

# Kansas Banking Report

## Kansas Banking Benchmarks

All Kansas Commercial & Savings Institutions	3/31/2020 \$ in 000's	3/31/2019 \$ in 000's		Change from One Year Ago
Kansas Banking Indicators	Total (Sum)	Total (Sum)		Total (Sum)
Number of Institutions	223	233	↓	-10
Number of Employees	13,432	13,446	↓	-14
Total Assets	\$76,547,186	\$73,316,265	↑	\$3,230,921
Total Deposits	\$60,982,677	\$58,104,520	↑	\$2,878,157
Net Loans & Leases	\$50,417,051	\$48,793,578	↑	\$1,623,473
Net Interest income	\$596,310	\$587,206	↑	\$9,104
Total noninterest income	\$178,798	\$146,536	↑	\$32,262
Net Income (Year-to-date)	\$184,851	\$204,323	↓	-\$19,472
Total Equity Capital	\$9,088,695	\$8,610,027	↑	\$478,668
Kansas Banking Performance Ratios	%	%		%
Unprofitable Institutions	4.48%	4.29%	↑	0.19%
Institutions with earnings gains	47.53%	57.51%	↓	-9.98%
Net Interest Margin	3.37%	3.45%	↓	-0.08%
Return on Assets	0.97%	1.12%	↓	-0.15%
Return on Equity	8.19%	9.62%	↓	-1.43%
Net charge-offs to loans	0.23%	0.09%	↑	0.14%
Efficiency ratio.	63.13%	63.94%	↓	-0.81%
Loss allowance to loans	1.25%	1.17%		0.08%
Noncurrent loans to loans	0.97%	0.90%	↑	0.07%
Net loans and leases to deposits	82.67%	83.98%	↓	-1.31%
Equity Capital to assets	11.87%	11.74%		0.13%

## Kansas Banking Lending Benchmarks

All Kansas Commercial & Savings Institutions	3/31/2020 \$ in 000's	3/31/2019 \$ in 000's		Change from One Year Ago
Kansas Lending Indicators	Total (Sum)	Total (Sum)		Total (Sum)
Net Loans & Leases	\$50,417,051	\$48,793,578	↑	\$1,623,473
All real estate loans	\$36,039,182	\$34,792,375	↑	\$1,246,807
Construction and land development	\$3,091,319	\$2,948,075	↑	\$143,244
Commercial real estate	\$11,651,288	\$11,043,851	↑	\$607,437
1-4 family residential	\$15,250,140	\$15,073,521	↑	\$176,619
Farm loans	\$3,667,990	\$3,714,892	↓	-\$46,902
Commercial & industrial loans	\$8,406,591	\$8,023,644	↑	\$382,947
Loans to individuals	\$1,657,654	\$1,665,569	↓	-\$7,915

Source: FDIC Statistics on Depository Institutions