



BORROWED TIMES

Inside this issue:

Women in Business - Annual Breakfast	2
Golf 101	3
IT Round Table	3
State Banking Profile (Sourced from S&P Global)	4
Upcoming Events & Links to Register	5
General Chapter Information & Board Roster	5



Mollie Smith, RMA-Kansas Chapter President, and Mark Schmelze, AGH, address the panel: (from left to right) Paul Burdick (American AgCredit), Matt Michaelis (Emprise Bank) and Brian Heinrichs (INTRUST Bank)

Kansas Chapter Annual Membership Meeting

The Kansas Chapter Annual Membership meeting was held April 24, 2019 at Botanica Wichita Gardens. The event was well attended and opened with an engaging networking session prior to the program.

Mollie Smith, President of the Kansas Chapter, addressed the Chapter's progress towards the year's goals including growing membership, highlighting local businesses during RMA events, and promoting RMA programs beyond the current membership. Additionally, the 2019-2020 Board Roster was presented for approval.

The meeting continued with a panel of local bank executives moderated by Mark Schmelze (AGH). Panelists included Paul Burdick (American AgCredit), Brian Heinrichs (Intrust Bank), and Matt Mich-

aelis (Emprise Bank). The panelists provided candid (and humorous) perspectives on the future of the banking industry and the Wichita economy. Topics addressed ranged from the challenges of recruiting and retaining top talent, to the anticipated effect of technological advances and pending regulatory changes as it relates to bank operations.

The Kansas Chapter Board is appreciative of the continued support and strong attendance of our members; 65 individuals representing 21 bank/ institutions were in attendance for the annual meeting.

Special 'Thank You!' to McCurdy Auction for generously sponsoring the annual meeting!



The RMA-Kansas Chapter is now a proud member of the Wichita Regional Chamber of Commerce!

RMA Women in Business 2019 Presentation: *Breakfast with Bosses: Female President & CEO Panel*



Pictured L to R: Renee Duxler, Jennifer Ray, Ronnie Leonard, Janelle King, Mollie Smith, Karyn Page

The RMA-Kansas Chapter hosted its annual 'Women in Business' breakfast on the morning of Thursday, March 28. The event was promoted as *Breakfast with Bosses: Female President/CEO Panel* and featured a panel of highly successful women in the Wichita business community, including: Karyn Page, President & CEO of Kansas Global Trade Services; Janelle King, Owner & CEO of The Workroom; Ronnie Leonard, President of Balco, Inc. and Jennifer Ray, Owner & CEO of The Monarch.

These women respectively represent the global trade, retail, manufacturing, and restaurant industries—offering a variety of perspective, opinion and outlook to our attendees. The women offered candid anecdotes and straight-forward answers to a series of questions regarding career path, business challenges, successes and

work/life balance. The panel was moderated by Renee Duxler, a former business owner herself and current Executive Director of the Douglas Design District in Wichita, KS.

The event drew 62 Wichita-area businesswomen spanning 22 different companies across multiple professions—including bankers, CPA's, attorneys, city workers, non-profit and retail. Re-branding our event as 'Women in Business' (formerly, Women in Banking) has allowed the affinity group to broaden the scope of attendees resulting in countless invaluable connections made across business lines and professions.

One of our attendees said it best:

"The panel was much more substantive than a lot of women focused panels I've seen and I really appreciated the diversity of age and business type. Really great event! I hope to stay connected and learn how I can help in the future."

- Ashlyn Lindskog, Attorney, Martin Pringle Attorneys at Law

The event included a charitable tie in with the Assistance League of Wichita, and its local 'bear hugs' program. The program gives plush bears to area hospitals to comfort child victims of physical abuse. The women of RMA donated an abundance of plush bears, tote bags, journals, pens and cash donations totaling over \$300. The charitable tie-in is a feel-good effort and demonstrates the group's compassion toward the community.



"Bear Hugs" Program—Distributes teddy bears and other selected items to area hospitals.



Mission: Assistance League of Wichita, a chapter of National Assistance League, is a non-profit organization of volunteers dedicated to transform the lives of children and adults through community-based philanthropic programs that address the needs of the Wichita Community.

RMA-Kansas Chapter Young Professionals Host: *Golf 101 & Skills Challenge*



On Tuesday May 14th the RMA-Young Professionals committee hosted an afternoon of golf followed with a social at Wichita Country Club. The annual golf outing has become a popular event and drew 27 attendees this

year. Participants were paired in groups of two for a best-ball putting and chipping challenge. The event offered attendees the chance to build relationships with other young professionals.

Following golf, a social was held on the north lawn. Drinks and hors d'oeuvres were provided. It was a great way to kick off summer with fellow RMA members!



Roundtable Discussion:

Bank Operations, Information Security and Technology

On Friday, June 14th, 26 business professionals representing 12 area banks and businesses attended the semi-annual IT and IS Roundtable event hosted by Choose Networks. Table topics ranged from cyber security, vendor management, disaster recovery, social engineering to other IT, IS and operational risks as it relates to the banking industry. Choose Networks' Director of Technology, Matt Lee, moderated the discussion. This installment of the IT roundtable was unique in the mix of attendees--ranging from bank Presidents to credit analysts to lenders to 3rd party IT professionals.

The Kansas Chapter would like to extend a special 'Thank you!' to INTRUST Bank for sponsoring and hosting this event!



State Banking Profile: Kansas

FIRST QUARTER 2019

BANKING TRENDS

General Information	Q1-19	Q1-18	Q1-19 (YoY Δ)	2018	2017
Institutions (#)	232	244	(12)	234	247
Total Assets (in millions)	72,596	70,255	3.33%	72,002	70,305
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	120	128	(8)	123	130
Asset Quality	Q1-19	Q1-18	Q1-19 (YoY Δ)	2018	2017
Past-Due and Nonaccrual Loans/ Total Loans (Median %)	1.25	1.18	0.07	1.19	1.08
Noncurrent Loans/ Total Loans (Median %)	0.49	0.50	(0.02)	0.37	0.46
ALLL/ Total Loans (Median %)	1.39	1.45	(0.06)	1.40	1.40
ALLL/ Noncurrent Loans (Median Multiple)	2.08	2.47	(0.39)	2.61	2.43
Net Loan Losses/ Total Loans (Median %)	0.00	0.00	0.00	0.03	0.03
Capital / Earnings	Q1-19	Q1-18	Q1-19 (YoY Δ)	2018	2017
Tier 1 Capital (in millions)	14	12	9.35%	13	12
Tier 1 Leverage (Median %)	11.00	10.54	0.47	10.93	10.45
Return on Assets (Median %)	1.10	1.05	0.05	1.04	0.90
Pretax Return on Assets (Median %)	1.23	1.15	0.08	1.17	1.14
Net Interest Margin (Median %)	3.63	3.58	0.04	3.65	3.55
Yield on Earning Assets (Median %)	4.42	4.06	0.37	4.28	4.00
Cost of Funding Earning Assets (Median %)	0.72	0.47	0.25	0.57	0.42
Provisions to Avg. Assets (Median %)	0.04	0.03	0.01	0.06	0.06
Noninterest Income to Avg. Assets (Median %)	0.44	0.43	0.02	0.44	0.45
Overhead to Avg. Assets (Median %)	2.70	2.65	0.05	2.73	2.67
Liquidity/Sensitivity	Q1-19	Q1-18	Q1-19 (YoY Δ)	2018	2017
Net Loans to Assets (Median %)	63.51	61.76	1.75	63.30	62.57
Noncore Funding to Assets (Median %)	8.91	9.11	(0.20)	9.46	9.56
Long-term Assets to Assets (Median % call filers) **	28.30	31.00	(2.70)	28.39	31.48
Brokered Deposits (# of institutions)	69	86	(17)	69	83
Brokered Deposits to Assets (Median % for those above)	3.01	4.49	(1.49)	3.66	4.85
Loan Concentrations (Median % of Total Risk-Based Ca	Q1-19	Q1-18	Q1-19 (YoY Δ)	2018	2017
Commercial and Industrial	60.74	64.53	(3.79)	62.74	60.83
Commercial Real Estate ^{1 **}	49.71	51.68	(1.97)	49.27	52.94
Construction & Development	8.89	8.92	(0.03)	8.92	8.92
Multifamily Residential Real Estate	2.20	2.58	(0.38)	2.30	2.36
Nonresidential Real Estate	54.21	60.33	(6.12)	56.24	60.93
Residential Real Estate	102.00	107.05	(5.05)	104.22	107.63
Consumer	17.88	17.34	0.54	18.30	18.21
Agriculture	146.74	140.06	6.68	154.44	148.42

BANKING PROFILE

Asset Distribution	Institutions
< \$100 million	102 (44%)
\$100 million to \$250 million	74 (31.9%)
\$250 million to \$1 billion	46 (19.8%)
\$1 billion to \$10 billion	10 (4.3%)
> \$10 billion	0 (0%)

Data was pulled from S&P Global Markets Intelligence information Library. S&P Global Market Intelligence is a provider of multi-asset class and real-time data, research, news and analytics to institutional investors, investment and commercial banks, investment advisors and wealth managers, corporations, and universities. For information on subscriber services or to subscribe contact Jake Bartlett at (434) 951-6915 or Jake.Barlett@spglobal.com

Visit us at: <http://community.rmahq.org/kansas/home>

Upcoming Kansas Chapter Events:

[July 25, 2019 - RMA Open Enrollment Course: Construction Loan Management](#)

[August 2, 2019 - Credit Manager Roundtable Discussion](#)

[August 15, 2019 - Douglas Design District Mural Tour & Social!](#)

[October 17, 2019 - RMA Open Enrollment Course: Detecting Problem Loans](#)

Your support and involvement in the local Kansas Chapter is essential to our success!

2018-2019 Kansas Chapter Board Members

President

Mollie Smith / Intrust Bank
(316) 383-1728

Young Professionals Chair

Mazie Mobley / Intrust Bank
(316) 383-1802

Board Member

Brandon Prough / Bank of Hays
(785) 621-5571

Vice President

John Trowbridge / AGH
(316) 291-4068

Sponsorship Chair

Brock Stuhlsatz / Citizens Bank
(316) 788-8112

Board Member

Steve Schoenecker / Sunflower Bank
(316) 652-1202

Secretary

Ty Patton / McCurdy Auction
(316) 683-0612

Board Member

Alison Clutter / Banker's Bank of KS
(316) 681-2265

Board Member

John White / KS State Bank
(316) 722-6665

Treasurer

Jacob Siegrist / Fidelity Bank
(316) 268-7370

Board Member

Andy Watkins / Intrust Bank
(316) 383-1414

Board Member

Noah Coonce / Emprise Bank
(316) 383-4379

Membership Chair

Ian Worrell / Intrust Bank
(316) 383-1447

Board Member

Ben Renn / Emprise Bank
(316) 383-4438

Board Member

Trina Harmon / Sabala, Harmon &
Case CPA's • (316) 686-2727

About the Chapter: The Kansas Chapter, like all RMA chapters, is organized and run by volunteer members. We strongly encourage current or prospective members to become involved in shaping the future direction of the chapter by contacting any of the current officers or committee chairs.

2019-2020 Board Preview

New Board Members for 2019-2020 RMA year include: Wendy Kabler (Intrust Bank), Kyle Nation (First National Bank of Hutchinson), Tyler Paul (Biggs & Paul), Samantha Richardson (Fidelity Bank), and Sarah Ziegler (Legacy Bank – YP Chair).

Outgoing Board Members After Conclusion of 2018-2019 Term: Brandon Prough (Bank of Hays), Steve Schoenecker (Sunflower Bank), Jacob Siegrist (Fidelity Bank), Andrew Watkins (Intrust Bank), John White (KS State Bank) and Ian Worrell (Intrust Bank)