FDIC State Profile

Kansas

Third Quarter 2025

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)		Q3-25	Q2-25	Q3-24	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)		0.0%	0.5%	1.0%	0.9%	2.0%
Manufacturing	(12%)	0.2%	-1.1%	0.7%	0.6%	2.6%
Other (non-manufacturing) Goods-Producing	(5%)	-1.0%	3.4%	6.0%	4.2%	4.4%
Private Service-Providing	(66%)	0.2%	0.3%	0.5%	0.5%	1.8%
Government	(17%)	-0.4%	1.3%	1.8%	1.4%	1.6%
Unemployment Rate (% of labor force, seasonally adjusted)		3.8%	3.8%	3.7%	3.6%	2.9%

Other Indicators (% change of 4-qtr moving total, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Single-Family Home Permits	N/A	11.5%	11.8%	8.9%	-11.9%
Multifamily Building Permits	N/A	-19.4%	17.5%	-2.6%	13.5%
Home Price Index (change from year ago)	4.5%	4.5%	5.5%	7.1%	6.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.50	1.42	1.26	1.18

BANKING TRENDS

General Information	Q3-25	Q2-25	Q3-24	2024	2023
Institutions (#)	191	193	200	199	204
Total Assets (in millions)	$91,256	$89,626	$95,209	$95,875	$94,340
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	102	104	107	107	109

Asset Quality	Q3-25	Q2-25	Q3-24	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.94	0.88	0.66	0.75	0.56
Noncurrent Loans / Total Loans (median %)	0.35	0.27	0.24	0.15	0.16
Loan and Lease Allowance / Total Loans (median %)	1.29	1.27	1.28	1.28	1.32
Loan and Lease Allowance / Noncurrent Loans (median multiple)	2.66	2.36	3.45	3.28	4.40
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.01	0.00	0.00	0.01	0.00

Capital / Earnings (year-to-date annualized, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Tier 1 Leverage (median %, end of period)	11.03	10.99	10.97	10.65	10.71
Return on Assets (median %)	1.23	1.21	1.03	1.02	0.94
Pretax Return on Assets (median %)	1.43	1.41	1.19	1.18	1.09
Net Interest Margin (median %)	3.80	3.74	3.49	3.52	3.38
Yield on Earning Assets (median %)	5.59	5.49	5.37	5.35	4.75
Cost of Funding Earning Assets (median %)	1.80	1.78	1.87	1.88	1.30
Provisions to Avg. Assets (median %)	0.05	0.04	0.04	0.05	0.02
Noninterest Income to Avg. Assets (median %)	0.38	0.37	0.38	0.36	0.38
Overhead to Avg. Assets (median %)	2.54	2.49	2.47	2.50	2.45

Liquidity / Sensitivity	Q3-25	Q2-25	Q3-24	2024	2023
Net Loans to Assets (median %)	62.94	62.68	61.39	62.51	59.77
Noncore Funding to Assets (median %)	13.25	13.89	14.43	13.67	13.50
Long-term Assets to Assets (median %, call filers)	26.54	27.48	29.76	28.62	32.90
Brokered Deposits (number of institutions)	81	80	82	83	65
Brokered Deposits to Assets (median % for those above)	4.53	4.60	4.86	5.21	4.56

Loan Concentrations

(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q3-25	Q2-25	Q3-24	2024	2023
Commercial and Industrial	54	54	55	53	55
Commercial Real Estate	79	84	85	87	90
Construction & Development	11	11	13	12	13
Multifamily Residential Real Estate	3	3	3	3	3
Nonresidential Real Estate	57	57	58	54	55
Residential Real Estate	115	117	117	110	111
Consumer	15	15	15	15	16
Agriculture	140	142	142	144	139

BANKING PROFILE

Largest Deposit Markets (from 2025 Summary of Deposits)	Institutions in Market	
Kansas City, MO-KS	116	$99,685
Wichita, KS	46	$22,322
Topeka, KS	32	$6,578
Joplin, MO-KS	22	$4,703
Manhattan, KS	22	$4,451

Asset Distribution	Institutions	
< $100 million	57	(29.8%)
$100 million to $250 million	57	(29.8%)
$250 million to $1 billion	59	(30.9%)
$1 billion to $10 billion	18	(9.4%)
$10 billion	0	(0.0%)