



Kansas Banking Report

Kansas Banking Benchmarks

All Kansas Commercial & Savings Institutions	6/30/2017 \$ in 000's	6/30/2016 \$ in 000's		Change from One Year Ago
Kansas Banking Indicators	Total (Sum)	Total (Sum)		Total (Sum)
Number of Institutions	252	269	↓	-17
Number of Employees	14,032	14,456	↓	-424
Total Assets	\$68,187,478	\$67,240,284	↑	\$947,194
Total Deposits	\$53,175,710	\$52,081,564	↑	\$1,094,146
Net Loans & Leases	\$43,925,734	\$42,585,553	↑	\$1,340,181
Net Interest income	\$1,053,013	\$1,027,406	↑	\$25,607
Total noninterest income	\$323,837	\$366,214	↓	-\$42,377
Net Income (Year-to-date)	\$364,082	\$367,518	↓	-\$3,436
Total Equity Capital	\$7,940,694	\$7,965,078		-\$24,384
Kansas Banking Performance Ratios	%	%		%
Unprofitable Institutions	3.57%	3.35%	↑	0.22%
Institutions with earnings gains	50.40%	65.80%	↓	-15.40%
Net Interest Margin	3.33%	3.29%	↑	0.04%
Return on Assets	1.07%	1.10%	↓	-0.03%
Return on Equity	9.30%	9.40%	↓	-0.10%
Net charge-offs to loans	0.07%	0.06%	↑	0.01%
Efficiency ratio.	65.12%	65.79%	↓	-0.67%
Loss allowance to loans	1.21%	1.27%	↓	-0.06%
Noncurrent loans to loans	0.77%	0.82%	↓	-0.05%
Net loans and leases to deposits	82.60%	81.77%	↑	0.83%
Equity Capital to assets	11.64%	11.84%		-0.20%

Kansas Banking Lending Benchmarks

All Kansas Commercial & Savings Institutions	6/30/2017 \$ in 000's	6/30/2016 \$ in 000's		Change from One Year Ago
Kansas Lending Indicators	Total (Sum)	Total (Sum)		Total (Sum)
Net Loans & Leases	\$43,925,734	\$42,585,553	↑	\$1,340,181
All real estate loans	\$31,186,297	\$29,648,711	↑	\$1,537,586
Construction and land development	\$2,430,473	\$2,107,898	↑	\$322,575
Commercial real estate	\$9,072,784	\$8,303,530	↑	\$769,254
1-4 family residential	\$14,497,818	\$14,412,447	↑	\$85,371
Farm loans	\$3,851,701	\$3,924,879	↓	-\$73,178
Commercial & industrial loans	\$6,541,180	\$6,519,224	↑	\$21,956
Loans to individuals	\$1,685,676	\$1,681,192	↑	\$4,484

Source: FDIC Statistics on Depository Institutions