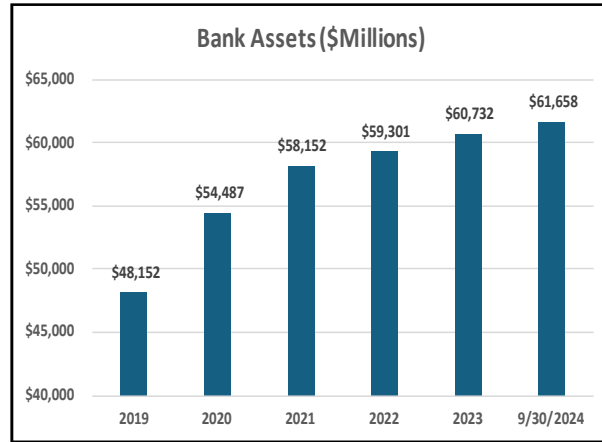


# Banking

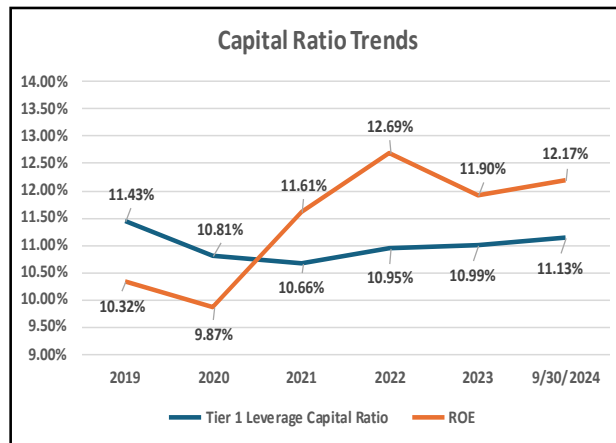
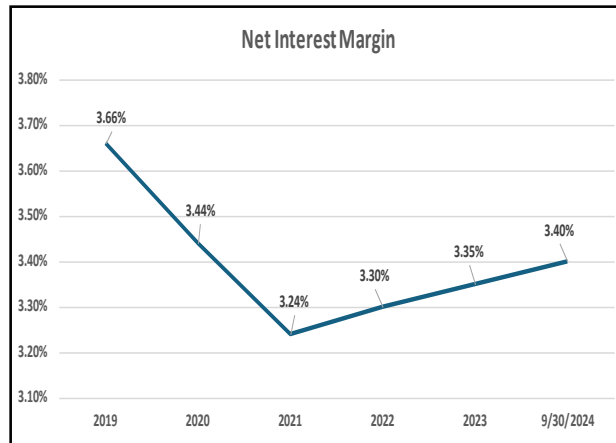
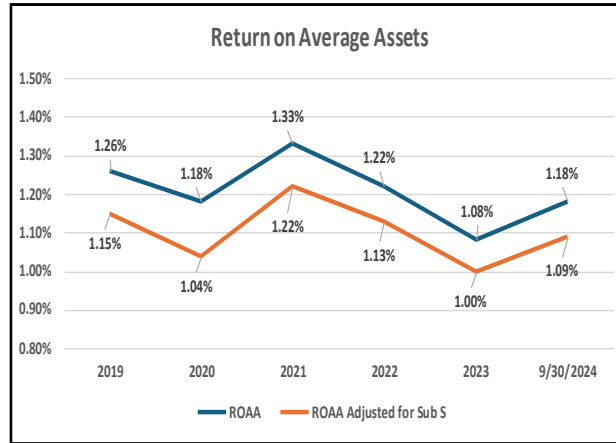
Region	Number of Banks	Total Assets (000's)
East	61	\$29,614,009
Northwest	46	\$12,885,540
South	59	\$19,158,309
<b>Kansas</b>	<b>166</b>	<b>\$61,657,858</b>



<b>Average Bank Size</b>	\$ 371,433,000
<b>Median Bank Size</b>	\$ 163,385,000

Growth Trends (% per year)						
(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital	
<b>9/30/2024</b>	\$	61,658	40,630	14,436	51,300	6,878
	%	1.52%	3.87%	-1.74%	1.22%	4.13%
<b>2023</b>	\$	60,732	39,116	14,692	50,682	6,605
	%	2.41%	6.85%	-9.68%	0.16%	2.63%
<b>2022</b>	\$	59,301	36,609	16,266	50,601	6,436
	%	1.98%	11.33%	-1.09%	3.14%	5.61%

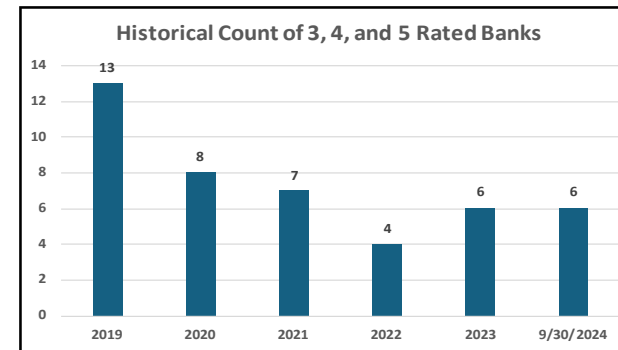
# Banking



# Banking

Agriculture Concentrations				
	9/30/2024	2023	2022	2021
<b>Total Ag Loans % (Farmland + Ag Production)</b>	104.70%	105.46%	101.07%	100.98%
<b>Highest Percentage</b>	463.46%	587.20%	511.49%	432.02%
<b>Ag Production Loans % (of Tier 1 + ACL)</b>	43.53%	44.01%	40.35%	42.69%
<b># Banks with Ag Production above 100% Tier 1 + ACL</b>	50	51	51	49
<b>Farmland Loans % (of Tier 1 + ACL)</b>	61.17%	61.45%	60.72%	58.29%
<b># Banks with Farmland Loans above 100% Tier 1 + ACL</b>	61	61	66	60
<b>% of Kansas State Banks considered Agricultural Banks</b>	61.45%	62.94%	60.23%	60.89%

Ratings History						
Year	1	2	3	4	5	Summary
9/30/2024	70	90	5	0	1	166 / 6
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	\$7,577,849
Equity Bank	Andover	\$5,345,947
Security Bank of Kansas City	Kansas City	\$3,638,951
Emprise Bank	Wichita	\$2,535,344
KS StateBank	Manhattan	\$2,460,656
CoreFirst Bank & Trust	Topeka	\$1,288,798
Peoples Bank & Trust Co	McPherson	\$1,219,826
NBKC Bank	Leawood	\$1,135,919
Farmers Bank & Trust	Great Bend	\$1,041,455
Bank of Labor	Kansas City	\$986,318

Bank Size Breakout				
Size (\$Millions)	E	NW	S	Totals
< 50	6	6	7	19
50 - 100	11	7	15	33
100 - 250	19	14	20	53
250 - 500	15	13	11	39
500 - 1B	5	4	4	13
> 1B	5	2	2	9
<b>Totals</b>	<b>61</b>	<b>46</b>	<b>59</b>	<b>166</b>

10 Smallest Banks (000's)		
Bank Name	City	Size
Marquette Farmers State Bank	Marquette	\$31,649
The Baxter State Bank	Baxter Springs	\$26,152
The Farmers State Bank	Fairview	\$24,775
Bank of Denton	Denton	\$24,605
The Dickinson County Bank	Enterprise	\$20,606
The Peoples State Bank	Cherryvale	\$19,806
The Walton State Bank	Walton	\$17,503
The Farmers State Bank	Dwight	\$16,523
Prescott State Bank	Prescott	\$15,804
State Bank of Burrton	Burrton	\$11,346

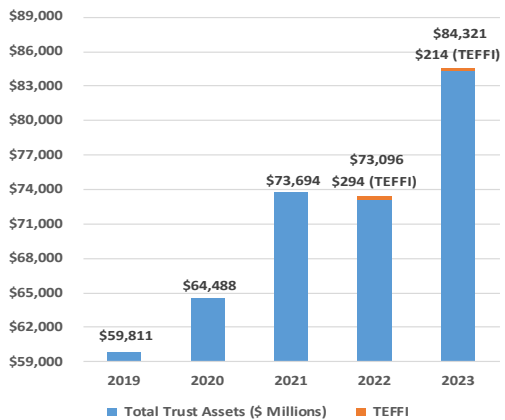
# Trust

**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)



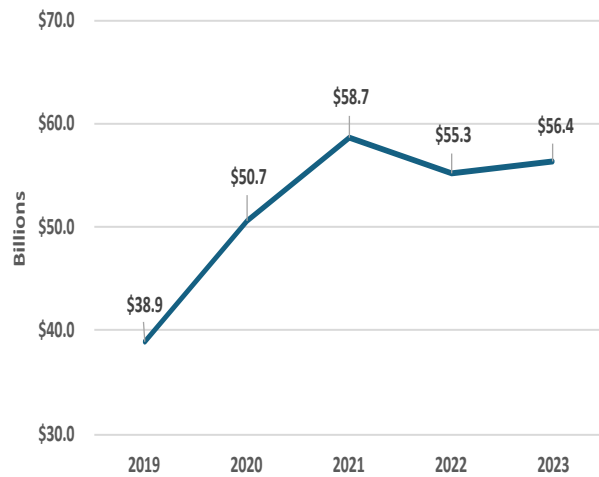
**Statewide**  
**Scott Lowry — Trust Manager**  
 (785) 379-3947

# Consumer & Mortgage Lending

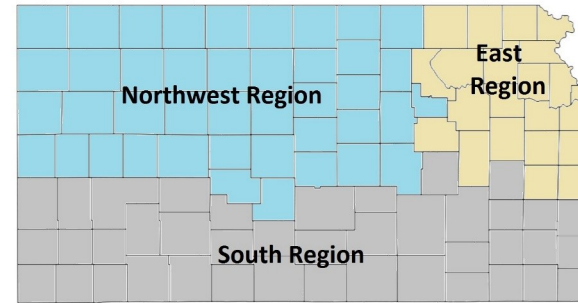
Entity Type	Entities on 12/31/23	Entities on 3/31/24	Entities on 6/30/24	Entities on 9/30/24
Mortgage Companies	617	612	630	648
Mortgage Company Branches	1,239	1,174	1,178	1,183
Supervised Lenders	372	367	367	363
Supervised Lender Branches	321	297	305	310
Mortgage Loan Originators	8,716	6,645	7,182	7,794
Money Transmitters	187	187	189	193
Credit Services Organizations	23	23	22	22
Notification Filers	1,587	1,586	1,545	1,578
<b>Totals:</b>	<b>13,062</b>	<b>10,891</b>	<b>11,418</b>	<b>12,091</b>

<sup>1</sup>Loan 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  
 46 Banks

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

Dodge City, Erie, and Wichita  
 59 Banks



**Office of the State Bank Commissioner**

Agency Snapshot

**November 2024**  
 (Financial data as of 9/30/2023)

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

**Timothy Kemp**  
 Deputy Bank Commissioner  
 (785) 380-3055

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

**Brock Roehler**  
 General Counsel  
 (785) 379-3892