

Peer Performance Index (PPI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS

1st Quarter 2026 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)

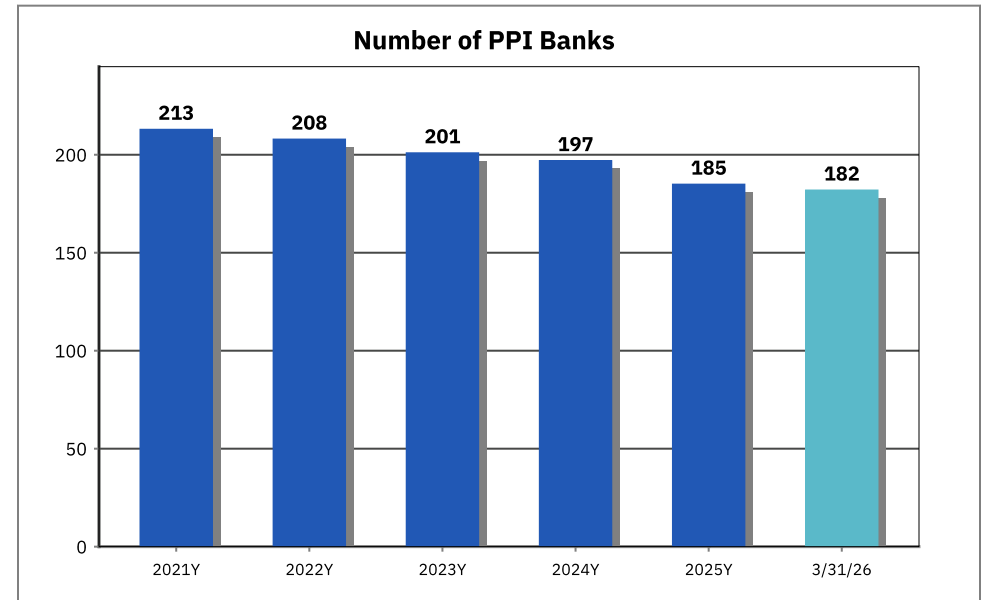
The proprietary Peer Performance Index (PPI) includes *only* those banks that should be regarded as "Community Banks" for more relevant and meaningful comparisons. The index is **largely** based on recent research conducted by the FDIC in its December 2012 *Community Banking Study* regarding the definition 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:

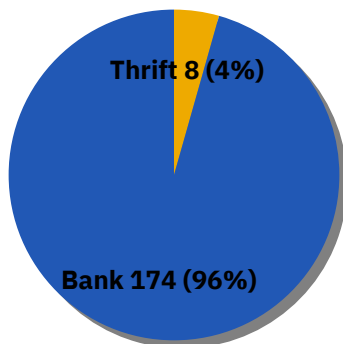
	<u>PPI Banks</u>		<u>Excluded Banks</u>		<u>Total Banks</u>
	#	%	#	%	
Kansas	182	97%	5	3%	187
National	3,976	92%	341	8%	4,317

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

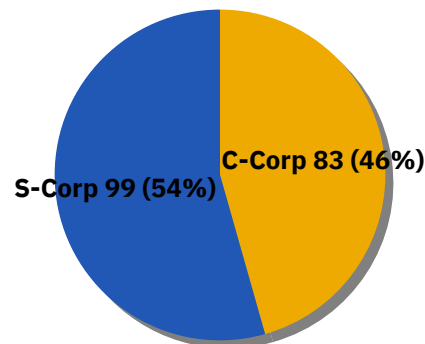
PPI Bank Size Distribution				
Total Assets	<u>Institutions</u>		<u>Aggregate Assets</u>	
	#	%	\$MM	%
\$0-\$100 Million	45	25%	\$2,534	3%
\$100-\$500 Million	94	52%	\$22,081	23%
\$500 Million-\$1 Billion	23	13%	\$14,943	16%
\$1-\$5 Billion	17	9%	\$30,301	32%
\$5-\$10 Billion	3	2%	\$24,280	26%
Total	182	100%	\$94,139	100%



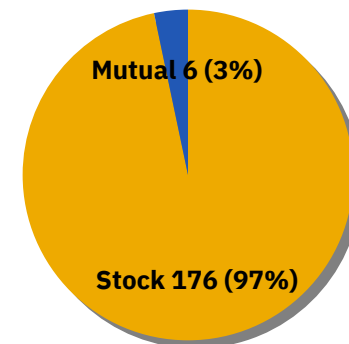
Industry Breakdown

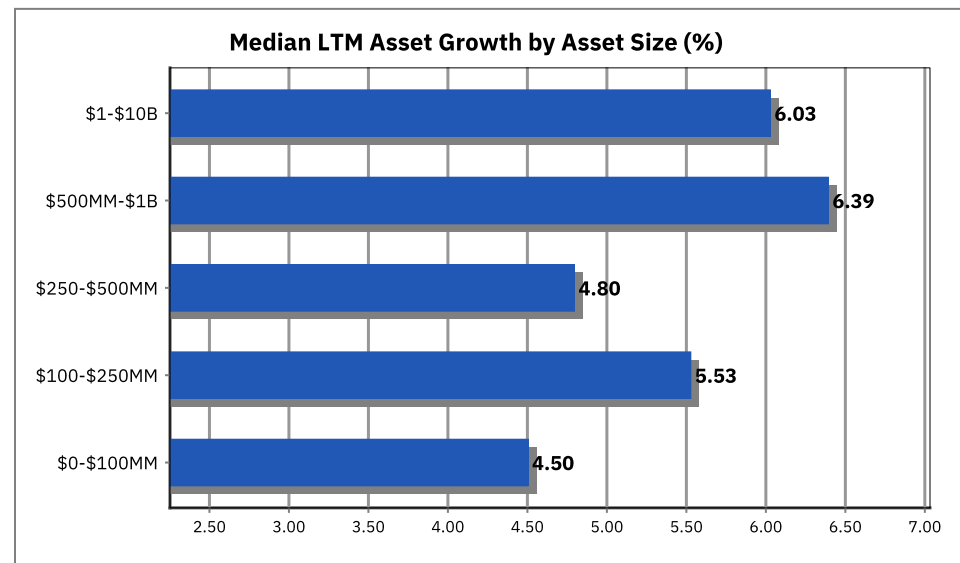
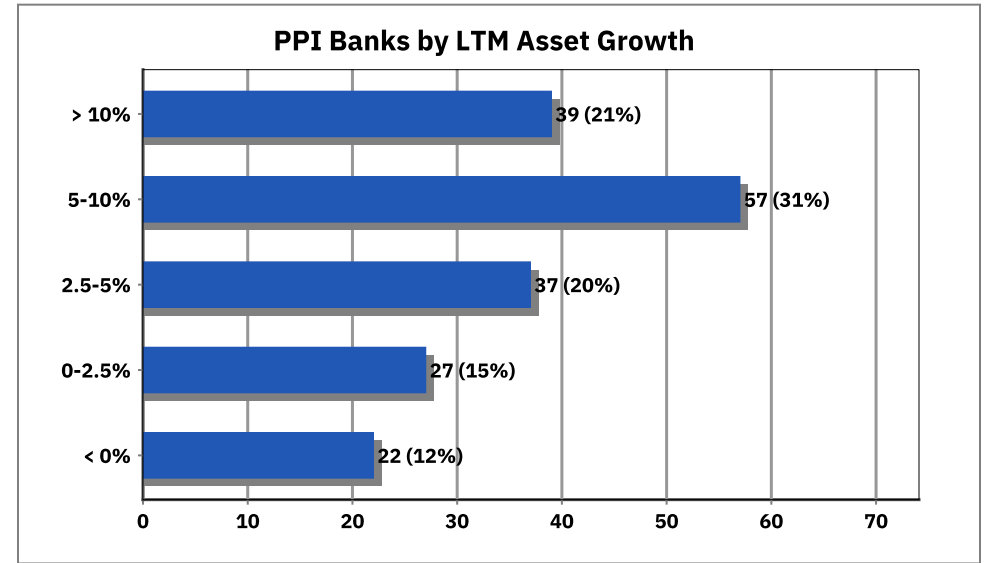
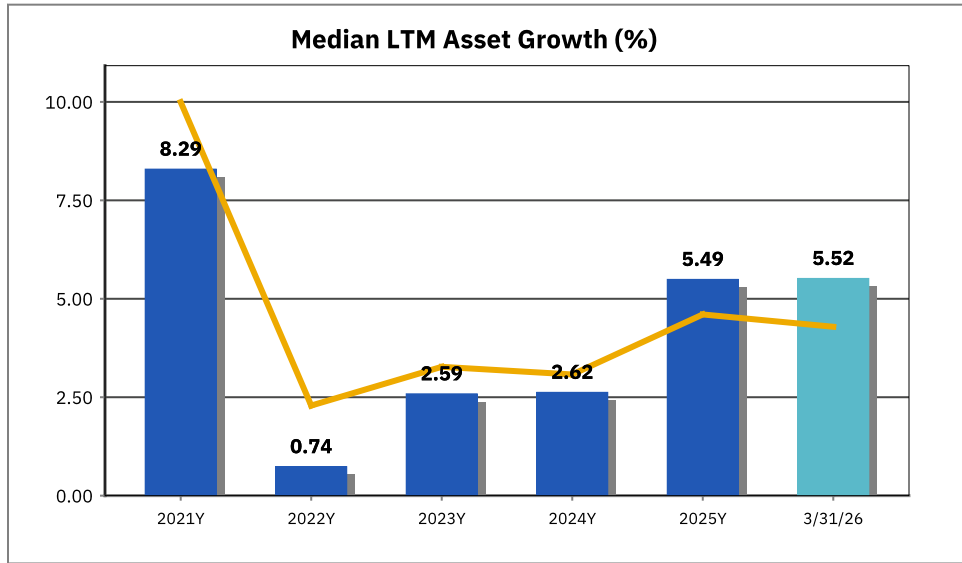


Structural Breakdown



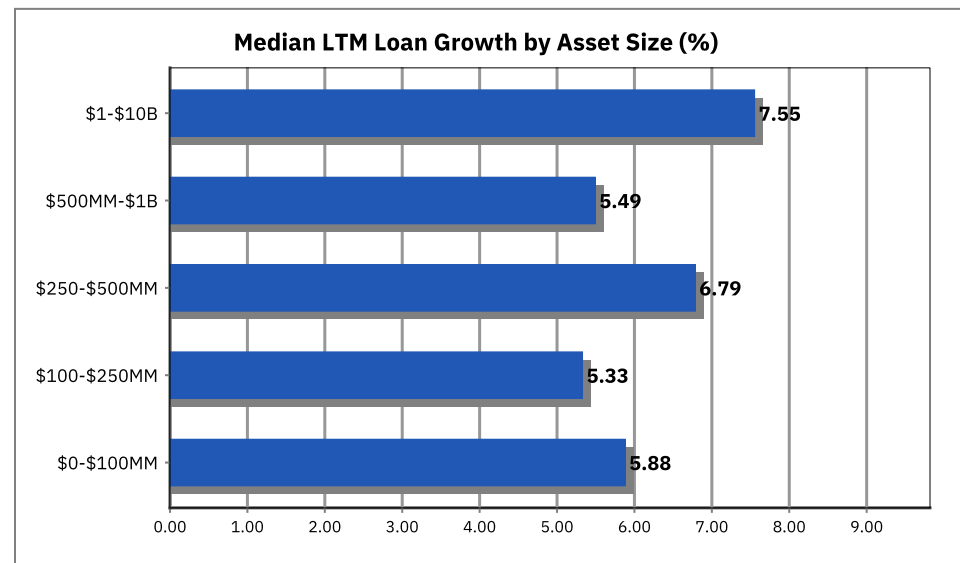
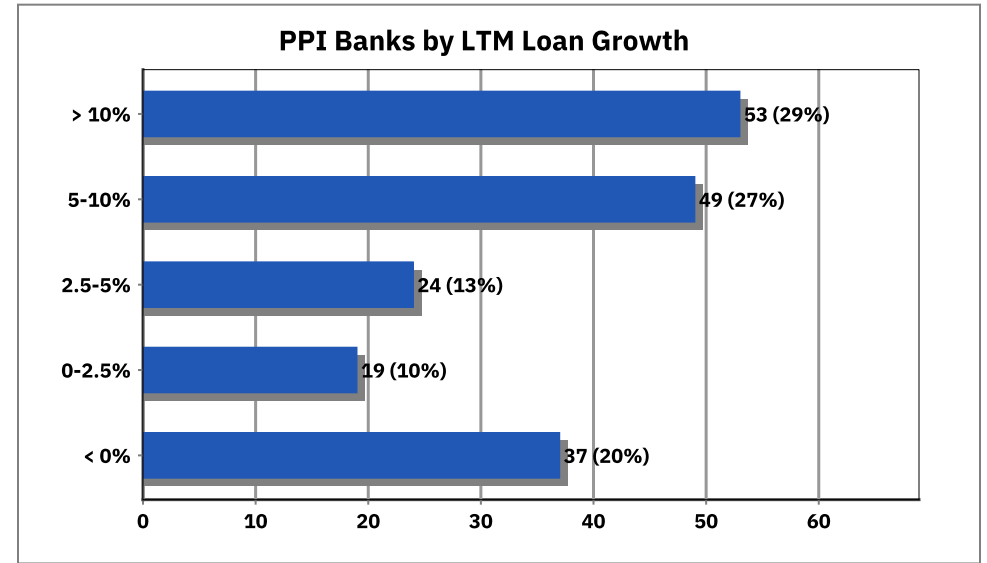
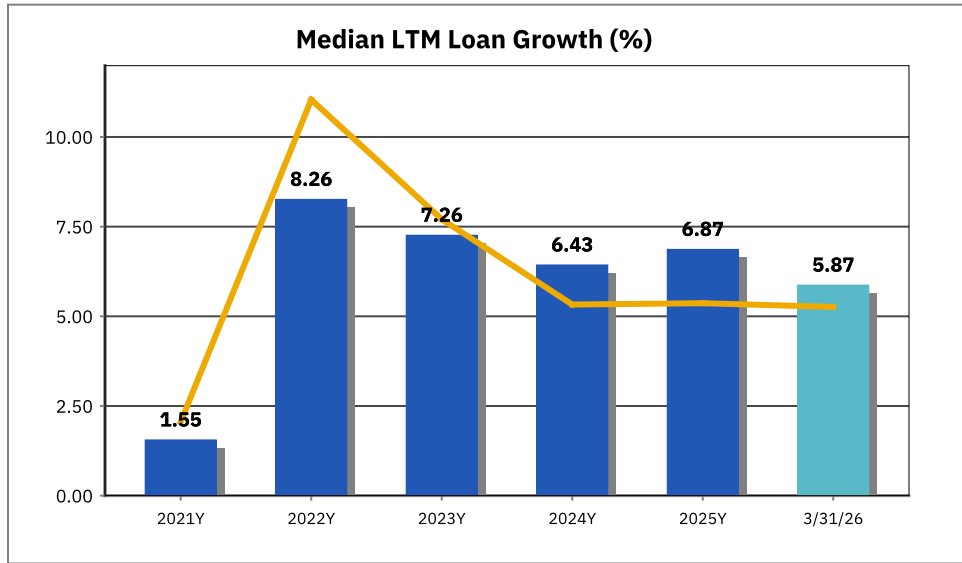
Ownership Breakdown





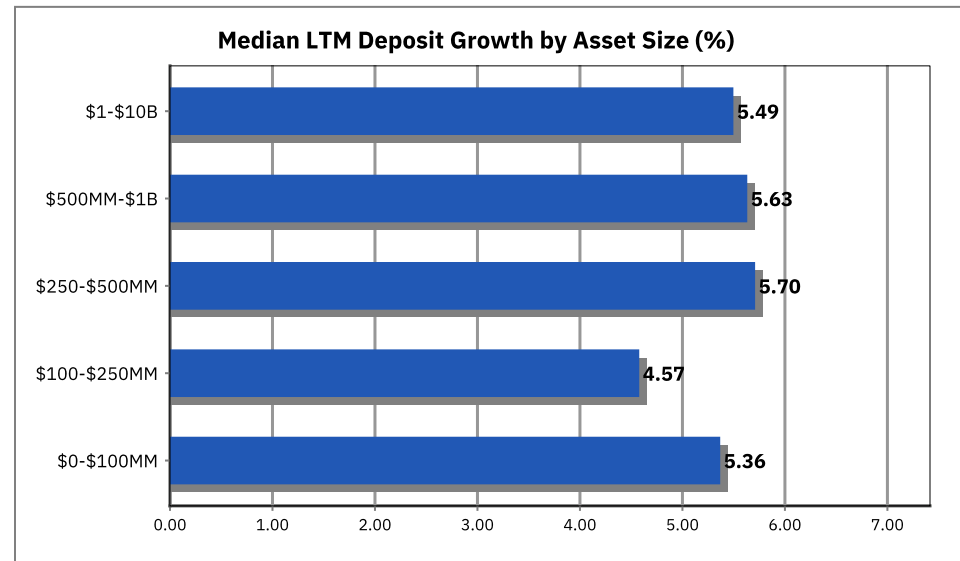
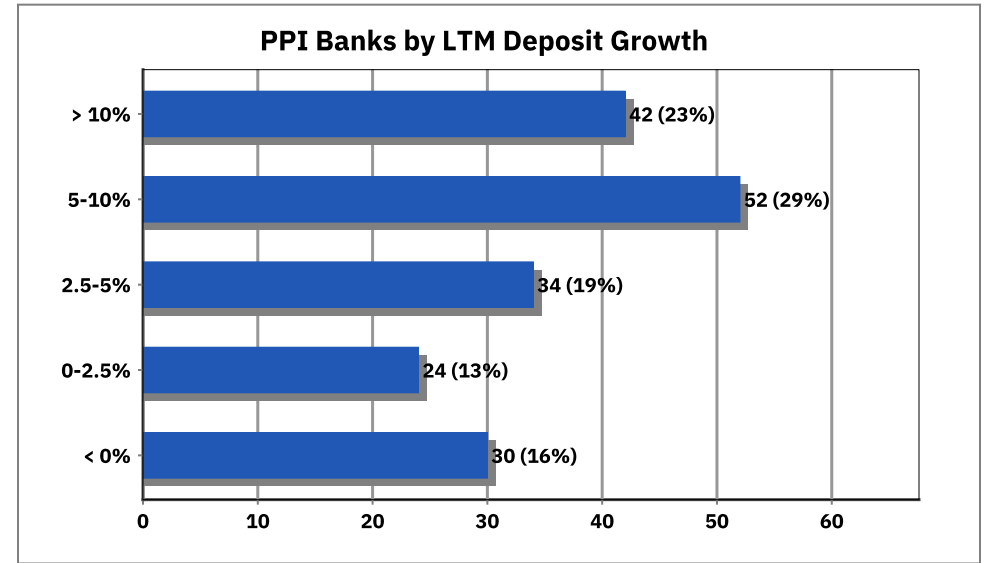
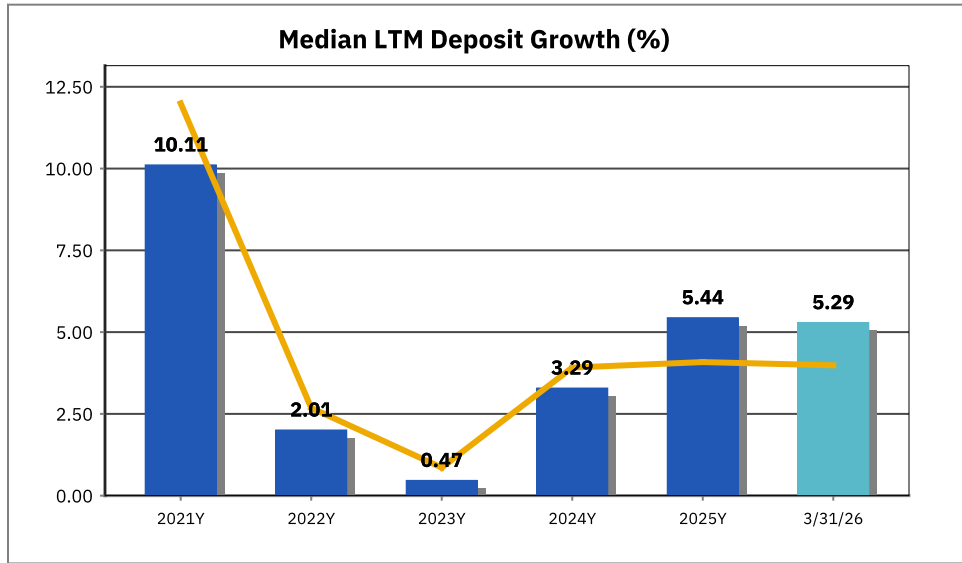
— National Trend

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



— National Trend

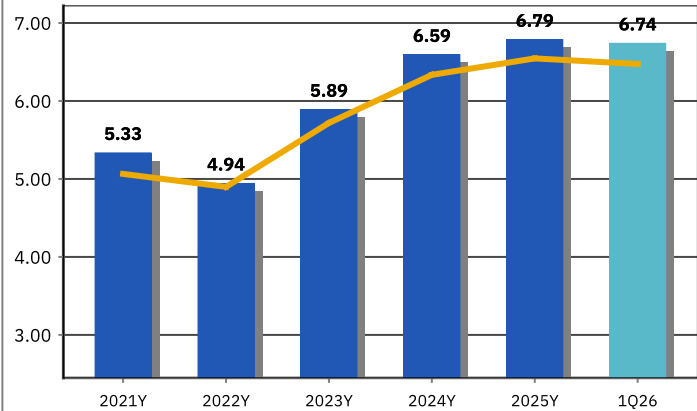
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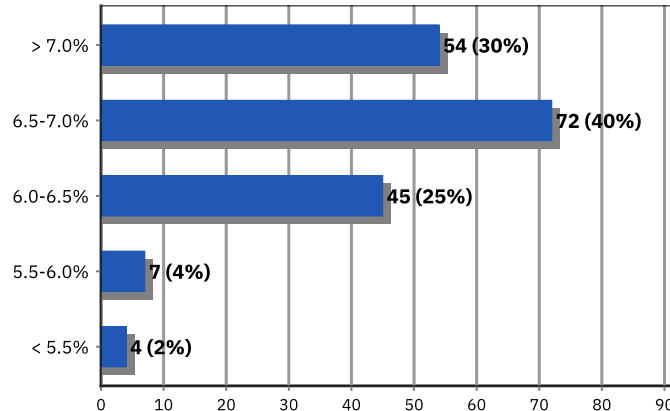
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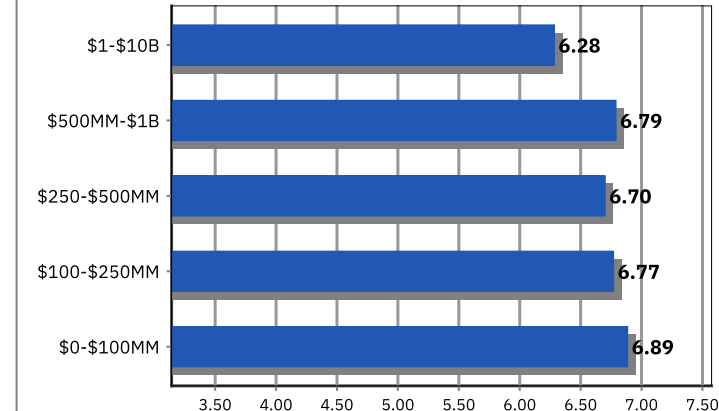
Yield on Loans (%)



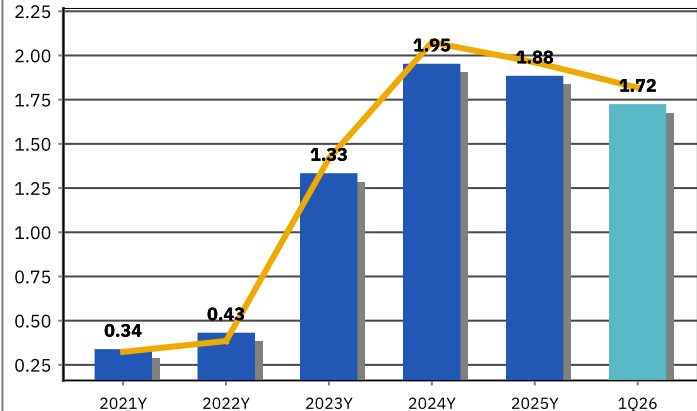
PPI Banks by Yield on Loans



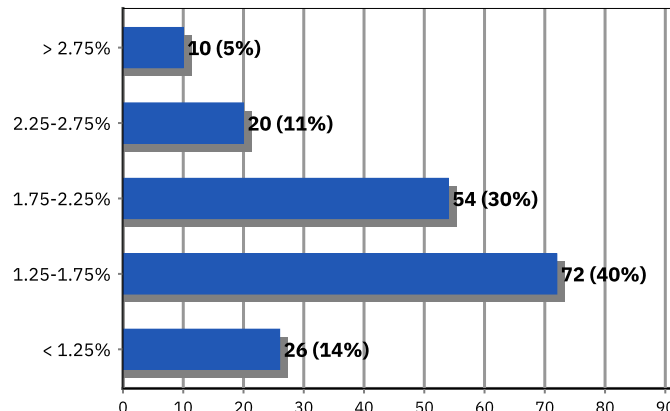
Median Yield on Loans by Asset Size (%)



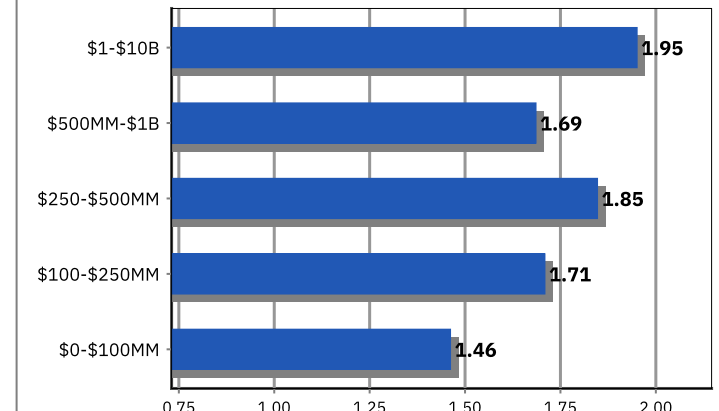
Cost of Funds (%)



PPI Banks by Cost of Funds

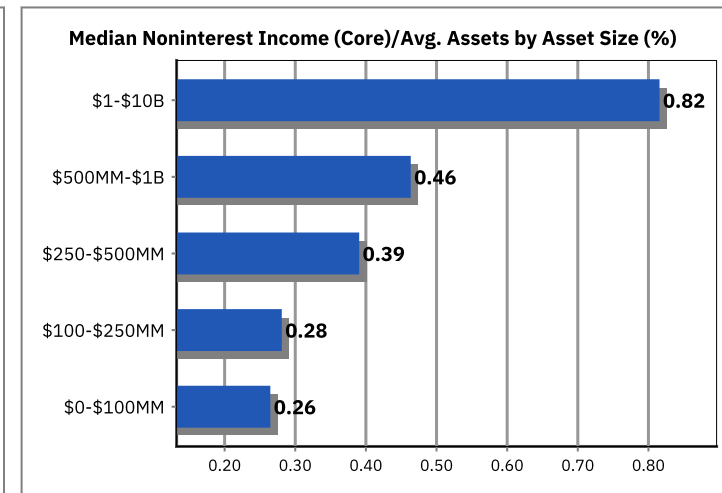
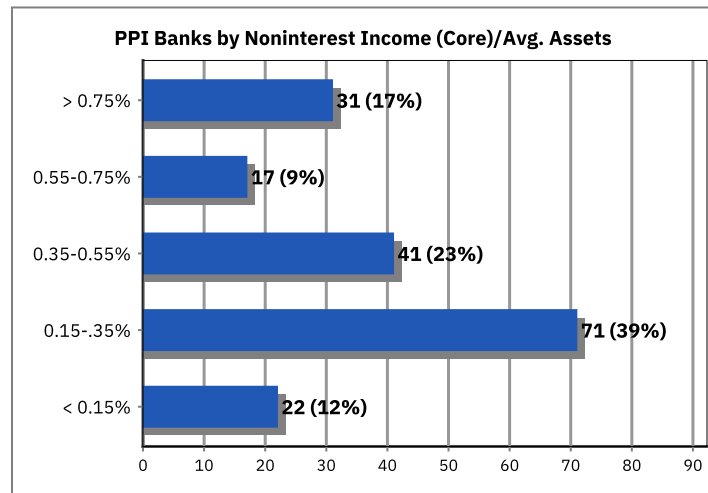
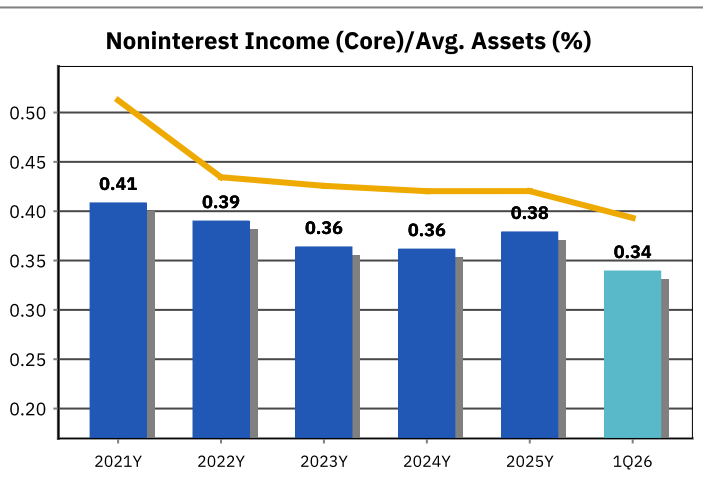
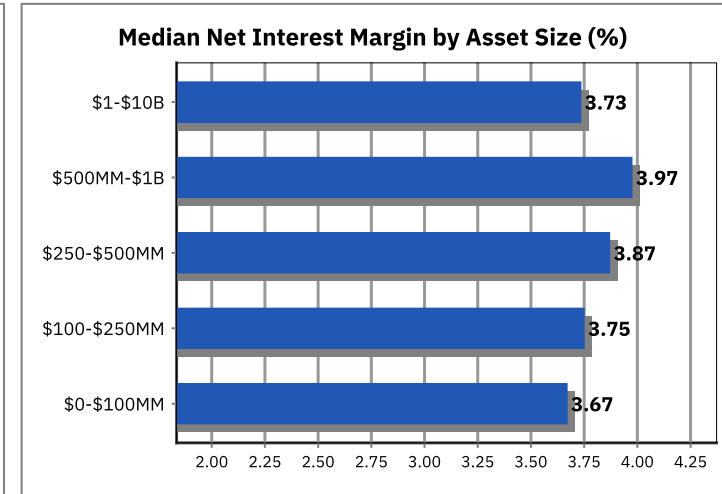
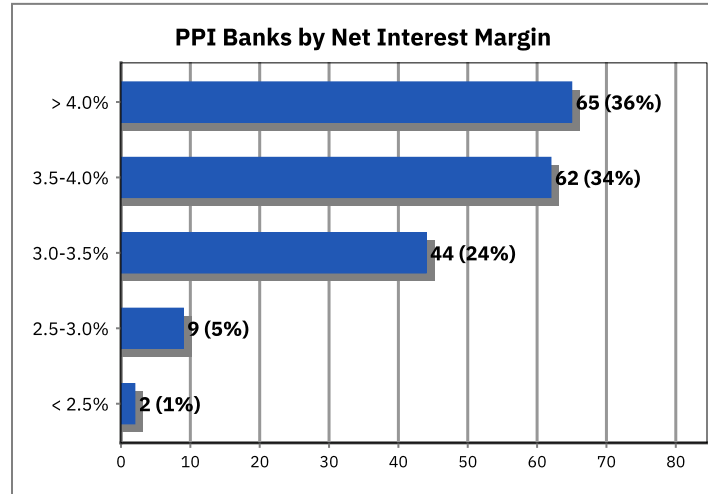
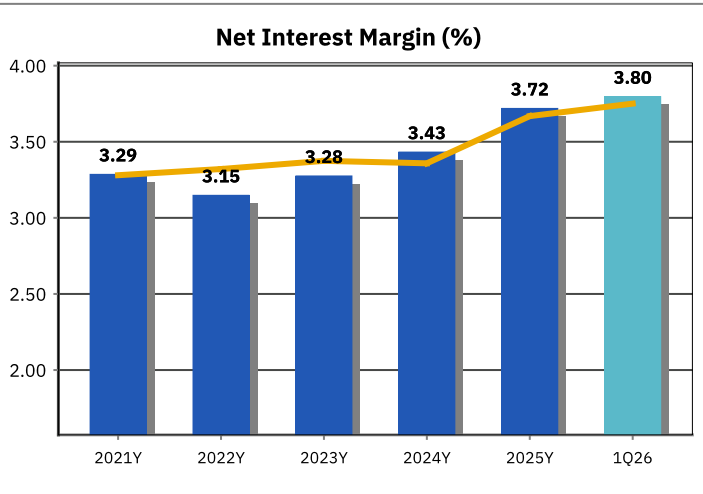


Median Cost of Funds by Asset Size (%)



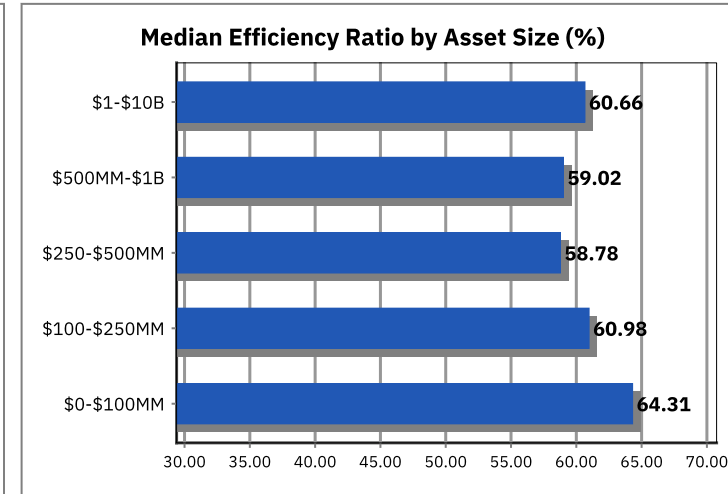
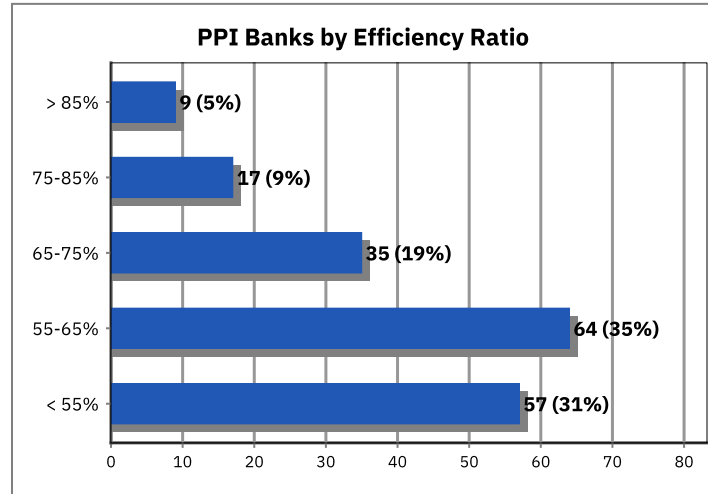
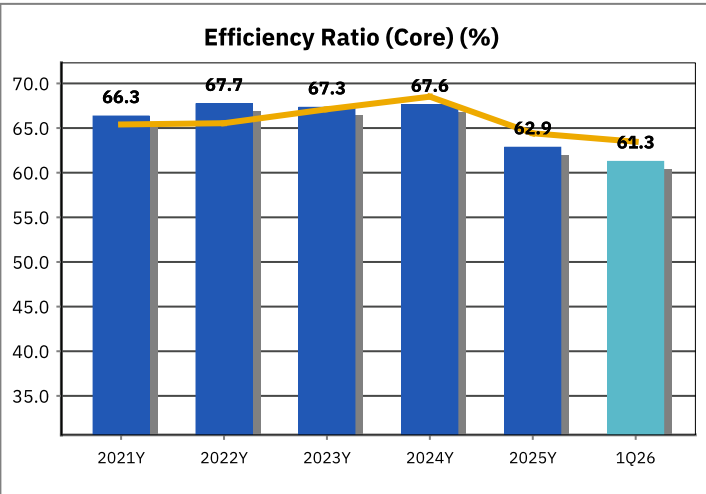
— National Trend

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



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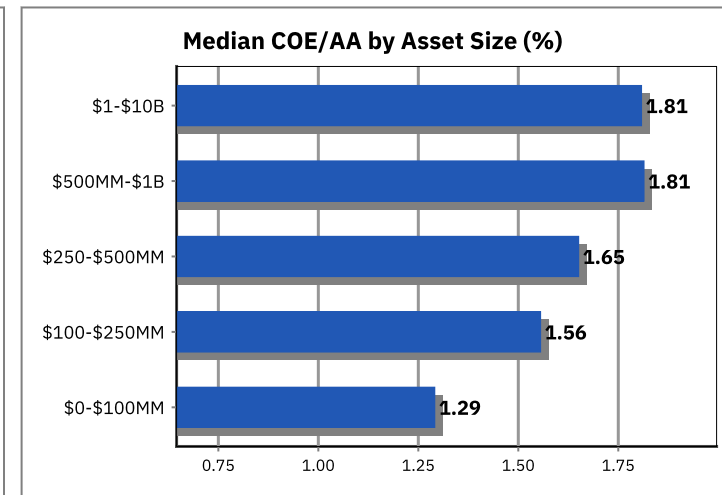
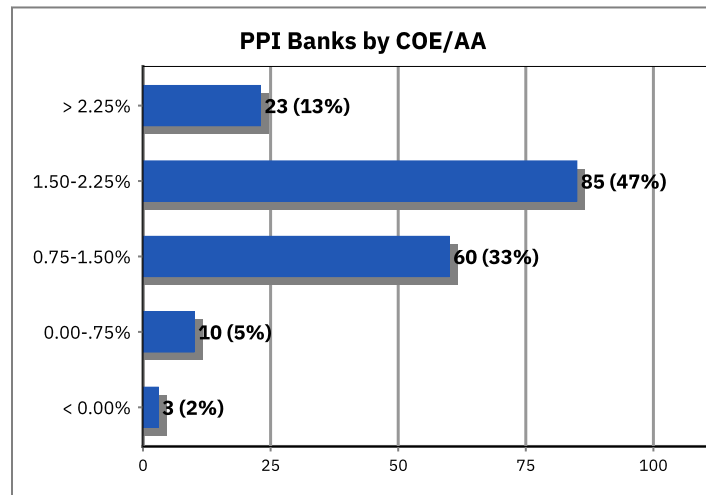
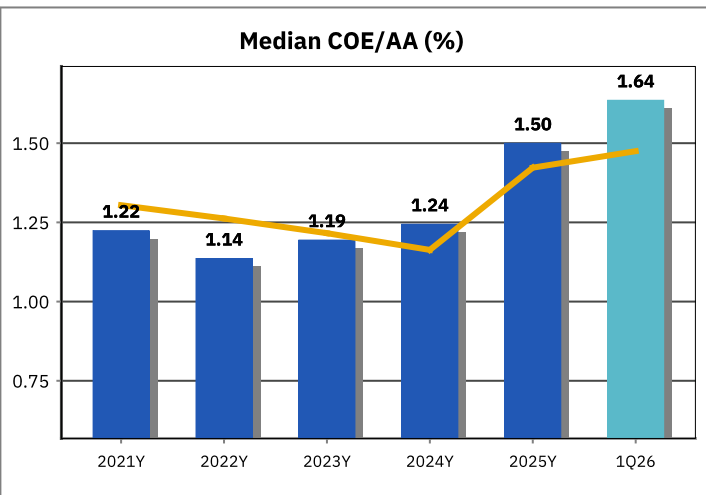
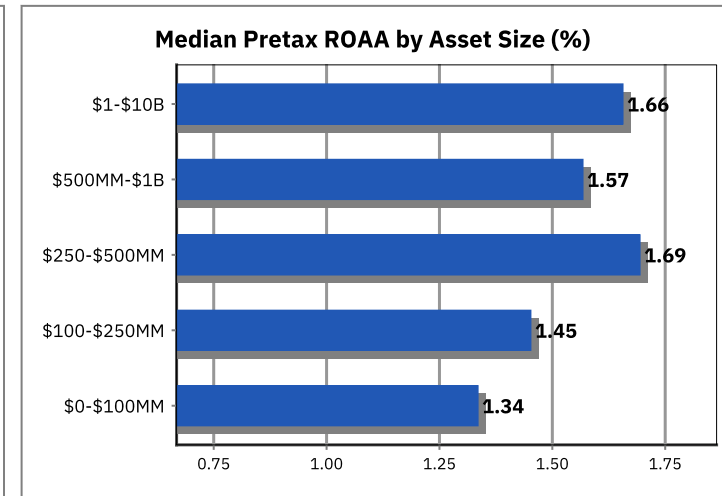
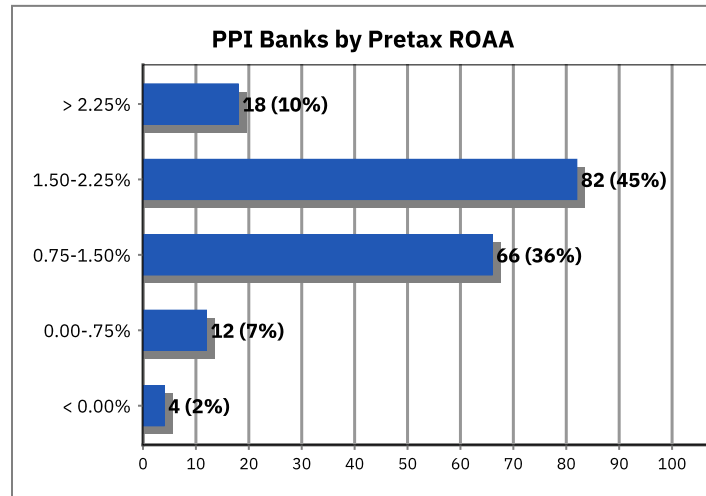
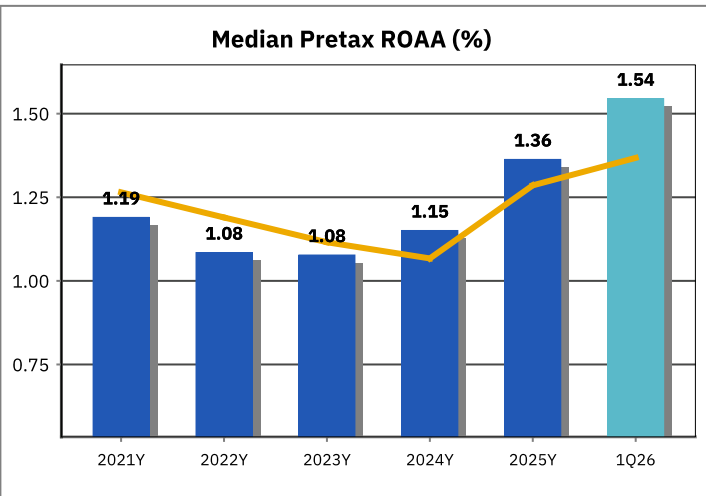


— National Trend

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State Performance Trends Profitability Trends

Kansas
Banks
March 31, 2026



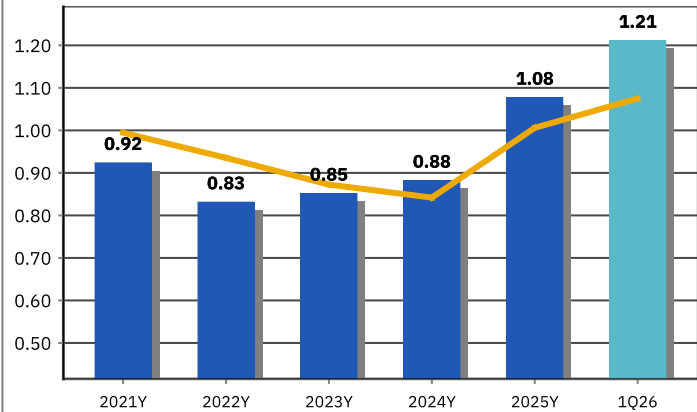
— National Trend

* 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)

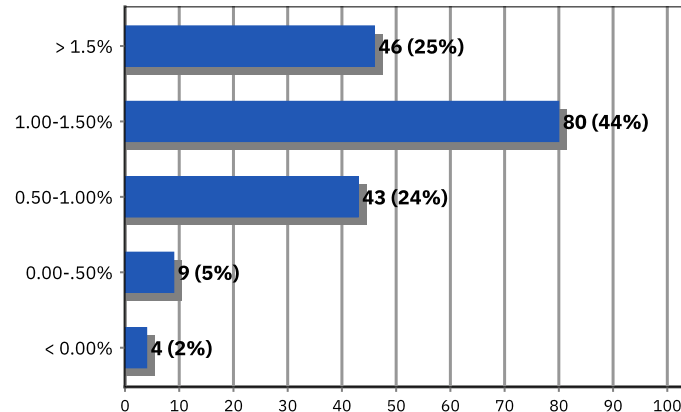
State Performance Trends Profitability Trends

**Kansas
Banks**
March 31, 2026

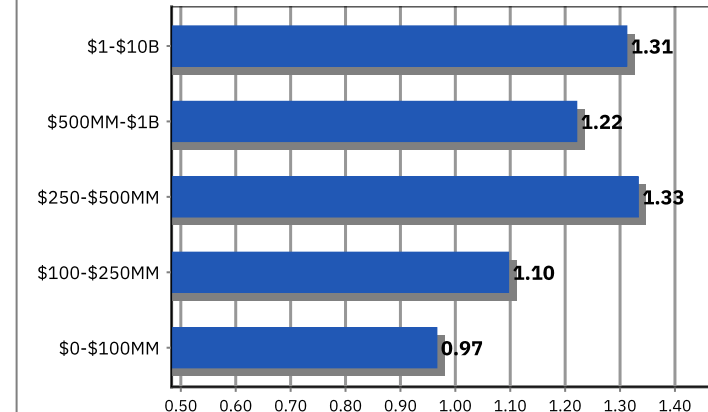
Median ROAA (%)



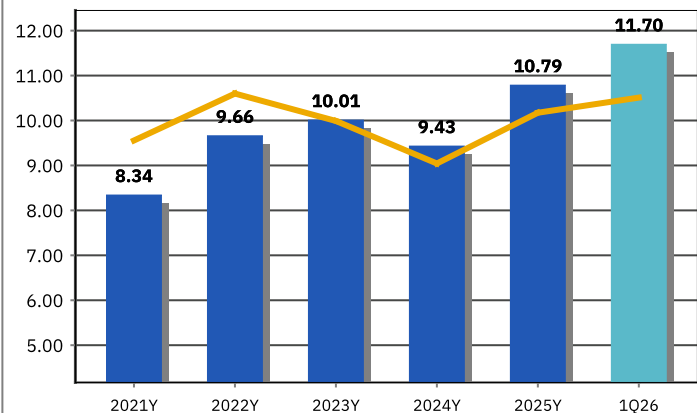
PPI Banks by ROAA



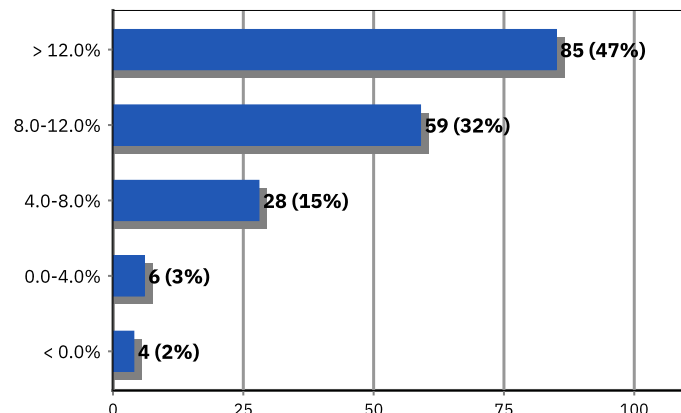
Median ROAA by Asset Size (%)



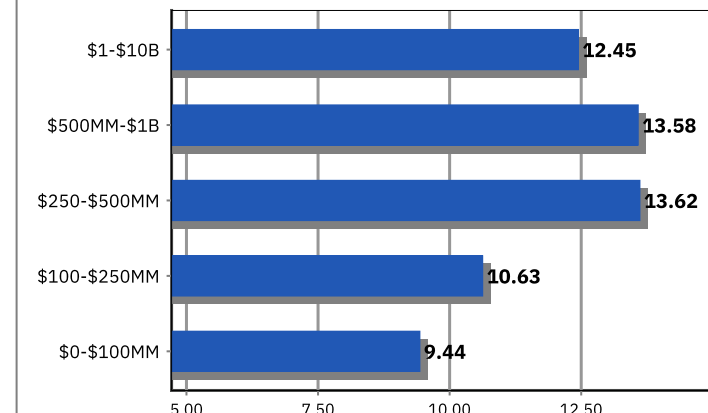
Median ROAE (%)



PPI Banks by ROAE

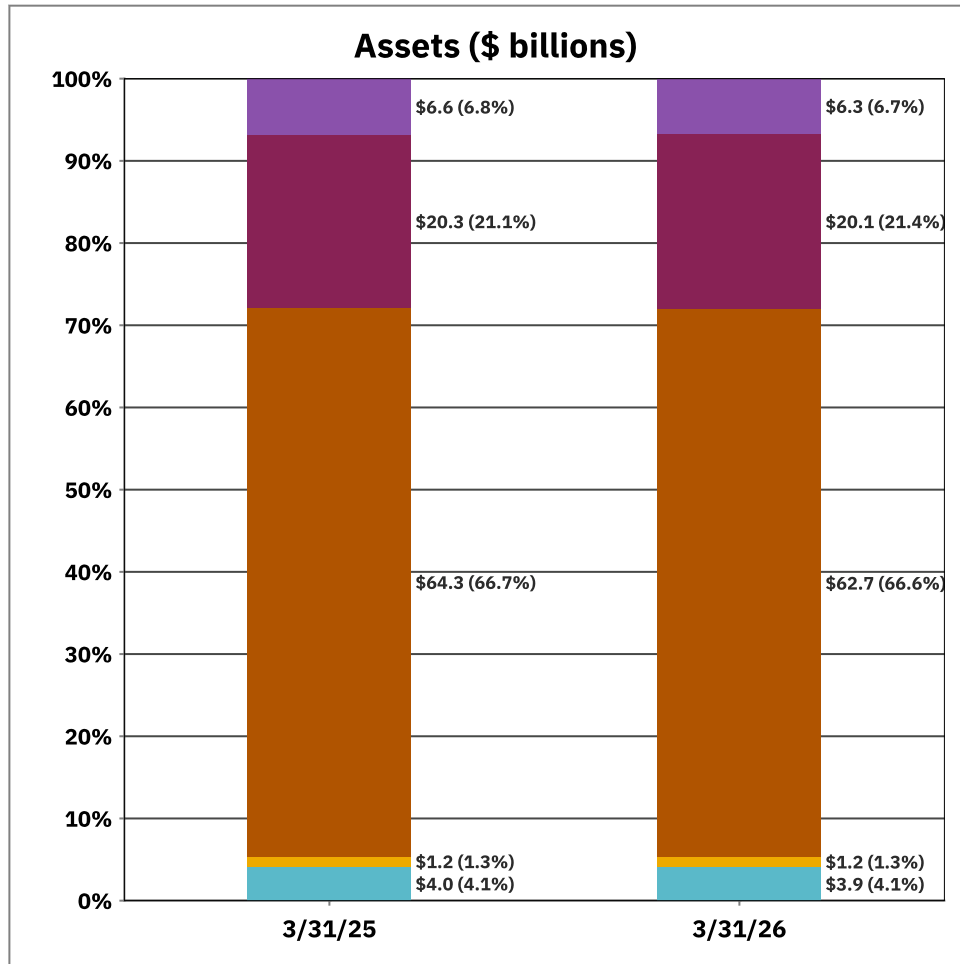


Median ROAE by Asset Size (%)

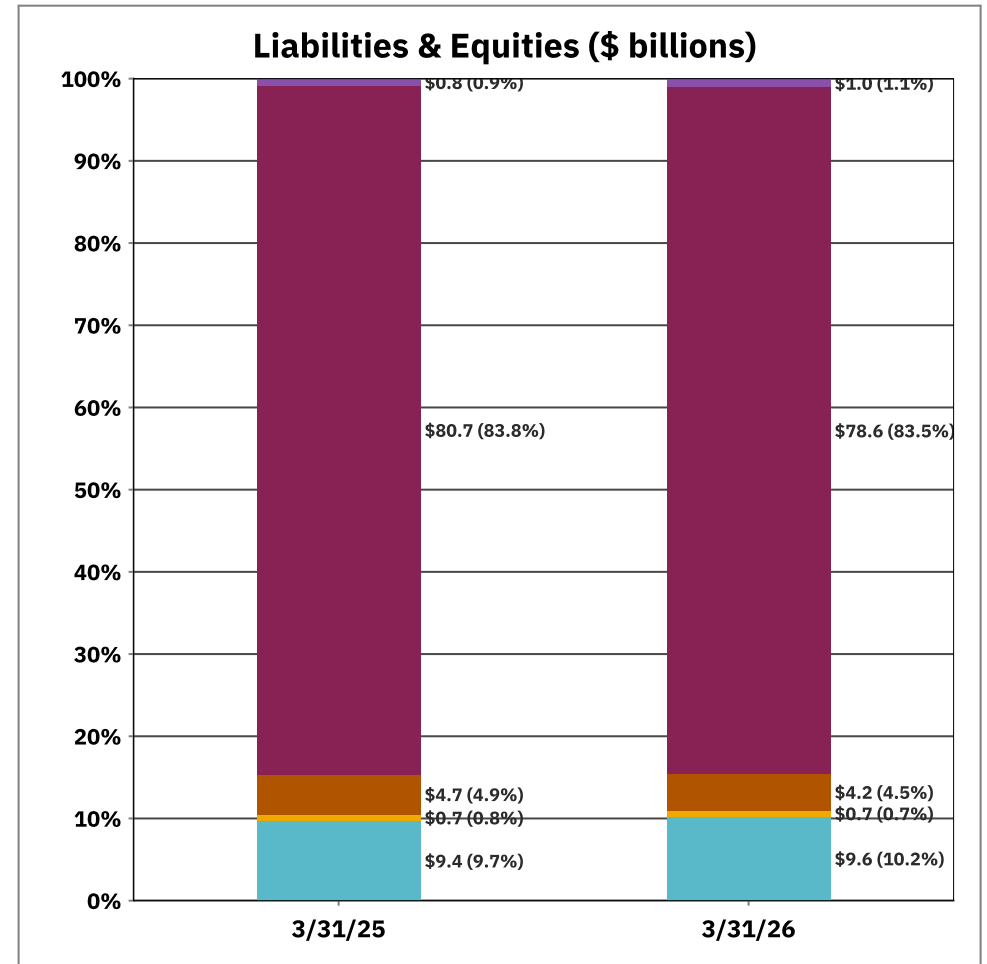


— National Trend

* 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 most recent quarter (MRQ)

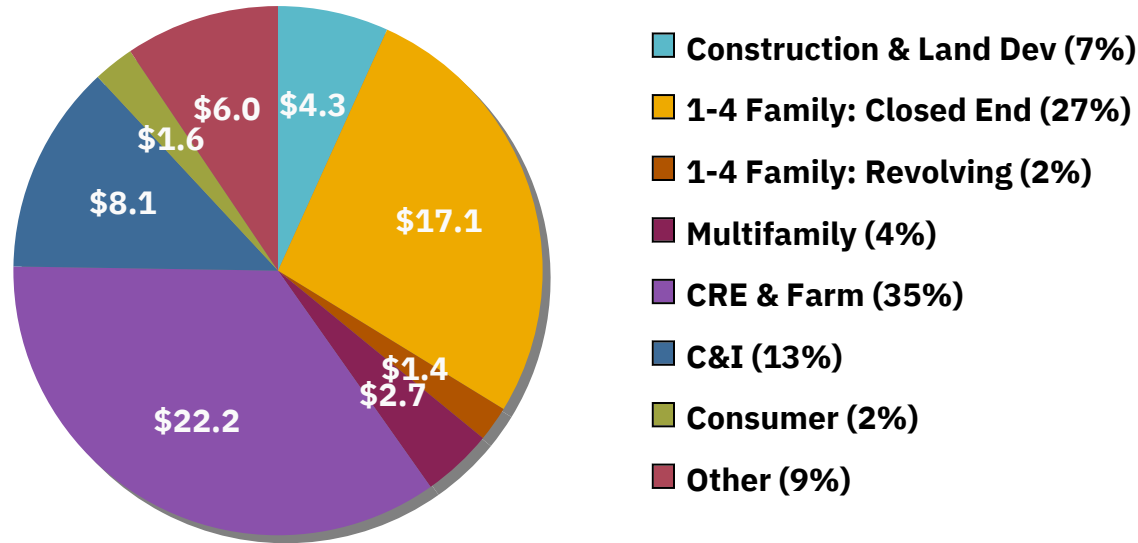


- Cash & Equivalents
- Securities
- Net Loans
- Premises & Fixed
- Other Assets



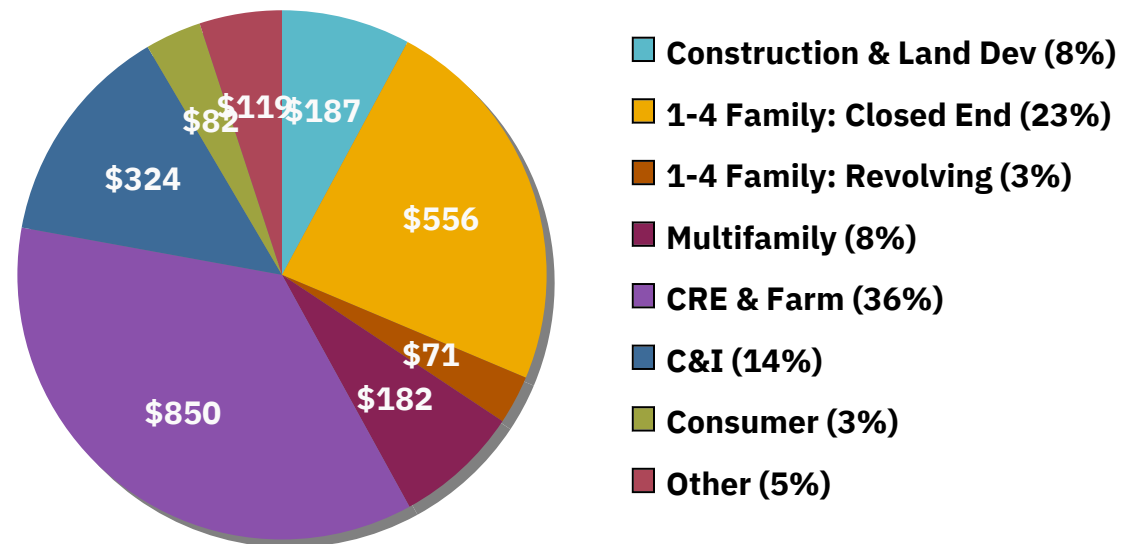
- Fed Funds & Repos
- Deposits
- Other Borrowings
- Other Liabilities
- Equity Capital

State Aggregate Loan Mix



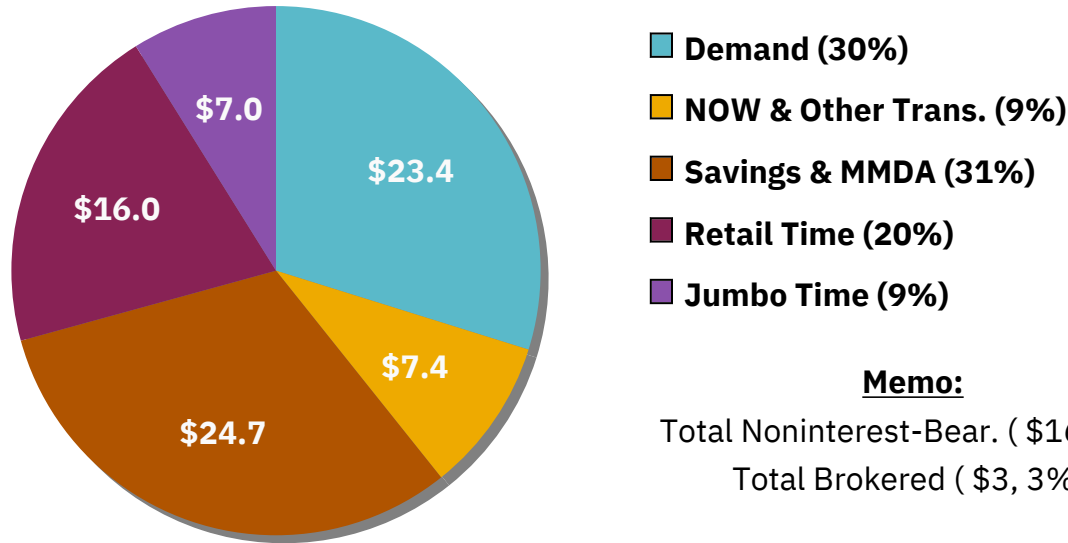
(\$ billions)

National Aggregate Loan Mix



(\$ billions)

State Aggregate Deposit Mix

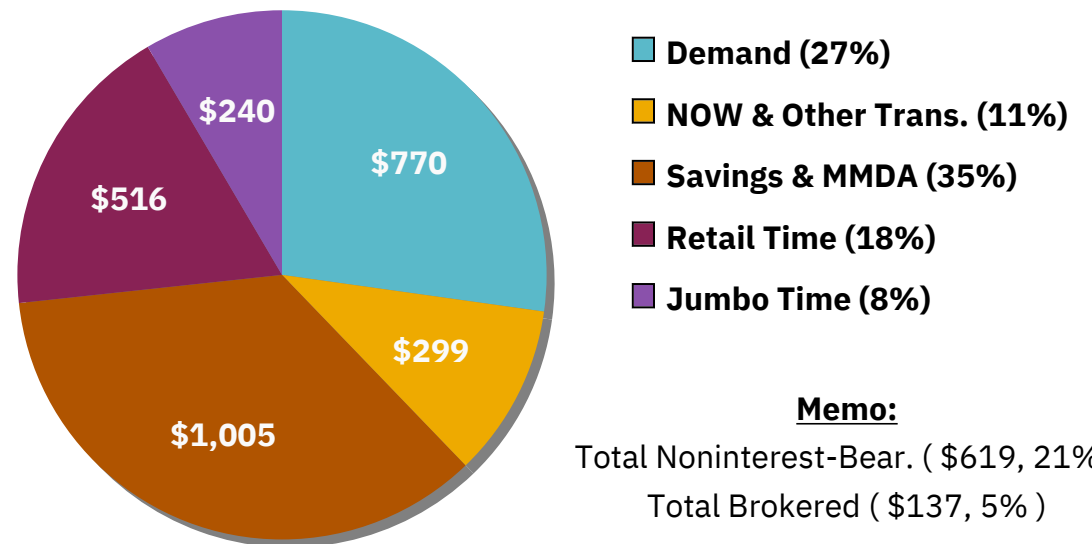


(\$ billions)

Memo:

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

National Aggregate Deposit Mix



(\$ billions)

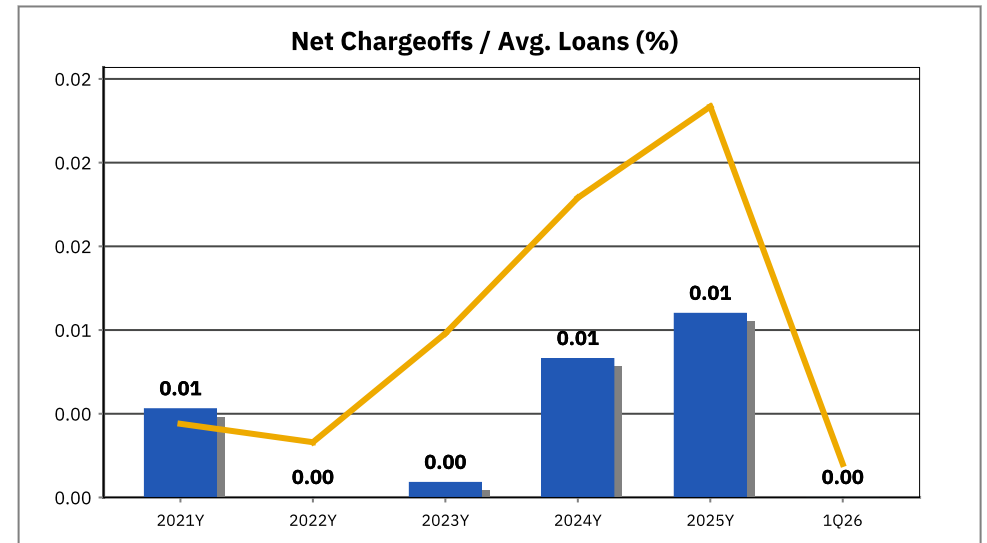
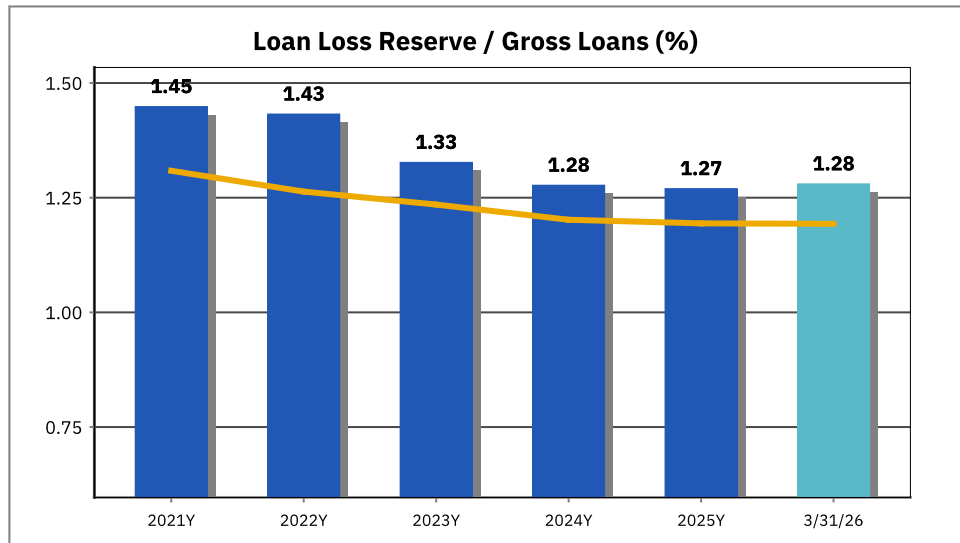
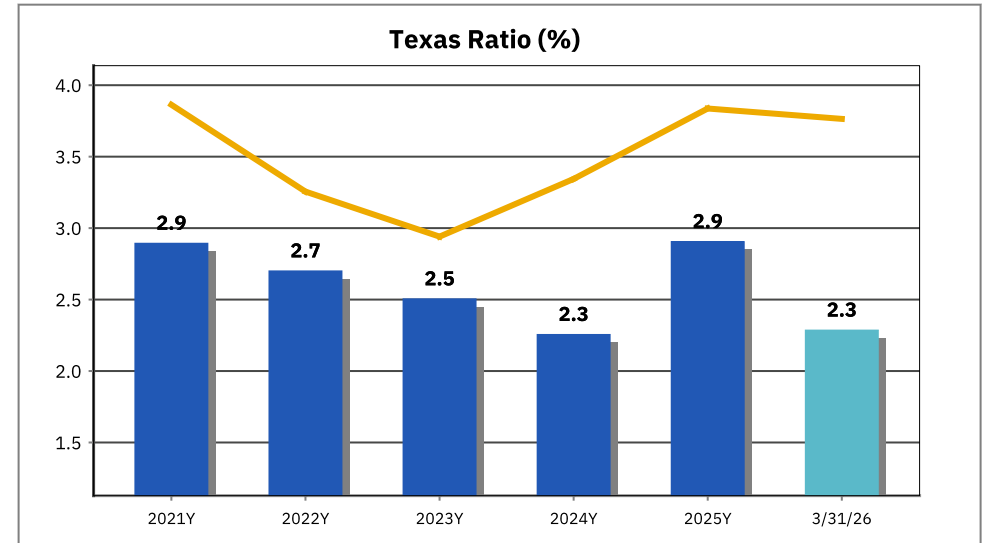
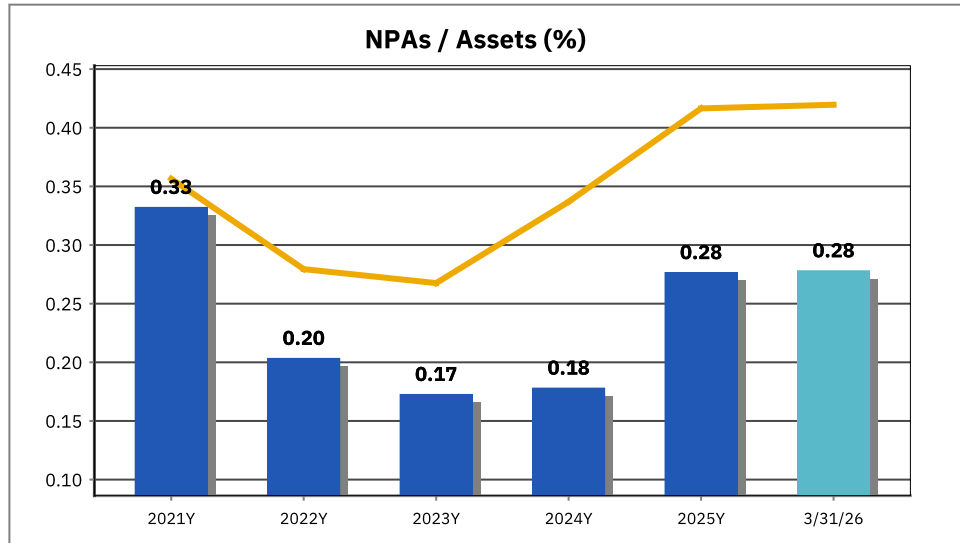
Memo:

Total Noninterest-Bear. (\$619, 21%)
Total Brokered (\$137, 5%)

State Performance Trends

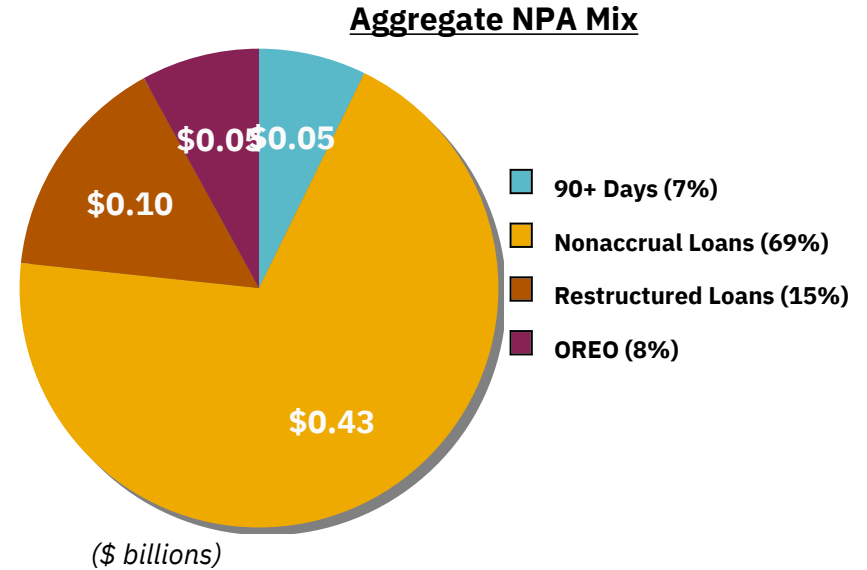
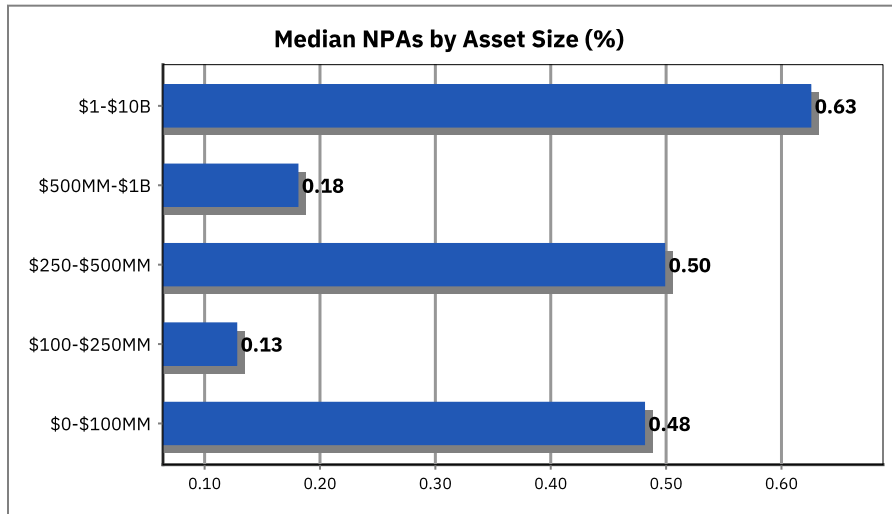
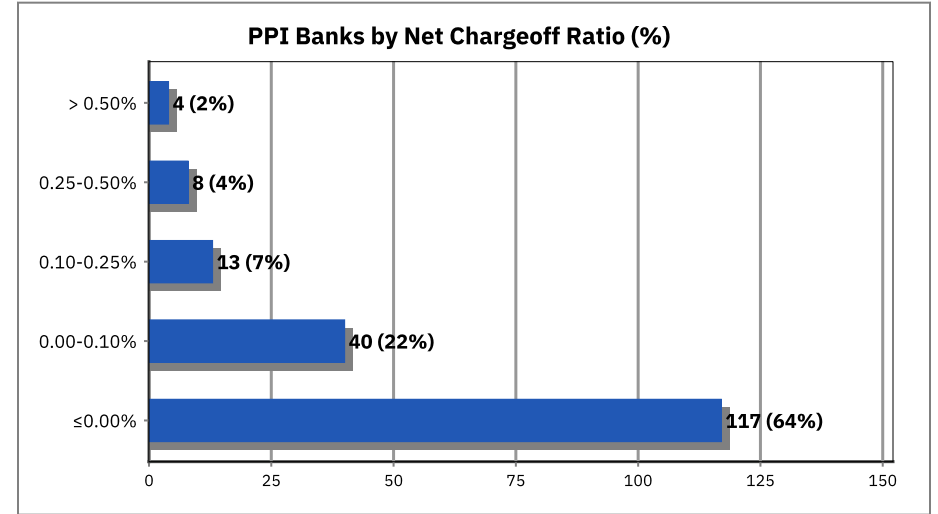
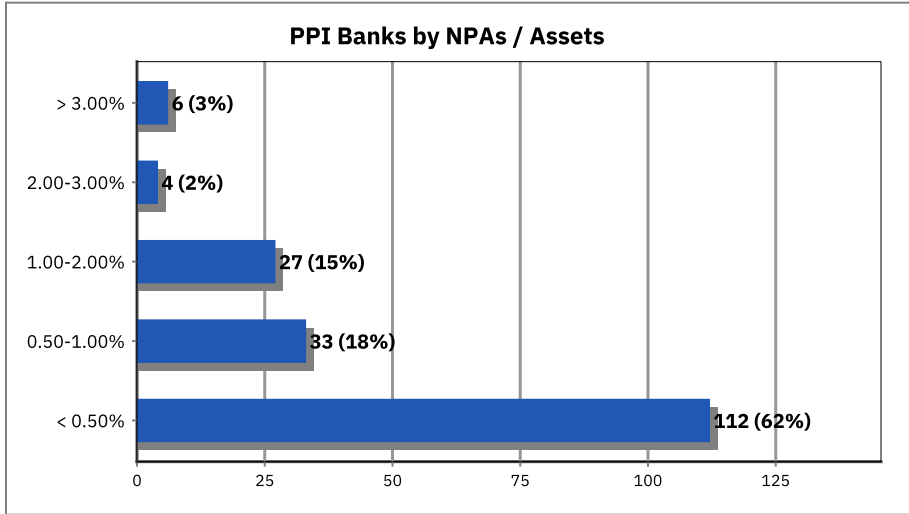
Asset Quality Trends

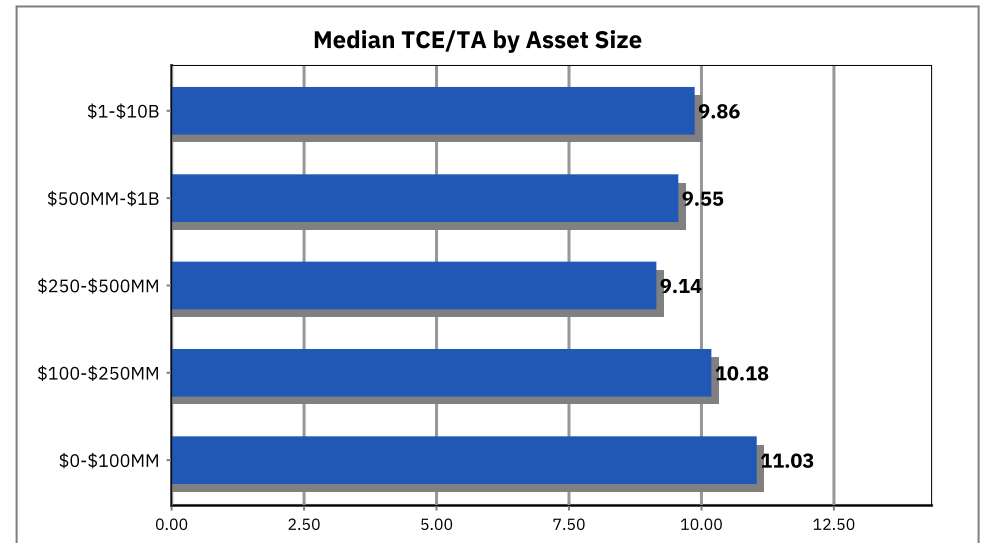
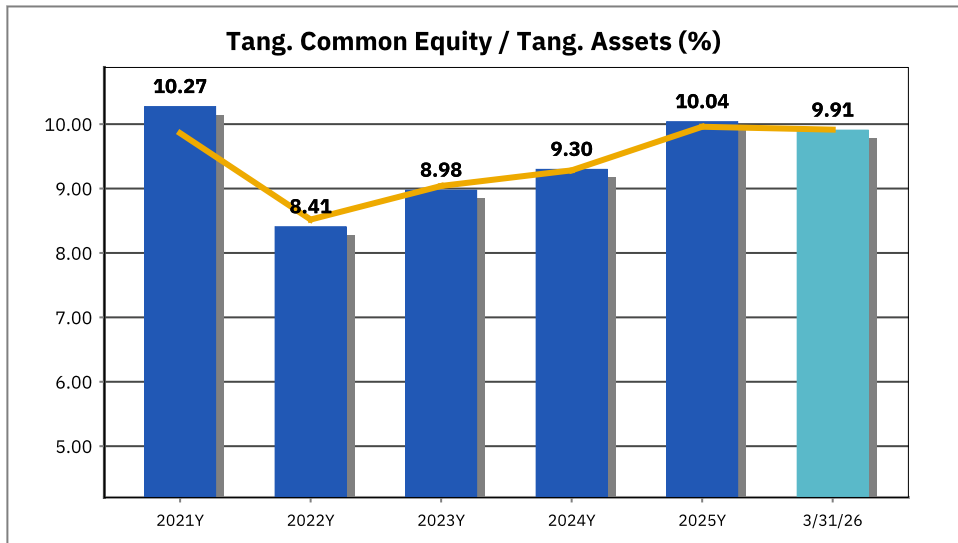
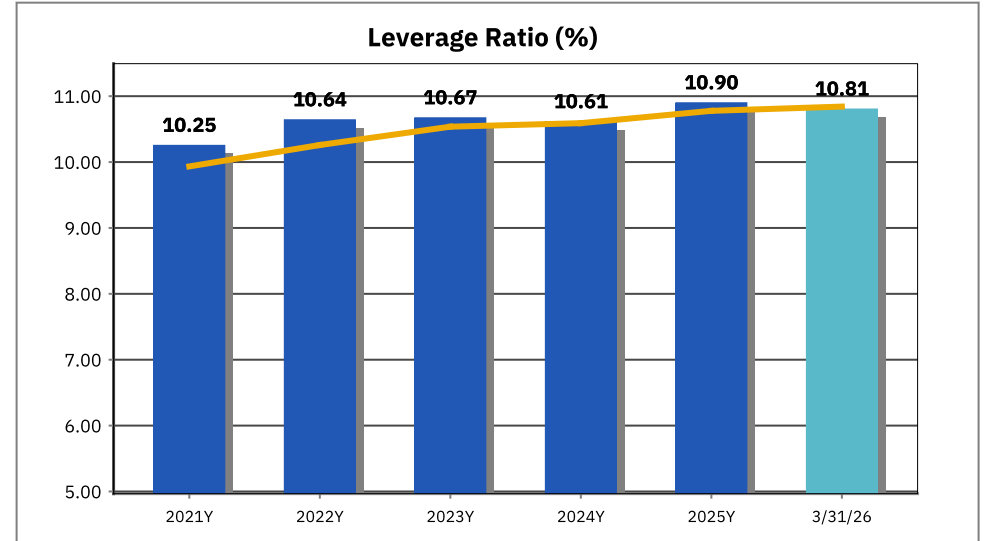
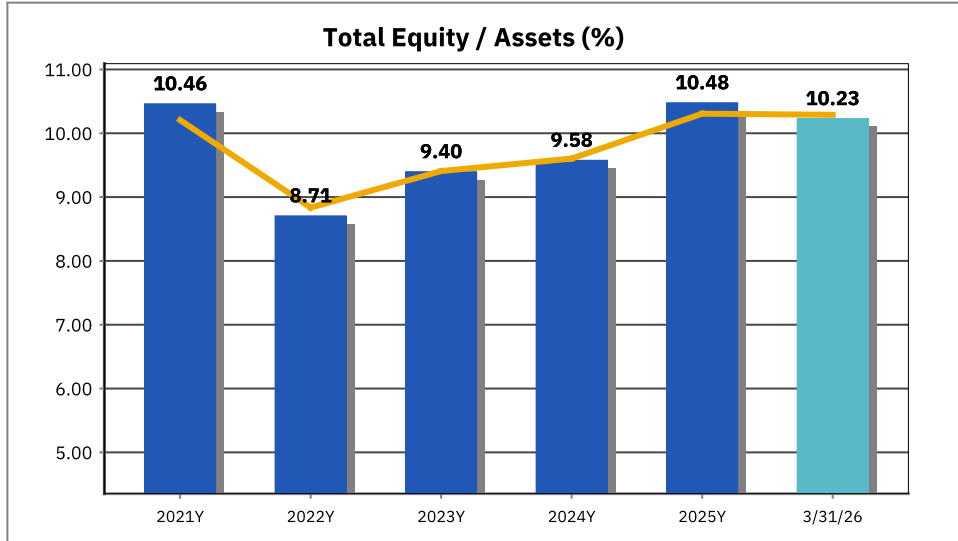
Kansas
Banks
March 31, 2026



— 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

State Performance Trends Performance Matrix

Kansas
Banks
March 31, 2026

Percentile Rank	10th	20th	30th	40th	50th (median)	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-0.76%	1.66%	2.80%	3.83%	5.52%	6.88%	8.24%	10.29%	13.92%
Loan Growth (LTM)	-2.73%	-0.01%	2.35%	3.89%	5.87%	8.22%	9.58%	12.31%	20.28%
Deposit Growth (LTM)	-1.36%	1.31%	2.60%	3.85%	5.29%	6.45%	8.12%	11.36%	16.25%
Performance Trends									
Yield on Loans	6.06%	6.25%	6.45%	6.61%	6.74%	6.88%	6.99%	7.16%	7.51%
Cost of Funds	1.15%	1.36%	1.49%	1.63%	1.72%	1.84%	2.00%	2.17%	2.49%
Net Interest Margin	3.09%	3.34%	3.49%	3.64%	3.80%	3.97%	4.15%	4.33%	4.66%
Noninterest Income (core) / Avg Assets*	0.14%	0.19%	0.24%	0.29%	0.34%	0.42%	0.51%	0.64%	0.97%
Efficiency Ratio (core)*	45.3%	50.8%	54.9%	58.5%	61.3%	63.0%	65.8%	69.3%	77.9%
Profitability Trends									
Pretax ROAA	0.79%	1.08%	1.28%	1.41%	1.54%	1.67%	1.84%	1.98%	2.25%
Core Operating Earnings*	0.81%	1.21%	1.35%	1.49%	1.64%	1.74%	1.92%	2.07%	2.35%
Return on Average Assets (a)	0.62%	0.83%	0.97%	1.09%	1.21%	1.31%	1.40%	1.55%	1.75%
Return on Average Equity (a)	5.72%	7.65%	9.44%	10.34%	11.70%	12.99%	13.83%	15.77%	18.38%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.02%	0.07%	0.16%	0.28%	0.48%	0.71%	1.00%	1.41%
Texas Ratio	0.0%	0.2%	0.7%	1.3%	2.3%	4.1%	6.5%	9.3%	13.4%
Reserve / Loans	0.97%	1.06%	1.14%	1.19%	1.28%	1.40%	1.53%	1.75%	2.20%
Net Chargeoff Ratio	-0.03%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.13%
Capital Trends									
Total Equity / Assets	7.08%	7.99%	8.86%	9.57%	10.23%	11.21%	11.75%	12.89%	15.70%
Leverage Ratio	8.62%	9.24%	9.74%	10.16%	10.81%	11.50%	12.56%	13.95%	17.25%
Tang Common Equity / Tangible Assets	6.85%	7.89%	8.70%	9.29%	9.91%	10.54%	11.35%	12.50%	15.62%

* 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 LTM Asset Growth

**Kansas
Banks
March 31, 2026**

Rank	Bank Name	City, ST	Total Assets (\$000s)	LTM Asset Growth	
				(%)	(\$000s)
1	The Bank Of Protection	Protection, KS	\$150,246	55.2%	\$53,431
2	Equity Bank	Andover, KS	\$7,653,639	40.8%	\$2,219,738
3	Bison State Bank	Bison, KS	\$143,417	40.6%	\$41,431
4	Dream First Bank	Syracuse, KS	\$943,759	37.5%	\$257,350
5	Ventura National B&T	Harveyville, KS	\$43,747	37.0%	\$11,816
6	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$389,065	29.4%	\$88,293
7	Peoples B&TC	Mcperson, KS	\$1,599,701	27.3%	\$343,331
8	The Bank Of Tescott	Tescott, KS	\$642,301	26.8%	\$135,711
9	Bendena State Bank	Bendena, KS	\$132,193	25.8%	\$27,109
10	Stryv Bank	Wichita, KS	\$309,445	24.3%	\$60,445
11	New Century Bank	Belleville, KS	\$86,795	19.5%	\$14,136
12	Mid-america Bank	Baldwin City, KS	\$566,810	18.0%	\$86,462
13	Conway Bank	Conway Springs, KS	\$136,087	16.4%	\$19,149
14	The First Security Bank	Overbrook, KS	\$116,706	16.4%	\$16,405
15	Garden Plain State Bank	Wichita, KS	\$186,369	16.2%	\$25,965
16	First Heritage Bank	Centralia, KS	\$300,448	14.9%	\$38,933
17	Integrity Bank	Fowler, KS	\$98,787	14.3%	\$12,356
18	Peoples State Bank	Cherryvale, KS	\$24,144	14.2%	\$3,005
19	Fnb Bank	Goodland, KS	\$286,600	14.0%	\$35,094
20	Stockgrowers State Bank	Ashland, KS	\$219,053	13.6%	\$26,215
21	Elevate Bank	Sedan, KS	\$63,096	13.4%	\$7,467
22	Patriots Bank	Garnett, KS	\$270,568	13.3%	\$31,755
23	The Farmers State Bank	Holton, KS	\$84,550	13.0%	\$9,736
24	Tricentury Bank	De Soto, KS	\$212,601	12.5%	\$23,540
25	ESB Financial	Emporia, KS	\$392,688	12.0%	\$42,152

Top 25 Fastest Growth PPI Banks LTM Loan Growth

**Kansas
Banks
March 31, 2026**

	Bank Name	City, ST	Total Assets (\$000s)	LTM Loan Growth	
				(%)	(\$000s)
1	The Bank Of Protection	Protection, KS	\$150,246	70.0%	\$42,300
2	Cottonwood Valley Bank	Cedar Point, KS	\$38,293	64.1%	\$2,333
3	Ventura National B&T	Harveyville, KS	\$43,747	62.8%	\$13,525
4	Bison State Bank	Bison, KS	\$143,417	53.6%	\$40,969
5	Equity Bank	Andover, KS	\$7,653,639	49.7%	\$1,803,940
6	Elevate Bank	Sedan, KS	\$63,096	44.3%	\$13,945
7	The Marion National Bank	Marion, KS	\$34,912	31.2%	\$3,678
8	Peoples B&TC	Mcperson, KS	\$1,599,701	30.2%	\$251,014
9	Stryv Bank	Wichita, KS	\$309,445	29.8%	\$62,340
10	Bendena State Bank	Bendena, KS	\$132,193	25.6%	\$17,246
11	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	\$295,001	25.3%	\$37,362
12	The Bank Of Tescott	Tescott, KS	\$642,301	24.4%	\$91,832
13	Stockgrowers State Bank	Ashland, KS	\$219,053	23.5%	\$26,451
14	The Farmers State Bank Of Oakley, KS	Oakley, KS	\$389,065	22.2%	\$48,296
15	New Century Bank	Belleville, KS	\$86,795	22.2%	\$14,306
16	Dream First Bank	Syracuse, KS	\$943,759	22.0%	\$116,355
17	The Citizens National Bank	Greenleaf, KS	\$232,022	21.8%	\$19,426
18	Mid-america Bank	Baldwin City, KS	\$566,810	20.9%	\$76,450
19	Peoples State Bank	Cherryvale, KS	\$24,144	20.3%	\$3,611
20	First Heritage Bank	Centralia, KS	\$300,448	19.7%	\$31,162
21	Patriots Bank	Garnett, KS	\$270,568	19.6%	\$34,162
22	Howard State Bank	Howard, KS	\$79,373	19.4%	\$8,531
23	ESB Financial	Emporia, KS	\$392,688	19.2%	\$42,856
24	Sjn Bank Of KS	Saint John, KS	\$292,454	18.9%	\$29,912
25	The First National Bank Of Louisburg	Louisburg, KS	\$195,637	18.8%	\$19,243

Top 25 PPI Banks
Net Interest Margin

Kansas
Banks
March 31, 2026

	Bank Name	City, ST	Total Assets (\$000s)	Net Interest Margin
1	New Century Bank	Belleville, KS	\$86,795	6.26%
2	The Farmers State Bank Of Blue Mound	Blue Mound, KS	\$52,635	5.85%
3	The Baxter State Bank	Baxter Springs, KS	\$25,021	5.76%
4	Peoples State Bank	Cherryvale, KS	\$24,144	5.40%
5	Elevate Bank	Sedan, KS	\$63,096	5.40%
6	State Bank Of Burrton	Burrton, KS	\$9,373	5.29%
7	Firstoak Bank	Independence, KS	\$245,282	5.11%
8	The Citizens State B&TC	Council Grove, KS	\$88,336	5.09%
9	Community Bank	Topeka, KS	\$181,191	4.91%
10	Union State Bank	Uniontown, KS	\$73,853	4.90%
11	The Lyndon State Bank	Lyndon, KS	\$111,391	4.84%
12	Howard State Bank	Howard, KS	\$79,373	4.80%
13	Patriots Bank	Garnett, KS	\$270,568	4.79%
14	Great American Bank	Lawrence, KS	\$504,353	4.75%
15	Kendall Bank	Overland Park, KS	\$210,745	4.73%
16	First National B&T	Phillipsburg, KS	\$319,340	4.72%
17	Kaw Valley Bank	Topeka, KS	\$344,514	4.71%
18	Dream First Bank	Syracuse, KS	\$943,759	4.70%
19	The Bank Of Protection	Protection, KS	\$150,246	4.67%
20	The Citizens State Bank	Gridley, KS	\$336,820	4.66%
21	First Federal S&L Bank	Olathe, KS	\$109,785	4.62%
22	Goppert State Service Bank	Garnett, KS	\$342,747	4.57%
23	First Bank KS	Salina, KS	\$614,297	4.56%
24	Fnb Bank	Goodland, KS	\$286,600	4.56%
25	BANK OF PRAIRIE VILLAGE	Prairie Village, KS	\$164,915	4.52%

* Most recent quarter (MRQ) net interest margin

	Bank Name	City, ST	Total Assets (\$000s)	Nonint. Income / Avg. Assets
1	Bison State Bank	Bison, KS	\$143,417	7.33%
2	Nbkc Bank	Leawood, KS	\$1,228,036	6.81%
3	Armed Forces Bank	Fort Leavenworth, KS	\$1,439,702	3.47%
4	First Bank KS	Salina, KS	\$614,297	1.92%
5	Community First National Bank	Manhattan, KS	\$366,993	1.71%
6	Farmers B&T	Great Bend, KS	\$1,048,648	1.54%
7	First Option Bank	Osawatomie, KS	\$786,352	1.36%
8	Central National Bank	Junction City, KS	\$1,376,153	1.35%
9	Corefirst B&T	Topeka, KS	\$1,320,825	1.30%
10	The First National Bank Of Hutchinson	Hutchinson, KS	\$1,225,665	1.23%
11	Community National Bank	Seneca, KS	\$903,907	1.19%
12	Grant County Bank	Ulysses, KS	\$306,274	1.18%
13	The Peoples Bank	Pratt, KS	\$548,080	1.13%
14	CARSON BANK	Mulvane, KS	\$213,374	1.13%
15	Intrust Bank	Wichita, KS	\$6,783,388	1.06%
16	Peoples B&TC	Mcperson, KS	\$1,599,701	1.03%
17	The Walton State Bank	Walton, KS	\$12,541	1.03%
18	Commercial Bank	Parsons, KS	\$383,670	1.01%
19	Mutual Savings Association	Leavenworth, KS	\$396,924	0.97%
20	First State B&T	Tonganoxie, KS	\$511,116	0.92%
21	Landmark National Bank	Manhattan, KS	\$1,600,806	0.92%
22	ESB Financial	Emporia, KS	\$392,688	0.88%
23	Citizens State B&TC	Hiawatha, KS	\$106,009	0.88%
24	Southwest National Bank	Wichita, KS	\$501,718	0.87%
25	Emprise Bank	Wichita, KS	\$2,773,623	0.86%

* Most recent quarter (MRQ) 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	\$109,785	22.2%
2	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$179,215	28.7%
3	Farmers & Merchants Bank Of Colby	Colby, KS	\$637,080	36.6%
4	The Bank	Oberlin, KS	\$620,000	38.5%
5	The Stockgrowers State Bank	Maple Hill, KS	\$124,748	38.8%
6	The Citizens State Bank	Marysville, KS	\$436,100	39.5%
7	Ks Statebank	Manhattan, KS	\$2,586,584	39.7%
8	Community Bank	Topeka, KS	\$181,191	41.0%
9	Great American Bank	Lawrence, KS	\$504,353	41.5%
10	First National Bank Of Spearville	Spearville, KS	\$58,430	42.1%
11	Garden Plain State Bank	Wichita, KS	\$186,369	42.2%
12	The Bennington State Bank	Salina, KS	\$1,249,914	42.5%
13	Western State Bank	Garden City, KS	\$824,768	42.7%
14	State Bank Of Bern	Bern, KS	\$126,405	42.7%
15	Farmers B&T	Great Bend, KS	\$1,048,648	42.9%
16	The Citizens State Bank	Gridley, KS	\$336,820	43.2%
17	Tricentury Bank	De Soto, KS	\$212,601	43.7%
18	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$95,320	43.7%
19	The First National Bank Of Scott City	Scott City, KS	\$172,871	45.3%
20	Howard State Bank	Howard, KS	\$79,373	45.3%
21	Security State Bank	Scott City, KS	\$1,008,157	46.4%
22	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$57,757	46.7%
23	The Denison State Bank	Holton, KS	\$468,301	46.8%
24	Peoples State Bank	Cherryvale, KS	\$24,144	47.3%
25	First KS Bank	Hoisington, KS	\$291,246	48.3%

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

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	Bank Of The Plains	Plains, KS	\$445,915	2.31%
2	Community Bank	Topeka, KS	\$181,191	2.29%
3	The Farmers State Bank Of Aliceville, KS	Westphalia, KS	\$179,215	2.20%
4	The Citizens State Bank	Gridley, KS	\$336,820	2.02%
5	The First National Bank Of Scott City	Scott City, KS	\$172,871	1.80%
6	Armed Forces Bank	Fort Leavenworth, KS	\$1,439,702	1.78%
7	Garden Plain State Bank	Wichita, KS	\$186,369	1.75%
8	Farmers & Merchants Bank Of Colby	Colby, KS	\$637,080	1.75%
9	The Citizens State Bank	Moundridge, KS	\$452,672	1.73%
10	Bison State Bank	Bison, KS	\$143,417	1.72%
11	Community First National Bank	Manhattan, KS	\$366,993	1.69%
12	First National Bank Of Spearville	Spearville, KS	\$58,430	1.69%
13	Exchange B&T	Atchison, KS	\$627,375	1.63%
14	Mutual Savings Association	Leavenworth, KS	\$396,924	1.62%
15	Tricentury Bank	De Soto, KS	\$212,601	1.61%
16	Mid-america Bank	Baldwin City, KS	\$566,810	1.58%
17	State Bank Of Bern	Bern, KS	\$126,405	1.58%
18	Farmers National Bank	Phillipsburg, KS	\$176,121	1.53%
19	The Marion National Bank	Marion, KS	\$34,912	1.53%
20	Exchange State Bank	Saint Paul, KS	\$104,767	1.52%
21	Bank Of Hays	Hays, KS	\$368,915	1.51%
22	Goppert State Service Bank	Garnett, KS	\$342,747	1.51%
23	The Bank Of Protection	Protection, KS	\$150,246	1.50%
24	United B&T	Marysville, KS	\$905,364	1.46%
25	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	\$57,757	1.45%

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

	Bank Name	City, ST	Total Assets (\$000s)	ROAA
1	The Peoples Bank	Pratt, KS	\$548,080	3.58%
2	First Federal S&L Bank	Olathe, KS	\$109,785	3.44%
3	Peoples State Bank	Cherryvale, KS	\$24,144	2.94%
4	Farmers B&T	Great Bend, KS	\$1,048,648	2.85%
5	The Stockgrowers State Bank	Maple Hill, KS	\$124,748	2.85%
6	First Bank KS	Salina, KS	\$614,297	2.72%
7	Great American Bank	Lawrence, KS	\$504,353	2.67%
8	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$95,320	2.64%
9	Howard State Bank	Howard, KS	\$79,373	2.63%
10	The Bank	Oberlin, KS	\$620,000	2.45%
11	The Bennington State Bank	Salina, KS	\$1,249,914	2.40%
12	Western State Bank	Garden City, KS	\$824,768	2.39%
13	Home B&TC	Eureka, KS	\$180,623	2.17%
14	The Citizens State Bank	Marysville, KS	\$436,100	2.17%
15	Solomon State Bank	Solomon, KS	\$181,502	2.12%
16	First National Bank In Cimarron	Cimarron, KS	\$145,791	2.11%
17	FNB WA	Washington, KS	\$88,093	2.00%
18	New Century Bank	Belleville, KS	\$86,795	2.00%
19	Citizens State B&TC	Hiawatha, KS	\$106,009	1.99%
20	Patriots Bank	Garnett, KS	\$270,568	1.97%
21	Swedish-american State Bank	Courtland, KS	\$52,828	1.93%
22	Grant County Bank	Ulysses, KS	\$306,274	1.93%
23	The Lyndon State Bank	Lyndon, KS	\$111,391	1.91%
24	Ks Statebank	Manhattan, KS	\$2,586,584	1.89%
25	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	\$295,001	1.88%

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

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	Bank Of The Plains	Plains, KS	\$445,915	24.32%
2	Bank Of Labor	Overland Park, KS	\$1,099,845	20.97%
3	Community Bank	Topeka, KS	\$181,191	20.47%
4	Intrust Bank	Wichita, KS	\$6,783,388	19.13%
5	Southwind Bank	Natoma, KS	\$182,900	18.44%
6	The Citizens State Bank	Gridley, KS	\$336,820	18.38%
7	Stock Exchange Bank	Caldwell, KS	\$94,525	17.99%
8	Bison State Bank	Bison, KS	\$143,417	16.81%
9	Mid-america Bank	Baldwin City, KS	\$566,810	16.38%
10	Goppert State Service Bank	Garnett, KS	\$342,747	16.36%
11	Bank Of Hays	Hays, KS	\$368,915	16.07%
12	Farmers & Merchants Bank Of Colby	Colby, KS	\$637,080	15.96%
13	Community First National Bank	Manhattan, KS	\$366,993	15.70%
14	CARSON BANK	Mulvane, KS	\$213,374	15.49%
15	Tricentury Bank	De Soto, KS	\$212,601	15.04%
16	The First National Bank Of Scott City	Scott City, KS	\$172,871	14.32%
17	Community Bank Of Wichita, Inc.	Wichita, KS	\$126,157	14.12%
18	Armed Forces Bank	Fort Leavenworth, KS	\$1,439,702	13.84%
19	Peoples B&TC	Mcperson, KS	\$1,599,701	13.79%
20	The First National Bank Of Hutchinson	Hutchinson, KS	\$1,225,665	13.79%
21	The Citizens State Bank	Moundridge, KS	\$452,672	13.73%
22	Exchange State Bank	Saint Paul, KS	\$104,767	13.64%
23	Silver Lake Bank	Topeka, KS	\$534,328	13.58%
24	Astra Bank	Scandia, KS	\$429,171	13.50%
25	Exchange B&T	Atchison, KS	\$627,375	13.46%

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

	Bank Name	City, ST	Total Assets (\$000s)	ROAE
1	The Peoples Bank	Pratt, KS	\$548,080	51.18%
2	First Bank KS	Salina, KS	\$614,297	37.10%
3	First National Bank In Cimarron	Cimarron, KS	\$145,791	35.87%
4	The Citizens State Bank Of Cheney, KS	Cheney, KS	\$95,320	31.28%
5	Howard State Bank	Howard, KS	\$79,373	30.27%
6	First Federal S&L Bank	Olathe, KS	\$109,785	28.26%
7	Home B&TC	Eureka, KS	\$180,623	27.69%
8	First KS Bank	Hoisington, KS	\$291,246	27.65%
9	The Citizens State Bank	Marysville, KS	\$436,100	27.46%
10	Corefirst B&T	Topeka, KS	\$1,320,825	25.53%
11	Western State Bank	Garden City, KS	\$824,768	24.00%
12	The Stockgrowers State Bank	Maple Hill, KS	\$124,748	23.96%
13	First Option Bank	Osawatomie, KS	\$786,352	23.86%
14	Community National Bank	Seneca, KS	\$903,907	23.26%
15	Patriots Bank	Garnett, KS	\$270,568	23.11%
16	The Bennington State Bank	Salina, KS	\$1,249,914	23.10%
17	The Citizens State B&TC	Council Grove, KS	\$88,336	22.63%
18	First Heritage Bank	Centralia, KS	\$300,448	21.75%
19	The Bank	Oberlin, KS	\$620,000	20.95%
20	The Lyndon State Bank	Lyndon, KS	\$111,391	20.83%
21	The Lyon County State Bank	Emporia, KS	\$210,756	20.39%
22	Citizens State B&T Co., Ellsworth, KS	Ellsworth, KS	\$275,191	20.30%
23	Emprise Bank	Wichita, KS	\$2,773,623	20.28%
24	Centera Bank	Sublette, KS	\$328,336	20.15%
25	Great American Bank	Lawrence, KS	\$504,353	19.99%

* Most recent quarter (MRQ) 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	141	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	129	1
Large Institutional Branches (>\$2 billion deposits/branch)	43	0
Underloaned (<10% Loans / Assets)	113	1
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	0
No Material Real Estate Lending (<1% Assets)	129	2
Wholesale Funded (<40% Core Deposits / Deposits)	90	0
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**

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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