Kansas Banking Report

Kansas Banking Benchmarks

All Kansas Commercial & Savings Institutions	3/31/2017 $ in 000's	3/31/2016 $ in 000's	Change from One Year Ago
Kansas Banking Indicators	**Total (Sum)**	**Total (Sum)**	**Total (Sum)**
Number of Institutions	256	271	-15
Number of Employees	14,491	14,399	92
Total Assets	$70,292,421	$67,362,193	$2,930,228
Total Deposits	$55,063,164	$52,036,232	$3,026,932
Net Loans & Leases	$44,747,604	$41,699,454	$3,048,150
Net Interest income	$536,187	$510,957	$25,230
Total noninterest income	$162,568	$169,011	-$6,443
Net Income (Year-to-date)	$181,425	$176,276	$5,149
Total Equity Capital	$8,050,281	$7,888,582	$161,699

Kansas Banking Performance Ratios	%	%	%
Unprofitable Institutions	4.69%	1.85%	2.84%
Institutions with earnings gains	46.87%	65.31%	-18.44%
Net Interest Margin	3.29%	3.26%	0.03%
Return on Assets	1.04%	1.05%	-0.01%
Return on Equity	9.06%	9.03%	0.03%
Net charge-offs to loans	0.03%	0.04%	-0.01%
Efficiency ratio.	66.40%	66.37%	0.03%
Loss allowance to loans	1.25%	1.27%	-0.02%
Noncurrent loans to loans	0.83%	0.81%	0.02%
Net loans and leases to deposits	81.27%	80.14%	1.13%
Equity Capital to assets	11.45%	11.71%	-0.26%

Kansas Banking Lending Benchmarks

All Kansas Commercial & Savings Institutions	3/31/2017 $ in 000's	3/31/2016 $ in 000's	Change from One Year Ago
Kansas Lending Indicators	**Total (Sum)**	**Total (Sum)**	**Total (Sum)**
Net Loans & Leases	$44,747,604	$41,699,454	$3,048,150
All real estate loans	$31,731,548	$28,892,559	$2,838,989
Construction and land development	$2,564,141	$2,034,069	$530,072
Commercial real estate	$9,345,885	$8,026,552	$1,319,333
1-4 family residential	$14,763,556	$14,173,623	$589,933
Farm loans	$3,697,476	$3,844,622	-$147,146
Commercial & industrial loans	$6,908,494	$6,528,647	$379,847
Loans to individuals	$1,685,747	$1,761,501	-$75,754

Source: FDIC Statistics on Depository Institutions