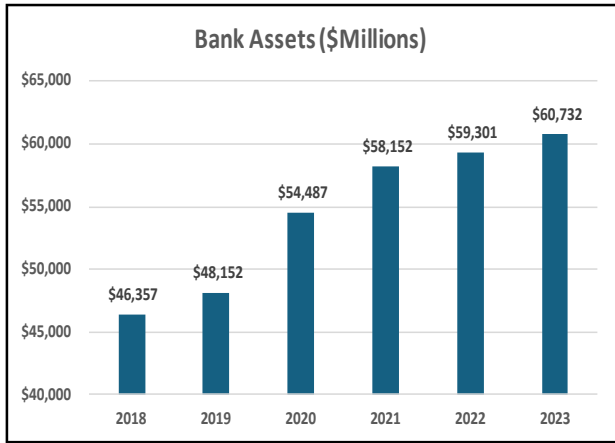


Banking

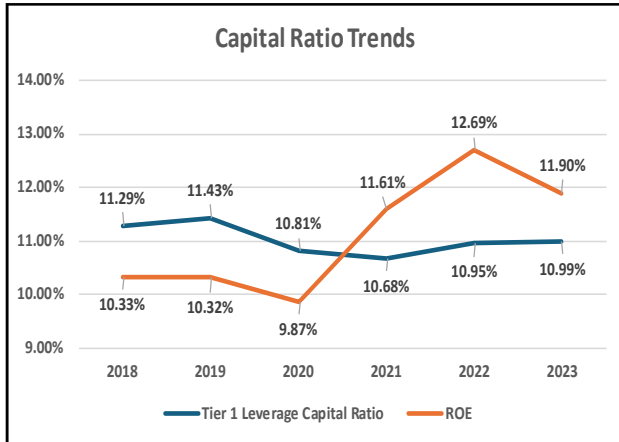
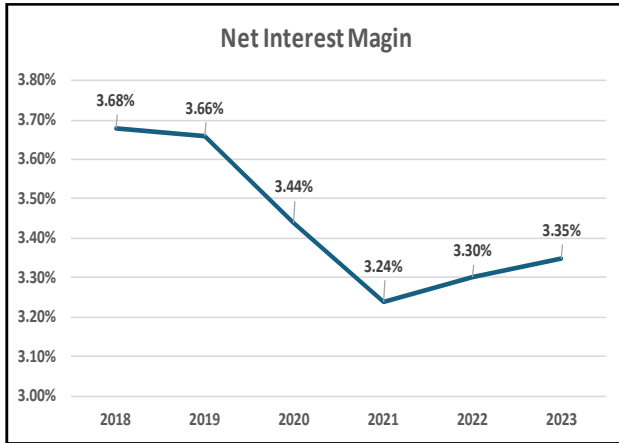
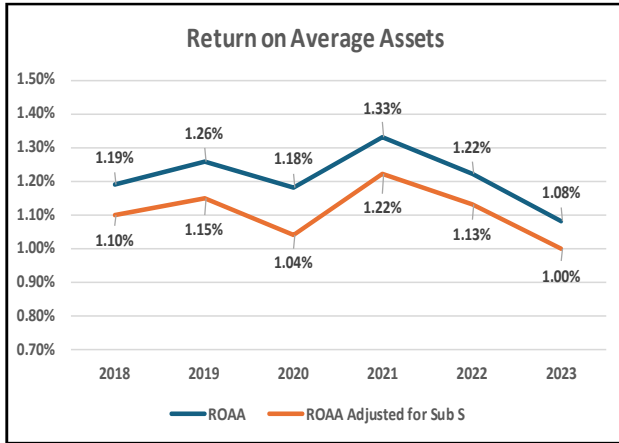
Region	Number of Banks	Total Assets (000's)
East	62	\$29,501,539
Northwest	47	\$12,151,123
South	61	\$19,078,914
Kansas	170	\$60,731,576



Average Bank Size	\$ 357,245,000
Median Bank Size	\$ 164,159,000

Growth Trends (% per year)						
(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital	
2023	\$	60,732	39,116	14,692	50,682	6,605
	%	2.41%	6.85%	-9.68%	0.16%	2.63%
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%

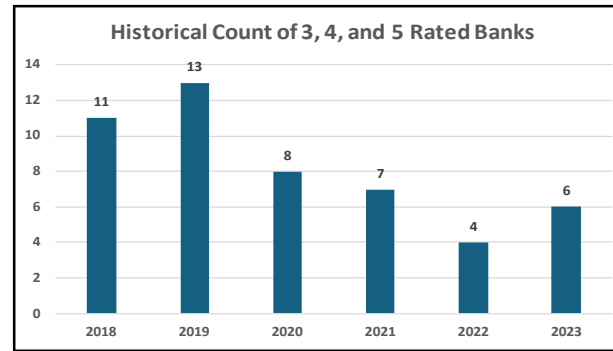
Banking



Banking

Agriculture Concentrations				
	2023	2022	2021	2020
Total Ag Loans % (Farmland + Ag Production)	105.46%	101.07%	100.98%	102.17%
Highest Percentage	587.20%	511.49%	432.02%	449.36%
Ag Production Loans % (of Tier 1 + ACL)	44.01%	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)	61.45%	60.72%	58.29%	59.53%
# Banks with Farmland Loans above 100% Tier 1 + ACL	61	66	60	61
% of Kansas State Banks considered Agricultural Banks	62.94%	60.23%	60.89%	58.60%

Ratings History						
Year	1	2	3	4	5	Summary
2023	74	90	4	1	1	170 / 6
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	\$7,375,011
Equity Bank	Andover	\$5,027,770
Security Bank of Kansas City	Kansas City	\$3,712,239
KS StateBank	Manhattan	\$2,482,103
Emprise Bank	Wichita	\$2,470,582
Corefirst Bank & Trust	Topeka	\$1,282,506
Peoples Bank & Trust Co	McPherson	\$1,135,606
NBKC Bank	Leawood	\$1,106,624
The Bennington State Bank	Salina	\$989,889
Farmers Bank & Trust	Great Bend	\$985,167

Bank Size Breakout				
Size (\$Millions)	E	NW	S	Totals
< 50	6	5	8	19
50 - 100	12	9	14	35
100 - 250	20	15	22	57
250 - 500	14	13	11	38
500 - 1B	5	4	4	13
> 1B	5	1	2	8
Totals	62	47	61	170

10 Smallest Banks (000's)		
Bank Name	City	Size
Marquette Farmers State Bank	Marquette	\$31,401
The Farmers State Bank	Fairview	\$28,775
Bank of Denton	Denton	\$24,788
The Baxter State Bank	Baxter Springs	\$24,750
The Dickinson County Bank	Enterprise	\$18,776
The Peoples State Bank	Cherryvale	\$18,117
The Farmers State Bank	Dwight	\$17,178
Prescott State Bank	Prescott	\$15,203
The Walton State Bank	Walton	\$13,403
State Bank of Burrton	Burrton	\$11,099

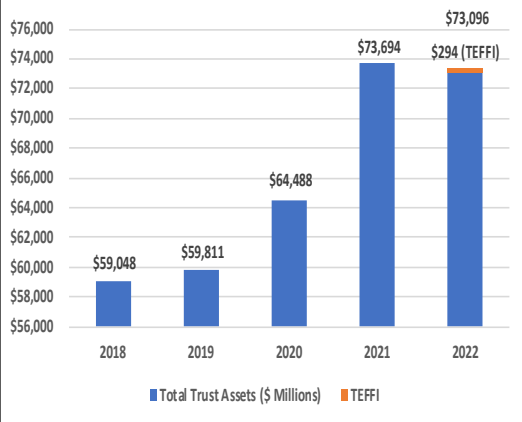
Trust

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)



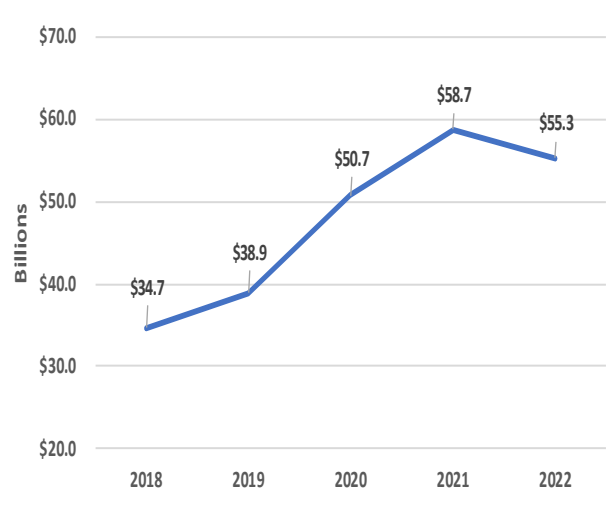
Statewide
Scott Lowry — Trust Manager
 (785) 379-3947

Consumer & Mortgage Lending

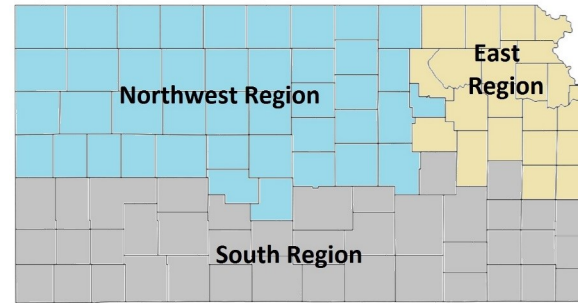
Entity Type	Entities on 3/31/23	Entities on 6/30/23	Entities on 9/30/23	Entities on 12/31/23
Mortgage Companies	594	613	615	617
Mortgage Company Branches	1,295	1,290	1,287	1,239
Supervised Lenders	359	370	370	372
Supervised Lender Branches	293	306	306	321
Mortgage Loan Originators	7,739	8,126	8,447	8,716
Money Transmitters	184	186	188	187
Credit Services Organizations	26	25	24	23
Notification Filers	1,796	1,526	1,526	1,587
Totals:	10,991	11,152	12,763	13,062

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
 47 Banks

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

Dodge City, Erie, and Wichita
 61 Banks



Office of the State Bank Commissioner

Agency Snapshot

February 2024
 (Financial data as of 12/31/2023)

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

Timothy Kemp
 Deputy Bank Commissioner
 (785) 380-3055

Mike Enzbrenner
 Deputy Commissioner
 Consumer & Mortgage Lending
 (785) 379-3761

Brock Roehler
 General Counsel
 (785) 379-3892