

FDIC State Profile

Kansas

Second Quarter 2021

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Total Nonfarm (share of trailing four quarter employment in parentheses)	5.7%	-4.3%	-8.7%	-4.6%	0.6%
Manufacturing (12%)	4.6%	-7.8%	-11.0%	-6.8%	2.3%
Other (non-manufacturing) Goods-Producing (5%)	3.5%	-4.1%	-4.3%	-1.5%	2.8%
Private Service-Providing (65%)	7.5%	-3.5%	-9.6%	-4.8%	0.1%
Government (18%)	1.3%	-5.1%	-5.2%	-3.3%	0.7%
Unemployment Rate (% of labor force, seasonally adjusted)	3.6%	3.6%	9.5%	5.9%	3.1%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Single-Family Home Permits	31.3%	15.6%	-3.3%	15.0%	-14.1%
Multifamily Building Permits	7.5%	-7.3%	-32.8%	-21.8%	-17.2%
Home Price Index (change from year ago)	11.9%	7.0%	4.3%	5.3%	4.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.36	1.06	1.33	1.47	2.27

BANKING TRENDS

General Information	Q2-21	Q1-21	Q2-20	2020	2019
Institutions (#)	219	219	222	221	227
Total Assets (in millions)	88,108	88,239	83,992	85,655	75,280
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	113	113	114	113	118

Asset Quality	Q2-21	Q1-21	Q2-20	2020	2019
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.73	0.92	1.16	0.96	1.12
Noncurrent Loans / Total Loans (median %)	0.32	0.39	0.46	0.37	0.45
Loan and Lease Allowance / Total Loans (median %)	1.48	1.47	1.37	1.44	1.38
Loan and Lease Allowance / Noncurrent Loans (median multiple)	3.10	2.33	1.97	2.64	1.80
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.00	0.02	0.04

Capital / Earnings (year-to-date annualized, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Tier 1 Leverage (median %, end of period)	10.22	10.26	10.61	10.47	11.03
Return on Assets (median %)	1.21	1.16	1.08	1.02	1.11
Pretax Return on Assets (median %)	1.40	1.35	1.24	1.17	1.29
Net Interest Margin (median %)	3.34	3.28	3.60	3.51	3.73
Yield on Earning Assets (median %)	3.74	3.64	4.31	4.08	4.57
Cost of Funding Earning Assets (median %)	0.35	0.37	0.64	0.55	0.76
Provisions to Avg. Assets (median %)	0.00	0.00	0.10	0.10	0.07
Noninterest Income to Avg. Assets (median %)	0.42	0.41	0.43	0.44	0.47
Overhead to Avg. Assets (median %)	2.36	2.39	2.59	2.56	2.75

Liquidity/Sensitivity	Q2-21	Q1-21	Q2-20	2020	2019
Net Loans to Assets (median %)	52.54	53.27	59.79	56.81	63.18
Noncore Funding to Assets (median %)	7.45	7.68	9.35	7.97	9.06
Long-term Assets to Assets (median %, call filers)	36.59	33.46	27.36	32.24	27.49
Brokered Deposits (number of institutions)	54	54	61	54	69
Brokered Deposits to Assets (median % for those above)	2.92	2.34	2.35	2.42	2.44

Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q2-21	Q1-21	Q2-20	2020	2019
Commercial and Industrial	71	74	85	68	59
Commercial Real Estate	73	74	71	73	73
Construction & Development	8	8	7	8	7
Multifamily Residential Real Estate	2	2	2	2	3
Nonresidential Real Estate	52	51	52	50	53
Residential Real Estate	96	98	96	97	97
Consumer	15	16	16	16	18
Agriculture	122	128	145	136	141

BANKING PROFILE

Largest Deposit Markets (from 2021 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Kansas City, MO-KS	125	81,960	< \$100 million	80 (36.5%)
Wichita, KS	47	21,577	\$100 million to \$250 million	69 (31.5%)
Topeka, KS	33	6,186	\$250 million to \$1 billion	54 (24.7%)
Manhattan, KS	21	3,971	\$1 billion to \$10 billion	16 (7.3%)
Lawrence, KS	22	3,529	> \$10 billion	0 (0%)