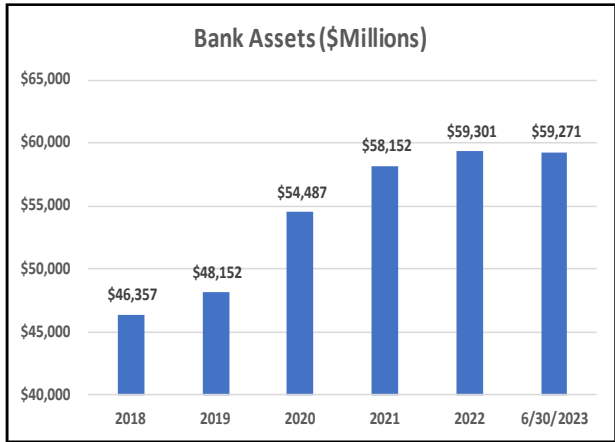


Banking

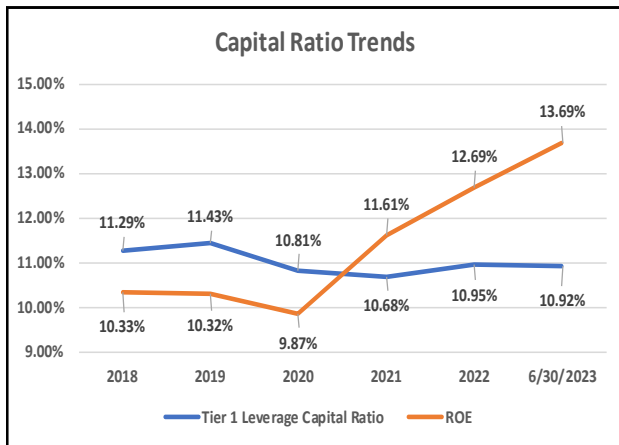
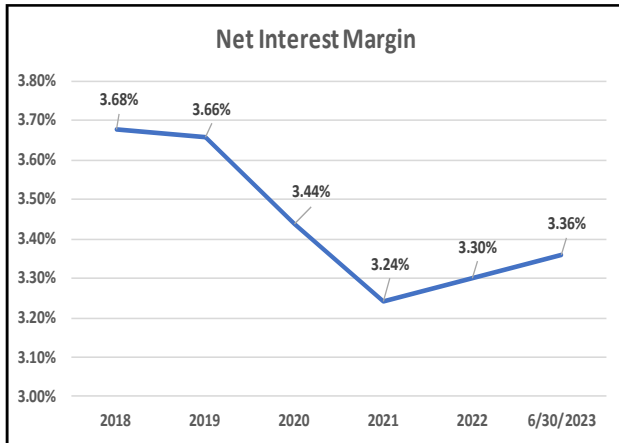
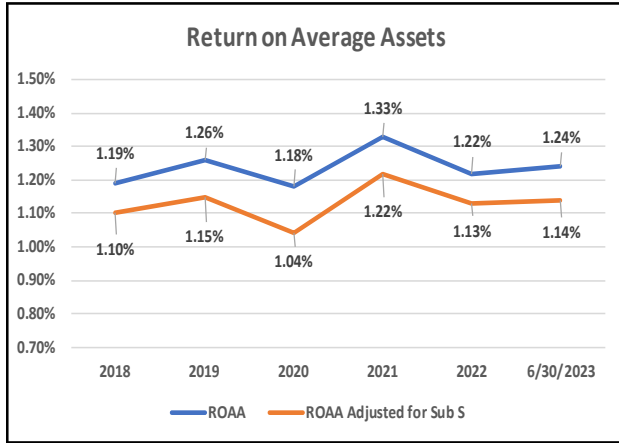
Region	Number of Banks	Total Assets (000's)
East	62	\$28,644,019
Northwest	48	\$11,905,738
South	62	\$18,721,291
Kansas	172	\$59,271,048



Average bank size	\$ 344,599,000
Median bank size	\$ 155,316,000

Growth Trends (% per year)						
(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital	
6/30/2023	\$	59,271	37,600	15,222	49,540	6,459
	%	-0.05%	2.71%	6.42%	-2.10%	0.36%
2022	\$	59,301	36,609	16,266	50,601	6,436
	%	1.98%	11.33%	-1.09%	3.14%	5.61%
2021	\$	58,150	32,882	16,445	49,063	6,094
	%	6.72%	0.18%	27.03%	8.14%	5.86%

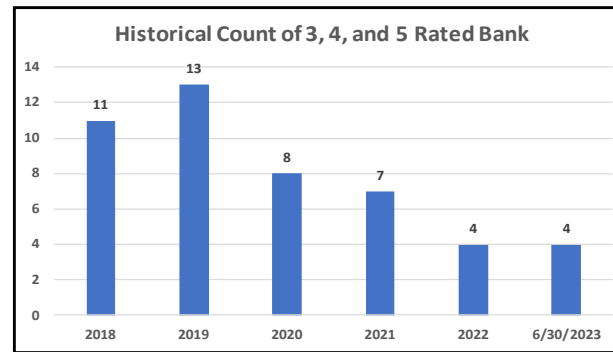
Banking



Banking

Agriculture Concentrations				
	6/30/2023	2022	2021	2020
Total Ag Loans % (Farmland + Ag Production)	102.55%	101.07%	100.98%	102.17%
Highest Percentage	529.87%	511.49%	432.02%	449.36%
Ag Production Loans % (of Tier 1 + ACL)	41.44%	40.35%	42.69%	42.63%
# Banks with Ag Production above 100% Tier 1 + ACL	51	51	49	50
Farmland Loans % (of Tier 1 + ACL)	61.11%	60.72%	58.29%	59.53%
# Banks with Farmland Loans above 100% Tier 1 + ACL	64	66	60	61
% of Kansas State Banks considered Agricultural Banks	63.37%	60.23%	60.89%	58.60%

Ratings History						
Year	1	2	3	4	5	Summary
6/30/2023	76	92	3	1	0	172 / 4
2022	83	89	3	1	0	176 / 4
2021	74	98	7	0	0	179 / 7
2020	62	116	6	1	1	186 / 8



Banking

10 Largest Banks (000's)		
Bank Name	City	Size
CrossFirst Bank	Leawood	\$7,115,474
Equity Bank	Andover	\$5,090,456
Security Bank of Kansas City	Kansas City	\$3,565,757
KS StateBank	Manhattan	\$2,447,042
Emprise Bank	Wichita	\$2,415,653
Corefirst Bank & Trust	Topeka	\$1,225,438
NBKC Bank	Leawood	\$1,132,469
Peoples Bank & Trust Co	McPherson	\$1,093,600
Farmers Bank & Trust	Great Bend	\$1,047,946
The Bennington State Bank	Salina	\$987,146

Bank Size Breakout				
Size (\$Millions)	E	NW	S	Totals
< 50	6	7	8	21
50 - 100	10	8	15	33
100 - 250	22	15	23	60
250 - 500	15	14	11	40
500 - 1B	4	2	3	9
> 1B	5	2	2	9
Totals	62	48	62	172

10 Smallest Banks (000's)		
Bank Name	City	Size
The Farmers State Bank	Fairview	\$25,984
The Baxter State Bank	Baxter Springs	\$24,605
Bank of Denton	Denton	\$24,240
The Alden State Bank	Sterling	\$21,081
The Dickinson County Bank	Enterprise	\$18,864
The Farmers State Bank	Dwight	\$17,357
The Peoples State Bank	Cherryvale	\$17,106
Prescott State Bank	Prescott	\$15,114
State Bank of Burrton	Burrton	\$12,768
The Walton State Bank	Walton	\$10,984

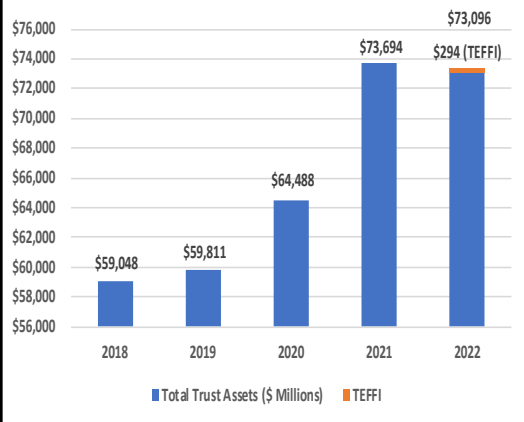
Trust

Trust Companies - 12
Trust Departments - 32
\$73,095,813,000 in Trust Assets
 (as of 12/31/2022)

5 Largest Trust Companies/Departments

Trust Company/Dept	City	Trust Assets (000's)
Benefit Trust Co	OP	\$26,503,004
Midwest Trust Co	OP	\$12,765,975
Mainstar Trust	Onaga	\$9,814,540
Bank of Labor	KC	\$5,032,184
New Direction Trust Company	OP	\$3,865,945

Total Trust/TEFFI Assets (\$ Millions)



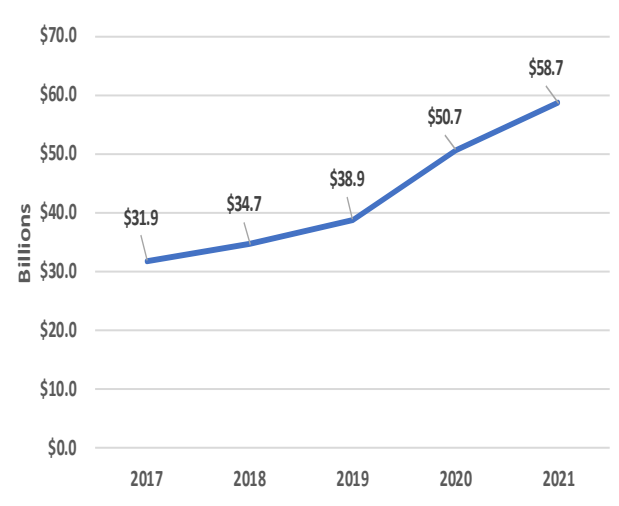
Statewide
Scott Lowry — Trust Manager
 (785) 379-3947

Consumer & Mortgage Lending

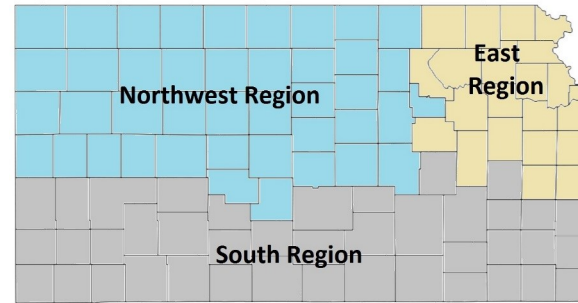
Entity Type	Entities on 9/30/22	Entities on 12/31/22	Entities on 3/31/23	Entities on 6/30/23
Mortgage Companies	583	590	594	613
Supervised Lenders	358	355	359	370
Supervised Lender Branches	318	304	293	306
Mortgage Loan Originators	12,301	12,575	7,739	8,126
Money Transmitters	191	190	184	186
Credit Services Organizations	26	26	26	25
Notification Filers	1,764	1,787	1,796	1,526
Totals:	15,541	15,827	10,991	11,152

¹Loan volume includes: mortgage loan originations, acquisitions, and servicing; consumer loan originations and servicing; credit sales originations and servicing; and debt management plans.

Total Kansas Non-Depository Loan Volume



Bank Regions



Julie Tipton, Director of Examinations
 (785) 380-0178
Pratik Patel, Managing Examiner
 (785) 379-6640

East Region
Scott Hatfield — Regional Manager
 (913) 340-9699
Tyler Banion — Review Examiner
 (785) 380-0092

Topeka and Lenexa
 62 Banks

Northwest Region
James Hass — Regional Manager
 (785) 515-6992
Brian Kitchen — Review Examiner
 (785) 379-3929

Hays and Salina
 48 Banks

South Region
Elizabeth Haase — Regional Manager
 (316) 854-2051
Lexi Thompson — Review Examiner
 (316) 512-2569

Dodge City, Erie, and Wichita
 62 Banks



Office of the State Bank Commissioner

Agency Snapshot

August 2023
 (Financial data as of 6/30/2023)

David L. Herndon
 Bank Commissioner
 (785) 380-2004

Timothy Kemp
 Deputy Bank Commissioner
 (785) 380-3055

Mike Enzbrenner
 Deputy Commissioner
 Consumer & Mortgage Lending
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