

# FDIC State Profile

Kansas

Third Quarter 2018

## ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

<b>Employment Growth Rates (change from year ago, unless noted)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.9%	1.8%	0.0%	0.0%	0.3%
Manufacturing (12%)	3.0%	2.9%	1.1%	0.8%	-0.6%
Other (non-manufacturing) Goods-Producing (5%)	3.1%	0.7%	-2.7%	-1.8%	-1.9%
Private Service-Providing (65%)	1.5%	2.0%	-0.1%	-0.1%	0.7%
Government (18%)	2.3%	0.7%	0.2%	0.1%	-0.2%
Unemployment Rate (% of labor force, seasonally adjusted)	3.3%	3.4%	3.6%	3.6%	4.0%

  

<b>Other Indicators (change from year ago, unless noted)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Single-Family Home Permits	12.7%	-0.3%	6.5%	15.0%	-3.8%
Multifamily Building Permits	-2.2%	15.9%	-3.9%	-3.0%	31.2%
Home Price Index	5.1%	5.5%	5.1%	4.7%	4.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.38	2.57	2.34	2.23	2.22

## BANKING TRENDS

<b>General Information</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Institutions (#)	236	240	248	247	263
Total Assets (in millions)	71,282	71,004	68,559	70,305	68,837
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	124	126	130	130	135

  

<b>Asset Quality</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.32	1.12	1.09	1.08	1.07
Noncurrent Loans / Total Loans (median %)	0.46	0.40	0.45	0.46	0.41
ALLL/Total Loans (median %)	1.41	1.43	1.46	1.40	1.44
ALLL/Noncurrent Loans (median multiple)	2.33	2.25	2.45	2.43	2.53
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.03	0.03

<b>Capital / Earnings</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Tier 1 Leverage (median %)	10.98	10.82	10.62	10.45	10.59
Return on Assets (median %)	1.17	1.06	1.00	0.91	0.93
Pretax Return on Assets (median %)	1.31	1.23	1.26	1.15	1.11
Net Interest Margin (median %)	3.77	3.71	3.65	3.62	3.54
Yield on Earning Assets (median %)	4.42	4.22	4.15	4.09	3.99
Cost of Funding Earning Assets (median %)	0.61	0.53	0.44	0.42	0.37
Provisions to Avg. Assets (median %)	0.04	0.04	0.04	0.06	0.06
Noninterest Income to Avg. Assets (median %)	0.44	0.44	0.44	0.45	0.48
Overhead to Avg. Assets (median %)	2.74	2.67	2.67	2.66	2.72

<b>Liquidity/Sensitivity</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Net Loans to Assets (median %)	64.60	62.49	62.71	62.57	61.25
Noncore Funding to Assets (median %)	10.33	9.10	10.43	9.56	9.27
Long-term Assets to Assets (median %, call filers)	28.70	30.46	31.32	31.48	32.03
Brokered Deposits (number of institutions)	72	74	82	83	84
Brokered Deposits to Assets (median % for those above)	3.51	3.39	5.31	4.85	3.26

<b>Loan Concentrations (median % of Qualifying Total Capital)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Commercial and Industrial	61	64	60	61	61
Commercial Real Estate	80	80	83	81	81
Construction & Development	9	9	9	9	9
Multifamily Residential Real Estate	2	3	2	2	2
Nonresidential Real Estate	58	62	58	61	58
Residential Real Estate	105	108	107	108	106
Consumer	19	18	19	18	19
Agriculture	153	145	144	148	140

## BANKING PROFILE

<b>Largest Deposit Markets (from 2018 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Kansas City, MO-KS	122	57,463	< \$100 million	109 (46.2%)
Wichita, KS	52	15,809	\$100 million to \$250 million	74 (31.4%)
Topeka, KS	38	5,390	\$250 million to \$1 billion	43 (18.2%)
Manhattan, KS	21	2,730	\$1 billion to \$10 billion	10 (4.2%)
Lawrence, KS	23	2,285	> \$10 billion	0 (0%)