

# Kansas Banking Report

## Kansas Banking Benchmarks

All Kansas Commercial & Savings Institutions	9/30/2011 \$ in 000's	9/30/2010 \$ in 000's	Change from One Year Ago
Kansas Banking Indicators	Total (Sum)	Total (Sum)	Total (Sum)
Number of Institutions	320	331	↓ -11
Number of Employees	15,001	15,173	↓ -172
Total Assets	\$61,921,833	\$60,495,752	↑ \$1,426,081
Total Deposits	\$46,954,863	\$46,423,868	↑ \$530,995
Net Loans & Leases	\$33,605,111	\$35,360,307	↓ -\$1,755,196
Net Interest income	\$1,400,371	\$1,382,203	↑ \$18,168
Total noninterest income	\$467,518	\$480,434	↓ -\$12,916
Net Income (Year-to-date)	\$379,017	\$184,468	↑ \$194,549
Total Equity Capital	\$7,497,273	\$6,301,563	↑ \$1,195,710
Kansas Banking Performance Ratios	%	%	%
Unprofitable Institutions	7.50%	17.22%	↓ -9.72%
Institutions with earnings gains	65.31%	56.19%	↑ 9.12%
Net Interest Margin	3.28%	3.28%	0.00%
Return on Assets	0.82%	0.40%	↑ 0.42%
Return on Equity	6.98%	3.97%	↑ 3.01%
Net charge-offs to loans	0.66%	1.28%	↓ -0.62%
Efficiency ratio.	68.52%	67.87%	↑ 0.65%
Loss allowance to loans	1.86%	1.79%	↑ 0.07%
Noncurrent loans to loans	2.94%	3.33%	↓ -0.39%
Net loans and leases to deposits	71.57%	76.17%	↓ -4.60%
Equity Capital to assets	12.11%	10.41%	↑ 1.70%

## Kansas Banking Lending Benchmarks

All Kansas Commercial & Savings Institutions	9/30/2011 \$ in 000's	9/30/2010 \$ in 000's	Change from One Year Ago
Kansas Lending Indicators	Total (Sum)	Total (Sum)	Total (Sum)
Net Loans & Leases	\$33,605,111	\$35,360,307	↓ -\$1,755,196
All real estate loans	\$23,695,192	\$25,135,922	↓ -\$1,440,730
Construction and land development	\$2,077,463	\$2,828,065	↓ -\$750,602
Commercial real estate	\$6,783,030	\$7,137,974	↓ -\$354,944
1-4 family residential	\$11,472,514	\$11,828,060	↓ -\$355,546
Farm loans	\$2,767,580	\$2,728,184	↑ \$39,396
Commercial & industrial loans	\$5,220,082	\$5,427,598	↓ -\$207,516
Loans to individuals	\$1,738,559	\$1,864,337	↓ -\$125,778