



Community Bankers
Association of Kansas

Kansas Banking Report

Kansas Banking Benchmarks

All Kansas Commercial & Savings Institutions	3/31/2019 \$ in 000's	3/31/2018 \$ in 000's		Change from One Year Ago
Kansas Banking Indicators	Total (Sum)	Total (Sum)		Total (Sum)
Number of Institutions	233	244	↓	-11
Number of Employees	13,446	13,335	↑	111
Total Assets	\$73,315,916	\$70,255,471	↑	\$3,060,445
Total Deposits	\$58,104,520	\$55,255,700	↑	\$2,848,820
Net Loans & Leases	\$48,792,299	\$45,582,860	↑	\$3,209,439
Net Interest income	\$587,209	\$555,426	↑	\$31,783
Total noninterest income	\$146,359	\$140,172	↑	\$6,187
Net Income (Year-to-date)	\$205,669	\$198,873	↑	\$6,796
Total Equity Capital	\$8,609,522	\$7,961,694	↑	\$647,828
Kansas Banking Performance Ratios	%	%		%
Unprofitable Institutions	3.86%	2.46%	↑	1.40%
Institutions with earnings gains	57.51%	69.26%	↓	-11.75%
Net Interest Margin	3.45%	3.40%	↑	0.05%
Return on Assets	1.13%	1.14%	↓	-0.01%
Return on Equity	9.68%	9.97%	↓	-0.29%
Net charge-offs to loans	0.08%	0.03%	↑	0.05%
Efficiency ratio.	63.92%	64.49%	↓	-0.57%
Loss allowance to loans	1.18%	1.19%		-0.01%
Noncurrent loans to loans	0.89%	0.86%	↑	0.03%
Net loans and leases to deposits	83.97%	82.49%	↑	1.48%
Equity Capital to assets	11.74%	11.33%		0.41%

Kansas Banking Lending Benchmarks

All Kansas Commercial & Savings Institutions	3/31/2019 \$ in 000's	3/31/2018 \$ in 000's		Change from One Year Ago
Kansas Lending Indicators	Total (Sum)	Total (Sum)		Total (Sum)
Net Loans & Leases	\$48,792,299	\$45,582,860	↑	\$3,209,439
All real estate loans	\$34,793,299	\$32,533,804	↑	\$2,259,495
Construction and land development	\$2,948,075	\$2,656,344	↑	\$291,731
Commercial real estate	\$11,044,063	\$9,957,155	↑	\$1,086,908
1-4 family residential	\$15,073,417	\$14,620,617	↑	\$452,800
Farm loans	\$3,714,923	\$3,672,795	↑	\$42,128
Commercial & industrial loans	\$8,024,041	\$7,169,269	↑	\$854,772
Loans to individuals	\$1,665,569	\$1,602,516	↑	\$63,053

Source: FDIC Statistics on Depository Institutions