



**LARGE BANK**

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

## **PUBLIC DISCLOSURE**

**December 31, 2008**

### **Community Reinvestment Act PERFORMANCE EVALUATION**

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

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

**Office of the Comptroller of the Currency**

**Thomas J. Jorn, ADC  
Wichita Field Office  
3450 N. Rock Road, Suite 505  
Wichita, KS 67226**

**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, National Association 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 overall geographic distribution of loans by income level of the geography level is good. The overall distribution of loans to borrowers of different income levels is adequate. The bank’s volume of loans that have a community development purpose is good. In addition, INTRUST expanded its assessment area in Kansas by adding a county which meets the federal definition of “distressed”.
- INTRUST demonstrated adequate responsiveness with investments directed toward community development needs. The investments and grants provided support for affordable housing, community services for LMI individuals and geographies, and for revitalization of areas designated as distressed.
- INTRUST’s delivery systems are reasonably accessible to essentially all portions of the institution’s assessment areas. The bank’s services and hours are consistent throughout all locations. The institution provides an adequate 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 statistical 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.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

**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, 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 (MSA):** 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 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

INTRUST Bank, National Association (INTRUST) is a \$3.5 billion interstate financial institution headquartered in Wichita, Kansas. The bank is a wholly owned subsidiary of INTRUST Financial Corporation (IFC), Wichita, Kansas, a \$3.5 billion holding company. INTRUST has a total of 46 branches and 104 automated teller machines (ATMs). Forty branches and 98 ATMs are in the state of Kansas, and six branches and six 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 \$1.3 million.

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

INTRUST is a full-service banking institution that offers a full range of commercial, real estate, and consumer credit products. Net loans and leases represent 74% of the bank's total assets. On December 31, 2008, the bank's \$2.6 billion loan portfolio consisted of 45% commercial loans, 32% real estate loans, 9% consumer loans, 9% agriculture loans, and 6% other. On December 31, 2008, Tier 1 Capital totaled \$320.5 million.

INTRUST has six Assessment Areas (AAs) in Kansas and Oklahoma. The Kansas AAs consist of Sedgwick and Butler Counties of the Wichita MSA #48620, Johnson County of the Kansas City MSA #28140, Douglas County of the Lawrence MSA #29940, Riley and Geary Counties of the Manhattan MSA #31740, and Shawnee County of the Topeka MSA #45820. The bank's Oklahoma AA is comprised of portions of Canadian, Cleveland, and Oklahoma Counties of 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 of Currency last evaluated INTRUST's CRA performance on April 10, 2006. 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 for the Lending Test was January 1, 2006 to December 31, 2008.

## **Data Integrity**

The bank reported data is accurate. Prior to the 2006 evaluation, 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 the data reported by the bank. There have not been any changes to systems and controls. The bank's internal testing indicates that controls are being effectively maintained.

## **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, a sample of assessment areas (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 INTRUST's deposits, 93% of the loan originations, and 87% 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 discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

# State Rating

## State of Kansas

<b>CRA Rating for Kansas:</b>	<b>Satisfactory</b>
<b>The lending test is rated:</b>	<b>High Satisfactory</b>
<b>The investment test is rated:</b>	<b>Low Satisfactory</b>
<b>The service test is rated:</b>	<b>Low Satisfactory</b>

The major factors that support this rating include:

- INTRUST demonstrated good responsiveness to community credit needs. The overall distribution of loans by income level of the geography is good. The distribution of loans to borrowers of different income levels and businesses of different sizes is adequate. The volume and type of loans with a community development purpose had a positive impact on the bank's lending test. In addition, the bank increased a non-metropolitan assessment area by adding Geary County, which has been declared a distressed area by the U.S. Department of Housing and Urban Development.
- INTRUST showed adequate responsiveness to community development investment needs in the Wichita AA. INTRUST provided \$3.2 million in qualified investments and donations to provide for affordable housing, community services for LMI individuals and geographies, and for revitalization of LMI areas.
- INTRUST delivery systems for products and services are reasonably accessible to all individuals and geographies in the assessment areas. The institutions performance in providing community development services in the Wichita AA is good.

## Description of Institution's Operations in Kansas

INTRUST operates 40 branches and 98 ATMs within five AAs in the state of Kansas. The Kansas AAs consist of Sedgwick and Butler Counties of the Wichita MSA #48620, Johnson County of the Kansas City MSA #28140, Douglas County of the Lawrence MSA #29940, Riley and Geary Counties of the Manhattan MSA #31740, and Shawnee County of the Topeka MSA #45820. INTRUST ranked 3<sup>rd</sup> among all FDIC-insured financial institutions in the state of Kansas with 4.16% of the deposits. Major competitors are Bank of America, National Association (N.A.) and Capitol Federal Savings Bank with 8.36% and 7.11% of the deposits, respectively.

The Wichita AA is the bank's largest AA in Kansas. INTRUST ranks 1<sup>st</sup> in deposit market share in the Wichita AA with 24% of all deposits. The bank with the next largest market share has captured 14%. Within the Wichita AA, there are 45 other FDIC insured financial institutions with 173 offices. INTRUST's primary competition in the Wichita AA is Bank of America, N.A., Fidelity Bank, Emprise 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 review of the Wichita AA. This area comprises 80% of INTRUST's total deposits and 87% of the bank's deposits in Kansas. In addition, 70% of INTRUST's Kansas branches and 82% of its Kansas ATMs are located in the Wichita AA. We performed a limited-scope review of the Douglas County AA, Johnson County AA, Riley/Geary Counties 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. Small business lending represents 65% of the bank's total reported loan origination volume in the full-scope review area during this evaluation period. An analysis of INTRUST's small farm loan originations for the Wichita AA is not meaningful since this loan type represented only 2% of the bank's total originations. Small farm loans were not identified as a credit need in this AA.

During this evaluation, we contacted one non-profit organization that provides counseling, training, and technical resources to entrepreneurs and small businesses. We also reviewed one recent contact conducted by a regulatory agency. The community contacts indicated that the primary credit needs for the Wichita AA were financing for 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 AA is good.

### **Lending Activity**

Refer to Table 1 Lending Volume in 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 1<sup>st</sup> in the Wichita AA with a deposit share of 24%.

Business lending activity is excellent. INTRUST originated 28% of the 2007 dollar volume in the AA, and 8% of the number of business loans. The institution originated 4,634 business loans for \$556 million over the evaluation period.

Home mortgage lending is adequate as INTRUST originated 4,018 home mortgage loans totaling \$284 million. Based on dollar volume, the bank had 3% of the mortgage market and originated 4% of the number of loans.

## **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 excellent and home mortgage loan distribution is adequate.

### ***Home Mortgage Loans***

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

INTRUST's geographic distribution of home mortgage loans in the Wichita AA is adequate.

Performance in the low-income geographies is good. The lending tables indicate the percentage of home purchase, home improvement, and home refinance loans is substantially near, but slightly below the demographics in the low income geographies. In addition, INTRUST has achieved a 4% market share in low-income geographies for home purchase loans, while its overall market share is only 2% for home purchase loans. In the low-income geographies, there are 1,640 owner occupied housing units, representing 1% of total owner occupied units in the AA. 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 low-income 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 is below demographics. The bank's market share for moderate-income tracts is near or exceeds the bank's overall market share for the AA. The lending data indicate performance is 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 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 low- and moderate-income geographies is excellent. INTRUST's performance exceeds the percentage of businesses located in both low- and moderate-income tracts.

### ***Lending Gap Analysis***

Our geographic distribution analysis included a review for any unexplained lending gaps in the Wichita AA, particularly the low- and moderate-income 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, or 88%, were originated to borrowers within the bank's AAs. By loan type, 88% of small business loans, 89% of home purchase, 89% 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 adequate. The bank achieved adequate penetration to businesses with revenues of \$1 million or less and adequate penetration to LMI borrowers for home mortgage lending.

### ***Home Mortgage Loans***

Refer to Tables 8, 9 and 10 in 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 in the Wichita AA is adequate.

Distribution of loans to low-income borrowers is below demographics and considered adequate. The AA has a poverty level of 9%.

For moderate-income borrowers, distribution of loans is slightly below demographics and is considered good. For home improvement and home refinance loans, the penetration is slightly below demographics; however, the bank achieved a market share for moderate-income borrowers similar to the bank's overall market share.

### ***Small Loans to Businesses***

Refer to Table 11 in 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 businesses with revenues of \$1 million or less is below the percentage of small businesses in the Wichita AA.

## **Community Development Lending**

Refer to Table 1 Lending Volume in 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 multifamily 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, however.

Community development lending had a positive impact on the lending test. During the evaluation period, INTRUST originated 35 community development loans totaling \$85.3 million in the Wichita AA. This level of community development lending represents 31% of the bank's allocated Tier One Capital. 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 46 loans totaling \$15.6 million that had a community development purpose, which 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.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the lending test in the other AAs is not consistent with the bank's overall "High Satisfactory" performance under the lending test in Kansas. In the Douglas County AA and the Johnson County AA, the bank's performance is weaker than the bank's overall performance in the state. Refer to the Tables 1 through 11 in Appendix D for the facts and data that support these conclusions. Minimal weight was given to the results of the lending test for these limited-scope AAs given the bank's limited market share of deposits and loans in these AAs.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

Refer to Table 14 in 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 AA is adequate.

INTRUST showed adequate responsiveness to community development investment needs in the Wichita AA, given the high level of opportunities. INTRUST provided \$3.2 million in

qualified investment and donations, with an additional \$300 thousand in unfunded commitments. This level of investments represents 1.2% of the bank's Tier One Capital. The high level of community development lending had a positive impact on the investment test given that both banking activities support community needs in a similar fashion. 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 a Federal National Mortgage Association pool (FNMA). The FNMA security is secured by home mortgages granted to LMI individuals. The loans are primarily to individuals in the bank's assessment areas.

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

- Purchase of tax credits totaling \$724 thousand to help provide affordable housing for LMI individuals.
- Invested \$1.4 million in pool of mortgage backed securities that are secured by mortgages granted to LMI individuals.
- Donation of \$150 thousand to assist in the development of an early childhood education center to serve children from low- and moderate-income families.
- Invested \$200 thousand in a local program that provides down payment assistance to LMI credit challenged individuals.

## **Conclusion for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the investment test in the other AAs is not consistent with the bank's overall "Low Satisfactory" performance under the investment test in Kansas. In the Douglas County AA, Johnson County AA, Riley/Geary County AA, and Shawnee County AA 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**

### **Conclusions for Areas Receiving Full-Scope Reviews**

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 AA is adequate.

### **Retail Banking Services**

Refer to Table 15 in 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 LMI geographies and individuals of different income levels throughout the Wichita AA. The bank has 28 branch locations and 80 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 AA. 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 3%, respectively. The bank has no branches in the low-income tracts and two ATMs that do not take deposits (cash dispensing only).

INTRUST's branch distribution in the Wichita AA moderate-income census tracts is 11%. This is below the demographics for the AA population. The 40 moderate census tracts contain 26% of the population. The bank has three locations, the main office and two branches, in the AA's moderate-income tracts. The 24 ATM locations in the moderate-income tracts accurately reflect the demographics of the AA, but only three ATMs accept deposits. One ATM is a talking ATM for the visually impaired. All ATMs in the Wichita 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. Three branches are located in moderate-income tracts with an additional eight branches located in middle-income tracts that are reasonably accessible 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 indicate 28% of households in the low- and moderate-income tracts have INTRUST deposit products and 4% have INTRUST loan products. The in-grocery store locations provide a good distribution point for bank services. In addition, all branches within the core city of Wichita are directly on one or more of the Wichita Transit System routes.

INTRUST offers convenient and consistent business hours. The in-grocery store locations provide extended hours and are open on several national holidays, when most financial institutions are closed. There are no significant differences in the hours of operations or services offered in banks situated in LMI tracts compared to those situated in 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.

The bank constructed one new branch in an upper-income census tract. The bank also closed one in-grocery store branch located in a moderate-income census tract when the store closed operations. The opening and closing of branches has not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies or to LMI individuals.

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 persons who do not have a checking account access to their 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 AA is good. The bank supports approximately ten community service organizations that have various mission statements. Senior officers from INTRUST provide financial knowledge and services to several community organizations that have community development purposes. 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 homes buyers.
- Bank officer serves on the Board of an organization that promotes affordable housing for LMI individuals through the use of various programs and services.
- Bank officer serves on the Board of an organization that prepares low-income women for the work force and provides financial literacy workshops to promote financial independence.
- Bank officers serve on the Boards of The United Way of the Plains and The United Way of El Dorado.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the service test in the other AAs is consistent with the bank's overall "Low Satisfactory" performance under the service test in Kansas.

## State of Oklahoma

<b>CRA Rating for Oklahoma:</b>	<b>Satisfactory</b>
<b>The lending test is rated:</b>	<b>High Satisfactory</b>
<b>The investment test is rated:</b>	<b>Outstanding</b>
<b>The service test is rated:</b>	<b>Low Satisfactory</b>

The major factors that support this rating include:

- INTRUST demonstrated good responsiveness to community credit needs. The distribution of loans by income level of the geography is good. The distribution of loans to borrowers of different income levels and business of different sizes is adequate. Community development lending had a positive impact on the lending test. Community development loans represented 22% of allocated Tier One Capital. Thirty-two percent of loans to small businesses were provided to businesses located in a federally designated enterprise zone or the Oklahoma designated Urban Round III Empowerment Zone.
- INTRUST demonstrated good responsiveness to community development investment needs. The bank made qualified investments and donations to help provide affordable housing and community services for LMI individuals within the Oklahoma City AA. A portion of the bank's investments will help provide affordable housing to LMI individuals outside the AA.
- INTRUST's delivery systems are reasonably accessible to all geographies and individuals within the Oklahoma City AA. The bank constructed one new branch in a moderate-income census tract. Branch hours, services, and alternative distribution systems are consistent throughout the AA.

## Description of Institution's Operations in Oklahoma

INTRUST operates six branches and six ATMs within one assessment area in the state of Oklahoma. The bank's assessment area is located within the Oklahoma City MA #36420 and is comprised of a portion of three counties. The Oklahoma City AA includes a total of 196 census tracts located in western Oklahoma County, northern Cleveland County, and eastern Canadian County. Eight percent of INTRUST's total deposits are in the Oklahoma City AA. The bank has 1% of the deposits in the AA and is ranked 18<sup>th</sup> in deposit market share. MidFirst Bank has the largest deposit market share in the same three counties with 26%, followed by Bank of Oklahoma, N.A. with a 12% market share, and JP Morgan Chase with a 9% 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 one assessment area in the state of Oklahoma. We performed a full-scope review of the Oklahoma City AA. This area comprises 8% of INTRUST's total deposits. In addition, 13% of INTRUST's branches and 6% of its ATMs are located in the Oklahoma City AA.

We gave more weight to small business lending performance as it is the bank's primary product line. Small business lending represents 64% of the bank's total reported loan origination volume during this evaluation period in the full-scope review area. The bank did not have any small farm loan originations in the area during the evaluation period.

We reviewed two recent interviews conducted by regulatory agencies of non-profit organizations. These interviews indicated that financing for affordable housing was the primary credit need in the Oklahoma City AA.

## **LENDING TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

### **Lending Activity**

Refer to Table 1 Lending Volume in 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 18<sup>th</sup> in deposit market share for the Oklahoma City AA with 1% of the deposits.

Business lending activity is adequate. Based on 2007 dollar volume, INTRUST had a market share of 1.53% of the Oklahoma City AA. The institution had .25% of the total originations in 2007. The bank originated 324 loans totaling \$43.5 million to small businesses over the evaluation period.

Home mortgage lending activity is good as INTRUST originated 385 home mortgage loans totaling \$24.1 million. Based on 2007 data, the bank had of .016% of the Oklahoma City AA dollar volume and .32% of the number of loans originated.

### **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 and the distribution of home mortgage loans is good.

## ***Home Mortgage Loans***

Refer to Tables 2, 3, 4 and 5 in 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 in the Oklahoma City AA is good.

Performance in the low-income geographies is good. The lending tables indicate the percentage of home refinance loans in low-income geographies significantly exceeds demographics while the percentage of home improvement met demographics. INTRUST has achieved a 4% market share in low-income geographies for home refinance loans, while its overall market share is only 0.42% for home refinance loans. The bank did not grant any home purchase loans in low-income geographies during the evaluation period. In the low-income geographies there are 2,461 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 40% of the households have income below the poverty level. This suggests that a significant number of families in the low-income tracts would find it difficult to qualify for a mortgage.

Performance in the moderate-income level geographies is adequate. The percentage of home refinance loans is significantly above demographics while home purchase and home improvement loans are below demographics.

## ***Small Loans to Businesses***

Refer to Table 6 in 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 in low- and moderate-income tracts is good. Lending in low-income geographies was significantly below demographics while lending in moderate-income geographies was above demographics.

## ***Lending Gap Analysis***

Our geographic distribution analysis included a review for any unexplained lending gaps in the Oklahoma City AA, particularly in low- and moderate-income tracts. 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, or 88%, were originated to borrowers within its assessment areas. By loan type, 88% of small business loans, 89% of home purchase, 89% 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 adequate. The bank achieved adequate penetration to LMI borrowers with its home mortgage lending and adequate distribution to business with revenues of \$1 million or less.

### ***Home Mortgage Loans***

Refer to Tables 8, 9 and 10 in 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 in the Oklahoma City AA is adequate.

Distribution of loans to low-income borrowers is adequate. The percentage of loans to low-income borrowers for home purchase, home improvement, and home refinance loans is significantly below demographics; however, the bank's market share of low-income borrowers is 0.15%, which exceeds the bank's overall market share of 0.11%. The poverty rate in the Oklahoma City AA is 12%.

For moderate-income borrowers, INTRUST showed good performance. The bank achieved excellent distribution above demographics for home improvement and home refinance loans. Distribution for home purchase loans is below demographics and performance is considered poor.

### ***Small Loans to Businesses***

Refer to Table 11 in 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 with revenues of \$1 million or less is adequate. The percentage of loans made to small businesses is less than the demographics for small businesses in the AA; however, the bank's market share of loans to small businesses exceeds its overall market share in the AA. Within the AA, 61% of all businesses have revenues of \$1million or less. Thirty-nine percent of business loans originated by INTRUST were to small businesses. Of all business loans, 66% were originated for amounts of \$100 thousand or less.

## **Community Development Lending**

Refer to Table 1 Lending Volume in 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 multifamily 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, however.

Community development lending had a positive impact on the lending test. The bank's community development loans in the AA represent 22% of allocated Tier One Capital.

During the evaluation period, INTRUST originated three community development loans totaling \$5.6 million. The loans were to businesses that are located in designated enterprise zones and help to stabilize low- or moderate-income geographies or provide employment to LMI individuals.

INTRUST also identified 103 community development loans totaling \$12.3 million that had a community development purpose, but that were already reported as small business or HMDA loans. The loans were to organizations that provide affordable housing and to small businesses located in a federally designated enterprise zone or Oklahoma designated empowerment zone.

## **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 "Outstanding". Based on a full-scope review, the bank's performance in the Oklahoma City AA is good.

Refer to Table 14 in 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 \$2.3 million in qualified investments and donations representing 9% of allocated Tier One Capital. Investments address community development needs, including community services and affordable housing for LMI individuals.

INTRUST receives positive consideration for its investment in a Federal National Mortgage Association pool (FNMA). The FNMA security is secured by home mortgages granted to LMI individuals. The loans are to individuals in the bank's assessment areas. The bank also 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:

- Invested \$1.4 million in pool of mortgage backed securities that are secured by mortgages granted to LMI individuals.
- Purchase of tax credits totaling \$411 thousand to help provide affordable housing for LMI individuals.
- Donations of \$24 thousand to the United Way organizations in the Oklahoma City AA to help fund various programs targeting LMI individuals.

- Donations of \$15 thousand to Habitat for Humanity to help provide affordable housing to 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 AA is adequate.

### **Retail Banking Services**

Refer to Table 15 in 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 AA. The bank has six locations including one main office and five branches. The AA has six ATMs.

The geographic distribution of branches and ATMs in low-income census tracts is below the demographics of the Oklahoma City AA. The 12 low-income tracts contain 3% of the AA population. The bank does not have any branches or ATMs in low-income census tracts. Branches located in adjacent moderate-income tracts provide reasonable accessibility to bank services.

Branch and ATM distribution in the Oklahoma City AA moderate-income census tracts exceeds demographics at 33%. The 50 moderate-income tracts contain 24% of the AA population. The bank has two branches and two ATMs in moderate-income census tracts. Branches and ATMs in the moderate-income tracts are in close proximity to the low-income tracts.

The bank constructed one new branch in a moderate-income census tract and did not close any branches in those tracts during the evaluation period. Delivery systems for low-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 Oklahoma City 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. Personal loan officers are also available at all branch locations while the main Oklahoma and Edmund branches have full time commercial loan officers. A commercial loan officer is available by appointment to assist customers at the other branches.

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 all branch lobbies open on Saturday until noon.

Alternative delivery systems are the same as the Wichita AA. Please refer to the Wichita AA 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 five 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.
- Bank officer is a member of an organization that focuses efforts on community revitalization through human services and neighborhood restoration programs.
- Bank officers serve on the Boards of 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 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”).

<b>Time Period Reviewed</b>	Lending Test (excludes CD Loans): 1/01/06 to 12/31/2008 Investment and Service Tests and CD Loans: 1/01/06 to 12/31/08	
<b>Financial Institution</b>		<b>Products Reviewed</b>
INTRUST Bank N. A.		HMDA, Small Business, Qualified Investments
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
State of Kansas Wichita (part of MA #48620) Douglas County (MA #29940) Johnson County (MA# 28140) Riley/Geary Counties (MA #31740) Shawnee County (MA #45820)  State of Oklahoma Oklahoma City (part of MA #36420)	Full-scope Limited-scope Limited-scope Limited-scope Limited-scope  Full-scope	

## Appendix B: Summary of State Ratings

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<b>INTRUST Bank, N.A.</b>				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
INTRUST Bank	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State:				
State of Kansas	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Oklahoma	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory

(\*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

## Appendix C: Market Profiles for Full-Scope Areas

### State of Kansas

#### Wichita Assessment Area

Demographic Information for Full Scope Area: Sedgwick and Butler Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	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
Business by Geography	37,626	2.42	27.43	42.30	27.85	0.00
Farms by Geography	1,114	0.99	10.86	59.52	28.64	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 2008 Households Below Poverty Level		51,478 59,300 9%	Median Housing Value Unemployment Rate (2000 US Census)		79,672 2.38%	

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 1990 U.S. Census, and 2008 HUD updated MFI.

The Wichita AA includes Sedgwick and Butler Counties in south central Kansas. According to the 2000 census, the area's population is 512,351. The Wichita AA has 131 census tracts, which are designated as 4% low-, 30% moderate-, 40% middle-, and 26% upper-income. Twelve percent of the AA's population is over the age of 65. Nine percent of households in the AA have incomes below the poverty level. The weighted average updated median family income for 2008 is \$59,300. Eighty percent of the bank's deposits are in the Wichita AA.

Aircraft manufacturing continues to drive the Wichita economy. Wichita houses several aviation companies including Cessna Aircraft, Spirit Aerosystems, Inc., Hawker Beechcraft, Boeing Defense, and Bombardier Aerospace. These employers, and the related parts manufacturing employers, account for over 38 thousand jobs in the local market. State and local governments employ over 35 thousand. Regional medical centers, health services, and restaurants also contribute significant jobs to the local economy and provide diversity to the workforce.

The Wichita metro area's economy deteriorated in the fourth quarter of 2008, with unemployment rising to 5.4%, the highest level in three years. Payrolls at Wichita manufacturers continue to shrink. Housing construction continues to decline; however, Wichita is not burdened with a large inventory of unsold homes and should see housing prices remain relatively stable.

# State of Oklahoma

## Oklahoma City Assessment Area

Demographic Information for Full Scope Area: W. Oklahoma, E. Canadian, and N. Cleveland Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	196	6.12	25.51	35.20	31.63	1.53
Population by Geography	624,965	2.86	23.82	34.67	38.57	0.09
Owner-Occupied Housing by Geography	157,960	1.56	16.94	35.57	45.94	0.00
Business by Geography	54,211	3.69	19.68	33.20	40.44	2.98
Farms by Geography	869	2.53	12.43	28.88	55.35	0.81
Family Distribution by Income Level	164,843	17.85	16.37	21.06	44.72	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	56,405	5.18	36.11	37.27	21.44	0.00
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below Poverty Level		44,898 55,300 12%		Median Housing Value Unemployment Rate (2000 US Census)	87,372 2.15%	

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 1990 U.S. Census, and 2008 HUD updated MFI.

The Oklahoma City AA contains portions of three counties in 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 624,965. The AA has 196 census tracts, which are designated 6% low-, 25% moderate-, 35% middle-, and 32% upper-income. Eleven percent of the AA's population is over the age of 65. Twelve percent of the households in the Oklahoma City AA have incomes below the poverty level. The weighted average updated median family income for 2009 is \$58,500. Eight percent of the bank's deposits are in the AA.

Oklahoma City economy continues to outpace its peers on most economic measures. As of year end 2008, statistics showed employment rising over the past one year. The metropolitan area continues to expand, with growth surpassing 1% for the fourth straight year. Federal, state, and local governments provide over 20% of total employment in the area. After Tinker Air Force Base with over 26 thousand employees, University of Oklahoma is the second largest employer with over 11 thousand employees. Health care, professional services, and manufacturing also provide a substantial number of employment opportunities.

Oklahoma City's housing market has been one of the least hard hit in the country. Housing has stayed affordable. There has not been any notable volume of subprime lending, speculative construction, or surplus housing. Nor has there been a big increase in foreclosures. Credit conditions have been only mildly restrictive for housing demand.

## Appendix D: Tables of Performance Data

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### Content of Standardized 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. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- 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. See Interagency Q&As \_\_.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- 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/AA. 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/AA.

**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. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

**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.

**Table 1. Lending Volume**

LENDING VOLUME												
Geography: INTRUST BANK, N.A.												
Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008												
MA/Assessment Area :	% 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)	
<b>State of Oklahoma</b>												
<b>Full Review:</b>												
Oklahoma City (part of MA #36420)	100.00	385	24,055	325	43,466	0	0	3	5,627	710	67,521	100.00
<b>State of Kansas</b>												
<b>Full Review:</b>												
Wichita (part of MA #48620)	89.84	4,018	283,667	4,634	556,211	248	19,894	35	85,278	8,900	859,772	87.29
<b>Limited Review:</b>												
Douglas County (MA #29940)	3.08	155	23,759	148	27,800	2	193	0	0	305	51,752	2.79
Johnson County (part of MA #28140)	4.21	228	22,578	180	32,481	9	407	0	0	417	55,466	5.66
Riley/Geary Counties (part of MA #31740)	1.67	87	7,608	72	7,311	6	238	0	0	165	15,157	2.76
Shawnee County (MA #45820)	1.21	46	2,168	74	11,138	0	0	0	0	120	13,306	1.50

\* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from January 01, 2006 to December 31, 2008.

\*\*\* Deposit Data as of April 27, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: INTRUST BANK, N.A.					Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008					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****						
<b>State of Oklahoma</b>																
<b>Full Review:</b>																
Oklahoma City (part of MA #36420)	79	100.00	1.56	0.00	16.94	15.19	35.57	43.04	45.94	41.77	0.11	0.00	0.15	0.18	0.07	
<b>State of Kansas</b>																
<b>Full Review:</b>																
Wichita (part of MA #48620)	898	89.53	1.23	1.11	20.24	19.93	48.74	50.78	29.79	28.17	1.92	4.26	2.36	2.04	1.54	
<b>Limited Review:</b>																
Douglas County (MA #29940)	38	3.79	0.11	0.00	19.97	15.79	49.84	13.16	30.08	71.05	0.51	0.00	0.75	0.35	0.56	
Johnson County (part of MA #28140)	43	4.29	0.00	0.00	0.97	0.00	33.40	25.58	65.63	74.42	0.11	0.00	0.00	0.07	0.13	
Riley/Geary Counties (part of MA #31740)	16	1.60	0.00	0.00	13.02	6.25	53.31	43.75	33.67	50.00	0.28	0.00	0.00	0.19	0.64	
Shawnee County (MA #45820)	8	0.80	0.65	0.00	21.77	12.50	41.36	50.00	36.23	37.50	0.02	0.00	0.00	0.00	0.06	

\* Based on 2007 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.

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

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			Geography: INTRUST BANK, N.A.				Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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						
<b>State of Oklahoma</b>																
<b>Full Review:</b>																
Oklahoma City (part of MA #36420)	127	100.00	1.56	1.57	16.94	12.60	35.57	40.16	45.94	45.67	1.47	0.00	1.10	2.07	1.23	
<b>State of Kansas</b>																
<b>Full Review:</b>																
Wichita (part of MA #48620)	1,718	88.97	1.23	1.16	20.24	15.48	48.74	48.66	29.79	34.69	22.20	15.38	21.57	21.42	24.32	
<b>Limited Review:</b>																
Douglas County (MA #29940)	55	2.85	0.11	0.00	19.97	20.00	49.84	41.82	30.08	38.18	7.02	0.00	5.26	5.52	10.84	
Johnson County (MA #28140)	93	4.82	0.00	0.00	0.97	0.00	33.40	33.33	65.63	66.67	2.10	0.00	0.00	1.87	2.23	
Riley/Geary Counties (part of MA #31740)	41	2.12	0.00	0.00	13.02	19.51	53.31	51.22	33.67	29.27	7.73	0.00	10.26	6.78	7.89	
Shawnee County (MA #45820)	24	1.24	0.65	0.00	21.77	33.33	41.36	37.50	36.23	29.17	1.28	0.00	0.92	0.89	1.93	

\* Based on 2007 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.

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

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: INTRUST BANK, N.A.						Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008							
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
<b>State of Oklahoma</b>															
<b>Full Review:</b>															
Oklahoma City (part of MA #36420)	175	100.00	1.56	4.00	16.94	20.57	35.57	45.14	45.94	30.29	0.42	3.66	0.69	0.59	0.22
<b>State of Kansas</b>															
<b>Full Review:</b>															
Wichita (part of MA #48620)	1,394	88.01	1.23	1.15	20.24	13.20	48.74	50.57	29.79	35.08	4.09	3.23	3.34	4.24	4.20
<b>Limited Review:</b>															
Douglas County (MA #29940)	57	3.60	0.11	0.00	19.97	17.54	49.84	35.09	30.08	47.37	0.69	0.00	0.50	0.55	1.04
Johnson County (part of MA #28140)	91	5.74	0.00	0.00	0.97	0.00	33.40	21.98	65.63	78.02	0.19	0.00	0.00	0.16	0.21
Riley/Geary Counties (part of MA #31740)	28	1.77	0.00	0.00	13.02	21.43	53.31	32.14	33.67	46.43	1.01	0.00	2.20	0.68	0.97
Shawnee County (MA #45820)	14	0.88	0.65	0.00	21.77	0.00	41.36	42.86	36.23	57.14	0.10	0.00	0.00	0.25	0.00

\* Based on 2007 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.

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

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: INTRUST BANK, N.A.								Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008					
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	Overa ll	Low	Mod	Mid	Upp
<b>State of Oklahoma</b>															
<b>Full Review:</b>															
Oklahoma City (part of MA #36420)	4	100.00	2.42	100.00	35.44	0.00	36.61	0.00	25.53	0.00	0.84	10.00	0.00	0.00	0.00
<b>State of Kansas</b>															
<b>Full Review:</b>															
Wichita (part of MA #48620)	8	50.00	4.14	0.00	32.41	37.50	43.01	37.50	20.44	25.00	4.69	0.00	5.00	2.78	14.29
<b>Limited Review:</b>															
Douglas County (MA #29940)	5	31.25	10.24	0.00	34.66	60.00	37.90	20.00	17.20	20.00	0.00	0.00	0.00	0.00	0.00
Johnson County (part of MA #28140)	1	6.25	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
Riley/Geary Counties (part of MA #31740)	2	12.50	0.00	0.00	20.57	0.00	59.58	100.00	19.85	0.00	0.00	0.00	0.00	0.00	0.00
Shawnee County (MA #45820)	0	0.00	5.50	0.00	22.25	0.00	52.47	0.00	19.77	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2007 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.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: INTRUST BANK, N.A.						Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008						
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 Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>State of Oklahoma</b>															
<b>Full Review:</b>															
Oklahoma City (part of MA #36420)	319	100.00	3.69	2.19	19.68	24.14	33.20	30.41	40.44	43.26	0.26	0.07	0.30	0.20	0.31
<b>State of Kansas</b>															
<b>Full Review:</b>															
Wichita (part of MA #48620)	4,634	90.72	2.42	3.13	27.43	35.80	42.30	36.97	27.85	24.10	8.15	11.14	12.29	7.53	5.97
<b>Limited Review:</b>															
Douglas County (MA #29940)	148	2.90	2.08	0.00	25.31	25.00	46.53	43.92	26.08	31.08	1.06	0.00	1.17	0.93	1.28
Johnson County (part of MA #28140)	180	3.52	0.00	0.00	2.45	0.00	33.41	17.22	64.14	82.78	0.17	0.00	0.00	0.11	0.21
Riley/Geary Counties (part of MA #31740)	72	1.41	0.00	0.00	30.40	30.56	47.84	48.61	21.76	20.83	1.00	0.00	1.27	1.09	0.68
Shawnee County (MA #45820)	74	1.45	12.96	21.62	20.44	14.86	39.05	32.43	27.55	31.08	0.29	0.75	0.10	0.21	0.36

\* Based on 2007 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 (2008).

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: INTRUST BANK, N.A.															
Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008															
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*	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>State of Oklahoma</b>															
<b>Full Review:</b>															
Oklahoma City (part of MA #36420)	0	0.00	2.53	0.00	12.43	0.00	28.88	0.00	55.35	0.00	0.00	0.00	0.00	0.00	0.00
<b>State of Kansas</b>															
<b>Full Review:</b>															
Wichita (part of MA #48620)	248	93.58	0.99	0.00	10.86	0.81	59.52	76.61	28.64	22.58	25.15	0.00	0.00	26.42	25.64
<b>Limited Review:</b>															
Douglas County (MA #29940)	2	0.75	0.00	0.00	12.07	0.00	57.24	0.00	30.69	100.00	2.78	0.00	0.00	0.00	7.14
Johnson County (part of MA #28140)	9	3.40	0.00	0.00	2.00	0.00	37.57	44.44	60.42	55.56	3.26	0.00	0.00	2.86	3.77
Riley/Geary Counties (part of MA #31740)	6	2.26	0.00	0.00	8.01	0.00	40.77	50.00	51.22	50.00	0.96	0.00	0.00	0.78	1.25
Shawnee County (MA #45820)	0	0.00	4.23	0.00	11.38	0.00	47.62	0.00	36.77	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2007 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 (2008).

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: INTRUST BANK, N.A.								Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008					
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****	% Families <sup>1</sup>	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>State of Oklahoma</b>															
<b>Full Review:</b>															
Oklahoma City (part of MA #36420)	79	100.00	17.85	4.48	16.37	8.96	21.06	20.90	44.72	65.67	0.11	0.15	0.02	0.09	0.14
<b>State of Kansas</b>															
<b>Full Review:</b>															
Wichita (part of MA #48620)	898	89.53	17.83	7.30	18.88	16.96	24.21	26.36	39.08	49.38	2.03	1.21	1.36	1.60	2.92
<b>Limited Review:</b>															
Douglas County (MA #29940)	38	3.79	18.17	0.00	18.89	17.86	24.70	10.71	38.24	71.43	0.39	0.00	0.44	0.36	0.44
Johnson County (part of MA #28140)	43	4.29	8.46	2.78	12.92	25.00	21.87	22.22	56.75	50.00	0.11	0.00	0.16	0.10	0.10
Riley/Geary Counties (part of MA #31740)	16	1.60	20.02	0.00	19.59	13.33	21.56	6.67	38.83	80.00	0.35	0.00	1.05	0.00	0.39
Shawnee County (MA #45820)	8	0.80	13.32	0.00	15.07	0.00	21.62	0.00	49.99	100.00	0.03	0.00	0.00	0.00	0.08

\* Based on 2007 Peer Mortgage Data (Western)

\*\* As a percentage of loans with borrower income information available. No information was available for 10.8% 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.

<sup>1</sup> 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, 2006 TO DECEMBER 31, 2008							
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**	% Families <sup>2</sup>	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>State of Oklahoma</b>															
<b>Full Review:</b>															
Oklahoma City (part of MA #36420)	127	100.00	17.85	5.79	16.37	19.01	21.06	27.27	44.72	47.93	1.50	1.85	1.69	1.41	1.42
<b>State of Kansas</b>															
<b>Full Review:</b>															
Wichita (part of MA #48620)	1,718	88.97	17.83	8.93	18.88	18.52	24.21	25.38	39.08	47.18	21.78	19.57	19.26	21.27	23.43
<b>Limited Review:</b>															
Douglas County (MA #29940)	55	2.85	18.17	11.11	18.89	18.52	24.70	18.52	38.24	51.85	7.33	10.00	10.00	4.35	7.46
Johnson County (part of MA #28140)	93	4.82	8.46	3.33	12.92	12.22	21.87	22.22	56.75	62.22	2.11	0.00	3.14	1.44	2.28
Riley/Geary Counties (part of MA #31740)	41	2.12	20.02	16.67	19.59	11.11	21.56	22.22	38.83	50.00	7.11	41.67	2.94	5.77	5.51
Shawnee County (MA #45820)	24	1.24	13.32	4.17	15.07	25.00	21.62	20.83	49.99	50.00	1.33	0.00	1.82	1.35	1.38

\* Based on 2007 Peer Mortgage Data (Western)

\*\* As a percentage of loans with borrower income information available. No information was available for 4.1% 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.

<sup>2</sup> 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, 2006 TO DECEMBER 31, 2008					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families <sup>3</sup>	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans**						
<b>State of Oklahoma</b>																
<b>Full Review:</b>																
Oklahoma City (part of MA #36420)	175	100.00	17.85	4.88	16.37	17.68	21.06	23.78	44.72	53.66	0.44	0.31	0.42	0.54	0.42	
<b>State of Kansas</b>																
<b>Full Review:</b>																
Wichita (part of MA #48620)	1,394	88.01	17.83	6.81	18.88	15.99	24.21	24.31	39.08	52.89	4.16	2.38	4.06	3.72	4.75	
<b>Limited Review:</b>																
Douglas County (MA #29940)	57	3.60	18.17	6.52	18.89	23.91	24.70	19.57	38.24	50.00	0.57	0.00	0.00	0.42	0.88	
Johnson County (part of MA #28140)	91	5.74	8.46	5.00	12.92	12.50	21.87	21.25	56.75	61.25	0.19	0.00	0.16	0.10	0.25	
Riley/Geary Counties (part of MA #31740)	28	1.77	20.02	0.00	19.59	21.05	21.56	21.05	38.83	57.89	0.70	0.00	0.00	0.48	0.94	
Shawnee County (MA #45820)	14	0.88	13.32	14.29	15.07	7.14	21.62	42.86	49.99	35.71	0.11	0.38	0.00	0.00	0.19	

\* Based on 2007 Peer Mortgage Data (Western)

\*\* As a percentage of loans with borrower income information available. No information was available for 10.2% 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.

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

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: INTRUST BANK, N.A.			Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008				
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
<b>State of Oklahoma</b>									
<b>Full Review:</b>									
Oklahoma City (part of MA #36420)	325	100.00	60.84	39.38	66.15	16.92	16.92	0.26	0.28
<b>State of Kansas</b>									
<b>Full Review:</b>									
Wichita (part of MA #48620)	4,634	90.72	57.71	44.11	72.27	12.71	15.02	8.15	10.01
<b>Limited Review:</b>									
Douglas County (MA #29940)	148	2.90	61.84	62.84	55.41	19.59	25.00	1.06	1.80
Johnson County (part of MA #28140)	180	3.52	64.31	36.67	62.78	14.44	22.78	0.17	0.27
Riley/Geary Counties (part of MA #31740)	72	1.41	58.72	68.06	76.39	9.72	13.89	1.00	1.81
Shawnee County (MA #45820)	74	1.45	60.00	44.59	67.57	14.86	17.57	0.29	0.24

\* Based on 2007 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.

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

\*\*\*\* 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 6.32% 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, 2006 TO DECEMBER 31, 2008				
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
<b>State of Oklahoma</b>									
<b>Full Review:</b>									
Oklahoma City (part of MA #36420)	0	0.00	95.63	0.00	0.00	0.00	0.00	0.00	0.00
<b>State of Kansas</b>									
<b>Full Review:</b>									
Wichita (part of MA #48620)	248	93.58	96.77	90.32	75.81	16.94	7.26	25.15	28.26
<b>Limited Review:</b>									
Douglas County (MA #29940)	2	0.75	99.31	100.00	50.00	50.00	0.00	2.78	3.23
Johnson County (part of MA #28140)	9	3.40	94.46	100.00	88.89	11.11	0.00	3.26	4.55
Riley/Geary Counties (part of MA #31740)	6	2.26	94.43	100.00	83.33	16.67	0.00	0.96	1.83
Shawnee County (MA #45820)	0	0.00	97.88	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2007 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 - 2008).

\*\*\*\* 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, 2006 TO DECEMBER 31, 2008			
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								
<b>State of Oklahoma</b>																										
<b>Full Review:</b>																										
Oklahoma City (part of MA #36420)	0	0.00	2.50	0.00	24.09	0.00	36.01	0.00	37.34	0.00	20.45	0.00	15.82	0.00	19.19	0.00	44.54	0.00								
<b>State of Kansas</b>																										
<b>Full Review:</b>																										
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								
<b>Limited Review:</b>																										
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								
Johnson County (part of 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								
Riley/Geary Counties (part of MA #31740)	0	0.00	0.00	0.00	21.56	0.00	54.77	0.00	23.67	0.00	24.45	0.00	18.04	0.00	18.83	0.00	38.67	0.00								
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 1, 2006 TO DECEMBER 31, 2008									
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>State of Oklahoma:</b>									
<b>Full Review:</b>									
Oklahoma City (part of MA #36420)	1	416	16	55	17	471	20.28	0	0
Statewide Investment with Potential Benefit to One or More AA	1	411	1	1,440	1	1,851	79.72	0	0
<b>State of Kansas:</b>									
<b>Full Review:</b>									
Wichita (part of MA #48620)	0	0	44	1,472	44	1,472	44.81	1	300
Statewide Investment with Potential Benefit to One or More AA	2	724	1	1,033	3	1,757	53.49	0	0
<b>Limited Review:</b>									
Douglas County (MA #29940)	0	0	3	26	3	26	0.79	0	0
Johnson County (part of MA #28140)	0	0	0	0	0	0	0.00	0	0
Riley/Geary Counties (part of MA #31740)	0	0	4	18	4	18	0.55	0	0
Shawnee County (MA #45820)	0	0	1	12	1	12	0.36	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 1, 2006 TO DECEMBER 31, 2008																	
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
<b>State of Oklahoma</b>																	
<b>Full Review:</b>																	
Oklahoma City (part of MA #36420)	100.00	6	100.00	0.00	33.33	50.00	16.67	1	0	0	+1	0	0	2.86	23.82	34.67	38.57
<b>State of Kansas</b>																	
<b>Full Review:</b>																	
Wichita (part of MA #48620)	87.29	28	70.00	0.00	10.71	42.86	46.43	1	1	0	-1	0	+1	2.34	26.23	44.99	26.44
<b>Limited Review:</b>																	
Douglas County (MA #29940)	2.79	3	7.50	0.00	33.33	0.00	66.67	0	0	0	0	0	0	5.95	25.54	46.20	22.31
Johnson County (part of MA #28140)	5.66	4	10.00	0.00	0.00	0.00	100.00	1	1	0	0	0	0	0.00	1.64	37.21	61.15
Riley/Geary Counties (part of MA #31740)	2.77	4	10.00	0.00	25.00	75.00	0.00	2	0	0	+1	+1	0	0.00	28.37	49.58	22.05
Shawnee County (MA #45820)	1.50	1	2.50	100.00	0.00	0.00	0.00	0	0	0	0	0	0	1.72	26.54	40.50	31.24

### Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: INTRUST BANK, N.A.						Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008									
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>State of Oklahoma</b>																	
<b>Full Review:</b>																	
Oklahoma City (part of MA #36420)	7.96	6	13.04	0	2	3	1	6	5.77	0	2	3	1	2.86	23.82	34.67	38.57
<b>State of Kansas</b>																	
<b>Full Review:</b>																	
Wichita (part of MA #48620)	80.34	28	60.87	0	3	12	13	80	76.92	2	24	30	24	2.34	26.23	44.99	26.44
<b>Limited Review:</b>																	
Douglas County (MA #29940)	2.57	3	6.52	0	1	0	2	4	3.85	1	1	0	2	5.95	25.54	46.20	22.31
Johnson County (part of MA #28140)	5.21	4	8.70	0	0	0	4	4	3.85	0	0	0	4	0.00	1.64	37.21	61.15
Riley/Geary Counties (part of MA #31740)	2.54	4	8.70	0	1	3	0	9	8.65	0	2	7	0	0.00	28.37	49.58	22.05
Shawnee County (MA #45820)	1.38	1	2.17	1	0	0	0	1	0.96	1	0	0	0	1.72	26.54	40.50	31.24