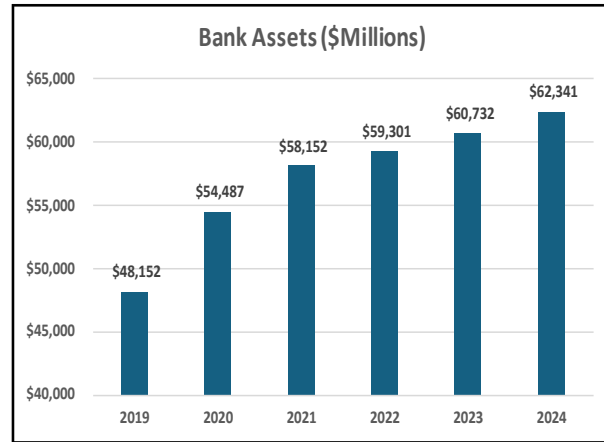


Banking

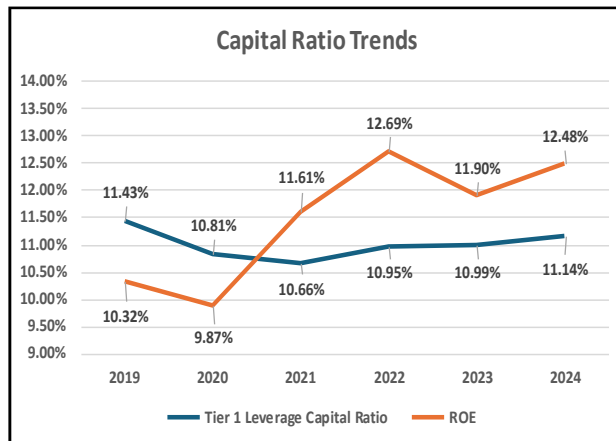
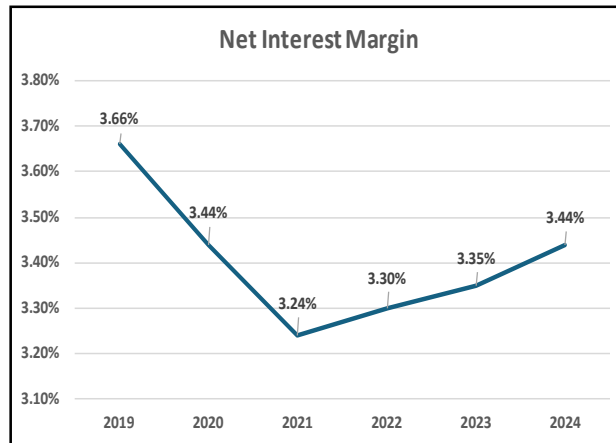
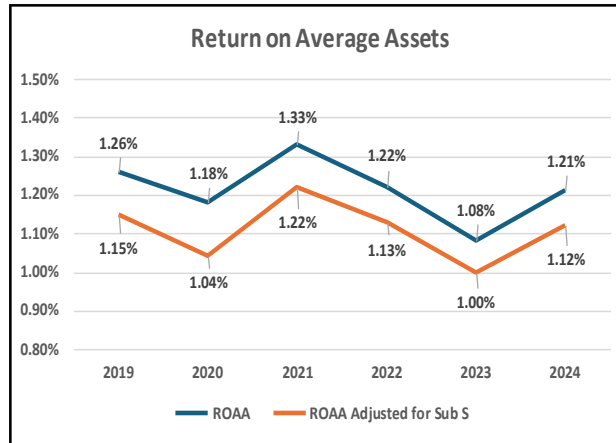
Region	Number of Banks	Total Assets (000's)
East	60	\$29,745,354
Northwest	46	\$13,319,471
South	59	\$19,276,578
Kansas	165	\$62,341,403



Average Bank Size	\$ 377,827,000
Median Bank Size	\$ 169,426,000

Growth Trends (% per year)						
(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital	
2024	\$	62,341	41,139	14,067	52,586	6,928
	%	2.65%	5.17%	-4.25%	3.76%	4.89%
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%

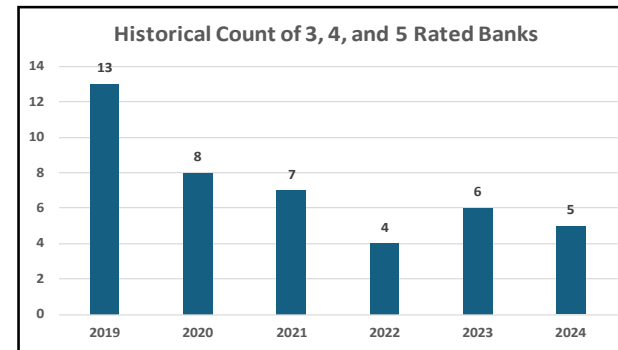
Banking



Banking

Agriculture Concentrations				
	2024	2023	2022	2021
Total Ag Loans % (Farmland + Ag Production)	109.60%	105.46%	101.07%	100.98%
Highest Percentage	505.67%	587.20%	511.49%	432.02%
Ag Production Loans % (of Tier 1 + ACL)	47.27%	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)	62.33%	61.45%	60.72%	58.29%
# Banks with Farmland Loans above 100% Tier 1 + ACL	63	61	66	60
% of Kansas State Banks considered Agricultural Banks	62.42%	62.94%	60.23%	60.89%

Ratings History						
Year	1	2	3	4	5	Summary
2024	70	90	4	0	1	165 / 5
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	\$7,664,652
Equity Bank	Andover	\$5,319,635
Security Bank of Kansas City	Kansas City	\$3,582,612
Emprise Bank	Wichita	\$2,514,769
KS StateBank	Manhattan	\$2,481,584
Peoples Bank & Trust Co	McPherson	\$1,246,426
Corefirst Bank & Trust	Topeka	\$1,237,982
The Bennington State Bank	Salina	\$1,175,847
NBKC Bank	Leawood	\$1,142,781
Farmers Bank & Trust	Great Bend	\$985,971

Bank Size Breakout				
Size (\$Millions)	E	NW	S	Totals
< 50	7	5	6	18
50 - 100	9	8	15	32
100 - 250	19	13	21	53
250 - 500	15	13	10	38
500 - 1B	5	5	5	15
> 1B	5	2	2	9
Totals	60	46	59	165

10 Smallest Banks (000's)		
Bank Name	City	Size
Marquette Farmers State Bank	Marquette	\$31,342
The Farmers State Bank	Fairview	\$26,626
The Baxter State Bank	Baxter Springs	\$25,152
Bank of Denton	Denton	\$23,011
The Peoples State Bank	Cherryvale	\$20,329
The Dickinson County Bank	Enterprise	\$19,889
The Walton State Bank	Walton	\$16,754
Prescott State Bank	Prescott	\$16,466
The Farmers State Bank	Dwight	\$16,445
State Bank of Burrton	Burrton	\$11,258

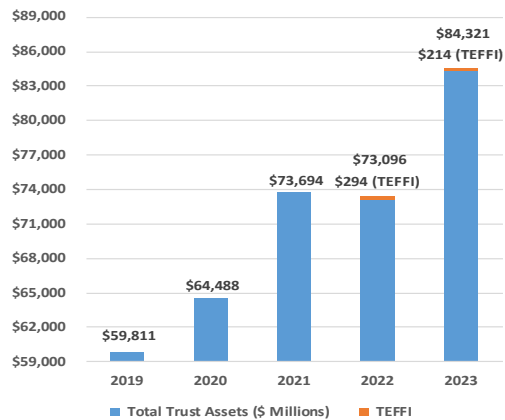
Trust

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)



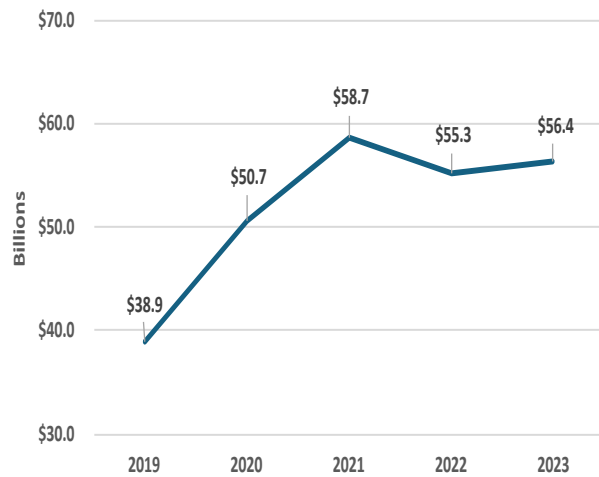
Statewide
Scott Lowry — Trust Manager
 (785) 379-3947

Consumer & Mortgage Lending

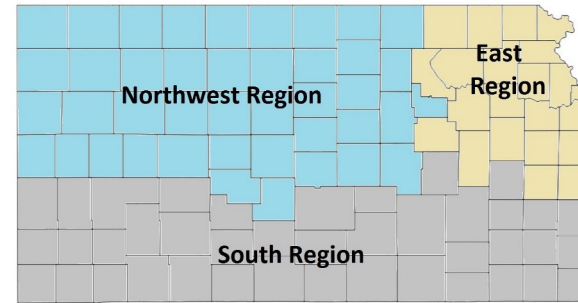
Entity Type	Entities on 3/31/24	Entities on 6/30/24	Entities on 9/30/24	Entities on 12/31/24
Mortgage Companies	612	630	648	640
Mortgage Company Branches	1,174	1,178	1,183	1,187
Supervised Lenders	367	367	363	367
Supervised Lender Branches	297	305	310	310
Mortgage Loan Originators	6,645	7,182	7,794	8,161
Money Transmitters	187	189	193	189
Credit Services Organizations	23	22	22	22
Notification Filers	1,586	1,545	1,578	1,593
Totals:	10,891	11,418	12,091	12,469

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
 60 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

February 2025
 (Financial data as of 12/31/2024)

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

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