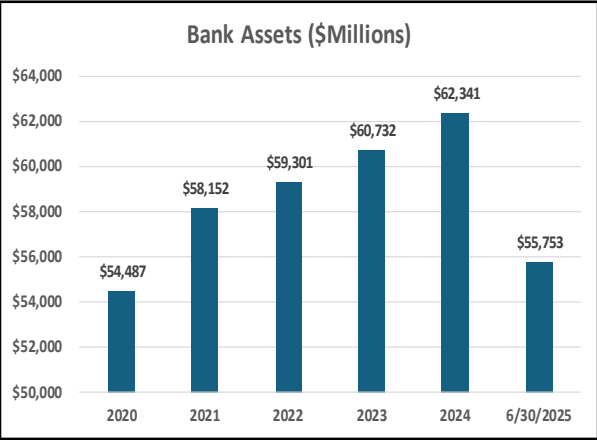


Banking

Region	Number of Banks	Total Assets (000's)
East	58	\$22,786,547
Northwest	44	\$13,552,958
South	57	\$19,413,487
Kansas	159	\$55,752,992

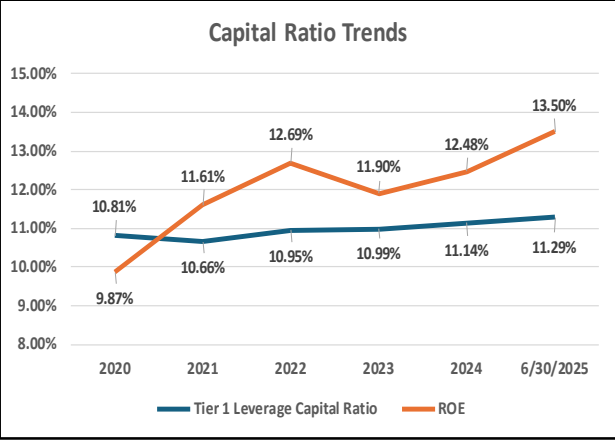
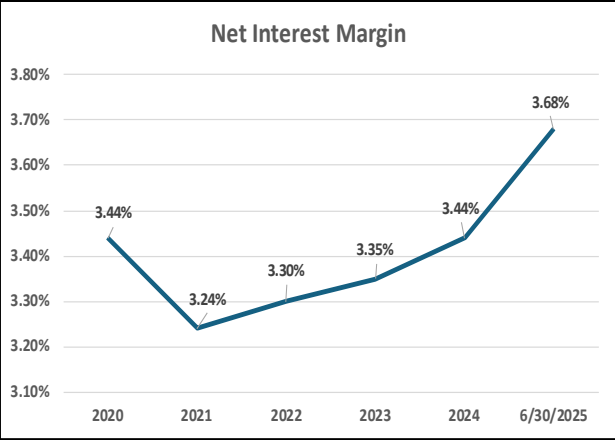
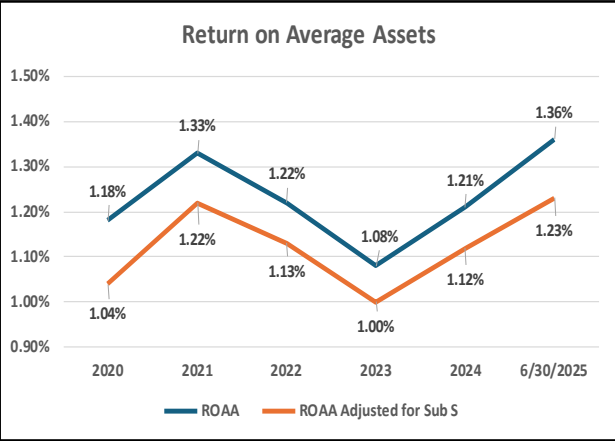


Average Bank Size	\$ 350,648,000
Median Bank Size	\$ 174,702,000

Annual Growth Trends (in millions)						
	Total Assets	Loans	Securities	Deposits	Total Capital	
6/30/2025	\$	55,753	35,837	13,353	46,861	6,252
	%	-10.57	-12.89	-5.08	-10.89	-9.76
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%

*Lower numbers are due to CrossFirst Bank, \$7.4 billion as of 3/31/2025, merging with an out of state bank.

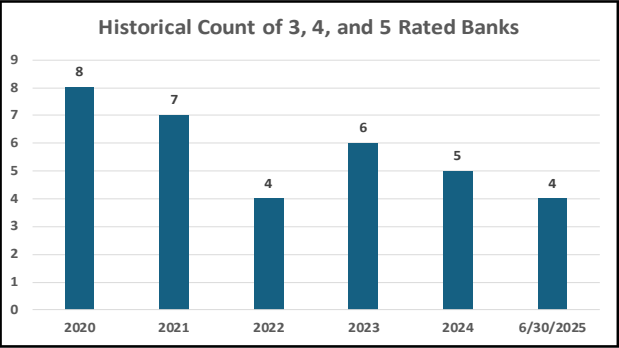
Banking



Banking

Agriculture Concentrations				
	6/30/2025	2024	2023	2022
Total Ag Loans % (Farmland + Ag Production)	122.09%	109.60%	105.46%	101.07%
Highest Percentage	526.04%	505.67%	587.20%	511.49%
Ag Production Loans % (of Tier 1 + ACL)	52.00%	47.27%	44.01%	40.35%
# Banks with Ag Production above 100% Tier 1 + ACL	51	54	51	51
Farmland Loans % (of Tier 1 + ACL)	70.09%	62.33%	61.45%	60.72%
# Banks with Farmland Loans above 100% Tier 1 + ACL	61	63	61	66
% of Kansas State Banks considered Agricultural Banks	62.26%	62.42%	62.94%	60.23%

Ratings History						
Year	1	2	3	4	5	Summary
6/30/2025	77	78	3	0	1	159 / 4
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
Equity Bank	Andover	\$5,361,329
Security Bank of Kansas City	Kansas City	\$3,616,784
KS StateBank	Manhattan	\$2,641,236
Emprise Bank	Wichita	\$2,592,410
Peoples Bank & Trust Co	McPherson	\$1,532,889
CoreFirst Bank & Trust	Topeka	\$1,246,553
NBKC Bank	Leawood	\$1,146,992
The Bennington State Bank	Salina	\$1,112,928
Bank of Labor	Overland Park	\$1,074,279
Farmers Bank & Trust	Great Band	\$993,313

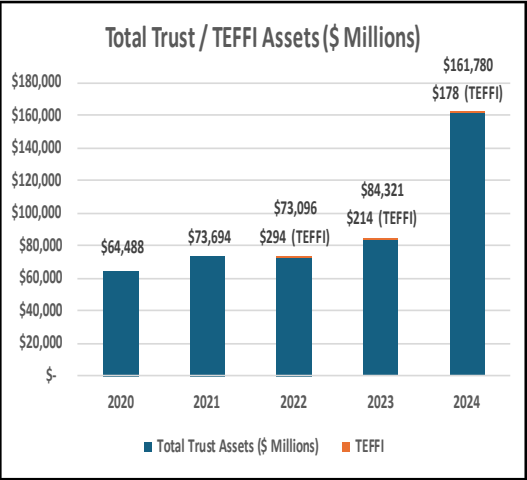
Bank Size Breakout				
Size (\$Millions)	E	NW	S	Totals
< 50	6	6	7	19
50 - 100	8	6	13	27
100 - 250	20	12	20	52
250 - 500	12	12	9	33
500 - 1B	7	6	6	19
> 1B	5	2	2	9
Totals	58	44	57	159

10 Smallest Banks (000's)		
Bank Name	City	Size
Marquette Farmers State Bank	Marquette	\$31,168
The Farmers State Bank	Fairview	\$26,413
The Baxter State Bank	Baxter Springs	\$24,007
The Dickinson County Bank	Enterprise	\$21,144
Bank of Denton	Denton	\$21,031
The Farmers State Bank	Dwight	\$20,173
The Peoples State Bank	Cherryvale	\$19,665
Prescott State Bank	Prescott	\$16,596
The Walton State Bank	Walton	\$11,755
State Bank of Burrton	Burrton	\$9,742

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

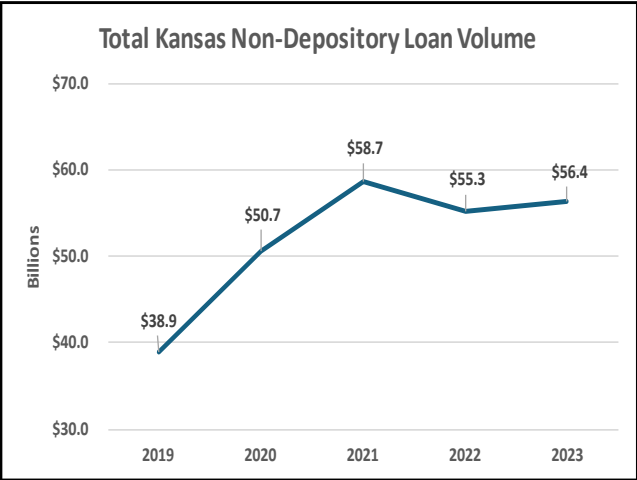


Statewide
Scott Lowry — Trust Manager
(785) 379-3947

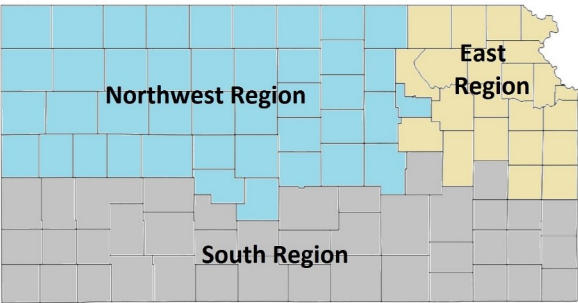
Consumer & Mortgage Lending

Entity Type	Entities on 9/30/24	Entities on 12/31/24	Entities on 3/31/25	Entities on 6/30/25
Mortgage Companies	648	640	635	644
Mortgage Company Branches	1,183	1,187	1,209	1,261
Supervised Lenders	363	367	358	368
Supervised Lender Branches	310	310	306	302
Earned Wage Access Service Providers	N/A	N/A	4	17
Mortgage Loan Originators	7,794	8,161	7,787	8,407
Money Transmitters	193	189	189	196
Credit Services Organizations	22	22	21	21
Notification Filers	1,578	1,593	1,272	1,294
Totals:	12,091	12,469	11,781	12,510

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



Bank Regions



Julie Tipton, Director of Examinations
(785) 380-0178
Pratik Patel, Managing Examiner
(785) 379-6640

East Region
Scott Hatfield — Regional Manager
(913) 340-9699
Tyler Banion — Review Examiner
(785) 380-0092

Topeka and Lenexa
58 Banks

Northwest Region
James Hass — Regional Manager
(785) 515-6992
Brian Kitchen — Review Examiner
(785) 379-3929

Hays and Salina
44 Banks

South Region
Elizabeth Haase — Regional Manager
(316) 854-2051
Lexi Thompson — Review Examiner
(316) 512-2569

Dodge City, Erie, and Wichita
57 Banks



Office of the State Bank Commissioner

Agency Snapshot

August 2025
(Financial data as of 6/30/2025)

David L. Herndon
Bank Commissioner
(785) 380-2004

Timothy Kemp
Deputy Bank Commissioner
(785) 380-3055

Mike Enzbrenner
Deputy Commissioner
Consumer & Mortgage Lending
(785) 379-3761

Brock Roehler
General Counsel
(785) 379-3892

