

Banking

Banks & Total Assets

Region	# Banks	Total Assets (000's)
East	68	\$23,336,521
Northwest	56	\$10,349,400
South	67	\$14,474,553
Kansas	191	\$48,160,474

Asset, Deposit, & Capital Growth (% to PY)

(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital
2019	\$ 48,160	\$31,169	\$11,010	\$39,117	\$5,931
	% 3.89%	3.70%	2.09%	4.33%	11.11%
2018	\$ 46,357	\$30,056	\$10,785	\$37,492	\$5,338
	% 5.47%	6.39%	-0.52%	5.07%	7.99%
2017	\$ 43,954	\$28,252	\$10,841	\$35,683	\$4,943
	% 6.53%	10.00%	0.20%	6.30%	6.71%

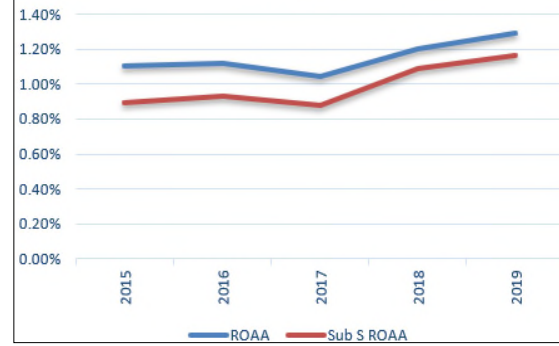
Average bank size	-	\$252,149,000
Median bank size	-	\$118,189,000

Bank Assets (\$MM)

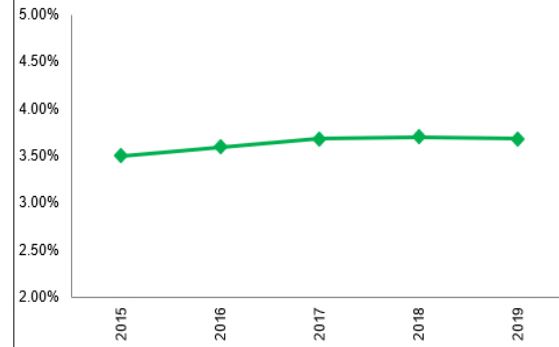


Banking

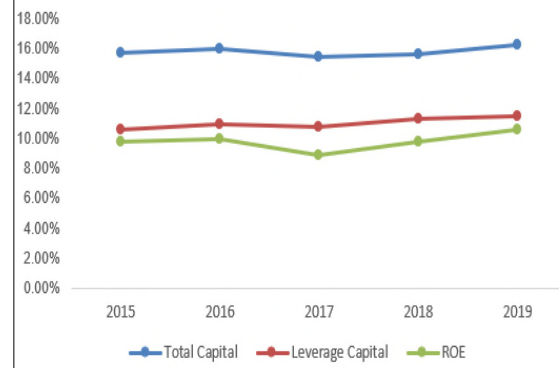
ROAA



NIM



Capital Ratio Trends



Banking

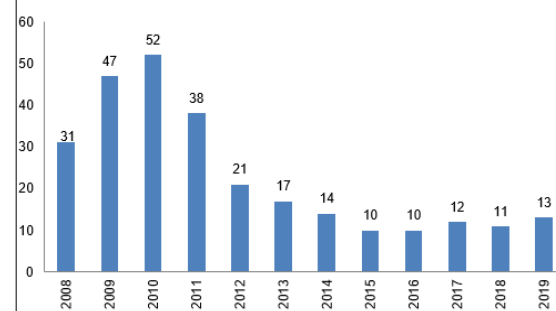
Agriculture Concentrations

	2019	2018	2017	2016
Total Ag Loans % (Farmland + Ag Production)	118.06%	124.92%	129.51%	130.84%
Highest Percentage	602.96%	543.81%	643.87%	637.42%
Ag Production Loans % of Total Capital	52.76%	56.56%	61.07%	63.69%
# Banks with Ag Production above 100% Total Capital	71	71	73	77
Farmland Loans % of Total Capital	65.30%	68.36%	68.44%	67.15%
# Banks with Farmland Loans above 100% Total Capital	72	76	74	76
% of Kansas State Banks considered Agricultural Banks	65%	66%	64%	61%

Ratings History

Year	Not Rated	1	2	3	4	5	Summary
2019	0	71	107	9	3	1	191 / 13
2018	3	72	111	10	1	0	197 / 11
2017	3	74	114	10	2	0	203 / 12
2016	3	82	122	9	1	0	217 / 10

Historical Count of 3, 4, and 5 Rated Banks



Banking

10 Largest Banks (000's)

Bank	City	Size
CrossFirst Bank	Leawood	\$4,941,976
Equity Bank	Andover	\$3,946,120
Security Bank of KC	Kansas City	\$3,017,826
KS StateBank	Manhattan	\$2,142,154
Emprise Bank	Wichita	\$1,817,178
Bank of Blue Valley	Overland Park	\$1,314,529
CoreFirst Bank & Trust	Topeka	\$963,219
Farmers Bank & Trust	Great Bend	\$872,778
NBKC Bank	Overland Park	\$833,367
Bennington State Bank	Salina	\$728,981

Bank Size Breakout

Size (in Millions)	E	NW	S	STATE
< \$50	11	13	16	40
\$50 - \$100	15	14	14	43
\$100 - \$250	24	15	27	66
\$250 - \$500	10	10	8	28
\$500 - \$1B	4	4	0	8
> \$1B	4	0	2	6
Totals	68	56	67	191

10 Smallest Banks (000's)

Bank	City	Size
Peoples State Bank	Cherryvale	\$17,327
Hillsboro State Bank	Hillsboro	\$17,317
Emerald Bank	Burden	\$17,285
Dickinson County Bank	Enterprise	\$17,029
Farmers State Bank	Dwight	\$15,649
Bison State Bank	Bison	\$14,369
Prescott State Bank	Prescott	\$12,912
Towanda State Bank	Towanda	\$10,263
State Bank of Burrton	Burrton	\$9,883
Walton State Bank	Walton	\$9,220

Trust

Trust Companies - 10
Trust Departments - 38
\$59,047,944,000 in Trust Assets
 (as of 12/31/2018)

5 Largest Trust Companies/Departments

Trust Company/Dept	City	Trust Assets (000's)
Benefit Trust Co	OP	\$17,540,694
Midwest Trust Co	OP	\$12,496,553
Mainstar Trust	Onaga	\$7,017,175
Bank of Labor	KC	\$5,946,924
Great Plains Trust Co	OP	\$3,101,231

Total Trust Assets (\$MM)



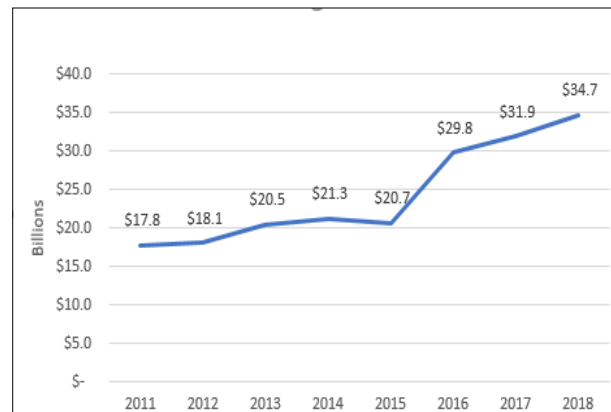
Statewide

Scott Lowry — Regional Manager
 (785) 296-1906

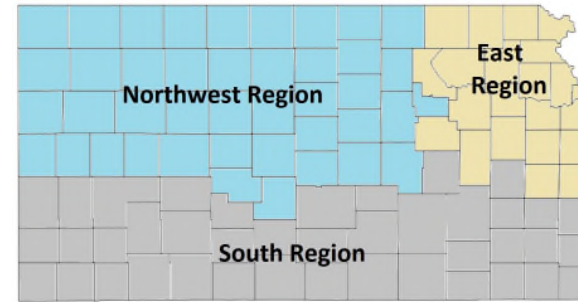
Consumer and Mortgage Lending

Entity Type	Entities on 12/31/18		Newly Licensed		Entities on 12/31/19		Net Changes	
	Surrenders				(#)	(%)		
Mortgage Companies	444	40	53	457	13	3%		
Mortgage Company Branches	841	217	306	930	89	11%		
Supervised Lenders ¹	308	27	43	324	16	5%		
Supervised Lender Branches	340	36	24	328	-12	-4%		
Mortgage Loan Originators	7,556	2,452	1,381	6,485	1,071	14%		
Money Transmitters	123	11	26	138	15	12%		
Credit Services Organizations	30	3	0	27	-3	10%		
Notification Filers ²	2,039	152	129	2,016	-23	-1%		
Total Entities:	11,681			10,705	-976	-8%		

Total Kansas Non-Depository Loan Volume



¹Loan volume includes: mortgage loan originations, acquisitions, and servicing; consumer loan originations and servicing; credit sales originations and servicing; and debt management plans. For 2016, the increase was partially a result of higher mortgage origination volume as well as reporting changes capturing subservicing volume.



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East Region

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Tyler Banion—Review Examiner

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Topeka and Lenexa Field Offices

68 Banks

Northwest Region

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Brian Kitchen—Review Examiner

(785) 625-0031, ext. 201

Hays and Salina Field Offices

56 Banks

South Region

George Liebe—Interim Regional Manager

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Elizabeth Haase—Review Examiner

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Dodge City, Erie, and Wichita Field Offices

67 Banks



Office of the State Bank Commissioner

Agency Snapshot

December 2019

(Financial data as of 12/31/19)

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