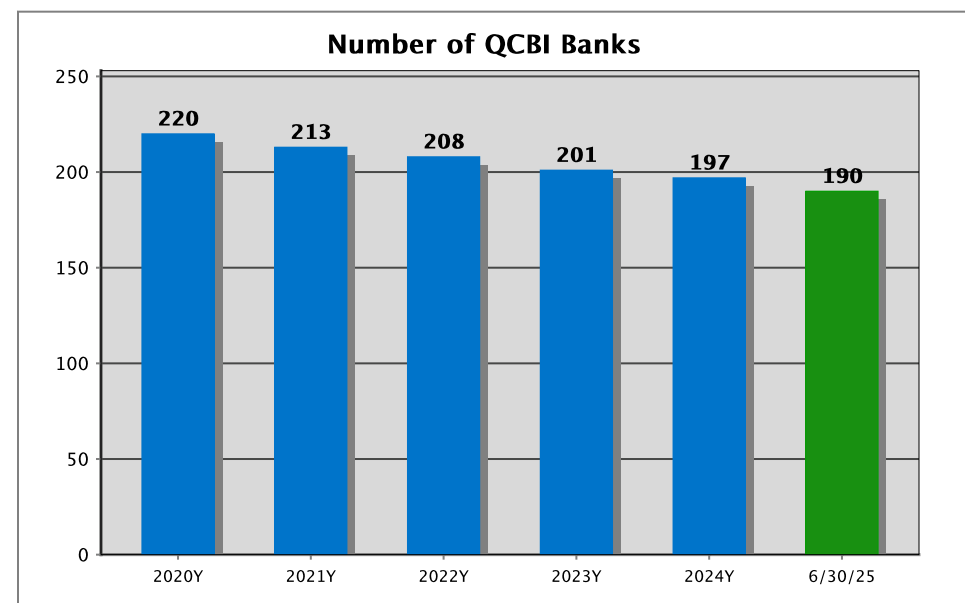
Please visit the [www.QwickAnalytics.com](http://www.QwickAnalytics.com) website for more information.

# QwickAnalytics State Performance Trends

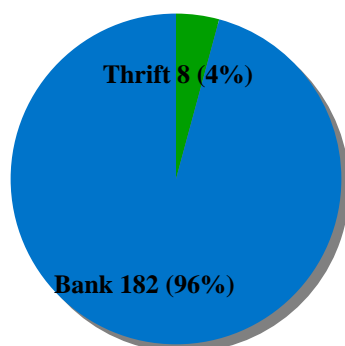
## QCBI Industry Structure

Kansas  
Banks  
June 30, 2025

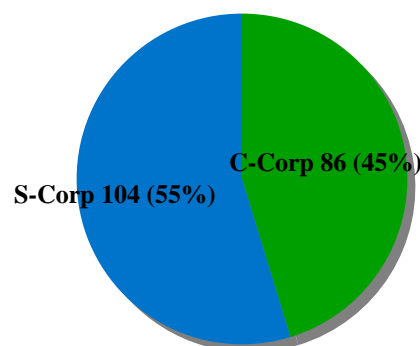
QCBI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	55	29%	\$3,209	4%
\$100-\$500 Million	95	50%	\$22,456	25%
\$500 Million-\$1 Billion	23	12%	\$15,812	18%
\$1-\$5 Billion	14	7%	\$25,997	29%
\$5-\$10 Billion	3	2%	\$21,857	24%
<b>Total</b>	<b>190</b>	<b>100%</b>	<b>\$89,331</b>	<b>100%</b>



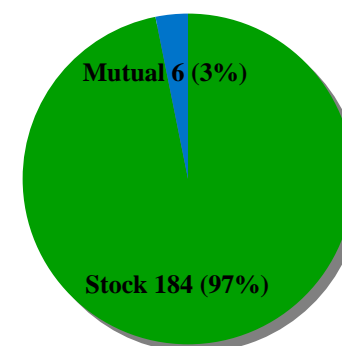
**Industry Breakdown**



**Structural Breakdown**



**Ownership Breakdown**

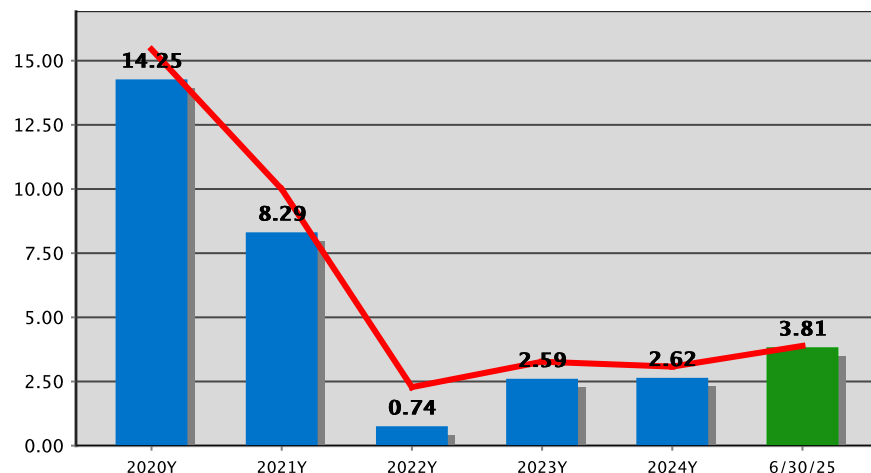


# QwickAnalytics State Performance Trends

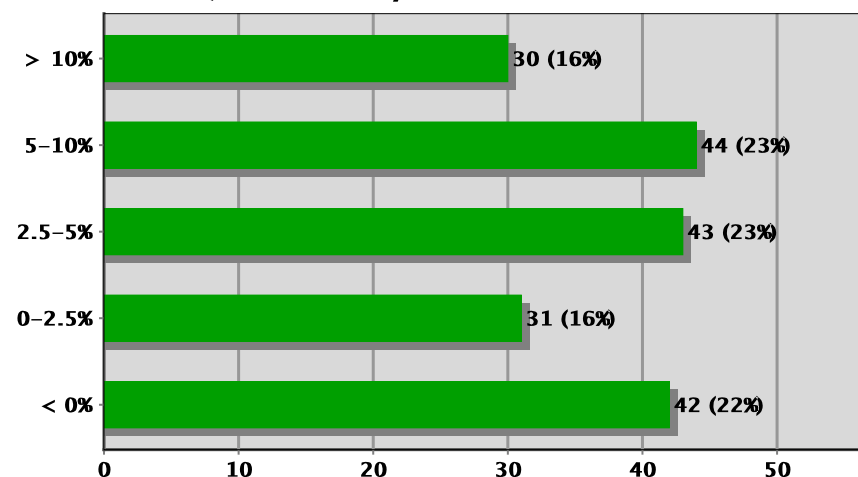
## Asset Growth Trends

Kansas  
Banks  
June 30, 2025

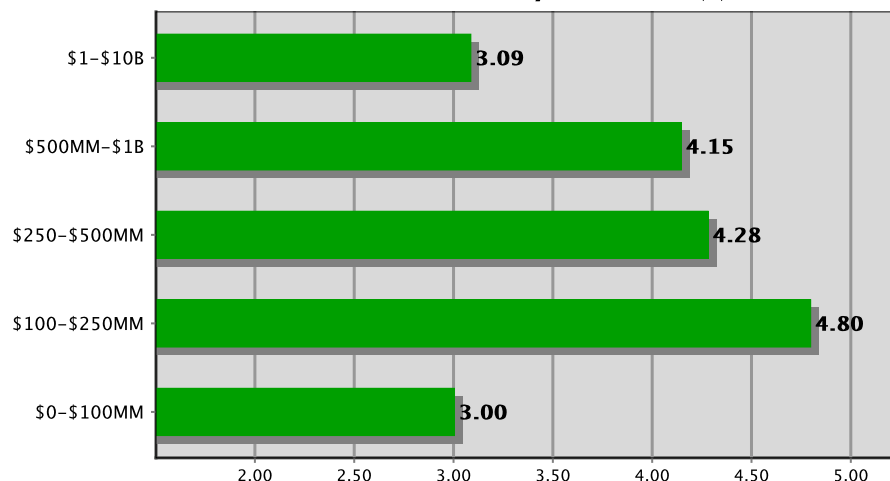
Median LTM Asset Growth (%)



QCBI Banks by LTM Asset Growth



Median LTM Asset Growth by Asset Size (%)



— National Trend

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



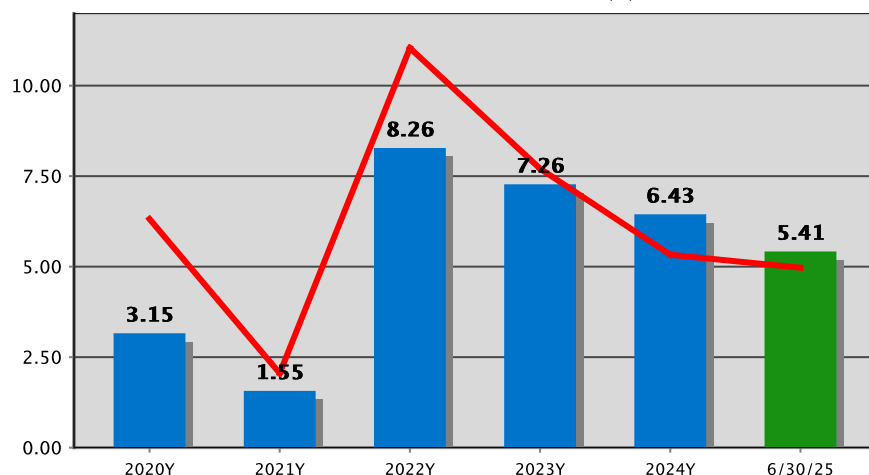
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# QwickAnalytics State Performance Trends

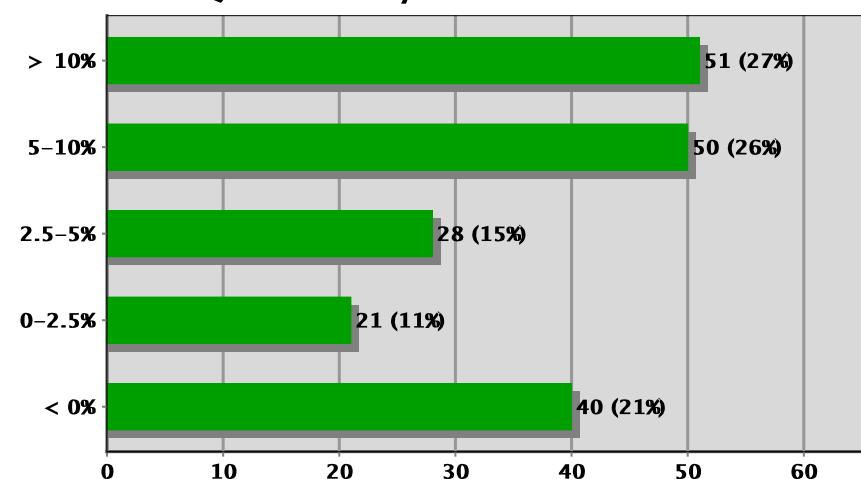
## Loan Growth Trends

Kansas  
Banks  
June 30, 2025

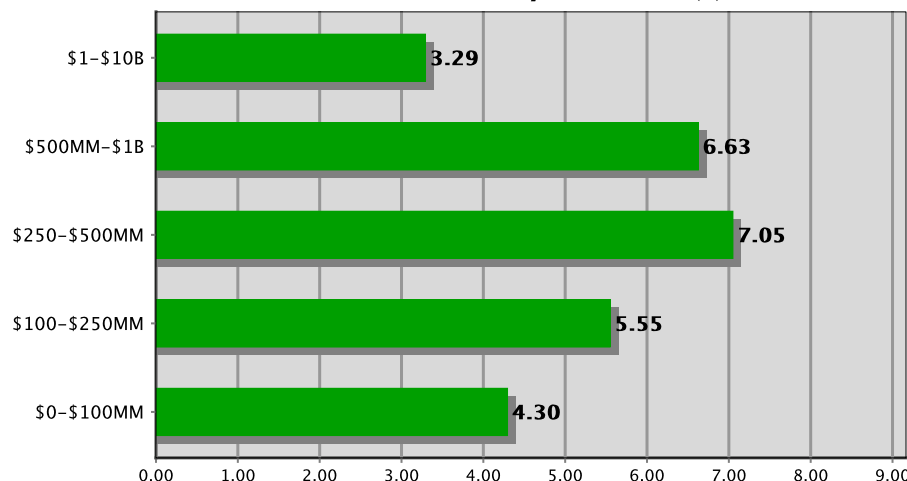
Median LTM Loan Growth (%)



QCBI Banks by LTM Loan Growth



Median LTM Loan Growth by Asset Size (%)



— National Trend

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



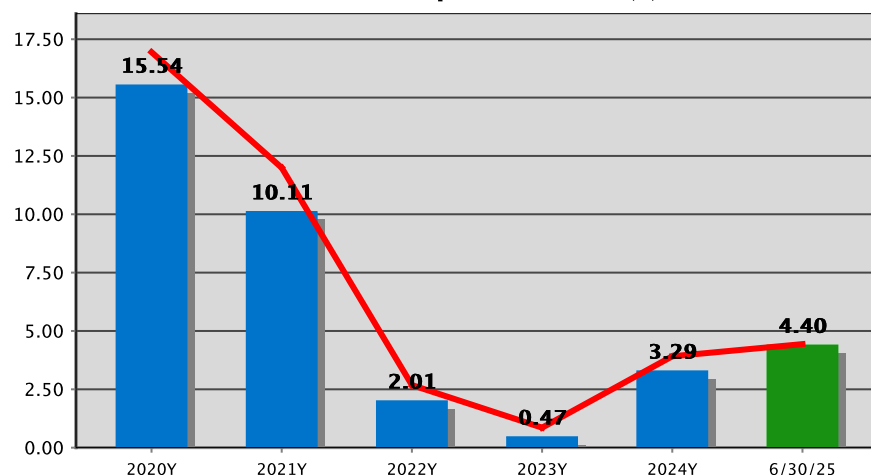
QwickAnalytics™

# QwickAnalytics State Performance Trends

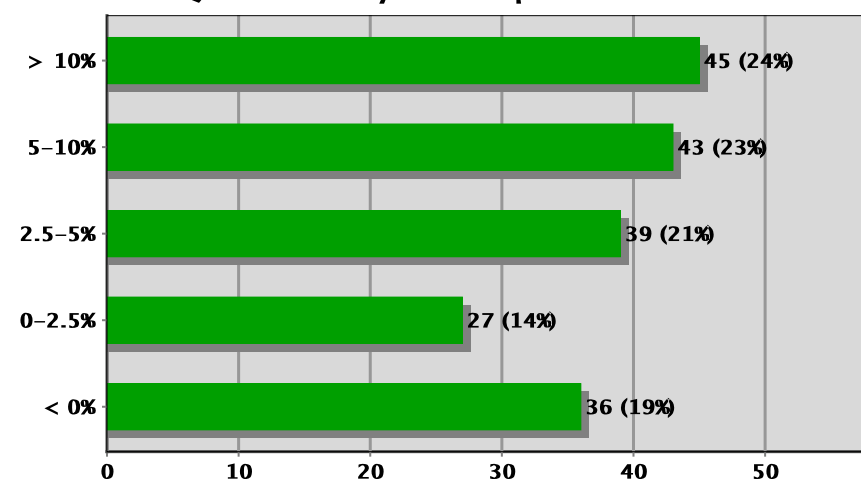
## Deposit Growth Trends

Kansas  
Banks  
June 30, 2025

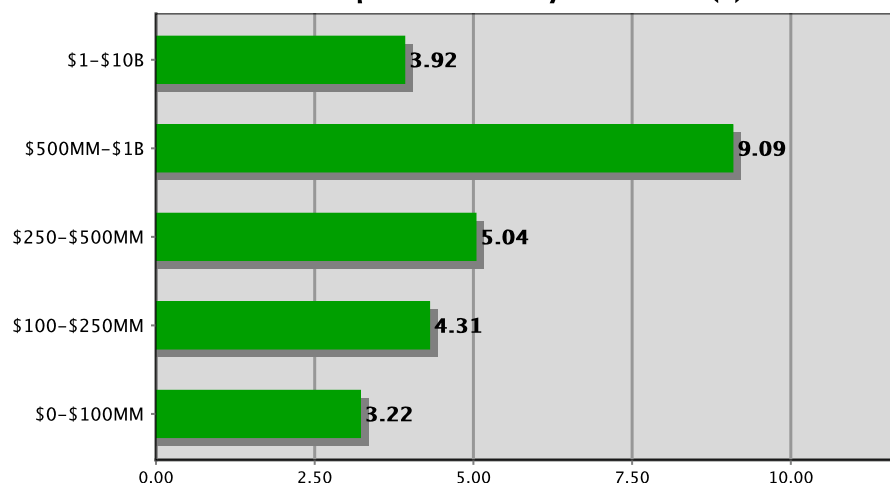
Median LTM Deposit Growth (%)



QCBI Banks by LTM Deposit Growth



Median LTM Deposit Growth by Asset Size (%)



— National Trend

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



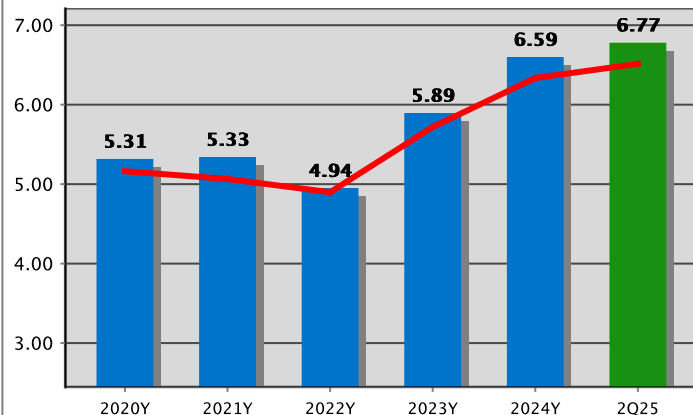
QwickAnalytics™

# QwickAnalytics State Performance Trends

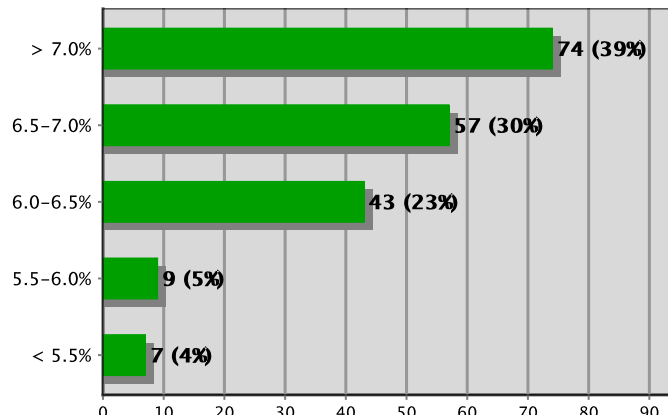
## Performance Trends

Kansas  
Banks  
June 30, 2025

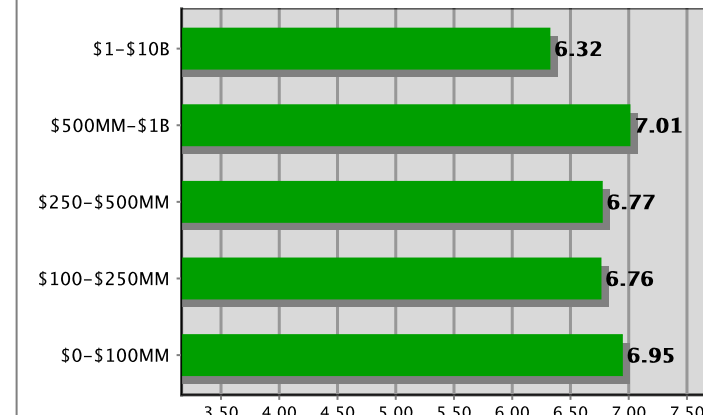
**Yield on Loans (%)**



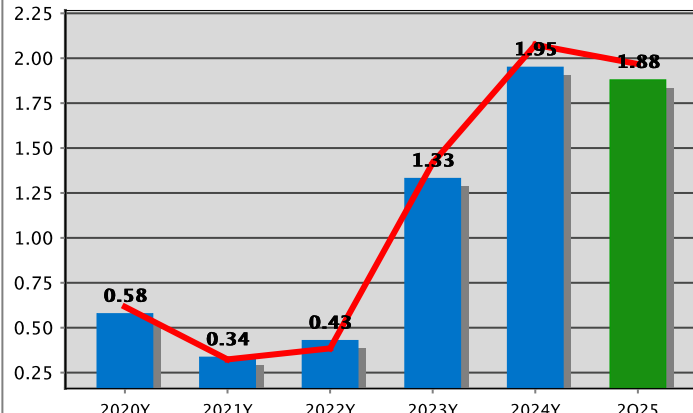
**QCBI Banks by Yield on Loans**



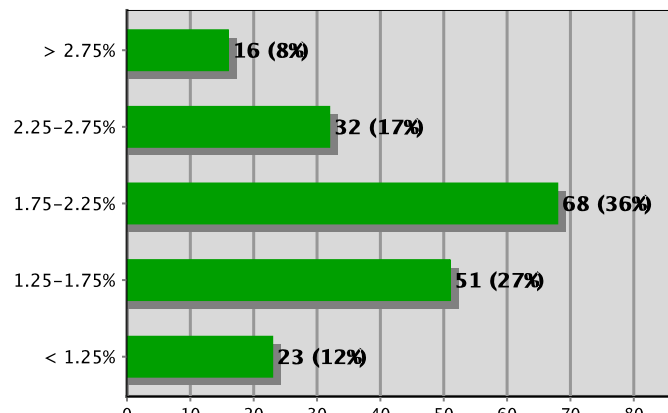
**Median Yield on Loans by Asset Size (%)**



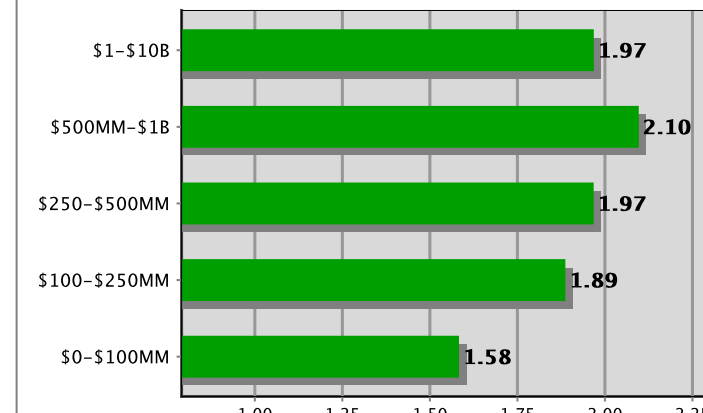
**Cost of Funds (%)**



**QCBI Banks by Cost of Funds**



**Median Cost of Funds by Asset Size (%)**



— National Trend

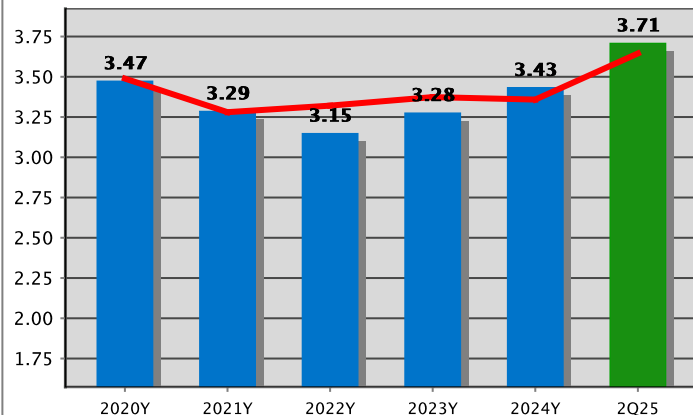
Note: All data points represent median values;  
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

# QwickAnalytics State Performance Trends

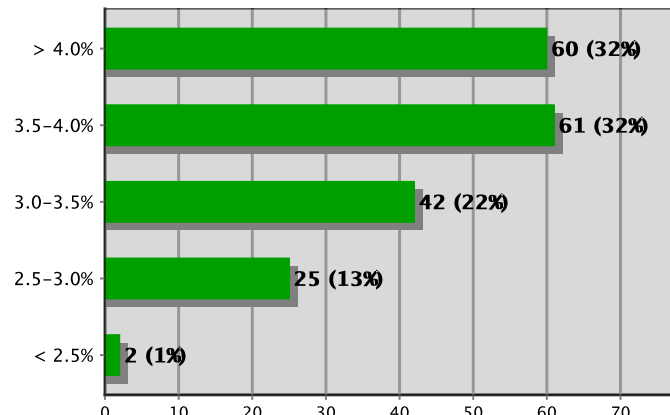
## Performance Trends

Kansas  
Banks  
June 30, 2025

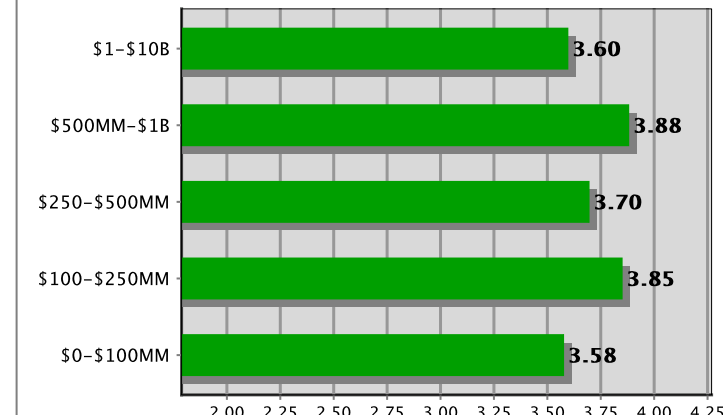
Net Interest Margin (%)



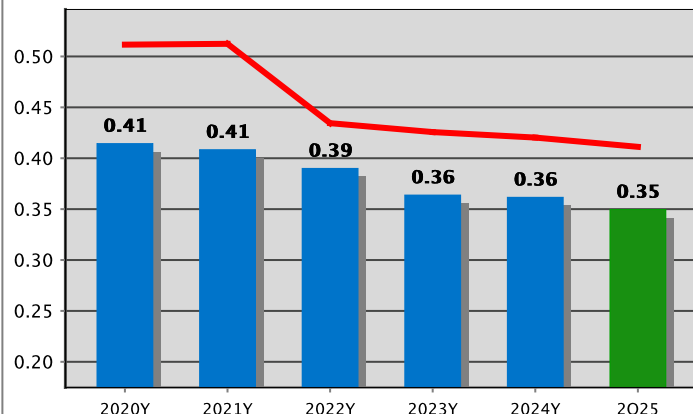
QCBI Banks by Net Interest Margin



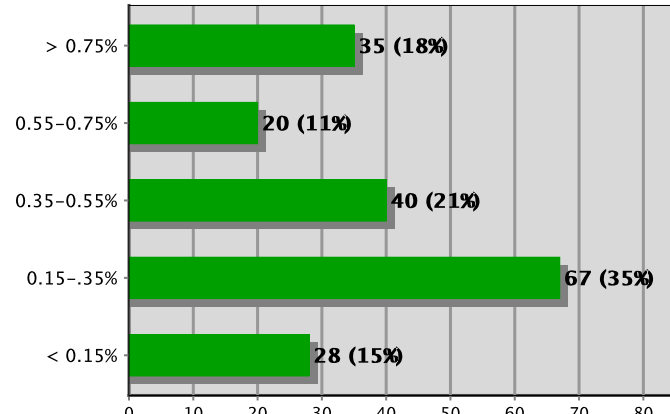
Median Net Interest Margin by Asset Size (%)



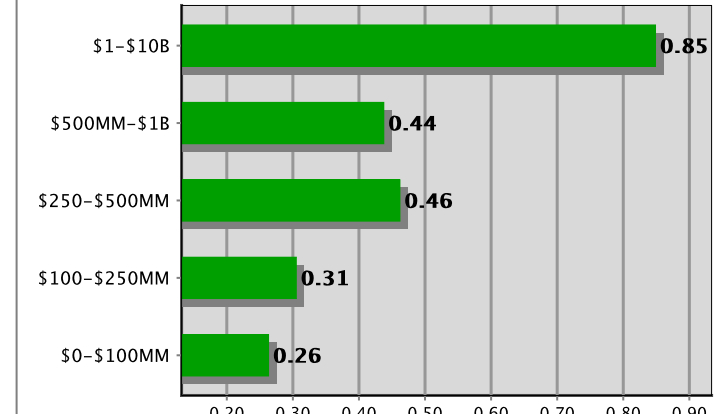
Noninterest Income (Core)/Avg. Assets (%)



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



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



— National Trend

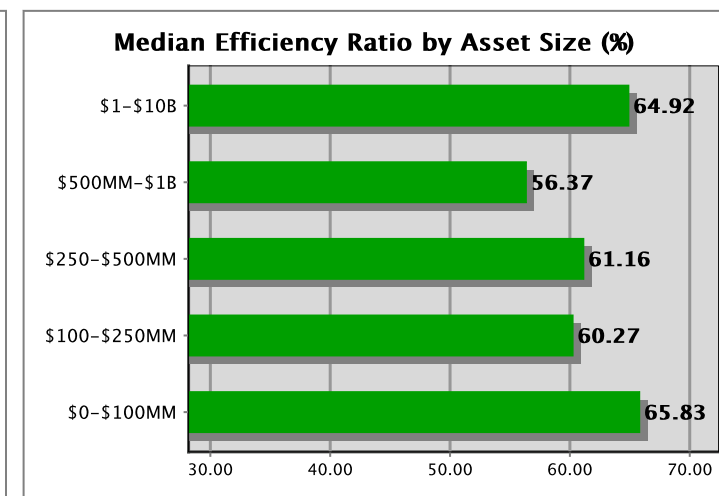
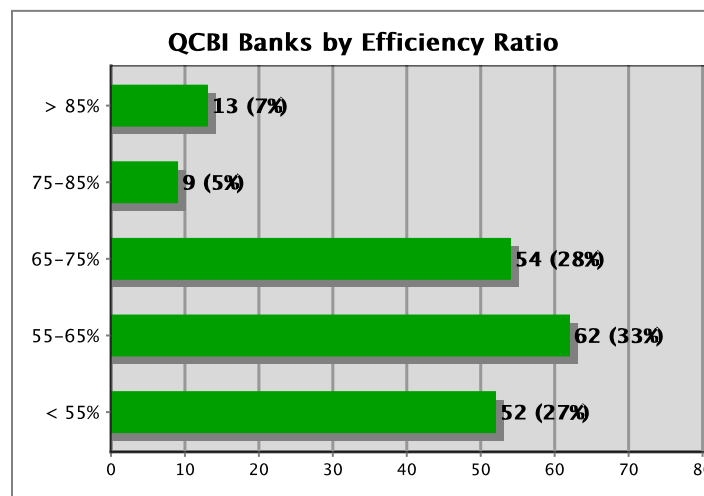
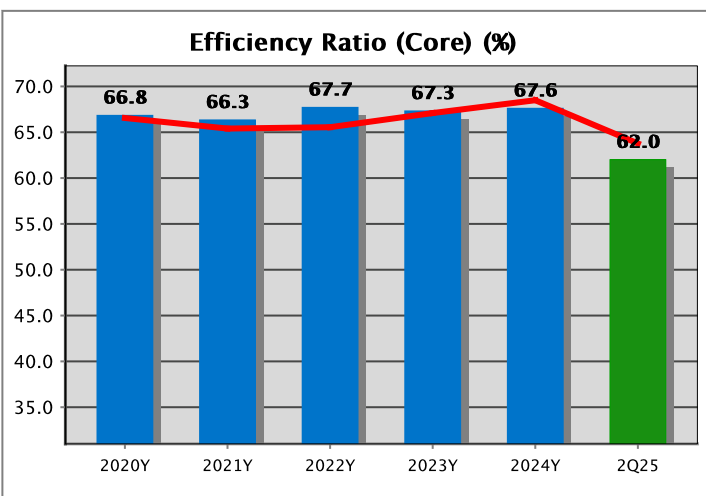
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# QwickAnalytics State Performance Trends

## Performance Trends

Kansas  
Banks  
June 30, 2025



— National Trend

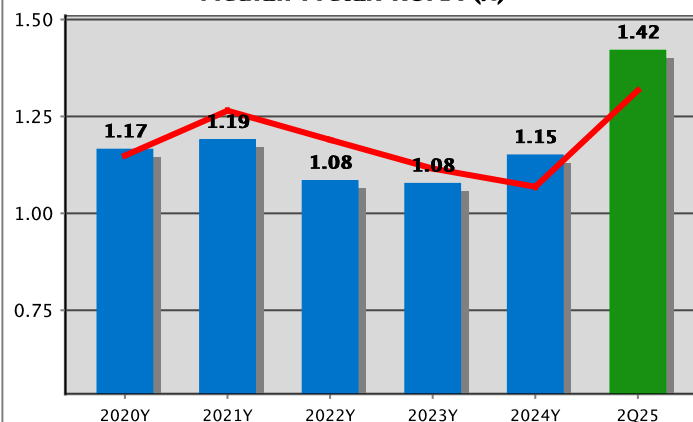
Note: All data points represent median values;  
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# QwickAnalytics State Performance Trends

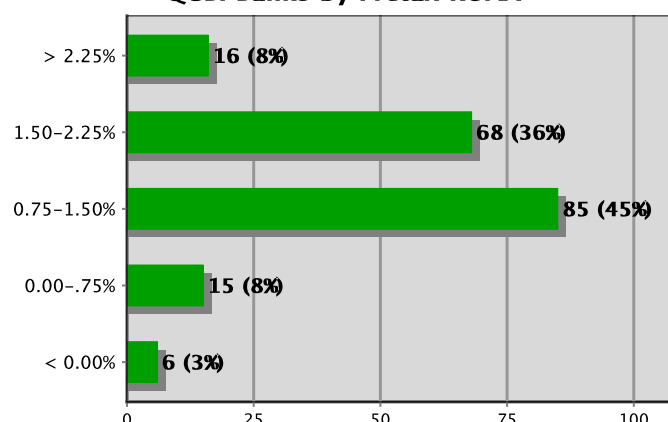
## Profitability Trends

Kansas  
Banks  
June 30, 2025

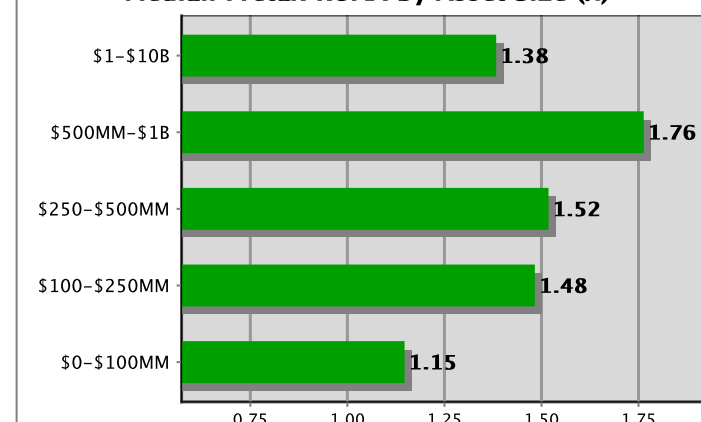
Median Pretax ROAA (%)



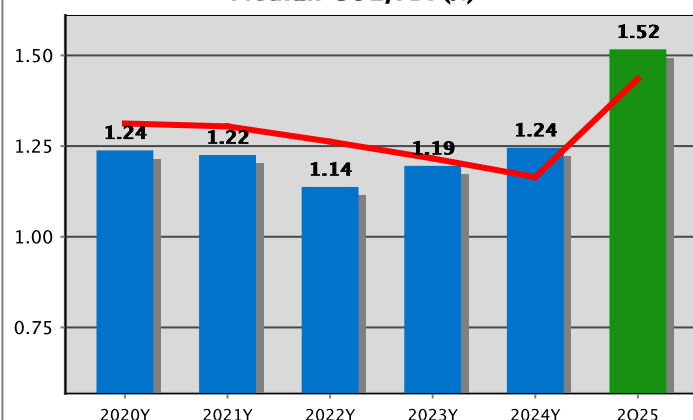
QCBI Banks by Pretax ROAA



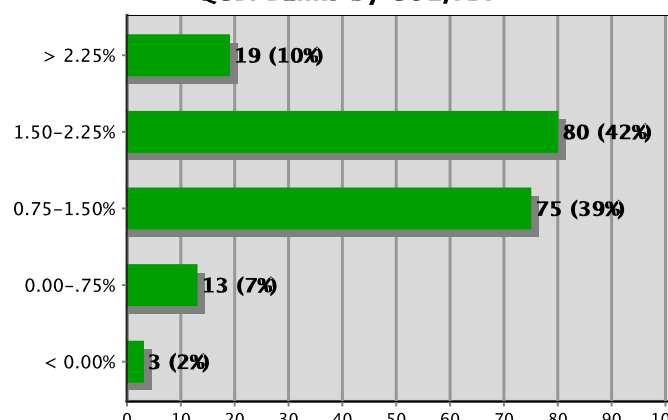
Median Pretax ROAA by Asset Size (%)



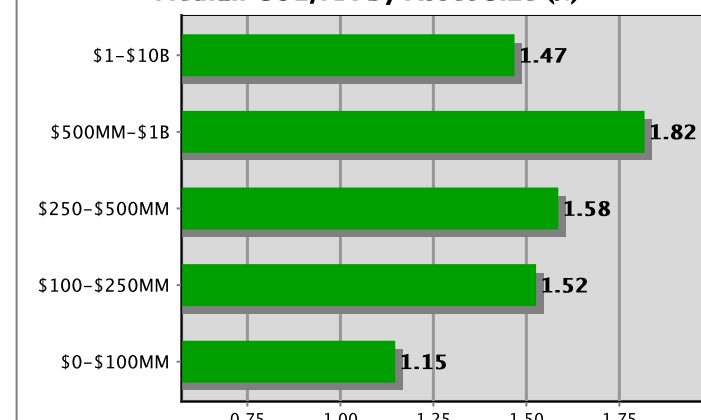
Median COE/AA (%)



QCBI Banks by COE/AA



Median COE/AA by Asset Size (%)



— National Trend

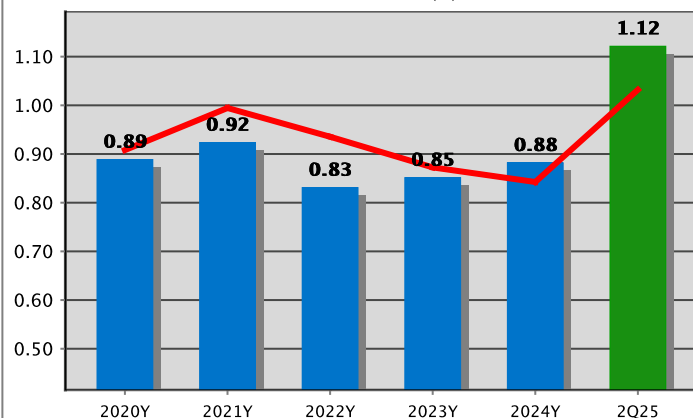
\* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)  
current period data (green bars) are for the most recent quarter (MRQ)

# QwickAnalytics State Performance Trends

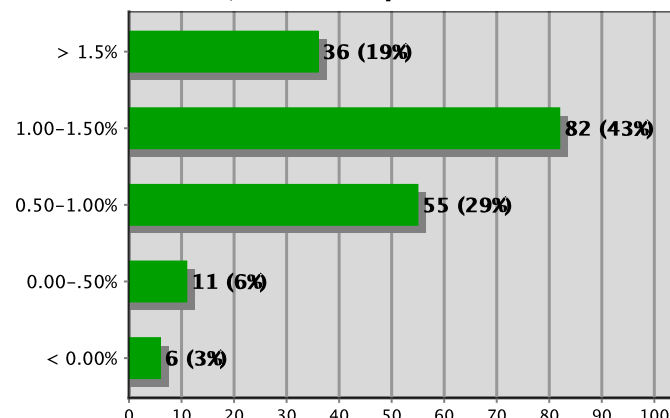
## Profitability Trends

Kansas  
Banks  
June 30, 2025

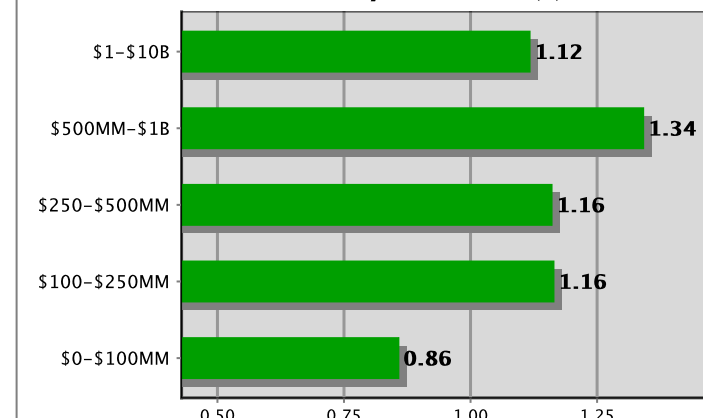
Median ROAA (%)



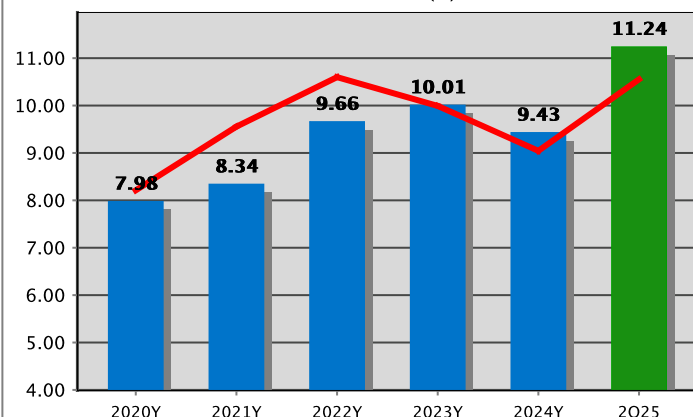
QCBI Banks by ROAA



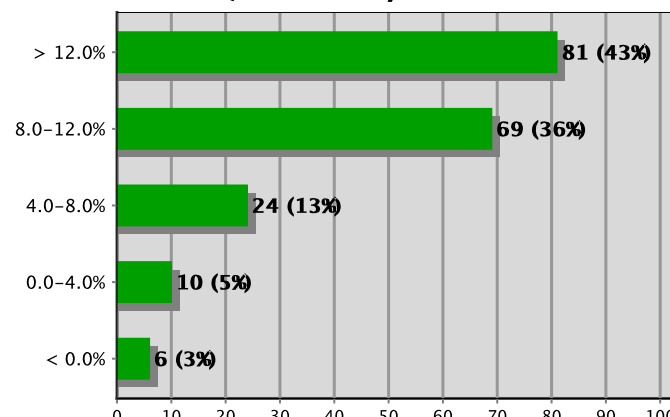
Median ROAA by Asset Size (%)



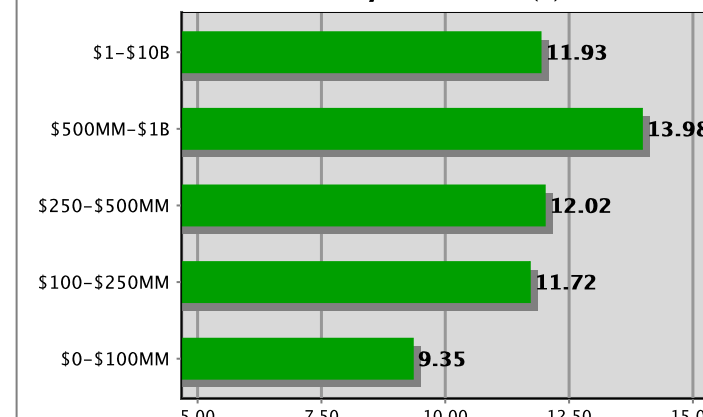
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



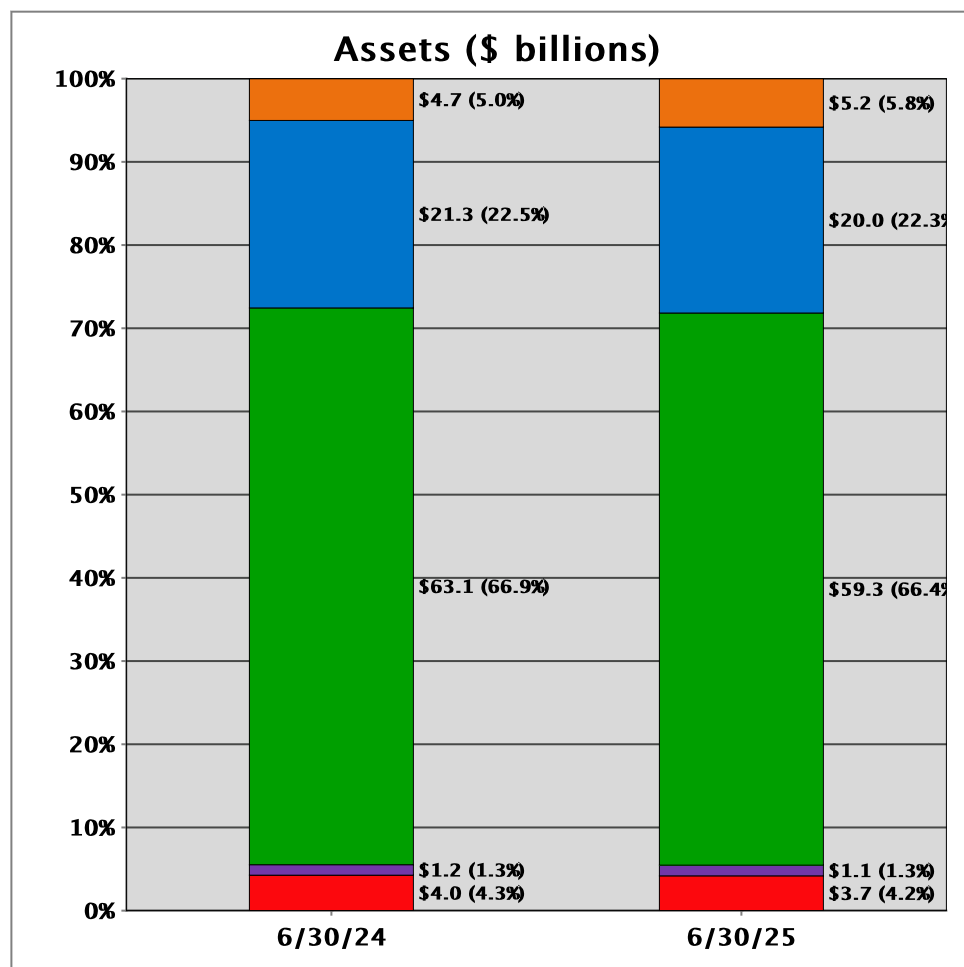
— National Trend

\* 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)

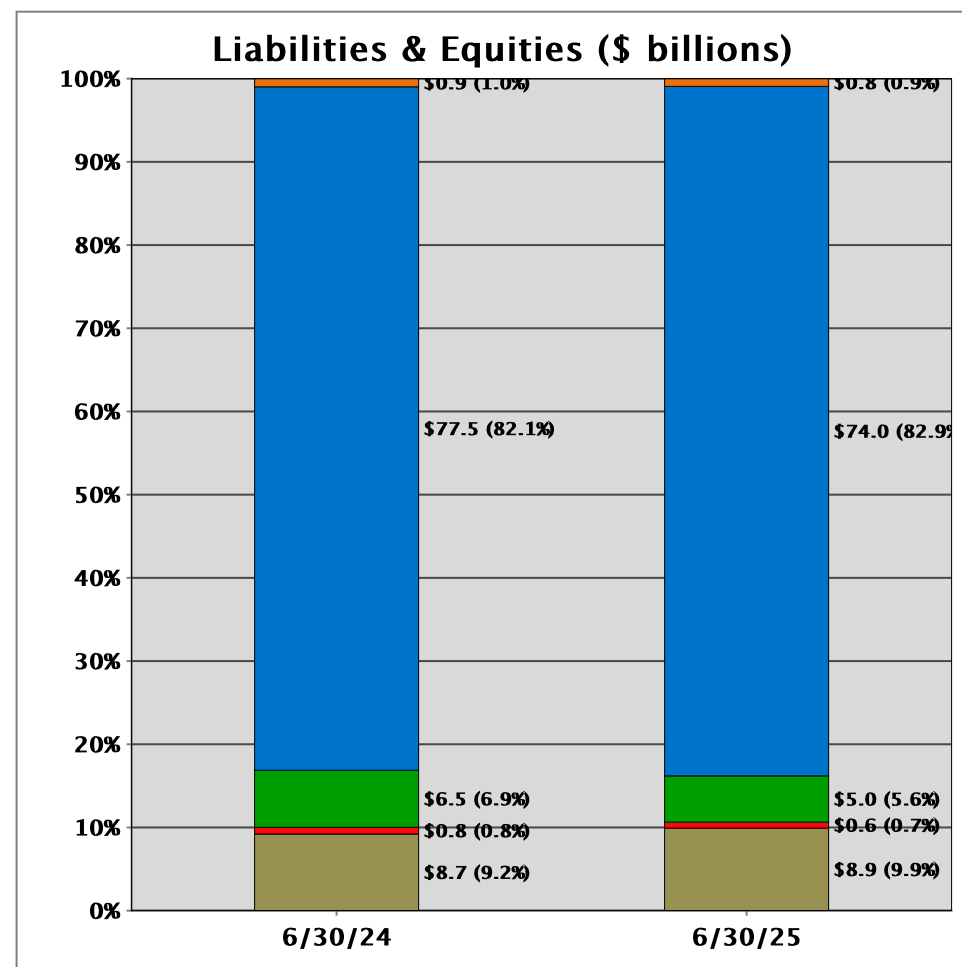
# QwickAnalytics State Performance Trends

## Balance Sheet Composition

Kansas  
Banks  
June 30, 2025



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



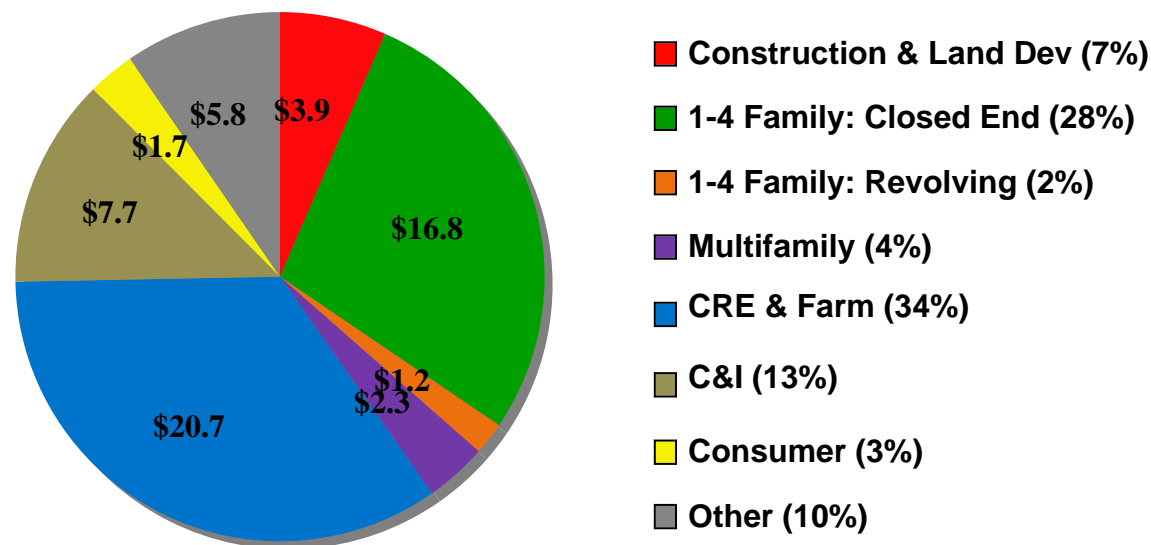
■ Fed Funds & Repos   
 ■ Deposits   
 ■ Other Borrowings  
■ Other Liabilities   
 ■ Equity Capital

# QuickAnalytics State Performance Trends

## Loan Composition

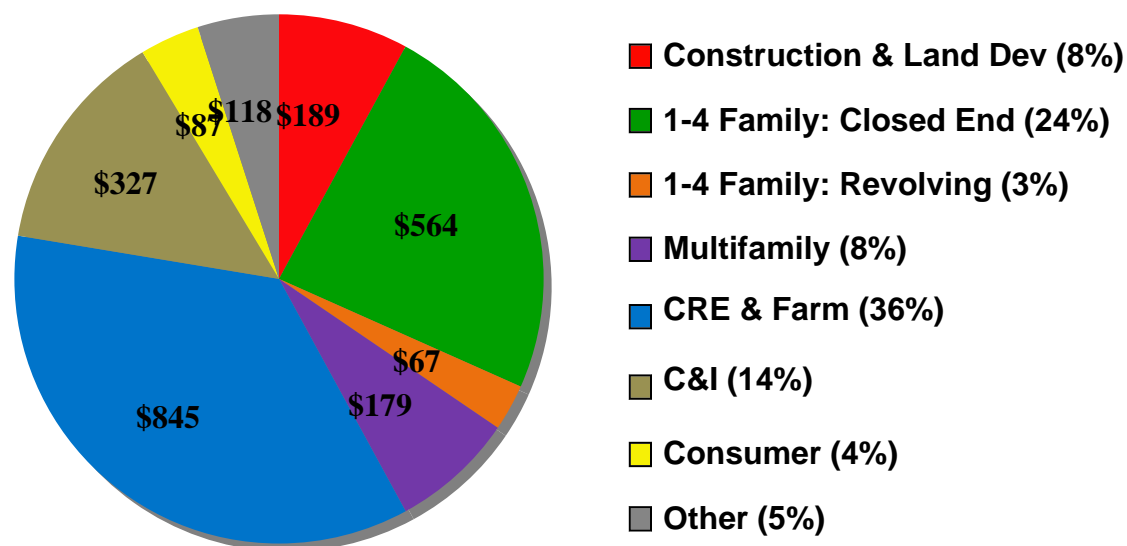
Kansas  
Banks  
June 30, 2025

### State Aggregate Loan Mix



(\$ billions)

### National Aggregate Loan Mix



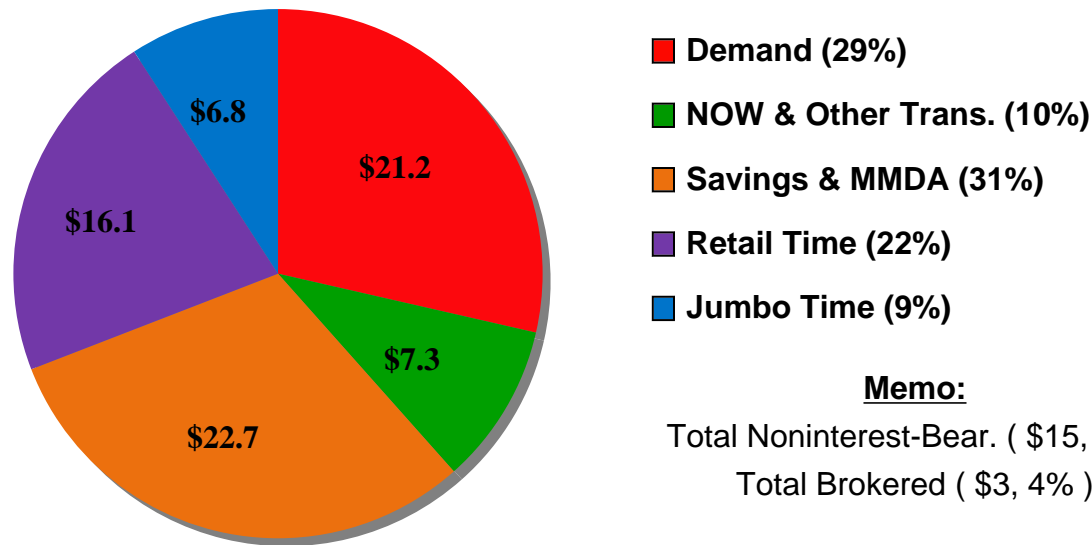
(\$ billions)

# QuickAnalytics State Performance Trends

## Deposit Composition

Kansas  
Banks  
June 30, 2025

### State Aggregate Deposit Mix



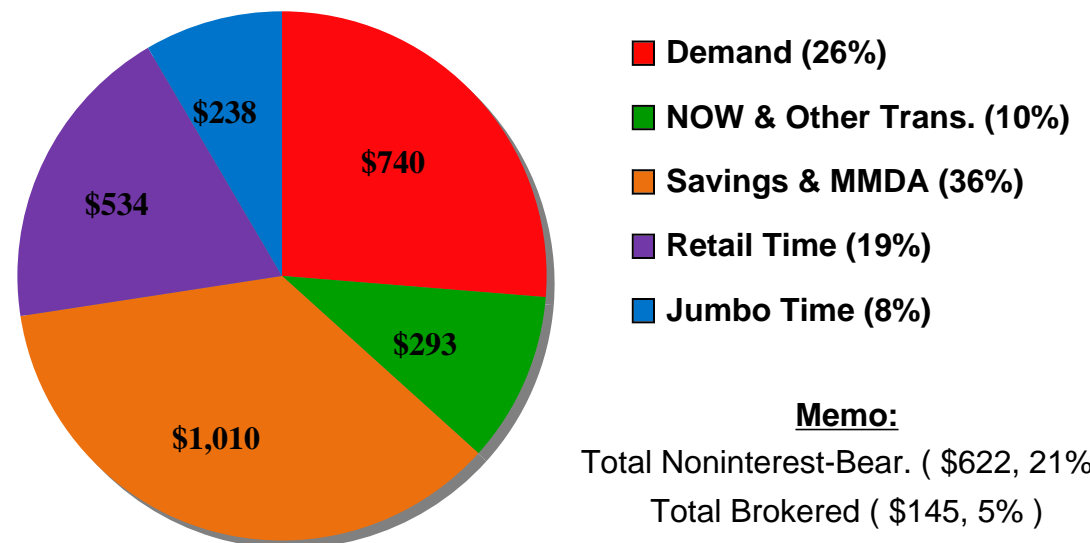
(\$ billions)

#### Memo:

Total Noninterest-Bear. ( \$15, 0% )

Total Brokered ( \$3, 4% )

### National Aggregate Deposit Mix



(\$ billions)

#### Memo:

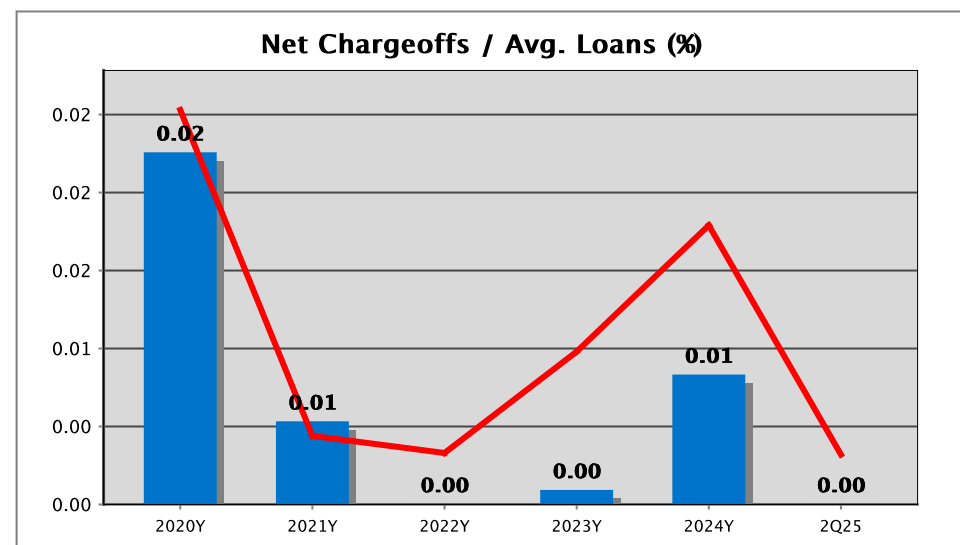
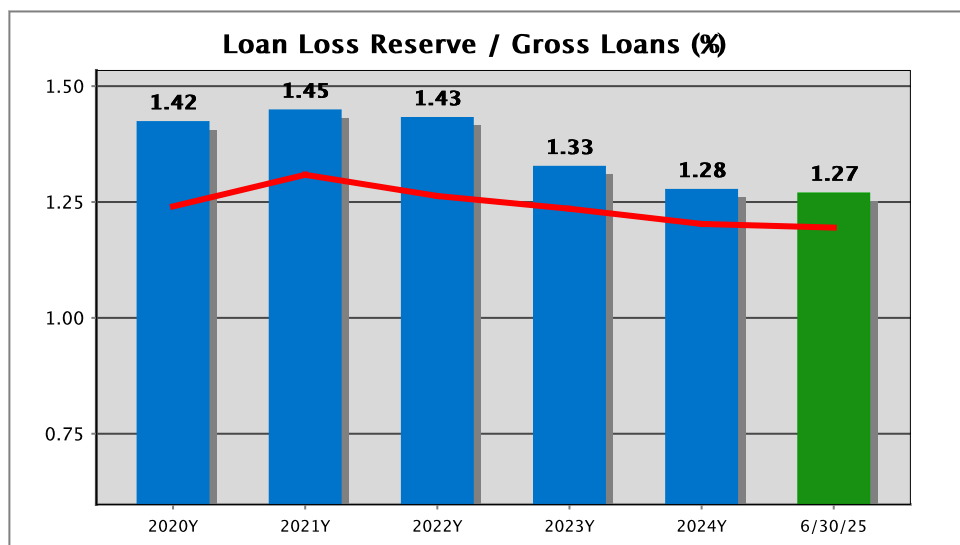
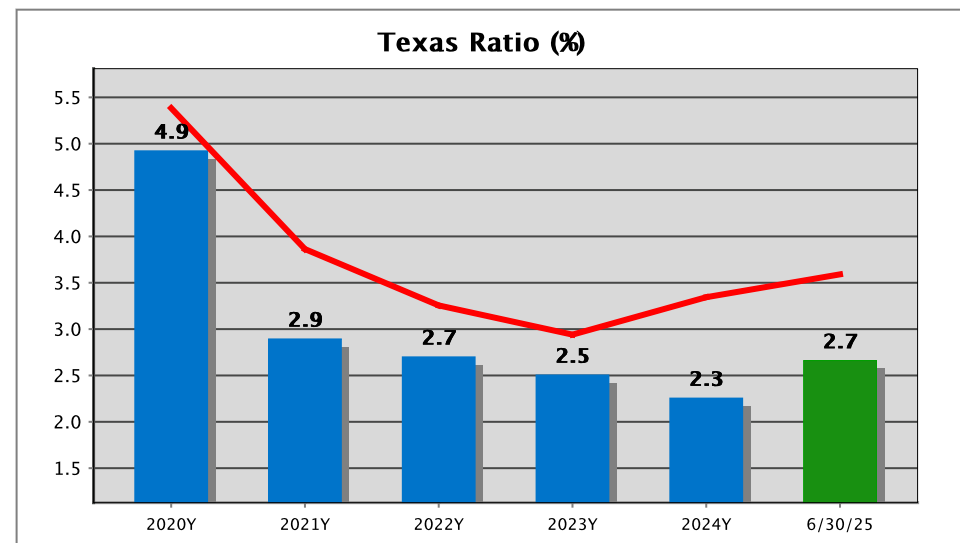
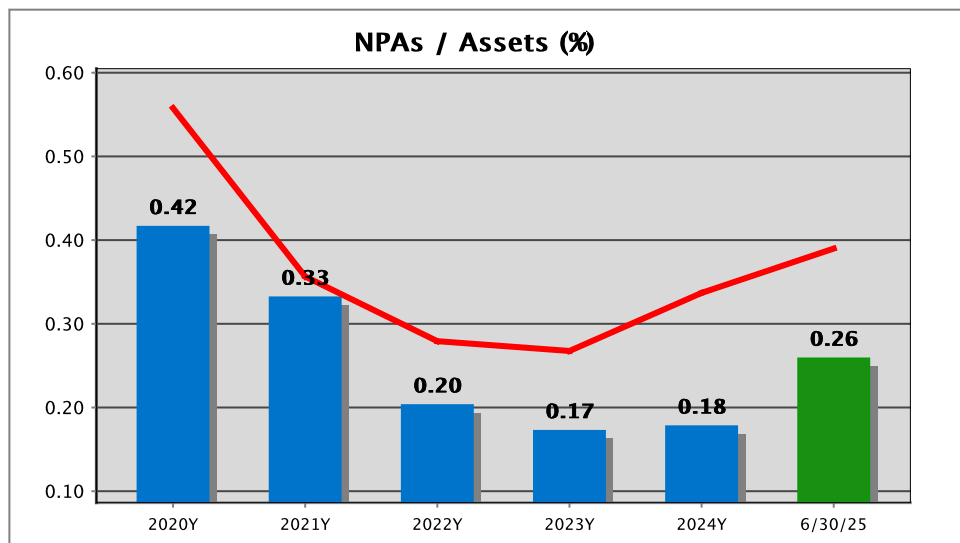
Total Noninterest-Bear. ( \$622, 21% )

Total Brokered ( \$145, 5% )

# QwickAnalytics State Performance Trends

## Asset Quality Trends

Kansas  
Banks  
June 30, 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

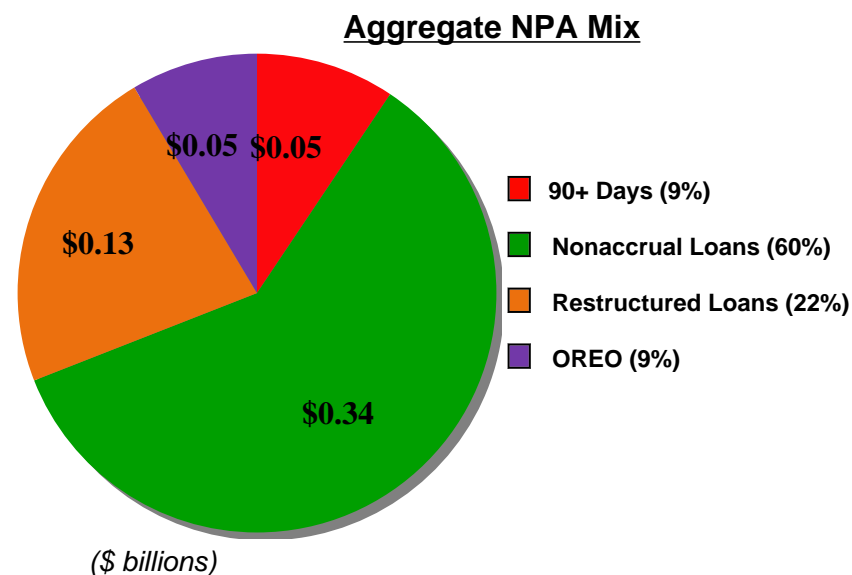
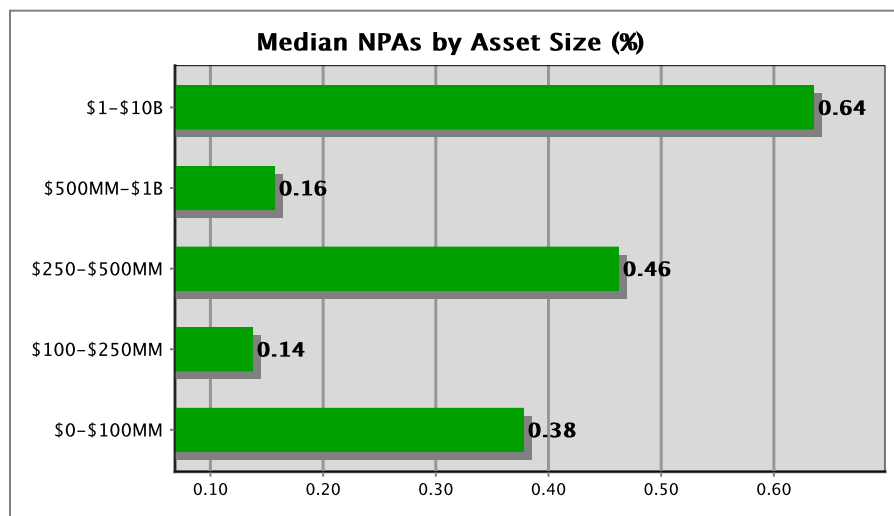
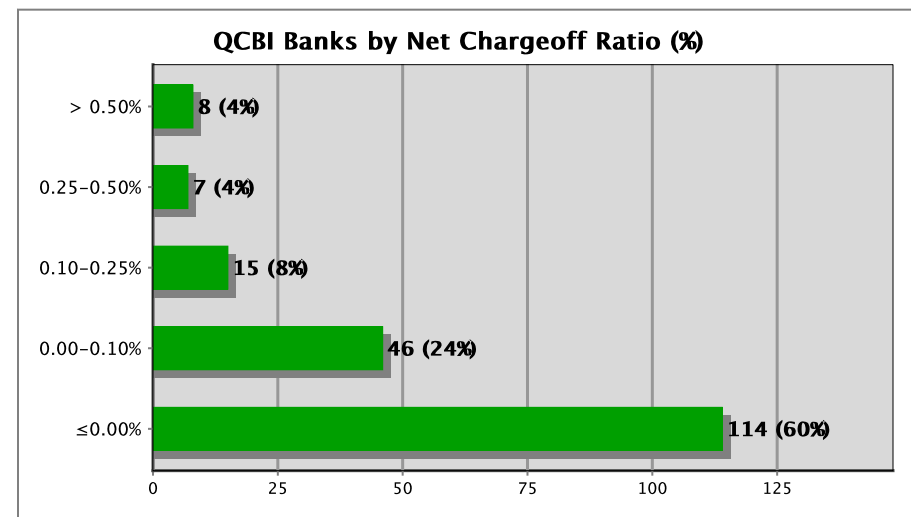
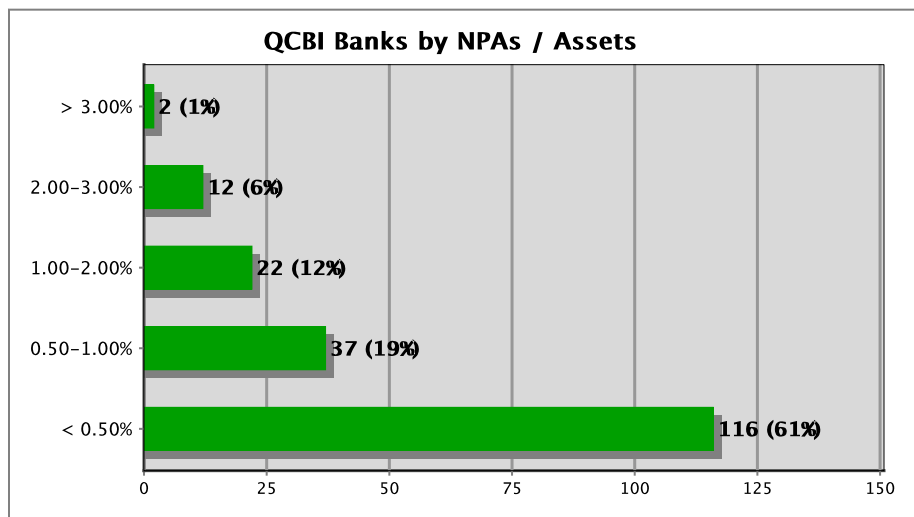


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# QwickAnalytics State Performance Trends

## Asset Quality Trends

Kansas  
Banks  
June 30, 2025

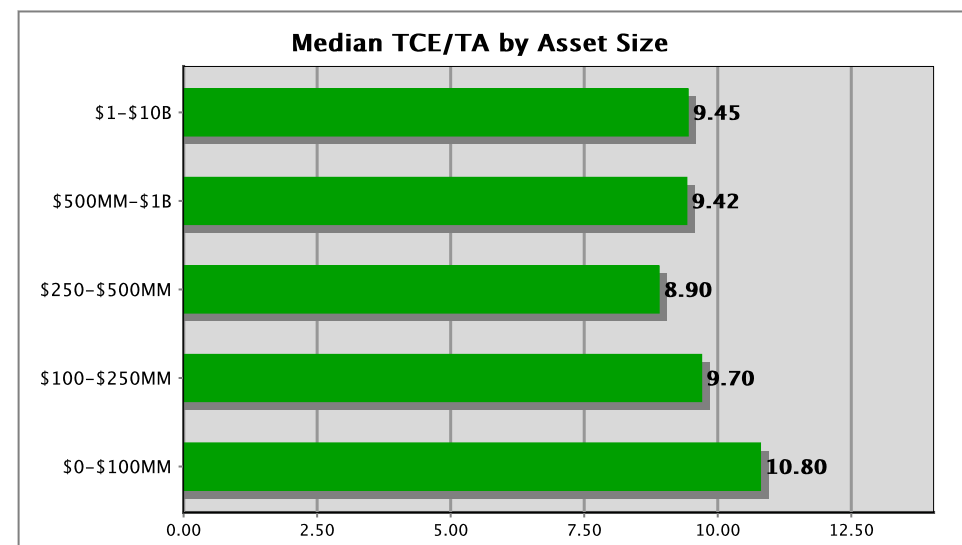
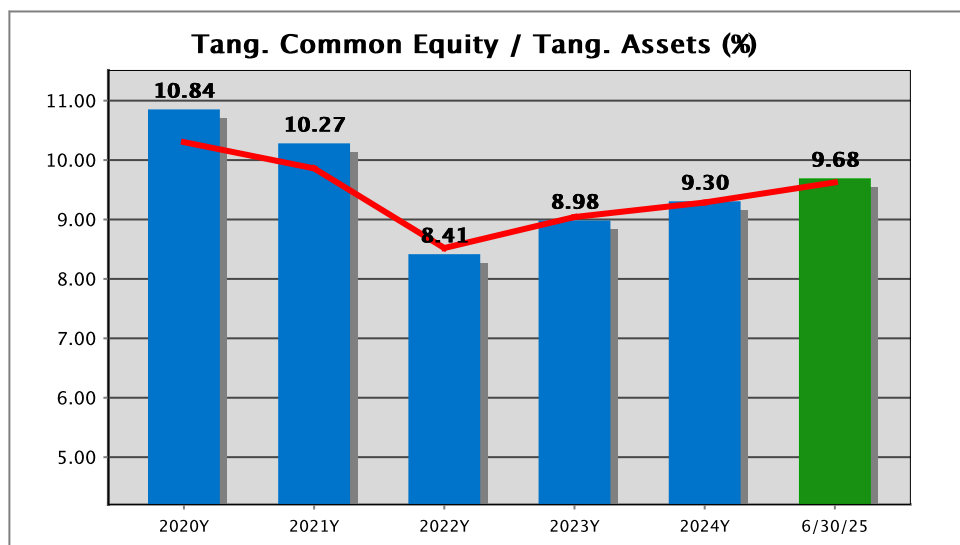
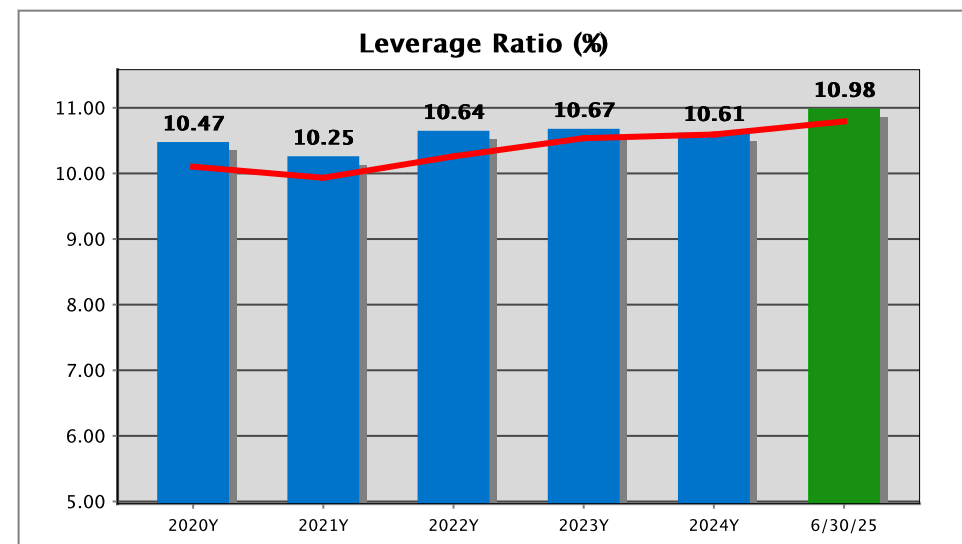
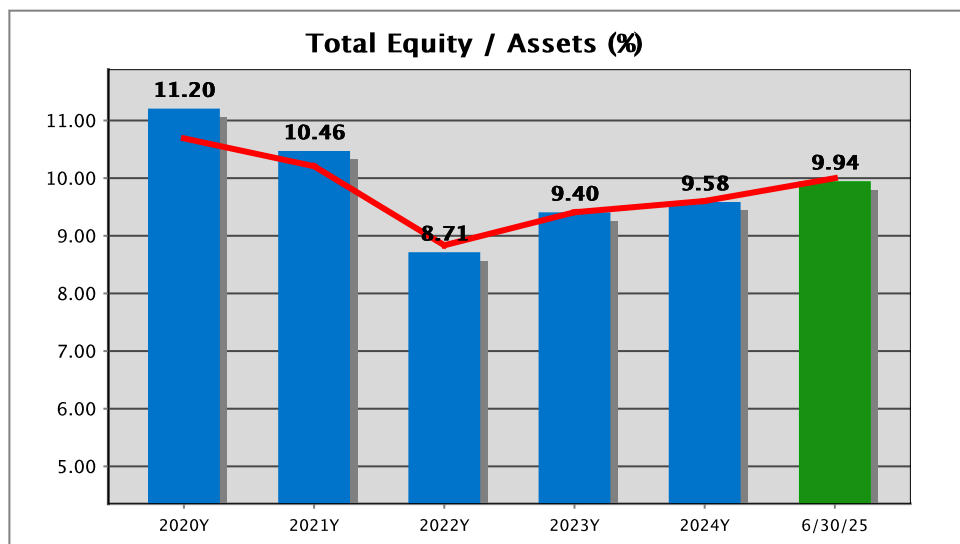




# QwickAnalytics State Performance Trends

## Capital Trends

Kansas  
Banks  
June 30, 2025



— National Trend

Note: Trend charts contain median values

# QwickAnalytics State Performance Trends

## Performance Matrix

Kansas  
Banks  
June 30, 2025

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
<b>Growth Trends</b>									
Asset Growth (LTM)	-2.77%	-0.30%	1.34%	2.75%	<b>3.81%</b>	4.82%	6.97%	9.41%	12.76%
Loan Growth (LTM)	-2.75%	-0.18%	2.05%	3.62%	<b>5.41%</b>	6.95%	9.01%	12.70%	17.38%
Deposit Growth (LTM)	-2.82%	0.23%	1.59%	3.61%	<b>4.40%</b>	5.91%	8.27%	11.08%	16.91%
<b>Performance Trends</b>									
Yield on Loans	6.10%	6.30%	6.48%	6.66%	<b>6.77%</b>	6.95%	7.16%	7.29%	7.71%
Cost of Funds	1.22%	1.41%	1.58%	1.78%	<b>1.88%</b>	2.02%	2.16%	2.36%	2.66%
Net Interest Margin	2.90%	3.17%	3.35%	3.55%	<b>3.71%</b>	3.85%	4.02%	4.22%	4.59%
Noninterest Income (core) / Avg Assets*	0.12%	0.18%	0.24%	0.29%	<b>0.35%</b>	0.43%	0.54%	0.72%	0.92%
Efficiency Ratio (core)*	46.8%	52.3%	56.3%	58.9%	<b>62.0%</b>	65.0%	67.2%	70.2%	78.1%
<b>Profitability Trends</b>									
Pretax ROAA	0.71%	0.99%	1.19%	1.32%	<b>1.42%</b>	1.53%	1.72%	1.89%	2.20%
Core Operating Earnings*	0.79%	1.10%	1.26%	1.38%	<b>1.52%</b>	1.65%	1.81%	2.03%	2.25%
Return on Average Assets (a)	0.58%	0.77%	0.91%	1.02%	<b>1.12%</b>	1.20%	1.30%	1.45%	1.68%
Return on Average Equity (a)	4.95%	7.95%	9.49%	10.32%	<b>11.24%</b>	12.38%	14.09%	15.97%	18.18%
<b>Asset Quality Trends</b>									
Nonperforming Assets / Assets	0.00%	0.02%	0.06%	0.14%	<b>0.26%</b>	0.48%	0.70%	0.98%	1.52%
Texas Ratio	0.0%	0.1%	0.6%	1.3%	<b>2.7%</b>	4.3%	5.7%	9.6%	15.0%
Reserve / Loans	0.97%	1.06%	1.14%	1.21%	<b>1.27%</b>	1.37%	1.48%	1.74%	2.10%
Net Chargeoff Ratio	-0.06%	-0.01%	0.00%	0.00%	<b>0.00%</b>	0.00%	0.03%	0.06%	0.18%
<b>Capital Trends</b>									
Total Equity / Assets	6.48%	7.66%	8.49%	9.30%	<b>9.94%</b>	10.63%	11.66%	13.00%	16.16%
Leverage Ratio	8.68%	9.15%	9.63%	10.22%	<b>10.98%</b>	11.76%	12.90%	14.23%	17.54%
Tang Common Equity / Tangible Assets	6.24%	7.48%	8.27%	9.10%	<b>9.68%</b>	10.29%	11.48%	12.65%	16.16%

\* 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)



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## QCBI HONOR ROLL: TOP PERFORMING BANKS

# Top 25 Fastest Growing QCBI Banks

## LTM Asset Growth

Kansas  
Banks  
June 30, 2025

Bank Name		City, ST	Total Assets (\$000s)	LTM Asset Growth (%) (\$000s)	
1	Vista National B&T	Harveyville, KS	\$37,107	133.0%	\$21,180
2	Solutions North Bank	Stockton, KS	\$468,472	54.5%	\$165,350
3	Dream First Bank	Syracuse, KS	\$920,989	43.2%	\$277,839
4	Kendall Bank	Overland Park, KS	\$210,206	36.5%	\$56,202
5	The Bank Of Tescott	Tescott, KS	\$622,409	34.0%	\$158,082
6	New Century Bank	Belleville, KS	\$76,607	32.2%	\$18,680
7	American Bank Of Baxter Springs	Baxter Springs, KS	\$186,375	29.6%	\$42,598
8	Peoples B&TC	Mcpherson, KS	\$1,532,889	29.3%	\$347,793
9	The Bank	Oberlin, KS	\$577,826	28.0%	\$126,413
10	Stockgrowers State Bank	Ashland, KS	\$217,445	25.7%	\$44,488
11	Heritage Bank	Topeka, KS	\$157,328	22.3%	\$28,678
12	Fusion Bank	Larned, KS	\$260,612	22.1%	\$47,193
13	Farmers State Bank	Dwight, KS	\$20,173	22.0%	\$3,636
14	Mid-america Bank	Baldwin City, KS	\$515,657	20.4%	\$87,497
15	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	\$293,233	18.4%	\$45,543
16	Great American Bank	Lawrence, KS	\$507,439	17.5%	\$75,616
17	Farmers & Merchants Bank Of Colby	Colby, KS	\$592,097	14.1%	\$73,334
18	The Bennington State Bank	Salina, KS	\$1,112,928	13.9%	\$135,853
19	The Citizens State B&TC	Council Grove, KS	\$83,746	13.0%	\$9,611
20	Tricentury Bank	De Soto, KS	\$191,998	12.7%	\$21,697
21	Goppert State Service Bank	Garnett, KS	\$315,792	11.7%	\$33,120
22	Legacy Bank	Colwich, KS	\$817,728	11.7%	\$85,399
23	Garden Plain State Bank	Wichita, KS	\$166,324	11.5%	\$17,141
24	Conway Bank	Conway Springs, KS	\$121,454	10.9%	\$11,981
25	Security State Bank	Scott City, KS	\$965,462	10.9%	\$94,888



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# Top 25 Fastest Growth QCBI Banks

## LTM Loan Growth

Kansas  
Banks  
June 30, 2025

Bank Name		City, ST	Total Assets (\$000s)	LTM Loan Growth (%) (\$000s)	
1	Vista National B&T	Harveyville, KS	\$37,107	207.7%	\$17,163
2	Cottonwood Valley Bank	Cedar Point, KS	\$36,633	74.6%	\$3,013
3	New Century Bank	Belleville, KS	\$76,607	50.7%	\$23,599
4	The Bank	Oberlin, KS	\$577,826	48.0%	\$118,428
5	Peoples B&TC	Mcpherson, KS	\$1,532,889	41.2%	\$303,054
6	Solutions North Bank	Stockton, KS	\$468,472	40.4%	\$81,874
7	Stockgrowers State Bank	Ashland, KS	\$217,445	31.7%	\$30,929
8	The Bank Of Tescott	Tescott, KS	\$622,409	29.7%	\$106,311
9	Tricentury Bank	De Soto, KS	\$191,998	29.5%	\$36,417
10	Heritage Bank	Topeka, KS	\$157,328	29.3%	\$31,619
11	American Bank Of Baxter Springs	Baxter Springs, KS	\$186,375	22.1%	\$16,337
12	The Citizens State B&TC	Council Grove, KS	\$83,746	20.8%	\$12,509
13	Ford County State Bank	Spearville, KS	\$61,194	20.5%	\$5,221
14	Elevate Bank	Sedan, KS	\$55,697	20.1%	\$5,605
15	The Bennington State Bank	Salina, KS	\$1,112,928	18.9%	\$124,006
16	The Marion National Bank	Marion, KS	\$30,773	17.9%	\$1,922
17	The Citizens National Bank	Greenleaf, KS	\$222,647	17.8%	\$14,296
18	Argentine Federal Savings	Kansas City, KS	\$68,771	17.6%	\$6,711
19	The First State Bank Of Ransom	Ransom, KS	\$48,452	17.5%	\$3,259
20	Outdoor Bank	Manhattan, KS	\$619,429	17.4%	\$74,320
21	The First National Bank Of Dighton	Dighton, KS	\$83,537	17.3%	\$8,473
22	Kendall Bank	Overland Park, KS	\$210,206	16.9%	\$24,403
23	The Lyon County State Bank	Emporia, KS	\$207,647	16.7%	\$19,650
24	Farmers & Merchants Bank Of Colby	Colby, KS	\$592,097	16.7%	\$62,270
25	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	\$293,233	16.1%	\$21,536



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# Top 25 QCBI Banks

## Net Interest Margin

Kansas  
Banks  
June 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1 New Century Bank	Belleville, KS	\$76,607	6.96%
2 Elevate Bank	Sedan, KS	\$55,697	6.11%
3 Peoples State Bank	Cherryvale, KS	\$19,665	5.99%
4 The Baxter State Bank	Baxter Springs, KS	\$24,007	5.62%
5 The Citizens State B&TC	Council Grove, KS	\$83,746	5.49%
6 Firstoak Bank	Independence, KS	\$246,166	5.13%
7 Kendall Bank	Overland Park, KS	\$210,206	5.01%
8 Union State Bank	Uniontown, KS	\$69,645	4.98%
9 Patriots Bank	Garnett, KS	\$249,813	4.95%
10 Conway Bank	Conway Springs, KS	\$121,454	4.92%
11 The Bank	Oberlin, KS	\$577,826	4.90%
12 Vista National B&T	Harveyville, KS	\$37,107	4.81%
13 Howard State Bank	Howard, KS	\$74,473	4.81%
14 The Citizens State Bank	Gridley, KS	\$316,991	4.77%
15 Community Bank	Topeka, KS	\$179,612	4.74%
16 Great American Bank	Lawrence, KS	\$507,439	4.73%
17 Kaw Valley Bank	Topeka, KS	\$311,321	4.69%
18 The Lyndon State Bank	Lyndon, KS	\$103,956	4.67%
19 Dream First Bank	Syracuse, KS	\$920,989	4.64%
20 The Halstead Bank	Halstead, KS	\$194,629	4.58%
21 Stockgrowers State Bank	Ashland, KS	\$217,445	4.56%
22 Citizens State B&TC	Hiawatha, KS	\$100,543	4.54%
23 Western State Bank	Garden City, KS	\$791,720	4.54%
24 Goppert State Service Bank	Garnett, KS	\$315,792	4.52%
25 The Farmers State Bank Of Blue Mound	Blue Mound, KS	\$53,788	4.47%

\* Most recent quarter (MRQ) net interest margin



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# Top 25 QCBI Banks

## Noninterest Income

Kansas  
Banks  
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Nbk Bank	Leawood, KS	\$1,146,992	8.83%
2	Bison State Bank	Bison, KS	\$101,574	4.57%
3	Armed Forces Bank	Fort Leavenworth, KS	\$1,427,124	3.34%
4	Community First National Bank	Manhattan, KS	\$356,886	2.23%
5	First Bank KS	Salina, KS	\$573,733	1.87%
6	Community National Bank	Seneca, KS	\$854,079	1.43%
7	Central National Bank	Junction City, KS	\$1,301,422	1.31%
8	First Option Bank	Osawatomie, KS	\$741,418	1.31%
9	Corefirst B&T	Topeka, KS	\$1,246,553	1.27%
10	Dream First Bank	Syracuse, KS	\$920,989	1.25%
11	Peoples B&TC	Mcpherson, KS	\$1,532,889	1.24%
12	CARSON BANK	Mulvane, KS	\$209,320	1.23%
13	The First National Bank Of Hutchinson	Hutchinson, KS	\$1,164,535	1.12%
14	The Peoples Bank	Pratt, KS	\$521,994	1.09%
15	Lyons Federal Bank	Lyons, KS	\$178,323	1.07%
16	ESB Financial	Emporia, KS	\$361,193	1.03%
17	Mutual Savings Association	Leavenworth, KS	\$371,880	1.02%
18	First State B&T	Tonganoxie, KS	\$487,475	0.96%
19	Intrust Bank	Wichita, KS	\$6,791,129	0.94%
20	Farmers B&T	Great Bend, KS	\$993,313	0.92%
21	Commercial Bank	Parsons, KS	\$366,158	0.90%
22	Grant County Bank	Ulysses, KS	\$307,647	0.90%
23	Union State Bank	Uniontown, KS	\$69,645	0.89%
24	Landmark National Bank	Manhattan, KS	\$1,619,886	0.89%
25	First National B&T	Phillipsburg, KS	\$301,658	0.86%

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

# Top 25 QCBI Banks

## Most Efficient

Kansas  
Banks  
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First Federal S&L Bank	Olathe, KS	\$116,474	22.9%
2	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$171,133	29.4%
3	The Bank	Oberlin, KS	\$577,826	36.7%
4	Farmers & Merchants Bank Of Colby	Colby, KS	\$592,097	38.3%
5	Community Bank	Topeka, KS	\$179,612	38.9%
6	Ks Statebank	Manhattan, KS	\$2,641,236	39.0%
7	The Citizens State Bank	Marysville, KS	\$417,205	40.1%
8	The Bennington State Bank	Salina, KS	\$1,112,928	40.4%
9	Great American Bank	Lawrence, KS	\$507,439	40.5%
10	Garden Plain State Bank	Wichita, KS	\$166,324	40.8%
11	The Fidelity State B&TC	Dodge City, KS	\$196,534	41.6%
12	Western State Bank	Garden City, KS	\$791,720	41.9%
13	State Bank Of Downs	Downs, KS	\$141,975	43.3%
14	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$302,983	44.1%
15	Security State Bank	Scott City, KS	\$965,462	44.1%
16	Tricentury Bank	De Soto, KS	\$191,998	44.1%
17	Solomon State Bank	Solomon, KS	\$174,702	44.8%
18	Peoples State Bank	Cherryvale, KS	\$19,665	45.9%
19	Bank Of Hays	Hays, KS	\$358,562	46.1%
20	The First National Bank Of Scott City	Scott City, KS	\$166,107	46.9%
21	Mid-america Bank	Baldwin City, KS	\$515,657	47.7%
22	The Stockgrowers State Bank	Maple Hill, KS	\$120,457	48.1%
23	Exchange B&T	Atchison, KS	\$595,417	48.5%
24	The Bank Of Protection	Protection, KS	\$98,503	48.5%
25	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$58,968	48.6%

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



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# Top 25 QCBI Banks ROAA (C-Corps)

Kansas  
Banks  
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$171,133	2.60%
2	Community Bank	Topeka, KS	\$179,612	2.33%
3	The Fidelity State B&TC	Dodge City, KS	\$196,534	2.16%
4	Dream First Bank	Syracuse, KS	\$920,989	2.01%
5	Community First National Bank	Manhattan, KS	\$356,886	1.85%
6	Garden Plain State Bank	Wichita, KS	\$166,324	1.83%
7	The Bank Of Protection	Protection, KS	\$98,503	1.70%
8	Exchange B&T	Atchison, KS	\$595,417	1.68%
9	Mid-america Bank	Baldwin City, KS	\$515,657	1.68%
10	Lyons Federal Bank	Lyons, KS	\$178,323	1.65%
11	Tricentury Bank	De Soto, KS	\$191,998	1.63%
12	Mutual Savings Association	Leavenworth, KS	\$371,880	1.61%
13	The Haviland State Bank	Haviland, KS	\$49,654	1.61%
14	State Bank Of Bern	Bern, KS	\$118,630	1.54%
15	The Citizens State Bank	Gridley, KS	\$316,991	1.53%
16	Silver Lake Bank	Topeka, KS	\$505,213	1.46%
17	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$302,983	1.45%
18	The First National Bank Of Scott City	Scott City, KS	\$166,107	1.44%
19	Farmers & Merchants Bank Of Colby	Colby, KS	\$592,097	1.43%
20	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$58,968	1.43%
21	Sjn Bank Of KS	Saint John, KS	\$272,197	1.42%
22	Equity Bank	Andover, KS	\$5,361,329	1.41%
23	Guaranty State B&TC	Beloit, KS	\$374,963	1.41%
24	Andover State Bank	Andover, KS	\$211,801	1.40%
25	Armed Forces Bank	Fort Leavenworth, KS	\$1,427,124	1.37%

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

# Top 25 QCBI Banks ROAA (S-Corps)

Kansas  
Banks  
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Nbk Bank	Leawood, KS	\$1,146,992	4.16%
2	Peoples State Bank	Cherryvale, KS	\$19,665	3.26%
3	First Federal S&L Bank	Olathe, KS	\$116,474	3.24%
4	Great American Bank	Lawrence, KS	\$507,439	2.71%
5	New Century Bank	Belleville, KS	\$76,607	2.56%
6	The Bennington State Bank	Salina, KS	\$1,112,928	2.50%
7	The Bank	Oberlin, KS	\$577,826	2.46%
8	Western State Bank	Garden City, KS	\$791,720	2.43%
9	Howard State Bank	Howard, KS	\$74,473	2.29%
10	Citizens State B&TC	Hiawatha, KS	\$100,543	2.23%
11	First Bank KS	Salina, KS	\$573,733	2.21%
12	State Bank Of Downs	Downs, KS	\$141,975	2.13%
13	Farmers B&T	Great Bend, KS	\$993,313	2.12%
14	The Citizens State Bank	Marysville, KS	\$417,205	2.12%
15	Solomon State Bank	Solomon, KS	\$174,702	2.10%
16	Fusion Bank	Larned, KS	\$260,612	2.06%
17	Firstoak Bank	Independence, KS	\$246,166	2.02%
18	The Citizens State B&TC	Council Grove, KS	\$83,746	2.00%
19	The Denison State Bank	Holton, KS	\$456,950	2.00%
20	The Stockgrowers State Bank	Maple Hill, KS	\$120,457	1.96%
21	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$91,442	1.94%
22	The Farmers State Bank Of Blue Mound	Blue Mound, KS	\$53,788	1.84%
23	American Bank Of Baxter Springs	Baxter Springs, KS	\$186,375	1.82%
24	Patriots Bank	Garnett, KS	\$249,813	1.81%
25	Dickinson County Bank	Enterprise, KS	\$21,144	1.78%

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

# Top 25 QCBI Banks ROAE (C-Corps)

Kansas  
Banks  
June 30, 2025

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Bank Of Labor	Overland Park, KS	\$1,074,279	24.70%
2	Astra Bank	Scandia, KS	\$423,905	21.11%
3	Community Bank	Topeka, KS	\$179,612	20.57%
4	Intrust Bank	Wichita, KS	\$6,791,129	20.04%
5	The Fidelity State B&TC	Dodge City, KS	\$196,534	19.34%
6	Southwind Bank	Natoma, KS	\$172,881	19.24%
7	Dream First Bank	Syracuse, KS	\$920,989	18.78%
8	Community First National Bank	Manhattan, KS	\$356,886	17.81%
9	CARSON BANK	Mulvane, KS	\$209,320	16.55%
10	Mid-america Bank	Baldwin City, KS	\$515,657	16.36%
11	Andover State Bank	Andover, KS	\$211,801	16.34%
12	Sjn Bank Of KS	Saint John, KS	\$272,197	16.10%
13	Tricentury Bank	De Soto, KS	\$191,998	15.27%
14	Exchange B&T	Atchison, KS	\$595,417	14.84%
15	Guaranty State B&TC	Beloit, KS	\$374,963	14.75%
16	The Citizens State Bank	Gridley, KS	\$316,991	14.61%
17	Bank Of Hays	Hays, KS	\$358,562	14.36%
18	Silver Lake Bank	Topeka, KS	\$505,213	14.15%
19	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$171,133	13.38%
20	Farmers & Merchants Bank Of Colby	Colby, KS	\$592,097	13.10%
21	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$302,983	12.70%
22	Legacy Bank	Colwich, KS	\$817,728	12.69%
23	Community Bank Of Wichita, Inc.	Wichita, KS	\$116,558	12.66%
24	The Bank Of Protection	Protection, KS	\$98,503	12.65%
25	Kendall Bank	Overland Park, KS	\$210,206	12.59%

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

# Top 25 QCBI Banks ROAE (S-Corps)

Kansas  
Banks  
June 30, 2025

Bank Name	City, ST	Total Assets (\$000s)	ROAE
1 First Bank KS	Salina, KS	\$573,733	32.53%
2 First National Bank In Cimarron	Cimarron, KS	\$142,475	31.40%
3 Community National Bank	Seneca, KS	\$854,079	30.47%
4 Howard State Bank	Howard, KS	\$74,473	29.88%
5 First Federal S&L Bank	Olathe, KS	\$116,474	28.34%
6 The Citizens State Bank	Marysville, KS	\$417,205	27.99%
7 Western State Bank	Garden City, KS	\$791,720	26.29%
8 First KS Bank	Hoisington, KS	\$273,846	26.09%
9 The Citizens State Bank Of Cheney, KS	Cheney, KS	\$91,442	25.10%
10 Nbk Bank	Leawood, KS	\$1,146,992	24.94%
11 The Bennington State Bank	Salina, KS	\$1,112,928	24.54%
12 Kaw Valley State Bank	Eudora, KS	\$72,316	24.29%
13 The Citizens State B&TC	Council Grove, KS	\$83,746	23.74%
14 Union State Bank	Uniontown, KS	\$69,645	22.93%
15 First Heritage Bank	Centralia, KS	\$266,095	22.86%
16 The Bank Of Commerce And Trust Co	Wellington, KS	\$105,851	22.35%
17 Cottonwood Valley Bank	Cedar Point, KS	\$36,633	22.32%
18 Patriots Bank	Garnett, KS	\$249,813	22.26%
19 Commercial Bank	Parsons, KS	\$366,158	21.98%
20 Home B&TC	Eureka, KS	\$172,544	21.82%
21 The Bank	Oberlin, KS	\$577,826	21.64%
22 Great American Bank	Lawrence, KS	\$507,439	21.55%
23 Citizens Bank Of KS	Kingman, KS	\$512,846	21.50%
24 American Bank Of Baxter Springs	Baxter Springs, KS	\$186,375	21.02%
25 Centera Bank	Sublette, KS	\$322,890	21.00%

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



QwickAnalytics™

# QwickAnalytics State Performance Trends

Kansas  
Banks  
June 30, 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) <sup>TM</sup> - 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	142	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	126	1
Large Institutional Branches (>\$2 billion deposits/branch)	46	0
Underloaned (<10% Loans / Assets)	114	0
Consumer Focus (>50% Consumer Loans or Leases / Assets)	22	0
No Material Real Estate Lending (<1% Assets)	129	1
Wholesale Funded (<40% Core Deposits / Deposits)	95	0
Overcapitalized (Total Equity / Assets > 50%)	86	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  
June 30, 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](http://www.qwickanalytics.com).