

FDIC State Profile

Kansas

Fourth Quarter 2011

ECONOMIC INDICATORS

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

	Q4-11	Q3-11	Q4-10	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.9%	0.6%	0.4%	0.7%	-1.1%
Manufacturing (12%)	1.5%	0.3%	0.2%	0.6%	-4.3%
Other (non-manufacturing) Goods-Producing (5%)	-2.1%	-2.1%	1.1%	-1.2%	-4.7%
Private Service-Producing (64%)	1.6%	1.8%	0.9%	1.6%	-0.7%
Government (19%)	-1.3%	-2.6%	-1.2%	-1.6%	0.3%
Unemployment Rate (% of labor force)	6.5%	6.7%	7.1%	6.7%	7.1%

Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	-20.6%	-1.4%	-5.8%	-17.3%	3.9%
Multifamily Building Permits	14.8%	172.6%	-87.7%	101.2%	-70.9%
Home Price Index	-1.0%	-1.4%	0.5%	-1.2%	-0.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	2.96	3.63	3.40	3.39	3.81

BANKING TRENDS

General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	318	320	326	318	326
Total Assets (in millions)	61,922	61,916	62,962	61,922	62,962
New Institutions (# < 3 years)	0	1	1	0	1
Subchapter S Institutions	160	161	164	160	164

Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.67	1.76	1.91	1.67	1.91
Noncurrent Loans / Total Loans (median %)	0.73	0.95	0.92	0.73	0.92
ALLL/Total Loans (median %)	1.66	1.69	1.59	1.66	1.59
ALLL/Noncurrent Loans (median multiple)	1.74	1.48	1.42	1.74	1.42
Net Loan Losses / Total Loans (median %)	0.04	0.03	0.12	0.12	0.24

Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	9.83	9.82	9.52	9.83	9.52
Return on Assets (median %)	0.79	1.00	0.63	0.81	0.70
Pretax Return on Assets (median %)	0.88	1.17	0.70	1.02	0.83
Net Interest Margin (median %)	3.77	3.86	3.80	3.78	3.79
Yield on Earning Assets (median %)	4.60	4.78	4.92	4.68	5.05
Cost of Funding Earning Assets (median %)	0.77	0.85	1.11	0.86	1.22
Provisions to Avg. Assets (median %)	0.04	0.07	0.17	0.10	0.28
Noninterest Income to Avg. Assets (median %)	0.50	0.50	0.55	0.49	0.54
Overhead to Avg. Assets (median %)	3.04	2.91	3.18	2.91	3.00

Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	53.49	53.54	56.21	53.49	56.21
Noncore Funding to Assets (median %)	18.48	18.69	20.13	18.48	20.13
Long-term Assets to Assets (median %, call filers)	24.99	25.07	21.64	24.99	21.64
Brokered Deposits (number of institutions)	87	92	100	87	100
Brokered Deposits to Assets (median % for those above)	1.71	1.76	2.05	1.71	2.05

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

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	70.02	67.61	75.92	70.02	75.92
Commercial Real Estate	86.04	86.61	88.54	86.04	88.54
Construction & Development	8.56	9.92	13.11	8.56	13.11
Multifamily Residential Real Estate	1.75	1.54	1.63	1.75	1.63
Nonresidential Real Estate	64.68	66.37	68.35	64.68	68.35
Residential Real Estate	102.50	101.65	112.54	102.50	112.54
Consumer	25.38	26.33	28.16	25.38	28.16
Agriculture	137.45	134.04	139.62	137.45	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	191 (60.1%)
Wichita, KS	56	11,375	\$100 million to \$250 million	78 (24.5%)
Topeka, KS	40	5,315	\$250 million to \$1 billion	42 (13.2%)
Manhattan, KS	25	2,309	\$1 billion to \$10 billion	7 (2.2%)
St. Joseph, MO-KS	26	2,088	> \$10 billion	0 (0%)