FDIC State Profile

Kansas

Third Quarter 2011

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)	Q3-11	Q2-11	Q3-10	2010	2009
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.1%	-0.4%	-0.4%	-1.5%	-3.4%
Manufacturing (12%)	1.3%	1.1%	-1.3%	-4.6%	-10.7%
Other (non-manufacturing) Goods-Producing (5%)	2.0%	1.3%	-3.1%	-5.8%	-11.7%
Private Service-Producing (63%)	0.1%	-0.4%	-0.7%	-1.1%	-2.3%
Government (20%)	-1.1%	-1.6%	1.9%	0.3%	0.5%
Unemployment Rate (% of labor force)	6.6%	6.6%	7.0%	7.0%	7.1%

Other Indicators (change from year ago, unless noted)	Q3-11	Q2-11	Q3-10	2010	2009
Single-Family Home Permits	-1.4%	-23.5%	-11.9%	3.9%	-21.9%
Multifamily Building Permits	172.6%	-1.1%	-19.7%	-70.9%	11.4%
Home Price Index	-1.6%	-2.5%	0.4%	-0.7%	0.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.63	3.88	4.08	3.81	3.74

BANKING TRENDS

General Information	Q3-11	Q2-11	Q3-10	2010	2009
Institutions (#)	320	324	331	326	339
Total Assets (in millions)	61,922	62,188	60,496	62,924	62,319
New Institutions (# < 3 years)	1	1	1	1	2
Subchapter S Institutions	160	162	167	164	171

Asset Quality	Q3-11	Q2-11	Q3-10	2010	2009
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.76	1.81	2.27	1.91	2.37
Noncurrent Loans / Total Loans (median %)	0.95	0.92	1.09	0.92	1.13
ALLL/Total Loans (median %)	1.69	1.67	1.58	1.59	1.52
ALLL/Noncurrent Loans (median multiple)	1.46	1.57	1.32	1.42	1.21
Net Loan Losses / Total Loans (median %)	0.03	0.00	0.14	0.24	0.39

Capital / Earnings	Q3-11	Q2-11	Q3-10	2010	2009
Tier 1 Leverage (median %)	9.82	9.66	9.53	9.52	9.41
Return on Assets (median %)	1.01	0.85	0.92	0.70	0.65
Pretax Return on Assets (median %)	1.17	1.04	1.02	0.83	0.80
Net Interest Margin (median %)	3.86	3.78	3.87	3.79	3.87
Yield on Earning Assets (median %)	4.78	4.75	5.10	5.05	5.50
Cost of Funding Earning Assets (median %)	0.85	0.90	1.20	1.22	1.62
Provisions to Avg. Assets (median %)	0.07	0.07	0.17	0.28	0.32
Noninterest Income to Avg. Assets (median %)	0.51	0.48	0.52	0.54	0.54
Overhead to Avg. Assets (median %)	2.91	2.84	2.97	3.00	3.06

Liquidity/Sensitivity	Q3-11	Q2-11	Q3-10	2010	2009
Net Loans to Assets (median %)	53.54	53.97	57.45	56.21	58.51
Noncore Funding to Assets (median %)	18.69	19.10	20.24	20.13	20.28
Long-term Assets to Assets (median %, call filers)	25.07	23.47	20.30	21.64	20.29
Brokered Deposits (number of institutions)	92	93	103	100	99
Brokered Deposits to Assets (median % for those above)	1.76	1.67	2.23	2.05	3.05

Loan Concentrations (median % of Total Risk-Based Capital)	Q3-11	Q2-11	Q3-10	2010	2009
Commercial and Industrial	67.61	70.41	74.68	75.92	78.57
Commercial Real Estate	86.61	84.05	86.17	88.54	94.98
Construction & Development	9.92	10.73	12.33	13.11	15.31
Multifamily Residential Real Estate	1.54	1.42	1.52	1.63	1.60
Nonresidential Real Estate	66.37	66.54	69.09	68.35	71.81
Residential Real Estate	101.65	104.99	114.41	112.54	111.36
Consumer	26.33	26.39	28.32	28.16	32.04
Agriculture	134.04	139.26	136.92	139.62	140.32

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits ($ millions)
Kansas City, MO-KS	150	43,756
Wichita, KS	56	11,375
Topeka, KS	40	5,315
Manhattan, KS	25	2,309
St. Joseph, MO-KS	26	2,088

Asset Distribution	Institutions
< $100 million	195 (60.9%)
$100 million to $250 million	77 (24.1%)
$250 million to $1 billion	40 (12.5%)
$1 billion to $10 billion	8 (2.5%)
> $10 billion	0 (0%)