OptimaFI

Peer Performance Index (PPI) State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS

2nd 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.

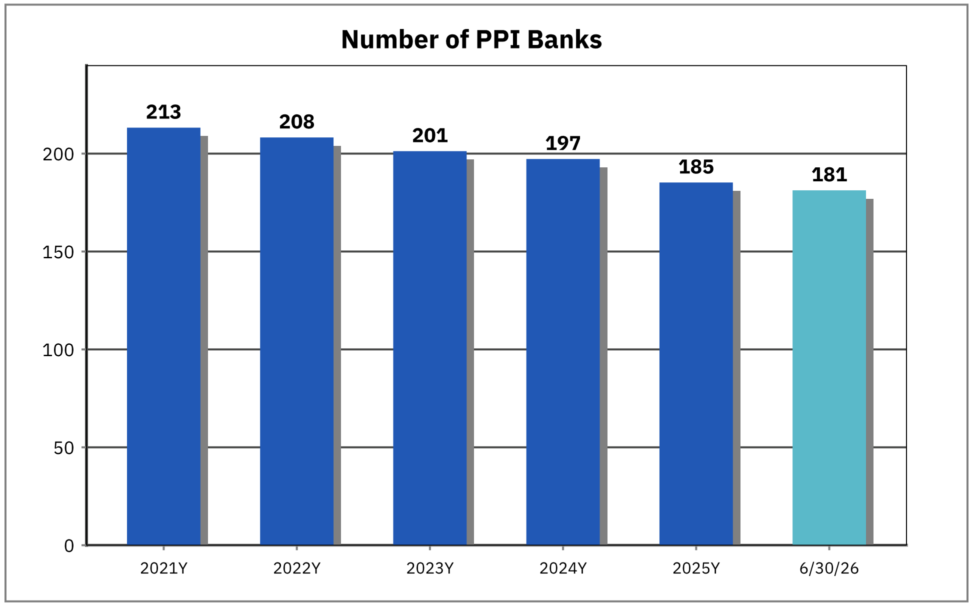
The following is a summary of Peer Performance Index banks compared to total FDIC-Insured bank and trust institutions:

	PPI Banks		Excluded Banks		Total Banks
	#	%	#	%	
Kansas	181	*98%*	3	*2%*	184
National	3,933	*92%*	358	*8%*	4,291

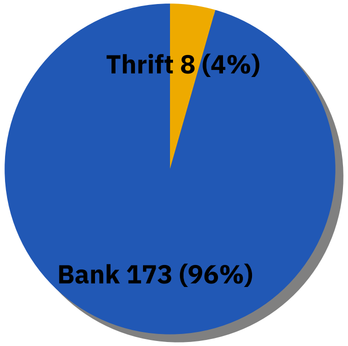
Please visit the www.OptimaFI.com website for more information.

PPI Industry Structure

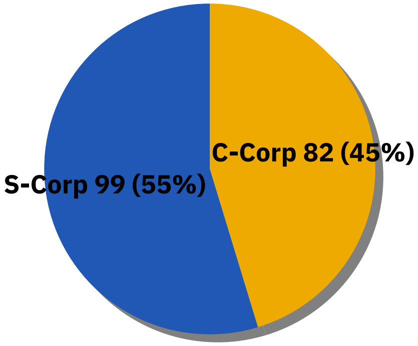
PPI Bank Size Distribution				
	Institutions		Aggregate Assets	
Total Assets	#	%	$MM	%
$0-$100 Million	45	25%	$2,593	3%
$100-$500 Million	93	51%	$22,390	24%
$500 Million-$1 Billion	23	13%	$15,049	16%
$1-$5 Billion	17	9%	$30,487	32%
$5-$10 Billion	3	2%	$24,154	26%
Total	**181**	**100%**	**$94,672**	**100%**



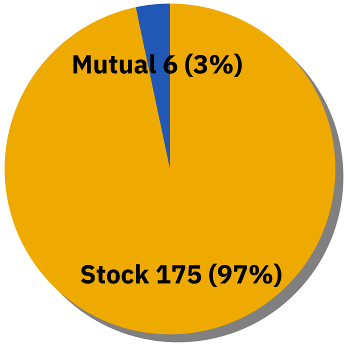
Industry Breakdown



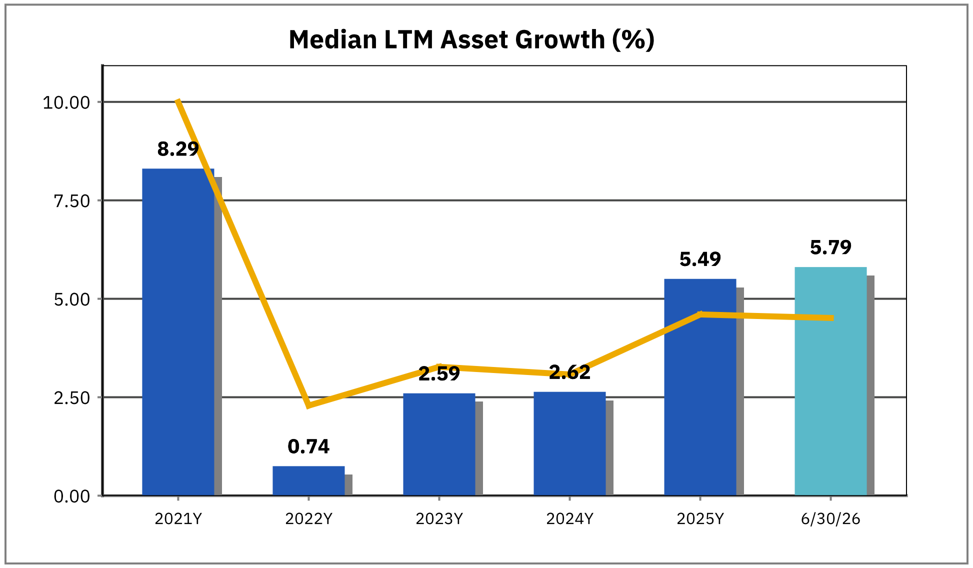
Structural Breakdown

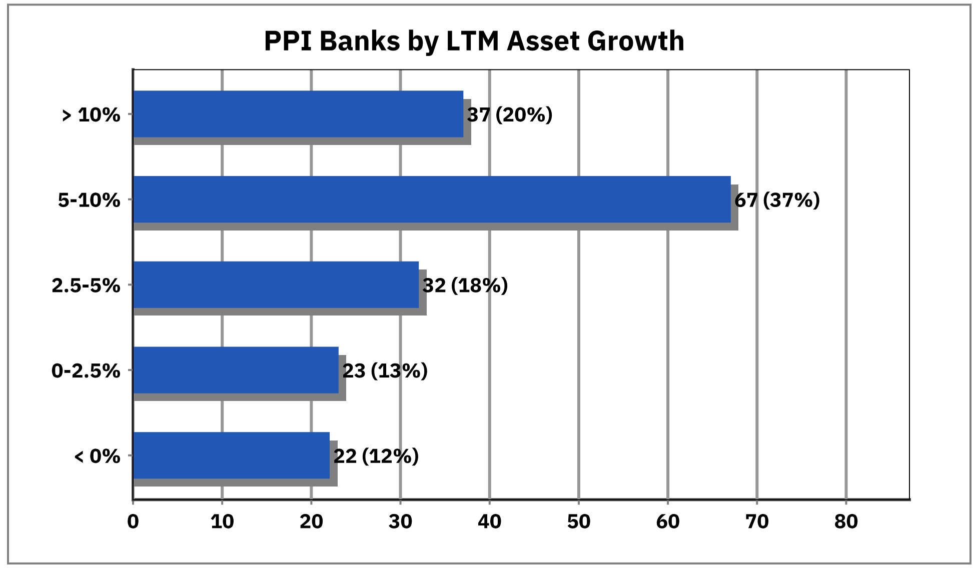


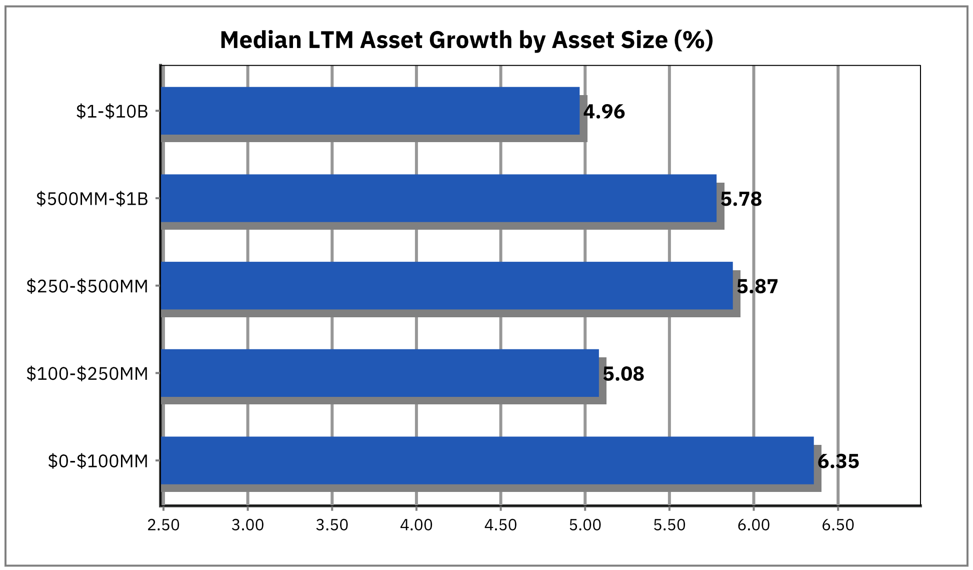
Ownership Breakdown



Asset Growth Trends



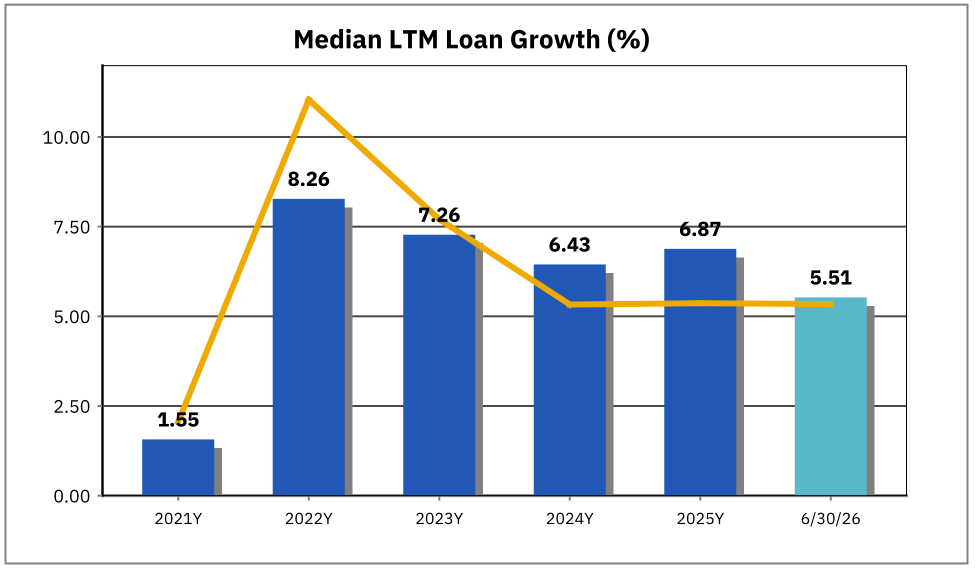


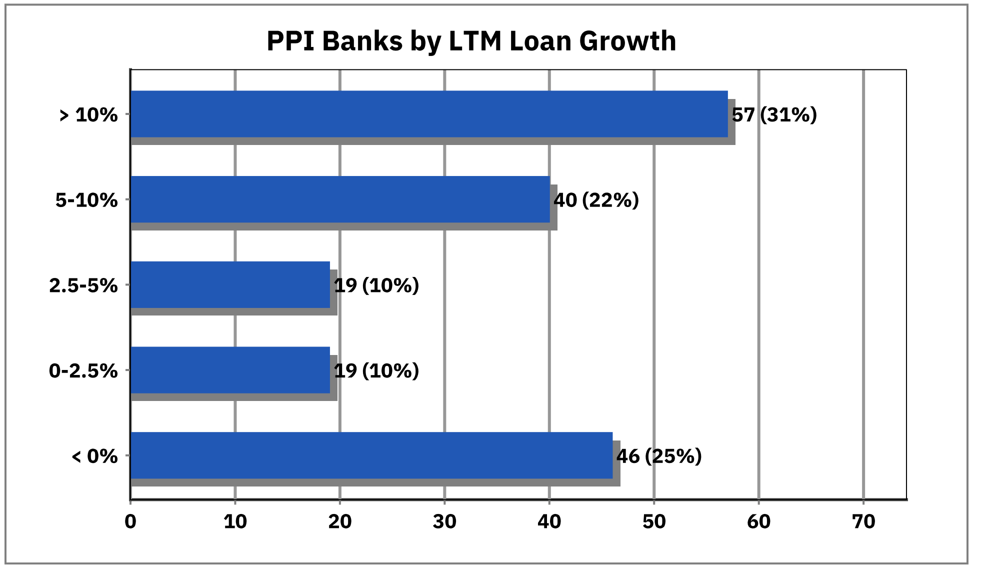


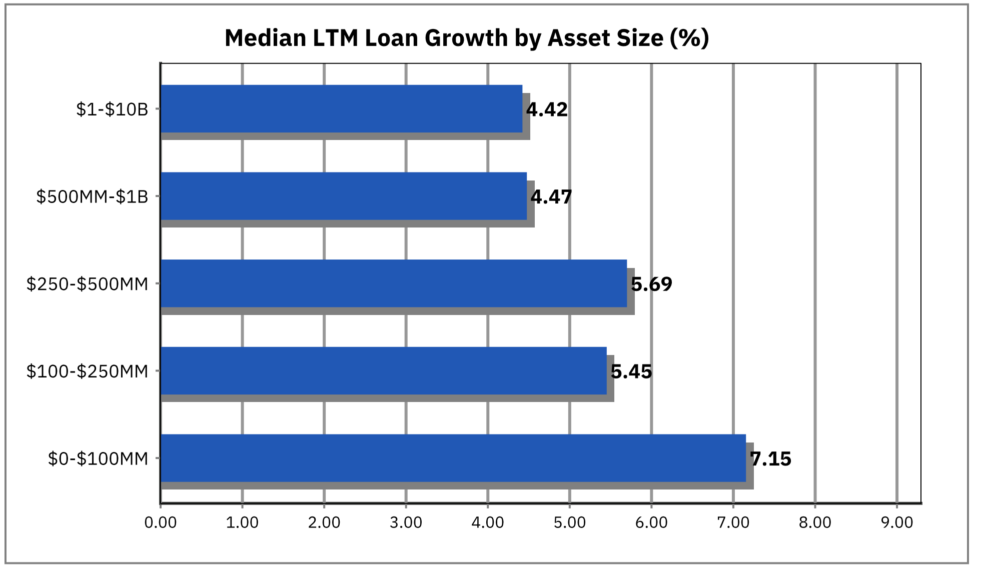
National Trend

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

Loan Growth Trends





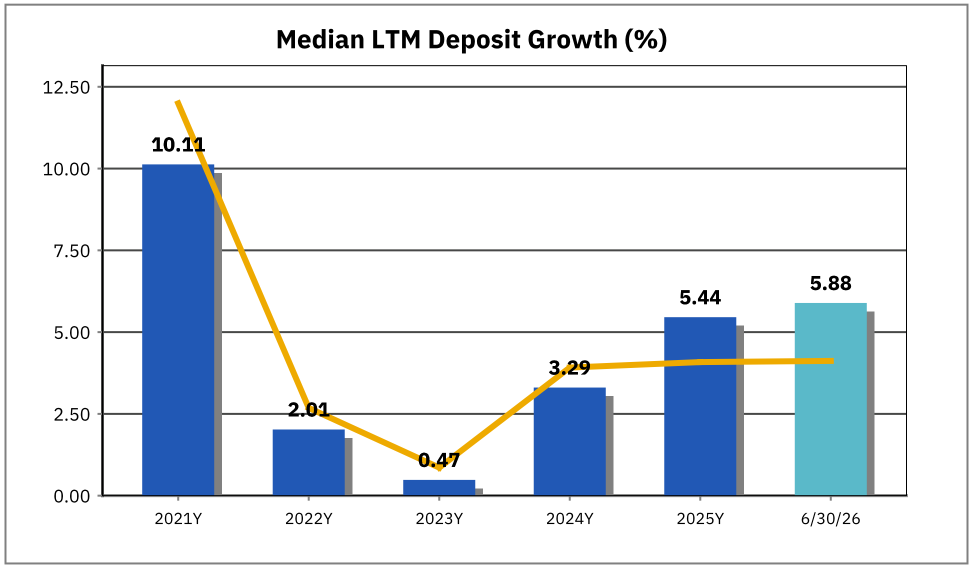


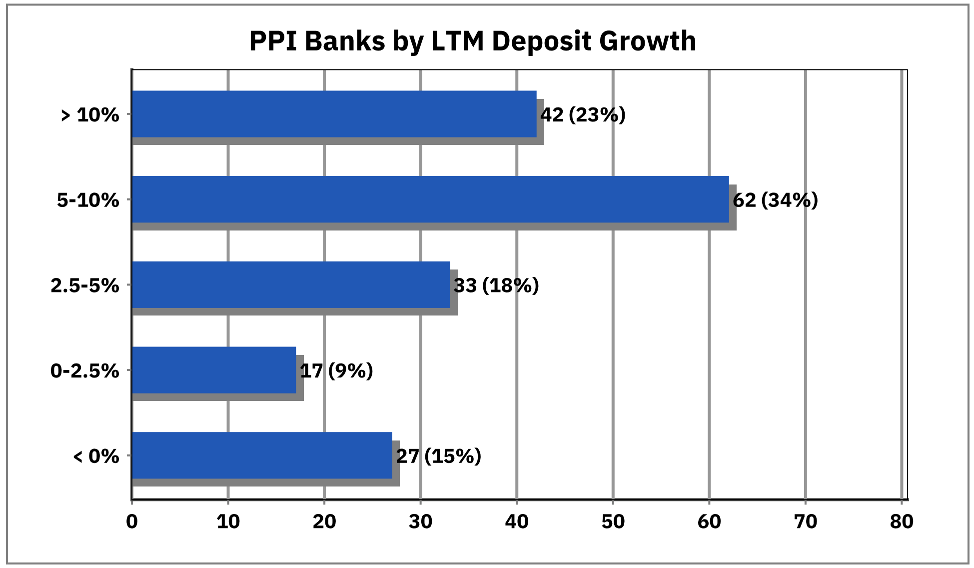
National Trend

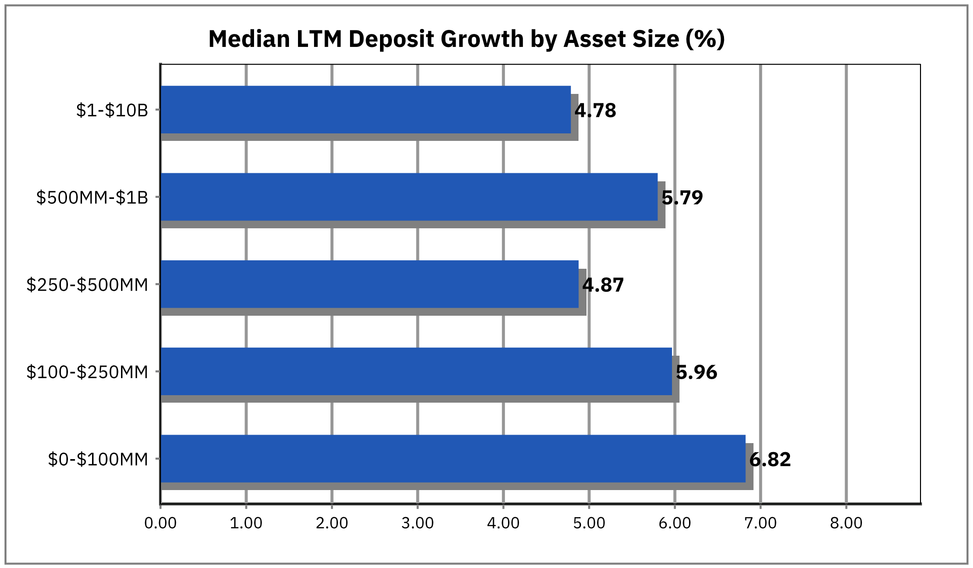
** LTM = Last 12-months (or "trailing" 12-months)*

Deposit Growth Trends

Kansas Banks
June 30, 2026

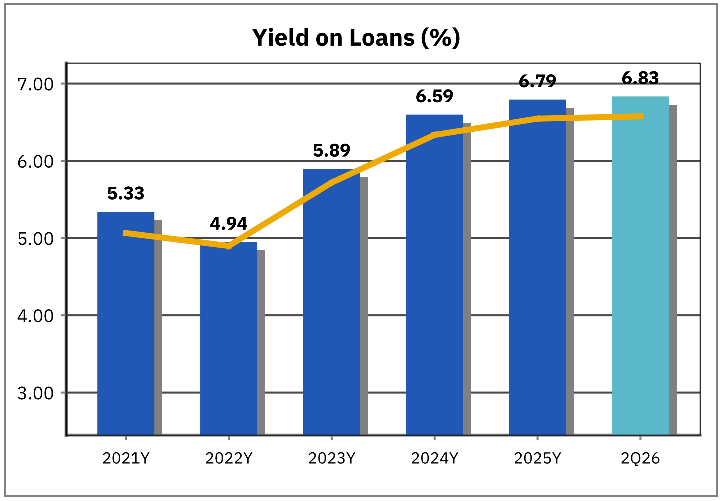


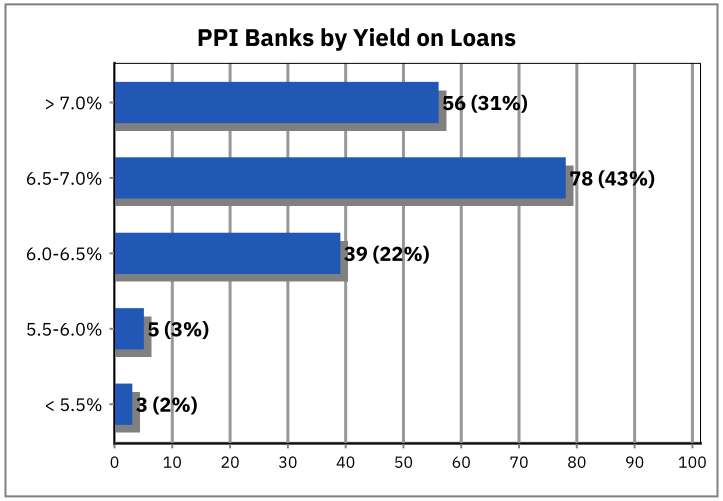


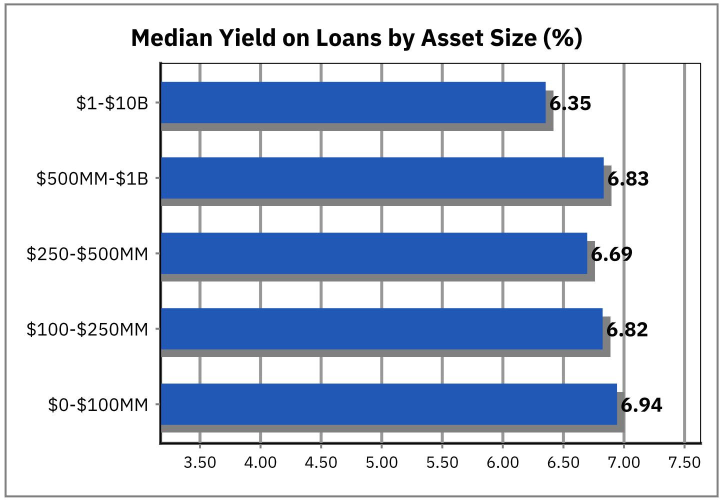


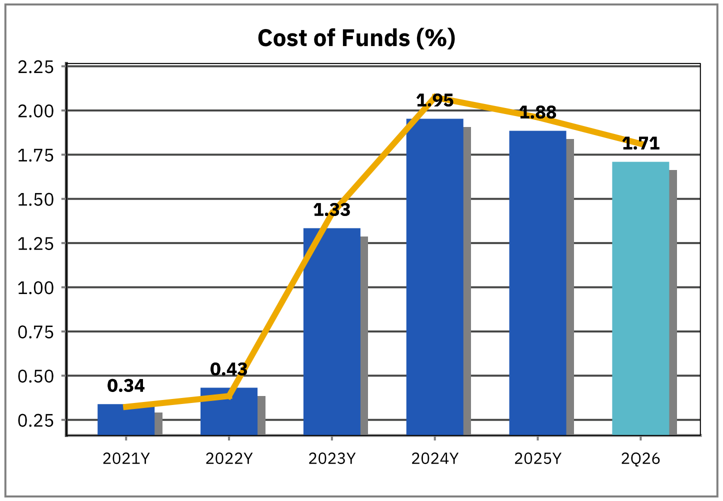
National Trend

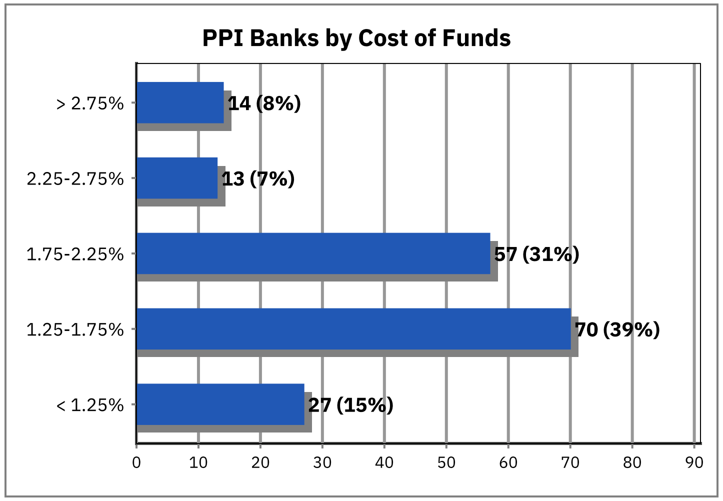
* LTM = Last 12-months (or "trailing" 12-months)

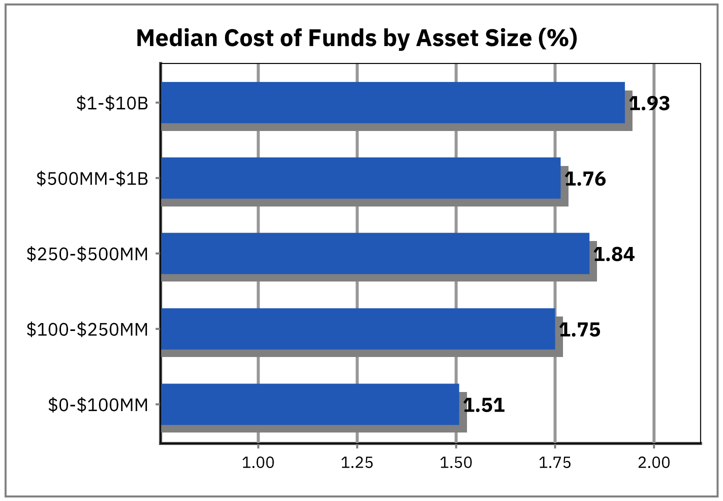












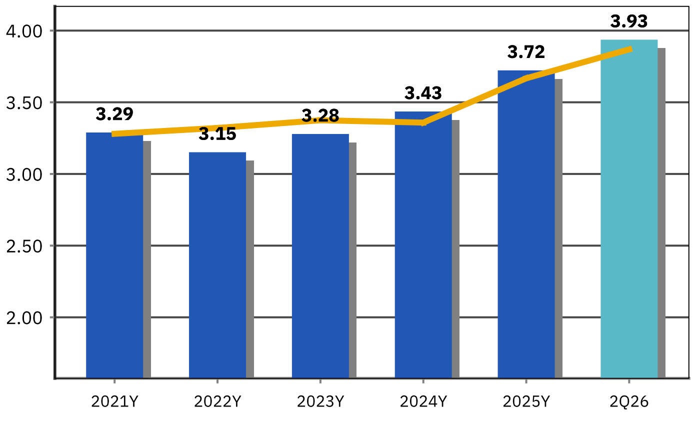
National Trend

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

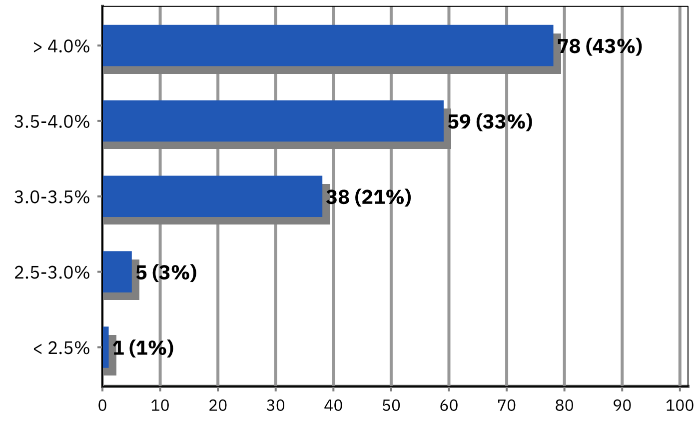
Performance Trends

Kansas Banks
June 30, 2026

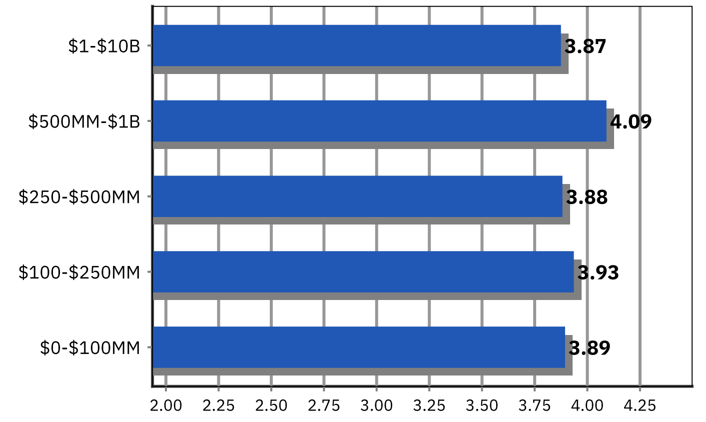
Net Interest Margin (%)



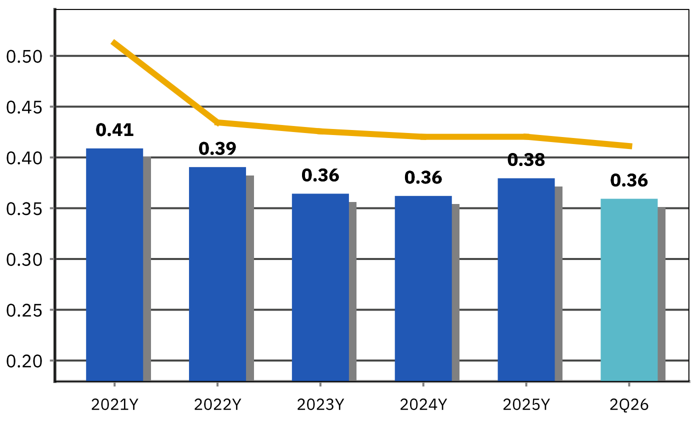
PPI Banks by Net Interest Margin



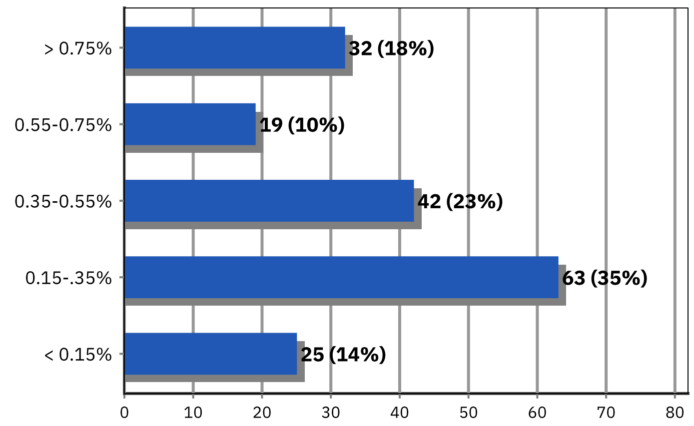
Median Net Interest Margin by Asset Size (%)



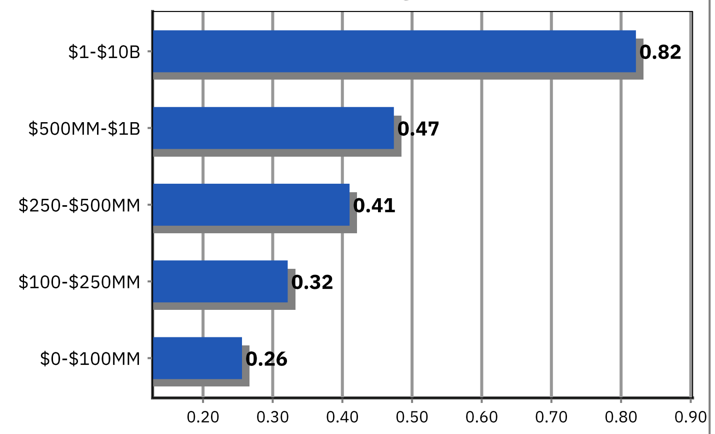
Noninterest Income (Core)/Avg. Assets (%)



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



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



National Trend

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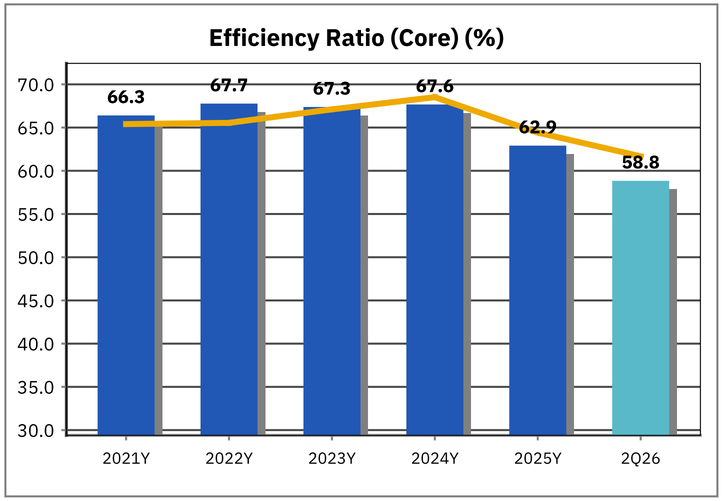
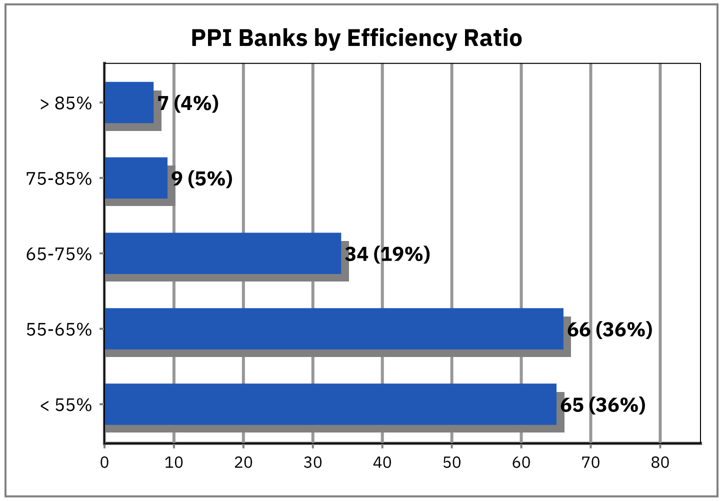
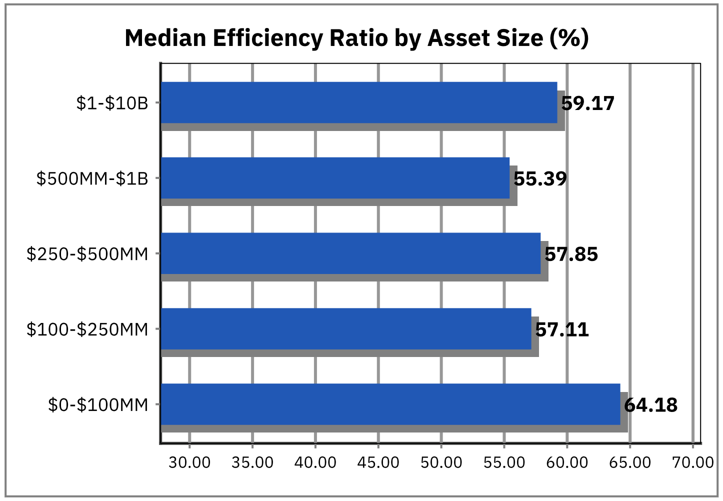
Performance Trends

Kansas
Banks
June 30, 2026





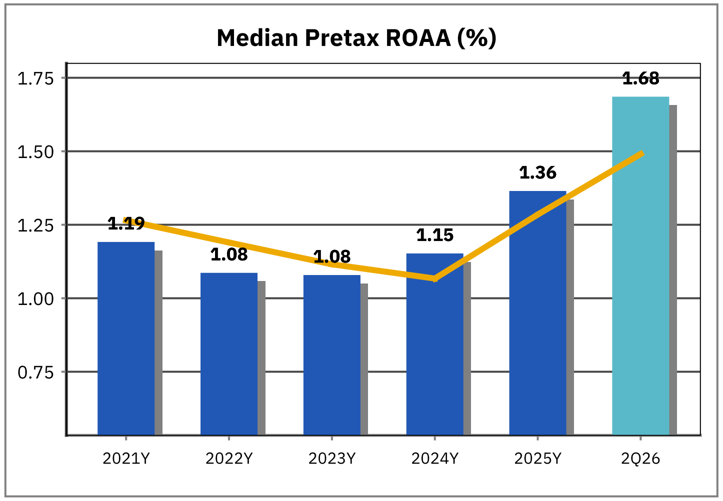


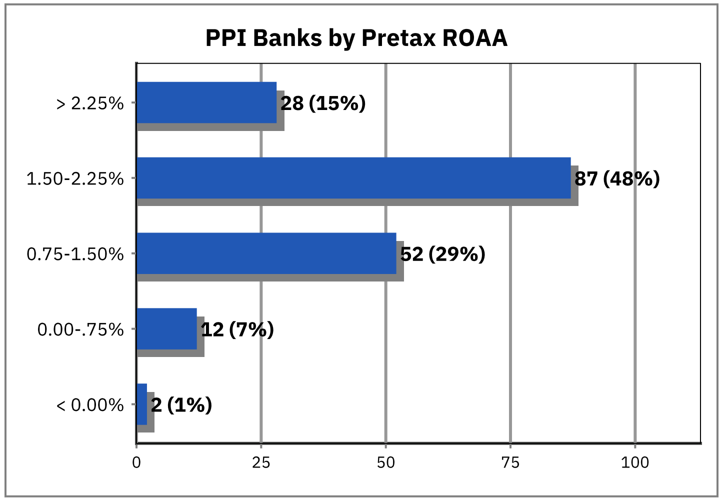
National Trend

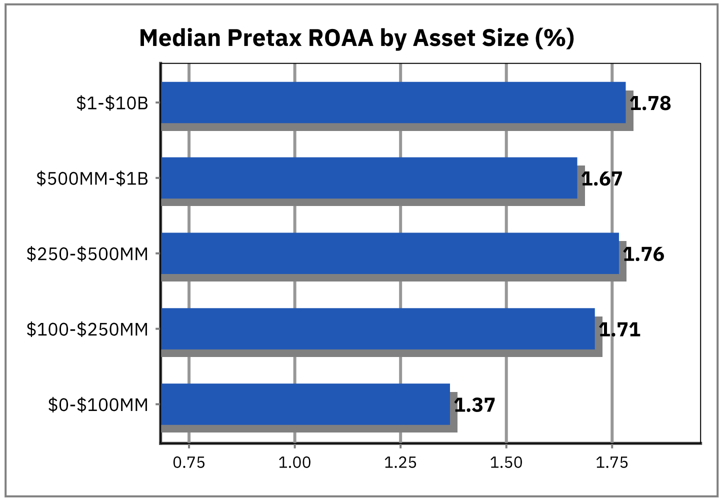
Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

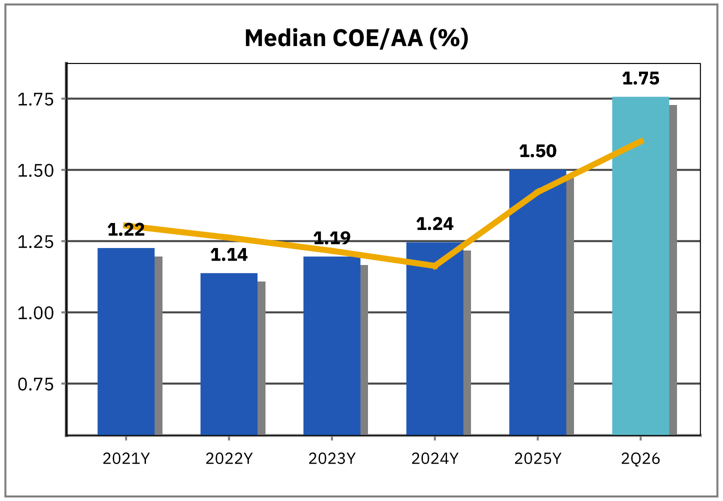
Profitability Trends

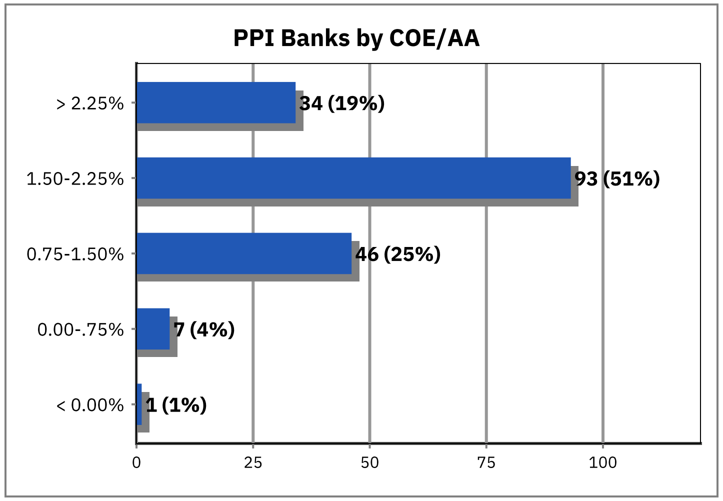
Kansas Banks
June 30, 2026

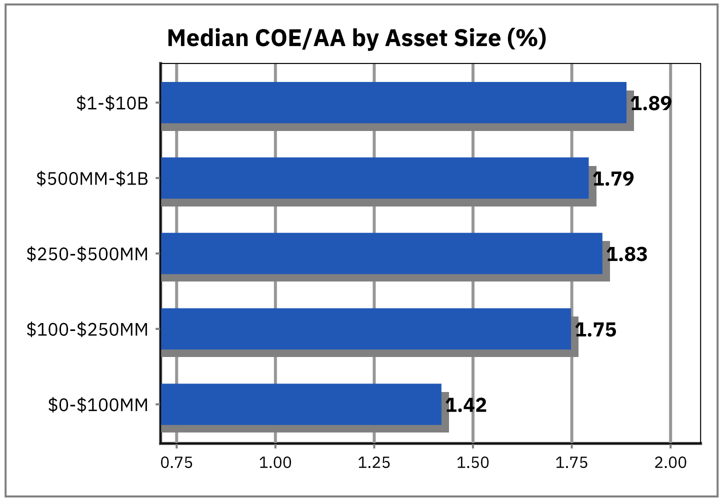










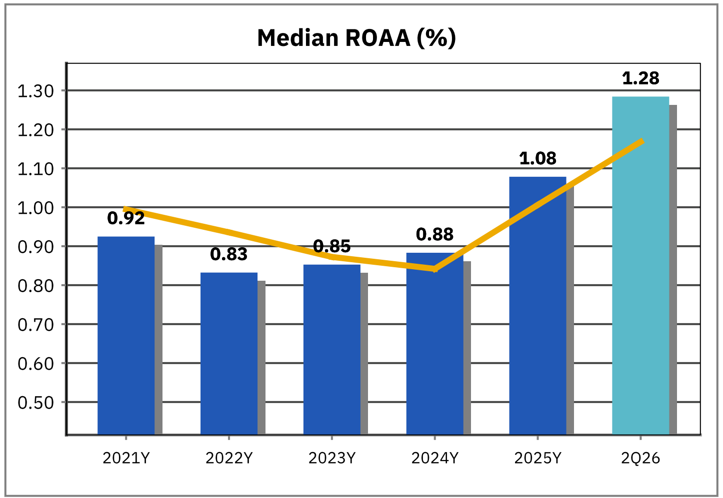


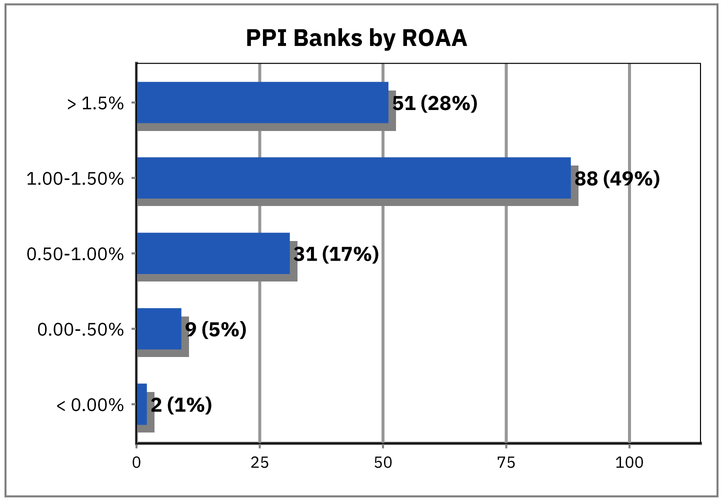
National Trend

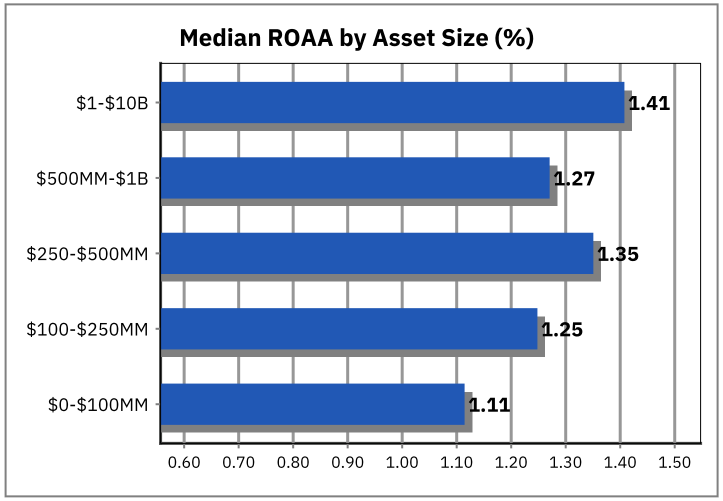
** Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)*
current period data (green bars) are for the most recent quarter (MRQ)

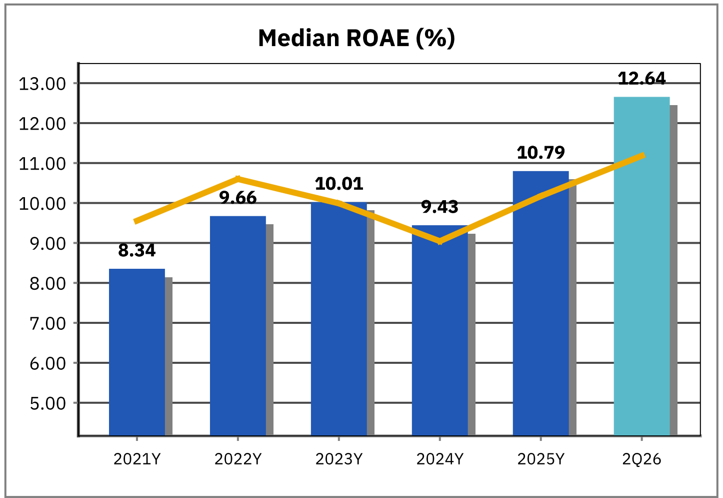
Profitability Trends

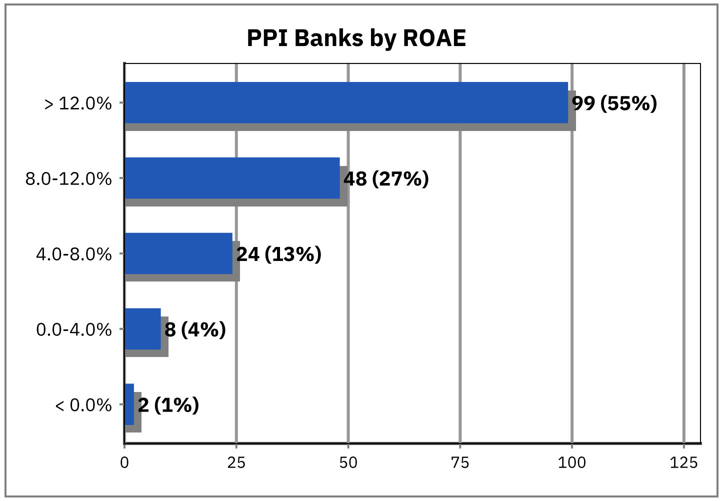
Kansas Banks
June 30, 2026

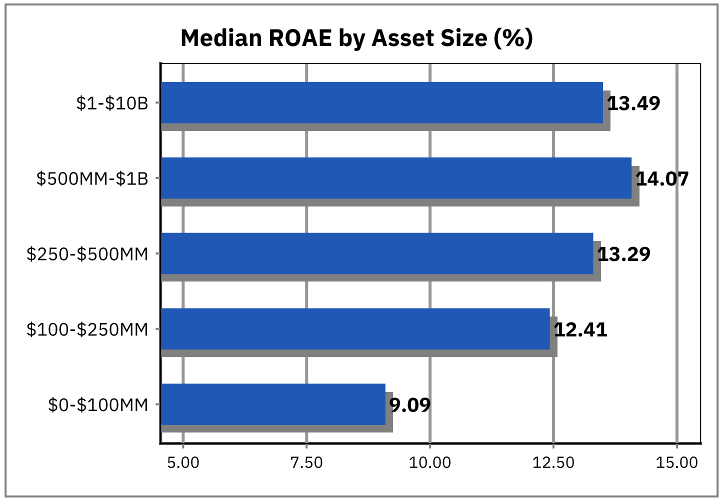










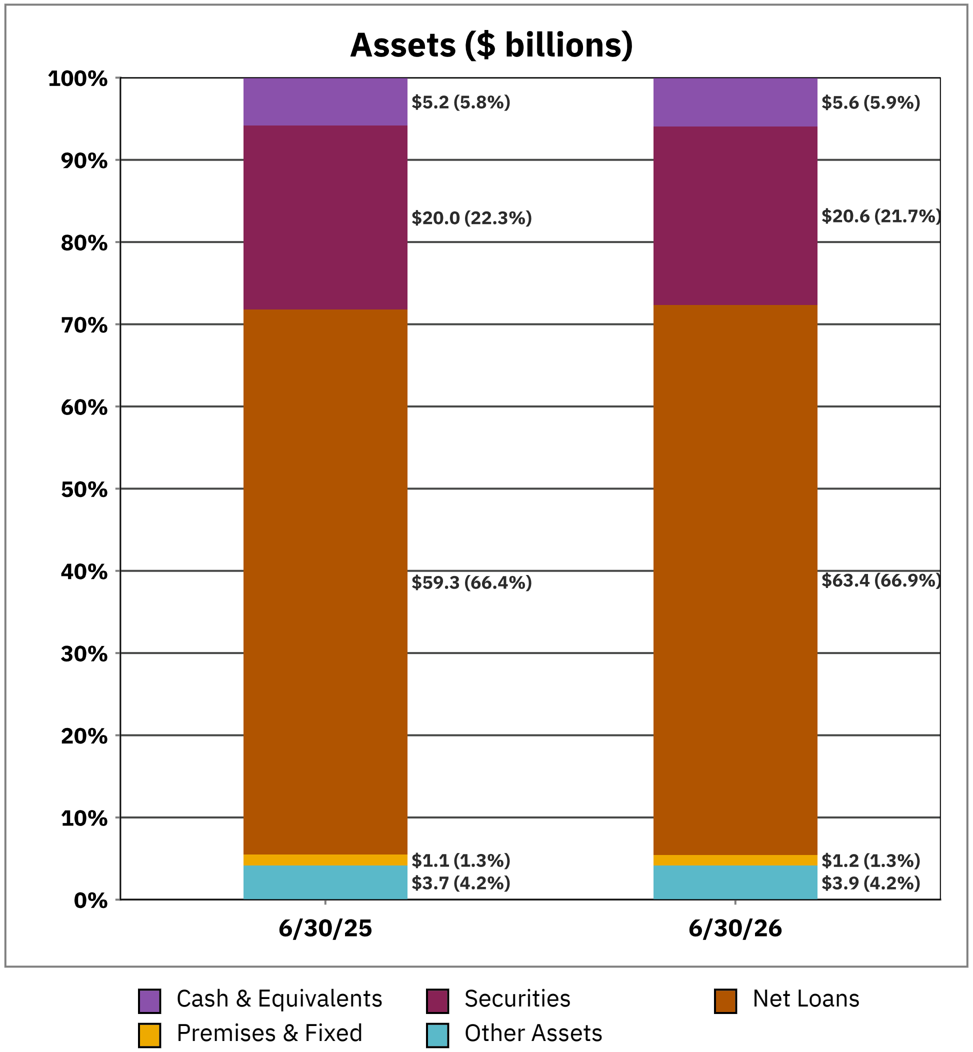


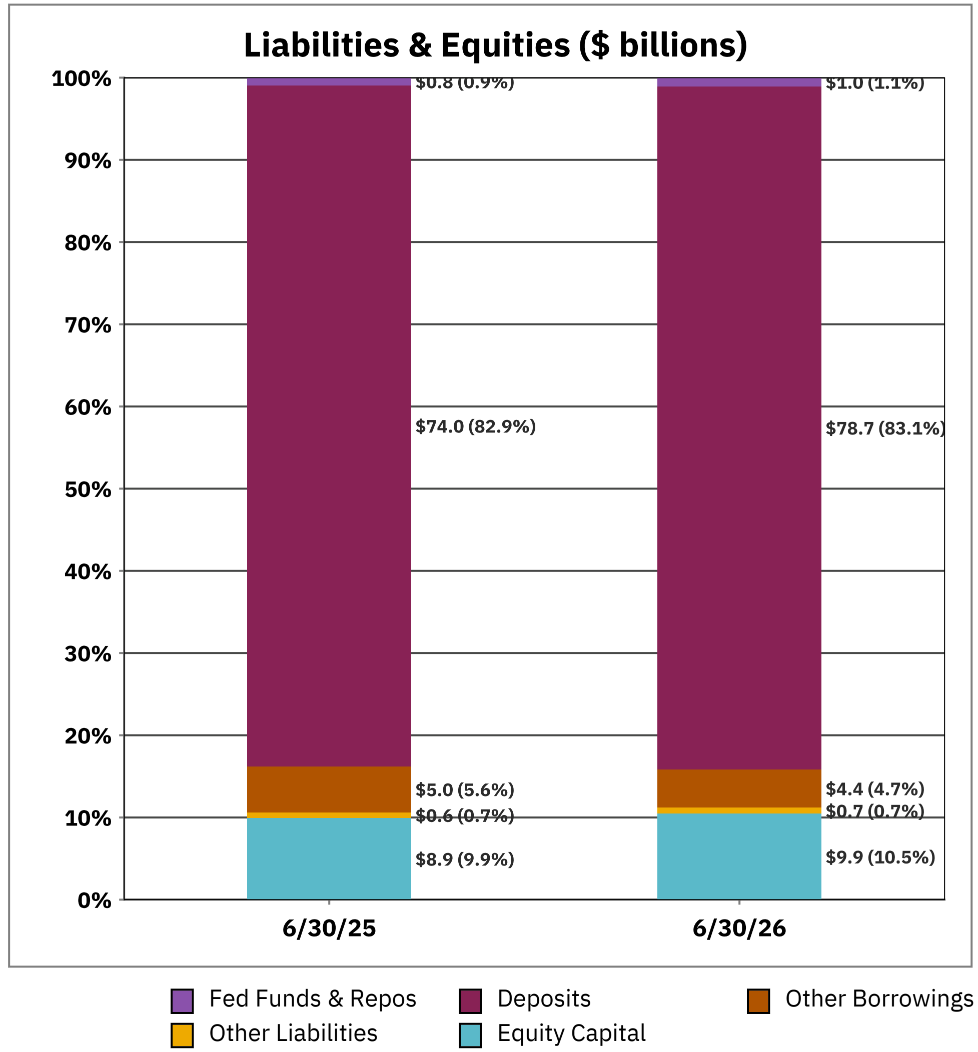
National Trend

** 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)*

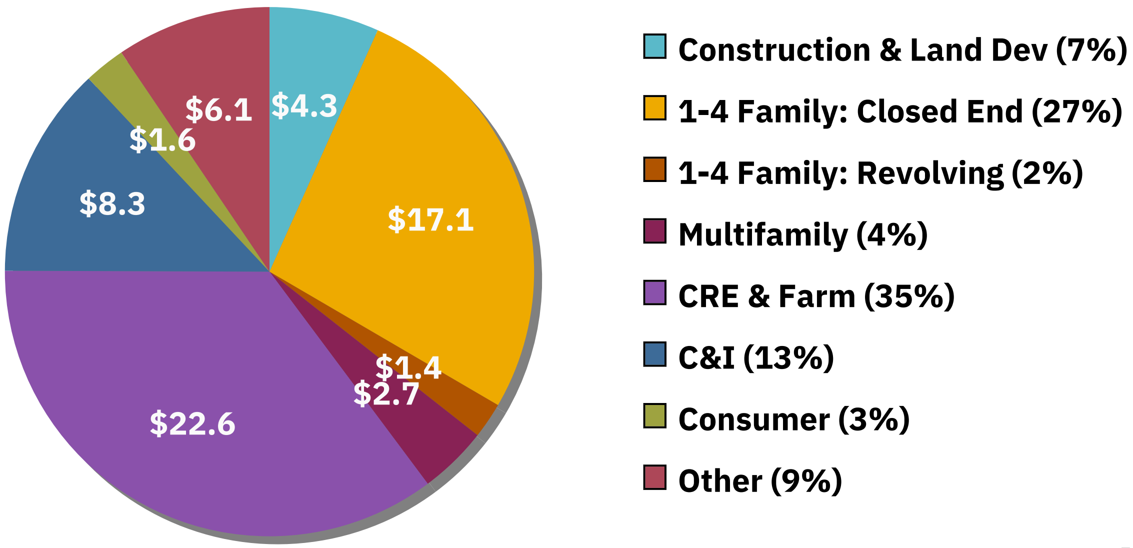
Balance Sheet Composition

Kansas Banks
June 30, 2026



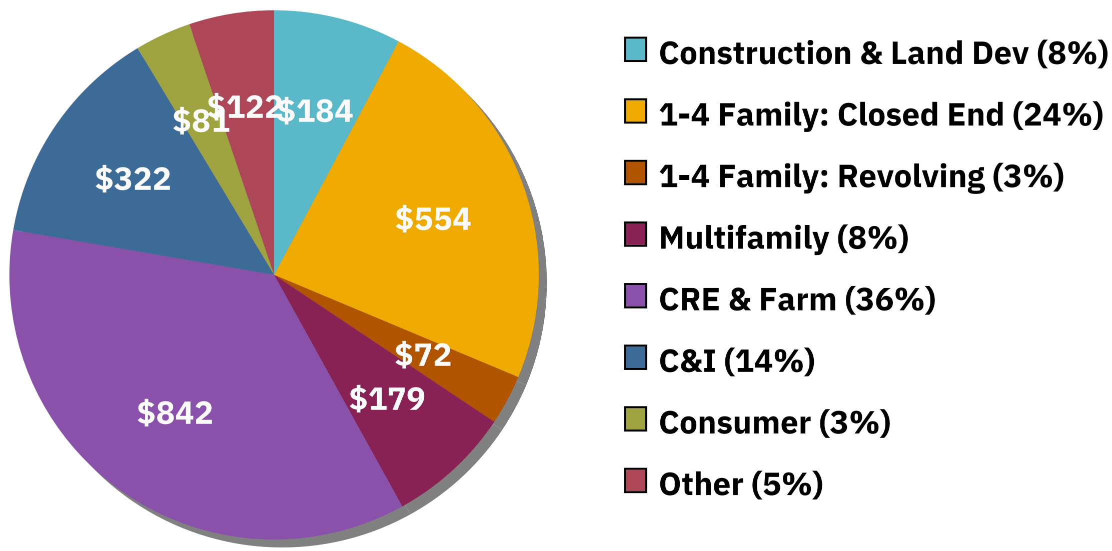


State Aggregate Loan Mix



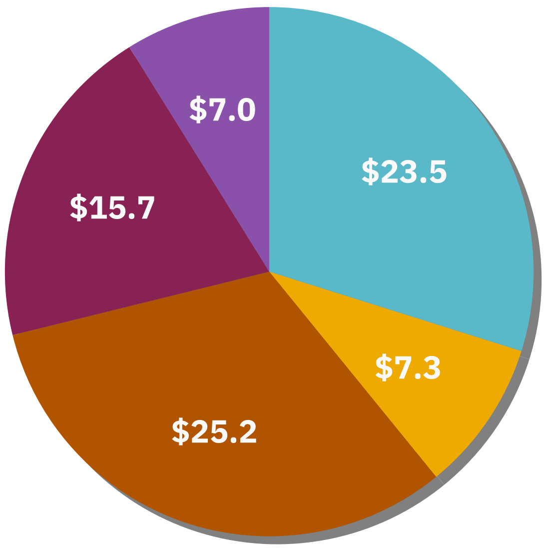
($ billions)

National Aggregate Loan Mix



($ billions)

State Aggregate Deposit Mix

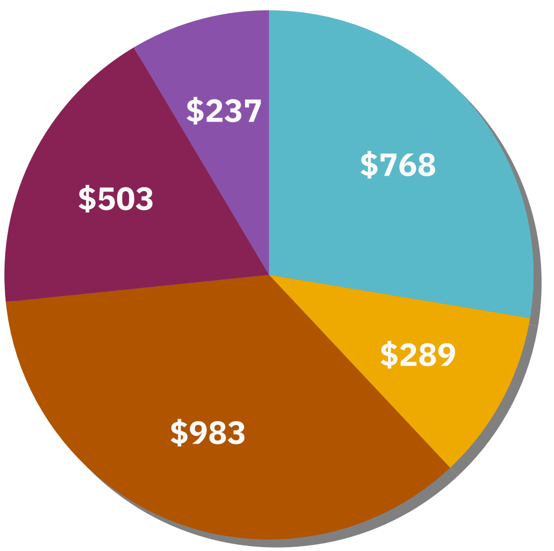


- Demand (30%)
- NOW & Other Trans. (9%)
- Savings & MMDA (32%)
- Retail Time (20%)
- Jumbo Time (9%)

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

($ billions)

National Aggregate Deposit Mix



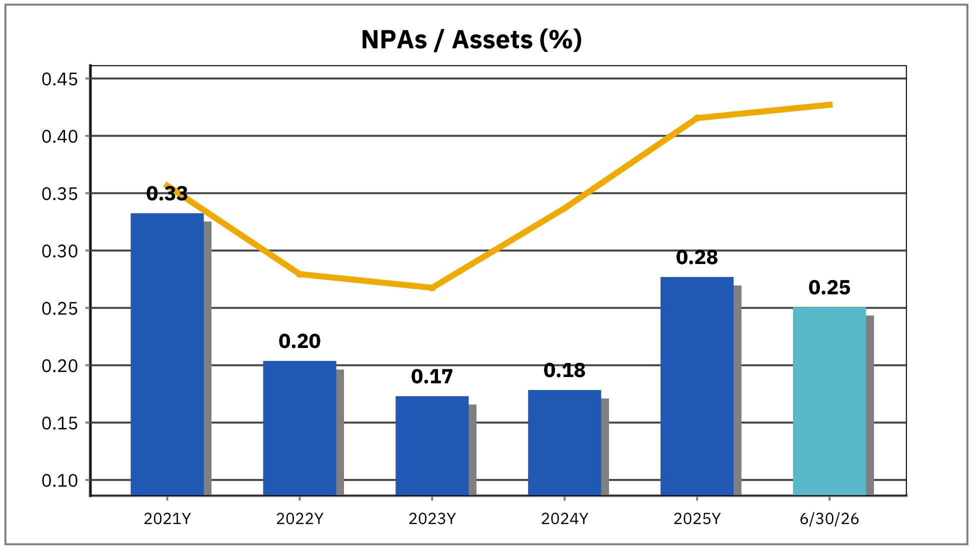
- Demand (28%)
- NOW & Other Trans. (10%)
- Savings & MMDA (35%)
- Retail Time (18%)
- Jumbo Time (9%)

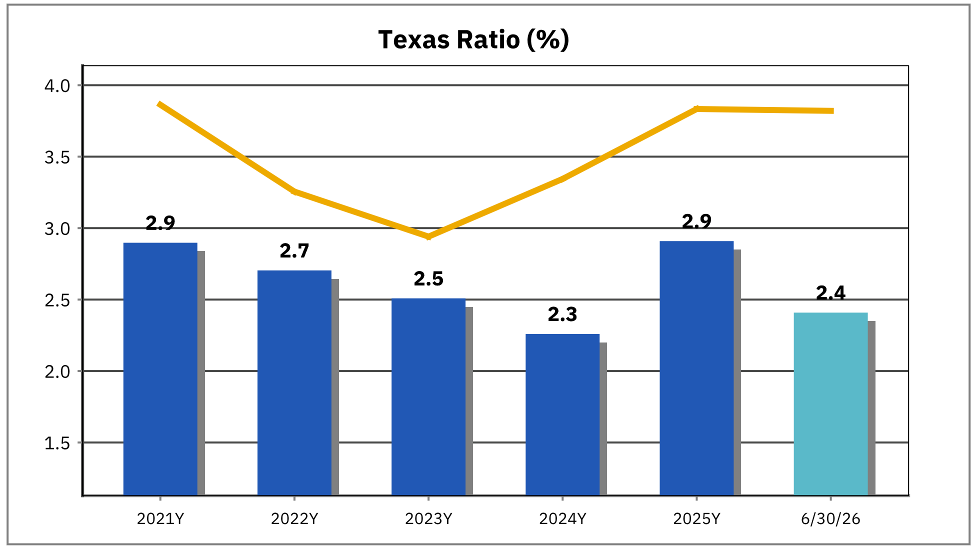
Memo:
Total Noninterest-Bear. ($613, 21%)
Total Brokered ($129, 5%)

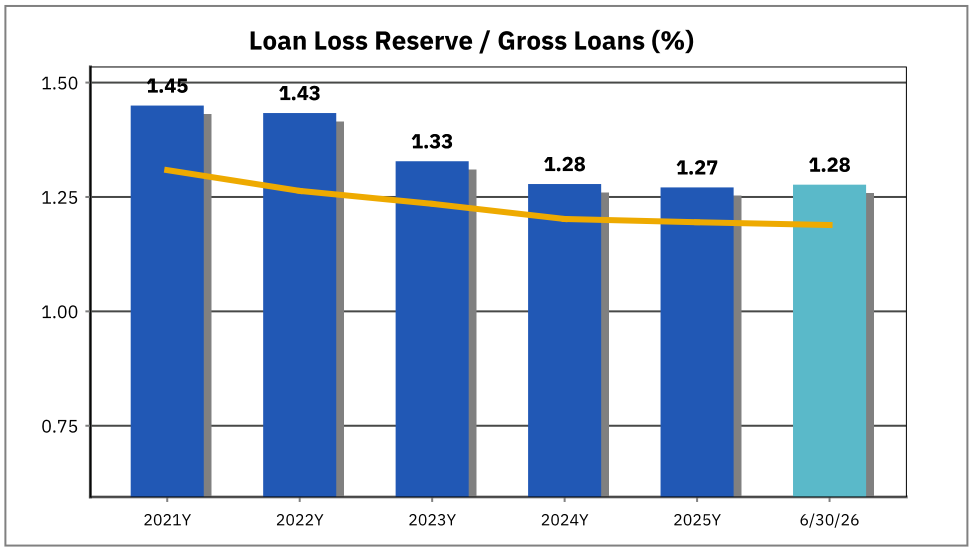
($ billions)

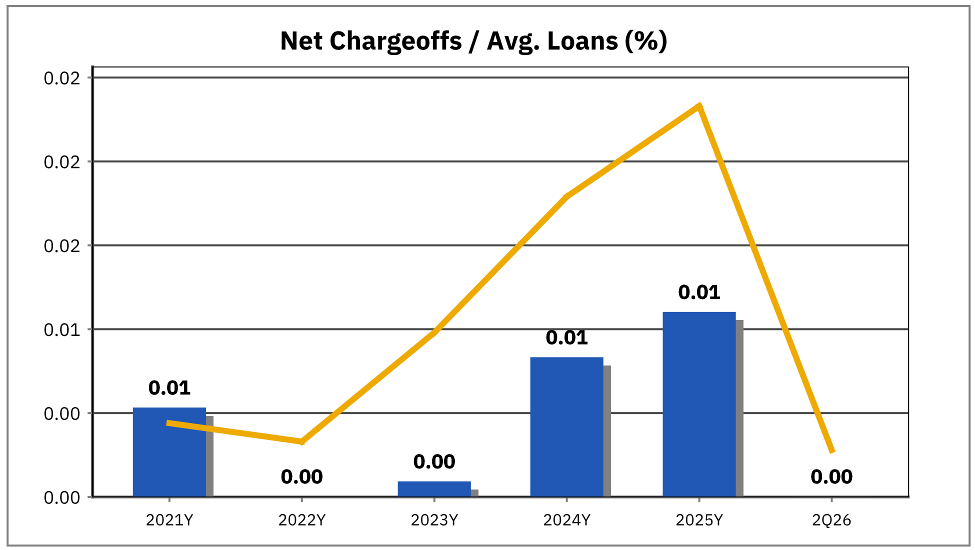
Asset Quality Trends

Kansas Banks
June 30, 2026









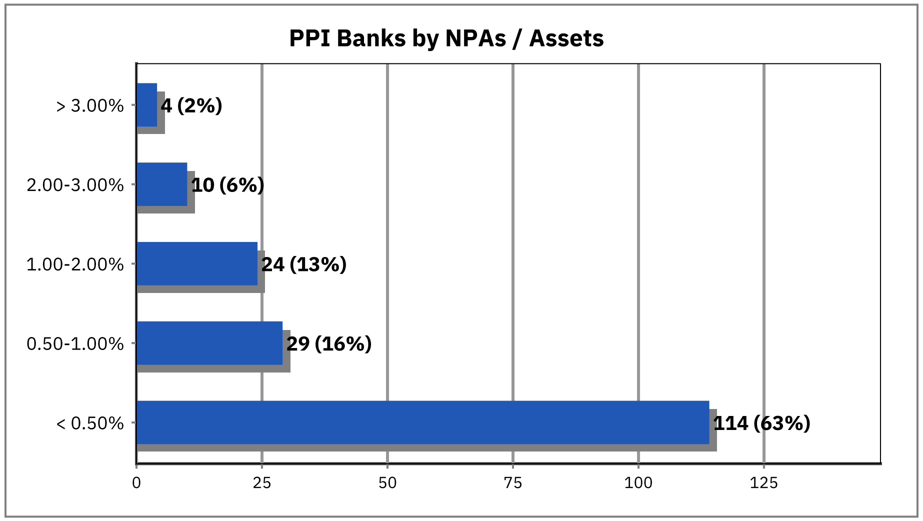
National Trend

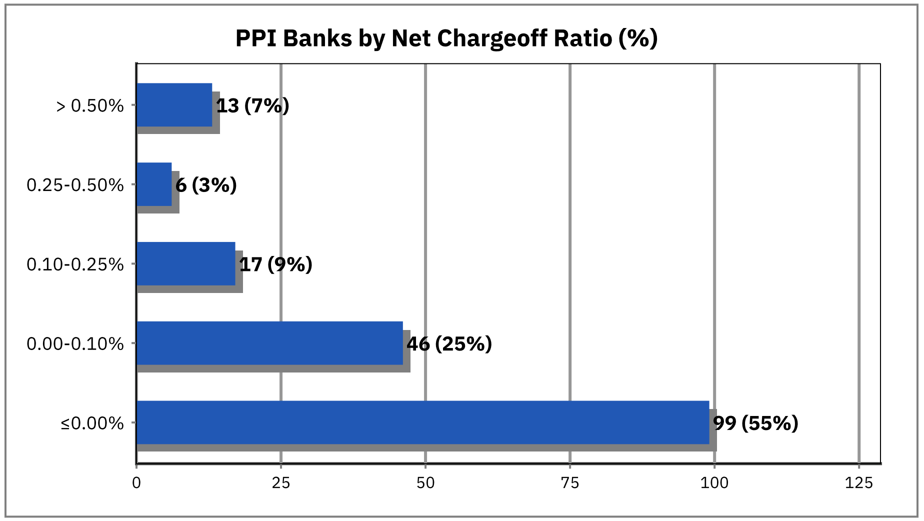
** All data points represent median values; NPAs = loans 90+ days P.D. + nonaccrual loans + restructured loans + OREO;*
Texas Ratio = NPAs as a percentage of tangible equity + loan loss reserve

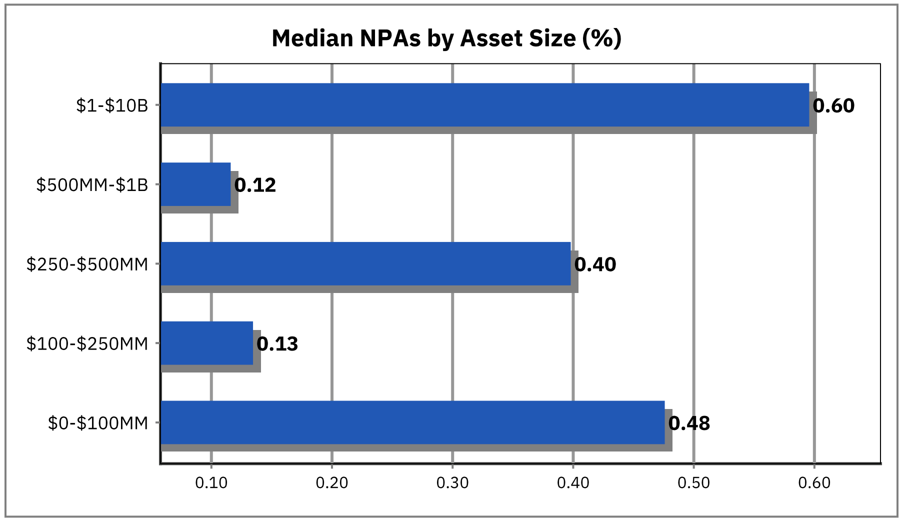
Asset Quality Trends

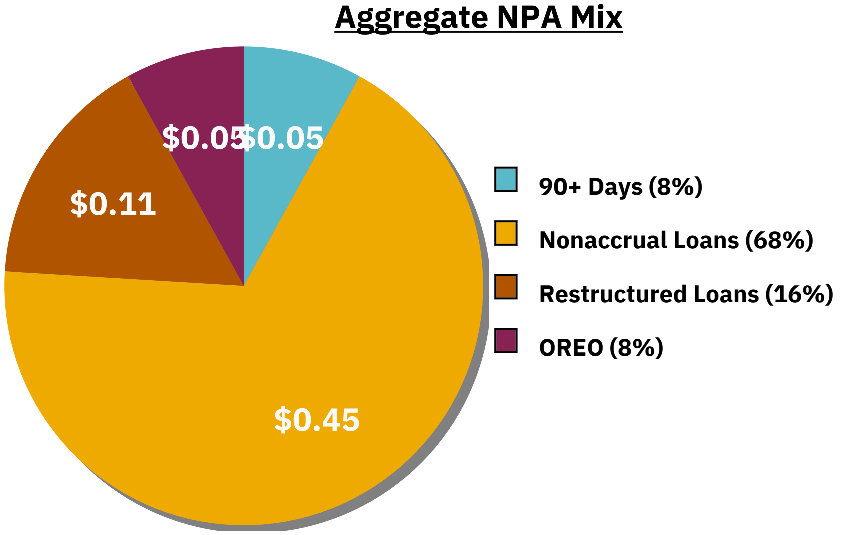
Kansas Banks

June 30, 2026





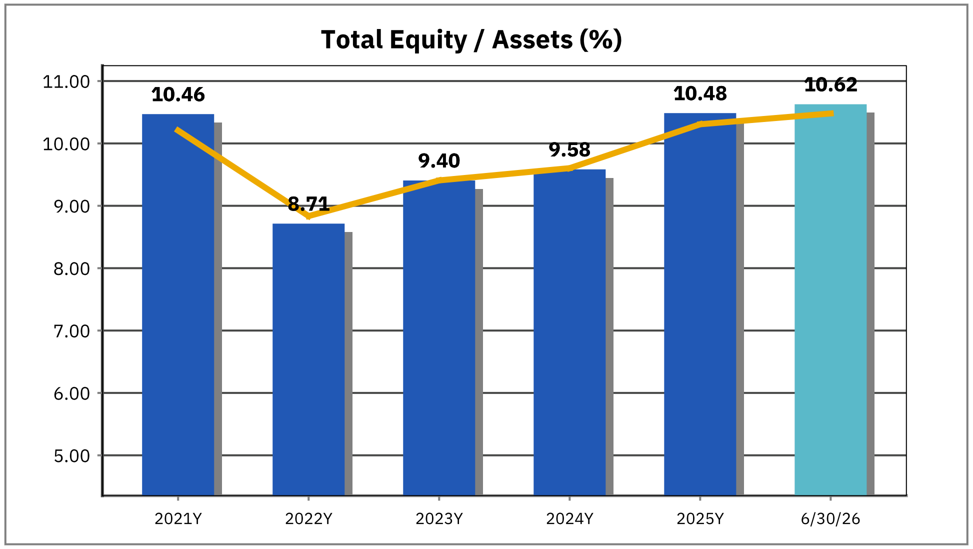


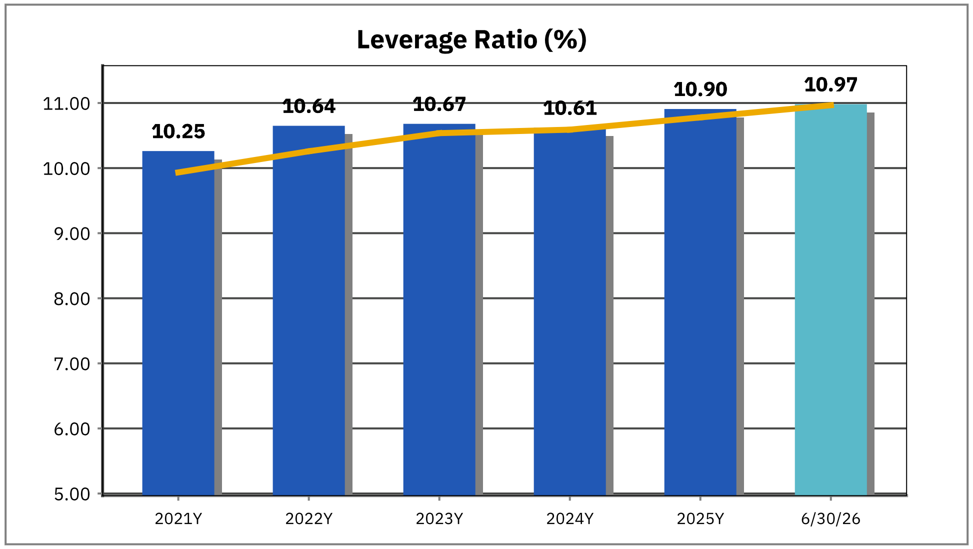


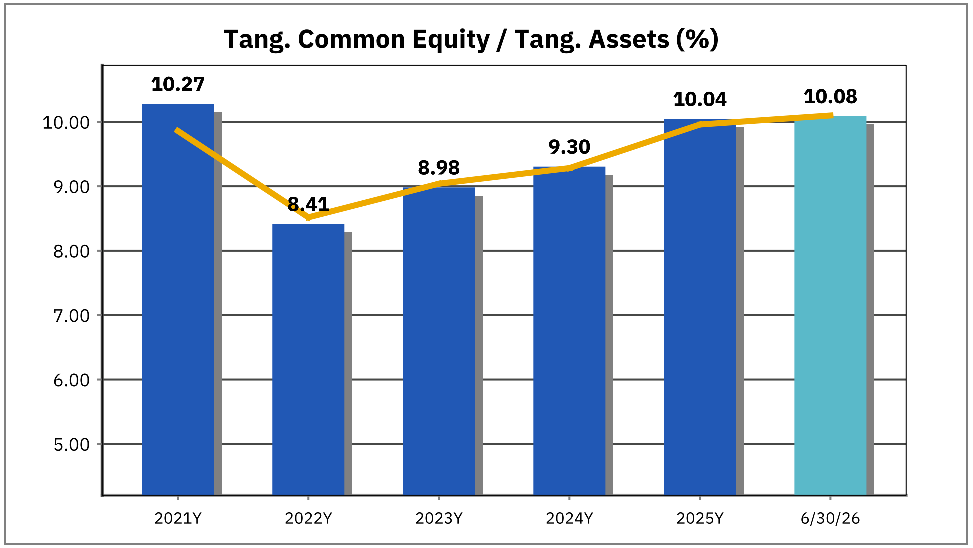
($ billions)

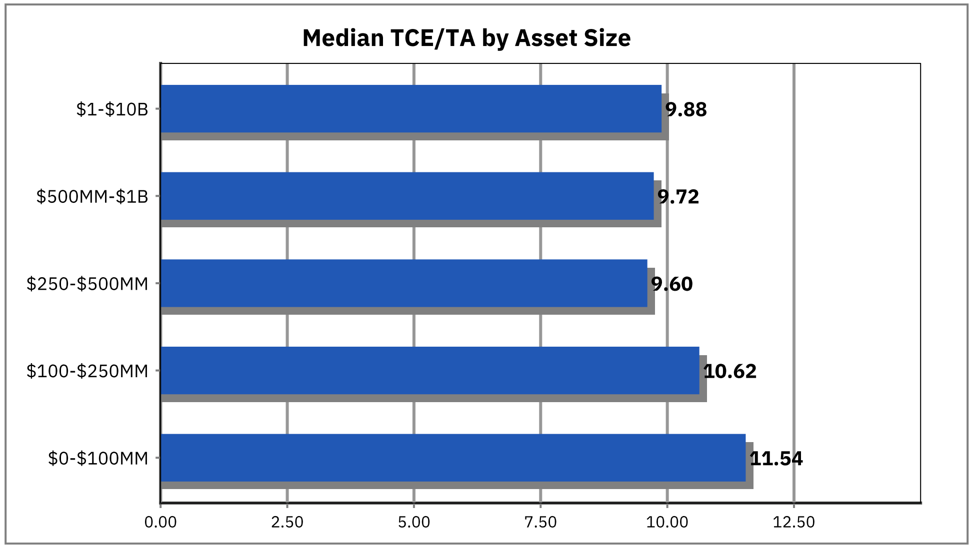
Capital Trends

Kansas Banks
June 30, 2026









National Trend

Note: Trend charts contain median values

Performance Matrix

Kansas Banks

June 30, 2026

Percentile Rank	10th	20th	30th	40th	50th *(median)*	60th	70th	80th	90th
Growth Trends									
Asset Growth (LTM)	-0.28%	1.32%	3.83%	4.73%	**5.79%**	6.81%	7.81%	10.10%	13.12%
Loan Growth (LTM)	-4.34%	-1.37%	1.48%	3.42%	**5.51%**	7.65%	10.46%	13.70%	17.38%
Deposit Growth (LTM)	-1.38%	1.21%	3.40%	4.78%	**5.88%**	7.13%	8.73%	10.98%	15.97%
Performance Trends									
Yield on Loans	6.15%	6.37%	6.58%	6.67%	**6.83%**	6.93%	7.02%	7.24%	7.54%
Cost of Funds	1.11%	1.32%	1.50%	1.62%	**1.71%**	1.82%	1.99%	2.12%	2.43%
Net Interest Margin	3.16%	3.44%	3.63%	3.77%	**3.93%**	4.06%	4.22%	4.46%	4.72%
Noninterest Income (core) / Avg Assets*	0.12%	0.19%	0.24%	0.29%	**0.36%**	0.42%	0.54%	0.69%	1.07%
Efficiency Ratio (core)*	46.2%	48.9%	52.1%	56.0%	**58.8%**	61.1%	64.2%	67.6%	74.0%
Profitability Trends									
Pretax ROAA	0.89%	1.20%	1.39%	1.55%	**1.68%**	1.78%	1.91%	2.14%	2.41%
Core Operating Earnings*	1.05%	1.29%	1.51%	1.66%	**1.75%**	1.85%	2.00%	2.24%	2.45%
Return on Average Assets (a)	0.68%	0.96%	1.07%	1.19%	**1.28%**	1.37%	1.47%	1.63%	1.88%
Return on Average Equity (a)	5.93%	8.10%	9.71%	11.00%	**12.64%**	13.64%	14.77%	17.02%	19.26%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.03%	0.09%	0.17%	**0.25%**	0.46%	0.73%	1.01%	1.59%
Texas Ratio	0.0%	0.3%	0.9%	1.4%	**2.4%**	3.7%	6.1%	9.0%	15.1%
Reserve / Loans	0.97%	1.05%	1.11%	1.19%	**1.28%**	1.37%	1.52%	1.72%	2.20%
Net Chargeoff Ratio	-0.03%	0.00%	0.00%	0.00%	**0.00%**	0.01%	0.02%	0.10%	0.26%
Capital Trends									
Total Equity / Assets	7.41%	8.46%	9.06%	9.83%	**10.62%**	11.44%	12.11%	13.01%	16.49%
Leverage Ratio	8.84%	9.28%	9.98%	10.36%	**10.97%**	11.73%	12.74%	13.88%	17.13%
Tang Common Equity / Tangible Assets	6.93%	8.39%	8.80%	9.58%	**10.08%**	11.00%	11.63%	12.71%	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
LTM Asset Growth

Kansas Banks
June 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	LTM Asset Growth (%)	LTM Asset Growth ($000s)
1	The First Security Bank	Overbrook, KS	$225,593	126.5%	$125,997
2	Heritage Bank	Topeka, KS	$324,903	106.5%	$167,575
3	The Bank Of Protection	Protection, KS	$154,438	56.8%	$55,935
4	Equity Bank	Andover, KS	$7,714,314	43.9%	$2,352,985
5	The Farmers State Bank Of Oakley, KS	Oakley, KS	$396,056	30.7%	$93,073
6	Stryv Bank	Wichita, KS	$333,326	29.1%	$75,223
7	The Bennington State Bank	Salina, KS	$1,419,345	27.5%	$306,417
8	Bison State Bank	Bison, KS	$125,850	23.9%	$24,276
9	Bendena State Bank	Bendena, KS	$131,512	21.3%	$23,105
10	Peoples State Bank	Cherryvale, KS	$23,489	19.4%	$3,824
11	Integrity Bank	Fowler, KS	$99,703	19.0%	$15,937
12	The State Exchange Bank	Mankato, KS	$50,858	16.5%	$7,218
13	New Century Bank	Belleville, KS	$88,943	16.1%	$12,336
14	Garden Plain State Bank	Wichita, KS	$191,471	15.1%	$25,147
15	The Marion National Bank	Marion, KS	$35,410	15.1%	$4,637
16	The Citizens State B&TC	Council Grove, KS	$96,101	14.8%	$12,355
17	Bank Of The Flint Hills	Wamego, KS	$544,519	14.0%	$67,016
18	First Heritage Bank	Centralia, KS	$303,425	14.0%	$37,330
19	The Farmers State Bank	Mcpherson, KS	$180,482	13.1%	$20,938
20	First National Bank Of Spearville	Spearville, KS	$62,117	12.6%	$6,965
21	BANK OF PRAIRIE VILLAGE	Prairie Village, KS	$175,688	12.4%	$19,447
22	Ventura National B&T	Harveyville, KS	$41,719	12.4%	$4,612
23	The Farmers State Bank	Holton, KS	$86,250	12.2%	$9,392
24	The First National Bank Of Louisburg	Louisburg, KS	$201,286	12.2%	$21,850
25	Community National B&T	Chanute, KS	$2,532,014	12.1%	$273,590

Top 25 Fastest Growth PPI Banks
LTM Loan Growth

Kansas
Banks
June 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	LTM Loan Growth (%)	LTM Loan Growth ($000s)
1	The First Security Bank	Overbrook, KS	$225,593	**128.2%**	$87,828
2	Heritage Bank	Topeka, KS	$324,903	**70.7%**	$98,519
3	The Bank Of Protection	Protection, KS	$154,438	**69.5%**	$44,495
4	Equity Bank	Andover, KS	$7,714,314	**50.2%**	$1,807,495
5	Ventura National B&T	Harveyville, KS	$41,719	**44.2%**	$11,232
6	Bison State Bank	Bison, KS	$125,850	**38.4%**	$27,501
7	The Marion National Bank	Marion, KS	$35,410	**38.3%**	$4,834
8	The Farmers State Bank Of Blue Mound	Blue Mound, KS	$57,626	**35.7%**	$12,839
9	Elevate Bank	Sedan, KS	$60,987	**30.9%**	$10,355
10	Stryv Bank	Wichita, KS	$333,326	**28.3%**	$63,676
11	Peoples State Bank	Cherryvale, KS	$23,489	**25.9%**	$4,265
12	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	$295,780	**25.4%**	$39,509
13	The Farmers State Bank Of Oakley, KS	Oakley, KS	$396,056	**22.8%**	$49,373
14	Bendena State Bank	Bendena, KS	$131,512	**22.7%**	$16,046
15	First Heritage Bank	Centralia, KS	$303,425	**22.2%**	$35,619
16	The Citizens State Bank Of Cheney, KS	Cheney, KS	$96,667	**19.5%**	$10,762
17	The First National Bank Of Louisburg	Louisburg, KS	$201,286	**18.8%**	$20,367
18	Sjn Bank Of KS	Saint John, KS	$302,913	**17.6%**	$28,303
19	Stockgrowers State Bank	Ashland, KS	$227,149	**17.4%**	$22,327
20	The Citizens National Bank	Greenleaf, KS	$228,968	**16.7%**	$15,780
21	Exchange State Bank	Saint Paul, KS	$105,044	**15.9%**	$9,458
22	Mid-america Bank	Baldwin City, KS	$573,253	**15.9%**	$62,971
23	First Bank	Sterling, KS	$162,379	**15.9%**	$15,827
24	Howard State Bank	Howard, KS	$80,211	**15.7%**	$7,323
25	The Bennington State Bank	Salina, KS	$1,419,345	**15.6%**	$121,971

	Bank Name	City, ST	Total Assets ($000s)	Net Interest Margin
1	New Century Bank	Belleville, KS	$88,943	6.77%
2	The Baxter State Bank	Baxter Springs, KS	$25,152	5.98%
3	Peoples State Bank	Cherryvale, KS	$23,489	5.50%
4	State Bank Of Burrton	Burrton, KS	$9,316	5.46%
5	Great American Bank	Lawrence, KS	$513,206	5.38%
6	Elevate Bank	Sedan, KS	$60,987	5.35%
7	The Citizens State B&TC	Council Grove, KS	$96,101	5.24%
8	The Farmers State Bank Of Blue Mound	Blue Mound, KS	$57,626	5.19%
9	Firstoak Bank	Independence, KS	$241,229	5.11%
10	First Federal S&L Bank	Olathe, KS	$109,487	4.94%
11	The Citizens State Bank	Gridley, KS	$336,186	4.92%
12	Howard State Bank	Howard, KS	$80,211	4.90%
13	Union State Bank	Uniontown, KS	$73,846	4.88%
14	The Lyndon State Bank	Lyndon, KS	$115,144	4.83%
15	Kaw Valley Bank	Topeka, KS	$339,531	4.82%
16	First Bank KS	Salina, KS	$618,519	4.78%
17	First National B&T	Phillipsburg, KS	$322,199	4.76%
18	Kendall Bank	Overland Park, KS	$211,114	4.74%
19	Community Bank	Topeka, KS	$188,796	4.72%
20	Dream First Bank	Syracuse, KS	$963,672	4.64%
21	The First Security Bank	Overbrook, KS	$225,593	4.64%
22	Patriots Bank	Garnett, KS	$268,819	4.62%
23	Lyons Federal Bank	Lyons, KS	$197,569	4.60%
24	Heritage Bank	Topeka, KS	$324,903	4.57%
25	Stock Exchange Bank	Caldwell, KS	$90,298	4.56%

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

Top 25 PPI Banks
Noninterest Income

Kansas
Banks
June 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	Nonint. Income / Avg. Assets
1	Nbkc Bank	Leawood, KS	$1,241,298	7.35%
2	Bison State Bank	Bison, KS	$125,850	4.97%
3	Armed Forces Bank	Fort Leavenworth, KS	$1,423,100	3.29%
4	The First Security Bank	Overbrook, KS	$225,593	3.06%
5	Union State Bank	Uniontown, KS	$73,846	3.02%
6	The Walton State Bank	Walton, KS	$13,026	2.46%
7	Community First National Bank	Manhattan, KS	$374,680	2.31%
8	First Bank KS	Salina, KS	$618,519	1.93%
9	Community National Bank	Seneca, KS	$853,137	1.54%
10	First Option Bank	Osawatomie, KS	$817,581	1.36%
11	Corefirst B&T	Topeka, KS	$1,255,376	1.28%
12	Central National Bank	Junction City, KS	$1,388,578	1.25%
13	The Peoples Bank	Pratt, KS	$531,095	1.22%
14	The First National Bank Of Hutchinson	Hutchinson, KS	$1,208,135	1.19%
15	Peoples B&TC	Mcpherson, KS	$1,591,618	1.16%
16	Mid-america Bank	Baldwin City, KS	$573,253	1.14%
17	CARSON BANK	Mulvane, KS	$219,864	1.11%
18	Grant County Bank	Ulysses, KS	$298,344	1.09%
19	Intrust Bank	Wichita, KS	$6,761,946	1.07%
20	Landmark National Bank	Manhattan, KS	$1,601,369	1.00%
21	First State B&T	Tonganoxie, KS	$514,926	0.97%
22	The Citizens National Bank	Greenleaf, KS	$228,968	0.97%
23	Elevate Bank	Sedan, KS	$60,987	0.95%
24	Mutual Savings Association	Leavenworth, KS	$398,614	0.94%
25	Farmers B&T	Great Bend, KS	$1,053,887	0.93%

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

Top 25 PPI Banks
Most Efficient

	Bank Name	City, ST	Total Assets ($000s)	Efficiency Ratio (Core) (%)
1	KS State Bank	Overbrook, KS	$101,214	32.8%
2	First Federal S&L Bank	Olathe, KS	$109,487	32.9%
3	Garden Plain State Bank	Wichita, KS	$191,471	33.5%
4	The Citizens State Bank	Marysville, KS	$442,401	36.1%
5	Great American Bank	Lawrence, KS	$513,206	37.2%
6	The Bank	Oberlin, KS	$617,258	37.5%
7	Ks Statebank	Manhattan, KS	$2,597,041	37.9%
8	The Bennington State Bank	Salina, KS	$1,419,345	38.5%
9	Solomon State Bank	Solomon, KS	$182,641	40.5%
10	The First Security Bank	Overbrook, KS	$225,593	41.2%
11	Farmers & Merchants Bank Of Colby	Colby, KS	$650,814	41.3%
12	Tricentury Bank	De Soto, KS	$213,787	41.5%
13	Community Bank	Topeka, KS	$188,796	42.4%
14	The Stockgrowers State Bank	Maple Hill, KS	$128,326	43.7%
15	Western State Bank	Garden City, KS	$802,147	43.8%
16	The Fidelity State B&TC	Dodge City, KS	$194,786	44.0%
17	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	$295,780	44.2%
18	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	$60,836	44.4%
19	Union State Bank	Uniontown, KS	$73,846	46.2%
20	First National Bank Of Spearville	Spearville, KS	$62,117	46.3%
21	State Bank Of Bern	Bern, KS	$128,197	46.4%
22	The Bank Of Protection	Protection, KS	$154,438	46.6%
23	Security State Bank	Scott City, KS	$1,033,925	47.1%
24	The Citizens State Bank	Gridley, KS	$336,186	47.6%
25	Fusion Bank	Larned, KS	$280,970	47.6%

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

Top 25 PPI Banks
ROAA (C-Corps)

	Bank Name	City, ST	Total Assets ($000s)	ROAA
1	Community Bank	Topeka, KS	$188,796	2.07%
2	Garden Plain State Bank	Wichita, KS	$191,471	2.06%
3	Community First National Bank	Manhattan, KS	$374,680	2.06%
4	KS State Bank	Overbrook, KS	$101,214	1.94%
5	The Farmers State Bank	Holton, KS	$86,250	1.90%
6	The Fidelity State B&TC	Dodge City, KS	$194,786	1.88%
7	Mid-america Bank	Baldwin City, KS	$573,253	1.83%
8	Exchange B&T	Atchison, KS	$626,801	1.74%
9	Tricentury Bank	De Soto, KS	$213,787	1.73%
10	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	$60,836	1.70%
11	Armed Forces Bank	Fort Leavenworth, KS	$1,423,100	1.69%
12	Security Bank Of KS City	Kansas City, KS	$3,858,042	1.67%
13	Gnbank Dba Gnbank	Girard, KS	$1,053,271	1.67%
14	The Bank Of Protection	Protection, KS	$154,438	1.65%
15	Exchange State Bank	Saint Paul, KS	$105,044	1.65%
16	Farmers & Merchants Bank Of Colby	Colby, KS	$650,814	1.64%
17	The Citizens State Bank	Moundridge, KS	$450,637	1.62%
18	Equity Bank	Andover, KS	$7,714,314	1.61%
19	United B&T	Marysville, KS	$892,914	1.56%
20	The First National Bank Of Scott City	Scott City, KS	$173,764	1.55%
21	Mutual Savings Association	Leavenworth, KS	$398,614	1.55%
22	Bank Of Hays	Hays, KS	$379,202	1.55%
23	The Citizens State Bank	Gridley, KS	$336,186	1.54%
24	State Bank Of Bern	Bern, KS	$128,197	1.51%
25	The First State Bank Of Ransom	Ransom, KS	$48,928	1.49%

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

Top 25 PPI Banks
ROAA (S-Corps)

	Bank Name	City, ST	Total Assets ($000s)	ROAA
1	First Bank KS	Salina, KS	$618,519	**4.91%**
2	Union State Bank	Uniontown, KS	$73,846	**3.94%**
3	The First Security Bank	Overbrook, KS	$225,593	**3.43%**
4	Great American Bank	Lawrence, KS	$513,206	**3.27%**
5	First Federal S&L Bank	Olathe, KS	$109,487	**3.19%**
6	Nbkc Bank	Leawood, KS	$1,241,298	**2.79%**
7	Peoples State Bank	Cherryvale, KS	$23,489	**2.69%**
8	The Bennington State Bank	Salina, KS	$1,419,345	**2.62%**
9	The Bank	Oberlin, KS	$617,258	**2.54%**
10	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	$295,780	**2.45%**
11	The Peoples Bank	Pratt, KS	$531,095	**2.44%**
12	New Century Bank	Belleville, KS	$88,943	**2.44%**
13	Solomon State Bank	Solomon, KS	$182,641	**2.42%**
14	Farmers B&T	Great Bend, KS	$1,053,887	**2.32%**
15	The Stockgrowers State Bank	Maple Hill, KS	$128,326	**2.26%**
16	The Denison State Bank	Holton, KS	$453,577	**2.24%**
17	Citizens State B&TC	Hiawatha, KS	$103,622	**2.21%**
18	The Citizens State Bank Of Cheney, KS	Cheney, KS	$96,667	**2.18%**
19	Fusion Bank	Larned, KS	$280,970	**2.15%**
20	Home B&TC	Eureka, KS	$183,321	**2.11%**
21	Howard State Bank	Howard, KS	$80,211	**2.06%**
22	The Citizens State Bank	Marysville, KS	$442,401	**2.06%**
23	The Citizens State B&TC	Council Grove, KS	$96,101	**2.05%**
24	First National Bank In Cimarron	Cimarron, KS	$143,475	**2.05%**
25	Ks Statebank	Manhattan, KS	$2,597,041	**2.04%**

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

Top 25 PPI Banks
ROAE (C-Corps)

Kansas Banks
June 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	ROAE
1	Intrust Bank	Wichita, KS	$6,761,946	20.64%
2	Southwind Bank	Natoma, KS	$186,552	19.63%
3	Community First National Bank	Manhattan, KS	$374,680	19.28%
4	Bank Of Labor	Overland Park, KS	$1,110,876	18.84%
5	Community Bank	Topeka, KS	$188,796	18.52%
6	Mid-america Bank	Baldwin City, KS	$573,253	18.27%
7	Community Bank Of Wichita, Inc.	Wichita, KS	$128,329	18.23%
8	CARSON BANK	Mulvane, KS	$219,864	17.98%
9	KS State Bank	Overbrook, KS	$101,214	17.81%
10	The Farmers State Bank	Holton, KS	$86,250	17.33%
11	Bank Of Hays	Hays, KS	$379,202	17.04%
12	Tricentury Bank	De Soto, KS	$213,787	16.42%
13	The Fidelity State B&TC	Dodge City, KS	$194,786	16.11%
14	The Citizens National Bank	Greenleaf, KS	$228,968	16.05%
15	Sjn Bank Of KS	Saint John, KS	$302,913	15.86%
16	Goppert State Service Bank	Garnett, KS	$345,334	15.80%
17	Security Bank Of KS City	Kansas City, KS	$3,858,042	14.90%
18	Community National B&T	Chanute, KS	$2,532,014	14.83%
19	First State B&T	Tonganoxie, KS	$514,926	14.79%
20	Farmers & Merchants Bank Of Colby	Colby, KS	$650,814	14.65%
21	The Bank Of Protection	Protection, KS	$154,438	14.50%
22	Exchange State Bank	Saint Paul, KS	$105,044	14.46%
23	Garden Plain State Bank	Wichita, KS	$191,471	14.30%
24	Gnbank Dba Gnbank	Girard, KS	$1,053,271	14.22%
25	Exchange B&T	Atchison, KS	$626,801	14.07%

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

Top 25 PPI Banks
ROAE (S-Corps)

Kansas Banks
June 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	ROAE
1	First Bank KS	Salina, KS	$618,519	64.29%
2	The First Security Bank	Overbrook, KS	$225,593	52.96%
3	Union State Bank	Uniontown, KS	$73,846	45.15%
4	The Peoples Bank	Pratt, KS	$531,095	32.68%
5	First National Bank In Cimarron	Cimarron, KS	$143,475	32.12%
6	The Bennington State Bank	Salina, KS	$1,419,345	28.15%
7	Community National Bank	Seneca, KS	$853,137	28.00%
8	Impact Bank	Wellington, KS	$167,248	27.49%
9	Corefirst B&T	Topeka, KS	$1,255,376	27.30%
10	First KS Bank	Hoisington, KS	$294,355	26.61%
11	The Citizens State Bank	Marysville, KS	$442,401	26.25%
12	First Federal S&L Bank	Olathe, KS	$109,487	25.97%
13	Home B&TC	Eureka, KS	$183,321	25.87%
14	The Citizens State Bank Of Cheney, KS	Cheney, KS	$96,667	25.46%
15	Great American Bank	Lawrence, KS	$513,206	24.75%
16	The Citizens State B&TC	Council Grove, KS	$96,101	24.38%
17	First Heritage Bank	Centralia, KS	$303,425	22.46%
18	Centera Bank	Sublette, KS	$318,087	22.35%
19	Howard State Bank	Howard, KS	$80,211	22.30%
20	ESB Financial	Emporia, KS	$381,298	22.03%
21	Farmers B&T	Atwood, KS	$159,001	21.89%
22	Emprise Bank	Wichita, KS	$2,820,619	21.80%
23	First National Bank Of KS	Burlington, KS	$105,593	21.62%
24	The Farmers State Bank	Mcpherson, KS	$180,482	21.61%
25	The Bank	Oberlin, KS	$617,258	21.59%

** 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) ™ - 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	Banks Excluded: Kansas
Assets > $10 Billion	159	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	130	1
Large Institutional Branches (>$2 billion deposits/branch)	51	0
Underloaned (<10% Loans / Assets)	112	0
Consumer Focus (>50% Consumer Loans or Leases / Assets)	21	0
No Material Real Estate Lending (<1% Assets)	137	2
Wholesale Funded (<40% Core Deposits / Deposits)	103	0
Overcapitalized (Total Equity / Assets > 50%)	90	0
Time Deposits = 100% of Total Deposits	20	0
Manually Excluded Banks	0	0

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

About Call Report Insights: Time-Saving Tools for Busy Bankers

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