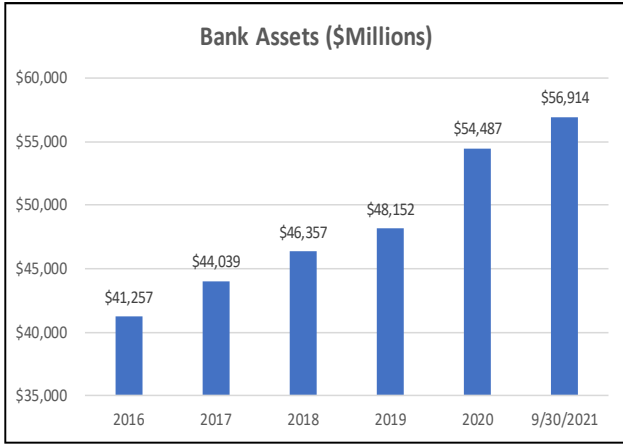


Banking

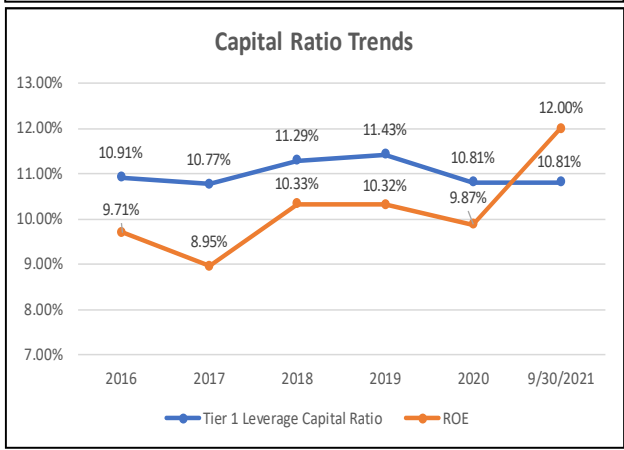
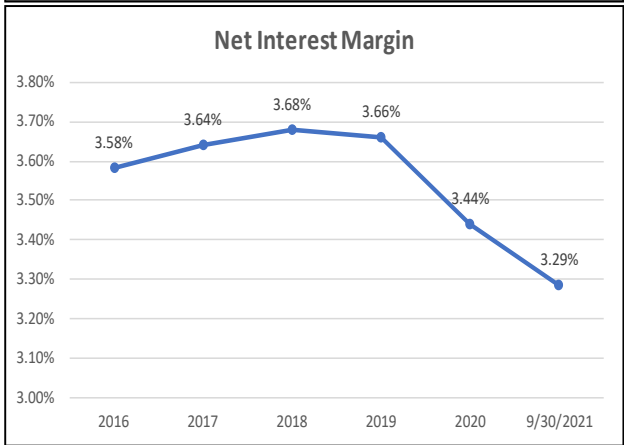
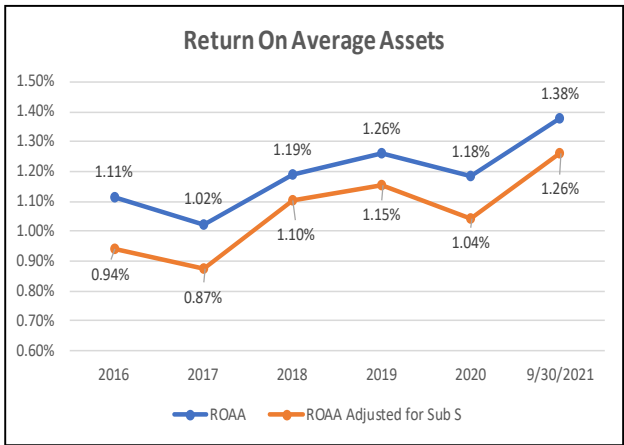
Region	Number of Banks	Total Assets (Thousands)
East	66	\$27,574,811
Northwest	51	\$11,245,335
South	65	\$18,094,232
Kansas	182	\$56,914,378



Average bank size	312,716,363
Median bank size	149,702,500

Growth Trends (% per year)						
(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital	
9/30/2021	\$	56,914	33,016	21,060	47,623	6,612
	%	6.21%	0.88%	17.51%	6.84%	5.14%
2020	\$	53,584	32,728	17,921	44,574	6,289
	%	16.51%	9.42%	33.81%	19.39%	10.90%
2019	\$	45,993	29,910	13,393	37,335	5,671
	%	5.80%	5.41%	7.78%	5.78%	11.62%

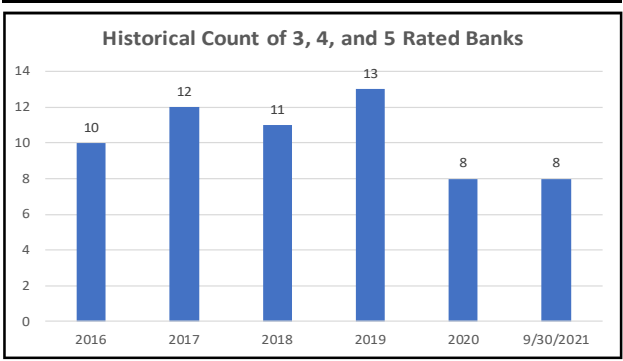
Banking



Banking

Agriculture Concentrations				
	9/30/21	2020	2019	2018
Total Ag Loans % (Farmland + Ag Production)	96.79%	102.72%	110.39%	116.14%
Highest Percentage	444.43%	449.36%	501.00%	524.69%
Ag Production Loans % (of Tier 1 + ALLL)	39.86%	42.83%	49.48%	52.68%
# Banks with Ag Production above 100% Tier 1 + ALLL	40	51	65	62
Farmland Loans % (of Tier 1 + ALLL)	56.93%	59.89%	60.92%	63.46%
# Banks with Farmland Loans above 100% Tier 1 + ALLL	58	63	64	69
% of Kansas State Banks considered Agricultural Banks	60.44%	59.68%	62.30%	59.90%

Ratings History							
Year	Not Rated	1	2	3	4	5	Summary
9/30/2021	0	69	105	8	0	0	182 / 8
2020	0	62	116	6	1	1	186 / 8
2019	0	69	107	8	4	1	191 / 13
2018	3	72	110	9	1	0	197 / 11



Banking

10 Largest Banks (Thousands)		
Bank Name	City	Size
Crossfirst Bank	Leawood	5,398,544
Equity Bank	Andover	4,267,275
Security Bank of Kansas City	Kansas City	3,714,457
Emprise Bank	Wichita	2,374,979
KS Statebank	Manhattan	2,306,103
Bank of Blue Valley	Overland Park	1,466,569
Corefirst Bank & Trust	Topeka	1,195,597
NBKC Bank	Leawood	1,138,452
Farmers Bank & Trust	Great Bend	1,045,100
Peoples Bank & Trust Co	McPherson	984,535

Bank Size Breakout				
Size (\$Millions)	E	NW	S	State
< 50	8	10	10	28
50 - 100	14	10	15	39
100 - 250	20	16	25	61
250 - 500	14	11	8	33
500 - 1B	4	3	5	12
> 1B	6	1	2	9
Totals	66	51	65	182

10 Smallest Banks (Thousands)		
Bank Name	City	Size
The Alden State Bank	Sterling	22,218
Emerald Bank	Burden	21,928
Hillsboro State Bank	Hillsboro	21,437
Bison State Bank	Bison	21,168
The Peoples State Bank	Cherryvale	18,288
The Farmers State Bank	Dwight	17,867
The Dickinson County Bank	Enterprise	17,536
Prescott State Bank	Prescott	14,885
State Bank of Burrton	Burrton	12,778
The Walton State Bank	Walton	11,667

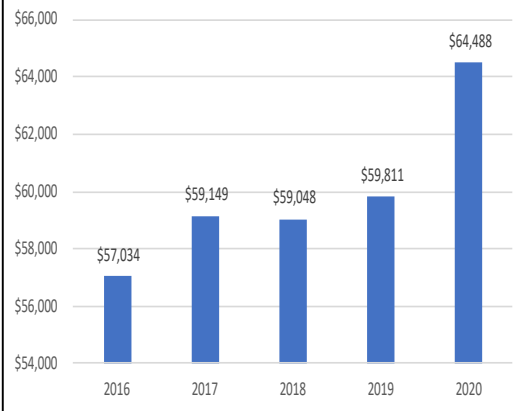
Trust

Trust Companies - 12
Trust Departments - 34
\$64,487,732,000 in Trust Assets
 (as of 12/31/2020)

5 Largest Trust Companies/Departments

Trust Company/Dept	City	Trust Assets (000's)
Benefit Trust Co	OP	\$21,491,920
Midwest Trust Co	OP	\$12,295,167
Mainstar Trust	Onaga	\$7,458,559
Bank of Labor	KC	\$6,029,941
Great Plains Trust Co	OP	\$3,616,796

Total Trust Assets (\$Millions)



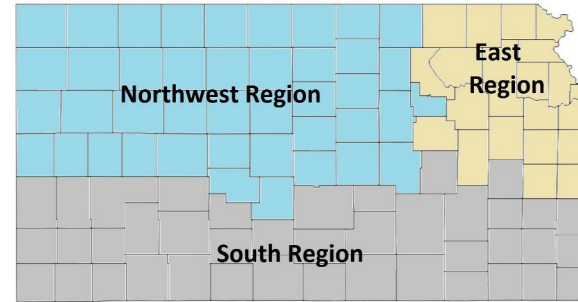
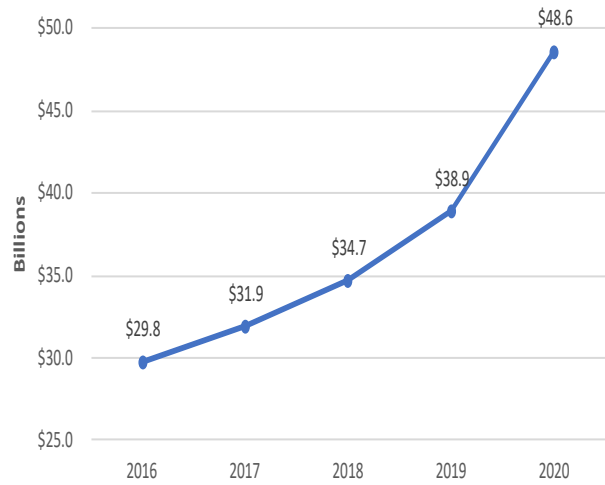
Statewide
Scott Lowry — Regional Manager
 (785) 296-1906

Consumer & Mortgage Lending

Entity Type	Entities on 12/31/19	Surrenders	New Licensed	Entities on 12/31/20	Net Changes	
					(#)	(%)
Mortgage Companies	457	37	43	463	6	1%
Mortgage Company Branches	930	166	337	1,101	171	18%
Supervised Lenders ¹	324	30	32	326	2	1%
Supervised Lender Branches	328	21	34	341	13	4%
Mortgage Loan Originators	6,485	1,352	2,853	7,986	1,501	23%
Money Transmitters	138	3	19	154	16	12%
Credit Services Organizations	27	0	0	27	0	0%
Notification Filers ²	2,016	76	95	2,035	19	1%
Totals	10,705	1,685	3,413	12,433	1,728	16%

¹Loan 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.

Total Kansas Non-Depository Loan Volume



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
 66 Banks

Northwest Region
James Hass — Regional Manager
 (785) 515-6992
Brian Kitchen — Review Examiner
 (785) 625-0031, ext. 201

Hays and Salina
 51 Banks

South Region
George Liebe — Regional Manager
 (316) 425-3050, ext. 200
Elizabeth Haase — Review Examiner
 (316) 425-3050, ext. 201

Dodge City, Erie, and Wichita
 65 Banks



Office of the State Bank Commissioner

Agency Snapshot

November 2021
 (Financial data as of 9/30/2021)

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

Timothy Kemp
 Deputy Bank Commissioner
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Mike Enzbrenner
 Consumer & Mortgage Lending
 Deputy Commissioner
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