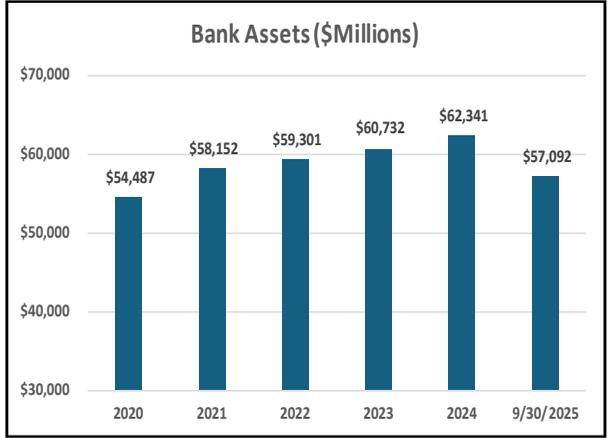


Banking

Region	Number of Banks	Total Assets (000's)
East	56	\$22,857,884
Northwest	44	\$13,834,796
South	56	\$20,399,243
Kansas	156	\$57,091,923

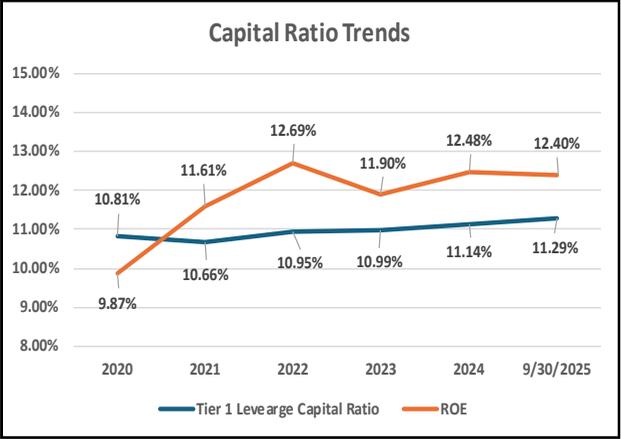
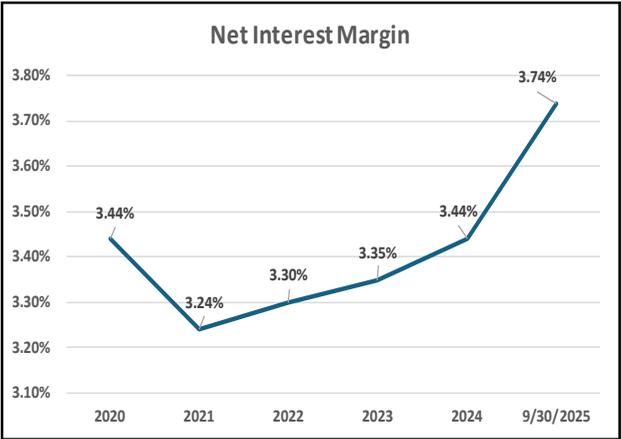
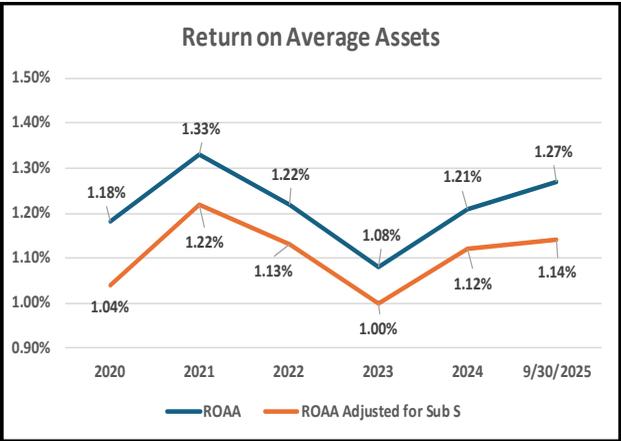


Average Bank Size	\$ 365,974,000
Median Bank Size	\$ 188,464,000

Annual Growth Trends (in millions)						
	Total Assets	Loans	Securities	Deposits	Total Capital	
9/30/2025	\$	57,092	36,814	13,363	47,753	6,378
	%	-8.42	-10.51	-5.00	-9.19	-7.94
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.

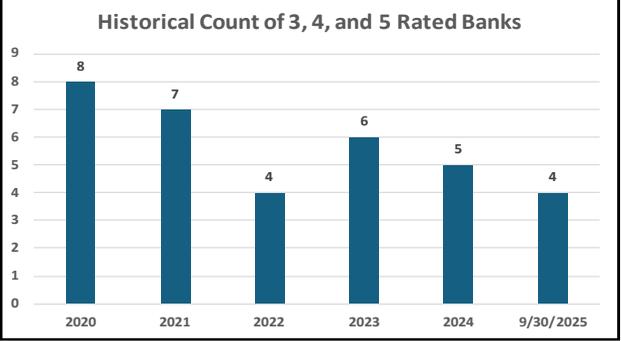
Banking



Banking

Agriculture Concentrations				
	9/30/2025	2024	2023	2022
Total Ag Loans % (Farmland + Ag Production)	119.97%	109.60%	105.46%	101.07%
Highest Percentage	724.82%	505.67%	587.20%	511.49%
Ag Production Loans % (of Tier 1 + ACL)	50.70%	47.27%	44.01%	40.35%
# Banks with Ag Production above 100% Tier 1 + ACL	45	54	51	51
Farmland Loans % (of Tier 1 + ACL)	69.27%	62.33%	61.45%	60.72%
# Banks with Farmland Loans above 100% Tier 1 + ACL	56	63	61	66
% of Kansas State Banks considered Agricultural Banks	62.18%	62.42%	62.94%	60.23%

Ratings History						
Year	1	2	3	4	5	Summary
9/30/2025	77	75	3	0	1	156 / 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	\$6,355,694
Security Bank of Kansas City	Kansas City	\$3,695,791
KS StateBank	Manhattan	\$2,684,384
Emprise Bank	Wichita	\$2,677,153
Peoples Bank & Trust Co	McPherson	\$1,570,875
CoreFirst Bank & Trust	Topeka	\$1,302,409
The Bennington State Bank	Salina	\$1,181,054
NBKC Bank	Leawood	\$1,165,958
Bank of Labor	Overland Park	\$1,066,993
Farmers Bank & Trust	Great Band	\$1,036,523

Bank Size Breakout				
Size (\$Millions)	E	NW	S	Totals
< 50	6	6	8	20
50 - 100	7	6	12	25
100 - 250	17	13	19	49
250 - 500	15	10	9	34
500 - 1B	6	6	6	18
> 1B	5	3	2	10
Totals	56	44	56	156

10 Smallest Banks (000's)		
Bank Name	City	Size
Marquette Farmers State Bank	Marquette	\$31,069
The Baxter State Bank	Baxter Springs	\$24,945
The Farmers State Bank	Fairview	\$24,856
The Dickinson County Bank	Enterprise	\$21,057
The Farmers State Bank	Dwight	\$20,836
Bank of Denton	Denton	\$20,044
The Peoples State Bank	Cherryvale	\$19,914
Prescott State Bank	Prescott	\$16,991
The Walton State Bank	Walton	\$13,124
State Bank of Burrton	Burrton	\$9,479

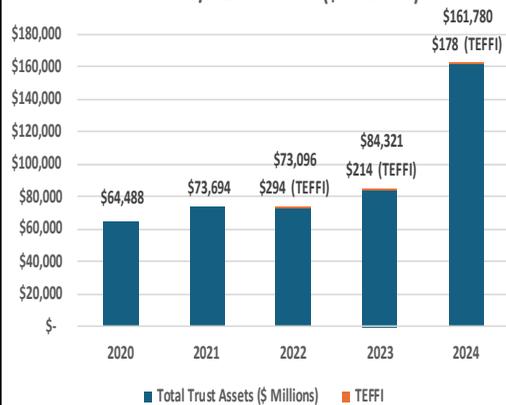
Trust

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

Total Trust / TEFFI Assets (\$ Millions)



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

Consumer & Mortgage Lending

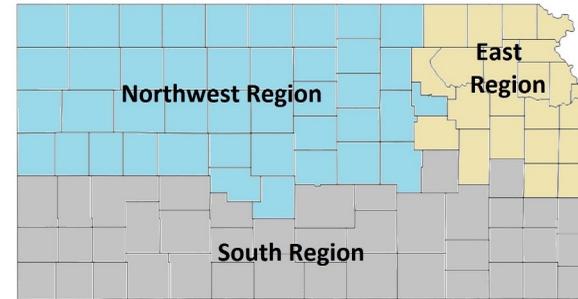
Entity Type	Entities on 12/31/24	Entities on 3/31/25	Entities on 6/30/25	Entities on 9/30/25
Mortgage Companies	640	635	644	658
Mortgage Company Branches	1,187	1,209	1,261	1,300
Supervised Lenders	367	358	368	372
Supervised Lender Branches	310	306	302	313
Earned Wage Access Service Providers	N/A	4	17	21
Mortgage Loan Originators	8,161	7,787	8,407	9,083
Money Transmitters	189	189	196	202
Credit Services Organizations	22	21	21	21
Consumer Credit Filers	1,593	1,272	1,294	1,077
Totals:	12,469	11,781	12,510	13,047

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

Total Kansas Non-Depository Loan Volume



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
 56 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
 56 Banks



Office of the State Bank Commissioner

Office of the State Bank Commissioner

Agency Snapshot

November 2025
 (Financial data as of 9/30/2025)

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

Timothy Kemp
 Deputy Bank Commissioner
 (785) 380-3055

Jim Payne
 Deputy Commissioner
 Consumer & Mortgage Lending
 (785) 379-3761

Brock Roehler
 General Counsel
 (785) 379-3892



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