

Banking

Banks & Total Assets

Region	# Banks	Total Assets (000's)
East	67	\$25,907,757
Northwest	55	\$11,322,235
South	65	\$16,282,480
Kansas	187	\$53,512,472

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

(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital
6/30/20	\$ 53,513	\$34,028	\$11,885	\$43,471	\$6,294
	% 11.12%	9.17%	7.95%	11.13%	6.12%
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%

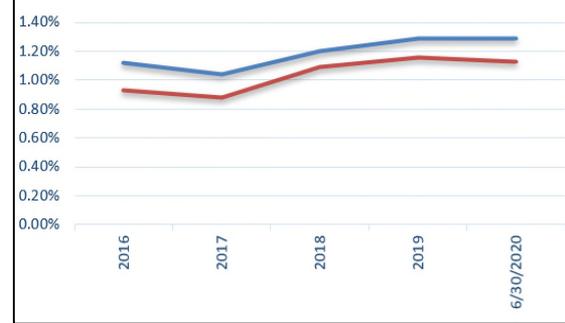
Average bank size	-	\$286,162,000
Median bank size	-	\$138,004,000

Bank Assets (\$MM)

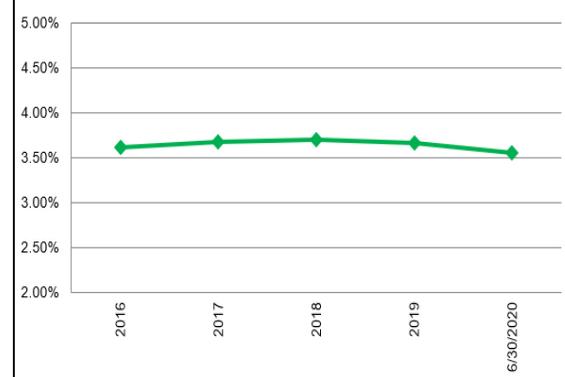
6/30/2020	\$53,513
2019	\$48,160
2018	\$46,357
2017	\$43,954
2016	\$41,259

Banking

ROAA



NIM



Capital Ratio Trends



Banking

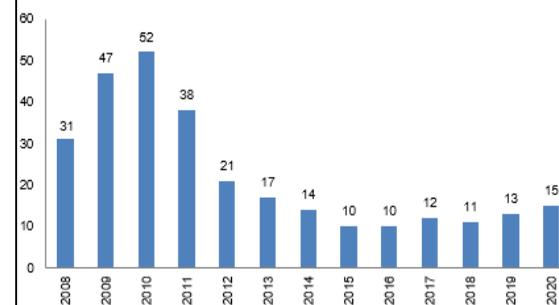
Agriculture Concentrations

	6/30/20	2019	2018	2017
Total Ag Loans % (Farmland + Ag Production)	107.74%	118.06%	124.92%	129.51%
Highest Percentage	471.86%	602.96%	543.81%	643.87%
Ag Production Loans % of Total Capital	47.11%	52.76%	56.56%	61.07%
# Banks with Ag Production above 100% Total Capital	66	71	71	73
Farmland Loans % of Total Capital	60.63%	65.30%	68.36%	68.44%
# Banks with Farmland Loans above 100% Total Capital	70	72	76	74
% of Kansas State Banks considered Agricultural Banks	65%	65%	66%	64%

Ratings History

Year	Not Rated	1	2	3	4	5	Summary
6/30/20	0	66	106	10	4	1	187 / 15
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	\$5,461,010
Equity Bank	Andover	\$4,201,774
Security Bank of KC	Kansas City	\$3,370,957
KS StateBank	Manhattan	\$2,294,933
Emprise Bank	Wichita	\$2,060,928
Bank of Blue Valley	Overland Park	\$1,380,159
CoreFirst Bank & Trust	Topeka	\$1,091,002
NBKC Bank	Overland Park	\$1,070,375
Farmers Bank & Trust	Great Bend	\$994,418
Bennington State Bank	Salina	\$837,816

Bank Size Breakout

Size (in Millions)	E	NW	S	STATE
< \$50	9	13	13	35
\$50 - \$100	15	10	12	37
\$100 - \$250	22	17	27	66
\$250 - \$500	13	11	8	32
\$500 - \$1B	2	4	3	9
> \$1B	6	0	2	8
Totals	67	55	65	187

10 Smallest Banks (000's)

Bank	City	Size
Emerald Bank	Burden	\$19,174
Bank of Denton	Denton	\$18,343
The Peoples State Bank	Cherryvale	\$17,576
Dickinson County Bank	Enterprise	\$17,415
Bison State Bank	Bison	\$16,349
The Farmers State Bank	Dwight	\$15,701
Prescott State Bank	Prescott	\$13,491
State Bank of Burrton	Burrton	\$11,398
Towanda State Bank	Towanda	\$10,758
Walton State Bank	Walton	\$10,145

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 ¹	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 ²	2,039	152	129	2,016	-23	-1%		
Total Entities:	11,681			10,705	-976	-8%		

Total Kansas Non-Depository Loan Volume



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.



Julie Tipton, Director of Examinations

(785) 296-1690

Pratik Patel, Managing Examiner

(785) 296-1704

East Region

Scott Hatfield — Regional Manager

(785) 483-3493 ext. 207

Tyler Banion—Review Examiner

(785) 296-1946

Topeka and Lenexa Field Offices

67 Banks

Northwest Region

James Hass — Regional Manager

(785) 823-3397, ext. 200

Brian Kitchen—Review Examiner

(785) 625-0031, ext. 201

Hays and Salina Field Offices

55 Banks

South Region

George Liebe—Regional Manager

(316) 425-3050, ext. 209

Elizabeth Haase—Review Examiner

(316) 425-3050, ext. 201

Dodge City, Erie, and Wichita Field Offices

65 Banks



Office of the State Bank Commissioner

Agency Snapshot

June 2020

(Financial data as of 6/30/2020)

David Herndon

Bank Commissioner

(785) 296-1520

Timothy Kemp

Deputy Bank Commissioner

(785) 296-1497

Melissa Wangemann

General Counsel

(785) 296-1545