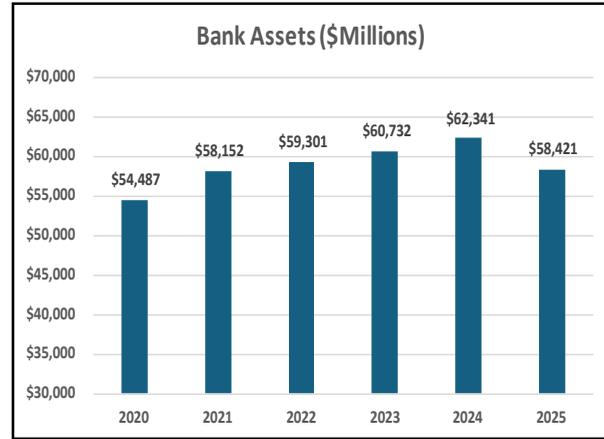


# Banking

Region	Number of Banks	Total Assets (000's)
East	55	\$23,495,628
Northwest	43	\$14,184,791
South	55	\$20,740,700
<b>Kansas</b>	<b>153</b>	<b>\$58,421,119</b>

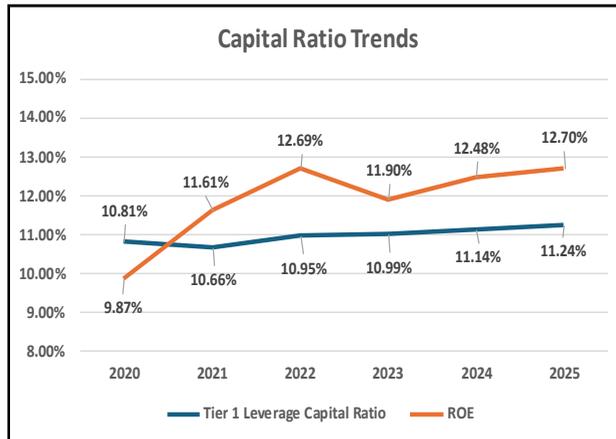
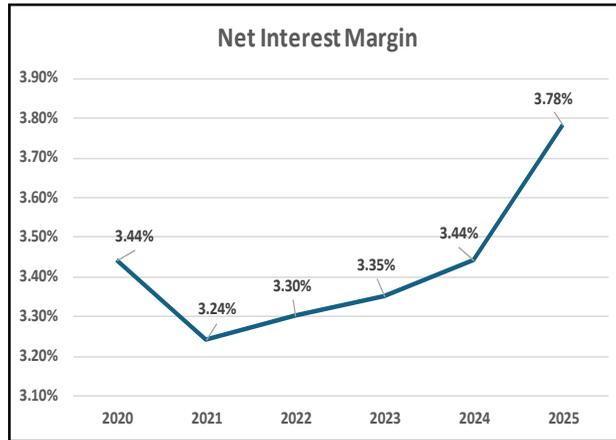
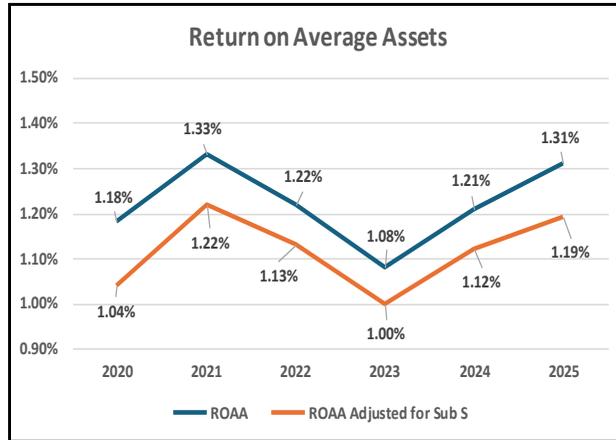


<b>Average Bank Size</b>	\$ 381,837,000
<b>Median Bank Size</b>	\$ 195,229,000

Annual Growth Trends (in millions)						
	Total Assets	Loans	Securities	Deposits	Total Capital	
<b>2025</b>	\$	58,421	37,498	13,587	49,128	6,455
	%	-6.29	-8.85	-3.41	-6.58	-6.83
<b>2024</b>	\$	62,341	41,139	14,067	52,586	6,928
	%	2.65	5.17	-4.25	3.76	4.89
<b>2023</b>	\$	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.

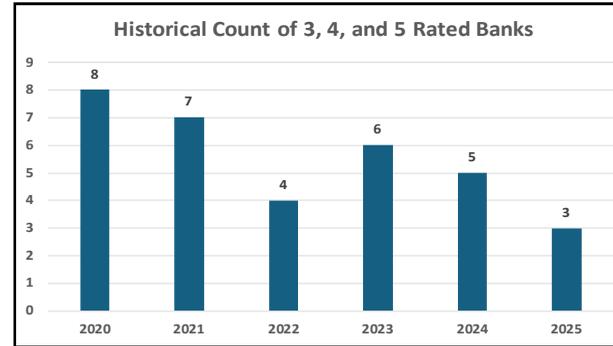
# Banking



# Banking

Agriculture Concentrations				
	2025	2024	2023	2022
<b>Total Ag Loans % (Farmland + Ag Production)</b>	123.08%	109.60%	105.46%	101.07%
<b>Highest Percentage</b>	546.62%	505.67%	587.20%	511.49%
<b>Ag Production Loans % (of Tier 1 + ACL)</b>	53.65%	47.27%	44.01%	40.35%
<b># Banks with Ag Production above 100% Tier 1 + ACL</b>	48	54	51	51
<b>Farmland Loans % (of Tier 1 + ACL)</b>	69.43%	62.33%	61.45%	60.72%
<b># Banks with Farmland Loans above 100% Tier 1 + ACL</b>	57	63	61	66
<b>% of Kansas State Banks considered Agricultural Banks</b>	63.40%	62.42%	62.94%	60.23%

Ratings History						
Year	1	2	3	4	5	Summary
2025	78	72	2	0	1	153 / 3
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	\$6,326,745
Security Bank of Kansas City	Kansas City	\$3,779,399
Emprise Bank	Wichita	\$2,751,411
KS StateBank	Manhattan	\$2,642,787
Peoples Bank & Trust Co	McPherson	\$1,579,827
CoreFirst Bank & Trust	Topeka	\$1,291,227
NBKC Bank	Leawood	\$1,256,004
The Bennington State Bank	Salina	\$1,254,344
Bank of Labor	Overland Park	\$1,071,878
Farmers Bank & Trust	Great Bend	\$1,020,387

Bank Size Breakout				
Size (\$Millions)	E	NW	S	Totals
< 50	4	5	6	15
50 - 100	7	6	12	25
100 - 250	18	13	20	51
250 - 500	14	10	9	33
500 - 1B	7	6	6	19
> 1B	5	3	2	10
<b>Totals</b>	<b>55</b>	<b>43</b>	<b>55</b>	<b>153</b>

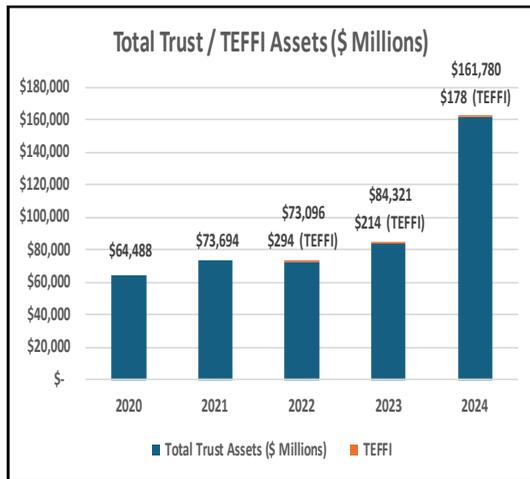
10 Smallest Banks (000's)		
Bank Name	City	Size
State Bank of Canton	Canton	\$34,006
Marquette Farmers State Bank	Marquette	\$31,664
The Farmers State Bank	Fairview	\$26,576
The Baxter State Bank	Baxter Springs	\$23,968
The Peoples State Bank	Cherryvale	\$23,833
The Dickinson County Bank	Enterprise	\$20,900
The Farmers State Bank	Dwight	\$20,501
Prescott State Bank	Prescott	\$16,654
The Walton State Bank	Walton	\$10,869
State Bank of Burrton	Burrton	\$8,494

# 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

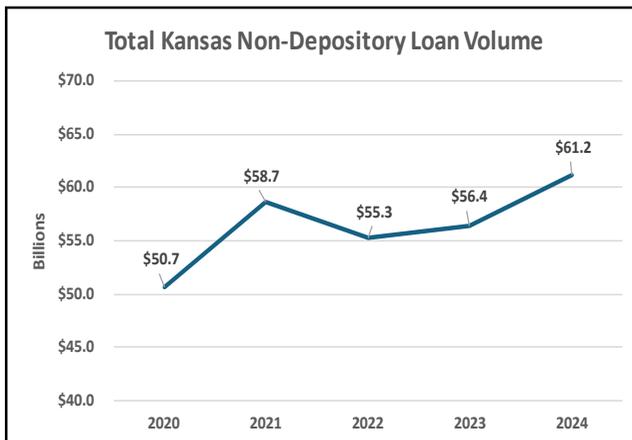


**Statewide**  
**Scott Lowry — Trust Manager**  
 (785) 379-3947

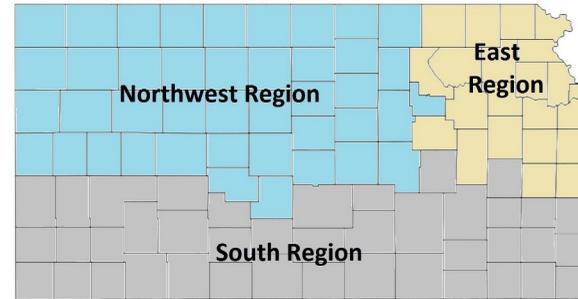
# Consumer & Mortgage Lending

Entity Type	Entities on 3/31/25	Entities on 6/30/25	Entities on 9/30/25	Entities on 12/31/25
Mortgage Companies	635	644	658	667
Mortgage Company Branches	1,209	1,261	1,300	1,311
Supervised Lenders	358	368	372	371
Supervised Lender Branches	306	302	313	314
Earned Wage Access Service Providers	4	17	21	26
Mortgage Loan Originators	7,787	8,407	9,083	9,722
Money Transmitters	189	196	202	212
Credit Services Organizations	21	21	21	21
Consumer Credit Filers	1,272	1,294	1,077	1,110
<b>Totals:</b>	<b>11,781</b>	<b>12,510</b>	<b>13,047</b>	<b>13,754</b>

<sup>1</sup>Loan 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  
 55 Banks

**Northwest Region**  
**James Hass — Regional Manager**  
 (785) 515-6992

Hays and Salina  
 43 Banks

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

Dodge City, Erie, and Wichita  
 55 Banks



Office of the State Bank Commissioner

**Office of the State Bank Commissioner**

Agency Snapshot

**February 2026**  
 (Financial data as of 12/31/2025)

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

**Timothy Kemp**  
 Deputy Bank Commissioner  
 (785) 380-3055

**Jim Payne**  
 Deputy Commissioner  
 Consumer & Mortgage Lending  
 (785) 379-3826

**Brock Roehler**  
 General Counsel  
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