

Fourth Quarter 2024

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q4-24	Q3-24	Q4-23	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.6%	1.0%	1.3%	0.9%	2.0%
Manufacturing (12%)	-0.8%	0.7%	1.0%	0.6%	2.6%
Other (non-manufacturing) Goods-Producing (5%)	4.9%	6.0%	3.7%	4.2%	4.4%
Private Service-Providing (65%)	0.4%	0.5%	1.1%	0.5%	1.8%
Government (18%)	1.3%	1.8%	1.7%	1.4%	1.6%
Unemployment Rate (% of labor force, seasonally adjusted)	3.8%	3.7%	3.0%	3.6%	2.9%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q4-24	Q3-24	Q4-23	2024	2023
Single-Family Home Permits	8.9%	11.8%	-11.9%	8.9%	-11.9%
Multifamily Building Permits	-2.6%	17.5%	13.5%	-2.6%	13.5%
Home Price Index (change from year ago)	6.2%	5.8%	7.5%	7.1%	6.9%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.44	1.11	N/A	1.19
BANKING TRENDS					
General Information	Q4-24	Q3-24	Q4-23	2024	2023
Institutions (#)	199	200	204	199	204
Total Assets (in millions)	\$95,877	\$95,209	\$94,340	\$95,877	\$94,340
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	107	107	109	107	109
Asset Quality	Q4-24	Q3-24	Q4-23	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.77	0.66	0.56	0.77	0.56
Noncurrent Loans / Total Loans (median %)	0.15	0.24	0.16	0.15	0.16
Loan and Lease Allowance / Total Loans (median %)	1.28	1.28	1.32	1.28	1.32
Loan and Lease Allowance / Noncurrent Loans (median multiple)	3.27	3.45	4.40	3.27	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)	Q4-24	Q3-24	Q4-23	2024	2023
Tier 1 Leverage (median %, end of period)	10.65	10.97	10.71	10.65	10.71
Return on Assets (median %)	1.04	1.03	0.94	1.04	0.94
Pretax Return on Assets (median %)	1.18	1.19	1.09	1.18	1.09
Net Interest Margin (median %)	3.52	3.49	3.38	3.52	3.38
Yield on Earning Assets (median %)	5.35	5.37	4.75	5.35	4.75
Cost of Funding Earning Assets (median %)	1.88	1.87	1.30	1.88	1.30
Provisions to Avg. Assets (median %)	0.04	0.04	0.02	0.04	0.02
Noninterest Income to Avg. Assets (median %)	0.36	0.38	0.38	0.36	0.38
Overhead to Avg. Assets (median %)	2.50	2.47	2.45	2.50	2.45
Liquidity / Sensitivity	Q4-24	Q3-24	Q4-23	2024	2023
Net Loans to Assets (median %)	62.51	61.39	59.77	62.51	59.77
Noncore Funding to Assets (median %)	13.67	14.43	13.50	13.67	13.50
Long-term Assets to Assets (median %, call filers)	28.62	29.76	32.90	28.62	32.90
Brokered Deposits (number of institutions)	83	82	65	83	65
Brokered Deposits to Assets (median % for those above)	5.21	4.86	4.56	5.21	4.56
Loan Concentrations					
(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q4-24	Q3-24	Q4-23	2024	2023
Commercial and Industrial	53	55	55	53	55
Commercial Real Estate	87	85	90	87	90
Construction & Development	12	13	13	12	13
Multifamily Residential Real Estate	3	3	3	3	3
Nonresidential Real Estate	54	58	55	54	55
Residential Real Estate	110	117	111	110	111
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Consumer Agriculture	15 144	15 142	16 139	15 144	16 139

BANKING PROFILE

Largest Deposit Markets (from 2024 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	ns) Asset Distribution		Institutions	
Kansas City, MO-KS	118	\$88,512	<\$100 million	60	(30.2%)	
Wichita, KS	46	\$21,915	\$100 million to \$250 million	62	(31.2%)	
Topeka, KS	32	\$5,922	\$250 million to \$1 billion	60	(30.2%)	
Joplin, MO-KS	21	\$4,473	\$1 billion to \$10 billion	17	(8.5%)	
Manhattan, KS	22	\$4,147	\$10 billion	0	(0.0%)	