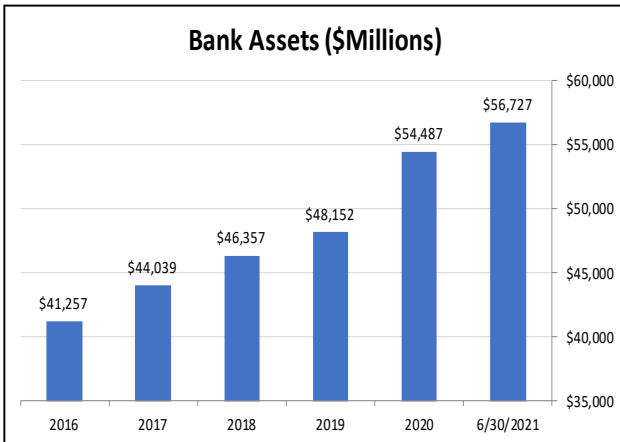


Banking

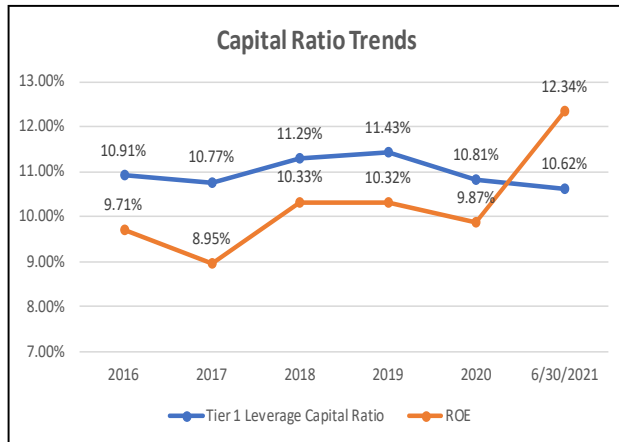
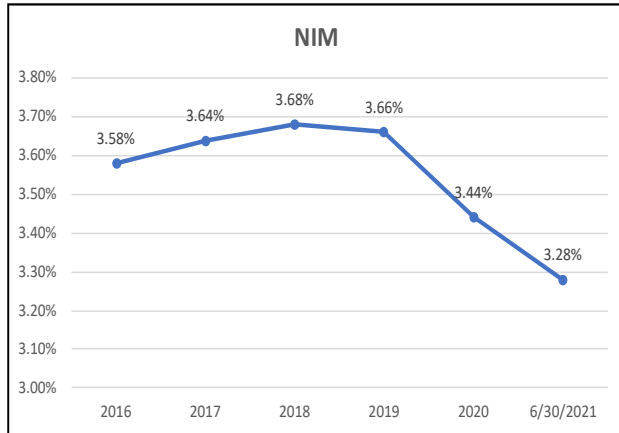
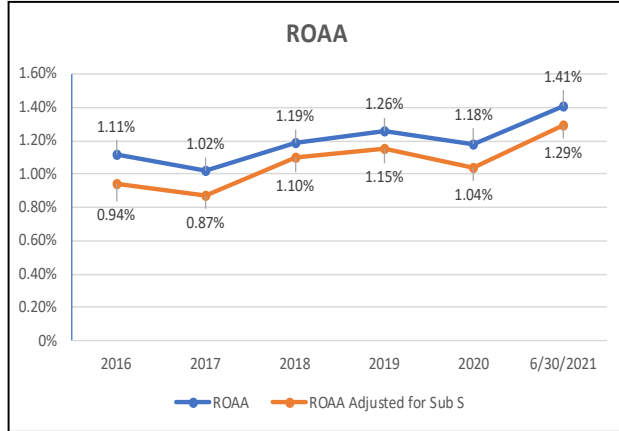
Region	Number of Banks	Total Assets (Thousands)
East	69	\$27,538,039
Northwest	51	\$11,238,303
South	64	\$17,950,564
Kansas	184	\$56,726,906

Asset, Deposit, & Capital Growth (% per year)						
(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital	
6/30/2021	\$	56,727	33,459	20,503	47,511	6,520
	%	5.41%	1.65%	14.20%	6.11%	3.35%
2020	\$	53,815	32,914	17,953	44,774	6,308
	%	14.67%	7.64%	32.06%	17.55%	9.02%
2019	\$	46,930	30,577	13,595	38,089	5,786
	%	7.62%	7.39%	9.13%	7.66%	13.54%

Average bank size	308,298,402
Median bank size	149,028,500



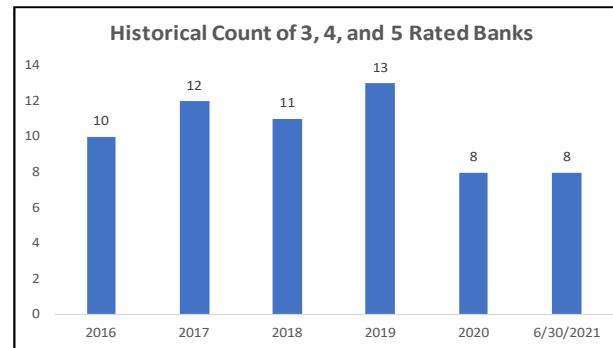
Banking



Banking

Agriculture Concentrations				
	2021	2020	2019	2018
Total Ag Loans % (Farmland + Ag Production)	98.24%	102.40%	114.59%	115.98%
Highest Percentage	453.88%	449.36%	501.00%	524.69%
Ag Production Loans % (of Tier 1 + ALLL)	40.67%	42.69%	50.80%	52.65%
# Banks with Ag Production above 100% Tier 1 + ALLL	44	51	67	63
Farmland Loans % (of Tier 1 + ALLL)	57.58%	59.71%	63.79%	63.33%
# Banks with Farmland Loans above 100% Tier 1 + ALLL	61	63	66	69
% of Kansas State Banks considered Agricultural Banks	60.33%	59.68%	63.35%	60.41%

Ratings History							
Year	Not Rated	1	2	3	4	5	Summary
6/30/2021	0	69	108	5	1	1	184/8
2020	0	64	114	6	1	1	186 / 8
2019	0	69	109	8	4	1	191 / 13
2018	3	72	111	10	1	0	197 / 11



Banking

10 Largest Banks (Thousands)		
Bank Name	City	Size
Crossfirst Bank	Leawood	5,309,379
Equity Bank	Andover	4,267,417
Security Bank of Kansas City	Kansas City	3,632,384
KS Statebank	Manhattan	2,389,806
Emprise Bank	Wichita	2,345,821
Bank of Blue Valley	Overland Park	1,419,346
Corefirst Bank & Trust	Topeka	1,179,081
NBKC Bank	Overland Park	1,110,604
Farmers Bank & Trust	Great Bend	1,064,559
Peoples Bank & Trust Co	Mcpherson	980,079

Bank Size Breakout				
Size (\$Millions)	E	NW	S	State
< 50	8	11	11	30
50 - 100	16	9	13	38
100 - 250	21	16	24	61
250 - 500	14	11	8	33
500 - 1B	4	3	6	13
> 1B	6	1	2	9
Totals	69	51	64	184

10 Smallest Banks (Thousands)		
Bank Name	City	Size
Emerald Bank	Burden	21,616
Alden State Bank	Sterling	21,334
Bison State Bank	Bison	18,200
Dickinson County Bank	Enterprise	17,271
Farmers State Bank	Dwight	17,248
Peoples State Bank	Cherryvale	17,211
Prescott State Bank	Prescott	15,058
State Bank of Burrton	Burrton	12,541
Walton State Bank	Walton	11,668
Towanda State Bank	Towanda	10,759

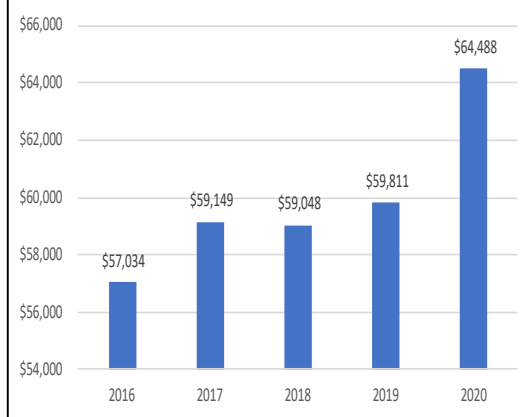
Trust

Trust Companies - 12
Trust Departments - 34
\$64,487,732,000 in Trust Assets
 (as of 12/31/2020)

5 Largest Trust Companies/Departments

Trust Company/Dept	City	Trust Assets (000's)
Benefit Trust Co	OP	\$21,491,920
Midwest Trust Co	OP	\$12,295,167
Mainstar Trust	Onaga	\$7,458,559
Bank of Labor	KC	\$6,029,941
Great Plains Trust Co	OP	\$3,616,796

Total Trust Assets (\$Millions)

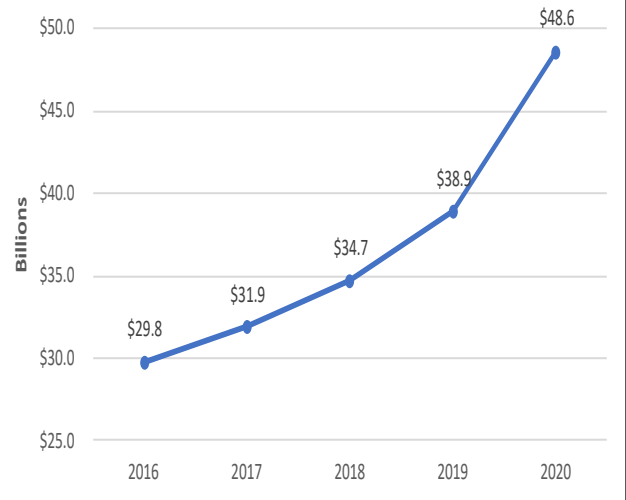


Statewide
Scott Lowry — Regional Manager
 (785) 296-1906

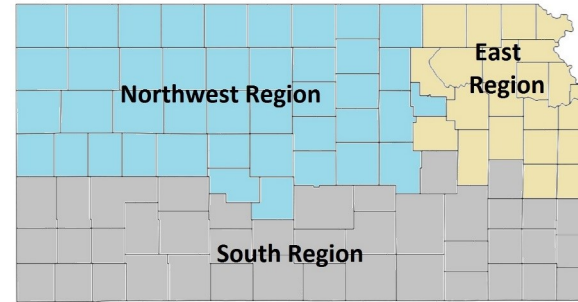
Consumer & Mortgage Lending

Entity Type	Entities on 12/31/19	Surrenders	Newly Li-	Entities on 12/31/20	Net Changes	
					(#)	(%)
Mortgage Companies	457	37	43	463	6	1%
Mortgage Company Branches	930	166	337	1,101	171	18%
Supervised Lenders ¹	324	30	32	326	2	1%
Supervised Lender Branches	328	21	34	341	13	4%
Mortgage Loan Originators	6,485	1,352	2,853	7,986	1,501	23%
Money Transmitters	138	3	19	154	16	12%
Credit Services Organizations	27	0	0	27	0	0%
Notification Filers ²	2,016	76	95	2,035	19	1%
Totals	10,705			12,433	1,728	16%

Total Kansas Non-Depository Loan Volume



¹ Loan 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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Topeka and Lenexa
 69 Banks

Northwest Region
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Brian Kitchen — Review Examiner
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Hays and Salina
 51 Banks

South Region
George Liebe — Regional Manager
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Elizabeth Haase — Review Examiner
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Dodge City, Erie, and Wichita
 64 Banks



Office of the State Bank Commissioner

Agency Snapshot

July 2021
 (Financial data as of 6/30/2021)

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 Deputy Bank Commissioner
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