



State Profile

Kansas

Fourth Quarter 2017

ECONOMIC INDICATORS

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

	Q4-17	Q3-17	Q4-16	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.3%	0.0%	0.1%	0.0%	0.3%
Manufacturing (12%)	1.9%	1.1%	-0.7%	0.8%	-0.6%
Other (non-manufacturing) Goods-Producing (5%)	-2.1%	-2.7%	-2.0%	-1.8%	-1.9%
Private Service-Providing (65%)	0.3%	-0.1%	0.4%	-0.1%	0.7%
Government (18%)	0.3%	0.2%	0.4%	0.1%	-0.2%
Unemployment Rate (% of labor force)	3.5%	3.6%	4.1%	3.6%	4.0%

Other Indicators (change from year ago, unless noted)

	Q4-17	Q3-17	Q4-16	2017	2016
Single-Family Home Permits	5.1%	6.5%	-4.6%	15.0%	-3.8%
Multifamily Building Permits	161.4%	-3.9%	-21.9%	-3.0%	31.2%
Home Price Index	4.4%	5.1%	5.3%	4.8%	4.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.13	2.34	2.16	2.24	2.22

BANKING TRENDS

General Information

	Q4-17	Q3-17	Q4-16	2017	2016
Institutions (#)	247	248	263	247	263
Total Assets (in millions)	70,306	68,559	68,837	70,306	68,837
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	130	130	135	130	135

Asset Quality

	Q4-17	Q3-17	Q4-16	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.08	1.09	1.07	1.08	1.07
Noncurrent Loans / Total Loans (median %)	0.46	0.44	0.41	0.46	0.41
ALLL/Total Loans (median %)	1.40	1.46	1.44	1.40	1.44
ALLL/Noncurrent Loans (median multiple)	2.43	2.45	2.53	2.43	2.53
Net Loan Losses / Total Loans (median %)	0.01	0.00	0.01	0.03	0.03

Capital / Earnings

	Q4-17	Q3-17	Q4-16	2017	2016
Tier 1 Leverage (median %)	10.45	10.62	10.59	10.45	10.59
Return on Assets (median %)	0.80	1.00	0.82	0.91	0.93
Pretax Return on Assets (median %)	1.02	1.26	0.93	1.15	1.11
Net Interest Margin (median %)	3.70	3.65	3.54	3.62	3.54
Yield on Earning Assets (median %)	4.14	4.15	3.98	4.09	3.99
Cost of Funding Earning Assets (median %)	0.45	0.44	0.39	0.42	0.37
Provisions to Avg. Assets (median %)	0.05	0.04	0.04	0.06	0.06
Noninterest Income to Avg. Assets (median %)	0.44	0.44	0.47	0.45	0.48
Overhead to Avg. Assets (median %)	2.83	2.66	2.82	2.66	2.72

Liquidity/Sensitivity

	Q4-17	Q3-17	Q4-16	2017	2016
Net Loans to Assets (median %)	62.57	62.71	61.25	62.57	61.25
Noncore Funding to Assets (median %)	9.56	10.43	9.27	9.56	9.27
Long-term Assets to Assets (median %, call filers)	31.48	31.32	32.03	31.48	32.03
Brokered Deposits (number of institutions)	83	82	84	83	84
Brokered Deposits to Assets (median % for those above)	4.85	5.31	3.26	4.85	3.26

Loan Concentrations (median % of Qualifying Total Capital)

	Q4-17	Q3-17	Q4-16	2017	2016
Commercial and Industrial	61.81	60.20	61.40	61.81	61.40
Commercial Real Estate	81.25	82.84	80.55	81.25	80.55
Construction & Development	8.75	8.78	9.25	8.75	9.25
Multifamily Residential Real Estate	2.34	2.42	2.38	2.34	2.38
Nonresidential Real Estate	60.93	58.14	57.96	60.93	57.96
Residential Real Estate	107.63	107.09	105.76	107.63	105.76
Consumer	18.21	18.74	19.21	18.21	19.21
Agriculture	148.42	144.24	140.45	148.42	140.45

BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Asset Distribution	Institutions
Kansas City, MO-KS	126	55,663	< \$100 million	113 (45.7%)
Wichita, KS	55	15,279	\$100 million to \$250 million	78 (31.6%)
Topeka, KS	38	5,301	\$250 million to \$1 billion	47 (19%)
Manhattan, KS	22	2,569	\$1 billion to \$10 billion	9 (3.6%)
Lawrence, KS	23	2,273	> \$10 billion	0 (0%)