

# Banking

## # Banks & Total Assets

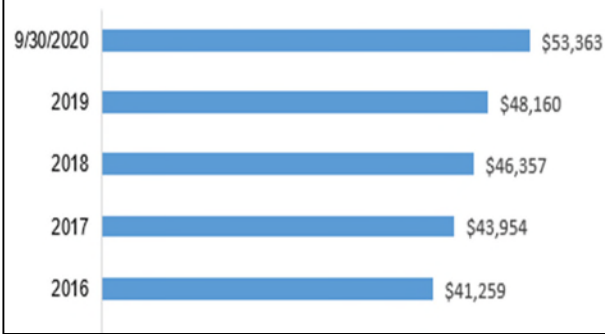
Region	# Banks	Total Assets (000's)
East	67	\$26,121,462
Northwest	55	\$11,351,311
South	65	\$15,890,398
<b>Kansas</b>	<b>187</b>	<b>\$53,363,171</b>

## Asset, Deposit, & Capital Growth (% to PY)

(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital
9/30/20	\$ 53,363	\$34,529	\$12,198	\$43,592	\$6,340
	% 10.80%	10.78%	10.79%	11.44%	6.90%
2019	\$ 48,160	\$31,169	\$11,010	\$39,117	\$5,931
	% 3.89%	3.70%	2.09%	4.33%	11.11%
2018	\$ 46,357	\$30,056	\$10,785	\$37,492	\$5,338
	% 5.47%	6.39%	-0.52%	5.07%	7.99%

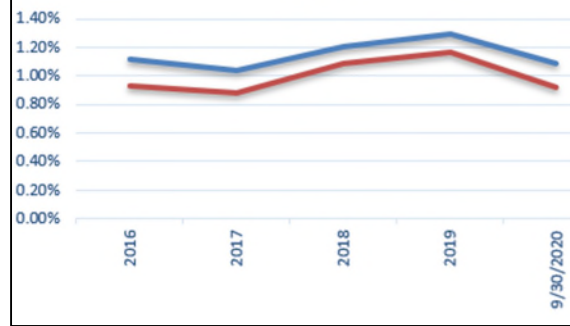
Average bank size	-	\$285,365,000
Median bank size	-	\$134,728,000

## Bank Assets (\$MM)

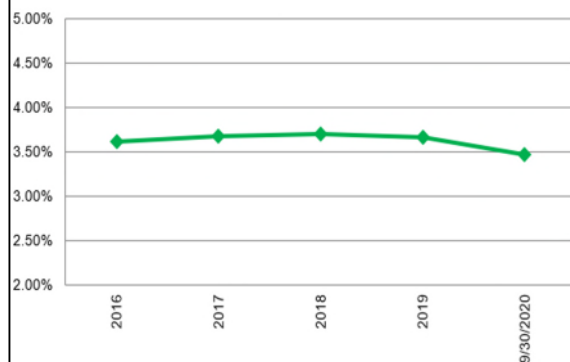


# Banking

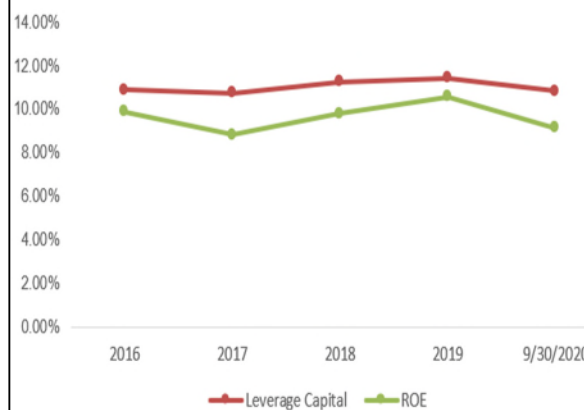
## ROAA



## NIM



## Capital Ratio Trends



# Banking

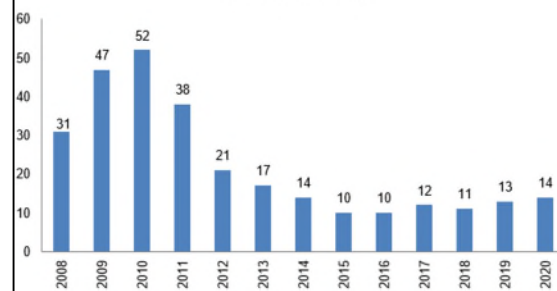
## Agriculture Concentrations

	9/30/20	2019	2018	2017
Total Ag Loans % (Farmland + Ag Production)	107.54%	118.06%	124.92%	129.51%
Highest Percentage	472.14%	602.96%	543.81%	643.87%
Ag Production Loans % of Total Capital	46.56%	52.76%	56.56%	61.07%
# Banks with Ag Production above 100% Total Capital	59	71	71	73
Farmland Loans % of Total Capital	60.98%	65.30%	68.36%	68.44%
# Banks with Farmland Loans above 100% Total Capital	64	72	76	74
% of Kansas State Banks considered Agricultural Banks	64%	65%	66%	64%

## Ratings History

Year	Not Rated	1	2	3	4	5	Summary
9/30/20	0	62	111	9	4	1	187 / 14
2019	0	71	107	9	3	1	191 / 13
2018	3	72	111	10	1	0	197 / 11
2017	3	74	114	10	2	0	203 / 12

## Historical Count of 3, 4, and 5 Rated Banks



# Banking

## 10 Largest Banks (000's)

Bank	City	Size
CrossFirst Bank	Leawood	\$5,504,040
Equity Bank	Andover	\$3,862,184
Security Bank of KC	Kansas City	\$3,519,530
KS StateBank	Manhattan	\$2,235,091
Emprise Bank	Wichita	\$2,077,387
Bank of Blue Valley	Overland Park	\$1,424,262
NBKC Bank	Overland Park	\$1,118,558
CoreFirst Bank & Trust	Topeka	\$1,087,665
Farmers Bank & Trust	Great Bend	\$1,039,327
Bennington State Bank	Salina	\$822,271

## Bank Size Breakout

Size (in Millions)	E	NW	S	STATE
< \$50	9	13	13	35
\$50 - \$100	15	10	14	39
\$100 - \$250	22	17	24	63
\$250 - \$500	13	11	9	33
\$500 - \$1B	2	3	3	8
> \$1B	6	1	2	9
<b>Totals</b>	<b>67</b>	<b>55</b>	<b>65</b>	<b>187</b>

## 10 Smallest Banks (000's)

Bank	City	Size
Emerald Bank	Burden	\$19,092
Bank of Denton	Denton	\$18,973
Dickinson County Bank	Enterprise	\$18,254
The Peoples State Bank	Cherryvale	\$17,816
Bison State Bank	Bison	\$16,289
The Farmers State Bank	Dwight	\$15,908
Prescott State Bank	Prescott	\$14,217
Towanda State Bank	Towanda	\$10,870
State Bank of Burrton	Burrton	\$10,804
Walton State Bank	Walton	\$9,670

# Trust

**Trust Companies - 10**  
**Trust Departments - 36**  
**\$59,811,403,000 in Trust Assets**  
 (as of 12/31/2019)

## 5 Largest Trust Companies/Departments

Trust Company/Dept	City	Trust Assets (000's)
Benefit Trust Co	OP	\$18,323,896
Midwest Trust Co	OP	\$11,421,028
Mainstar Trust	Onaga	\$7,524,593
Great Plains Trust Co	OP	\$3,601,239
New Direction Trust Co	OP	\$2,457,140

## Total Trust Assets (\$MM)



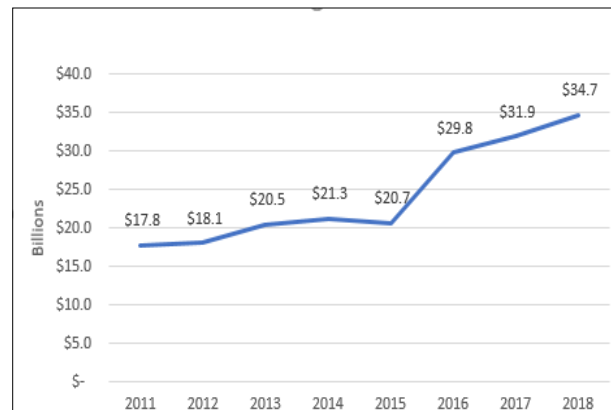
### Statewide

Scott Lowry — Regional Manager  
 (785) 296-1906

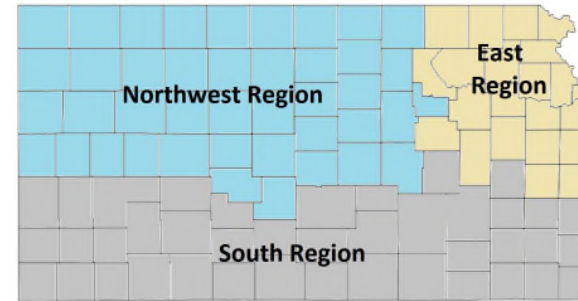
# Consumer and Mortgage Lending

Entity Type	Entities on 12/31/18		Newly Licensed		Entities on 12/31/19		Net Changes	
	Surrenders				(#)	(%)		
Mortgage Companies	444	40	53	457	13	3%		
Mortgage Company Branches	841	217	306	930	89	11%		
Supervised Lenders <sup>1</sup>	308	27	43	324	16	5%		
Supervised Lender Branches	340	36	24	328	-12	-4%		
Mortgage Loan Originators	7,556	2,452	1,381	6,485	1,071	14%		
Money Transmitters	123	11	26	138	15	12%		
Credit Services Organizations	30	3	0	27	-3	10%		
Notification Filers <sup>2</sup>	2,039	152	129	2,016	-23	-1%		
<b>Total Entities:</b>	<b>11,681</b>			<b>10,705</b>	<b>-976</b>	<b>-8%</b>		

## Total Kansas Non-Depository Loan Volume



<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. 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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Tyler Banion — Review Examiner

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Topeka and Lenexa

67 Banks

### Northwest Region

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Brian Kitchen — Review Examiner

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Hays and Salina

55 Banks

### South Region

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Elizabeth Haase — Review Examiner

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Dodge City, Erie, and Wichita

65 Banks



**Office of the State Bank Commissioner**

**Agency Snapshot**

**September 2020**

(Financial data as of 9/30/2020)

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Bank Commissioner

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**Timothy Kemp**

Deputy Bank Commissioner

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