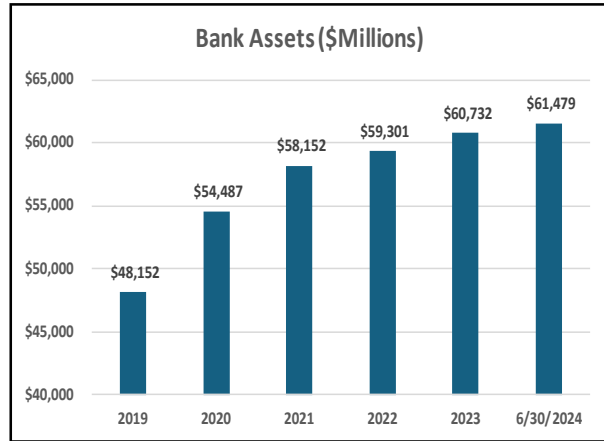


Banking

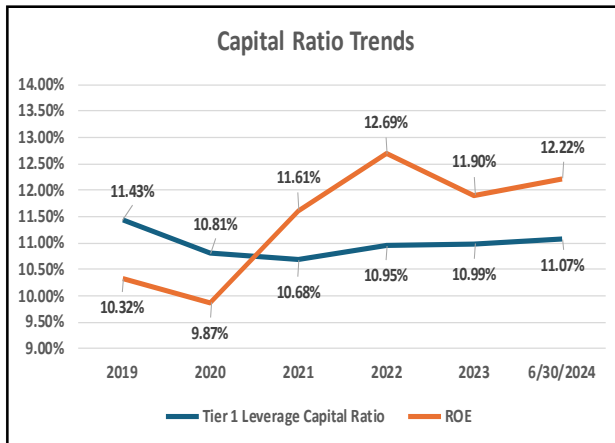
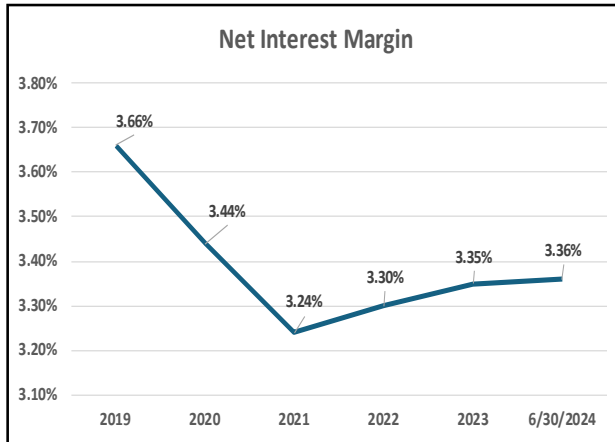
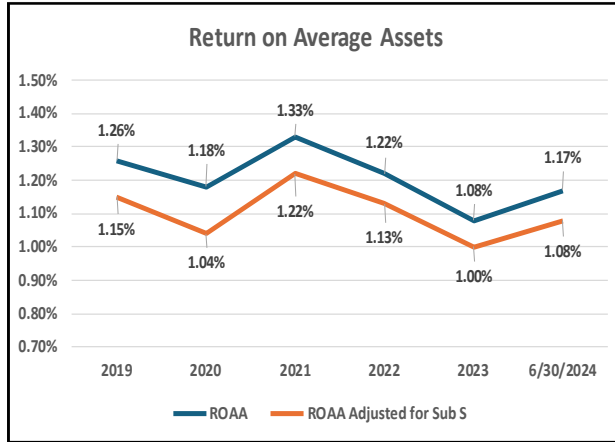
Region	Number of Banks	Total Assets (000's)
East	61	\$29,616,890
Northwest	47	\$12,626,898
South	60	\$19,235,505
Kansas	168	\$61,479,293



Average Bank Size	\$ 365,948,000
Median Bank Size	\$ 166,309,000

Growth Trends (% per year)						
(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital	
6/30/2024	\$	61,479	40,329	14,433	51,169	6,760
	%	1.23%	3.10%	-1.76%	0.96%	2.35%
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%

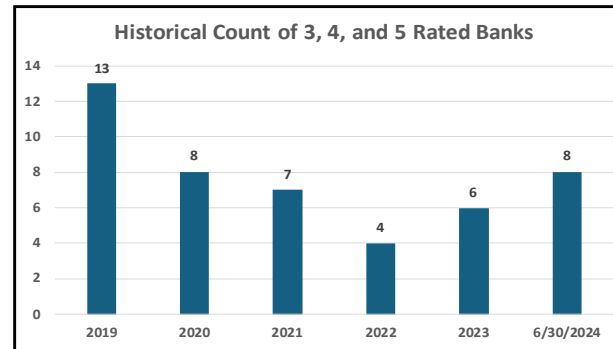
Banking



Banking

Agriculture Concentrations				
	6/30/2024	2023	2022	2021
Total Ag Loans % (Farmland + Ag Production)	106.60%	105.46%	101.07%	100.98%
Highest Percentage	519.09%	587.20%	511.49%	432.02%
Ag Production Loans % (of Tier 1 + ACL)	44.99%	44.01%	40.35%	42.69%
# Banks with Ag Production above 100% Tier 1 + ACL	54	51	51	49
Farmland Loans % (of Tier 1 + ACL)	61.60%	61.45%	60.72%	58.29%
# Banks with Farmland Loans above 100% Tier 1 + ACL	61	61	66	60
% of Kansas State Banks considered Agricultural Banks	61.90%	62.94%	60.23%	60.89%

Ratings History						
Year	1	2	3	4	5	Summary
6/30/2024	69	91	6	1	1	168 / 8
2023	74	90	4	1	1	170 / 6
2022	83	89	3	1	0	176 / 4
2021	74	98	7	0	0	179 / 7



Banking

10 Largest Banks (000's)		
Bank Name	City	Size
CrossFirst Bank	Leawood	\$7,634,198
Equity Bank	Andover	\$5,238,588
Security Bank of Kansas City	Kansas City	\$3,740,070
Emprise Bank	Wichita	\$2,536,386
KS StateBank	Manhattan	\$2,424,054
CoreFirst Bank & Trust	Topeka	\$1,237,982
Peoples Bank & Trust Co	McPherson	\$1,185,096
NBKC Bank	Leawood	\$1,116,898
Farmers Bank & Trust	Great Bend	\$1,060,986
Bank of Labor	Kansas City	\$978,012

Bank Size Breakout				
Size (\$Millions)	E	NW	S	Totals
< 50	6	6	7	19
50 - 100	11	8	15	34
100 - 250	21	14	22	57
250 - 500	13	12	9	34
500 - 1B	5	5	5	15
> 1B	5	2	2	9
Totals	61	47	60	168

10 Smallest Banks (000's)		
Bank Name	City	Size
Marquette Farmers State Bank	Marquette	\$31,554
Bank of Denton	Denton	\$25,318
The Baxter State Bank	Baxter Springs	\$24,688
The Farmers State Bank	Fairview	\$24,469
The Dickinson County Bank	Enterprise	\$20,957
The Peoples State Bank	Cherryvale	\$18,848
The Walton State Bank	Walton	\$17,134
The Farmers State Bank	Dwight	\$16,537
Prescott State Bank	Prescott	\$15,486
State Bank of Burrton	Burrton	\$12,047

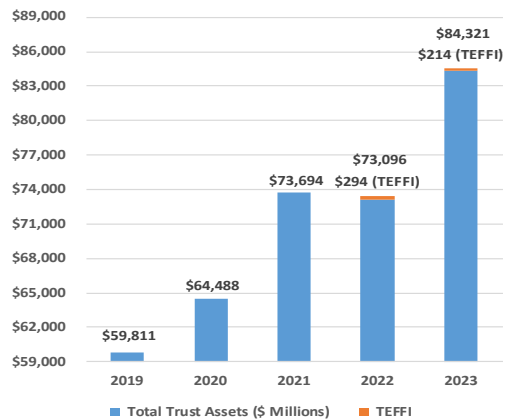
Trust

Trust Companies - 13
Trust Departments - 31
\$84,320,872,000 in Trust Assets
 (as of 12/31/2023)

5 Largest Trust Companies/Departments

Trust Company/Dept	City	Trust Assets (000's)
Benefit Trust Co	OP	\$34,517,279
Midwest Trust Co	OP	\$14,793,241
Mainstar Trust	Onaga	\$10,397,026
Bank of Labor	KC	\$4,710,053
New Direction Trust Company	OP	\$3,980,161

Total Trust/TEFFI Assets (\$ Millions)



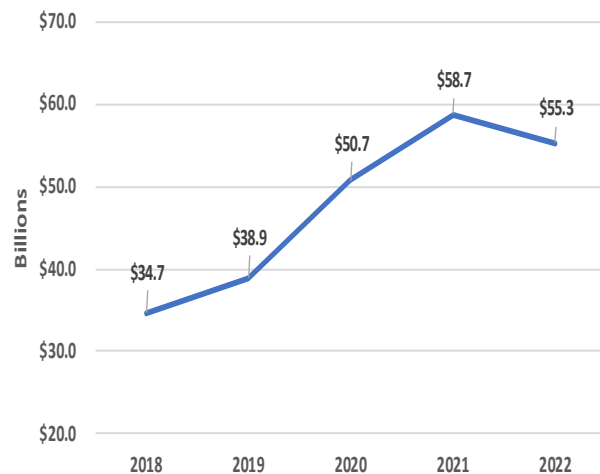
Statewide
Scott Lowry — Trust Manager
 (785) 379-3947

Consumer & Mortgage Lending

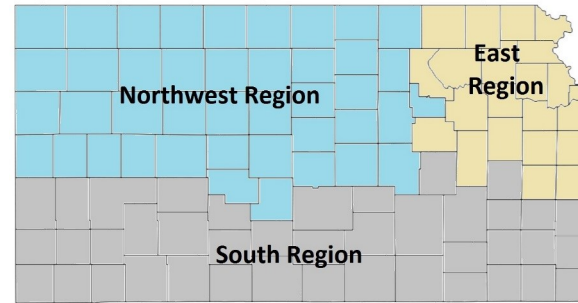
Entity Type	Entities on 9/30/23	Entities on 12/31/23	Entities on 3/31/24	Entities on 6/30/24
Mortgage Companies	615	617	612	630
Mortgage Company Branches	1,287	1,239	1,174	1,178
Supervised Lenders	370	372	367	367
Supervised Lender Branches	306	321	297	305
Mortgage Loan Originators	8,447	8,716	6,645	7,182
Money Transmitters	188	187	187	189
Credit Services Organizations	24	23	23	22
Notification Filers	1,526	1,587	1,586	1,545
Totals:	12,763	13,062	10,891	11,418

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
 61 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
 60 Banks



Office of the State
Bank Commissioner

Agency Snapshot

August 2024
 (Financial data as of 6/30/2023)

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 Bank Commissioner
 (785) 380-2004

Timothy Kemp
 Deputy Bank Commissioner
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 Deputy Commissioner
 Consumer & Mortgage Lending
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 General Counsel
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