

IDENTIFYING THE RULE AND REGULATION							NECESSITY		POTENTIAL FOR REVOCATION				TIES TO FEDERAL PROGRAMS				ADDITIONAL INFORMATION	
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							yes/no	yes/no	limited # of characters	yes/no	in active use/yes/ no	limited # of characters	yes/no	yes/no		yes/no		limited # of characters
17-1-1	Article 1.- Definitions	Definitions	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-701	No	Yes	No effect since the current definition is unnecessary. We intend to repeal the existing definition and add new definitions with other regulation changes. Not repealing this regulation will allow us to reuse this regulation number.	No	In active use	N/A	No	No	N/A	No	N/A	
17-8-1	Article 8.- Financial Modernization	Financial subsidiaries	Effective	Oct. 3, 2003	9-1713	9-1101	Yes	Yes	By statute, Kansas chartered banks need Bank Commissioner approval to operate a financial subsidiary. Without this regulation, Kansas chartered banks would not have any guidance on what information is necessary for the Bank Commissioner to review and approve a financial subsidiary, there would no timeline on approval, and no guidance on to aggregate amount of total assets that may be invested in financial subsidiaries. We are intending to update the statutory citation to K.S.A. 9-1101(a)(25).	No	In active use	N/A	No	No	N/A	No	N/A	
17-9-1	Article 9.- Investment Securities	Investment securities; definitions	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Revocation would cause confusion on what certain terms mean under the Banking Code and regulations promulgated under the Banking Code.	No	In active use	N/A	No	No	N/A	No	N/A	
17-9-2	Article 9.- Investment Securities	Investment securities; limitation	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	K.S.A. 9-1101(a)(6) does not clarify how to determine the value of investment securities since they can be valued by par value or market value. This regulation clarifies how to calculate the value for purposes of the statutory limitation.	No	In active use	N/A	No	No	N/A	No	N/A	
17-9-3	Article 9.- Investment Securities	Investment securities; ledger and records	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	K.S.A. 9-1130(c) requires Kansas chartered banks and trust companies to retain records in the manner the Bank Commissioner prescribes. Examinations would be less efficient because banks would not know what information and what format it should report its investment securities to the examiner.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-9-4	Article 9.- Investment Securities	Investment securities; amortization of premium	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	The safety and soundness of Kansas chartered banks would be at risk due to no prohibition on purchasing investment securities over par unless the amortization of the premium follows GAAP.	No	In active use	N/A	No	No	N/A	No	N/A	
17-9-5	Article 9.- Investment Securities	Investment securities; conversion	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	The safety and soundness of Kansas chartered banks is at risk without these restrictions on the purchase of investment securities convertible to stock. Kansas chartered banks could purchase convertible stock in order to engage in speculative investments.	No	In active use	N/A	No	No	N/A	No	N/A	
17-9-6	Article 9.- Investment Securities	Investment securities; acquisition through debt previously contracted	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	The regulation provides an exception to other prohibitions on acquiring investment securities when it is necessary for the Kansas chartered banks to collect on collateral and minimize its losses.	No	In active use	N/A	No	No	N/A	No	N/A	
17-9-7	Article 9.- Investment Securities	Investment securities; repurchase	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1101 and K.S.A. 9-1131	Yes	Yes	Kansas chartered banks would not be permitted to engage in repurchase agreements of investment securities to satisfy daily operations or to earn a return on unused cash depending on if there is a temporary shortage or surplus on cash on hand.	No	In active use	N/A	No	No	N/A	No	N/A	
17-9-8	Article 9.- Investment Securities	Investment securities; trustees	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Kansas chartered banks that engage in investment securities with a trustee may result in self-dealing or conflicts of interest without this prohibition that the obligator is different than the trustee.	No	In active use	N/A	No	No	N/A	No	N/A	
17-9-9	Article 9.- Investment Securities	Investment securities; no transaction as principal	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Kansas chartered banks would be able to act as a principal in investment securities transactions without the Bank Commissioner's knowledge and approval.	No	In active use	N/A	No	No	N/A	No	N/A	
17-9-10	Article 9.- Investment Securities	Investment securities; requests for rulings	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Kansas chartered banks would not have authority to request a determination by the Bank Commissioner that an investment qualifies as an investment security.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-11-13	Article 11.- Documentation Requirements	Stockholders' meetings	Amended	Aug. 9, 1996	9-1713	9-1114	Yes	Yes	Kansas chartered banks would not be required to maintain minutes of stockholders meetings, which documents key changes to the bank, such as appointment of directors.	No	In active use	N/A	No	No	N/A	No	N/A	
17-11-14	Article 11.- Documentation Requirements	Directors' meetings	Amended	Jan. 18, 2002	2000 Supp. 9-1713	9-911, K.S.A. 2000 Supp. 9-1114, K.S.A. 2000 Supp. 9-1115, and K.S.A. 9-1116	No	Yes	Kansas chartered banks would not be required to maintain records of directors meetings, which reflect key decisions made by the directors. This is important to the OSBC since we rate the management of a bank in an examination.	Yes	No	No	No	No	N/A	No	N/A	Duplicative of K.S.A. 9-1116
17-11-15	Article 11.- Documentation Requirements	Loans; records	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101 and 9-2103	Yes	Yes	Kansas chartered banks are required to maintain records in a manner the Bank Commissioner shall prescribe. K.S.A. 9-1130. Kansas chartered banks would not know how to maintain loan records, which assists in an efficient examination.	No	In active use	N/A	No	No	N/A	No	N/A	
17-11-16	Article 11.- Documentation Requirements	Bonds; records	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101 and 9-2103	No	Yes	Kansas chartered banks are required to maintain records in a manner the Bank Commissioner shall prescribe. K.S.A. 9-1130. Kansas chartered banks would not know how to maintain bond records, which assists in an efficient examination.	Yes	No	No	No	No	N/A	No	N/A	Duplicative of K.A.R. 17-9-3
17-11-17	Article 11.- Documentation Requirements	Bank-owned real estate; records	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1102	Yes	Yes	Kansas chartered banks are required to maintain records in a manner the Bank Commissioner shall prescribe. K.S.A. 9-1130. Kansas chartered banks would not know what is needed to review real-estate records at an examination.	No	In active use	N/A	No	No	N/A	No	N/A	
17-11-18	Article 11.- Documentation Requirements	Loans; documentation requirements	Amended	May 27, 2022	2021 Supp. 9-1713	2021 Supp. 9-1101, K.S.A. 2021 Supp. 9-1130, and K.S.A. 2021 Supp. 9-1713	Yes	Yes	Kansas chartered banks are required to maintain records in a manner the Bank Commissioner shall prescribe. K.S.A. 9-1130. Kansas chartered banks would not know what documentation is needed for loans exceeding \$250,000 and also clarifies valuation requirements for certain mortgage loans.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-11-21	Article 11.- Documentation Requirements	Appraisals and evaluations	Amended	July 11, 2014	2013 Supp. 9-1713	2013 Supp. 9-1101 and 9-1713	Yes	Yes	Kansas chartered banks would not be required to obtain appraisals or evaluations on real estate, which could jeopardize the bank's safety and soundness.	No	In active use	N/A	No	No	N/A	No	N/A	
17-11-22	Article 11.- Documentation Requirements	Insurance on Bank Property	Compiled	January 1, 1966	L. 1965, ch. 81 [9-1713]		Yes	Yes	Kansas chartered banks would not be required to obtain insurance on tangible property of the bank, which could jeopardize the bank's safety and soundness.	No	In active use	N/A	No	No	N/A	No	N/A	
17-11-23	Article 11.- Documentation Requirements	Other assets; records	Effective	Aug. 9, 1996	9-1713	1995 Supp. 9-1112 and 9-2103	Yes	Yes	Kansas chartered banks are required to maintain records in a manner the Bank Commissioner shall prescribe. K.S.A. 9-1130. Kansas chartered banks would not know what is needed to review personal property taken in payment of a debt at an examination.	No	In active use	N/A	No	No	N/A	No	N/A	
17-12-1	Article 12.- Transactions	Daily transactions	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101 and 9-2103	Yes	Yes	Kansas chartered banks are required to maintain records in a manner the Bank Commissioner shall prescribe. K.S.A. 9-1130. Kansas chartered bank examinations would be inefficient due to examiners needing to track down transactions on a daily basis, and could potentially miss something that poses a safety and soundness risk.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-12-2	Article 12.- Transactions	Daily statement	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101 and 9-2103	Yes	Yes	Kansas chartered banks are required to maintain records in a manner the Bank Commissioner shall prescribe. K.S.A. 9-1130. Kansas chartered bank examinations would be inefficient due to examiners needing to track down transactions on a daily basis, and could potentially miss something that poses a safety and soundness risk.	No	In active use	N/A	No	No	N/A	No	N/A	
17-14-1	Article 14.- Deposit of Public Funds; Revenue Bond Approval	Revenue bonds; approval	Amended	Jan. 27, 1992	9-1402, K.S.A. 1965 Supp. 9-1713		Yes	Yes	Bank Commissioner approval of revenue bonds is required if it is to be pledged to public funds pursuant to K.S.A. 9-1402(c)(5). The public would not know the procedure for gaining Bank Commissioner's approval on a revenue bond.	No	In active use	N/A	No	No	N/A	No	N/A	
17-15-1	Article 15.- Records	Records; retention period	Amended	April 19, 1993	9-1713	9-1701	Yes	Yes	Kansas chartered banks are required to maintain records in a manner the Bank Commissioner shall prescribe. K.S.A. 9-1130. Kansas chartered banks could purge records to prevent them from being reviewed in an examination.	No	In active use	N/A	No	No	N/A	No	N/A	
17-16-1	Article 16.- Charter Applications	Application; filing	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1801	Yes (see additional info)	Yes	State Banking Board approval is required to organize a state bank or trust company. K.S.A. 9-804. Entities choosing to become chartered would not know the deadline to submit an application to be reviewed by the State Banking Board.	No	In active use	N/A	No	No	N/A	No	N/A	We intend to combine this regulation with K.A.R. 17-16-2 and this regulation will be repealed at that time
17-16-2	Article 16.- Charter Applications	Application; contents	Amended	Jan. 18, 2002	2000 Supp. 9-1713	2000 Supp. 9-1801, as amended by L. 2001, ch. 87, §13, and K.S.A. 9-1802	Yes	Yes	State Banking Board approval is required to organize a state bank or trust company. K.S.A. 9-804. Entities wanting a certificate of authority would not know what needs to be submitted for the OSBC and State Banking Board to review their application. Furthermore, the public would not be provided an opportunity to comment on a potential bank or trust company.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-16-4	Article 16.- Charter Applications	Comment letters; notification of the applicant	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1801	Yes	Yes	Applicants would not have the opportunity to receive and respond to any comment letters received by the OSBC under K.A.R. 17-16-3.	No	In active use	N/A	No	No	N/A	No	N/A	
17-16-9	Article 16.- Charter Applications	Application; consideration by the board	Amended	Aug. 9, 1996	9-1713	9-1802	Yes	Yes	State Banking Board already has statutory authority to approve or deny an application; this regulation clarifies that comment letters can be considered in approving or denying an application and provides the State Banking Board with a reasonable time to consider all comment letters.	No	In active use	N/A	No	No	N/A	No	N/A	
17-17-1	Article 17.- Financial Futures Contracts	Limitation on engaging in futures	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Kansas chartered banks would not be prohibited from speculating on future contracts on US government and agency securities, K.S.A. 9-1101(a)(15). Thus, the safety and soundness of the bank may be in jeopardy without this regulation.	No	In active use	N/A	No	No	N/A	No	N/A	
17-17-2	Article 17.- Financial Futures Contracts	Definitions	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Regulation is helpful in defining terms used elsewhere in the Banking Code regulations.	No	In active use	N/A	No	No	N/A	No	N/A	
17-17-3	Article 17.- Financial Futures Contracts	Adoption of policy by bank	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Kansas chartered banks are required to maintain records in a manner the Bank Commissioner requires. K.S.A. 9-1130. Kansas chartered banks would not have any guidance on what the OSBC looks for when conducting an examination.	No	In active use	N/A	No	No	N/A	No	N/A	
17-17-4	Article 17.- Financial Futures Contracts	Notice to commissioner	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Bank Commissioner approval is required to engage in financial futures contracts pursuant to K.S.A. 9-1101(a)(31). Kansas chartered banks would not have any guidance on how to submit an application to engage in financial futures contracts, which could delay approval.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-17-5	Article 17.- Financial Futures Contracts	Monthly review of contracts	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Kansas chartered banks may deviate from the written policy without a regulation requiring monthly review. Kansas chartered banks are reviewed approximately every 18 months, which may result in a safety and soundness risk without certain individuals reviewing the policy.	No	In active use	N/A	No	No	N/A	No	N/A	
17-17-6	Article 17.- Financial Futures Contracts	Maintenance of ledger accounts or registers	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Kansas chartered banks with inaccurate records of financial futures contracts could result in a safety and soundness risk if the Kansas chartered bank loses track of its positions. Regulation also provides guidelines on what is reviewed in a Kansas chartered bank examination.	No	In active use	N/A	No	No	N/A	No	N/A	
17-17-7	Article 17.- Financial Futures Contracts	Review of contracts; market valuation	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Security valuations fluctuate on a daily basis, which could result in a safety and soundness risk if a Kansas chartered bank was not reviewing the open positions on a monthly basis.	No	In active use	N/A	No	No	N/A	No	N/A	
17-17-8	Article 17.- Financial Futures Contracts	Hedging of mortgage banking operations	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Kansas chartered banks may deviate from sound accounting practices without this regulation.	No	In active use	N/A	No	No	N/A	No	N/A	
17-17-9	Article 17.- Financial Futures Contracts	Effect on bank's financial condition	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Investors may not be aware the Kansas chartered bank they intend to or are invested in is engaged in financial futures contracts.	No	In active use	N/A	No	No	N/A	No	N/A	
17-17-10	Article 17.- Financial Futures Contracts	Internal controls; reporting	Amended	Aug. 9, 1996	9-1713	1995 Supp. 9-1101	Yes	Yes	Without internal controls, Kansas chartered banks may suffer losses/failure due to unauthorized trading.	No	In active use	N/A	No	No	N/A	No	N/A	
17-19-1	Article 19.-Bank Subsidiaries Engaged in Securities Activities	Organization; application approval	Effective	Nov. 20, 1989	1988 Supp. 9-1101	1988 Supp. 9-1101	Yes	Yes	Bank Commissioner approval is required to engage in this activity. K.S.A. 9-1101(a)(18). Kansas chartered banks wanting to engage in securities activities through a subsidiary will not know what is necessary for the Bank Commissioner to review the application. This regulation provides a right to a hearing if the application is denied.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-19-2	Article 19.-Bank Subsidiaries Engaged in Securities Activities	Registration and licensing; violations; examination	Effective	Nov. 20, 1989	1988 Supp. 9-1101	1988 Supp. 9-1101	Yes	Yes	Kansas chartered banks engaging in securities activities poses a significant safety and soundness risk. Without this regulation, the OSBC may not learn of a violation of securities law until the next exam, which is typically once every 18 months.	No	In active use	N/A	No	No	N/A	No	N/A	
17-19-3	Article 19.-Bank Subsidiaries Engaged in Securities Activities	Wholly-owned subsidiary; leasing; employees; office location	Effective	Nov. 20, 1989	1988 Supp. 9-1101	1988 Supp. 9-1101	Yes	Yes	Kansas chartered banks customers may be led to believe securities activities are FDIC insured if securities are sold in a branch location.	No	In active use	N/A	No	No	N/A	No	N/A	
17-19-4	Article 19.-Bank Subsidiaries Engaged in Securities Activities	Capital; lending limit	Effective	Nov. 20, 1989	1988 Supp. 9-1101	1988 Supp. 9-1101	Yes	Yes	Kansas chartered banks could potentially exceed statutory unimpaired lending and capital investments limits imposed on the bank by moving assets to a bank subsidiary.	No	In active use	N/A	No	No	N/A	No	N/A	
17-20-1	Article 20.- Employment	Employment; security background check	Effective	Jan. 27, 1992	75-3135	75-3135	Yes	Yes	The OSBC has access to highly sensitive information on many financial institutions' customers and employees. This regulation helps ensure OSBC employees will not abuse its trust from its regulated entities.	No	In active use	N/A	No	No	N/A	No	N/A	
17-21-1	Article 21.-Bank Holding Companies; Application for the Acquisition of a Kansas Bank or Bank Holding Company	Definitions	Amended	Aug. 9, 1996	1995 Supp. 9-539	1995 Supp. 9-532	Yes	Yes	Regulation applies definitions that apply to a select portions of the Banking Code and clarifies these the definitions apply to these regulations as well.	No	In active use	N/A	No	No	N/A	No	N/A	
17-21-2	Article 21.-Bank Holding Companies; Application for the Acquisition of a Kansas Bank or Bank Holding Company	Application	Amended	Aug. 9, 1996	1995 Supp. 9-539	1995 Supp. 9-532	No	Yes	Subsection (a) and (b) of this regulation are covered under K.S.A. 9-532(a) and 9-519(b)(1). Subsection (c) clarifies the bank holding company bears the cost of an application. We will be adding (c) to K.A.R. 17-21-3 and we intend to repeal this regulation at that time.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-21-3	Article 21.-Bank Holding Companies; Application for the Acquisition of a Kansas Bank or Bank Holding Company	Contents of application	Amended	Aug. 9, 1996	1995 Supp. 9-539	1995 Supp. 9-533	Yes	Yes	Bank Commissioner approval is required for a bank holding company to acquire a Kansas chartered bank. K.S.A. 9-532. Applicant bank holding companies would not know what is necessary for the Bank Commissioner to review their application to acquire a Kansas chartered bank.	No	In active use	N/A	No	No	N/A	No	N/A	
17-21-4	Article 21.-Bank Holding Companies; Application for the Acquisition of a Kansas Bank or Bank Holding Company	Filing of application	Amended	Aug. 9, 1996	1995 Supp. 9-539	1995 Supp. 9-532	Yes	Yes	Bank Commissioner approval is required for a bank holding company to acquire a Kansas chartered bank. K.S.A. 9-532. Bank holding companies could purchase Kansas chartered banks without providing enough advance notice to the Bank Commissioner, which could result in unsafe or unsound banks due to directors that are unfamiliar with banking laws.	No	In active use	N/A	No	No	N/A	No	N/A	
17-21-5	Article 21.-Bank Holding Companies; Application for the Acquisition of a Kansas Bank or Bank Holding Company	When complete	Amended	Aug. 9, 1996	1995 Supp. 9-539	1995 Supp. 9-532, and K.S.A. 1995 Supp. 9-533	Yes	Yes	Bank holding companies could potentially believe their application is complete when they have not received authorization from the Federal Reserve. The Federal Reserve is the primary regulator of bank holding companies.	No	In active use	N/A	No	No	N/A	No	N/A	
17-21-6	Article 21.-Bank Holding Companies; Application for the Acquisition of a Kansas Bank or Bank Holding Company	Concurrent jurisdiction	Amended	Aug. 9, 1996	1995 Supp. 9-539	1995 Supp. 9-537	Yes	Yes	State law would not be clear if the Bank Commissioner can conduct an examination into anyone purchasing a Kansas chartered bank directly or through a bank holding company.	No	In active use	N/A	No	No	N/A	No	N/A	
17-21-8	Article 21.-Bank Holding Companies; Application for the Acquisition of a Kansas Bank or Bank Holding Company	Application; request for additional information	Amended	Aug. 9, 1996	1995 Supp. 9-539	1995 Supp. 9-532 and K.S.A. 1995 Supp. 9-533	Yes	Yes	Applications would remain pending unless Bank Commissioner issued an order denying the change of control. The financial services industry in general strongly prefers an abandoned application vs. an enforcement action taken against them.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-22-1	Article 22.- Application Fees	Application fees	Amended	April 28, 2000	9-1713, 9-1127c, 9-1601, 9-812, and K.S.A. 1999 Supp. 9-509, 9-532, 9-1111, 9-1111b, 9-1135, 9-1402, 9-1722, 9-1724, 9-1803, 9-1804, and 9-2107	1999 Supp. 9-509, 9-532, 9-1111, 9-1111b, 9-1135, 9-1402, 9-1722, 9-1724, 9-1803, 9-1804, and 9-2107 and K.S.A. 9-1127c, 9-1601, and 9-812	No	No	This regulation is unnecessary since K.S.A. 9-1726 was enacted.	Yes	No	No	No	No	N/A	No	N/A	
17-23-1	Article 23.-Trust Supervision	Definitions	Amended	Jan. 18, 2002	2000 Supp. 9-1713	9-1601, 9-1602, 9-1603, 9-1605, 9-1606, 9-1607, 9-1608, 9-1609, 9-1610, 9-1611, 9-1612, 9-2101, 9-2102, 9-2104, 9-2105, 9-2106, K.S.A. 2000 Supp. 9-1604, 9-2107, as amended by L. 2001, ch. 5, §48, and 9-2111, K.S.A. 2000 Supp. 9-2103, as amended by L. 2001, ch. 27, §1, and 9-2108, as amended by L. 2001, ch. 5, §49	Yes	Yes	Regulation defines terms that make other regulations easy to understand.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-2	Article 23.-Trust Supervision	Adoption of policies and procedures with respect to brokerage placement practices	Effective	Feb. 28, 1994	9-1713	9-1601, K.S.A. 9-2103	Yes	Yes	Kansas chartered banks and trust companies may not have written policies and procedures in place to prevent or limit violations of the prudent investor act and other fiduciary investment laws.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-3	Article 23.-Trust Supervision	Administration of fiduciary powers	Amended	Jan. 18, 2002	2000 Supp. 9-1713	2000 Supp. 9-1114, K.S.A. 9-1601, K.S.A. 9-1602, and K.S.A. 2000 Supp. 9-2103, as amended by L. 2001, ch. 27, §1	Yes	Yes	The Kansas chartered bank or trust company board would not be held accountable for ensuring the company is operating in a prudent manner.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-23-4	Article 23.-Trust Supervision	Books and accounts	Effective	Feb. 28, 1994	9-1713	9-1130, K.S.A. 9-1603, K.S.A. 9-1608, K.S.A. 9-2103	Yes	Yes	Trust companies are required to retain records in a manner prescribed by the Bank Commissioner. K.S.A. 9-1130. This regulation requires certain documents so it can be reviewed at the next examination.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-5	Article 23.-Trust Supervision	Audit of trust activities	Effective	Feb. 28, 1994	9-1713	9-1116	Yes	Yes	Trust companies/departments might not conduct audits. Audits ensure that 1. Assets transferred to the department are properly recorded and controlled. 2. Records are sufficient to permit an accurate accounting. 3. Internal control procedures are adequate. 4. Duties of the department are properly executed in a timely manner. and 5. Proper fees have been collected and recorded in a timely fashion.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-6	Article 23.-Trust Supervision	Funds awaiting investment or distribution	Amended	Jan. 18, 2002	2000 Supp. 9-1713	9-1601, K.S.A. 9-1603, and K.S.A. 2000 Supp. 9-2103, as amended by L. 2001, ch. 27, §1	Yes	Yes	Trust companies/departments may not attempt to gain a return on the trust assets when awaiting investment or distribution.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-7	Article 23.-Trust Supervision	Investment of funds held as fiduciary	Effective	Feb. 28, 1994	9-1713	9-1601, K.S.A. 9-1611, K.S.A. 9-2103	Yes	Yes	Trust companies/departments may choose to not follow the investment direction of the client, the court, and/or Kansas fiduciary law.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-8	Article 23.-Trust Supervision	Self-dealing	Amended	Jan. 18, 2002	2000 Supp. 9-1713	9-1601, K.S.A. 9-1609, K.S.A. 9-1611, and K.S.A. 2000 Supp. 9-2103, as amended by L. 2001, ch. 27, §1	Yes	Yes	Self-dealing of instrument sales or lending may occur when not specifically authorized by the instrument, courts, or law.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-10	Article 23.-Trust Supervision	Surrender of fiduciary powers	Effective	Feb. 28, 1994	9-1713	9-1604, K.S.A. 9-2103	Yes	Yes	Bank Commissioner may not be aware that a trust company/department has stopped engaging in fiduciary activities. Trust companies and trust departments require Bank Commissioner approval to wind down activities.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-23-11	Article 23.-Trust Supervision	Collective investment	Amended	Jan. 18, 2002	9-1609 and K.S.A. 2000 Supp. 9-1713	9-1609 and K.S.A. 2000 Supp. 9-2103, as amended by L. 2001, ch. 27, §1	Yes	Yes	Returns on trust assets would be severely diminished because all trust assets would need to be separated. This regulation allows setting up pools of assets to gain economies of scale and reduced administration expenses.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-12	Article 23.-Trust Supervision	Record-keeping for securities transactions	Effective	Feb. 28, 1994	9-1713	9-1130, K.S.A. 9-1603, K.S.A. 9-1608, K.S.A. 9-2103	Yes	Yes	Trust companies are required to retain records in a manner prescribed by the Bank Commissioner. K.S.A. 9-1130. Trust examiners would have a very difficult time reviewing each trust account for compliance with state and federal laws.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-13	Article 23.-Trust Supervision	Form of notification for securities transactions	Effective	Feb. 28, 1994	9-1713	9-1601, K.S.A. 9-2103	Yes	Yes	Trust companies are required to retain records in a manner prescribed by the Bank Commissioner. K.S.A. 9-1130. Trust examiners would have a very difficult time reviewing each trust account for compliance with state and federal laws.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-14	Article 23.-Trust Supervision	Time of notification for securities transactions	Amended	Jan. 18, 2002	2000 Supp. 9-1713	9-1601 and K.S.A. 2000 Supp. 9-2103, as amended by L. 2001, ch. 27, §1	Yes	Yes	Trustees may not receive notification of transactions conducted on their accounts.	No	In active use	N/A	No	No	N/A	No	N/A	
17-23-16	Article 23.-Trust Supervision	Location of trust documents	Amended	April 28, 2000	9-1713 and K.S.A. 9-1130	9-1603, 9-1130, and K.S.A. 1999 Supp. 9-2103	Yes	Yes	Trust companies/departments may not keep a complete file of all trust documents in one place, and examinations may be delayed to verify all documents.	No	In active use	N/A	No	No	N/A	No	N/A	
17-24-1	Article 24.-Mortgage Business	Signed acknowledgment; contents	Amended	Oct. 3, 2003	9-2208 and 9-2209	9-2208	Yes	Yes	Consumers may not know they can submit a complaint to the OSBC without a signed acknowledgement.	No	In active use	N/A	No	No	N/A	No	N/A	
17-24-2	Article 24.-Mortgage Business	Mortgage business fees	Amended	Feb. 18, 2022	2019 Supp. 9-2209	2019 Supp. 9-2204, K.S.A. 2019 Supp. 9-2205, and K.S.A. 9-2215	Yes	Yes	KMBA allows fees to be set by rules and regulation. K.S.A. 9-2204. Mortgage Companies would not know the fees the Bank Commissioner set for certain applications.	No	In active use	N/A	No	No	N/A	No	N/A	

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17-24-3	Article 24.- Mortgage Business	Prelicensing and continuing education; requirements	Amended	Oct. 2, 2009	2008 Supp. 9-2209, as amended by 2009 SB 240, § 9	2008 Supp. 9-2209, as amended by 2009 SB 240, § 9	Yes	Yes	K.S.A. 9-2209 (a)(1) requires preclicensing classes to be approved by the Bank Commissioner. This regulation provides insight into minimum standards and how to get approval. Subsections (a) and (b) mirror federal law. This regulation makes failure to comply a violation of state law as well.	No	In active use	N/A	No	No	N/A	No	N/A	
17-24-4	Article 24.- Mortgage Business	Record retention	Amended	Oct. 2, 2009	9-2209, as amended by 2009 SB 240, §9	2008 Supp. 9-2208, K.S.A. 9-2213, and K.S.A. 2008 Supp. 9-2216, as amended by 2009 SB 240, §12	Yes	Yes	Licenses are required to retain records for review by the Bank Commissioner. K.S.A. 9-2216. This regulation provides insight into how long the Bank Commissioner expects licenses to retain records.	No	In active use	N/A	No	No	N/A	No	N/A	
17-24-5	Article 24.- Mortgage Business	Prelicensure testing	Effective	Oct. 2, 2009	2008 Supp. 9-2209, as amended by 2009 SB 240, § 9	2008 Supp. 9-2209, as amended by 2009 SB 240, § 9	Yes	Yes	Potential mortgage loan originators would not know how to take the preclicensure test, the minimum score and the permissible retake opportunities.	No	In active use	N/A	No	No	N/A	No	N/A	
17-24-6	Article 24.- Mortgage Business	Bond requirements	Effective	Oct. 2, 2009	2008 Supp. 9-2209, as amended by 2009 SB 240, §9, and K.S.A. 2008 Supp. 9-2211, as amended by 2009 SB 240, §10	2008 Supp. 9-2211, as amended by 2009 SB 240, § 10	Yes	Yes	K.S.A. 9-2211 requires applicant or licensees to file with the OSBC a surety bond in the form acceptable to the Bank Commissioner. This regulation provides guidance on what is an acceptable amount based on volume.	No	In active use	N/A	No	No	N/A	No	N/A	
17-25-1	Article 25.-Credit Services Organizations	Registration and renewal fees	Amended	Sept. 26, 2014	50-1118 and K.S.A. 50-1128	50-1118	Yes	Yes	Bank Commissioner can set fee amounts by rule and regulation. K.S.A. 50-1118(b). Credit service organizations would not know the amount of application fees.	No	In active use	N/A	No	No	N/A	No	N/A	