RETURN ON AVERAGE EQUITY (ROAE) COMPOSITION

(S-Corporations tax-effected for comparative purposes)

Member Bank

City: Hometown State: KS

MRQ Avg. Assets ($000s) $ 1,250,000
Asset Size Peer Group Asset Size $1-5B
S-Corporation? No
Peers tax-effected for comparative purposes? Yes
Note: S-corporations are tax-adjusted at 21%

MRQ = Most Recent Quarter as of 6/30/2025
MRY = Most Recent Year as of 3/31/2025

Favorable comparison to Dist. Top Quart.
Unfavorable comparison to Dist. Top Quart.

Peer 1= Dist. Top Quart. (135 member banks)
Peer 2= Dist. Asset Size (56 member banks)

ROAE	MRQ	MRY
Member Bank	11.76%	8.21%
Dist. Top Quart.	18.93%	16.01%
Dist. Asset Size	12.45%	11.37%

Reflects s-corp adjustments for comparison

ROAA	MRQ	MRY
Member Bank	1.16%	0.78%
Dist. Top Quart.	1.68%	1.39%
Dist. Asset Size	1.18%	1.05%

Avg Assets/Avg Equity	MRQ	MRY
Member Bank	10.17	10.59
Dist. Top Quart.	12.55	13.30
Dist. Asset Size	11.09	11.67

Reflects s-corp adjustments for comparison

NIM/Avg Assets	MRQ	MRY
Member Bank	2.92%	2.42%
Dist. Top Quart.	4.00%	3.79%
Dist. Asset Size	3.38%	3.12%

Provision/AA	MRQ	MRY
Member Bank	0.13%	0.21%
Dist. Top Quart.	0.10%	0.08%
Dist. Asset Size	0.13%	0.12%

Taxes/Avg Assets	MRQ	MRY
Member Bank	0.26%	0.17%
Dist. Top Quart.	0.45%	0.39%
Dist. Asset Size	0.35%	0.28%

Non-Int Mar/AA	MRQ	MRY
Member Bank	(1.37%)	(1.26%)
Dist. Top Quart.	(1.76%)	(1.93%)
Dist. Asset Size	(1.72%)	(1.67%)

Reflects s-corp adjustments for comparison

Avg EA/Avg Assets	MRQ	MRY
Member Bank	95.67%	95.31%
Dist. Top Quart.	96.17%	96.25%
Dist. Asset Size	95.39%	95.33%

NIM/EA	MRQ	MRY
Member Bank	3.05%	2.54%
Dist. Top Quart.	4.16%	3.93%
Dist. Asset Size	3.55%	3.27%

Non-Int Inc/AA	MRQ	MRY
Member Bank	0.36%	0.36%
Dist. Top Quart.	0.84%	0.73%
Dist. Asset Size	0.91%	0.93%

Non-Interest Income Detail

Non-Int Exp/AA	MRQ	MRY
Member Bank	1.73%	1.62%
Dist. Top Quart.	2.61%	2.64%
Dist. Asset Size	2.65%	2.59%

Non-Interest Expense Detail

Yld/Cost Sprd EA	MRQ	MRY
Member Bank	2.72%	2.18%
Dist. Top Quart.	3.48%	3.19%
Dist. Asset Size	2.78%	2.41%

G/L Net Int Pos*	MRQ	MRY
Member Bank	0.33%	0.36%
Dist. Top Quart.	0.68%	0.74%
Dist. Asset Size	0.77%	0.86%

EA Yield	MRQ	MRY
Member Bank	5.74%	5.55%
Dist. Top Quart.	5.98%	5.85%
Dist. Asset Size	5.71%	5.66%

Cost of Funds	MRQ	MRY
Member Bank	3.02%	3.37%
Dist. Top Quart.	2.50%	2.66%
Dist. Asset Size	2.94%	3.25%

Net Int Pos on EA%**	MRQ	MRY
Member Bank	10.95%	10.68%
Dist. Top Quart.	27.53%	28.34%
Dist. Asset Size	26.64%	26.77%

Loan Mix %EA	MRQ	MRY
Member Bank	76.04%	75.60%
Dist. Top Quart.	68.09%	67.19%
Dist. Asset Size	73.25%	72.11%

Sec Mix %EA	MRQ	MRY
Member Bank	22.71%	23.45%
Dist. Top Quart.	24.13%	25.69%
Dist. Asset Size	21.28%	22.14%

Other EA Mix	MRQ	MRY
Member Bank	1.25%	0.95%
Dist. Top Quart.	7.78%	7.11%
Dist. Asset Size	5.47%	5.75%

Deposit Mix	Non-int Bearing MRQ	Non-int Bearing MRY	Int Bearing MRQ	Int Bearing MRY
Member Bank	6.30%	5.58%	93.70%	94.42%
Dist. Top Quart.	22.05%	22.65%	77.95%	77.35%
Dist. Asset Size	18.98%	19.49%	81.02%	80.51%

Dep/Funding	MRQ	MRY
Member Bank	91.12%	88.75%
Dist. Top Quart.	96.46%	94.90%
Dist. Asset Size	91.57%	90.30%

Borrow Mix/Fund	MRQ	MRY
Member Bank	8.57%	10.28%
Dist. Top Quart.	2.84%	3.80%
Dist. Asset Size	5.95%	7.13%

Loan Yield	MRQ	MRY
Member Bank	6.23%	6.17%
Dist. Top Quart.	7.13%	7.01%
Dist. Asset Size	6.48%	6.44%

Loan Detail

Securities Yield	MRQ	MRY
Member Bank	4.28%	3.60%
Dist. Top Quart.	3.24%	3.04%
Dist. Asset Size	3.52%	3.38%

Securities Detail

Other Asset Yield	MRQ	MRY
Member Bank	5.77%	7.16%
Dist. Top Quart.	4.89%	5.38%
Dist. Asset Size	5.34%	5.81%

Other Asset Detail

Int-Bearing Cost	MRQ	MRY
Member Bank	2.98%	3.23%
Dist. Top Quart.	2.44%	2.56%
Dist. Asset Size	2.77%	3.05%

Tot Dep Cost	MRQ	MRY
Member Bank	2.79%	3.05%
Dist. Top Quart.	1.91%	1.98%
Dist. Asset Size	2.25%	2.46%

Deposit Detail

Borrowing Cost	MRQ	MRY
Member Bank	3.25%	4.17%
Dist. Top Quart.	3.71%	5.08%
Dist. Asset Size	3.34%	4.57%

Borrowing Detail

Source: S&P Global Market Intelligence.

*((Avg Earning Assets - Avg IB Liabilities) / Avg Earning Assets) x Cost of Int Bearing Liab
**((Avg Earning Assets - Avg IB Liabilities) / Avg Earning Assets)

Performance Component: Securities Mix and Yields

ROAE Composition

Securities Mix	Member:	Member Bank		
	Actual (000s)		% of Avg Assets	
	MRQ	MRY	MRQ	MRY
Avg US Treas & Other US Govt	$ 60,215	$ 102,521	4.82%	9.32%
Avg Mortgage Backed Securities	$ 142,835	$ 89,800	11.43%	8.16%
Avg Other Securities	$ 92,311	$ 97,280	7.38%	8.84%
Avg Sec (Debt & Equity) (000s)	$ 295,361	$ 289,600	23.63%	26.33%
Avg Securities/Avg Earning Assets %	22.71%	23.45%		
Avg Assets (000s)	$ 1,250,000	$ 1,100,000		
Return on Average Equity	11.76%	8.21%		

(S-Corporations tax-effected for comparative purposes)

Peer Group Comparison % of Avg Assets								
District Avg.		District Top Quartile		KS	State Avg.	Asset Size $1-5B	
MRQ	MRY	MRQ	MRY	MRQ	MRY	MRQ	MRY
3.89%	4.45%	5.12%	5.27%	4.47%	5.10%	3.44%	4.26%
11.26%	11.42%	12.39%	13.40%	9.92%	10.53%	8.21%	7.98%
5.64%	6.07%	8.12%	6.07%	7.34%	8.19%	7.89%	8.35%
20.80%	21.94%	25.63%	27.19%	21.73%	23.82%	19.54%	20.58%
23.22%	24.56%	24.13%	25.69%	26.53%	27.98%	21.28%	22.14%
$ 907,229	$ 885,343	$ 741,073	$ 727,491	$ 544,600	$ 530,061	$ 1,798,004	$ 1,749,017
10.99%	9.66%	18.93%	16.01%	11.09%	10.20%	12.45%	11.37%

Securities Yield	Member:	Member Bank	
	Actual		
	MRQ	MRY	
Yield on US Treas & Govt Agency Sec	0.96%	0.89%	
Yield on Mortgage Backed Securities	5.06%	5.00%	
Yield on All Other Securities	4.65%	4.80%	
Overall Yld on Tot Invest Full Tax Eq	4.28%	3.60%	
			% of Avg Tot Securities
Other:	MRQ	MRY	MRQ MRY
Pledged Securities	$ 71,267	$ 77,618	23.91% 28.01%

Peer Group Yield Comparison							
District Avg.		District Top Quartile		KS	State Avg.	Asset Size $1-5B	
MRQ	MRY	MRQ	MRY	MRQ	MRY	MRQ	MRY
2.86%	2.89%	3.27%	3.29%	3.05%	3.01%	2.74%	2.73%
3.18%	3.13%	3.09%	2.92%	3.22%	3.18%	3.52%	3.40%
2.91%	2.83%	2.85%	2.77%	2.53%	2.43%	3.31%	3.34%
3.19%	2.96%	3.24%	3.04%	3.03%	2.73%	3.52%	3.38%
% of Avg Tot Securities							
MRQ	MRY	MRQ	MRY	MRQ	MRY	MRQ	MRY
50.89%	50.38%	55.52%	55.13%	56.53%	55.46%	47.79%	48.15%

Note:

Average Other Securities (Incl Securities Issued by States & Pol Subdivisions in the US, Asset-Backed Securities, and Other Debt Securities plus the Average of the Historical Cost of Investments in Mutual Funds and Other Equity Securities with Readily Determinable Fair Values)

