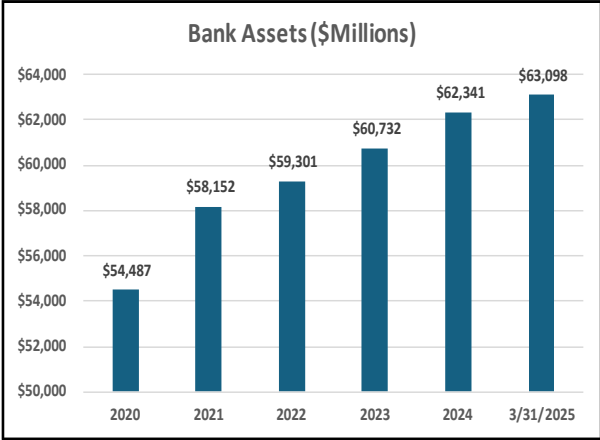


Banking

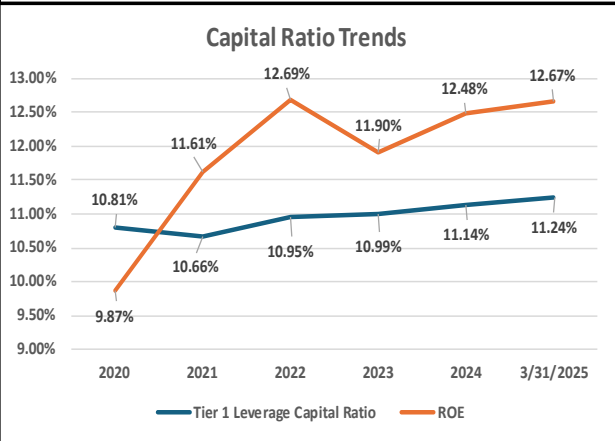
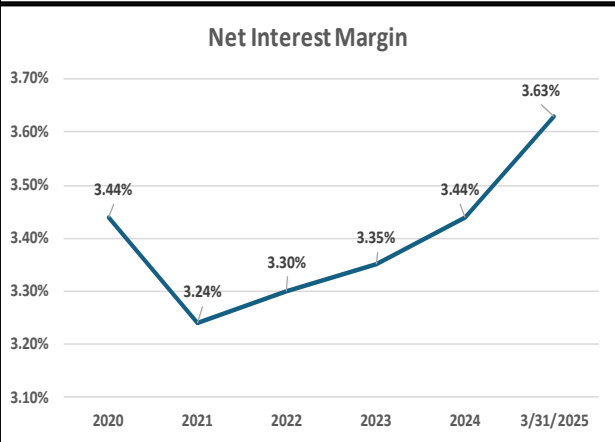
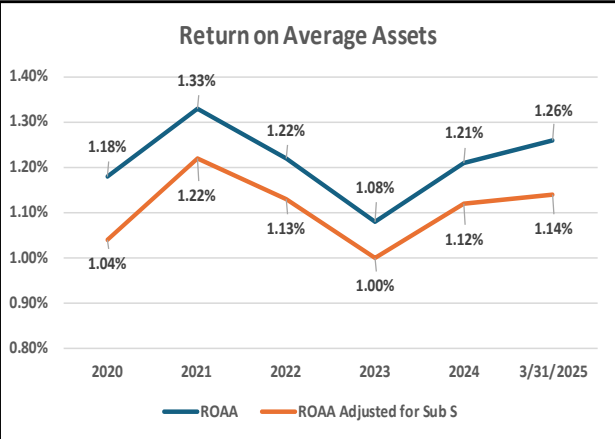
Region	Number of Banks	Total Assets (000's)
East	59	\$30,036,688
Northwest	45	\$13,323,978
South	59	\$19,737,195
Kansas	163	\$63,097,861



Average Bank Size	\$ 387,103,000
Median Bank Size	\$ 177,179,000

Growth Trends (% per year)						
(Millions)	Total Assets	Loans	Securities	Deposits	Total Capital	
3/31/2025	\$ 63,098	41,195	13,729	53,688	6,841	
	% 1.21%	0.14%	-2.40%	2.10%	-1.26%	
2024	\$ 62,341	41,139	14,067	52,586	6,928	
	% 2.65%	5.17%	-4.25%	3.76%	4.89%	
2023	\$ 60,732	39,116	14,692	50,682	6,605	
	% 2.41%	6.85%	-9.68%	0.16%	2.63%	

Banking

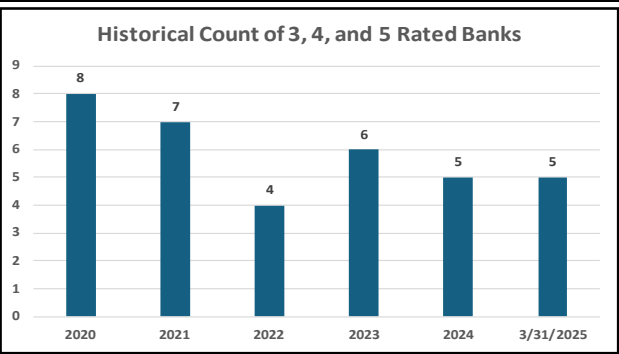


Return on Average Assets, Net Interest Margin, and Capital Ratio Trends graphs do not include CrossFirst Bank's data due to pushdown accounting skewing the results.

Banking

Agriculture Concentrations				
	3/31/2025	2024	2023	2022
Total Ag Loans % (Farmland + Ag Production)	109.52%	109.60%	105.46%	101.07%
Highest Percentage	515.18%	505.67%	587.20%	511.49%
Ag Production Loans % (of Tier 1 + ACL)	46.13%	47.27%	44.01%	40.35%
# Banks with Ag Production above 100% Tier 1 + ACL	49	54	51	51
Farmland Loans % (of Tier 1 + ACL)	63.39%	62.33%	61.45%	60.72%
# Banks with Farmland Loans above 100% Tier 1 + ACL	59	63	61	66
% of Kansas State Banks considered Agricultural Banks	62.58%	62.42%	62.94%	60.23%

Ratings History						
Year	1	2	3	4	5	Summary
3/31/2025	71	87	4	0	1	163 / 5
2024	70	90	4	0	1	165 / 5
2023	74	90	4	1	1	170 / 6
2022	83	89	3	1	0	176 / 4



Banking

10 Largest Banks (000's)		
Bank Name	City	Size
CrossFirst Bank	Leawood	\$7,447,108
Equity Bank	Andover	\$5,433,900
Security Bank of Kansas City	Kansas City	\$3,637,891
KS StateBank	Manhattan	\$2,648,160
Emprise Bank	Wichita	\$2,589,249
Peoples Bank & Trust Co	McPherson	\$1,256,370
Corefirst Bank & Trust	Topeka	\$1,216,214
NBKC Bank	Leawood	\$1,134,324
The Bennington State Bank	Salina	\$1,127,128
Bank of Labor	Overland Park	\$1,034,136

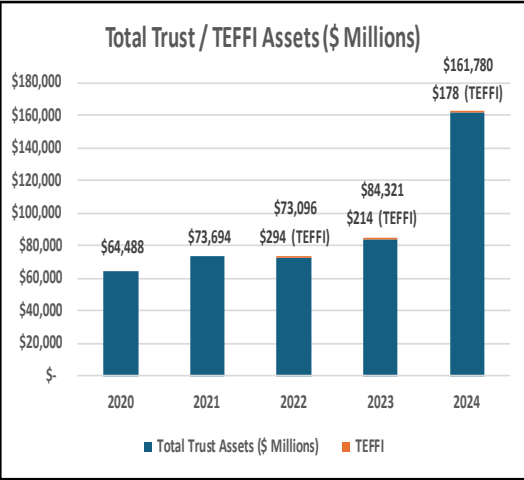
Bank Size Breakout				
Size (\$Millions)	E	NW	S	Totals
< 50	6	6	7	19
50 - 100	8	6	14	28
100 - 250	20	14	21	55
250 - 500	15	11	9	35
500 - 1B	4	6	6	16
> 1B	6	2	2	10
Totals	59	45	59	163

10 Smallest Banks (000's)		
Bank Name	City	Size
Marquette Farmers State Bank	Marquette	\$32,550
The Baxter State Bank	Baxter Springs	\$24,413
The Farmers State Bank	Fairview	\$23,984
Bank of Denton	Denton	\$22,484
The Peoples State Bank	Cherryvale	\$21,139
The Dickinson County Bank	Enterprise	\$21,121
The Farmers State Bank	Dwight	\$18,251
Prescott State Bank	Prescott	\$16,627
The Walton State Bank	Walton	\$13,371
State Bank of Burrton	Burrton	\$10,862

Trust

Trust Companies - 12
Trust Departments - 31
\$161,779,603,000 in Trust Assets
(as of 12/31/2024)

5 Largest Trust Companies/Departments		
Trust Company/Dept	City	Trust Assets (000's)
Midwest Institutional Trust Co	OP	\$66,514,088
Benefit Trust Co	OP	\$42,570,437
Midwest Trust Co	OP	\$17,115,693
Mainstar Trust	Onaga	\$8,912,224
Bank of Labor	OP	\$5,323,808

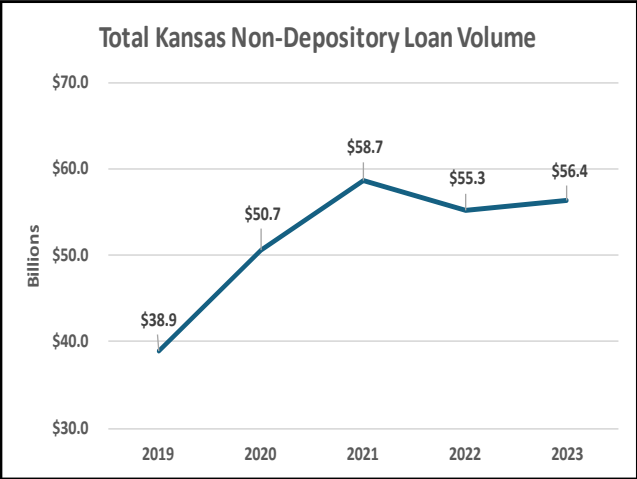


Statewide
Scott Lowry — Trust Manager
(785) 379-3947

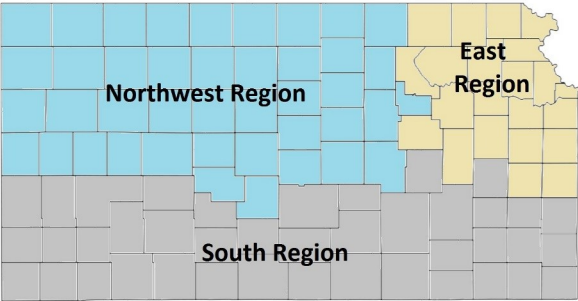
Consumer & Mortgage Lending

Entity Type	Entities on 6/30/24	Entities on 9/30/24	Entities on 12/31/24	Entities on 3/31/25
Mortgage Companies	630	648	640	635
Mortgage Company Branches	1,178	1,183	1,187	1,209
Supervised Lenders	367	363	367	358
Supervised Lender Branches	305	310	310	306
Earned Wage Access Service Providers	N/A	N/A	N/A	4
Mortgage Loan Originators	7,182	7,794	8,161	7,787
Money Transmitters	189	193	189	189
Credit Services Organizations	22	22	22	21
Notification Filers	1,545	1,578	1,593	1,272
Totals:	11,418	12,091	12,469	11,781

¹Loan volume includes: mortgage loan originations, acquisitions, and servicing; consumer loan originations and servicing; credit sales originations and servicing; and debt management plans.



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Topeka and Lenexa
59 Banks

Northwest Region
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Brian Kitchen — Review Examiner
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Hays and Salina
45 Banks

South Region
Elizabeth Haase — Regional Manager
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Lexi Thompson — Review Examiner
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Dodge City, Erie, and Wichita
59 Banks



**Office of the State
Bank Commissioner**

Agency Snapshot

May 2025
(Financial data as of 3/31/2025)

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