



# State Profile

Kansas

## First Quarter 2012

### ECONOMIC INDICATORS

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

	Q1-12	Q4-11	Q1-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	0.5%	0.9%	0.6%	-1.1%
Manufacturing (12%)	2.1%	1.5%	0.1%	0.6%	-4.3%
Other (non-manufacturing) Goods-Producing (5%)	5.3%	-2.1%	1.3%	-1.2%	-4.7%
Private Service-Producing (64%)	1.3%	1.1%	1.4%	1.5%	-0.7%
Government (19%)	-1.5%	-1.3%	-0.1%	-1.6%	0.3%
Unemployment Rate (% of labor force)	6.1%	6.5%	6.9%	6.7%	7.1%

#### Other Indicators (change from year ago, unless noted)

	Q1-12	Q4-11	Q1-11	2011	2010
Single-Family Home Permits	18.3%	-20.6%	-21.9%	-17.3%	3.9%
Multifamily Building Permits	-54.8%	14.8%	131.3%	101.2%	-70.9%
Home Price Index	0.3%	-0.9%	-0.3%	-1.2%	-0.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.90	2.98	3.10	3.41	3.82

### BANKING TRENDS

#### General Information

	Q1-12	Q4-11	Q1-11	2011	2010
Institutions (#)	317	318	325	318	326
Total Assets (in millions)	62,641	61,920	62,290	61,920	62,962
New Institutions (# < 3 years)	0	0	1	0	1
Subchapter S Institutions	159	160	164	160	164

#### Asset Quality

	Q1-12	Q4-11	Q1-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.68	1.67	2.06	1.67	1.91
Noncurrent Loans / Total Loans (median %)	0.81	0.73	1.05	0.73	0.92
ALLL/Total Loans (median %)	1.75	1.66	1.67	1.66	1.59
ALLL/Noncurrent Loans (median multiple)	1.87	1.74	1.45	1.74	1.42
Net Loan Losses / Total Loans (median %)	0.00	0.04	0.00	0.12	0.24

#### Capital / Earnings

	Q1-12	Q4-11	Q1-11	2011	2010
Tier 1 Leverage (median %)	9.80	9.83	9.62	9.83	9.52
Return on Assets (median %)	0.93	0.79	0.80	0.81	0.70
Pretax Return on Assets (median %)	1.10	0.88	0.92	1.02	0.83
Net Interest Margin (median %)	3.55	3.77	3.71	3.78	3.79
Yield on Earning Assets (median %)	4.33	4.60	4.72	4.68	5.05
Cost of Funding Earning Assets (median %)	0.72	0.77	0.97	0.86	1.22
Provisions to Avg. Assets (median %)	0.01	0.04	0.08	0.10	0.28
Noninterest Income to Avg. Assets (median %)	0.51	0.50	0.50	0.50	0.54
Overhead to Avg. Assets (median %)	2.79	3.04	2.91	2.91	3.00

#### Liquidity/Sensitivity

	Q1-12	Q4-11	Q1-11	2011	2010
Net Loans to Assets (median %)	50.44	53.49	54.30	53.49	56.21
Noncore Funding to Assets (median %)	16.89	18.48	19.37	18.48	20.13
Long-term Assets to Assets (median %, call filers)*	26.66	24.99	22.76	24.99	21.64
Brokered Deposits (number of institutions)	83	87	94	87	100
Brokered Deposits to Assets (median % for those above)	1.49	1.71	1.85	1.71	2.05

#### Loan Concentrations (median % of Total Risk-Based Capital)

	Q1-12	Q4-11	Q1-11	2011	2010
Commercial and Industrial	65.99	70.02	72.18	70.02	75.92
Commercial Real Estate	83.16	86.04	87.12	86.04	88.54
Construction & Development	7.79	8.56	12.56	8.56	13.11
Multifamily Residential Real Estate	1.69	1.75	1.66	1.75	1.63
Nonresidential Real Estate	64.24	64.68	67.85	64.68	68.35
Residential Real Estate	100.14	102.50	107.69	102.50	112.54
Consumer	24.23	25.38	26.33	25.38	28.16
Agriculture	125.19	139.27	133.91	139.27	139.62

### BANKING PROFILE

#### Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Kansas City, MO-KS	150	43,756	< \$100 million	189 (59.6%)
Wichita, KS	56	11,375	\$100 million to \$250 million	77 (24.3%)
Topeka, KS	40	5,315	\$250 million to \$1 billion	44 (13.9%)
Manhattan, KS	25	2,309	\$1 billion to \$10 billion	7 (2.2%)
St. Joseph, MO-KS	26	2,088	> \$10 billion	0 (0%)

\* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.