

FDIC State Profile

Kansas

Second Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

| Employment Growth Rates | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
|---|--------------|--------------|--------------|-------------|-------------|
| Total Nonfarm (share of trailing four quarter employment in parentheses) | -3.1% | -1.0% | 1.1% | 0.8% | 1.9% |
| Manufacturing (13%) | -8.8% | -5.4% | 1.4% | 0.7% | 1.9% |
| Other (non-manufacturing) Goods-Producing (5%) | -11.4% | -5.9% | 1.8% | 0.0% | 2.1% |
| Private Service-Producing (63%) | -2.3% | -0.6% | 1.3% | 0.9% | 2.1% |
| Government (19%) | 0.5% | 2.2% | 0.3% | 0.8% | 1.5% |
| Unemployment Rate (% of labor force) | 6.8% | 5.9% | 4.3% | 4.4% | 4.1% |
| Other Indicators | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
| Single-Family Home Permits | -23.9% | -39.4% | -37.4% | -38.2% | -20.9% |
| Multifamily Building Permits | 36.3% | -14.6% | -68.9% | 10.5% | -26.9% |
| Home Price Index | 0.3% | 0.8% | 0.5% | 1.0% | 3.3% |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | 4.16 | 3.16 | 3.16 | 3.09 | 2.81 |

BANKING TRENDS

| General Information | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
|--------------------------------|--------------|--------------|--------------|-------------|-------------|
| Institutions (#) | 343 | 345 | 352 | 348 | 357 |
| Total Assets (in millions) | 61,704 | 62,365 | 63,399 | 62,982 | 62,602 |
| New Institutions (# < 3 years) | 2 | 3 | 4 | 3 | 5 |
| Subchapter S Institutions | 174 | 174 | 174 | 173 | 170 |

| Asset Quality | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
|--|--------------|--------------|--------------|-------------|-------------|
| Past-Due and Nonaccrual Loans / Total Loans (median %) | 2.49 | 2.49 | 1.72 | 2.04 | 1.62 |
| Noncurrent Loans / Total Loans (median %) | 1.21 | 1.06 | 0.63 | 0.70 | 0.53 |
| ALLL/Total Loans (median %) | 1.44 | 1.42 | 1.25 | 1.38 | 1.22 |
| ALLL/Noncurrent Loans (median multiple) | 1.03 | 1.07 | 1.46 | 1.42 | 1.60 |
| Net Loan Losses / Total Loans (median %) | 0.07 | 0.03 | 0.01 | 0.16 | 0.06 |

| Capital / Earnings | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
|--|--------------|--------------|--------------|-------------|-------------|
| Tier 1 Leverage (median %) | 9.43 | 9.37 | 9.56 | 9.43 | 9.64 |
| Return on Assets (median %) | 0.74 | 0.90 | 1.03 | 0.82 | 1.01 |
| Pretax Return on Assets (median %) | 0.90 | 1.04 | 1.27 | 1.03 | 1.23 |
| Net Interest Margin (median %) | 3.91 | 3.88 | 4.01 | 4.02 | 4.07 |
| Yield on Earning Assets (median %) | 5.56 | 5.63 | 6.32 | 6.33 | 7.00 |
| Cost of Funding Earning Assets (median %) | 1.66 | 1.74 | 2.40 | 2.38 | 2.99 |
| Provisions to Avg. Assets (median %) | 0.18 | 0.17 | 0.07 | 0.18 | 0.05 |
| Noninterest Income to Avg. Assets (median %) | 0.53 | 0.51 | 0.55 | 0.57 | 0.59 |
| Overhead to Avg. Assets (median %) | 3.01 | 2.95 | 2.92 | 2.98 | 3.02 |

| Liquidity / Sensitivity | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
|--|--------------|--------------|--------------|-------------|-------------|
| Net Loans to Assets (median %) | 61.0 | 59.9 | 61.4 | 61.2 | 62.3 |
| Noncore Funding to Assets (median %) | 20.7 | 20.4 | 20.8 | 21.3 | 20.9 |
| Long-term Assets to Assets (median %, call filers) | 18.8 | 17.4 | 16.7 | 16.3 | 12.0 |
| Brokered Deposits (number of institutions) | 101 | 103 | 86 | 99 | 89 |
| Brokered Deposits to Assets (median % for those above) | 3.5 | 3.9 | 4.3 | 4.2 | 4.9 |

| Loan Concentrations (median % of Total Risk-Based Capital) | Q2-09 | Q1-09 | Q2-08 | 2008 | 2007 |
|---|--------------|--------------|--------------|-------------|-------------|
| Commercial and Industrial | 83.2 | 84.7 | 90.1 | 86.8 | 88.0 |
| Commercial Real Estate | 96.0 | 96.6 | 95.4 | 95.9 | 90.8 |
| Construction & Development | 17.3 | 17.8 | 19.1 | 17.6 | 16.6 |
| Multifamily Residential Real Estate | 1.4 | 1.2 | 0.8 | 1.0 | 0.6 |
| Nonresidential Real Estate | 69.4 | 70.3 | 68.8 | 69.5 | 64.3 |
| Residential Real Estate | 109.7 | 112.6 | 108.6 | 113.7 | 106.6 |
| Consumer | 33.0 | 32.9 | 34.1 | 33.7 | 33.9 |
| Agriculture | 140.6 | 139.8 | 142.5 | 143.1 | 136.9 |

BANKING PROFILE

| Largest Deposit Markets (from 2008 Summary of Deposits) | Institutions in Market | Deposits (\$ millions) | Asset Distribution | Institutions |
|--|-------------------------------|-------------------------------|--------------------------------|---------------------|
| Kansas City, MO-KS | 155 | 39,991 | < \$100 million | 223 (65%) |
| Wichita, KS | 59 | 9,666 | \$100 million to \$250 million | 73 (21.3%) |
| Topeka, KS | 39 | 5,113 | \$250 million to \$1 billion | 40 (11.7%) |
| St. Joseph, MO-KS | 26 | 1,945 | \$1 billion to \$10 billion | 7 (2%) |
| Lawrence, KS | 25 | 1,597 | > \$10 billion | 0 (0%) |