



# State Profile

Kansas

## Second Quarter 2012

### ECONOMIC INDICATORS

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

|  | Q2-12 | Q1-12 | Q2-11 | 2011  | 2010  |
|--|-------|-------|-------|-------|-------|
| Total Nonfarm (share of trailing four quarter employment in parentheses) | 0.7%  | 0.9%  | 0.5%  | 0.6%  | -1.1% |
| Manufacturing (12%)  | 2.9%  | 2.1%  | 0.4%  | 0.6%  | -4.3% |
| Other (non-manufacturing) Goods-Producing (5%)                           | 1.5%  | 5.3%  | -1.5% | -1.2% | -4.7% |
| Private Service-Producing (64%)  | 1.0%  | 1.2%  | 1.6%  | 1.4%  | -0.6% |
| Government (19%)   | -1.7% | -1.5% | -2.5% | -1.6% | 0.3%  |
| Unemployment Rate (% of labor force)                                     | 6.1%  | 6.1%  | 6.7%  | 6.7%  | 7.1%  |

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

|   | Q2-12  | Q1-12  | Q2-11  | 2011   | 2010   |
|---|--------|--------|--------|--------|--------|
| Single-Family Home Permits  | 1.2%   | 18.3%  | -23.5% | -17.3% | 3.9%   |
| Multifamily Building Permits  | 417.3% | -54.8% | -1.1%  | 101.2% | -70.9% |
| Home Price Index  | 1.2%   | 0.2%   | -2.1%  | -1.2%  | -0.9%  |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | 3.52   | 2.90   | 3.89   | 3.41   | 3.82   |

### BANKING TRENDS

#### General Information

|                                | Q2-12  | Q1-12  | Q2-11  | 2011   | 2010   |
|--------------------------------|--------|--------|--------|--------|--------|
| Institutions (#)               | 314    | 317    | 324    | 318    | 326    |
| Total Assets (in millions)     | 62,183 | 62,637 | 62,188 | 61,920 | 62,962 |
| New Institutions (# < 3 years) | 0      | 0      | 1      | 0      | 1      |
| Subchapter S Institutions      | 156    | 159    | 163    | 160    | 164    |

#### Asset Quality

|  | Q2-12 | Q1-12 | Q2-11 | 2011 | 2010 |
|--|-------|-------|-------|------|------|
| Past-Due and Nonaccrual Loans / Total Loans (median %) | 1.44  | 1.68  | 1.81  | 1.67 | 1.91 |
| Noncurrent Loans / Total Loans (median %)              | 0.61  | 0.81  | 0.92  | 0.73 | 0.92 |
| ALLL/Total Loans (median %)                            | 1.73  | 1.75  | 1.67  | 1.66 | 1.59 |
| ALLL/Noncurrent Loans (median multiple)                | 2.05  | 1.87  | 1.57  | 1.74 | 1.42 |
| Net Loan Losses / Total Loans (median %)               | 0.00  | 0.00  | 0.00  | 0.12 | 0.24 |

#### Capital / Earnings

|  | Q2-12 | Q1-12 | Q2-11 | 2011 | 2010 |
|--|-------|-------|-------|------|------|
| Tier 1 Leverage (median %)                   | 9.76  | 9.80  | 9.66  | 9.83 | 9.52 |
| Return on Assets (median %)                  | 0.92  | 0.93  | 0.85  | 0.81 | 0.70 |
| Pretax Return on Assets (median %)           | 1.11  | 1.10  | 1.04  | 1.02 | 0.83 |
| Net Interest Margin (median %)               | 3.56  | 3.55  | 3.78  | 3.78 | 3.79 |
| Yield on Earning Assets (median %)           | 4.27  | 4.33  | 4.75  | 4.68 | 5.05 |
| Cost of Funding Earning Assets (median %)    | 0.66  | 0.71  | 0.90  | 0.86 | 1.22 |
| Provisions to Avg. Assets (median %)         | 0.02  | 0.02  | 0.07  | 0.10 | 0.28 |
| Noninterest Income to Avg. Assets (median %) | 0.49  | 0.50  | 0.48  | 0.50 | 0.54 |
| Overhead to Avg. Assets (median %)           | 2.80  | 2.78  | 2.84  | 2.91 | 3.00 |

#### Liquidity/Sensitivity

|  | Q2-12 | Q1-12 | Q2-11 | 2011  | 2010  |
|--|-------|-------|-------|-------|-------|
| Net Loans to Assets (median %)                         | 52.00 | 50.44 | 53.97 | 53.48 | 56.20 |
| Noncore Funding to Assets (median %)                   | 17.17 | 16.89 | 19.10 | 18.48 | 20.13 |
| Long-term Assets to Assets (median %, call filers)*    | 27.73 | 26.66 | 23.47 | 24.99 | 21.64 |
| Brokered Deposits (number of institutions)             | 81    | 83    | 93    | 87    | 100   |
| Brokered Deposits to Assets (median % for those above) | 1.65  | 1.49  | 1.67  | 1.71  | 2.05  |

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

|                                     | Q2-12  | Q1-12  | Q2-11  | 2011   | 2010   |
|-------------------------------------|--------|--------|--------|--------|--------|
| Commercial and Industrial           | 65.36  | 65.99  | 70.41  | 70.02  | 75.92  |
| Commercial Real Estate              | 78.88  | 83.16  | 84.05  | 86.04  | 88.54  |
| Construction & Development          | 7.46   | 7.76   | 10.73  | 8.56   | 13.11  |
| Multifamily Residential Real Estate | 1.50   | 1.72   | 1.42   | 1.75   | 1.63   |
| Nonresidential Real Estate          | 63.77  | 64.24  | 66.54  | 64.68  | 68.35  |
| Residential Real Estate             | 102.49 | 100.14 | 104.99 | 102.50 | 112.54 |
| Consumer                            | 23.46  | 24.23  | 26.39  | 25.38  | 28.16  |
| Agriculture                         | 128.16 | 125.19 | 139.26 | 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                | 187 (59.6%)  |
| Wichita, KS        | 56                     | 11,375                 | \$100 million to \$250 million | 76 (24.2%)   |
| Topeka, KS         | 40                     | 5,315                  | \$250 million to \$1 billion   | 44 (14%)     |
| 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.