

Banking

Banks & Total Assets

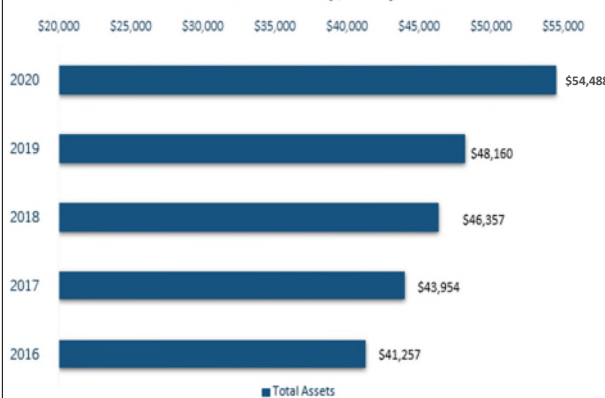
Region	# Banks	Total Assets (000's)
East	67	\$26,523,381
Northwest	54	\$11,526,995
South	65	\$16,437,590
Kansas	186	\$54,487,966

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

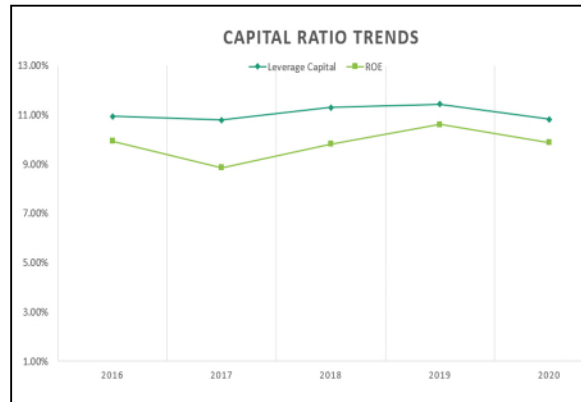
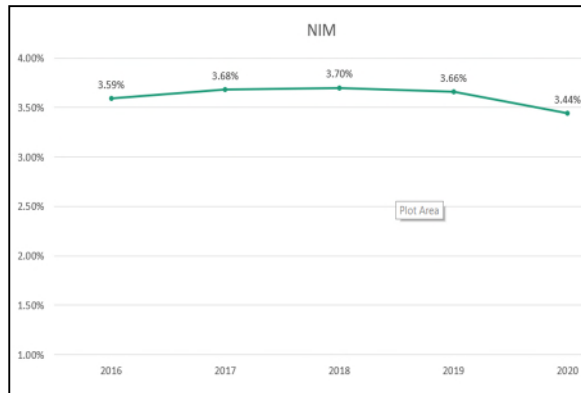
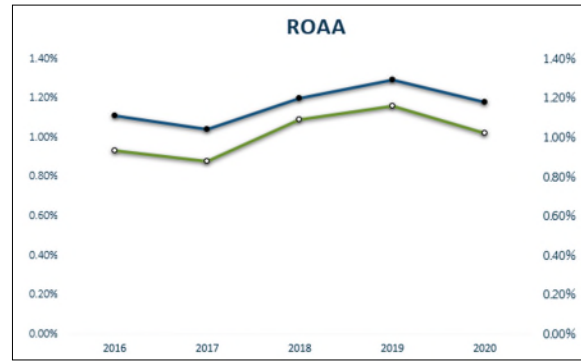
(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital
12/31/20	\$ 54,488	\$32,891	\$12,947	\$45,370	\$6,383
	% 13.14%	5.52%	17.59%	15.99%	7.62%
2019	\$ 48,160	\$31,169	\$11,010	\$39,117	\$5,931
	% 3.89%	3.70%	2.09%	4.33%	11.11%
2018	\$ 46,357	\$30,056	\$10,785	\$37,492	\$5,338
	% 5.47%	6.39%	-0.52%	5.07%	7.99%

Average bank size	-	\$292,946,000
Median bank size	-	\$141,216,000

Bank Assets (\$MM)



Banking

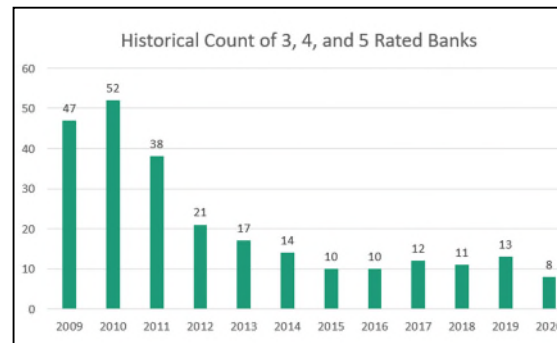


Banking

Agriculture Concentrations

	2020	2019	2018	2017
Total Ag Loans % (Farmland + Ag Production)	104.24%	118.06%	124.92%	129.51%
Highest Percentage	449.36%	602.96%	543.81%	643.87%
Ag Production Loans % of Tier 1 + ALLL	43.90%	52.76%	56.56%	61.07%
# Banks with Ag Production above 100% Tier 1 + ALLL	52	71	71	73
Farmland Loans % of Tier 1 + ALLL	60.34%	65.30%	68.36%	68.44%
# Banks with Farmland Loans above 100% Tier 1 + ALLL	64	72	76	74
% of Kansas State Banks considered Agricultural Banks	61%	65%	66%	64%

Ratings History							
Year	Not Rated	1	2	3	4	5	Summary
12/31/20	0	64	114	6	1	1	186 / 8
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



Banking

10 Largest Banks (000's)

Bank	City	Size
CrossFirst Bank	Leawood	\$5,653,609
Equity Bank	Andover	\$4,012,781
Security Bank of KC	Kansas City	\$3,416,169
KS StateBank	Manhattan	\$2,322,706
Emprise Bank	Wichita	\$2,122,627
Bank of Blue Valley	Overland Park	\$1,376,079
NBKC Bank	Overland Park	\$1,149,942
CoreFirst Bank & Trust	Topeka	\$1,045,734
Farmers Bank & Trust	Great Bend	\$987,109
Bennington State Bank	Salina	\$871,894

Bank Size Breakout

Size (in Millions)	E	NW	S	STATE
< \$50	9	13	13	35
\$50 - \$100	14	7	14	35
\$100 - \$250	23	19	25	67
\$250 - \$500	11	11	8	30
\$500 - \$1B	4	4	3	11
> \$1B	6	0	2	8
Totals	67	54	65	186

10 Smallest Banks (000's)

Bank	City	Size
Bison State Bank	Bison	\$20,368
Bank of Denton	Denton	\$19,692
Emerald Bank	Burden	\$19,227
The Peoples State Bank	Cherryvale	\$17,638
Dickinson County Bank	Enterprise	\$17,213
The Farmers State Bank	Dwight	\$16,100
Prescott State Bank	Prescott	\$14,597
State Bank of Burrton	Burrton	\$11,078
Towanda State Bank	Towanda	\$10,270
Walton State Bank	Walton	\$9,911

Trust

Trust Companies - 10
Trust Departments - 36
\$59,811,403,000 in Trust Assets
 (as of 12/31/2019)

5 Largest Trust Companies/Departments

Trust Company/Dept	City	Trust Assets (000's)
Benefit Trust Co	OP	\$18,323,896
Midwest Trust Co	OP	\$11,421,028
Mainstar Trust	Onaga	\$7,524,593
Great Plains Trust Co	OP	\$3,601,239
New Direction Trust Co	OP	\$2,457,140

Total Trust Assets (\$MM)



Statewide

Scott Lowry — Regional Manager
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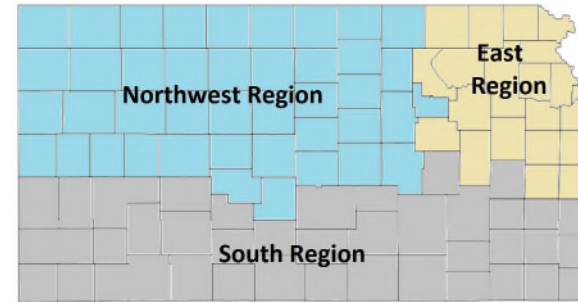
Consumer and Mortgage Lending

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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Topeka and Lenexa

67 Banks

Northwest Region

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Brian Kitchen — Review Examiner

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Hays and Salina

54 Banks

South Region

George Liebe — Regional Manager

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Elizabeth Haase — Review Examiner

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Dodge City, Erie, and Wichita

65 Banks



Office of the State Bank Commissioner

Agency Snapshot

December 2020

(Financial data as of 12/31/2020)

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