



State Profile

Kansas

Second Quarter 2017

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Total Nonfarm (share of trailing four quarter employment in parentheses)	-0.2%	0.0%	0.6%	0.5%	0.8%
Manufacturing (11%)	-1.0%	-1.2%	-0.6%	-0.5%	-0.6%
Other (non-manufacturing) Goods-Producing (5%)	-0.5%	-1.3%	-2.5%	-2.2%	-1.1%
Private Service-Providing (66%)	-0.1%	0.3%	1.4%	1.2%	1.5%
Government (18%)	-0.2%	0.1%	-0.5%	-0.2%	-0.1%
Unemployment Rate (% of labor force)	3.7%	4.0%	4.1%	4.2%	4.2%

Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	25.9%	22.3%	-12.2%	-3.8%	21.3%
Multifamily Building Permits	-50.4%	7.8%	62.7%	31.2%	-32.4%
Home Price Index	5.1%	4.4%	5.0%	4.8%	3.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.58	1.89	2.33	2.22	2.29

BANKING TRENDS

General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	252	256	269	263	271
Total Assets (in millions)	68,187	70,295	67,240	68,838	66,681
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	133	133	138	135	137

Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.06	1.16	1.12	1.07	1.02
Noncurrent Loans / Total Loans (median %)	0.41	0.44	0.50	0.41	0.37
ALLL/Total Loans (median %)	1.41	1.45	1.45	1.44	1.44
ALLL/Noncurrent Loans (median multiple)	2.51	2.66	2.62	2.53	3.11
Net Loan Losses / Total Loans (median %)	0.00	0.00	0.00	0.03	0.02

Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	10.62	10.51	10.36	10.60	10.40
Return on Assets (median %)	0.97	0.91	0.99	0.93	0.91
Pretax Return on Assets (median %)	1.22	1.08	1.22	1.11	1.04
Net Interest Margin (median %)	3.57	3.52	3.56	3.54	3.49
Yield on Earning Assets (median %)	4.04	4.00	3.98	3.99	3.93
Cost of Funding Earning Assets (median %)	0.41	0.39	0.37	0.37	0.36
Provisions to Avg. Assets (median %)	0.03	0.02	0.02	0.06	0.05
Noninterest Income to Avg. Assets (median %)	0.43	0.44	0.45	0.48	0.46
Overhead to Avg. Assets (median %)	2.64	2.67	2.69	2.72	2.72

Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	61.35	60.98	60.32	61.25	59.09
Noncore Funding to Assets (median %)	8.16	7.53	9.49	9.27	9.00
Long-term Assets to Assets (median %, call filers)	32.71	33.03	32.78	32.03	31.97
Brokered Deposits (number of institutions)	82	81	81	83	78
Brokered Deposits to Assets (median % for those above)	4.11	3.73	3.22	3.29	3.87

Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	62.75	63.11	64.64	61.40	64.70
Commercial Real Estate	79.70	81.61	77.38	80.55	77.71
Construction & Development	8.13	9.67	8.94	9.25	8.09
Multifamily Residential Real Estate	2.47	2.51	2.02	2.38	1.40
Nonresidential Real Estate	58.50	60.54	56.74	57.96	58.83
Residential Real Estate	106.51	108.40	103.28	105.76	108.38
Consumer	19.03	18.77	18.60	19.21	19.42
Agriculture	142.27	138.44	142.13	140.45	147.33

BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Kansas City, MO-KS	135	52,717	< \$100 million	123 (48.8%)
Wichita, KS	56	14,922	\$100 million to \$250 million	73 (29%)
Topeka, KS	38	5,095	\$250 million to \$1 billion	47 (18.7%)
Manhattan, KS	22	2,517	\$1 billion to \$10 billion	9 (3.6%)
Lawrence, KS	22	2,162	> \$10 billion	0 (0%)