

Kansas Banking Report

Kansas Banking Benchmarks

All Kansas Commercial & Savings Institutions	9/30/2016 \$ in 000's	9/30/2015 \$ in 000's	Change from One Year Ago
Kansas Banking Indicators	Total (Sum)	Total (Sum)	Total (Sum)
Number of Institutions	265	273	↓ -8
Number of Employees	14,295	14,447	↓ -152
Total Assets	\$67,721,657	\$66,375,705	↑ \$1,345,952
Total Deposits	\$51,987,550	\$50,123,772	↑ \$1,863,778
Net Loans & Leases	\$43,004,590	\$40,123,502	↑ \$2,881,088
Net Interest income	\$1,541,549	\$1,485,901	↑ \$55,648
Total noninterest income	\$561,869	\$542,289	↑ \$19,580
Net Income (Year-to-date)	\$563,219	\$520,910	↑ \$42,309
Total Equity Capital	\$8,008,802	\$7,780,421	↑ \$228,381
Kansas Banking Performance Ratios	%	%	%
Unprofitable Institutions	2.26%	4.03%	↓ -1.77%
Institutions with earnings gains	65.66%	61.90%	↑ 3.76%
Net Interest Margin	3.29%	3.21%	↑ 0.08%
Return on Assets	1.12%	1.05%	↑ 0.07%
Return on Equity	9.57%	8.98%	↑ 0.59%
Net charge-offs to loans	0.06%	0.04%	↓ 0.02%
Efficiency ratio.	65.78%	66.59%	↓ -0.81%
Loss allowance to loans	1.26%	1.32%	-0.06%
Noncurrent loans to loans	0.77%	0.88%	↓ -0.11%
Net loans and leases to deposits	82.72%	80.05%	↑ 2.67%
Equity Capital to assets	11.83%	11.72%	↑ 0.11%

Kansas Banking Lending Benchmarks

All Kansas Commercial & Savings Institutions	9/30/2016 \$ in 000's	9/30/2015 \$ in 000's	Change from One Year Ago
Kansas Lending Indicators	Total (Sum)	Total (Sum)	Total (Sum)
Net Loans & Leases	\$43,004,590	\$40,123,502	↑ \$2,881,088
All real estate loans	\$30,065,882	\$27,795,030	↑ \$2,270,852
Construction and land development	\$2,271,371	\$1,848,958	↑ \$422,413
Commercial real estate	\$8,414,223	\$7,593,636	↑ \$820,587
1-4 family residential	\$14,501,787	\$13,917,345	↑ \$584,442
Farm loans	\$3,952,508	\$3,689,363	↑ \$263,145
Commercial & industrial loans	\$6,462,996	\$6,296,443	↑ \$166,553
Loans to individuals	\$1,696,903	\$1,747,148	↓ -\$50,245

