

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### Executive Summary

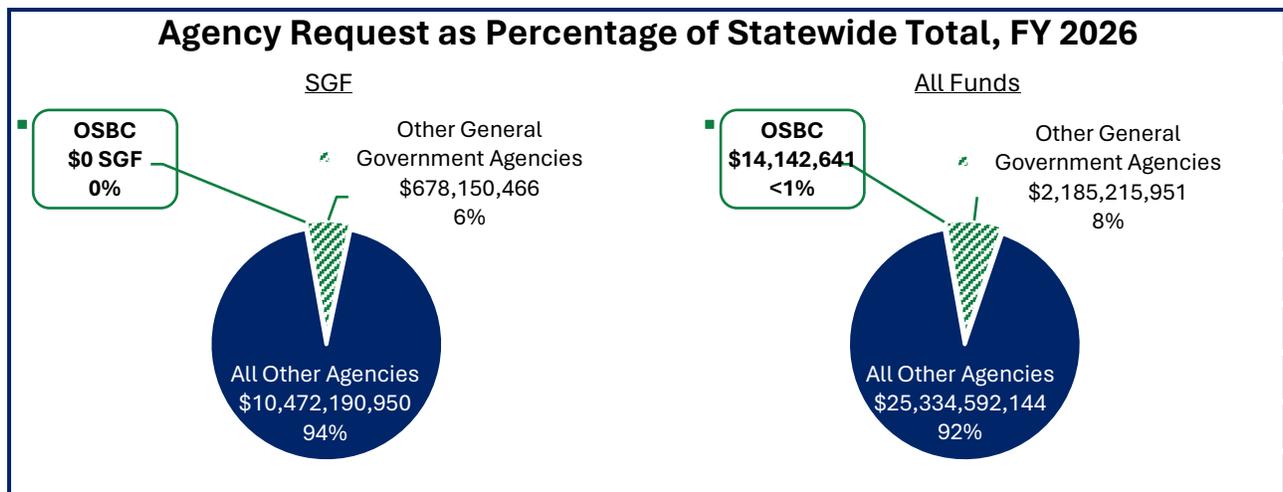
The Office of the State Bank Commissioner (OSBC) ensures the integrity of regulated providers of financial services through responsible and proactive oversight. The OSBC is responsible for protecting consumers from unfair or unscrupulous credit practices and promoting public trust in the state financial system by educating consumers. Statutory authority for the agency is 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. OSBC has three budgetary programs. Its regulatory responsibilities are primarily carried out through the following:

- **Banking and Trust Program:** Oversees the chartering and regulation of state-chartered banks, trust companies, trust departments, and Technology-Enabled Fiduciary Financial Institutions (TEFFIs).
- **Consumer and Mortgage Lending (CML) Program:** Licenses and supervises non-depository mortgage lenders, mortgage loan originators, consumer credit providers, credit service organizations, and money transmitters.
- **Administrative Program:** Includes the Finance, Administration, Legal, and Information Technology (IT) Departments. This program ensures the agency’s internal operations and legal functions align with its mission. The IT Department maintains OSBC’s software, hardware, and help desk functions, and provides examiners to conduct IT examinations of regulated entities. These specialized examinations focus on cybersecurity oversight and data risk mitigation.

The agency’s main office is located in the Jayhawk Tower in Topeka at at 700 SW Jackson Street, Suite 803. Field offices are located in Hays, Lenexa, Salina, and Wichita.

Expenditures by Fiscal Year and Version				
	SGF	All Funds	Note	
FY 2024 Actual	\$ -	\$ 12,647,029	Actual expenditures	
FY 2025 Actual	-	13,305,286	Actual expenditures	
FY 2026 Approved	-	14,142,641	<a href="#">2025 SB 125</a>	
FY 2026 Agency	-	14,142,641	Revised estimate, submitted September 2025	
FY 2027 Agency	-	14,344,365	Revised estimate, submitted September 2025	



# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### Budget and Policy Snapshot

The tables below provide a selection of items that inform the agency budget request. These items include **supplemental and enhancement requests** () , adjustments related to **reappropriated funds** () , **language-only policy changes** requested for inclusion in legislation, changes in **federal or state policy** that impact agency funding, and other budgetary items.

These tables are not intended to be a comprehensive list of changes in the agency budget request. For more detail on individual fiscal year requests, please refer to the [FY 2026 Analysis](#) and [FY 2027 Analysis](#) sections later in this document.

#### FY 2026

This agency does not have any significant changes from the FY 2026 approved budget.

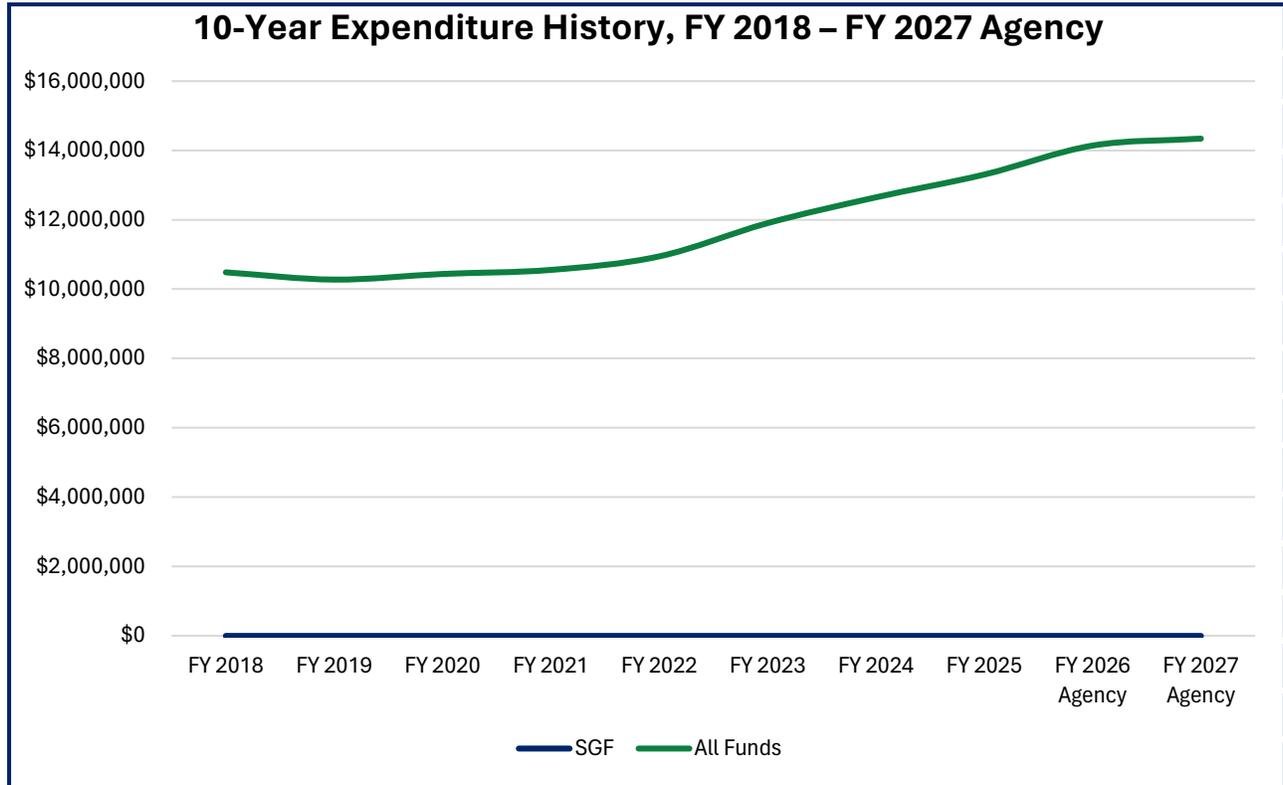
#### FY 2027

Item	Amount	Source	Note
 Funding for 2.0 FTE Positions	\$ 157,670	Bank Commissioner Fee Fund	Enhancement: 2.0 FTE positions to supervise EWA services under 2024 HB 2560.
2025 Legislative Pay Plan	275,242	Bank Commissioner Fee Fund	Enhancement: Adjustment for salary increases based on market survey.

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### Summary of Expenditures



Fiscal Year	SGF		All Funds		FTE	CPI-U* Change (%)
	Amount	Change (%)	Amount	Change (%)		
FY 2018	\$	-	\$	(0.5)	106.00	0.2
FY 2019		--		(2.0)	106.00	--
FY 2020		--		1.6	107.00	0.8
FY 2021		--		1.1	107.00	2.4
FY 2022		--		3.7	110.00	9.2
FY 2023		--		8.8	112.00	5.8
FY 2024		--		6.3	114.00	3.0
FY 2025		--		5.2	114.00	3.0
FY 2026 Agency		--		6.3	114.00	2.8
FY 2027 Agency		--		1.4	116.00	2.4

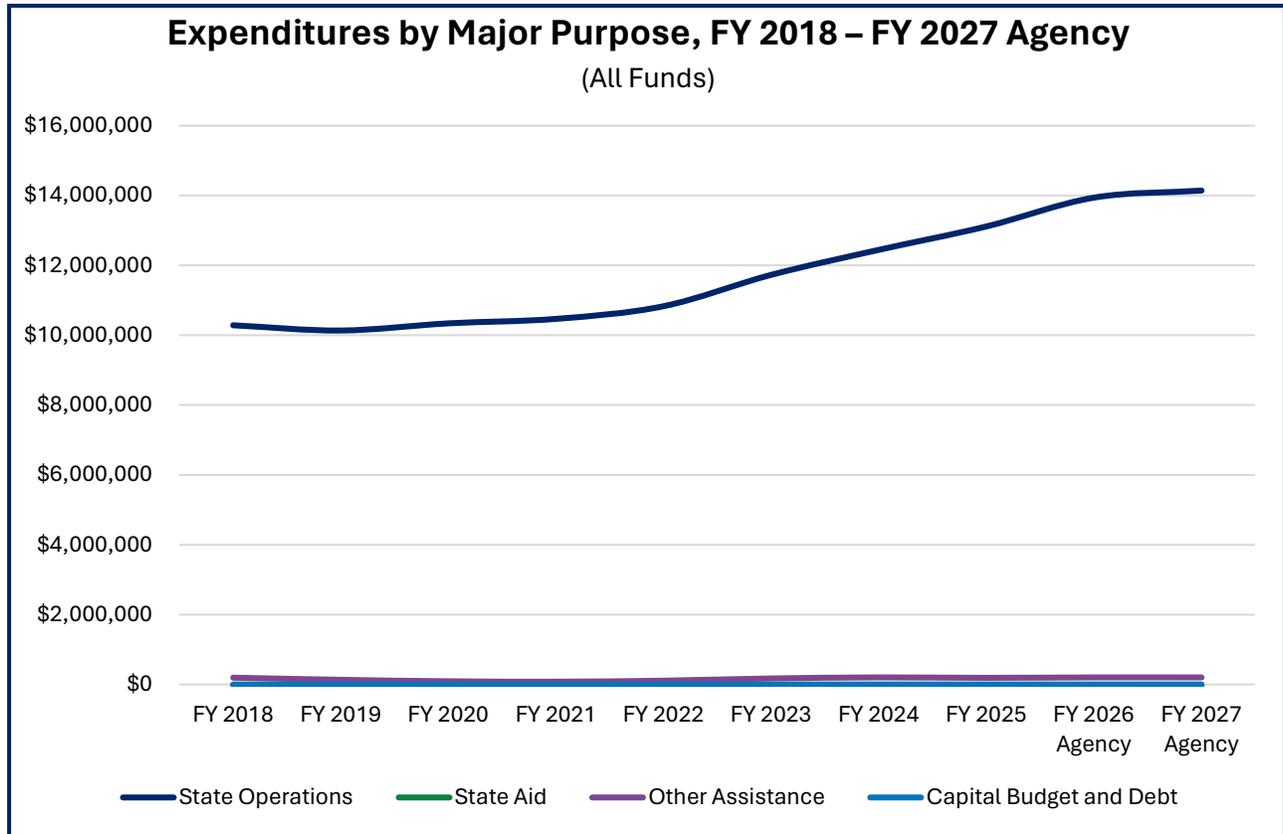
5-Year Change (FY 2023–2027)	\$	-	\$	20.5	4.00	11.6
10-Year Change (FY 2018–2027)		--		36.9	10.00	33.1
3-Year Average** (FY 2023–2025)		N/A		N/A	113.33	N/A

\* Note : Consumer Price Index for All Urban Consumers estimate for FY 2026–2027 is from the Consensus Revenue Estimating Group.

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

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request



**Expenditures by Category, FY 2024 – FY 2027 Agency**  
(All Funds)

	FY 2026 Agency % of Total	FY 2024 Actual	FY 2025 Actual	FY 2026 Approved	FY 2026 Agency	FY 2027 Agency
<b>State Operations</b>						
Salaries and Wages	83.6 %	\$ 10,696,847	\$ 11,457,860	\$ 11,829,353	\$ 11,829,353	\$ 12,019,247
Contractual Services	13.6	1,473,007	1,516,188	1,957,888	1,927,803	1,987,818
Commodities	0.3	38,313	51,186	42,900	42,900	42,800
Capital Outlay	1.0	238,771	92,002	112,500	142,585	94,500
Operating Adjustments	--	-	-	-	-	-
<b>Subtotal</b>	<b>98.6 %</b>	<b>\$ 12,446,938</b>	<b>\$ 13,117,236</b>	<b>\$ 13,942,641</b>	<b>\$ 13,942,641</b>	<b>\$ 14,144,365</b>
<b>State Aid and Assistance</b>						
Aid to Locals	-- %	\$ -	\$ -	\$ -	\$ -	\$ -
Other Assistance	1.4	200,091	188,050	200,000	200,000	200,000
<b>Subtotal</b>	<b>1.4 %</b>	<b>\$ 200,091</b>	<b>\$ 188,050</b>	<b>\$ 200,000</b>	<b>\$ 200,000</b>	<b>\$ 200,000</b>
<b>Capital Budget and Debt</b>						
Capital Improvements	-- %	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Service Principal	--	-	-	-	-	-
Debt Service Interest	--	-	-	-	-	-
<b>Subtotal</b>	<b>-- %</b>	<b>\$ -</b>				
<b>Reappropriations</b>	<b>-- %</b>	<b>\$ -</b>				
<b>GRAND TOTAL</b>	<b>100.0 %</b>	<b>\$ 12,647,029</b>	<b>\$ 13,305,286</b>	<b>\$ 14,142,641</b>	<b>\$ 14,142,641</b>	<b>\$ 14,344,365</b>

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### State Operations

Expenditures by Classification, FY 2024 – FY 2027 Agency						
(State Operations, All Funds)						
	FY 2026 Agency % of Total	FY 2024 Actual	FY 2025 Actual	FY 2026 Approved	FY 2026 Agency	FY 2027 Agency
<b>Salaries and Wages</b>						
Employee Pay	64.2 % \$	7,921,929 \$	8,566,814 \$	9,009,062 \$	9,082,430 \$	9,195,206
Employee Benefits	22.0	2,774,918	2,891,046	3,136,221	3,114,974	3,230,904
Shrinkage	(2.6)	-	-	(315,930)	(368,051)	(406,863)
<b>Subtotal</b>	<b>83.6 % \$</b>	<b>10,696,847 \$</b>	<b>11,457,860 \$</b>	<b>11,829,353 \$</b>	<b>11,829,353 \$</b>	<b>12,019,247</b>
<b>Contractual Services</b>						
Communication	0.8 % \$	101,346 \$	103,266 \$	110,100 \$	110,100 \$	111,600
Fees (Professional)	0.8	43,266	28,945	114,500	114,500	118,500
Fees (Other Services)	1.6	198,882	224,176	232,631	232,631	234,488
Freight and Express	0.1	3,129	1,536	3,000	3,000	3,000
Printing and Advertising	0.1	10,043	7,344	13,900	13,900	13,900
Rent and Leases	4.7	669,507	552,305	664,362	663,962	678,644
Repair and Servicing	0.1	14,650	97,711	19,100	19,100	19,100
Travel and Subsistence	2.8	242,661	311,410	418,695	389,610	427,586
Utilities	--	-	-	-	-	-
Other	2.7	189,523	189,495	381,600	381,000	381,000
<b>Subtotal</b>	<b>13.6 % \$</b>	<b>1,473,007 \$</b>	<b>1,516,188 \$</b>	<b>1,957,888 \$</b>	<b>1,927,803 \$</b>	<b>1,987,818</b>
<b>Commodities</b>						
Clothing	0.1 % \$	357 \$	5,673 \$	1,000 \$	1,000 \$	1,000
Equipment and Parts	--	118	-	-	-	-
Food	0.1	1,957	8,145	4,000	4,000	4,000
Fuel	--	-	-	-	-	-
Motor Vehicle Parts	0.1	13,723	16,940	16,000	16,000	16,000
Supplies (Office)	0.1	15,804	14,262	14,900	14,900	14,800
Supplies (Professional)	--	654	379	-	-	-
Supplies (Research)	--	-	-	-	-	-
Other	0.1	5,700	5,787	7,000	7,000	7,000
<b>Subtotal</b>	<b>0.3 % \$</b>	<b>38,313 \$</b>	<b>51,186 \$</b>	<b>42,900 \$</b>	<b>42,900 \$</b>	<b>42,800</b>
<b>Capital Outlay</b>						
Books	-- % \$	- \$	- \$	- \$	- \$	-
Computer Hardware	0.4	41,493	55,502	58,500	58,500	72,500
Computer Software	--	-	1,545	-	-	-
Equipment, Furniture	0.5	136,032	5,140	39,000	69,085	4,000
Information Processing	0.1	61,246	29,815	15,000	15,000	18,000
Telecommunications	--	-	-	-	-	-
Other	--	-	-	-	-	-
<b>Subtotal</b>	<b>1.0 % \$</b>	<b>238,771 \$</b>	<b>92,002 \$</b>	<b>112,500 \$</b>	<b>142,585 \$</b>	<b>94,500</b>
<b>Operating Adjustments</b>	<b>-- % \$</b>	<b>- \$</b>	<b>- \$</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>
<b>TOTAL</b>	<b>98.6 % \$</b>	<b>12,446,938 \$</b>	<b>13,117,236 \$</b>	<b>13,942,641 \$</b>	<b>13,942,641 \$</b>	<b>14,144,365</b>

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### Other Assistance

Expenditures by Classification, FY 2024 – FY 2027 Agency							
(Other Assistance, All Funds)							
	FY 2026 Agency % of Total	FY 2024 Actual	FY 2025 Actual	FY 2026 Approved	FY 2026 Agency	FY 2027 Agency	
<b>Other Assistance</b>							
State Aid Payments	1.4 % \$	200,091 \$	188,050 \$	200,000 \$	200,000 \$	200,000	
<b>TOTAL</b>	<b>1.4 % \$</b>	<b>200,091 \$</b>	<b>188,050 \$</b>	<b>200,000 \$</b>	<b>200,000 \$</b>	<b>200,000</b>	

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### Expenditures by Program

Expenditures by Program, FY 2024 – FY 2027 Agency						
(All Funds)						
	FY 2026 Agency % of Total	FY 2024 Actual	FY 2025 Actual	FY 2026 Approved	FY 2026 Agency	FY 2027 Agency
Administration	16.3 %	\$ 2,263,026	\$ 2,287,505	\$ 2,353,926	\$ 2,311,365	\$ 2,355,877
Bank Regulation	53.0	6,542,000	6,912,163	7,458,174	7,494,968	7,506,545
Consumer Mortgage	30.7	3,842,003	4,105,618	4,330,541	4,336,308	4,481,943
<b>TOTAL</b>	<b>100.0 %</b>	<b>\$ 12,647,029</b>	<b>\$ 13,305,286</b>	<b>\$ 14,142,641</b>	<b>\$ 14,142,641</b>	<b>\$ 14,344,365</b>

FTE Positions by Program, FY 2024 – FY 2027 Agency						
	FY 2026 Agency % of Total	FY 2024 Actual	FY 2025 Actual	FY 2026 Approved	FY 2026 Agency	FY 2027 Agency
Administration	13.2 %	15.0	15.0	15.0	15.0	15.0
Bank Regulation	55.7	64.0	64.0	64.0	63.5	63.5
Consumer Mortgage	31.1	35.0	35.0	35.0	35.5	37.5
<b>TOTAL</b>	<b>100.0 %</b>	<b>114.0</b>	<b>114.0</b>	<b>114.0</b>	<b>114.0</b>	<b>116.0</b>

### Expenditures by Fund

Expenditures by Fund, FY 2024 – FY 2027 Agency						
	FY 2026 Agency % of Total	FY 2024 Actual	FY 2025 Actual	FY 2026 Approved	FY 2026 Agency	FY 2027 Agency
State General Fund	-- %	\$ -	\$ -	\$ -	\$ -	\$ -
Bank Commissioner Fee Fund	98.6	12,440,271	13,100,736	13,942,641	13,942,641	14,144,365
Consumer Education Settlement Fund	1.4	206,758	204,550	200,000	200,000	200,000
<b>TOTAL</b>	<b>100.0 %</b>	<b>\$ 12,647,029</b>	<b>\$ 13,305,286</b>	<b>\$ 14,142,641</b>	<b>\$ 14,142,641</b>	<b>\$ 14,344,365</b>

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### Fee Fund Analysis

The Bank Commissioner Fee Fund earns revenue from assessments and application fees paid by state-chartered banks, trust entities, and TEFFIs. (Note: Currently, The Beneficient Company is the only active TEFFI operating in Kansas.) 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 revenue received is dependent solely on the submission of applications.

<b>Bank Commissioner Fee Fund</b>				
FY 2024 – FY 2027 Agency				
	FY 2024	FY 2025	FY 2026	FY 2027
	Actual	Actual	Agency	Agency
Beginning Balance	\$ 3,883,208	\$ 3,297,062	\$ 2,759,061	\$ 3,926,162
<b>Revenue</b>				
Audits and Inspections	\$ 7,800,755	\$ 8,564,350	\$ 10,123,772	\$ 10,123,772
Clerical Services	1,093	414	-	-
License Business	3,963,206	3,994,760	4,985,970	4,985,970
Recovery of Prior FY Expenditures	3,764	2,461	-	-
Other Non-Revenue Receipts	-	750	-	-
Residual Transfers In	-	538,660	1,477,598	-
Residual Transfers Out	-	(538,660)	(1,477,598)	-
Encumbrances	85,307	-	-	-
<b>Subtotal – Revenue</b>	<b>\$ 11,854,125</b>	<b>\$ 12,562,735</b>	<b>\$ 15,109,742</b>	<b>\$ 15,109,742</b>
Total Amount Available	\$ 15,737,333	\$ 15,859,797	\$ 17,868,803	\$ 19,035,904
<b>Expenditures</b>				
Salaries and Wages	\$ 10,696,847	\$ 11,457,860	\$ 11,829,353	\$ 12,019,247
Contractual Services	1,466,340	1,499,688	1,927,803	1,987,818
Commodities	38,313	51,186	42,900	42,800
Capital Outlay	238,771	92,002	142,585	94,500
<b>Subtotal – Expenditures</b>	<b>\$ 12,440,271</b>	<b>\$ 13,100,736</b>	<b>\$ 13,942,641</b>	<b>\$ 14,144,365</b>
<b>Ending Balance</b>	<b>\$ 3,297,062</b>	<b>\$ 2,759,061</b>	<b>\$ 3,926,162</b>	<b>\$ 4,891,539</b>

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### FY 2026 Analysis

Summary of Agency Budget Request, FY 2026						
	SGF	Bank Commissioner Fee Fund	All Other Funds	Total	FTE Positions	
<b>Approved, FY 2026</b>						
1. 2025 SB 125, without Reappropriations	\$ -	\$ 13,942,641	\$ 200,000	\$ 14,142,641	114.0	
<b>Reappropriations</b>						
No Reappropriations	\$ -	\$ -	\$ -	\$ -	--	
<b>Supplemental Requests</b>						
No Supplemental Requests	\$ -	\$ -	\$ -	\$ -	--	
<b>Agency Changes</b>						
2. Agency Adjustments	\$ -	\$ -	\$ -	\$ -	--	
<b>TOTAL – Agency Revised Estimate</b>	<b>\$ -</b>	<b>\$ 13,942,641</b>	<b>\$ 200,000</b>	<b>\$ 14,142,641</b>	<b>114.0</b>	

### Approved Budget

#### 1. 2025 SB 125

The 2025 Legislature passed, and the Governor enacted, one bill appropriating and adjusting funding for state agencies. For this agency, select appropriations include the **2025 Pay Plan**, which added **\$275,242**, all from the Bank Commissioner Fee Fund, to provide salary increases for most state employees based on the Department of Administration’s market survey.

### Agency Changes

#### 2. Agency Adjustments

The agency’s revised request does not change from the total approved amount for FY 2026. However, the request includes adjustments throughout expenditure categories. The agency anticipates a decrease of \$30,085 in contractual services expenditures on meals and lodging. However, this is entirely offset by an anticipated increase in capital outlay expenditures for the replacement of one vehicle. Specifically, the agency plans to replace a 2014 Dodge Caravan with an eight-passenger van. The agency notes that as of August 2025, the current vehicle had 120,244 miles and has undergone frequent mechanical repairs. The replacement request is based on the vehicle’s age, accumulated mileage, and maintenance costs, according to the agency. The agency anticipates that a new van would enhance travel efficiency and lower statewide mileage expenses.

The 2025 Legislature approved \$35,000 for the purchase of a vehicle in FY 2026. The revised request increases the purchase price by \$30,085, for a total of \$65,085 in expenditures to replace the current 2014 Dodge Caravan.

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### FY 2027 Analysis

Summary of Agency Budget Request, FY 2027						
	SGF	Bank Commissioner			Total	FTE Positions
		Fee Fund	All Other Funds			
<b>Approved, FY 2027</b>						
1. 2025 SB 125, without Reappropriations	\$ -	\$ 13,711,453	\$ 200,000		\$ 13,911,453	114.0
<b>Enhancement Requests</b>						
2. Earned Wage Access Staffing	\$ -	\$ 157,670	\$ -		\$ 157,670	--
<b>Other Changes</b>						
3. 2025 Legislative Pay Plan	\$ -	\$ 275,242	\$ -		\$ 275,242	--
4. All Other Adjustments	-	-	-		-	--
Subtotal – Other Changes	\$ -	\$ 275,242	\$ -		\$ 275,242	--
<b>TOTAL – Agency Request</b>	<b>\$ -</b>	<b>\$ 14,144,365</b>	<b>\$ 200,000</b>		<b>\$ 14,344,365</b>	<b>114.0</b>

### Approved Budget

#### 1. 2025 SB 125

[KSA 75-3717\(f\)](#) requires select agencies, of a primarily regulatory nature, to submit a budget request for an additional fiscal year at the beginning of a biennium. The OSBC is one such biennial agency and has an approved budget for FY 2027.

### Enhancement Requests

#### 2. Earned Wage Access Staffing

The agency’s revised budget request for FY 2027 includes an enhancement request totaling **\$157,670**, all from the Bank Commissioner Fee Fund, and **2.0 FTE** positions to supervise Earned Wage Access (EWA) services as authorized under [KSA 9-2401](#) *et seq.* The request provides funding for two financial examiners in the Consumer and Mortgage Lending Program whose hourly pay is budgeted at \$27.10.

The 2024 Legislature enacted HB 2560, which creates the Kansas Earned Wage Access Services Act and authorizes the OSBC to regulate EWA providers, among other provisions. Under the Act, EWA providers must (a) register annually with the OSBC, (b) maintain surety bonds, (c) submit annual reports, and (d) comply with business recordkeeping and consumer disclosure requirements. The Act grants the Commissioner examination and enforcement authority, including the ability to investigate operations, issue fines, and adopt rules and regulations to ensure compliance.

The fiscal note for HB 2560 estimated the need for 1.0 FTE examiner at a cost of \$70,200 for salaries and wages and \$1,200 for information technology licenses and other operating expenses from the Bank Commissioner Fee Fund. However, the agency indicates participation in the EWA program has been significantly higher than anticipated: as of September 2025, there were 20 registered providers and 5 additional applications under review. The agency’s revised request includes 2.0 FTE examiner positions (rather than the originally estimated one) in order to manage licensing, examinations, complaint handling, and enforcement responsibilities without delay.

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### Other Changes

#### 3. 2025 Legislative Pay Plan

The 2025 Legislature approved salary increases for most state employees based on the Department of Administration's market survey for FY 2026. The agency request includes \$275,242, all from the Bank Commissioner Fee Fund, for FY 2027 to account for an increase in expenditure limitations inadvertently omitted from the plan.

#### 4. All Other Adjustments

Other than the agency's enhancement request, the revised request does not include any changes to the approved amount for FY 2027. Overall, salaries and wages increase by \$6,100, offset by a corresponding \$6,100 decrease in contractual services. Within salaries and wages, the agency's request includes an increase of \$391,820 for regular unclassified pay and related benefits, partially offset by \$366,175 in shrinkage (turnover) and reductions in temporary, overtime, and leave payments. These adjustments reflect the agency's ongoing conversion of temporary unclassified positions to regular unclassified positions.

The approved FY 2027 budget was based on the 2026 Budget Indices, which included a leave payment assessment rate of 0.7 for FY 2027. The adjusted FY 2027 estimate reflects updated rates from the 2027 Budget Indices, lowering the leave payment assessment rate to 0.52 for FY 2027. This change results in a reduction in assessed leave payment costs within the adjusted budget.

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

### Fees

<b>Bank Assessment Fees, FY 2026</b>			
<b>Bank Total Assets</b>	<b>Current Fee</b>	<b>Statutory Limit<sup>1</sup></b>	<b>Previous Fee<sup>2</sup></b>
< \$250,000,000	0.000160	N/A	-
\$250,000,000 to \$500,000,000	0.000160	N/A	-
< \$500,000,000 <sup>3</sup>	-	N/A	0.000160
\$500,000,000 to \$1,000,000,000	0.000135	N/A	-
\$1,000,000,000 to \$5,000,000,000	0.000110	N/A	-
> \$5,000,000,000	0.000090	N/A	-

<sup>1</sup> The authority for these fees is found in [KSA 9-1703](#). The Commissioner sets annual assessment rates based on estimated expenses of the office. The statute establishes only a minimum total assessment of \$1,000 per institution and does not set a statutory cap or formula limit on the assessment rate.

<sup>2</sup> These fees were changed within the last two fiscal years.

<sup>3</sup> Beginning in FY 2026, the <\$500M marginal rate was divided into <\$250M and \$250M-\$500M.

<b>Trust Assessment Fees, FY 2026</b>			
<b>Trust Total Assets</b>	<b>Current Fee</b>	<b>Statutory Limit<sup>1</sup></b>	<b>Previous Fee<sup>2</sup></b>
Inactive	\$ 100	≤ \$100	\$ -
\$0 to \$10,000,000	2,500	N/A	-
\$10,000,000 to \$100,000,000	4,000	N/A	-
\$100,000,000 to \$1,000,000,000	5,800	N/A	-
\$1,000,000,000 to \$5,000,000,000	14,500	N/A	-
\$5,000,000,000 to \$25,000,000,000	22,000	N/A	-
\$25,000,000,000 to \$50,000,000,000	44,000	N/A	22,000 <sup>3</sup>
\$50,000,000,000 to \$100,000,000,000	65,000	N/A	-
\$100,000,000,000 to \$200,000,000,000	100,000	N/A	-

<sup>1</sup> The authority for these fees is found in [KSA 9-1703](#). The Commissioner sets annual assessment rates based on estimated expenses of the office. The statute establishes only a minimum total assessment of \$1,000 per institution and does not set a statutory cap or formula limit on the assessment rate, except for inactive fiduciary institutions, which are limited to \$100.

<sup>2</sup> These fees were changed within the last two fiscal years.

<sup>3</sup> Rate was \$22,000 plus \$5,000 for every one billion asset dollars.

# OFFICE OF THE STATE BANK COMMISSIONER

## Budget Summary – Agency Request

Consumer and Mortgage Lending Fees, FY 2026				
License/Fee Type		Current Fee	Statutory Limit <sup>1</sup>	Previous Fee <sup>2</sup>
<b>Mortgage &amp; Consumer Credit</b>				
Company new/renewal license application for principal place of business <sup>3</sup>	\$	400 - 600	N/A	\$ -
Company new or renewal license for branch office		100 - 400	N/A	-
Loan originator new license		100	N/A	-
Loan originator renewal license		100	N/A	50
Annual licensing fee <sup>4</sup> (per \$100,000)		2.00 - 20	N/A	2.00 - 6.00
Annual licensing fee <sup>4</sup> (per loan)		.20 - 4.00	N/A	.20 - 2.50
Notification location fee		30	N/A	25
Notification volume fee (per \$100,000)		10 - 15	N/A	5 - 15
<b>Money Transmitters</b>				
Company new license application	\$	2,500	N/A	\$ 1,750
Annual licensing fee		Tiered % based on volume	N/A	-
<b>Earned Wages Access</b>				
Company new or renewal license for principal place of business <sup>3</sup>	\$	1,500	N/A	\$ -

<sup>1</sup>The authority for these fees is found in [KSA 9-1726](#) (for consumer and mortgage licensing and money transmitter fees) and [KSA 9-2401](#) *et seq.* (for earned wage access). The Commissioner sets annual assessment or registration fees to cover the estimated expenses of the office. The statutes establish only a minimum fee and do not impose a statutory maximum or formula limit on the fee.

<sup>2</sup> These fees were changed within the last two fiscal years.

<sup>3</sup> Credit Services organization renewal license fee \$150.

<sup>4</sup> Certain credit transactions are assessed on a per-loan basis and others on dollar volume.