

Kansas Banking Report

Kansas Banking Benchmarks

All Kansas Commercial & Savings Institutions	12/31/2018 \$ in 000's	12/31/2017 \$ in 000's	Change from One Year Ago	
Kansas Banking Indicators	Total (Sum)	Total (Sum)	Total (Sum)	
Number of Institutions	235	247	↓	-12
Number of Employees	13,370	13,559	↓	-189
Total Assets	\$72,686,470	\$70,305,376	↑	\$2,381,094
Total Deposits	\$57,463,400	\$55,272,145	↑	\$2,191,255
Net Loans & Leases	\$48,450,175	\$45,736,787	↑	\$2,713,388
Net Interest income	\$2,278,047	\$2,151,554	↑	\$126,493
Total noninterest income	\$573,214	\$639,196	↓	-\$65,982
Net Income (Year-to-date)	\$826,861	\$701,602	↑	\$125,259
Total Equity Capital	\$8,395,480	\$8,059,532	↑	\$335,948
Kansas Banking Performance Ratios	%	%	%	
Unprofitable Institutions	2.55%	3.64%	↓	-1.09%
Institutions with earnings gains	70.64%	51.01%	↑	19.63%
Net Interest Margin	3.47%	3.37%	↑	0.10%
Return on Assets	1.17%	1.03%	↑	0.14%
Return on Equity	10.24%	8.87%	↑	1.37%
Net charge-offs to loans	0.11%	0.11%		0.00%
Efficiency ratio.	63.70%	65.50%	↓	-1.80%
Loss allowance to loans	1.13%	1.17%	↓	-0.04%
Noncurrent loans to loans	0.76%	0.77%	↓	-0.01%
Net loans and leases to deposits	84.31%	82.75%	↑	1.56%
Equity Capital to assets	11.55%	11.46%		0.09%

Kansas Banking Lending Benchmarks

All Kansas Commercial & Savings Institutions	12/31/2018 \$ in 000's	12/31/2017 \$ in 000's	Change from One Year Ago	
Kansas Lending Indicators	Total (Sum)	Total (Sum)	Total (Sum)	
Net Loans & Leases	\$48,450,175	\$45,736,787	↑	\$2,713,388
All real estate loans	\$34,336,550	\$32,452,287	↑	\$1,884,263
Construction and land development	\$2,848,094	\$2,698,390	↑	\$149,704
Commercial real estate	\$10,809,171	\$9,829,579	↑	\$979,592
1-4 family residential	\$15,054,172	\$14,659,186	↑	\$394,986
Farm loans	\$3,881,546	\$3,937,279	↓	-\$55,733
Commercial & industrial loans	\$7,952,881	\$7,078,778	↑	\$874,103
Loans to individuals	\$1,696,779	\$1,599,877	↑	\$96,902