OptimaFI

Peer Performance Index (PPI)
State Performance Trends

Key industry trends for the "true" community bank

STATE OF THE STATE: KANSAS

3rd 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	179	*98%*	3	*2%*	182
National	3,913	*92%*	337	*8%*	4,250

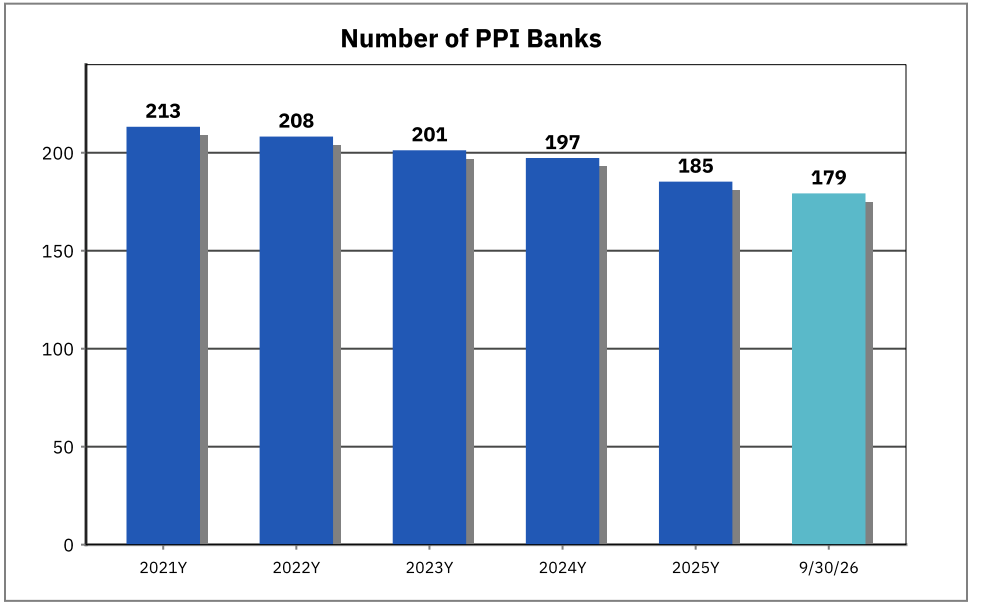
Please visit the www.OptimaFI.com website for more information.

PPI Industry Structure

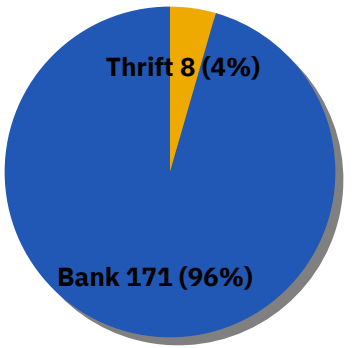
Kansas Banks

September 30, 2026

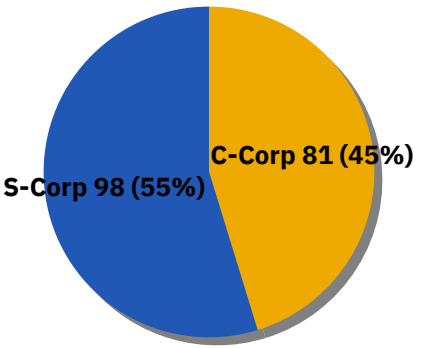
PPI Bank Size Distribution				
	Institutions		Aggregate Assets	
Total Assets	#	%	$MM	%
$0-$100 Million	42	23%	$2,348	3%
$100-$500 Million	95	53%	$22,888	24%
$500 Million-$1 Billion	22	12%	$14,492	15%
$1-$5 Billion	17	9%	$30,407	32%
$5-$10 Billion	3	2%	$23,740	25%
Total	**179**	**100%**	**$93,875**	**100%**



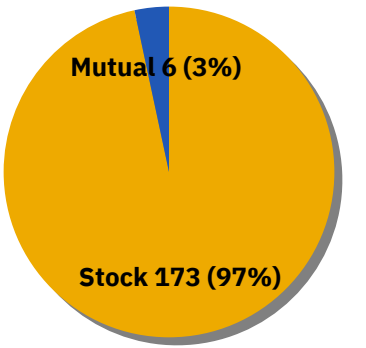
Industry Breakdown

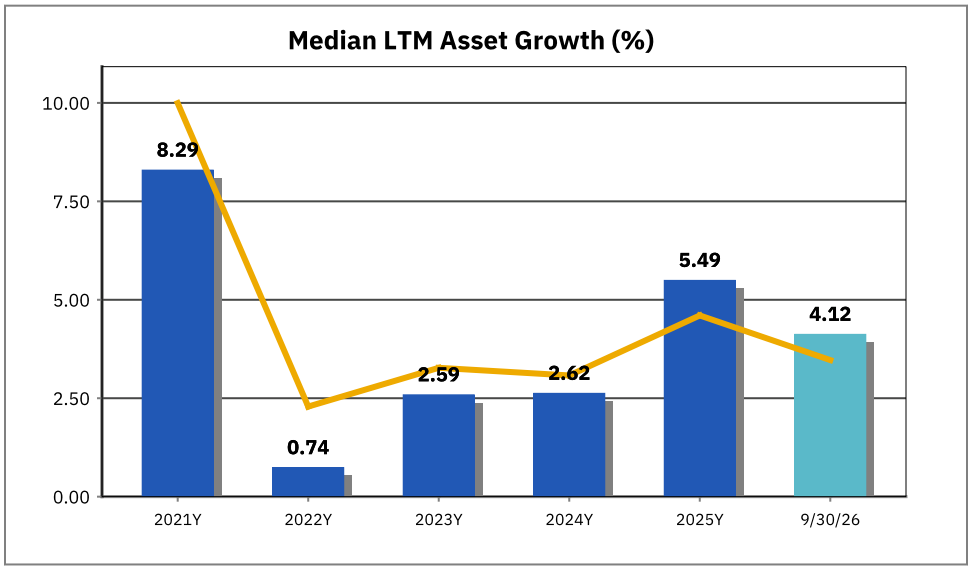


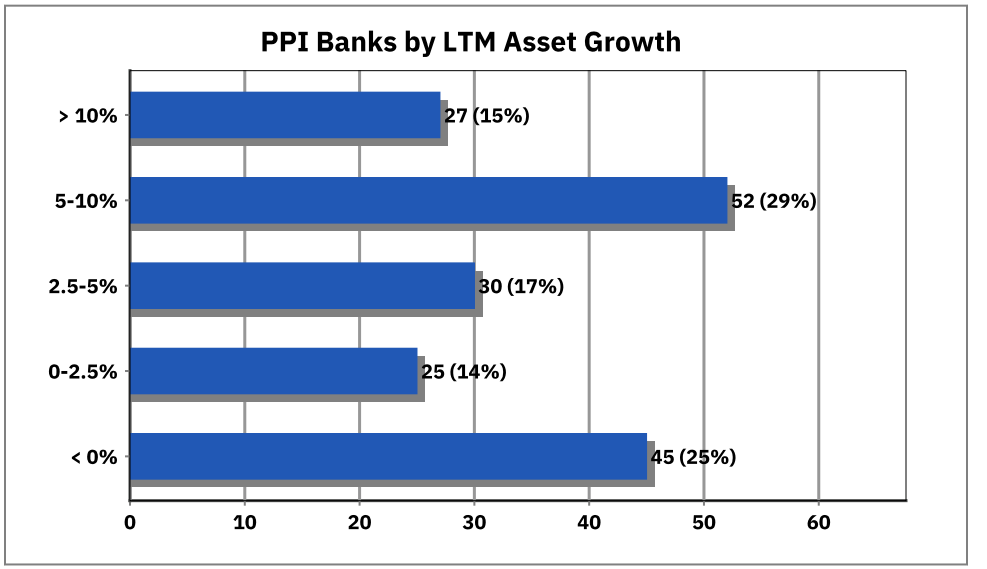
Structural Breakdown

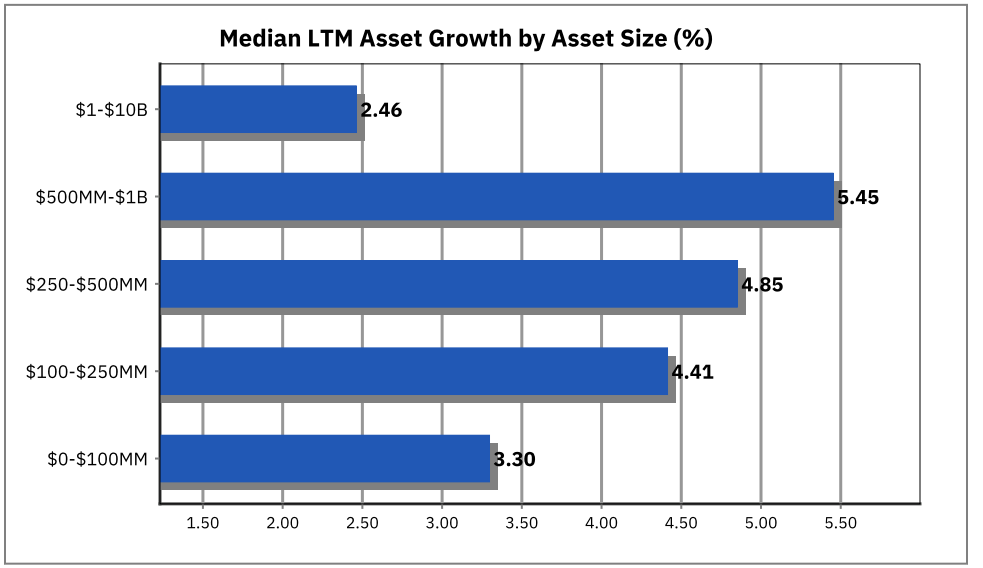


Ownership Breakdown



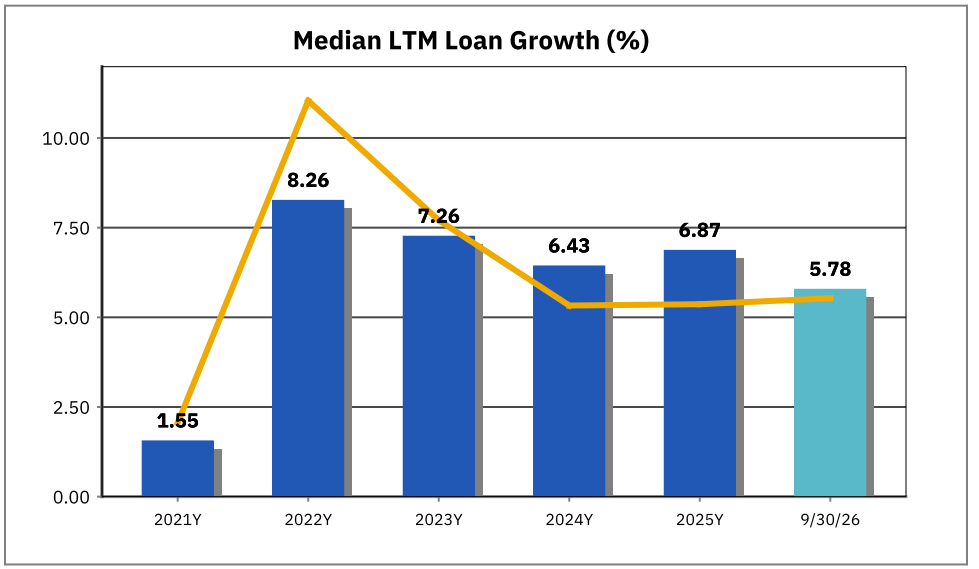


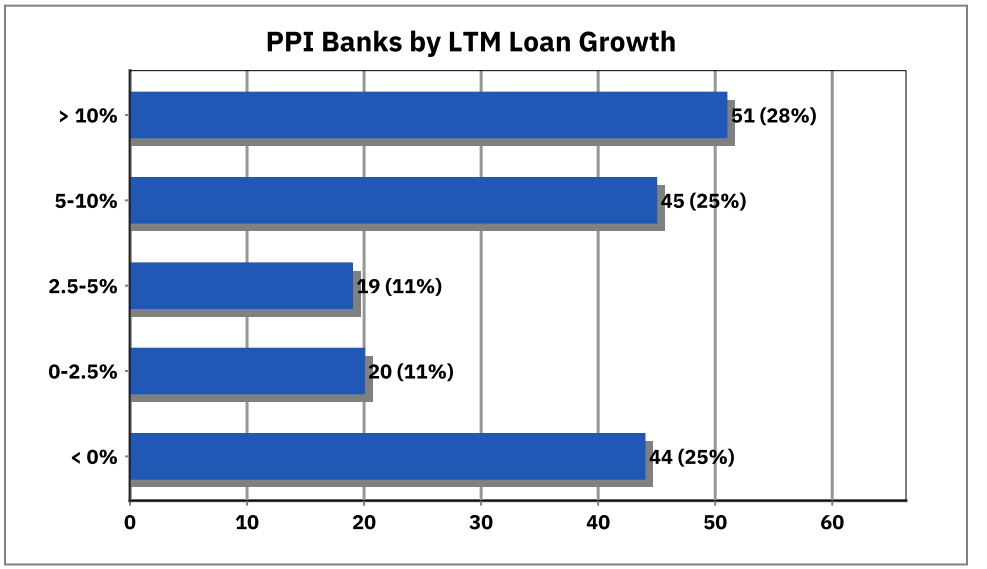


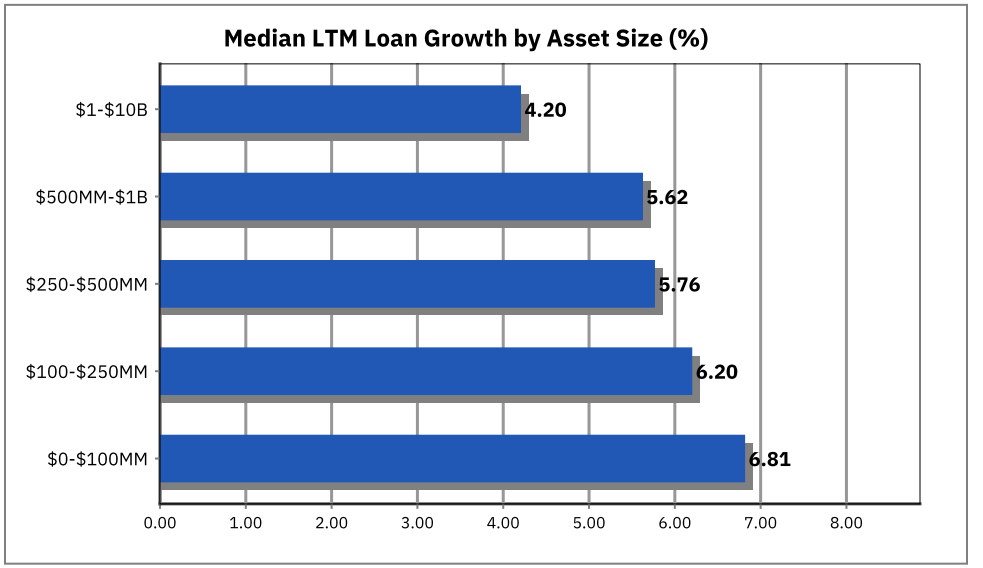


National Trend

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







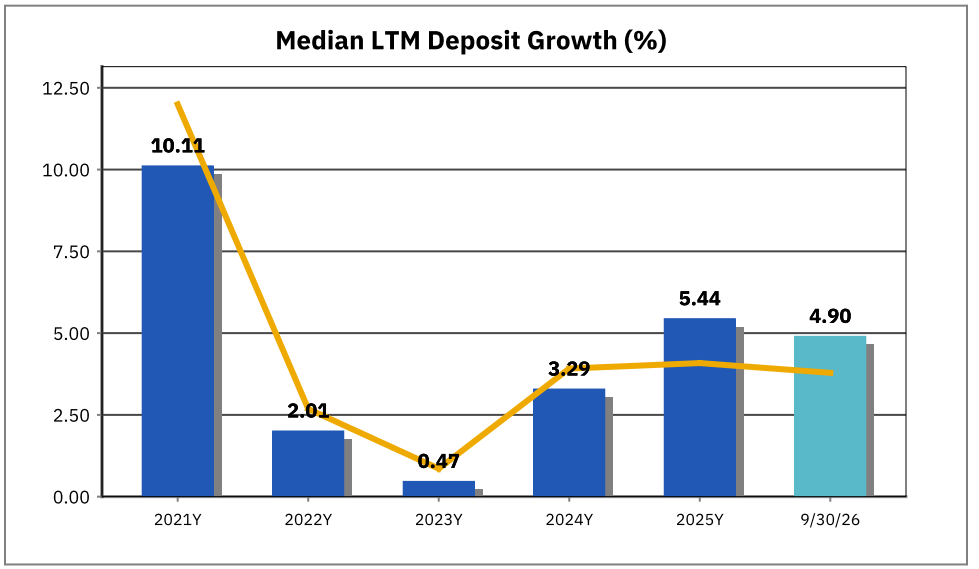
National Trend

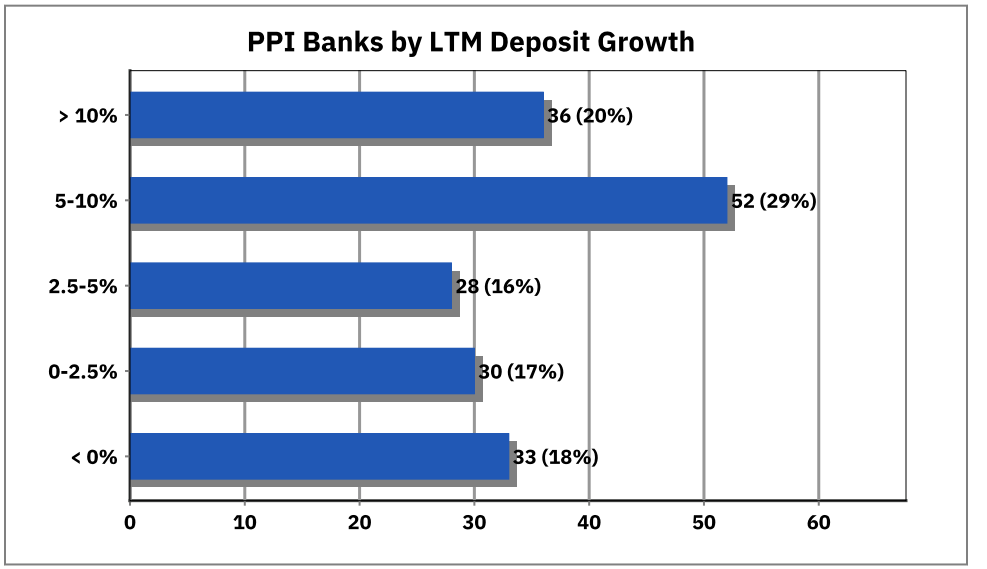
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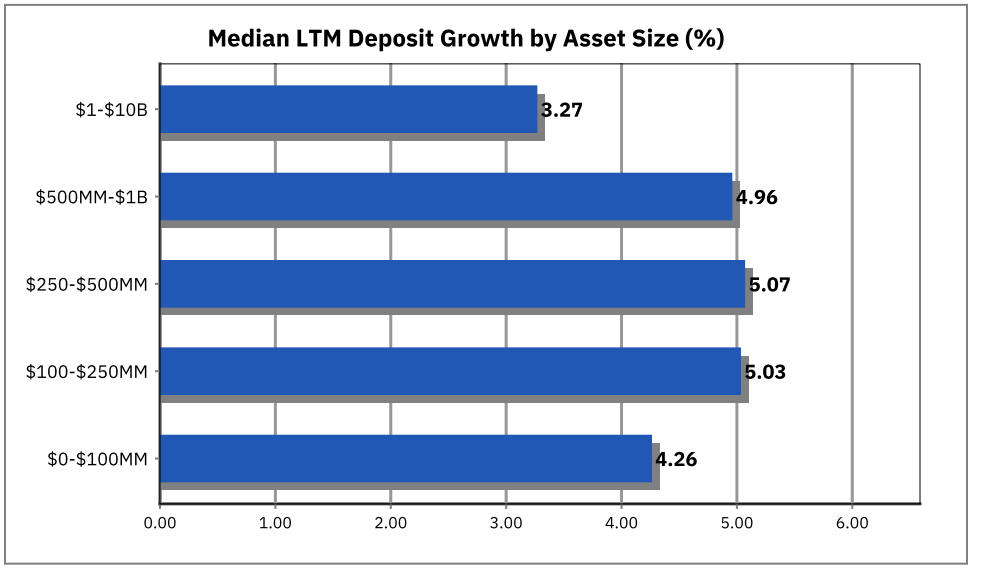
Deposit Growth Trends

Kansas Banks

September 30, 2026

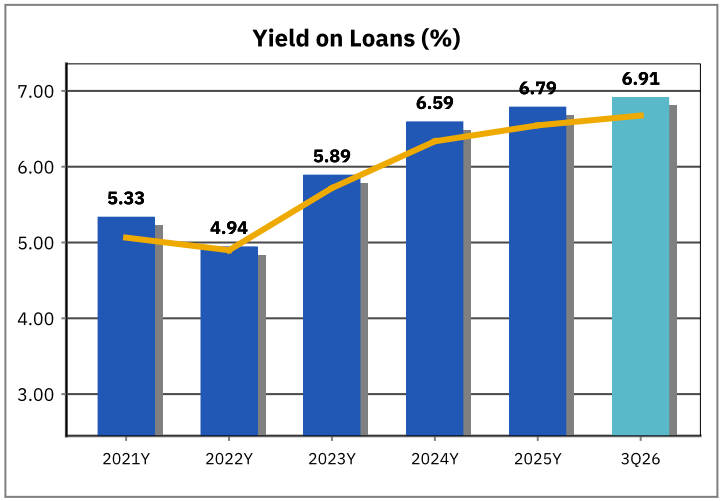


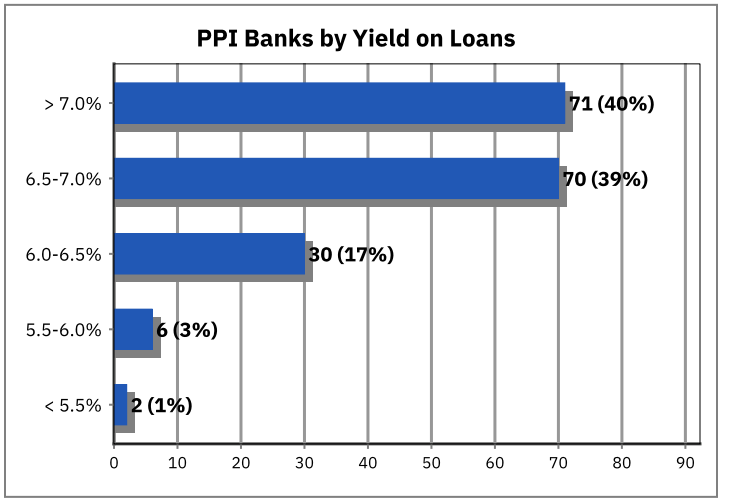


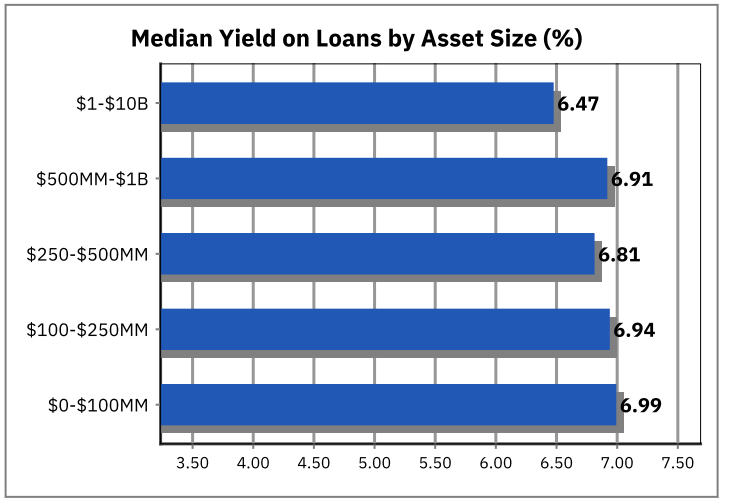


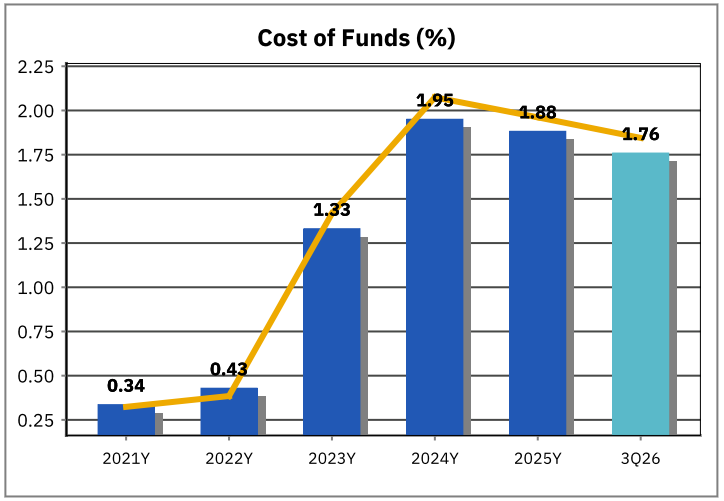
National Trend

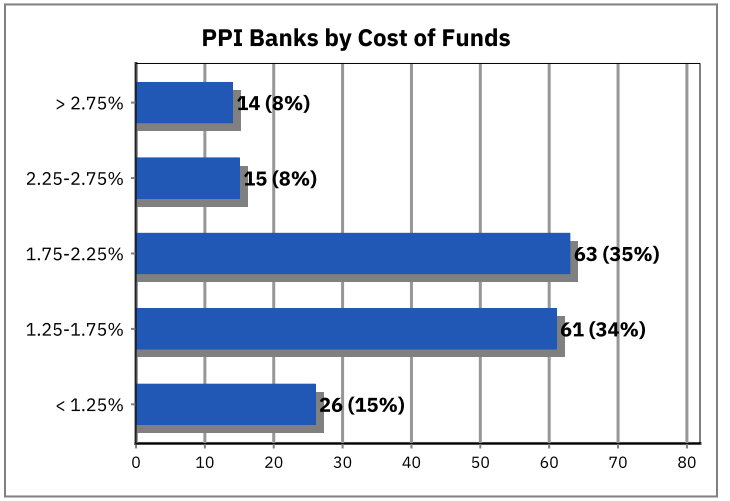
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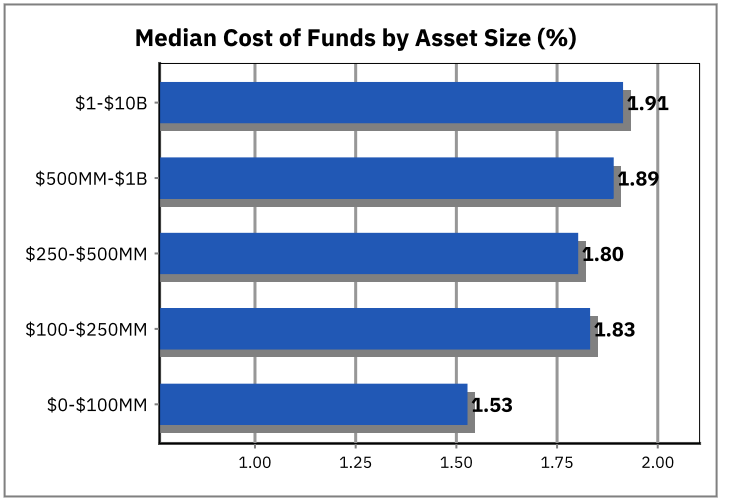






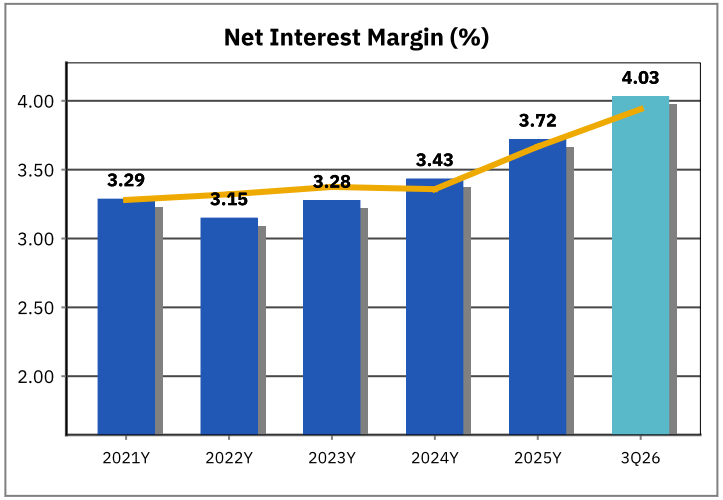


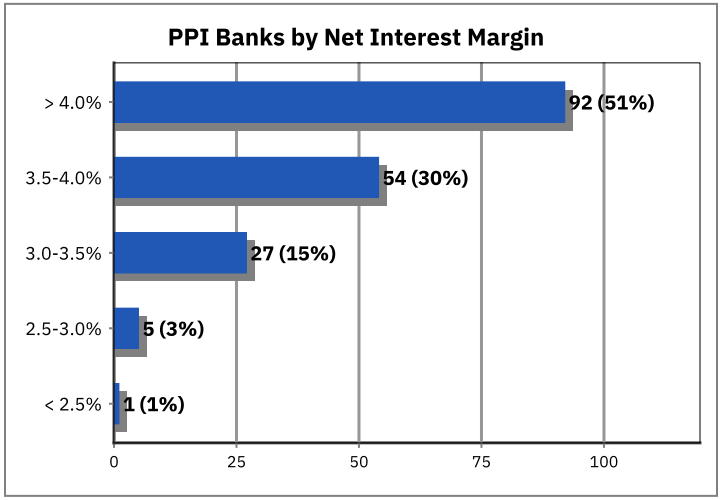


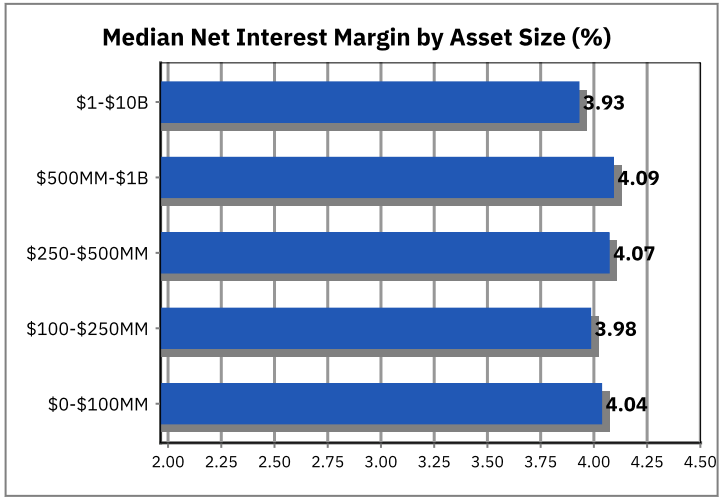


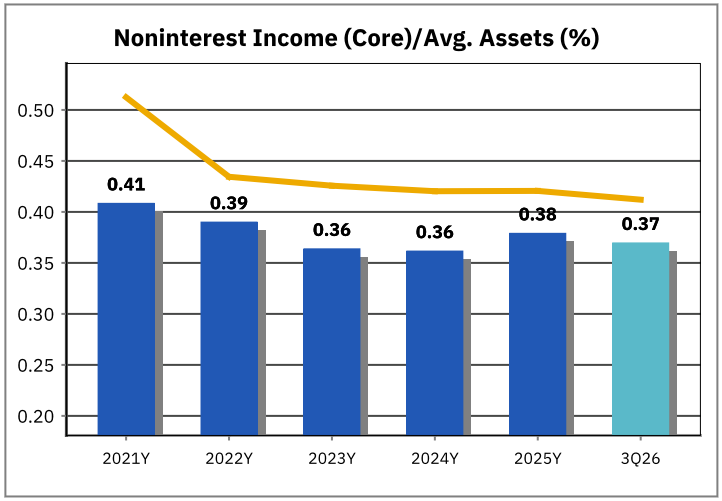
National Trend

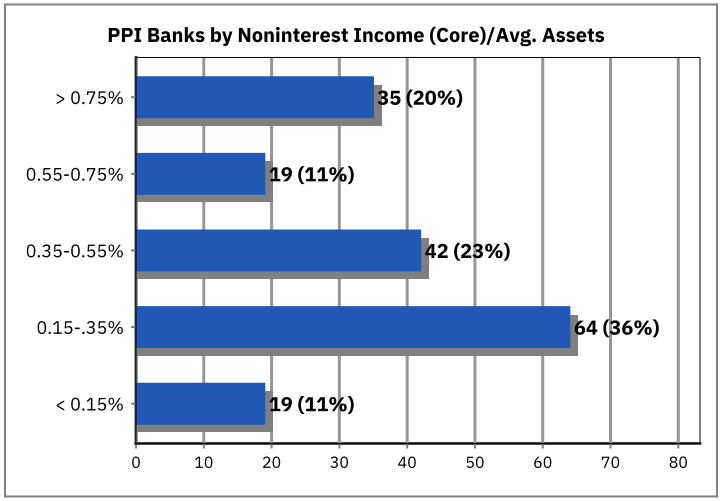
Note: All data points represent median values;
current period data (green bars) are for the most recent quarter (MRQ); Core items exclude nonrecurring gains/losses

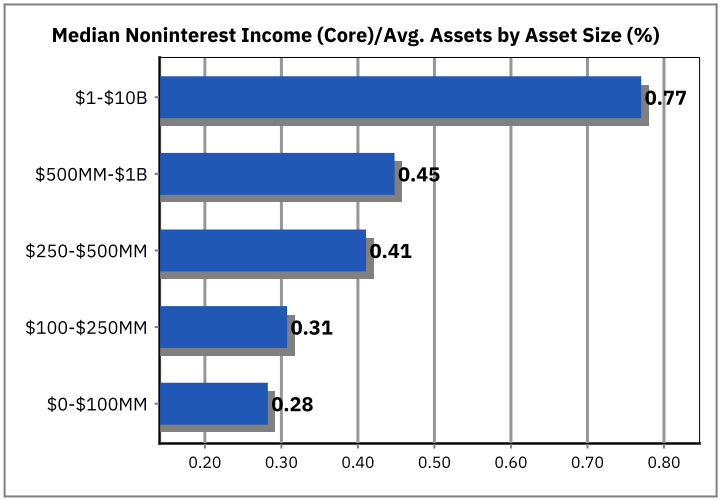






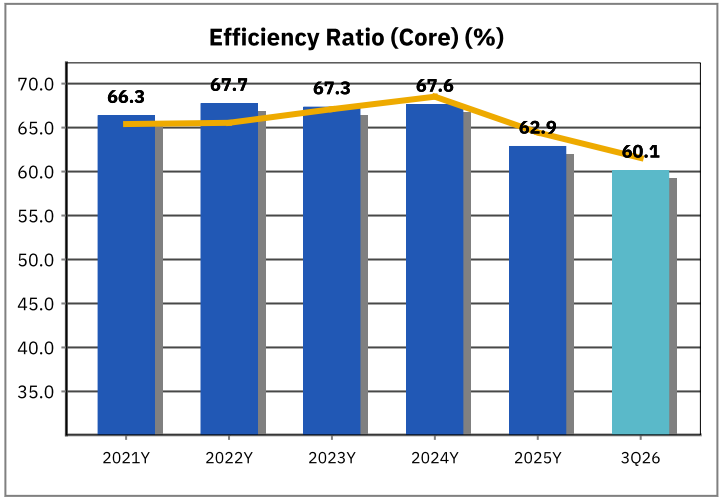


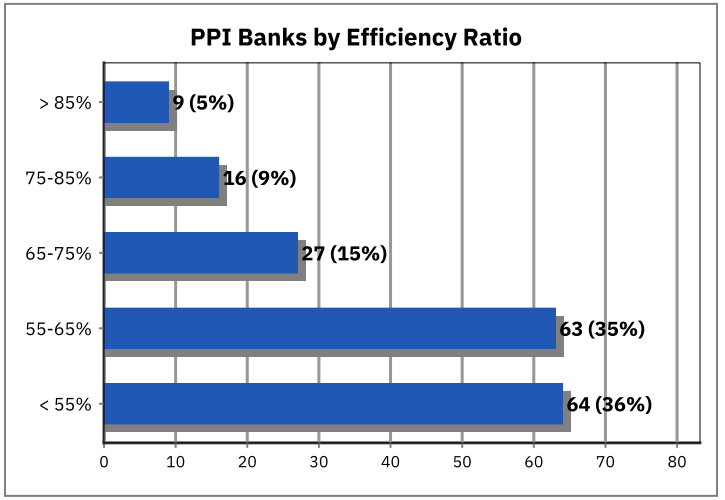


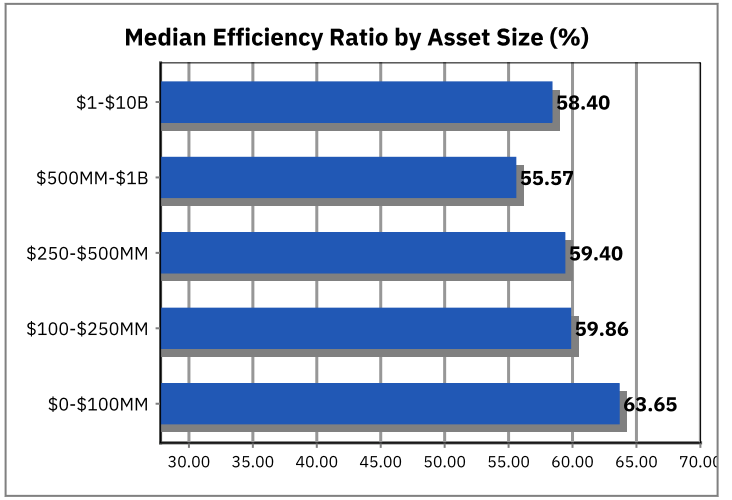


National Trend

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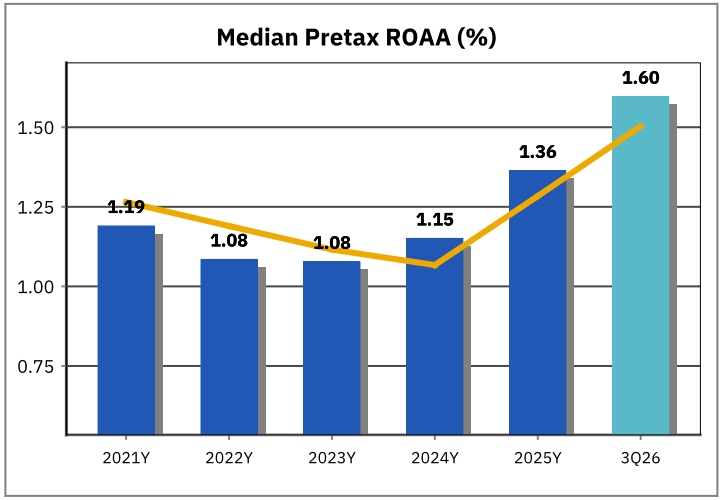


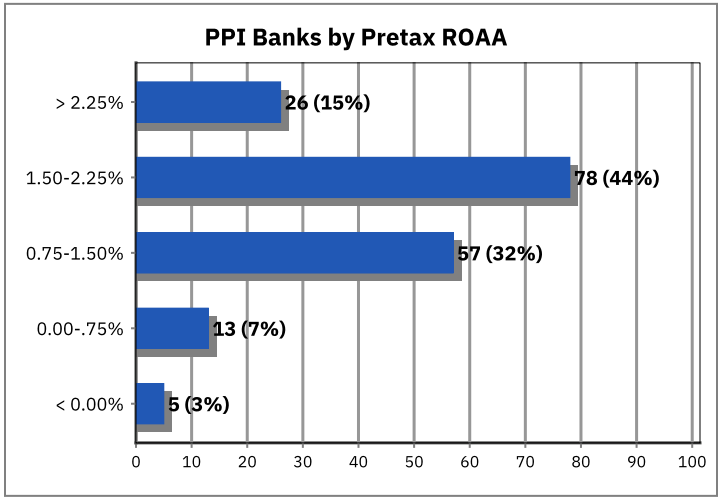


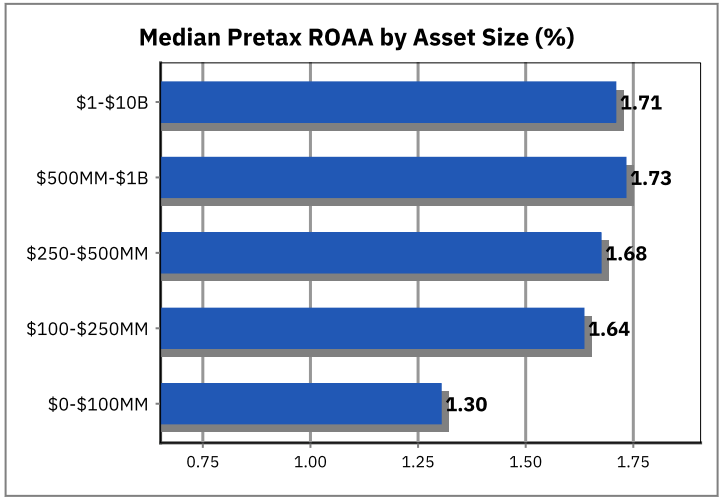


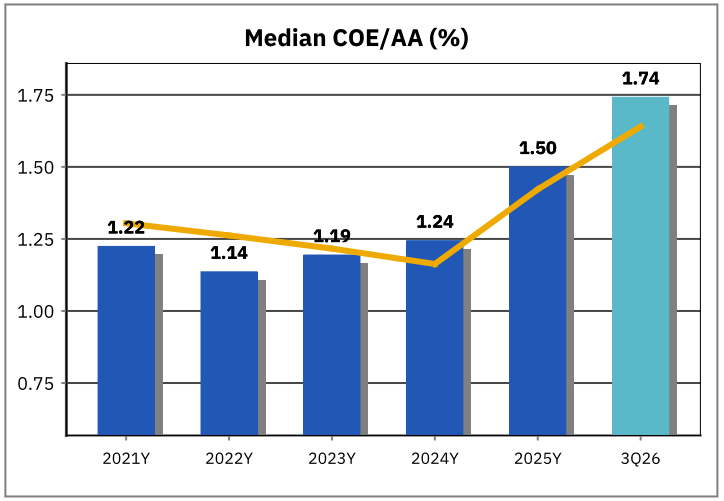
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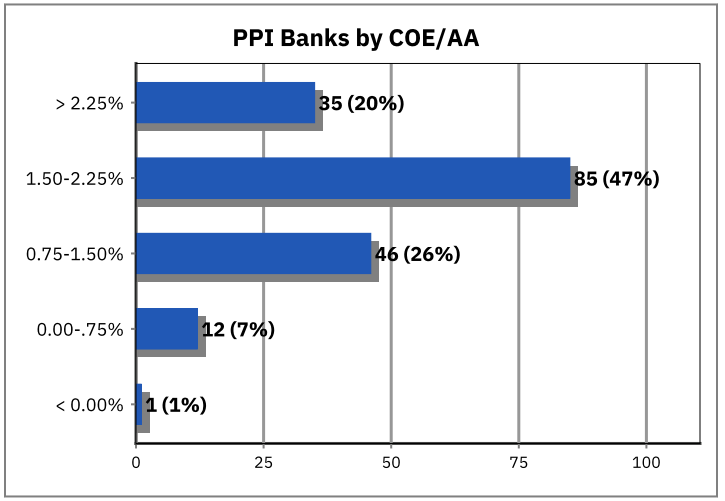
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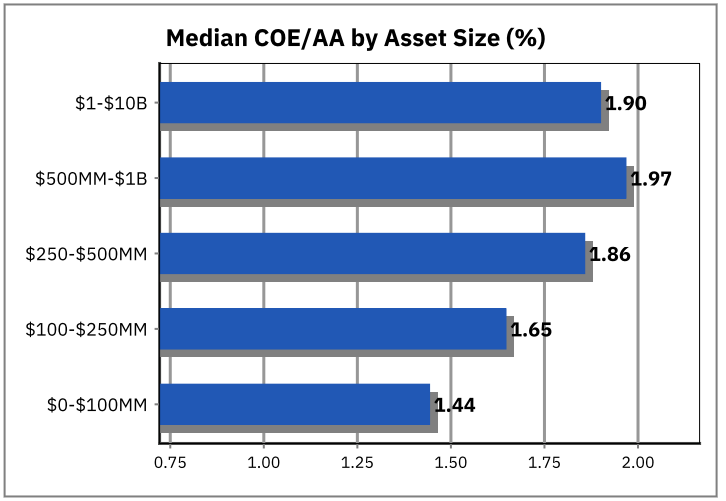






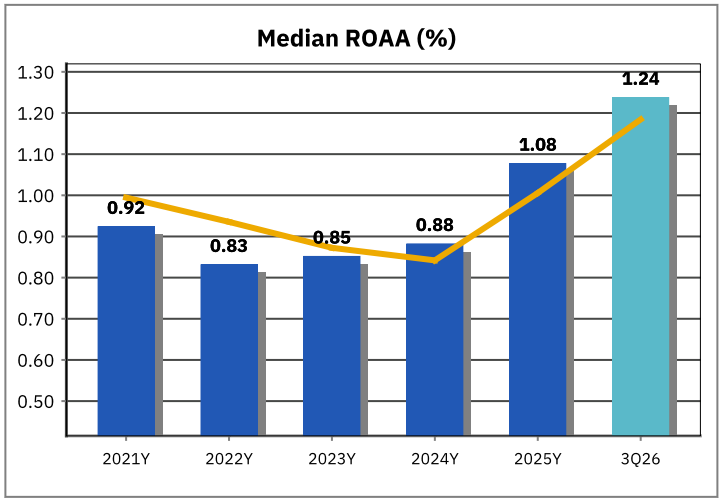


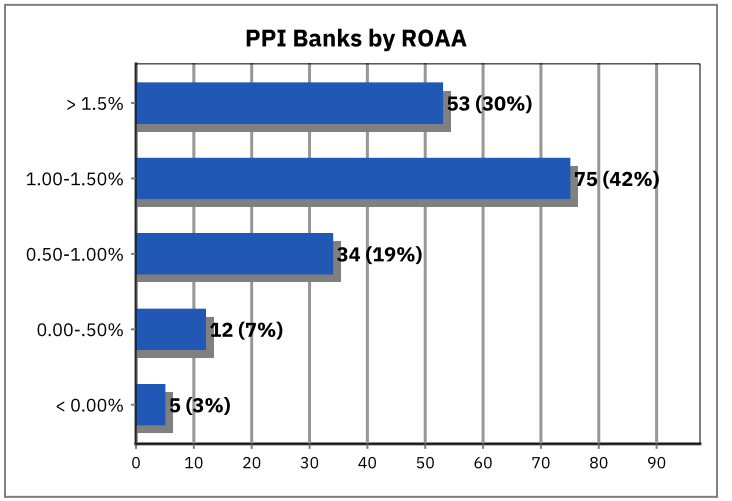


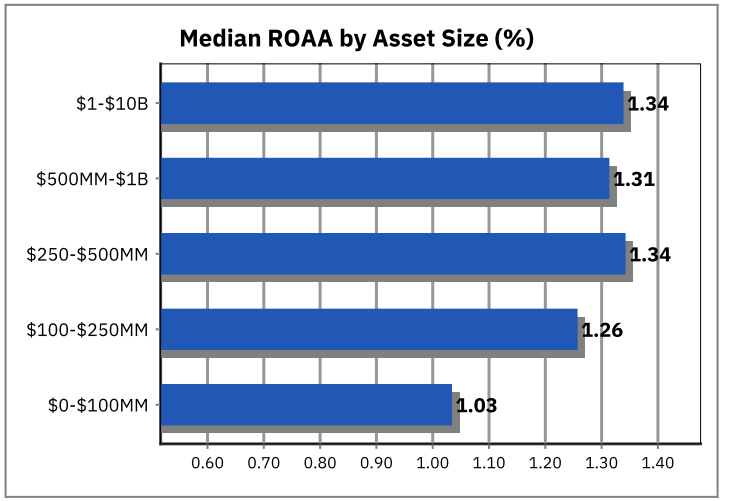


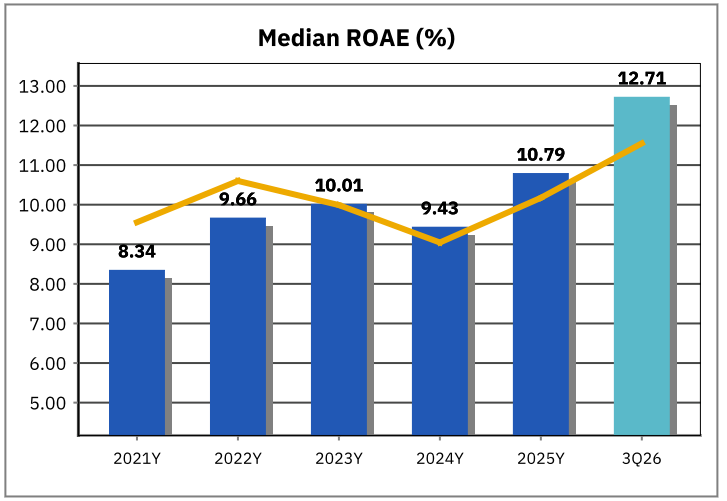
National Trend

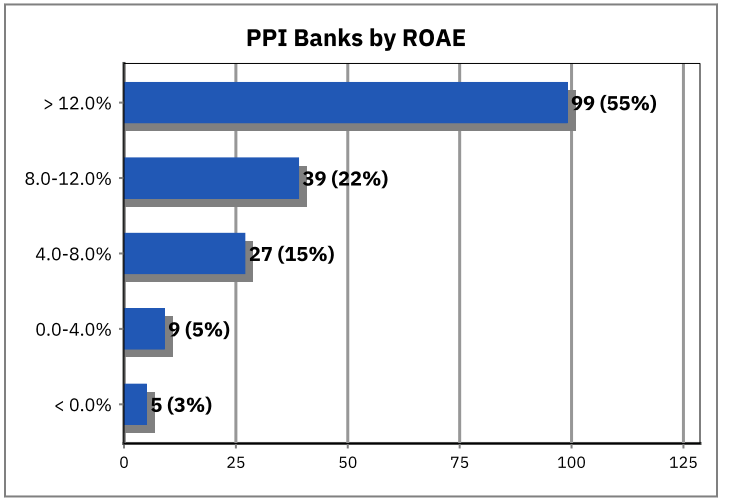
** Core Operating Earnings excludes credit-related & nonrecurring items (loan loss provision, nonrecurring gain/(loss) on the sale of assets (other than loans), impairment losses, etc.)*
current period data (green bars) are for the most recent quarter (MRQ)

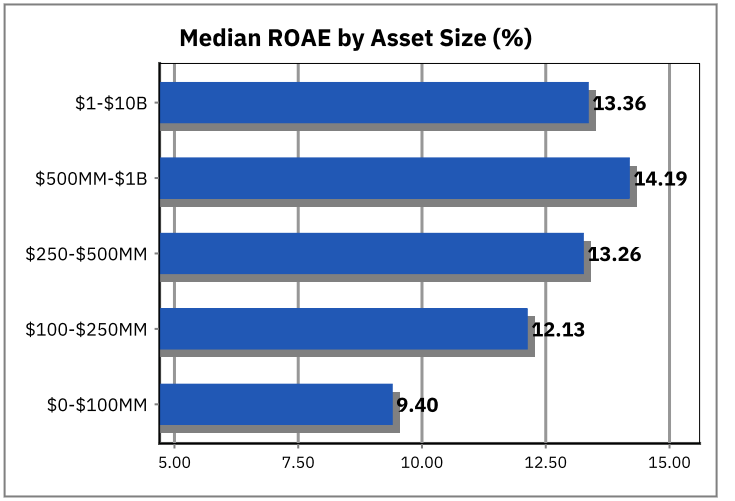












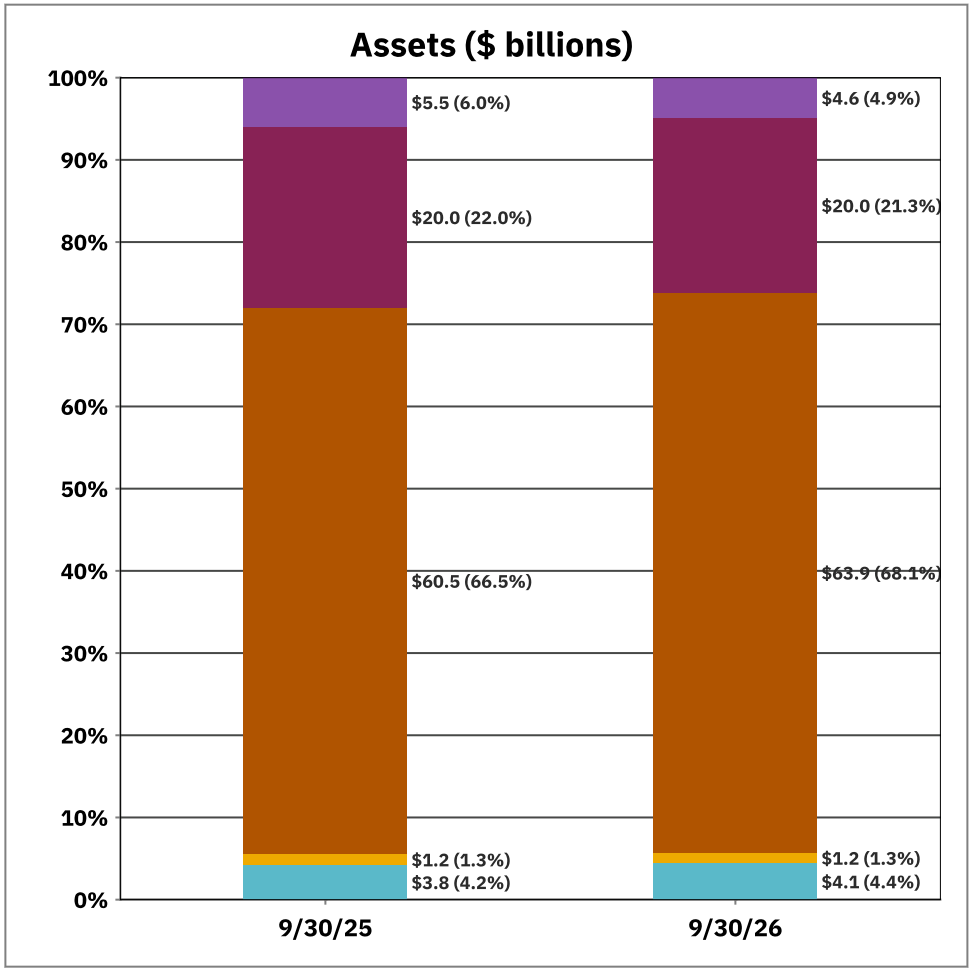
National Trend

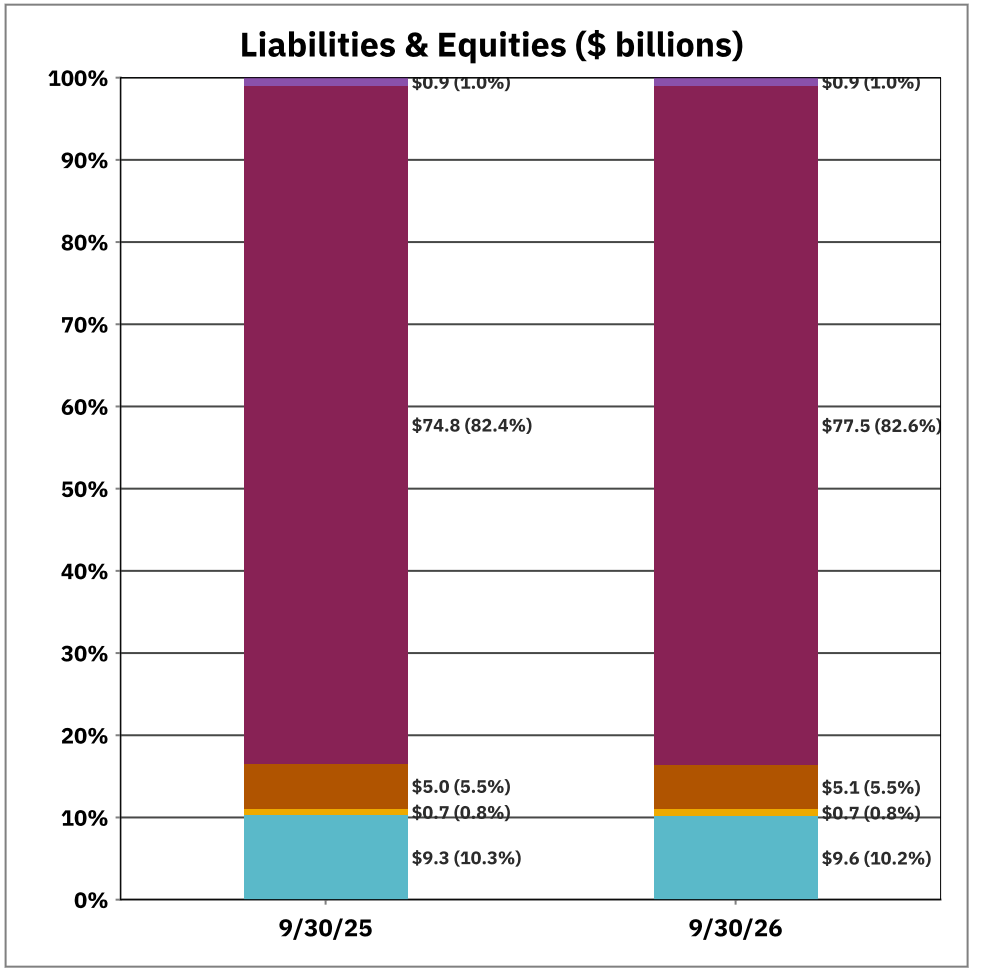
** ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 21% (35% prior to 3/31/18); current period data (green bars) are for the most recent quarter (MRQ)*

Balance Sheet Composition

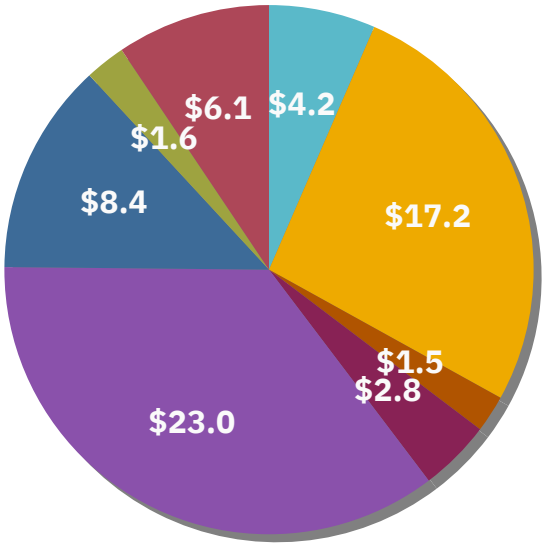
Kansas Banks

September 30, 2026





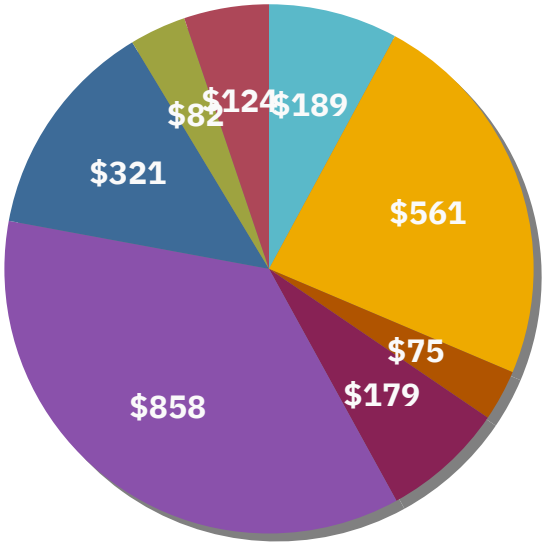
State Aggregate Loan Mix



- Construction & Land Dev (7%)
- 1-4 Family: Closed End (27%)
- 1-4 Family: Revolving (2%)
- Multifamily (4%)
- CRE & Farm (35%)
- C&I (13%)
- Consumer (2%)
- Other (9%)

($ billions)

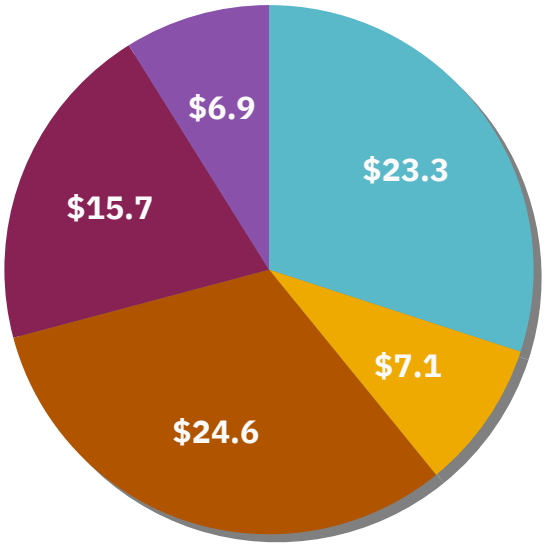
National Aggregate Loan Mix



- Construction & Land Dev (8%)
- 1-4 Family: Closed End (23%)
- 1-4 Family: Revolving (3%)
- Multifamily (7%)
- CRE & Farm (36%)
- C&I (13%)
- Consumer (3%)
- Other (5%)

($ billions)

State Aggregate Deposit Mix

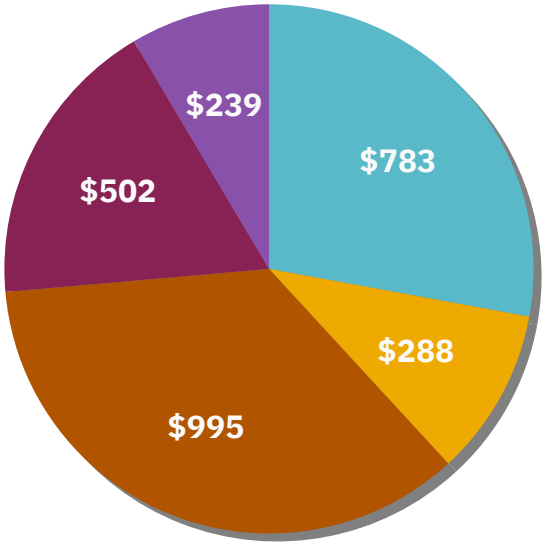


- **Demand (30%)**
- **NOW & Other Trans. (9%)**
- **Savings & MMDA (32%)**
- **Retail Time (20%)**
- **Jumbo Time (9%)**

Memo:
Total Noninterest-Bear. ($16, 0%)
Total Brokered ($2, 2%)

($ billions)

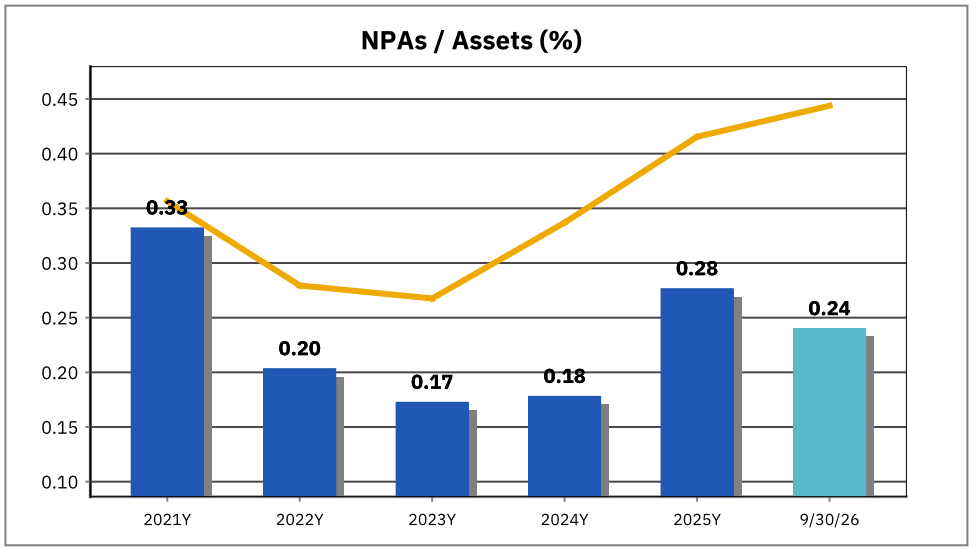
National Aggregate Deposit Mix

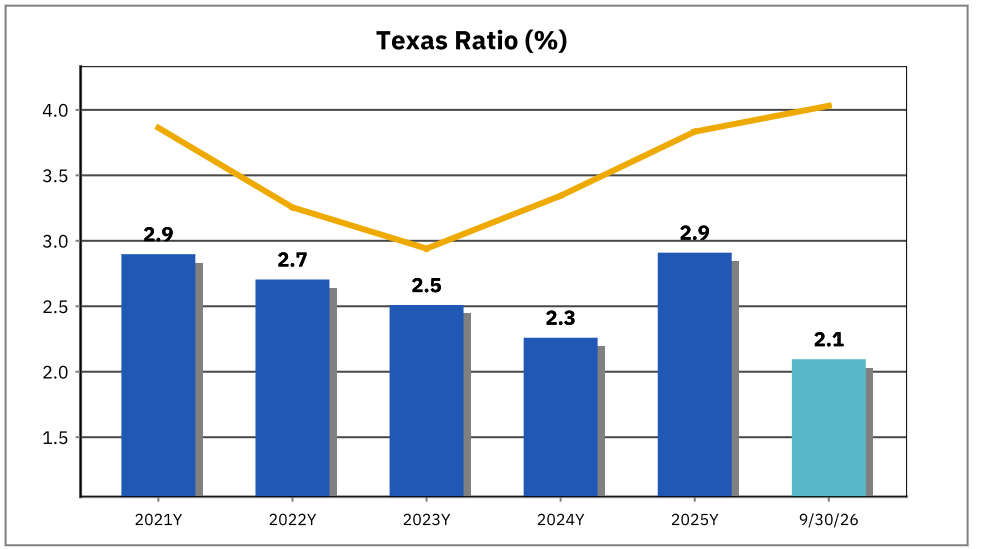


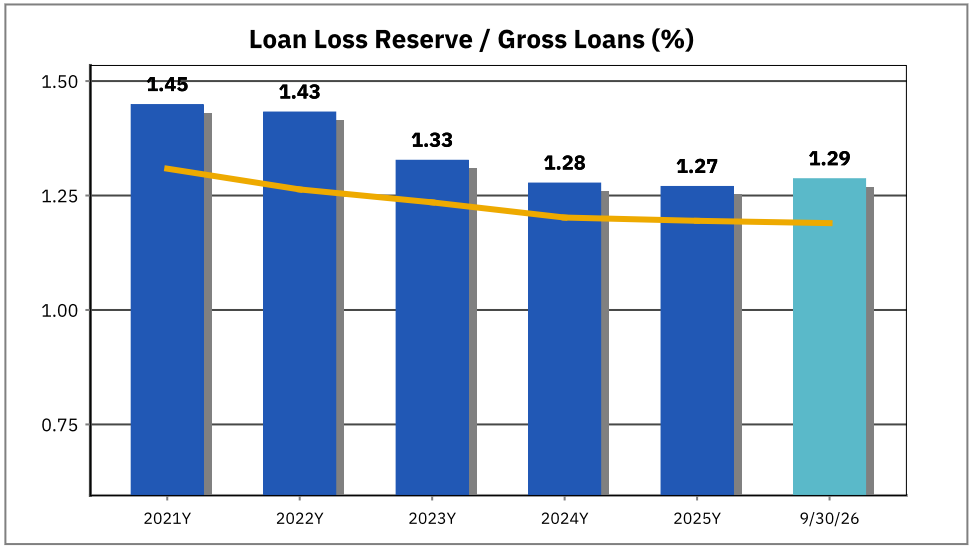
- **Demand (28%)**
- **NOW & Other Trans. (10%)**
- **Savings & MMDA (35%)**
- **Retail Time (18%)**
- **Jumbo Time (9%)**

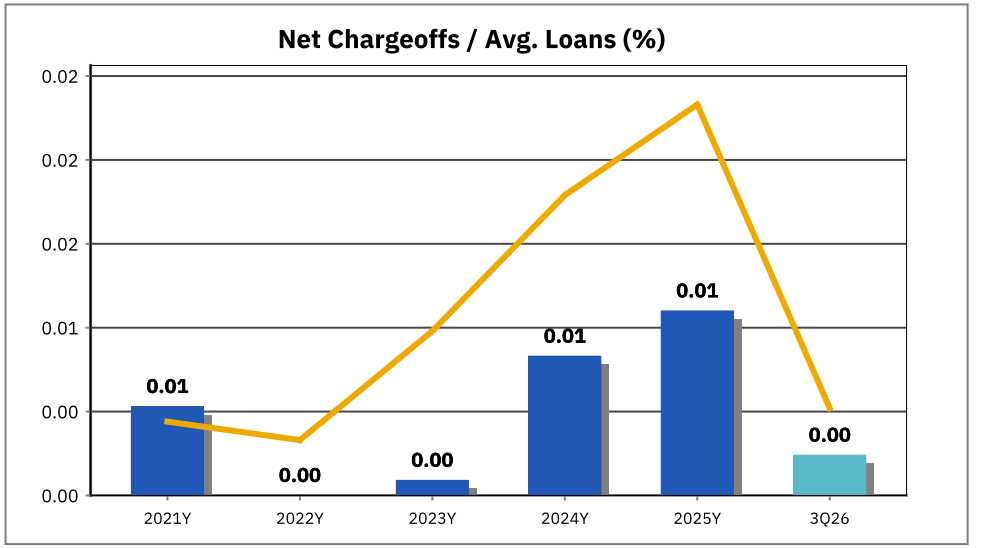
Memo:
Total Noninterest-Bear. ($621, 21%)
Total Brokered ($107, 4%)

($ billions)



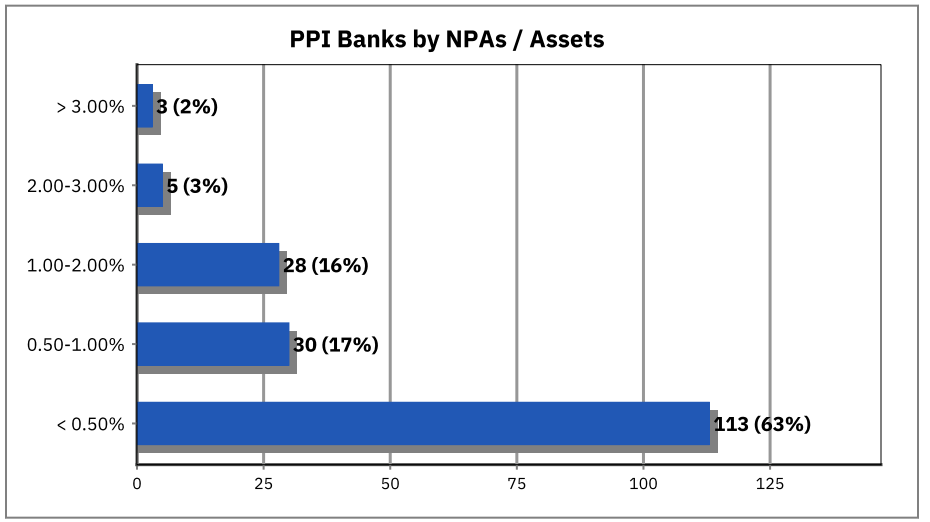


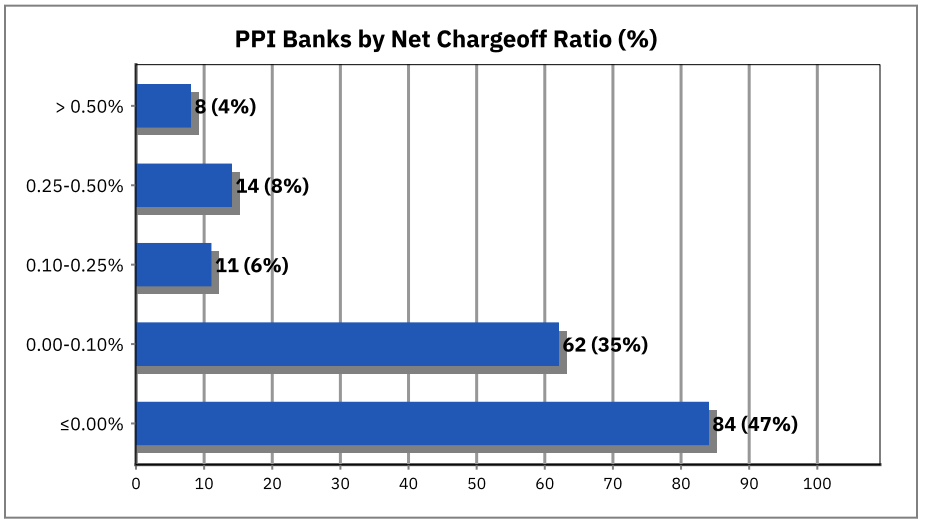


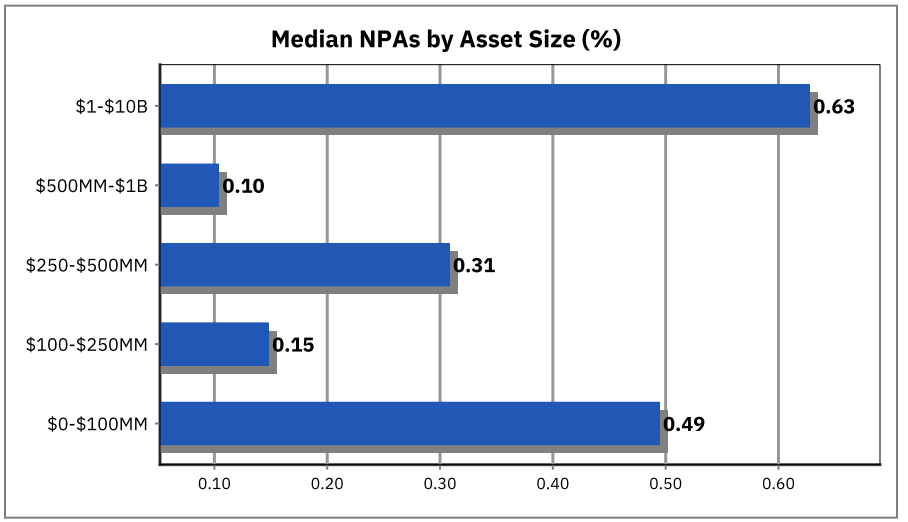


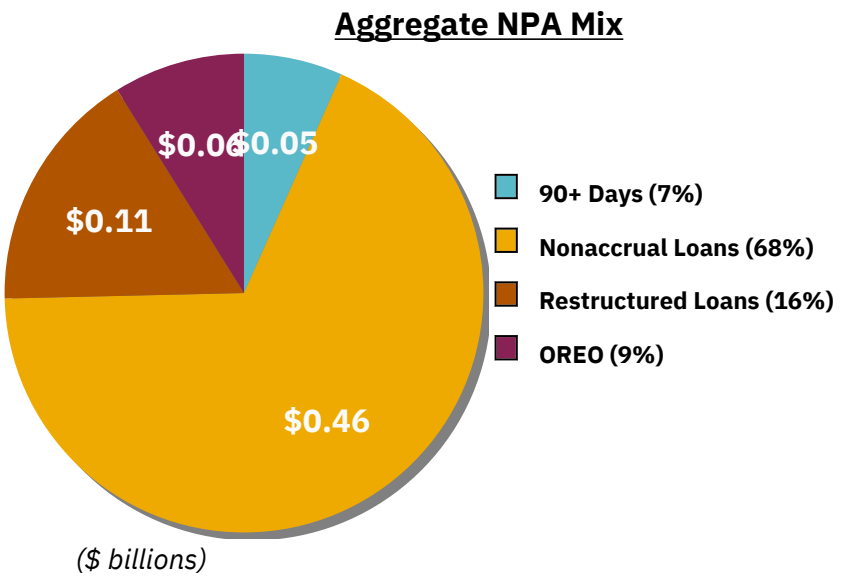
National Trend

** 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*

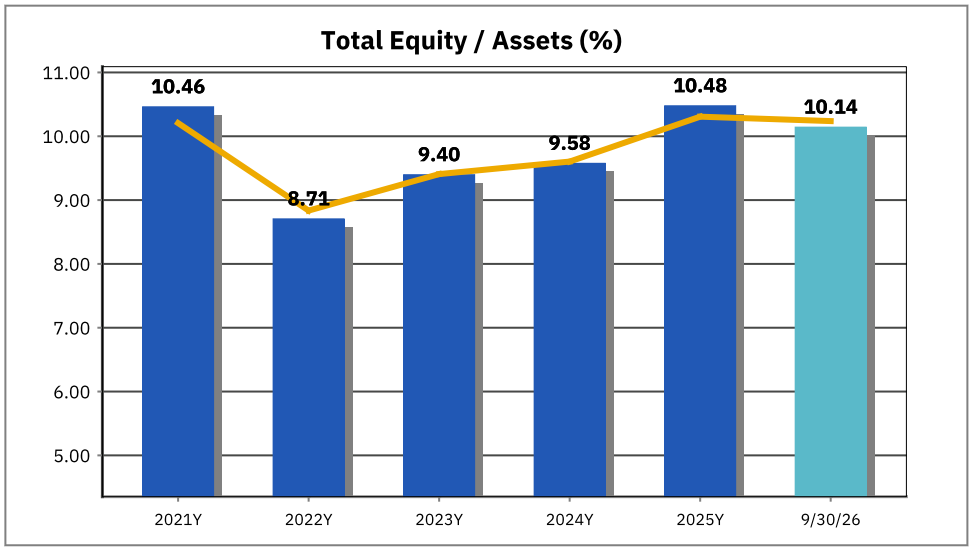

PPI Banks by NPAs / Assets
> 3.00%
2.00-3.00%
1.00-2.00%
0.50-1.00%
< 0.50%
3 (2%)
5 (3%)
28 (16%)
30 (17%)
113 (63%)
0
25
50
75
100
125

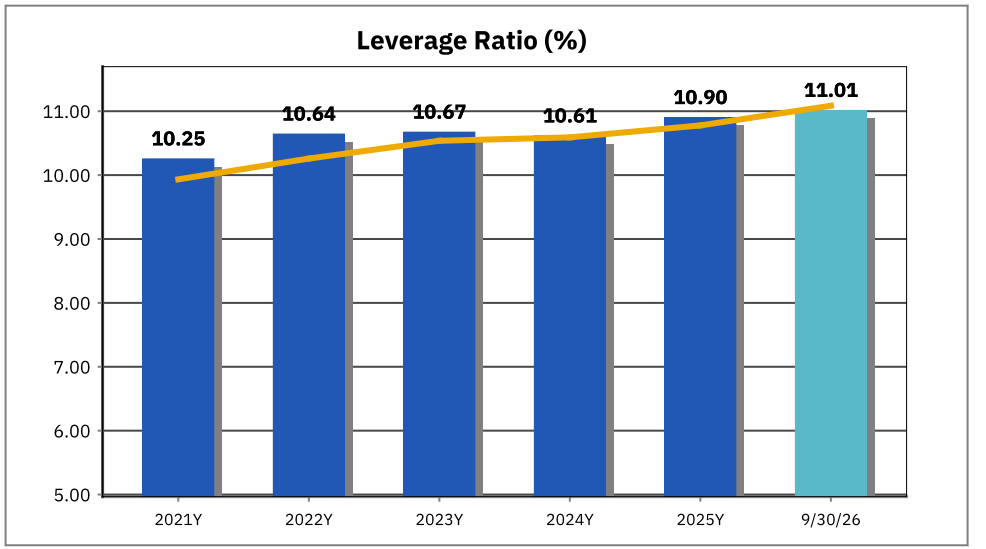

PPI Banks by Net Chargeoff Ratio (%)
> 0.50%
0.25-0.50%
0.10-0.25%
0.00-0.10%
≤0.00%
8 (4%)
14 (8%)
11 (6%)
62 (35%)
84 (47%)
0
10
20
30
40
50
60
70
80
90
100

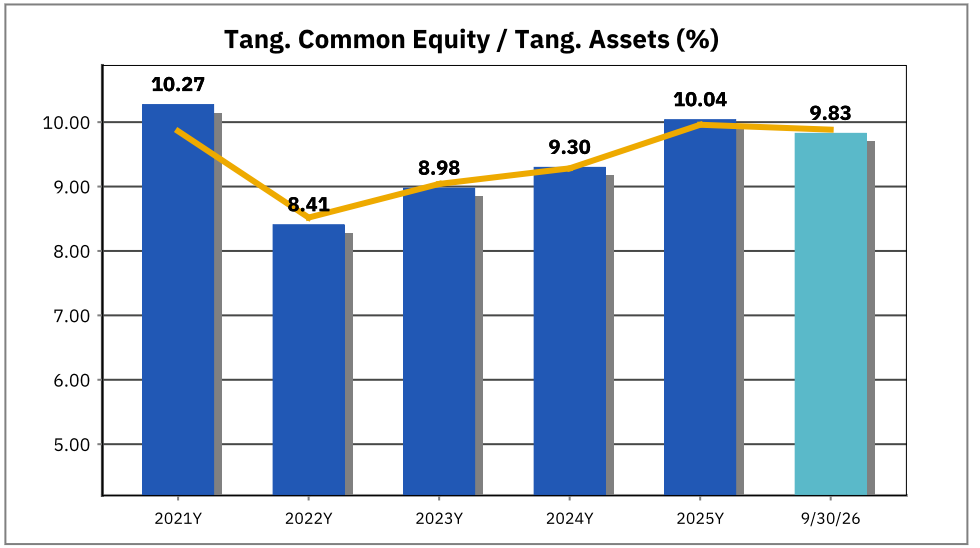

Median NPAs by Asset Size (%)
$1-$10B
$500MM-$1B
$250-$500MM
$100-$250MM
$0-$100MM
0.63
0.10
0.31
0.15
0.49
0.10
0.20
0.30
0.40
0.50
0.60

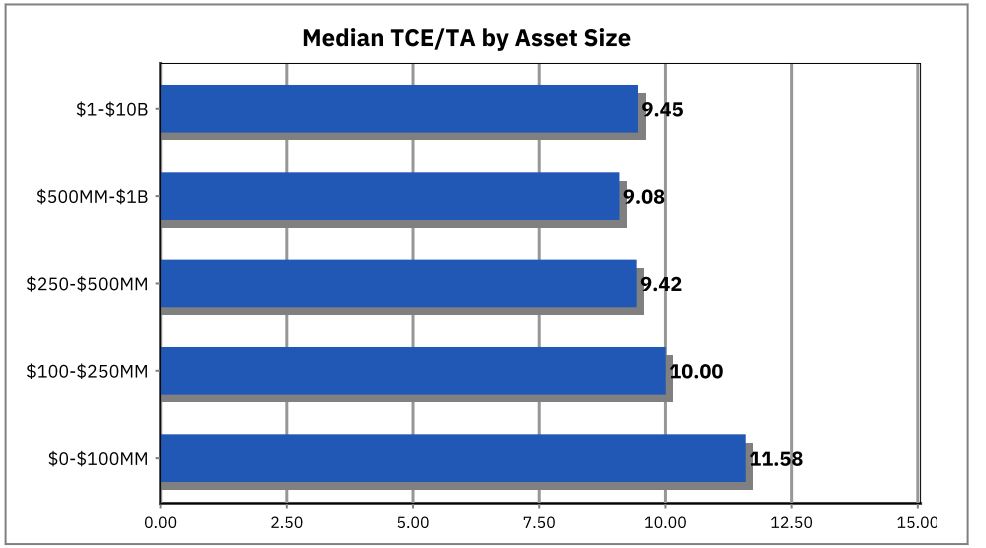

Aggregate NPA Mix
$0.06
$0.05
$0.11
$0.46
90+ Days (7%)
Nonaccrual Loans (68%)
Restructured Loans (16%)
OREO (9%)

($ billions)









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)	-2.65%	-0.56%	0.95%	2.77%	**4.12%**	5.60%	7.15%	8.78%	12.62%
Loan Growth (LTM)	-2.79%	-0.81%	1.25%	3.91%	**5.78%**	7.22%	9.81%	12.49%	16.95%
Deposit Growth (LTM)	-2.65%	0.30%	1.78%	3.34%	**4.90%**	6.57%	7.78%	9.81%	16.01%
Performance Trends									
Yield on Loans	6.26%	6.47%	6.64%	6.79%	**6.91%**	6.99%	7.13%	7.29%	7.59%
Cost of Funds	1.12%	1.37%	1.53%	1.67%	**1.76%**	1.89%	2.04%	2.18%	2.47%
Net Interest Margin	3.22%	3.55%	3.73%	3.87%	**4.03%**	4.10%	4.31%	4.45%	4.72%
Noninterest Income (core) / Avg Assets*	0.13%	0.20%	0.25%	0.30%	**0.37%**	0.43%	0.56%	0.74%	1.05%
Efficiency Ratio (core)*	44.6%	49.6%	52.4%	57.0%	**60.1%**	62.5%	64.5%	69.9%	79.1%
Profitability Trends									
Pretax ROAA	0.77%	1.11%	1.31%	1.48%	**1.60%**	1.74%	1.91%	2.13%	2.41%
Core Operating Earnings*	0.91%	1.24%	1.46%	1.62%	**1.74%**	1.88%	2.04%	2.24%	2.52%
Return on Average Assets (a)	0.53%	0.85%	1.02%	1.14%	**1.24%**	1.35%	1.48%	1.64%	1.85%
Return on Average Equity (a)	5.33%	7.63%	9.74%	11.16%	**12.71%**	13.48%	14.59%	16.07%	19.14%
Asset Quality Trends									
Nonperforming Assets / Assets	0.00%	0.02%	0.07%	0.13%	**0.24%**	0.43%	0.63%	1.01%	1.45%
Texas Ratio	0.0%	0.2%	0.8%	1.2%	**2.1%**	3.6%	6.3%	9.1%	13.2%
Reserve / Loans	0.97%	1.05%	1.14%	1.20%	**1.29%**	1.35%	1.53%	1.74%	2.05%
Net Chargeoff Ratio	-0.01%	0.00%	0.00%	0.00%	**0.00%**	0.01%	0.03%	0.09%	0.30%
Capital Trends									
Total Equity / Assets	6.91%	7.97%	8.63%	9.55%	**10.14%**	10.83%	11.97%	12.90%	16.29%
Leverage Ratio	8.81%	9.49%	10.10%	10.48%	**11.01%**	11.89%	13.09%	14.20%	17.67%
Tang Common Equity / Tangible Assets	6.48%	7.79%	8.41%	9.13%	**9.83%**	10.49%	11.36%	12.72%	16.12%

** 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

September 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	LTM Asset Growth (%)	LTM Asset Growth ($000s)
1	The First Security Bank	Overbrook, KS	$230,522	**130.2%**	$130,395
2	The Bank Of Protection	Protection, KS	$156,339	**68.5%**	$63,564
3	Exchange State Bank	Saint Paul, KS	$134,100	**29.0%**	$30,110
4	Stryv Bank	Wichita, KS	$339,844	**22.4%**	$62,170
5	The Farmers State Bank Of Blue Mound	Blue Mound, KS	$60,614	**22.3%**	$11,035
6	Equity Bank	Andover, KS	$7,579,929	**19.3%**	$1,224,234
7	The Citizens State B&TC	Council Grove, KS	$101,428	**18.6%**	$15,939
8	Integrity Bank	Fowler, KS	$101,380	**17.7%**	$15,252
9	The Bennington State Bank	Salina, KS	$1,381,484	**17.0%**	$200,430
10	Tricentury Bank	De Soto, KS	$223,866	**16.5%**	$31,672
11	Farmers & Merchants Bank Of Colby	Colby, KS	$688,954	**15.4%**	$92,186
12	Bendena State Bank	Bendena, KS	$130,626	**15.2%**	$17,270
13	Silver Lake Bank	Topeka, KS	$542,528	**15.0%**	$70,780
14	Mid-america Bank	Baldwin City, KS	$602,975	**14.7%**	$77,330
15	Fusion Bank	Larned, KS	$246,850	**13.2%**	$28,689
16	The First National Bank Of Louisburg	Louisburg, KS	$205,024	**13.1%**	$23,734
17	Bank Of The Flint Hills	Wamego, KS	$556,309	**12.9%**	$63,368
18	Goppert State Service Bank	Garnett, KS	$348,537	**12.8%**	$39,424
19	Dickinson County Bank	Enterprise, KS	$23,708	**12.6%**	$2,651
20	Community First National Bank	Manhattan, KS	$408,619	**12.4%**	$45,094
21	Outdoor Bank	Manhattan, KS	$657,851	**12.3%**	$72,238
22	Mutual Savings Association	Leavenworth, KS	$423,492	**12.2%**	$46,123
23	The Marion National Bank	Marion, KS	$34,875	**12.0%**	$3,742
24	New Century Bank	Belleville, KS	$90,513	**11.7%**	$9,507
25	Bank Of Greeley	Greeley, KS	$54,872	**11.3%**	$5,557

Top 25 Fastest Growth PPI Banks
LTM Loan Growth

Kansas Banks

September 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	LTM Loan Growth (%)	LTM Loan Growth ($000s)
1	The First Security Bank	Overbrook, KS	$230,522	**131.0%**	$89,823
2	The Bank Of Protection	Protection, KS	$156,339	**92.5%**	$53,483
3	The Farmers State Bank Of Blue Mound	Blue Mound, KS	$60,614	**48.7%**	$16,922
4	Ventura National B&T	Harveyville, KS	$44,310	**28.4%**	$8,268
5	The Marion National Bank	Marion, KS	$34,875	**27.8%**	$3,949
6	Equity Bank	Andover, KS	$7,579,929	**27.6%**	$1,178,104
7	Stryv Bank	Wichita, KS	$339,844	**26.1%**	$61,660
8	Exchange State Bank	Saint Paul, KS	$134,100	**24.2%**	$15,205
9	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	$294,621	**23.5%**	$37,153
10	The Citizens State B&TC	Council Grove, KS	$101,428	**21.3%**	$15,834
11	Dickinson County Bank	Enterprise, KS	$23,708	**20.9%**	$2,744
12	Bendena State Bank	Bendena, KS	$130,626	**20.9%**	$15,369
13	Union State Bank	Olsburg, KS	$43,356	**20.2%**	$3,424
14	Dream First Bank	Syracuse, KS	$983,052	**19.2%**	$111,916
15	Elevate Bank	Sedan, KS	$59,504	**19.0%**	$6,933
16	Mid-america Bank	Baldwin City, KS	$602,975	**17.5%**	$72,252
17	Elk State Bank	Clyde, KS	$140,141	**17.3%**	$11,789
18	The First National Bank Of Louisburg	Louisburg, KS	$205,024	**17.1%**	$19,684
19	Legacy Bank	Colwich, KS	$878,383	**16.9%**	$104,303
20	Farmers B&T	Atwood, KS	$155,440	**16.3%**	$13,454
21	Integrity Bank	Fowler, KS	$101,380	**16.0%**	$4,984
22	Gnbank Dba Gnbank	Girard, KS	$1,059,569	**15.3%**	$99,375
23	Farmers & Merchants Bank Of Colby	Colby, KS	$688,954	**15.3%**	$67,393
24	Mutual Savings Association	Leavenworth, KS	$423,492	**14.7%**	$36,976
25	Great American Bank	Lawrence, KS	$529,559	**14.2%**	$55,804

Top 25 PPI Banks
Net Interest Margin

Kansas Banks

September 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	Net Interest Margin
1	New Century Bank	Belleville, KS	$90,513	**6.68%**
2	The Baxter State Bank	Baxter Springs, KS	$24,854	**6.11%**
3	Peoples State Bank	Cherryvale, KS	$21,635	**5.48%**
4	State Bank Of Burrton	Burrton, KS	$9,203	**5.46%**
5	Elevate Bank	Sedan, KS	$59,504	**5.43%**
6	Firstoak Bank	Independence, KS	$248,020	**5.33%**
7	First Federal S&L Bank	Olathe, KS	$103,872	**5.23%**
8	The Citizens State B&TC	Council Grove, KS	$101,428	**5.13%**
9	The Farmers State Bank Of Blue Mound	Blue Mound, KS	$60,614	**5.08%**
10	Great American Bank	Lawrence, KS	$529,559	**5.03%**
11	Union State Bank	Uniontown, KS	$74,049	**4.95%**
12	Kaw Valley Bank	Topeka, KS	$331,510	**4.89%**
13	The Citizens State Bank	Gridley, KS	$335,086	**4.88%**
14	Howard State Bank	Howard, KS	$78,180	**4.83%**
15	Bison State Bank	Bison, KS	$127,465	**4.82%**
16	The Lyndon State Bank	Lyndon, KS	$114,002	**4.81%**
17	Bendena State Bank	Bendena, KS	$130,626	**4.74%**
18	First Bank KS	Salina, KS	$614,412	**4.73%**
19	Heritage Bank	Topeka, KS	$312,691	**4.72%**
20	Citizens State B&TC	Hiawatha, KS	$101,261	**4.71%**
21	Dream First Bank	Syracuse, KS	$983,052	**4.69%**
22	First State B&T	Tonganoxie, KS	$504,385	**4.68%**
23	Swedish-american State Bank	Courtland, KS	$56,398	**4.68%**
24	The Halstead Bank	Halstead, KS	$197,801	**4.65%**
25	The Bank	Oberlin, KS	$601,321	**4.64%**

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

	Bank Name	City, ST	Total Assets ($000s)	Nonint. Income / Avg. Assets
1	Nbkc Bank	Leawood, KS	$1,237,236	**5.44%**
2	Bison State Bank	Bison, KS	$127,465	**3.54%**
3	Armed Forces Bank	Fort Leavenworth, KS	$1,387,461	**3.09%**
4	Community First National Bank	Manhattan, KS	$408,619	**2.83%**
5	The Walton State Bank	Walton, KS	$12,270	**2.67%**
6	First Bank KS	Salina, KS	$614,412	**1.87%**
7	Corefirst B&T	Topeka, KS	$1,259,307	**1.39%**
8	Central National Bank	Junction City, KS	$1,340,644	**1.38%**
9	First Option Bank	Osawatomie, KS	$811,600	**1.38%**
10	The First National Bank Of Hutchinson	Hutchinson, KS	$1,165,192	**1.36%**
11	Community National Bank	Seneca, KS	$825,818	**1.36%**
12	Peoples B&TC	Mcpherson, KS	$1,585,537	**1.24%**
13	Grant County Bank	Ulysses, KS	$321,539	**1.23%**
14	Elevate Bank	Sedan, KS	$59,504	**1.19%**
15	The Peoples Bank	Pratt, KS	$539,683	**1.19%**
16	Intrust Bank	Wichita, KS	$6,471,339	**1.11%**
17	Mutual Savings Association	Leavenworth, KS	$423,492	**1.07%**
18	CARSON BANK	Mulvane, KS	$205,122	**1.07%**
19	The Baxter State Bank	Baxter Springs, KS	$24,854	**1.05%**
20	First State B&T	Tonganoxie, KS	$504,385	**1.04%**
21	Citizens State B&TC	Hiawatha, KS	$101,261	**0.98%**
22	Union State Bank	Uniontown, KS	$74,049	**0.91%**
23	Southwest National Bank	Wichita, KS	$494,111	**0.91%**
24	Commercial Bank	Parsons, KS	$368,658	**0.91%**
25	Citizens State B&T Co., Ellsworth, KS	Ellsworth, KS	$268,544	**0.90%**

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

Top 25 PPI Banks
Most Efficient

Kansas Banks

September 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	Efficiency Ratio (Core) (%)
1	First Federal S&L Bank	Olathe, KS	$103,872	**29.4%**
2	First National Bank Of Spearville	Spearville, KS	$61,395	**36.0%**
3	Ks Statebank	Manhattan, KS	$2,584,953	**36.6%**
4	The Citizens State Bank	Marysville, KS	$447,075	**36.9%**
5	Great American Bank	Lawrence, KS	$529,559	**38.7%**
6	Garden Plain State Bank	Wichita, KS	$192,268	**39.6%**
7	Solomon State Bank	Solomon, KS	$179,505	**41.1%**
8	Tricentury Bank	De Soto, KS	$223,866	**41.2%**
9	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	$67,597	**41.7%**
10	Community Bank	Topeka, KS	$203,119	**42.4%**
11	The Bennington State Bank	Salina, KS	$1,381,484	**42.7%**
12	State Bank Of Bern	Bern, KS	$126,128	**43.1%**
13	Fusion Bank	Larned, KS	$246,850	**43.4%**
14	FNB WA	Washington, KS	$88,258	**43.5%**
15	Bendena State Bank	Bendena, KS	$130,626	**43.7%**
16	The Citizens State Bank	Gridley, KS	$335,086	**44.0%**
17	First KS Bank	Hoisington, KS	$293,552	**44.6%**
18	Western State Bank	Garden City, KS	$787,789	**44.6%**
19	Security State Bank	Scott City, KS	$1,071,380	**44.6%**
20	The Stockgrowers State Bank	Maple Hill, KS	$128,355	**45.4%**
21	The Bank Of Protection	Protection, KS	$156,339	**45.9%**
22	Farmers B&T	Great Bend, KS	$1,046,945	**46.3%**
23	The Peoples Bank	Pratt, KS	$539,683	**46.5%**
24	The Bank	Oberlin, KS	$601,321	**46.5%**
25	The Citizens State Bank Of Cheney, KS	Cheney, KS	$89,271	**46.6%**

** 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	Community First National Bank	Manhattan, KS	$408,619	2.45%
2	First National Bank Of Spearville	Spearville, KS	$61,395	2.14%
3	Garden Plain State Bank	Wichita, KS	$192,268	2.07%
4	Community Bank	Topeka, KS	$203,119	2.01%
5	The Citizens State Bank	Gridley, KS	$335,086	1.85%
6	Tricentury Bank	De Soto, KS	$223,866	1.84%
7	Exchange B&T	Atchison, KS	$609,136	1.79%
8	The Farmers State Bank Of Bucklin, KS	Bucklin, KS	$67,597	1.71%
9	The Fidelity State B&TC	Dodge City, KS	$184,251	1.71%
10	Peoples B&TC	Mcpherson, KS	$1,585,537	1.70%
11	The First National Bank Of Scott City	Scott City, KS	$174,781	1.68%
12	State Bank Of Bern	Bern, KS	$126,128	1.64%
13	The First National Bank Of Hutchinson	Hutchinson, KS	$1,165,192	1.64%
14	Kaw Valley Bank	Topeka, KS	$331,510	1.62%
15	The Bank Of Protection	Protection, KS	$156,339	1.62%
16	Farmers National Bank	Phillipsburg, KS	$167,374	1.62%
17	First State B&T	Tonganoxie, KS	$504,385	1.58%
18	Exchange State Bank	Saint Paul, KS	$134,100	1.57%
19	Equity Bank	Andover, KS	$7,579,929	1.55%
20	United B&T	Marysville, KS	$877,708	1.55%
21	The Farmers State Bank	Holton, KS	$81,865	1.55%
22	Silver Lake Bank	Topeka, KS	$542,528	1.53%
23	Farmers & Merchants Bank Of Colby	Colby, KS	$688,954	1.46%
24	The Citizens State Bank	Moundridge, KS	$442,646	1.45%
25	Bank Of Hays	Hays, KS	$384,427	1.45%

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

Top 25 PPI Banks
ROAA (S-Corps)

Kansas Banks

September 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	ROAA
1	KS State Bank	Ottawa, KS	$191,386	**3.51%**
2	The Baxter State Bank	Baxter Springs, KS	$24,854	**3.49%**
3	First Federal S&L Bank	Olathe, KS	$103,872	**3.43%**
4	Great American Bank	Lawrence, KS	$529,559	**2.86%**
5	First Bank KS	Salina, KS	$614,412	**2.85%**
6	Peoples State Bank	Cherryvale, KS	$21,635	**2.65%**
7	The Bennington State Bank	Salina, KS	$1,381,484	**2.57%**
8	Bendena State Bank	Bendena, KS	$130,626	**2.55%**
9	Solomon State Bank	Solomon, KS	$179,505	**2.50%**
10	Farmers B&T	Atwood, KS	$155,440	**2.42%**
11	Dickinson County Bank	Enterprise, KS	$23,708	**2.42%**
12	Home B&TC	Eureka, KS	$186,249	**2.38%**
13	The Peoples Bank	Pratt, KS	$539,683	**2.37%**
14	The Citizens State Bank	Marysville, KS	$447,075	**2.35%**
15	Farmers B&T	Great Bend, KS	$1,046,945	**2.34%**
16	Ks Statebank	Manhattan, KS	$2,584,953	**2.33%**
17	Fusion Bank	Larned, KS	$246,850	**2.31%**
18	The Kaw Valley State B&TC, Of Wamego, KS	Wamego, KS	$294,621	**2.22%**
19	The Stockgrowers State Bank	Maple Hill, KS	$128,355	**2.20%**
20	FNB WA	Washington, KS	$88,258	**2.18%**
21	The Bank	Oberlin, KS	$601,321	**2.16%**
22	Citizens State B&TC	Hiawatha, KS	$101,261	**2.15%**
23	New Century Bank	Belleville, KS	$90,513	**2.13%**
24	Swedish-american State Bank	Courtland, KS	$56,398	**2.10%**
25	Heritage Bank	Topeka, KS	$312,691	**2.07%**

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

Top 25 PPI Banks
ROAE (C-Corps)

Kansas Banks

September 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	ROAE
1	Bank Of Labor	Overland Park, KS	$1,109,239	**23.52%**
2	Community First National Bank	Manhattan, KS	$408,619	**23.35%**
3	Southwind Bank	Natoma, KS	$189,545	**22.81%**
4	First State B&T	Tonganoxie, KS	$504,385	**19.71%**
5	Intrust Bank	Wichita, KS	$6,471,339	**19.50%**
6	Community Bank	Topeka, KS	$203,119	**18.83%**
7	Peoples B&TC	Mcpherson, KS	$1,585,537	**18.42%**
8	Community Bank Of Wichita, Inc.	Wichita, KS	$130,511	**17.32%**
9	Tricentury Bank	De Soto, KS	$223,866	**17.22%**
10	Sjn Bank Of KS	Saint John, KS	$302,730	**17.07%**
11	Bank Of Hays	Hays, KS	$384,427	**15.99%**
12	The Citizens State Bank	Gridley, KS	$335,086	**15.87%**
13	First National Bank Of Spearville	Spearville, KS	$61,395	**15.65%**
14	The First National Bank Of Hutchinson	Hutchinson, KS	$1,165,192	**15.51%**
15	The Citizens National Bank	Greenleaf, KS	$225,039	**15.37%**
16	Garden Plain State Bank	Wichita, KS	$192,268	**14.95%**
17	The Bank Of Protection	Protection, KS	$156,339	**14.91%**
18	Silver Lake Bank	Topeka, KS	$542,528	**14.61%**
19	Community National B&T	Chanute, KS	$2,509,290	**14.34%**
20	Stock Exchange Bank	Caldwell, KS	$93,341	**14.18%**
21	Exchange B&T	Atchison, KS	$609,136	**14.16%**
22	The Farmers State Bank	Holton, KS	$81,865	**13.89%**
23	Goppert State Service Bank	Garnett, KS	$348,537	**13.63%**
24	Security Bank Of KS City	Kansas City, KS	$3,840,579	**13.53%**
25	Legacy Bank	Colwich, KS	$878,383	**13.49%**

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

Top 25 PPI Banks
ROAE (S-Corps)

Kansas Banks

September 30, 2026

	Bank Name	City, ST	Total Assets ($000s)	ROAE
1	KS State Bank	Ottawa, KS	$191,386	**39.43%**
2	First Bank KS	Salina, KS	$614,412	**37.62%**
3	First KS Bank	Hoisington, KS	$293,552	**31.90%**
4	The Citizens State Bank	Marysville, KS	$447,075	**31.19%**
5	The Peoples Bank	Pratt, KS	$539,683	**30.92%**
6	Farmers B&T	Atwood, KS	$155,440	**30.41%**
7	Home B&TC	Eureka, KS	$186,249	**28.23%**
8	The Bennington State Bank	Salina, KS	$1,381,484	**27.50%**
9	Commercial Bank	Parsons, KS	$368,658	**27.42%**
10	First Federal S&L Bank	Olathe, KS	$103,872	**27.22%**
11	Bendena State Bank	Bendena, KS	$130,626	**26.64%**
12	First National Bank Of KS	Burlington, KS	$105,363	**24.70%**
13	Vintage Bank KS	Leon, KS	$281,151	**24.51%**
14	First Option Bank	Osawatomie, KS	$811,600	**24.16%**
15	Community National Bank	Seneca, KS	$825,818	**24.15%**
16	The Farmers State Bank	Mcpherson, KS	$176,161	**23.91%**
17	The Halstead Bank	Halstead, KS	$197,801	**23.48%**
18	Howard State Bank	Howard, KS	$78,180	**23.39%**
19	First Heritage Bank	Centralia, KS	$302,598	**22.72%**
20	Emprise Bank	Wichita, KS	$2,891,737	**22.62%**
21	First National Bank In Cimarron	Cimarron, KS	$143,623	**22.05%**
22	The Citizens State B&TC	Council Grove, KS	$101,428	**21.56%**
23	The First National Bank Of Louisburg	Louisburg, KS	$205,024	**21.25%**
24	Great American Bank	Lawrence, KS	$529,559	**20.94%**
25	Citizens Bank Of KS	Kingman, KS	$511,110	**20.91%**

** 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	146	0
Specialty Bank (Bankers Bank, ILC, Trust, Foreign Parent)	130	1
Large Institutional Branches (>$2 billion deposits/branch)	45	0
Underloaned (<10% Loans / Assets)	109	0
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)	94	0
Overcapitalized (Total Equity / Assets > 50%)	86	0
Time Deposits = 100% of Total Deposits	19	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

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**.

The reports are **professional and polished**, but also **quick, easy and affordable**, and have received rave reviews from clients.

Regulatory and Compliance

- Credit Stress Test
- Basel III Capital Planning
- Reg F Snapshot



Bank & Peer Performance

- Bank Performance Report Card
- PeerWatch Trends
- PeerWatch
- Liquidity Risk Report
- Reg F Snapshot

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