



PUBLIC DISCLOSURE

August 15, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home Savings Bank
Charter Number 701227

214 North Lincoln
Chanute, Kansas 66720

Office of the Comptroller of the Currency

1027 South Main Street, Suite 405
Joplin, Missouri 64801

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

OVERALL CRA RATING	3
DEFINITIONS AND COMMON ABBREVIATIONS	4
DESCRIPTION OF INSTITUTION	8
SCOPE OF THE EVALUATION	8
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	9
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS.....	10
LENDING TEST	10
APPENDIX A: SCOPE OF EXAMINATION.....	A-1
APPENDIX B: COMMUNITY PROFILES FOR FULL-SCOPE AREAS	B-1
APPENDIX C: TABLES OF PERFORMANCE DATA.....	C-1

Overall CRA Rating: Satisfactory

The Lending Test is rated: Satisfactory.

- Home Savings Bank's (HSB) average quarterly loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of HSB's lending activity by number and dollar is inside its assessment area (AA).
- HSB's distribution of loans to borrowers of different income levels within its AA is reasonable, considering the reasonable distribution of consumer loans and excellent distribution of loans to small businesses.
- HSB's geographic distribution of loans within its AA is reasonable, considering the reasonable distribution of loans to small businesses and the poor distribution of consumer loans.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area (MA)/AA.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. CT boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. CTs generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. CTs are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's AAs or outside the AAs provided the bank has adequately addressed the community development needs of its AAs.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-

relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g. geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g. innovativeness, complexity, and responsiveness).

Geography: A CT delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area (MSA) to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g. approved, denied, and withdrawn, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing).

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g. geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state MA. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state MA, the institution will receive a rating for the multi-state MA.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in ‘loans to small farms’ as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders’ equity, perpetual preferred shareholders’ equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

HSB is a federally chartered mutual thrift with total assets of \$74.8 million as of June 30, 2018. HSB operates one full-service office in Chanute, Kansas. Services include an ATM, mobile banking, and internet banking.

HSB has one AA, which includes Allen, Neosho, Wilson, and Woodson counties in Kansas. The AA does not include a metropolitan statistical area (MSA). According to the FDIC Deposit Market Share Report, HSB ranks sixth out of the 15 institutions in the bank's AA with a market share of 5.62 percent. The top five banks have a combined market share of 66.24 percent. The primary competitors in the AA are community banks including Community National Bank & Trust, Bank of Commerce, Emprise Bank, and Landmark National Bank.

As of June 30, 2018, the loan portfolio totaled \$38.5 million or 51.5 percent of total assets. HSB's loan portfolio, by dollar, is 81.4 percent real estate loans, 9.1 percent commercial loans, 8.1 percent consumer loans, and 1.4 percent agriculture loans. Tier 1 capital is \$13 million and deposits total \$54.1 million.

There are no legal, financial, or other factors impeding HSB's ability to meet the credit needs of its AA. HSB received a "Satisfactory" rating at the previous CRA examination dated February 7, 2013.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We analyzed a sample of consumer and commercial loans for the period from January 1, 2015 through December 31, 2017. HSB's primary lending products for the evaluation period, by number and dollar, are consumer and commercial loans, respectively. We evaluated samples of consumer and commercial loans separately for the period from January 1, 2015 through December 31, 2016 (2015-16) and the period from January 1, 2017 through December 31, 2017 (2017). The OCC placed greater weight on the performance in 2015-16 since this period represents two full years and a majority of the evaluation period.

Data Integrity

The OCC based this evaluation on accurate data. HSB is not required to collect and maintain data on consumer and small business loans. Therefore, we used random sampling to obtain data on these loans, including income, revenue, and geographic information.

Selection of Areas for Full-Scope Review

The OCC completed a full-scope review of HSB's one AA. Refer to appendix A for details.

Ratings

HSB's overall rating is based primarily on the full-scope review of HSB's one AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Conclusions with Respect to Performance Tests

LENDING TEST

HSB's performance under the lending test is rated "Satisfactory." Lending volumes are reasonable given the bank's size and financial condition. A substantial majority of HSB's loans are originated in its AA. The overall distribution of loans to borrowers of different income levels and the dispersion of loans in different income CTs are reasonable.

Loan-to-Deposit Ratio

HSB's LTD ratio is reasonable. Since the last CRA evaluation, HSB's average quarterly LTD ratio is 47.7 percent. The average quarterly LTD ratio for the five similarly situated institutions over the same period is 49.2 percent with a range from a low of 30.1 percent to a high of 73.7 percent. By asset size, HSB ranked fourth out of the five similarly situated financial institutions. These institutions ranged in asset size from \$69.0 million to \$92.2 million with an average asset size of \$81.7 million.

Lending in Assessment Area

HSB originated a substantial majority of its loans in its AA. HSB originated a substantial majority of consumer loans by both number and dollar amount inside the AA at 95.0 percent and 95.6 percent, respectively. HSB originated a substantial majority of commercial loans by number in its AA at 76.3 percent and a majority by dollar amount at 51.3 percent.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	57	95.0	3	5.0	60	326,979	95.6	15,074	4.4	342,053
Commercial	45	76.3	14	23.7	59	3,066,127	51.3	2,910,458	48.7	5,976,585
Total	102	85.7	17	14.3	119	3,393,106	53.7	2,925,532	46.3	6,318,638

*Source: Evaluation Period: 1/1/2015 - 12/31/2017 Bank Data
Due to rounding, totals may not equal 100.0*

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The overall borrower distribution of consumer loans and loans to small businesses demonstrates reasonable penetration in the AA.

Consumer Loans

The distribution of consumer loans to low- and moderate-income borrowers reflects reasonable penetration.

Refer to table V in appendix C for the facts and data used to evaluate the distribution of consumer loans to low- and moderate-income borrowers in the AA.

Overall HSB's distribution of loans to low-income borrowers was reasonable. While the percentage of the bank's loans to low-income borrowers, for the 2015-16 and 2017 evaluation periods was below demographics, 16 percent of the households in the AA were below the poverty level during 2015-16. This increased to 18 percent in 2017. In addition, 18.4 percent of the AA population is 65 or older. Of this population of elderly people, 15 percent are retired and 37.6 percent receive social security.

Overall HSB's distribution of loans to moderate-income borrowers is reasonable. The performance relative to moderate-income borrowers for 2015-16 was poor and was below demographics. The performance for 2017 exceeded demographics and was excellent.

Communities within the AA have seen declines in employment opportunities with very few young professionals living and working in the local communities. Over 60 percent of the loans in the OCC's sample of consumer loans were for \$5,000 or less, with 14 percent for \$2000 or less. Competition is strong in the AA with 15 competing institutions.

Small Loans to Businesses

The distribution of loans to small businesses in the AA is excellent.

Refer to table R in appendix C for the facts and data used to evaluate the distribution of loans to small businesses in the AA.

HSB originated a substantial majority of its commercial loans to businesses with revenues less than \$1 million. The bank's performance significantly exceeded the percentage of businesses in the AA with revenues less than \$1 million for both the 2015-16 and 2017 assessment periods.

Geographic Distribution of Loans

The overall geographic distribution of loans is reasonable.

As stated above, The OCC placed greater weight on the performance in 2015-16 since this period represents two full years and a majority of the evaluation period.

Consumer Loans

The overall geographic distribution of consumer loans is poor.

Refer to table U in appendix C for the facts and data used to evaluate the geographic distribution of HSB's origination and purchase of consumer loans in its AA.

Overall performance in 2015-16 was poor. There are no low-income CTs in HSB's AA. The performance in moderate-income CTs was lower than the percentage of households located in moderate-income CTs. However, there is strong competition for lending opportunities in the AA with 15 institutions competing for borrowers. Many of these institutions are larger than HSB and have multiple branch locations, which decreases HSB's lending opportunities. The performance in 2017 was weaker than the overall performance in 2015-16. While HSB did not originate or purchase any loans in moderate-income CTs in 2017, performance overall is considered poor given the change in CT designations in 2017 and the strong competition noted above.

Commercial Lending

The overall geographic distribution of loans to small businesses is reasonable.

Refer to table Q in appendix C for the facts and data used to evaluate the geographic distribution of HSB's origination and purchase of loans to small businesses in its AA.

Overall performance in 2015-16 was excellent. There are no low-income CTs in HSB's AA and the performance in moderate-income CTs significantly exceeded the percentage of small businesses located in moderate-income CTs. The bank's performance in 2017 was weaker than the overall performance noted in 2015-16. While HSB did not originate or purchase any loans in moderate-income CTs in 2017, overall performance is reasonable given the change in CT designations in 2017 and the strong competition noted above.

Responses to Complaints

HSB did not receive any written complaints relating to its CRA performance during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): (01/01/15 to 12/31/17)	
Financial Institution		Products Reviewed
Home Savings Bank Chanute, Kansas		Consumer and Commercial Loans
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
All Census Tracts in: Allen County, KS Neosho County, KS Wilson County, KS Woodson County, KS	Full-Scope	See Appendix B

Appendix B: Community Profiles for Full-Scope Areas

Allen, Neosho, Wilson, and Woodson Counties, Kansas

Table A – Demographic Information of the Assessment Area						
Assessment Area: KS NonMSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	16	0.0	25.0	75.0	0.0	0.0
Population by Geography	41,776	0.0	24.0	76.0	0.0	0.0
Housing Units by Geography	20,570	0.0	24.0	76.0	0.0	0.0
Owner-Occupied Units by Geography	12,489	0.0	23.4	76.6	0.0	0.0
Occupied Rental Units by Geography	4,580	0.0	24.5	75.5	0.0	0.0
Vacant Units by Geography	3,501	0.0	25.8	74.2	0.0	0.0
Businesses by Geography	2,390	0.0	24.1	75.9	0.0	0.0
Farms by Geography	350	0.0	22.0	78.0	0.0	0.0
Family Distribution by Income Level	11,129	23.4	19.9	24.3	32.4	0.0
Household Distribution by Income Level	17,069	27.9	16.9	19.3	35.9	0.0
Median Family Income Non-MSAs - KS		\$56,877	Median Housing Value			\$66,327
			Median Gross Rent			\$568
			Families Below Poverty Level			13.0%

*Source: 2015 ACS Census and 2017 D&B Data
Due to rounding, totals may not equal 100.0
(*) The NA category consists of geographies that have not been assigned an income classification.*

The non-MSA KS AA consists of 16 CTs and encompasses all of four contiguous counties in the state of Kansas: Allen, Neosho, Wilson, and Woodson Counties. HSB operates its only location in this AA. The AA is not located in an MSA and consists of four moderate-income and 12 middle-income CTs. Of the 16 total tracts in the AA, 15 tracts are designated as underserved, five are designated as distressed for unemployment, and two are designated as distressed for population loss. Demographic data shows the 2017 FFIEC updated MFI is \$60,300. The AA demographics indicate that 17.8 percent of households and 13 percent of families have incomes below the poverty level.

The primary business categories in the AA include healthcare, education, and manufacturing. Major employers include Neosho Memorial Regional Medical Center, Neosho County Community College, Unified School District 413, Hi Lo Industries, Spirit Aerosystems, and Chanute Manufacturing. The unemployment rate in the AA is 5 percent, compared to the state of Kansas unemployment rate of 3.9 percent and the national unemployment rate of 4 percent.

Based on loan originations during the evaluation period, the primary products for the AA are consumer and commercial loans. Competition within the AA is varied and strong; of the 14 other institutions in the market area, the top five competitor institutions have 66.24 percent of the market share. HSB ranks sixth in deposit market share at 5.62 percent. The primary competitors

in the AA are community banks including Community National Bank & Trust, Bank of Commerce, Emprise Bank, and Landmark National Bank.

During the examination, we reviewed two community contacts within the AA. The contacts were with a non-profit organization that focuses on economic development and business promotion and one that focuses on eliminating poverty in southeast Kansas. Our contacts stated they heard no complaints regarding area banks. They conveyed a sense that the local banks are not discriminatory, but many community residents do not have resources or income to work with financial institutions for loans and that there are decreased opportunities for banks. They also had the perspective that some residents remain unbanked. The contact for the business development organization noted that banks are involved in revitalization efforts and active in serving the community.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate MAs are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA. Deposit data are compiled by the FDIC and are available as of June 30 of each year. Tables without data are not included in this performance evaluation. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

The following is a listing and brief description of the tables included in each set:

- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. Because small business data is not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. The table also presents aggregate peer data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households throughout those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MA/AA.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2015-16**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
KS NonMSA 2015-16	25	1,645,899	83.3	410	0.0	0.0	0.0	13.2	32.0	10.0	86.8	68.0	90.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	25	1,645,899	83.3	410	0.0	0.0	0.0	13.2	32.0	10.0	86.8	68.0	90.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2017**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
KS NonMSA 2017	20	1,420,228	66.7	410	0.0	0.0	0.0	24.1	0.0	27.3	75.9	100.0	72.7	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	1,420,228	66.7	410	0.0	0.0	0.0	24.1	0.0	27.3	75.9	100.0	72.7	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2015-16	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
KS NonMSA 2015-16	25	1,645,899	83.3	410	75.3	96.0	46.1	5.6	4.0	19.1	0.0	
Total	25	1,645,899	83.3	410	75.3	96.0	46.1	5.6	4.0	19.1	0.0	

Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
KS NonMSA 2017	20	1,420,227	66.7	410	74.5	90.0	46.1	6.6	10.0	18.9	0.0	
Total	20	1,420,227	66.7	410	74.5	90.0	46.1	6.6	10.0	18.9	--	

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2015-16	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
KS NonMSA 2015-16	28	150	100	0.0	0.0	13.1	10.7	86.9	89.3	0.0	0.0	0.0	0.0	
<i>Source: 2010 U.S Census; 01/01/2015 - 12/31/2016 Bank Data. Due to rounding, totals may not equal 100.0</i>														

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2017	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
KS NonMSA 2017	29	177,425	95.4	0.0	0.0	23.7	0.0	76.3	100.0	0.0	0.0	0.0	0.0	
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data. Due to rounding, totals may not equal 100.0</i>														

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2015-16	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
KS NonMSA 2015-16	28	150.0	100.0	26.5	10.7	18.1	10.7	19.3	21.4	36.0	57.1	0.0	0.0	
Total	28	150.0	100.0	26.5	10.7	18.1	10.7	19.3	21.4	36.0	57.1	0.0	0.0	

Source: 2010 U.S Census; 01/01/2015 - 12/31/2016 Bank Data.
Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2017	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
KS NonMSA 2017	29	177,425	96.7	27.9	10.3	16.9	20.7	19.3	27.6	35.9	41.4	0.0	0.0	
Total	29	177,425	96.7	27.9	10.3	16.9	20.7	19.3	27.6	35.9	41.4	0.0	--	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.
Due to rounding, totals may not equal 100.0