

Kansas Banking Report

Kansas Banking Benchmarks

| All Kansas Commercial & Savings Institutions | 9/30/2017 \$ in 000's | 9/30/2016 \$ in 000's | | Change from One Year Ago |
|--|--------------------------|--------------------------|---|-----------------------------|
| Kansas Banking Indicators | Total (Sum) | Total (Sum) | | Total (Sum) |
| Number of Institutions | 248 | 265 | ↓ | -17 |
| Number of Employees | 13,765 | 14,295 | ↓ | -530 |
| Total Assets | \$68,559,416 | \$67,719,943 | ↑ | \$839,473 |
| Total Deposits | \$53,357,709 | \$51,987,951 | ↑ | \$1,369,758 |
| Net Loans & Leases | \$44,589,052 | \$43,002,848 | ↑ | \$1,586,204 |
| Net Interest income | \$1,598,626 | \$1,541,600 | ↑ | \$57,026 |
| Total noninterest income | \$488,336 | \$561,705 | ↓ | -\$73,369 |
| Net Income (Year-to-date) | \$543,929 | \$561,375 | ↓ | -\$17,446 |
| Total Equity Capital | \$8,013,614 | \$8,007,097 | ↑ | \$6,517 |
| Kansas Banking Performance Ratios | % | % | | % |
| Unprofitable Institutions | 2.82% | 2.64% | ↑ | 0.18% |
| Institutions with earnings gains | 58.47% | 65.28% | ↓ | -6.81% |
| Net Interest Margin | 3.36% | 3.29% | ↑ | 0.07% |
| Return on Assets | 1.07% | 1.12% | ↓ | -0.05% |
| Return on Equity | 9.21% | 9.54% | ↓ | -0.33% |
| Net charge-offs to loans | 0.07% | 0.06% | ↑ | 0.01% |
| Efficiency ratio. | 65.31% | 65.77% | ↓ | -0.46% |
| Loss allowance to loans | 1.22% | 1.27% | | -0.05% |
| Noncurrent loans to loans | 0.85% | 0.77% | ↑ | 0.08% |
| Net loans and leases to deposits | 83.57% | 82.72% | ↑ | 0.85% |
| Equity Capital to assets | 11.69% | 11.82% | | -0.13% |

Kansas Banking Lending Benchmarks

| All Kansas Commercial & Savings Institutions | 9/30/2017 \$ in 000's | 9/30/2016 \$ in 000's | | Change from One Year Ago |
|--|--------------------------|--------------------------|---|-----------------------------|
| Kansas Lending Indicators | Total (Sum) | Total (Sum) | | Total (Sum) |
| Net Loans & Leases | \$44,589,052 | \$43,002,848 | ↑ | \$1,586,204 |
| All real estate loans | \$31,704,811 | \$30,065,917 | ↑ | \$1,638,894 |
| Construction and land development | \$2,563,753 | \$2,271,371 | ↑ | \$292,382 |
| Commercial real estate | \$9,336,209 | \$8,412,281 | ↑ | \$923,928 |
| 1-4 family residential | \$14,558,510 | \$14,501,812 | ↑ | \$56,698 |
| Farm loans | \$3,897,080 | \$3,952,557 | ↓ | -\$55,477 |
| Commercial & industrial loans | \$6,634,138 | \$6,462,999 | ↑ | \$171,139 |
| Loans to individuals | \$1,699,829 | \$1,696,905 | ↑ | \$2,924 |