

Peer Performance Index (PPI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS

2025 Annual Performance Review

Endorsed Partner

CBA



Community Bankers
Association of Kansas



Call Report Insights 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 Peer Performance Index (PPI)™ addresses this issue.

The Peer Performance Index (PPI)

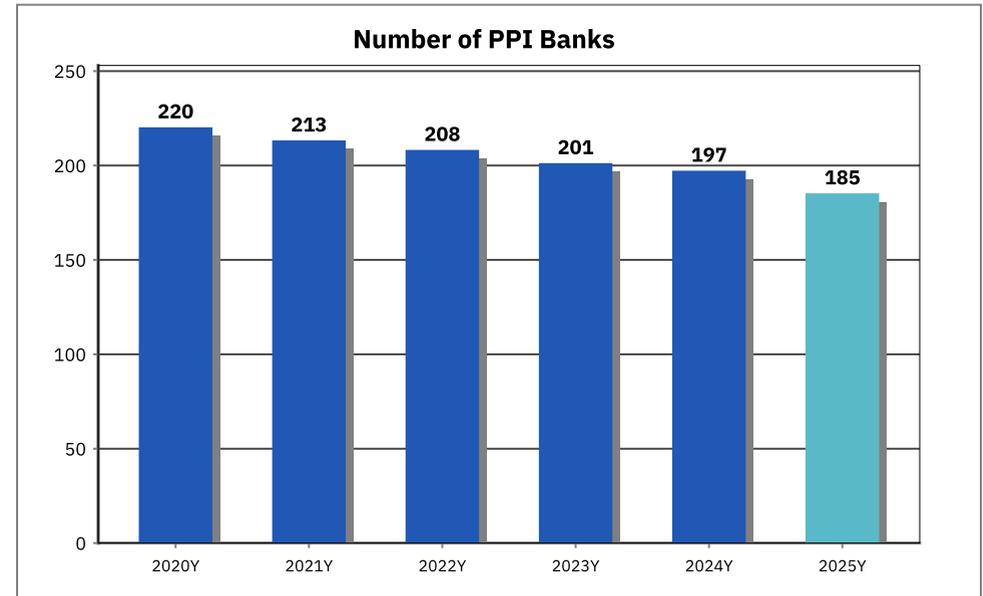
The proprietary Peer Performance Index (PPI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is ***largely*** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition of a community bank, but has been further refined to be improved and more relevant.

The following is a summary of Peer Performance Index banks compared to total FDIC-Insured bank and trust institutions:

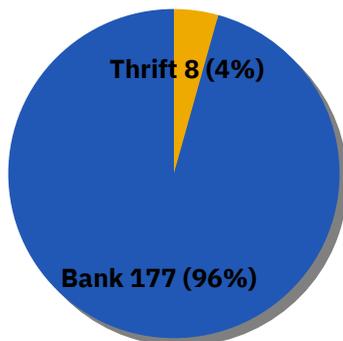
	<u>PPI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
Kansas	185	99%	2	1%	187
National	4,055	92%	339	8%	4,394

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

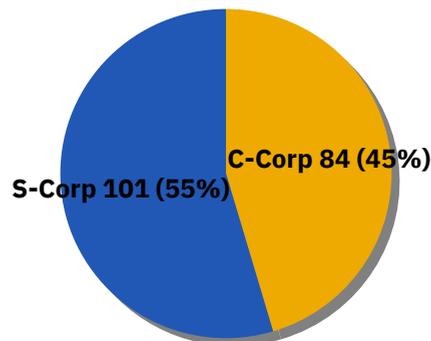
PPI Bank Size Distribution				
Total Assets	Institutions		Aggregate Assets	
	#	%	\$MM	%
\$0-\$100 Million	49	26%	\$2,871	3%
\$100-\$500 Million	95	51%	\$23,015	25%
\$500 Million-\$1 Billion	22	12%	\$14,821	16%
\$1-\$5 Billion	16	9%	\$29,170	31%
\$5-\$10 Billion	3	2%	\$23,094	25%
Total	185	100%	\$92,970	100%



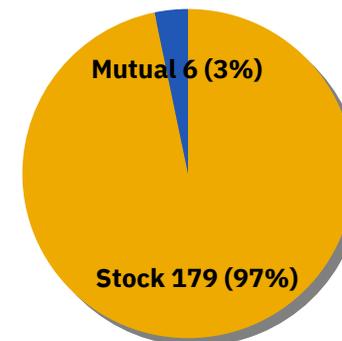
Industry Breakdown

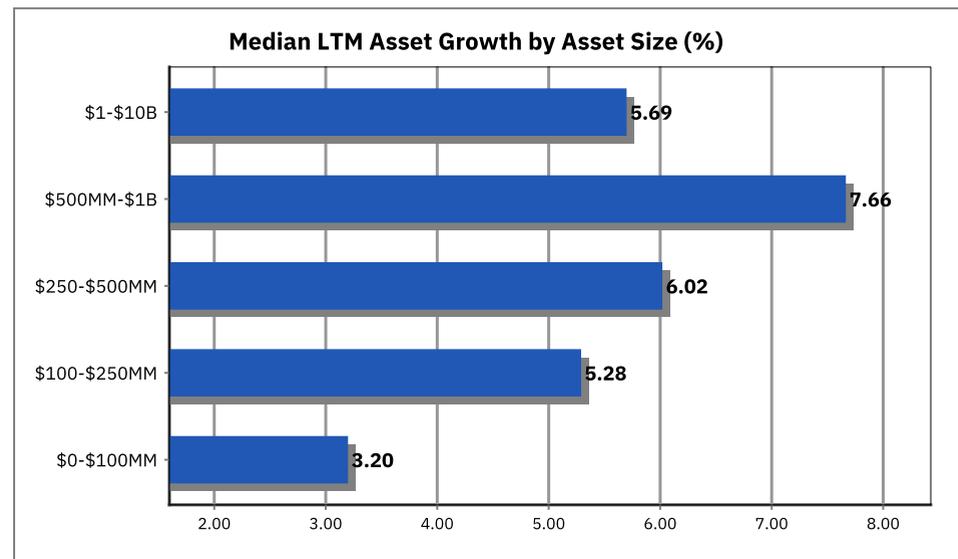
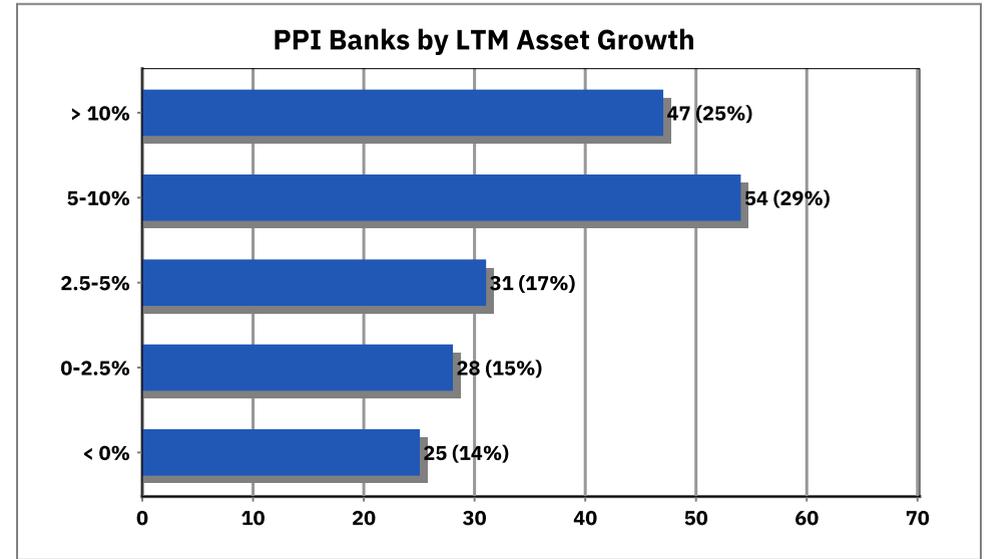
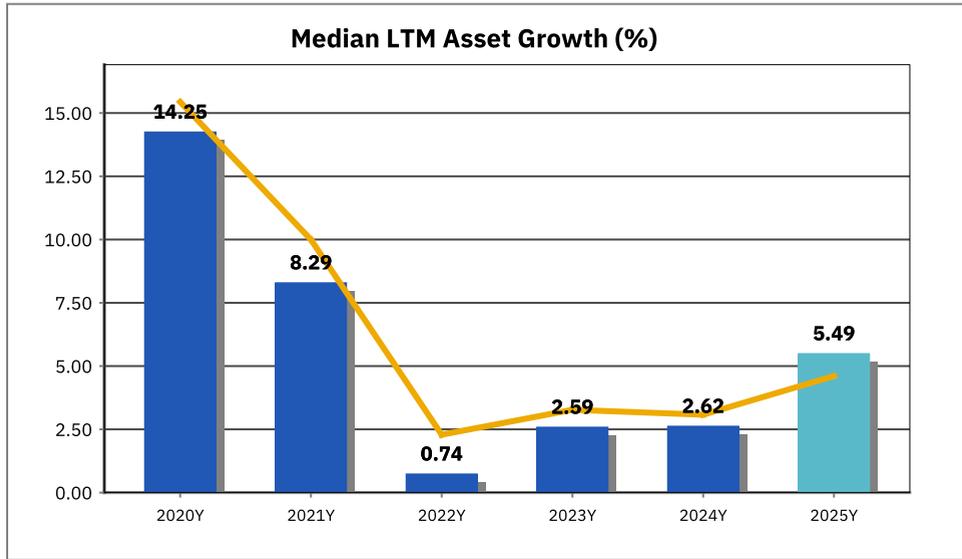


Structural Breakdown



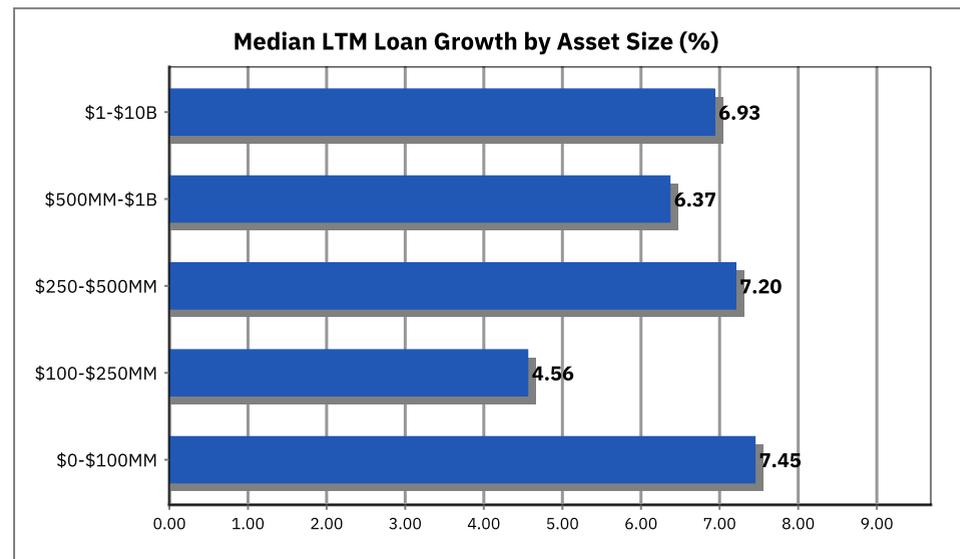
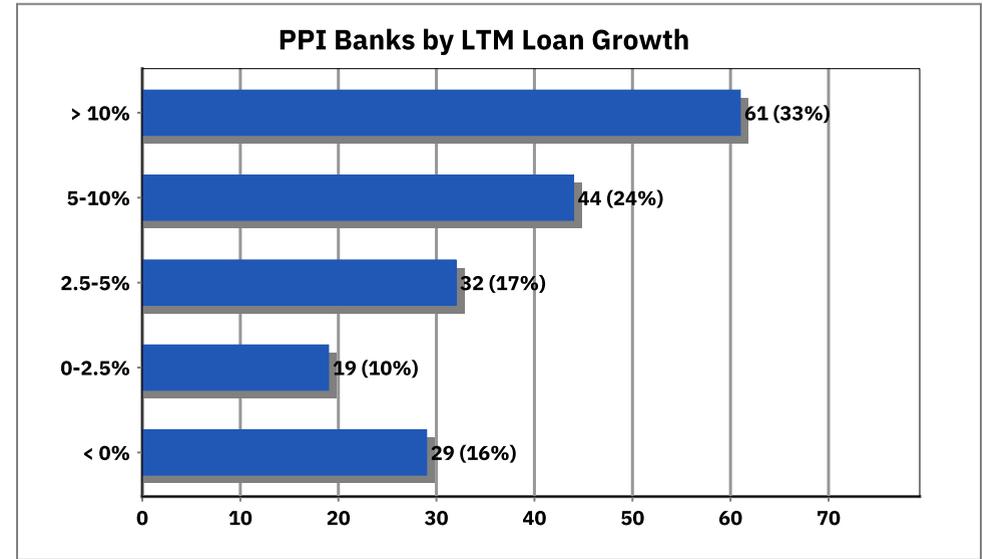
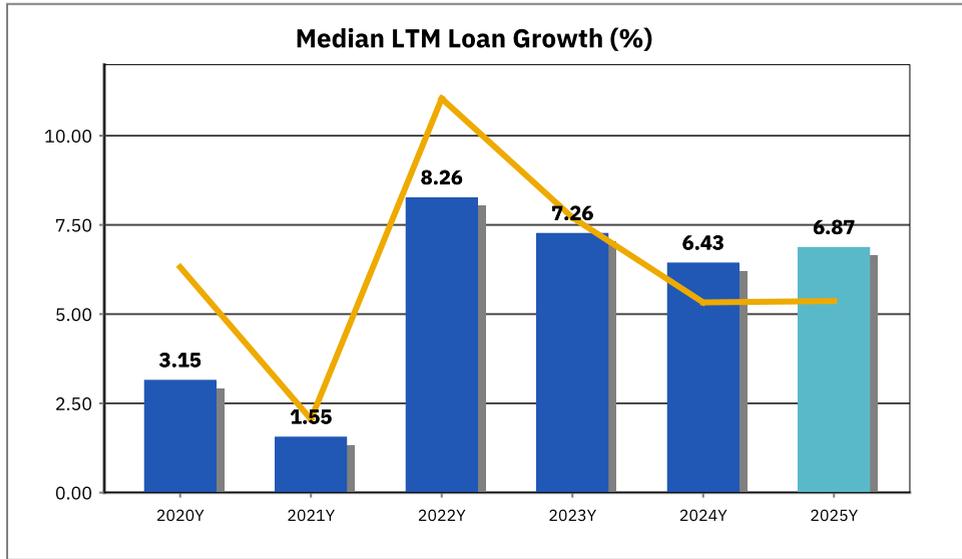
Ownership Breakdown





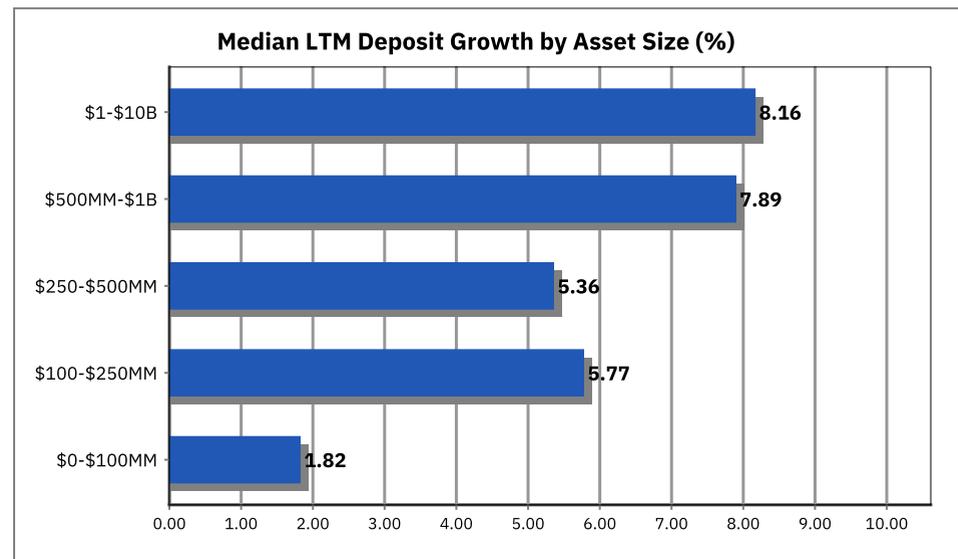
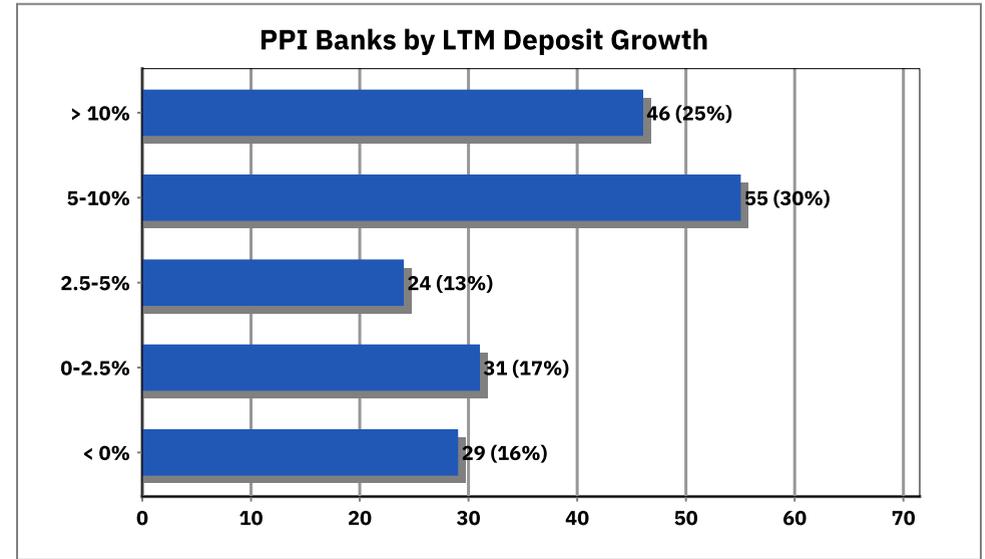
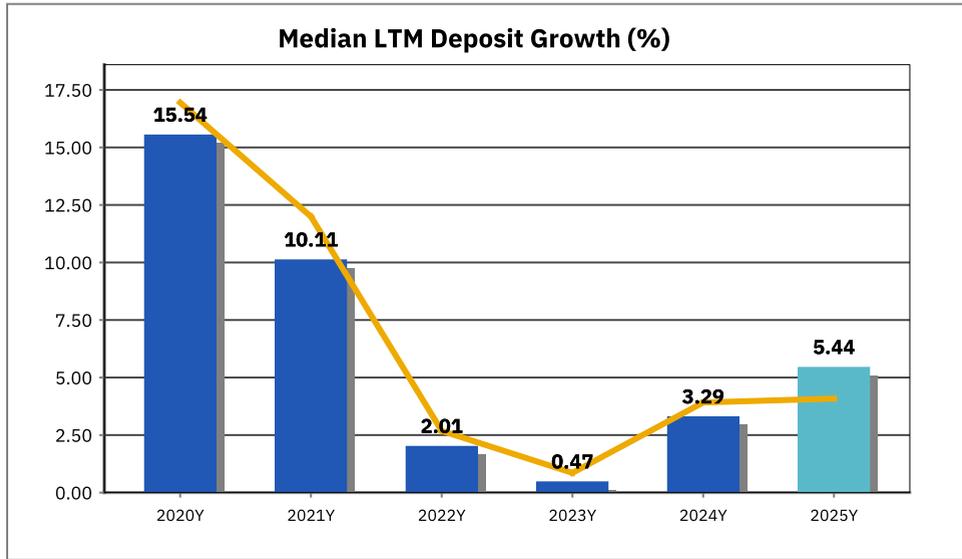
— National Trend

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



— National Trend

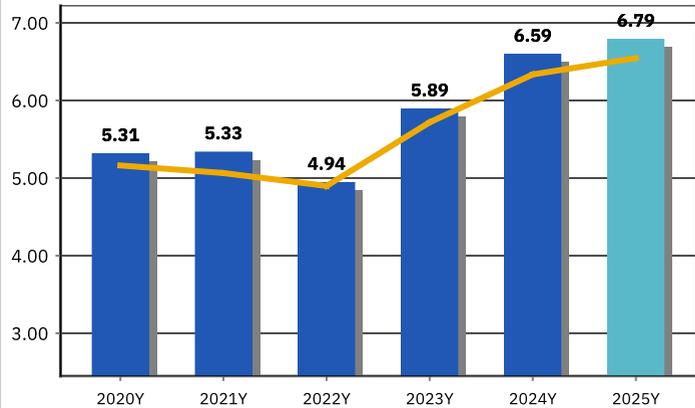
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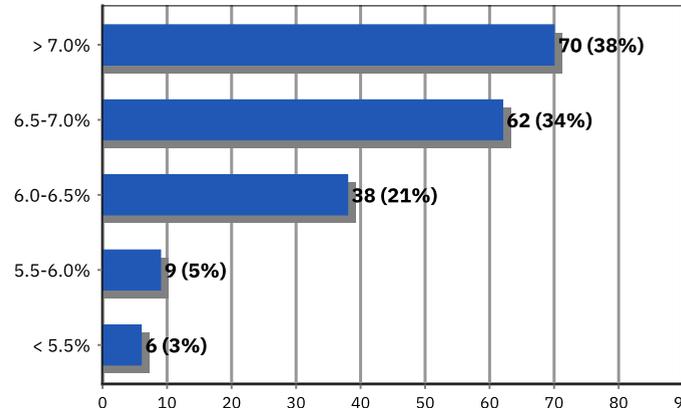
— National Trend

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

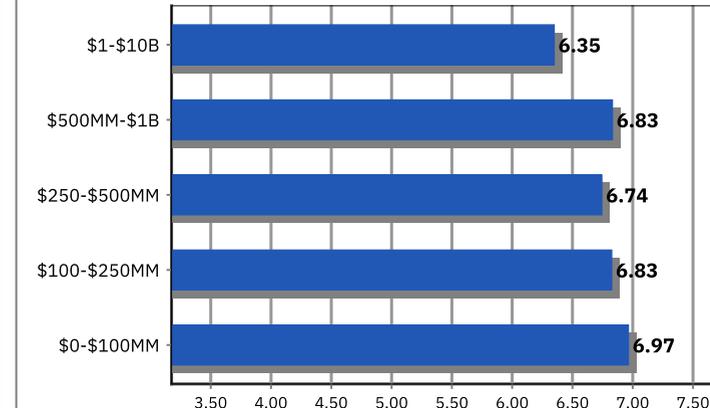
Yield on Loans (%)



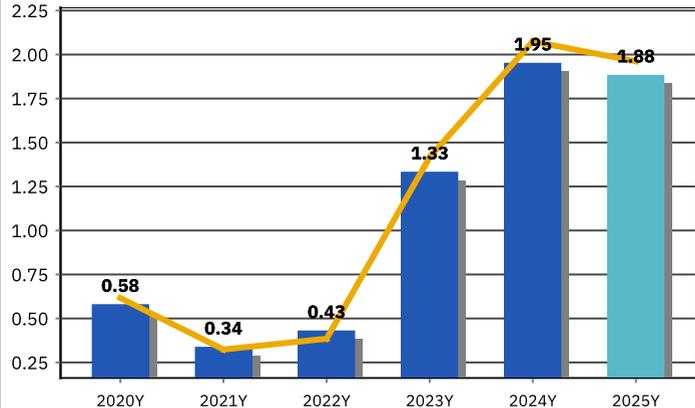
PPI Banks by Yield on Loans



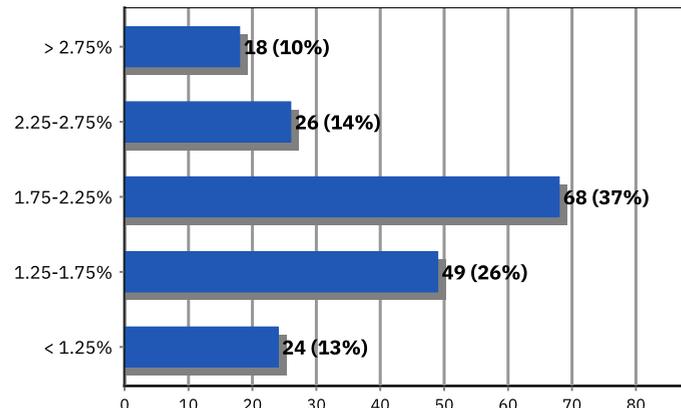
Median Yield on Loans by Asset Size (%)



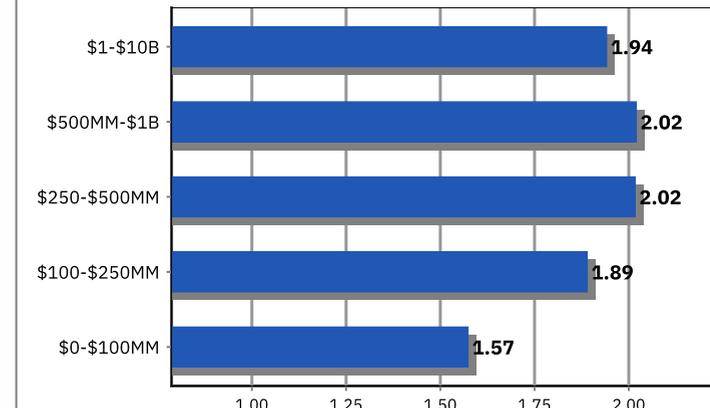
Cost of Funds (%)



PPI Banks by Cost of Funds



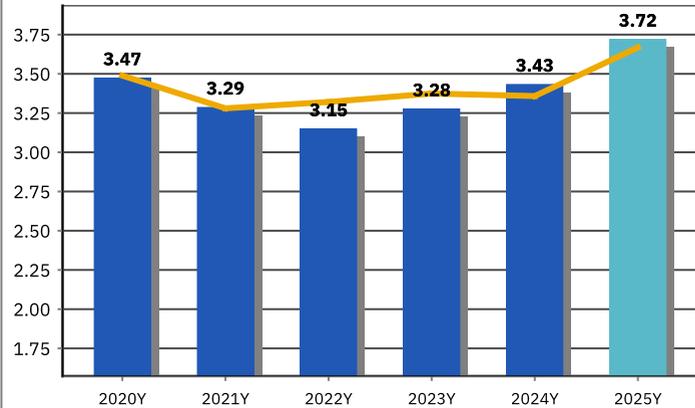
Median Cost of Funds by Asset Size (%)



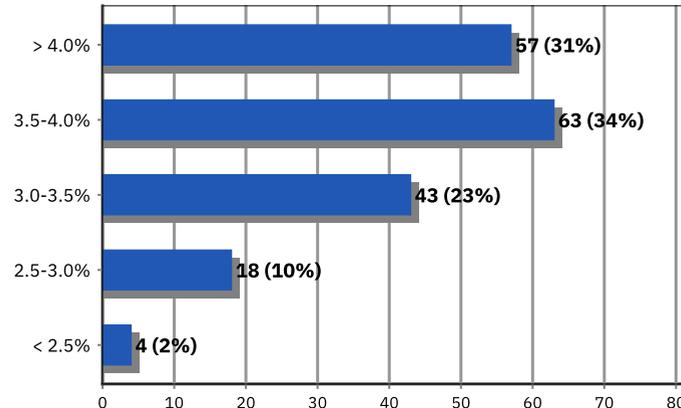
— National Trend

Note: All data points represent median values; current period data (green bars) are for the the full year 2025; Core items exclude nonrecurring gains/losses

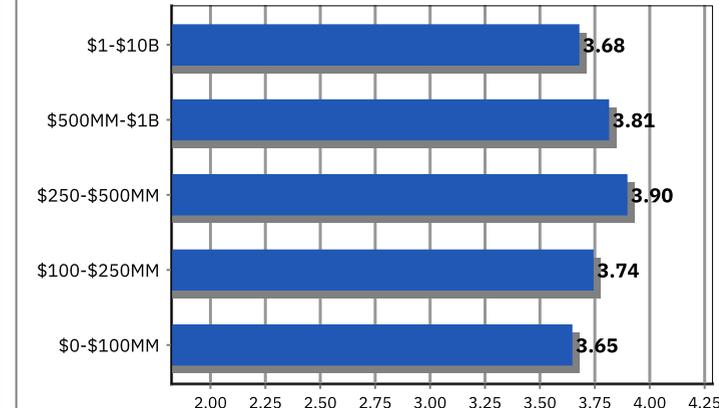
Net Interest Margin (%)



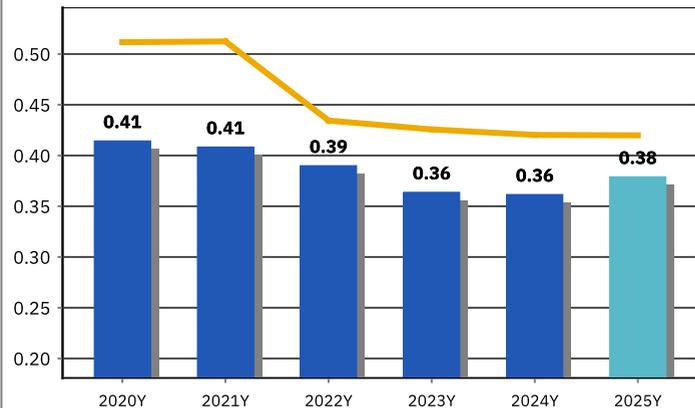
PPI Banks by Net Interest Margin



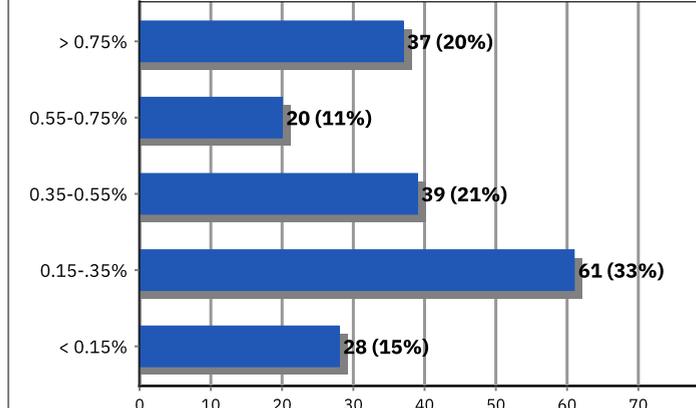
Median Net Interest Margin by Asset Size (%)



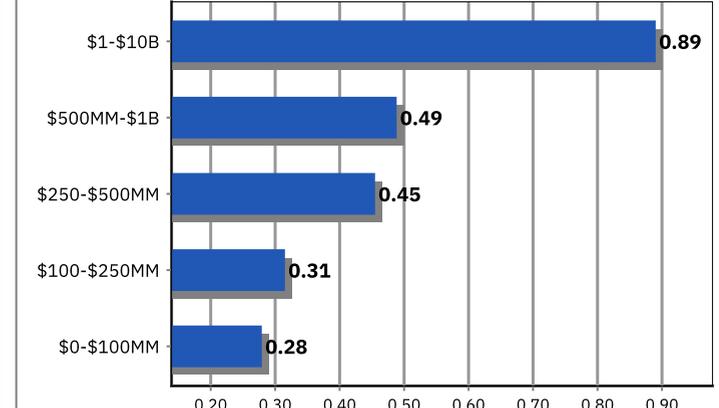
Noninterest Income (Core)/Avg. Assets (%)



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

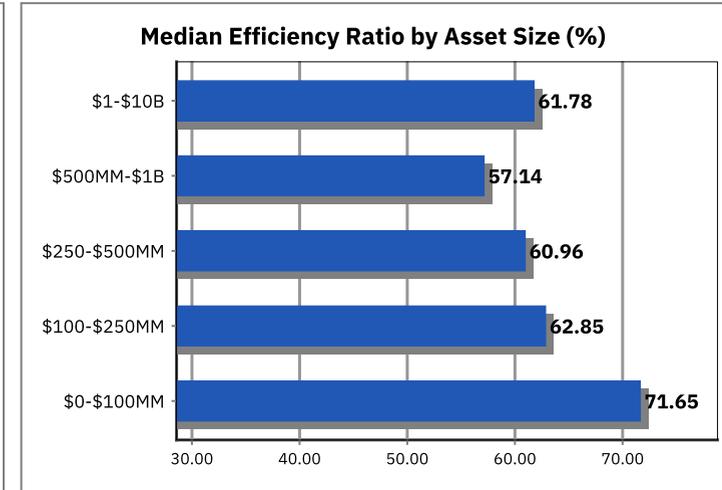
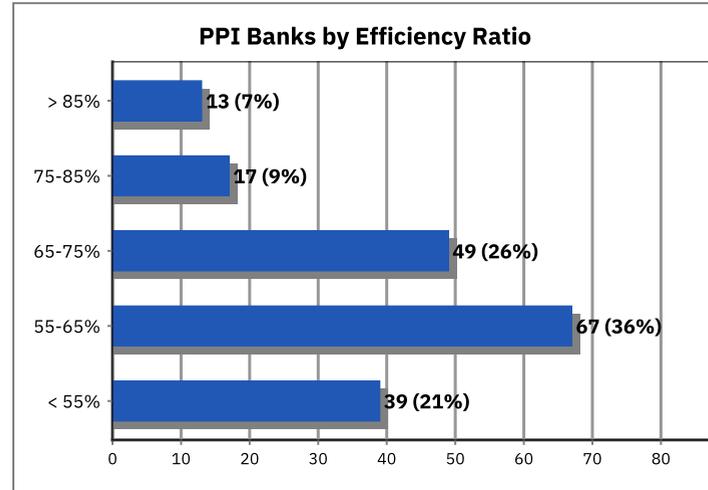
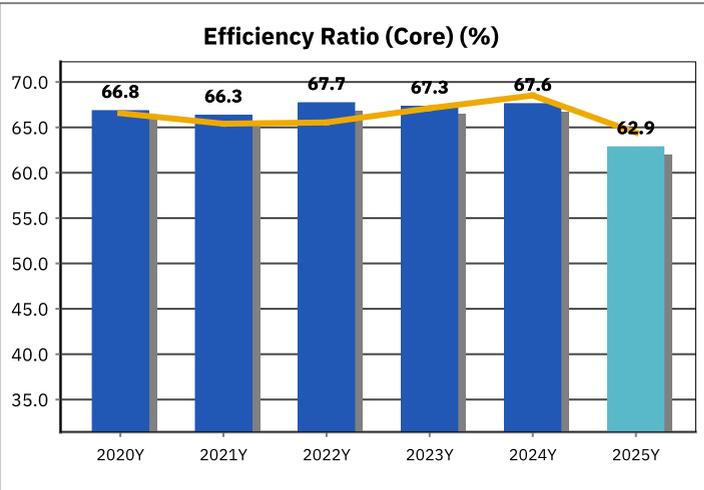


Median Noninterest Income (Core)/Avg. Assets by Asset Size (%)



— National Trend

Note: All data points represent median values; current period data (green bars) are for the the full year 2025; Core items exclude nonrecurring gains/losses

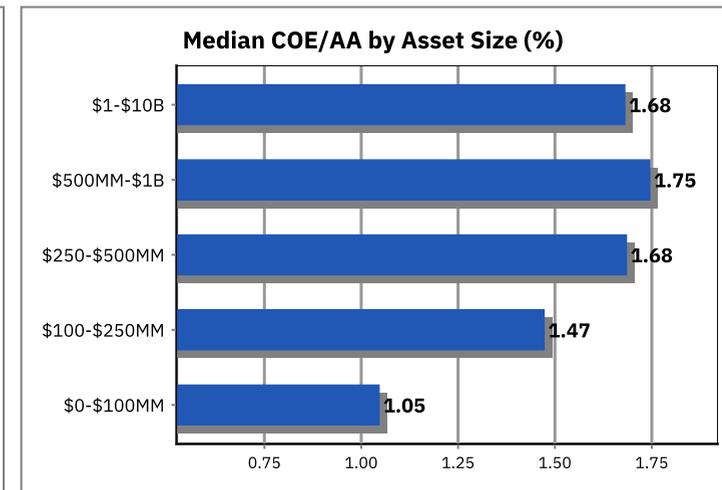
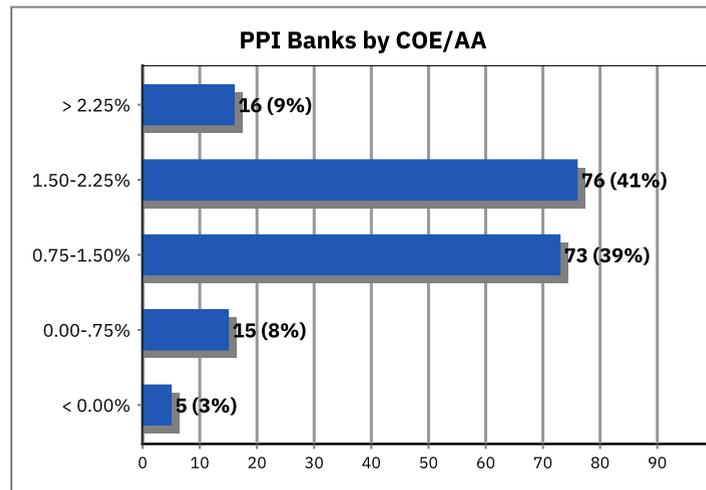
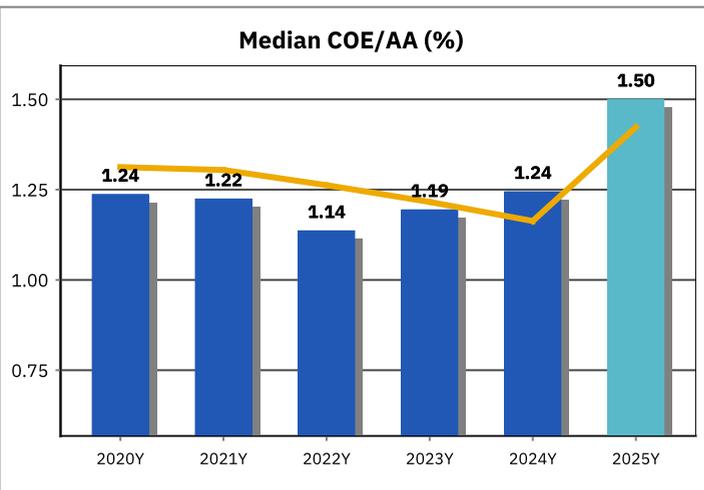
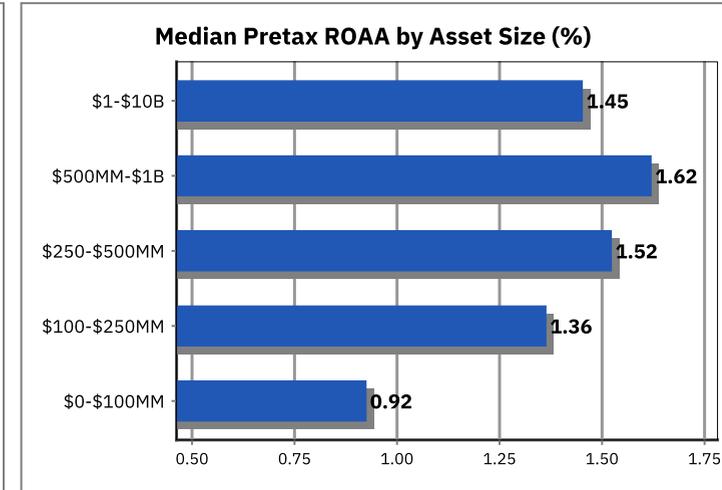
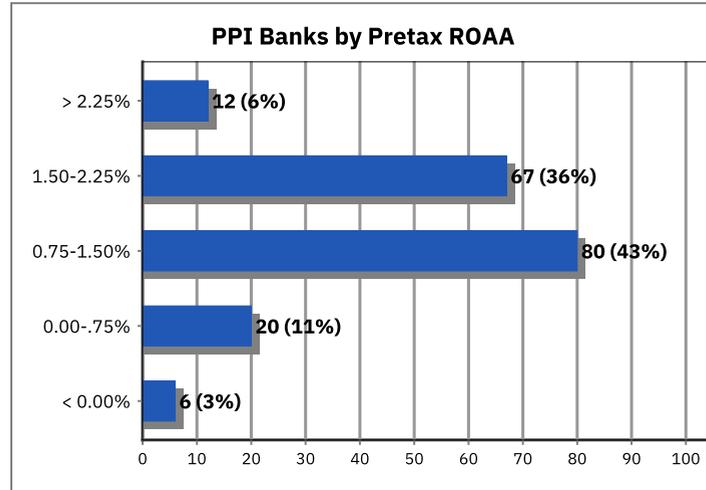
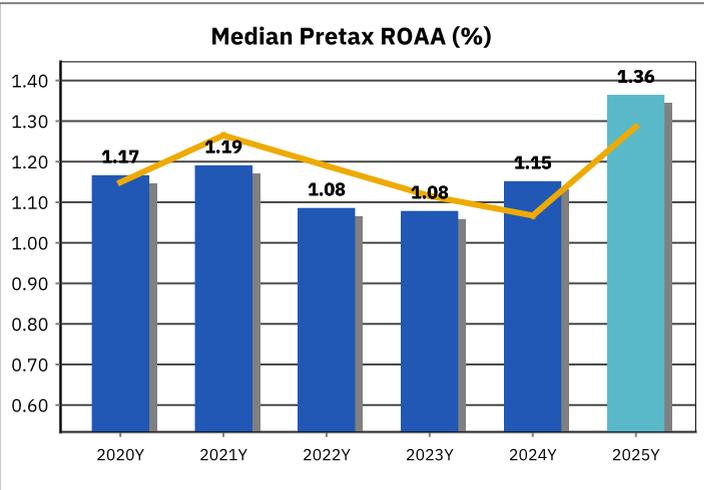


— National Trend

Note: All data points represent median values;
current period data (green bars) are for the the full year 2025; Core items exclude nonrecurring gains/losses

State Performance Trends Profitability Trends

Kansas
Banks
December 31, 2025



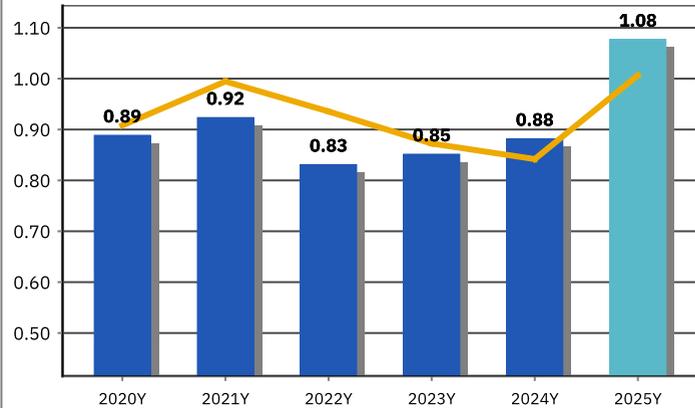
— National Trend

* Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)
current period data (green bars) are for the full year 2025

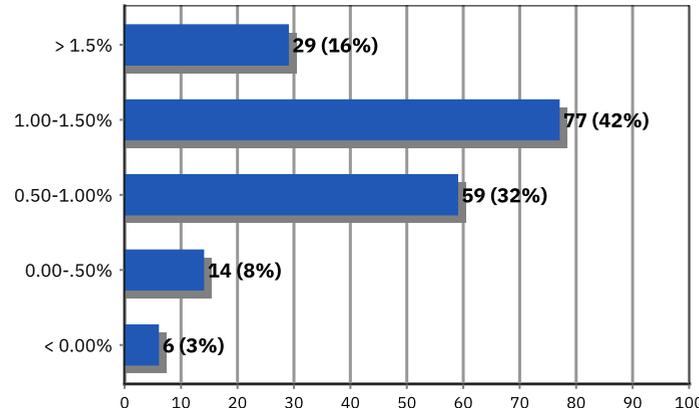
State Performance Trends Profitability Trends

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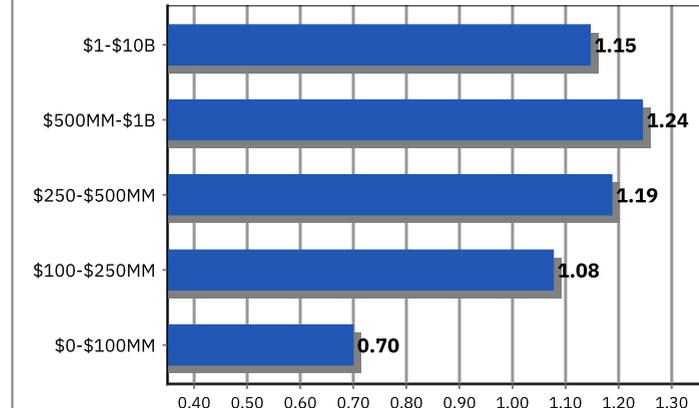
Median ROAA (%)



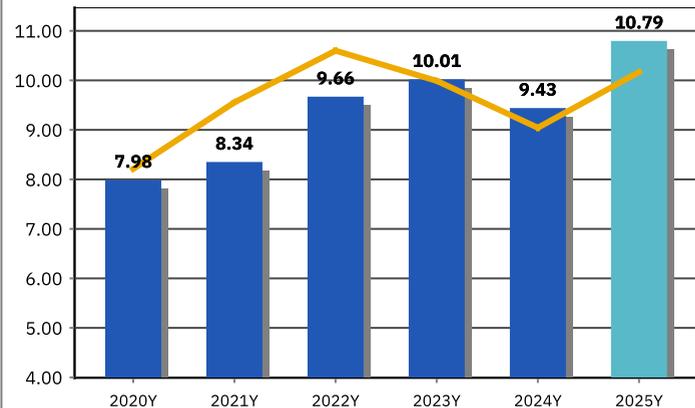
PPI Banks by ROAA



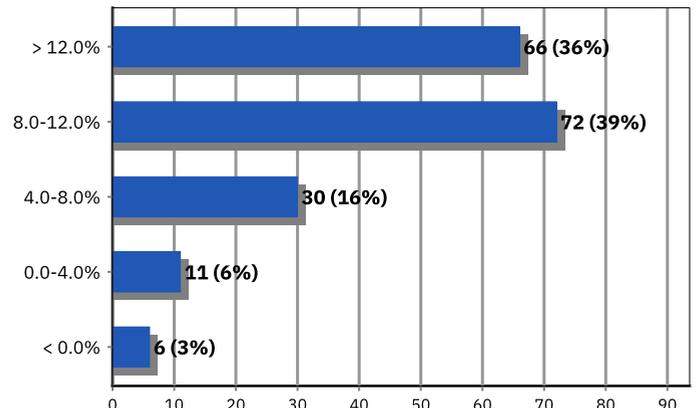
Median ROAA by Asset Size (%)



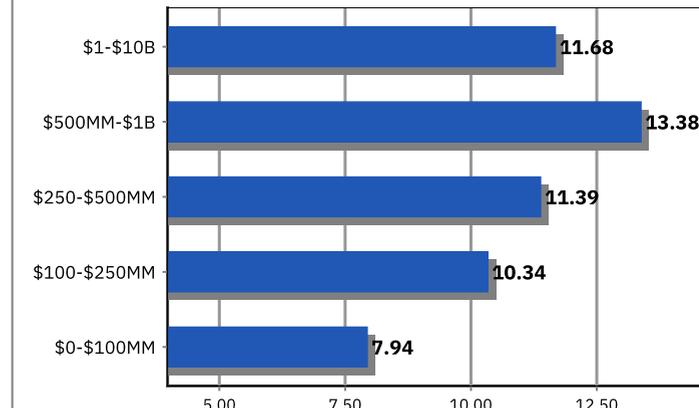
Median ROAE (%)



PPI Banks by ROAE

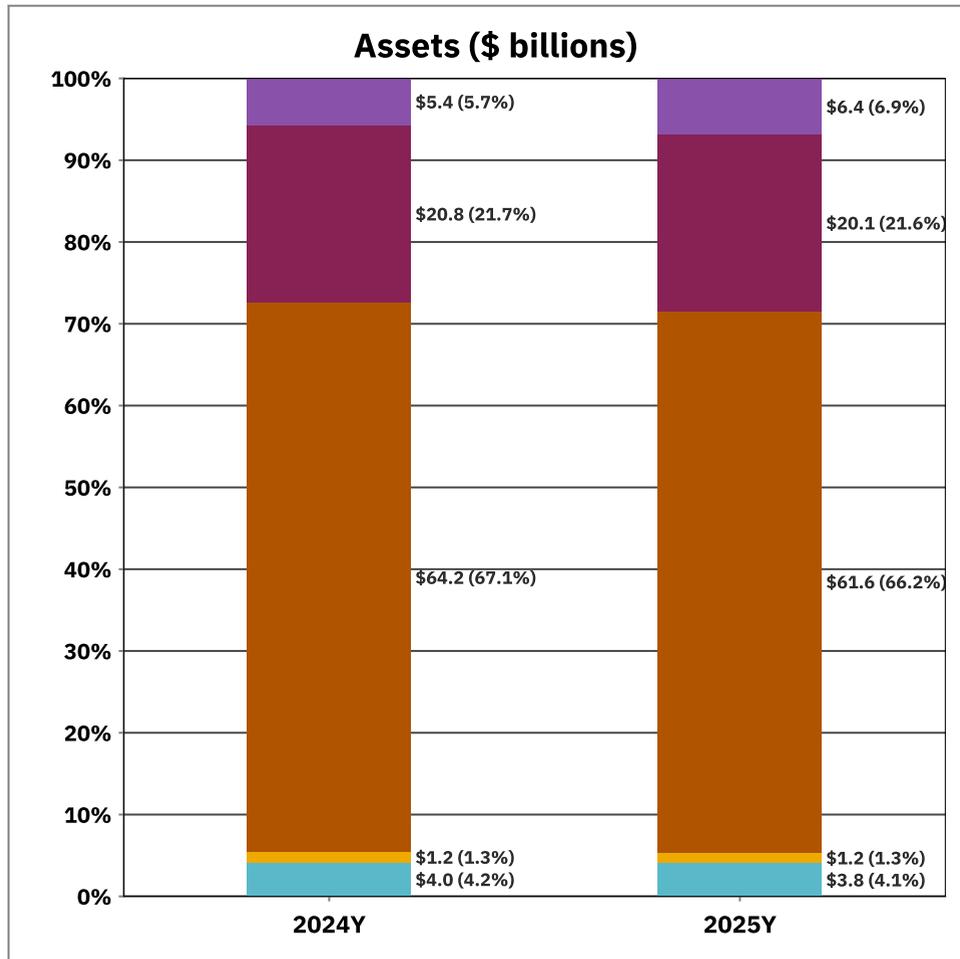


Median ROAE by Asset Size (%)

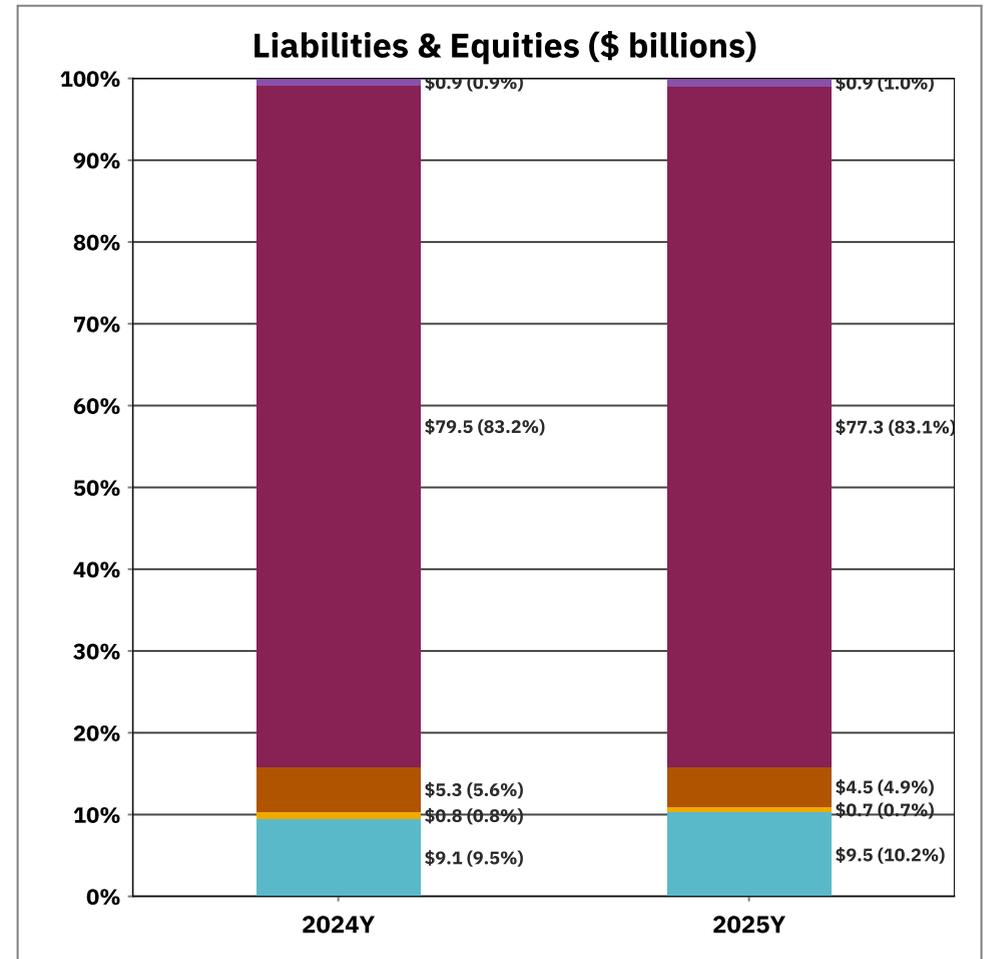


— National Trend

* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the full year 2025

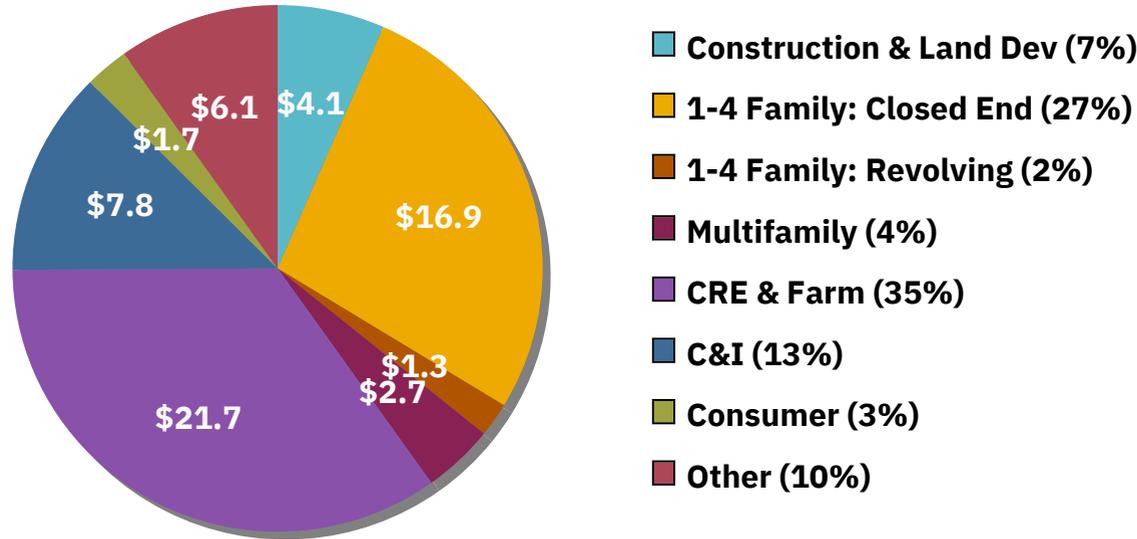


- Cash & Equivalents
- Securities
- Net Loans
- Premises & Fixed
- Other Assets



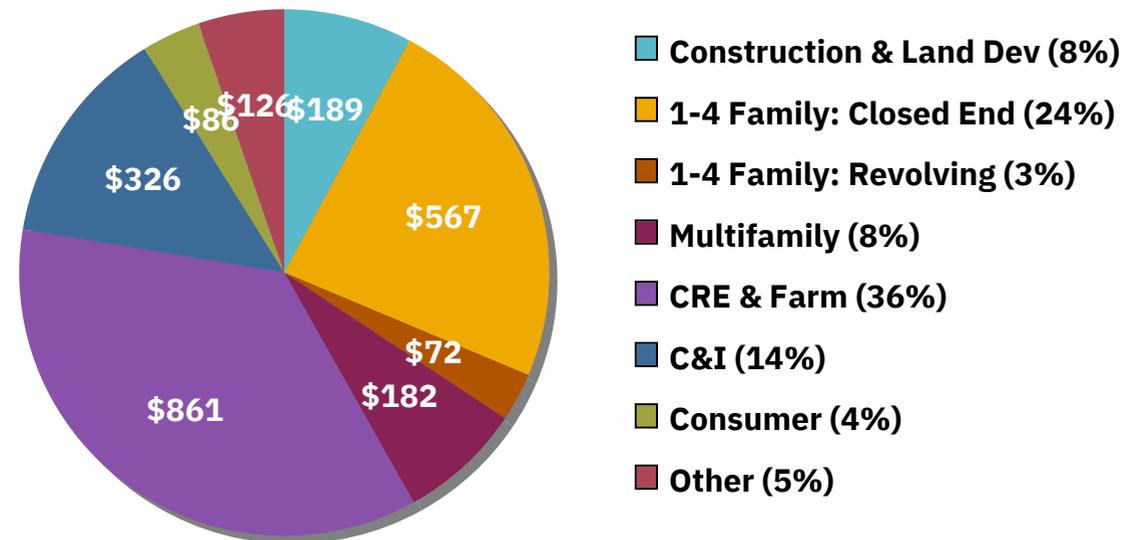
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



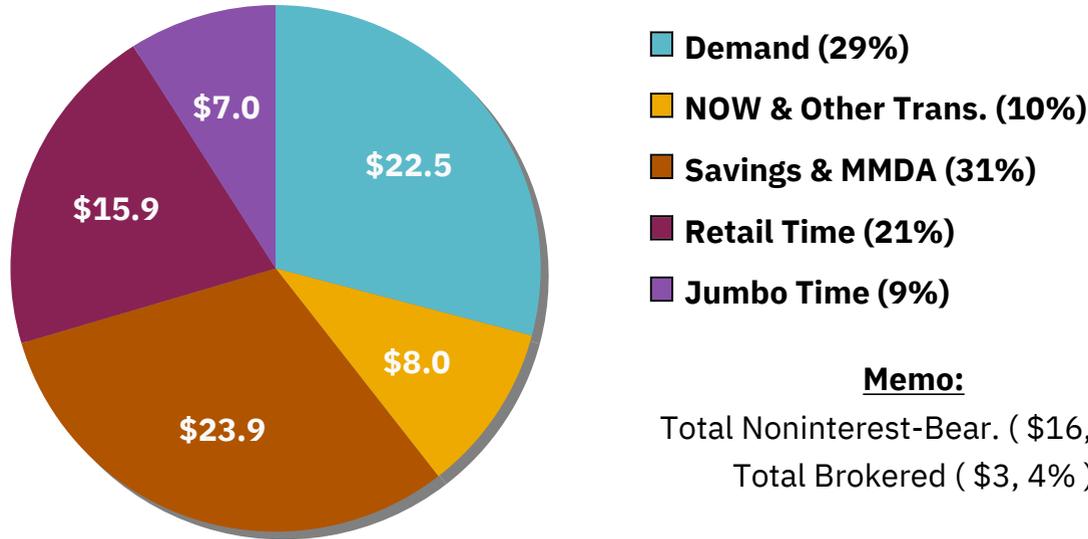
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix

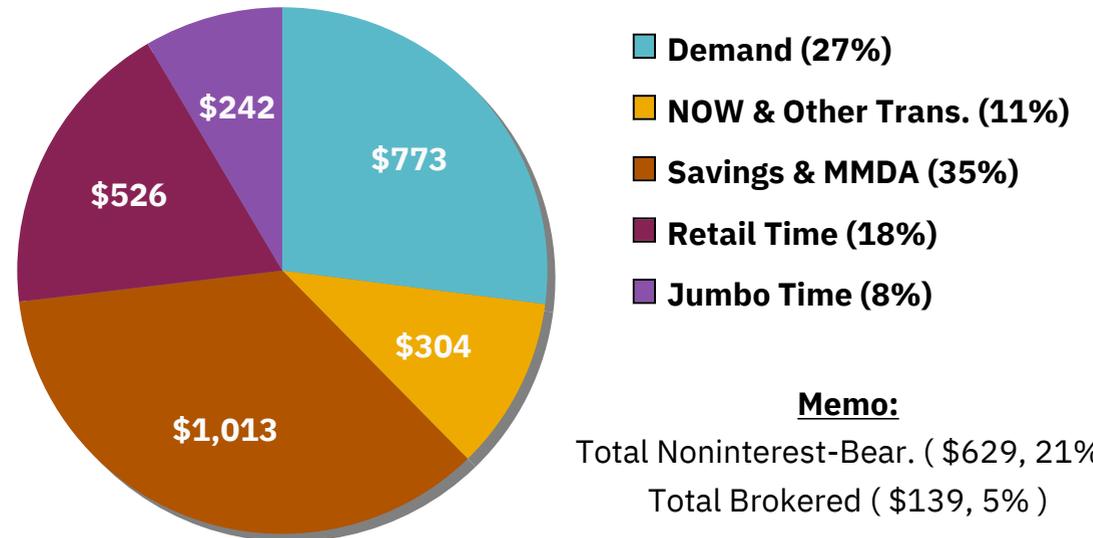


(\$ billions)

Memo:

Total Noninterest-Bear. (\$16, 0%)
Total Brokered (\$3, 4%)

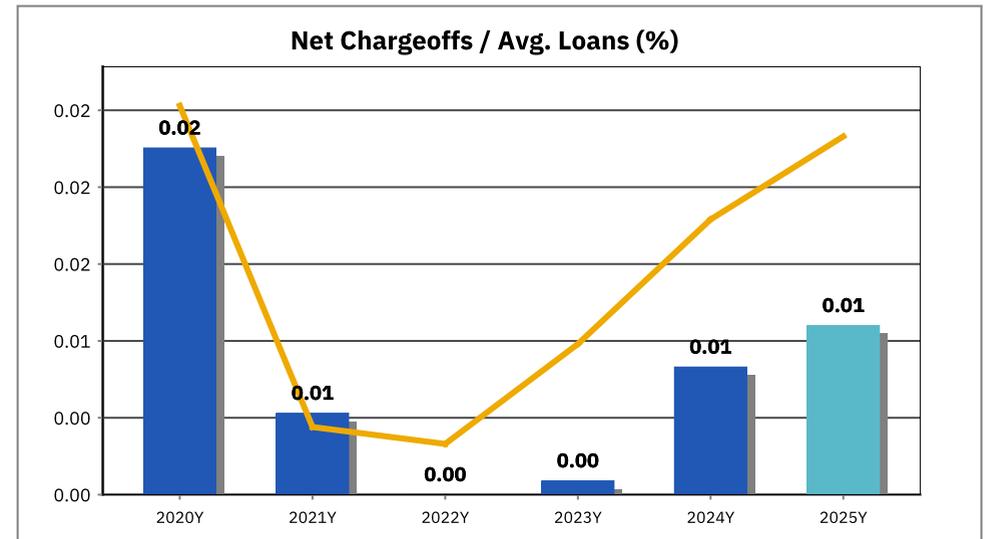
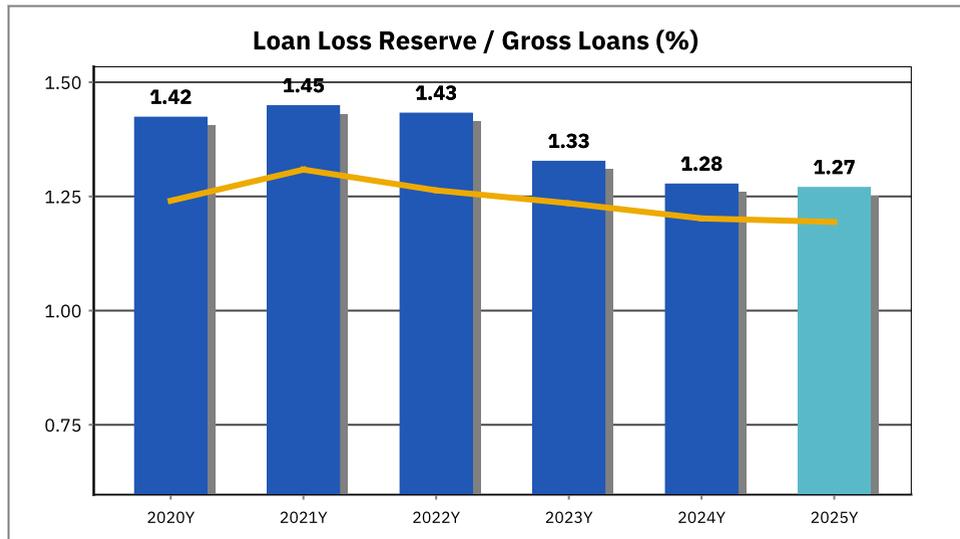
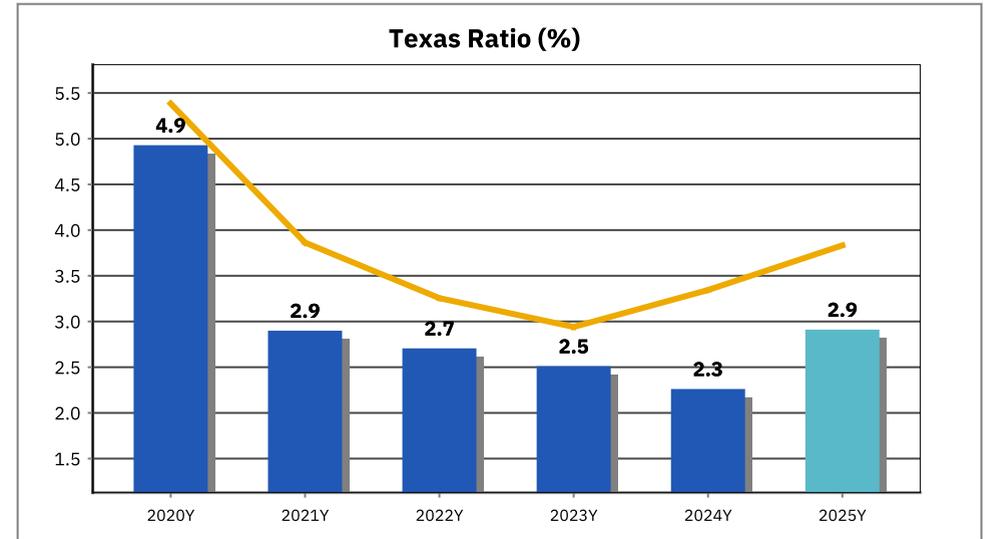
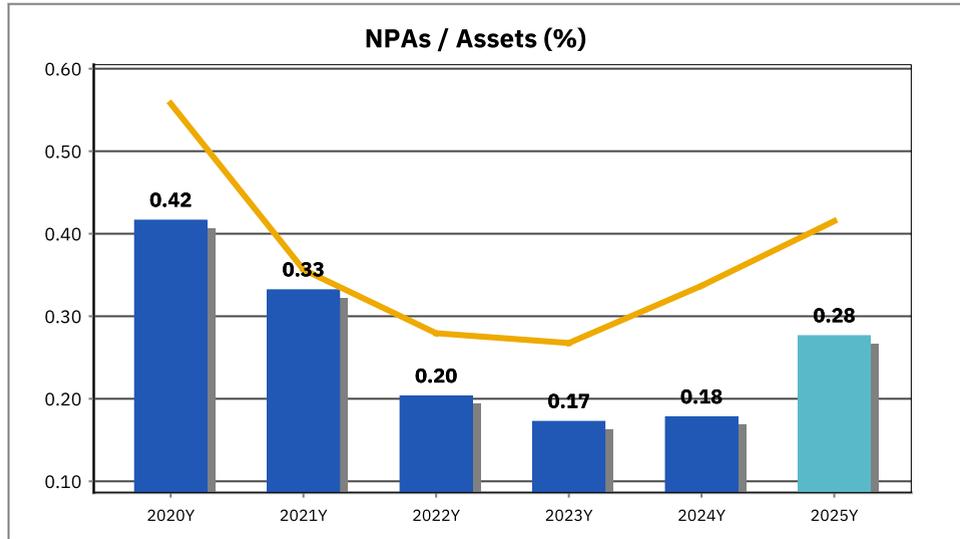
National Aggregate Deposit Mix



(\$ billions)

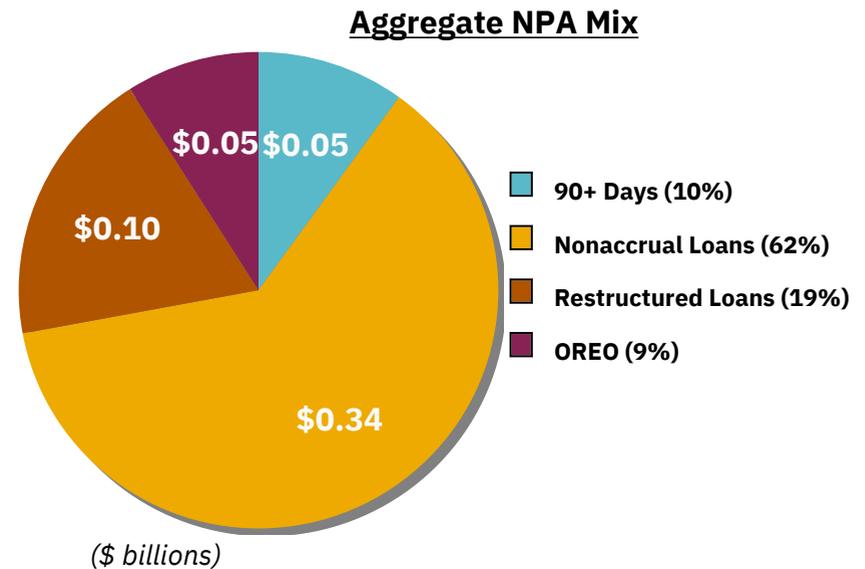
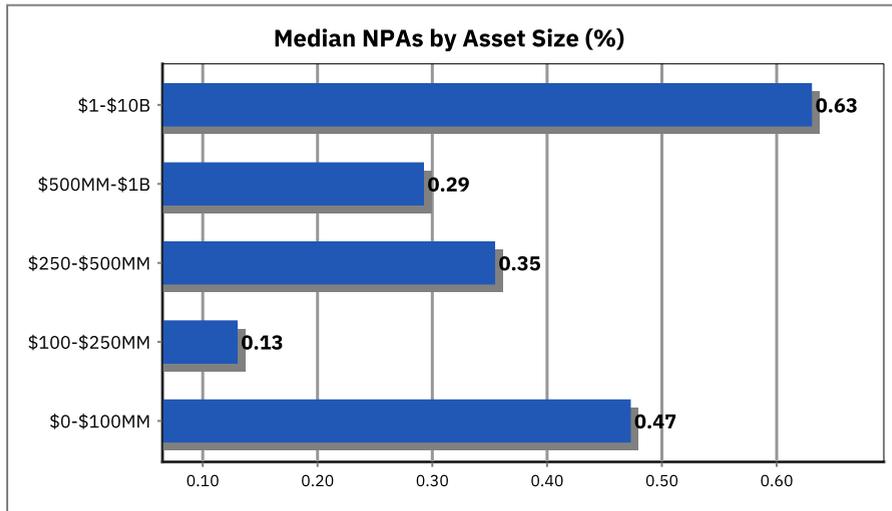
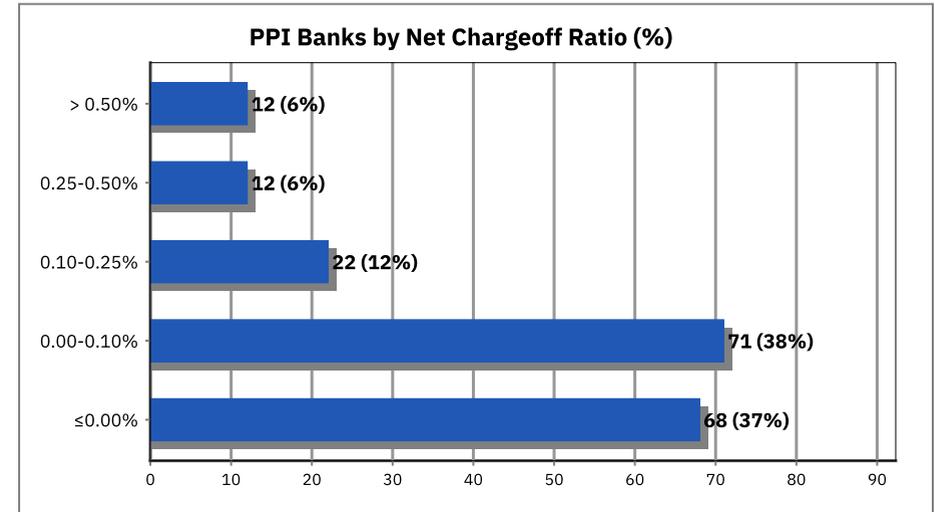
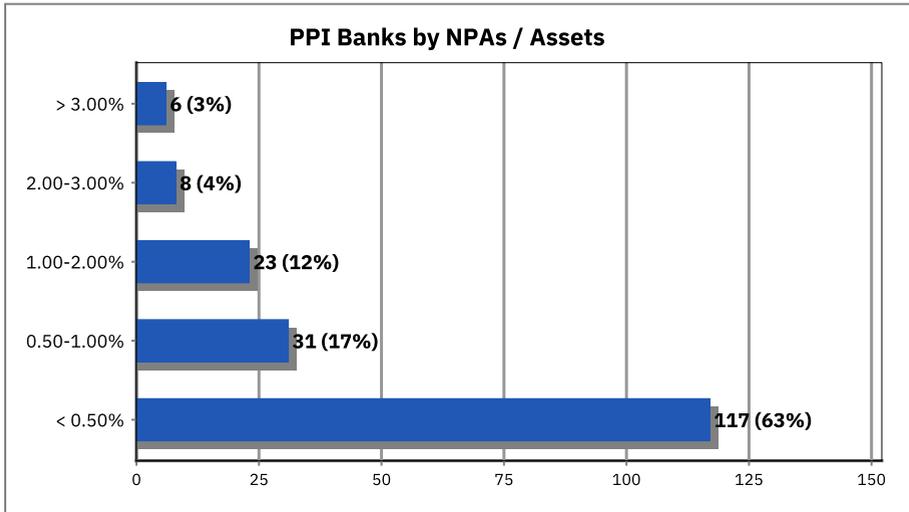
Memo:

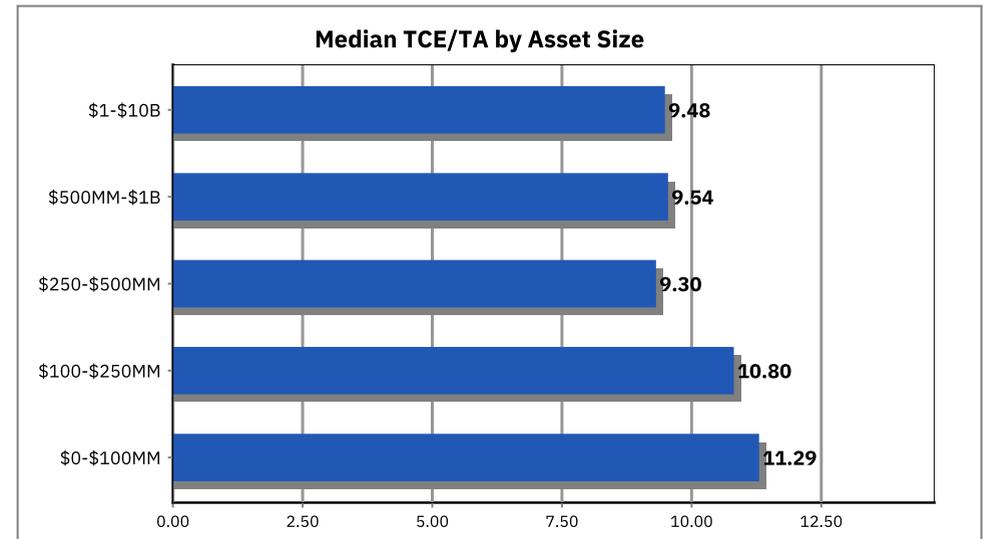
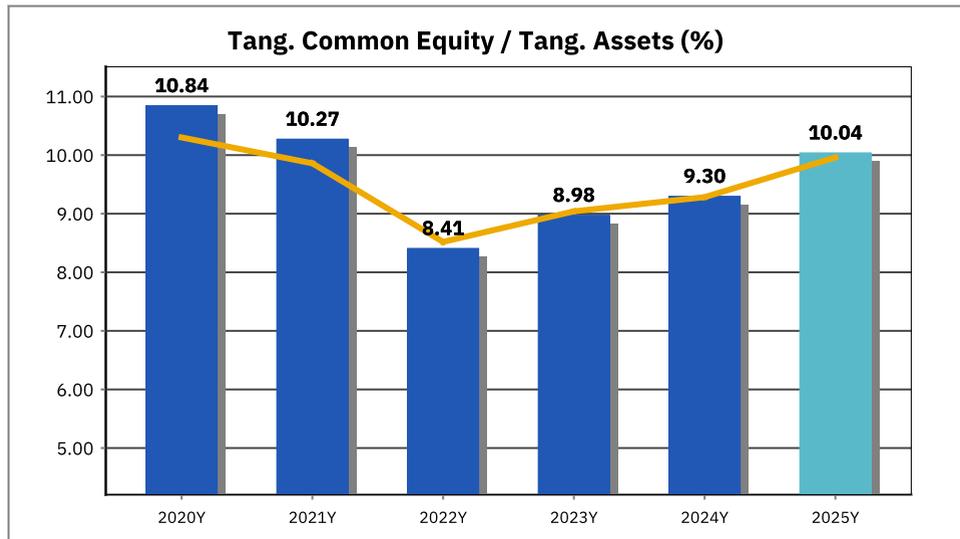
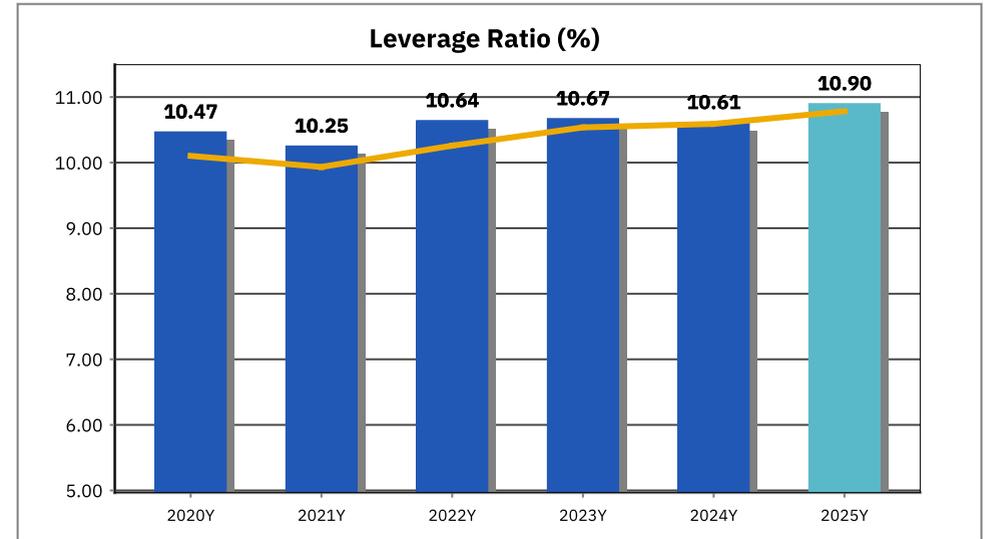
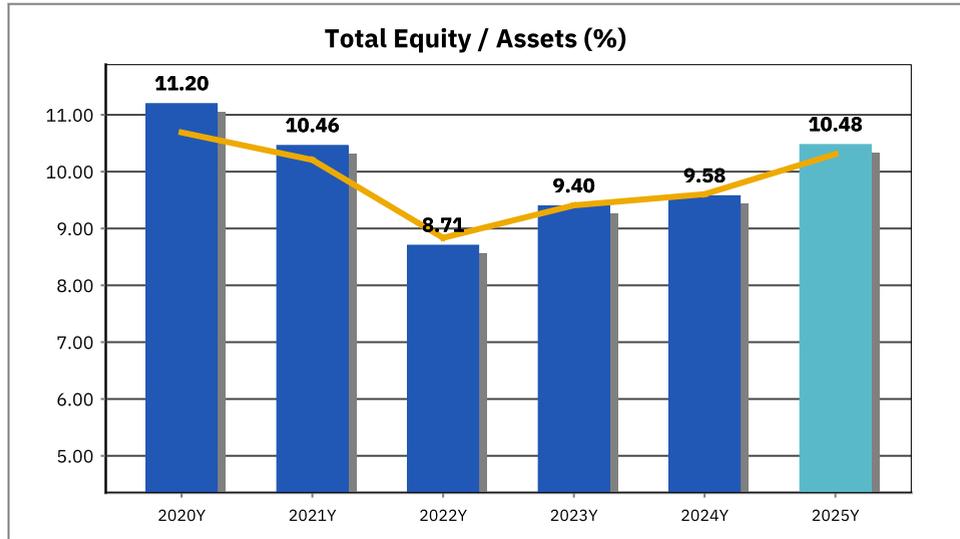
Total Noninterest-Bear. (\$629, 21%)
Total Brokered (\$139, 5%)



— 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





— National Trend

Note: Trend charts contain median values

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-0.94%	1.75%	2.99%	4.37%	5.49%	6.82%	8.53%	10.90%	16.82%
Loan Growth (LTM)	-2.43%	1.30%	3.05%	4.42%	6.87%	8.08%	11.03%	14.33%	21.76%
Deposit Growth (LTM)	-1.93%	0.96%	2.05%	4.33%	5.44%	7.23%	9.36%	12.02%	19.38%
Performance Trends									
Yield on Loans	6.06%	6.35%	6.52%	6.68%	6.79%	6.96%	7.11%	7.34%	7.70%
Cost of Funds	1.18%	1.40%	1.59%	1.77%	1.88%	2.01%	2.14%	2.35%	2.74%
Net Interest Margin	2.95%	3.22%	3.40%	3.61%	3.72%	3.88%	4.02%	4.28%	4.62%
Noninterest Income (core) / Avg Assets*	0.14%	0.19%	0.26%	0.30%	0.38%	0.44%	0.56%	0.73%	0.96%
Efficiency Ratio (core)*	48.3%	54.4%	57.1%	60.1%	62.8%	65.6%	67.9%	72.4%	78.6%
Profitability Trends									
Pretax ROAA	0.58%	0.88%	1.12%	1.27%	1.36%	1.54%	1.65%	1.80%	2.09%
Core Operating Earnings*	0.74%	1.03%	1.26%	1.42%	1.50%	1.68%	1.79%	1.94%	2.20%
Return on Average Assets (a)	0.48%	0.69%	0.86%	0.98%	1.08%	1.18%	1.27%	1.41%	1.63%
Return on Average Equity (a)	4.38%	6.95%	8.68%	9.86%	10.79%	11.59%	13.22%	14.80%	17.81%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.03%	0.09%	0.15%	0.28%	0.45%	0.63%	0.99%	1.78%
Texas Ratio	0.0%	0.4%	1.2%	1.6%	2.9%	4.2%	5.8%	8.0%	15.1%
Reserve / Loans	0.98%	1.06%	1.15%	1.20%	1.27%	1.38%	1.50%	1.75%	2.14%
Net Chargeoff Ratio	-0.02%	0.00%	0.00%	0.00%	0.01%	0.03%	0.06%	0.14%	0.38%
Capital Trends									
Total Equity / Assets	7.14%	8.26%	8.78%	9.69%	10.48%	11.27%	12.02%	12.96%	16.43%
Leverage Ratio	8.69%	9.29%	9.78%	10.26%	10.90%	11.57%	12.65%	13.96%	17.07%
Tang Common Equity / Tangible Assets	6.81%	8.04%	8.66%	9.32%	10.04%	10.80%	11.44%	12.67%	16.43%

* 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)

PPI HONOR ROLL: TOP PERFORMING BANKS

Top 25 Fastest Growing PPI Banks 2025 Asset Growth

**Kansas
Banks
December 31, 2025**

	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	Heritage Bank	Topeka, KS	\$311,150	118.7%	\$168,848
2	Vista National B&T	Harveyville, KS	\$62,961	78.4%	\$27,672
3	The Bank Of Protection	Protection, KS	\$145,904	47.8%	\$47,193
4	Kendall Bank	Overland Park, KS	\$213,389	34.1%	\$54,218
5	Dream First Bank	Syracuse, KS	\$917,944	33.1%	\$228,293
6	Bison State Bank	Bison, KS	\$123,554	32.8%	\$30,529
7	American Bank Of Baxter Springs	Baxter Springs, KS	\$194,737	32.5%	\$47,746
8	The Bank Of Tescott	Tescott, KS	\$639,380	30.0%	\$147,489
9	The Bank	Oberlin, KS	\$615,337	29.3%	\$139,299
10	Peoples B&TC	Mcperson, KS	\$1,579,827	26.9%	\$334,840
11	Farmers State Bank	Dwight, KS	\$20,501	24.7%	\$4,056
12	New Century Bank	Belleville, KS	\$85,100	24.6%	\$16,809
13	Stockgrowers State Bank	Ashland, KS	\$225,192	23.3%	\$42,573
14	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$374,433	23.0%	\$70,054
15	Stryv Bank	Wichita, KS	\$290,667	22.2%	\$52,712
16	Equity Bank	Andover, KS	\$6,326,745	18.9%	\$1,007,108
17	Mid-america Bank	Baldwin City, KS	\$548,817	17.5%	\$81,891
18	Peoples State Bank	Cherryvale, KS	\$23,833	17.2%	\$3,504
19	Bendena State Bank	Bendena, KS	\$130,916	17.0%	\$19,016
20	Conway Bank	Conway Springs, KS	\$130,584	16.6%	\$18,543
21	Garden Plain State Bank	Wichita, KS	\$176,163	16.5%	\$24,888
22	Howard State Bank	Howard, KS	\$85,888	15.1%	\$11,279
23	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	\$305,934	15.0%	\$39,859
24	Bank Of Labor	Overland Park, KS	\$1,071,878	14.8%	\$138,339
25	Sjn Bank Of KS	Saint John, KS	\$315,098	14.5%	\$39,834

Top 25 Fastest Growth PPI Banks 2025 Loan Growth

**Kansas
Banks
December 31, 2025**

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	Heritage Bank	Topeka, KS	\$311,150	89.2%	\$110,732
2	Vista National B&T	Harveyville, KS	\$62,961	63.2%	\$13,188
3	The Bank Of Protection	Protection, KS	\$145,904	58.9%	\$36,583
4	Cottonwood Valley Bank	Cedar Point, KS	\$37,126	50.8%	\$2,122
5	Bison State Bank	Bison, KS	\$123,554	48.9%	\$32,308
6	Elevate Bank	Sedan, KS	\$60,097	47.2%	\$14,339
7	The Bank	Oberlin, KS	\$615,337	42.1%	\$112,436
8	The Marion National Bank	Marion, KS	\$32,822	38.3%	\$4,328
9	Peoples B&TC	Mcpherson, KS	\$1,579,827	34.1%	\$272,367
10	State Bank Of Canton	Canton, KS	\$34,006	31.3%	\$3,965
11	New Century Bank	Belleville, KS	\$85,100	30.4%	\$18,163
12	First Heritage Bank	Centralia, KS	\$296,614	28.3%	\$42,626
13	The Bank Of Tescott	Tescott, KS	\$639,380	27.7%	\$103,700
14	Sjn Bank Of KS	Saint John, KS	\$315,098	24.6%	\$40,136
15	The First National Bank Of Louisburg	Louisburg, KS	\$185,535	24.0%	\$23,869
16	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	\$305,934	23.9%	\$33,455
17	The Farmers State Bank Of Blue Mound	Blue Mound, KS	\$52,725	22.8%	\$7,811
18	Tricentury Bank	De Soto, KS	\$196,226	22.3%	\$31,267
19	The Citizens National Bank	Greenleaf, KS	\$224,248	22.0%	\$19,567
20	American Bank Of Baxter Springs	Baxter Springs, KS	\$194,737	21.4%	\$16,935
21	Mutual Savings Association	Leavenworth, KS	\$402,685	21.4%	\$48,786
22	Stryv Bank	Wichita, KS	\$290,667	20.7%	\$42,354
23	Stockgrowers State Bank	Ashland, KS	\$225,192	20.2%	\$22,696
24	Equity Bank	Andover, KS	\$6,326,745	19.9%	\$698,242
25	Mid-america Bank	Baldwin City, KS	\$548,817	19.5%	\$70,535

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	New Century Bank	Belleville, KS	\$85,100	6.78%
2	Peoples State Bank	Cherryvale, KS	\$23,833	6.19%
3	Elevate Bank	Sedan, KS	\$60,097	6.03%
4	The Baxter State Bank	Baxter Springs, KS	\$23,968	5.61%
5	The Citizens State B&TC	Council Grove, KS	\$85,117	5.35%
6	Firstoak Bank	Independence, KS	\$241,030	5.14%
7	Union State Bank	Uniontown, KS	\$70,898	5.00%
8	The Bank	Oberlin, KS	\$615,337	4.82%
9	Patriots Bank	Garnett, KS	\$261,243	4.80%
10	Howard State Bank	Howard, KS	\$85,888	4.77%
11	Kendall Bank	Overland Park, KS	\$213,389	4.76%
12	Dream First Bank	Syracuse, KS	\$917,944	4.75%
13	Community Bank	Topeka, KS	\$188,107	4.75%
14	Kaw Valley Bank	Topeka, KS	\$322,348	4.74%
15	State Bank Of Burrton	Burrton, KS	\$8,494	4.74%
16	The Citizens State Bank	Gridley, KS	\$334,966	4.69%
17	The Lyndon State Bank	Lyndon, KS	\$104,739	4.69%
18	The Halstead Bank	Halstead, KS	\$192,531	4.67%
19	Great American Bank	Lawrence, KS	\$495,936	4.64%
20	Conway Bank	Conway Springs, KS	\$130,584	4.59%
21	Goppert State Service Bank	Garnett, KS	\$324,327	4.58%
22	First Federal S&L Bank	Olathe, KS	\$108,940	4.57%
23	Heritage Bank	Topeka, KS	\$311,150	4.53%
24	BANK OF PRAIRIE VILLAGE	Prairie Village, KS	\$149,616	4.52%
25	Citizens State B&TC	Hiawatha, KS	\$104,744	4.51%

* Full year 2025 net interest margin

Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1 Nbk Bank	Leawood, KS	\$1,256,004	7.24%
2 Bison State Bank	Bison, KS	\$123,554	4.93%
3 Armed Forces Bank	Fort Leavenworth, KS	\$1,424,923	3.28%
4 Community First National Bank	Manhattan, KS	\$362,101	2.04%
5 First Bank KS	Salina, KS	\$594,357	2.01%
6 Elevate Bank	Sedan, KS	\$60,097	1.51%
7 Community National Bank	Seneca, KS	\$890,612	1.43%
8 Corefirst B&T	Topeka, KS	\$1,291,227	1.42%
9 First Option Bank	Osawatomie, KS	\$815,953	1.34%
10 Central National Bank	Junction City, KS	\$1,411,234	1.31%
11 The First National Bank Of Hutchinson	Hutchinson, KS	\$1,254,749	1.27%
12 Commercial Bank	Parsons, KS	\$377,201	1.27%
13 Peoples B&TC	Mcperson, KS	\$1,579,827	1.16%
14 The Peoples Bank	Pratt, KS	\$556,004	1.12%
15 CARSON BANK	Mulvane, KS	\$204,864	1.05%
16 Grant County Bank	Ulysses, KS	\$308,893	1.02%
17 First State B&T	Tonganoxie, KS	\$480,857	0.99%
18 Intrust Bank	Wichita, KS	\$6,970,742	0.97%
19 Mutual Savings Association	Leavenworth, KS	\$402,685	0.97%
20 Lyons Federal Bank	Lyons, KS	\$199,166	0.96%
21 Farmers B&T	Great Bend, KS	\$1,020,387	0.95%
22 Landmark National Bank	Manhattan, KS	\$1,601,852	0.91%
23 ESB Financial	Emporia, KS	\$381,354	0.90%
24 Astra Bank	Scandia, KS	\$435,860	0.89%
25 Emprise Bank	Wichita, KS	\$2,751,411	0.89%

* Full year 2025 noninterest income as a percentage of average assets; excludes nonrecurring gains/losses

	Bank Name	City, ST	Total Assets (\$000s)	Efficiency Ratio (Core) (%)
1	First Federal S&L Bank	Olathe, KS	\$108,940	24.4%
2	Ks Statebank	Manhattan, KS	\$2,642,787	39.1%
3	The Citizens State Bank	Marysville, KS	\$430,228	39.4%
4	The Bank	Oberlin, KS	\$615,337	40.1%
5	Community Bank	Topeka, KS	\$188,107	40.6%
6	Western State Bank	Garden City, KS	\$825,383	42.3%
7	The Bennington State Bank	Salina, KS	\$1,254,344	42.5%
8	Great American Bank	Lawrence, KS	\$495,936	43.1%
9	Farmers & Merchants Bank Of Colby	Colby, KS	\$639,861	43.4%
10	Tricentury Bank	De Soto, KS	\$196,226	44.2%
11	Garden Plain State Bank	Wichita, KS	\$176,163	45.2%
12	Solomon State Bank	Solomon, KS	\$181,833	45.6%
13	First KS Bank	Hoisington, KS	\$300,904	46.2%
14	Security State Bank	Scott City, KS	\$999,097	46.9%
15	The First National Bank Of Scott City	Scott City, KS	\$168,646	47.0%
16	Peoples State Bank	Cherryvale, KS	\$23,833	47.3%
17	Fusion Bank	Larned, KS	\$246,634	47.9%
18	Farmers B&T	Great Bend, KS	\$1,020,387	48.2%
19	State Bank Of Bern	Bern, KS	\$122,703	48.3%
20	First National Bank Of Spearville	Spearville, KS	\$85,940	48.3%
21	The Stockgrowers State Bank	Maple Hill, KS	\$128,458	48.7%
22	The Fidelity State B&TC	Dodge City, KS	\$203,114	49.6%
23	Security Bank Of KS City	Kansas City, KS	\$3,779,399	50.0%
24	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$65,809	50.0%
25	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$88,056	50.5%

* Full year 2025 noninterest expense as a percentage of net interest income+noninterest income;
excludes nonrecurring gains/losses

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Community Bank	Topeka, KS	\$188,107	2.28%
2	Garden Plain State Bank	Wichita, KS	\$176,163	1.76%
3	Community First National Bank	Manhattan, KS	\$362,101	1.70%
4	The Fidelity State B&TC	Dodge City, KS	\$203,114	1.69%
5	The Citizens State Bank	Gridley, KS	\$334,966	1.67%
6	Tricentury Bank	De Soto, KS	\$196,226	1.61%
7	Mid-america Bank	Baldwin City, KS	\$548,817	1.58%
8	Exchange B&T	Atchison, KS	\$631,270	1.56%
9	The Bank Of Protection	Protection, KS	\$145,904	1.54%
10	State Bank Of Bern	Bern, KS	\$122,703	1.51%
11	Armed Forces Bank	Fort Leavenworth, KS	\$1,424,923	1.48%
12	Dream First Bank	Syracuse, KS	\$917,944	1.47%
13	Mutual Savings Association	Leavenworth, KS	\$402,685	1.43%
14	Silver Lake Bank	Topeka, KS	\$494,067	1.41%
15	Farmers & Merchants Bank Of Colby	Colby, KS	\$639,861	1.41%
16	The Citizens State Bank	Moundridge, KS	\$436,481	1.40%
17	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$65,809	1.38%
18	First National Bank Of Spearville	Spearville, KS	\$85,940	1.38%
19	Farmers National Bank	Phillipsburg, KS	\$167,915	1.37%
20	Lyons Federal Bank	Lyons, KS	\$199,166	1.37%
21	The First National Bank Of Scott City	Scott City, KS	\$168,646	1.36%
22	Security Bank Of KS City	Kansas City, KS	\$3,779,399	1.32%
23	The First National Bank Of Hutchinson	Hutchinson, KS	\$1,254,749	1.32%
24	Farmers And Drovers Bank	Council Grove, KS	\$219,659	1.32%
25	Kaw Valley Bank	Topeka, KS	\$322,348	1.31%

* Full year 2025 ROAA (stated) for C-Corp status institutions only

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	First Federal S&L Bank	Olathe, KS	\$108,940	3.36%
2	Peoples State Bank	Cherryvale, KS	\$23,833	3.24%
3	Nbkcs Bank	Leawood, KS	\$1,256,004	2.79%
4	New Century Bank	Belleville, KS	\$85,100	2.57%
5	Great American Bank	Lawrence, KS	\$495,936	2.54%
6	First Bank KS	Salina, KS	\$594,357	2.41%
7	Western State Bank	Garden City, KS	\$825,383	2.40%
8	The Bennington State Bank	Salina, KS	\$1,254,344	2.33%
9	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$88,056	2.28%
10	Citizens State B&TC	Hiawatha, KS	\$104,744	2.28%
11	The Bank	Oberlin, KS	\$615,337	2.24%
12	Farmers B&T	Great Bend, KS	\$1,020,387	2.16%
13	Solomon State Bank	Solomon, KS	\$181,833	2.08%
14	The Citizens State Bank	Marysville, KS	\$430,228	2.07%
15	Fusion Bank	Larned, KS	\$246,634	1.98%
16	The Stockgrowers State Bank	Maple Hill, KS	\$128,458	1.98%
17	Commercial Bank	Parsons, KS	\$377,201	1.95%
18	Howard State Bank	Howard, KS	\$85,888	1.94%
19	The Citizens State B&TC	Council Grove, KS	\$85,117	1.92%
20	The Halstead Bank	Halstead, KS	\$192,531	1.82%
21	Patriots Bank	Garnett, KS	\$261,243	1.81%
22	The Denison State Bank	Holton, KS	\$468,720	1.79%
23	Firstoak Bank	Independence, KS	\$241,030	1.79%
24	Dickinson County Bank	Enterprise, KS	\$20,900	1.79%
25	First KS Bank	Hoisington, KS	\$300,904	1.74%

* Full year 2025 ROAA (stated) for S-Corp status institutions only

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Bank Of Labor	Overland Park, KS	\$1,071,878	23.75%
2	Community Bank	Topeka, KS	\$188,107	20.42%
3	Astra Bank	Scandia, KS	\$435,860	20.34%
4	Intrust Bank	Wichita, KS	\$6,970,742	19.50%
5	Southwind Bank	Natoma, KS	\$179,655	17.62%
6	Community First National Bank	Manhattan, KS	\$362,101	15.97%
7	The Citizens State Bank	Gridley, KS	\$334,966	15.85%
8	Mid-america Bank	Baldwin City, KS	\$548,817	15.65%
9	CARSON BANK	Mulvane, KS	\$204,864	15.49%
10	Andover State Bank	Andover, KS	\$229,710	14.93%
11	Dream First Bank	Syracuse, KS	\$917,944	14.87%
12	Tricentury Bank	De Soto, KS	\$196,226	14.78%
13	Bank Of Hays	Hays, KS	\$370,175	14.11%
14	The First National Bank Of Hutchinson	Hutchinson, KS	\$1,254,749	13.85%
15	Silver Lake Bank	Topeka, KS	\$494,067	13.70%
16	Community Bank Of Wichita, Inc.	Wichita, KS	\$121,452	13.45%
17	Legacy Bank	Colwich, KS	\$825,888	13.43%
18	Exchange B&T	Atchison, KS	\$631,270	13.34%
19	Peoples B&TC	Mcperson, KS	\$1,579,827	13.31%
20	Goppert State Service Bank	Garnett, KS	\$324,327	13.15%
21	Farmers & Merchants Bank Of Colby	Colby, KS	\$639,861	12.83%
22	Stock Exchange Bank	Caldwell, KS	\$90,011	12.57%
23	Security Bank Of KS City	Kansas City, KS	\$3,779,399	12.46%
24	Sjn Bank Of KS	Saint John, KS	\$315,098	12.21%
25	Garden Plain State Bank	Wichita, KS	\$176,163	12.15%

* Full year 2025 ROAE (stated) for C-Corp status institutions only

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	First Federal S&L Bank	Olathe, KS	\$108,940	36.20%
2	First Bank KS	Salina, KS	\$594,357	34.99%
3	First KS Bank	Hoisington, KS	\$300,904	29.39%
4	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$88,056	28.75%
5	First National Bank In Cimarron	Cimarron, KS	\$161,618	27.94%
6	Community National Bank	Seneca, KS	\$890,612	27.84%
7	Commercial Bank	Parsons, KS	\$377,201	27.43%
8	The Citizens State Bank	Marysville, KS	\$430,228	27.16%
9	Western State Bank	Garden City, KS	\$825,383	25.32%
10	The Peoples Bank	Pratt, KS	\$556,004	24.92%
11	Howard State Bank	Howard, KS	\$85,888	24.38%
12	Corefirst B&T	Topeka, KS	\$1,291,227	23.66%
13	The Citizens State B&TC	Council Grove, KS	\$85,117	22.96%
14	First Heritage Bank	Centralia, KS	\$296,614	22.93%
15	The Bennington State Bank	Salina, KS	\$1,254,344	22.70%
16	Patriots Bank	Garnett, KS	\$261,243	21.80%
17	The Lyon County State Bank	Emporia, KS	\$213,553	21.02%
18	The Halstead Bank	Halstead, KS	\$192,531	21.01%
19	Impact Bank	Wellington, KS	\$164,393	20.94%
20	Bank Of The Flint Hills	Wamego, KS	\$509,097	19.95%
21	Great American Bank	Lawrence, KS	\$495,936	19.82%
22	Bendena State Bank	Bendena, KS	\$130,916	19.53%
23	New Century Bank	Belleville, KS	\$85,100	19.52%
24	The Bank	Oberlin, KS	\$615,337	19.49%
25	Vintage Bank KS	Leon, KS	\$271,367	19.40%

* Full year 2025 ROAE (stated) for S-Corp status institutions only

The **State Performance Trends** report presents a summary of key trends of "true" community banks - based on the Peer Performance Index (PPI) TM - for comparisons that are meaningful and relevant. The PPI 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	152	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	129	1
Large Institutional Branches (>\$2 billion deposits/branch)	46	0
Underloaned (<10% Loans / Assets)	110	1
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)	90	0
Overcapitalized (Total Equity / Assets > 50%)	85	0
Time Deposits = 100% of Total Deposits	17	0
Manually Excluded Banks	0	0

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

Call Report Insights 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**.

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