



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act
Performance Evaluation

**INTRUST Bank, National Association
Charter Number: 2782**

**105 N. Main
Wichita, KS 67202**

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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.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of **INTRUST Bank, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	INTRUST Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory		X	X
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- INTRUST demonstrated good responsiveness to community credit needs. The bank achieved a 1st place market share in business lending activity in the Wichita MA. The overall geographic distribution of loans by income level of the geography is good. The bank's distribution of loans to borrowers of different income levels and businesses of different sizes is good.
- INTRUST showed adequate responsiveness to community development investment needs. Investments address community development needs, including affordable housing and community services for LMI individuals, and revitalization of LMI areas.
- INTRUST's delivery systems are reasonably accessible to all geographies and residents. The bank's office hours are reasonable and services offered do not vary by location. The bank provides a good level of community development services.

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 MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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 census tract 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 do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on 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/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 Metropolitan Statistical Area that contains a population of at least 2.5

million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county 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 metropolitan area. 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 metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

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) and the Thrift Financial Reporting (TFR) 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

INTRUST Bank, National Association (INTRUST) is a \$3.1 billion interstate financial institution headquartered in Wichita, Kansas. The bank is a wholly owned subsidiary of INTRUST Financial Corporation (IFC), Wichita, KS, a \$3.1 billion holding company. INTRUST has a total of 43 branches and 99 automated teller machines (ATMs). Thirty-eight branches and 94 ATMs are in the state of Kansas, and five branches and five ATMs are in the state of Oklahoma.

There were no affiliates for which the bank wanted consideration of CRA activities.

INTRUST Community Development Corporation (ICDC) was formed on June 17, 1996 as a wholly owned subsidiary of IFC. On February 1, 2005, IFC contributed all of the stock of ICDC to INTRUST. The book value of the assets of ICDC is \$1.1 million.

There were no mergers or acquisitions during the CRA evaluation period.

INTRUST is a full-service banking institution which offers a full range of commercial, real estate, and consumer credit products. Net loans and leases represent 73% of the bank's total assets. On December 31, 2005, the bank's \$2.1 billion loan portfolio consisted of 45% commercial loans, 32% real estate loans, 11% consumer loans, 10% agriculture loans, and 2% other. On December 31, 2005, Tier one capital totaled \$256 million.

INTRUST has six Assessment Areas (AAs) in Kansas and Oklahoma. The Kansas AAs includes Sedgwick and Butler Counties of the Wichita, Kansas MSA #48620, Johnson, County of the Kansas City, KS MSA #28140, Douglas County Kansas MSA #29940, Riley County Kansas, and Shawnee County, MSA #45820. The bank's Oklahoma AA is comprised of portions of Canadian, Cleveland, and Oklahoma Counties in the Oklahoma City MSA #36420.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. The Office of the Comptroller last of the Currency last evaluated INTRUST CRA performance on January 8, 2003. The bank received an overall rating of "Satisfactory."

Refer to Appendix C: Market Profiles for Full-Scope Areas, to review the demographic data for the bank's AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation of lending products included small business and small farm loans, home mortgage and refinance loans, home improvement loans, and community development loans. The evaluation period for the Lending Test was January 1, 2003 to December 31, 2005.

The Investment Test included a review of investments, grants, and donations made within the AAs that meet the definition of community development investments. The Service test included a review of retail and community development services provided in the bank's AA. The evaluation period for community development investments and services was from January 9, 2005 to April 10, 2006.

Data Integrity

The bank reported data is accurate. We selected a judgmental sample of 60 small business/small farm loans and 60 home mortgage loans originated during 2003, 2004, and 2005 to test the accuracy of data reported by the bank.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of AAs within that state was selected for full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were selected and why they are representative.

Ratings

The bank's overall rating is a blend of the state ratings. Performance in the state of Kansas received more weight in the overall rating as this area accounts for 92% of the deposits, 95% of the loan originations, and 88% of the offices.

The state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Fair Lending Review

We found no evidence of illegal discrimination or other illegal credit practices.

State Rating

State of Kansas

CRA rating for the Kansas: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- INTRUST demonstrated good responsiveness to community credit needs. Business lending activity is excellent as the bank had a 1st place market share. The overall geographic distribution of loans by income level of the geography is good. The bank's distribution of loans to borrowers of different income levels and businesses of different sizes is good.
- INTRUST showed adequate responsiveness to community development investment needs in the Wichita MA, given the high level of opportunities. INTRUST provided \$1.7 million in qualified investments and donations, with an additional \$1.08 million in unfunded commitments. Investments address community development needs, including affordable housing and community services for LMI individuals, and revitalization of LMI areas.
- INTRUST's products and services are reasonably accessible to all geographies and individuals throughout the Kansas AAs. The institution provides a good level of community development services.

Description of Institution's Operations in Kansas

INTRUST operates 38 branches and 94 ATMs within five AAs in the state of Kansas. The Kansas AAs include Sedgwick and Butler Counties of the Wichita, Kansas MSA #48620, Johnson County of the Kansas City, Kansas MSA #28140, Douglas County Kansas MSA #29940, Riley County Kansas, and Shawnee County Kansas MSA #45820. INTRUST ranked 3rd among all FDIC-insured financial institutions in the state of Kansas with 4.23% of the deposits. Major competitors are Capitol Federal Savings Bank and Bank of America, N.A. with 8.64% and 6.64% of the deposits, respectively.

The Wichita MA is the bank's largest AA in Kansas. INTRUST ranks 1st in deposit market share in the Wichita MA with 23% of all deposits. The bank with the next largest market share has captured 14%. Within the Wichita MA, there are 44 other FDIC insured financial institutions with 165 offices. INTRUST's primary competition in the Wichita MA is Bank of America, N.A., Fidelity Bank, and Commerce Bank, N.A.

Refer to the Market Profiles for the state of Kansas in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Kansas

We performed a full-scope evaluation of the Wichita MA. This area comprises 81% of INTRUST'S total deposits and 88% of the bank's deposits in Kansas. In addition, 74% of INTRUST'S Kansas branches and 86% of its Kansas ATMs are located in the Wichita MA. We performed a limited-scope review of the Douglas County AA, Johnson County AA, Riley County AA, and Shawnee County AA. We did not identify any significant variances in the bank's performance in the limited scope AAs to warrant expanding our review in these areas. Ratings are based primarily on the area receiving a full-scope review. Refer to the table in appendix A for more information.

We gave more weight to small business lending performance as it is the bank's primary product line and represents 62% of the bank's total reported loan originations during this evaluation period in the full-scope review area. An analysis of INTRUST's small farm loan originations for the Wichita MA is not meaningful since this loan type only represented 3% of its total originations. Small farm loans were not an identified credit need in this MA.

During this evaluation, we contacted one non-profit organization that provides affordable homeownership opportunities, one non-profit organization that provides small business resources, and one non-profit community advocacy organization that provides services to low- and moderate-income individuals. These interviews indicated that the primary credit needs for the Wichita MSA were financing for decent affordable housing and financing for small businesses.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Kansas is rated "High Satisfactory". Based on a full-scope review, the bank's performance in the Wichita MA is good.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other in the state of Kansas section of appendix D for the facts and data used to evaluate the bank's lending activity.

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. INTRUST ranked 1st in the Wichita MA with deposit market share of 23%.

Business lending activity is excellent as the bank ranked 1st with 32% of the market share. INTRUST originated 4,840 business loans for \$554 million over the evaluation period.

Home mortgage lending activity is adequate as INTRUST originated 4,979 home mortgage loans totaling \$314 million. The bank ranked 3rd in the market with 4.27% market share.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans by income level of the geography is excellent. INTRUST's geographic distribution of small business loans is excellent and home mortgage loan distribution is good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Kansas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

INTRUST's geographic distribution of home mortgage loans in the Wichita MA is good. The 2004-2005 lending tables indicate the percentage of home purchase and home improvement loans in the low-income geographies exceeded demographics and the percentage of home refinance loans is slightly below demographics. The 2003 lending data indicated excellent performance with home purchase loans and adequate performance with home improvement and home refinance loans. In the low-income geographies, there are 1,640 owner occupied housing units, representing 1% of total owner occupied units in the MA. Fifty-eight percent of the families in these tracts are low-income families and 38% of the households live below the poverty level. This suggests that a significant number of families in these tracts would find it difficult to qualify for mortgage loans.

The percentage of home purchase, home improvement, and refinance loans in the moderate-income tracts are all below demographics, but are adequate.

A geographical analysis of multifamily loans is not meaningful since the bank has very few multifamily loans.

Small Loans to Businesses

Refer to Table 6 in the state of Kansas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses located in LMI geographies is excellent. INTRUST's performance exceeds the percentage of businesses located in both low- and moderate-income areas.

Lending Gap Analysis

Our geographic distribution analysis included a review for any unexplained lending gaps in the Wichita AA, particularly in LMI areas. INTRUST achieved adequate penetration in both low- and moderate-income tracts.

Inside/Outside Ratio

For the geographic distribution analysis under the Lending test, we performed an inside/outside analysis at the bank level. A majority of the bank's loans, 89%, were originated to borrowers within its AAs. By loan type, 87% of small business loans, 89% of home purchase, 92% of home improvement, and 91% of refinance loans were originated within the AAs. We viewed this as a positive characteristic in our assessment of lending.

Distribution of Loans by Income Level of the Borrower

INTRUST's distribution of loans to borrowers of different income levels and businesses of different sizes is good. The bank achieved excellent penetration to LMI borrowers with its home mortgage lending and adequate penetration to businesses with revenues of \$1 million or less.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

INTRUST's distribution of home mortgage loans to borrowers of different income levels for 2004-2005 is excellent. The percentage of loans to low-income borrowers compares favorably to demographics when considering a poverty rate of 9% in the Wichita MA. For all mortgage type products, the percentage of loans to moderate-income borrowers met or exceeded area demographics. Lending data for 2003 indicated similar lending patterns as 2004-2005 data.

Small Loans to Businesses

Refer to Table 11 in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of loans to businesses of different sizes is adequate. The percentage of loans to small businesses is below the percentage of small businesses in the MA. INTRUST ranks 1st in the market share for small business lending. A majority of the bank's loans originated for amounts of \$100 thousand or less.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Kansas section of appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all community development loans, including multi-family loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans.

Community development lending had a positive impact on the lending test.

During the evaluation period, INTRUST originated 63 community development loans totaling \$58.2 million in the Wichita AA. Most of the loans were to organizations or businesses that provide affordable housing or to revitalize or stabilize low- or moderate-income geographies.

INTRUST also identified 49 loans totaling \$13.7 million that had a community development purpose, but were already reported as small business or HMDA loans. These small business and HMDA loans are further evidence of the bank's commitment to community development in its AA.

Product Innovation and Flexibility

INTRUST did not provide any information regarding innovative or flexible loan products.

INVESTMENT TEST

Refer to Table 14 in the state of Kansas section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the Investment Test in Kansas is rated "Low Satisfactory." Based on a full-scope review, the bank's performance in the Wichita MA is adequate.

INTRUST showed adequate responsiveness to community development investment needs in the Wichita MA, given the high level of opportunities. INTRUST provided \$1.7 million in qualified investments and donations, with an additional \$1 million in unfunded commitments. Investments address community development needs, including affordable housing and community services for LMI individuals, and revitalization of LMI areas.

INTRUST receives positive consideration for its investment in tax credits that provide affordable housing to LMI individuals in more than one AA. Tax credits have already been purchased in the Wichita MA through The Kansas Equity Fund.

Significant qualified investments occurring during the evaluation period are listed below:

- Purchase of tax credits totaling \$169 thousand, with an additional \$1.1 million committed, to help provide affordable housing for LMI individuals.

- Donation of \$50 thousand, with an additional \$100 thousand pledged, to assist in the development of an early childhood education center to serve economically disadvantaged children and their families.
- Donations of \$44 thousand to an organization that provides down payment and closing cost assistance to LMI, first-time home buyers.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the non-MAs is not consistent with the bank's overall performance under the investment test in Kansas. In the Johnson County AA, Lawrence MA, and Topeka MA the bank's performance is weaker than the bank's overall performance in the state. Minimal weight was given to the investment results of the limited-scope AAs given the bank's limited market share of deposits and loans.

SERVICE TEST

The bank's performance under the service test in Kansas is rated "Low Satisfactory". Based upon a full-scope review, the bank's performance in the Wichita MA is adequate.

Retail Banking Services

Refer to Table 15 in the state of Kansas section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

INTRUST's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the Wichita MA AA. The bank has 28 branch locations and 81 ATMs in the full-scope AA. The geographic distribution of branches and ATMs in low-income census tracts is below the demographics of the Wichita MA. The five low-income census tracts contain 2% of the AA population. The bank's branch and ATM distribution in the low-income census tracts is 0% and 2%, respectively. The bank has no branches and only two ATMs (cash dispensing only) in the five low-income census tracts. INTRUST's branch distribution in the Wichita MA AA moderate-income census tracts is 14%. This is below the demographics for the AA. The 40 moderate-income census tracts contain 26% of the AA population. The bank has four locations (main office and three branches) in the 40 moderate-income census tracts. The 26 ATM locations in the moderate-income tracts accurately reflect the demographics of the AA, but only five ATMs accept deposits. One ATM is a talking ATM for persons with visual impairments and all ATMs in the Wichita MA AA have 24 hour access.

Management states that bank products and services are delivered to individuals residing in low- and moderate-income tracts through the in-grocery store branches located in neighboring tracts. Four branches are located in moderate-income tracts with an additional seven branches located in middle-income tracts that are adjacent to a low- or moderate-income tract. Bank generated reports support the statement that products and services are delivered to individuals in these low- and moderate-income tracts. The reports show 25% of the

households in the low-income tracts have INTRUST deposit products while 3% have INTRUST loan products. For moderate income-tracts, 34% of the households have INTRUST deposit products and 4% have INTRUST loan products. The in-grocery store locations provide a good distribution point for bank services.

The bank constructed one new branch in middle-income census tracts and two new branches in upper-income census tracts. In addition, the bank closed two branches in middle-income census tracts and closed three branches in upper-income census tracts. Delivery systems for low- and moderate-income census tracts have not been impacted, as no branches were opened or closed in these tracts.

INTRUST offers convenient and consistent business hours. The in-grocery store locations provide extended banking hours and are open on several national holidays, when most financial institutions are closed. There are no significant differences in hours of operations or services offered between location in LMI tracts and middle- or upper-income tracts.

While not all branches have resident loan officers, all branch locations accept loan applications. Loan officers make themselves available at all locations to assist loan applicants when needed.

Other delivery services include automated 24 hour telephone banking, 24 hour Internet banking, and payroll cards. The telephone banking service includes obtaining information on existing accounts, applying for loans, paying bills, and ordering checks. The telephone service offers TDD access for the hearing impaired. The bank also utilizes a telephone information service that offers multiple language options. The Internet online banking service includes accessing existing accounts, opening deposit accounts, applying for loans, and tax preparation software. The payroll card service provides business employees who don't have a checking account access to earned wages without paying check cashing fees. We did not place any significant weight on these alternative delivery systems, as there was no information available to show whether these services are effective in reaching LMI individuals and geographies.

Community Development Services

INTRUST's performance in providing community development services in the Wichita MA is good. The bank supports approximately fifteen community service organizations that have various mission statements. Such involvement in community organizations promotes community development. The following are examples that demonstrate how bank associates used their financial expertise to assist these organizations:

- Bank acts as administrator of FHLB grant funds that are used for low-income first-time homebuyers.
- Bank Officer serves on the management committee for an organization that promotes affordable housing for LMI individuals through the use of tax credits.
- Bank Officer and outside Director serve on the Board of a food bank that provides assistance to LMI individuals.
- Bank Officers serve on the Boards of The United Way of the Plains and The United Way of El Dorado.

- Bank officer serves on the Board of an organization that works to recruit and retain jobs in Wichita and Sedgwick County.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Johnson County AA, Douglas County AA, Shawnee County AA, and Riley County non-MA AA is consistent with the bank's overall "Low Satisfactory" performance under the service test in Kansas. Refer to Table 15 in the state of Kansas section of appendix D for the facts and data that support these conclusions.

State Rating

State of Oklahoma

CRA Rating for Oklahoma

The lending test is rated: Low Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- INTRUST demonstrated adequate responsiveness to community credit needs. The distribution of loans to borrowers of different income levels and businesses of different sizes is adequate and geographic distribution is good.
- INTRUST showed good responsiveness to community development investment needs. INTRUST provided \$628 thousand in qualified investments and donations, with an additional \$475M in unfunded commitments. Investments address community development needs, including community services and affordable housing for LMI individuals.
- INTRUST's products and services are reasonably accessible to all geographies and individuals throughout the Oklahoma City AA. The institution provides an adequate level of community development services.

Description of Institution's Operations in Oklahoma

The Oklahoma City AA includes a total of 154 census tracts located in western Oklahoma County, northern Cleveland County, and eastern Canadian County. Eight percent of the bank's total deposits in Oklahoma are in the Oklahoma City AA.

INTRUST has five branches and five ATMs in the AA. INTRUST ranked 17th with a deposit market share of 1.29% in Oklahoma, Cleveland, and Canadian Counties. MidFirst Bank has the largest deposit market share in the same three counties with 16.71%, followed by JP Morgan Chase with a 10.84% market share, and Bank of Oklahoma, N.A. with 10.64% market share.

Refer to the market profiles for the state of Oklahoma in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Oklahoma

INTRUST has only one AA in the state of Oklahoma. We performed a full-scope evaluation of the Oklahoma City AA.

We gave more weight to small business lending performance. Small business lending is a primary product line for the bank and represented 59% of the bank's reported loan originations in the area during the evaluation period. The bank did not have any small farm loan originations in the area during the evaluation period.

During this evaluation, we contacted one non-profit organization that provides affordable homeownership opportunities and reviewed three other recent contacts conducted by regulatory agencies. These interviews indicated that financing for decent affordable housing was the primary credit need in the Oklahoma City MSA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Oklahoma is rated "low satisfactory". Based on a full-scope review, the bank's performance in the Oklahoma City AA is adequate.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other in the state of Oklahoma section of appendix D for the facts and data used to evaluate the bank's lending activity.

Lending levels reflect an adequate responsiveness in relation to area credit needs and the bank's deposit market share. INTRUST ranked 17th in deposit market share for the three counties of Canadian, Cleveland, and Oklahoma with 1.29% of the deposits.

Business lending activity is adequate. INTRUST reported 264 small business loans totaling \$26.5 million. The bank ranked 25th for market share with .45% during 2004.

Home mortgage lending activity is adequate as INTRUST originated 385 home mortgage loans totaling \$25.5 million. The bank ranked 68th with .32% market share.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans by income level of the geography is good. INTRUST's geographic distribution of small business loans is good while the distribution of home mortgage loans is adequate.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

The geographic distribution of home mortgage loans is adequate. The bank did not grant any purchase or home improvement loans in the low-income areas in 2004 or 2005. In the low-income geographies there are 2,250 owner occupied housing units, which represents less than 2% of the owner occupied housing in the AA. Fifty-six percent of the families in the low-income tracts are low-income families and 38% of those live below the poverty level. This suggests that a significant number of families in these tracts would find it difficult to qualify for mortgage loans. During 2003 the bank had excellent performance compared to the demographics for both purchase and home improvement loans. In 2004-2005, the bank had good performance with refinance loans in the low-income tracts while the bank did not have any refinance loans in 2003.

Performance in the moderate-income level tracts for all mortgage products is adequate. The percentage of loans in moderate-income areas is below demographics.

Small Loans to Businesses

Refer to Table 6 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses located in LMI geographies is good. Lending exceeds demographics in the moderate-income geographies. For 2004-2005 lending in low-income geographies was near demographics, but below demographics for 2003.

Lending Gap Analysis

Our geographic distribution analysis included a review for any unexplained lending gaps in the Oklahoma City AA, particularly in LMI areas. INTRUST achieved adequate penetration in both low and moderate-income tracts.

Inside/Outside Ratio

For the geographic distribution analysis under the Lending test, we performed an inside/outside analysis at the bank level. A majority of the bank's loans, 89%, were originated to borrowers within its AAs. By loan type, 87% of small business loans, 89% of home purchase, 92% of home improvement, and 91% of refinance loans were originated within the AAs. We viewed this as a positive characteristic in our assessment of lending.

Distribution of Loans by Income Level of the Borrower

INTRUST's distribution of loans to borrower's of different income levels and businesses of different sizes is adequate. The bank achieved good penetration to LMI borrowers with its home mortgage lending and adequate distribution to businesses with revenues of \$1million or less.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

INTRUST's distribution of home mortgage loans to borrowers of different income levels for 2004 and 2005 is good. The percentage of loans to low-income borrowers for home purchase and home improvement loans is adequate and refinance loans are excellent considering a poverty rate of 12% in the AA. 2003 data showed good to excellent penetration for all mortgage products. For moderate-income borrowers in 2004-2005, INTRUST showed adequate performance for purchase loans and excellent performance for home improvement and home refinance loans. For 2003, INTRUST showed good, excellent, and adequate performance for home purchase loans, home improvement loans, and home refinance loans, respectively

Small Loans to Businesses

Refer to Table 11 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to businesses of different sizes is adequate. The percentage of loans to small businesses is less than the percentage of small business as in the assessment area. The bank ranks 25th in market share for lending to small businesses. A substantial majority of the bank's loans were originated for amounts of \$100 thousand or less.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Oklahoma section of appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multi-family loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

Community development lending had a neutral impact on the Lending Test.

During the evaluation period, INTRUST originated three community development loans totaling \$2.7 million. The loans were for affordable housing and to organizations that provide community development services.

INTRUST also identified three loans totaling \$430 thousand that had a community development purpose, but were already reported as small business or HMDA loans.

Product Innovation and Flexibility

INTRUST did not provide any information regarding innovative or flexible loan products.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Oklahoma is rated "High Satisfactory." Based on a full-scope review, the bank's performance in the Oklahoma City AA is good.

Refer to Table 14 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

INTRUST showed good responsiveness to community development investment needs in the Oklahoma City AA. INTRUST provided \$628 thousand in qualified investments and donations, with an additional \$475 thousand in unfunded commitments. Investments address community development needs, including community services and affordable housing for LMI individuals.

INTRUST receives positive consideration for its investment in the Oklahoma Equity Fund, an organization formed for the purpose of investing in low-income residential rental properties. This investment will help provide affordable housing to LMI individuals throughout Oklahoma, as well as in the Oklahoma City AA.

Significant qualified investments occurring during the evaluation period are listed below:

- \$500 thousand investment to fund a health clinic serving LMI individuals.
- Donations of \$10 thousand to Habitat for Humanity to help provide affordable housing to LMI individuals.
- Purchase of tax credits totaling \$25 thousand, with an additional \$475 thousand committed, to help provide affordable housing for LMI individuals

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Oklahoma is rated "Low Satisfactory". Based on a full-scope review, the bank's performance in the Oklahoma City MA is adequate.

Retail Banking Services

Refer to Table 15 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

INTRUST's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the Oklahoma City MA AA. The bank has five locations (one main office and four branches) and five ATMs in the full-scope AA. The geographic distribution of branches and ATMs in low-income census tracts is below the demographics of the Oklahoma City MA. The eight low-income census tracts contain 3% of the AA population. The bank does not have any branches or ATMs in the AA low-income census tracts. INTRUST's branch and ATM distribution in the Oklahoma City MA AA moderate-income census tracts is 20%, and is below the demographics for the AA. The 40 moderate-income census tracts contain 25% of the AA population. The bank has one branch and one ATM in the moderate-income census tracts. The branch and ATM in the moderate-income tract is geographically close in proximity of the low-income tracts in the bank's AA, providing reasonable access to the bank's products and services.

The bank constructed one new branch in a middle-income census tract and one new branch in an upper-income census tract. In addition, the bank closed one branch in an upper-income census tract. Delivery systems for low- and moderate-income census tracts have not been impacted, as no branches were opened or closed in these tracts.

Services do not vary in a way that inconveniences any portion of the AA or any group of individuals, including LMI geographies and LMI individuals. The Oklahoma branches offer the same full line of deposit and loan services as the Wichita branches. All products are offered at all the branches, and the main Oklahoma branch has full time loan officers. A loan officer is available to assist customers at the other branches by appointment. The bank also provides bilingual employees to assist customers.

INTRUST offers convenient and consistent business hours at all of the Oklahoma City AA branches. All bank locations have a drive-through facility. Total service hours are 7:30 A.M. to 6:30 P.M. Monday through Friday, with four branch lobbies open on Saturday until Noon. The bank located in the moderate-income tract is not open for lobby service on Saturday, but maintains drive-through hours on Saturday from 8:00 A.M. to Noon.

Alternative delivery systems are the same as in the Wichita MA. Please refer to the Wichita MA evaluation for details. We did not place any significant weight on these alternative delivery systems, as there was no information available to show whether these services are effective in reaching LMI individuals and geographies.

Community Development Services

INTRUST's performance in providing community development services in the Oklahoma City AA is adequate. Bank officers volunteer to approximately ten local community based organizations. The following are examples that demonstrate how bank associates used their financial expertise to assist these organizations;

- Bank officer serves on the Board of Directors for an organization that provides affordable housing or housing revitalization.
- Bank officer serves on the Board of an organization that provides scholarships to LMI individuals pursuing degrees in the medical field.
- Bank officers serve on the Boards for the United Way of Central Oklahoma and the United Way of Norman.

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 non-metropolitan 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): 1/01/03 to 12/31/05 Investment and Service Tests and CD Loans: January 9, 2003 to April 10, 2006	
Financial Institution	Products Reviewed	
INTRUST Bank, N.A.	HMDA, Small Business, Qualified Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
State of Kansas Wichita MA # 48620 Johnson Co. # 28140 Douglas Co # 29940 Shawnee Co # 45820 Riley Co State of Oklahoma Oklahoma City (part of MA # 36420)	Full-scope Limited-scope Limited-scope Limited-scope Limited-scope Full-scope	

Appendix C: Market Profiles for Full-Scope Areas

State of Kansas

Demographic Information for Full-Scope Area: Wichita Metropolitan Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	131	3.82	30.53	39.69	25.95	0.00
Population by Geography	512,351	2.34	26.23	44.99	26.44	0.00
Owner-Occupied Housing by Geography	133,462	1.23	20.24	48.74	29.79	0.00
Businesses by Geography	31,857	2.62	30.60	41.24	25.53	0.00
Farms by Geography	1,055	0.76	11.28	60.19	27.77	0.00
Family Distribution by Income Level	134,881	17.83	18.88	24.21	39.08	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	49,519	3.98	39.14	44.77	12.10	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level	= \$51,478 = \$58,650 = 9%	Median Housing Value Unemployment Rate				= \$78,755 = 5.20%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2005 HUD updated MFI.

The Wichita AA includes Sedgwick and Butler Counties in south central Kansas with a 2000 population of 512,351.

The AA has 131 census tracts, which are designated 4% low-, 30% moderate-, 40% middle-, and 26% upper-income. Twelve percent of the AA's population is over the age of 65 and 9% of the households in the AA have incomes below the poverty level. The weighted average updated median family income for 2005 is \$58,650. Eighty-one percent of the bank's deposits are in the Wichita MA.

The Wichita area economy has shown some recovery during the current evaluation period. **Known as the "Air Capital of the World", Wichita houses several aviation manufacturers/designers (Cessna, Spirit Aerosystems, Raytheon, Boeing Defense, and Bombardier/Learjet). Aircraft manufacturing employment continues to be the largest industry in the MA and employs approximately 28,000 people. Cessna is the largest local employer with approximately 8,000 employees. Education, health care, and financial services also contribute significant jobs to the local economy. The Wichita MA unemployment rate is currently 5.2%.**

State of Oklahoma

Demographic Information for Full-Scope Area: Oklahoma (part of MSA 36420)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	154	5.19	25.97	40.91	27.92	0.00
Population by Geography	506,894	3.03	24.90	39.31	32.77	0.00
Owner-Occupied Housing by Geography	129,010	1.74	18.50	40.55	39.20	0.00
Businesses by Geography	30,685	3.54	23.05	40.10	33.30	0.00
Farms by Geography	547	2.56	15.17	38.21	44.06	0.00
Family Distribution by Income Level	134,292	18.87	17.48	21.78	41.87	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	48,817	5.48	36.19	40.10	18.24	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below the Poverty Level	= \$44,898 = \$52,350 = 12%	Median Housing Value Unemployment Rate		= \$78,215 = 3.90%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2005 HUD updated MFI.

The Oklahoma AA does not include all of the Oklahoma City MA. The AA is comprised of parts of western Oklahoma County, northern Cleveland County, and eastern Canadian County. The 2000 census population for the AA is 506,894.

The AA has 154 census tracts, which are designated 5% low-, 26% moderate-, 41% middle-, and 28% upper-income. Twelve percent of the AA's population is over the age of 65 and 12% of the households in the AA have income below the poverty level. The weighted average updated median family income for 2005 is \$52,350. Eight percent of the bank's deposits are in the AA.

Oklahoma City's local economy is strong. Military presence in the city provides a stable consumer base and some insulation from economic downturns. Tinker Air Force Base is the area's largest employer with approximately 22,000 employees. Education, health care, and manufacturing diversify the local economy, with these sectors providing significant employment opportunities in the local economy. High oil and gas prices continue to prod expansion in the energy market. Unemployment in the Oklahoma City MA is currently 3.9%.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank's assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Community Development Loans" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of Assessment Area" is used ONLY if the bank has otherwise adequately met the CD lending needs of its assessment area.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - 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. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - 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 families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - 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. Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms 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 farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table 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 within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of the Assessment Area" is used ONLY if the bank has otherwise adequately met the qualified investment needs of its assessment area.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Tables of Performance Data

CONTENTS OF STANDARDIZED TABLESD-5

Table 1. Lending Volume

LENDING VOLUME												
Geography: INTRUST BANK, N.A.												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005												
MA/Assessment Area (2005):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
State of Oklahoma												
Full-scope: Oklahoma City (part of MA #34)	100.00	268	17,000	176	18,701	0	0	3	2,744	444	35,701	100.00
State of Kansas												
Full-scope: Wichita (part of MA #48620)	91.50	2,956	176,359	3,184	344,505	203	16,476	63	58,223	6,343	537,340	87.54
Limited-scope: Douglas County MA #29940	2.76	115	14,260	76	16,382	0	0	4	887	191	30,642	3.03
Limited-scope: Johnson County MA #28140	3.51	135	12,912	104	24,374	4	801	0	0	243	38,087	6.55
Limited-scope: Riley County	1.31	60	6,157	30	1,181	1	70	0	0	91	7,408	1.38
Limited-scope: Shawnee County MA #45820	0.92	24	1,936	40	3,262	0	0	0	0	64	5,198	1.50

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2003 to April 10, 2006.

*** Deposit Data as of March 31, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME 2005		Geography: INTRUST BANK, N.A.								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31,				
MA/Assessment Area (2005):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
State of Oklahoma														
Full-scope: Oklahoma City (part of MA #	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
State of Kansas														
Full-scope: Wichita (part of MA #48620)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Limited-scope: Douglas County MA #29940	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Limited-scope: Johnson County MA #28140	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Limited-scope: Riley County	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Limited-scope: Shawnee County MA #45820	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00

Table 1. Other Products

LENDING VOLUME 2005		Geography: INTRUST BANK, N.A.		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31,	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
State of Oklahoma					
Full-scope: Oklahoma City (part of MA #36)	0	0	0	0	
State of Kansas					
Full-scope: Wichita (part of MA #48620)	0	0	0	0	
Limited-scope: Douglas County MA #29940	0	0	0	0	
Limited-scope: Johnson County MA #28140	0	0	0	0	
Limited-scope: Riley County	0	0	0	0	
Limited-scope: Shawnee County MA #45820	0	0	0	0	

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: INTRUST BANK, N.A.				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
State of Oklahoma																
Full-scope: Oklahoma City (part of MA #34)	65	100.00	1.74	0.00	18.50	13.85	40.55	43.08	39.20	43.08	0.19	0.00	0.16	0.20	0.19	
State of Kansas																
Full-scope: Wichita (part of MA #48620)	692	90.10	1.23	1.45	20.24	19.36	48.74	47.40	29.79	31.79	2.25	6.17	2.69	2.31	1.91	
Limited-scope: Douglas County MA #29940	31	4.04	0.11	0.00	19.97	25.81	49.84	29.03	30.08	45.16	0.74	0.00	1.01	0.62	0.74	
Limited-scope: Johnson County MA #28140	25	3.26	0.00	0.00	0.97	0.00	33.40	16.00	65.63	84.00	0.05	0.00	0.00	0.03	0.07	
Limited-scope: Riley County	16	2.08	0.00	0.00	4.14	6.25	54.98	50.00	40.88	43.75	0.50	0.00	2.50	0.00	1.12	
Limited-scope: Shawnee County MA #45820	4	0.52	0.65	0.00	21.77	0.00	41.36	75.00	36.23	25.00	0.04	0.00	0.00	0.10	0.00	

* Based on 2004 Peer Mortgage Data (Western)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: INTRUST BANK, N.A.						valuation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
State of Oklahoma															
Full-scope: Oklahoma City (part of MA #3	88	100.00	1.74	0.00	18.50	18.18	40.55	38.64	39.20	43.18	1.84	0.00	3.03	1.39	1.87
State of Kansas															
Full-scope: Wichita (part of MA #48620)	1,279	92.35	1.23	1.41	20.24	17.83	48.74	49.80	29.79	30.96	31.58	28.95	27.95	32.69	32.21
Limited-scope: Douglas County MA #29940	36	2.60	0.11	0.00	19.97	13.89	49.84	55.56	30.08	30.56	7.98	0.00	9.80	7.89	6.85
Limited-scope: Johnson County MA #28140	47	3.39	0.00	0.00	0.97	0.00	33.40	29.79	65.63	70.21	1.74	0.00	0.00	1.01	2.22
Limited-scope: Riley County	13	0.94	0.00	0.00	4.14	0.00	54.98	46.15	40.88	53.85	7.87	0.00	0.00	6.38	11.11
Limited-scope: Shawnee County MA #45820	10	0.72	0.65	0.00	21.77	40.00	41.36	30.00	36.23	30.00	0.79	0.00	1.63	1.24	0.00

* Based on 2004 Peer Mortgage Data (Western)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: INTRUST BANK, N.A. Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
State of Oklahoma																
Full-scope: Oklahoma City (part of MA #)	114	100.00	1.74	1.75	18.50	17.54	40.55	47.37	39.20	33.33	0.41	1.08	0.53	0.55	0.23	
State of Kansas																
Full-scope: Wichita (part of MA #48620)	976	87.38	1.23	1.02	20.24	17.62	48.74	53.18	29.79	28.18	4.13	3.67	3.92	4.75	3.37	
Limited-scope: Douglas County MA #29940	46	4.12	0.11	0.00	19.97	19.57	49.84	34.78	30.08	45.65	0.69	0.00	0.81	0.41	1.06	
Limited-scope: Johnson County MA #28140	62	5.55	0.00	0.00	0.97	1.61	33.40	11.29	65.63	87.10	0.14	0.00	0.61	0.04	0.18	
Limited-scope: Riley County	27	2.42	0.00	0.00	4.14	14.81	54.98	44.44	40.88	40.74	1.52	0.00	3.70	1.31	1.50	
Limited-scope: Shawnee County MA #45820	6	0.54	0.65	16.67	21.77	16.67	41.36	66.67	36.23	0.00	0.09	0.00	0.13	0.16	0.00	

* Based on 2004 Peer Mortgage Data (Western)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: INTRUST BANK, N.A.						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
State of Oklahoma															
Full-scope: Oklahoma City (part of MA #)	1	100.00	1.08	0.00	35.70	100.00	40.46	0.00	22.76	0.00	1.45	0.00	2.94	0.00	0.00
State of Kansas															
Full-scope: Wichita (part of MA #48620)	9	45.00	4.14	0.00	32.41	44.44	43.01	55.56	20.44	0.00	20.59	0.00	20.00	28.57	0.00
Limited-scope: Douglas County MA #29940	2	10.00	10.24	0.00	34.66	50.00	37.90	0.00	17.20	50.00	0.00	0.00	0.00	0.00	0.00
Limited-scope: Johnson County MA #28140	1	5.00	0.00	0.00	3.84	0.00	53.21	100.00	42.95	0.00	0.00	0.00	0.00	0.00	0.00
Limited-scope: Riley County	4	20.00	0.00	0.00	14.21	0.00	61.42	100.00	24.37	0.00	25.00	0.00	0.00	25.00	0.00
Limited-scope: Shawnee County MA #45820	4	20.00	5.50	0.00	22.25	75.00	52.47	25.00	19.77	0.00	16.67	0.00	33.33	9.09	0.00

* Based on 2004 Peer Mortgage Data (Western)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: INTRUST BANK, N.A. Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*						
	#	% of Total* *	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
State of Oklahoma																	
Full-scope: Oklahoma City (part of MA #3	176	100.00	3.54	3.41	23.05	33.52	40.10	33.52	33.30	29.55	0.46	0.25	0.68	0.44	0.44		
State of Kansas																	
Full-scope: Wichita (part of MA #48620)	3,184	92.72	2.62	3.71	30.60	36.62	41.24	35.36	25.53	24.31	12.48	18.16	16.68	11.19	10.78		
Limited-scope: Douglas County MA #29940	76	2.21	2.26	0.00	26.66	23.68	45.94	44.74	25.14	31.58	1.71	0.00	1.68	1.62	2.07		
Limited-scope: Johnson County MA #28140	104	3.03	0.00	0.00	2.56	1.92	35.02	15.38	62.41	82.69	0.32	0.00	0.22	0.16	0.42		
Limited-scope: Riley County	30	0.87	0.00	0.00	25.35	23.33	49.29	20.00	25.35	56.67	0.83	0.00	1.13	0.49	1.56		
Limited-scope: Shawnee County MA #45820	40	1.16	14.54	32.50	20.83	5.00	39.36	52.50	25.28	10.00	0.33	1.02	0.10	0.29	0.22		

* Based on 2004 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: INTRUST BANK, N.A. Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms** *	% BANK Loans	% of Farms***	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BAN K Loan s	Overa ll	Low	Mod	Mid	Upp	
State of Oklahoma																
Full-scope: Oklahoma City (part of MA #3	0	0.00	2.56	0.00	15.17	0.00	38.21	0.00	44.06	0.00	0.00	0.00	0.00	0.00	0.00	
State of Kansas																
Full-scope: Wichita (part of MA #48620)	203	97.60	0.76	0.00	11.28	2.46	60.19	69.46	27.77	28.08	34.03	0.00	20.00	30.81	47.83	
Limited-scope: Douglas County MA #29940	0	0.00	0.00	0.00	11.66	0.00	53.71	0.00	34.63	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-scope: Johnson County MA #28140	4	1.92	0.00	0.00	2.65	0.00	39.95	25.00	57.40	75.00	1.74	0.00	0.00	2.22	1.43	
Limited-scope: Riley County	1	0.48	0.00	0.00	10.88	0.00	32.64	0.00	56.48	100.0 0	0.00	0.00	0.00	0.00	0.00	
Limited-scope: Shawnee County MA #45820	0	0.00	3.87	0.00	11.61	0.00	51.49	0.00	33.04	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: INTRUST BANK, N.A.						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families* **	% BANK Loans****	% BANK Loans ³	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Overa ll	Low	Mod	Mid	Upp
State of Oklahoma															
Full-scope: Oklahoma City (part of MA #)	63	100.00	18.87	3.17	17.48	15.87	21.78	22.22	41.87	58.73	0.22	0.00	0.11	0.10	0.45
State of Kansas															
Full-scope: Wichita (part of MA #48620)	621	89.87	17.83	10.47	18.88	18.20	24.21	24.96	39.08	46.38	2.41	1.92	1.65	1.84	3.83
Limited-scope: Douglas County MA #29940	27	3.91	18.17	22.22	18.89	3.70	24.70	37.04	38.24	37.04	0.77	2.42	0.17	1.17	0.51
Limited-scope: Johnson County MA #28140	23	3.33	8.46	8.70	12.92	8.70	21.87	30.43	56.75	52.17	0.06	0.00	0.03	0.08	0.08
Limited-scope: Riley County	16	2.32	18.07	12.50	17.02	12.50	21.73	6.25	43.18	68.75	0.71	4.00	1.05	0.56	0.49
Limited-scope: Shawnee County MA #45820	4	0.58	13.32	25.00	15.07	25.00	21.62	25.00	49.99	25.00	0.05	0.00	0.10	0.10	0.00

* Based on 2004 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: INTRUST BANK, N.A. Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families**	% BANK Loans****	% BANK Loans ⁴	% BANK Loans****	% Families**	% BANK Loans***	% Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upper	
State of Oklahoma																
Full-scope: Oklahoma City (part of MA #364)	87	100.00	18.87	5.75	17.48	27.59	21.78	31.03	41.87	35.63	1.96	1.09	2.77	2.67	1.28	
State of Kansas																
Full-scope: Wichita (part of MA #48620)	1,252	92.40	17.83	12.14	18.88	22.76	24.21	25.32	39.08	39.78	32.54	27.24	32.67	30.46	36.43	
Limited-scope: Douglas County MA #29940	35	2.58	18.17	5.71	18.89	22.86	24.70	31.43	38.24	40.00	8.23	5.26	8.89	10.29	7.07	
Limited-scope: Johnson County MA #28140	45	3.32	8.46	4.44	12.92	20.00	21.87	28.89	56.75	46.67	1.88	0.00	1.83	1.97	2.14	
Limited-scope: Riley County	13	0.96	18.07	7.69	17.02	7.69	21.73	15.38	43.18	69.23	8.64	25.00	8.33	5.56	8.51	
Limited-scope: Shawnee County MA #45820	10	0.74	13.32	10.00	15.07	20.00	21.62	30.00	49.99	40.00	0.83	0.00	0.74	1.18	0.90	

* Based on 2004 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: INTRUST BANK, N.A.					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*										
	#	% of Total*	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp						
State of Oklahoma																					
Full-scope: Oklahoma City (part of MA #3	101	100.00	18.87	11.88	17.48	19.80	21.78	29.70	41.87	38.61	0.44	0.33	0.49	0.50	0.39						
State of Kansas																					
Full-scope: Wichita (part of MA #48620)	932	88.01	17.83	12.55	18.88	19.74	24.21	26.07	39.08	41.63	5.40	5.28	4.67	4.65	6.52						
Limited-scope: Douglas County MA #29940	39	3.68	18.17	5.13	18.89	17.95	24.70	35.90	38.24	41.03	0.79	0.43	0.50	1.43	0.60						
Limited-scope: Johnson County MA #28140	58	5.48	8.46	10.34	12.92	10.34	21.87	18.97	56.75	60.34	0.17	0.29	0.06	0.12	0.21						
Limited-scope: Riley County	24	2.27	18.07	0.00	17.02	8.33	21.73	20.83	43.18	70.83	2.06	0.00	1.80	2.07	2.30						
Limited-scope: Shawnee County MA #45820	6	0.57	13.32	0.00	15.07	33.33	21.62	50.00	49.99	16.67	0.11	0.00	0.12	0.20	0.07						

* Based on 2004 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

* Based on 2004 Peer Small Business Data -- US and PR

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: INTRUST BANK, N.A. Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
State of Oklahoma									
Full-scope: Oklahoma City (part of MA #3	176	100.00	63.18	53.41	75.57	13.07	11.36	0.46	0.67
State of Kansas									
Full-scope: Wichita (part of MA #48620)	3,184	92.72	57.53	50.13	73.81	13.19	13.00	12.48	16.52
Limited-scope: Douglas County MA #29940	76	2.21	63.62	72.37	51.32	26.32	22.37	1.71	3.35
Limited-scope: Johnson County MA #28140	104	3.03	60.82	53.85	54.81	14.42	30.77	0.32	0.61
Limited-scope: Riley County	30	0.87	58.72	36.67	96.67	0.00	3.33	0.83	0.94
Limited-scope: Shawnee County MA #45820	40	1.16	58.80	17.50	87.50	5.00	7.50	0.33	0.20

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 4.72% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: INTRUST BANK, N.A. Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
State of Oklahoma									
Full-scope: Oklahoma City (part of MA #3	0	0.00	87.20	0.00	0.00	0.00	0.00	0.00	0.00
State of Kansas									
Full-scope: Wichita (part of MA #48620)	203	97.60	90.52	79.31	71.92	24.14	3.94	34.03	33.05
Limited-scope: Douglas County MA #29940	0	0.00	90.11	0.00	0.00	0.00	0.00	0.00	0.00
Limited-scope: Johnson County MA #28140	4	1.92	87.48	75.00	25.00	50.00	25.00	1.74	2.35
Limited-scope: Riley County	1	0.48	89.64	100.00	100.00	0.00	0.00	0.00	0.00
Limited-scope: Shawnee County MA #45820	0	0.00	91.67	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS																		Geography: INTRUST BANK, N.A.																		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005																	
MA/Assessment Area:	Geographic Distribution										Borrower Distribution																																										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers																																				
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans																																			
State of Oklahoma																																																					
Full-scope: Oklahoma City (part of MA #34)	0	0.00	2.50	0.00	25.20	0.00	40.32	0.00	31.98	0.00	21.00	0.00	16.63	0.00	19.85	0.00	42.53	0.00																																			
State of Kansas																																																					
Full-scope: Wichita (part of MA #48620)	0	0.00	2.49	0.00	27.70	0.00	45.26	0.00	24.56	0.00	21.38	0.00	17.39	0.00	20.39	0.00	40.84	0.00																																			
Limited-scope: Douglas County MA #29940	0	0.00	2.18	0.00	28.79	0.00	46.08	0.00	22.95	0.00	24.16	0.00	15.93	0.00	18.24	0.00	41.68	0.00																																			
Limited-scope: Johnson County MA #28140	0	0.00	0.00	0.00	1.81	0.00	40.19	0.00	57.99	0.00	14.06	0.00	16.05	0.00	20.70	0.00	49.20	0.00																																			
Limited-scope: Riley County	0	0.00	0.00	0.00	10.61	0.00	60.41	0.00	28.98	0.00	26.45	0.00	16.60	0.00	17.77	0.00	39.18	0.00																																			
Limited-scope: Shawnee County MA #45820	0	0.00	1.77	0.00	25.83	0.00	42.90	0.00	29.50	0.00	21.68	0.00	17.35	0.00	20.18	0.00	40.79	0.00																																			

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2000 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: INTRUST BANK, N.A.				Evaluation Period: JANUARY 9, 2003 TO April 10, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
State of Oklahoma									
Full-scope: Oklahoma City (part of MA #364)	0	0	13	603	13	603	96.02	0	0
Statewide Investment with Potential Benefit to One or More AA	0	0	1	25	1	25	3.98	1	475
State of Kansas									
Full-scope: Wichita (part of MA #48620)	1	143	37	1415	38	1558	85.04	0	0
Statewide Investment with Potential Benefit to One or More AA	0	0	2	144	2	144	7.86	2	1081
Limited-scope: Douglas County MA #29940	0	0	3	30	3	30	1.64	0	0
Limited-scope: Johnson County MA #28140	0	0	2	60	2	60	3.28	0	0
Limited-scope: Riley County	0	0	6	26	6	26	1.42	0	0
Limited-scope: Shawnee County MA #45820	0	0	3	14	3	14	0.76	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: INTRUST BANK, N.A. Evaluation Period: JANUARY 9, 2003 TO APRIL 10, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
State of Oklahoma																	
Full-scope: Oklahoma City (part of MA #36420)	100.00	5	100.00	0.00	20.00	60.00	20.00	2	1	0	0	1	0	3.03	24.90	39.31	32.76
State of Kansas																	
Full-scope: Wichita (part of MA #486)	87.54	28	73.68	0.00	14.28	42.86	42.86	3	5	0	0	-1	-1	2.34	26.23	44.99	26.44
Limited-scope: Douglas County MA #29	3.03	3	7.90	0.00	33.33	0.00	66.67	1	0	0	0	0	1	5.95	25.54	46.20	22.31
Limited-scope: Johnson County MA #28	6.55	4	10.53	0.00	0.00	0.00	100.00	2	1	0	0	-1	2	0.00	1.64	37.21	61.15
Limited-scope: Riley County	1.38	2	5.26	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	19.75	54.09	26.16
Limited-scope: Shawnee County MA #4	1.50	1	2.63	100.00	0.00	0.00	0.00	0	0	0	0	0	0	1.72	26.54	40.50	31.24