

FDIC State Profile

Kansas

Fourth Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q4-09	Q3-09	Q4-08	2009	2008
Total Nonfarm (share of trailing four quarter employment in parentheses)	-4.3%	-4.1%	0.0%	-3.3%	0.8%
Manufacturing (12%)	-13.5%	-12.9%	-1.2%	-10.5%	0.6%
Other (non-manufacturing) Goods-Producing (5%)	-10.9%	-12.5%	-2.6%	-10.9%	0.0%
Private Service-Producing (63%)	-3.2%	-2.7%	0.1%	-2.3%	0.9%
Government (19%)	0.4%	-0.1%	1.2%	0.8%	0.7%
Unemployment Rate (% of labor force)	6.7%	7.1%	5.1%	6.7%	4.4%
Other Indicators	Q4-09	Q3-09	Q4-08	2009	2008
Single-Family Home Permits	5.4%	-23.6%	-50.2%	-21.9%	-38.2%
Multifamily Building Permits	154.0%	-46.3%	-36.6%	11.4%	10.5%
Home Price Index	-0.8%	0.4%	0.3%	0.2%	0.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.62	4.08	3.12	3.75	3.09

BANKING TRENDS

General Information	Q4-09	Q3-09	Q4-08	2009	2008
Institutions (#)	339	341	348	339	348
Total Assets (in millions)	62,332	61,741	62,982	62,332	62,982
New Institutions (# < 3 years)	2	2	3	2	3
Subchapter S Institutions	171	172	173	171	173
Asset Quality	Q4-09	Q3-09	Q4-08	2009	2008
Past-Due and Nonaccrual Loans / Total Loans (median %)	2.38	2.47	2.04	2.38	2.04
Noncurrent Loans / Total Loans (median %)	1.14	1.14	0.70	1.14	0.70
ALLL/Total Loans (median %)	1.52	1.51	1.38	1.52	1.38
ALLL/Noncurrent Loans (median multiple)	1.18	1.11	1.42	1.18	1.42
Net Loan Losses / Total Loans (median %)	0.20	0.12	0.13	0.39	0.16
Capital / Earnings	Q4-09	Q3-09	Q4-08	2009	2008
Tier 1 Leverage (median %)	9.42	9.45	9.43	9.42	9.43
Return on Assets (median %)	0.63	0.78	0.63	0.65	0.82
Pretax Return on Assets (median %)	0.65	0.90	0.73	0.80	1.03
Net Interest Margin (median %)	3.90	3.92	4.01	3.87	4.02
Yield on Earning Assets (median %)	5.35	5.51	6.03	5.50	6.33
Cost of Funding Earning Assets (median %)	1.46	1.57	2.04	1.62	2.38
Provisions to Avg. Assets (median %)	0.22	0.18	0.22	0.32	0.18
Noninterest Income to Avg. Assets (median %)	0.53	0.56	0.54	0.54	0.57
Overhead to Avg. Assets (median %)	3.16	3.07	3.16	3.06	2.98
Liquidity / Sensitivity	Q4-09	Q3-09	Q4-08	2009	2008
Net Loans to Assets (median %)	58.5	60.1	61.2	58.5	61.2
Noncore Funding to Assets (median %)	20.3	21.1	21.3	20.3	21.3
Long-term Assets to Assets (median %, call filers)	20.2	19.9	16.3	20.2	16.3
Brokered Deposits (number of institutions)	99	100	99	99	99
Brokered Deposits to Assets (median % for those above)	3.1	3.4	4.2	3.1	4.2
Loan Concentrations (median % of Total Risk-Based Capital)	Q4-09	Q3-09	Q4-08	2009	2008
Commercial and Industrial	78.3	80.3	86.8	78.3	86.8
Commercial Real Estate	95.0	93.8	95.9	95.0	95.9
Construction & Development	15.3	16.1	17.6	15.3	17.6
Multifamily Residential Real Estate	1.6	1.5	1.0	1.6	1.0
Nonresidential Real Estate	71.8	71.5	69.5	71.8	69.5
Residential Real Estate	111.4	110.2	113.7	111.4	113.7
Consumer	32.0	32.6	33.7	32.0	33.7
Agriculture	140.3	137.1	143.1	140.3	143.1

BANKING PROFILE

Largest Deposit Markets (from 2009 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Kansas City, MO-KS	150	40,741	< \$100 million	215 (63.4%)
Wichita, KS	57	10,310	\$100 million to \$250 million	76 (22.4%)
Topeka, KS	39	4,835	\$250 million to \$1 billion	41 (12.1%)
Manhattan, KS	25	2,169	\$1 billion to \$10 billion	7 (2.1%)
St. Joseph, MO-KS	25	2,045	> \$10 billion	0 (0%)