

OFFICE OF THE STATE BANK COMMISSIONER

FY 2024 – FY 2027 BUDGET SUMMARY

FIG. 1 BUDGET SUMMARY, FY 2024 – FY 2026

| | Actual FY 2024 | Agency FY 2025 | Legislative Budget Committee FY 2025 | Agency FY 2026 | Legislative Budget Committee FY 2026 |
|------------------------------------|----------------------|----------------------|--|----------------------|--|
| EXPENDITURES: | | | | | |
| State Operations* | \$ 12,446,938 | \$ 13,557,797 | \$ 13,557,797 | \$ 13,667,399 | \$ 13,667,399 |
| Salaries and Wages | 10,696,847 | 11,438,404 | 11,438,404 | 11,554,111 | 11,554,111 |
| Contractual Services | 1,473,007 | 1,970,143 | 1,970,143 | 1,957,888 | 1,957,888 |
| Commodities | 38,313 | 44,750 | 44,750 | 42,900 | 42,900 |
| Capital Outlay | 238,771 | 104,500 | 104,500 | 112,500 | 112,500 |
| State Aid and Assistance | \$ 200,091 | \$ 200,000 | \$ 200,000 | \$ 200,000 | \$ 200,000 |
| Aid to Local Units | - | - | - | - | - |
| Other Assistance | 200,091 | 200,000 | 200,000 | 200,000 | 200,000 |
| Capital Budget and Debt | \$ - | \$ - | \$ - | \$ - | \$ - |
| Capital Improvements | - | - | - | - | - |
| Debt Service Principal | - | - | - | - | - |
| Debt Service Interest | - | - | - | - | - |
| TOTAL | \$ 12,647,029 | \$ 13,757,797 | \$ 13,757,797 | \$ 13,867,399 | \$ 13,867,399 |
| FINANCING: | | | | | |
| State General Fund | \$ - | \$ - | \$ - | \$ - | \$ - |
| Consumer Education Settlement Fund | 206,758 | 200,000 | 200,000 | 200,000 | 200,000 |
| Bank Commissioner Fee Fund | 12,440,271 | 13,557,797 | 13,557,797 | 13,667,399 | 13,667,399 |
| TOTAL | \$ 12,647,029 | \$ 13,757,797 | \$ 13,757,797 | \$ 13,867,399 | \$ 13,867,399 |
| PERCENTAGE CHANGE: | | | | | |
| State General Fund | -- % | -- % | -- % | -- % | -- % |
| All Funds | 6.3 % | 8.8 % | -- % | 0.8 % | -- % |
| FTE Positions | 114.0 | 114.0 | 114.0 | 114.0 | 114.0 |

* Note: Expenditures for debt service interest are reflected under "Capital Budget and Debt."

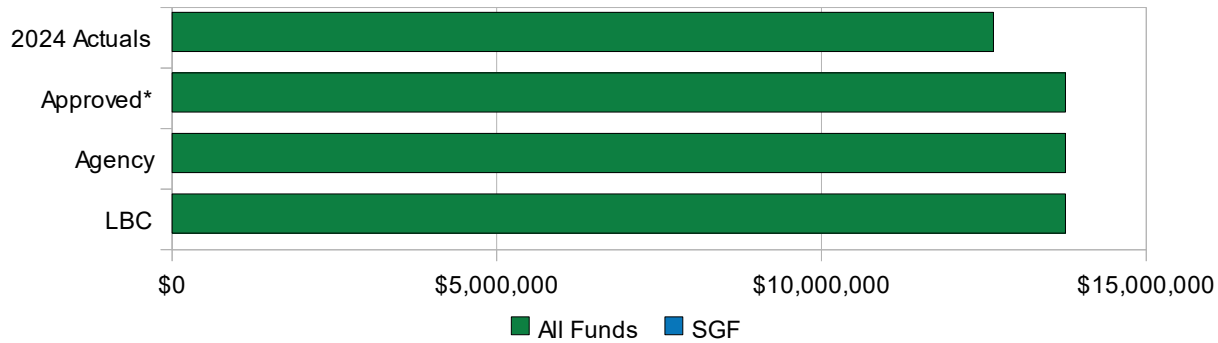
AGENCY OVERVIEW

The Office of the State Bank Commissioner (OSBC) ensures the integrity of regulated providers of financial services through responsible and proactive oversight. The OSBC is responsible for protecting consumers from unfair or unscrupulous credit practices, and promoting public trust in the state financial system by educating consumers. Statutory authority for the agency is found in KSA 75-1304 *et seq.*

The OSBC is headed by a commissioner, who is appointed by the Governor to serve a four-year term. A nine-member banking board, also appointed by the Governor, serves in an advisory capacity to the Banking and Trust Division and in the administration of the banking laws of Kansas. There are five divisions within the agency: the Banking and Trust Division, the Consumer and Mortgage Lending Division, the Information Technology Division, the Legal Department, and the Administrative Department.

FY 2025 ANALYSIS

FIG. 2 BUDGET HIGHLIGHTS, FY 2025



* Note: Includes SGF reappropriations.

FIG. 3 BUDGET COMPARISON, FY 2025

| Fund | 2024 Actuals | 2025 Approved* | 2025 Agency | Agency Change from Previous-Year Actuals | | Agency Change from Approved* | |
|-----------------|----------------------|----------------------|----------------------|--|--------------|------------------------------|----------------|
| SGF | \$ - | \$ - | \$ - | \$ - | -- % | \$ - | -- % |
| All Other Funds | 12,647,029 | 13,757,801 | 13,757,797 | 1,110,768 | 8.8 | (4) | (0.0) |
| TOTAL | \$ 12,647,029 | \$ 13,757,801 | \$ 13,757,797 | \$ 1,110,768 | 8.8 % | \$ (4) | (0.0) % |

* Note: Includes SGF reappropriations.

BUDGET ANALYSIS

FIG. 4 SUMMARY OF BUDGET REQUEST, FY 2025

| | Agency | | | Legislative Budget Committee | | |
|------------------------------|-------------|----------------------|--------------|------------------------------|----------------------|--------------|
| | SGF | All Funds | FTE | SGF | All Funds | FTE |
| Approved, FY 2025 | \$ - | \$ 13,757,801 | 114.0 | \$ - | \$ 13,757,801 | 114.0 |
| 2024 SB 28 & HB 2551 | - | 13,757,801 | 114.0 | - | 13,757,801 | 114.0 |
| 1. SGF Reappropriation | - | - | - | - | - | - |
| Supplemental Requests | \$ - | \$ - | - | \$ - | \$ - | - |
| 2. No Supplemental Requests | - | - | - | - | - | - |
| Other Changes | \$ - | \$ (4) | - | \$ - | \$ (4) | - |
| 3. Salaries and Wages | - | (112,525) | - | - | (112,525) | - |
| 4. Contractual Services | - | 85,821 | - | - | 85,821 | - |
| 5. Other Assistance | - | 50,000 | - | - | 50,000 | - |
| 6. All Other Adjustments | - | (23,300) | - | - | (23,300) | - |
| TOTAL | \$ - | \$ 13,757,797 | 114.0 | \$ - | \$ 13,757,797 | 114.0 |

1. SGF REAPPROPRIATION

The agency did not have any SGF funds reappropriated from FY 2024 into FY 2025.

2. SUPPLEMENTAL REQUESTS

The agency's revised request did not include any supplemental requests in FY 2025.

3. SALARIES AND WAGES

The agency's FY 2025 revised estimate includes a decrease of \$112,525, all from the Bank Commissioner Fee Fund, due to decreased spending on salary and benefits, including employee pay for temporary-unclassified positions (\$130,22) and employer contributions to health benefits (\$69,144), leave payments (\$14,294), unemployment compensation (\$4,952), and Social Security (\$2,216) in FY 2025.

These decreases are partially offset by increased spending on regular-unclassified positions (\$88,160). This increase is a result of the agency's transition from temporary-unclassified positions to regular-unclassified positions over the past several years. Additionally, the agency has converted two positions within the Consumer Mortgage Regulation division.

- **Agency:** Delete \$112,525, all from the Bank Commissioner Fee Fund, for decreased expenditures on salary and wages in FY 2025.
- **LBC:** No changes.

4. CONTRACTUAL SERVICES

The agency's FY 2025 revised estimate includes an increase of \$85,821, all from the Bank Commissioner Fee Fund, due to increased spending on contractual services, including attorney fees (\$50,000), computer software rental (\$23,525), computer software maintenance and service (\$10,000), and advertising (\$10,000). With regard to attorney fees, there is a possibility that the agency will need to engage outside legal counsel to address certain highly specialized or technical legal matters. The agency seeks to ensure that adequate funds are allocated for this purpose.

- **Agency:** Add \$85,821, all from the Bank Commissioner Fee Fund, for increased spending on contractual services, including attorney fees, computer software rental, computer software maintenance and service, and advertising, in FY 2025.
- **LBC:** No changes.

5. OTHER ASSISTANCE

The agency's FY 2025 revised estimate includes an increase of \$50,000, all from the Consumer Education Settlement Fund, due to increased spending on grant funding for educators, nonprofits, and other entities that provide consumer education programs to Kansas consumers (\$55,000). This increase is partially offset by decreased spending on the Student Scholar Fellow Grant (\$5,000) in FY 2025.

- **Agency:** Add \$50,000, all from the Consumer Education Settlement Fund, due to increased spending on other assistance in FY 2025.
- **LBC:** No changes.

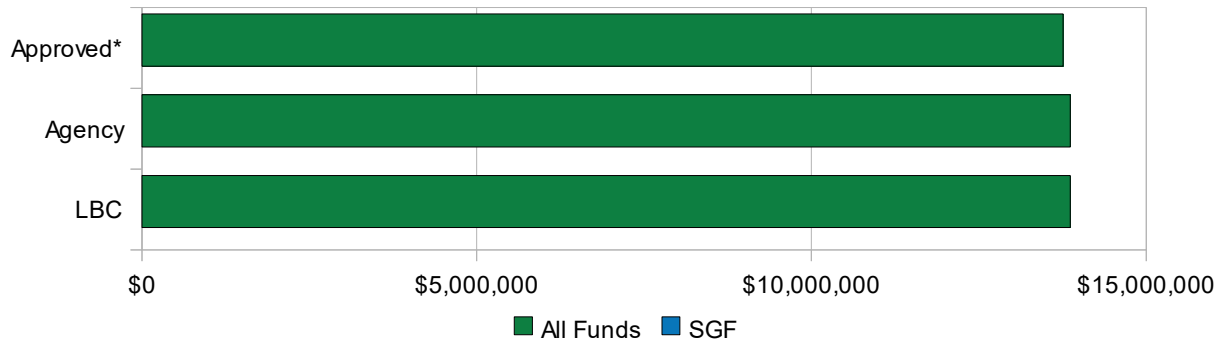
6. ALL OTHER ADJUSTMENTS

The agency had other adjustments from the amount approved by the 2024 Legislature, resulting in a decrease of \$23,300, all from the Bank Commissioner Fee Fund. These adjustments are associated with decreased spending on capital outlay expenditures, including computer equipment and not purchasing an agency vehicle. Additionally, other adjustments include increased spending on commodities, including data processing supplies, in FY 2025.

- **Agency:** Delete \$23,300, all from the Bank Commissioner Fee Fund, for all other adjustments in FY 2025.
- **LBC:** No changes.

FY 2026 ANALYSIS

FIG. 5 BUDGET HIGHLIGHTS, FY 2026



* Note: Reflects legislative-approved expenditures for FY 2025, excluding reappropriations.

FIG. 6 BUDGET HIGHLIGHT CHANGES, FY 2026

| Fund | 2025 Agency | 2025 Approved* | 2026 Agency | Agency Change from Previous-Year Agency | | Agency Change from Approved* | |
|-----------------|----------------------|----------------------|----------------------|---|--------------|------------------------------|--------------|
| SGF | \$ - | \$ - | \$ - | \$ - | -- % | \$ - | -- % |
| All Other Funds | 13,757,797 | 13,757,801 | 13,867,399 | 109,602 | 0.8 | 109,598 | 0.8 |
| TOTAL | \$ 13,757,797 | \$ 13,757,801 | \$ 13,867,399 | \$ 109,602 | 0.8 % | \$ 109,598 | 0.8 % |

* Note: Reflects legislative-approved expenditures for FY 2025, excluding reappropriations.

BUDGET ANALYSIS

FIG. 7 SUMMARY OF BUDGET REQUEST, FY 2026

| | Agency | | | Legislative Budget Committee | | |
|-----------------------------|-------------|----------------------|--------------|------------------------------|----------------------|--------------|
| | SGF | All Funds | FTE | SGF | All Funds | FTE |
| Approved, FY 2025 | \$ - | \$ 13,757,801 | 114.0 | \$ - | \$ 13,757,801 | 114.0 |
| 2024 SB 28 & HB 2551 | - | 13,757,801 | 114.0 | - | 13,757,801 | 114.0 |
| Enhancement Requests | \$ - | \$ - | - | \$ - | \$ - | - |
| 1. No Enhancement Requests | - | - | - | - | - | - |
| Other Changes | \$ - | \$ 109,598 | - | \$ - | \$ 109,598 | - |
| 2. Contractual Services | - | 73,566 | - | - | 73,566 | - |
| 3. Other Assistance | - | 50,000 | - | - | 50,000 | - |
| 4. All Other Adjustments | - | (13,968) | - | - | (13,968) | - |
| TOTAL | \$ - | \$ 13,867,399 | 114.0 | \$ - | \$ 13,867,399 | 114.0 |

1. ENHANCEMENT REQUESTS

The agency's request did not include any enhancement requests for FY 2026.

2. CONTRACTUAL SERVICES

The agency's request includes the addition of \$73,566, all from the Bank Commissioner Fee Fund, for increased spending on contractual services, including attorney fees (\$50,000), computer software maintenance (\$15,000), travel and subsistence (\$12,731), and advertising (\$9,700) for FY 2026.

- **Agency:** Add \$73,566, all from the Bank Commissioner Fee Fund, due to increased spending on contractual services expenditures for FY 2026.
- **LBC:** No changes.

3. OTHER ASSISTANCE

The agency's request includes the addition of \$50,000, all from the Consumer Education Settlement Fund, for increased spending on other assistance, including grants for educators, nonprofits, and other entities that provide consumer education

programs to Kansas consumers (\$55,000) for FY 2026. This increase is partially offset by decreased spending on the Student Scholar Fellow Grant (\$5,000) for FY 2026.

- **Agency:** Add \$50,000, all from the Consumer Education Settlement Fund, due to increased spending on other assistance for FY 2026.
- **LBC:** No changes.

4. ALL OTHER ADJUSTMENTS

The agency had other adjustments from the amount approved by the 2024 Legislature, resulting in decreased spending of \$13,968, all from the Bank Commissioner Fee Fund. These adjustments are associated with decreased spending on capital outlay expenditures, including microcomputer equipment (\$22,300) for FY 2026.

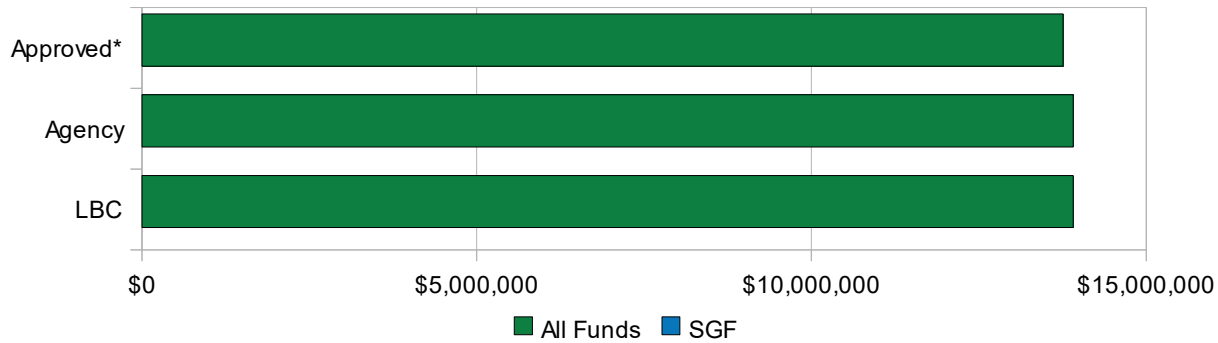
Additionally, there are increases in spending on salaries and wages, including regular-unclassified positions (\$88,161), employer contributions to health benefits (\$29,041), and the Kansas Public Employees Retirement System (KPERs) (\$20,527). Beginning FY 2026, the employer rates for medical benefits will increase to 7.5 percent, leading to increased agency spending for this expenditure. These increases are partially offset by decreased spending on temporary-unclassified positions (\$130,221) in this expenditure category.

There are increases in spending on commodities, including data processing supplies (\$2,900), which are partially offset by decreases of \$2,750 in this expenditure category for FY 2026.

- **Agency:** Delete \$13,968, all from the Bank Commissioner Fee Fund, for all other adjustments for FY 2026.
- **LBC:** No changes.

FY 2027 ANALYSIS

FIG. 8 BUDGET HIGHLIGHTS, FY 2027



* Note: Reflects legislative-approved expenditures for FY 2025, excluding reappropriations.

FIG. 9 BUDGET HIGHLIGHT CHANGES, FY 2027

| Fund | 2026 Agency | 2025 Approved* | 2027 Agency | Agency Change from Previous-Year Agency | | Agency Change from Approved* | |
|-----------------|----------------------|----------------------|----------------------|---|--------------|------------------------------|--------------|
| SGF | \$ - | \$ - | \$ - | \$ - | -- % | \$ - | -- % |
| All Other Funds | 13,867,399 | 13,757,801 | 13,911,453 | 44,054 | 0.3 | 153,652 | 1.1 |
| TOTAL | \$ 13,867,399 | \$ 13,757,801 | \$ 13,911,453 | \$ 44,054 | 0.3 % | \$ 153,652 | 1.1 % |

* Note: Reflects legislative-approved expenditures for FY 2025, excluding reappropriations.

BUDGET ANALYSIS

FIG. 10 SUMMARY OF BUDGET REQUEST, FY 2027

| | SGF | Agency All Funds | FTE | Legislative Budget Committee SGF | Agency All Funds | FTE |
|-----------------------------|-------------|----------------------|--------------|----------------------------------|----------------------|--------------|
| Approved, FY 2025 | \$ - | \$ 13,757,801 | 114.0 | \$ - | \$ 13,757,801 | 114.0 |
| 2024 SB 28 & HB 2551 | - | 13,757,801 | 114.0 | - | 13,757,801 | 114.0 |
| Enhancement Requests | \$ - | \$ - | - | \$ - | \$ - | - |
| 1. No Enhancement Requests | - | - | - | - | - | - |
| Other Changes | \$ - | \$ 153,652 | - | \$ - | \$ 153,652 | - |
| 2. Capital Outlay | - | (35,300) | - | - | (35,300) | - |
| 3. Contractual Services | - | 109,596 | - | - | 109,596 | - |
| 4. Other Assistance | - | 50,000 | - | - | 50,000 | - |
| 5. Salaries and Wages | - | 29,306 | - | - | 29,306 | - |
| 6. All Other Adjustments | - | 50 | - | - | 50 | - |
| TOTAL | \$ - | \$ 13,911,453 | 114.0 | \$ - | \$ 13,911,453 | 114.0 |

1. ENHANCEMENT REQUESTS

The agency's request did not include any enhancement requests for FY 2027.

2. CAPITAL OUTLAY

The agency's request includes a decrease of \$35,300, all from the Bank Commissioner Fee Fund, for capital outlay expenditure primarily associated with decreased spending on an agency vehicle (\$35,000) and microcomputer equipment (\$8,300) for FY 2027. These increases are partially offset by increases of spending on information processing equipment (\$8,000).

- **Agency:** Delete \$35,300, all from the Bank Commissioner Fee Fund, for capital outlay, including not purchasing an agency vehicle and decreased spending on microcomputer equipment, for FY 2027.
- **LBC:** No changes.

3. CONTRACTUAL SERVICES

The agency's request includes the addition of \$109,596, all from the Bank Commissioner Fee Fund, for increased spending on contractual services, including attorney fees (\$50,000), travel and subsistence (\$19,111), computer software maintenance (\$15,000), advertising (\$9,700), and computer software rentals (\$9,049) for FY 2027.

- **Agency:** Add \$109,596, all from the Bank Commissioner Fee Fund, for increased spending on contractual service expenditures for FY 2027.
- **LBC:** No changes.

4. OTHER ASSISTANCE

The agency's request includes the addition of \$50,000, all from the Consumer Education Settlement Fund, for increased spending on other assistance, including grants for educators, nonprofits, and other entities that provide consumer education programs to Kansas consumers (\$55,000) for FY 2027. This increase is partially offset by decreased spending on the Student Scholar Fellow Grant (\$5,000) for FY 2027.

- **Agency:** Add \$50,000, all from the Consumer Education Settlement Fund, due to increased spending on other assistance for FY 2027.
- **LBC:** No changes.

5. SALARIES AND WAGES

The agency's request includes the addition of \$29,306, all from the Bank Commissioner Fee Fund, for salaries and wages primarily associated with increased spending on regular-unclassified positions (\$88,161) and employer contributions to health benefits (\$75,025) for FY 2027. These increases are partially offset by decreased spending on temporary-unclassified positions (\$130,221).

- **Agency:** Add \$29,306, all from the Bank Commissioner Fee Fund, due to increased spending on salaries and wages expenditures for FY 2027.
- **LBC:** No changes.

6. ALL OTHER ADJUSTMENTS

The agency had other adjustments from the amount approved by the 2024 Legislature, resulting in an increase of \$50, all from the Bank Commissioner Fee Fund, for commodities, including data processing supplies, for FY 2027.

- **Agency:** Add \$50, all from the Bank Commissioner Fee Fund, for all other adjustments for FY 2027.
- **LBC:** No changes.

REFERENCE TABLES

FIG. 11 **10-YEAR EXPENDITURE HISTORY, FY 2017 – FY 2026**

| Fiscal Year | SGF | Change | All Funds | Change | FTE | CPI-U Change** |
|-----------------------------|------|--------|---------------|--------|-------|----------------|
| FY 2017 | \$ - | -- % | \$ 10,532,210 | 1.0 % | 106.0 | 0.0 % |
| FY 2018 | - | -- | 10,479,921 | (0.5) | 106.0 | 0.2 |
| FY 2019 | - | -- | 10,270,281 | (2.0) | 106.0 | 0.0 |
| FY 2020 | - | -- | 10,433,282 | 1.6 | 107.0 | 0.8 |
| FY 2021 | - | -- | 10,550,291 | 1.1 | 107.0 | 2.4 |
| FY 2022 | - | -- | 10,941,006 | 3.7 | 110.0 | 9.2 |
| FY 2023 | - | -- | 11,901,597 | 8.8 | 112.0 | 5.8 |
| FY 2024 | - | -- | 12,647,029 | 6.3 | 114.0 | 3.0 |
| FY 2025 Agency | - | -- | 13,757,797 | 8.8 | 114.0 | 2.5 |
| FY 2026 Agency | - | -- | 13,867,399 | 0.8 | 114.0 | 2.4 |
| 10-Yr. Chg. (FY 2017– 2026) | \$ - | -- % | \$ 3,335,189 | 31.7 % | 8.0 | 33.4 % |
| 3-Yr. Avg. (FY 2022– 2024)* | - | | 11,829,877 | | 112.0 | |

* Note: Reflects three most recent years of actuals data.

** Note: Consumer Price Index – All Urban Consumers estimate for FY 2025 and FY 2026 is from the Consensus Revenue Estimating Group.

FIG. 12 **EXPENDITURES BY PROGRAM, FY 2024 – FY 2026**

| Program | Actual FY 2024 | Agency FY 2025 | LBC FY 2025 | Agency FY 2026 | LBC FY 2026 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| Administration | \$ 2,263,026 | \$ 2,354,551 | \$ 2,354,551 | \$ 2,310,579 | \$ 2,310,579 |
| Bank and Trust Regulation | 6,542,000 | 7,226,381 | 7,226,381 | 7,314,966 | 7,314,966 |
| Consumer and Mortgage Lending Regulation | 3,842,003 | 4,176,865 | 4,176,865 | 4,241,854 | 4,241,854 |
| TOTAL | \$ 12,647,029 | \$ 13,757,797 | \$ 13,757,797 | \$ 13,867,399 | \$ 13,867,399 |

FIG. 13 **FTE POSITIONS BY PROGRAM, FY 2024 – FY 2026**

| Program | Actual FY 2024 | Agency FY 2025 | LBC FY 2025 | Agency FY 2026 | LBC FY 2026 |
|---|-------------------|-------------------|----------------|-------------------|----------------|
| Administration | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 |
| Bank and Trust Regulation | 64.0 | 64.0 | 64.0 | 64.0 | 64.0 |
| Consumer and Mortgage Lending Regulation | 35.0 | 35.0 | 35.0 | 35.0 | 35.0 |
| TOTAL | 114.0 | 114.0 | 114.0 | 114.0 | 114.0 |

SPECIAL REVENUE FUND OVERVIEW

BANK COMMISSIONER FEE FUND

The Office of the State Bank Commissioner does not typically use State General Funds (SGF) and is instead funded entirely by assessment and fee income. The Bank Commissioner Fee Fund is the main source of revenue and expenditures for the OSBC.

The Bank Commissioner Fee Fund earns revenue from assessments and application fees paid by state-chartered banks, trust entities, and technology-enabled fiduciary financial institutions (TEFFIs). Bank assessments are based on assets, as reported to the Federal Deposit Insurance Corporation (FDIC), whereas trust and TEFFI assessments are based on the total fiduciary assets, as reported to the Call Report. The OSBC employs a tiered rate schedule for determining assessment fees, and collects assessment fees three times a year: one-half in July, one-quarter in January, and one-quarter in May. The tiered rate schedule allows the assessments charged to state-chartered banks to be routinely less than the assessments charged to national banks. The income generated from assessments on state-chartered banks goes toward the Banking and Trust Division.

In addition to earning revenue from assessment fees, the agency earns revenue from application fees for certain financial institution changes or activities that require approval by the Bank Commissioner or the State Banking Board. Revenue from application fees are deposited into the Investigative Fee Fund, which the agency utilizes to fund expenses associated with approving or denying applications. Any remaining revenue can be transferred into the Bank Commissioner Fee Fund. The agency states that predicting application revenue each year is difficult because the level of revenues received is dependent solely on the submission of applications.

| FIG. 14 BANK COMMISSIONER FEE FUND RESOURCE ESTIMATE, FY 2023 – FY 2027 | | | | | |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| | Actual FY 2023 | Actual FY 2024 | Agency FY 2025 | Agency FY 2026 | Agency FY 2027 |
| Beginning Balance | \$ 4,391,754 | \$ 3,883,208 | \$ 3,211,755 | \$ 3,603,085 | \$ 3,889,686 |
| Audit and Inspections | 7,095,323 | 7,800,755 | 9,759,157 | 9,750,000 | 9,950,000 |
| Clerical Services | 100 | 1,093 | - | - | - |
| License Business | 3,785,612 | 3,963,206 | 4,185,970 | 4,200,000 | 4,200,000 |
| Recovery of Prior FY Expense | 1,880 | 3,764 | 4,000 | 4,000 | 4,000 |
| Transfers In | 247,992 | - | - | - | - |
| Funds Available | \$ 15,522,661 | \$ 15,652,026 | \$ 17,160,882 | \$ 17,557,085 | \$ 18,043,686 |
| Expenditures | \$ 11,731,311 | \$ 12,440,271 | \$ 13,557,797 | \$ 13,667,399 | \$ 13,711,453 |
| Expenditures–Off-Budget | - | - | - | - | - |
| Transfers Out | - | - | - | - | - |
| Ending Balance | \$ 3,791,350 | \$ 3,211,755 | \$ 3,603,085 | \$ 3,889,686 | \$ 4,332,233 |

CONSUMER EDUCATION SETTLEMENT FUND

The Consumer Education Settlement Fund is funded by fines incurred on banks from consumer complaints.

FIG. 15 **CONSUMER EDUCATION SETTLEMENT FUND RESOURCE ESTIMATE, FY 2023 – FY 2027**

| | Actual FY 2023 | Actual FY 2024 | Agency FY 2025 | Agency FY 2026 | Agency FY 2027 |
|-------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Beginning Balance | \$ 201,201 | \$ 66,665 | \$ 269,043 | \$ 144,043 | \$ 64,043 |
| Other Fines Penalties Forfeit | 35,750 | 409,136 | 75,000 | 120,000 | 136,000 |
| Transfers In | - | - | - | - | - |
| Funds Available | \$ 236,951 | \$ 475,801 | \$ 344,043 | \$ 264,043 | \$ 200,043 |
| Expenditures | \$ 170,286 | \$ 206,758 | \$ 200,000 | \$ 200,000 | \$ 200,000 |
| Expenditures–Off-Budget | - | - | - | - | - |
| Transfers Out | - | - | - | - | - |
| Ending Balance | \$ 66,665 | \$ 269,043 | \$ 144,043 | \$ 64,043 | \$ 43 |

FIG. 16
**BANK AND TRUST DIVISION
BANK ASSESSMENT RATES (PER MILLION IN TOTAL ASSETS), FY 2025**

| Bank Total Assets | Current Fee | Statutory Limit | Authority |
|--|-------------|-----------------|------------|
| Less than \$500,000 | \$ 0.160 | N/A | KSA 9-1703 |
| Greater than \$500,000 up to \$1,000,000 | \$ 0.135 | N/A | KSA 9-1703 |
| Greater than \$1,000,000 up to \$5,000,000 | \$ 0.110 | N/A | KSA 9-1703 |
| Greater than \$5,000,000 | \$ 0.090 | N/A | KSA 9-1703 |

FIG. 17
**BANK AND TRUST DIVISION
TRUST ASSESSMENT RATES (PER MILLION), FY 2025**

| Trust Total Assets | Current Fee | Statutory Limit | Authority |
|---|-------------|-----------------|------------|
| Inactive Trusts | \$ 100 | N/A | KSA 9-1703 |
| Trusts less than or equal to \$10,000,000 | \$ 2,500 | N/A | KSA 9-1703 |
| Greater than \$10,000,000 to \$100,000,000 | \$ 4,000 | N/A | KSA 9-1703 |
| Greater than \$100,000,000 to \$1,000,000,000 | \$ 5,800 | N/A | KSA 9-1703 |
| Greater than \$1,000,000,000 to \$5,000,000,000 | \$ 14,500 | N/A | KSA 9-1703 |
| Greater than \$5,000,000,000 to \$25,000,000,000 | \$ 22,000 | N/A | KSA 9-1703 |
| Trusts greater than or equal to \$25,000,000,000* | \$ 22,000 | N/A | KSA 9-1703 |

* The fee for trusts greater than \$25.0 billion is \$22,000, plus an additional \$5,000 for every \$1.0 billion in assets.

FIG. 18
CONSUMER AND MORTGAGE LENDING DIVISION
LICENSING FEES, FY 2025

| Bank Total Assets | Current Fee | Statutory Limit | Authority |
|---|-----------------|--------------------|------------|
| Company new or renewal license for principal place of business* | \$ 400-600 | N/A | KSA 9-1726 |
| Company new or renewal license for branch office | \$ 100 | N/A | KSA 9-1726 |
| Loan originator new license | \$ 100 | N/A | KSA 9-1726 |
| Loan originator renewal license | \$ 100 | N/A | KSA 9-1726 |
| Annual licensing fee** (per \$100,000) | \$ 2.00 – 6.00 | N/A | KSA 9-1726 |
| Annual licensing fee** (per loan) | \$ 0.20 – 2.50 | N/A | KSA 9-1726 |
| Notification location fee | \$ 25 | N/A | KSA 9-1726 |
| Notification volume fee (per loan) | \$ 5.00 – 15.00 | N/A | KSA 9-1726 |

* Credit service organization renewal license fee is \$150.

** Certain credit transactions are assessed on a per-loan basis and others are assessed on dollar volume, depending on the type of transaction.