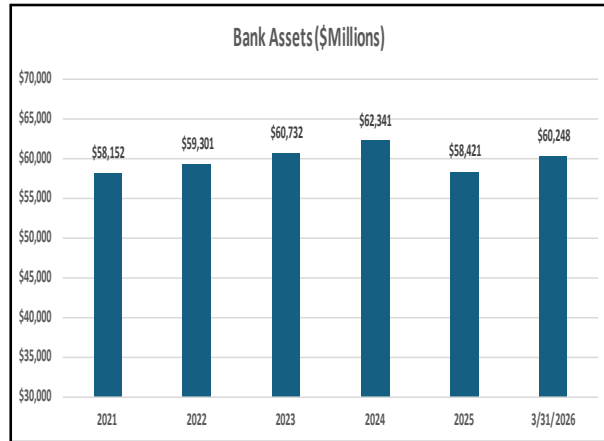


# Banking

Region	Number of Banks	Total Assets (000's)
East	55	\$23,700,413
Northwest	43	\$14,283,416
South	55	\$22,263,782
<b>Kansas</b>	<b>153</b>	<b>\$60,247,611</b>

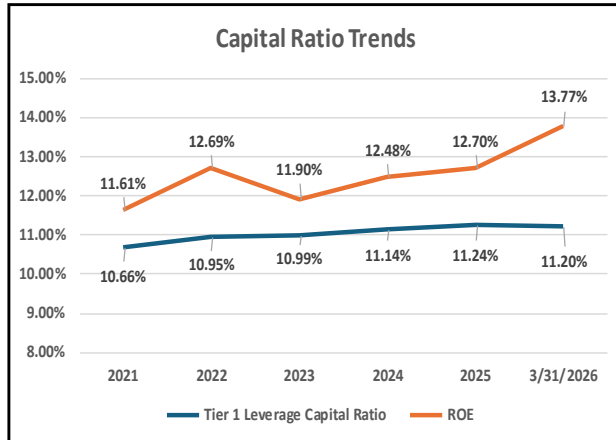
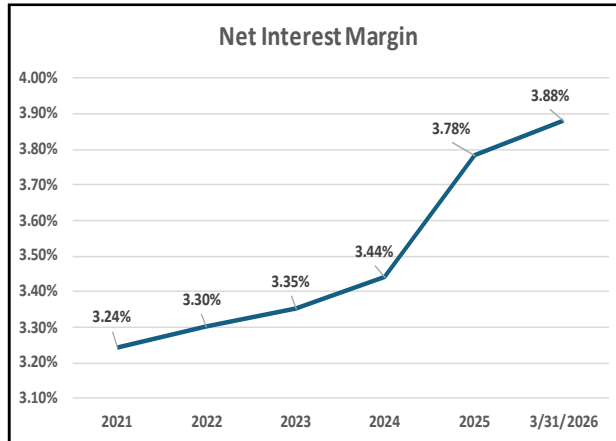
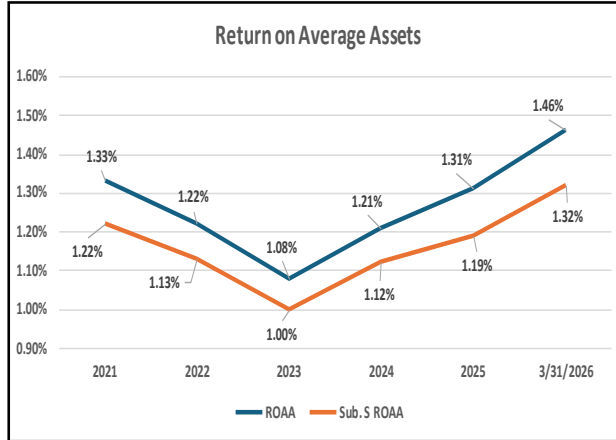


<b>Average Bank Size</b>	\$ 393,775,000
<b>Median Bank Size</b>	\$ 199,575,000

Annual Growth Trends (in millions)						
	Total Assets	Loans	Securities	Deposits	Total Capital	
<b>2026</b>	\$	60,248	38,853	13,818	50,884	6,675
	%	3.13	3.61	1.70	3.57	3.41
<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

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

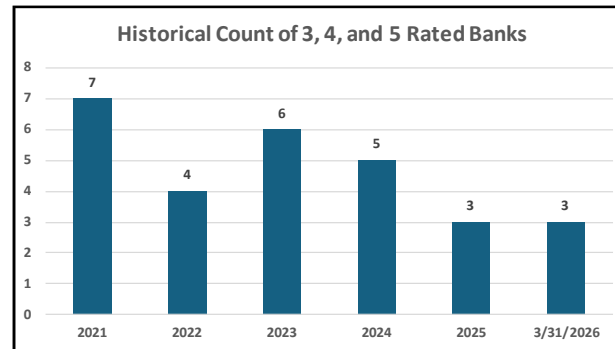
# Banking



# Banking

Agriculture Concentrations				
	2026	2025	2024	2023
<b>Total Ag Loans % (Farmland + Ag Production)</b>	119.43%	123.08%	109.60%	105.46%
<b>Highest Percentage</b>	612.25%	546.62%	505.67%	587.20%
<b>Ag Production Loans % (of Tier 1 + ACL)</b>	49.97%	53.65%	47.27%	44.01%
<b># Banks with Ag Production above 100% Tier 1 + ACL</b>	46	48	54	51
<b>Farmland Loans % (of Tier 1 + ACL)</b>	69.45%	69.43%	62.33%	61.45%
<b># Banks with Farmland Loans above 100% Tier 1 + ACL</b>	57	57	63	61
<b>% of Kansas State Banks considered Agricultural Banks</b>	62.75%	63.40%	62.42%	62.94%

Ratings History						
Year	1	2	3	4	5	Summary
3/31/2026	81	69	2	0	1	153 / 3
2025	78	72	2	0	1	153 / 3
2024	70	90	4	0	1	165 / 5
2023	74	90	4	1	1	170 / 6



# Banking

10 Largest Banks (000's)		
Bank Name	City	Size
Equity Bank	Andover	\$7,653,639
Security Bank of Kansas City	Kansas City	\$3,821,766
Emprise Bank	Wichita	\$2,773,623
KS StateBank	Manhattan	\$2,586,584
Peoples Bank & Trust Co	McPherson	\$1,599,701
CoreFirst Bank & Trust	Topeka	\$1,320,825
The Bennington State Bank	Salina	\$1,249,914
NBKC Bank	Leawood	\$1,228,036
Bank of Labor	Overland Park	\$1,099,845
Farmers Bank & Trust	Great Bend	\$1,048,648

Bank Size Breakout				
Size (\$Millions)	E	NW	S	Totals
< 50	4	6	6	16
50 - 100	6	5	11	22
100 - 250	18	13	21	52
250 - 500	13	11	8	32
500 - 1B	9	4	7	20
> 1B	5	4	2	11
<b>Totals</b>	<b>55</b>	<b>43</b>	<b>55</b>	<b>153</b>

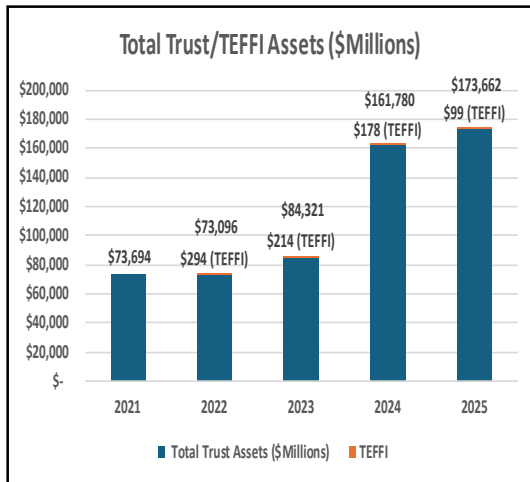
10 Smallest Banks (000's)		
Bank Name	City	Size
State Bank of Canton	Canton	\$36,960
Marquette Farmers State Bank	Marquette	\$32,909
The Farmers State Bank	Fairview	\$25,183
The Baxter State Bank	Baxter Springs	\$25,021
The Peoples State Bank	Cherryvale	\$24,144
The Dickinson County Bank	Enterprise	\$21,183
The Farmers State Bank	Dwight	\$19,766
Prescott State Bank	Prescott	\$16,875
The Walton State Bank	Walton	\$12,541
State Bank of Burrton	Burrton	\$9,373

# Trust

**Trust Companies - 13**  
**Trust Departments - 31**  
**\$173,661,903,000 in Trust Assets**  
 (as of 12/31/2025)

## 5 Largest Trust Companies/Departments

Trust Company/Dept	City	Trust Assets (000's)
Midwest Institutional Trust Co	OP	\$76,220,728
Benefit Trust Co	OP	\$51,837,917
Midwest Trust Co	OP	\$18,934,918
Bank of Labor	OP	\$5,302,822
Great Plains Trust Company	OP	\$4,638,816

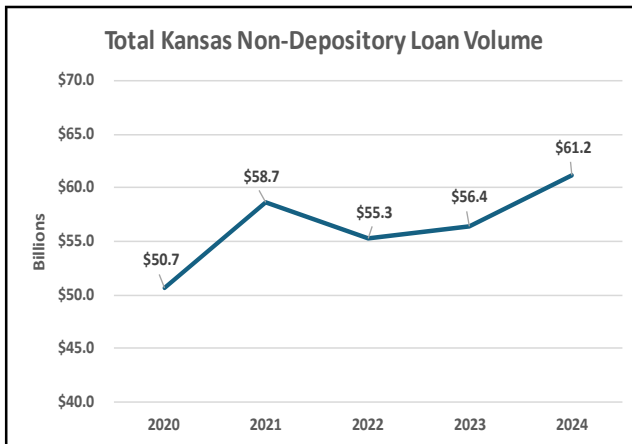


**Statewide**  
**Scott Lowry — Trust Manager**  
 (785) 379-3947

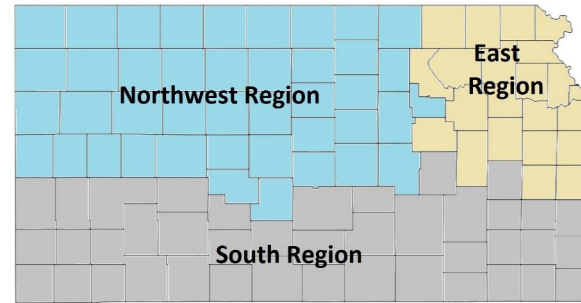
# Consumer & Mortgage Lending

Entity Type	Entities on 6/30/25	Entities on 9/30/25	Entities on 12/31/25	Entities on 3/31/2026
Mortgage Companies	644	658	667	670
Mortgage Company Branches	1,261	1,300	1,311	1,308
Supervised Lenders	368	372	371	365
Supervised Lender Branches	302	313	314	302
Earned Wage Access Service Providers	17	21	26	31
Mortgage Loan Originators	8,407	9,083	9,722	9,126
Money Transmitters	196	202	212	215
Credit Services Organizations	21	21	21	20
Consumer Credit Filers	1,294	1,077	1,110	1,130
<b>Totals:</b>	<b>12,510</b>	<b>13,047</b>	<b>13,754</b>	<b>13,167</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

**May 2026**

(Financial data as of 3/31/2026)

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

**Timothy Kemp**  
 Deputy Bank Commissioner  
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**Jim Payne**  
 Deputy Commissioner  
 Consumer & Mortgage Lending  
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**Brock Roehler**  
 General Counsel  
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