



# Kansas Banking Report

## Kansas Banking Benchmarks

All Kansas Commercial & Savings Institutions	3/31/2018 \$ in 000's	3/31/2017 \$ in 000's		Change from One Year Ago
Kansas Banking Indicators	Total (Sum)	Total (Sum)		Total (Sum)
Number of Institutions	244	256	↓	-12
Number of Employees	13,335	14,491	↓	-1156
Total Assets	\$70,255,786	\$70,293,178	↓	-\$37,392
Total Deposits	\$55,255,700	\$55,063,179	↑	\$192,521
Net Loans & Leases	\$45,583,173	\$44,747,972	↑	\$835,201
Net Interest income	\$555,352	\$535,959	↑	\$19,393
Total noninterest income	\$140,132	\$162,560	↓	-\$22,428
Net Income (Year-to-date)	\$199,108	\$180,741	↑	\$18,367
Total Equity Capital	\$7,962,009	\$8,050,892	↓	-\$88,883
Kansas Banking Performance Ratios	%	%		%
Unprofitable Institutions	2.46%	4.69%	↓	-2.23%
Institutions with earnings gains	69.26%	46.48%	↑	22.78%
Net Interest Margin	3.40%	3.29%	↑	0.11%
Return on Assets	1.14%	1.04%	↑	0.10%
Return on Equity	9.98%	9.03%	↑	0.95%
Net charge-offs to loans	0.03%	0.05%		-0.02%
Efficiency ratio.	64.50%	66.46%	↓	-1.96%
Loss allowance to loans	1.19%	1.24%		-0.05%
Noncurrent loans to loans	0.86%	0.83%	↓	0.03%
Net loans and leases to deposits	82.49%	81.27%	↑	1.22%
Equity Capital to assets	11.33%	11.45%		-0.12%

## Kansas Banking Lending Benchmarks

All Kansas Commercial & Savings Institutions	3/31/2018 \$ in 000's	3/31/2017 \$ in 000's		Change from One Year Ago
Kansas Lending Indicators	Total (Sum)	Total (Sum)		Total (Sum)
Net Loans & Leases	\$45,583,173	\$44,747,972	↑	\$835,201
All real estate loans	\$32,543,251	\$31,730,961	↑	\$812,290
Construction and land development	\$2,656,344	\$2,564,141	↑	\$92,203
Commercial real estate	\$9,957,155	\$9,345,910	↑	\$611,245
1-4 family residential	\$14,629,889	\$14,763,808	↓	-\$133,919
Farm loans	\$3,672,958	\$3,697,012	↓	-\$24,054
Commercial & industrial loans	\$7,160,047	\$6,908,352	↑	\$251,695
Loans to individuals	\$1,602,526	\$1,685,738	↓	-\$83,212

Source: FDIC Statistics on Depository Institutions