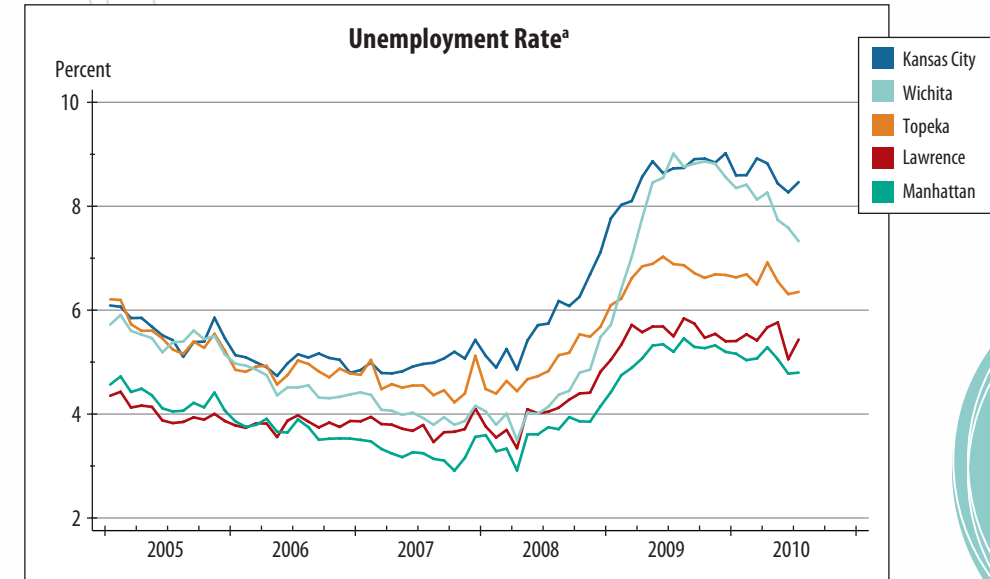


Economic Overview

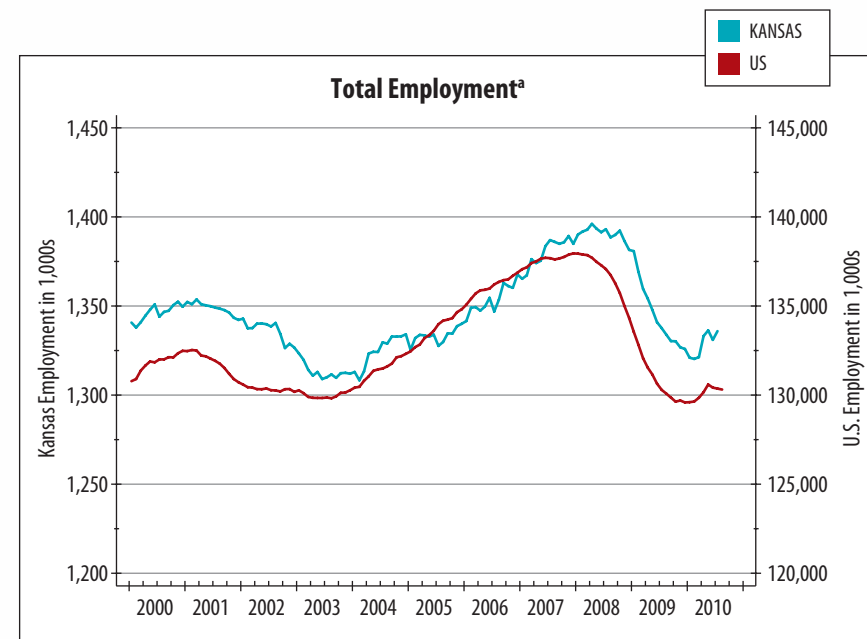
Total employment in Kansas fell by 5.4 percent between its peak in April 2008 and the trough last February. Since that time, employment has risen by 1.2 percent, but the job market outlook remains murky. The key question is whether job growth will continue as the effects of the stimulus dissipate.

One positive sign is that the private sector has been the driving force behind this recent employment growth. As a result, the unemployment rate has begun to creep down in many markets across the state.

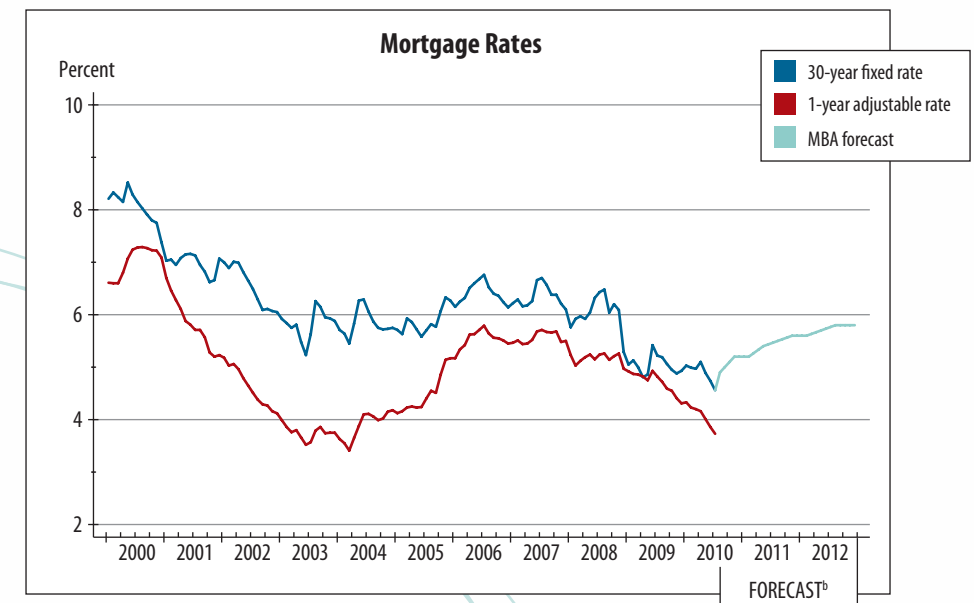


Mortgage rates are expected to rise from their recent historic lows, but should remain below 6 percent for the foreseeable future.

Kansas employment has risen by 1.2 percent since the trough in February, with the private sector driving these gains.



The unemployment rate is finally starting to decline across much of the state.



Sources: U.S. Bureau of Labor Statistics; Mortgage Bankers Association
 Notes: a) Seasonally adjusted.
 b) Mortgage Bankers Association July 2010 forecast of the 30-year conventional mortgage rate.