QwickAnalytics Community Bank Index (QCBI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS

3rd Quarter 2025 Review

QwickAnalytics™
from QwickRate

QwickRate®

ICBA Preferred Service Provider

CBA Community Bankers Association of Kansas

QwickAnalytics State Performance Trends

Kansas
Banks
September 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) 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:

	QCBI Banks		Excluded Banks		Total
	#	%	#	%	Banks
Kansas	186	*98%*	4	*2%*	190
National	4,068	*92%*	353	*8%*	4,421

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

QwickAnalytics State Performance Trends

QCBI Industry Structure

Kansas
Banks
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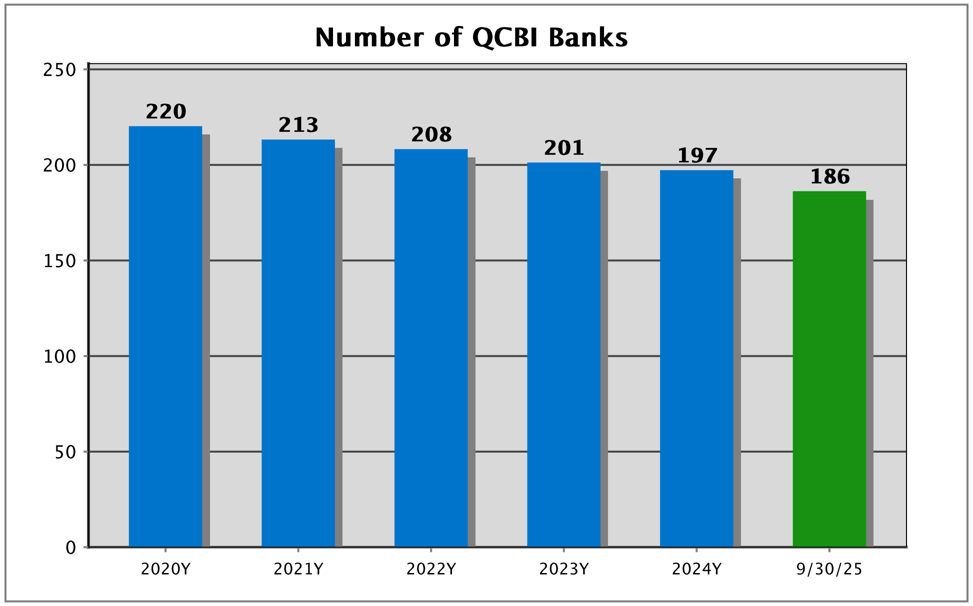
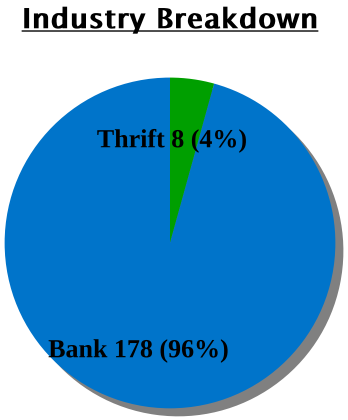
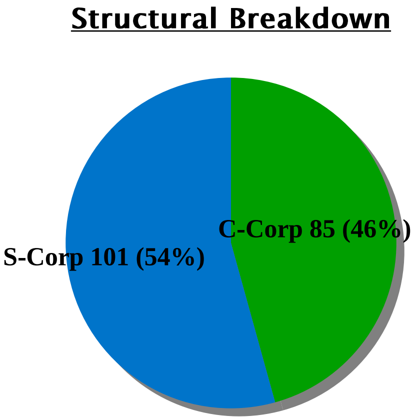
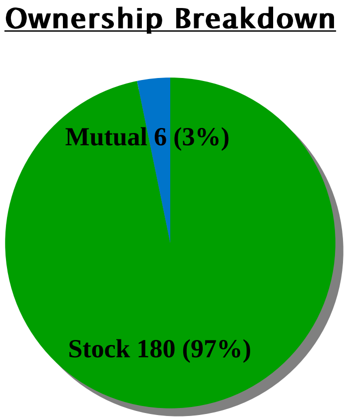
QCBI Bank Size Distribution				
	Institutions		Aggregate Assets	
Total Assets	#	%	$MM	%
$0-$100 Million	55	30%	$3,181	4%
$100-$500 Million	92	49%	$22,361	25%
$500 Million-$1 Billion	21	11%	$13,884	15%
$1-$5 Billion	15	8%	$27,595	31%
$5-$10 Billion	3	2%	$22,951	26%
Total	**186**	**100%**	**$89,972**	**100%**









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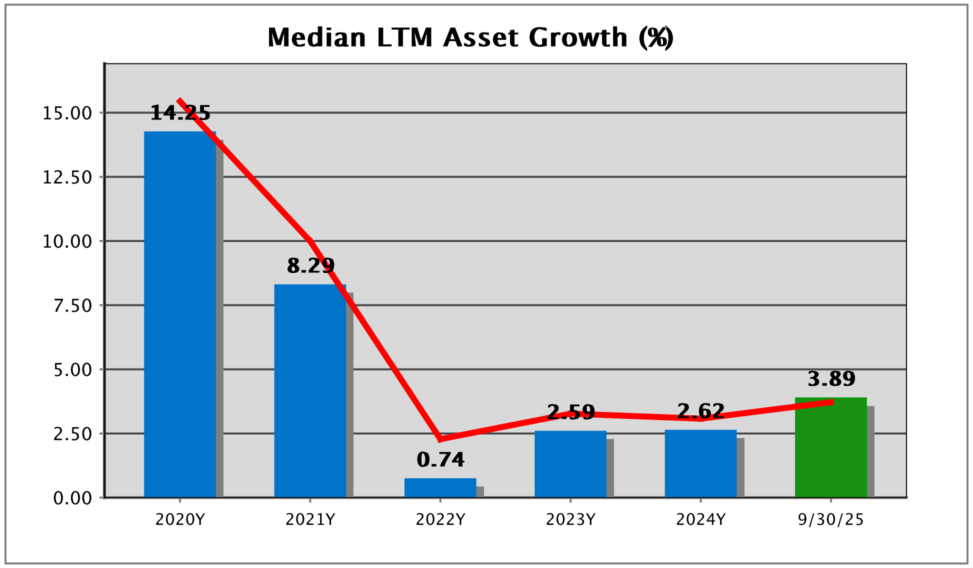
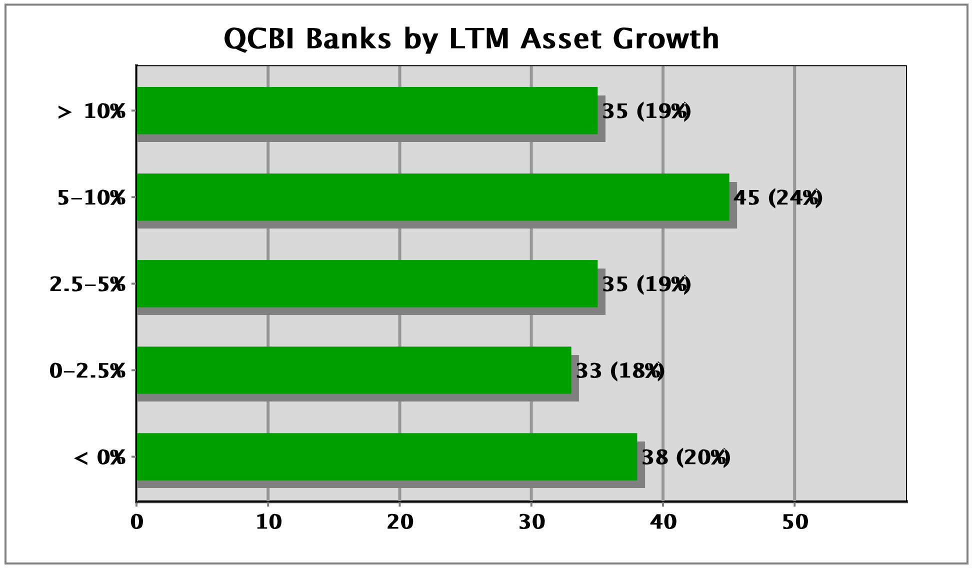
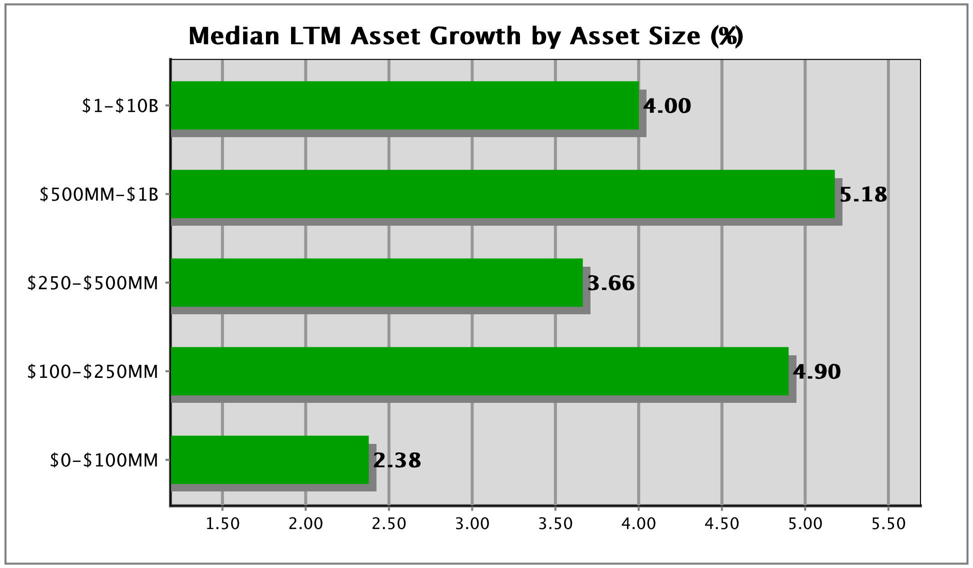
Asset Growth Trends

Kansas
Banks
September 30, 2025







National Trend

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

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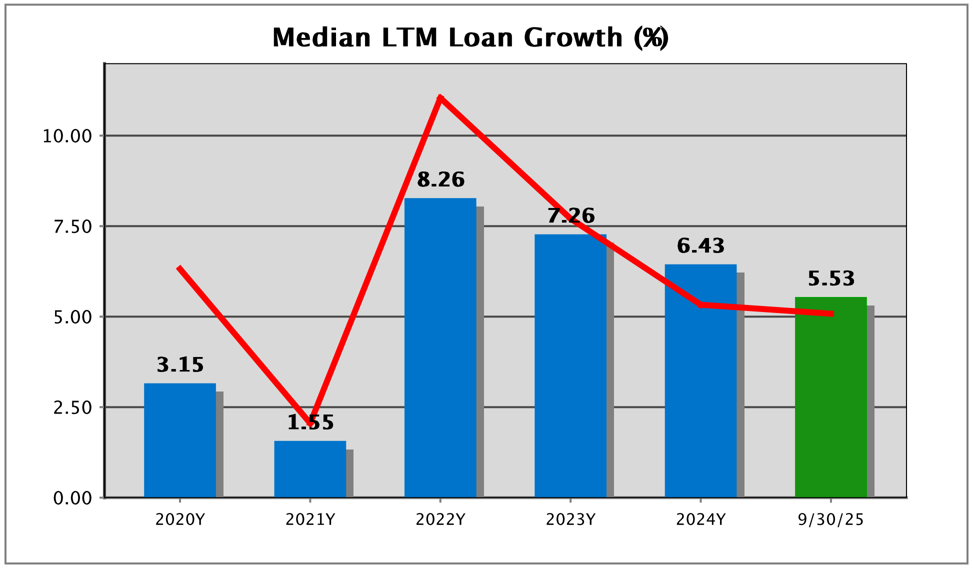
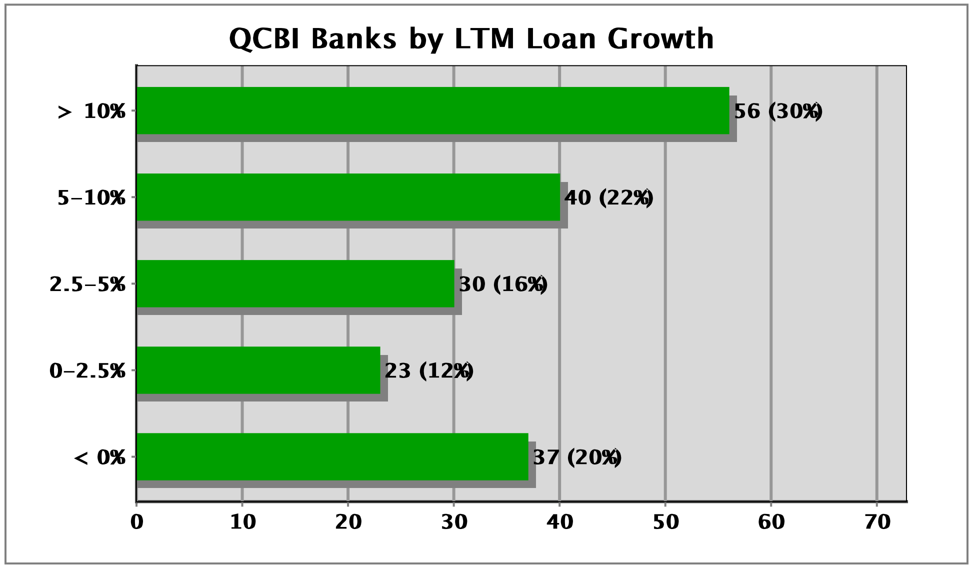
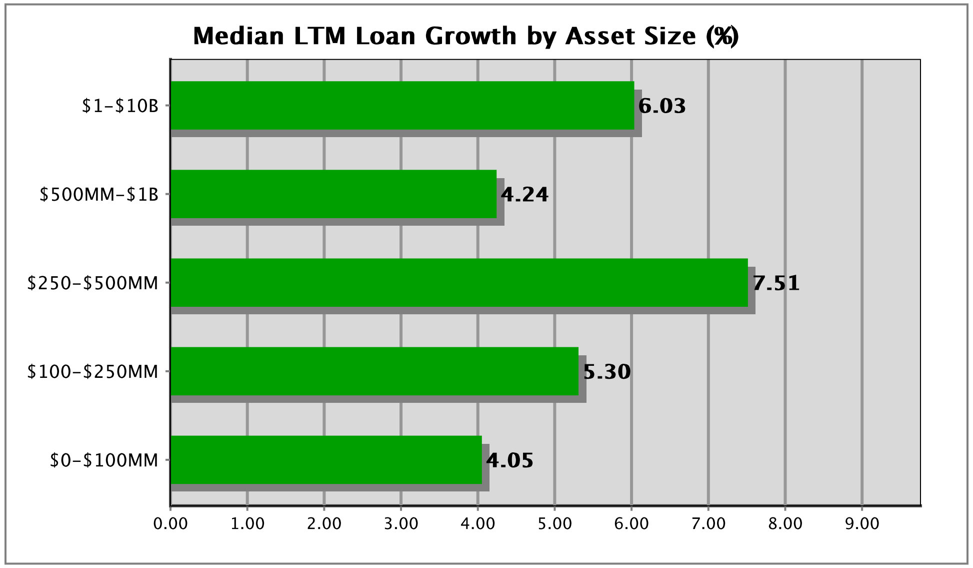
Loan Growth Trends

Kansas
Banks
September 30, 2025







National Trend

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

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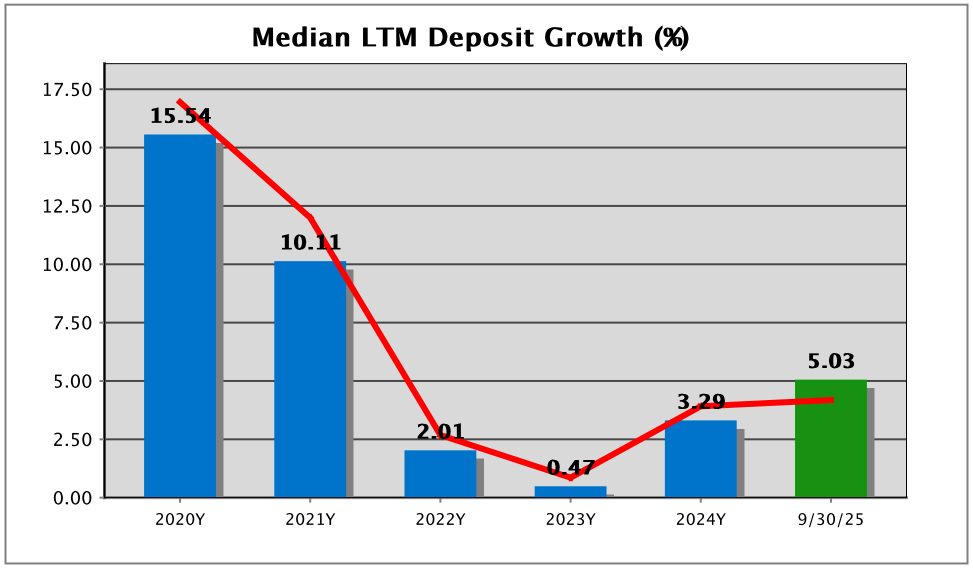
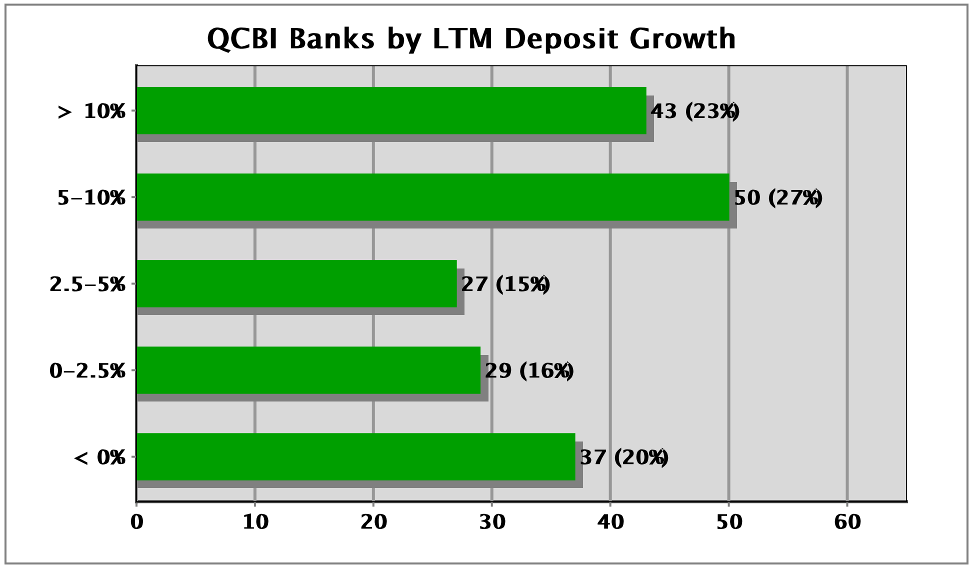
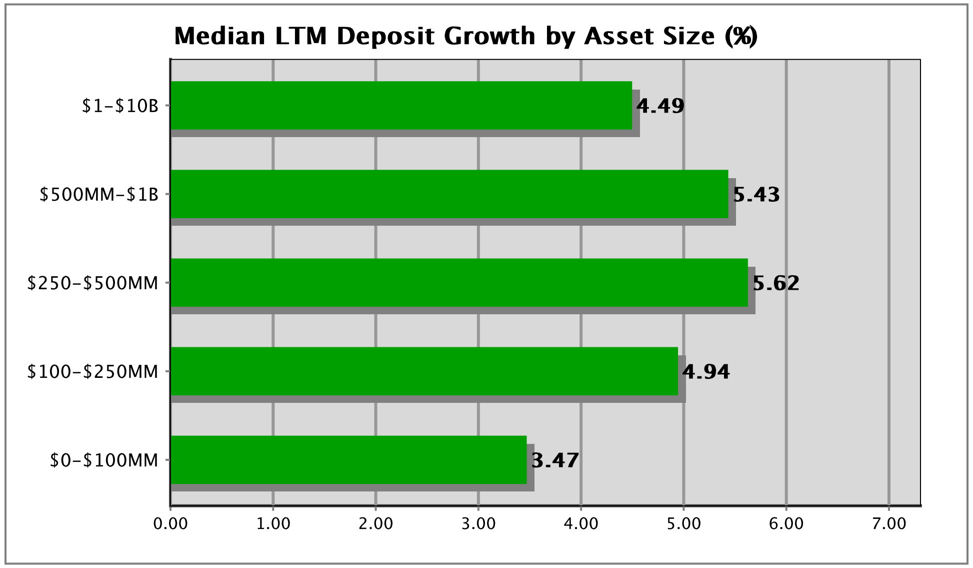
Deposit Growth Trends

Kansas
Banks
September 30, 2025







National Trend

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

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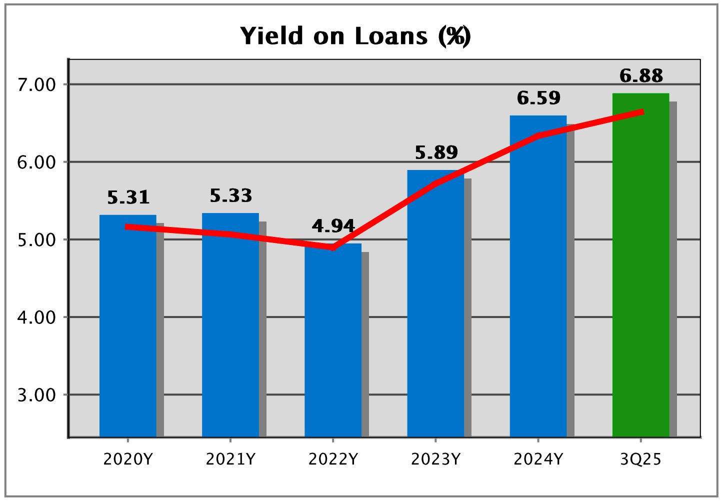
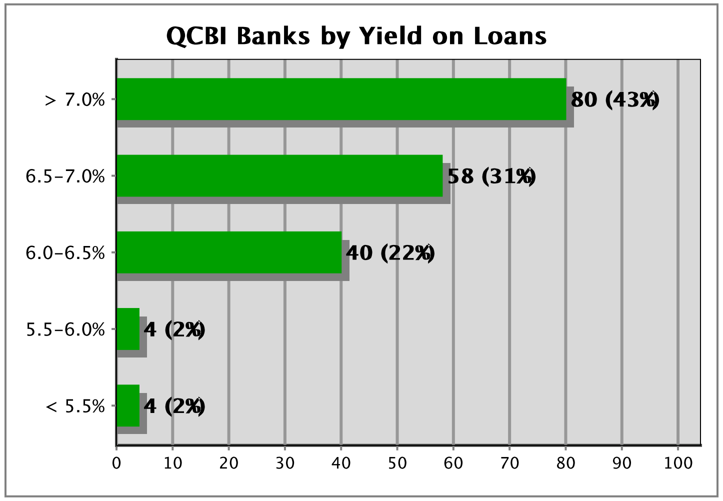
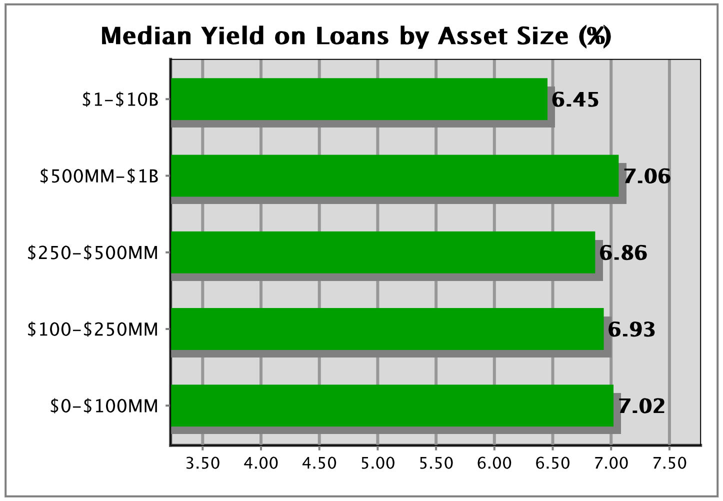
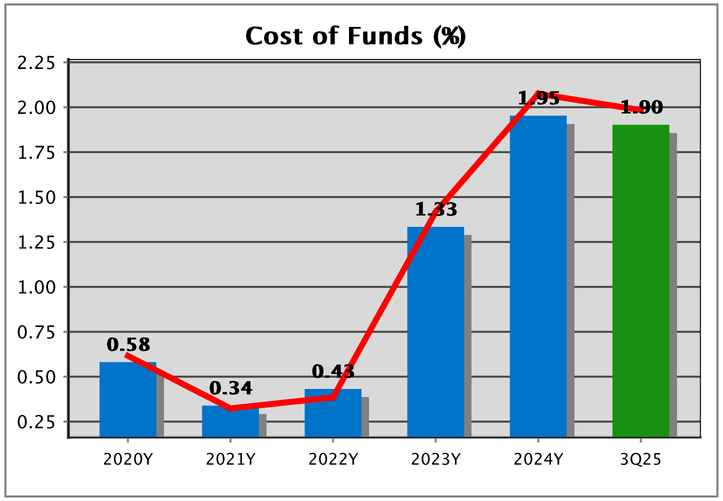
Performance Trends

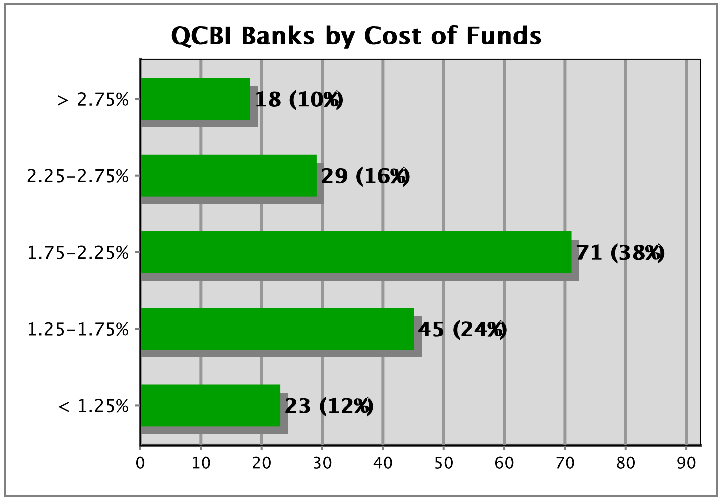
**Kansas
Banks
September 30, 2025**

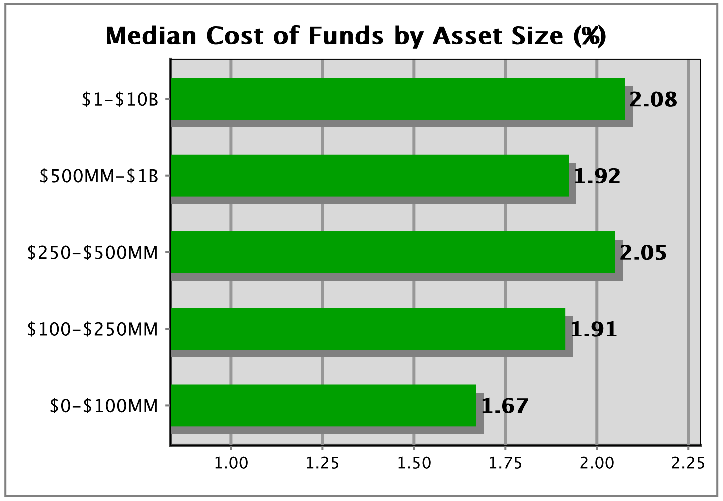












National Trend

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

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QwickAnalytics State Performance Trends
Performance Trends

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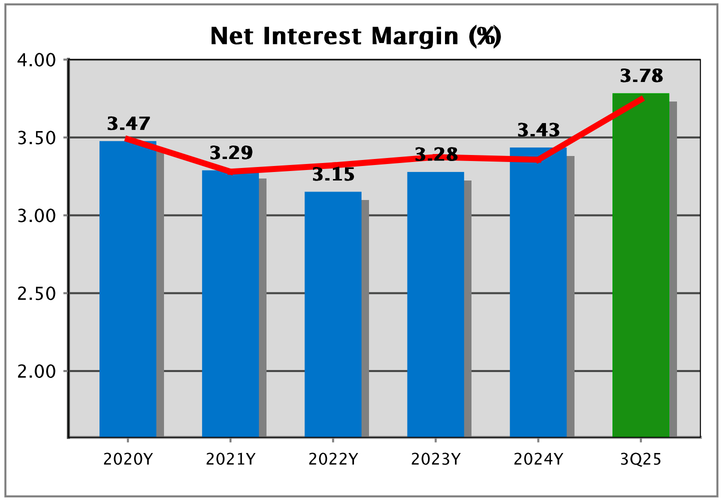

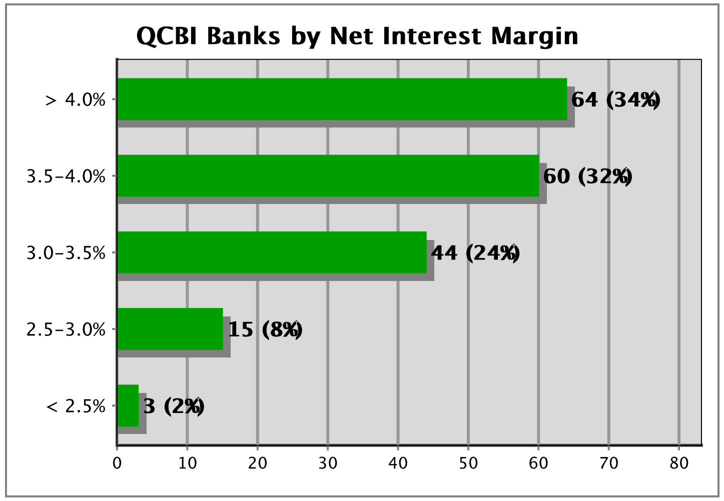

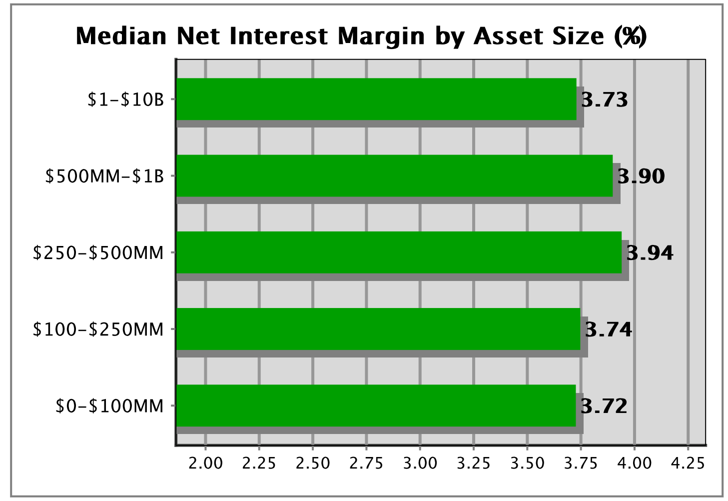

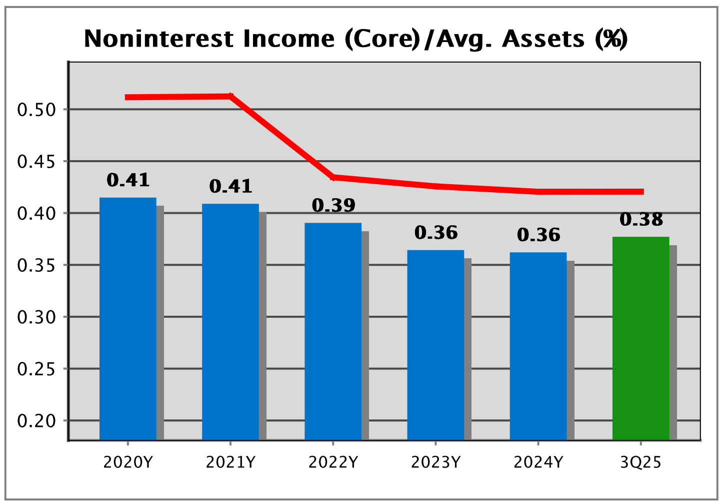

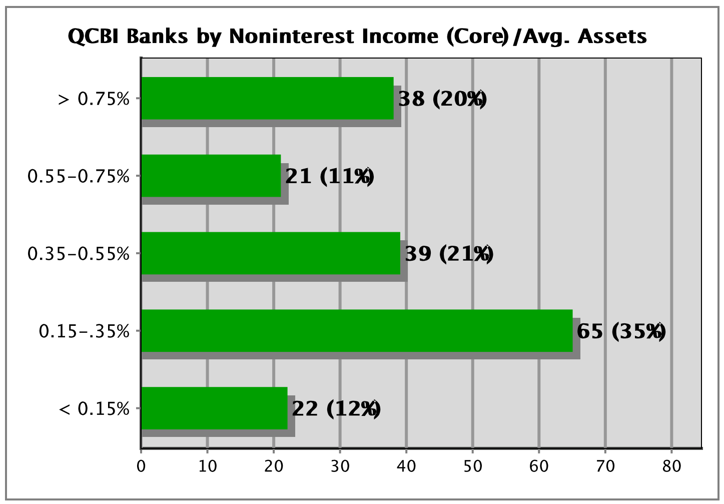

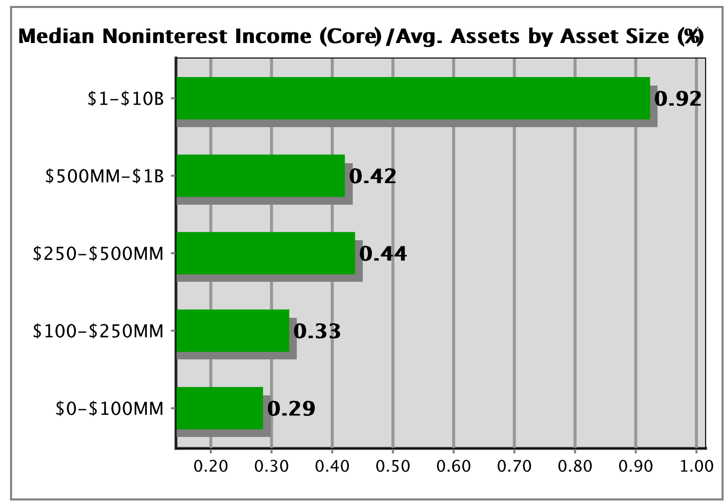

National Trend

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Performance Trends

Kansas
Banks
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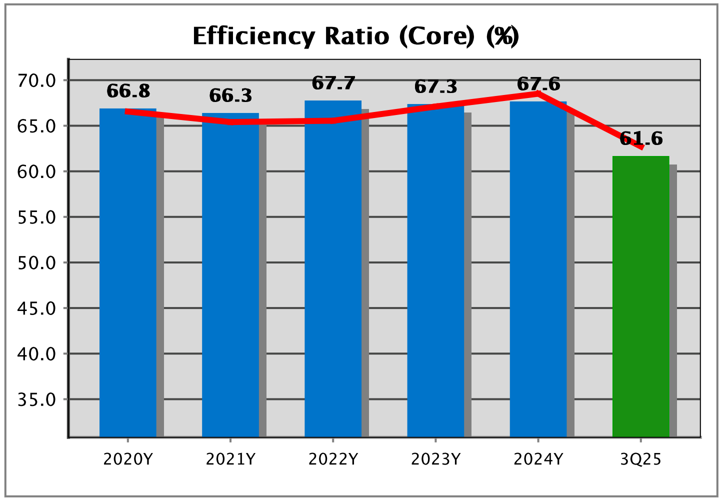

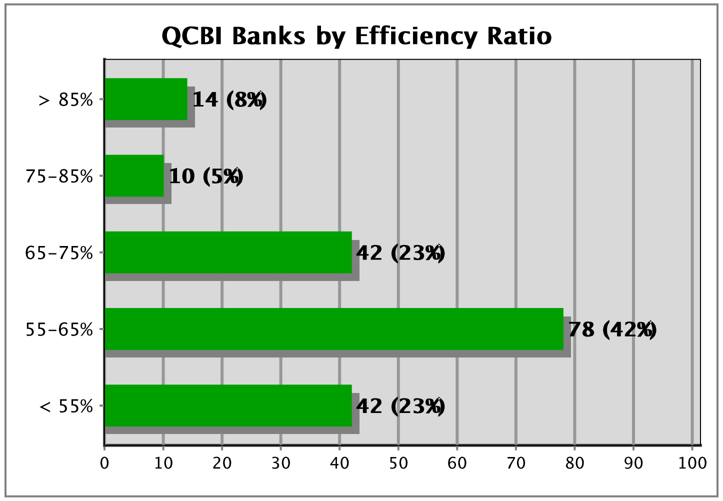

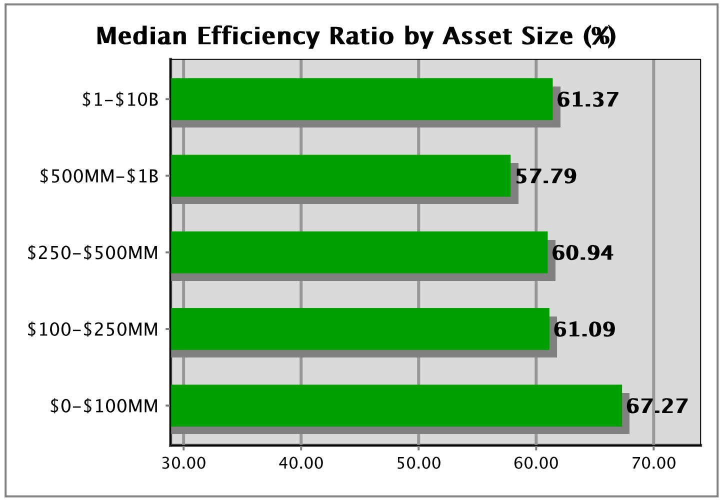

National Trend

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

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Profitability Trends

Kansas
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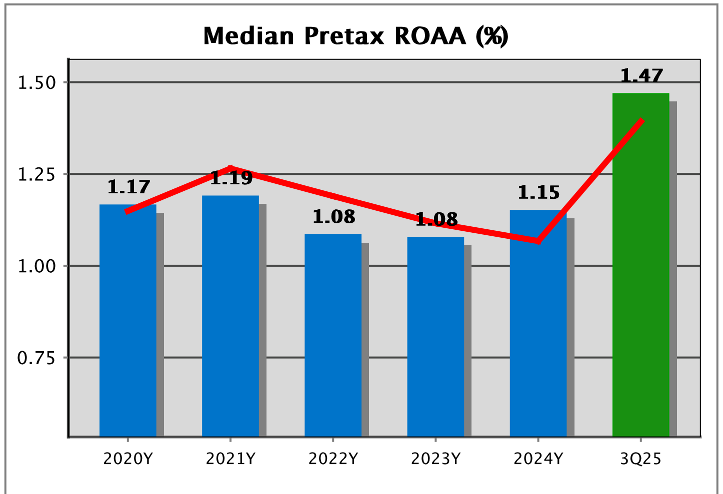

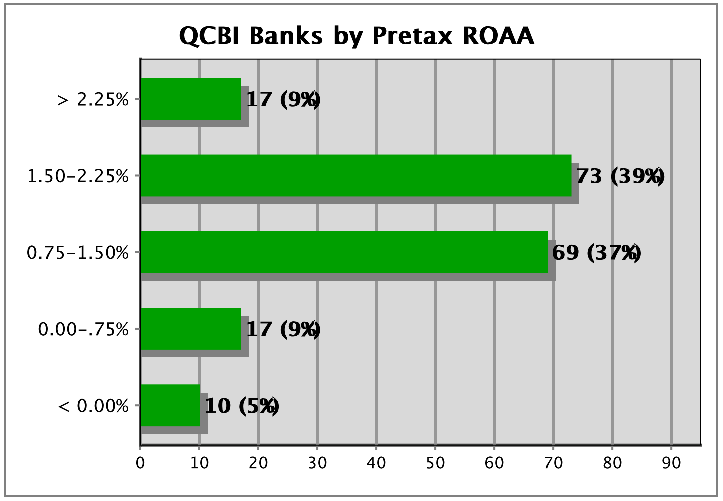

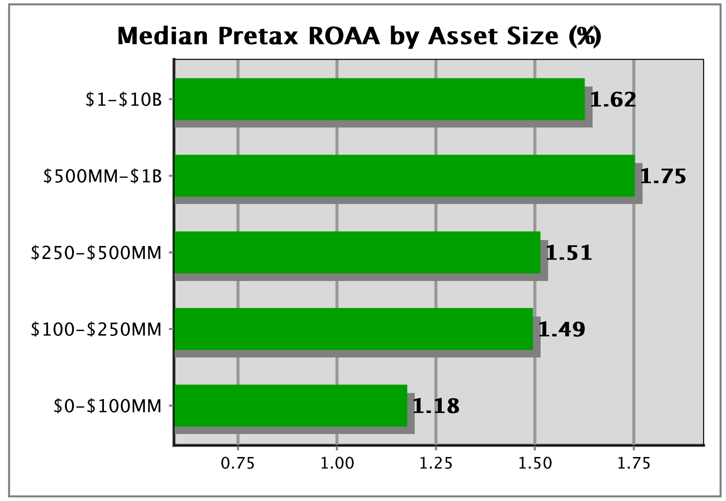

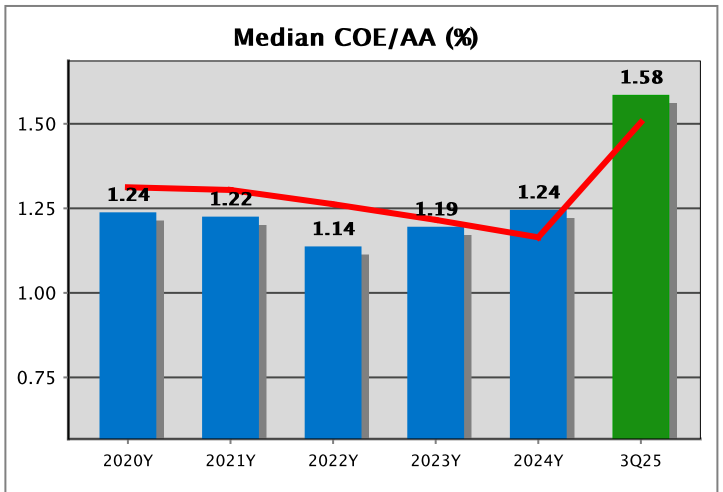

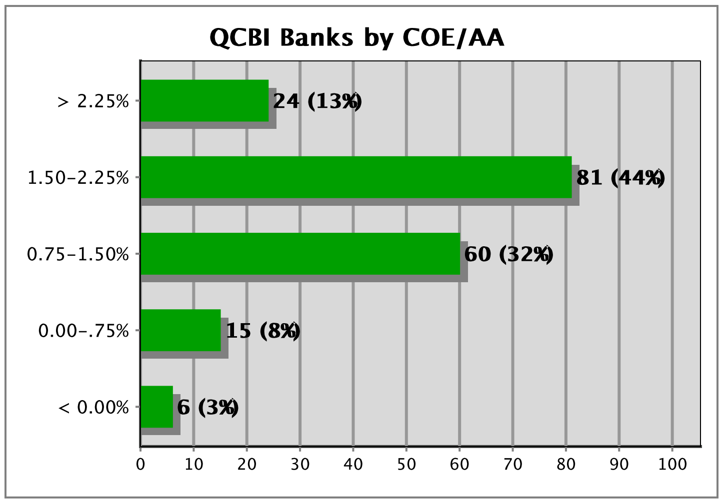

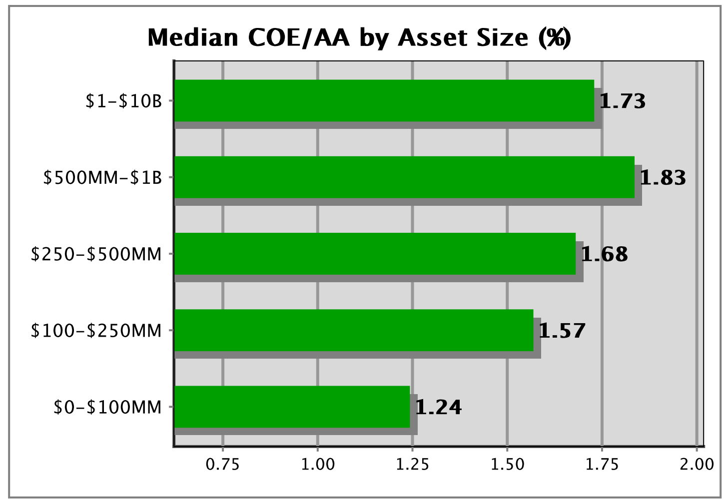

National Trend

** 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)

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Profitability Trends

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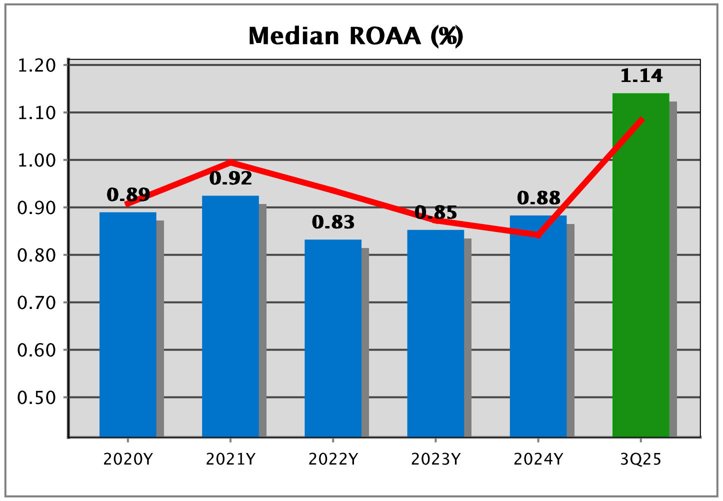

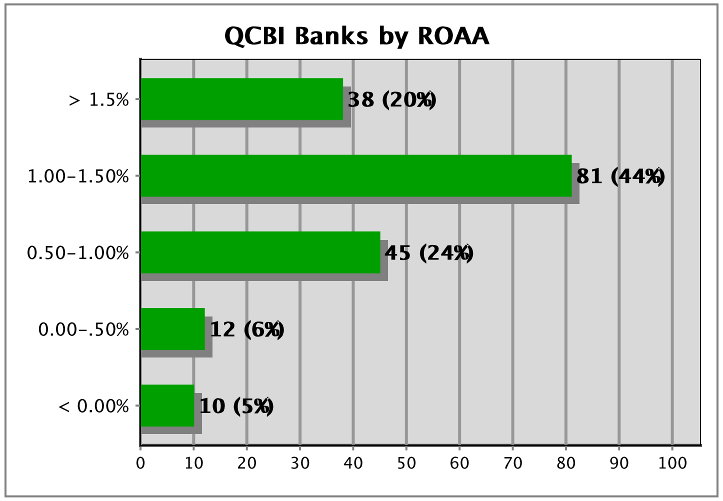

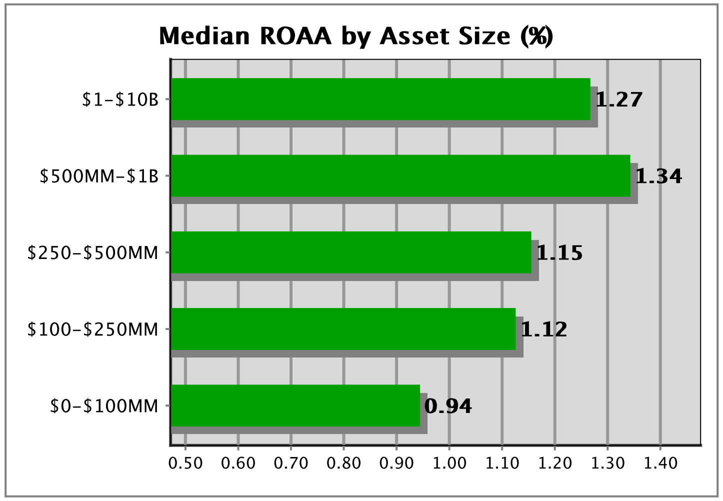

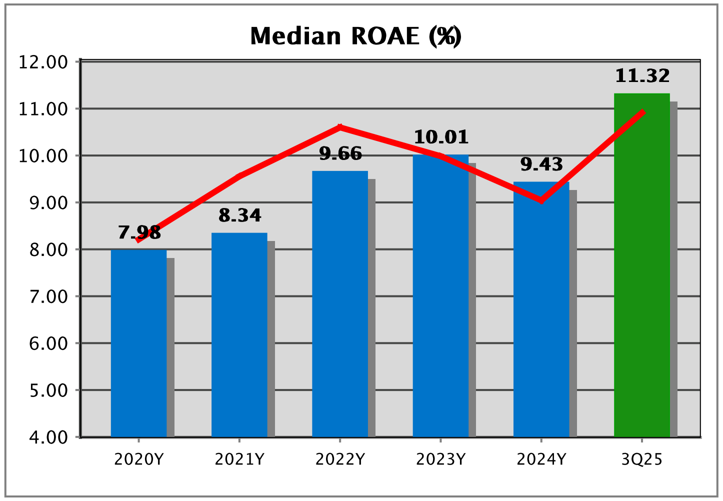

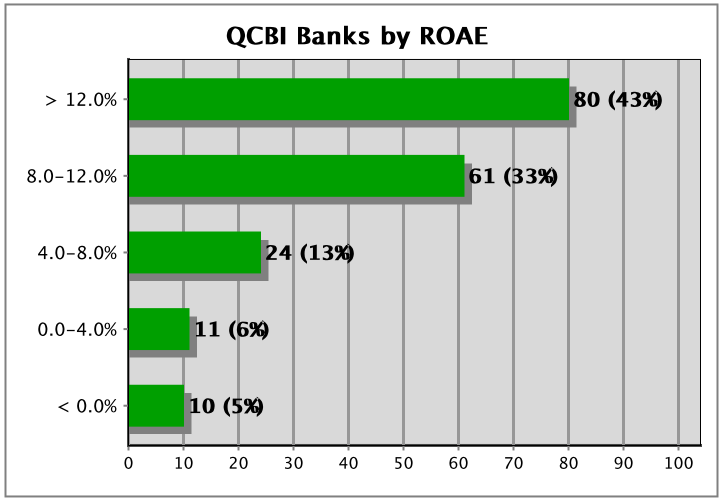

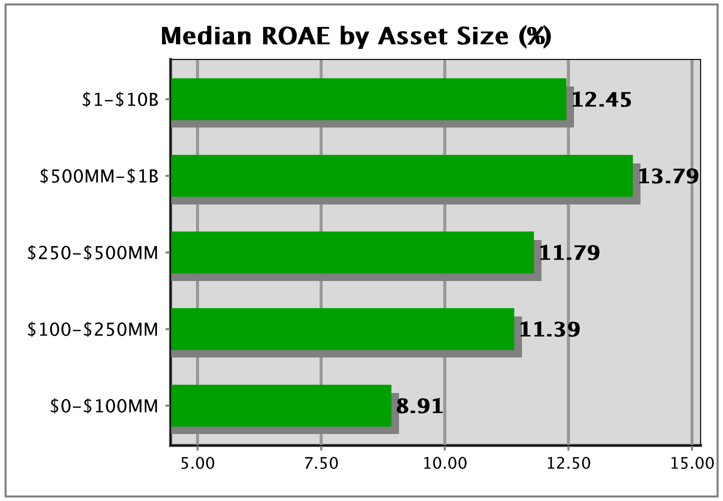

National Trend

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

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Balance Sheet Composition

Kansas
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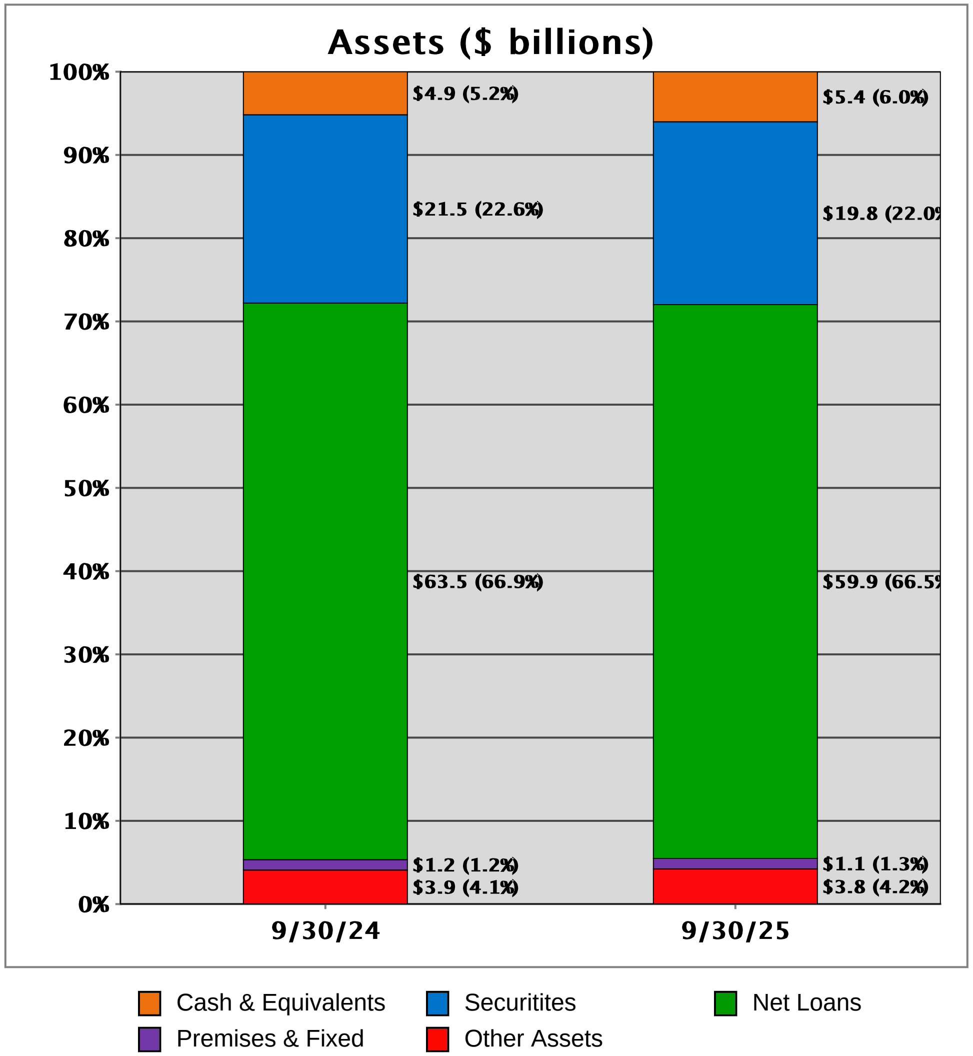

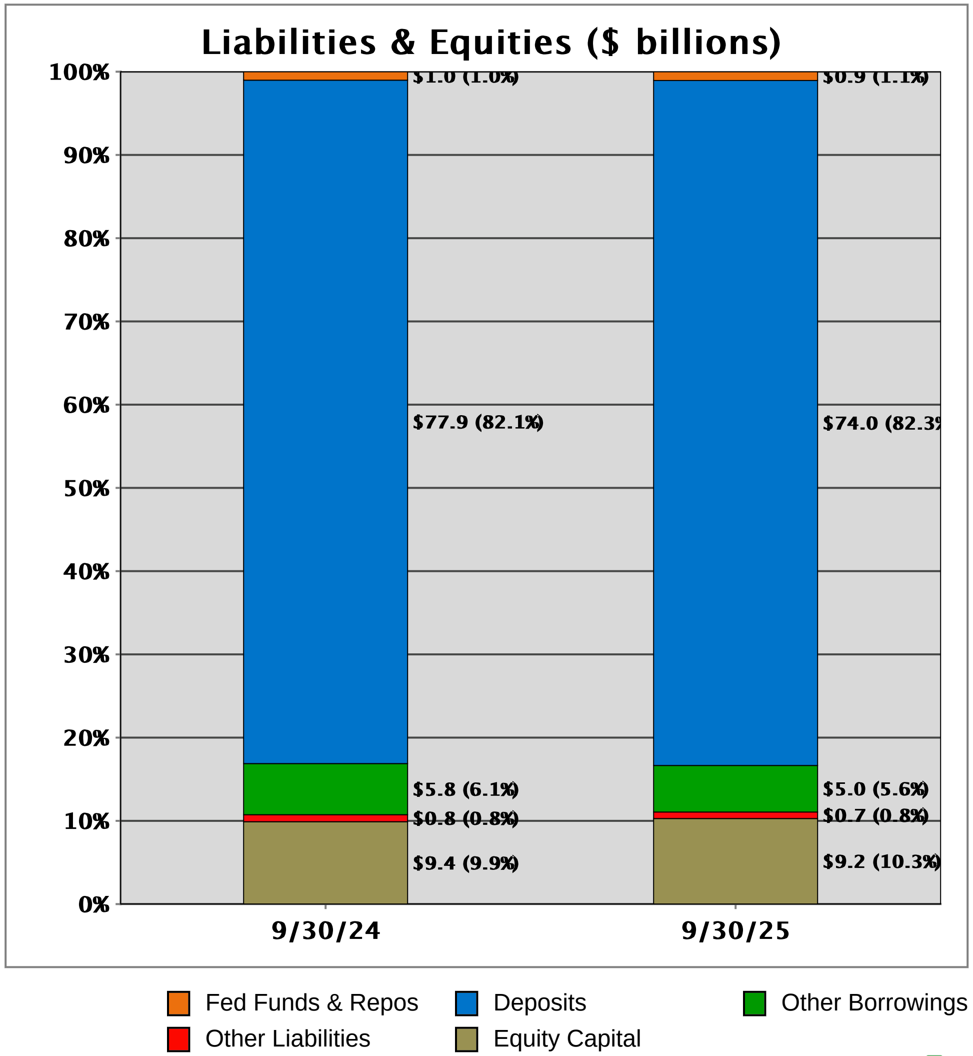

QwickAnalytics State Performance Trends

Loan Composition

Kansas
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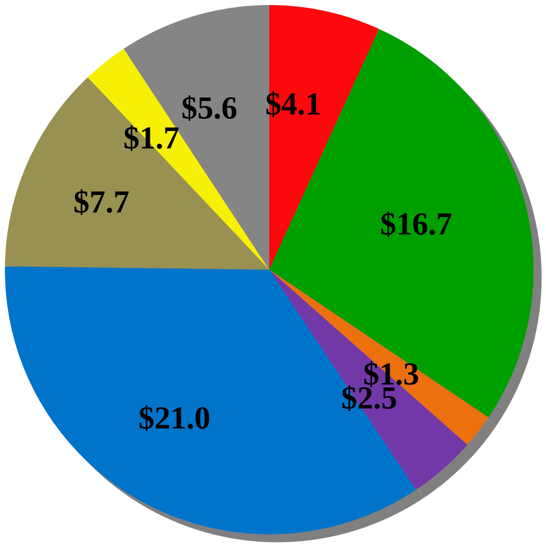
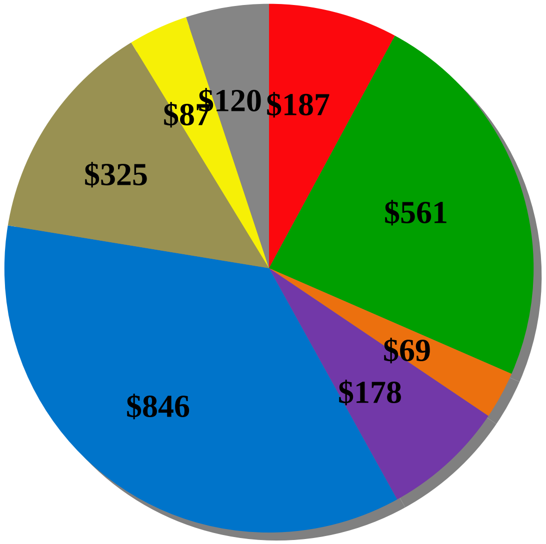
State Aggregate Loan Mix



- Construction & Land Dev (7%)
- 1-4 Family: Closed End (28%)
- 1-4 Family: Revolving (2%)
- Multifamily (4%)
- CRE & Farm (35%)
- C&I (13%)
- Consumer (3%)
- Other (9%)

($ billions)

National Aggregate Loan Mix



- Construction & Land Dev (8%)
- 1-4 Family: Closed End (24%)
- 1-4 Family: Revolving (3%)
- Multifamily (8%)
- CRE & Farm (36%)
- C&I (14%)
- Consumer (4%)
- Other (5%)

($ billions)

Deposit Composition

Kansas
Banks
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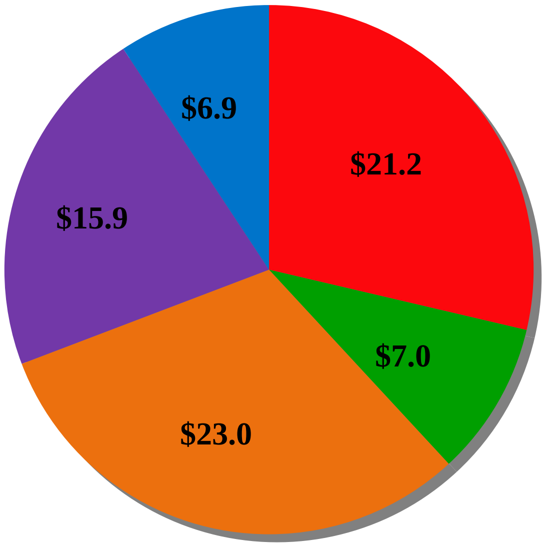
State Aggregate Deposit Mix

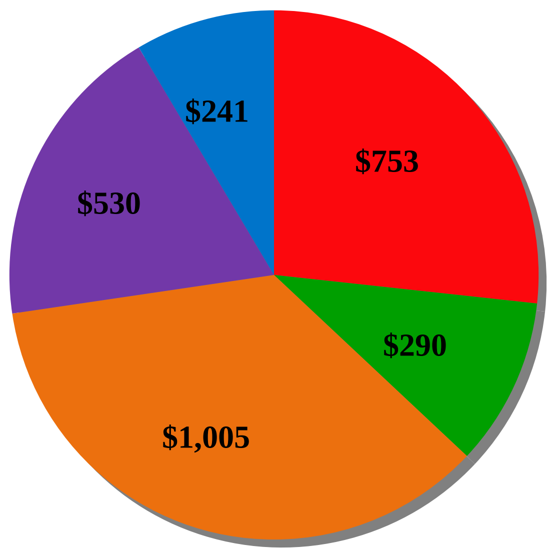


- Demand (29%)
- NOW & Other Trans. (9%)
- Savings & MMDA (31%)
- Retail Time (22%)
- Jumbo Time (9%)

Memo:
Total Noninterest-Bear. ($15, 0%)
Total Brokered ($3, 4%)

($ billions)

National Aggregate Deposit Mix



- Demand (27%)
- NOW & Other Trans. (10%)
- Savings & MMDA (36%)
- Retail Time (19%)
- Jumbo Time (9%)

Memo:
Total Noninterest-Bear. ($626, 21%)
Total Brokered ($140, 5%)

($ billions)

QwickAnalytics State Performance Trends
Asset Quality Trends

Kansas
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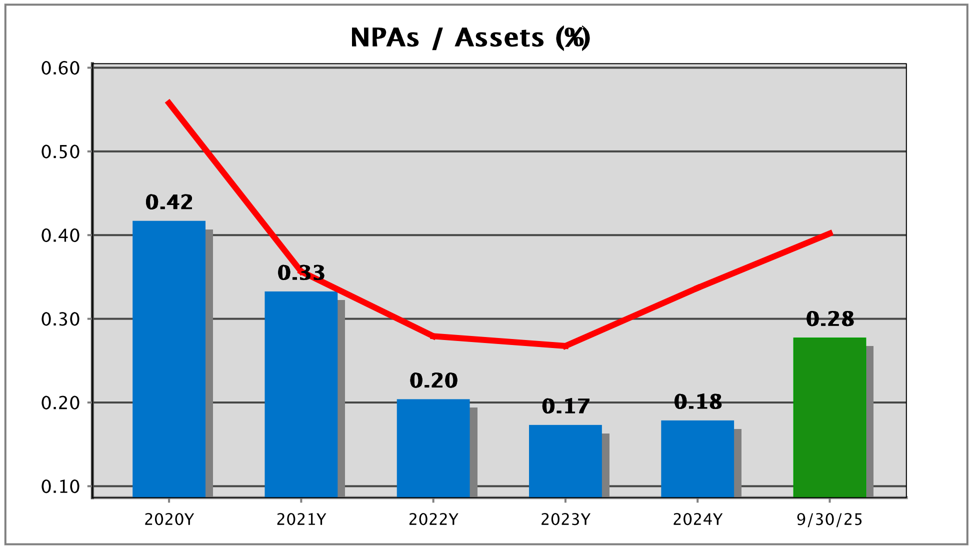

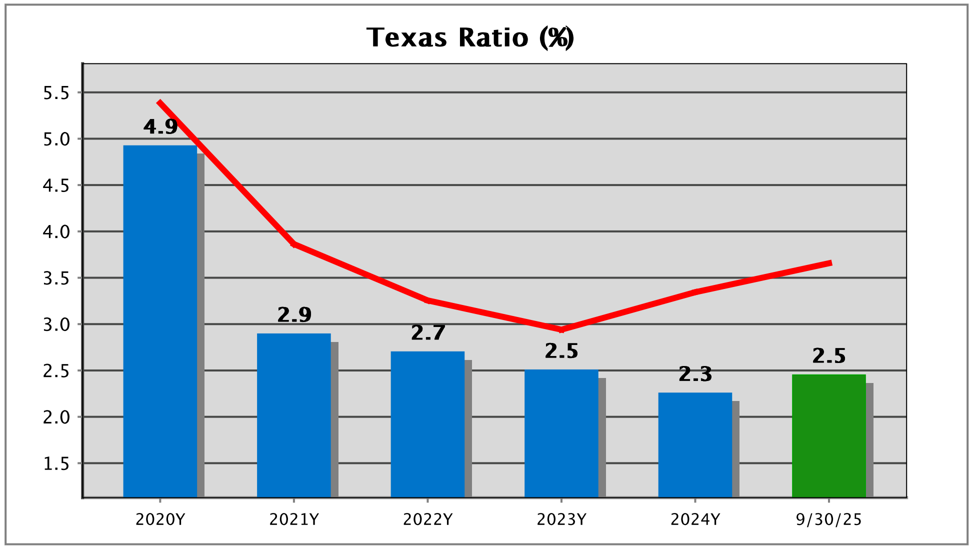

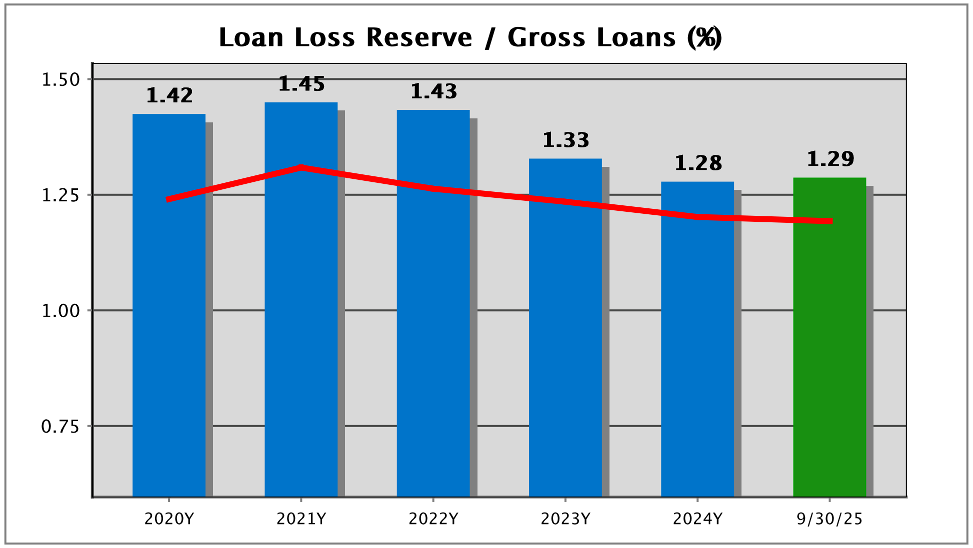

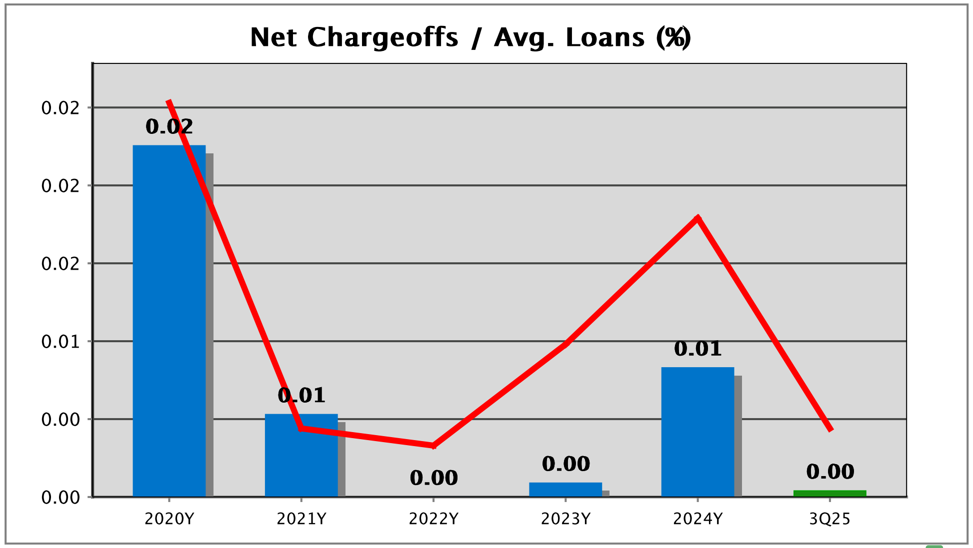

National Trend

** 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
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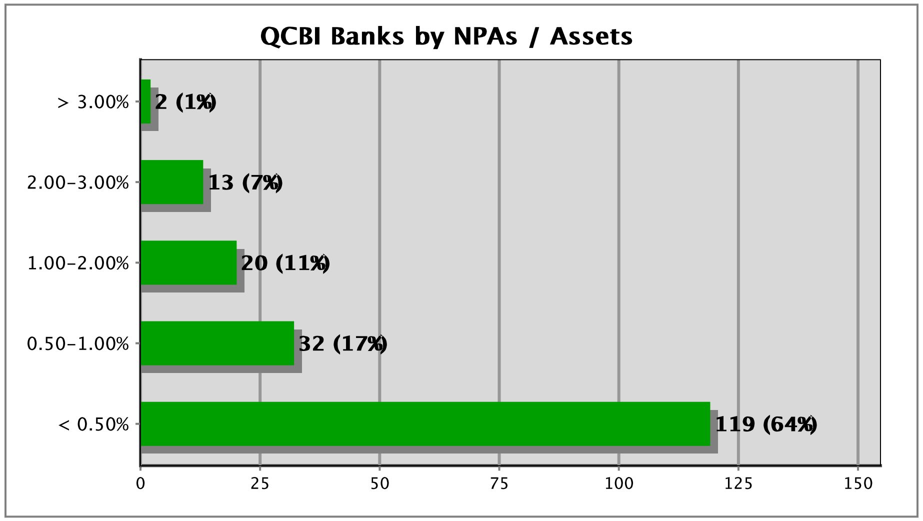

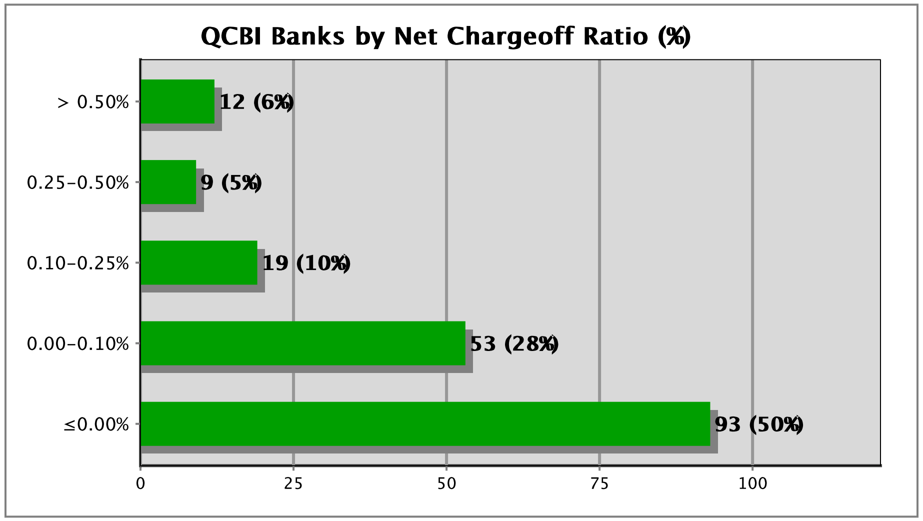

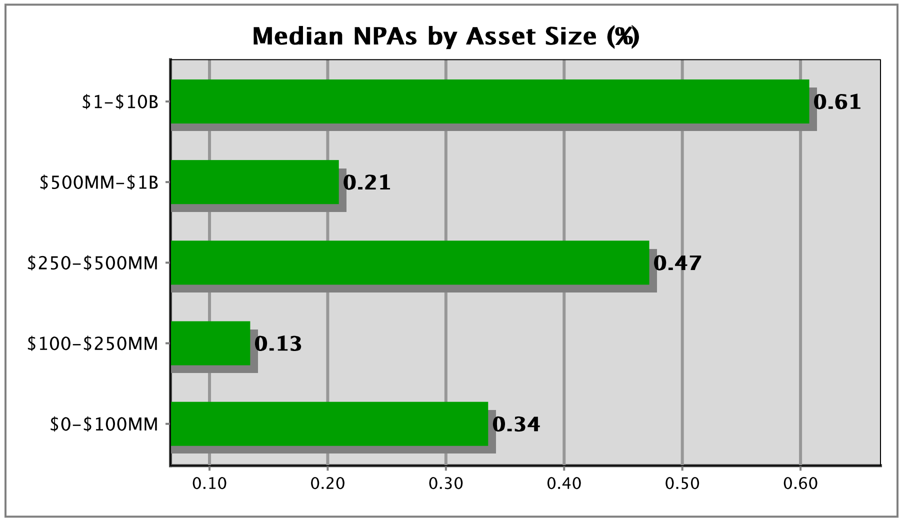

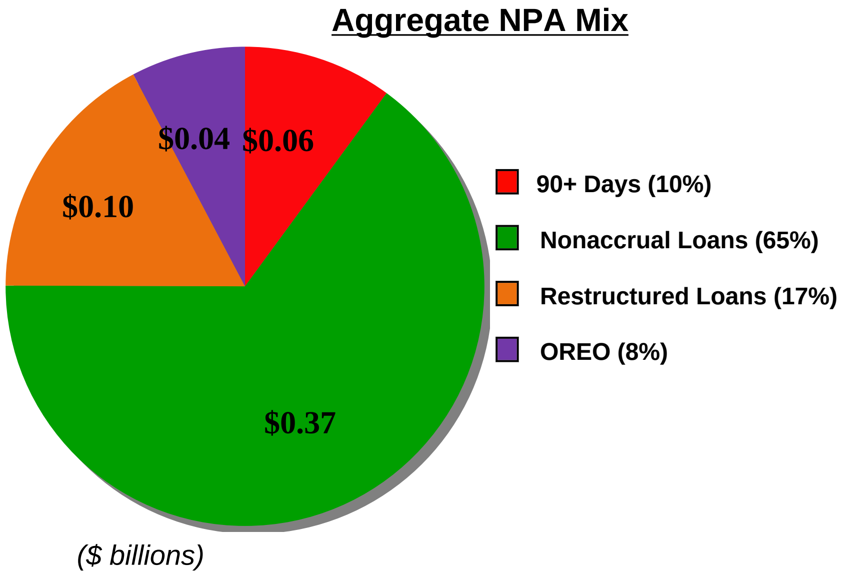

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QwickAnalytics State Performance Trends
Capital Trends

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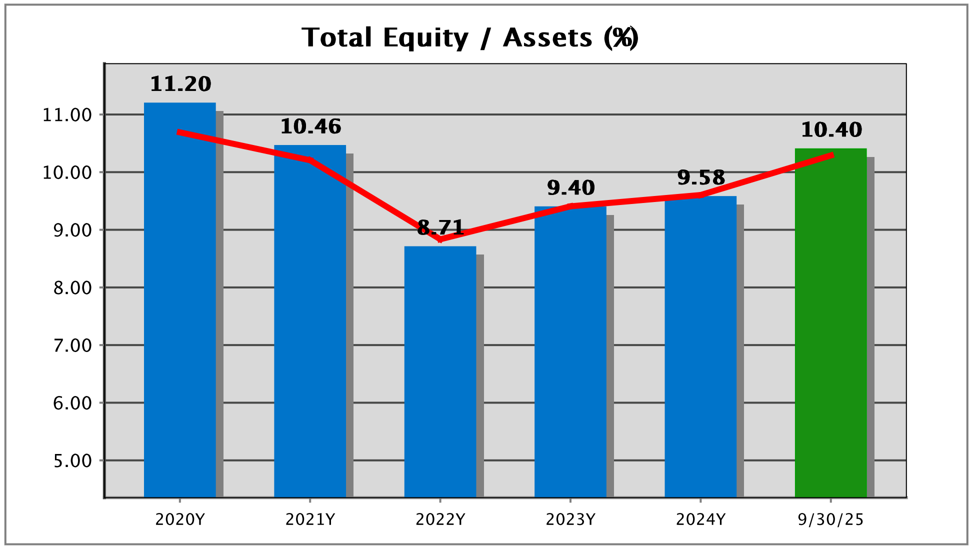
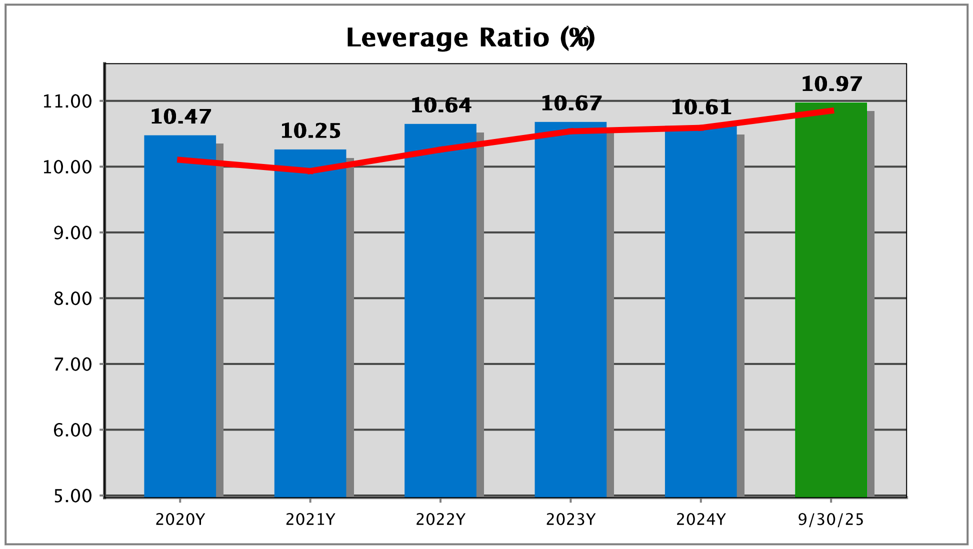
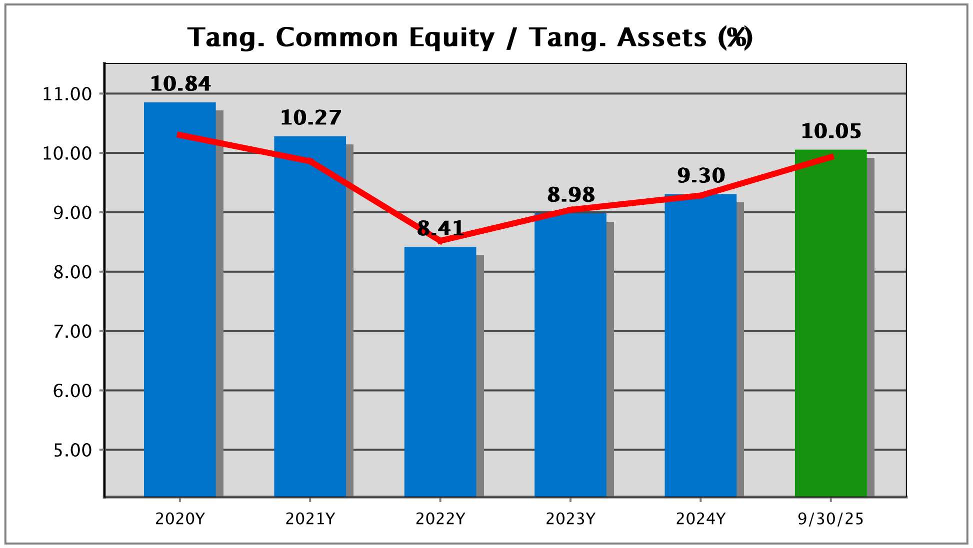
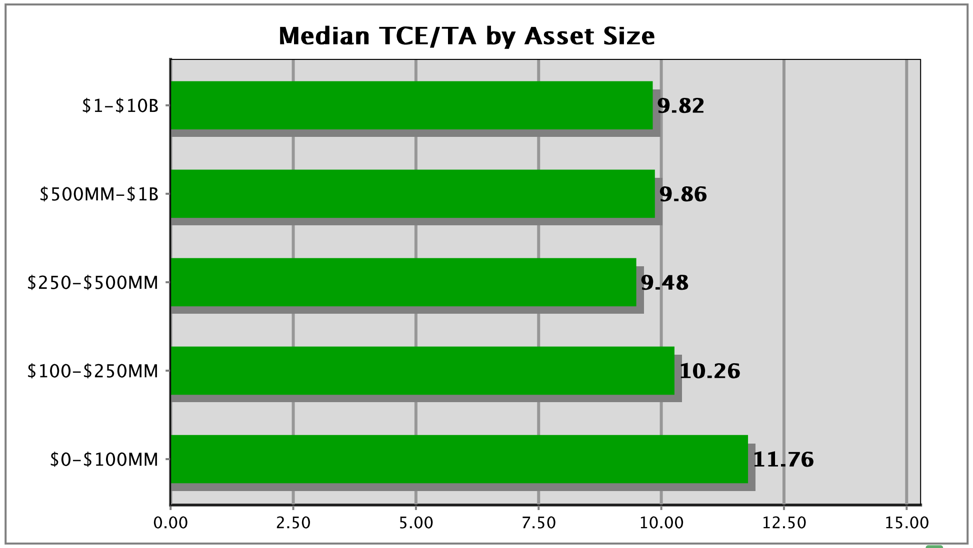
September 30, 2025









National Trend

Note: Trend charts contain median values

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QwickAnalytics State Performance Trends

Performance Matrix

Kansas
Banks
September 30, 2025

Percentile Rank	10th	20th	30th	40th	50th *(median)*	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-2.71%	-0.05%	1.50%	2.64%	**3.89%**	5.33%	6.78%	9.74%	15.81%
Loan Growth (LTM)	-3.00%	0.19%	2.18%	3.74%	**5.53%**	7.92%	10.00%	12.54%	19.21%
Deposit Growth (LTM)	-2.61%	0.02%	2.03%	3.57%	**5.03%**	6.39%	8.36%	10.91%	16.26%
Performance Trends									
Yield on Loans	6.18%	6.41%	6.58%	6.74%	**6.88%**	7.04%	7.23%	7.44%	7.70%
Cost of Funds	1.17%	1.45%	1.64%	1.81%	**1.90%**	2.03%	2.15%	2.35%	2.72%
Net Interest Margin	3.00%	3.26%	3.45%	3.65%	**3.78%**	3.94%	4.10%	4.33%	4.74%
Noninterest Income (core) / Avg Assets*	0.14%	0.20%	0.24%	0.30%	**0.38%**	0.45%	0.57%	0.75%	1.03%
Efficiency Ratio (core)*	45.5%	53.4%	56.7%	59.5%	**61.6%**	64.1%	67.2%	71.4%	79.4%
Profitability Trends									
Pretax ROAA	0.59%	1.02%	1.20%	1.35%	**1.47%**	1.64%	1.76%	1.93%	2.23%
Core Operating Earnings*	0.68%	1.12%	1.30%	1.46%	**1.58%**	1.73%	1.85%	2.02%	2.33%
Return on Average Assets (a)	0.43%	0.77%	0.91%	1.04%	**1.14%**	1.24%	1.37%	1.51%	1.74%
Return on Average Equity (a)	3.41%	7.48%	9.13%	10.29%	**11.32%**	12.41%	13.80%	15.25%	18.08%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.03%	0.08%	0.18%	**0.28%**	0.41%	0.63%	0.95%	1.69%
Texas Ratio	0.0%	0.2%	0.8%	1.4%	**2.4%**	3.9%	5.9%	8.5%	13.5%
Reserve / Loans	0.96%	1.05%	1.14%	1.21%	**1.29%**	1.37%	1.47%	1.72%	2.20%
Net Chargeoff Ratio	-0.02%	-0.01%	0.00%	0.00%	**0.00%**	0.01%	0.03%	0.11%	0.27%
Capital Trends									
Total Equity / Assets	7.28%	8.18%	8.80%	9.55%	**10.40%**	11.08%	12.12%	13.65%	16.98%
Leverage Ratio	8.65%	9.18%	9.78%	10.32%	**10.97%**	11.94%	13.22%	14.12%	17.94%
Tang Common Equity / Tangible Assets	7.01%	7.97%	8.67%	9.46%	**10.05%**	10.58%	11.84%	12.94%	16.92%

** 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)

QwickAnalytics™

QCBI HONOR ROLL:
TOP PERFORMING BANKS

Top 25 Fastest Growing QCBI Banks
LTM Asset Growth

Kansas Banks
September 30, 2025

	Bank Name	City, ST	Total Assets ($000s)	LTM Asset Growth (%)	LTM Asset Growth ($000s)
1	Vista National B&T	Harveyville, KS	$51,088	**213.6%**	$34,795
2	Heritage Bank	Topeka, KS	$290,550	**115.9%**	$155,965
3	Kendall Bank	Overland Park, KS	$212,263	**39.8%**	$60,455
4	The Farmers State Bank Of Oakley, KS	Oakley, KS	$376,170	**33.3%**	$93,874
5	Stockgrowers State Bank	Ashland, KS	$225,117	**32.6%**	$55,395
6	The Bank	Oberlin, KS	$588,942	**32.2%**	$143,463
7	American Bank Of Baxter Springs	Baxter Springs, KS	$177,763	**30.5%**	$41,523
8	New Century Bank	Belleville, KS	$81,006	**29.1%**	$18,271
9	Peoples B&TC	Mcpherson, KS	$1,570,875	**28.8%**	$351,049
10	Farmers State Bank	Dwight, KS	$20,836	**26.1%**	$4,313
11	The Bank Of Tescott	Tescott, KS	$595,352	**22.8%**	$110,445
12	Bison State Bank	Bison, KS	$119,042	**22.5%**	$21,847
13	The Bennington State Bank	Salina, KS	$1,181,054	**21.4%**	$207,911
14	Equity Bank	Andover, KS	$6,355,694	**18.9%**	$1,009,748
15	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	$66,128	**18.5%**	$10,317
16	Mid-america Bank	Baldwin City, KS	$525,645	**17.7%**	$79,167
17	Conway Bank	Conway Springs, KS	$125,737	**16.2%**	$17,487
18	Community Bank	Topeka, KS	$192,381	**16.0%**	$26,577
19	Stryv Bank	Wichita, KS	$277,674	**15.9%**	$38,125
20	Garden Plain State Bank	Wichita, KS	$175,086	**15.7%**	$23,757
21	Tricentury Bank	De Soto, KS	$192,194	**14.5%**	$24,317
22	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	$293,437	**14.4%**	$36,954
23	The Fidelity State B&TC	Dodge City, KS	$211,802	**13.2%**	$24,774
24	Bank Of The Flint Hills	Wamego, KS	$492,941	**13.0%**	$56,795
25	The Halstead Bank	Halstead, KS	$198,155	**12.3%**	$21,705

QwickAnalytics™

Top 25 Fastest Growth QCBI Banks
LTM Loan Growth

Kansas
Banks
September 30, 2025

	Bank Name	City, ST	Total Assets ($000s)	LTM Loan Growth (%)	LTM Loan Growth ($000s)
1	Vista National B&T	Harveyville, KS	$51,088	**248.1%**	$20,780
2	Heritage Bank	Topeka, KS	$290,550	**93.7%**	$106,288
3	Cottonwood Valley Bank	Cedar Point, KS	$38,679	**76.5%**	$3,030
4	The Walton State Bank	Walton, KS	$13,124	**75.2%**	$1,801
5	Stockgrowers State Bank	Ashland, KS	$225,117	**46.6%**	$44,487
6	The Bank	Oberlin, KS	$588,942	**42.0%**	$107,737
7	Peoples B&TC	Mcpherson, KS	$1,570,875	**39.6%**	$299,514
8	The Marion National Bank	Marion, KS	$31,133	**32.4%**	$3,469
9	New Century Bank	Belleville, KS	$81,006	**30.2%**	$16,767
10	American Bank Of Baxter Springs	Baxter Springs, KS	$177,763	**28.5%**	$20,988
11	The Farmers State Bank Of Oakley, KS	Oakley, KS	$376,170	**27.6%**	$55,343
12	Kendall Bank	Overland Park, KS	$212,263	**25.9%**	$37,213
13	Elevate Bank	Sedan, KS	$56,679	**25.0%**	$7,298
14	The Bank Of Tescott	Tescott, KS	$595,352	**24.8%**	$91,658
15	Tricentury Bank	De Soto, KS	$192,194	**23.2%**	$31,292
16	The Bennington State Bank	Salina, KS	$1,181,054	**22.6%**	$146,151
17	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	$293,437	**20.9%**	$27,278
18	Bison State Bank	Bison, KS	$119,042	**20.0%**	$15,417
19	The Citizens National Bank	Greenleaf, KS	$220,885	**19.2%**	$16,231
20	Howard State Bank	Howard, KS	$77,185	**19.2%**	$7,718
21	First Heritage Bank	Centralia, KS	$278,215	**19.0%**	$28,237
22	Stryv Bank	Wichita, KS	$277,674	**18.7%**	$37,287
23	Equity Bank	Andover, KS	$6,355,694	**18.5%**	$667,379
24	Mid-america Bank	Baldwin City, KS	$525,645	**18.3%**	$63,678
25	Bank Of The Flint Hills	Wamego, KS	$492,941	**18.3%**	$61,049

QwickAnalytics™

Top 25 QCBI Banks
Net Interest Margin

Kansas Banks
September 30, 2025

	Bank Name	City, ST	Total Assets ($000s)	Net Interest Margin
1	New Century Bank	Belleville, KS	$81,006	7.04%
2	Peoples State Bank	Cherryvale, KS	$19,914	6.51%
3	Elevate Bank	Sedan, KS	$56,679	6.06%
4	The Baxter State Bank	Baxter Springs, KS	$24,945	5.63%
5	Firstoak Bank	Independence, KS	$244,586	5.26%
6	The Citizens State B&TC	Council Grove, KS	$85,489	5.26%
7	The Walton State Bank	Walton, KS	$13,124	5.09%
8	Patriots Bank	Garnett, KS	$254,336	5.05%
9	The Bank	Oberlin, KS	$588,942	5.03%
10	Union State Bank	Uniontown, KS	$68,868	4.99%
11	The Farmers State Bank Of Blue Mound	Blue Mound, KS	$49,579	4.98%
12	The First Security Bank	Overbrook, KS	$100,127	4.98%
13	Community Bank	Topeka, KS	$192,381	4.86%
14	Heritage Bank	Topeka, KS	$290,550	4.83%
15	Howard State Bank	Howard, KS	$77,185	4.83%
16	The Citizens State Bank	Gridley, KS	$320,658	4.80%
17	Kaw Valley Bank	Topeka, KS	$310,314	4.79%
18	State Bank Of Burrton	Burrton, KS	$9,479	4.74%
19	The Lyndon State Bank	Lyndon, KS	$103,957	4.74%
20	Bison State Bank	Bison, KS	$119,042	4.73%
21	The Halstead Bank	Halstead, KS	$198,155	4.65%
22	Citizens State B&TC	Hiawatha, KS	$99,809	4.64%
23	Western State Bank	Garden City, KS	$793,942	4.63%
24	Great American Bank	Lawrence, KS	$505,674	4.61%
25	First National B&T	Phillipsburg, KS	$305,339	4.60%

** Most recent quarter (MRQ) net interest margin*

QwickAnalytics™

Top 25 QCBI Banks
Noninterest Income

Kansas
Banks
September 30, 2025

	Bank Name	City, ST	Total Assets ($000s)	Nonint. Income / Avg. Assets
1	Nbkc Bank	Leawood, KS	$1,165,958	6.63%
2	Bison State Bank	Bison, KS	$119,042	6.08%
3	Armed Forces Bank	Fort Leavenworth, KS	$1,432,034	3.32%
4	Community First National Bank	Manhattan, KS	$363,525	2.22%
5	Commercial Bank	Parsons, KS	$361,772	1.92%
6	Corefirst B&T	Topeka, KS	$1,302,409	1.91%
7	First Bank KS	Salina, KS	$582,379	1.84%
8	Elevate Bank	Sedan, KS	$56,679	1.55%
9	Central National Bank	Junction City, KS	$1,269,304	1.38%
10	First Option Bank	Osawatomie, KS	$737,964	1.33%
11	Community National Bank	Seneca, KS	$855,306	1.33%
12	The First National Bank Of Hutchinson	Hutchinson, KS	$1,183,801	1.24%
13	Cottonwood Valley Bank	Cedar Point, KS	$38,679	1.22%
14	New Century Bank	Belleville, KS	$81,006	1.17%
15	Peoples B&TC	Mcpherson, KS	$1,570,875	1.17%
16	The Peoples Bank	Pratt, KS	$543,535	1.11%
17	First State B&T	Tonganoxie, KS	$476,357	1.07%
18	Grant County Bank	Ulysses, KS	$299,597	1.03%
19	Intrust Bank	Wichita, KS	$6,804,229	1.03%
20	CARSON BANK	Mulvane, KS	$205,312	1.02%
21	Home B&TC	Eureka, KS	$180,947	1.01%
22	Lyons Federal Bank	Lyons, KS	$178,949	1.01%
23	Community National B&T	Chanute, KS	$2,389,341	1.00%
24	Landmark National Bank	Manhattan, KS	$1,612,074	0.97%
25	Mutual Savings Association	Leavenworth, KS	$377,369	0.97%

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

QwickAnalytics™

Top 25 QCBI Banks
Most Efficient

Kansas
Banks
September 30, 2025

	Bank Name	City, ST	Total Assets ($000s)	Efficiency Ratio (Core) (%)
1	Community Bank	Topeka, KS	$192,381	**38.2%**
2	The Bennington State Bank	Salina, KS	$1,181,054	**38.8%**
3	First National Bank Of Spearville	Spearville, KS	$56,391	**39.1%**
4	The Bank	Oberlin, KS	$588,942	**40.1%**
5	Great American Bank	Lawrence, KS	$505,674	**40.7%**
6	Fusion Bank	Larned, KS	$218,161	**41.1%**
7	Farmers & Merchants Bank Of Colby	Colby, KS	$596,768	**41.4%**
8	Western State Bank	Garden City, KS	$793,942	**41.8%**
9	State Bank Of Bern	Bern, KS	$119,042	**42.6%**
10	The Citizens State Bank	Marysville, KS	$416,808	**42.7%**
11	Garden Plain State Bank	Wichita, KS	$175,086	**42.9%**
12	The Farmers State Bank Of Oakley, KS	Oakley, KS	$376,170	**43.1%**
13	Tricentury Bank	De Soto, KS	$192,194	**43.8%**
14	Security State Bank	Scott City, KS	$984,312	**44.3%**
15	The Fidelity State B&TC	Dodge City, KS	$211,802	**44.9%**
16	Farmers B&T	Great Bend, KS	$1,036,523	**45.0%**
17	Ks Statebank	Manhattan, KS	$2,684,384	**45.1%**
18	Peoples State Bank	Cherryvale, KS	$19,914	**45.2%**
19	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	$66,128	**45.3%**
20	The First National Bank Of Scott City	Scott City, KS	$166,478	**45.6%**
21	The Stockgrowers State Bank	Maple Hill, KS	$119,867	**46.3%**
22	The Citizens State Bank	Gridley, KS	$320,658	**46.3%**
23	The Citizens State Bank Of Cheney, KS	Cheney, KS	$89,087	**46.8%**
24	The Denison State Bank	Holton, KS	$454,147	**46.9%**
25	Dickinson County Bank	Enterprise, KS	$21,057	**47.7%**

** 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
September 30, 2025

	Bank Name	City, ST	Total Assets ($000s)	ROAA
1	Community Bank	Topeka, KS	$192,381	**2.32%**
2	First National Bank Of Spearville	Spearville, KS	$56,391	**1.95%**
3	The Citizens State Bank	Gridley, KS	$320,658	**1.86%**
4	Community First National Bank	Manhattan, KS	$363,525	**1.81%**
5	Exchange B&T	Atchison, KS	$592,785	**1.77%**
6	The Fidelity State B&TC	Dodge City, KS	$211,802	**1.75%**
7	State Bank Of Bern	Bern, KS	$119,042	**1.74%**
8	Garden Plain State Bank	Wichita, KS	$175,086	**1.73%**
9	Bison State Bank	Bison, KS	$119,042	**1.73%**
10	The First National Bank Of Scott City	Scott City, KS	$166,478	**1.69%**
11	Home SB	Chanute, KS	$111,242	**1.63%**
12	Tricentury Bank	De Soto, KS	$192,194	**1.60%**
13	Farmers National Bank	Phillipsburg, KS	$161,431	**1.58%**
14	Sjn Bank Of KS	Saint John, KS	$277,783	**1.58%**
15	Mutual Savings Association	Leavenworth, KS	$377,369	**1.57%**
16	Farmers & Merchants Bank Of Colby	Colby, KS	$596,768	**1.55%**
17	Armed Forces Bank	Fort Leavenworth, KS	$1,432,034	**1.52%**
18	Mid-america Bank	Baldwin City, KS	$525,645	**1.51%**
19	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	$66,128	**1.51%**
20	The Farmers State Bank Of Oakley, KS	Oakley, KS	$376,170	**1.51%**
21	Lyons Federal Bank	Lyons, KS	$178,949	**1.46%**
22	The Citizens State Bank	Moundridge, KS	$441,090	**1.42%**
23	First Bank	Sterling, KS	$157,404	**1.39%**
24	The Farmers State Bank	Holton, KS	$75,457	**1.38%**
25	Bank Of Hays	Hays, KS	$360,526	**1.38%**

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

QwickAnalytics™

Top 25 QCBI Banks
ROAA (S-Corps)

Kansas Banks
September 30, 2025

	Bank Name	City, ST	Total Assets ($000s)	ROAA
1	Peoples State Bank	Cherryvale, KS	$19,914	3.47%
2	New Century Bank	Belleville, KS	$81,006	3.31%
3	The Bank	Oberlin, KS	$588,942	2.52%
4	The Citizens State Bank Of Cheney, KS	Cheney, KS	$89,087	2.50%
5	Great American Bank	Lawrence, KS	$505,674	2.50%
6	The Bennington State Bank	Salina, KS	$1,181,054	2.47%
7	The Denison State Bank	Holton, KS	$454,147	2.46%
8	Western State Bank	Garden City, KS	$793,942	2.44%
9	Nbkc Bank	Leawood, KS	$1,165,958	2.38%
10	Dickinson County Bank	Enterprise, KS	$21,057	2.33%
11	Farmers B&T	Great Bend, KS	$1,036,523	2.33%
12	Commercial Bank	Parsons, KS	$361,772	2.29%
13	Citizens State B&TC	Hiawatha, KS	$99,809	2.17%
14	Fusion Bank	Larned, KS	$218,161	2.14%
15	The Stockgrowers State Bank	Maple Hill, KS	$119,867	2.13%
16	First Bank KS	Salina, KS	$582,379	2.05%
17	The Citizens State B&TC	Council Grove, KS	$85,489	1.93%
18	Solomon State Bank	Solomon, KS	$184,733	1.91%
19	Bendena State Bank	Bendena, KS	$113,356	1.91%
20	Howard State Bank	Howard, KS	$77,185	1.90%
21	Firstoak Bank	Independence, KS	$244,586	1.86%
22	Farmers B&T	Atwood, KS	$163,811	1.86%
23	Home B&TC	Eureka, KS	$180,947	1.85%
24	Patriots Bank	Garnett, KS	$254,336	1.84%
25	The Citizens State Bank	Marysville, KS	$416,808	1.84%

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

QwickAnalytics™

Top 25 QCBI Banks
ROAE (C-Corps)

Kansas Banks
September 30, 2025

	Bank Name	City, ST	Total Assets ($000s)	ROAE
1	Bank Of Labor	Overland Park, KS	$1,066,993	23.90%
2	Community Bank	Topeka, KS	$192,381	20.93%
3	Intrust Bank	Wichita, KS	$6,804,229	19.26%
4	Astra Bank	Scandia, KS	$426,851	17.97%
5	Sjn Bank Of KS	Saint John, KS	$277,783	17.30%
6	The Citizens State Bank	Gridley, KS	$320,658	17.29%
7	Community First National Bank	Manhattan, KS	$363,525	17.21%
8	Bison State Bank	Bison, KS	$119,042	17.19%
9	Peoples B&TC	Mcpherson, KS	$1,570,875	16.09%
10	Southwind Bank	Natoma, KS	$175,677	15.74%
11	Mid-america Bank	Baldwin City, KS	$525,645	15.34%
12	Community Bank Of Wichita, Inc.	Wichita, KS	$121,733	15.31%
13	Bank Of Hays	Hays, KS	$360,526	15.03%
14	Community National B&T	Chanute, KS	$2,389,341	14.87%
15	Andover State Bank	Andover, KS	$217,313	14.69%
16	Exchange B&T	Atchison, KS	$592,785	14.58%
17	CARSON BANK	Mulvane, KS	$205,312	14.56%
18	Tricentury Bank	De Soto, KS	$192,194	14.55%
19	Stock Exchange Bank	Caldwell, KS	$89,528	14.35%
20	The First National Bank Of Scott City	Scott City, KS	$166,478	13.81%
21	Farmers & Merchants Bank Of Colby	Colby, KS	$596,768	13.79%
22	Legacy Bank	Colwich, KS	$832,071	13.62%
23	First National Bank Of Spearville	Spearville, KS	$56,391	13.57%
24	The First National Bank Of Hutchinson	Hutchinson, KS	$1,183,801	13.22%
25	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	$66,128	12.77%

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

QwickAnalytics™

Top 25 QCBI Banks
ROAE (S-Corps)

Kansas Banks
September 30, 2025

	Bank Name	City, ST	Total Assets ($000s)	ROAE
1	Corefirst B&T	Topeka, KS	$1,302,409	32.48%
2	Commercial Bank	Parsons, KS	$361,772	31.63%
3	The Citizens State Bank Of Cheney, KS	Cheney, KS	$89,087	31.20%
4	First Bank KS	Salina, KS	$582,379	29.05%
5	Farmers B&T	Atwood, KS	$163,811	27.74%
6	Community National Bank	Seneca, KS	$855,306	27.61%
7	First KS Bank	Hoisington, KS	$275,843	26.52%
8	First National Bank In Cimarron	Cimarron, KS	$141,601	26.49%
9	New Century Bank	Belleville, KS	$81,006	25.76%
10	Western State Bank	Garden City, KS	$793,942	25.50%
11	The Citizens State Bank	Marysville, KS	$416,808	23.99%
12	Howard State Bank	Howard, KS	$77,185	23.74%
13	The Citizens State B&TC	Council Grove, KS	$85,489	23.57%
14	Home B&TC	Eureka, KS	$180,947	23.18%
15	The Bennington State Bank	Salina, KS	$1,181,054	23.15%
16	First Heritage Bank	Centralia, KS	$278,215	23.01%
17	The Peoples Bank	Pratt, KS	$543,535	22.77%
18	Bendena State Bank	Bendena, KS	$113,356	22.14%
19	The City State Bank	Fort Scott, KS	$54,765	22.01%
20	Patriots Bank	Garnett, KS	$254,336	21.87%
21	Emprise Bank	Wichita, KS	$2,677,153	21.49%
22	The Bank	Oberlin, KS	$588,942	21.23%
23	The Halstead Bank	Halstead, KS	$198,155	20.70%
24	Bank Of The Flint Hills	Wamego, KS	$492,941	20.60%
25	Great American Bank	Lawrence, KS	$505,674	19.40%

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

QwickAnalytics™

QwickAnalytics State Performance Trends

Kansas
Banks
September 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) ™ - 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	Banks Excluded: Kansas
Assets > $10 Billion	143	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	127	1
Large Institutional Branches (>$2 billion deposits/branch)	43	0
Underloaned (<10% Loans / Assets)	111	0
Consumer Focus (>50% Consumer Loans or Leases / Assets)	22	0
No Material Real Estate Lending (<1% Assets)	127	1
Wholesale Funded (<40% Core Deposits / Deposits)	95	1
Overcapitalized (Total Equity / Assets > 50%)	87	0
Time Deposits = 100% of Total Deposits	18	0
Manually Excluded Banks	0	0

**** Exclusions are not "additive" as some institutions meet multiple criteria for exclusion***

QwickAnalytics™

About QwickAnalytics: Time-Saving Tools for Busy Bankers

Kansas Banks
September 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

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